



# National Advocacy Agenda

Habitat for Humanity's strategic plan calls on the Habitat advocacy network to "promote policies and systems to increase access to adequate, affordable housing." Although the economic and social benefits of affordable housing are well-documented, the cost of renting a home is at an all-time high, and homeownership in the U.S. is at its lowest rate in decades. Households and policymakers need leadership and guidance to maximize the benefits of adequate, affordable housing. Habitat for Humanity, with a vast network of nearly 1,400 local affiliates in the U.S. pursuing a common advocacy agenda, has the power to influence meaningful policy change at all levels of government.

The following national advocacy agenda promotes four key themes and example policy solutions that Habitat for Humanity strongly believes need be addressed comprehensively – from city, state and national levels – to increase access to quality housing and, in turn, improve the lives of millions of families in the U.S.

## 1. Advance homeownership opportunities for lower-income households

Homeownership has the unique potential to remove barriers to a better, healthier and more financially stable future. It provides individuals and families with a more stable future and offers a secure way to build long-term wealth. Moreover, higher homeownership rates also have broad community benefits, including higher overall home values, lower crime rates and better school systems. Policymakers at every level of government – local, state and federal – should champion solutions that increase access to sustainable homeownership, particularly for first-time, lower-income homebuyers.

### Example policy solutions:

- Expand and grow government grant and loan programs that enable homeownership for lower-income households.
- Ensure that mortgage regulation enables, rather than burdens, safe access to affordable credit for all.
- Promote tax policies that benefit Habitat affiliates and homeowners.
- Improve construction and land use regulation to

better enable the development of affordable homes.

- Promote successful foreclosure prevention programs.
- Promote long-term affordability strategies.

## 2. Promote access to a range of safe, healthy, affordable housing options

Housing stability – the peace of having an affordable, fixed place to call home – yields better health outcomes, improved educational performance and myriad other benefits. Current public and private housing investments for low-income families across the housing continuum, from rental to homeownership, are meeting only a fraction of the current need. To meet the country's critical housing need, policymakers at every level of government should act to stimulate private investment in housing production, enact innovative policies to increase the stock of affordable housing, and provide targeted housing resources to support families not served by the market. In addition to meeting the overall housing need, policymakers should support efforts that benefit the long-term maintenance and preservation of homes, provide for better accessibility for aging populations, and promote health through housing.

**Example policy solutions:**

- Reform the housing finance system.
- Expand land banking authority.
- Promote inclusionary housing policies.
- Expand dedicated funding sources for housing trust funds.
- Encourage tax incentive programs to build affordable homes.
- Promote public funding for the rehabilitation and repair of existing housing.
- Improve and grow energy efficiency programs.

### 3. Promote financial stability for individuals and families

Individuals and families who are financially stable have enough income to pay their housing costs and utilities, buy food and clothing, pay bills, and save for the future. Policymakers at all levels of government should support fair economic policies that enable low-income workers to provide for their families, build assets and achieve financial independence.

**Example policy solutions:**

- Support innovative asset development and savings programs.
- Increase financial education and housing counseling programs.
- Encourage the reform of lending products that threaten housing security.
- Support tax credits benefiting low-income individuals and families.

### 4. Cultivate and preserve healthy and vibrant communities

Healthy and vibrant communities, whether they are in urban, rural or suburban areas, provide a range of benefits to their residents, including quality housing,

access to good schools and jobs, a sense of safety and inclusion, and opportunities for civic engagement. Policymakers should support policies that increase access to already-thriving communities, and encourage public and private investment in order to revitalize neighborhoods that have experienced disinvestment.

**Example policy solutions:**

- Promote infrastructure investment (transportation, open space, sidewalks, streetlights).
- Prevent or mitigate involuntary displacement.
- Promote tax sale and foreclosure reform.
- Support blight remediation.
- Support proper code enforcement tied to nondisplacement strategies.
- Promote transit-oriented development.
- Encourage policies that increase disaster resilience and mitigation.
- Support service programs and civic engagement.

### How Habitat's U.S. advocacy impacts its global vision

Globally, nearly 1 in 4 people are in need of adequate housing. Habitat for Humanity works to address essential housing needs in more than 70 countries around the world, but recognizes that the housing need will not be met by building alone. Habitat engages in advocacy at every level of government in order to remove barriers to affordable housing and eliminate threats to housing security.

The United States government is a leader in global development, but it has not prioritized adequate housing in its development programs. In a rapidly urbanizing world, Habitat for Humanity calls on leaders across the United States to gain a deeper understanding of housing and its relationship to global poverty reduction and to promote access to safe, healthy and affordable housing for all.



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