Because of increased housing costs and growing income inequality, nearly one-third of households in the United States face cost burdens – paying either at least 30 percent of their income for housing (cost-burdened) or at least half of their income on housing (severely cost-burdened). These burdens leave nearly 38 million households with little income to afford the cost of food, health care and other basic necessities. With more than 18 million severely cost-burdened households in the U.S., the importance of advocating for home affordability for homeowners and renters cannot be overstated.

$15.97/hour or $33,209 annually
Wage required to afford fair market rent for a two-bedroom apartment in Montana ($830), working 40 hours per week.
(State minimum wage: $8.50/hour or $17,680 annually)

-17,420
Shortage of affordable and available households for extremely low-income renters in Montana.
Cost of Home
In the United States, 1 in 6 households spend half or more of their income on housing. Building on our strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of our network of local affiliates working in communities in all 50 states and U.S. territories, Habitat is engaging housing advocates, volunteers, supporters and Habitat homeowners, in addition to federal, state and local policymakers, to advance access to safe, decent and affordable homes through our first U.S. advocacy campaign, Cost of Home.

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. The Cost of Home campaign aims to improve home affordability by influencing local, state and federal policies and systems that improve and promote:

- Supply and preservation
- Land use
- Access to credit
- Communities of opportunity

These four key areas – increasing supply and preservation of affordable homes, equitably increasing access to credit, optimizing land use for affordable homes, and ensuring access to and development of communities of opportunity – are interconnected and together can address the complex challenges that influence home affordability.

Habitat for Humanity
Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families to create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear. Habitat for Humanity serves as a voice for people in need of decent housing by working to change laws and shape policies that affect access to housing. Our advocacy approach is based on decades of on-the-ground experience and policy expertise. In our deep understanding of housing and its role in providing opportunities for families, we seek to reform laws in a nonconfrontational, nonpartisan way.

Learn more
To learn more about Cost of Home, visit habitat.org/costofhome.