



progress report
FY2021

Cost of Home

“Cost of Home is a full-on, five-year campaign to move the needle on housing affordability through systems change at all levels of government. It’s really led by the Habitat affiliates — those on the ground and in communities with deep knowledge of the issues. More than 350 affiliates are part of this campaign and work on a variety of policy issues to change the way we deliver housing.”

– **Katherine O’Regan**

Professor of public policy and planning at New York University
and Cost of Home Campaign Cabinet member

“Throughout my life and my family’s life, most of the time, when it came to accessibility, we had to make do with what was offered to us. But in this case, we won’t have to make do. Habitat is making sure our home is a place that will be completely accessible for me and for my daughter, who also has physical challenges. I want to be a voice and an advocate for Habitat going forward, and to share our story with families to inspire them, but also to inspire all of you — to let you know that you are doing God’s work and we appreciate all of you.”

– **Ruben**

Habitat homebuyer
Habitat for Humanity of Greenville County, South Carolina



Leading housing advocacy in Cost of Home's second year

Habitat for Humanity entered the second year of the Cost of Home campaign amid a global pandemic and a national reckoning on systemic racism.

Before COVID-19, more than 17 million U.S. households were paying half or more of their income toward housing. The pandemic increased the urgency to meet existing needs for affordable homes. The effects disproportionately impacted communities of color and left our nation's housing supply at historic lows.

As we work to ensure that no one is left behind in the recovery from COVID-19, Habitat is committed to advancing housing equity through anti-racist policy reforms and addressing a history of systemic racism in the country's housing sector, which was further exposed by the pandemic.

Over the past year, the Cost of Home framework allowed us to adapt quickly to maximize the campaign's platform and the network's reach to assist families struggling with housing insecurity. Habitat affiliates, partners, volunteers

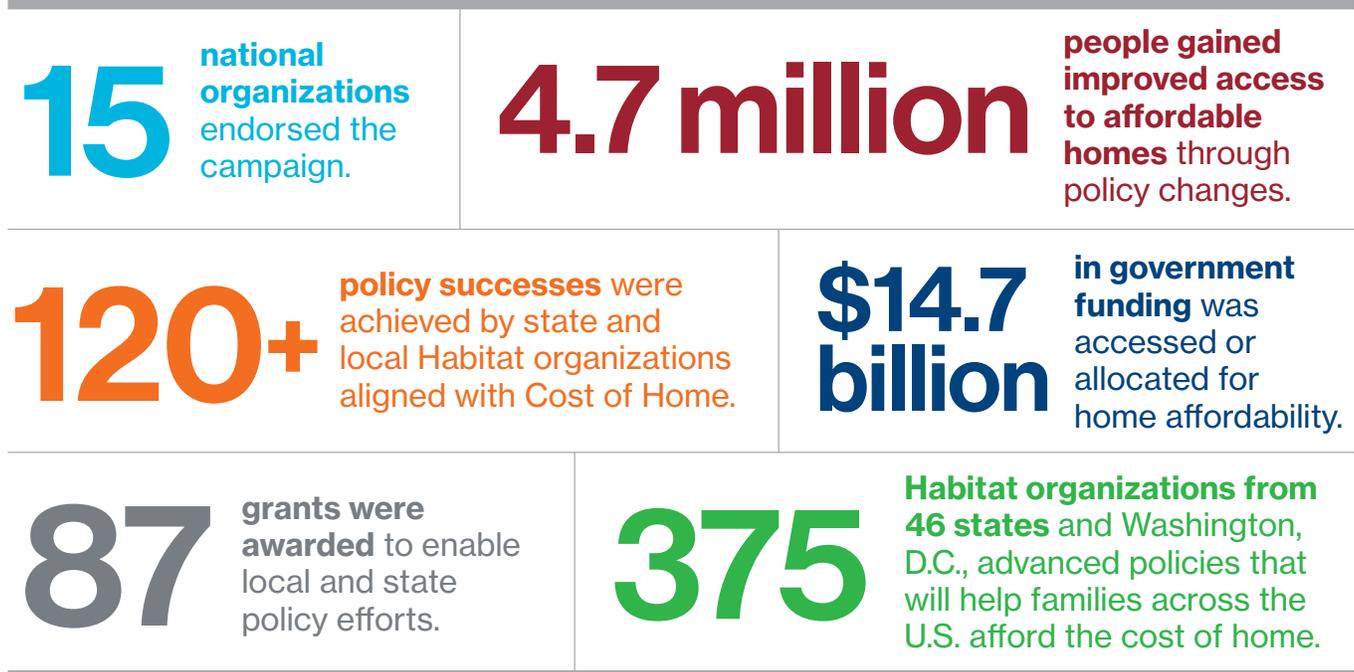
and community members doubled down on their efforts to change policies and advance solutions at all levels of government, leading housing advocacy across the country. These collective efforts heightened the focus on home affordability policies and led to significant government investment in housing. As a result, by the end of the campaign's second year, **more than 4.7 million people had gained access to an affordable place to call home.**

We are inspired by this collective progress, but we recognize that the work is not done. Motivated by the urgency of the growing need, Habitat is determined to meet our goal of increasing home affordability for 10 million people in the remaining three years of the Cost of Home campaign.

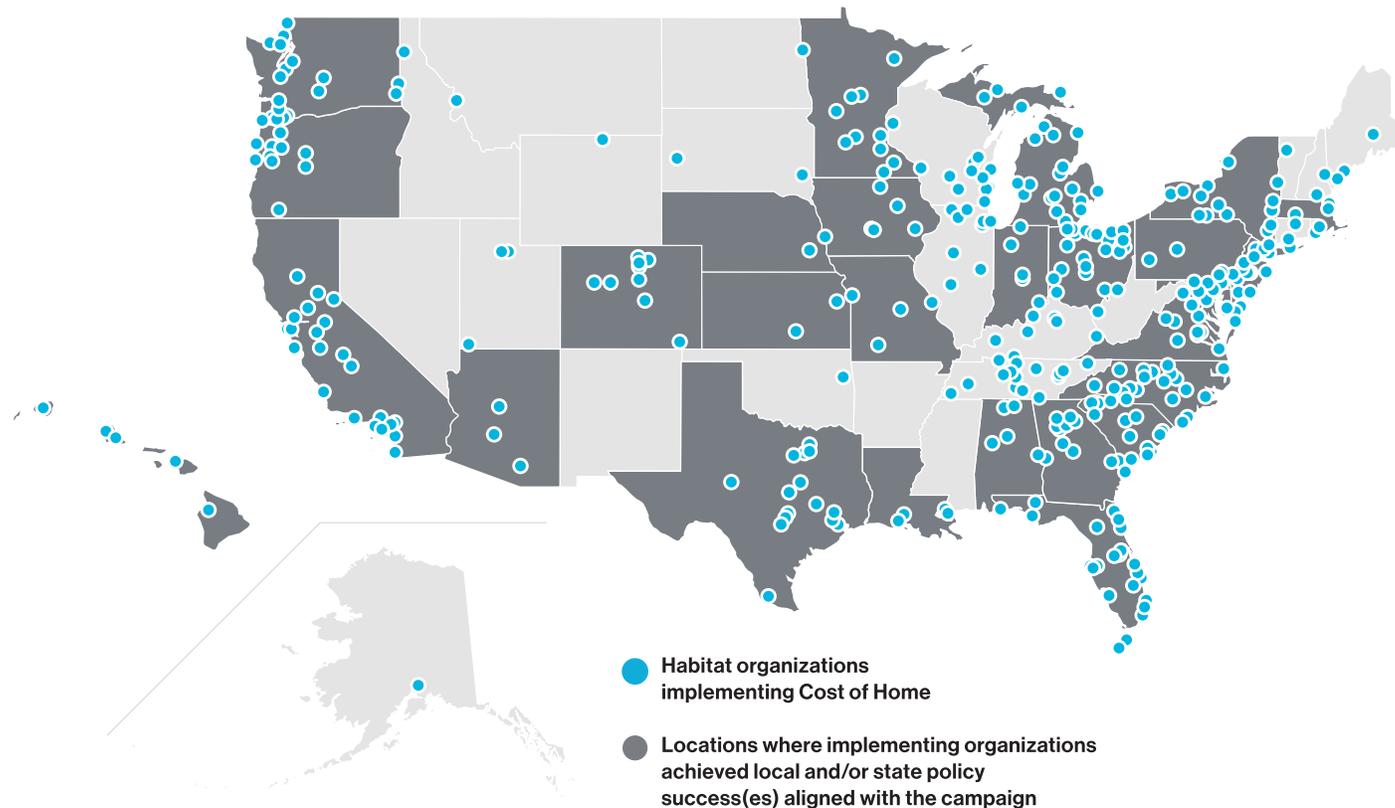
Join us in helping to ensure that families — no matter who they are or where they live — are not limited by how much they earn and have access to a stable, affordable place to call home.

PROGRESS REPORT **FY2021** // **BY THE NUMBERS**

Cost of Home's impact two years in



ADVOCACY EFFORTS NATIONWIDE



Advancing racial equity in housing

“The Cost of Home campaign, which includes a broad network of affiliates, housing experts and partners committed to redressing systemic racism and inequities in the housing sector, is essential in helping Habitat live its mission as we strive to be a positive force for change in communities around the nation.”

– **Natosha Reid Rice**

Global Diversity, Equity and Inclusion Officer, Habitat for Humanity International



COVID-19 and the national reckoning on systemic racism highlighted the role that housing policies played in causing our nation's racial inequities, as well as the role they must play in remedying them. Over the past year, our network recommitted to pursuing bold policy changes that address inequitable housing opportunities and affordability for people of color.

The Cost of Home campaign provides a powerful vehicle to advocate for anti-racist housing and land use policies at all levels of government. Across the country, Habitat organizations work tirelessly to advance equitable housing solutions in their communities.

Habitat for Humanity of Colorado: Equitably increasing access to credit

One of the major obstacles to homeownership for communities of color, lower-income households and residents of rural communities is building credit. That's why Habitat for Humanity of Colorado and Habitat affiliates in the state partnered with the Colorado Association of Realtors and used a Cost of Home grant to spearhead a statewide advocacy effort to pass House Bill 21-1134, Report Tenant Rent Payment Information To Credit Agencies. This bill allows renters to increase their credit score by opting in to a pilot program to report their rent payments to credit agencies. This allows rent payments to contribute to their credit history, much like mortgage payments do for homeowners.

Their efforts led to the bill being signed into law in June 2021. It is a first-of-its-kind legislation that will pilot rent reporting with subsidized and fair market rental units. According to Habitat Colorado Executive Director Karen Kallenberg, it was a labor of love that took a lot of work and collaboration to reach passage. Now Colorado residents will find this barrier is lowered as they embark on their journey to homeownership.

Habitat for Humanity is also pursuing federal solutions aimed at reducing segregation, developing more inclusive communities, and transforming concentrated areas of poverty into areas of opportunity so that all residents can benefit. The Cost of Home **Federal Policy Agenda** puts forward 10 policy solutions that Habitat is working to advance, including the **Neighborhood Homes Investment Act** and the **Restoring Communities Left Behind Act**. Both have been introduced in the 117th Congress and would spur economic recovery through housing investments.

Habitat developed a policy paper to further our advocacy efforts for racial equity in housing. ***The Role of Housing Policy in Causing our Nation's Racial Disparities — and the Role It Must Play in Solving Them*** outlines the history of discriminatory housing policies and makes recommendations for changing them.





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.



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

Habitat
Humanity®

Responding to the COVID-19 pandemic

The COVID-19 pandemic intensified ongoing housing challenges at a time when the necessity of having a safe place to live was brought to the fore. The past year was not easy, but it did demonstrate how Habitat was able to remain agile through Cost of Home and respond in critical moments. With the framework of the campaign in place, **Habitat mobilized quickly and in unprecedented numbers to raise our collective voice for housing stability.**

“Some of the most active congressional champions of the Homeowner Assistance Fund legislation heard directly and often from Habitat affiliates, as well as Habitat’s Washington, D.C., staff. They spoke about the need for a homeowner assistance fund, the benefits it would deliver in the states, and the importance for Congress to act immediately to provide a resource for low-income homeowners as part of COVID-19 recovery. It couldn’t have happened without Habitat, and it won’t roll out as effectively without Habitat’s continued involvement.”

– **Stockton Williams**

Executive Director, National Council of State Housing Agencies

Advancing the Homeowner Assistance Fund

Cost of Home played a leading role in securing nearly \$10 billion for a Homeowner Assistance Fund in the American Rescue Plan Act of 2021. The fund will help homeowners at risk of foreclosure by enabling all 50 states; Washington, D.C.; U.S. territories; and tribal entities to offer direct assistance to households affected by the pandemic.

Our success is a result of relentless efforts by Habitat’s network and partners, who continually called on Congress to include the needs of low-income homeowners in federal COVID-19 relief.

Cost of Home influenced the Homeowner Assistance Fund’s passage in multiple ways, including:

- Tens of thousands of messages were sent by Habitat staff members, volunteers, donors, homeowners and supporters to their members of Congress, and over 700 Habitat organizations added their name to sign-on letters.
- As part of Habitat’s +You thought leadership series, the campaign hosted a **virtual panel with U.S. Senator Jack Reed** to discuss his legislation establishing the Homeowner Assistance Fund.
- Habitat for Humanity International CEO Jonathan Reckford penned an **opinion piece for Housing Wire** that underscores the challenges faced by homeowners and the growing urgency for lawmakers to act.

Advocating for the Homeowner Assistance Fund was just one way Habitat organizations rose to meet heightened housing needs. Our network successfully advocated for critical housing solutions in communities, including rental and mortgage relief programs, eviction and foreclosure prevention, and resources for utility assistance.

Tacoma/Pierce County Habitat for Humanity: **Mortgage assistance for homeowners like Jenny**

Jenny started a cleaning business in Washington in 2008 and moved her family into her Habitat home in 2013. When the pandemic hit and her business slowed, she was able to use her savings to make her mortgage payments for a few months, but eventually those savings were depleted. She was reluctant to incur more debt but didn't want to lose the home that she worked so hard for. Tacoma/Pierce County Habitat helped Jenny pay her mortgage using funds from the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, that Habitat's advocacy efforts helped to secure. With that burden lifted, Jenny was able to focus on caring for her children and rebuilding her business.

Maureen Fife, chief executive officer of Tacoma/Pierce County Habitat for Humanity, knew the negative economic impacts recessions have on homeowners like Jenny, and she "remembers how many foreclosures we had with the last recession. Complete city blocks flipped from ownership to rentals." When the COVID-19 pandemic hit, she didn't want to see this happen again because "when families lose their homes, the stability of the neighborhood suffers." Her affiliate combatted this by successfully advocating for \$2 million from the CARES Act to be allocated for mortgage assistance to help families maintain their housing during the pandemic. An additional \$200,000 in funding was set aside for community partners like Tacoma/Pierce County Habitat to provide foreclosure prevention counseling to residents.

Habitat for Humanity South Carolina: **Promoting housing stability during COVID-19**

When the COVID-19 pandemic began, it exacerbated the existing housing crisis and highlighted housing inequity and inaccessibility felt by many in the U.S, including in South Carolina. That's why, after the CARES Act was passed in March 2020, Habitat for Humanity South Carolina and 29 local Habitat affiliates advocated for the state's Community Development Block Grant funding to be allocated for housing assistance to help residents whose ability to pay rent and mortgages was affected by the pandemic. In November 2020, Habitat South Carolina and affiliates across the state provided public comments and insights into the need for this assistance to the South Carolina Housing Finance and Development Authority.

These efforts resulted in a total of \$25 million for housing assistance in South Carolina — \$15 million for rental

assistance and \$10 million for mortgage assistance. SC Stay, an emergency rental and mortgage relief program, was created and received over 7,000 applications within the first 10 days. This funding, secured through the efforts of Habitat South Carolina and local affiliates as part of the Cost of Home campaign, will benefit an estimated 9,000 individuals in the state who otherwise may have lost housing because of the economic impacts of the pandemic.

Many other local Habitat organizations successfully advocated for housing support in response to the COVID-19 pandemic. More examples can be found at [habitat.org/costofhome/advocacy-successes](https://www.habitat.org/costofhome/advocacy-successes).



Mobilizing supporters to act for housing

Habitat for Humanity quickly expanded existing advocacy efforts to help millions of people in the U.S. now struggling with housing insecurity because of COVID-19. The campaign mobilized like never before and saw record growth in the number of advocates taking action to support housing solutions.

Finding common ground: Housing as an election issue

At a time when home was more critical to health than ever, Habitat was able to elevate housing as a top issue for campaigns across the country. Harnessing the advocacy

momentum built in the early days of COVID-19, Habitat organizations leveraged Cost of Home to increase voter turnout, influence candidates to prioritize housing, and position themselves to move housing policies forward.

Through the campaign, our network successfully advocated for ballot measures at state and local levels to improve affordability, provide needed consumer protections, and generate more than \$655 million in new funding to make housing more affordable. The results reflect Habitat's ability to bring people together in support of policies that address housing needs in our communities.

Highlights of successful ballot measures include:

- Habitat for Humanity of Wake County in North Carolina supported an \$80 million bond to increase housing affordability throughout the city of Raleigh.
- Austin Habitat for Humanity in Texas supported funding for transit infrastructure. \$300 million is included for affordable housing development, as well as housing assistance to prevent displacement.
- Habitat for Humanity Omaha supported Initiative 428, which established a cap of 36% APR on payday lending in the state of Nebraska.

Strengthening the Habitat network's advocacy impact

The campaign remained steadfast in its commitment to providing our network with the resources and tools needed to successfully influence policies and advance housing equity at all levels of government. Some of these activities included:

Network grants

Cost of Home awarded 50 grants and scholarships totaling nearly \$440,000 to bolster the policy efforts of Habitat organizations. The campaign rolled out new targeted grants this year to support COVID-19 advocacy and efforts to advance racial equity.

Habitat on the Hill

Habitat hosted its largest legislative conference to date in February 2021, welcoming more than 725 participants to our first virtual Habitat on the Hill. Advocates attended in-depth trainings and held nearly 350 meetings with congressional offices. The conference also supported local efforts of Habitat organizations as they continue discussions with lawmakers at home in their districts.

State and local policy library

The campaign expanded resource offerings to help educate and equip Habitat organizations advocating for best-practice housing policies. So far, the library includes 19 promising policy solution topics aligned with **Cost of Home's Policy Platform**.

+You thought leadership series

Habitat convened experts from across the U.S. to discuss topics aligned with the Cost of Home campaign, including housing and health, historic racial discrimination in housing, and the effect of COVID-19 on low-income families.

Learning series

Cost of Home provided advocates with a yearlong virtual learning series to boost policy knowledge and enhance advocacy skills. Examples of learning sessions included building a local campaign plan, communicating effectively with policymakers, and developing strong partnerships.

Blue Ridge Habitat for Humanity: Strengthening local advocacy

Blue Ridge Habitat has been deeply committed to the goals of Cost of Home since the campaign's launch. As a small and rural affiliate in Virginia, it has leveraged campaign resources to elevate the housing needs in its service area. In the spring of 2021, the affiliate secured a Cost of Home targeted advocacy grant to host a virtual housing summit that provided cross-sector collaboration and elevated the evolving impact of the COVID-19 pandemic on housing security in the Northern Shenandoah Valley. Blue Ridge

Habitat was able to leverage this event to showcase the substantial and reinforcing role that affordable housing plays in local economic and community development outcomes for post-pandemic vitality.

Building upon the success of its virtual housing summit, Blue Ridge Habitat received a challenge grant for the upcoming year to further its policy goals. This funding will bolster efforts to advocate for the establishment of a housing advisory committee that would further explore local housing solutions for the city of Winchester.

Help make the
#CostOfHome
something we
all can afford.



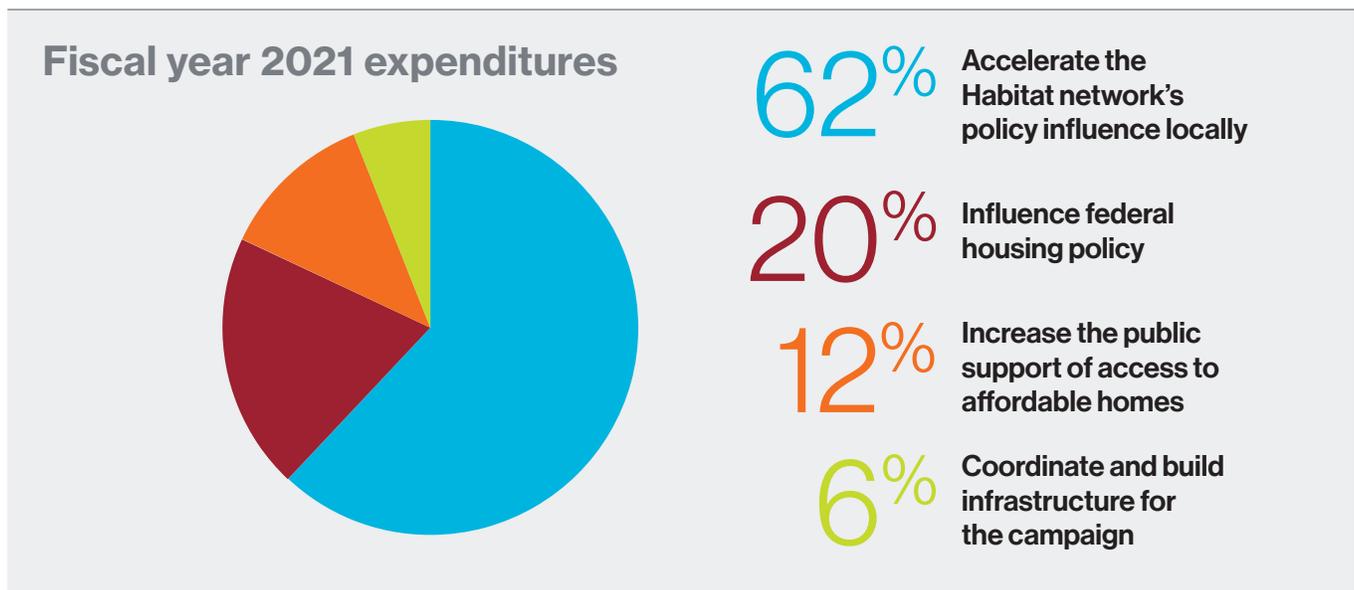
Habitat
for Humanity

“The COVID-19 pandemic pushed families across the U.S. deeper into poverty and poor health. Looking forward, our collective well-being depends on everyone — especially those confronting the greatest inequities — having a home that’s safe, stable and affordable. That’s why RWJF supports the Cost of Home Campaign and its efforts to advance housing, health and opportunity.”

– **Richard E. Besser**

President and CEO, Robert Wood Johnson Foundation

Funding the campaign



To implement Cost of Home, Habitat for Humanity International seeks investments of \$2 million per year, for a total of \$6 million in the remaining three years of the campaign.

In the campaign's first two years, sponsors have generously committed more than \$4.8 million. These investments are leveraged by an additional \$23 million

to date from Habitat organizations implementing Cost of Home in their communities.

Together, Cost of Home is a \$27.8 million campaign driving billions of dollars in government investments to improve home affordability in communities across the country.

Thank you

The Cost of Home campaign would not be possible without the partnership, engagement and support of our campaign collaborators. We are grateful for their commitment to addressing the nation's housing need.

Campaign Cabinet

The Campaign Cabinet is composed of national leaders in housing-related fields. They provide strategic advice, facilitate connections, and work to ensure a sustainable campaign.

Campaign Cabinet chairs

Jonathan Reckford

Habitat for Humanity International

J. Ronald Terwilliger

Retired, Trammell Crow Residential

Campaign Cabinet members

Arthur Blank

The Home Depot Foundation

David Dworkin

National Housing Conference

Jim Peters

Whirlpool Corporation

Jimmy Carter

*39th President of the United States,
honorary member*

Eileen Fitzgerald

Wells Fargo Foundation

Tony Pickett

Grounded Solutions Network

Rosalynn Carter

*Former First Lady of the United States,
honorary member*

Renée Glover

The Catalyst Group, LLC

Richard Rothstein

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

Henry Cisneros

*Former Housing and Urban
Development Secretary*

Chris Herbert, Ph.D.

Harvard Joint Center for Housing Studies

Megan Sandel, M.D.

Boston University School of Medicine

Matthew Desmond, Ph.D.

Princeton University

Katherine O'Regan, Ph.D.

New York University

Sponsors

We extend our thanks to the following organizations and individuals for their generous financial support of Cost of Home.

Wells Fargo

J. Ronald Terwilliger

Bank of America

Stanard Family Foundation

Whirlpool

Robert Wood Johnson Foundation

Lowe's

Linda Dotson

Kresge Foundation

The Pew Charitable Trusts

The Annie E. Casey Foundation

Organizational endorsers

These national organizations endorse Cost of Home's campaign goals and collaborate with Habitat for Humanity to influence housing policies and systems at all levels of government in the U.S.

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

The Mission Continues

Prosperity Now

Rebuilding Together

Rural LISC

Up for Growth



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