



Cost of Home



Habitat's Cost of Home campaign seeks to make the cost of home affordable for millions of people across the United States.

1 in 6

Families in the U.S. pay half or more of their income on housing.

18 million

Households are severely cost-burdened.

In 2016, housing prices rose

twice as fast

as inflation in the U.S.

10 million

People will gain increased housing affordability through the Cost of Home campaign.

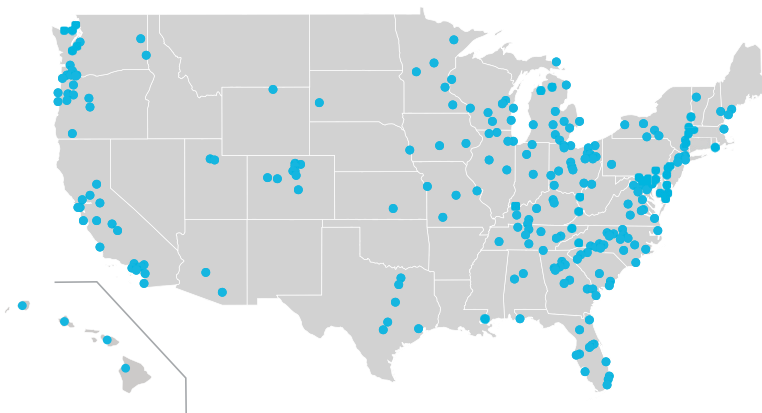
Over the next five years, we commit to mobilizing our local organizations, partners, volunteers and community members across the country to find solutions and help create policies that will allow 10 million individuals to access affordable homes.

Families across the United States pay too much for their home. Rent and homeownership costs are skyrocketing, while wages are not keeping pace. Everywhere you look – cities, suburbs, rural areas – the stability that home brings remains out of reach for too many families. Families should never have to spend more than 30% of their income on a home. Unfortunately, over 18 million households pay half or more of their income on a place to live. That means 1 in 6 families are denied the personal and economic stability that safe, decent and affordable housing provides. They are forced to make extremely difficult choices between having safe homes and having nutritious food on the table – or proper health care, access to good schools, reliable transportation, etc.





Habitat for Humanity understands the complexities that surround the cost of home. We know the struggle, stress and pain that far too many families in our communities experience, and that those with the fewest resources are forced to make the hardest choices. We must take a stand and declare our commitment: Habitat for Humanity will work to ensure everyone can build the foundation for a strong, healthy future for themselves and their families – no matter where they live or how much money they earn. Building on our strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of Habitat's network of affiliates in all 50 states and more than 25 state support organizations, Habitat is engaging housing advocates; homeowners; volunteers; supporters; and federal, state and local policymakers to advance access to safe, decent and affordable homes through the Cost of Home campaign.

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







Habitat affiliates are using their reputation, resources and influence to improve housing policies at the local, state and federal levels. Nearly 300 local and state organizations are working toward policy solutions to address the need for home affordability in their communities and states through the Cost of Home campaign.



By influencing policies and systems that will improve and promote:

 SUPPLY AND PRESERVATION	 ACCESS TO CREDIT	 LAND USE	 COMMUNITIES OF OPPORTUNITY
<ul style="list-style-type: none"> Expand affordable home production. Increase access to existing housing stock. Preserve existing affordable homes. 	<ul style="list-style-type: none"> Strengthen housing finance systems. Update credit scoring and underwriting standards. Promote fair lending and consumer protections. Expand asset development and housing counseling. 	<ul style="list-style-type: none"> Reduce land and development costs. Create incentives or requirements for affordable housing. Ensure long-term equity, affordability and asset building in land use. 	<ul style="list-style-type: none"> Promote renter and homeowner housing stability. Improve the quality of existing housing stock. Support healthy and economically integrated neighborhoods.

Through the national advocacy campaign, Habitat for Humanity International will:

 Build network capacity to influence state and local policy on home affordability Capacity grants, training opportunities, tools and resources, technical assistance.	 Influence federal policy on home affordability Federal policy research and development, events on Capitol Hill, lobbying.	 Mobilize resources to support advocacy for home affordability Fundraising, network leverage.
 Inform and mobilize advocates for home affordability Mobilization tools and technology, web experience, advocate cultivation.	 Elevate home affordability as a top issue of concern in the U.S. Campaign cabinet, public relations, data and research, events.	 Coordinate the campaign across the Habitat network and affordable housing sector Staffing, network enrollment, stakeholder engagement.


So that:

Policies and systems at the local, state and national levels are influenced to increase housing affordability for 10 million people.

Habitat's Cost of Home U.S. advocacy campaign will unlock billions of dollars in government funds to increase home affordability, opening the door for millions of families. We look forward to partnering with you to reach as many people as possible.



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