



progress report
FY2020

Cost of Home

“Through decades of on-the-ground experience, public policy expertise, and history of engaging diverse coalitions and stakeholders, Habitat is uniquely positioned to take on this issue from a seasoned perspective and in the spirit of bipartisanship.”

– Joint statement from former U.S. Housing and Urban Development secretaries Henry Cisneros and Mel Martinez

“I believe that every problem, even those that seem impossible, has a set of solutions if enough committed people come together to address it. When it comes to home affordability, I definitely feel this is true. That’s why Atlanta Habitat joined forces with Habitat for Humanity International and the affiliate network around the nation to launch the organization’s first national advocacy campaign, Cost of Home.”

– Lisa Gordon, CEO of Atlanta Habitat for Humanity and chair of the Habitat for Humanity International U.S. Council Advocacy Committee



Marking Cost of Home's first year

When Habitat for Humanity launched Cost of Home, our five-year U.S. national advocacy campaign, in June 2019, we announced a big goal:

Mobilize local Habitat organizations, partners, volunteers and community members across the country to find solutions and help create policies that will allow 10 million individuals to gain access to safe, decent and affordable homes.

As we work toward our ambitious but attainable goal, Cost of Home is serving as a critical tool to address the far-reaching fallout of the COVID-19 pandemic and the disparate impact it is having on communities of color.

Before COVID-19, more than 18 million U.S. households — 1 in 6 — were spending half or more of their income on housing. With the significant economic impacts of the pandemic continuing to unfold, the number of families struggling to make ends meet is only growing. COVID-19 has further exposed the inequality in communities already suffering as a result of systemic racism in housing policy.

Through Cost of Home, Habitat is committed to strengthening our efforts to end racial inequities in our nation by helping to make the cost of home something we all can afford. We made great progress in our first year, and with the help of our network and collaborators, we can ensure that families — no matter who they are, where they live or how much they earn — have access to a stable, affordable place to call home.

The Cost of Home campaign is built around four factors related to the creation of more affordable homes:

 <p>Supply and preservation</p>	 <p>Access to credit</p>	<p>These areas of focus are detailed in our Cost of Home Policy Platform. Achieving policy solutions in each of these areas through a collection of campaigns at the local, state and federal levels will enable families to have greater access to homes they can afford and to all the opportunities that follow.</p>
 <p>Land use</p>	 <p>Communities of opportunity</p>	

“Over Cost of Home’s first year, Habitat convened diverse partners to advance policies that make housing affordable. At the Housing Assistance Council, we have seen that rural families are not immune to the burden of unaffordable housing costs. In fact, Cost of Home’s policy focus areas all speak to the challenges in rural areas. We are proud to partner with the campaign, and look forward to continuing this important work.”

– David Lipsetz, CEO of the Housing Assistance Council

The Housing Assistance Council is joined by a dozen other endorsers of the Cost of Home campaign. A full list can be found at habitat.org/costofhome/collaborators.

Cost of Home's first year **by the numbers**

13 organizations endorsed the national campaign.

1.5 million+

people saw their access to affordable housing improve through policy changes.

\$815 million

was accessed or allocated from the government for home affordability through policy changes.

37

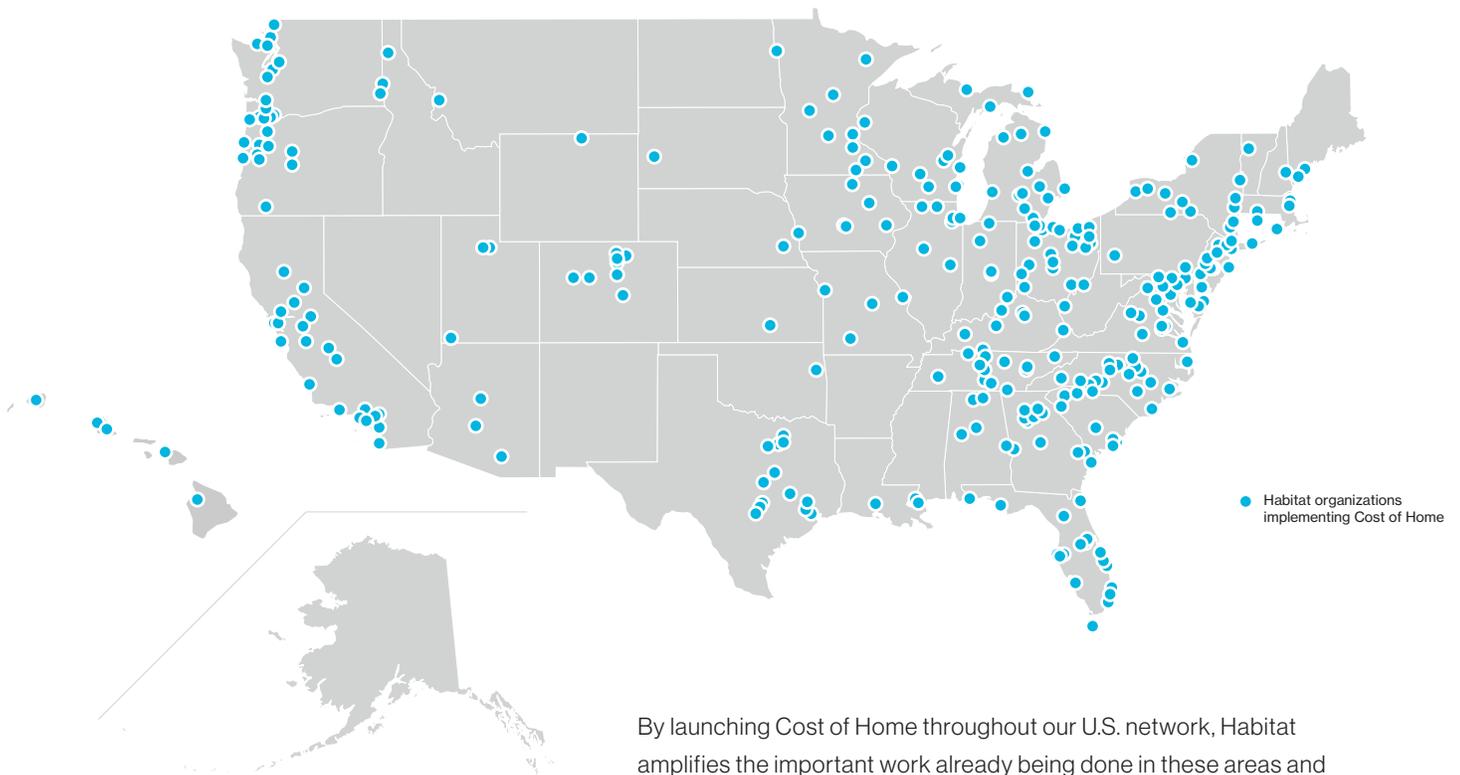
grants were awarded to bolster local and state policy efforts.

\$26.6 million

was raised and leveraged to support Cost of Home.

316

Habitat organizations from **45 states** and **Washington, D.C.**, came together to advance policies that will help families across the U.S. afford the cost of home.



By launching Cost of Home throughout our U.S. network, Habitat amplifies the important work already being done in these areas and illustrates how our collective voice creates change through policy solutions in communities across the country.

Improving home affordability and changing policies nationwide

The Cost of Home campaign builds on Habitat for Humanity's strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of our network of affiliates in all 50 states.

Over the past year, we have mobilized our local Habitat organizations, our partners, our volunteers and community members across the country to find solutions and help create policy changes in four key areas that have helped improve home affordability for more than 1.5 million individuals. These examples demonstrate how our affiliates are using the Cost of Home framework to advance their policy goals.

Paterson Habitat for Humanity: Increasing supply and preservation of affordable homes

New Jersey is facing a severe shortage of affordable homes. Affiliates across New Jersey, including Paterson Habitat for Humanity, worked together to advocate for full funding for the state Affordable Housing Trust Fund to support the development of affordable homes. In conjunction with the Housing and Community Development Network of New Jersey, representatives from Habitat spoke to the state Legislature and Governor Phil Murphy, encouraging them to make a historic investment of \$60 million in the Affordable Housing Trust Fund.

In addition to meeting directly with legislators, Paterson Habitat mobilized its volunteers and partners to reach out to their representatives and urge them to invest in affordable housing across New Jersey. At Paterson Habitat's Cost of Home launch event, first lady Tammy Murphy joined the call to fully fund the Affordable Housing Trust Fund. Together, Paterson Habitat and its volunteers, along with Habitat affiliates across the state, were able to ensure that, for the first time in almost a decade, funds earmarked for development of affordable homes will be used to help make New Jersey an affordable place to call home.

Habitat for Humanity Oregon: Equitably increasing access to credit

Before Cost of Home began, Habitat for Humanity Oregon advocated for and supported the creation of a statewide task force focused on addressing systematic barriers to homeownership for people of color. The Task Force on Addressing Racial Disparities in Home Ownership began working in 2018 to identify challenges and solutions to the homeownership gap in Oregon. The executive director of Habitat Oregon, Shannon Vilhauer, actively engaged in the process, including presenting on barriers to homeownership.

The task force released its preliminary recommendations in September 2019 and has since developed a list of five areas for additional work in 2020 that aligns with the policy priorities of Cost of Home:

- Housing lending and finance disparities.
- State compliance with fair housing and lending laws.
- Homeownership language accessibility.
- Federal housing laws and regulations.
- Creating a communities of color homeownership pilot program.

Habitat Oregon remains committed to securing funding for House Bill 4003: Addressing Racial Disparities in Home Ownership Workgroup Package to ensure communities of color have access to homeownership resources, and the organization recently received a challenge grant from Habitat for Humanity International for FY2021 in support of this endeavor.

Habitat has outlined promising high-impact federal policy solutions in our **Federal Policy Agenda** that will significantly improve affordability nationwide in concert with local and state advocacy efforts. Great progress has been made in advancing these solutions with the introduction of the Neighborhood Homes Investment Act and bills focused on creating 500,000 opportunity vouchers and expanding the Low-Income Housing Tax Credit.



Habitat for Humanity Metro Maryland created this flyer to advocate for a zoning amendment supporting the loosening of requirements for accessory dwelling units such as garage apartments and backyard cottages.

**Habitat for Humanity Metro Maryland:
Optimizing land use for affordable homes**

Through Habitat for Humanity International and the Cost of Home campaign, Habitat Metro Maryland received a challenge grant that enabled it to focus its advocacy efforts on a specific need in the community. Habitat Metro Maryland chose to advocate for Zoning Text Amendment 19-01, which would significantly loosen zoning and building requirements in Montgomery County, Maryland, for accessory dwelling units such as garage apartments or backyard cottages. Those advocacy efforts included testifying at hearings and town hall meetings in support of the amendment and promoting it on social media pages, along with publishing an op-ed and leading email and postcard campaigns.

On July 23, 2019, the Montgomery County Council unanimously passed the amendment, which decreased the lot size requirement for an accessory dwelling unit, or ADU, removed restrictions on how far apart units must be, increased maximum square footage for a unit, and allowed units to be built in neighborhoods zoned for single-family homes. This will make it much easier to build an accessory dwelling unit in high-density areas, which will help combat the affordable housing shortage in Maryland’s most populous county.

**Habitat for Humanity MidOhio:
Increasing access to and development
of communities of opportunity**

In response to the COVID-19 crisis, Habitat MidOhio leveraged Cost of Home strategies and tools to impact people in its community. The affiliate led the effort with the Affordable Housing Alliance of Central Ohio and the city of Columbus to use Coronavirus Aid, Relief, and Economic Security, or CARES, Act stimulus payments to protect renters from evictions. Of the \$5 million that Columbus received in funding from the Community Development Block Grant — a program that is allocating money under the CARES Act to fund areas like affordable housing and infrastructure development — \$3.6 million has been set aside for rent assistance.

“The COVID-19 pandemic has highlighted just how important a safe home is to a family,” says E.J. Thomas, Habitat MidOhio’s president and chief executive officer. E.J. is the co-founder and chair of the Housing Alliance of Central Ohio and represents Habitat in working with that group to promote housing policy solutions in the region. Together, they are continuing to advocate for greater assistance for renters who are struggling in the wake of lost wages and lack of job security.

Elevating policy solutions to our nation's home affordability challenges

The Cost of Home campaign provides a key opportunity for the Habitat network to join other community leaders and organizations in elevating the issue of home affordability. By further positioning ourselves in this way, we can more effectively promote the solutions critically needed to improve housing policies and systems at all levels of government.

The Cost of Home campaign has been featured in several op-eds and articles, including in **Shelterforce**, **BUILDER** and **Curbed**. It has also been a focus of Habitat's **+You thought leadership video series**, which brings together experts from around the world during live streaming events to inform and educate our audiences about all the significant and pressing issues in housing today.

Campaign launch

More than 200 affiliates in 40 states and Washington, D.C., launched the campaign in June 2019. Together, we moved quickly to highlight and promote opportunities that would advance policies and solutions identified by the campaign and at all levels of government.



Rally on Capitol Hill

Cost of Home was the focus of Habitat's first rally on Capitol Hill. Rally attendees called for support of the Neighborhood Homes Investment Act, and speakers included Senator Ben Cardin of Maryland, Representatives Mike Kelly of Pennsylvania and Brian Higgins of New York, Habitat for Humanity CEO Jonathan Reckford, Habitat Atlanta CEO Lisa Gordon, and Twin Cities Habitat homeowner Juanita Jensen.

National housing policy symposium

In February, 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 facilitated learning from state and local action to contribute to the overall dialogue on housing affordability and helped to advance the Cost of Home Federal Policy Agenda.





“Habitat’s homeownership program forever changed our lives. Knowing that we would have the stability of an affordable monthly mortgage payment, that we wouldn’t have to move anymore, and that we had enough space to eventually house five children lifted a huge weight off our shoulders. The affordability of our home gave us a life full of possibility, allowing me to go back to school, my husband to maintain a stable career, my children to pursue their passions. It gave each of us a future.”

– Juanita, Habitat homeowner

Increasing capacity of the Habitat for Humanity network to advocate

To achieve successful policy influence at the local, state and federal levels, the Cost of Home campaign is committed to building capacity within the Habitat network to lead and execute advocacy campaigns in the U.S.

We have seen exciting growth in fiscal year 2020, which will continue to contribute toward impact and policy successes being realized long after the end of the campaign. Highlights include:

- Providing 37 grants to Habitat affiliates and state support organizations to significantly enhance local and state policy efforts and engagement in the campaign.
- Facilitating in-person and virtual campaign trainings, resulting in 1,500 opportunities to educate and support members of our Habitat network.
- Launching a State and Local Policy Library to educate the Habitat network on proven policy solutions to increase home affordability.
- Hosting our largest Habitat on the Hill legislative conference to date, providing in-depth policy and advocacy training and opportunities for peer-to-peer sharing and in-person meetings with members of Congress.
- Sponsoring Habitat for Humanity staff member attendance at the Reclaiming Vacant Properties conference so that they can connect with and learn from their peers.

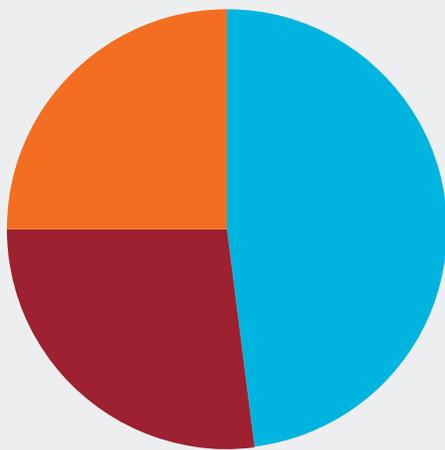
Funding the campaign

Habitat for Humanity International seeks to leverage investments of \$2 million per year to implement Cost of Home, totaling \$10 million over the five-year campaign.

To date, the Cost of Home campaign has received commitments from sponsors totaling more than \$4.6 million.

These investments are being coupled with an additional \$22 million in leveraged funds from Habitat organizations implementing Cost of Home in their communities. Together, Cost of Home is a \$26.6 million campaign that will spur billions of dollars of government investments at all levels aimed at improving home affordability.

Fiscal year 2020 expenditures



48.4%

Accelerate the Habitat network's policy influence locally.

27%

Increase the public support of access to affordable homes.

24.6%

Coordinate the campaign nationally and build infrastructure for local campaigns.

“From cities and suburbs to rural areas, families are unable to afford a safe, decent place to live. That’s why the time is now to mobilize communities, partners and supporters to join us in finding the policy solutions to help make the Cost of Home something we all can afford.”

– J. Ronald Terwilliger
Retired Chief Executive Officer of Trammell Crow Residential and Chairman Emeritus,
Habitat for Humanity International board of directors

Thank you

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

Campaign Cabinet

The Campaign Cabinet is composed of nationally recognized leaders in housing-related fields from a wide range of sectors that 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

Richard Rothstein

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

Rosalynn Carter

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

Renée Glover

The Catalyst Group, LLC

Megan Sandel, M.D.

Boston University School of Medicine

Henry Cisneros

*Former Housing and Urban Development
Secretary*

Chris Herbert, Ph.D.

Harvard Joint Center for Housing Studies

Dan Letendre

Bank of America

Matthew Desmond, Ph.D.

Princeton University

Katherine O'Regan, Ph.D.

New York University

Sponsors

We would like to express our sincerest gratitude to our campaign sponsors:

Wells Fargo

Stanard Family Foundation

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J. Ronald Terwilliger

Whirlpool

Kresge Foundation

Bank of America

**Robert Wood Johnson
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The Pew Charitable Trusts



Help make the
#CostOfHome
something we
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