

Campaign talking points

Cost of Home – Habitat’s first national advocacy campaign

- Through the Cost of Home advocacy campaign, Habitat for Humanity will 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 have access to affordable homes.
- Over the next five years, the campaign will improve home affordability by promoting policy and systems change in four key areas: supply and preservation of affordable homes, access to credit, land use, and communities of opportunity.
- Through the campaign, Habitat will look to engage housing advocates, Habitat homeowners, volunteers and supporters, as well as federal, state and local policymakers to advance access to safe, decent and affordable homes.
- Today, one in six families pay half or more of their income on their rent or mortgage, often choosing between paying for housing or nutritious food, reliable transportation or healthcare needs. That is unacceptable. Your home shouldn’t cost you anywhere near half your paycheck. Home shouldn’t cost you your health or your children’s 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.
- Together, we can make the cost of home something we all can afford. Join us by visiting habitat.org/costofhome.
- Help us build the movement. Ask your network to join us too.

Why Habitat?

- Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in more than 70 countries.
- Habitat’s vision is of a world where everyone has a decent place to live.
- With our help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.
- Habitat is deeply committed to addressing the housing affordability crisis in the United States and around the world. We know we can’t meet the need through building alone. We won’t reach our vision of a world where everyone has a decent place to live without addressing the underlying policies and systems that hinder access to housing.

- Habitat for Humanity is uniquely situated to invest the power of our brand and reputation in advocating for affordable homes.
- We will be building on our strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of our local Habitat organizations across all 50 states.
- This campaign broadens Habitat's focus in the United States beyond our core bread-and-butter issue of affordable homeownership. Through the campaign, we will advocate for housing policy solutions that improve access to affordable homes for renters, as well as homeowners.
- Habitat continues to believe that affordable homeownership is an important opportunity for families to build strength, stability and self-reliance.
- The issue of severe cost-burdenship is borne most heavily by renters, and when renters are paying more than 30 percent—or even 50 percent—of their income on housing, it means they are unlikely to be able to save funds to finance a home purchase. By addressing home affordability for renters as well as homeowners, Habitat is enabling more families to seek homeownership opportunities in the future.

How does Habitat advocate?

- Habitat for Humanity uses our voice to advocate alongside 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 public policy expertise, and a strong ability to develop and engage coalitions with diverse and committed stakeholders.
- In our deep understanding of housing and its role in providing opportunities for families, we seek to improve the housing policy environment in non-confrontational ways and are committed to strong bipartisan solutions.

What is the need for this campaign? Why now?

- Nearly 39 million households can't afford their housing, according to the annual State of the Nation's Housing Report from Harvard's Joint Center for Housing Studies. One-third of households in 2015 were cost-burdened, meaning they spend 30 percent or more of their incomes to cover housing costs. Of that group, nearly 19 million are paying more than 50 percent of their income to cover their housing needs.
- Nationwide rents hit an all-time high in June 2018, crossing the \$1,400 threshold for the first time ever.
- Increases in the median sales price of existing homes have outstripped growth in median household income for six straight years. The price of a typical existing home sold in 2017 was more than four times the median income.
- Virtually nowhere in the U.S. can a full-time employee earning minimum wage afford a one-bedroom apartment. Even two such jobs won't rent a two-bedroom apartment in 34 states and the District of Columbia.
- Cost-burdened households with children spend on average \$190 less on food and 70 percent less on health care when compared with similar households living in affordable homes.
- Living in unsafe or unsanitary homes is related to greater emotional and behavioral problems among children and adolescents, and poor housing quality is also related to poorer school performance for older children.

- Affordable housing can improve health outcomes by freeing up family resources for nutritious food and health care expenditures.
- Stable, affordable housing may increase children's opportunities for educational success. Affordable housing can support children's education by reducing the frequency of disruptive moves and supporting holistic community development, including new or improved schools, tutoring and strong out-of-school-time programs.
- Cost-burdened households with children are less likely to save for retirement and more likely to live in substandard housing. Greater tax generation, creation of jobs, opportunities for economic development, increased job retention and productivity and the ability to address inequality are economic benefits of increased access to quality housing.

What policies does Habitat envision to enable greater access to home affordability?

- There is no silver bullet to solving the nation's home affordability challenge. We have identified four core subthemes and underlying policy issues that are critical to help families achieve home affordability. To improve housing affordability broadly, policymakers from the local, state and federal levels need to support comprehensive packages that address the increasing cost of housing across the rental and homeownership spectrum to meet the needs of low-income individuals and families nationwide.
- The Cost of Home campaign is built on four pillars or policy areas which will enable greater access to home affordability:
 - **Increasing supply and preservation of affordable homes:** Almost every area in the U.S. faces a shortage of safe, decent and affordable homes, particularly ones available to those earning modest incomes. The campaign will support advocacy for policies that enable the production and preservation of and access to homes affordable to lower-income households.
 - **Optimizing land use for affordable housing:** Land is often among the greatest costs encountered in developing homes, whether for rental or for ownership. The Cost of Home campaign will support advocacy for land acquisition, use, and development related policies that bring down the cost to build, and otherwise stimulate the production and preservation of affordable housing, promote fair housing, and fully reflect community needs.
 - **Equitably increasing access to credit:** Credit is difficult, if not impossible, for many households to access, and minority and lower income applicants often do not have access to credit at all or have access to only predatory credit. The campaign will support advocacy for policies that increase and broaden access to safe and sound credit for underserved populations.
 - **Ensuring access to and development of communities of opportunity:** At Habitat, we know that home isn't just a building; it includes the community and resources in which you live, work and grow. Affordable homes must be built in environmentally sound areas with access to economic and social opportunity, and viable transportation. Moreover, as communities experience increasingly new development and investment, they need systems in place to preserve affordability and prevent the displacement of current residents, many of whom are lower income. Independent of location, homes must be well-constructed and mitigated against disasters to control the health, maintenance, sustainability and energy costs of the home. The campaign will support advocacy for policies that protect and strengthen neighborhoods and enable communities to thrive.