

# News From Home

SPRING / SUMMER 2015

A YELLOW SPRINGS HOME, INC. PUBLICATION

## Affordable Housing To Be In The Mix For Proposed "Antioch College Village" Plan



*Community members gather at the opening session of the weeklong Antioch College Village Design Charrete. This session addressed housing needs and sought wide-scale community input to incorporate into the plan.*

Antioch College administrators have expressed commitment to include an affordable housing element in its proposed multigenerational housing project, dubbed Antioch College Village. The housing would make use of Antioch's land surplus while providing a revenue stream to the college.

If green-lighted, the first phase - a 160-unit development - will be organized under a program called the Living Community Challenge. The program defines the most advanced measure of sustainability possible in a built environment, with criteria addressing place, water, energy, health, happiness, materials, beauty, and equity. The "equity" petal is where Home, Inc. comes in.

According to project leader Sandy Wiggins, "In order for Antioch College Village to truly live up to the Living Community Challenge, we must design for an equitable community. We will never achieve environmental sustainability without also addressing social justice."

The project was refined during a weeklong design charrette in March, which gathered input from more than 200 college and community participants. Outcomes included an early commitment to affordable housing along with a diversity of housing types and styles, such as co-housing, apartments, townhomes, and artist live-work lofts.

Antioch Vice President of Finance and Operations Andi Adkins noted: "We are

very excited that Home, Inc. is willing to partner with us on this project. Emily Seibel and Home, Inc. bring a great deal of experience, dedication and enthusiasm to serving the affordable housing needs of the community. Yellow Springs is a place where economic diversity is embraced and we're happy to know that the Antioch College Village will reflect those values as well, thanks to Home, Inc."

The Antioch Board votes on whether to proceed with the project this summer. In the meantime, **Home, Inc. invites all of its members to the Antioch College reunion on Friday, June 19th to hear a project update. Home, Inc. will participate in the presentation which will be held from 10:00am - 12:00pm in room 113 at McGregor Hall.**

The focus of the college reunion is "From Civil Rights to Social Justice"—a fitting theme for a discussion of the Living Community Challenge and affordable housing.

As Wiggins explains it, "The Living Community Challenge envisions developments that allow equitable access for all people regardless of physical abilities, age, or socioeconomic status—equitable access to housing, to nature, to sunlight and water, to cultural resources, to public amenities, to community services.... It also calls for us to insure that some portion of the residences that will be developed in Antioch College Village will always be affordable to families whose household incomes fall below the median. Home, Inc. has been working tirelessly to help us make this a reality."

## First House Completed on Cemetery Street; Second Slated for Construction this Year



*Erica, Caleab, and Rudy Mae Wyant pose with attorney Charles Allbery, Tom Ciresi of The Federal Home Loan Bank, project architect Meera Parthasarathy, Executive Director Emily Seibel and council members Marianne MacQueen and Brian Housh.*

The Wyant family celebrated their new home at 140 Cemetery Street with Village Council, project funders, and the community at a May 1st open house,

with more than 60 people in attendance. The project featured over 200 hours of volunteer labor provided by master gardener Macy Reynolds, Yellow Springs

High School students, the Wyants, Antioch students, and other members of the Yellow Springs community. The home earned a Home Energy Rating System Score of 57, which means it uses less than half the energy of an existing, conventional home of the same size for a projected annual energy savings of \$800.

The homebuyers for the second home were introduced—a local special-needs family of four who work and rent in the Village. Home, Inc. expects to break ground in late summer/early fall. Home, Inc. thanks the generous funding partners who make this project possible: the Federal Home Loan Bank of Cincinnati, the Morgan Family Foundation, Vectren Foundation, Bike & Build Inc., the Ohio Community Development Finance Fund, Huntington National Bank, and project partners, the Village of Yellow Springs.

## Antioch Commencement Speaker Congressman John Lewis An Early Fan Of Community Land Trusts



*Antioch commencement speaker John Lewis is photographed here as the keynote speaker during the open plenary of the nation's first Community Land Trust conference, held in Atlanta in 1987. Lewis was elected to the US House of Representatives the year before.*

Civil rights leader and U.S. Congressman John Lewis, who will deliver the commencement address at Antioch College on Saturday, June 20th was also the keynote speaker at the nation's first Community

Land Trust (CLT) Conference in Atlanta, Georgia in 1987.

According to Community Land Trust scholar John Emmeus Davis, John Lewis was part of the early conversations leading to the nation's first CLT. Some years earlier, in 1968, Mr. Lewis attended a meeting in Atlanta called by CLT organizers Slater King, cousin to Dr. Martin Luther King, Jr., and Charles Sherrod after they returned from a trip to Israel to study cooperative agricultural communities on leased land. They had been deeply impressed by the moshavim, planned settlements that combined individually-owned homes on community-owned land, with agricultural production and marketing organized on a cooperative basis.

When they returned, they pitched the idea of doing something similar in southwest Georgia—an idea that eventually grew into New Communities, Inc., the largest tract of African-American owned land at the time and the nation's very first CLT.



Join us on Friday, June 19th from 10:00am-12:00pm on the Antioch Campus in McGregor Room 113. Home, Inc. will join Antioch Village project consultants Sandy Wiggins and Victor Dover to give an overview of planning efforts to date.



To learn more about the history of the Community Land Trust, as a model and movement, visit Roots & Branches: A Gardeners Guide to the Origins and Evolution of the CLT. ([www.clroots.org](http://www.clroots.org))

## Coaching Programs Ready Homeowners for Success



*Staff and Board representative Amy Magnus at the Szempruch household closing with previous homeowner Leslie Horton, Suzanne and Lucas Szempruch and a representative from First American Title Co. According to Suzanne, "The Home, Inc. team guided us through the stressful process of purchasing a home. They shared their knowledge and resources – we feel more prepared for homeownership now."*

When Caleab and Erica Wyant first applied to Home, Inc. in 2011, they had two children and one on the way. They knew they wanted to put down roots, but also knew they needed some help on the long, complex journey to buying a house. Enter: Home, Inc.'s fledgling homebuyer coaching program, generously supported by the Yellow Springs Community Foundation, US Bank Foundation, and Vectren Foundation.

Today, the pre-purchase homebuyer coaching program, under the direction of Chris Hall, Home, Inc.'s program manager, is a well-developed service made available to the 45 households currently on Home, Inc.'s waiting list. Last year, Chris provided services directly to 30 active waiting list households through more than 50 meetings. "It's my favorite part of the job," Chris says. "People under financial stress often feel they have no choices. It's enormously satisfying to help them create options for themselves."

Elements of the program include instruction in all the criteria necessary to qualify for a mortgage. Chris explains the likely cost of a new house and helps

applicants review their financial pictures— income, expenditures, debts, and credit. "Generally, there's a gap," he says. "And this is where we get creative."

Home, Inc. applicants learn about the pros and cons of Rural Development loans, for instance, the many ways of increasing their credit scores, and all the tricks of household budgeting. Applicants get individual advice tailored to their unique financial circumstance, and set individual financial goals. The program benefits clients whether they go on to purchase a Home, Inc. home or not—advice about credit scores was of particular interest to the Wyants.

"We got turned down for mortgages twice because of our low credit scores," Erica says. "We got an enormous amount of help with raising those scores and with household budgeting—not just vague advice, but concrete steps we could take to raise our eligibility for a mortgage."

It took the Wyants a while to prepare, and eventually they applied successfully for a standard bank mortgage. The family of five bought their three-bedroom, two-bath

Home, Inc. house on Cemetery Street this year. It will not necessarily end their relationship with Home, Inc.'s stewardship services, which have expanded over the years to become a comprehensive program helping clients before, during, and after homeownership.

If the goal of pre-purchase coaching is to get people into their own homes, the object of post-purchase services is to help keep them there successfully. All of the 16 homeowner households who have purchased a home through Home, Inc. have access to the program. Chris helps homeowners where needed, such as applying for Homestead Exemption funding, making referrals, and partnering with agencies to provide services such as applying for the Save the Dream program. Home, Inc. also works with homeowners on the resale of their homes.

As Chris puts it, "We're the developer that doesn't go away." Taken together, pre- and post-purchase stewardship programs are one reason Home, Inc. has not had a single foreclosure since founding.

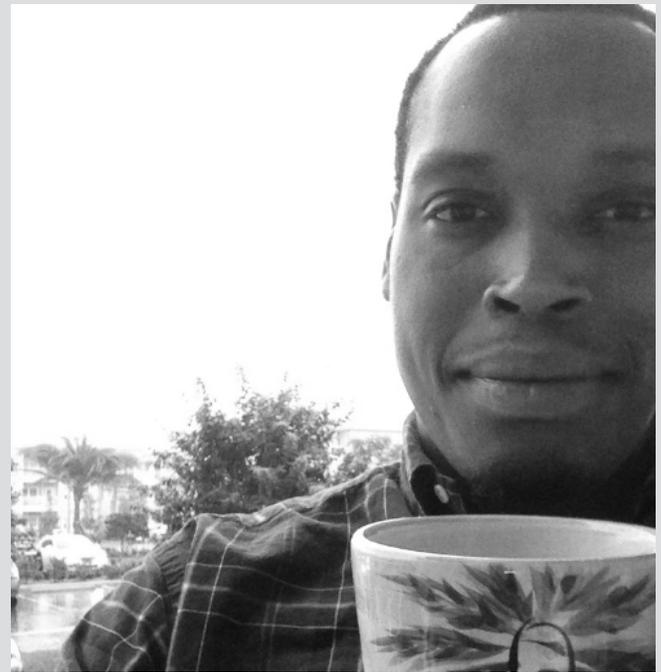
## Executive Director Emily Seibel's Recent Visit to Capitol Hill



Emily Seibel, executive director of Home, Inc., recently traveled to Washington D.C. to conduct Capitol Hill visits as part of a delegation representing the National Community Land Trust Network. Emily recently joined the Board of Directors of the network, whose mission is to provide research, advocacy, education, and support for member organizations that nurture and sustain healthy and economically diverse communities by providing permanently affordable access to land, homes, and community assets. She currently chairs the Community and Capacity Building Committee.

To learn more, visit [cltnetwork.org](http://cltnetwork.org).

## AmeriCorps\*VISTA Adam Abraham Visits Bright Community Trust.



AmeriCorps\*VISTA Adam Abraham recently shadowed staff at Bright Community Trust of Clearwater, FL. Bright Community Trust is a sister organization and member of the National Community Land Trust Network. During his visit, Adam spent time touring project sites in Bright's network, and compared notes on CLT homeownership and stewardship practices. The staff, led by Executive Director Anthony Jones, was very welcoming and excited to share this opportunity with Adam, and we here at Home, Inc. are grateful for the wealth of information and experience provided. Adam is putting the ideas he learned to work building capacity. Stewardship will be a major focus in 2015-2016.

 Yellow Springs  
Home, Inc.

# SUMMER BREWERY SERIES

**Come enjoy locally brewed beverages and support affordable housing in Yellow Springs!**

One Dollar from each beverage sold between the hours of 7pm and 9pm will be donated to Home, Inc. to further our mission of providing quality, energy efficient, sustainable housing in Yellow Springs!

**MAY 28, JUNE 25, JULY 30, AUGUST 27 @ THE YELLOW SPRINGS BREWERY**

## Student Pursues Passions In Co-op Job at Home Inc.



Angel Nalubega, a first-year student at Antioch College, is finding their first co-op job period at Home, Inc. both enjoyable and fruitful. “I really enjoy the staff, the environment and seeing the monumental change that Community Land Trusts have, specifically in Yellow Springs and, generally, in the country at large.”

Already active in social justice movements in the greater Dayton area, Angel was initially drawn to applying for the Miller Fellowship at Home, Inc. because of the group’s interests in sustainable housing, community development, and urban planning.

“Co-op is supposed to engage students with the issues of the world. I get to do that at Home, Inc. I get to work at a place that helps those most in need. What more could I ask for?” they said.

Angel comes to their current job with writing and editing skills, and leadership experience they gained in high school where they did volunteer work, worked on their school newspaper, and took leadership positions in several diversity groups. “And we’ve made good use of all these skills, putting Angel to work helping to plan events, research and write grants, and more,” according to Home, Inc. director Emily Seibel.

Angel is studying literature and history at Antioch. They list their particular interests as grassroots organizing, #blacklivesmatter, intersectionality, poetry, and the occasional puppy.

Visit us online to read Angel’s profile of homeowner Moya Shea and her wonderful contributions to our community @ [www.yshome.org](http://www.yshome.org)

## Two New Additions to the Home, Inc. Board of Directors



*Jackie Anderson*



*Connie Taylor*

nership. Connie was so impressed with the financial stability and leadership of Home, Inc., she wanted to personally volunteer. At WesBanco, Connie said, “we put people in homes—that’s what we do. Home, Inc. gives everyone that opportunity.”

Jackie Anderson first worked with Emily on a feasibility study for artist live-work lofts in Yellow Springs, Jackie’s capstone project for her Master’s in Public Administration at Wright State University. Emily’s support inspired Jackie, who views Emily as “a star on the rise. I’m privileged to work in her orbit.”

Although Connie has lived in Jamestown since 1992, she finds a personal connection with Home, Inc.’s mission. She saw one of her daughters lose her home in foreclosure with another lender. “She wasn’t qualified for the loan and received no financial education. Being in the business I’m in, I see people buy and lose.” Later, Connie helped her other daughter through the whole process of buying a home. She recalls that at the closing the lender gave her daughter a framed picture of her new home.

Jackie believes her personal mission comes from her family history. Her father works as a magician. Her mother, who

earlier worked as a circus aerialist, was his assistant, and she comes from a long line of musicians. “Artists can give gifts to the world,” Jackie said, “but often they’re not compensated.” She wants to help artists secure affordable housing, and is especially interested in models of cooperative ownership. Recently Jackie also served on the Yellow Springs Arts Council board.

Jackie, who grew up in Dayton, was the first girl in her immediate family to graduate from high school. Her concern for first generation college students, like herself, led to a career in higher education admissions. Her goal is to help open opportunities for both education and housing.

Both women bring administrative talents to the Home, Inc. board, yet when asked what they hope to achieve for Home, Inc. they both expressed a refreshing humility. Although Connie knows she will be tapped for her financial knowledge and sits on the Finance and Investments committee, she also really wants to do physical volunteer work on the houses. When Jackie, who serves on the Projects Advisory and Asset Management committee, was asked what she hopes to accomplish, she replied, “I hope to leave the place a little better for having been there.”

Both Connie Taylor and Jackie Anderson eagerly joined the board of Home, Inc. after working on separate projects with executive director Emily Seibel. Emily sought out WesBanco Bank manager Connie Taylor to develop a lending part-



Yellow Springs

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*Save The Date*

**PROGRESSIVE DINNER 2015**

Saturday, November 7 2015

