



We build strength, stability, self-reliance and shelter.

April 29, 2020

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Senate Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Kevin McCarthy
House Minority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable Charles Schumer
Senate Minority Leader
U.S. Senate
Washington, DC 20510

Dear House Speaker Pelosi, Senate Majority Leader McConnell, House Minority Leader McCarthy, and Senate Minority Leader Schumer:

On behalf of Habitat for Humanity International and the more than 600 Habitat affiliated organizations from all 50 states and DC listed below, we urge Congress to ensure housing stability and support for the nonprofits who serve our communities most in need.

With the spread of the COVID-19 pandemic, families are facing both a public health crisis and an economic crisis. The longer it goes on, the more this pandemic becomes a housing emergency, with devastating economic and social consequences.

Habitat for Humanity applauds the passage of the Coronavirus Aid, Relief and Economic Security (CARES) Act and supplemental funding added last week. It is an important step for supporting workers, families, and small businesses during this time of economic hardship. But more must be done to provide needed relief.

Even before the pandemic, more than 18 million households in the U.S. were paying more than half of their income on housing, leaving little or no margin for lost income or unexpected health care costs. Many of those families now face additional economic hardship from lost wages or layoffs and are confronted with impossible choices between trying to pay their rent or mortgage and life's other essentials. As the economic shocks of this crisis ripple out, these same families will be the hardest hit and, perhaps worse, many more will face shelter insecurity and homelessness. The housing crisis itself could become pandemic, worse than at any time since the Great Depression.

We call on Congress to act to ensure families remain housed. Specifically, we urge the federal government to undertake the following measures to support nonprofit homeownership providers, stabilize homeowners and renters, and provide critical support to nonprofit organizations.

Primary recommendations:

- 1. Provide no-cost capital to bona-fide nonprofit entities, such as Habitat for Humanity, to enable extended mortgage payment forbearance for low-income homeowners impacted by COVID-19.**

To ease the economic fallout of the COVID-19 crisis, lenders can allow homeowners impacted by COVID-19 to defer mortgage payments. Nonprofit mortgage lenders want to be able to offer this same option to their low-income homeowners. For nonprofit lenders such as Habitat for Humanity, deferral of cash flow from mortgage payments will have a substantial and immediate impact on their ability to operate and fulfill their missions. Financial assistance to offset delayed mortgage payments would ensure these entities can continue to serve their communities now and through recovery. "Bona-fide nonprofit organizations" could be defined using the criteria established in the SAFE ACT Final Rule from HUD.



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- 2. Create a Housing Assistance Fund, or similar vehicle, to boost foreclosure prevention efforts in all 50 states to help homeowners get caught up on missed mortgage payments after forbearance, and to increase access to other proven solutions like housing counseling. This effort is being championed by Representative Scott (D-GA-13) and Senators Brown (D-OH) and Reed (D-RI).**

The proposed Housing Assistance Fund is similar to the Hardest Hit Fund but would be made available to all 50 states and offer more flexibility to ensure its relevance to the current crisis. With unemployment rates soaring, and many workers unlikely to be able to return to their jobs immediately, we recommend supporting the fund with \$35 billion to ensure it is sized to the need.

- 3. Provide critical support to nonprofit organizations.**

With millions of jobs and invaluable services at risk, Congress needs to ensure nonprofits are expressly included in disaster relief legislation.

- Expressly provide charitable nonprofits with \$60 billion in any emergency funding proposals.**

The charitable sector needs an immediate infusion of \$60 billion and a mechanism must be constructed for a rapid infusion of cash to those organizations serving immediate needs in communities facing lost and declining revenue due to the pandemic.

- Ensure all nonprofits have access to the SBA loans created in the recently passed CARES Act.**

SBA loans can be the best way for charities to rapidly access needed funds to sustain business operations. Congress needs to expand SBA's new Payment Protection Program to meet the surge in demand and as "stay in shelter" declarations continue beyond 8 weeks, and remove the 500-employee cap so that all charities are eligible for these critical, business interruption loans.

- Extend a universal charitable deduction for additional years and increasing the maximum deduction up to \$2,000.**

Incentives for immediate charitable giving would ensure a rapid infusion of cash to those organizations serving immediate needs in communities facing lost and declining revenue due to the pandemic.

- 4. Provide additional funding for housing and service programs, and allow significant flexibility to expedite their use.**

With millions already laid off due to the COVID-19 crisis, and millions more experiencing reduced income, more people will need affordable homes. Congress should provide resources beyond CDBG to help. In addition to funding for CDBG in the CARES Act, there should be additional funding for the following programs:

- Self-Help Homeownership Opportunity Program (SHOP) - \$15 million
- Section 4 Capacity Building Program - \$40 million
- HOME Investment Partnership Program - \$10 billion
- USDA 502 Direct Loan Program - \$1 billion
- Corporation for National and Community Service (CNCS) - \$500 million



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Additional recommendations:

Supporting nonprofit homeownership providers such as Habitat for Humanity

5. Temporarily suspend the sweat equity hours requirement for HUD's Self-Help Homeownership Opportunity Program (SHOP).

Currently, SHOP statute requires "the homeowner contribute a significant amount of sweat equity toward construction of the new dwelling." In an effort to curb the spread of COVID-19, Habitat for Humanity affiliates and other local housing organizations using SHOP funding have asked their homebuyer families to avoid the construction site and not put themselves or others at risk. However, Habitat for Humanity is concerned that the homebuyer families will be unable to reach the construction sweat equity hour requirement if their home was already under construction during the crisis timeframe.

Congress should temporarily suspend the sweat equity requirement in the SHOP statute for homebuyers whose homes are currently under construction and who are unable to meet the requirement due to the COVID-19 pandemic.

6. Waive match requirements.

As resources are extremely limited, waiving the statutory match requirement for HUD programs, such as the Section 4 Capacity Building program, and the Veterans Housing Rehabilitation and Modification Program (VHRMP), will allow grantees, such as Habitat for Humanity, to provide increased funding to affiliates serving their communities across the country.

7. Loosen program requirements and reduce regulations for HUD and CNCS Programs.

We request performance and deadline extensions for HUD programs in the wake of the COVID-19 pandemic such as the Section 4 Capacity Building program, SHOP, HOME, and CDBG.

We also recommend lifting CNCS regulations that cap the number of hours AmeriCorps members can spend in education, training and fundraising to support service activities to allow service members to meet the unique challenges related to COVID-19.

Stabilizing homeowners and renters

8. Broaden mortgage forbearance and foreclosure suspensions to all single-family homes and 2-4 unit properties with federally-regulated mortgages, and tie mortgage forbearance to rent forbearance for tenants.

The CARES Act suspended foreclosures and required mortgage forbearance for homeowners with federally-insured or guaranteed mortgages. But this leaves out more than 14 million homeowners (nearly 1/3 of homeowners with a mortgage) who have fully private mortgages held by banks or private investors. Forbearance and foreclosure protections should also be required for all mortgages regulated by the OCC, FDIC, or Federal Reserve. This will ensure that virtually no homeowners are left out, help clear up confusion, and make it easier for homeowners to understand their relief options. Properties that were vacant before the onset of the COVID-19 crisis, however, should be excluded.

Also, any property owner receiving COVID-19-related mortgage forbearance should be required to offer "rental forbearance" to their tenants, including the option to reduce or defer rent payments without negative credit reporting or late fees until the end of the mortgage forbearance period.



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9. Expand eviction protections for renters by broadening short-term eviction moratoria and increasing rental assistance for low-income renters struggling to pay rent and utility payments during this crisis.

Millions of renters are currently unprotected from prohibitions on renter evictions stipulated in CARES ACT because they live in properties that do not have mortgages backed by the federal government. The eviction protections in the CARES Act should be broadened.

Furthermore, to enable tenants to come current on their rent, Congress needs to broaden assistance for renters on the open market, through such means as emergency eviction prevention assistance, and emergency rental vouchers.

10. Significantly expand resources for foreclosure-prevention counseling, as well as legal assistance for homeowners and renters.

Sincerely,

Habitat for Humanity International and below signed state and local affiliated organizations

Alaska

Habitat for Humanity Anchorage Anchorage AK

Alabama

Alabama Habitat for Humanity	Auburn	AL
Demopolis Area Habitat for Humanity	Demopolis	AL
Gadsden-Etowah Habitat for Humanity	Rainbow City	AL
Habitat for Humanity Baldwin County	Summerdale	AL
Habitat for Humanity Greater Birmingham	Fairfield	AL
Habitat for Humanity of Autauga and Chilton Counties	Prattville	AL
Habitat for Humanity of Calhoun County	Anniston	AL
Habitat for Humanity of Jackson County	Flat Rock	AL
Habitat for Humanity of Morgan County, Alabama	Decatur	AL
Habitat for Humanity of Southwest Alabama	Mobile	AL
Habitat for Humanity Troup County	Five Points	AL
Montgomery Habitat for Humanity	Pike Road	AL
Shoals Habitat for Humanity	Florence	AL
Sylacauga Area Habitat for Humanity	Sylacauga	AL
Wiregrass Habitat for Humanity	Dothan	AL

Arkansas

Habitat for Humanity of Benton County Inc.	Bentonville	AR
Habitat for Humanity of Central Arkansas	Little Rock	AR
Habitat for Humanity of Independence County	Batesville	AR
Habitat for Humanity of Pope County, Arkansas	Russellville	AR
Habitat for Humanity of Washington County, Arkansas	Fayetteville	AR



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Arizona

Habitat for Humanity Central Arizona	Peoria	AZ
Habitat for Humanity of Northern Arizona	Flagstaff	AZ
Payson Area Habitat for Humanity	Payson	AZ
Prescott Area Habitat for Humanity	Prescott	AZ
Verde Valley Habitat for Humanity	Cottonwood	AZ
Williams Area Habitat for Humanity	Williams	AZ

California

El Dorado County Habitat for Humanity	El Dorado	CA
Foothills Habitat for Humanity	Roseville	CA
Habitat for Humanity California	Smartsville	CA
Habitat for Humanity Coachella Valley	Palm Desert	CA
Habitat for Humanity East Bay/Silicon Valley	Oakland	CA
Habitat for Humanity for San Luis Obispo County	San Luis Obispo	CA
Habitat for Humanity Golden Empire	Bakersfield	CA
Habitat for Humanity Greater Fresno Inc.	Fresno	CA
Habitat for Humanity Greater San Francisco	San Francisco	CA
Habitat for Humanity Inland Valley	Temecula	CA
Habitat for Humanity Monterey Bay	Santa Cruz	CA
Habitat for Humanity of Butte County	Chico	CA
Habitat for Humanity of Greater Los Angeles	Seal Beach	CA
Habitat for Humanity of Greater Sacramento	West Sacramento	CA
Habitat for Humanity of San Joaquin County	Stockton	CA
Habitat for Humanity of Southern Santa Barbara County	Goleta	CA
Habitat for Humanity of Tuolumne County	Sonora	CA
Habitat for Humanity of Ventura County	Oxnard	CA
Habitat for Humanity Orange County, CA	Santa Ana	CA
Habitat for Humanity Riverside	Riverside	CA
Habitat for Humanity San Bernardino Area, Inc.	Redlands	CA
Habitat for Humanity San Geronio Pass Area	Beaumont	CA
Habitat for Humanity Yuba/Sutter	Yuba City	CA
Habitat for Humanity, Stanislaus County	Modesto	CA
Nevada County Habitat for Humanity	Grass Valley	CA
Northern Santa Barbara County Habitat for humanity	Santa Maria	CA
Pomona Valley Habitat for Humanity	La Verne	CA
San Diego Habitat for Humanity	Escondido	CA
San Gabriel Valley Habitat for Humanity Inc.	Monrovia	CA
Siskiyou Habitat for Humanity	Yreka	CA
Solano-Napa Habitat for Humanity	Fairfield	CA

Colorado

Berthoud Habitat for Humanity	Berthoud	CO
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Chaffee County Habitat for Humanity	Buena Vista	CO
Flatirons Habitat for Humanity	Lafayette	CO
Greeley-Weld Habitat for Humanity	Greeley	CO
Habitat for Humanity of Archuleta County	Pagosa Springs	CO
Habitat for Humanity of Colorado	Denver	CO
Habitat for Humanity of La Plata County, Inc.	Durango	CO
Habitat for Humanity of Mesa County	Grand Junction	CO
Habitat for Humanity of Metro Denver	Denver	CO
Habitat for Humanity of Montezuma County	Cortez	CO
Habitat for Humanity of Teller County	Woodland Park	CO
Habitat for Humanity of the San Juans	Montrose	CO
Habitat for Humanity Roaring Fork Valley	Glenwood Springs	CO
Habitat for Humanity Vail Valley	Avon	CO
Loveland Habitat for Humanity	Loveland	CO
Pikes Peak Habitat for Humanity	Colorado Springs	CO

Connecticut

Habitat for Humanity of Coastal Fairfield County	Bridgeport	CT
Habitat for Humanity of Eastern Connecticut	New London	CT
Habitat for Humanity of Greater Waterbury	Waterbury	CT
Habitat for Humanity of Northwest Connecticut	Salisbury	CT
Hartford Area Habitat for Humanity	Hartford	CT
Housatonic Habitat for Humanity	Danbury	CT
Middlesex Habitat for Humanity of Connecticut, Inc.	Terryville	CT

Delaware

Central Delaware Habitat for Humanity	Dover	DE
Habitat for Humanity of New Castle County	Wilmington	DE
Sussex County Habitat for Humanity	Georgetown	DE

District of Columbia

Habitat for Humanity of Washington, D.C.	Washington	DC
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Florida

Alachua Habitat for Humanity	Gainesville	FL
Arcadia DeSoto Habitat for Humanity	Arcadia	FL
Beaches Habitat for Humanity	Atlantic Beach	FL
Big Bend Habitat for Humanity	Tallahassee	FL
Charlotte County Habitat for Humanity	Punta Gorda	FL
Chipola Area Habitat for Humanity, Inc.	Marianna	FL
Clay County Habitat for Humanity, Inc.	Middleburg	FL
Habitat for Humanity Broward	Fort Lauderdale	FL
Habitat for Humanity Greater Orlando & Osceola County	Orlando	FL



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Habitat for Humanity Hernando County	Brooksville	FL
Habitat for Humanity of Bay County, Florida	Panama City	FL
Habitat for Humanity of Brevard	Palm Bay	FL
Habitat for Humanity of Collier County	Naples	FL
Habitat for Humanity of East & Central Pasco, Inc.	Dade City	FL
Habitat for Humanity of East Polk County, Inc.	Winter Haven	FL
Habitat for Humanity of Florida	Clearwater	FL
Habitat for humanity of Greater Miami	Miami	FL
Habitat for Humanity of Greater Volusia County, Inc.	Daytona Beach	FL
Habitat for Humanity of Hardee County, Inc.	Bowling Green	FL
Habitat for Humanity of Hillsborough County	Tampa	FL
Habitat for Humanity of Jacksonville, Inc.	Jacksonville	FL
Habitat for Humanity of Key West and Lower FL Keys	Key West	FL
Habitat for Humanity of Lake-Sumter, Florida	Lady Lake	FL
Habitat for Humanity of Lee and Hendry Counties	Fort Myers	FL
Habitat for Humanity of Marion County, Inc.	Ocala	FL
Habitat for Humanity of Martin County	Stuart	FL
Habitat for Humanity of Palm Beach County, Inc.	West Palm Beach	FL
Habitat for Humanity of Pinellas & West Pasco Counties	Clearwater	FL
Habitat for Humanity of Seminole County and Greater Apopka, Florida	Casselberry	FL
Habitat for Humanity of St. Augustine/St. Johns County	Saint Augustine	FL
Habitat for Humanity of the Middle Keys	Marathon	FL
Habitat for Humanity of the Upper Keys	Tavernier	FL
Habitat for Humanity of Walton County, FL	Santa Rosa Beach	FL
Habitat for Humanity of Winter Park-Maitland	Winter Park	FL
Habitat for Humanity Sarasota	Sarasota	FL
Habitat for Humanity South Palm Beach County	Boca Raton	FL
Habitat for Humanity South Sarasota County	Venice	FL
Highlands County Habitat for Humanity	Sebring	FL
Indian River Habitat for Humanity	Vero Beach	FL
Lakeland Habitat for Humanity	Lakeland	FL
Manatee County Habitat for Humanity	Bradenton	FL
Nassau Habitat for Humanity	Fernandina Beach	FL
Pensacola Habitat for Humanity	Pensacola	FL
Southeast Volusia Habitat for Humanity	New Smyrna Beach	FL
St. Lucie Habitat for Humanity	Fort Pierce	FL
West Orange Habitat for Humanity	Winter Garden	FL
West Volusia Habitat for Humanity	Deland	FL

Georgia

Athens Area Habitat for Humanity	Athens	GA
Atlanta Habitat for Humanity	Atlanta	GA
Coastal Empire Habitat for Humanity	Macon	GA



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Columbus Area Habitat for Humanity, Inc.	Columbus	GA
Habitat for Humanity DeKalb	Tucker	GA
Habitat for Humanity Milledgeville - Baldwin County	Hardwick	GA
Habitat for Humanity of Bulloch County	Statesboro	GA
Habitat for Humanity of Effingham	SPRINGFIELD	GA
Habitat for Humanity of Georgia, Inc.	Columbus	GA
Habitat for Humanity of Hall County	Gainesville	GA
Habitat for Humanity of Northeast Georgia	Clarkesville	GA
Habitat for Humanity of Northwest Metro Atlanta Inc.	Smyrna	GA
Habitat for Humanity of Rabun County	Clayton	GA
Habitat for Humanity Pickens County	Jasper	GA
Habitat for Humanity Towns/Union Counties Inc.	Blairsville	GA
Hart County Habitat for Humanity	Hartwell	GA
Jackson County Habitat for Humanity	Jefferson	GA
Macon Area Habitat for Humanity, Inc.	Macon	GA
Monroe County Habitat for Humanity	Forsyth	GA
New Horizons Habitat for Humanity	Americus	GA
Putnam County Habitat for Humanity	Eatonton	GA
Valdosta-Lowndes County Habitat for Humanity	Valdosta	GA
West Georgia Habitat for Humanity, Inc.	Carrollton	GA

Hawaii

Habitat for Humanity Hawaii Island	Kailua Kona	HI
Habitat for Humanity Leeward Oahu	Kapolei	HI
Habitat for Humanity Maui, Inc.	Wailuku	HI
Hawaii Habitat for Humanity Association	Honolulu	HI
Honolulu Habitat for Humanity	Honolulu	HI

Iowa

Dubuque and Jackson County Habitat for Humanity	Dubuque	IA
Greater Des Moines Habitat for Humanity	Des Moines	IA
Habitat for Humanity of Buena Vista	Storm Lake	IA
Habitat for Humanity of Central Iowa	Ames	IA
Habitat for Humanity of Iowa	Monroe	IA
Habitat for Humanity of Union County	Creston	IA
Habitat for humanity of West Central Iowa	Manilla	IA
Habitat for Humanity Quad Cities	Davenport	IA
Heart of Iowa Habitat for Humanity	Jefferson	IA
Iowa Heartland Habitat for Humanity	Waterloo	IA
Iowa Valley Habitat for Humanity	Iowa City	IA
Keokuk Area Habitat for Humanity	Keokuk	IA
Northwest Iowa Corridor Habitat for Humanity	Spirit Lake	IA
Ottumwa Habitat for Humanity	Ottumwa	IA



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Siouxland Habitat for Humanity	Sioux City	IA
Warren County Habitat for Humanity	Indianola	IA
Winneshiek County Habitat for Humanity	Spillville	IA

Idaho

Boise Valley Habitat for Humanity	Boise	ID
Canyon County Habitat for Humanity	Caldwell	ID
Habitat for Humanity Idaho Falls Area	Idaho Falls	ID

Illinois

Chicagoland Habitat for Humanity	Chicago	IL
Coles County Habitat for Humanity	Charleston	IL
Decatur Habitat for Humanity	Decatur	IL
DuPage Habitat for Humanity	Saint Charles	IL
Habitat for Humanity Chicago	Chicago	IL
Habitat for Humanity in Boone County Illinois	Belvidere	IL
Habitat for Humanity Lake County Illinois	Waukegan	IL
Habitat for Humanity McHenry County	McHenry	IL
Habitat for Humanity of Champaign County	Champaign	IL
Habitat for Humanity of DeKalb County	Sycamore	IL
Habitat for Humanity of DeWitt County, IL	Clinton	IL
Habitat for Humanity of Fulton County Illinois	Canton	IL
Habitat for Humanity of LaSalle, Bureau & Putnam Counties	Ottawa	IL
Habitat for Humanity of Logan County	Lincoln	IL
Habitat for Humanity of McLean County	Bloomington	IL
Habitat for Humanity of Northern Fox Valley	Elgin	IL
Habitat for Humanity of Ogle County	Oregon	IL
Habitat for Humanity of Sangamon County	Springfield	IL
Proviso Habitat for Humanity, Inc.	Broadview	IL
Rockford Area Habitat for Humanity	DeKalb	IL

Indiana

Greater Indy Habitat for Humanity	Indianapolis	IN
Greater Muncie Habitat for Humanity	Muncie	IN
Habitat for Humanity Clark & Floyd Indiana, Inc.	New Albany	IN
Habitat for Humanity Monroe County	Bloomington	IN
Habitat for Humanity of Boone County	Zionsville	IN
Habitat for Humanity of Daviess County	Washington	IN
Habitat for Humanity of Elkhart County	Goshen	IN
Habitat for Humanity of Evansville	Evansville	IN
Habitat for Humanity of Gibson County	Princeton	IN
Habitat for Humanity of Greater Fort Wayne	Fort Wayne	IN
Habitat for Humanity of Harrison County	Corydon	IN



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Habitat for Humanity of Indiana	Indianapolis	IN
Habitat for Humanity of Lafayette	Lafayette	IN
Habitat for Humanity of Madison County	Anderson	IN
Habitat for Humanity of Northwest Indiana	Gary	IN
Habitat for Humanity of St. Joseph County	South Bend	IN
Habitat for Humanity of Warrick County	Newburgh	IN
Lagrange County Habitat for Humanity	Lagrange	IN
Orange County, Indiana Habitat for Humanity, Inc.	Orleans	IN
Putnam County Habitat for Humanity	Greencastle	IN
Raintree Habitat for Humanity	New Castle	IN
Starke/Pulaski Habitat for Humanity	Winamac	IN

Kansas

Habitat for Humanity of Harvey County	Newton	KS
Lawrence Habitat for Humanity	Lawrence	KS
Riverbend Habitat for Humanity	Atchison	KS
Topeka Habitat for Humanity	Topeka	KS
Wichita Habitat for Humanity	Wichita	KS

Kentucky

Boyle County Habitat for Humanity	Danville	KY
Habitat for Humanity of Bowling Green	Bowling Green	KY
Habitat for Humanity of Hardin County	Elizabethtown	KY
Habitat for Humanity of Henderson	Henderson	KY
Habitat for Humanity of Jessamine County	Nicholasville	KY
Kentucky Habitat for Humanity, Inc.	Louisville	KY
Lexington Habitat for Humanity	Lexington	KY
Lincoln County Kentucky Habitat for Humanity	Stanford	KY
Scott County Habitat for Humanity	Georgetown	KY
Union County Habitat for Humanity, Inc.	Morganfield	KY
Woodford Habitat for Humanity	Versailles	KY

Louisiana

Bayou Habitat for Humanity	Thibodaux	LA
Habitat for Humanity St. Tammany West	Mandeville	LA
Lafayette Habitat for Humanity	Lafayette	LA
New Orleans Area Habitat for Humanity	New Orleans	LA

Massachusetts

Central Berkshire Habitat for Humanity	Pittsfield	MA
Greater Springfield Habitat for Humanity	Belchertown	MA
Habitat for Humanity MetroWest/Greater Worcester	Worcester	MA
Habitat for Humanity Nantucket	Nantucket	MA



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Habitat for Humanity North Central Massachusetts, Inc.	Acton	MA
Habitat for Humanity of Cape Cod	Yarmouth Port	MA
Habitat for Humanity of Greater Lowell	Westford	MA
Merrimack Valley Habitat for Humanity	Andover	MA
South Shore Habitat for Humanity	East Weymouth	MA

Maryland

Habitat for Humanity Choptank	Trappe	MD
Habitat for Humanity Metro Maryland	Silver Spring	MD
Habitat for Humanity of Frederick County	Frederick	MD
Habitat for Humanity of the Chesapeake	Halethorpe	MD
Habitat for Humanity of Wicomico County, Inc.	Salisbury	MD
Habitat for Humanity Susquehanna	Bel Air	MD

Maine

Habitat for Humanity York County	Kennebunk	ME
Hancock County Habitat for Humanity, Inc.	Ellsworth	ME

Michigan

Blue Water Habitat for Humanity, Inc.	Marine City	MI
Cheboygan County Habitat for Humanity	Cheboygan	MI
Copper Country Habitat for Humanity	Houghton	MI
Genesee County Habitat for Humanity	Flint	MI
Greater Jackson Habitat for Humanity	Jackson	MI
Habitat for Humanity Barry County	Hastings	MI
Habitat for Humanity Capital Region	Lansing	MI
Habitat for Humanity Detroit	Detroit	MI
Habitat for Humanity HiawathaLand	Manistique	MI
Habitat for Humanity Menominee River	Kingsford	MI
Habitat for Humanity Northeast Michigan	Alpena	MI
Habitat for Humanity of Huron Valley	Ann Arbor	MI
Habitat for Humanity of Ionia County	Ionia	MI
Habitat for Humanity of Kent County	Grand Rapids	MI
Habitat for Humanity of Lenawee County	Adrian	MI
Habitat for Humanity of Michigan	Portland	MI
Harbor Habitat for Humanity	Benton Harbor	MI
Kalamazoo Valley Habitat for Humanity	Kalamazoo	MI
Macomb County Habitat for Humanity	Mount Clemens	MI
Manistee County Habitat for Humanity	Manistee	MI
Midland County Habitat for Humanity	Midland	MI
North Star Habitat for Humanity	Sault Sainte Marie	MI
Otsego County Habitat for Humanity	Gaylord	MI
Roscommon County Habitat for Humanity	Houghton Lake	MI



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Saginaw-Shiawassee Habitat for Humanity
Tri-Cities Area Habitat for Humanity, Inc.
Wexford Osceola Habitat for Humanity

Saginaw MI
Grand Haven MI
Cadillac MI

Minnesota

Crow River Habitat for Humanity
Goodhue County Habitat for Humanity
Habitat for Humanity of Douglas County
Habitat for Humanity of Minnesota
Habitat for Humanity Winona-Fillmore Counties
Itasca County Habitat for Humanity
Lake Agassiz Habitat for Humanity
North St. Louis County Habitat for Humanity
Rice County Habitat for Humanity
Twin Cities Habitat for Humanity
Two Rivers Habitat for Humanity

Hutchinson MN
Red Wing MN
Alexandria MN
Minneapolis MN
Winona MN
Grand Rapids MN
MOORHEAD MN
Gilbert MN
Northfield MN
Saint Paul MN
Rochester MN

Missouri

Habitat for Humanity of Kansas City
Habitat for Humanity of St. Charles County
Habitat for Humanity Saint Louis
Lake of the Ozarks Habitat for Humanity
Phelps County Habitat for Humanity
River City Habitat for Humanity
St. Joseph Habitat for Humanity, Inc.

Kansas City MO
Saint Peters MO
Saint Louis MO
Camdenton MO
Rolla MO
Jefferson City MO
Saint Joseph MO

Mississippi

Greater Greenville Habitat for Humanity
Habitat for Humanity of the Mississippi Gulf Coast

Greenville MS
Gulfport MS

Montana

Habitat for Humanity of Flathead Valley
Habitat for Humanity of Gallatin Valley
Habitat for Humanity of Missoula
Habitat for Humanity of Ravalli County
Helena Area Habitat for Humanity

Kalispell MT
Belgrade MT
Missoula MT
Hamilton MT
Helena MT

North Carolina

Alexander County Habitat for Humanity
Asheville Area Habitat for Humanity
Brunswick County Habitat for Humanity
Caldwell County Habitat for Humanity
Cape Fear Habitat for Humanity

Taylorsville NC
Asheville NC
Southport NC
Lenoir NC
Wilmington NC



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Crystal Coast Habitat for Humanity	Newport	NC
Elizabeth City Habitat for Humanity	Elizabeth City	NC
Fayetteville Area Habitat for Humanity	Fayetteville	NC
Habitat for Humanity Forsyth	Winston Salem	NC
Habitat for Humanity of Alamance County	Burlington	NC
Habitat for Humanity of Burke County	Morganton	NC
Habitat for Humanity of Charlotte	Charlotte	NC
Habitat for Humanity of Craven County, NC	New Bern	NC
Habitat for Humanity of Gaston County	Gastonia	NC
Habitat for Humanity of Goldsboro-Wayne	Goldsboro	NC
Habitat for Humanity of Greater Greensboro, Inc.	Greensboro	NC
Habitat for Humanity of High Point, Archdale and Trinity, Inc.	High Point	NC
Habitat for Humanity of North Carolina	Raleigh	NC
Habitat for Humanity of Orange County	Chapel Hill	NC
Habitat for Humanity of Stokes	King	NC
Habitat for Humanity of the Lexington North Carolina Area, Inc.	Lexington	NC
Habitat for Humanity of the North Carolina Sandhills	Aberdeen	NC
Habitat for Humanity of Thomasville Area	Thomasville	NC
Habitat for Humanity of Wake County	Raleigh	NC
Halifax-Northampton Habitat for Humanity	Roanoke Rapids	NC
Henderson County Habitat for Humanity	Hendersonville	NC
Madison County Habitat for Humanity	Mars Hill	NC
Person County Habitat for Humanity	Roxboro	NC
Rutherford County Habitat for Humanity	Forest City	NC
Transylvania Habitat for Humanity	Brevard	NC
Union-Anson Habitat for Humanity	Monroe	NC
Watauga Habitat for Humanity	Boone	NC
Wilkes Habitat for Humanity	Wilkesboro	NC
Wilson Area Habitat for Humanity	Wilson	NC

North Dakota

Habitat for Humanity Northern Lights	Minot	ND
Red River Valley Habitat for Humanity	Grand Forks	ND

Nebraska

Habitat for Humanity of Omaha	Omaha	NE
Kearney Area Habitat for Humanity	Kearney	NE
Lincoln/Lancaster County Habitat for Humanity	Lincoln	NE

New Hampshire

Greater Manchester Habitat for Humanity	Manchester	NH
Greater Nashua Habitat for Humanity	Nashua	NH
Southeast New Hampshire Habitat for Humanity	Portsmouth	NH



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New Jersey

Coastal Habitat for Humanity	Asbury Park	NJ
Cumberland County Habitat for Humanity	Vineland	NJ
Habitat for Humanity Burlington and Mercer Counties	Maple Shade	NJ
Habitat for Humanity Cape May County	Cape May Court House	NJ
Habitat for Humanity of Bergen County	Westwood	NJ
Habitat for Humanity of Camden County	Merchantville	NJ
Habitat for Humanity of Greater Newark, Inc.	Newark	NJ
Habitat for Humanity of Southern Ocean County	Manahawkin	NJ
Morris Habitat for Humanity, Inc.	Randolph	NJ
Northern Ocean Habitat for Humanity	Toms River	NJ
Paterson Habitat for Humanity	Paterson	NJ
Raritan Valley Habitat for Humanity	Bridgewater	NJ

New Mexico

Greater Albuquerque Habitat for Humanity	Albuquerque	NM
Habitat for Humanity of Artesia	Artesia	NM
Habitat for Humanity of Espanola Valley & Los Alamos, Inc.	Espanola	NM
White Sands Habitat for Humanity	Alamogordo	NM

Nevada

Habitat for Humanity Las Vegas	Las Vegas	NV
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New York

Cayuga County Habitat for Humanity	Auburn	NY
Chautauqua Area Habitat for Humanity	Silver Creek	NY
Chemung County Habitat for Humanity	Elmira	NY
Columbia County Habitat for Humanity	Hudson	NY
Habitat for Humanity Buffalo	Buffalo	NY
Habitat for Humanity Capital District	Albany	NY
Habitat for Humanity in Nassau County, NY, Inc.	Roslyn	NY
Habitat for Humanity New York City	New York	NY
Habitat for Humanity of Delaware County, NY	Delhi	NY
Habitat for Humanity of Dutchess County, Inc.	Poughkeepsie	NY
Habitat for Humanity of Genesee County, NY	Batavia	NY
Habitat for Humanity of Greater Newburgh	Newburgh	NY
Habitat for Humanity of New York State	Endicott	NY
Habitat for Humanity of Northern Saratoga, Warren and Washington Counties	Fort Edward	NY
Habitat for Humanity of Ontario County	Farmington	NY
Habitat for Humanity of Otsego County, Inc.	Oneonta	NY
Habitat for Humanity of Rockland	Spring Valley	NY



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Habitat for Humanity of Schenectady County	Schenectady	NY
Habitat for Humanity of Suffolk County	Huntington	NY
Habitat for Humanity of Tompkins & Cortland Counties	Ithaca	NY
Habitat for Humanity of Wayne County	Newark	NY
Livingston County Habitat for Humanity	Geneseo	NY
Niagara Area Habitat for Humanity	Niagara Falls	NY
Steuben County Habitat for Humanity	Corning	NY
Syracuse Habitat for Humanity, Inc.	Syracuse	NY
Thousand Islands Area Habitat for Humanity, Inc.	Watertown	NY

Ohio

Alliance Area Habitat for Humanity	Alliance	OH
Buckeye Ridge Habitat for Humanity, Inc.	Marion	OH
Firelands Habitat for Humanity	Sandusky	OH
Greater Cleveland Habitat for Humanity	Cleveland	OH
Guernsey County Habitat for Humanity	Lore City	OH
Habitat for Humanity East Central Ohio	Canton	OH
Habitat for Humanity Lima Area, Inc.	Lima	OH
Habitat for Humanity of Clinton County, Ohio	Wilmington	OH
Habitat for Humanity of Delaware & Union Counties	Delaware	OH
Habitat for Humanity of Findlay/Hancock County	Findlay	OH
Habitat for Humanity of Fulton County, Ohio	Delta	OH
Habitat for Humanity of Greater Cincinnati	Cincinnati	OH
Habitat for Humanity of Greater Dayton	Dayton	OH
Habitat for Humanity of Knox County	Mount Vernon	OH
Habitat for Humanity of Logan County Ohio	Jackson Center	OH
Habitat for Humanity of Mahoning Valley	Struthers	OH
Habitat for Humanity of Medina County	Medina	OH
Habitat for Humanity of Ohio	Columbus	OH
Habitat for Humanity of Ottawa County	Oak Harbor	OH
Habitat for Humanity of Portage County	Youngstown	OH
Habitat for Humanity of Richland and Crawford Counties, Inc.	Ontario	OH
Habitat for Humanity of Southeast Ohio	Athens	OH
Habitat for Humanity of Summit County	Akron	OH
Habitat for Humanity of Wood County, Ohio Inc.	Bowling Green	OH
Habitat for Humanity MidOhio	New Albany	OH
Habitat for Humanity in Wayne County	Wooster	OH
Highland County Habitat for Humanity, Ohio	Hillsboro	OH
Jackson Vinton Habitat for Humanity	Wellston	OH
Lake-Geauga Habitat for Humanity	Chardon	OH
Putnam County Habitat for Humanity	Ottawa	OH
Maumee Valley Habitat for Humanity	Maumee	OH
Sandusky County Habitat for Humanity	Fremont	OH



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Oklahoma

Central Oklahoma Habitat for Humanity	Oklahoma City	OK
Cleveland County Habitat for Humanity	Norman	OK
Habitat for Humanity Claremore Inc.	Claremore	OK
Stillwater Habitat for Humanity	Stillwater	OK
Tahlequah Area Habitat for Humanity	Tahlequah	OK
Tulsa Habitat for Humanity	Tulsa	OK

Oregon

Benton Habitat for Humanity	Corvallis	OR
Columbia County Habitat for Humanity	Saint Helens	OR
Habitat for Humanity Mid-Willamette	Salem	OR
Habitat for Humanity of Central Lane	Eugene	OR
Habitat for Humanity of La Pine Sunriver	Bend	OR
Habitat for Humanity of Lincoln County	Newport	OR
Habitat for Humanity of Oregon	Portland	OR
Habitat for Humanity Portland/Metro East	Portland	OR
Junction City/Harrisburg/Monroe Habitat for Humanity	Junction City	OR
McMinnville Area Habitat for Humanity	McMinnville	OR
Newberg Area Habitat for Humanity	Newberg	OR
North Willamette Valley Habitat for Humanity	Mount Angel	OR
Sisters Habitat for Humanity	Sisters	OR
Tillamook County Habitat for Humanity	Tillamook	OR
Umpqua Valley Habitat for Humanity	Roseburg	OR
West Tuality Habitat for Humanity	Forest Grove	OR
Willamette West Habitat for Humanity	Hillsboro	OR

Pennsylvania

Greene County Habitat for Humanity, Inc.	Waynesburg	PA
Habitat for Humanity of Bucks County	Chalfont	PA
Habitat for Humanity of Greater Centre County	Bellefonte	PA
Habitat for Humanity of Greater Pittsburgh	Pittsburgh	PA
Habitat for Humanity of Indiana County in Pennsylvania	Marion Center	PA
Habitat for Humanity of Pike County	Dingmans Ferry	PA
Habitat for Humanity of the Greater Harrisburg Area	Harrisburg	PA
Habitat for Humanity Philadelphia	Philadelphia	PA

Puerto Rico

Habitat for Humanity of Puerto Rico	San Juan	PR
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Rhode Island

Habitat for Humanity for Rhode Island South County, Inc.	Charlestown	RI
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South Carolina

Aiken County habitat for Humanity	Aiken	SC
Central South Carolina Habitat for Humanity	Columbia	SC
Charleston Habitat for Humanity	Charleston	SC
Darlington County Habitat for Humanity	Hartsville	SC
Dorchester Habitat for Humanity, Inc.	Summerville	SC
East Cooper Habitat for Humanity	Mount Pleasant	SC
Edisto Habitat for Humanity	Lexington	SC
Greater Florence Habitat for Humanity	Florence	SC
Greenwood Area Habitat for Humanity	Greenwood	SC
Habitat for Humanity for Georgetown County, SC, Inc.	Georgetown	SC
Habitat for Humanity of Anderson Inc.	Anderson	SC
Habitat for Humanity of Berkeley County	Goose Creek	SC
Habitat for Humanity of Cherokee County	Gaffney	SC
Habitat for Humanity of Greenville County	Greenville	SC
Habitat for Humanity of Horry County	Myrtle Beach	SC
Habitat for Humanity of Kershaw County	Camden	SC
Habitat for Humanity of Lancaster County, SC	Lancaster	SC
Habitat for Humanity of Spartanburg Inc.	Spartanburg	SC
Habitat for Humanity of Union County South Carolina	Union	SC
Habitat for Humanity of York County	Rock Hill	SC
Hilton Head Regional Habitat for Humanity	Hilton Head Island	SC
Lowcountry Habitat for Humanity	Beaufort	SC
Marion County Habitat for Humanity	Mullins	SC
Oconee County Habitat for Humanity	Seneca	SC
Pickens County Habitat for Humanity	Pickens	SC
Sea Island Habitat for Humanity	Johns Island	SC
South Carolina Association of Habitat Affiliates	Columbia	SC
Sumter Habitat for Humanity	Sumter	SC

South Dakota

Black Hills Area Habitat for Humanity	Rapid City	SD
Habitat for Humanity Clay & Yankton Counties	Yankton	SD
Habitat for Humanity of Greater Sioux Falls	Sioux Falls	SD
Habitat for Humanity South Dakota	Brookings	SD
Sicangu Tikaga Okiciyapi Habitat for Humanity	Mission	SD

Tennessee

Appalachia Habitat for Humanity, Inc.	Robbins	TN
Bedford Builds Habitat for Humanity	Shelbyville	TN
Habitat for Humanity McNairy County	Bethel Springs	TN
Habitat for Humanity of Anderson County, TN	Oak Ridge	TN



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Habitat for Humanity of Chattanooga Area	Chattanooga	TN
Habitat for Humanity of Cleveland	Cleveland	TN
Habitat for Humanity of Greater Memphis	Memphis	TN
Habitat for Humanity of Greater Nashville	Nashville	TN
Habitat for Humanity of Montgomery County, Tennessee	Clarksville	TN
Habitat for Humanity of Sumner County	Gallatin	TN
Habitat for Humanity of Tennessee, Inc.	Murfreesboro	TN
Habitat for Humanity Williamson-Maury	Franklin	TN
Hawkins Habitat for Humanity	Rogersville	TN
Highland Rim Habitat for Humanity	Tullahoma	TN
Holston Habitat for Humanity	Kingsport	TN
Jefferson County Habitat for Humanity	Jefferson City	TN
Knoxville Habitat for Humanity	Knoxville	TN
Lakeway Area Habitat for Humanity	Morristown	TN
Loudon County Habitat for Humanity	Lenoir City	TN
Rutherford County Area Habitat for Humanity	Murfreesboro	TN
Upper Cumberland Habitat for Humanity	Cookeville	TN

Texas

Amarillo Habitat for Humanity	Amarillo	TX
Austin Habitat for Humanity	Austin	TX
Bryan/College Station Habitat for Humanity	Bryan	TX
Comal County Habitat for Humanity	New Braunfels	TX
Dallas Area Habitat for Humanity	Dallas	TX
Fort Hood Area Habitat for Humanity	Killeen	TX
Golden Crescent Habitat for Humanity	Victoria	TX
Guadalupe Valley Habitat for Humanity	Seguin	TX
Habitat for Humanity Abilene, Inc.	Abilene	TX
Habitat for Humanity Kerr County	Kerrville	TX
Habitat for Humanity Montgomery County Texas	Conroe	TX
Habitat for Humanity Northwest Harris County	Houston	TX
Habitat for Humanity of Angelina County, Inc.	Lufkin	TX
Habitat for Humanity of Camp County, TX, Inc.	Pittsburg	TX
Habitat for Humanity of Collin County	McKinney	TX
Habitat for Humanity of Denton County	Denton	TX
Habitat for Humanity of El Paso, Inc.	El Paso	TX
Habitat for Humanity of Grayson County	Sherman	TX
Habitat for Humanity of Laredo	Laredo	TX
Habitat for Humanity of Nacogdoches, Inc.	Nacogdoches	TX
Habitat for Humanity of Navarro County	Corsicana	TX
Habitat for Humanity of Smith County	Tyler	TX
Habitat for Humanity of Williamson County, Texas	Georgetown	TX
Habitat for Humanity San Angelo	San Angelo	TX



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Habitat for Humanity Texas	Buda	TX
Houston Habitat for Humanity	Houston	TX
Lubbock Habitat for Humanity	Lubbock	TX
Midland Habitat for Humanity	Midland	TX
Northeast Texas Habitat for Humanity, Inc.	Longview	TX
Waco Habitat for Humanity	Waco	TX
Wimberley Valley Habitat for Humanity	Wimberley	TX

Utah

Habitat for Humanity Cache Valley	Logan	UT
Habitat for Humanity Northern Utah	Brigham City	UT
Habitat for Humanity of Southwest Utah	Saint George	UT
Habitat for Humanity of Summit and Wasatch Counties, Utah	Park City	UT

Virginia

Altavista Area/Campbell County Habitat for Humanity	Altavista	VA
Amherst County Habitat for Humanity	Amherst	VA
Blue Ridge Habitat for Humanity	Winchester	VA
Danville Pittsylvania County Habitat for Humanity	Danville	VA
Eastern Shore of Virginia Habitat for Humanity	Exmore	VA
Fauquier Habitat for Humanity	Warrenton	VA
Greater Charlottesville Habitat for Humanity	Charlottesville	VA
Greater Fredericksburg Habitat for Humanity	Fredericksburg	VA
Habitat for Humanity Gloucester-Mathews	Hayes	VA
Habitat for Humanity in the Roanoke Valley	Roanoke	VA
Habitat for Humanity of Franklin County, VA	Moneta	VA
Habitat for Humanity of Northern Virginia	Alexandria	VA
Habitat for Humanity Peninsula & Greater Williamsburg	Newport News	VA
Habitat for Humanity Virginia	Charlottesville	VA
Hanover Habitat for Humanity	Mechanicsville	VA
Piedmont Habitat for Humanity, Inc.	Farmville	VA
Southampton/Franklin Habitat for Humanity	Franklin	VA

Vermont

Central Vermont Habitat for Humanity	Montpelier	VT
Green Mountain Habitat for Humanity	Williston	VT

Washington

Cowlitz County Habitat for Humanity	Kelso	WA
Evergreen Habitat for Humanity	Vancouver	WA
Habitat for Humanity in Whatcom County	Bellingham	WA
Habitat for Humanity of Clallam County	Port Angeles	WA
Habitat for Humanity of East Jefferson County	Port Townsend	WA



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Habitat for Humanity of Island County	Oak Harbor	WA
Habitat for Humanity of Kitsap County	Bremerton	WA
Habitat for Humanity of Washington State	Renton	WA
Habitat for Humanity Seattle-King County	Renton	WA
Habitat for Humanity-Spokane	Spokane	WA
Skagit Habitat for Humanity	Mount Vernon	WA
South Puget Sound Habitat for Humanity	Olympia	WA
Tacoma Pierce County Habitat for Humanity	Tacoma	WA
Tri-County Partners Habitat for Humanity	Richland	WA
Yakima Valley Partners Habitat for Humanity	Yakima	WA

Wisconsin

Chippewa Valley Habitat for Humanity	Black River Falls	WI
Greater Fox Cities Area Habitat for Humanity	Combined Locks	WI
Greater Green Bay Habitat for Humanity	Green Bay	WI
Habitat for Humanity Fond du Lac County, Inc.	New Holstein	WI
Habitat for Humanity La Crosse Area	La Crosse	WI
Habitat for Humanity Lakeside, Inc.	Sheboygan	WI
Habitat for Humanity of Dane County	Madison	WI
Habitat for Humanity of Green County	Monroe	WI
Habitat for Humanity of Kenosha	Kenosha	WI
Habitat for Humanity of Oshkosh	Oshkosh	WI
Habitat for Humanity of Wisconsin, Inc.	Milwaukee	WI
Habitat for Humanity Washington and Dodge Counties	West Bend	WI
Manitowoc County Habitat for Humanity, Inc.	Manitowoc	WI
Milwaukee Habitat for Humanity	Milwaukee	WI
Wild Rivers Habitat for Humanity	Spooner	WI

West Virginia

Habitat for Humanity of the Mid-Ohio Valley	Parkersburg	WV
Habitat for Humanity of the Tri-State, Inc.	Huntington	WV
Mon Valley Habitat for Humanity	Morgantown	WV

Wyoming

Habitat for Humanity of Laramie County	Cheyenne	WY
Habitat for Humanity of the Eastern Bighorns	Sheridan	WY