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**2020 HOUSING VISION: A Commonwealth whose every citizen
has a safe, decent, energy-efficient, affordable place to live.**

Kentucky Habitat for Humanity announced the launch of **2020 HOUSING VISION**, a three-year, multi-partner, collaborative affordable housing initiative by **HOUSING PROVIDERS WORKING TOGETHER** to improve the lives of Kentuckians in need.

The project was announced during a press conference and rally for affordable housing in the Kentucky State Capitol Rotunda February 5, 2018.

"2020 HOUSING VISION is a call to action for Kentuckians," said 2020 HOUSING VISION Director, Mindy Shannon Phelps. "It's a call for **ADVOCACY, COMPASSION and CONSTRUCTION** of affordable housing not just for some, but for all our neighbors in need."

2020 HOUSING VISION was launched because **THE NEED IS SO GREAT** – one in four Kentucky families faces the threat of poverty housing. One quarter of the state's 4.4 million residents need help. U.S. Census data indicates more than a million people - nearly 1.2 million Kentuckians – do not have access to affordable housing.

For Kentucky's children, the reality is especially dire. While one of every five children in the United States lacks adequate resources and lives in poverty, in Kentucky, it's one in every four.

2020 HOUSING VISION was launched by Kentucky Habitat for Humanity in collaboration with dozens of affordable housing advocates - supporters and providers – who have joined together because they know there is greater **STRENGTH IN NUMBERS**.

"Kentucky Habitat for Humanity believes in the power of partnership," said Kentucky Habitat Board President and 2020 HOUSING VISION Chairman Lyle S. Hanna. "No single housing provider can eliminate poverty housing. But working together, we can do more than has ever been accomplished before."

2020 HOUSING VISION was launched in 2018 and will continue through 2020. The project partners hope to establish a sustainable **MODEL OF COLLABORATIVE AND AFFORDABLE HOUSING** development that can be implemented anywhere.

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QUESTIONS AND ANSWERS ABOUT 2020 HOUSING VISION:

Q: Is it an initiative or a project?

A: It's both. It's an initiative by supporters and providers of affordable housing to create a project that will **accelerate the construction of** affordable housing and increase access to it for the more than one million Kentuckians in need of a safe, decent, energy-efficient and affordable place to live.

Q: Who are the founding project partners?

A: The **founding project partners** are Kentucky Habitat for Humanity, Fahe, Kentucky Housing Corporation, Affordable Housing Program of Lexington, CrossRoads Missions, Winterwood Property Management, Homeless and Housing Coalition of Kentucky, CSRA, Community Ventures, Next Step Affordable Housing, New Directions Housing Corporation, Habitat for Humanity of Metro Louisville, Lexington Habitat for Humanity, Habitat for Humanity of Hopkins County, Kentucky Highlands Investment Corporation, and AU Associates

Q: How will the project assess its impact?

A: 2020 HOUSING VISION will use two, **statewide housing need assessment surveys** – one at the beginning of 2018 and one at the end of 2020 - to assess impact. The surveys are by the University of Kentucky Gatton School of Economics and Business for the Kentucky Housing Corporation.

Q: What types of affordable housing will be developed by the 2020 HOUSING VISION partners?

A: Project partners – both non-profit and for-profit housing agencies and providers – will accelerate construction of **all types of affordable housing**, from homeless shelters to single-family homes.

Q: What types of construction will be used by the 2020 HOUSING VISION partners?

A: Project partners will use **traditional and non-traditional methods of construction** to accelerate the production and availability of affordable housing for repairs, rehabilitation and recycling of existing housing stock and the creation of new rental, single-family homes and multi-family units. Some new, more cost-effective construction methods will be used to create cargo homes and tiny house communities among other non-traditional approaches under development now.

QUESTIONS AND ANSWERS ABOUT AFFORDABLE HOUSING:

Q: What is affordable housing?

A: In general, it's housing for which the occupant(s) pay no more than 30 percent of their income for gross housing costs, including utilities.

Q: Why is affordable housing so important?

A: Families who pay more than 30 percent of their income on housing are considered cost burdened and may have difficulty affording other necessities such as food, clothing, transportation, medical care and education.

Q: What is poverty housing?

A: Poverty housing includes cost-burdened households, additional energy and fuel poverty, lack of access to water and sanitation, and/or substandard construction in need of repairs, rehabilitation and/or condemnation.

Q: Why is affordable housing critically important to children?

A: Poverty housing and housing instability jeopardize a child's performance and success in school and contribute to long-lasting achievement gaps. Housing instability and homelessness have serious, immediate negative impacts on child health. Research increasingly supports the connection of life-long health problems to childhood instability.

Q: How is affordable housing important to family stability?

A: Households that pay less from their paychecks for housing costs can afford to spend more on other items, including groceries, clothing and health care. They can also afford to save more for emergencies or for major purchases such as a car or education. Households have greater economic stability because it is easier to avoid living from paycheck to paycheck. They are less likely to face eviction or the stress of moving from place to place because they fall short of rental or housing payments.

Q: How is affordable housing important to businesses and employers?

A: People who live in affordable housing tend to be more stable, long-term employees because they do not need to move so often or face difficulties coming to work regularly. Businesses benefit by having a stable employee population with reduced employee turnover and related costs in training new employees. Employers also have fewer problems associated with lack of employee dependability as to whether a sufficient number of employees will show up to work their shifts.

Q: How does affordable housing contribute to community stability?

A: Affordable housing has significant economic impact, including increases in local purchasing power, job creation and new tax revenues. Affordable housing has been shown to have a positive effect on surrounding property values. Often, affordable housing is constructed on vacant, underutilized parcels because they are more cost-effective to develop. This increases the value of the property, which in turn means increased property taxes that flow to local and state governments and local school boards. New or renovated affordable housing often increases the value of neighboring properties and can stabilize marginal neighborhoods.

Q: How is affordable housing important to community economic development?

A: Affordable housing is often overlooked as an important source of economic development benefits. Local governments experience increased income from occupational license fees or net profits from the jobs and services being provided. Often, affordable housing is constructed on vacant, underutilized parcels because they are more cost-effective to develop. This increases the value of the property, which in turn means increased property taxes that flow to local and state governments and local school boards. New or renovated affordable housing often increases the value of neighboring properties and can stabilize marginal neighborhoods. Government policies that encourage affordable housing, including programs that provide incentives for private developers to build affordable housing (for example, providing density bonuses or other regulatory relief if they include a certain number affordable housing unit in their projects), are an important, if underutilized, way to grow the economy and contribute to the overall prosperity of the entire community.

(The following sources were accessed for the information provided in the material above: Enterprise: "Impact of Affordable Housing on Families and Communities;" The National Law Review: "Affordable Housing is an Economic Development Benefit;" Housing Virginia; 2016 U.S. Census; U.S. Department of Housing and Urban Development; "Kids Count" Poverty Study; and the Center for the Study of Social Policy)



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