

Narrative

Demonstrated Success:

TTH is a nonprofit organization that has served the Lawrence, KS community by creating affordable housing opportunities for households with low and moderate incomes. Since 1992, TTH has built 48 new homes and rehabilitated 32, with an additional 20 units of rehabilitated fourplex housing in the pipeline. Of the 48 homes TTH has built, 21 are Energy Star Qualified.

Because TTH looks at each housing project as a resource for future generations, TTH became committed in 2007 to make every single new constructed home Energy Star. While making replacements in rehabilitation projects, TTH installs Energy Star refrigerators, ovens, CFL lighting and HVAC systems. TTH built 5 Energy Star homes in 2010, adding to its portfolio of 16 Energy Star new construction homes since it became the first Energy Star builder partner in Lawrence in 2007. This is equal to eliminating emissions in 3.92 vehicles, equal to 4 MAC trucks in poisonous gases! It is also equal to saving 23,712 pounds of coal, planting 6.4 acres of trees, and saving homeowners \$3576 in utility bills. Of the 21 Energy Star homes in TTH's affordable housing trust program, 8 are duplex units and 13 are single-family homes. As an affordable housing organization that serves households at 80% or less HUD MFA, TTH is proving that Energy Star is for everyone, including those of modest means.

In 2010, TTH set and reached a milestone when it built "The Greenest *Affordable* Home in Kansas" to prove that Energy Star can be affordable to working families in the Midwest. Despite the challenges presented by Kansas' climactic extremes, TTH accomplished its goal in 1245 New Jersey, a SIPs dome house, which, at a 45 HERS rating, heats and cools at an estimated \$1.08/day sold to a moderate-income family for only \$115,000 through the subsidized housing program, the Lawrence Community Housing Trust Program (The home was appraised at \$160,000). The dome design is strong enough to withstand 140mph winds. This energy savings is accomplished by Structurally Insulated Panel (SIP) walls, an Energy Star heat pump water heater, R-40 SIP roof, efficient dome design, highest performance energy efficient windows, a 16 SEER air source heat pump for heating and cooling, Energy Star appliances, lights, fans and local green finishing materials such as cork and black walnut flooring. The design for this house was based on best practices from the Greensburg rebuilding effort, but with the added twist of subsidy to make it affordable to those with lower incomes. This home won a 2010 Kansas Housing Resources award for Innovations in Affordable Housing.

Institutional Change:

TTH's institutional change towards Energy Star began in 2007 with a commitment to all Energy Star new construction. In 2010, the milestone construction of "The Greenest *Affordable* Home in Kansas" marked TTH's continual revision of what can be accomplished with Energy Star. A HERS rating of 45, heating and cooling costs of \$1.08 a day... Each year, Energy Star has become more and more affordable, more and more accessible, more and more practical – and TTH has been happy to capitalize on that continued success by building homes that showcase what Energy Star makes possible.

Housing Affordability:

From 1992 to 2005, TTH administered the Homeowners Out of Tenants (HOOT) Program. This program helped more than 278 low-income families finance their first homes. In 2005, HOOT was phased out in favor of the more efficient Lawrence Community Housing Trust (LCHT) Program, which makes homes permanently affordable through an upfront subsidy that lowers

the purchase price to \$20,000-\$50,000 below market value to an income-eligible family. In exchange, the buyer agrees that when they move on, they will resell to another income-eligible buyer at an affordable price that allows them to earn a fair share of equity, while keeping the home affordable to the next buyer. This way, the first subsidy is recycled through resale to empower many families to become homeowners. This recycled-subsidy formula is financially efficient because no subsidy is wasted. Currently, TTH has 55 homes in trust since adopting the program in 2005 and manages 32 affordable rental units.

TTH's target market is households who make 80% or less HUD Median Family Income for Lawrence, KS. Lawrence has an extremely high cost of living and relatively low incomes. When Kiplinger 2010 compared Lawrence to Topeka, Manhattan and Wichita, Lawrence had the highest cost of living the lowest incomes, and the slowest income growth of the three cities.

Energy Star makes sense for affordable housing projects because the households are continually served through the lower utility bills that Energy Star homes and products provide. Because each Energy Star homeowner will save appx \$100.00 per month on utility bills, TTH considers Energy Star an important factor in achieving its mission of affordable housing.

Outreach & Education:

This 2010 milestone project was highly publicized throughout the Lawrence Community with several articles in the Lawrence Journal-World, Mother Earth News Magazine, as well as two well-attended open houses and a time-lapse construction video on YouTube at <http://www.youtube.com/watch?v=l9SoSMK2lw4>. TTH teaches Free First Time Homebuyer Workshops and educations hundreds of people every year about the importance of Energy Star housing. From the large Energy Star poster in TTH's waiting room and "Horton Hears a Who" children's workbooks, to the brochures, flyers and Web site, TTH strives to educate everyone about the importance and benefits of Energy Star, not only for the environment but for their pocketbooks.