



# Habitat Fact Sheet

*Lexington Habitat for Humanity is an ecumenical Christian ministry partnering with volunteers and donors to eliminate substandard housing in Lexington, Kentucky. Families in need achieve homeownership by purchasing simple, decent, affordable homes they help build with community partners. Lexington Habitat's ReStore and Deconstruction programs play a vital role in helping achieve this mission.*

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## Habitat Families

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- Lexington Habitat for Humanity has served more than 340 families since it incorporated in 1986. The first home was dedicated in 1988.
- Families are selected based upon need, ability to pay and willingness to partner. Lexington Habitat serves families with incomes below 60% of area median income for Fayette County.
- According to census data from 2010, there were 42,448 families in Lexington below 60% of area median income.
- Those selected as "partner families" go through extensive training on homeownership, property maintenance and financial management and spend 100 hours working on their homes. In all, families are required to provide 250-500 hours of sweat equity, based on family size, prior to purchasing their homes. This process normally takes 12-18 months.
- Habitat homeowners carry a no-interest mortgage for 20-30 years, based on their income, which includes a forgivable second note. The average monthly mortgage payment is between \$350 and \$450.

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## Habitat Homes

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- Lexington Habitat homes feature quality, energy efficient design and construction. Lexington Habitat's construction department provides oversight for all builds and they are joined by community volunteers and partner families for all aspects of building. The homes adhere to neighborhood covenants and restrictions. (In limited instances Lexington Habitat homes are built with brick and one-car garages.) Based on family size the homes feature 2-4 bedrooms and they are energy star rated which helps control utility costs.
- Of the more than 340 families we have served, approximately 90% have paid off their notes or remain in their homes.
- For each Habitat home built in Lexington, Lexington Habitat tithes funds to build a home overseas. Through 2010, we have provided more than \$816,344 in tithe funding to build more than 300 homes internationally. These funds are currently directed to Ghana, India, and Guatemala.

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## Community Support

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- Faith-based organizations, individuals and corporations who are committed to providing simple, decent, affordable housing generously support Lexington Habitat through financial support and volunteerism. Additional funding sources include grants, mortgage receipts and our ReStore.
- In 2010, Lexington Habitat had more than 80,000 hours of volunteer labor, across all Lexington Habitat services.
- In partnership with Habitat for Humanity International and Kentucky Habitat for Humanity, Lexington Habitat has administered funds, coordinated assets and deployed staff and volunteers to the gulf coast area to assist in Hurricane relief efforts as well as participating in global village builds and Jimmy and Rosalynn Carter Work Projects.
- Lexington Habitat administers an endowment fund established in memory of Pat Smith, a devoted supporter of Lexington Habitat and Habitat for Humanity International. This fund supports local and global Habitat for Humanity initiatives.
- Lexington Habitat operates a ReStore at 451 Southland Drive where donated new and gently used furniture, home accessories, building supplies and appliances are sold to the public at discounted prices. Proceeds from the sale of donated ReStore items support Lexington Habitat.

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## Environmental Impact

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- Lexington Habitat operates a Deconstruction program that removes salvageable items from buildings undergoing renovation or demolition. Items removed are then sold to the public at the Habitat ReStore.
- Through Deconstruction and ReStore Lexington Habitat estimates in 2010 more than 508 tons of usable materials were diverted from the landfill.
- 2010 Lexington Habitat homes earned a five star ENERGY STAR certification. To earn ENERGY STAR certification a home must meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency. The energy-saving features typically make Habitat homes 20-30% more efficient than standard homes. In addition to Lexington Habitat homes achieving ENERGY STAR certification, many sustainable building techniques are utilized during construction.



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