

Neighborhood Empowerment  
and Wealth Collective, Inc.



**NEW**



# THE KINGDOM VILLAGE

Empowering Georgia's  
Workforce Through  
Affordable Homeownership



Our desire is to create a  
NEW American Dream  
-- one of inclusion, equity,  
community action, and  
self-sufficiency.

With a little help, we will do it  
ourselves, and then teach  
others how to do the same.

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# Table of Contents

Welcome Message	1
About NEW	2
Target Market	3
DIY Workforce Housing Movement	4
Key Features of The Kingdom Village	5
Positive Outcomes	6
Funding & Financial Strategy	9
Our Team	10
An Ideal Partner	11
Contact Info and References	12

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# Welcome to

## A Vision of Affordable Homeownership

On behalf of the Neighborhood Empowerment and Wealth Collective, Inc. (NEW), I warmly welcome you to explore our life-changing vision of The Kingdom Village. Our mission is simple yet profound: to empower Georgia's workforce and military families by providing them with affordable, sustainable homes they can own, not rent.

Our project is about more than homes; it is about building thriving communities. By combining affordable housing with holistic services like a P.M. daycare, afterschool programs, financial education, and a healthy-living community garden, we are creating spaces where families can grow, connect, and succeed. We are not just addressing a housing need; we are laying the foundation for generations of security and prosperity.

As you read through the details of our project, we invite you to envision the future with us—a future where every working family has the opportunity to own a home, build equity, and invest in their community. We are confident that with your support, The Kingdom Village can become a model for affordable housing across the nation.

We are grateful for your interest and your commitment to addressing one of the most pressing issues facing our society today. Together, we can make homeownership accessible, equitable, and a reality for all.

Warm regards,

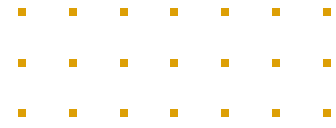
*Charly The Pearl*



**Charly McCracken**  
*Founder & CEO*



# About NEW



The Neighborhood Empowerment and Wealth Collective, Inc. (NEW) is a dedicated nonprofit organization focused on addressing critical housing needs in rural and underserved areas of Georgia. Established by members of the workforce for the workforce, NEW is committed to developing affordable homes and fostering economic growth through community-driven initiatives. Our mission is to empower individuals and families locked out of the housing market, providing them with the foundation to build a better future. Through our innovative Kingdom Village development plan, we aim to create thriving, inclusive communities that uplift lives and generate lasting positive change.

## Target Location

After six months of research, we decided to focus on the housing affordability needs in Houston, County, GA. Many factors were considered as we looked at 102 cities in Georgia. One major issue that stood out is the rapid growth they have been experiencing over the past 10 years. According to the US Census, the most noticeable growth this middle Georgia county has experienced is an estimated 5.1% increase in its population between 2020 and 2023. This surge of people is approximately 8,300 individuals and families. This along with an average 17.6% lower cost of living and housing costs around 34% lower than the US average makes it an ideal location to develop affordable homes. Additionally, the unemployment rate in Houston County



stands at 3.5% meaning there are plenty of jobs and, as noted by the Houston Development Authority, an experienced labor force that exceeds more than 82,000 workers. This includes a large population of professional military personnel at Robins Air Force Base.

Houston County also has a vibrant business landscape. Along with Robins Air Force Base, there are more than 50 aerospace businesses in the region and large employers such as Frito-Lay, Perdue Farms, Houston Healthcare. and the Houston County Board of Education.

# Target Market



NEW is focused on members of the workforce who are currently renters but have a desire to own a home and find themselves unable to purchase a home in today's economy. There are a combination of reasons why people are unable to purchase a home including high home prices, high interest rates, challenges saving a down payment, and the limited supply of affordable homes. For this reason, NEW is focusing its efforts on:

- Workforce members in Houston County with an income range of 80 –130% of the AMI (\$71,068) or approximately \$57,000 - \$92,000
- Approximately 20% of renters in Houston County fall in NEW's target income range
- Essential Workers: Teachers, first responders, healthcare, social, retail, government workers, military families, and other essential service providers who are cost-burdened renters

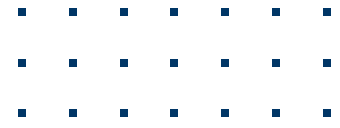
## The Need

According to DataUSA, approximately 8,856 households in Houston County are cost-burdened, meaning they pay more than 30% of their income toward housing. This is based on the fact that 33.1% of the total 66,889 housing units are renter-occupied, and 40% of those renters are cost-burdened.

Twenty percent of these renters fall within NEW's income range of 80% - 130% of the AMI. Because these families have employment income that is above 80%, many don't qualify for traditional housing programs and/or are not in an emergency housing need situation so even if they do qualify, many can't be serviced because of people in an immediate need for housing. And if they did qualify for affordable housing, it would not be home ownership.



# NEW is a DIY Workforce Housing Movement



## "Built by Us, for Us."



The Kingdom Village is a powerful example of how Georgia's workforce is taking housing challenges into their own hands. Our community-driven, DIY approach is a demonstration of the strength and determination of working families. We aren't waiting for solutions—we are creating our own. The Kingdom Village project empowers workers to build affordable homes for themselves and their peers, fostering a deep sense of ownership and pride in both the construction process and the final product. This DIY attitude showcases our commitment to building better futures for our families and our communities.

## Building Wealth for Our Families



Homeownership is a key driver of wealth creation. The Kingdom Village enables families to build equity and achieve financial stability, which leads to:

- Housing Security: Families gain long-term stability through homeownership, breaking the cycle of rising rent costs.
- Generational Wealth: Families can pass on homes and the wealth they build to future generations, fostering economic prosperity across communities.

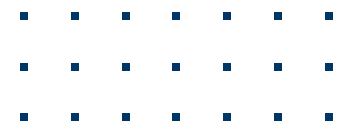
## Community and Economic Growth



This project will stimulate local economic growth by:

- Creating jobs during construction and through the operation of community services.
- Promoting community revitalization, reducing blight, and increasing homeownership rates.
- Supporting local businesses through partnerships and service utilization.

# Key Features of The Kingdom Village



## 1 Affordable Homeownership

The Kingdom Village provides affordable homes for sale, targeting families earning 80-130% of the AMI (\$71,068). This ensures that housing costs remain below 30% of household income, allowing families to build equity and escape the cycle of renting.

## 2 A Variety of Home Types

Along with our multi-purpose clubhouse and community garden, currently, NEW plans to build the following housing units:

- 8 SFH (1,700 sq ft) - 2-bedroom/2-bathroom
- 8 SFH (2,000 sq ft) - 3-bedroom/2-bathroom
- 2 SFH (2,500 sq ft) - 4-bedroom/3.5-bathroom
- 2 Duplexes (1,200 sq ft) with 4 transitional rental units for eventual homeownership

## 3 Transitional Housing

Our transitional duplex units provide a unique pathway from renting to owning. Families can rent these units while participating in financial literacy programs and saving for a down payment, ensuring a smoother transition into homeownership.

## 4 Barndominium Construction

The Kingdom Village is exploring the use of Barndominiums, an innovative and cost-effective construction model. These homes are quicker and more affordable to build while maintaining durability and energy efficiency, reducing both construction costs and long-term utility bills.



# Positive Outcomes . . . . .

## The Holistic Community . . . . .

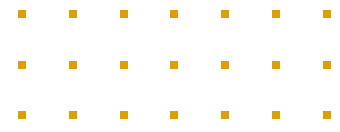
A truly thriving community is not built by homes alone. The Kingdom Village goes beyond the physical structures to create a holistic environment that supports the overall well-being of its residents. With the integration of community gardens, services for children, daycare centers, educational programs, and social spaces like the community clubhouse, The Kingdom Village fosters a sense of belonging and shared responsibility. Residents are empowered not just to own their homes but to participate in the broader life of the community. This comprehensive approach strengthens social bonds, encourages economic growth, and provides families with the resources they need to not only stay in their homes but also to build wealth and improve their quality of life over time.

Moreover, The Kingdom Village is committed to enriching and supporting the surrounding community beyond its residents. The services, programs, clubhouse shared spaces, and use of the gardens, will be available to all of our neighbors. By making these resources available to others, The Kingdom Village contributes to the well-being of the entire area, fostering inclusivity and collaboration. Whether it's access to night-time daycare services, training/workshops, or social events, The Kingdom Village will be designed to be a hub of opportunity and connection for everyone, creating a ripple effect of positive growth and pride.



# Positive Outcomes

## Families and Beyond



### For Families

Homeownership is a proven pathway to financial stability and wealth-building. Families who own homes are more likely to save money, reduce housing insecurity, and build equity over time. Research shows that homeowners have a median net worth nearly 80 times greater than renters, helping to break cycles of poverty.

### For Children

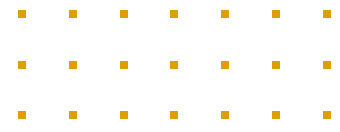
Children in stable, owned homes are more likely to perform better academically. Studies show that homeownership is associated with higher graduation rates, better school attendance, and improved cognitive development due to the stability and security it provides.

Also, living in a holistic community with access to green spaces, community centers, and health-related services contributes to children’s physical and mental health. Outdoor activities, community gardens, and social interaction foster emotional resilience and well-being.



# Positive Outcomes

## Families and Beyond (cont.)



### For Our Neighbors

A holistic community fosters greater social cohesion through shared spaces like community centers and gardens, where residents can interact, collaborate, and support one another. This strengthens social networks and increases unity, which leads to more active and engaged communities.

Moreover, homeownership has been linked to lower crime rates in communities, as stable, invested homeowners tend to maintain their properties and take an active role in the safety of their neighborhoods. Community engagement programs further contribute to creating safer environments.

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### For the Economy

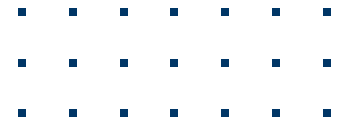
The construction of The Kingdom Village and the ongoing operation of its community services will create local jobs. Furthermore, homeownership contributes to local economies, as homeowners tend to spend more on home-related goods and services, driving economic growth. These activities will also increase tax revenue for our municipalities.

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### For the Environ- ment

Energy-efficient homes and sustainable practices, like community gardens, reduce long-term costs for families while lowering environmental impact. This promotes both economic and environmental sustainability by decreasing utility dependence and supporting green jobs. Integrating smart home technologies at The Kingdom Village amplifies these benefits. Features such as solar-powered outdoor lighting cut grid electricity use, smart thermostats optimize energy consumption, and water-saving irrigation systems conserve resources. Together, these smart technologies ensure affordability while fostering environmental stewardship, aligning The Kingdom Village with long-term sustainability goals.

# Funding & Financial Strategy



## Multi-Source Funding



Kingdom Village has developed a robust funding model to ensure affordability:

1. Fundraising Efforts: Utilizing structured and unique fundraising campaigns, sponsorships from local businesses, crowdfunding, sponsored raffles, events, our branded financial planner sales, digital product sales, and training activities to drive donations.
2. Public-Private Partnerships: Collaborating with local governments to secure land donations and infrastructure support, reducing upfront costs.
3. Grants and Subsidies: Pursuing federal, state, and local grants aimed at workforce housing and green building incentives.
4. Corporate Sponsorships: Partnering with corporations to secure at-cost or donated building materials and services.
5. Low-Interest Loans: Engaging financial institutions to provide low-interest loans and gap funding for construction.
6. Volunteer Labor: Involving the community and future homeowners in non-skilled labor tasks to reduce building costs.

## Generating Revenue



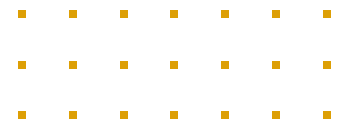
The Kingdom Village project will generate revenue through:

1. Home Sales: Affordable homes will be sold to moderate-income families, with prices ranging from \$180,000 to \$250,000.
2. Rental Income: Duplex units provide rental income during the transition phase for families moving toward homeownership.
3. Community Services: Revenue will also be generated through clubhouse rentals, daycare programs, produce sales, and educational services.



# Our Team

## Board of Directors



**Kemuel Kimbrough, Esq.**  
President and  
Chairman



**Martresa Graves**  
Vice Chairwoman



**Jennifer Beane**  
Treasurer



**John Davis**  
Director of Training  
& Education

## Kingdom Village Family Volunteers

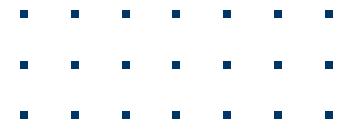
Carla Morgan  
Dr. Debbie Green  
Dr. Folajimi Fadahunsi

Martresa Graves  
Shanice Harris  
**Housing Developer Mentor**  
Robert L. Davis



# Kingdom Village

## An Ideal Partner



### 1 Alignment with Public Goals

The Kingdom Village aligns perfectly with local, state, and federal goals of increasing affordable homeownership. By partnering with us, corporations, elected officials and local governments can support a model that provides stable housing, reduces the cost burden for working families, and contributes to broader economic growth in underserved areas.

### 2 Long-Term Sustainability

For funders and investors, The Kingdom Village offers a well-structured, financially sustainable project that not only provides immediate affordable housing but also helps families build wealth and stability through homeownership. Our inclusion of green and smart building practices ensures long-term cost savings for residents, which can attract green investors and qualify for environmental incentives.

### 3 Community-Centric Approach

We focus on building strong, engaged communities through holistic services like daycare, financial literacy programs, and community gardens. This is a true social impact investment, improving the quality of life for families while fostering local economic growth and social development.

### 4 Strong Leadership & Clear Vision

Our subject matter expert leadership team, supported by our dedicated volunteers, brings a wealth of experience in project management, affordable housing, grant writing, and community engagement. Our transparent funding strategy and clear project timeline offer partners confidence that The Kingdom Village will be professionally and successfully executed.

## Contact Information

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- 🏠 Peachtree Corners, GA
- 🌐 <https://new-collective.org>



## Research Data Sources

### **Houston County Development Authority:**

<https://houstoncountyga.net/>

### **Data USA - Houston County, GA Profile:**

<https://datausa.io/profile/geo/houston-county-ga>

### **Point2 Houston County Housing Data:**

<https://www.point2homes.com/US/Neighborhood/GA/Houston-County-Demographics.html>

### **GA Department of Community Affairs:**

<https://www.dca.ga.gov/safe-affordable-housing/statewide-housing-needs-assessment>

### **Living Wage:**

<https://livingwage.mit.edu/counties/13153>

### **Atlanta Regional Commission:**

<https://33n.atlantaregional.com/monday-mapday/the-income-incidence-of-a-cost-crisis-in-housing>