

Habitat for Humanity International Government Relations and Advocacy

Affiliate Statistical Report: State and Local Advocacy and Policy Fiscal Year 2024



About This Report

Habitat for Humanity International’s affiliate network began reporting their state and local advocacy efforts and outcomes on the quarterly Affiliate Statistical Report, or ASR, in fiscal year 2018. Habitat for Humanity International’s Government Relations and Advocacy team uses the affiliate’s ASR advocacy responses to report on U.S. network advocacy activity to the Global Metrics Tool. The GRA team also utilizes a supplemental survey with reports from affiliate support organizations, or ASOs, to track state policy and advocacy efforts. This reporting helped track the Cost of Home campaign’s progress towards improving home affordability for 10 million people. GRA also shares advocacy responses with the affiliate network to build both their policy knowledge and their capacity to effectively advocate and enact systems-level change on home affordability.

The numbers and narratives in the following pages are from affiliates and ASOs that reported a description of their impact on people and/or the dollars accessed or allocated from state and local governments for affordable housing from July 1, 2023, to June 30, 2024. The 134 examples included in this report do not represent all the affiliated network’s state and local advocacy efforts reported during fiscal year 2024. The report encompasses examples the GRA team could validate from the information shared by affiliates and affiliate support organizations.

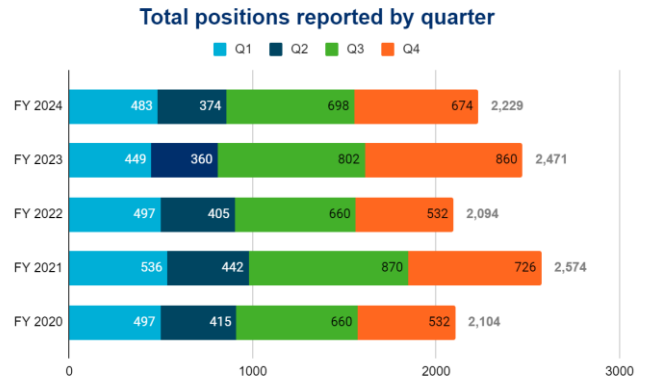
Table of Contents

Overview of FY2024 State and Local Advocacy & Policy Impact.....	2
FY2024 State and Local Advocacy and Policy: Impact by Service Area.....	4
FY2024 State and Local Advocacy Impact Narratives	
Increasing supply and preservation of affordable homes.....	7
Equitably increasing access to credit.....	33
Optimizing land use for affordable homes.....	38
Ensuring access to and development of communities of opportunity.....	54
Other local advocacy wins.....	60
U.S. Advocacy Resources at MyHabitat	61

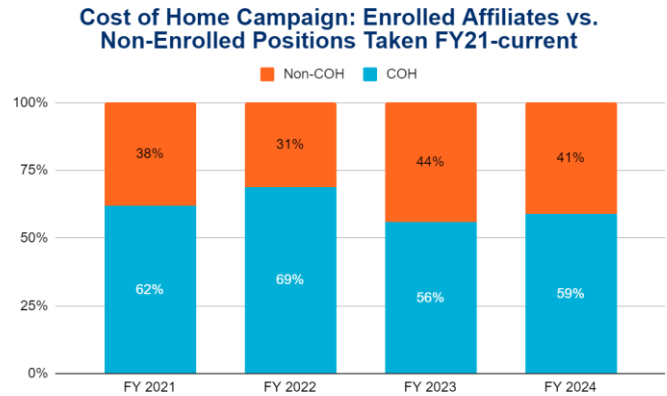
For more information, please reach out to the HFHI Government Relations and Advocacy team at advocacy@habitat.org.

Overview of FY2024 State and Local Advocacy & Policy Impact

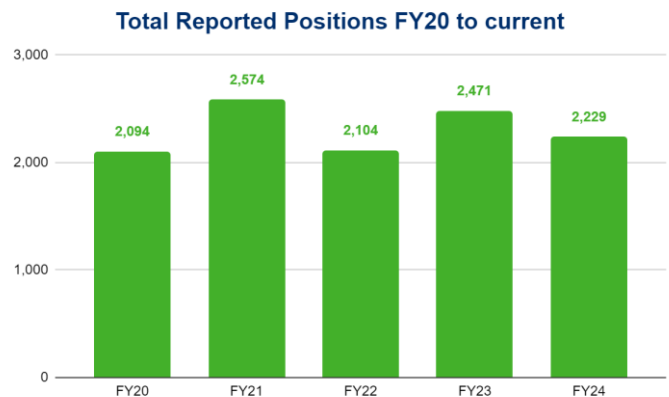
In FY2024, 379 affiliates reported taking at least one state or local policy position on the Affiliate Statistical Report. Among affiliates reporting, 766 policy positions were at the local level, and 1,463 were at the state level.



About 59% of the affiliates that reported taking a state or local policy position in FY2024 were enrolled in Cost of Home across forty states. Moreover, out of the 419 affiliated organizations enrolled in the COH campaign, about two out of three reported taking a state or local policy position in FY2024.



In the last five years, Habitat affiliates have reported 11,472 policy positions that they have advocated for at local and state levels of government.



**policy
positions in
46 states**

Affiliates in 46 states reported taking a state or local position in FY2024, while COH affiliates in 40 states reported taking a state or local position.

**86% positions
in leadership
32% positions
in coalition**

In FY2024, affiliates reported taking 1936 positions in coalition, and leading on 728 policy efforts. COH-enrolled affiliates reported taking 1,548 positions in coalition and 568 in leadership.

**2.9
million
people
impacted**

In total for FY2024, 2.9 million people were impacted by affiliates and ASOs enrolled and not enrolled in the Cost of Home campaign. These efforts sought to improve home affordability across the U.S. through successful policy and systems changes at the local and state level.

**\$1.9 billion in
public funding
accessed or allocated**

For FY2024, more than \$1.9 billion in public funding was accessed or allocated for affordable housing through policy changes supported by affiliates or ASOs enrolled and not-enrolled in the Cost of Home campaign.

FY2024 State and Local Advocacy and Policy: Impact by Service Area



Increasing supply and preservation of affordable homes

Habitat organizations that reported successful advocacy efforts to increase the production, preservation and accessibility of homes that are affordable for lower income households

Allegheny Valley Habitat for Humanity
Almost Heaven Habitat for Humanity
Asheville Area Habitat for Humanity*
Austin Habitat for Humanity*
Calaveras County Habitat for Humanity*
Coastal Empire Habitat for Humanity*
Columbia County Habitat for Humanity*
Cowlitz County Habitat for Humanity*
East St. Tammany Habitat for Humanity*
Elizabeth City Habitat for Humanity*
Flower City Habitat for Humanity*
Gloucester County Habitat for Humanity*
Greater Des Moines Habitat for Humanity*
Greater Lycoming Habitat for Humanity
Habitat for Humanity Anderson County*
Habitat for Humanity California*
Habitat for Humanity Metro Maryland*
Habitat for Humanity New York City & Westchester County*
Habitat for Humanity of Berks County
Habitat for Humanity of Boone County*
Habitat for Humanity of Broward County*
Habitat for Humanity of Bucks County*
Habitat for Humanity of Charlotte Region*
Habitat for Humanity of Colorado*
Habitat for Humanity of Douglas County Minnesota*
Habitat for Humanity of Georgetown County*
Habitat for Humanity of Greater Fresno Area*
Habitat for Humanity of Greater Los Angeles*
Habitat for Humanity of Greater Miami*
Habitat for Humanity of Greater Portland* (ME)
Habitat for Humanity of Greater Providence and East Bay*
Habitat for Humanity of Greater Sacramento*
Habitat for Humanity of Greater San Francisco*
Habitat for Humanity of Iowa*
Habitat for Humanity of Island County*
Habitat for Humanity of Kanawha & Putnam County
Habitat for Humanity of Kent County*
Habitat for Humanity of Lake-Sumter*
Habitat for Humanity of Laramie County*
Habitat for Humanity of Lincoln County* (OR)
Habitat for Humanity of Merced/Stanislaus Counties*
Habitat for Humanity of Metro Denver*
Habitat for Humanity of Metro Maryland*
Habitat for Humanity of Michigan*
Habitat for Humanity of Mid-Ohio Valley*
Habitat for Humanity of Mid-Willamette Valley*
Habitat for Humanity of Montgomery & Delaware Counties*
Habitat for Humanity of Northern Flint Hills
Habitat for Humanity of Omaha*
Habitat for Humanity of Orange County* (NC)
Habitat for Humanity of Philadelphia*
Habitat for Humanity of Portland Region*
Habitat for Humanity of Seattle-King & Kittitas Counties*
Habitat for Humanity of Southern Santa Barbara County
Habitat for Humanity of the Eastern Panhandle
Habitat for Humanity of the Greater Harrisburg Area
Habitat for Humanity of the Mid-Ohio Valley*
Habitat for Humanity of the Tri-State*
Habitat for Humanity of Tuscaloosa*
Habitat for Humanity of Waukesha County*
Habitat for Humanity Pennyryle Region*
Habitat for Humanity Portland Region*
Habitat for Humanity Seattle-King & Kittitas Counties*
Habitat for Humanity South Carolina*
Habitat for Humanity Spokane*
Habitat for Humanity Vail Valley*
Habitat for Humanity Wake County*
Habitat for Humanity York County*
Hanover & King William Habitat for Humanity*
Hawai'i Habitat for Humanity Association*
Hawai'i Island Habitat for Humanity*
Kaua'i Habitat for Humanity*
Kentucky Habitat for Humanity*
Lancaster Lebanon Habitat for Humanity*
Manhattan Area Habitat for Humanity
Marion-Dillon County Habitat for Humanity
Minnesota Habitat for Humanity*
Mon Valley Habitat for Humanity

Monroe County Habitat for Humanity
 Morgan County Habitat for Humanity
 Newburg Area Habitat for Humanity
 Riverside Habitat for Humanity*
 Salt Lake Valley Habitat for Humanity*
 San Gabriel Valley Habitat for Humanity*
 Sisters Habitat for Humanity*
 Snyder-Union-Northumberland Habitat for Humanity
 South Central New Jersey Habitat for Humanity*

South County Habitat for Humanity Rhode Island*
 South Puget Sound Habitat for Humanity*
 Southern Crescent Habitat for Humanity*
 Tacoma/Pierce County Habitat for Humanity*
 Twin Cities Habitat for Humanity*
 West Orange Habitat for Humanity*
 West Tuality Habitat for Humanity*
 Wichita Habitat for Humanity*



Equitably increasing access to credit

Habitat organizations that reported successful advocacy efforts to increase and broaden access to safe and sound credit for an underserved population

Fauquier Habitat for Humanity*
 Greater Fredericksburg Habitat for Humanity*
 Habitat for Humanity California*
 Habitat for Humanity of Colorado*
 Habitat for Humanity of Greater Los Angeles*
 Habitat for Humanity of Greater Sacramento*
 Habitat for Humanity of Metro Denver*
 Habitat for Humanity of New York City and Westchester County*
 Habitat for Humanity of Omaha*
 Habitat for Humanity of Pinellas and West Pasco Counties*

Habitat for Humanity of Seattle-King & Kittitas Counties*
 Habitat for Humanity Vail Valley*
 Habitat for Humanity Virginia*
 Middle Keys Habitat for Humanity*
 Milwaukee Habitat for Humanity*
 Minnesota Habitat for Humanity*
 Oregon Habitat for Humanity*
 Piedmont Habitat for Humanity*
 Powhatan Habitat for Humanity
 Rockbridge Area Habitat for Humanity



Optimizing land use for affordable homes

Habitat organizations that reported successful advocacy on land use, acquisition, and development to lower building costs, promote fair housing and reflect community needs

Austin Habitat for Humanity*
 Calaveras County Habitat for Humanity*
 Cape May County Habitat for Humanity*
 Cowlitz County Habitat for Humanity*
 Dubuque/Jackson Counties Habitat for Humanity
 Essex County Habitat for Humanity*
 Greater Muncie Habitat for Humanity
 Habitat for Humanity Austin*
 Habitat for Humanity California*
 Habitat for Humanity Island County*
 Habitat for Humanity Metro Maryland*
 Habitat for Humanity of Bulloch County*
 Habitat for Humanity of Colorado*
 Habitat for Humanity of Effingham County*
 Habitat for Humanity of Frederick County*
 Habitat for Humanity of Greater Charlottesville*

Habitat for Humanity of Greater Cincinnati*
 Habitat for Humanity of Greater Los Angeles*
 Habitat for Humanity of Greater Providence and East Bay*
 Habitat for Humanity of Greater Sacramento*
 Habitat for Humanity of Laramie County*
 Habitat for Humanity of Metro Denver*
 Habitat for Humanity of Metro Maryland*
 Habitat for Humanity of Pulaski County Kentucky
 Habitat for Humanity of Saint Vrain Valley*
 Habitat for Humanity of Southern Santa Barbara County
 Habitat for Humanity of the Charlotte Region*
 Habitat for Humanity of the Chesapeake*
 Habitat for Humanity of the Greater La Crosse Region*

Habitat for Humanity Portland Region*
Habitat for Humanity Southern Santa Barbara
County
Habitat for Humanity Vail Valley*
Houston Habitat for Humanity*
Laredo-Webb County Habitat for Humanity

Lexington Habitat for Humanity*
Loveland Habitat for Humanity*
Morris Habitat for Humanity*
San Gabriel Valley Habitat for Humanity*
South County Habitat for Humanity Rhode Island*
Yakima Valley Partners Habitat for Humanity*



Ensuring access to and development of communities of opportunity
Habitat organizations that reported successful advocacy efforts to protect and strengthen neighborhoods and enable communities to thrive.

Asheville Area Habitat for Humanity*
Calaveras County Habitat for Humanity
Habitat for Humanity California*
Habitat for Humanity of Colorado*
Habitat for Humanity of Greater Los Angeles*
Habitat for Humanity of Merced/Stanislaus Counties*
Habitat for Humanity of Metro Denver*
Habitat for Humanity of Southern Santa Barbara
County

Habitat for Humanity Seattle-King & Kittitas Counties*
Helena Area Habitat for Humanity
Lafayette Habitat for Humanity*
Sandusky County Habitat for Humanity
Topeka Habitat for Humanity
Twin Cities Habitat for Humanity*
West Georgia Habitat for Humanity

Other local advocacy wins

Habitat organizations that reported successful advocacy efforts to advance affordable housing with their local governments.

Habitat for Humanity of Kosciusko County
Habitat for Humanity of Champaign County*

**Denotes Cost of Home Campaign Affiliates*

FY2024 State and Local Advocacy Impact Narratives

In the following sections, the narratives describing policy and advocacy wins from Fiscal Year 2024 are listed in alphabetical order by state.

Increasing supply and preservation of affordable homes

Habitat organizations that successfully advocated to increase the production, preservation and accessibility of homes that are affordable for lower income households.

**Denotes Cost of Home Campaign Affiliates*

In Alabama, **Habitat for Humanity of Tuscaloosa*** secured a [\\$250,000 grant from the Tuscaloosa County Commission](#) to help fund infrastructure for 25 homes in the City of Tuscaloosa. The affiliate's [Operation Transformation project](#) will feature two new neighborhoods that combine affordable homeownership with unique workforce training opportunities. Habitat Tuscaloosa* started a construction trades job-training partnership as part of this project with the Tuscaloosa Career & Technology Academy, which provides college readiness and trade training. Operation Transformation also includes a partnership with a local non-profit that helps non-violent offenders coming out of the criminal justice system to obtain certifications in various construction trades. The grant approved by the Tuscaloosa County Commission comes from the county's ARPA budget. Habitat Tuscaloosa* had to overcome some resistance from county officials about investing Tuscaloosa County's ARPA resources in a project located in the City of Tuscaloosa, but the affiliate lobbied the commissioners and successfully made the case about the transformational and region-wide impacts of the innovative project.

Habitat for Humanity of Greater Fresno Area* continued their homebuilding momentum by securing a grant from the Fresno County Board of Supervisors for \$573,000 in allocations of the county's federal funding from the American Rescue Plan Act. The county had received 42 applications for the remaining \$4.2 million balance in ARPA funds, and the funding secured by Habitat will subsidize the construction of seven affordable homes in Firebaugh, California. The City of Firebaugh also contributed a stormwater drainage system that will serve the Habitat

homes and subsequent phases of the development. Habitat leaders closely collaborated with Firebaugh municipal staff and appeared jointly at the County Board of Supervisors to secure the support of the Board of Supervisors and advance this urgently needed affordable housing for the rural agricultural community. With the county’s support, Habitat will leverage additional state and federal funds for homes priced for households between 40-80% of the area median income. Habitat Greater Fresno also arranged site visits for the county supervisors and state officials to observe how Habitat brings together homebuyers, volunteers and workforce training in the homebuilding process.

Habitat for Humanity California* and affiliates across the state reported many key policy wins in the 2023 state legislative session that were signed over the summer. Nearly 60 housing bills were enacted at the end of the session, eleven of them endorsed and advanced by Habitat California and a network of affiliates, coalition partners and housing champions.

Reporting Affiliates

San Gabriel Valley Habitat for Humanity*
Riverside Habitat for Humanity*
Habitat for Humanity of Greater Los Angeles*
Calaveras County Habitat for Humanity*
Habitat for Humanity of Southern Santa Barbara County
Habitat for Humanity of Greater Sacramento*

Building on the centerpiece event of Habitat’s annual Advocacy Day where affiliates engage one-on-one with legislators and share information about the transformative opportunities for affordable homeownership, Habitat’s housing advocacy accomplishments included support for:

- [AB 671](#) which changes the guidelines for the CalHome program—the largest source of affordable homeownership funding in the state. The bill amends state law so that non-profit developers and community land trusts (CLTs) can use CalHome dollars to develop Accessory Dwelling Units (ADUs). This expands the availability of CalHome resources for affordable housing developers to add 1-3 homes on single-unit zoned lots.
- [ACA 1](#) - Habitat affiliates advocated for the legislature to refer to California voters a ballot measure that would lower the approval threshold from two-thirds to 55% to for local bonds and special taxes that invest in public infrastructure, affordable housing, down payment assistance and permanent supportive housing projects. Voters across the state will see this on their November 2024 ballots.

San Gabriel Valley Habitat for Humanity* reported their advocacy in support of [Senate Bill 20](#), which establishes a new framework for California local governments to collaborate in forming regional housing trusts. The affiliate’s CEO testified at the state capitol on the successes of the San Gabriel Valley Regional Housing Trust, which combines the efforts of 22 cities to finance the planning, acquisition and construction of affordable housing projects across the affordable housing spectrum.

Habitat for Humanity of Merced/Stanislaus Counties* engaged in an advocacy effort that opened the door for [\\$20 million in California state flood relief](#) for small towns and communities throughout the two counties that suffered devastating damage in 2022-23 from winter storms that overwhelmed creeks and streams and ultimately breached some levee systems in the area. Many residents—including those of the Latino-majority town of Planada—work in low-wage jobs in agriculture, and their property damages from the storms were compounded by weeks of lost wages. In the \$20 million aid package, state and local agencies created a simpler application process for homeowners to help them move forward with home repairs. **Habitat for Humanity California*** was also pivotal in working with the Habitat Merced/Stanislaus Counties* and local officials, providing legal language and precedent to clarify that non-profits could engage and perform flood repair work using the emergency funds, and that the repair programs did not exclusively require the work to be done by prevailing-wage contractors.

Habitat for Humanity of Greater San Francisco* was a visible supporter of [Proposition A](#), a referendum in San Francisco that successfully gained voter approval for \$300 million in bonds that the city will use to construct, develop, acquire, and/or rehabilitate housing—including workforce housing and senior housing—that will be affordable to extremely low-income and moderate-income households. San Francisco’s goal with Proposition A is to create 1,500 units of affordable housing, helping to meet the city’s housing goal of approving 82,000 new homes (46,000 of them designated as affordable, below-market units) in the next eight years. Habitat San Francisco* [endorsed Proposition A](#) and provided a [sponsored argument in favor of the measure in the city’s election information guide](#).

Habitat for Humanity of Colorado* and Colorado affiliates supported key legislation to catalyze an increase in housing options. Meeting with legislators at the statewide network’s “Coffee at the Capitol,” the affiliates promoted bills that were enacted by the conclusion of the session:

Reporting Affiliates

Habitat for Humanity of Colorado*
Habitat for Humanity of Metro Denver*
Habitat for Humanity Vail Valley*

- [HB24-1308](#) increases the authority of the State Division of Housing (DOH) to streamline loans and grantmaking processes, and increases the public transparency of their decision-making. Habitat affiliates emphasized that the new law positions the DOH as the first-in or early funder, which creates momentum for affordable housing developers to secure additional funding.
- [SB24-174](#) establishes steps that state, regional and local entities must follow to conduct housing needs assessments and develop housing action plans every six years; both will be submitted to the state for review and to increase community accountability. The bill

also provides guidance on how housing needs assessments identify areas where residents are vulnerable to displacement. SB-174 provides \$15 million in grants to local governments to accomplish these plans and allows them to retain control over land use, zoning, and housing decisions. This bipartisan legislation earned the support of local governments and the Colorado Municipal League, who lauded the bill's emphasis on "partnership, not preemption."

West Orange Habitat for Humanity* garnered the support of the Winter Garden, Florida, City Commission and Community Redevelopment Agency for a \$40,000 grant through the city's [Neighborhood Revitalization Program](#) for East Winter Garden, a historic African American community that has been the focus of a resident-based collaborative process to identify and address needs for improved services. This grant supports a [West Orange Habitat for Humanity initiative](#) that provides exterior home improvement and critical repairs for low-income homeowners identified by a resident committee. A first phase of the program by West Orange Habitat was a great success, so the affiliate engaged with Winter Garden city staff to explore continuing the effort. Through outreach with East Winter Garden neighborhood residents to identify additional homes in need of repair and improvements, Habitat worked to secure the support of the Winter Garden City Commission to fund a second phase. "We are fortunate to have a partner like Habitat for Humanity," said one Commissioner. "They have been crucial in our efforts to revitalize East Winter Garden. Building generational wealth for this community is our top priority."

Habitat for Humanity of Broward County* participated in the development of the county's recently approved [Ten-Year Affordable Housing Master Plan](#). The County Commissioners launched the planning process more than a year ago, focusing on the urgent state of this Florida region's housing challenges and "sounding a 'call for action' for Broward County's 31 municipalities, leading industry sectors, lenders, and institutions." Increases of 60% or more in median home prices between 2020-2023 were seen across the county, and average rents had soared to new levels. The housing master plan focuses on strategies for funding, zoning for greater density, and creating new regulatory incentives to achieve affordability. Habitat Broward County's* staff met with Broward County project staff and consultants to discuss how to position homeownership opportunities in the plan, followed by a visit from the project team to a Habitat board meeting to gather further input. With the plan adopted by the county commissioners, Habitat Broward County* will continue to focus on strengthening and innovating the homeownership components as the plan is implemented.

Habitat for Humanity of Lake-Sumter* in Florida collaborated with the City of Leesburg in adopting a new framework for the [city's home rehab program](#). The Leesburg City Council

approved increases in available funds from \$5,000 per household to \$25,000 to pay for critical home repairs and weatherization. The program now also enlists private nonprofit partners with the time and expertise to manage the projects instead of requiring the homeowner to do so. Leesburg also approved a new policy for the transfer of city-owned land for housing development, enabling partners like Habitat Lake-Sumter to request up to one new lot per year for affordable housing purposes. These policy wins were a product of Habitat's relationship-building with local officials, sharing best practices from other cities and being a consistent and vocal cheerleader.

Habitat for Humanity of Greater Miami* successfully advocated for the Miami-Dade County Board of Commissioners to approve a [resolution that establishes a new affordable housing funding pool](#) for affordable, single-family homeownership projects. This action is part of a comprehensive strategy to address the region's housing undersupply and rapidly increasing development costs. The commissioners committed up to \$30 million over the next five years drawing on funds from both the state of Florida and a local real estate transfer surtax. A framework was also established to pre-qualify developers—including affordable housing builders like Habitat of Greater Miami*—to partner with Miami-Dade County on new housing that can be built on suitable county-owned land.

In the Atlanta metro region, **Southern Crescent Habitat for Humanity*** was successful in advocating for affordable housing funding from Henry County's \$45 million ARPA allocation. The affiliate plans to build three new affordable homes in the city of Stockbridge, and the Henry County Board of Commissioners allocated [\\$600,000 from ARPA funds](#) towards the project. Henry County is the second-fastest growing county in the state, absorbing significant population growth (18% in the past 10 years) and new jobs. The need for affordable, entry-level homeownership opportunities like Southern Crescent Habitat's* project has become more urgent, as the median list price of a home in the county increased from \$226,000 in January 2018 to \$380,000 in December 2023 - [a 68% increase in five years](#).

Coastal Empire Habitat for Humanity* in Georgia reports on their advocacy for [House Bill 461](#)—an important modification to state law governing the permit fees imposed by local governments. There had been no clear policy framework for how local governments could use these fee revenues, or if the amount of the fees were tied to reflect the jurisdiction's costs in administering them. The law now says that local governments in Georgia can only use the revenues from certain fees—such as building permit fees—for directly-related regulatory activity, and may not use them to fund their general operations. It also removes the ability for local governments to impose fees on renovation construction projects based on costs, a method that can have outsized impacts on the home rehabilitation projects by Habitat for Humanity's

affiliates; instead, House Bill 461 specifies the amount of square feet as the base metric to calculate fees.

Hawai'i Island Habitat for Humanity* successfully advocated with the Hawai'i County Council and county agencies to secure [\\$166,000 from a \\$9.8 million affordable housing fund](#) that the affiliate will invest in increasing housing construction capacity. The fund comes from a dedicated portion of property tax revenues on homes valued at over \$2 million (and which also do not have a homestead exemption) that the county then allocates to various organizations that address homelessness and affordable housing challenges on the island. Habitat Hawai'i Island testified at committee hearings on Habitat's role in the affordable housing continuum, and will now invest the funds in increasing construction capacity on five new affordable homes.

Kaua'i Habitat for Humanity's* development of a [subdivision of new affordable homes in Waimea](#) was underway when the affiliate discovered that sewer connection fees for affordable housing developments were being increased. The affiliate's board president leveraged their relationship with Kaua'i County Council to discuss the fees, which prompted a policy review resulting in the council's approval of a code amendment that exempts affordable housing developments from the connection fees. For Kaua'i Habitat*, this waiver has an impact of nearly \$1,000 in savings on each of the 24 lots in Waimea.

Hawai'i Habitat for Humanity Association* advocated before the state's Housing Finance Development Corporation (HFDC)—the agency responsible for administering all state affordable housing funding—as they approved guidelines for a [new homeownership revolving loan fund enacted by the state legislature](#) in 2021. Habitat Hawai'i worked in coalition with other state community development financial institutions (CDFIs) during the policymaking process to change an initial provision in the draft rules that made CDFIs ineligible from accessing the funds for homeownership projects. The coalition emphasized that this was not the intent of the legislators who passed the bill. Over several meetings, Habitat Hawai'i* and coalition partners educated HFDC staff on how CDFIs help move the needle on homeownership projects in the state. During this process, Habitat Hawai'i relied on board members to communicate with decision-makers, help draft new guidelines, and testify at a public hearing that led to the approval of the new rules package that was signed by the governor.

Morgan County Habitat for Humanity successfully advocated for key policy changes by suggesting new guidelines to the Indiana Housing & Community Development Authority as it updated their state policies for HOME Investment Partnerships Program (HOME) funding.

Morgan County Habitat highlighted that the homebuyer subsidy maximum of \$40,000 per household was inadequate to cover the financing gap for affordable housing development in their housing market (and markets throughout the state). Habitat suggested a two-tiered approach according to homebuyer income, and in response, the authority approved new subsidy guidelines allowing up to \$60,000 for homebuyers at 50% or less AMI, and \$50,000 for homebuyers between 50% - 80% AMI. Morgan County Habitat staff regularly provides input to state agencies and legislators during the annual planning process for HOME funds, with an emphasis on increasing funds for homeownership.

In northern Illinois, **Habitat for Humanity of Boone County*** was successful in [securing a \\$50,000 allocation from the County's ARPA funds](#) to help finance the construction of an affordable home in the county. The win required direct advocacy and housing education by Boone County Habitat* to help the county commissioners understand the Habitat housing model. The Boone County Commissioners initially rejected the funding request at the finance committee level, and later proposed reducing the funding request by one-half, before approving the full amount requested.

Habitat for Humanity of Iowa* and **Greater Des Moines Habitat for Humanity*** teamed up to advocate for [HF 2167](#), which increases the maximum grant amount in the [Iowa Individual Disaster Assistance Grant Program \(IIDAGP\)](#).

The program helps individuals and families adversely affected by natural disasters—severe storms, flooding, tornadoes—to pay for temporary housing, food assistance, personal property damage and home repair. The maximum grant amount was set at \$5,000 when the program was launched in 2007; the 2024 bill increases the amount to \$7,000 to account for inflation. The grants are available to households with incomes at or below 200% of the federal poverty level, and Habitat for Humanity affiliates partner with the state to provide home repair and reconstruction services. The affiliates engaged with the governor’s office and legislators to urge support for increasing the grant amount by attending subcommittee meetings and sharing stories about the housing challenges faced by Iowans impacted by severe weather events. Since 1990, Iowa has experienced 51 presidentially-declared disasters.

Reporting Affiliates

Habitat for Humanity of Iowa*
Greater Des Moines Habitat for Humanity*

Habitat for Humanity of Iowa* advocated for more funding for the [Housing Renewal Program](#), which launched in 2022 with a \$500,000 appropriation to provide grants for the acquisition, rehabilitation, and resale of homeownership units; acquisition and demolition of blighted structures; and redevelopment. In the past two years, Habitat affiliates in Iowa have [used this state program](#) to

Reporting Affiliates

Habitat for Humanity of Iowa*
Greater Des Moines Habitat for Humanity*

acquire several neglected properties that they repaired and sold to income-qualifying households. At the annual Habitat for Humanity Iowa Day at the State Capitol, Habitat affiliates, advocates and homebuyers gathered to educate legislators (meeting with 61 on that day alone) on the importance of this program and how it helps Iowa communities preserve and increase housing stock for local workers. The Iowa 2025 budget continues this program with a ten percent budget increase, which Habitat Iowa* estimates will support the renovations of nine houses in both rural and urban communities.

Habitat for Humanity of Iowa* and state affiliates advocated in favor of [HF2388](#), which prohibits local governments from adopting residential building codes that prohibit certain exterior materials (e.g., vinyl siding) or exceed state code standards. Local governments occasionally add requirements to their building code that require more expensive exterior cladding and materials, which has the intended or unintended effect of discouraging the development of moderately-priced and below-market rate affordable housing. Habitat affiliates were joined in coalition on this bill by the Iowa Home Builders Association, Vinyl Siding Institute, National Federation of Independent Businesses, Iowa Association of Business and Industry, and others. The bill was vigorously debated, and Habitat affiliates across the state mobilized board members and supporters to reach out to targeted legislators to get the bill over the finish line and signed by the governor.

Reporting Affiliates
Habitat for Humanity of Iowa*
Greater Des Moines Habitat for Humanity*

Habitat for Humanity Kansas*—along with several local affiliates, including **Habitat for Humanity of Northern Flint Hills**, **Manhattan Area Habitat for Humanity** and **Wichita Habitat for Humanity***—were active in the state legislative session. Through one-on-one meetings with key officials (the State Treasurer, Speaker of the House, vice chair of the house appropriations committee, head of the Kansas Housing Resource Corporation as well as several legislators) and letters of support, the affiliates supported the [state budget bill \(Senate Bill 28\)](#), which included a cap on the interest rate charged to non-profit developers for loans accessed from the Kansas Housing Trust Fund. The trust fund (operating as the Kansas Housing Resources Corporation, or KHRC) has long supported Habitat for Humanity affiliates in many ways, including offering secondary mortgages alongside Habitat’s affordable mortgage program, and through a number of marketing initiatives, construction support, and more. In the 2024 session, the Habitat affiliates also worked together to preserve \$40 million in the statewide housing trust fund that had been appropriated in prior Kansas legislative sessions.

Reporting Affiliate
Habitat for Humanity of Northern Flint Hills

Working in coordination with **Kentucky Habitat for Humanity***, 33 Habitat affiliates in the state advocated

Reporting Affiliate
Habitat for Humanity of Pennyrile Region*

with multiple non-profit organizations and housing groups for the creation of the Rural Housing Trust Fund, which supports Kentucky homeowners rebuilding their homes after catastrophic tornadoes and floods across the state in 2020 and 2021. After approving the creation of the trust fund in 2023 with a commitment of \$20 million, the [Kentucky legislature allocated the first \\$13.5 million in late 2023](#). Habitat Kentucky and **Habitat for Humanity Pennyriple Region*** helped organize testimony at public hearings and legislative committees, communicated one-on-one with legislators, and mobilized Habitat supporters to advocate with their legislators.

Louisiana's **East St. Tammany Habitat for Humanity*** worked in coalition with housing advocacy organizations for the approval of [SB 484](#), which updates and improves 2023 legislation that created the state's Fortify Homes Program. The increasing intensity and frequency of storms and hurricanes in the Gulf Coast means that repair costs and home insurance premiums are on the rise, which disproportionately impacts low-income households and first-time homeowners. The Fortify Homes Program helps homeowners afford installations of high wind-resistant roof features such as sealed roof decks, locked-down roof edges, impact-resistant shingles, and wind- and rain-resistant attic vents. These features add upfront costs but limit storm-related damage and reduce insurance premiums, which helps preserve housing stability and affordability. In the 2025 state budget, the legislature appropriated \$20 million to the program and removed the original five-year sunset, and made non-profit entities (like Habitat for Humanity) eligible to receive Fortify Homes Program grants and funding. This is important in cases where a homeowner's Fortify Homes grant (a maximum of \$10,000) to make repairs and upgrades falls short of their total cost. Now, the state can connect them with an eligible non-profit to fill the funding gap. To build support for the bill, East St. Tammany Habitat* and other housing organizations statewide conducted direct advocacy through emails and phone calls to state legislators.

Habitat for Humanity of Greater Portland* in Maine played a central role in studying regulations in the City of South Portland on fire sprinklers in newly built residences, and then advocating for changes to the policy. Maine state law requires fire suppression sprinklers to be installed in new or substantially renovated structures with three or more dwelling units. Three years ago, South Portland added to that regulation by requiring sprinklers in new one- and two-family homes. However, housing developers noted the costs of installing sprinkler systems were rising to upwards of \$10,000 per home, and that 46 states have exempted single-family homes from installing fire sprinklers. The city's Affordable Housing Committee—which includes a representative from Habitat for Humanity as an appointee—supported a proposal to exempt single-family homes, as well as attached and detached accessory dwelling units, as one step to reduce housing construction costs and maintain affordability. South Portland City Council approved an [ordinance](#) that now includes those exemptions to fire sprinkler regulations. Habitat Greater Portland* advocated in favor of this policy change at city council.

After multiple attempts in previous Maryland legislative sessions, **Habitat for Humanity of the Chesapeake*** successfully pushed for the passage of a bill that takes aim at neglected, abandoned properties that cause harm to neighborhoods, contribute to unsafe environments, and deter community reinvestment. [House Bill 2](#) enables local governments across the state to tax certain vacant properties at a higher rate. This law gives local governments a policy lever to deal with properties—including ones with structures that have been cited as unsafe for habitation—that cause harm to the neighborhood fabric. Chesapeake Habitat* also worked with policymakers and legislators to include provisions in the bill that exempt them from any such taxes while Habitat properties are going through often-lengthy rehabilitation or repositioning for renovations. Chesapeake Habitat* provided written testimony to legislative committees, and worked in coalition with other nonprofits to gather support from lawmakers. The bill aligns with Habitat's ongoing work with Maryland cities to acquire vacant properties and transform them into housing, helping the cities meet goals to reduce vacant properties, increase housing opportunities, strengthen communities and create equitable revitalization.

At the local level in Maryland, Montgomery County's [Right of First Refusal \(ROFR\) ordinance](#)—adopted in 1980 and one of the nation's oldest—says that the county, the county's Housing Opportunities Commission, or any certified tenant organization must be offered the opportunity to buy any multifamily rental housing development of four or more units before the owner sells to another party. **Habitat for Humanity of Metro Maryland*** was supportive in pushing for a key change in the ordinance that allows the county to assign its ROFR to qualified non-profits. This is a major policy shift for a couple reasons. Formerly, the county had to hold back a significant portion of dollars from its housing trust fund to maintain readiness for ROFR acquisitions that may arise, so this change will make more funds available for deployment in other purposes and initiatives. Also, this enables the county and non-profit partners to be more active in ROFR situations because the county no longer has to put up the full purchase amount; instead, the nonprofit partner can be assigned the ROFR position and purchase the property with their own funds, without the county playing the middle-man role.

Habitat for Humanity of Metro Maryland* played a leading role in building support for the creation of the [Non-Profit Preservation Fund \(NPF\)](#), a new \$20 million funding resource approved by the Montgomery County Council that provides low-interest loans to non-profit developers and public housing authorities to acquire and preserve affordable housing units in large multi-family buildings. Montgomery County has over 25,900 unrestricted rental units that are affordable to households with incomes under 65% of the Area Median Income (AMI). The concern is losing those affordable units to an escalating marketplace due to market pressures and rising rents; a 2020 study by a Maryland agency identified between 7,000-11,000 affordable units that were at risk, an amount that has certainly dwindled since that time. Partners seeking dollars from the preservation fund must agree to restrict rent increases according to a set of guidelines; maintain affordability settings for a minimum of 30 years; and set aside at least 20%

of total units at rents affordable to 50% AMI or below, and 10% of total units at rents set by the county's Moderately Priced Dwelling Unit (MPDU) Program. Habitat Metro Maryland* worked in coalition with the [Montgomery Housing Alliance](#) for three years to build support for the fund, meeting with County Council members and testifying at public hearings. Metro Maryland Habitat* is a founding member of the alliance.

Habitat for Humanity Metro Maryland* supported state legislation [HB 599](#) (Housing and Community Development Act) that establishes the new [Maryland Community Investment Corporation \(MCIC\)](#) to compete for New Market Tax Credits, a federal program that incentivizes community development and economic growth through the use of tax credits that attract private investment to distressed communities. The bill also expands funding sources for Maryland's [Strategic Demolition and Smart Growth Impact Fund](#), which catalyzes infill projects through demolition of derelict structures, site acquisition, and other pre-development and engineering work. In direct advocacy with state legislators and testimony before Maryland's House and Senate committees, Habitat Metro Maryland* urged them to approve the bill, highlighting that New Market Tax Credits have been instrumental in developing their affordable homeownership projects.

Habitat for Humanity Metro Maryland* also pushed for a \$13 million increase for the state's [National Capital Strategic Economic Development Fund](#) to support community development and affordable housing in Montgomery and Prince George's counties. Habitat Metro Maryland* met with state legislators as part of an affordable housing coalition advocacy day, and testified in support of the budget bill before committees in both legislative chambers. Habitat for Humanity affiliates in Maryland are eligible to access these funds to develop new housing, provide down payment assistance for homebuyers to purchase and rehabilitate homes, acquire or rehabilitate vacant or blighted properties, and programs to achieve energy efficiency through weatherization and energy retrofits.

At the local level, **Habitat for Humanity Metro Maryland*** successfully advocated with the Montgomery County Council to increase the affordable housing capital budget by \$50 million over the next five years. They estimate that the budget commitment will help house at least 1,250 households. Habitat Metro Maryland* supported the budget advocacy in the coalition's meetings with Council members, the County Executive and the Director of Housing. As part of the budget, Habitat successfully pushed the County Council to commit 10% of the county's fuel energy tax for the [Montgomery Council Green Bank](#), a non-profit that provides affordable financing options for County residents and businesses for clean energy and climate-resilient projects. Habitat also submitted [written testimony in support of the housing budget](#), and a Habitat homeowner testified in support at a public hearing.

Habitat for Humanity of Michigan* achieved a major victory with a \$10 million appropriation in the state's 2024 general fund budget [passed in the 2023 legislative session and signed mid-summer](#).

Reporting Affiliate
Habitat for Humanity of Kent County*

Michigan's 45 affiliates statewide will have the opportunity to access this funding for a wide range of affordable housing initiatives: property acquisition, construction, home rehabilitation and reconstruction, and down payment assistance. This appropriation is unique in that it is provided in the state's general fund, separate from the massive funding pool for housing in the American Recovery Plan Act (ARPA) launched during the pandemic. Michigan's Habitat affiliates were active and successful advocates with state legislators going back to 2021 [to invest more state and federal resources in affordable housing as a way to accelerate economic recovery during the pandemic](#). The 2024 budget earmark is the first direct general fund appropriation for Habitat for Humanity Michigan in its 30-year history in the Great Lakes State.

In St. Paul, Minnesota, **Twin Cities Habitat for Humanity*** gained the [approval from St. Paul City Council to establish three tax increment financing \(TIF\) districts](#) to support affordable housing at Habitat Twin Cities' first development phase in [The Heights project](#), a \$370 million redevelopment of a former golf course into a mixed-use community with 1,000 affordable rental and homeownership opportunities, and at least 1,000 living-wage, low-barrier jobs. [Habitat for Humanity Twin Cities will develop 130 to 150 affordable units](#) of mostly townhomes (twin homes, triplexes, and fourplexes) with some single-family homes, with 73 units planned in this first phase of the project. In using [TIF](#), the City of St. Paul and Twin Cities Habitat will use tax revenues to finance upfront costs, which will then be repaid through incremental property taxes over multiple years that result from the increased assessed value of the property. Twin Cities Habitat* advocated for approval of this financing tool by working closely with city staff and St. Paul City Council. In another milestone in this landmark development, Twin Cities Habitat* was named the host of the [2024 Jimmy and Rosalynn Carter Work Project](#) at The Heights.

Minnesota Habitat for Humanity* and local affiliates advocated for two critical items included in the Minnesota legislature's omnibus budget bill ([HF5242](#)):

Reporting Affiliate
Twin Cities Habitat for Humanity*

- Expanding the eligible uses of funds in the state's [Workforce & Affordable Homeownership Development Program](#). The program makes grants and loans available for community partners and nonprofits for development costs, rehabilitation, land development and residential housing. And now, programs that specifically close the affordability gap are added to the list of eligible uses.
- Expanding the eligible uses of the state's [Housing Infrastructure Bond Program](#) to include the development of cooperatively-owned affordable housing.

Both of these components in the omnibus budget were part of [Habitat Minnesota's legislative focus in the 2024 session](#), reinforced by nearly 100 advocates (affiliates, volunteers and board members) that engaged with their legislators. The kick-off event for these legislative successes was a [Start With Home Rally](#) that Habitat for Humanity Minnesota* co-hosted with Metropolitan Consortium of Community Developers (MCCD), Minnesota Housing Partnership (MHP), Minnesota Public Health Association and other advocacy organizations.

Habitat for Humanity of Douglas County, Minnesota*, advocated with the Alexandria City Council to [establish a housing tax increment financing \(TIF\) district](#) that enables the affiliate's development of 42 affordable homes over a ten-year period. The TIF mechanism will rebate increased property taxes back to Habitat Douglas County Minnesota* over the next 26 years. The affiliate's leaders briefed members of the city council, and at the council public hearing to discuss the ordinance, they were joined by an official from the area economic development commission who testified in favor of the financing tool as a lever to meet the need for homeownership opportunities for households earning up to 80% of the area median income. This step in the development process for Habitat Douglas County Minnesota* follows the 2023 Alexandria City Council's approval to rezone the 25-acre property that increased the allowed density from 26 units to 42 units. In addition to the TIF subsidy, the increased density boosts the number of entry-level homes that Habitat Douglas County Minnesota* can build.

Habitat for Humanity of Omaha* also successfully pushed for the approval of [LB 840](#), which updates the structure of the Nebraska [Middle Income Workforce Housing Fund \(MWHF\)](#). The fund provides matching grants to non-profit housing developers, primarily for construction of new owner-occupied housing or substantially rehabilitated owner-occupied housing in older urban and higher minority areas. The bill reduces the required grant match from 50% to 25%, and increases the maximum grant amount to any one organization from \$5 million to \$10 million. It also expands the MWHF eligible areas from a few census tracts in Lancaster and Sarpy Counties to the entire counties. Omaha Habitat* testified in favor of the legislation before the legislature's Committee on Urban Affairs.

New Jersey Habitat for Humanity affiliates endorsed and advocated for [Assembly Bill 5664](#), which establishes the new Community Wealth Preservation Program. This initiative tackles a crisis in New Jersey's foreclosure market that has been tilted towards well-capitalized investors and corporations buying up foreclosed properties and selling them for quick profits. The Community Wealth Preservation Program opens a new pathway for families, tenants and prospective owner-occupants to buy foreclosed homes by lowering the amount of required deposits and providing extra time for buyers to pull together the remaining funds to acquire a property. It also has provisions for non-profit organizations and affordable housing non-profit developers like New Jersey's Habitat for Humanity affiliates to purchase abandoned homes for

repair and rehabilitation and then resell them to income-qualifying households. The intent of the legislation is to level the playing field in New Jersey's foreclosure market (in the top five among US states), promote affordable homeownership, and empower people with vested interest in the community to purchase homes. This legislation is also squarely focused on equity and closing the racial wealth gap by assisting Black, Latino and other communities who have been excluded from wealth-building opportunities through homeownership. Staff members and supporters of New Jersey Habitat for Humanity affiliates across the state testified in person at committee hearings at the state capitol in favor of the legislation.

Reporting Affiliate

South Central New Jersey Habitat for Humanity*
Gloucester County Habitat for Humanity*

Habitat for Humanity New York City & Westchester County* joined a coalition in the “Homes Now, Homes for Generations” campaign to push for increased affordable homeownership and renter protections in New York City's 2025 budget. The budget that was ultimately adopted increases funding for two specific programs:

- [Open Door](#), a program that helps finance new construction of cooperative and condominium buildings affordable to moderate income households; and
- [Neighborhood Pillars](#), which provides low-interest loans and tax exemptions to nonprofits and mission-driven organizations to acquire and rehabilitate housing (both unregulated and rent-stabilized) for low- to moderate-income households.

The coalition's highly visible, coordinated advocacy campaign included a lobby day for Habitat NYC & Westchester County* and other advocates to engage with New York City's elected officials; a number of rallies and events across the city; and a campaign launch on the steps of City Hall that included remarks from Habitat NYC & Westchester County*.

The campaign resulted in a \$110 million increase for the Open Door program for the next two years, nearly doubling the program funding to create an estimated 1,100 new affordable units. Neighborhood Pillars has a \$30 million budget for 2025 and 2026 fiscal years, the first appropriation since 2018, which will be deployed to purchase naturally-occurring affordable rental units and rent-stabilized buildings. In some instances, these units may be purchased by Habitat NYC & Westchester County* and converted to affordable homeownership units.

Habitat for Humanity New York City & Westchester County* also advocated for two key legislative wins at the 2024 statehouse session. First was the investment in the [New York Housing for the Future Homeownership Program](#) which seeks to create permanently affordable, limited-equity cooperatives for households up to 130% of the area median income. The [state's 2025 budget allocates \\$75 million in new funding for this program](#) and enacts guidelines for grants or loans. This marks a significant investment in multi-family affordable

homeownership at the state level, in addition to the state’s Affordable Housing Corporation’s five-year, \$400 million capital fund.

The second advocacy win for **Habitat for Humanity New York City & Westchester County*** at the state level was a budget increase for the [New York Affordable Housing Corporation](#): \$14.5 million for fiscal year 2024 to complement the previously appropriated \$26 million. Habitat NYC & Westchester County* estimates that using an average per unit subsidy of \$60,000, the increased funding will help create or preserve approximately 242 homes, impacting more than 700 New Yorkers.

Habitat for Humanity of New York State*, affiliates in the Buffalo and western areas of the state, and housing advocates across New York advocated for two major funding wins in the [2025 budget approved at the state legislature](#).

Reporting Affiliate
Flower City Habitat for Humanity*

- The first is a \$40 million appropriation to promote the construction of new homes and duplexes in Buffalo, Albany, Syracuse, Rochester and Binghamton. The intent is to partner with Habitat for Humanity and other non-profit builders by helping cover construction costs for homes serving income-qualifying households. A key feature of the program is prioritizing homebuilding on under-utilized land owned by the municipalities to promote infill development.
- The second \$40 million appropriation is a program to support small landlords (owners of 1-5 rental units) in upstate New York in need of capital to rehabilitate rental units that are dilapidated or vacant due to urgent repair needs, lead abatement and weatherization. Owners can apply for grants for up to \$75,000 per unit, and must make a commitment to keep the units on the rental rolls for at least the next ten years, and agree to regulatory oversight on rents that will be coordinated by the state’s housing department.

Habitat for Humanity of New York State* and local affiliates’ roles in advocating for this bill included targeted outreach to legislators in support of the funding, which started in separate bills before being incorporated into the governor’s state budget.

In North Carolina, the entity that represents the insurance companies before the state’s Department of Insurance [proposed increases in homeowners’ insurance rates](#) by an average of 42% statewide (and almost doubling rates in coastal counties), citing the rising costs of insuring homes affected by climate change, more powerful hurricanes and heavy flooding. **Habitat for Humanity North Carolina*** and local affiliates across the state organized their

Reporting Affiliates
Habitat for Humanity of the Charlotte Region*
Wake County Habitat for Humanity*
Elizabeth City Habitat for Humanity*
Asheville Area Habitat for Humanity*

opposition to these steep rate hikes, which would intensify the financial challenges for North Carolina households already burdened by higher costs of living. The Habitat network mobilized to write letters to the insurance commissioners, raised visibility of the issue through social media, and helped board members, volunteers and advocacy ambassadors submit comments through the department's public engagement process. The effort resulted in the commissioners' rejection of the insurers' proposed rate increases, forcing a restart in the rate-setting process.

Habitat for Humanity Wake County* was active over several months as a stakeholder in the development of a new [affordable housing plan for the city of Knightdale](#), North Carolina. Among the plan's recommended strategies are the creation of an affordable housing trust fund, more partnerships between the town and nonprofit developers to preserve and create affordable homeownership opportunities, and the development of new housing types to provide greater housing choice. The plan prioritizes affordable housing and "emphasizes the importance of inclusive and equitable growth." Habitat Wake County* provided feedback and insights on the draft plan, and as the final plan moved to Knightdale Town Council, they organized advocates to attend public hearings, provide visible and vocal support from the community, and share testimony about the critical need for housing solutions. Habitat Wake County* supported the final plan and urged council members to push for funding in the next fiscal year to accelerate the plan's implementation.

In North Carolina, **Habitat for Humanity of Orange County*** was a contributor and advocate as the Chapel Hill Town Council adopted a new [Affordable Housing Plan and Investment Strategy](#), the first comprehensive housing plan in Chapel Hill's history. Habitat Orange County participated in the Local and Regional Affordable Housing Partners stakeholder group that provided guidance, data and technical expertise over the nine months that the plan was developed, advocating for policies that lower barriers to new home construction and improve access to affordable homeownership. The plan establishes four goals areas:

- Decrease barriers to building homes
- Expand and preserve affordable homeownership
- Expand and preserve affordable rental housing
- Increase staffing and funding capacity

Chapel Hill leaders say that the plan's recommended activities, policies and funding strategies (including a potential \$50 million affordable housing bond) will support the development of up to 900 new affordable homes, and preserve up to 400 existing affordable homes, over the next five years.

In another advocacy win at the county level in the Chapel Hill area, **Habitat for Humanity of Orange County*** advocated for a change in the funding structure of a \$15 million budget for affordable housing in [Orange County's long-term capital improvement plan \(CIP\)](#). Orange County Habitat and other affordable housing providers successfully made the case to the County Commissioners to accelerate the release of \$5 million of the \$15 million total for the 2024 fiscal year, enabling them to address community housing needs with more urgency. Orange County Habitat for Humanity submitted a letter of support to the county board, and Habitat representatives and homeowners spoke in favor of the investments at the budget hearing. The County's goal is to deploy the CIP funding to help Habitat and other affordable housing developers finance up to 750 new units of affordable housing, leveraging other local, state and federal funding sources.

Habitat for Humanity Oregon* and local affiliates statewide celebrated the passage of a slate of bills that add up to \$376 million for strategies and programs to drive housing production. [Senate Bill 1537](#) included \$89.5 million for housing production, \$3 million for infrastructure to support housing developments, \$75 million for a revolving loan fund, and \$88.8 million to support 44 specific shovel-ready housing projects across the state.

Reporting Affiliates

West Tuality Habitat for Humanity*
Portland Region Habitat for Humanity*
Habitat for Humanity of the Mid-Willamette Valley*
Newberg Area Habitat for Humanity
Sisters Habitat for Humanity*
Columbia County Habitat for Humanity*
Habitat for Humanity of Lincoln County*

Habitat for Humanity affiliates in Oregon also supported [Senate Bill 1530](#) which features \$15 million for the state's [Healthy Homes Repair Fund](#) administered by the Oregon Health Authority, which is a key partner and resource with the Oregon Habitat network. The Healthy Homes Repair Fund deploys resources to maximize the energy efficiency of residences; extend the usable life of residences; conduct radon, lead and mold abatement; increase fire resistance; and install smoke filtration and air purification systems. Recent legislation also added resources to the repair fund to increase home energy efficiency and save energy costs by reducing the reflection of heat on or around the home, and installing electrical upgrades that enable upgrades for more efficient heating and cooling devices.

On top of that, the wide-ranging Senate Bill 1530 included a raft of appropriations for infrastructure projects to support the development of affordable housing, including: \$1.75 million to the City of Lake Oswego for water, sewer and stormwater infrastructure improvements for a Habitat for Humanity development; and a \$1.5 million grant to the City of Riddle for a new water storage reservoir to support a new Habitat for Humanity development.

The centerpiece of Habitat's legislative effort was an Advocacy Day at the Oregon state capitol, organized by Habitat Oregon*. Affiliate representatives spoke with legislators and attended committee hearings, all wearing coordinated blue scarves as a show of strength. Habitat

affiliates also submitted letters of support for these bills over the course of the legislative session.

Newberg Area Habitat for Humanity in Oregon engaged in a policy review process as city administrators proposed changes to development fees on future homebuilding. The fees — known as system development charges (SDCs) — are one-time charges to individuals and developers developing a vacant property, redeveloping a property, or changing a property use (e.g., from a commercial use to housing), and are designed to pay for expansions to water, wastewater, transportation, and stormwater systems. Among the [fee changes adopted](#) by City Council were decreases for new homes under 1,000 square feet and increases for new homes over 2,200 square feet. Newberg Habitat testified at the council public hearing that the revised fee structure will encourage non-profit and for-profit developers to build smaller, more affordable homes, and highlighted how the fee adjustments will expand homeownership opportunities for first-time homeowners.

Habitat for Humanity Portland Region* was involved in an advocacy effort that arose from unexpected changes made to a state-administered housing finance program. Oregon's [Local Innovation and Fast Track \(LIFT\) Homeownership Program](#) is designed to increase housing supply and create new affordable homeownership opportunities. As the primary source of state-level affordable housing subsidy, the Oregon state government facilitates general obligation bonds for affordable for-sale homes (the program also has a rental housing component) through new construction or conversion of commercial or industrial properties into new housing. In early 2023, Oregon's Department of Justice revised the lending terms for the LIFT Homeownership Program, which jeopardized bank financing for many affordable housing projects in the pipeline. To reverse these changes, Habitat Portland Region* successfully advocated for changes to financing documents that increase predictability for bank partners, and other policy adjustments to smooth out wrinkles around foreclosure terms, order of liens, and compatibility with Fannie Mae requirements. With the policy revisions and clarifications in place, Oregon will continue to deploy the LIFT Homeownership Program resources to close the housing gap, with an emphasis on closing the housing gap in communities of color, especially in rural communities.

In Pennsylvania, **Habitat for Humanity of Philadelphia*** and 22 affiliates across the state have long advocated for raising the cap on the revenues from a real estate transfer tax that is a major resource of the [Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund](#) (PHARE). PHARE is a versatile source of funding that provides competitive grants to municipalities to build and repair homes, provide rental assistance to low-income families, and invest in homelessness prevention programs. The annual cap of transfer tax funding for PHARE

was \$60 million annually, and a funding formula further constrained the available funds so that the \$60 million level was rarely attained. The [state's 2025 budget bill](#) removes the funding formula, increases the PHARE allocation to \$70 million for 2025, and creates a pathway to ultimately boost funding to \$100 million annually. In the 2024 legislative session, [Habitat Philadelphia engaged with legislators in one-on-one meetings at the state capitol](#), joined in person by Habitat staff members and Habitat homeowners from Allegheny Valley, Berks County, Bucks County*, Greater Harrisburg Area, Greater Lycoming, Lancaster Lebanon*, Monroe County, Montgomery & Delaware Counties*, and Snyder-Union-Northumberland.

In Rhode Island, local affiliates **South County Habitat for Humanity Rhode Island*** and **Habitat for Humanity of Greater Providence and East Bay*** worked in coalition with affordable housing advocates across the state to increase the 2024 budget approved by the legislature and the governor. In particular, Habitat affiliates pushed for increased commitment of Coronavirus State and Local Fiscal Recovery Funds (SLFRF) that are part of the American Rescue Plan Act approved by Congress in 2021. Their successful advocacy through meetings with state housing officials and the governor resulted in a commitment of [\\$195 million in SLFRF funds for housing initiatives](#) to be deployed across the housing continuum. Among the uses of funds specified in the allocation are \$55 million for affordable housing development, \$20 million for downpayment assistance, and \$20 million for a Workforce and Middle Income Housing program to boost housing construction near job centers and target households earning less than 120% AMI.

South County Habitat for Humanity Rhode Island* successfully advocated with Rhode Island state legislators and the governor to make changes to the [state budget legislation](#) that puts the "Housing Acquisition, Development, and Infrastructure Bond" referendum to the November 2024 statewide ballot. South County Habitat RI* participated in media and outreach events during the legislative session, and engaged with legislators to increase the bond amount from \$100 million to \$120 million. This is the largest housing bond proposal in state history and, if approved by voters, it will dedicate:

- \$80 million to increase and preserve the availability of low- and moderate-income housing
- \$10 million to support public housing development
- \$10 million for property and land acquisition and revitalization
- \$20 million to increase production of low-, moderate-, and "middle-income" homes for sale
- \$5 million to support acquisition of properties for redevelopment as affordable and supportive housing,

- \$4 million for site-related physical infrastructure needed for affordable housing production, and
- \$1 million in assistance to municipalities to plan and implement land use and zoning changes that would enable additional housing development.

Part of South County Habitat RI’s* outreach with legislators was a Habitat build day on a homesite made possible with funds from a previous state housing bond program. Their local Habitat campus chapter also helped get the word out by placing yard signs for the ballot initiative. The affiliate has advocated for over nine years to increase funding for homeownership as Rhode Island is the only state in the northeastern US without a sustainable source of funding. South County Habitat RI* has learned to communicate housing’s connection to health, jobs and education, and effectively position affordable homeownership as a key piece in legislative housing investments.

Habitat for Humanity South Carolina* led a legislative effort over multiple years that resulted in a critical win in the state’s 2025 budget. During the session, Habitat South Carolina* and the statewide affiliate network worked with a legislator to develop and submit an appropriation request for \$10 million for the fiscal year 2025 budget to ramp up the state’s investment in affordable workforce homeownership production and preservation through Habitat for Humanity South Carolina*. The funding would support new construction and preservation of affordable owner-occupied housing for households with incomes between 30%-120% of the area median income.

Reporting Affiliates

- Habitat for Humanity South Carolina*
- Marion-Dillon County Habitat for Humanity
- Habitat for Humanity Anderson County*
- Habitat for Humanity of Georgetown County*
- Habitat for Humanity York County*

The South Carolina Habitat* network bolstered their advocacy starting with their annual “Day at the Dome” lobby day; steady engagement with targeted legislators during the session; and organizing a support letter signed by dozens of affiliate board members and executive directors, which their legislative champion in the House distributed at each Representative's desk during the week of budget negotiations. The 2025 budget bill that the legislature approved and the governor signed specifically highlights that *“South Carolina Housing Finance and Development Authority shall collaborate with Habitat for Humanity South Carolina to explore funding opportunities aimed at increasing and preserving the supply of affordable housing and workforce housing in the State.”*

Habitat for Humanity South Carolina* and officials at the state housing authority are working out details on the size of the final funding agreement over the next 4-5 years to advance affordable home ownership, which could include a mix of new construction, land acquisition, site development and infrastructure, and affordable home preservation.

Austin Habitat for Humanity* testified before the Travis County Commissioners urging them to [lift a moratorium on a financing tool](#) that can be used to develop affordable housing across the Austin metro area. Public improvement districts, or PIDs, have been used by Texas’ local

governments to generate tax revenues for a wide range of infrastructure and capital projects, everything from road repair and expansion, street and sidewalk paving, landscaping, parks, public safety facilities – and affordable housing. At the onset of the pandemic in March 2020, the Travis County Commissioners placed a moratorium on forming new PIDs, citing economic uncertainty, unstable bond markets, and a growing policy concern that affordable housing units developed through PID financing were being bought by investors and used as market-rate rental assets. As the county commissioners reconsidered the moratorium in late 2023, Austin Habitat* staff testified in support of two housing-related policy adjustments that the commissions ultimately adopted in lifting the moratorium: at least 10% of residential units developed with PIDs in Travis County must remain affordable for the duration of the financing term; and no more than 10% of the homes developed in PID can be sold to investment-type entities.

Salt Lake Valley Habitat for Humanity* successfully advocated for Utah’s [House Bill 572](#), which creates the Utah Homes Investment Program and capitalizes a \$300 million construction loan fund to advance the construction of more affordably priced starter homes. To take advantage of the loans, Utah home builders must price 60% of the homes in new developments at attainable levels, using guidelines for home size (about 1,400 square feet) and prices (adjusted according to location in the state, but averaging about \$350,000, and no home priced higher than \$450,000). The bill also creates a revolving loan fund, so the funds can be re-used to finance new housing units as loans are paid off. The program dovetails with Habitat for Humanity’s model, and Salt Lake Valley Habitat’s* leaders testified in favor of the bill at both Senate and House legislative committees.

Hanover & King William Habitat for Humanity* was instrumental in advocating for a strong emphasis on housing as the Hanover County Board of Supervisors in Virginia adopted the [update to the county’s comprehensive plan](#). The county first adopted a comprehensive plan in 1972, and through several updates since then had never included a section devoted to housing. During the 18-month long planning process, Hanover & King William Habitat provided data and briefings on affordable housing to the Hanover County planning commission, staff and county leadership. Habitat supporters also participated in listening sessions to advocate for strategies to add affordable housing over the next 20 years in areas connected to jobs and services.

Habitat for Humanity Seattle-King & Kittitas Counties* was a vocal supporter in the successful campaign to renew [Seattle's Housing Levy in a November 2023 citywide election](#). This dedicated property tax for affordable housing programs was first approved by Seattle voters in 1986 and has been renewed at the ballot box several times. The tax is projected to generate \$970 million over the next seven years to help finance new housing construction, rental assistance, down payment assistance, emergency home repair, homelessness prevention and

other related services. In the homeownership category, \$51 million is projected to create 277 new homeownership opportunities and stabilize 90 low-income homeowners.

Habitat Seattle-King & Kittitas Counties* provided leadership in the "Yes for Homes" campaign. The affiliate organized phonebanks, text-banks and other voter contact efforts that reached over 170,000 voters, produced a campaign video and wrote numerous op-eds. Sixty-eight percent of Seattle voters in the election cast ballots in support, the highest support level of all previous levy renewal elections.

Habitat for Humanity Seattle-King & Kittitas Counties* was also part of a coalition that successfully challenged a proposed impact fee on new construction to pay for transportation projects. Some members of Seattle City Council proposed an update of Seattle's comprehensive plan with a roadmap of how a transportation impact fee would be designed and implemented, including a list of projects. (The actual Council vote on the impact fee itself would be a subsequent step.) Habitat Seattle-King & Kittitas Counties* testified at City Council and lobbied individual council members to vote against this comp plan update, primarily out of concern that the impact fee would layer another cost on new housing development that would likely get passed onto renters and homebuyers. The coalition also noted the financial headwinds that still face affordable housing development—including high interest rates and costs of construction materials and labor—that continue to weigh down the financial viability of new development. The advocacy by Habitat Seattle-King & Kittitas Counties* and the rest of the coalition was successful in getting Council to table the proposal.

Habitat for Humanity Spokane* worked with an alliance of affordable housing advocates, realtors and community leaders to preserve a provision in the Spokane municipal code that allows the city to waive certain development impact fees for projects that provide affordable housing. Spokane's [general facility charges \(GFCs\)](#) are imposed on new commercial and residential developments to help defray the cost of adding new capacity to the city's water and wastewater systems to meet increased demand. In a months-long process to update the GFC regulations, Spokane policymakers decided that no waivers for GFCs should be permitted, even for affordable housing developments. In that process, Habitat Spokane* and allied organizations communicated with policymakers on how the fee waivers help improve the financial viability of affordable housing projects. The coalition helped organize more than 60 community members to testify at city council, and eventually persuaded the council to approve the [code update ordinance](#) that restores the eligibility of affordable housing developments to seek waivers. Habitat Spokane* and other developers calculated that 210 units are on track for completion in the next year, and the fee waivers (averaging \$18,000 - \$22,000 per unit) add up to about \$4 million in savings. Next, the coalition is working to clarify the GFC policy so that funds from the city's dedicated sales tax for affordable housing is not used by Spokane utilities

to offset or backfill the fee waivers, thus protecting those funds for the creation of new housing and services.

South Puget Sound Habitat for Humanity* in Washington was a champion for an ordinance adopted by the Olympia City Council that revised the city's [Multifamily Tax Exemption \(MFTE\) program](#). This program was created by the Washington legislature to enable cities and counties to incentivize multifamily development in targeted areas by exempting from property taxes the residential portion of the property's assessed value for certain periods of time. In Olympia's version of this program, the tax exemption period had been 8-12 years for rental projects, and the tool primarily targeted housing development in the city's downtown. The new version adopted by Olympia City Council creates a 20-year exemption for affordable homeownership and expands the eligible areas of the city beyond the central core. For Habitat South Puget Sound,* this means their [proposed project with 112 homes](#) is now eligible for the exemption, which will save future homeowners about \$1,000 per household annually on their property tax bill over 20 years. Habitat South Puget Sound* testified at the city council in favor of the amendments.

Habitat for Humanity of Washington State* reported several significant wins in the spring 2024 legislative session:

- [HB 2089/SB 5949](#): The state's capital budget included \$400 million for affordable housing, with a \$20 million carve out for affordable homeownership programs.
- [HB 2413/SB 6173](#): Expands the uses of locally-approved sales taxes dedicated for affordable housing to encourage development, resulting in an estimated \$40 million for affordable homeownership initiatives. SB 6173 includes a provision that allows jurisdictions to use these funds on projects that support households that earn up to the area median income, which should expand affordable homeownership opportunities and provide critical assistance in closing the racial homeownership gap.
- [SB 6013](#): Expands the homeownership development property tax exemption on property transfers between non-profits. Includes real property sold to low-income households for building residences using mutual self-help housing construction.
- [SB 6175](#) – Establishes a tax deferral on sales and use taxes to support the conversion of underutilized commercial properties into multi-family affordable housing. Qualifying projects must have at least 10% affordable units. While SB 6175 doesn't directly affect

Reporting Affiliates

Habitat for Humanity Seattle-King & Kittitas Counties*
Tacoma/Pierce Habitat for Humanity*
Island County Habitat for Humanity*
Cowlitz County Habitat for Humanity*
Habitat for Humanity of Island County*

Habitat construction, it does set a precedent for a future comprehensive sales and use tax exemption policies that will reduce Habitat’s construction costs.

- [HB 1892](#) - Creates a “workforce housing accelerator” program and revolving loan fund for developers, administered by the Washington State Housing Finance Commission. Housing financed with this loan program must serve low-income households for a minimum of 99 years.

Additional items from Washington’s 2024 spring legislative session championed by Habitat Washington and local affiliates can be found on the [ASO’s website](#).

Tacoma/Pierce County Habitat for Humanity* engaged with partner jurisdictions as they incorporated recently-passed state statutory language into their local housing policies. Earlier in 2024, the Washington legislature enacted [SB 6173](#) (with the support and advocacy of Washington Habitat for Humanity* and affiliates statewide) which expands the eligible uses of [locally-approved sales taxes dedicated for affordable housing](#). The new legislation expands the number of households eligible to benefit by allowing these dedicated funds to support affordable homeownership projects for households earning up to 80% of the area median income, an increase from a 60% cap in the original legislation. This gives participating jurisdictions more flexibility to include affordable homeownership in their housing strategies, and enables them to more effectively close the state’s racial homeownership gap. Once SB 6173 was enacted, local jurisdictions needed to amend their policies if they chose to incorporate the higher household income limit. Tacoma/Pierce County Habitat* worked alongside South Sound Housing Affordability Partners, community land trusts and the Tacoma Urban League to advocate with the city of Puyallup and Pierce County to accommodate this change in their local codes. Tacoma/Pierce County Habitat* staff met with elected officials in one-on-one briefings, and attended public hearings to testify in favor of the new policy.

Habitat for Humanity of the Eastern Panhandle in West Virginia testified in favor of affordable housing elements in the updated Martinsburg [Five-Year Consolidated Plan](#). The plan and the accompanying “Analysis of Impediments to Fair Housing” study are required for Martinsburg’s efforts to obtain federal resources for affordable housing, community programs and economic development within the city and adjoining counties. Habitat Eastern Panhandle staff met with city planning staff to discuss the housing needs assessment and provide input. Habitat Eastern Panhandle advocated at the city council’s public hearing on the consolidated plan for additional funding to address the community’s housing challenges. Joining Habitat Eastern Panhandle in the advocacy before city council was the [Health and Human Services Collaborative](#), which meets quarterly and engages in a broad range of housing and other issues in this area of West Virginia bordering Virginia and Maryland.

Habitat for Humanity affiliates in West Virginia

worked together to advocate for an important policy change in a loan program administered by the state’s housing division. Building on the governor’s call for an infusion of state surplus funds into affordable housing, the Habitat affiliates advocated for an increase to the [West Virginia Affordable Housing Fund](#), which provides

forgivable loans to eligible borrowers to finance new home construction. The state’s loan program had long been limited to \$25,000 per unit, an amount that fell far short of funding the gaps created by inflation and increases to construction and labor costs. Habitat successfully advocated for the limit to be raised to \$40,000 per unit, which will open the program to more potential homebuyers and increase the capacity of non-profit builders like Habitat to create new housing opportunities across West Virginia.

Reporting Affiliates

Habitat for Humanity of Kanawha & Putnam County
Almost Heaven Habitat for Humanity
Habitat for Humanity of the Eastern Panhandle
Habitat for Humanity of the Tri-State*
Mon Valley Habitat for Humanity
Habitat for Humanity of the Mid-Ohio Valley*

Habitat for Humanity of Waukesha County* reported on successful advocacy with the local council that opens the potential for future federal housing support. In the outlying suburban and semi-rural area of Milwaukee, the Village of Waukesha is experiencing significant housing cost increases and limited housing options for households with low and moderate incomes. [A study sponsored by Waukesha County](#) in summer 2023 found that the median home sale price in the county increased by over 41% between 2016 and 2021, median incomes only rose 15%, and housing values continue to rise in the face of limited new construction. To address this challenge, Habitat Waukesha was a strong voice urging the Waukesha Village Board to participate in the federally-funded community development block grant (CDBG) and HOME Partnership programs that can be used for housing rehabilitation, new housing construction (both for-sale and rental) and homeownership assistance. Habitat Waukesha staff testified before the Village Board on how Habitat affiliates have deployed CDBG and HOME funds throughout Wisconsin. The board voted to enter into the mutual cooperative agreement that is required for jurisdictions to participate in federal low-income programs, opening the door for the community residents to access CDBG and HOME resources.

Habitat for Humanity Laramie County* reported on their advocacy that helped save funding in the state budget to meet a variety of statewide housing efforts. Wyoming’s Joint Appropriations Committee had contemplated eliminating \$5 million from the general fund that earlier had been pegged for housing initiatives. The funding’s tenuousness in the draft budget was brought to the affiliate’s attention by a legislative consultant they engaged through their Cost of Home Challenge grant. Responding quickly to the situation, Habitat Laramie County* testified at the committee’s hearing, and persuaded the legislators to keep the funding in the [state budget bill](#) and expand the eligible uses of funds to include land acquisition for affordable housing development, along with other housing-related infrastructure purposes (water, sewer and utilities).

In a separate win, **Habitat for Humanity Laramie County*** also advocated with the City of Cheyenne to amend a building code that required 30% of façade materials on multi-family developments to be brick and stone. Habitat Laramie County* was successful in moving the City Council to [approve an ordinance](#) that exempts affordable housing developments with homes for households between 0%-80% of the area median income. This policy change will immediately impact a 28-unit, affordable, tax-credit financed project in Cheyenne that had been stalled partly due to the higher building costs of the 30% masonry requirement. Moving forward, Habitat Laramie County* expects that this policy change will also help upcoming Habitat home builds, including a planned 4-unit multifamily project.

Habitat for Humanity of Laramie County* successfully pushed for a building permit fee reimbursement program that was [approved by the Cheyenne City Council](#). Looking to reduce costs and lower barriers to new affordable housing supply, the fee reimbursement will be available to developers like Habitat Laramie that build income-restricted affordable housing for households earning 80% or less of the area median income. The program sets the rebate at \$5,000 per single-family home and \$10,000 for multi-family projects. Cheyenne's goals in enacting the fee reimbursement are to incentivize workforce housing development, promote infill development within the city's downtown core, and attract investment to rehabilitating and re-using historic structures.

Equitably increasing access to credit

Habitat organizations that reported successful advocacy efforts to increase and broaden access to safe and sound credit for an underserved population

Habitat for Humanity of Colorado* and local affiliates successfully advocated for the approval of [HB24-1152](#), which further lays the groundwork for more accessory dwelling units across the state. As part of the \$13 million total dollars appropriated in the bill, the Colorado Housing & Finance Authority is charged with creating and operating programs to benefit low- to moderate-income residents who want to pursue an ADU with the following financial tools:

Reporting Affiliates

Habitat for Humanity Colorado*
Habitat for Humanity of Metro Denver*
Habitat for Humanity Vail Valley*

- A credit enhancement program that supports lenders offering affordable loans to eligible low- and moderate-income borrowers for the construction or conversion of ADUs;
- An interest rate buy-down program for loans made to eligible low- and moderate-income borrowers for ADUs;
- A program to provide down payment assistance and/or principal reduction on loans to eligible low- and moderate-income borrowers for an ADU project; and
- A program housed at the Colorado Housing & Finance Authority that offers loans, revolving lines of credit or grants to eligible non-profits, public housing authorities, and community development financial institutions to make direct loans or grants to support the construction or conversion of ADUs for low- and moderate-income borrowers or tenants.

Based on an average financial incentive that several Colorado local governments have deployed to incentivize homeowners to build ADUs, as many as 325 ADUs could be catalyzed in the next couple years using HB 1152's resources. (In those programs, the homeowner is required to maintain rents at affordable levels for a designated time period.) Habitat for Humanity of Metro Denver* was a supportive voice for these financial tools in the ADU bill, having direct experience [as the designer and builder of ADUs](#) in a collaborative program with the Denver Housing Authority and other partners.

Habitat for Humanity California* and affiliates across the state advocated successfully for the passage of [AB 1508](#), which requires the state’s housing department to update the California Statewide Housing Plan every four years, with a new emphasis on incorporating data on homeownership opportunities for first-time homebuyers. This data will help inform policy-making on first-time homebuyer attainment rates, particularly among minority and disadvantaged communities.

Reporting Affiliates

Habitat for Humanity of Greater Sacramento*
San Gabriel Valley Habitat for Humanity*
Habitat for Humanity of Greater Los Angeles*

Florida Habitat for Humanity* and local affiliates achieved a key legislative win in the 2024 legislative session with the passing of [House Bill 1569](#). In the wake of the 2008 financial crisis and its damage to the state’s housing finance market, Congress passed the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), establishing new standards and accountability measures in the state’s licensing and registration systems for residential mortgage loan originators. House Bill 1569 provides permanent exemptions from the state’s SAFE Act registration requirements for qualified non-profit entities, a policy change that Habitat for Humanity affiliates in Florida have long sought. Habitat affiliates that secure the exemption should see relief from the SAFE Act’s time-consuming compliance processes, which will enhance the affiliates’ ability to provide support and service in working with homeowners.

Reporting Affiliate

Pinellas & West Pasco Counties Habitat for Humanity*

Middle Keys Habitat for Humanity* in Florida successfully advocated for changes to the guidelines for the [City of Marathon’s First-Time Homebuyer Assistance Program](#). Working closely with the Marathon city staff and the City Council, Habitat staff proposed adjustments to the program’s guidelines to ensure buyers of homes developed by Habitat for Humanity can also access the city’s down payment assistance.

Habitat for Humanity Metro Maryland* advocacy in the state legislature’s budget process helped build support for a \$13 million increase in 2025 for the state’s [National Capital Strategic Economic Development Fund](#). This fund provides resources to wide-ranging programs in Montgomery and Prince George’s County, including down payment assistance for low- and moderate-income homebuyers to purchase and rehabilitate homes.

Working alongside the Minnesota Housing Partnership (MHP) and other coalition members, **Minnesota Habitat for Humanity*** supported [HF 3692](#), which makes

Reporting Affiliate

Minnesota Habitat for Humanity*

important reforms to contract-for-deed home sales. This type of transaction is a frequent pathway to homeownership for many Minnesota families who prefer this option for reasons of faith, personal relationships, or barriers to accessing traditional credit. However, loose regulations in contract-for-deed sales also make homebuyers vulnerable to predatory practices and financial exploitation. In a letter and testimony to legislators, Minnesota Habitat* supported this bill to strengthen consumer protections in real estate transactions by requiring investor-sellers to make certain disclosures to purchasers prior to the execution of a contract-for-deed, including the disclosure of balloon payments; providing the purchaser with a right to cancel the purchase agreement and receive a refund of all payments; permitting the purchaser to bring legal action against the investor-seller; and permitting enforcement by the attorney general. This strengthens protections for homebuyers seeking stable housing and the opportunity to build generational wealth through homeownership.

Habitat for Humanity of Omaha* advocated with Nebraska legislators to approve [LB 1317](#), which includes a property tax policy to support homeowners with long-term deed restrictions. Deed-restricted homes have lower market values than market-rate homes. This bill allows local tax assessors to set lower property values on deed-restricted homes—which reduces the property tax bill for these homeowners. To advocate for this policy, Habitat Omaha* worked with a volunteer real estate attorney to help craft the right language for the legislation, hired a lobbyist for strategic guidance in navigating the statehouse, and participated in a public hearing. While Habitat Omaha* took a leading role, they also partnered with several housing partners in the community to engage with legislators and secure votes for the bill’s passage.

Habitat for Humanity of New York City and Westchester County* were advocates in the passing and enactment of the 2023 [Housing Affordability, Resiliency, Energy and Efficiency Act \(HAREEIA\)](#), which modernizes the lending authority of the New York City Department of Housing Preservation and Development. The bill provides new tools for the department to expand and target its lending practices for homeowners, privately-owned buildings, and projects in partnership with Community Land Trusts to now include climate resiliency and energy efficiency upgrades. It also creates the potential for New York City to deploy municipal funds for downpayment assistance to income-qualifying homebuyers. Habitat for Humanity NYC worked closely with New York City officials and advocacy groups across the affordable housing landscape to advocate for the bill’s passage, meeting one-on-one with key legislators and submitting letters of support.

Among the several policy wins achieved in the 2024 Oregon legislative session, **Habitat for Humanity of Oregon*** and local affiliates also supported a provision in [Senate Bill 1530](#) that directed \$5 million for the [Oregon Individual Development Account \(IDA\) Initiative](#). The IDA Initiative is a key Habitat priority that empowers Oregonians with low- and moderate-incomes to save, and leverages matching funds to help them pursue education or homeownership, start a small business, pay for a vehicle or set up emergency savings. Habitat for Humanity of Oregon is one of twelve IDA partner organizations that enrolls participants, helps them open local bank accounts, and connects them with financial education and resources to keep them on track to achieve their savings goals.

Reporting Affiliates

West Tuality Habitat for Humanity*
Portland Region Habitat for Humanity*
Habitat for Humanity of the Mid-Willamette Valley*
Newberg Area Habitat for Humanity
Sisters Habitat for Humanity*
Columbia County Habitat for Humanity*
Habitat for Humanity of Lincoln County*

Habitat for Humanity Virginia* led the way, alongside Habitat affiliates from across the state, on a new [Low-Income Energy Efficiency down payment assistance program](#) approved by the Virginia legislature. The state's [affordable housing trust fund](#)—established over 10 years ago—had allocated limited funds (less than 5%) to affordable homeownership. Habitat Virginia's advocacy for more dedicated funding for down payment assistance was met with some resistance from state officials. Working with the Virginia Poverty Law Center, Habitat Virginia* developed a budget amendment seeking \$20 million for down payment assistance for homebuyers who earn less than 60% of their area median income. The funding held a tenuous position in the state budget negotiating process, requiring constant lobbying and engagement at the state capitol. Habitat affiliate staff members strategized as a coordinated team, emailed and sent letters to delegates and senators that represent the counties where Habitat is active, and followed up with phone calls and in-person conversations with key legislators. Fauquier Habitat for Humanity* also stepped forward to support Virginia counties that do not have current Habitat affiliate representation, and to provide capacity to smaller Habitat affiliates that do not have the staff capacity to participate in state-level advocacy. The Habitat Virginia*'s board chair provided amendments during the legislative process.

Reporting Affiliate

Powhatan Habitat for Humanity
Rockbridge Area Habitat for Humanity
Greater Fredericksburg Habitat for Humanity*
Piedmont Habitat for Humanity*
Fauquier Habitat for Humanity*

Ultimately, a one-year pilot program with \$5 million was approved with bi-partisan support in Virginia's 2025 state budget, which should support down payments for 100 income-qualifying households—many of them likely to be Habitat for Humanity homebuyers. The funding source is the Regional Greenhouse Gas Initiative, making this down payment assistance available for low-income buyers of homes that meet Energy Star, EarthCraft or an equivalent energy-efficiency standard. Habitat Virginia*, the state network of Habitat affiliates, and affordable housing advocates across the state are already hard at work deploying these funds, and building an advocacy plan to seek annual appropriations for down payment assistance.

In Washington’s 2024 legislative session, **Habitat for Humanity of Washington State*** and local affiliates successfully advocated for the passage of [Senate Bill 5950](#), a supplement to the state’s biennial budget that

Reporting Affiliate

Habitat for Humanity Seattle-King & Kittitas Counties*

dedicates \$2 million to capitalize the [Covenant Homeowner Account Program](#), including the [Black Home Initiative](#) in the Seattle/Tacoma region. The Covenant Homeownership Act ([House Bill 1474](#)) was passed by the state legislature in 2023 with the support of a broad coalition that included Habitat for Humanity Washington State* and local affiliates statewide. It is one of the first initiatives to address the impacts of government-sponsored housing discrimination that has been the central cause of today’s racial gaps in homeownership, wealth disparities, and unequal access to opportunity for people of color. The funding allocated in Senate Bill 5950 will help advance the Covenant Homeowner Account Program, which beginning in summer 2024 will provide downpayment and closing cost assistance for first-time homebuyers who have been impacted by exclusion from homeownership by the history of redlining, racially-restrictive covenants and discrimination in access to credit.

Milwaukee Habitat for Humanity* worked in coalition with Take Root Milwaukee—an alliance of over 50 community organizations, neighborhood groups, housing counseling agencies, realtors and lenders—to ensure Milwaukee City Council retained a \$2 million line item for [down payment assistance grants](#) in the city’s 2024 budget. Coalition members monitored the city’s budget-making process, and then reached out strategically to Milwaukee Councilmembers and city staff to ensure the funding stayed put for this city-sponsored program that provides low- and moderate- income households and first-time homebuyers with assistance up to \$10,000.

Optimizing land use for affordable homes

Habitat organizations that successfully advanced land use, acquisition, and development policies that lower building costs, promote fair housing and fully reflect community needs.

Habitat for Humanity California* and local affiliates advocated successfully in the 2023 session for [Assembly Bill 1308](#) which prohibits local agencies from imposing new minimum parking requirements in a project remodel, renovation or addition to single-family residences. Increased parking requirements are costly and create barriers to adding accessory dwelling units.

Habitat for Humanity California* and local affiliates reported critical wins in the state legislature connected to optimizing land use for affordable homes:

- [Assembly Bill \(AB\) 281](#) seeks to speed up the development of affordable homes by requiring special districts to notify developers within 30 days (if the project is 25 units or fewer) or 60 days (if 26 units or more) of additional information necessary to start the next phase of review and approvals. Codifying these timelines increases predictability in the development process and keeps projects on track.
- [AB 323](#) is a policy change that keeps the door open for low-income and moderate-income households to purchase affordable units that were built to comply with density bonus incentives or local inclusionary zoning ordinances (IZO). Some localities had reported that affordable units constructed through these policies had been purchased by investors who used them as rental assets. AB 323 prohibits this practice by preventing developers from selling IZO-restricted units to investors or non-owner occupants unless they can demonstrate that there is no qualified buyer in the marketplace.
- [AB 1633](#) (the "Housing Accountability Act") seeks to end inappropriate use of the California Environmental Quality Act (CEQA) by local agencies to block new housing developments that comply with the state's rigorous land use and environmental requirements.
- [Senate Bill \(SB\) 4](#) designates land owned by independent, non-profit higher education and religious institutions with use-by-right status, enabling the organizations to more easily develop housing on their properties regardless of the zoning status. The "YIGBY" ("Yes In God's Backyard") bill requires all of the resulting units to be affordable to low- and moderate-income households, with allowances for some of the units to be available to staff of the institution that owns the property. State officials estimate that SB 4

Reporting Affiliates

San Gabriel Valley Habitat for Humanity*
Habitat for Humanity of Greater Los Angeles*
Calaveras County Habitat for Humanity*
Habitat for Humanity of Southern Santa Barbara County
Habitat for Humanity of Greater Sacramento*

positions as much as 170,000 acres across the state for potential affordable housing development.

- [SB 423](#) is a legislative update of SB 35, a landmark housing bill passed in 2017 which accelerates housing development approvals in localities that are not meeting regional housing production targets. SB 35 was halfway to its scheduled sunset in 2026, and SB 423 extends that timeline to 2036 while expanding several provisions in the statute to encourage mixed-income housing developments.
- [SB 684](#) streamlines approvals for smaller housing developments of 1-10 units in urban infill settings. The goal is to lower barriers to naturally-occurring affordable starter homes in places that have strong access to jobs, schools, transit, health and other services.

Habitat for Humanity Southern Santa Barbara County supported advocacy efforts during the Santa Barbara County’s rezoning process, with an emphasis on a new vision for a 175-acre golf course that the owners wish to repurpose and redevelop into a [mixed-use community with 800-1,000 new residential units](#). The golf course owners have discussed a land donation and partnership with Habitat Southern Santa Barbara County that would enable 10-15 new deed-restricted, affordable homeownership units as part of the overall affordable housing target. The owners are also in discussion with the school district to donate land to develop housing for district teachers and employees. Habitat Southern Santa Barbara County mobilized volunteers, circulated a letter of support that was signed by 80 county residents, and submitted three letters of support signed by Habitat homeowners. The Board of Supervisors approved the rezoning unanimously.

Habitat for Humanity of Metro Denver* successfully completed the rezoning process with the City & County of Denver that will result in converting two single-unit home sites into four permanently affordable homes in the Globeville neighborhood. Globeville – with its two adjacent neighborhoods, Elyria and Swansea – has a rich ethnic history. Today the area is predominantly Latino and home to many immigrants, and is confronted by housing cost increases, gentrification and displacement, particularly as the neighborhoods’ edge areas transition from heavy industrial uses. The new homes developed by Habitat Metro Denver* in Globeville through this rezoning are a partnership with a new community land trust called Tierra Colectiva, which enables homeownership for households between 50-70% of the area median income and will ensure that the homes remain permanently affordable. The two single-unit lots were rezoned to allow tandem homes: the existing two homes will be repaired and renovated, and the second homes to be built on each property will be similar in scale to a larger ADU but owned separately and may be sold independently of the primary residence. As the rezoning application moved through the Planning Board and then to city council, Habitat Metro

Denver* mobilized Habitat supporters to testify in support of the rezoning and the community land trust model, collaborating in advocacy with the GES Coalition.

Habitat for Humanity of Colorado* and local affiliates supported legislation that is designed to unlock increased housing options. [HB24-1152](#) allows accessory dwelling units to be built on most sites in all zone districts—including single-unit residential districts—in communities across the state with populations over 1,000. Habitat for Humanity of Colorado* organized “Coffee at the Capitol” where affiliates could talk about the importance of this bill and urge legislators’ support. ASO staff and affiliates also attended stakeholder meetings for this bill and assisted with language that strengthened the legislation.

Reporting Affiliates
Habitat for Humanity of Colorado*
Habitat for Humanity of Metro Denver*
Habitat for Humanity Vail Valley*

Habitat for Humanity of Colorado* and local affiliates supported [HB24-1313](#), which establishes state-level policy to drive housing supply within walking distance of transit, jobs and services. The bill sets out a pathway for local governments in five metro areas in Colorado to adhere to minimum zoning density allowances around defined transit centers and transit corridors, and establishes tools to promote tax credit financing for qualified housing developments. Communities in these five targeted metro areas must report back to the state by the end of 2026 on how they plan to amend zoning codes to increase housing in transit-rich areas, including reporting on long-term affordability and displacement mitigation strategies.

Reporting Affiliates
Habitat for Humanity of Colorado*
Habitat for Humanity of Metro Denver*
Habitat for Humanity Vail Valley*

In Estes Park, Colorado, at the entrance of Rocky Mountain National Park, some local residents had petitioned onto the ballot an ordinance that would have created a new hurdle to building needed housing in the town. Developments seeking a zoning change or amendment would be required to obtain the signed approval of 60% of property owners within 500 feet of the subject property before any zoning change could be considered by the town council. The local housing authority noted that approximately 40% of the residential properties within Estes Park are second homes or vacation rental properties with out-of-town owners, making it extraordinarily difficult for any potential development to reach the 60% threshold. **Habitat for Humanity of the Saint Vrain Valley*** advocated against the ordinance, publishing an opinion piece in the local paper and testifying against it at the Town Council. The messaging and voter engagement was impactful, and Estes Park voters rejected the ordinance 48%-52%.

The **Loveland Habitat for Humanity*** affiliate in Colorado advocated with the Loveland City Council for amendments to the Uniform Development Code (UDC) that expand housing opportunities and incentivize affordable housing development. Among the new features of the code adopted by City Council are density bonuses to accommodate townhomes, duplexes and multi-family housing in more neighborhoods, and reductions in lot sizes. The updates were shaped by an affordable housing task force convened by the city, which included Loveland Habitat for Humanity representatives alongside for-profit developers, nonprofit service providers and city staff.

In Statesboro, Georgia, the leadership of **Bulloch County Habitat for Humanity*** was effective in advocating for affordable housing and equity as the Statesboro City Council approved revisions to its [Unified Development Code](#), the first major update in 40 years. During the two year process to update the code, some of the objectives identified by the community were to promote housing diversity and encourage higher-density infill development in older neighborhoods. The community also sought to eliminate racist housing policies that fueled gentrification and displacement of African American residents, and limited new housing development to high-cost homes. In their advocacy to the City Council, Bulloch County Habitat also highlighted how outdated residential zoning policy negatively impacts the viability of downtown businesses, and they enlisted a major developer to help convey to City Council how old residential zoning policies are barriers to developing diverse, affordable housing in a fast-growing region.

As Bulloch County in southeast Georgia experiences significant housing pressures due to regional manufacturing growth, **Habitat for Humanity of Bulloch County*** has been a vocal advocate for new housing across the region, supporting a number of zoning amendments in municipal jurisdictions to enable more housing. Habitat Bulloch County testified before the Bulloch County Commissioners in support of participating in a regional housing needs assessment with three other surrounding counties and the City of Savannah. After a series of controversial hearings where county and municipal officials approved residential rezonings, the affiliate also published an [opinion piece](#) in the local paper to share messages about the need for more housing to increase supply for a growing workforce; reduce threats of displacement for long-time residents; expand the tax base to pay for infrastructure improvements (roads, wastewater, public facilities) and public services (police and fire service); and to help de-accelerate fast-rising property taxes.

Advocacy by **Habitat for Humanity of Effingham County*** helped solidify support in the city of Rincon, GA (pop. 11,600), as officials updated the municipal zoning ordinance for the first time since 2010. The city has grown by 32% since then, and regional job growth is driving

increased housing costs. Habitat Effingham County* engaged in advocacy over multiple years with city staff, planning board members and city council to encourage changes to the zoning code that will encourage a broader range of housing types, sizes and prices—including one amendment that reduces the minimum home size in the code’s residential zone districts. The [zoning code update](#) was adopted by the Rincon City Council in April 2024.

In Indiana, **Greater Muncie Habitat for Humanity** was successful in advocating with the Delaware County Board of Commissioners and the [Muncie Land Bank](#) in the acquisition of ten vacant, tax delinquent properties for future development of affordable homeownership units. Habitat Muncie testified before the Commissioners in support of the transfer of more than 40 county-owned properties to the land bank. The ten properties to be acquired by Greater Muncie Habitat will cost roughly 10% of the lots’ appraised value, a significant cost savings that will help finance the future development of affordable homes on these neighborhood infill sites.

Dubuque/Jackson Counties Habitat for Humanity in Iowa received approval for a rezoning of a three-acre site that they will redevelop into a 16-home “pocket neighborhood.” Dubuque/Jackson Counties Habitat has [planned the site](#) to feature 1,100-square-foot, three-bedroom houses, and shepherded the rezoning application through neighborhood engagement and outreach before obtaining approvals from Dubuque’s Planning Commission and City Council. The project is catalyzed by a \$1.1 million grant from the State of Iowa—made possible by the American Rescue Plan Act—that Dubuque/Jackson Counties Habitat had advocated for and secured in 2022.

Habitat for Humanity of Pulaski County Kentucky gained key land use approvals in the city of Somerset to help them with a project specifically designed to meet the housing needs for military veterans. One property was rezoned to fit the new residential use, and another property was rezoned to add an additional third home. Pulaski County Habitat board members and staff advocated before the city’s Planning and Zoning Committee. The committee’s recommendation for approval was followed by a unanimous vote of support from the Somerset City Council.

In Kentucky, **Lexington Habitat for Humanity*** was heavily involved in the [update of the zoning code](#) by the Lexington-Fayette Urban County Government. The updated zoning code allows for expanded housing types (such as duplexes and townhomes), increased density across neighborhoods (including in single-family residential zone districts), and the introduction of density bonuses to incentivize affordable housing development. Lexington Habitat* first engaged with the planning department staff to shape zoning tools that promote affordable

homeownership, and then lobbied Council representatives to support the [zoning reform changes](#). Lexington Habitat* intends to use the updated zoning to develop townhomes and duplexes for affordable homeownership, and increase the number of homes on larger parcels through the use of the density bonus.

Habitat for Humanity of the Chesapeake* and **Habitat for Humanity Metro Maryland*** were vocal supporters of [House Bill 538](#), the “Housing Expansion and Affordability Act,” which seeks to tackle a housing shortfall that is estimated at 96,000 units statewide. The legislation lays out multiple policy tools:

- Requiring local jurisdictions to provide density bonuses for certain development projects if they provide affordable housing options for households earning 60% or less of the area’s median income. This would allow developers to exceed local density regulations if a specified percentage of units in the new buildings meet affordability requirements.
- Requiring bonus density opportunities in specified areas, which include properties within 0.75 mile of rail transit, properties formerly owned by the state and U.S. military, and lands owned by non-profits. These density bonuses come with affordability requirements: 15% of the units in a new development within 0.75 mile of a rail station must be permanently affordable.
- New manufactured homes and modular dwellings must be allowed in all single-family residential zones.
- Prohibiting local jurisdictions from passing regulations that put unreasonable limitations or requirements on qualified projects.
- Promoting development of former state-owned properties and complexes.

Chesapeake Habitat*, Habitat Metro Maryland,* and other proponents believe the provisions on this bill will catalyze solutions to the affordable housing shortfall in the state.

Habitat for Humanity of Frederick County, Maryland* successfully advocated for a bill in the state legislature that makes important changes to how affordable housing is developed on properties that are part of land trusts. Habitat Frederick County, MD,* is working on a 12-unit condominium project on a land trust property, and during pre-development they discovered that the state’s statute on affordable housing land trusts—which was enacted with single-family detached homes in mind—were incompatible with the legal ownership structure needed for multi-family condominiums. A member of the Community Development Network of Maryland

testified that “the only workaround to this prohibition requires that land trusts create two condominium regimes (a commercial condominium and then a residential condominium) to be able to develop a multi-unit condominium of land trust condominium owners. This two-step structure adds not only complexity and time, but also diverts monetary resources (primarily, attorney’s fees) into developing condominium affordable land trust units, which reduces the affordability of these homes to low-and moderate-income families.” Recognizing this issue, Habitat Frederick County, MD,* worked in coalition with other community land trusts, non-profit developers and advocates to craft a bill that solves this problem, and then identified a legislator to sponsor it in the Maryland statehouse. The affiliate also worked with partners to engage with state delegates and build support for [Senate Bill 199](#), and with its passage, more multifamily affordable housing developments are now possible on community land trust properties throughout the state.

Habitat for Humanity of Metro Maryland* provided leadership in the successful push to pass a zoning amendment that seeks to spur affordable housing development on properties associated with faith and educational institutions. The Montgomery County Council approved the [Facilitating Inclusive Transformational Housing \(FAITH\) zoning amendment](#) to remove barriers to the creation of affordable housing, and provide reasonable flexibility in the development standards for multi-unit and townhouse development on church- and school-owned land. To be eligible for rezoning under the FAITH designation, projects must meet affordability guidelines. For example, in townhouse or multi-family housing that would be developed under this zoning, the homes would have to meet one of these two affordability thresholds:

- At least half of the units would have to be affordable to households earning up to 60% of the area median income (AMI) for at least 30 years; or
- At least 20% of the units would have to be affordable to households eligible for the county’s Moderate Priced Dwelling Unit (MPDU) Program and another 10% of units would have to be affordable to households earning up to 30% of AMI for at least 30 years.

To help build support for the zoning amendment, Habitat Metro Maryland* used social media and other communications channels to encourage their network to share their support, generating 150 emails to the County Council.

In Beverly, Massachusetts, a suburb of Boston, **Essex County Habitat for Humanity*** was successful in urging the Beverly City Council to approve an ordinance that lowers barriers to

the development of accessory dwelling units (ADUs). Following a [year-plus community engagement process on ADUs](#), the changes approved by city council now allow ADUs by-right in most single-family residential districts, and remove certain occupancy restrictions to allow non-family renters. Previously, the zoning code only allowed ADUs for family members or caretakers of the residents in the primary home. Essex County Habitat* participated in early planning sessions with City staff, and the affiliate’s board members organized to testify in favor of the code amendments at public hearings. They emphasized the benefits of ADUs in creating more low-cost housing options “without the need for new infrastructure. . .and in a low-impact and sustainable manner.” Along the way during the policy-making process, Essex County Habitat* educated and informed supporters and followers in the community of the ADU policies through its social media and newsletters.

Habitat for Humanity affiliates in New Jersey celebrated the passage of [Assembly Bill 4/Senate Bill 5 \(A4/S50\)](#), which amends New Jersey's Fair Housing Act to safeguard the [Mount Laurel Doctrine](#), a unique

Reporting Affiliates

Cape May County Habitat for Humanity*
Morris Habitat for Humanity*

feature of New Jersey state law that establishes a constitutional obligation for municipalities to provide their “fair share” towards their area’s affordable housing needs for low- and moderate-income households. The doctrine’s roots reach back nearly 50 years, and since its emergence, it has been the subject of legislative debates and legal challenges. With the enactment of A4/S50, state officials have put into place new streamlined rules and compliance processes to ensure that municipalities are meeting their obligations to provide for affordable housing, primarily through their zoning powers. Two significant victories advanced by Habitat include the awarding of bonus credits for homeownership units developed under the fair share regulations, and the preservation of 30-year deed restrictions on for-sale housing.

Leadership from Habitat for Humanity affiliates in New Jersey was critical in solidifying support for the bills. Habitat leaders authored and published op-eds, provided interviews for news articles, and were featured in a video produced by the legislative leadership to highlight the benefits of the legislation and expanding homeownership. All Habitat affiliates signed onto a support letter with 100 housing agencies and program advocates in New Jersey. Habitat affiliate CEOs and Executive Directors were active at the state capitol during the legislative process, implementing a detailed advocacy ground game to contact legislators and urge support, as well as providing expert testimony at legislative committees.

Habitat for Humanity of the Charlotte Region* worked with elected officials and staff of the City of Charlotte on the successful rezoning of an 8-acre property for a future affordable homeownership project. Habitat leaders communicated with the district representative on City Council, conducted public outreach to inform area homeowners and property owners, and garnered the support of the rest of the council that led to a unanimous vote of support for the rezoning. Site plans are still being finalized, but the final project will include 80-plus

townhomes built in collaboration with a market-rate developer, and about one-half of the units will be sold to families through Habitat for Humanity. The \$24 million [Carya Pond project](#) is set to be fully completed in 2027.

Habitat for Humanity of the Charlotte Region* engaged with the Charlotte planning department staff to influence some proposed amendments to the city’s zoning code. An amendment to the code had been drafted to address concerns that some developers were using the code’s tools to increase density but cutting corners on the quality of site planning, design and aesthetics. The proposed changes would have diminished the density bonus benefits, which Habitat Charlotte Region* had used on two projects that added affordable homeownership opportunities and committed to placemaking and attractive urban design. Habitat Charlotte Region* staff members met multiple times with city planners to discuss and fine-tune the [proposed code amendments](#), while engaging Charlotte advocacy organizations Neighbors for More Neighbors and ONE MECK to meet with City Council members to reinforce messages about the importance of affordable home ownership. This coordinated advocacy resulted in Charlotte City Council’s [approval of amendments](#) on a series of urban design standards that retain allowances for smaller lots and greater housing density that promote affordability, which were otherwise at risk without Habitat Charlotte Region’s leadership.

Habitat for Humanity of Greater Cincinnati* took part in the community engagement and advocacy for the city’s ambitious [Connected Communities](#) zoning initiative, which seeks to address Cincinnati’s housing crisis through adding new housing supply—and generating more affordable housing—near the city’s business districts and along major transit routes. One of the land use principles in the reforms adopted by City Council is opening single-family residential zone districts to more “middle housing,” such as duplexes, triplexes, townhomes and small-scale apartment buildings, which should promote more mixed-income communities. The Cincinnati zoning reforms are also designed as strategies to reduce the concentration of poverty, and eliminate zoning regulations that have long played a central role in racial segregation in Cincinnati’s neighborhoods. Habitat Cincinnati* shared information during the policymaking process on how parking minimum regulations are a barrier to building affordable housing, which contributed to the zoning reform’s elimination of parking minimums for building renovation projects along major corridors and for new construction within a quarter mile of neighborhood business districts. As the zoning package moved to City Council, the affiliate conducted outreach and mobilized Habitat supporters by:

- sending emails and letters of support for Connected Communities to the city council and mayor;

- including information about the rezoning initiative in Habitat communications and email newsletters; and
- providing tools and guidance to Habitat’s network on how to communicate support to city officials.

In Oregon, **Habitat for Humanity Portland Region*** advocated for significant changes to the city’s permitting process that were adopted by City Council. The development review and permitting process in Portland was scattered across seven separate bureaus, and recommendations to consolidate these reviews into a single entity had been proposed as far back as the early nineties. A member of the Portland Council of Commissioners proposed restructuring and consolidating the permitting system, and Habitat Portland Region engaged with other local affordable housing partners to advocate for the changes and testify at public hearings. Advocating alongside Habitat Portland Region were the Home Building Association of Greater Portland, Portland Metro Chamber, Oregon Smart Growth, Portland Metropolitan Association of Realtors, Hispanic Metropolitan Chamber, and Associated Wall and Ceiling Contractors. Following a unanimous vote by Council, a new process will be implemented in 2024 to create greater efficiency and predictability in permitting, and lower barriers to much-needed housing development across the housing continuum.

In Rhode Island, **South County Habitat for Humanity RI*** and **Habitat for Humanity of Greater Providence and East Bay*** advocated for a set of bills passed into law that seek to improve housing opportunities across the state. In collaboration with the [Housing Network of Rhode Island](#), Habitat affiliates also networked with builders and real estate trade groups to support the legislation:

Reporting Affiliates
South County Habitat for Humanity RI*

- [House Bill \(HB\) 6090](#) makes housing an allowed use by-right for underused commercial and institutional buildings (schools, factories, hospitals, offices, malls or religious facilities) that could be adapted and converted to housing. The legislation sets guidelines for zoning incentives for future development, including the levels that localities can set for parking requirements and lot sizes.
- [HB 6081](#) amends the Rhode Island Low and Moderate Income Housing Act to streamline permitting processes, allow single-family zoned lots to be redeveloped as multi-family housing, and provide additional density bonuses for developments that include affordable housing.
- [HB 6058](#) amends an inclusionary zoning statute to require base-level density bonuses, and accelerates timelines for municipalities to invest their accumulated fees-in-lieu — fees paid by developers to opt out of affordable housing regulations — in local affordable

housing initiatives.

- [HB 6059](#) allows developers to use previous zoning if a town or municipality changes minimum lot sizes. The legislation also clarifies language around special use permits and the criteria for local bodies to grant administrative zoning approvals.
- [HB 6086](#) reduces the number of noticed hearings on development applications, and standardizes various public notifications that are required for all land use permitting.

On top of these policy wins, Habitat for Humanity affiliates in Rhode Island advocated successfully for additional funding for affordable housing in the 2024 state budget.

Houston Habitat for Humanity* advocated in favor of a set of major updates to the Houston residential development code that focus on promoting greater affordability, mobility and equity. After ratification by the Houston City Council, the code changes now allow the construction of larger secondary units on residential lots—with reduced requirements for off-street parking spaces for the added units—to create more potential for affordable, smaller-scaled housing options and accessory dwelling units. The city development regulations were revised to enable “middle housing” development on narrow lots and courtyard-style multifamily housing. Also in the package approved by City Council were new standards for driveways from front-facing garages on small-sized lots in ten neighborhoods that are designated as “complete communities,” part of a strategy to promote safety for pedestrians, bicyclists and pedestrian safety.

In Texas, **Laredo-Webb County Habitat for Humanity** showed persistence and commitment in securing an approval from Laredo City Council to re-plat a homesite to accommodate three homes. Laredo-Webb County Habitat requested a re-platting of a lot that had three homes on it (two of them non-conforming). The request was denied at first by the Planning Commission and then by a subsequent appeal board. However, working with their city council representative and city staff who supported the change, Laredo Habitat successfully gained unanimous support from Laredo City Council who agreed that the replatting to make room for additional homes met the goals of the Laredo comprehensive plan to increase investment in the city center and nearby neighborhoods. This land use decision also applies to other residential lots in the older sections of Laredo that are now eligible to be subdivided, accommodate 1-2 additional homes, and then sold to homebuyers (often relatives of the primary homeowner).

Austin Habitat for Humanity* worked in coalition with affordable housing and environmental sustainability organizations over several years in a successful effort to [eliminate off-street](#)

[parking requirements in new developments](#). Off-street parking is costly: providing surface parking in Austin costs anywhere from \$5,000-\$10,000 per space, and structured parking up to \$60,000 per space. Parking not only greatly impacts the cost and availability of housing, it is also connected to greater automobile reliance which increases greenhouse gas emissions and air pollution.

The conversations about reducing or eliminating parking requirements in downtown Austin go back to the early 2010s. Parking requirements were eliminated for a portion of the city near the University of Texas campus in 2019, which prompted the formation of the Austin Parking Reform Coalition that included Austin Habitat.* The coalition ensured that recommendations around parking reductions remained in the city's [Strategic Housing Blueprint](#). Efforts to eliminate parking requirements citywide stalled for some time, but the tides had changed by 2022 with the election of new city council members. Austin Habitat* representatives lobbied city officials with targeted messaging around how this policy change can impact housing affordability, clean air and environmental sustainability.

In another policy win supported by **Austin Habitat for Humanity*** to address the city's housing affordability crisis, Austin City Council recently approved the [HOME \(Home Options for Middle-Income Empowerment\) Initiative](#), amending the city's zoning code to allow for more diverse and affordable housing options, most notably making it legal to build three dwelling units on almost any residential lot in central Austin. Advocacy by Austin Habitat* and others highlighted how Austin's zoning code makes it more expensive, time-consuming and often illegal to build many housing types that are in the greatest demand, such as moderately-priced townhomes, rowhomes, triplexes, fourplexes and small apartment buildings. In letters and public testimony to Austin's elected officials, the affiliate's leaders advocated for the code amendments as a strategy to support people who work in Austin but cannot afford to live close to their jobs, as well as seniors and families who may be interested in living in intergenerational households. Austin Habitat* was joined in advocacy by their Young Professionals group and the University of Texas Campus' Habitat chapter.

Habitat for Humanity Austin* advocated for the passage by Austin City Council for two zoning code amendments to further enable the development of affordable housing:

- [HOME Phase 2](#) is an update to the city's land use code, reducing the minimum lot size from 5,750 square feet to 1,800—a significant reduction that will increase density and reduce the land cost in the development of housing. By reducing the minimum lot size, most lots can be subdivided into at least two or three small lots.

- Amendments to the [Citywide Compatibility ordinance](#) that regulates building heights, including heights of new development in and near single-family home residential zone districts. Among the approved changes are a reduction in the area of compatibility standards from 540' of distance from an existing home to 75' of distance, and an exemption for lower-intensity multifamily zones from compatibility regulations.

The goal of the city's zoning amendments is to legalize "soft density by right" to spur the addition of housing supply and diverse housing types in or near employment and transit centers. Austin Habitat* submitted a letter of support, noting that "our community's outdated land development code creates barriers that make it unnecessarily expensive, time consuming and often illegal to build the housing that is most-needed—particularly more moderately-priced homes such as townhomes, rowhomes, triplexes, fourplexes and small apartment buildings (missing middle housing)." Austin Habitat* also mobilized speakers for public hearings, and joined city council members out in the community to meet with local unions, students, business leaders and many more as the city educated the community about the proposed zoning changes.

Habitat for Humanity Austin* testified before the Austin City Council in favor of a new [Equitable Transit-Oriented Development \(ETOD\) overlay district](#) that was approved by City Council, which is designed to facilitate the development of affordable housing near public transit hubs as Austin expands MetroRail and future station areas for MetroRail, light rail and MetroRapid (bus) stations. The overlay elements will apply to commercial properties within a half-mile of the route of the planned first phase of light rail extensions, allowing for building heights up to 120 feet to add more housing, including affordable units. In exchange for the added density, developers are required to provide certain percentages of for-sale and rental properties to households earning less than the median family income.

Habitat for Humanity of Greater Charlottesville* participated in advocacy alongside a broad coalition urging city council to approve a series of updates to the Charlottesville zoning code. After several years of study and community dialogue—and culminating in multiple hours-long public hearings—the controversial code amendments approved by the Charlottesville City Council are highlighted by:

- Elimination of R-1, single-unit residential zoning, allowing multi-family housing on every residential parcel in the city.
- Affordability requirements and/or bonuses on every parcel in the City.
- Density incentives in certain single-unit zoned residential neighborhoods where property owners may seek approval for up to three dwelling units by preserving the existing home structure—and up to six dwelling units on the lot if the additional units

are designated affordable to households at 60% of area median income.

- A model zone district to provide extra zoning protections for historically low income neighborhoods.
- Elimination of all minimum parking requirements.

A central motivation in the zoning code amendments is the need to address rapid gentrification and displacement in neighborhoods that have [historically been home to Black and Brown residents in Charlottesville](#). The new zoning tools are designed to increase housing stability, prevent displacement and address racial equity, in part by removing the exclusionary housing barriers embedded in the zoning code and creating housing opportunities throughout Charlottesville's neighborhoods. Citing the city's Affordable Housing Plan's commitment to a "ladder of housing opportunity," Habitat Greater Charlottesville* and the coalition emphasized that "this means that we need a zoning code that allows a wide range of housing types. . .and allowing more housing outside of Core Neighborhoods to address racial equity, expand housing opportunities, and improve school integration and outcomes."

Habitat Greater Charlottesville* provided a technical review of the proposed ordinances, and then worked alongside the [Charlottesville Low Income Housing Coalition](#) and [Livable Cville](#) in organizing a rally at a local park, drafting a coalition [sign-on letter](#), starting an online petition, and lining up speakers for each public input session and public hearing. Habitat Greater Charlottesville* also assisted in one-on-one meetings with city council members to lobby for the zoning amendments.

Tacoma/Pierce County Habitat for Humanity* successfully advocated with both the Tacoma Public Utilities (TPU) board of directors and the Tacoma City Council [on a land transfer that will transform a vacant property into four new homes](#). The 13,000 square-foot property was formerly a small TPU power substation that was decommissioned, and the land was declared surplus. Tacoma/Pierce County Habitat* inquired about the site, and worked with city staff and city council members to get title to the property. Both the TPU board and City Council had to take legislative action to approve the conveyance of the land, and the affiliate engaged with both entities to pave the way for the formal approvals. Tacoma/Pierce County Habitat* is underway with planning, design and other steps to construct four, two-bedroom affordable homes; three will be affordable for homebuyers earning below 80% of the area's median income, and the fourth for a household earning below 50% AMI. There are also plans to include a community-garden space.

Habitat for Humanity of Washington State* and local affiliates supported [House Bill 5967](#), which establishes a policy change on how the state partners with affordable housing developers and owners on state-owned land. Washington’s Department of Natural Resources has identified approximately 3,000 acres across the state that are state-owned, vacant or underutilized, located within city or urban growth areas, near residential or commercial development, and are suitable for housing development. In developments on state-owned lands, the Department of Natural Resources’ practice is to enter into long-term leases to retain public ownership, and also impose a leasehold excise tax. House Bill 5967 exempts a property from the leasehold excise tax for 12-20 years if the leaseholder commits to renting and selling guidelines for low- and moderate-income households. The goal of this policy is to provide another financial lever to incentivize the creation of affordable housing on state-owned land.

Reporting Affiliate
Habitat for Humanity of Island County*

Cowlitz County Habitat for Humanity* in Washington State achieved a policy win that catalyzes their development of five homes in unincorporated Cowlitz County. Working with the Board of Commissioners and the county’s planning and development department staff, Cowlitz County Habitat* successfully advocated for an expedited review and permitting process by having the county pre-approve designs and plans that will be automatically re-approved for Habitat sites going forward (as long as the designs are not modified), saving the affiliate significant time and money that help ensure the homes’ affordability.

In partnership with the [La Crosse Housing Advocacy Committee](#), **Habitat for Humanity of the Greater La Crosse Region*** advocated for the passage of an [ordinance allowing for Accessory Dwelling Units \(ADUs\)](#) in the city of La Crosse. Over more than a year-and-a-half, Habitat Greater La Crosse Region* and coalition partners met with city council members and city planning staff, emphasizing in a support letter that “ADUs are a very simple option for adding density and housing options with minimal impact. This is especially important for families requiring additional living space for aging parents or caregivers and adults who require family support to thrive.” The ordinance to allow ADUs was approved in a unanimous vote by the city council, and Habitat Greater La Crosse Region* and the Housing Advocacy Committee see it as a critical first step in re-imagining the city’s zoning code in meaningful ways that will add more housing and increase affordability. The committee is composed of over twenty employers, community institutions and non-profit agencies concerned about affordable housing, and includes the University of Wisconsin-La Crosse, YWCA-La Crosse, School District of La Crosse, African American Mutual Assistance Network, Marine Credit Union Foundation, and other organizations.

Habitat for Humanity of Laramie County* pushed for housing policy wins in [three significant code changes approved by Cheyenne City Council](#):

1. Elimination of minimum lot sizes for single-family units to encourage development of smaller lots and smaller homes, which should increase supply of more affordable housing opportunities.
2. Reduced parking requirements for certain multi-family housing developments from 1.5 off-street parking spaces per bedroom to one parking space per unit—decreasing the overall development cost.
3. Elimination of density maximums for multi-family developments that had capped density at one dwelling unit per 1,600 square feet of lot area, or one unit per 1,000 square feet for buildings higher than three stories, as long as other site requirements are met for parking, landscaping and open space.

These code amendments were recommended by the Cheyenne Affordable Housing Task Force, on which Habitat Laramie County* serves as a member. Habitat Laramie County* representatives advocated by testifying at multiple community meetings and Council public hearings, joined by other stakeholders—including area builders and contractors—that the affiliate had organized.

Ensuring access to and development of communities of opportunity

Habitat organizations that successfully advocated to protect and strengthen neighborhoods and enable communities to thrive.

Habitat for Humanity California* *advocated*

successfully for the passage of [Assembly Bill 1474](#), which adds veterans to the list of population groups included in the strategies of the California Statewide Housing Plan. As a segment of California's population, a majority of veterans are considered cost-burdened and face higher rates of homelessness than the general population.

Reporting Affiliates

Habitat for Humanity of Greater Los Angeles*
Calaveras County Habitat for Humanity*
Habitat for Humanity of Southern Santa Barbara County

Habitat for Humanity of Merced/Stanislaus Counties* was successful in advocacy earlier in FY2024 to secure [\\$20 million in California state flood relief](#) for towns and communities recovering from massive flooding in 2022-23. As the home repair and rehabilitation work begins, Habitat Merced/Stanislaus advocated for critical program changes to protect the health and housing stability of impacted residents:

- Many of the homes undergoing major repair and renovation likely have lead plumbing and asbestos, though the funding program had no provisions for testing homes for hazardous materials before major repairs commence. Habitat Merced/Stanislaus Counties* successfully advocated with the Board of Supervisors to provide funds for lead and asbestos testing.
- Since it is unsafe for households to remain in their homes during lead and asbestos mitigation, Habitat worked with the county board to provide hotel vouchers so impacted residents can relocate during the work.
- Also, Habitat Merced/Stanislaus Counties* worked with the county to include language in contracts with landlords who receive repair aid to ensure that renter households are not faced with major rent increases, evictions and displacement once the repair and renovation work (largely funded through public funds) is completed. To access the funds provided by the county and the state to repair rental homes, landlords must agree to adhere to rental guidelines for at least three years.

Habitat for Humanity of Merced/Stanislaus Counties* also played a vital advocacy role in ensuring that residents of a 350-unit mobile home park for seniors—which had been devastated by the 2023 flooding—had access to flood recovery information, housing counseling and

services. After Merced County and the California Department of Housing & Community Development conducted a series of homeowner workshops at the County Building, Habitat Merced/Stanslaus Counties* urged officials to conduct an additional workshop at the mobile home park for seniors who were unable to attend at the County Building due to mobility issues and transportation limitations. The affiliate also helped provide counseling assistance at the onsite workshop for senior residents to fill out applications for grants to repair or replace their damaged homes.

Habitat for Humanity of Colorado* and Colorado affiliates supported key legislation to preserve affordable housing and promote housing stability. Meeting with legislators at the statewide network’s

“Coffee at the Capitol,” affiliates urged support of [HB24-1337](#) to strengthen protections for homeowners facing foreclosure. The bill creates new requirements for homeowners associations before they file for foreclosure, and also sets limits on attorney’s fees when they seek payments from homeowners who have fallen behind in dues and fees. Additionally, in the event of a foreclosure, the new law has a “first right of redemption” provision that gives homeowners, tenants, affordable housing nonprofits, community land trusts, cooperative housing corporations and the state or local government favored status to purchase the home—and possibly position the home for long-term affordability—before the HOA can file for foreclosure.

Reporting Affiliates

Habitat for Humanity of Colorado*
Habitat for Humanity of Metro Denver*

West Georgia Habitat for Humanity engaged in a local government outreach process and public hearings to advocate for reductions in the property tax rates by the City of Carrollton and the Carroll County Board of Education. During the pandemic, real estate values rose rapidly in the region, greatly impacting low- and moderate-income homeowners, as well as renters and households seeking to purchase their first home. West Georgia Habitat organized a wide range of community members, board members, donors, homeowners and staff to communicate directly with City Council and members of the school board and testify at public hearings. Both public entities voted to roll back the mill levy rate to lessen the impact of property value increases and help low-income homeowners and residents on fixed incomes afford to stay in their homes.

Working in coalition with community groups and renters' rights advocates, **Topeka Habitat for Humanity** helped build support for an [ordinance approved by Topeka City Council that prohibits retaliation by landlords against renters](#) who report code violations. Evictions in Topeka had begun to increase as resources from the Kansas Emergency Rental Assistance (KERA) fund (which derive from the American Rescue Plan Act) had dwindled, and the potential for a surge in evictions heightened the visibility and urgency for the policy. Topeka Habitat helped review the policy and mobilize community members and affected renters to

provide testimony as the ordinance moved through the council legislative process. The ordinance approved by Topeka City Council makes it illegal for a landlord to evict a tenant or take other retaliatory steps (demand a rent increase, withdraw services, etc.) within six months of either of the following events:

- The tenant complained in good faith to the landlord or a government agency about the maintenance, safety or cleanliness of a rental unit; or
- The tenant has organized or become a member of a tenants' union or similar organization.

Lafayette Habitat for Humanity* in Louisiana worked in coalition with the [McComb-Veazey Neighborhood Coterie](#) to advocate for the city's donation of 19 foreclosed properties for redevelopment, along with \$100,000 in funding for legal work to clear title on the properties. The McComb-Veazey neighborhood has been the affiliate's primary focus neighborhood since 2012, and is home to a long tradition of Creole and African American families and musicians. Lafayette City and Parish Councils passed ordinances donating the 19 properties and positioning them for future redevelopment into owner-occupied housing (single-family as well as duplexes and possibly multi-family), plus commercial spaces for small neighborhood-serving businesses. This builds on many successes in the neighborhood in the past decade including renovations to a community center, and the creation of a legacy park and a community garden.

Twin Cities Habitat for Humanity* was a lead advocate in the Minnesota legislature on provisions in the state budget bill ([HF 5242A](#)) that establish a new working group to study potential changes to statutes regulating Homeowners Associations (HOAs). HOAs play an important role in the lives of many homeowners, but regulations and laws are often outdated and do not fully protect the interests of homeowners. The working group will gather data on HOA practices and regulations, and submit recommendations to the legislature on best practices that should be considered.

In North Carolina, **Asheville Area Habitat for Humanity*** achieved a major policy win with both the City of Asheville and Buncombe County as local officials passed an ordinance prohibiting the refusal of housing based on a tenant's source of income. Federal law prohibits housing discrimination based on race, color, religion, national origin, sex (including gender identity and sexual orientation), familial status or disability. Many local jurisdictions have expanded these protections to address [source of income discrimination](#) in which individuals and families are denied access to rental housing by landlords because their income includes tenant-based vouchers, veterans' assistance, child support, disability payments, or other sources other than a paycheck. Habitat Asheville Area* and other advocates worked together to raise

awareness of how this has contributed to Asheville’s affordable housing crisis, as individuals and households with these categories of income are refused rental housing, which leads to housing instability, overcrowding and homelessness. The advocacy campaign had two major policy outcomes:

- The City of Asheville amended its Housing Trust Fund policies to prohibit source of income discrimination and require acceptance of tenants’ rental assistance by all developers who use trust fund dollars.
- Buncombe County amended its Affordable Housing Services Program policy to prohibit source of income discrimination and require acceptance of tenants’ rental assistance by all developers who access funds from the program.

Habitat Asheville Area* and the coalition strategically organized to build support for these policy changes, and used communications channels to raise awareness: social media, blogs, earned media and community events. Also, Habitat Asheville Area* used an advocacy grant from Habitat for Humanity International to provide a \$600 stipend that helped affected individuals and families offset the costs (e.g., childcare) and lost wages to attend public hearings and outreach meetings. Their presence helped transform an abstract policy debate into a critical community issue that affects real people.

Asheville Area Habitat for Humanity* in North Carolina advocated before the Buncombe County Commissioners to fully fund a budget for 161 home repair requests throughout the county – totaling more than \$1.28 million. Asheville Habitat* has partnered with Buncombe County on [home repair programs](#) for years, targeting households earning less than 70% of the area median income. The county’s investment in critical home repairs helps homeowners remain safely and affordably in their homes, and supports the county’s efforts to preserve affordable housing stock.

Sandusky County Habitat for Humanity in northwest Ohio was part of a coalition that successfully advocated for the adoption of a Complete Streets Policy by the city of Clyde. The vision of [Complete Streets](#) is a street and roadway system that is designed for all users—not just car drivers, but public transit riders, pedestrians, bicyclists, people using wheelchairs or micro-transit like scooters. The goal is to provide safe travel for everyone, strengthen all mobility options and travel mode alternatives to cars, and increase overall quality of life. As one of the early communities in Ohio to have adopted Complete Streets policy, Clyde is now positioned to compete for state grants to help them implement roadway and public right-of-way improvements. The recommendations for a Complete Streets policy came out of a task force in the [Sandusky County Creating Healthy Communities Coalition](#); Sandusky County Habitat serves as a representative of the housing sector on that task force.

Helena Area Habitat for Humanity in Montana advocated before local officials in favor of establishing a new 25-bed emergency shelter for women experiencing homelessness. Local organizations and community members seeking to create the shelter had found a suitable location but needed variances from zoning and permit obstacles. Shelter supporters worked together to build support for the shelter, communicate with stakeholders throughout the area, and adjust the shelter’s operating regulations in response to community concerns. Leaders from Habitat Helena Area provided testimony at public hearings and encouraged Habitat supporters in the community to reach out to their representatives, helping pave the way for the [City Commission to grant the variances and approve the conditional use permit](#) for the shelter.

Habitat for Humanity Seattle-King & Kittitas Counties* engaged with a wide-ranging coalition of community partners on a budget debate as the City of Seattle navigated the drafting of a 2025 budget in the face of a \$250 million projected deficit. The discussion was sparked by Seattle’s [Equitable Development Initiative](#) (EDI), created in 2016 to bring city funding to community-led developments that span affordable housing, clinics, farmers markets, child care and education facilities, community centers, arts spaces and more to support the mission of the reduction in racial and socioeconomic disparities among people of color and communities that are vulnerable to displacement. The EDI often serves as “first dollars in” for capital projects, helping accomplish site acquisition or early design work on projects that serve as critical neighborhood and community anchors. A budget amendment was introduced at Council that jeopardized EDI funding in future budget years. The controversial proposal sparked a [coordinated response](#) that involved Habitat Seattle-King & Kittitas Counties* and a number of community groups that generated nearly 600 letters to City Council, direct one-on-one lobbying, a press conference before a City Council hearing, and public testimony in opposition to the proposed policy. The community’s voice and advocacy resulted in the withdrawal of the initial amendment.

Habitat for Humanity Seattle-King and Kittitas Counties* provided advocacy and support to the City of Redmond and the city’s development partner on a [permanent supportive housing \(PSH\) project](#) for very low-income adults who are exiting homelessness. When a site in another municipality for the 100-unit project did not work out, Redmond identified an alternative site using surplus city-owned land that Redmond then transferred to the developer. Through a [long and sometimes contentious community engagement process](#) with neighbors concerned about the safety and operations of the PSH project, Habitat Seattle-King & Kittitas* representatives testified in support of the land transfer and the importance of the project, signed onto a support letter and helped mobilize other affordable housing advocates to engage with Redmond City Council in support of the project. With the land transfer approved by City Council, the steps

ahead include further project design, the development of an operations agreement with the community, and a public safety and security plan.

Other local advocacy wins

Habitat for Humanity of Kosciusko County successfully advocated before the Warsaw, Indiana, Common Council to re-allocate some of the city's American Rescue Plan Act (ARPA) funds. Warsaw approved a \$55,200 grant to Habitat Kosciusko County to repair the roof of the affiliate's multi-purpose building that houses its ReStore, administrative space and construction warehouse. Affiliate leadership worked with city staff to advance the funding request, then testified at the Common Council meeting and gained a unanimous vote of approval.

Habitat for Humanity of Champaign County* successfully advocated for \$25,000 in grants from the City of Urban and the City of Champaign to pay for tree clearance on empty lots in preparation of future homesites. This site preparation is part of the Illinois affiliate's ongoing advocacy with city staff members to work on details for funding, building and lot specifications for future home builds, and the City of Champaign also designated Habitat Champaign County with first right of refusal status on all of their surplus lots that are compatible with residential uses. Habitat Champaign County attended both of these neighboring cities' council meetings and reviewed proposed uses of funds, successfully making the case for the city councils' approval.

U.S. Advocacy Resources at MyHabitat

Across the Habitat for Humanity U.S. network, affiliates and affiliate support organizations are advocating for policy change at the state and local level more than ever.

The Affiliate Statistical Report helps us to quantify and recognize this impact. This tool also helped measure our collective progress towards the Cost of Home goal of increasing home affordability for 10 million people through policy and systems change. The Government Relations & Advocacy Team also shares these successes with the affiliate network to build both their policy knowledge and their capacity to effectively advocate and enact systems-level change on home affordability.

Visit MyHabitat's U.S. Advocacy Resources to access previous annual Affiliate Statistical Reports:

 [FY23 State and Local Advocacy Impact Review](#)

 [FY22 State and Local Advocacy Impact Review](#)

 [FY21 State and Local Advocacy Impact Review](#)

 [FY20 State and Local Advocacy Impact Review](#)

 [FY20 Cost of Home State and Local Advocacy Successes](#)

Contact us

Questions about US Advocacy? Contact the Government Relations & Advocacy (GRA) team at advocacy@habitat.org or ask the Affiliate Support Center.

Affiliate Support Center staff members are available to answer your questions Monday- Thursday between 8:00AM-8:00PM Eastern, and Fridays between 8:00AM-6:00PM Eastern.

- Email: USSupportCenter@habitat.org
- Telephone: 1-877-434-4435