School Families & Homeownership

Using Data to Inform Our Work

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Family Stability Case Manager
Southeast Community Development Corporation
Southeast CDC

Founded in 1975

Mission: promote healthy, vibrant and diverse communities in SE Baltimore through creative community development projects and proven programs

My roles

- 1) Family Stability case manager
- 2) compile & analyze data for financial and housing counseling services
Community Schools

2013 - Southeast CDC became Community School partner at Highlandtown #237 (a zoned school) to organize a greater number of low/mod residents around quality of life projects.

- Today we manage 3 Community School partnerships

Community Schools
- Partnership between nonprofit and public school
- Goal = improve attendance, school climate, and family & community engagement
- CS Coordinators bring together partners & resources to address barriers to student achievement (hunger, mental health, trauma, safety, immigration, housing instability, etc.)
Since 2004, Southeast CDC has offered HUD-approved housing counseling services. Today, 88% of our housing counseling clients seek pre-purchase counseling. Main goal = help low/mod earners achieve homeownership (ideally in Southeast Baltimore)
Based on what we heard from families in our Community Schools, we looked deeper into their financial and housing instability:

- student mobility rates
- community surveying
- school needs assessment surveys
- Family Stability Program client data
- Housing counseling client data
Findings:

- Families are predominantly renting
- Spending too much of their income on housing expenses
- Especially in immigrant communities, landlords dominate the market, driving out homeownership.

Not just an issue in Southeast Baltimore!
Most (88%) of our clients are seeking pre-purchase counseling, but so far in 2019 slightly less than half of these clients earn low/mod income.

Since January 2019, of the 121 Southeast CDC clients who purchased a home, 2/3 of those homebuyers earned more than 80% AMI.

Our schools populations are on average 62% Latino. Yet...

- Only 24% of pre-purchase clients are Latino
- Of the clients who have purchased a home since January, only 6% were Latino.
Community Schools & Homeownership Counseling

Question:
If our main goal is helping low/mod earners achieve homeownership...
and our low/mod school families are struggling financially...
and we want to retain families in Southeast Baltimore...

How can we help school families achieve financial stability and pursue homeownership?
Homeownership Counseling

Answers:

- Adjust housing counseling services (financial coaching, homebuyer clubs, Family Stability Program credit support)
- Integrate the planning between community schools, housing counseling teams
- Deploy an organizing strategy to recruit target clients
Pre-Purchase Counseling
Next Steps

Outreach & New Services for School Families

- We received funding for financial coaching training
- Will begin homebuyer clubs and financial coaching in schools in the fall; researching incentivized savings programs
- Providing credit basics and banking workshops in schools
- Targeting down payment assistance to school communities
- Setting new benchmark of # of school families that complete housing counseling and purchase a home
- Door-to-door with counselors in school zones
- Increased marketing of Tu Hogar program
Questions? Suggestions?

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