

Cost of Home Campaign Narrative

Families all across the United States are paying too high a price to cover the cost of home.

Everywhere you look — cities, suburbs, rural areas — the stability that home should bring remains out of reach for far 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 even before the coronavirus pandemic, more than 18 million U.S. households were paying half or more of their income on a place to live. And now, as the significant economic impacts of COVID-19 continue to unfold, the number of families struggling to make ends meet is only growing.

That is unacceptable.

That means that even more families are denied the personal and economic stability that safe, decent and affordable housing provides. Instead, more and more 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?

Your home shouldn't cost you anywhere near half your paycheck.

Home shouldn't cost you your family's health. Home shouldn't cost you your kids' education.

When the cost of home is your family's future, the cost is too high. When the cost of home is any family's future, that's something none of us can afford.

We know the complexities that surround the cost of home. We also know the struggle, stress and pain of far too many families in our communities. Families who have suffered from redlining, racial inequality and the housing disparities that follow. Families who have worked hard and still come up short, not because of their own efforts but because of systemic issues and an inequitable economy. And we know that those with the fewest resources are always the ones who are forced to make the hardest choices.

We have to take a stand and declare our commitment: Habitat for Humanity will work to ensure housing stability and that no family has to pay more than half of their paycheck to cover the cost of home.

Through our five-year Cost of Home campaign, 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.

Everyone deserves to build the foundation for a stable, healthy future for themselves and their families — no matter who they are, where they live or how much money they earn. Every family deserves the chance to thrive.

Help us make that possible. Help us make the **#CostOfHome** something we all can afford.



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