

Youth Voice Impact Inc. *presents*

YEAH! SUMMIT #2

(Youth Empowered Affordable Housing)



WHAT IF WE COULD BUILD SHORT-TERM HOME PURCHASE DEVELOPMENTS?

ADDRESSING THE PROBLEM

HOW WILL OUR KIDS/GRANDKIDS AFFORD TO PURCHASE A HOME TO RAISE THEIR FAMILIES?

April 20, 2024 (8:00 AM – 3:30 PM)

St. Paul Catholic Newman Center

1572 E Barstow Ave Fresno, CA 93710



This event is being brought to you by:



with the help of:



For more details:



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Greetings Community Sponsors!

As our youth look into the future, they are worried about achieving the American Dream of homeownership. At such a young age, many feel as though homeownership is impossible to obtain. That is why Youth Voice Impact, Inc. provided the youth with awareness and understanding at the YEAH Summit #1. The summit helped the youth find their voice to effectively impact this issue that is affecting their future. YEAH Summit #2 is an opportunity for our young adults to share with us their idea of a pathway towards achieving that American Dream via **“SHORT-TERM HOME PURCHASE DEVELOPMENTS”**. YEAH SUMMIT #2 is being titled “WHAT IF WE COULD BUILD SHORT-TERM HOME PURCHASE DEVELOPMENTS FOR COLLEGE STUDENTS?”

EXPLANATION OF

SHORT-TERM HOME PURCHASE DEVELOPMENT FOR COLLEGE STUDENTS

(This model can be tweaked to address military and veteran housing, business hiring incentives, lower income needs)

There are 6-obstacles college students are facing when it comes to trying to buy a house.

- EDUCATIONAL:** 1. Not having the education necessary to obtain a job that pays a sufficient wage.
2. Not having the knowledge of the process and responsibility of home ownership
- ECONOMICAL:** 3. Student loan debt
4. Not having any savings
- SOCIETAL:** 5. Out of control inflation
6. Attention toward rental developments over affordable homeownership developments.

HERE IS HOW THE SHORT-TERM HOME DEVELOPMENT WORKS

A student is heading off to college. Rather than paying rent which creates no equity or savings, they apply and qualify to move into short-term home purchase development. (The following figures are being used for ease of explanation, but could be used as target point cost).

The cost to move into the housing community is \$2,500. The home payment is \$1,000 per month. The \$1,000 per month payment is divided up into 3-segments: \$250 goes to the land trust, \$250 goes to the construction loan, and \$500 becomes home equity savings. Once the person graduates, they must sell the home back to the land trust to be resold to the next student on the waiting list.

STUDENTS MUST SELL THEIR HOME AFTER THEY GRADUATE, BUT HERE IS WHAT THEY HAVE ACHIEVED.

*Home equity savings of \$500 per month

*Acquiring the knowledge and responsibility of homeownership

DO THE MATH

\$500 X 4 YEARS OF COLLEGE OR 48-MONTHS = \$24,000

\$500 X 5 YEARS OF COLLEGE OR 60 MONTHS = \$30,000

(WHICH CAN BE USED TO PAY OFF STUDENT LOAN DEBT, AS A DOWN PAYMENT ON THE NEXT HOUSE PURCHASE, OR START A BUSINESS)

YEAH #2 we will be having breakout sessions to include topics:

***Rules of behavior *Who would qualify *How to prepare and apply into the development *Understanding the process in constructing such a development *Sessions for city/county government officials, and other interested individuals, AND a footprint building of a 1-bedroom home using ICF insulated concrete forms.**

By the way, have I shared with you the definition our youth wrote in at YEAH #1 as to what affordable home ownership is for the next generation? Here is what they came up with: *“To us, housing attainability is the chance to enhance our opportunities through home ownership while not living paycheck to paycheck. It is the ability to attain and obtain a house while not sacrificing survival necessities at any income level.”*

SPONSORSHIP OPPORTUNITIES TO HELP THE NEXT GENERATION ACHIEVE THE AMERICAN DREAM WE ALL DESIRE

Sponsorship levels

RHODIUM (the most valuable of all precious metals)	\$25,000
IRIDIUM (the 2nd most valuable of all precious metals)	\$15,000
ALEXANDRITE (a gemstone that has chameleon-like qualities)	\$10,000
GOLD (a precious metal we all know)	\$5,000
DIAMOND (a jewel we recognize in gifts of showing love)	\$2,500
BENITOITE (the state gem of California)	\$1,000
JADEITE (is the rarest variety of jade)	\$500

PROPOSED 1-BEDROOM HOME – ICF INSULATED CONCRETE FORM WALL CONSTRUCTION

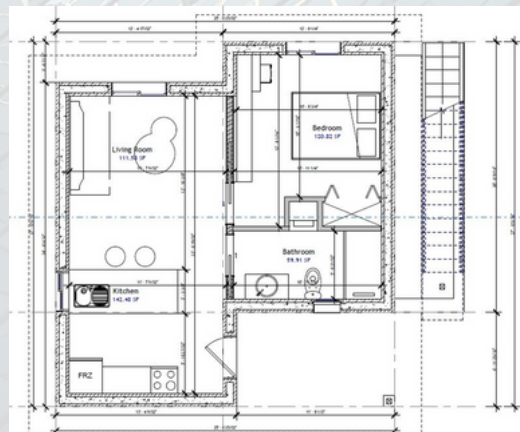
Room Schedule			
	Name	Perimeter	Area
Ground floor			
1	Bathroom	35' - 11 9/32"	58.86 SF
2	Bedroom	46' - 10 7/32"	118.81 SF
3	Kitchen	47' - 7 1/16"	141.30 SF
4	Living Room	42' - 1 17/32"	110.03 SF
Total : 4		172' - 6 1/8"	428.99 SF



**Kitchen, Living Room,
1 Bedroom, 1 Bathroom**

**Interior Living Space:
430 sq ft**

**Approximate Exterior
Dimensions:
25' W x 27'D**



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| _____ DIAMOND \$2,500 | | |

Contact name: _____ **Title:** _____

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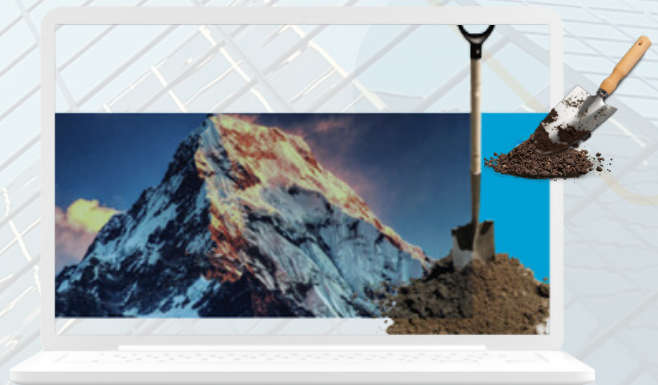
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Youth Voice Impact Inc. is registered as a 501(c)(3) non-profit organization EIN #81-2465463

***If you are going to move a mountain...
Leave your shovels at home.***

Without a bold innovative solution in which we all work together, this mountain of homeownership that is facing our next generations will be impossible to move.

THANK YOU FOR YOUR HELP IN MOVING THIS MOUNTAIN!



***Bring forth the true Fresno, so that those who grew up here will want to stay,
and those that are searching will want to come.***

For further information contact

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