

Habitat for Humanity International Government Relations and Advocacy

3RD QUARTER FY 2024

Affiliate Statistical Report State and Local Advocacy and Policy



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 helps 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 January 1, 2024 to March 31, 2024. The 40 examples included in this report do not represent all the affiliated network’s state and local advocacy efforts during this third quarter of fiscal year 2024. The report encompasses examples the GRA team could validate from the information shared by affiliates and affiliate support organizations.

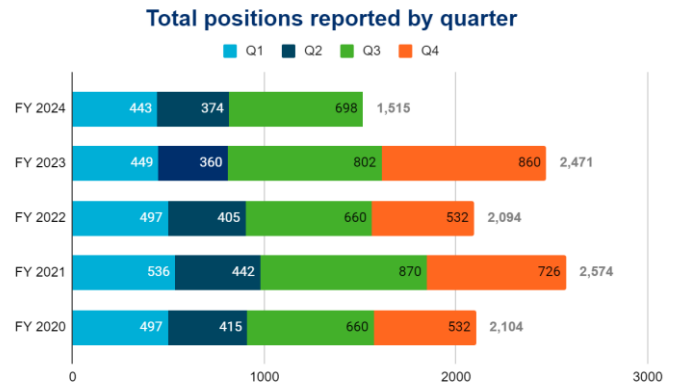
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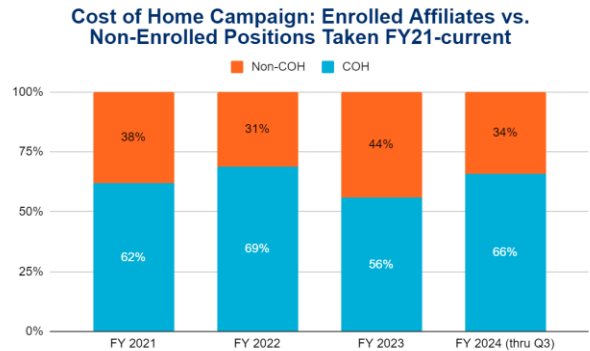
For more information, please reach out to the HFHI Government Relations and Advocacy team at advocacy@habitat.org.

Overview of Q3 FY2024 State and Local Advocacy & Policy Impact

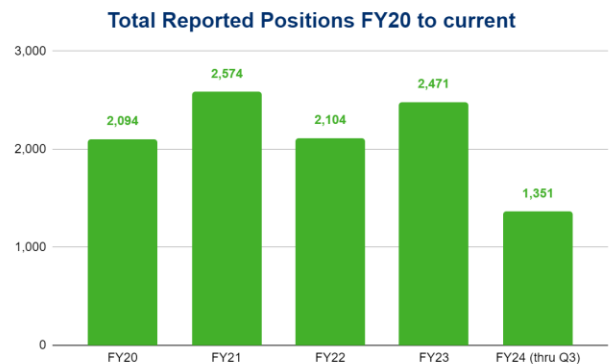
In Q3 FY2024, 236 affiliates reported taking at least one state or local policy position on the Affiliate Statistical Report. Among affiliates reporting, 195 policy positions were at the local level, and 503 were at the state level (698 total).



About 64% of the affiliates that reported taking a state or local policy position in Q3 FY2024 were enrolled in Cost of Home across 37 states. Moreover, out of the 413 affiliated organizations enrolled in the COH campaign, 39% reported taking a state or local policy position in Q3 FY2024.



Since the launch of the Cost of Home initiative in FY2020, Habitat affiliates have reported 10,060 policy positions that they have advocated for at local and state levels of government.



**policy
positions in
43 states**

Affiliates in 43 states reported taking a state or local position, while COH affiliates in 37 states reported taking a state or local position. 155 of the positions taken by non-COH affiliates were considered successes and 110 positions taken by COH affiliates were considered successful.

**41% positions
in leadership
86% positions
in coalition**

In total, affiliates reported taking 614 positions in coalition, and 216 in leadership. COH-enrolled affiliates reported taking 482 positions in coalition and 161 in leadership.

**2,867,086
impacted**

In total, 2,867,086 persons were impacted by affiliates and ASOs enrolled in Cost of Home. These efforts sought to improve home affordability across the U.S. through successful policy and systems changes at the local and state level.

**\$1,248,287,899 in
public funding
accessed or allocated**

More than \$1.248 billion in public funding was accessed or allocated for affordable housing through policy changes supported by affiliates or ASOs enrolled and not-enrolled in Cost of Home.

Q3 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

Coastal Empire Habitat for Humanity*
Habitat for Humanity of Northern Flint Hills
Manhattan Area Habitat for Humanity
Wichita Habitat for Humanity*
Habitat for Humanity of Charlotte Region*
Asheville Area Habitat for Humanity*
Elizabeth City Habitat for Humanity*
Flower City Habitat for Humanity*
West Tuality Habitat for Humanity*
Habitat for Humanity of Mid-Willamette Valley*
Habitat for Humanity of Portland Region*
Newburg Area Habitat for Humanity
Sisters Habitat for Humanity*
Columbia County Habitat for Humanity*
Habitat for Humanity of Lincoln County* (OR)
Habitat for Humanity of Greater Portland* (ME)
Salt Lake Valley Habitat for Humanity*

Habitat for Humanity of Island County*
Cowlitz County Habitat for Humanity*
Habitat for Humanity of Seattle-King & Kittitas Counties*
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 Mid-Ohio Valley*
Habitat for Humanity of Greater San Francisco*
Habitat for Humanity of Broward County*
Habitat for Humanity of Metro Maryland*
Habitat for Humanity Wake County*
Tacoma/Pierce County Habitat for Humanity*
Habitat for Humanity of Laramie County*



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

Oregon Habitat for Humanity*
Habitat for Humanity of Pinellas and West Pasco Counties*
Habitat for Humanity of Seattle-King & Kittitas Counties*



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

- Habitat for Humanity of the Chesapeake***
- Habitat for Humanity of Frederick County***
- Yakima Valley Partners Habitat for Humanity***
- Habitat for Humanity of Saint Vrain Valley***
- Habitat for Humanity of Pulaski County Kentucky**
- Habitat for Humanity of Metro Maryland***
- Habitat for Humanity of the Greater La Crosse Region***
- Habitat for Humanity of the Chesapeake***
- Cape May County Habitat for Humanity***
- Morris Habitat for Humanity***
- Habitat for Humanity Island County***



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.

- Habitat for Humanity of Merced/Stanslaus Counties***

Other local advocacy wins

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

**Denotes Cost of Home Campaign Affiliates*

Q3 FY2024 State and Local Advocacy Impact Narratives

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*

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.

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.

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.

Reporting Affiliate

Habitat for Humanity of Northern Flint Hills

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.

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 non-profits to gather support from lawmakers. The bill aligns with Habitat's ongoing work with cities in the state 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.

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 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

Reporting Affiliates

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

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](#). 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..

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 \$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.

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 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 the 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 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.

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

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*

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.

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.

In the Pacific Northwest, **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.

<p>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*</p>

- [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 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](#).

Habitat for Humanity of Greater Portland*, 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.

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

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*

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 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.

Reporting Affiliate
Habitat for Humanity Seattle-King & Kittitas Counties*

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*

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.

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.

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 the Chesapeake* was also a vocal supporter 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 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.

Chesapeake Habitat* and other proponents believe these state bills will be catalysts in helping solve 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 fees) into developing condominium affordable land trust units, which reduces the affordability of these homes to low-and moderate-income families.” Recognizing this problem, 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 percent of the area median income (AMI) for at least 30 years; or
- At least 20 percent of the units would have to be affordable to households eligible for the county’s Moderate Priced Dwelling Unit (MPDU) Program and another 10 percent of

units would have to be affordable to households earning up to 30 percent 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.

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 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.

Reporting Affiliates

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

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.

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%.

In Washington, **Habitat for Humanity of Washington State*** and local affiliates supported [House Bill 5967](#),

Reporting Affiliate
Habitat for Humanity of Island County*

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.

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.

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 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/Stanislaus 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.

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.