

Unlocking Ownership in Detroit through the Tobias Harris Initiative (THHI)

Building Financial Freedom and Wealth

Highlights from the First THHI Homeowners:

1. First-Time Homeownership for a Single Mother (Age 30)

A 30-year-old single mother working as a community health worker purchased her first home- marking a critical step toward long-term stability for her family. Despite steady income and community-serving work, upfront affordability constraints had previously kept her sidelined from homeownership.

2. First-Ever Home purchase at Age 65 (Tenant-to-Owner Conversion)

A 65-year-old renter, who had never owned a home (30 AMI), was able to purchase the house she had been renting for 14 years. Rising rents and limited savings had made ownership feel permanently out of reach.

3. Truck Driver Becomes a Homeowner (Age 29)

At 29 years old, this borrower had successfully saved for a down payment but could not qualify for a monthly payment that aligned with his income. Through the Tobias Harris Homeownership Initiative, powered by Homium, he purchased a remodeled home with a monthly Homium payment that is significantly lower than what he previously paid in rent.

4. Essential First Responder Purchasing in Detroit (Age 40)

A 40-year-old EMT in the City of Detroit is closing on a newly remodeled home. Despite steady employment in emergency services, traditional financing structures made it difficult to compete in the local housing market.

IMPACT LOAN DATA

Average Home Sales Price	\$170,000
Average Homium SAM percentage	40%
Average AMI (Annual Income)	56% (\$52,000/yr)
Average First Lien Rate	6.07%
Average First Lien LTV	53%

BORROWER IMPACT DATA

Average FICO	700
Average Monthly Income	\$4,386
Average Front Ratio	15%
Average Back Ratio	32%
Average Monthly PITI + Maintenance ¹	\$964

MONTHLY PAYMENT ANALYSIS BY BORROWER

BORROWER OCCUPATION	AMI %	PRIOR RENT	NEW MONTHLY PITI	MONTHLY MAINTENANCE ¹ (EST.)	TOTAL MONTHLY PMT WITH THHI (PITI + MAINTENANCE ¹)
1 – Community Health Worker	50%	\$819	\$781	\$107	\$887
2 – Retired	30%	\$1,200	\$722	\$155	\$877
3 – Truck Driver	80%	\$1,200	\$938	\$138	\$1,076
4 – EMT	60%	\$1,200	\$897	\$158	\$1,055

THHI, powered by Homium, enables borrowers through earlier access to homeownership and the opportunity for equity accretion & long-term wealth creation in their local communities, otherwise unavailable through renting.

¹: Monthly maintenance estimated from 1% (annually) of home's value based on Fannie Mae guidance. Source: <https://yourhome.fanniemae.com/own/how-build-your-maintenance-and-repair-budget>



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