

# Homework: The Housing-Education Relation

How Habitat for Humanity helps children thrive.



 **Habitat**  
for Humanity®  
Portland/Metro East



## Letter from the Director

During the current economic downturn, children of low-income families are the innocent victims. It is estimated that an additional 19,600 children in the state of Oregon will be negatively impacted due to the foreclosure crisis.<sup>1</sup> This is why Habitat for Humanity's work is more important now than ever.

Children deserve the opportunity to succeed in school and life, which starts with a place to call home.

Just this year 47 children moved into 15 Habitat homes built in Portland and Gresham. We've done our homework to understand the impact homeownership has on a child's education, and the results are stunning. Please consider how you might recommit and help Habitat reach our ultimate goal of a community where everyone has a simple, decent, affordable place to live.

**Steve Messinetti**

## Did you know?

Habitat for Humanity has a less than 1% foreclosure rate, far below the national average. This is due to Habitat's unique fixed-rate 0% interest mortgage that sets payments below 30% of the homeowner's income.

Dzifa and Kodzu (pictured right) moved into their Habitat home this year in southeast Portland. Their home was part of the Home Builders Blitz 2008, where local, professional home builders built five homes in seven days. They are pictured with their four children (from left) Kodzo, Kodzoyi, Emanuella, and baby Godwin.



## **Story Problem: If a boy's family moves every 15 months due to lack of affordable housing, how many schools will he have attended from primary through high school?**

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The more children move, the more ground they lose. In 2006, The Journal of Education Research cited high student mobility and inadequate housing as two of the top reasons for low academic performance.<sup>2</sup>

Children who switch classrooms, especially in the middle of the school year, quickly become out of step with their peers.

### **The Habitat Solution:**

Habitat for Humanity's unique homeownership model gives hardworking, low-income families the opportunity to buy a home that will be affordable to them long-term. That means children do not have to switch schools, or leave friends and teachers. Furthermore, statistics show that children in home-owning families have better math and reading scores.

### **Did you know?**

In the Portland area, 47.7% of residents move every 15 months, primarily due to rising rents.<sup>3</sup> Multiple studies have shown that students who frequently change schools are 50% less likely to graduate from high school.<sup>4</sup>

"I've moved 24 times in my life. Looking back I realize how stressful life was. I blamed myself and would feel terrible for my children because they deserved better. Now our family has stability. Our children don't have to worry about moving or changing schools."

—Julie, Habitat Homeowner

Children of Habitat homeowners (pictured right) study in their bedroom.





## Did you know?

One in four Oregon renters pay more than half of their total income to rent each month, which doesn't leave enough for child care, food, education, health care, and transportation.<sup>5</sup>

## The reality of taking home \$1,600 a month:

"My husband works for a printer, and I work for a retail store. We bring in about \$1600 monthly, and after you subtract the rent, utilities, food, gas, and things the kids need for school, we have about \$100 a month total for extras. Our teenager baby-sits our younger children to save money on child care. Having a set mortgage that we can afford will allow us to save money for the first time."

—Sandra, future Habitat homeowner pictured with her husband Martin, and children (from left) Martin Jr., Stacy, and Sandy in the trailer they currently live in.

## Math: How much money would you have left over if your monthly take-home pay was \$1,600?

$\$1,600 - \text{ \_\_\_\_\_\_ (your housing payment) } - \text{ \_\_\_\_\_\_ (your food \& transportation) } - \text{ \_\_\_\_\_\_ (your child care \& health care costs) } = \text{ ? }$

Without stable, affordable housing, people are hard pressed to succeed in jobs, school, or raising a family. High housing costs for renters make Oregon the third least affordable state in the nation.<sup>6</sup> As parents work longer hours or multiple jobs to pay bills, children frequently have home responsibilities, which cause them to grow up faster and miss out on key educational opportunities.

## The Habitat Solution:

Habitat for Humanity provides a fixed-rate 0% interest mortgage and ensures the mortgage payment is not more than 30% of the family's income. According to a survey of Habitat homeowners in the Portland area, owning a home led to a decrease in dependence on government assistance. They also were able to build equity and save money for the first time in their lives. This leads to less stress in a family's life, providing a brighter future for parents and children.

## Logic 101: Stability + Community = Well-Adjusted Kids

Changing schools unravels social networks and other support systems for children and families. Moving often damages, or completely severs, important social ties that are useful for cognitive and social development.<sup>7</sup> A child's education is disrupted and peer relationships crumble, which can lead to behavioral problems.

### The Habitat Solution:

A house is not just a shelter, but a foundation for stable life patterns. Habitat for Humanity typically builds clusters of homes together resulting in immediate support networks for parents and consistent friends for children. Before buying their home, future homeowners put in 500 hours of sweat equity along side these other families. The result is that families become neighbors and friends, and their children have stability that will help them thrive in life and school.

## Did you know?

Studies show that frequent movers were 77% more likely than children who have not moved to have four or more behavioral problems.<sup>8</sup>

"You're working on your house doing your 500 sweat equity hours, and helping someone else on their home, and it is a chain reaction that goes on and on. There were three Habitat homes in our neighborhood, and we all had teenage girls. We've seen our kids grow up together, and we've become a community."

—Judy, Habitat homeowner

Walls Up! Volunteers and future homeowners (in green shirts) raise up their walls on a triplex being built on southeast Martins in Portland.





## Did you know?

A high housing cost is one of the most important reasons Oregonians go hungry.<sup>9</sup>

"When we were in the trailer we didn't know how the mold was affecting my baby brother. Now, everyone is so much happier, especially my little sister. I am thankful to be in a Habitat house, and it makes me want to work harder and do better in school, so I don't have to go through what my mom went through."

—Anjelica (pictured left middle), daughter of Habitat homeowners Angel and Teresa (next to her), with Sophia and Angel Jr. (in foreground).

## Health and Wellness: How do unhealthy living conditions contribute to unhealthy students?

A common mantra states that a healthy breakfast and a good night's sleep lead to successful students. If kids go without both, it is harder to succeed. Mold, leaking roofs, cold drafts, unsafe appliances, vermin and slugs are some of the unsanitary conditions that Habitat homeowners previously endured. As the cost of living rises, it becomes harder to find safe, affordable housing and still pay for basic necessities. As a result, something has to give, such as health care or food.

### The Habitat Solution:

Physical health relates to emotional health. Habitat homes are high quality, durable, Energy Star compliant, built to last, and have all the basic amenities. Having a clean, safe, and stable place to live has healthy results for families. Children who live in a clean, stable home are 44% less likely to have respiratory infections or gastrointestinal illnesses.<sup>10</sup>

## **Extra Credit: How does getting involved with Habitat lead to better neighborhoods and schools?**

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In neighborhood schools, high mobility rates disrupt classroom dynamics and the sequence of lesson plans, affecting all the students in the classroom and stretching staff resources.<sup>11</sup> For example, the Lents neighborhood in southeast Portland has a 40% turnover rate during the school year, which is almost 100% related to housing instability.<sup>12</sup> If high rents force people to move frequently, less attention is given to their neighborhood and community, which affects everyone.

### **The Habitat Solution:**

Community support is what makes the Habitat program work. Volunteers and donors invest their time and dollars to make affordable home-ownership opportunities available in the Portland/Metro East area. Each year thousands of volunteers and donors help build homes, which allows Habitat to sell homes below market value, and bring diversity and stability into areas such as Lents. A stable, affordable home allows kids to stay in the same school and allows parents to invest more in their community, which is a benefit to all.

### **Did you know?**

This year more than 2,200 volunteers donated 27,140 hours to the work of Habitat, which equals \$531,705 in paid labor.

“When you’re a renter, it’s not permanent so why work on the place? I could be asked to move tomorrow. I never really cared as a renter, but now the sky’s the limit. I am not throwing rent money down the toilet, I am building equity in my home and community.”

—Laura, Habitat homeowner

Volunteers learn from Carmen Schleiger, Habitat for Humanity’s Director of Housing Development (in purple).





## Future Goals:

- Twenty homes in 2009 and 30 annually within five years.
- Increase green and sustainable features in all Habitat homes.
- Identify and purchase land necessary for the next five years of building.

Tandi, in her new Habitat home in Jubilee Commons with her five children (from left) Sammy, Isaiah, Maritza, Sebastian, and Moni.

## Highlights:

- Jubilee Commons-Located in the Rockwood area of Gresham, this build includes 23 homes situated in a U-shape around a community center. This is the largest Habitat build in the state of Oregon. Five homes are completed and five more are currently under construction.
- Habitat for Humanity ReStore-The retail store sold almost \$500,000 worth of donated building materials to help raise funds for Habitat, and directed 950 tons of material away from landfills.
- Women Build-This dynamic program managed and built by women continues with the fourth home built in Portland and the first in Gresham.
- Home Builders Blitz 2008-Five homes were built in just seven days thanks to donations from five local professional builders and over 170 subcontractors and suppliers.
- LEED Build-Construction was started on two LEED-certified homes in northeast Portland. These are the first LEED Habitat homes in the state of Oregon, and they will receive a gold rating.

## Statement of Financial Position

As of June 30, 2008

### Assets

Cash and cash equivalents	964,046
Prepaid expenses and other assets	75,809
Grants and contributions receivable	261,249
Inventories	4,360,809
Mortgages receivable at fair value	3,780,157
Buildings and equipment	363,934
Total Assets	\$9,806,004

### Liabilities and Net Assets

Accounts payable	469,847
Accrued expenses and other liabilities	408,652
Tithe and Oregon affiliate distributions	83,281
Notes payable	1,414,825
Total Liabilities	2,376,605
Net Assets	7,429,399
Total Liabilities and Net Assets	\$9,806,004

## Statement of Activities

July 1, 2007 - June 30, 2008

### Revenues

Contributions	1,753,799
Donated services, materials and equipment	666,941
Home sales	2,422,616
Other revenues	659,422
Total Revenues	5,502,778

### Expenses

Program services	4,263,342
Management and general	245,238
Fundraising	319,239
Total Expenses	\$4,827,819
Change in Net Assets	\$674,959

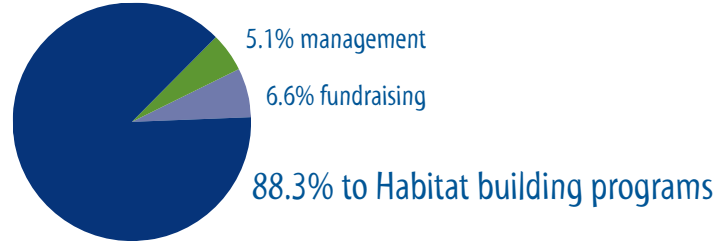
The above numbers represent the combination of the independently audited financials of Portland Habitat for Humanity and Mt. Hood Habitat for Humanity. The combined financials have not been audited.

## Habitat Merger

Portland Habitat for Humanity and Mt. Hood Habitat for Humanity joined forces on July 1, 2008, to become Habitat for Humanity Portland/Metro East, serving Multnomah County and northern Clackamas County. As a single organization, we will increase the number of homes we build for low-income families, enhance our visibility in the region, and strengthen and diversify our program to respond to needs of the communities we serve.

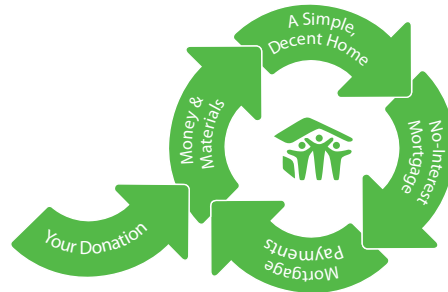
## Dollar Distribution Ratio

For every dollar donated to Habitat 88 cents goes towards building homes.



## Habitat's Revolving Fund

Your donations today live on for years to come.



## Did you know?

Every year \$500,000 is returned to Habitat in the form of mortgage payments. This money is used to build more homes.

# Thank You for Your Generosity! (Donors From Fiscal Year July 1, 2007-June 30, 2008)

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## Photography Credits

Kevin Felts  
Randy Hopfer  
Ethan Jewett, Stickeen Photography  
Chris Tolomei, Heavy Duty Design

## Endnotes

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- Special acknowledgement to the Oregon Opportunity Network for compiling Oregon housing statistics.*



## **Our Vision**

*A community where everyone has a simple,  
decent, affordable place to live and where  
poverty housing is unacceptable.*



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P.O. Box 11527  
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