

Policy Platform

Habitat for Humanity of Washington, D.C. & Northern Virginia (Habitat DC-NOVA) believes that everyone deserves a safe, decent and affordable place to live. In order to achieve that goal, we support a healthy housing continuum with a wide variety of tools and public policy solutions to increase housing opportunity across the spectrum of housing needs. Our role within the housing continuum is to help families create stability and intergenerational wealth by expanding homeownership opportunities.

Our programs work together to build equity and resilience for local families with lower incomes. While we are best known for building and selling affordable homes, we do much more to address the diverse housing needs across our region. In addition to creating affordable homeownership opportunities, we provide low- and no-cost home repairs, aging in place support, homeowner education, and advocate for housing policies that support our neighbors in need. Where appropriate, we support tools that create permanently affordable housing.

The policy platform below presents an actionable public policy agenda for achieving our vision. We believe that **increasing affordable homeownership supply, ensuring equitable homeownership access, and improving homeownership resilience** will make lasting, affordable homeownership attainable for all.

Supply

Expanding homeownership opportunities requires an increase in the number of affordable homes for sale. Habitat DC-NOVA supports efforts to build more housing generally. We particularly support efforts to expand and preserve the supply of for-sale homes affordable to low- and moderate-income households of all backgrounds.

Our priorities include:

- **Streamlining housing development approval processes, reducing zoning barriers, and expanding access to development sites to increase housing supply, especially for affordable housing**
- **Providing financial supports for affordable homeownership development and preservation**
- **Adopting complimentary measures to zoning reforms that ensure equitable zoning outcomes, prevent displacement, and actively engage historically excluded communities**

Access

Everyone deserves a fair chance at purchasing a home, building wealth and securing their family's future. Despite recent progress, deep disparities in homeownership persist for households of color and access to decent and affordable homes remains limited. Habitat DC-NOVA believes in removing barriers that contribute to all forms of inequality that restrict access to homeownership. We believe supportive resources are needed along with equitable access to credit and lending to help make the dream of homeownership attainable for all. We support the following public policy strategies including, but not limited to:

- **Increasing subsidies for first-time and first-time generation homeowners, especially for low-income communities and historically disadvantaged communities**
- **Evaluating and reform government programs and policies that create or reinforce barriers to homeownership**
- **Expanding access to safe credit products**
- **Increasing education on how to have good credit**
- **Increasing financial and homeowner education programs and resources**

Resilience

Helping individuals and families stay in their homes and retain homeownership provides many benefits such as stability, education, community well-being, and closes racial and socioeconomic gaps in homeownership and wealth. Habitat DC-NOVA supports strategies for ensuring homeowners of all backgrounds and ages can retain their homes, equitably afford costs associated with homeownership, and build and pass wealth down to future generations.

Our priorities include:

- **Ensuring property taxes are equitable for low-income homeowners**
- **Supporting home repair and modification programs, resources and policies that improve stability for existing homeowners**
- **Ensuring homes are environmentally sustainable and disaster resilient**
- **Enhancing foreclosure or home loss prevention tools**
- **Enabling intergenerational home and wealth retention**



Additional priorities and issues we support

Sustaining and increasing investment in AmeriCorps – The AmeriCorps program not only encourages national service and volunteerism, but increases Habitat for Humanity’s capacity to build homes, engage with our communities, and support the growth of our mission. AmeriCorps members usually serve with Habitat DC-NOVA as construction crew leaders and as operational and capacity-building support team members. Habitat DC-NOVA encourages consistent and robust funding for the vital AmeriCorps programs.

Taking global action on inadequate housing – Habitat for Humanity works to address essential housing needs in more than 70 countries around the world, including advocating to remove barriers to accessing adequate and affordable housing. Habitat DC-NOVA Tithes annually to help the billions of people living in informal settlements and inadequate housing. We follow and support Habitat for Humanity International’s global housing policies and advocacy work encouraging governments and world leaders to work together on these efforts.

