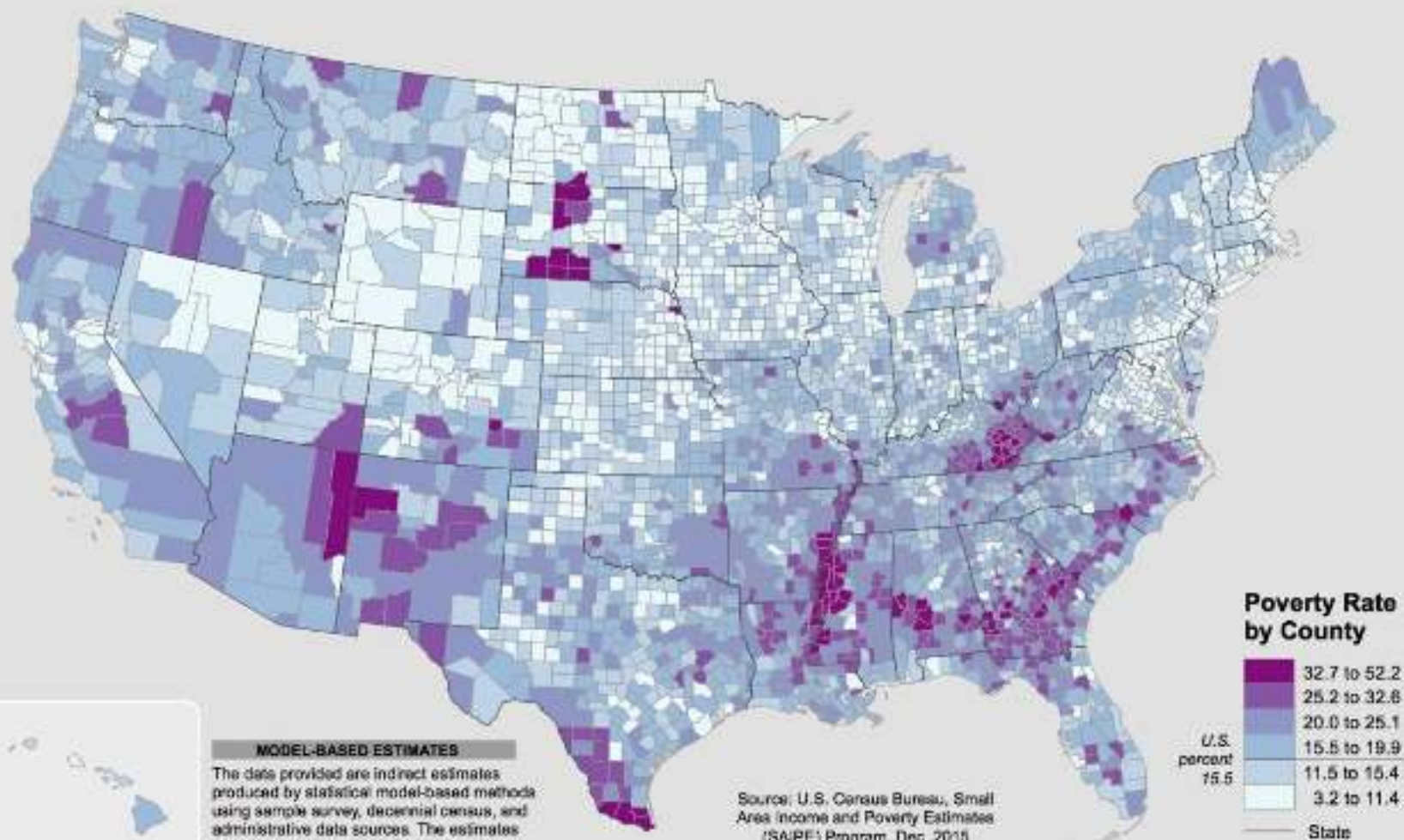




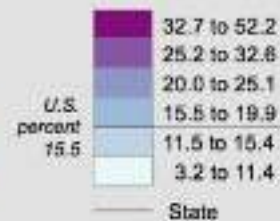




Poverty Rates of the Total Population by County: 2014



Poverty Rate by County



MODEL-BASED ESTIMATES

The data provided are indirect estimates produced by statistical model-based methods using sample survey, decennial census, and administrative data sources. The estimates contain error stemming from model error, sampling error, and nonsampling error.

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program, Dec. 2015





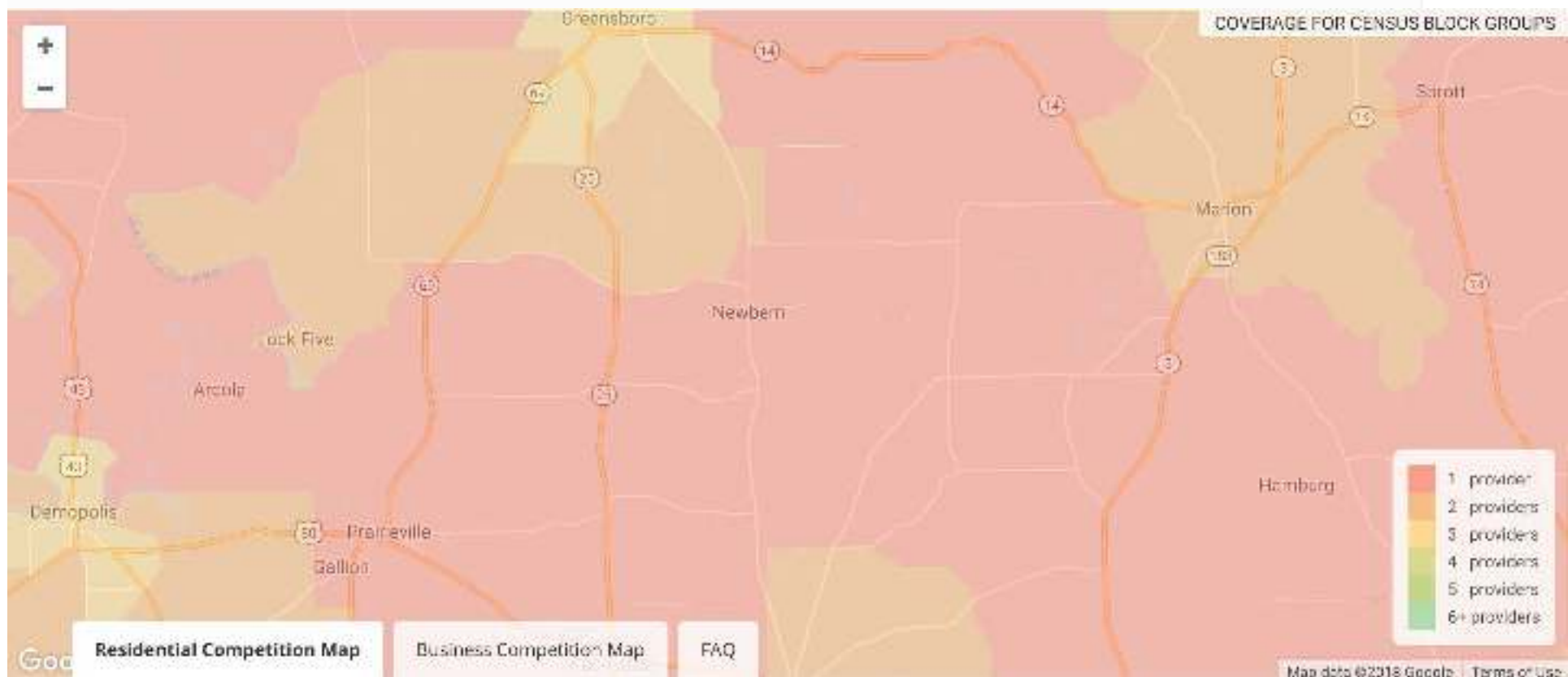
TAKE A SMALL STEP TO GET HEALTHY. Get started at www.smallsteps.gov

OBESITY RATES 60-100% BY YEAR 2030



DOWNLOAD SPEEDS IN NEWBERN

The average download speed in Newbern is 2.54 Mbps. This is 888.2% slower than the average in Alabama and 1140.6% slower than the national average.



The Magazine of
ARCHITECTURE and DESIGN

The Eccentric Team Behind the **Standard Hotel** ◉

METROPOLIS

also
50
YEARS
of the
FOUR
SEASONS

METROPOLIS THE MAGAZINE OF ARCHITECTURE AND DESIGN

July/August 2009

**Rural
Studio**

Builds the

\$20,000 HOUSE

WWW.METROPOLISMAG.COM



USA \$5.99 | CANADA \$6.99

Eight years after Mockbee,
the legendary design-build program
figures out affordable housing.



TYPICAL MONTHLY EXPENDITURES: SINGLE OCCUPANT RURAL HOME

“Monthly Burn”

a person with poverty-level income earns **\$899** per month

a person with median social security receives **\$758** per month

monthly costs for a 20K client are:

electricity	\$35 - \$45
water	\$30 - \$35
heating	\$45
car	\$100
food	\$150
cable	\$70
phone	\$50
mortgage	\$108
total	\$608 per month



Labor



Materials





Cheap upfront costs

Fast turnaround time

See what you pay for

Diverse product line

Trailer Sales Pitch

\$8K

=



+



+

28	M	T	W	R	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



= \$8,000



= \$128,000



Per Home

\$11.57/h

\$11.57/h

\$11.57/h

\$3,835

\$1,388

\$1,388

\$1,388

\$61,357

\$22,214

\$22,214

\$22,214

31%

of all households below the poverty line are individual households

16

million dollars of potential economic impact in Hale County

























bobby's home - prescribed



bobby's home - actual







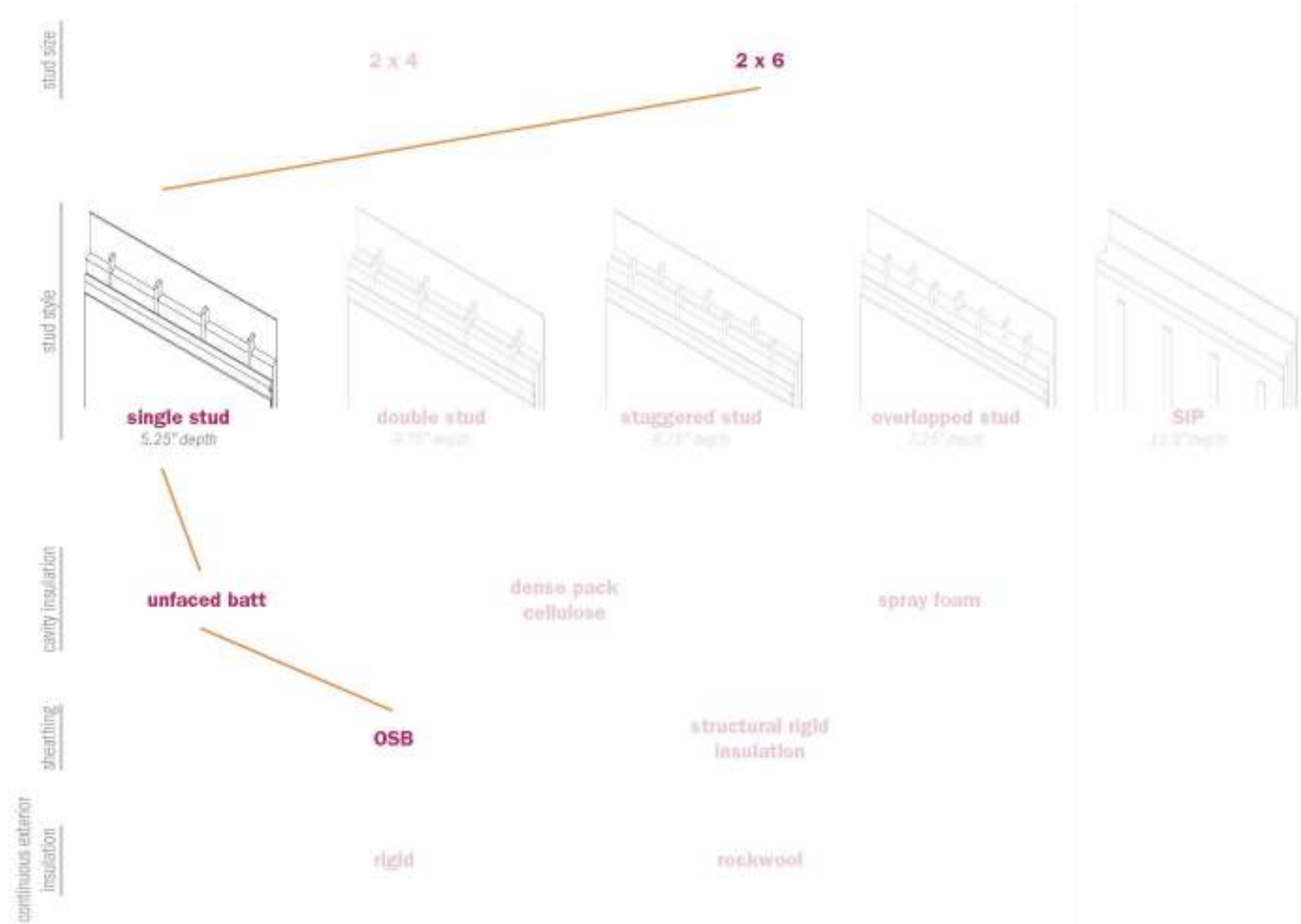


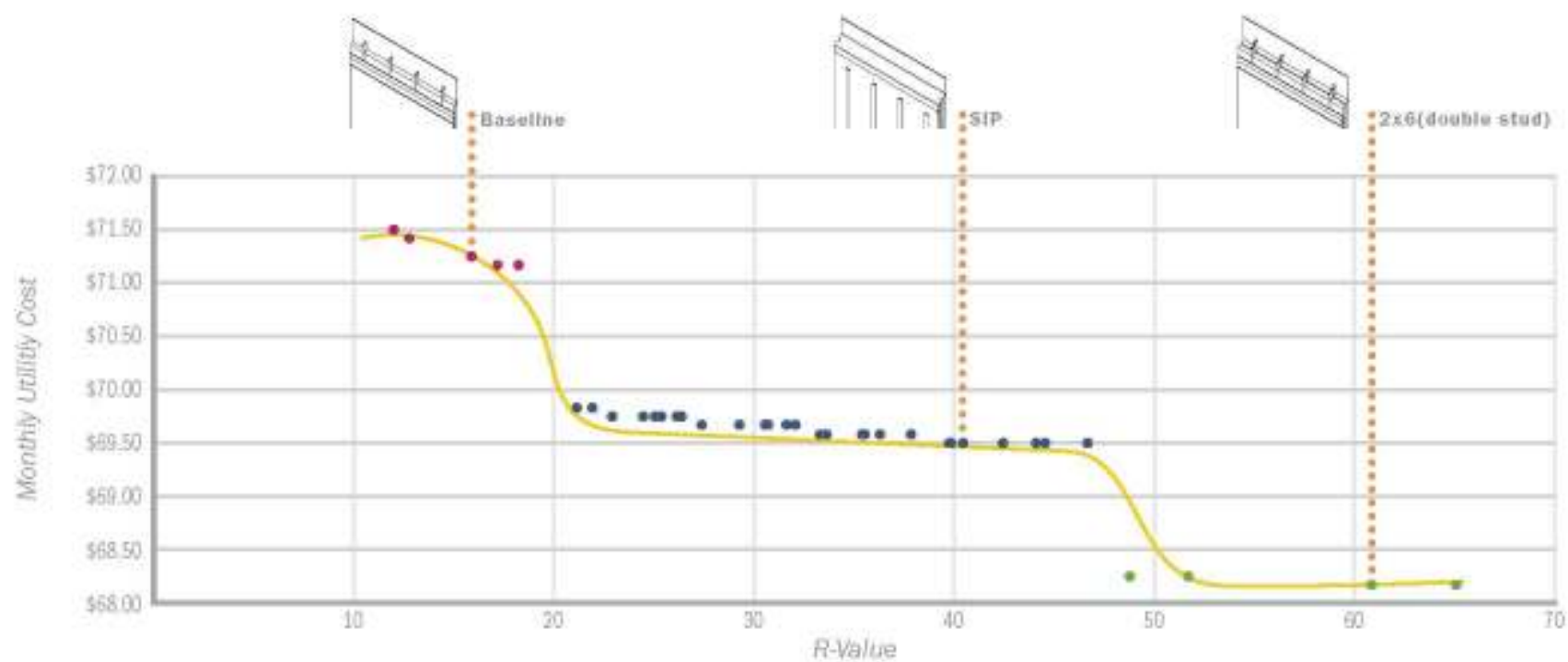




MONTHLY HOME SPENDING

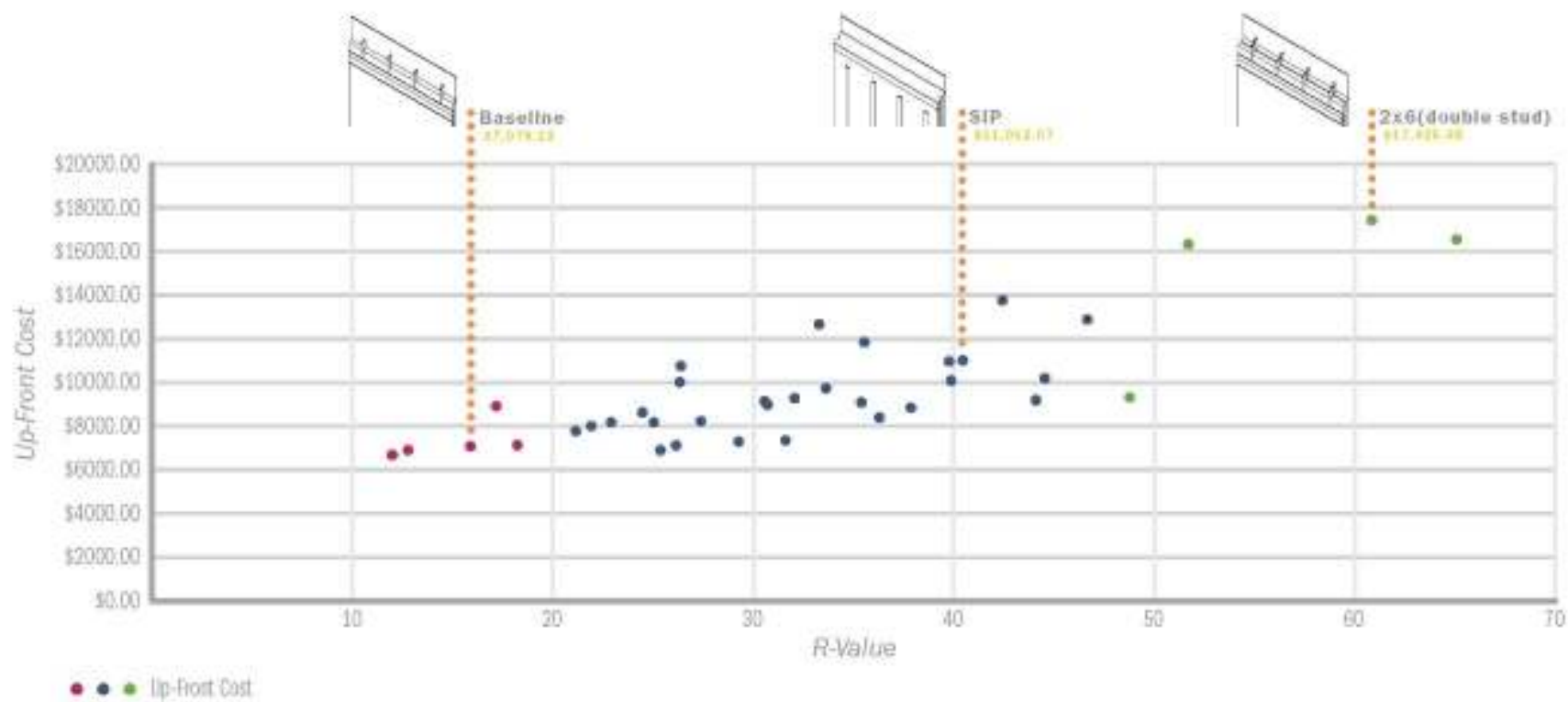
according to the US Bureau of Labor Statistics 2015





MONTHLY COST OF ASSEMBLIES

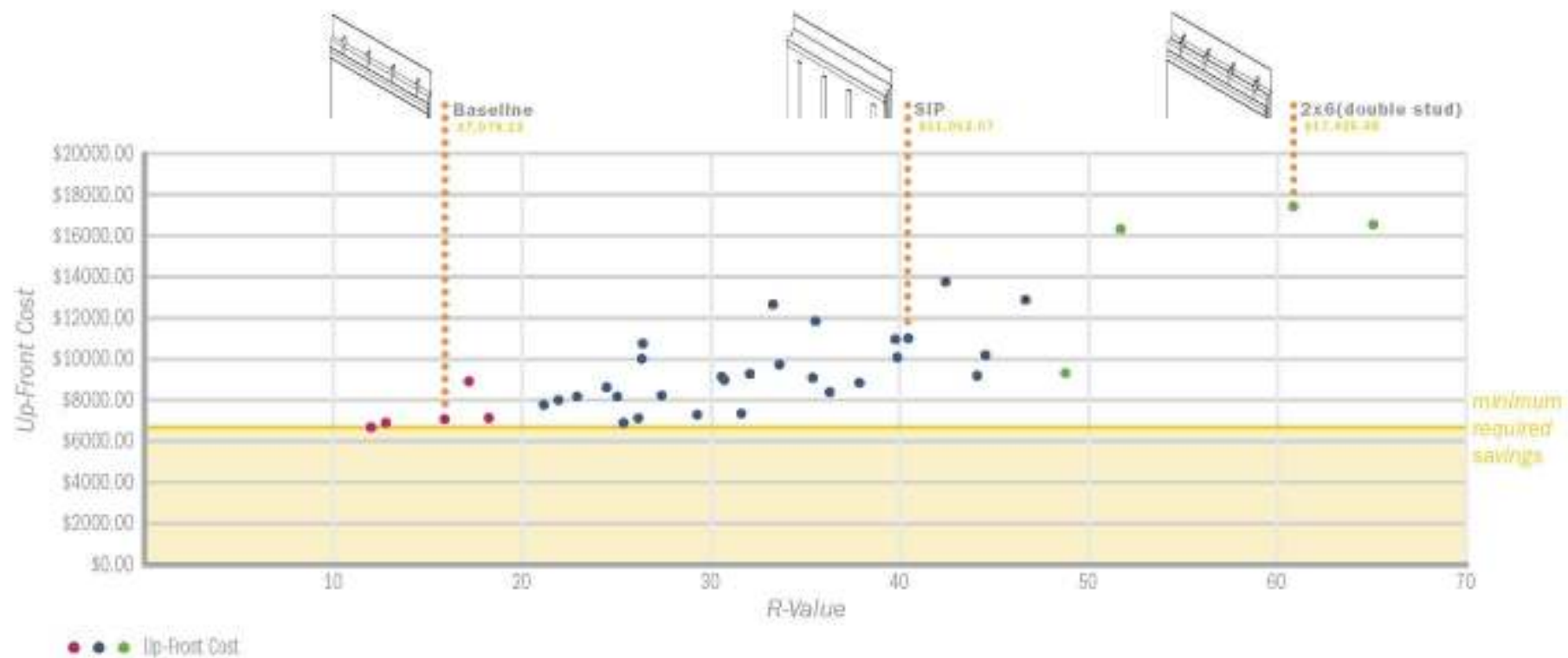
calculated with Energy Gauge



UP-FRONT COST OF ASSEMBLIES

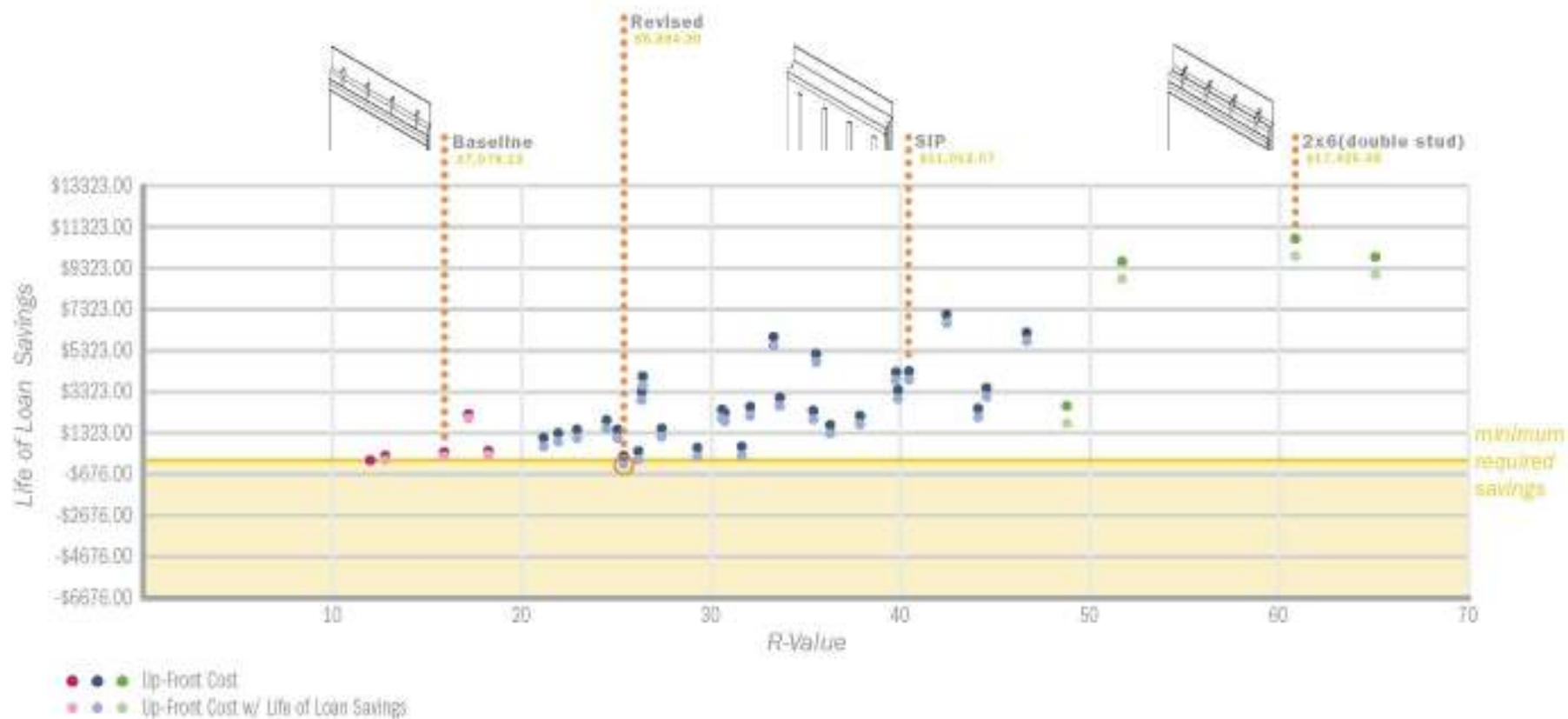
calculated with RSMMeans Data

20Kv22



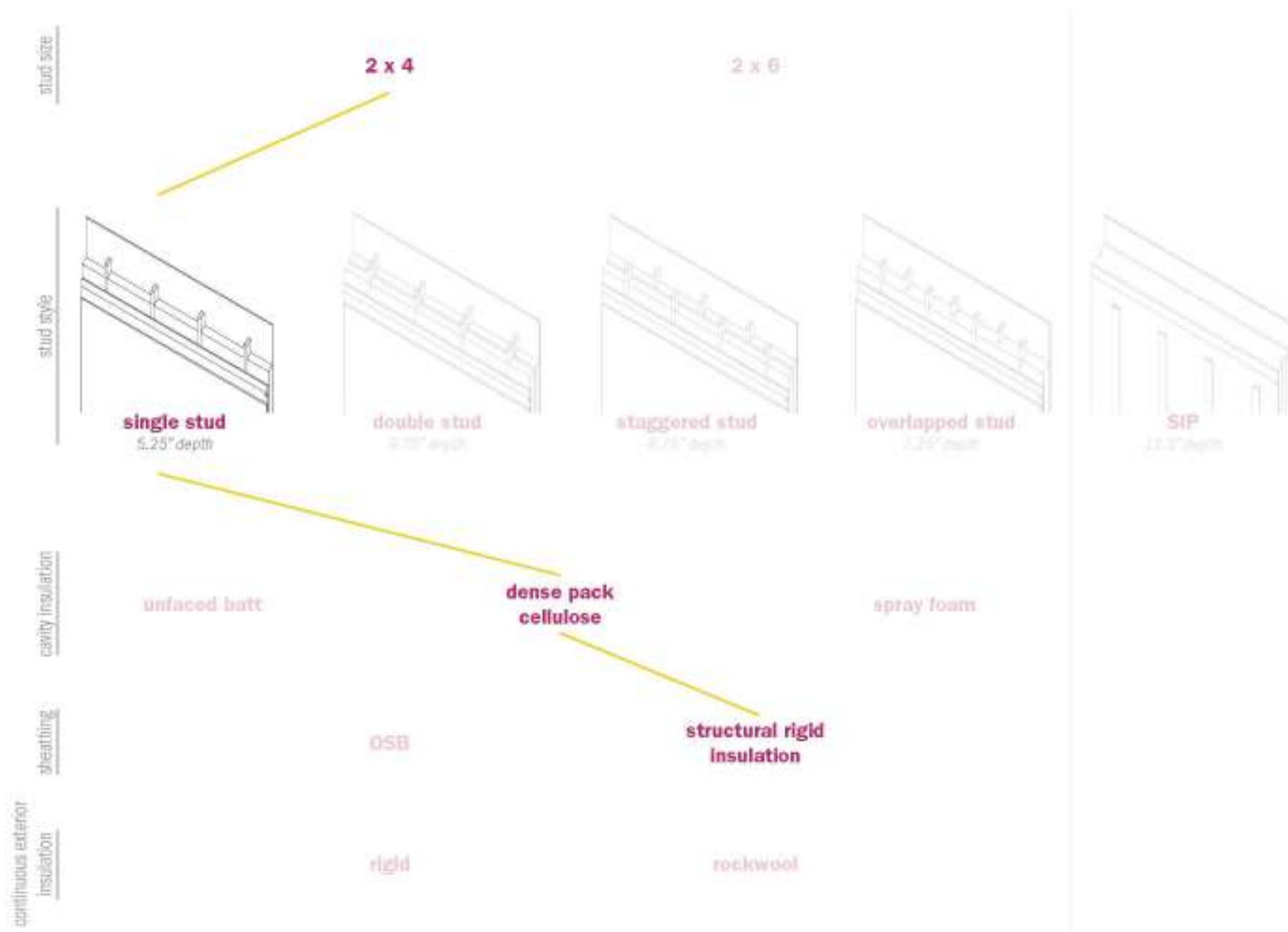
UP-FRONT COST OF ASSEMBLIES

calculated with RSMMeans Data



LIFE OF LOAN SAVINGS

calculated RSMean's Up-Front Costs with Monthly Utility Cost Factor





MONTHLY HOME SPENDING

according to the US Bureau of Labor Statistics 2015



FINANCIAL, EDUCATIONAL AND COMMUNICATION SYSTEM FOR PROCURING AN EQUITABLE RURAL HOME THAT IS AFFORDABLE

Development and production of material required to communicate home procurement best practices to fulfillment partners, oversight agencies, and homeowners.

- Mortgage and Finance
- Zoning review
- Project Permitting
- Bidding and construction contracts
- Construction sequencing and controls
- Inspections
- Project Closeout
- Titling
- Insuring
- Operation
- Maintenance