



# Unlocking Public Policy Solutions for Home Affordability

2025 Habitat for Humanity Midwest Regional Conference



# A Challenging Time

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## Also a Time of Opportunity

- Broad concern about affordability
- Hundreds of recent policy successes
- New HFHI advocacy resources



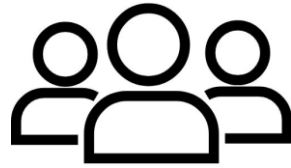
# Today's goals

1. Discuss recent advocacy successes from Habitat peers
2. Examine policy opportunities at the federal level
3. Share new resources to help your next advocacy steps

# Habitat Voices in Action



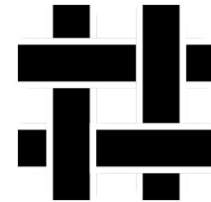
Habitat Voices  
in Action



unites the  
network toward  
greater impact



through policy  
change at all  
levels



by integrating  
advocacy into  
everyday work

across HFHI, affiliate support organizations and affiliates

# Habitat's National Public Policy Platform

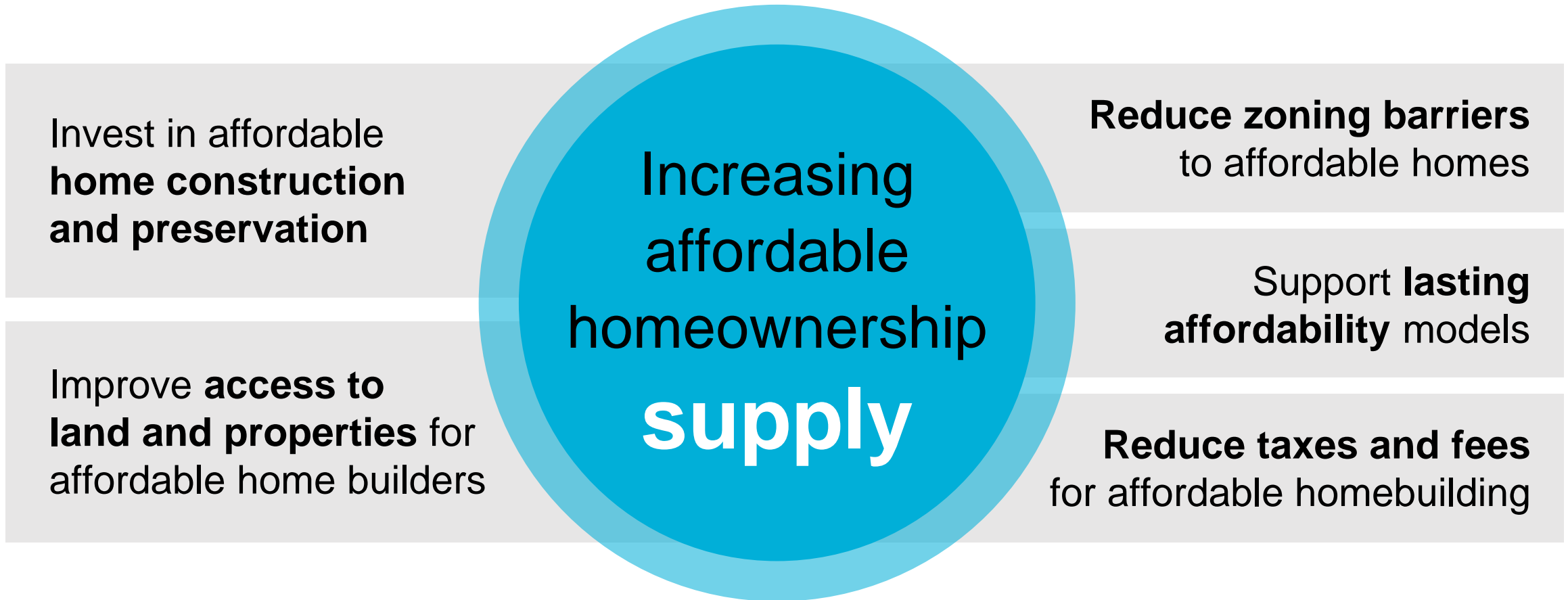


Increasing  
affordable  
homeownership  
**supply**

Ensuring  
equitable  
homeownership  
**access**

Improving  
homeownership  
**resilience**

# Policy Strategies



# Recent Success – *Supply Funding*

## **Dedicated housing funding**

- Lansing (MI)

## **Coalition bond packages**

- Orange County (NC)

## **Revolving loan funds for rehab**

- Iowa

## **TIF for affordable homeownership**

- Milwaukee

# Recent Success – *Accessing Properties*

## **Prioritizing public properties for affordable housing**

- Martin-Faribault Counties (MN), Spokane (WA), Florida

## **Tax breaks for selling to affordable housing providers**

- Washington State



# Recent Success – *Zoning Reforms*

## **Religious institutional and school land**

- Montgomery County (MD)

## **Missing middle housing**

- Lexington (KY)

## **Lowering lot size and parking minimums**

- Knox County (OH)

## **Affordable housing bonuses**

- Naperville (IL), Maryland

# Recent Success – *Reducing Costs*

## **Water and sewer tap fees**

- Sanford Area (NC)

## **Waiving contractor fees**

- North Dakota affiliates

## **Comprehensive cost reductions**

- South Puget Sound (WA)

## **Property tax and sales tax incentives**

- Florida

# Federal advocacy for supply

- **Homeownership Supply Accelerator** *aimed at funding the construction and rehabilitation of affordable starter homes by helping nonprofit and for-profit developers overcome financial barriers*
- **Neighborhood Homes Investment Act** *calls for the creation of a new federal tax credit that produces new equity investment dollars for the development and renovation of family housing in distressed urban, suburban, and rural neighborhoods*
- Defending Core Funding Programs (**HOME, SHOP, CDFI Fund, Section 4**)

**What policy solutions have you  
advocated for to increase affordable  
homeownership supply?**

# Policy Strategies

**Lower barriers** faced by Black and other homebuyers of color

Improve the usability of housing choice **vouchers for homeownership**

**Expand mortgage lending** in rural areas, Native lands and areas of persistent poverty

**Target state and federal tax credits** to better address homeownership

Ensuring  
equitable  
homeownership  
**access**



# Recent Success – *Down Payment Assistance*

## **Protecting DPA funding**

- Milwaukee

## **Expanding DPA**

- Virginia, Polk County (IA)

## **DPA for First-Generation homebuyers**

- Minnesota, New Jersey, Washington, Colorado

# Recent Success – *Vouchers*

## **Enabling federal vouchers for homeownership**

- New Jersey

## **Creating local vouchers for homeownership**

- New Jersey

# Defending the USDA 502 Program

- 1 in 6 households pay **more than half of their income** on housing
- 502 facilitates the opportunity for low- and very low-income people in rural communities to purchase a home
- Eligible families apply for and receive a direct subsidized, low-interest loan from USDA Rural Development for their Habitat home

**What policy solutions have you  
advocated for to ensure equitable  
access to homeownership?**

# Policy Strategies

Help low-income homeowners make **home repairs**

Provide **property tax relief** for low-income homeowners

Keep **homeowner's insurance** affordable and available

Fortify homes and enable **climate resilience**

Enable **intergenerational home and wealth** retention

Improving  
homeownership  
**resilience**



# Recent Success – *Repair Assistance*

## **Creating a local program**

- Knox County (IL)

## **Comprehensive repair program**

- Pennsylvania

# Recent Success – *Property Tax Relief*

## Relief for homes with affordability restrictions

- Nebraska, Michigan, New York

## Circuit breakers for low-income homeowners

- Maryland

## Making heirs-property owners eligible

- Pennsylvania

**Policy  
resource**



State and Local  
Policy Library:  
**Property tax relief**

# Recent Success – *Fortification & Insurance*

## **Roof fortification programs**

- Louisiana, Kentucky (joining existing in AL, MS, SC, OK)

## **Local insurance mitigations**

- New Orleans

## **Pushing back on insurance hikes or reduced coverage**

- Florida, North Carolina

# Federal advocacy for resilience

- **Whole Home Repairs Act** *provides essential home repair assistance to low and moderate-income homeowners and small landlords*
- **Rural Housing Service Reform Act** *would modernize USDA's Rural Housing Service, making key updates to preserve affordable rental housing, expand mortgage access in Native communities, and streamline loan and rental assistance programs.*
- Funding for *CDBG Disaster Response*

Policy  
resource



119th Congress  
Legislative Tracker

**What policy solutions have you  
advocated for to improve  
homeownership resilience?**





Habitat Voices in Action

# A path to greater impact on housing



# Other Habitat Voices in Action *Resources*

- U.S. National Policy Platform
- Updated State and Local policy resources
- Habitat's Federal Policy Agenda (2025-26)
- HVIA newsletter
- Affinity groups (ex.: PAPG, Rural Caucus)
- **More to come!**

U.S. Advocacy page at  
<https://hfhi.sharepoint.com/sites/USadvocacy>

# Save the Date: Habitat on the Hill

**Washington, D.C. – *Feb. 10-12, 2026***



# Q&A

# Thank you!

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