Kentucky Habitat for Humanity, Inc. works in partnership with 35 nonprofit affordable housing developers in 51 Kentucky counties to develop new housing and rehab and repair older homes for Kentuckians who earn 60 percent and below the area median income (AMI). Since 1993, our building partners have served over 16,000 Kentuckians, developed 4,000 affordable housing units, and invested close to $200 million in affordable housing. Kentucky Habitat for Humanity, Inc. is part of a global network of affordable housing developers whose mission is to bring people together to build homes, communities, and hope.

CDFI Story: Nonprofit Housing Developer, Eastern Kentucky

In the Spring of 2012, eastern Kentucky was hit by a severe tornado that destroyed over 700 units of housing, particularly in the communities of Frenchburg and West Liberty. At that time, Kentucky Habitat for Humanity (KyHFH)’s partner in that area was a one-man show who built 1-2 newly constructed single family homes per year. In partnership with this nonprofit housing developer, KyHFH was able to take over all financial, fundraising, and volunteer management so this small, rural affiliate could concentrate on serving families most in need and rebuilding these communities. KyHFH made the first low-interest loan to this affiliate to build the first home after the tornadoes. This loan led to others and helped leverage over $2.8 million to provide 30+ newly constructed single family homes for Kentuckians for a target market that earned 50 percent and even 30 percent and below AMI. The successful rebuilding of these communities led this nonprofit housing developer to expand its service area to include five Kentucky counties and the building of a minimum of five new construction homes annually. They have also expanded their services to include as many as 10 critical home repairs each year.

Financial and Social Impact

- Serving Kentuckians earning 60% and below area median income of their service areas since 2010
- 35 nonprofit developer partners in 51 Kentucky counties
- Approximately $1.2 million in microloans provided for the development of 400 housing units across Kentucky for low- and extremely low-income Kentuckians, amounting to $28 million in affordable housing throughout the Commonwealth

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