

Habitat for Humanity

**Problems, solutions,
and how you can help.**

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The problem

Single family homelessness is a dire situation. Half of all homeless single mothers are escaping abusive situations (National Law Center). Those that aren't fleeing abusive situations are often separated from their partners due to limited space at the shelter (Bassuk).

Single family homelessness is difficult to overcome. A family that becomes homeless has a small chance of rejoining the community. When a mother becomes homeless she is likely to develop behavior patterns that make it difficult to end her homelessness. The best strategy is to prevent homelessness in the first place. (Bassuk).

A single mother frequently becomes homeless due to lack of resources both economically and in their social lives. Once a family gets established into a home they are more likely to get social connections that will help them stay out of homelessness (Tischler).

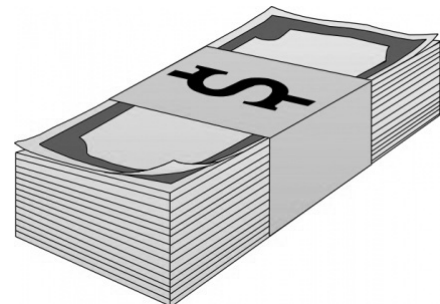


1. Education

Struggling with homelessness makes it more difficult to obtain a good education. A child in inadequate housing is not as easily focused on school. Not having a good education makes it more likely for a child to grow up to be in the same problem that their parent(s) are in. A person acquiring a home through Habitat is 20% more likely to finish high school. They are also 116% more likely to finish a college degree. This contributes significantly to a family increasing its resources to support itself in the future (Habitat for Humanity International).

2. Economic

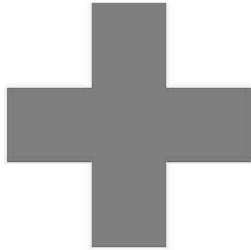
Housing is too expensive. A single family is at the whims of the rise and fall of the housing industry. Current housing market stability is dire. Many homes (31%) are at this point 'underwater' which means homeowners owe more than their house is worth (Zillow). A single family that spends most of their low income on children usually have no hope of owning a home in this market.



Of these single families, they frequently were in crowded situations in order to overcome real estate costs. Almost half of those homeless surveyed in a study were found to be living previously in multiple families to one unit situations (Nunez). Even multiple single mothers combining their resources aren't enough to prevent homelessness.

A family facing financial trouble can expect to spend 50% of their income or more solely on housing. (Habitat for Humanity Dallas) This is unsustainable, as a healthy amount is closer to 30% if not lower. A family that has a home through habitat can expect to spend money on a home interest-free. This saves them over a hundred thousand dollars for the duration of their home ownership, giving them much more resources to spend on themselves.

Habitat for Humanity allows a family to overcome the barrier of an initial payment. The program has a family build up a 'sweat equity' instead of a large amount of money. A family builds 400 hours of work towards their home which counts as a down payment for their home. The sweat equity is in the form of contributing labor and studying homeownership skills. A sweat equity creates a more rewarding experience of home ownership (Habitat for Humanity International).



3. Physical Health

A family that is homeless spends much more money on health care than if they were in adequate housing (Burg). The environmental stressors combined with the emotional stress of being homeless lead to greater frequency of physical illness. A child in a homeless single family is more likely to develop respiratory infections, among other health

problems.

To quote a speech from John Reckford, a longtime expert on housing issues. Habitat for Humanity's chief executive officer:

"Candace's baby boy, Daniel, had become really sick. He started having asthmatic seizures so severe that he had to be rushed to the hospital.

He would always recover rapidly, but each time he returned home, he would relapse. Eventually, a city health inspector identified the cause of these mysterious attacks... toxic black mold around the apartment's windows.

Candace knew she had to get Daniel out of that apartment."

After Habitat for Humanity intervened, a new home was provided and Daniel's health significantly improved.

The solution: Habitat for Humanity

Habitat for Humanity takes on both donated properties as well as homes built from the ground up. The Dallas area branch has been serving the area since 1986. The organization has built over 750 homes since this time, not counting the donated properties. Dallas area Habitat for Humanity is the largest builder of single family homes in the area.

Habitat homeowners typically earn 60% less than the local median income and yet are able to complete the process of paying for a home. This is a significant victory. A Wall Street Journal article cited their low foreclosure rates when they said that large banks “could learn a thing or two from Habitat’s business model.”

Habitat also has ReStore locations, where donated appliances and home furnishings are sold or distributed to Habitat homes or to the general community. A donation to a ReStore contributes to Habitat for Humanity funds which keeps more families acquiring homes. Items are sold for fifty to seventy percent off the retail price, and are selected to be gently used.

Quality of Homes

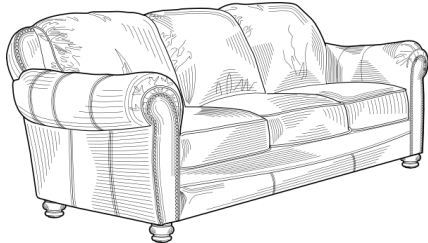
Habitat offers quality homes. The parts are of good quality and are energy efficient.

- Bricks rated for a hundred years and shingles rated for thirty.
- Temperature control with insulated windows and roof overhangs.
- In 2008 Habitat completed 40 homes to LEED silver standard for sustainability.
- All homes built since 2008 have adhered to LEED standards.



How you can help

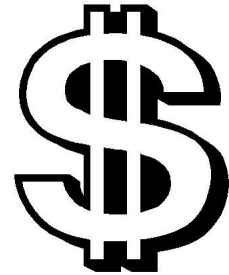
It is possible to help Habitat for Humanity in a variety of ways.



A donation to the ReStore can help Habitat build funds. The ReStore is equipped to pick up large items from your location with trucks if need be. Otherwise you could bring the items to one of their many area locations. A tax receipt is available for those that want to file for a tax deduction.

Restore also accepts donations of labor, with the exception of check out. Help to move donated items and stock the locations is necessary.

Habitat for Humanity also takes money donations. They can be made through the website. A tax receipt is also available if needed. Every little bit helps!



It is also possible to help through construction. Individual builders can be over 14 years of age and can donate any number of hours to the projects. There are also special projects involving salvage and deconstruction which require specialized skills but can take on volunteers.

There is also room to volunteer in the way of office work. A volunteer can help in stuffing envelopes, preparing first aid kits, and in data entry.

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