

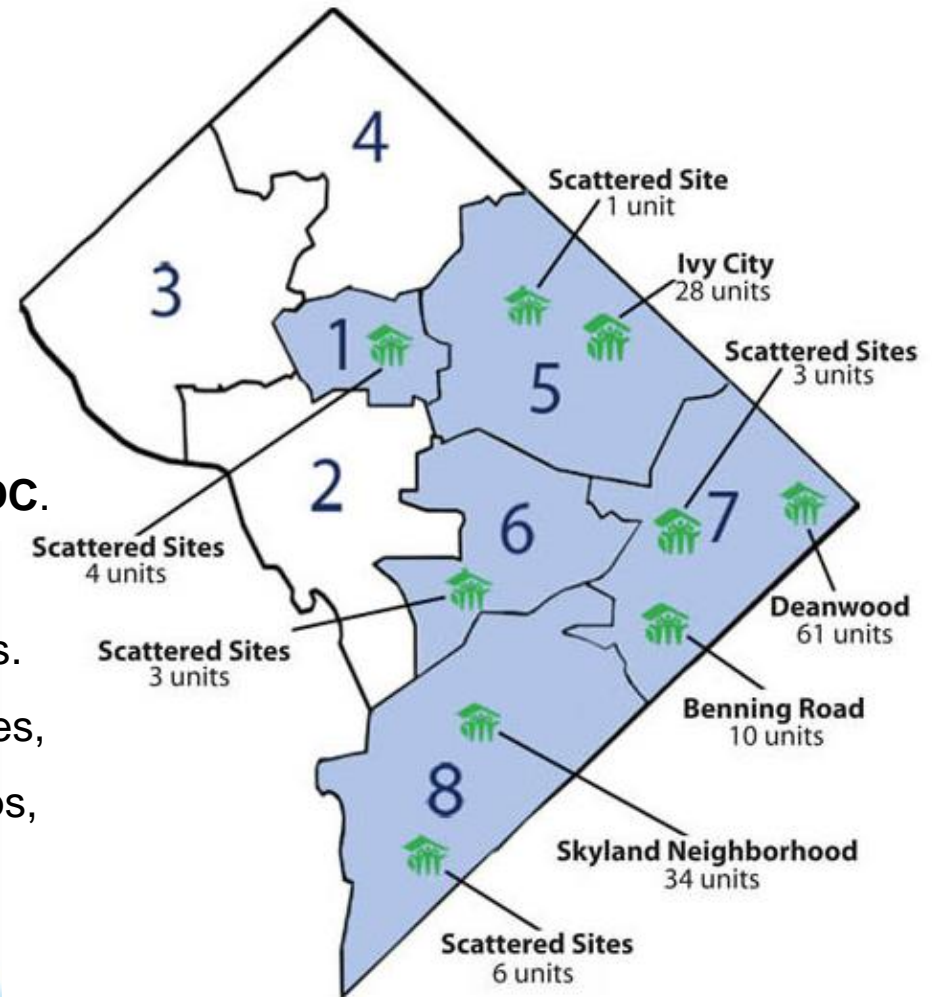


**Habitat**  
**for Humanity**<sup>®</sup>  
of Washington, D.C.



# Habitat for Humanity of Washington, DC

- A **development** and construction company;
- A **mortgage** servicing provider;
- A **social** service agency.
- Established in **1988**
- We worked with over **200 families in DC.**
- Utilizes more than **4,000 volunteers** a year in the construction of these homes.
- **Partnered with hundreds** of companies, foundations, schools, community groups, churches and other organizations.



# Why do we need affordable housing?

- DC median sales price **\$499,900**<sup>1</sup>;
- **6.4%** change from 2013<sup>1</sup>;
- AMI family of four **\$107,000**<sup>2</sup>;
- Nearly **20%** of D.C. families live at the **poverty rate**<sup>3</sup>;
- **Half of D.C. households** are paying 30% or more of their income on rent,
  - **20%** are **paying 50%** or more of their income on rent<sup>3</sup>.

Household Size	Yearly Income Range	
	30% AMI	60% AMI
1	\$ 22,470	\$ 44,940
2	\$ 25,650	\$ 51,360
3	\$ 28,890	\$ 57,780
4	\$ 32,100	\$ 64,200
5	\$ 34,680	\$ 69,360
6	\$ 37,260	\$ 74,520
7	\$ 39,810	\$ 79,620
8	\$ 42,390	\$ 84,780

1 – RealEstate Business Intelligence, LLC. Data Source: MRIS. Statistics calculated 4/4/2014

2 – Department of Housing and Urban Development FY 2014 Income Limits Documentation System

3 – Habitat for Humanity of Washington, D.C., Inc. FY 2013 Economic Impact Study

# The DC Habitat model of affordability

- Purchase Price = **\$270,000**
- DTI = 30/43
- 650 = +/- 4.3%
- Monthly debt obl. = \$500.00

- Monthly Income = \$4,458.33 (\$53,500.00 p/yr.)

- **\$4,458.33 \* 30% = \$1,337.50**

- **\$4,458.33 \* 43% = \$1,917.08**

**OK**

• 1 <sup>st</sup> Trust = Bank (LTV = 63%)	\$169,500.00	@ 4.3%	= \$ 838.81
• 2 <sup>nd</sup> Trust = HPAP	\$ 40,000.00	@ 0.0%	= \$ 83.33
• <b>3<sup>rd</sup> Trust = HPTF</b>	<b>\$ 60,000.00</b>	<b>@ 0.0%</b>	<b>= <u>\$ 00.00</u></b>
• Deposit	\$ 500.00		\$ 922.14

*Property Taxes* + \$ 142.30

*Homeowners Ins* + \$ 60.00

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**\$1,124.44**

*Monthly debt obl.* + \$ 500.00

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**\$1,624.44**

FRONT

BACK

# The DC Habitat model of affordability

4

TYPICAL HOUSE  
IN DEANWOOD, DC



LOW ENERGY HOUSE  
IN DEANWOOD, DC



PASSIVE HOUSE  
IN DEANWOOD, DC



PASSIVE HOUSE  
WITH RENEWABLE ENERGY  
IN DEANWOOD, DC



RENEWABLE ENERGY (PV)



● Lighting, Appliances, Home Electronics, and Other Devices

● Heating, Air Conditioning, and Hot Water

4 – Parsons, The New School for Design, and Stevens Institute of Technology 2011 DOE Solar Decathlon Competition, *Empowerhouse Financial Analysis*

# The DC Habitat model of **affordability**

**Purchase Price = \$220,000**

**HFHWDC 3<sup>rd</sup> Trust = \$20,000**



**\*2012 DC Mayor's Sustainability Award**

**\*\*DC's First Passive House**

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 Account No: [REDACTED]  
Bill Issue Date: Oct 17, 2014

4613 [REDACTED] NE  
WASHINGTON DC 20019-0000

Service Period: Sep 16, 2014 to Oct 15, 2014  
Service Address: 4613 [REDACTED] NE

**Pepco Telephone Contacts:**

Customer Care - 7am-8pm	202-833-7500
Power Outages - Available Anytime	1-877-737-2662
Life Threatening Emergencies - Available Anytime	202-872-3432
Hearing Impaired (TTY) - 7am-8pm	202-872-2369
Habla Español - 7am-8pm	202-872-4641
Toll-Free Number (within our service territory) - 7am-8pm	1-800-424-8028
Miss Utility (call before you dig) - Available Anytime	202-265-7177

**Meter Summary**

Meter Reading Information					
Meter No.	Description	Previous Reading	Present Reading	Multiplier	KWH Used
[REDACTED]	Residential-R	1533	1676	1	143

The present reading is an actual reading.  
Your next scheduled meter reading is November 13, 2014.

**Account Summary**

Prior Balance	\$27.29
Payments Received	\$27.00 CR
Balance Forward	\$0.29
Current Charges This Period	\$27.90
<b>TOTAL AMOUNT DUE</b>	<b>\$28.19</b>

After Nov 10, 2014, a Late Payment Charge of \$0.28 will be added, increasing the amount due to \$28.47.

\$28.19

Was \$200 p/mo.

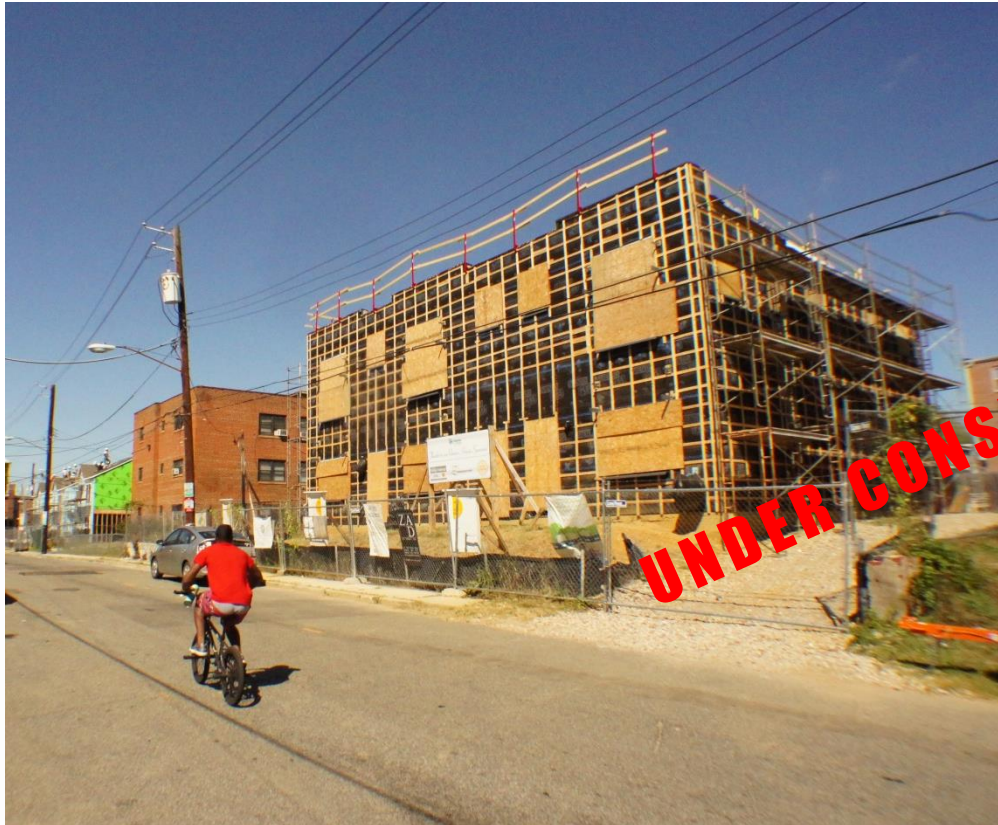
\*2012 DC Mayor's Sustainability Award

\*\*DC's First Passive House

# The DC Habitat model of affordability

Purchase Price = \$270,000

Housing Production Trust Fund 3<sup>rd</sup> Trust = \$60,000



6 Passive House, 3 with solar from GRID Alternatives



# Habitat for Humanity® of Washington, D.C.

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- Blog: [Betterbuiltdc.org](http://Betterbuiltdc.org)

