

August 27, 2020

Dear Chair Marino and Distinguished Members of the House Commerce and Tourism Committee,

On behalf of our fifty-four local Habitat for Humanity affiliates throughout the State of Michigan, I wish to express our support of House Bills 5820 and 5821 which create the Michigan Community Investment Pilot Program and Michigan Community Investment Tax Credit.

Individual donors and corporate giving continue to fuel the mission of Habitat for Humanity. House Bills 5820 and 5821 would maximize the donor dollar and serve as an incentive for more giving. Our state budget does not include funding for housing or community development and the Housing and Community Development Trust Fund is not funded. These bills represent a proactive approach and partnership with the government, individuals, and corporations to increase needed donations to not-for-profit housing, service, and community development organizations responding to the needs expressed in the community.

We all know now more than ever that where we live, work, school, and play matters to our health and stability as people and community. Those of us in support of these bills represent community-based organizations that people turn to in times of need and the business and government sectors also turn to us to respond and be their connection to community. Please strengthen our ability to respond to needs in our communities by passing these bills. We with Habitat for Humanity build lives, communities, and hope through financial education, coaching, counseling, and attainable, healthy housing. *"Home is where one starts from."* – T.S. Eliot

Additionally, the more we do, the more we stimulate the economy. The homes we build and renovate and sell to our partner families involve hiring contractors and subcontractors, purchasing building materials, reversing dilapidated and vacant properties into properties that again generate property taxes and improve the neighborhood. All of our families pay on a mortgage and all of our families pay property taxes. We also repair homes to help keep people in their homes and improve the quality of the housing stock. We make sure that all people and families we partner with have healthy, quality homes they can afford with fair lending of mortgages and home repairs. We also coach and counsel people to help them achieve their finance, budget, and housing goals. Additionally, each affiliate and ReStore is a small business making major contributions to the economy. All said, we annually generate multiple millions of dollars for the economy as small businesses in the business of housing development, financial education, ReStore sales, and generating property taxes.

Again, on behalf of the thousands of people who make up the vast network of Habitat for Humanity throughout the state, we thank you for your service and for your consideration to support HBs 5820 and 5821. Thank you! Be safe and well!

In partnership,



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