

"Human progress is neither automatic nor inevitable ... every step toward the goal of justice requires sacrifice, suffering and struggle; the tireless exertions and passionate concern of dedicated individuals."

—Dr. Martin Luther King, Jr.

In 2012, Habitat for Humanity - New York City (Habitat-NYC) is committed to promoting affordable housing and financial stability for all. We invite New Yorkers to come together and raise our voices as well as our hammers to strengthen our great city, state and nation.

New York City has made significant strides in building and preserving affordable housing. However, the Great Recession, high unemployment, surging homelessness and threats to the supply of affordable units continue to present increasingly formidable challenges.

Foreclosures continue to devastate neighborhoods in New York City, especially in low-income communities of color, which are rapidly becoming destabilized. Faced with a political landscape that increasingly marginalizes homeownership opportunities, Habitat-NYC believes we must underscore the life-changing — and community-strengthening — benefits of responsible, affordable homeownership.

In addition to building and renovating affordable homes, we will work to ensure that public policies incorporate a balance of new construction and preservation of affordable rental and ownership housing that will impact the most residents and communities.

Habitat-NYC will also continue to combat predatory lending practices that prey on our most vulnerable households. We will: (1) raise awareness of predatory practices, (2) educate low-income New Yorkers about better financial practices that will help them avoid spiraling debt, and (3) promote policies that protect consumers and foster community wealth.



Habitat-NYC Will Address These Issues by Focusing on the Following Legislative Priorities:

New York City

- Ensure that affordable homeownership remains an essential and central public policy issue as a solution to our city's affordable housing crisis
- Call for 2013 Mayoral Candidates to produce comprehensive affordable housing plans that address the full housing continuum, from ownership and rental to supportive and emergency housing

New York State

- Increase New York State's capital investment in affordable housing
- Fully restore \$25 million in funding for the Foreclosure Prevention Services Program

United States

- Invest in stabilizing communities and maintain federal resources that support the work of Habitat affiliates nationwide
- Foster land tenure security internationally — ensuring families the right to live in a place without fear of eviction

(Read More About 2012 Goals on Back)

A Call to Action

Here's how you can improve affordable housing and consumer protections:

- **Join Our Housing Justice Action Network:** Receive action alerts and information on housing and consumer legislation and advocacy efforts. To sign up, go to: www.habitatnyc.org/advocate
- **Become a Social Media Advocate:** Support our online advocacy campaigns through Facebook, Twitter and your other social media sites
- **Sign a Habitat-NYC "Paper House" Postcard:** Sign a postcard calling on New York State to increase capital for affordable housing and to restore funding for the Foreclosure Prevention Services Program. Contact awilkes@habitatnyc.org for more information.
- **Become a Habitat-NYC Loan Ranger:** Join Habitat-NYC's Loan Rangers Campaign and provide information and resources to low-income consumers on predatory lending practices. You can also arrange to have a Loan Rangers volunteer come to your organization or your congregation to provide a free workshop on these practices. Please visit: www.habitatnyc.org/advocate
- **Become an Advocacy Ambassador:** Join a dedicated group of volunteers participating in rallies, press conferences, lobby visits and more. Ambassadors can also take a step further by organizing their congregation or community around affordable housing issues. Contact Matt Dunbar at: mdunbar@habitatnyc.org
- **Sign Up as an Advocate with Habitat for Humanity International:** Take action on federal and international housing issues by joining HFHI's advocacy network. Go to: www.habitat.org.

Habitat-NYC's 2012 Goals



New York City

Ensure that affordable homeownership remains an essential and central public policy issue as a solution to our city's affordable housing crisis: Affordable homeownership gives low-income families critical economic and social benefits — building equity, significantly improving educational achievement, fostering greater civic participation, inspiring pride and a sense of accomplishment and improving physical health. Building affordable homeownership units is a powerful economic engine that quickly creates jobs, generates new tax revenue and stabilizes communities. Habitat-NYC will make sure that our elected officials support the vital importance of affordable homeownership and affordable homebuilding.

Call for 2013 Mayoral Candidates to produce comprehensive affordable housing plans that address the full housing continuum. As the mayoral election approaches and the New Housing Marketplace plan is coming to an end, now is the perfect opportunity for our political leaders to put forward fresh, bold and innovative solutions for the next administration. This plan should emphasize the importance of homeownership and include other key housing issues such as homeless and supportive housing solutions, rental preservation, tenant protection, foreclosure prevention, neighborhood stabilization and clearer definitions around affordability and unit make-up that emphasize need over numbers.

New York State

Increase New York State's capital investment in affordable housing: For the past decade, applications for New York State housing capital funds have greatly exceeded availability. Today, more New Yorkers than ever before are experiencing a housing crisis, and we are urging Governor Cuomo to increase the state's capital investment in affordable housing and the economic activity and job creation that homebuilding generates.

Fully restore \$25 million in funding for the Foreclosure Prevention Services Program: Since 2008 this program, administered by NY Homes and Community Renewal, has stabilized neighborhoods and local economies by keeping homeowners in their homes during what has become the worst foreclosure and housing crisis since the days of the Great Depression. In addition to assisting more than 80,000 homeowners through counseling and legal services, at least 14,000 homes have been saved from foreclosure – making New York among the top five states in obtaining federal Home Affordable Modification Program (HAMP) loan modifications. With the loss of other sources of funding from the federal and local governments, the need for continued state funding is more acute than ever.

United States and International

Invest in resilient communities and maintain federal resources that support the work of Habitat for Humanity nationwide: In support of the federal Neighborhood Revitalization Initiative, Habitat for Humanity International seeks to leverage United States government programs and resources to revitalize low-income neighborhoods and to create resilient communities. To support this initiative, the federal government must maintain and enhance the following funding streams:

- **Corporation for National and Community Service (AmeriCorps and VISTA):** Provides Habitat affiliates with the capacity to engage tens of thousands of volunteers in efforts to rebuild struggling neighborhoods;
- **National Housing Trust Fund and Capital Magnet Fund:** Provides production resources for new construction and rehabilitation of vacant properties;
- **SHOP (Self-Help Homeownership Opportunity Program):** Provides Habitat affiliates with resources to acquire the land and infrastructure needed to rebuild communities hard-hit by the foreclosure crisis;
- **Section 4 Capacity Building:** Provides resources to support the staffing and skills needed to rebuild communities with high foreclosure rates;
- **Preservation Programs:** Provide affordable rental homes for low-income families and individuals through public housing, Section 8 Housing Choice Vouchers and Section 202 housing for the elderly.

Foster land tenure security internationally — ensuring families the right to live in a place without fear of eviction:

- **Return Shelter to the U.S. Development Agenda.** As Congress works to reauthorize the Foreign Assistance Act, particular attention should be given to the importance of adequate shelter to achieving the full spectrum of U.S. development assistance goals;
- **Ask the House of Representatives to cosponsor the SLUM Assistance Act (H.R. 1702).** The SLUM Assistance Act would direct the President to develop a strategy to foster urban management and sustainable urban development; increase security of land tenure; expand access to basic affordable housing, essential services and infrastructure for communities in poverty; and promote innovative programs to improve slums.



Habitat for Humanity - New York City

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