

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)	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 – 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	

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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