



# Cost of Home

Help Habitat make the #CostOfHome something we all can afford.

## the issue: housing affordability

Families all across the United States are paying too high a price to cover the cost of their home. Rents and homeownership costs are skyrocketing, while wages are not keeping pace. Far too often, families struggle to make ends meet. Everywhere you look – cities, suburbs, rural areas – the stability that home should bring remains out of reach for too many families. At Habitat for Humanity, we know that a family should never have to spend more than 30 percent of their income on a home. But consider that today over 19 million U.S. households pay half or more of their income on a place to live.

That is unacceptable.

That means that 1 in 6 families are denied the personal and economic stability that safe, decent and affordable housing provides. Instead, 1 in 6 families are forced to make impossible choices.

Safe homes. Nutritious food on the table. Health care. Access to good schools. Reliable transportation. Which would you choose?

Habitat for Humanity knows the complexities that surround the cost of home. We also know the struggle, stress and pain of far too many families in our communities. And we know that those with the fewest resources are forced to make the hardest choices. We have to take a stand and declare our commitment: No family should have to pay more than half of their paycheck to cover the cost of home. Everyone deserves to build the foundation for a strong, healthy future for themselves and their families – no matter where they live or how much money they earn.

Every family deserves the chance to thrive.

## the solution: a national advocacy campaign

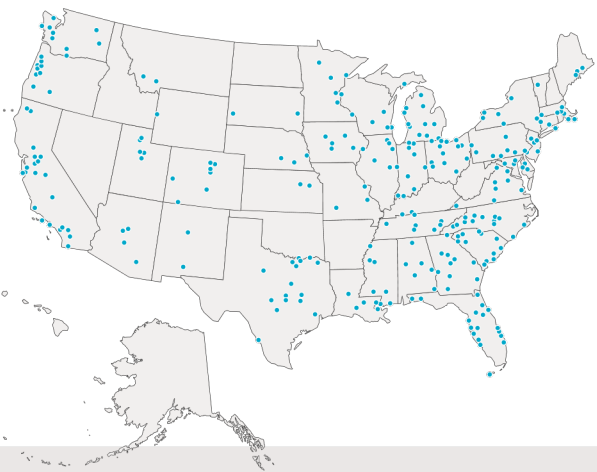
Building on our strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of Habitat's network of over 1,200 U.S. affiliates, Habitat will engage housing advocates; Habitat homeowners, volunteers and supporters; and federal, state and local policymakers to advance access to safe, decent and affordable homes through our first U.S. advocacy campaign.

Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find the solutions and help create the policies that will allow 10 million individuals to meet their most basic needs.

### Advocacy engagement has never been stronger

Habitat affiliates are already using their reputation, resources and influence to improve housing policies at the local and state levels.

**More than 300 affiliates already reported taking advocacy action in FY2018 (see map below).**



In 2016, housing prices rose **twice as fast** as inflation in the U.S.

**19 million** households are severely cost-burdened.

**1 in 6** families pay half or more of their income on housing.

**The campaign will improve housing affordability by promoting changes to policies and systems in four key areas:**

RESOURCES FOR THE PRODUCTION OF AFFORDABLE HOMES	INCLUSIVE ACCESS TO CREDIT	EQUITABLE ACCESS TO LAND	COMMUNITIES OF OPPORTUNITY
<p><b>Example policy solutions:</b></p> <ul style="list-style-type: none"> <li>Expanding existing resources.</li> <li>Housing Trust Funds.</li> <li>Housing bonds.</li> <li>Tax credits for affordable housing.</li> </ul>	<p><b>Example policy solutions:</b></p> <ul style="list-style-type: none"> <li>Expanding down-payment assistance.</li> <li>Expanding financial education and housing counseling.</li> <li>Combating predatory lending.</li> </ul>	<p><b>Example policy solutions:</b></p> <ul style="list-style-type: none"> <li>Inclusionary housing policies.</li> <li>Streamlining land use approvals.</li> <li>Improved zoning ordinances.</li> </ul>	<p><b>Example policy solutions:</b></p> <ul style="list-style-type: none"> <li>Expanding home repair/modification assistance.</li> <li>Land banking.</li> <li>Property tax relief for lower-income homeowners.</li> </ul>

**Through the national advocacy campaign, Habitat for Humanity International will:**

 <b>Build state and local network capacity</b>	 <b>Influence federal policy</b>	 <b>Mobilize resources</b>
 <b>Inform and mobilize advocates</b>	 <b>Elevate housing affordability</b>	 <b>Coordinate the campaign</b>

**So that:**

Policies and systems at the local, state and national levels are influenced to increase housing affordability for 10 million people, including substantial increases in low-income homeownership opportunities.



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