![Habitat for Humanity logo]

Cumulative report
FY2020-24

Cost of Home

Embracing our responsibility

In 2019, our nation faced an escalating housing crisis, with nearly 20 million households spending more than half of their income on housing, often sacrificing necessities like food and health care.

In response, Habitat for Humanity launched Cost of Home, a five-year campaign aiming to improve home affordability for millions of people in the U.S. by mobilizing Habitat homeowners, volunteers, community members and partners to advocate for the varied solutions needed to bring the cost of home within reach for more people.

While it's undeniable that the housing crisis is ongoing and the burden continues to disproportionately affect Black households and other households of color, over the past five years and through the Cost of Home campaign, local and state organizations have shaped 461 policies and unlocked nearly $23.6 billion in government funds for home affordability.

The campaign and its ambitious goal were deeply rooted in Habitat's history. Established in 1942 in South Georgia, Koinonia Farm was a pioneering interracial farming community where Habitat for Humanity's vision was born. Those founding values of equality and collaboration continue to propel our advocacy work now that the campaign has come to its planned end — because there is more work to be done.

WE UNDERSTAND that true transformation requires unity of purpose, diverse talents, and a lifelong commitment to each other and our communities.

WE KNOW that when people are the priority and promoters of change, the possibilities are endless, and families, neighborhoods and communities are stronger.

WE EMBRACE our role and responsibility.

In partnership,

Jonathan T.M. Reckford
Chief Executive Officer
Habitat for Humanity International

The achievements highlighted in this report are a direct result of the hard work, commitment and support of the Habitat network and homeowners, partners, sponsors and campaign endorsers throughout the five-year Cost of Home campaign.
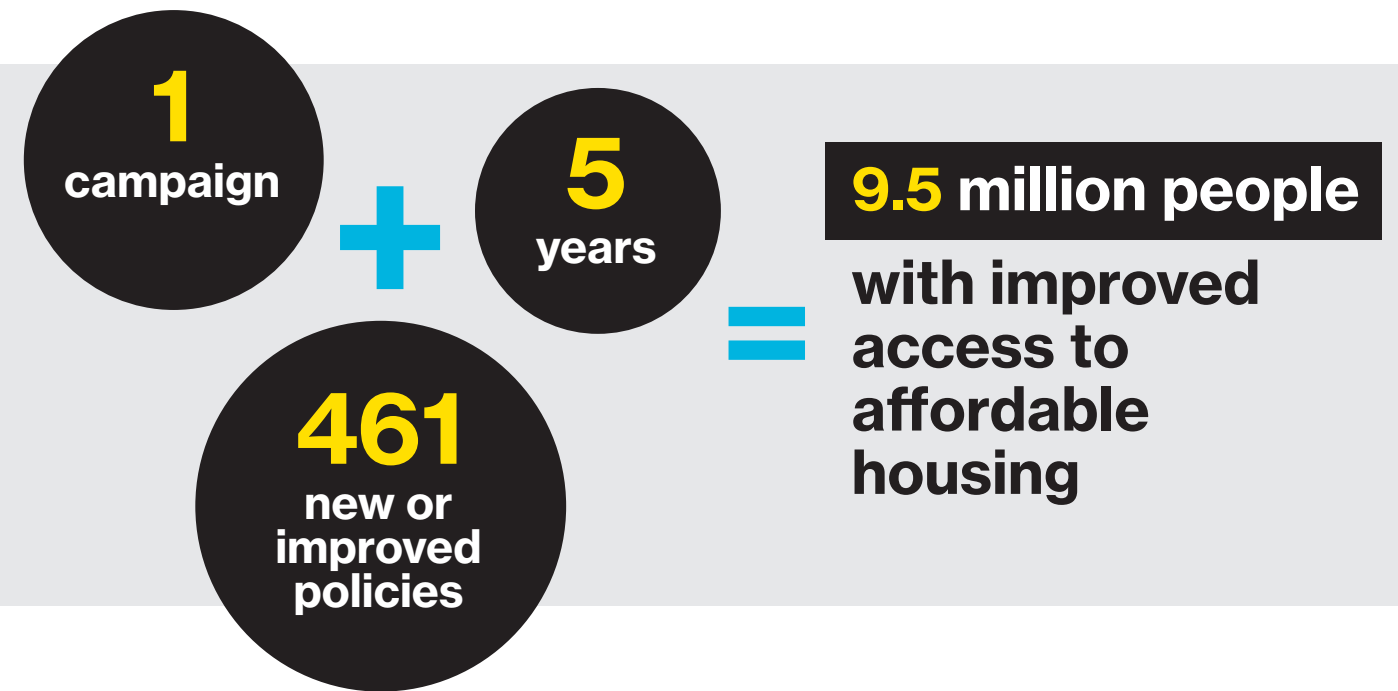
Contents

A collective impact

The Cost of Home campaign offered a unified platform for bolstering housing policy efforts by Habitat organizations, partners and volunteers. The campaign's strategies and tools helped the Habitat network significantly impact communities nationwide in partnership with marginalized groups, including those most affected by high housing costs due to factors such as income, race, age and gender.

1 campaign **+** **5 years**

461 new or improved policies

= **9.5 million people** **with improved access to affordable housing**

Cost of Home influenced policies and systems centered on:

INCREASING THE SUPPLY AND PRESERVATION OF AFFORDABLE HOMES.

EQUITABLY INCREASING ACCESS TO CREDIT.

OPTIMIZING LAND USE FOR AFFORDABLE HOMES.

ENSURING ACCESS TO AND DEVELOPMENT OF COMMUNITIES OF OPPORTUNITY.

Hope rebuilt: The power of advocacy in Clallam County

In early 2020, two aspiring homeowners eagerly waited to partner with Habitat for Humanity of Clallam County in Washington, excited to build and purchase homes that would provide safety and stability. However, just as their dreams were about to come to fruition, the COVID-19 pandemic cast its long shadow, reshaping the landscape overnight.

The cost of building materials tripled almost instantly, presenting a formidable barrier to Habitat Clallam County's plans. With financial constraints squeezing the organization, a tough decision had to be made, and construction of one family's home had to be put on hold. This pause was difficult for Hilary, a single mother, whose current living situation, although safe, lacked the warmth and stability she and her children needed.

Determined to find a solution, Colleen Robinson, Habitat Clallam County's CEO, approached the county, seeking assistance to bridge the funding gap needed to proceed with the second build. There was one beacon of hope: Clallam County was among the first places to receive American Rescue Plan Act, or ARPA, State and Local Fiscal Recovery Funds, or SLFRF, in the area.

After some discussion and guidance from Habitat for Humanity International, Colleen navigated the complexities of fund allocation and was able to secure $100,000 in SLFRF to resume the second home build, reviving a long-held dream for Hilary.

Buoyed by this success, Habitat Clallam County next approached the city of Port Angeles for additional ARPA funding, securing another $100,000 in SLFRF for its repair program. This investment helped more than 10 low-income families, many of whom are older than 65, improve their living conditions, profoundly impacting their quality of life.

As these initiatives flourished, Clallam County recognized the effectiveness of Habitat's efforts and committed an additional $500,000 to address the urgent need for affordable housing. With this support, 5½ acres of land in the city of Sequim were purchased in 2021. But the city's zoning laws presented a new challenge because the land was limited to single-family detached homes, a constraint insufficient to meet the housing demand.

In response, Habitat Clallam County embarked on a yearlong advocacy campaign to persuade Sequim to revise its zoning code to permit multifamily housing. The campaign gained momentum, and in October 2022, the city approved the zoning change for all future construction and developments within the city, paving the way for Habitat to build 52 homes instead of the originally planned two single-family units.

In total, Habitat Clallam County leveraged more than $700,000 in ARPA State and Local Fiscal Recovery Funds, allowing the affiliate to provide older adults with the opportunity to age in place; create an advocacy road map for zoning laws; and reinforce the goal of safe, affordable and equitable housing for all.
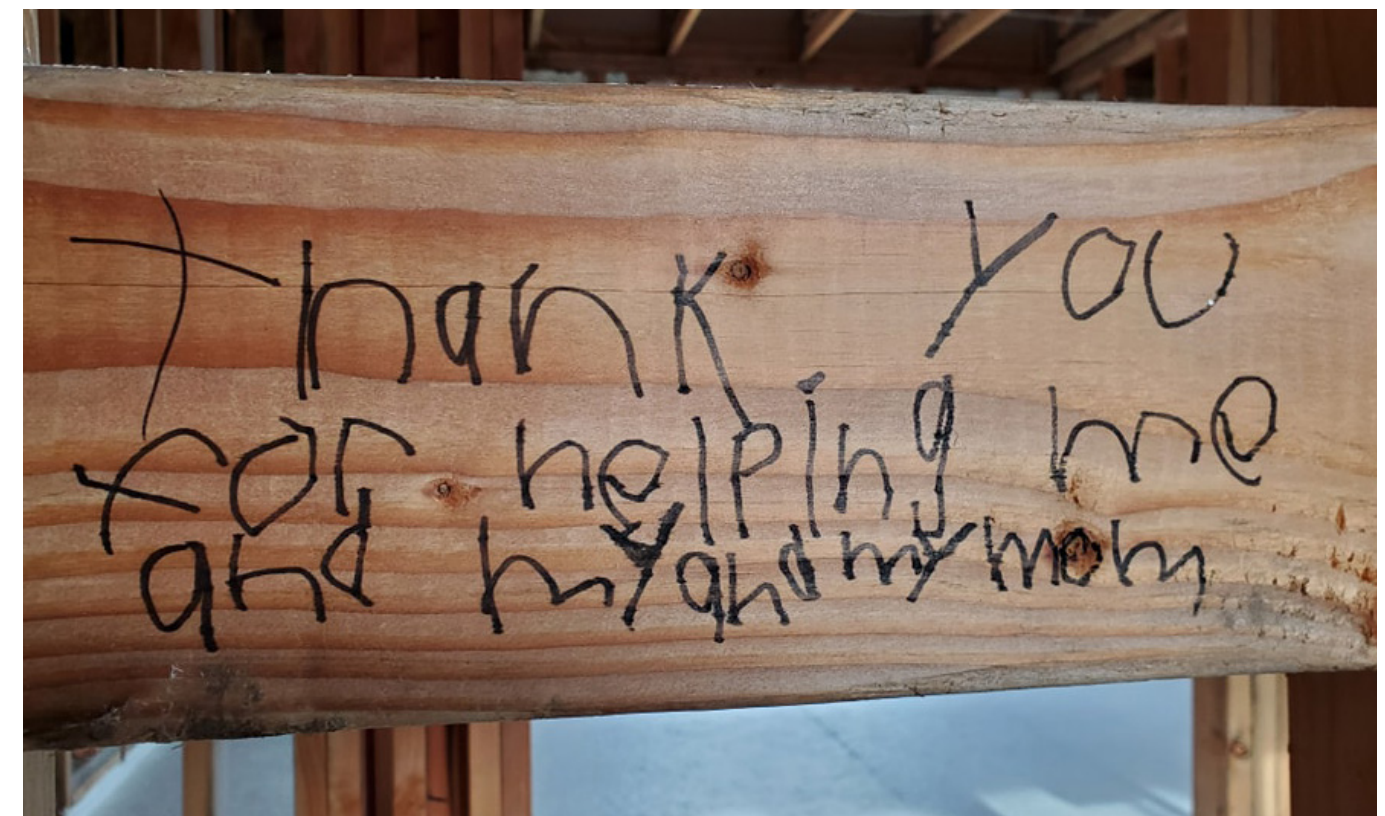
Generating nationwide solutions with Cost of Home

States where local and/or state policy wins aligned with the campaign have been achieved

- Enrolled in Cost of Home (advocacy in progress)
- 1-10 wins
- 11-20 wins
- 21-30 wins
- 31-40 wins
- 51+ wins
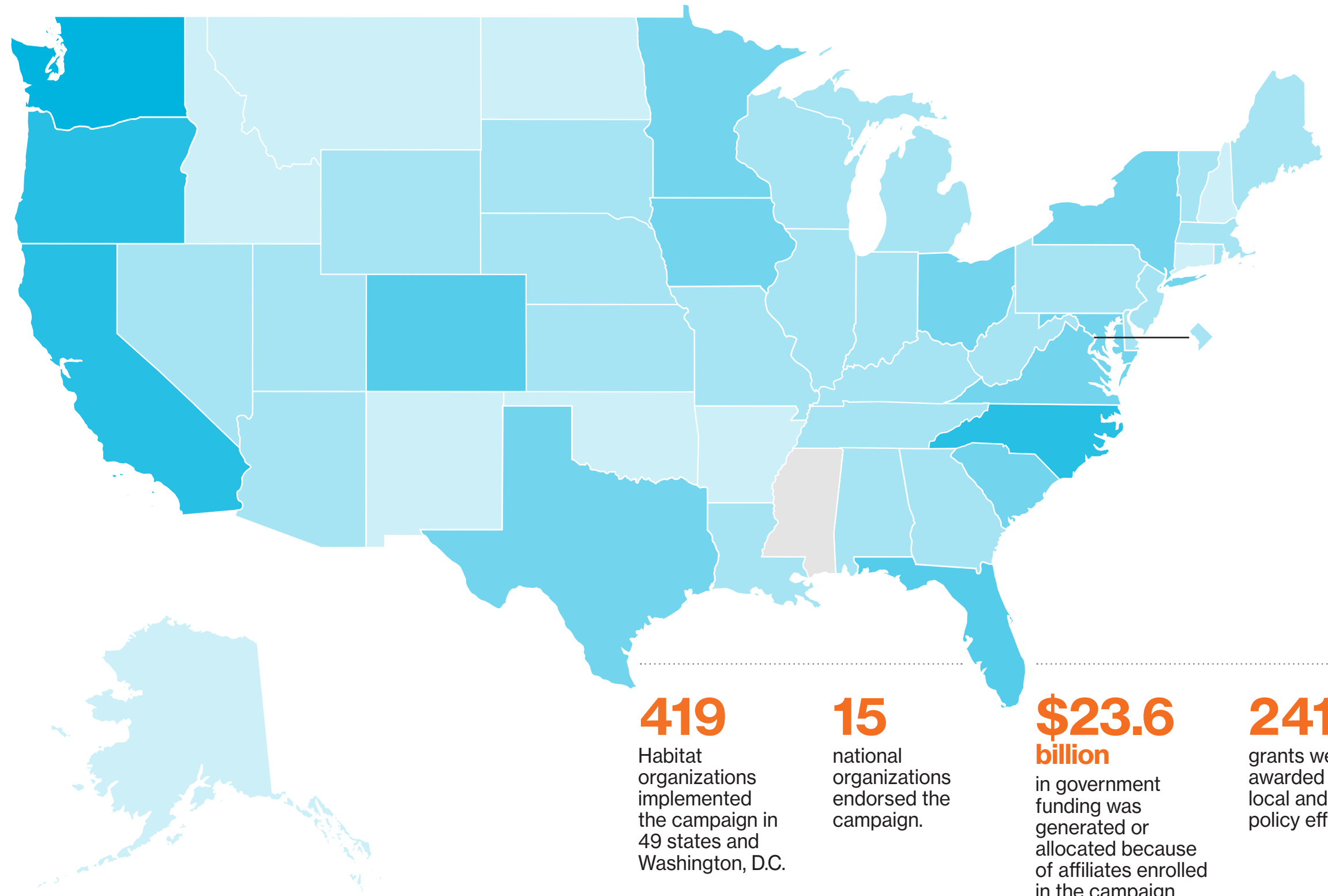
419 Habitat organizations implemented the campaign in 49 states and Washington, D.C.

15 national organizations endorsed the campaign.

$23.6 billion in government funding was generated or allocated because of affiliates enrolled in the campaign.

241 grants were awarded to enable local and state policy efforts.

Racial equity and housing:
It's (past) time to right what's wrong

Throughout the 20th century, public policies systematically excluded Black households and other households of color from equal access to homeownership, thriving neighborhoods and economic opportunities.

Racialized zoning, racially restrictive deeds and the demolition of Black neighborhoods for urban renewal contributed significantly to these racial inequities, which persist today as racial segregation, gaps in homeownership and wealth due to discrimination in mortgage lending, and greater exposure to unsafe and unstable housing.

The Cost of Home campaign acknowledged and sought to address these well-documented historic patterns of racial discrimination — at all levels of government — that still impact the makeup and opportunities of our communities.

"Land use is important to the future of any community. It can be used as a tool of harm. It could be used as a tool of healing."

ALEX JUNG
City Fabrick
Los Angeles, California

....

"We, in coalition with a lot of folks in the area, demanded that the city look at its land use policies from a racial-equity perspective. Once we did that, things started falling into place."

DAN ROSENSWEIG
Habitat for Humanity of Greater Charlottesville
Charlottesville, Virginia

....

"Land use decisions are principally made at the local level. We have to convince the mayors and city councils and county councils that we have a terrible crisis. There are a lot of things they can do."

J. RONALD TERWILLIGER
Chairman Emeritus, Trammell Crow Residential

Building equity in Milwaukee's housing market

Milwaukee Habitat for Humanity in Wisconsin is partnering with city, county and philanthropic groups to tackle the Black and Latino homeownership gaps in the city. A key outcome from this collaboration has been the creation of a $2.5 million land acquisition fund aimed at securing properties for mission-driven groups to create homeownership for Black, Indigenous and people of color, or BIPOC, families. This fund is motivated by a desire to combat predatory property acquisition and increase the likelihood that new and existing homes allow for affordable homeownership opportunities for people of color.

Transforming housing policy in Topeka

In a defining achievement for housing advocacy, Topeka Habitat for Humanity successfully championed a policy change in the City of Topeka, securing full forgiveness of liens on low- to moderate-income properties after five years of occupancy. Previously, these liens lingered for the property's life or until ownership changed. This victory came after an intensive eight-week series on racial and housing equity, a campaign urging citizens and board members to engage with local councils, and strategic meetings with public and finance policy chairs. Topeka Habitat's dedication has paved the way for more accessible and equitable housing opportunities.

Closing the gap in Poughkeepsie

In New York, Habitat for Humanity of Dutchess County successfully advocated for a blighted property held by Poughkeepsie's Distressed Properties Initiative to be transferred for affordable homeownership in a community that is 36% African American. This transfer supports a five-point strategy developed by Habitat in collaboration with local African American brokers and community leaders to close the Black homeownership gap.

Video: See how Habitat's advocacy work in diverse areas of the country is reshaping land policies and working to create more equitable opportunities for all residents (spotlighting Charlottesville, Virginia; Gaithersburg, Maryland; Los Angeles, California; Milwaukee, Wisconsin; and Spokane, Washington).

The Role of Housing Policy in Causing Our Nation's Racial Disparities — and the Role It Must Play in Solving Them: This paper offers deeper insights into the enduring impact of historical housing discrimination in the U.S. and concludes with actionable policy recommendations aimed at fostering a more equitable society.

Advocating for Racially Equitable Land Use Policy: Habitat for Humanity International's affiliate-informed report on making land use policy more equitable illustrates how awareness can lead to zoning and other land use reforms that are fairer and more inclusive for people of color.

The rise of Heritage Emory Grove

Emory Grove, once a vibrant African American neighborhood, was razed by urban renewal that displaced its residents under the guise of improved infrastructure. Similar governmental acts deprived African Americans of their land in hundreds of communities in the 1950s, '60s and '70s in the name of so-called progress.

In response, Habitat for Humanity Metro Maryland has been working with a local historical church to create Heritage Emory Grove, a 30-acre development designed to honor and revive the spirit of the original neighborhood and repair this historical injustice.

First, local zoning needed to change to accommodate the development and enable family members to return. Existing zoning placed prohibitive height restrictions on the land, rooted in a preference for single-family homes that has perpetuated racial segregation in the county.

Habitat Metro Maryland embarked on a successful six-year advocacy campaign, in partnership with the church, community leaders and the county housing authority, to combat this exclusionary zoning for Emory Grove and countywide.

The new community will feature mixed-income housing, including 20 homes built by Habitat Metro Maryland, a park near the historic Johnson's Local Park, a ball field that hosted Negro League baseball games, and the redevelopment of a community center with senior housing on site.

Heritage Emory Grove reflects the resilience of the African American community and a renewed commitment to addressing historical injustices and fostering inclusive development.

Highlighting housing affordability

Throughout the Cost of Home campaign, Habitat solidified our role as a leader in housing policy, demonstrating expertise in its intersection with critical societal issues such as public health, racial equity and the economy.

Habitat for Humanity International's CEO lays out blueprint for Congress

Jonathan T.M. Reckford, chief executive officer of Habitat for Humanity International, penned this **op-ed in Politico**, providing Congress with tangible actions to help dismantle policies preventing millions of households from accessing the dream of homeownership.

Local voices informing federal change

Habitat hosted Local Voices Informing Federal Action, a national housing symposium at The National Press Club, structured around Cost of Home's four policy focus areas. This event provided a platform to share insights from state and local initiatives, enriching the discussion on housing affordability and advancing the campaign's federal policy agenda.

Just say NO

Habitat organizations in Indiana and their coalition partners successfully persuaded representatives to vote against Senate Bill 352. The bill would have allowed lenders to charge a 36% interest rate on loans up to $2,500, plus an additional 13% monthly maintenance fee, significantly increasing the total loan interest. This would have enabled payday lenders to repeatedly push borrowers into refinancing — often up to nine times — exploiting low-income consumers.

Giving testimony

Adrienne Goolsby, Habitat for Humanity International's senior vice president of the U.S. and Canada, talked with members of Congress and their staffs about the need for action to address the lack of affordable homeownership supply across the country.

Urban Institute and the Cost of Home campaign

To ensure campaign outcomes were replicable and scalable, Habitat funded the Urban Institute, a nonpartisan research organization that provides data and evidence to help advance upward mobility and equity, to distill factors critical to the Cost of Home campaign's success in impacting home affordability.

Urban Institute researchers found six key strategies for change:

1 **Develop** a national strategy for local action

2 **Build** capacity and community advocating power

4 **Form** coalitions with other local organizations

3 **Engage** communities and assess needs on the ground

5 **Leverage** small wins to build relationships with policymakers

6 **Scale** solutions to deliver real change for a diversity of stakeholders

Strengthening our advocacy

Cost of Home challenged Habitat to scale and strengthen our advocacy abilities more than ever before.

Habitat on the Hill

Habitat on the Hill, Habitat's annual legislative conference, serves as a platform for advocates from all aspects of Habitat's mission to convene in Washington, D.C., for three days of intensive discussions, training sessions and networking opportunities.

The conference draws on the wealth of experience from the Habitat network and the insights of external housing experts to equip and empower participants with tools and knowledge to build stronger, more

resilient communities through policy and system changes. It concludes with advocates meeting with members of Congress to share local housing challenges and advocate for access to safe, decent and affordable housing for all.

Over the five years of Cost of Home, Habitat on the Hill saw a major boost in engagement, illustrating the commitment of the Habitat network to their role in pursuing and implementing solutions that advance home affordability.

Habitat on the Hill during Cost of Home

2,155 advocates mobilized for home affordability.

1,625 congressional meetings were held.

Thanks to our collective efforts, we advanced our campaign goals and positioned ourselves for greater impact in policy and advocacy moving forward.

Challenge accepted

Habitat for Humanity International awarded more than 240 Cost of Home grants, totaling more than $2.3 million, to enhance advocacy efforts within the Habitat network. The grants aimed to provide support for advocacy activities and help influence local or state policies for improved home affordability. Grantees provided match funding.

Collaborating for a cause

The Policy and Advocacy Professionals Group, a peer-learning initiative for Habitat professionals, has seen remarkable growth since its inception. Initially starting with just five members, the group now boasts a membership list of more than 100, reflecting the increasing engagement and collaborative spirit within our community. This growth underscores the importance and impact of our collective efforts in policy and advocacy.

Rural housing reform

Habitat's Rural Caucus is a committed group of leaders dedicated to addressing housing affordability challenges in rural communities. By engaging in strategic efforts to influence local and state policy, they drive impactful change and act as a crucial communication link between rural Habitat affiliates and Habitat for Humanity International, offering essential feedback to support work on the ground. Membership has expanded from a handful of participants to over 80 people.

The campaign also:

Built community advocating power

The campaign inspired Wichita Habitat for Humanity in Kansas to create and offer a class for homeowners on advocacy education.
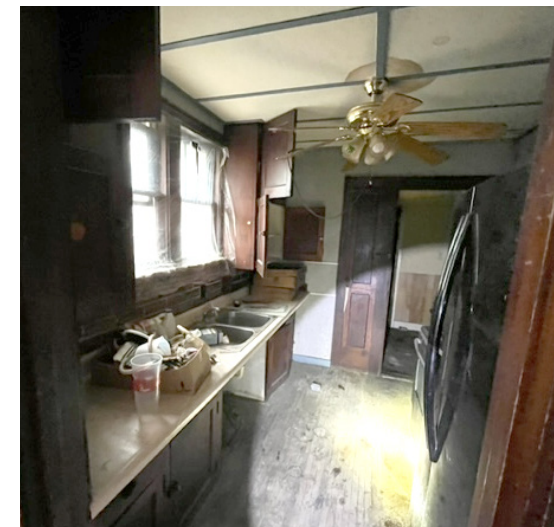
Leveraged expertise across the Habitat network

Habitat for Humanity of the Charlotte Region in North Carolina connected with other Habitat organizations in Oregon, Georgia and California to discuss shared issues and solutions.

Used data to build capacity and empower community members

Local and state organizations enhanced their advocacy by using data to inform and empower community members, raise public concern and awareness, and enable broader discussion about the issue of housing affordability.

53
"State of Affordability" fact sheets were updated annually.

85
policy and advocacy resources were developed related to campaign priorities.

10,000
instances were tallied of Habitat employees participating in advocacy training.

30
tools were developed to support network mobilization.

Revitalizing Iowa with the Housing Renewal Program

At the outset of the Cost of Home campaign, two critical programs had been cut from Iowa's state budget, and Habitat affiliates across the state were struggling to keep their doors open. Habitat for Humanity Iowa knew its advocacy work would be more important than ever and became an early adopter of the campaign. As a state organization, Habitat Iowa played a dual role, responsible for both implementing a state-level campaign and serving as field organizers, engaging affiliates in the campaign.

To further both aspects of its role, Habitat Iowa applied for and secured an FY2020 Challenge Grant. It planned to use the grant to form a coalition of housing developers and create a suite of customizable resources for affiliates to use in their day-to-day work. These resources aimed to reach a broad audience of supporters and show significant interest in statewide policy solutions.

Habitat Iowa's challenges became even more extreme as the COVID-19 pandemic disrupted its plans for the yearlong grant, but it quickly adapted, using the campaign's flexible framework to successfully advocate for $20 million from the state for mortgage and rental assistance. This achievement highlighted advocacy's benefits and increased affiliate participation statewide. Within a year, Habitat Iowa successfully pushed for five statewide policies, establishing itself as a trusted housing partner and forming the Iowa Affordable Homeownership Coalition, which added new partners, resources and expertise.

In FY2024, Habitat Iowa launched the Housing Renewal Program, offering grants up to $100,000 to affiliates and housing organizations, focusing on health and safety improvements. With a final Cost of Home grant, the organization developed an impact report showing the program's success in addressing Iowa's aging housing stock and easing financial burdens on low-income households.

Habitat Iowa's early and strategic adoption of the Cost of Home campaign helped ensure its success and positioning as a leader in advancing long-term housing solutions.

Responding to changing housing needs

The COVID-19 pandemic exacerbated housing difficulties and made the importance of secure housing increasingly evident. Recognizing the need to be agile, and with the framework of the Cost of Home campaign in place, Habitat swiftly mobilized in record numbers to advocate for critical housing solutions at the local, state and federal levels, including rental and mortgage relief programs, eviction and foreclosure prevention, and resources for utility assistance.

Establishment of the Federal Homeowner Assistance Program

Cost of Home played a pivotal role in securing almost $10 billion for a Homeowner Assistance Fund under the American Rescue Plan Act of 2021. The fund aided homeowners facing foreclosure by allowing all 50 states; Washington, D.C.; U.S. territories; and tribal entities to provide direct support to households affected by the pandemic. The Habitat network and our partners tirelessly advocated to ensure that the needs of low-income homeowners were included in federal COVID-19 relief measures.

As part of Habitat's +You thought leadership series, the campaign hosted a **virtual panel** with U.S. Sen. Jack Reed of Rhode Island to discuss his legislation establishing the fund.

The Habitat network successfully helped communities rebuild from the pandemic by advocating to have more than **$2.4 billion in flexible state and local funding from the CARES Act and ARPA** dedicated to addressing critical housing needs such as mortgage and rental assistance, home repairs, and the development of new affordable homes.

$12 billion

to support families impacted by the pandemic

Fiscal year 2020-24 expenditures

65%
Accelerate the Habitat network's policy influence locally.

12%
Increase public support of access to affordable homes.

13%
Influence federal housing policy.

10%
Coordinate and build infrastructure for the campaign.

Comprehensive change requires collective action and intention.
Thanks to the unwavering commitment from the Habitat network and our supporters, Habitat is in a position to have an even greater impact as we move ahead amid an increasingly urgent affordable housing crisis.

$6.8 MILLION raised

+

$23.7 MILLION leveraged by Habitat organizations

unlocked

$23.6 BILLION in government funding for housing

Habitat Voices in Action

Through the Cost of Home campaign, we've achieved significant milestones, setting new benchmarks and unlocking fresh opportunities to make housing affordability attainable.

Moving forward, as we align our advocacy efforts under the umbrella of **Habitat Voices in Action**, we are committing to advocacy as a core component of how Habitat serves our communities and advances our vision.

Through Habitat Voices in Action, we enhance our ability to influence policy at the local, state and federal levels, ensuring a robust and sustainable approach to housing advocacy and reaffirming Habitat's position at the forefront of impactful change in the U.S.

Join us in **advocating for improved policies in the U.S.** and **around the world**.

Thankful.

A campaign like Cost of Home doesn't happen without unwavering stewardship, partnership, engagement and support. We'd like to extend an abundance of gratitude to the following for their commitment to addressing and improving the nation's housing need.

Campaign Cabinet

The campaign Cabinet is composed of national leaders in housing-related fields. They provided strategic advice, facilitated connections and worked to ensure a sustainable campaign.

Cabinet co-chairs

Jonathan Reckford
Habitat for Humanity International

J. Ronald Terwilliger
Chairman Emeritus, Trammell Crow Residential
Chairman Emeritus, Habitat for Humanity International Board
Co-chair, Terwilliger Center for Innovation in Shelter Advisory Board

Cabinet members

Arthur Blank
Arthur M. Blank Foundation

Jimmy Carter
39th President of the United States, honorary member

The late Rosalynn Carter
Former First Lady of the United States, honorary member

Henry Cisneros
Former U.S. Housing and Urban Development Secretary

Matthew Desmond, Ph.D.
Princeton University

David Dworkin
National Housing Conference

Renée Glover
The Catalyst Group, LLC

Chris Herbert, Ph.D.
Harvard Joint Center for Housing Studies

Pamela Klyn
Whirlpool Corporation

Dan Letendre
Bank of America

Katherine O'Regan, Ph.D.
New York University Wagner

Pamela Patenaude
Former U.S. Deputy Secretary of Housing and Urban Development

Tony Pickett
Grounded Solutions Network

Richard Rothstein
Economic Policy Institute and Thurgood Marshall Institute of the NAACP Legal Defense Fund

Megan Sandel, M.D.
Boston University School of Medicine

Sponsors

The following organizations and individuals provided generous financial support to Cost of Home.

WELLS FARGO

J. Ronald Terwilliger

LOWE'S

Stanard Family Foundation

Whirlpool CORPORATION

BANK OF AMERICA

Robert Wood Johnson Foundation

The Dotson Family Fund

Melville Charitable Trust

RRF Foundation for Aging

THE KRESGE FOUNDATION

Weyerhaeuser

Annie E. Casey Foundation

Walter and Alice Abrams

Mark Jackson

Robert and Diane Lang

Organizational endorsers

Organizational endorsers of Cost of Home supported the campaign's goals and collaborated with Habitat for Humanity to influence housing policy and systems at all levels of government.

Enterprise

Fahe

Grounded Solutions Network

Housing Assistance Council

Local Initiatives Support Corporation

Mortgage Bankers Association

National Association of Local Housing Finance Agencies

National Association of REALTORS®

National Community Stabilization Trust

National Housing Conference

Prosperity Now

Rebuilding Together

Rural LISC

The Mission Continues

Up for Growth

My name is Danielle

I don't believe any family should be forced to choose between the cost of home and

spending time with their family.

Habitat for Humanity®

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

Habitat for Humanity®

285 Peachtree Center Ave. NE, Suite 2700, Atlanta, GA 30303-1220 USA
322 W. Lamar St., Americus, GA 31709-3543 USA
(800) 422-4828   fax (229) 928-8811 advocacy@habitat.org   habitat.org/costofhome

Government Relations and Advocacy: 1310 L St. NW, Suite 350, Washington, DC 20005-4595 USA

𝕏 @HabitatVoices
   #HabitatVoicesInAction