



# Educational Activity Guide





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# Introduction

Welcome, and thank you for using the Educational Activity Guide!

The purpose of the Educational Activity Guide is to provide new opportunities for young people in the Habitat community to learn more about our ministry and how they can impact the world. This collection aims to broaden Habitat's ability to educate and empower young people.

Created through collaboration among Habitat volunteers, affiliates and Habitat for Humanity International, the Educational Activity Guide provides a wealth of activities designed to improve youth leadership, educate young people about Habitat for Humanity and promote diversity in your community.

Each individual activity in the Educational Activity Guide is intended for a specific age range. For older youth, this guide offers facilitated discussions and simulations that allow participants to learn from each other and gain new skills. For younger youth, this guide includes shorter lessons that speak to participants at their own level. From kindergarteners to college seniors, the Educational Activity Guide has something to offer to your group, with opportunities for youth ages 5 to 25 to learn, share and grow.

With activities designed for outside-the-classroom interaction, this collection of resources gives leaders the flexibility to engage their group of young people in a variety of settings. Youth United meetings, affiliate-sponsored events, campus chapter retreats and Collegiate Challenge trips are all excellent settings for the activities and programs in the Educational Activity Guide.

Habitat's youth Web site ([www.habitatyouthprograms.org](http://www.habitatyouthprograms.org)) offers many more tools and resources to excite young people, including service-learning opportunities, curriculum guides and games. For more information on how you can engage young people in the mission of Habitat for Humanity, please e-mail [youthprograms@habitat.org](mailto:youthprograms@habitat.org). Thank you again for using the Educational Activity Guide.



# Acknowledgment

Thank you most of all to the thousands of young people around the world who serve the mission and ministry of Habitat for Humanity. You are a vital part of this undertaking, and your tireless efforts to eliminate poverty housing inspire all those with whom you serve.

Our sincerest gratitude to the adults who guide our young volunteers, fostering within them a love and dedication to Habitat for Humanity.

Special thanks to Rosemary Carlough at AMACOM Books for helping secure use of the fable “The Giraffe and The Elephant.”

Thanks to all those at Habitat for Humanity International who made this packet a reality, especially:

Desiree Adaway, for her support and vision through the creation of this guide.

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Nikki Radcliffe, Maria Pyra and Bobby McMahon, for envisioning and writing this guide, taking it from notes on a napkin to what you see today.





# Act as a Habitat for Humanity affiliate

## *Advanced edition*

**Suggested age range:** High school and college

**Activity time:** Three hours

**Overview:** Participants will learn about the behind-the-scenes work of a Habitat for Humanity affiliate through four key areas: land acquisition, grant writing, budgeting and family selection. Groups will work through scenarios at four stations with the assistance of an adult or older youth volunteer and gain valuable insights into each process.

### Objective

- Give participants insight into, and an understanding of, the inner workings of a Habitat for Humanity affiliate.
- Develop skills often utilized in a nonprofit in a hands-on environment.

### Materials

Each participant should receive:

- One copy of the Habitat for Humanity Fact Sheet found on page 29.
- One copy of the Participant Guide on pages 11-22, including information sheets from each station and a “follow-up questions” worksheet.
- Pens and/or pencils.

Each facilitator should receive:

- One copy of the Habitat for Humanity Fact Sheet.
- One copy of his/her station’s “Facilitator Guide” packet, which includes information about their station, and leader’s copies of their handouts.
- Calculator(s) for the family selection, budgeting and land acquisition stations.
- Pens/Pencils and scratch paper.

### How to prepare

You will need at least four volunteers, all adults or older youth, to facilitate this activity. They will fill the following roles:

- Finance committee chair
- Resource development coordinator
- Community development coordinator
- Family selection committee chair

These facilitators will man stations, teach groups about a particular aspect of an affiliate, and guide small groups of students through a particular scenario. If you have more than four volunteers, feel free to have both work a particular station and call them a committee.

Invite these four facilitators to arrive 30 minutes early to ask questions, learn and prepare for their roles, and set up stations. Preparation is especially crucial as they will need to have a firm grasp of the information at their station. You may wish to prepare additional questions to the ones provided for the volunteers to use at each station. Explain what you hope the youth will learn from the activity and assign each volunteer a role.

If possible, hold the simulation in a large room for the four stations (tables or desks) to have plenty of room. Put signs at or above each station, and ensure that there are enough chairs for smaller groups to sit during the scenario.

**Directions:**

1. Once the participants are gathered, introduce yourself (if you are new) and all the facilitators who are helping at the stations. Make sure that all facilitators have prepared their stations and have their “Role Responsibility” packets.
2. Explain to the group that they will be learning about the behind-the-scenes work of a Habitat for Humanity affiliate, specifically looking at budgeting, land acquisition, family selection and grant writing. Tell them that while these aspects of an affiliate are often overlooked, they are just as important to building houses as nails and wood.
3. Divide the participants into groups, with the number of groups being equal to the number of stations. Every group should be working at a station during each rotation. If you have a small group, consider dividing them into less than four groups or having them go to each station as a whole unit. If you have plenty of facilitators and a large number of students, consider doubling up on stations or adapting stations from the “Act as an Affiliate” simulation for younger youth.
4. Hand out a Habitat Fact Sheet and the Participant Guide to all youth participants. Have one participant read the “Introduction” portion of their packet aloud to the group. At this time, give the participants five minutes in their groups to go through the materials and read over the information in the packet. They will have more time during the activity to read the information in more detail, but it is important to get a sense of what they will be doing beforehand.
5. Next, announce which groups will be going to which stations, and then give the groups an additional five minutes to prepare for their first station.
6. Once the groups are ready, call them together and begin the exercise. Give the groups 20 minutes at each station to work through the individual scenarios, and 10 minutes between stations to read over the material and prepare for the next station. Groups should work under this schedule and not move from station to station at their own pace. As the leader, you should serve as time keeper, allowing the groups to focus on the activity in front of them and not time.
7. After the teams have visited all of the stations, take 15 minutes to discuss the simulation. Have the groups discuss the activity together using their notes and the “Follow-up Questions” page, and if you would like, pull the whole group together for a final reflection.

**Additional resources:**

A great follow-up activity is the “People House” which can be found in the Teacher and Youth Leader section of Habitat’s youth Web site [www.habitatyouthprograms.org](http://www.habitatyouthprograms.org).

This activity was modeled after an activity called “Act as an Affiliate” in the Girls Build Toolkit, Module 4: Habitat for Humanity. For more activities like this and to order the toolkit, e-mail [womenbuild@habitat.org](mailto:womenbuild@habitat.org).

# Act as a Habitat for Humanity affiliate

## *Participant guide*

### **Introduction**

Habitat affiliates build houses in partnership with people who need them. For this activity, you and your group will pretend to work for “Happy Valley Habitat for Humanity,” a fictional Habitat for Humanity affiliate, and meet with different members of your affiliate to learn more about what Habitat affiliates do and the challenges they face. During this exercise, you and your group will spend approximately 20 minutes at each of four stations: land acquisition, budgeting, family selection and grant writing. Your group will learn about each aspect and work through a scenario.

In this packet you have information about each of the four stations as well as Happy Valley Habitat’s overhead budget and grant request. Take time now to familiarize yourself with the materials. You will have more time between each station to read through the materials and prepare.

## Land acquisition

Acquiring and developing land for residential housing is difficult, even for large for-profit land developers. It is even more challenging for Habitat for Humanity affiliates. Given the costs, legal complexity and lengthy timelines involved in assembling and preparing sites for development, it is not surprising that many Habitat for Humanity affiliates identify site acquisition as one of their greatest challenges.

As most Habitat for Humanity affiliates work with very-low income families (usually below 50 percent of the area median income), it is important that the families total monthly payment for the home (including mortgage payments, utilities, insurance, and any other costs) be no more than 30 percent of the household's total income (you will need this information for later).

Because of this, selecting affordable sites is important both to keep housing costs affordable for partner families and to minimize building costs for the affiliate. While many factors influence whether a piece of land is suitable for Habitat for Humanity, here are some that affect the affordability of a particular site or area.

- Potential value of the home. The selling price of the land, the cost of other comparable properties in the area, estimated property taxes and insurance costs all factor into the potential value of the home and the cost of monthly bills.
- The value of similar homes varies widely from community to community. The price of a developed plot (a piece of land that is ready for a house to be built on it) is greatly dependent on its location. Affiliates in Oakland, Calif. may say that \$200,000 for a developed lot is cheap, while affiliates in some small towns may say that \$3,000 for a developed lot is too expensive.
- Potential environmental and infrastructure issues. Property with wetlands an affiliate cannot disturb or hazards an affiliate cannot afford to clean can delay or prevent affiliates from developing on certain parcels of land.
- Current zoning. The planning and zoning process is both political in nature and time-consuming. Changing the zoning of a piece of land, working with local governments and seeking community approval to build are all vital parts of the land acquisition process.
  - Typically, zoning classifications indicate the most intense use allowed for a particular site. For example, if an area is zoned for single-family residential housing, then a zoning change would be required to build a multi-family housing complex at that site.
  - On the other hand, if a site is zoned for multi-family housing, an affiliate could put less dense, single-family detached homes on the site.
  - All developments are subject to approval from local officials, and the more a proposed project strays from the approved land use, the more likely the project will be to encounter obstacles.

### ***Land acquisition station: Meeting with the Community Development Coordinator***

At this station, you will work with Happy Valley's Community Development Coordinator to gain a fuller understanding of the land acquisition process. Your task is to review four possible properties that Happy Valley Habitat can obtain and pick the best choice to pursue. Look over the zoning map and site information with the Community Development Coordinator to make the best decision possible. Pay special attention to the factors mentioned above that affect the cost and work needed for a particular plot of land.

*Land acquisition station: Real estate selection*

Using these listings and the zoning map, pick the best property for Happy Valley Habitat for Humanity to pursue.

*1: #23 Flowing Streams Way, 0.5 acres: \$7,500*

Located in a mixed-income subdivision of Flowing Streams, this lot is fully developed, with only a small water connection fee of \$250 remaining before your affiliate can begin construction. Estimated taxes and insurance on a Habitat home built on the property are \$2,500 a year. The land is zoned for single-family residential.

*2: #199 Mark Tree Road, 1 acre: \$5,000*

This lot backs up to a wildlife refuge, and the affiliate would need to petition the city council and the city planning committee to change the zoning from conservation to single family residential for a home to be built. The lot is located on a hillside, is covered in trees and brush, and has no access points to electric, water, or telephone. The estimated taxes and insurance on a Habitat home built on the property are \$1,200.

*3: #1996 Mastodon Avenue, 0.75 acres: \$17,000*

Located in the gated community of McGregor's Strand, this lot is fully developed, with all the necessary utility connection fees already paid. Because of the higher property values surrounding the lot, estimated taxes and insurance on a Habitat home built on the property would be \$7,000 a year. The land is zoned for single-family residential.

*4: #565 Bretton Woods Lane, 1 acre: \$1,200*

This lot is undeveloped and is part of a planned subdivision with both houses and apartment buildings. Preliminary tests have shown high levels of lead and mercury in the ground water, and the city has mandated that property owners pay for the clean up before a house can be built. Estimated taxes and insurance on a Habitat home built on the property are \$2,000 a year, and the land is zoned for multi-family residential.

## Family selection

The three foremost factors that Habitat for Humanity affiliates consider when selecting a partner family are:

1. Their need for housing.
2. Their ability to repay the no-profit loan.
3. Their willingness to partner with Habitat (specifically fulfilling their sweat equity requirements).

Every affiliate follows a nondiscriminatory policy of family selection, meaning that religion, race, ethnicity and gender are not factors in choosing the families who receive Habitat houses.

Read more about each of these factors below, and then work with Happy Valley HFH's Family Selection Committee Chair to choose the best family for your next house.

### Partner Family Criteria

#### 1: Housing need

- The first consideration in selecting a partner family is their need for adequate shelter. Recognizing the substandard housing problem throughout the world and Habitat for Humanity's commitment to the stewardship of resources, it is not our intent to use scarce time and money to help those who are already able to rent or own safe, decent and affordable housing.
- Substandard conditions in current housing which may include, but are not limited to:
  - Structural problems.
  - Problems with plumbing, sewage or electrical systems.
  - Unsafe heating system or no formal heating system.
  - Lack of functioning entrance and exit points (front and back doors).
  - Unhealthy conditions including, but not limited to, mold due to roof leaks or pest infestation due to structural cracks and crevices.
  - Unsuitable neighborhood (unsafe or unsanitary).
  - Inoperable kitchen or bathroom.
  - Overcrowding (determined by number of persons, their ages, and gender).
  - Cost-burdened (cost of rent plus utilities-excluding phone – is greater than 35 percent of family's monthly income).

#### 2: Ability to pay

Habitat for Humanity affiliates partner with families who have the ability to repay the no-profit mortgage. Partner families are most likely "very low-income" families. The U.S. Department of Housing and Urban Development (HUD) defines "very low-income" as those living below 50 percent of the area median income, which is usually between \$30,000 and \$70,000 depending on the area. So, if the median income was \$40,000 and a family made \$15,000 a year they would qualify as a "very low-income."

While very low-income families most likely cannot obtain conventional financing for a home, they do have sufficient income to afford the monthly mortgage payments and other costs associated with owning a Habitat for Humanity home.

In addition, a family's income cannot be more than 60 percent of the area median income to become a Habitat homeowner. That is the upper limit set by Habitat for Humanity International guidelines.

Evidence of ability to pay may include some of the following:

- Stable source of income of which a projected Habitat for Humanity mortgage payment will not exceed 30 percent to 35 percent of monthly gross.
- A debt load (that is, a family's total amount of debt) that will not prevent the family from meeting normal cost of living expenses each month (including the projected mortgage payment).
- Demonstrated ability to make regular payments for rent, utilities, etc. in current housing.
- The absence of excessive collection items on the applicant's credit report.

### **3: Willingness to partner**

The third criterion to consider in the family selection process is the family's willingness to participate meaningfully as a partner with Habitat for Humanity. This is done in a variety of ways, most notably through the family's willingness to complete the required "sweat equity" requirements.

Partner families build "sweat equity" hours by building on Habitat build sites, working in the Habitat offices, or in a myriad of other ways. Families usually are required to earn 500 hours total.

Other examples of objective criteria for assessing a family's willingness to partner include:

- The family agrees to avoid new consumer debt during this process.
- The family must be willing to move where the affiliate has land on which to build.
- The family notifies the affiliate of negative changes in economic circumstances, including any reduction in income.
- The family agrees to maintain the home and property after purchase.
- The family agrees to pay the mortgage regularly and on time after purchase.

### ***Family Selection station: Meeting with the Family Selection committee chair***

At this station, you will work with Happy Valley's Family Selection committee chair to gain a fuller understanding of the family selection process. Your task is to review four homeowner stories from potential Happy Valley Habitat partner families and pick the one that most closely meets Habitat for Humanity's requirements for a homeowner. For this scenario, assume that the Area Median Income for the Happy Valley area is \$60,000 and the estimated yearly mortgage payment and utilities will be \$8,000. Pay special attention to the criteria listed above as you review and discuss with the Family Selection committee chair.

### ***Family Selection station: Homeowner stories***

Pick the homeowner story that most closely meets Habitat's criteria for a partner family and homeowner. The Family Selection committee chair will help you as you discuss each candidate.

1. Sylvia Bishop is a 67-years-old retiree who has never owned a home. Between her government pension, social security, and her part-time job at the public library, she receives \$19,000 a year in income. She pays her bills on time, has excellent credit and currently lives in small but decent one-bedroom apartment in a safe neighborhood. She says that while she could not be able to work

much on the build site, she would be happy to assist others as well as volunteer in the office.

2. Hector and Lucy Alvarez have been married 15 years and rent a mold-infested one-bedroom house which costs them \$12,000 a year in rent and utilities. Because of an industrial accident, Hector is unable to work, and Lucy supports the couple by working at the post office during the day and waiting tables at night. Between Hector's disability check and Lucy's two jobs, the couple receives \$24,000 a year in income. Although they want a Habitat home, Lucy cannot commit any time to sweat equity and Hector is reluctant to work on the house because of his physical limitations. The couple has also said they will only move into a recently built Habitat subdivision.
3. Marie and Joseph O'Malley are the parents of three children. With Joseph's construction job and Marie's babysitting they make a combined \$26,500 a year. They are excited to complete their sweat equity hours, and Marie has already started planning how she can work in the Habitat office while maintaining her baby-sitting job. They have little outstanding debt, and currently live in a dilapidated two-bedroom apartment with a leaky roof.
4. Lamont Berry is a father of four teenage daughters who lost his wife three years ago in a car accident. He is a science teacher at a local high school, and thanks to a recent budget increase, he now makes \$38,000 a year. He is excited to do the sweat equity, as he already frequently volunteers on Habitat build sites, bringing his daughters along and making new volunteers feel welcome. He and his family currently live in a three-bedroom house in an unsafe neighborhood where drugs and violence are rampant.

If you need space for math and computations, use the space below.



## Grant writing

Grants are funds given to nonprofit organizations like Habitat for Humanity as well as to corporations, governments, small business and individuals. Most grants are made to fund a specific project and require some level of reporting. The process involves an applicant submitting a proposal to a potential funder, either on the applicant's own initiative or in response to a Request for Proposals from the funder.

In writing successful grants, Habitat for Humanity affiliates match their grant proposals with the appropriate grants. For example an affiliate would seek a grant to fund a Youth United with a foundation that funds youth projects. This requires careful research and well-written grants that show the grant-givers how Habitat matches their interests.

### Standard components of a grant proposal

While the requirements and applications for grants are different, these standard components are often found in successful grant proposals.

**Executive summary:** Umbrella statement of the case and summary of the entire proposal. The executive summary should begin with a sentence that indicates the requested grant amount and the project's purpose, then a summary of the problem that will be solved, major project components, and the organization's expertise.

**Problem statement or need statement:** This section should explain why the project is necessary. It uses facts and local statistics to build an argument without making the situation sound so dire that the project cannot possibly be the solution. A good grant should avoid overstatement and overly emotional appeals, and focus on making the best argument the organization can.

**Goals and objectives:** A goal is the grand visionary purpose of the project, which is often beyond the scope of the grant. Objectives are achievable outcomes resulting from the project during the grant period. The objectives should be realistic, specific, quantified, and measurable.

**Project description or method:** This section of the grant application goes over the nuts and bolts of how the project will be implemented. Depending on the funder's guidelines, this information might include a list of services provided, summary of the program philosophy, description of staffing patterns, facility requirements, timeline for each step of the process, strategy for recruiting participants, eligibility criteria and relationship with collaborating partners. Details are crucial.

**Evaluation:** Determines whether the program met projected objectives and made a significant impact on the problem. The evaluation should include a mechanism for obtaining feedback from service recipients and collaborating partners.

**Budget:** Financial strategy for the project, including line item expenses, other sources of funding, and written justification for any unusual costs. The budget should also include the estimated value of in-kind support (such as volunteer services and donated supplies) and show that the project can be sustained after the grant period.

**Organizational information:** This section should describe the mission, history, accomplishments and leadership of the organization, helping to demonstrate the organization's ability to manage the proposed project.

***Grant Writing station: Meeting with the Resource Development coordinator***

At this station, you will work with Happy Valley's Resource Development coordinator to review a grant application. Your task is to analyze the Happy Valley affiliate's \$5,000 grant application for their Youth United program, taking special note of how well the grant application articulates the need for the funds and the plan for how they will be used. Be sure to discuss any specific areas that need improvement. You will also brainstorm with Resource Development coordinator about possible questions that the Grant Committee will ask.

## Grant writing station

### Sample grant application for review

Happy Valley Habitat for Humanity: Youth United Seed Grant  
Mr. James Edwin, President  
The Edwin Francis Foundation

Dear Mr. Edwin,

On behalf of the Youth United Project sponsored by Happy Valley Habitat for Humanity, the Westside Elementary Schools and the Habitat Campus Chapter at Happy Valley Community College, we are pleased to submit this request for a \$5,000 seed grant to underwrite expenses for a series of youth-led fundraising events. The anticipated \$50,000 in profit from these events will be donated to Habitat for Humanity for the Youth United House, which is scheduled to begin construction next April. Your foundation's initial investment will be combined with the energy and talent of local youth. As a result, the Williams family of Happy Valley will achieve the American dream of a safe, decent home.

#### **Background information**

Founded in 1992, Happy Valley Habitat for Humanity has built 37 homes in our community. Habitat for Humanity's homeownership model for very-low income families relies on zero-interest mortgages, sweat equity contributions and volunteer construction crews. Last year, our organization was selected as the Nonprofit of the Year by the State Housing Finance Agency. As an ecumenical Christian housing ministry, Habitat for Humanity seeks to make decent shelter a matter of conscience and action. In 2002, Habitat for Humanity International launched a new initiative called "Youth United," which mobilizes community youth from ages five to twenty-five to actively raise funds and build a Habitat house in partnership with a low-income family. Youth United provides service-learning opportunities with a focus on leadership, collaboration, diversity, and age-appropriate activities.

Success stories from the national Youth United effort demonstrate the leadership potential of our youngest citizens: The Rockbridge, Va., youth have raised over \$45,000 through school fundraising events and resale of salvageable building materials. In Morgantown, WV, a senior Girl Scout troop motivated members of their community to raise over \$44,000 for a Habitat house constructed entirely by women. In Philadelphia, Penn., youth have secured \$41,300 through a benefit concert and a family foundation grant to memorialize a teenager who died at the age of 16. And in Lynchburg, Va., students from three middle schools collected over 700 pounds of aluminum to purchase a bathtub for a Habitat house. Inspired by these examples, a local Youth United Steering Committee was formed six months ago, with representatives from the community college, all three high schools, the Catholic middle school, six church youth groups, the Boy Scouts District Council and four elementary schools. Our adult advisors include the Volunteer Coordinator from Habitat for Humanity, two school teachers and the youth pastor from First United Methodist Church. During a weekend retreat and several subsequent meetings, the steering committee developed an action plan and timeline, which are summarized in this proposal.

### **Goals and objectives for Happy Valley Youth United**

**Inspire Youth to Improve Our Community:** We will recruit at least 60 youth leaders to play an active role in raising funds for a Habitat for Humanity house. Through voluntarism we will empower each other, learn to make a difference in our community, and show adults how much can be accomplished. Each participant under age 12 will sign a pledge to commit at least 30 hours to this project; older youth will commit at least 60 hours.

**Organize Family-Friendly Fundraising Events:** During a twelve month period, the Youth United team will sponsor six activities, with the goal of raising over \$8,000 per event. These events include a benefit concert, a hula-hoop-a-thon, holiday sales of gingerbread houses at the shopping mall, an auction of handmade bird houses, a Building Dreams multi-high school dance, and a summer babysitting and lawn-mowing business with all proceeds donated.

### **Budget, timeline, and reporting**

**Budget:** In order to raise \$50,000 within one year, Youth United is seeking corporate sponsors and foundation seed grants to cover the expenses and planning costs. This underwriting will allow all revenue raised from ticket sales, auction proceeds, or donations to be designated for the Habitat house. The \$5,000 grant from the Edwin Francis Foundation will provide \$1,200 for printing of fliers and invitations; \$1,000 for refreshments to sell at fundraising events; \$900 for rental and deposit on the dance hall, \$600 for building material to make birdhouses, and \$500 for baking supplies to make gingerbread houses, \$500 to order Youth United t-shirts for our volunteer and \$300 for customized hula hoops. Happy Valley Habitat for Humanity will be responsible for all funds with payments made directly to vendors.

**Timeline:** In hope of receiving grant funds in early 2008, the Youth United Steering Committee will begin contacting local vendors, including print shops, lumber yards, and retail stores, about offering a discount for this project. Advertising, fliers, and press releases announcing the full calendar of activities will be distributed by March 2008. Our kick-off event, the benefit concert featuring three youth choirs, is scheduled for April 2008. The babysitting and lawn-mowing service will be in operation all summer. Back-to-school season will feature the Hula-Hoop-a-thon and birdhouse action, at which point we plan to have over 50 percent of funds raised. Holiday season 2008 will include the gingerbread house auction and our more ambitious event, the Building Dreams dance. If any additional funds must be raised, we will plan small activities for early 2009 to reach our goal. Construction is scheduled to begin in April 2009 with the Habitat house complete by July 2009.

Thank you for believing in the power of youth and for supporting Habitat for Humanity. If additional information is needed, please contact Habitat for Humanity Executive Director David Ortiz or Youth United Steering Committee Co-Chair Mike Greenwell from South Happy Valley High School.

## Budgeting

The various budgets and financial plans of a Habitat for Humanity affiliate are important tools that assist the leaders of an affiliate in directing and managing both short-term challenges and long-term goals. Generally, the affiliate budget details revenue and expense estimates for the next year and reflects the affiliate's programs and priorities.

In developing a budget and engaging in their ministry, affiliates are guided in part by Habitat's commitment to Christian stewardship. All affiliates seek to practice good stewardship over all funds entrusted to it for its work, building simple, decent and affordable houses for people in need fighting for an end to poverty housing around the world.

In practicing stewardship, affiliates aim to minimize overhead costs (funds that do not go directly into building houses) in a number of ways. Rather than hire extra staff, they empower volunteers to work both on and off the build site. They seek in-kind donations of equipment, supplies, and even office space. Most importantly, they make responsible decisions with how they spend their money, always looking to decrease costs while meeting the needs of Habitat's mission.

### ***Budgeting station: Meeting with the Finance Committee chair***

At this station, you will work through the Happy Valley affiliate's budget with the Finance Committee chair, paying particular attention to the various areas where the affiliate is over budget (highlighted). Your task is to identify the areas where your affiliate can save money and find at least five budget items where you can decrease costs through more prudent spending, in-kind donations and volunteers.

**Follow-up questions: Act as a Habitat for Humanity affiliate**

Now that you have completed the activity, discuss what you have learned.

1. What did you learn about Habitat for Humanity that you did not know before?

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2. How was this activity helpful?

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3. Which task did you find most challenging?

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4. Which task did you find most interesting?

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5. How does what you learned today help you become a better volunteer and campus chapter/Youth United member?

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# Act as an affiliate

## *Facilitator guide*

### **Facilitator's responsibility: Land Acquisition**

**Station role:** Community Development coordinator, Happy Valley Habitat for Humanity

In small groups, the youth are exploring the roles and responsibilities of an affiliate, including land acquisition, family selection, grant writing and budgeting. You will have approximately 20 minutes to work through each group.

As the Community Development coordinator you will help the group gain a fuller understanding of the land acquisition process. You will work with them to review four possible properties that Happy Valley Habitat can obtain and pick the best choice to pursue. Pay special attention the factors mentioned in the information sheet that effect the cost and work needed for a particular plot of land.

To assist you, you should have a leader's copy of the property description with notes as well as the information sheet addressing land acquisition. If you did not receive one, check with your leader in order to obtain a copy. Also, it would be helpful to have a calculator handy, as some computation will be necessary.

Engage the groups in a 20-minute conversation about the properties and why they would or would not make sound purchases for the affiliate.

#### ***Land Acquisition station – real estate selection***

##### *Facilitator's Copy*

Using these listings and the zoning map, pick the best property for Happy Valley Habitat for Humanity to Pursue. Consider the criteria discussed earlier to help you make your decision.

#### **1. #23 Flowing Streams Way, 0.5 acres: \$7,500.**

- Located in a mixed-income subdivision of Flowing Streams, this lot is fully developed, with only a small water connection fee of \$250 remaining before your affiliate can begin construction. Estimated taxes and insurance on a Habitat home built on the property are \$2,500 a year. The land is zoned for single family residential.

*Given the economical price, the solid infrastructure (the lot fully developed), and the affordable taxes and insurance, this property is your best choice.*

**2. #199 Marktree Road, 1 acre: \$5,000**

- This lot backs up to a wildlife refuge, and the affiliate would need to petition the city council and the city planning committee to change the zoning from conservation to single family residential for a home to be built. The lot is located on a hillside, is covered in trees and brush, and has no access points to electric, water, or telephone. The estimated taxes and insurance on a Habitat home built on the property are \$1,500.

*While the upfront costs are affordable, the infrastructure and zoning issues are cause for concern. The property needs a great deal of work to prepare it for building, including leveling, clearing of trees and brush, and connecting it with utilities. Further, there is no indication that the city or the planning committee will change the zoning or allow the house to be built. This would not be a good choice.*

**3: #1996 Mastodon Avenue, 0.75 acres: \$17,000.**

- Located in the gated community of McGregor's Strand, this lot is fully developed, with all the necessary utility connection fees paid. Because of the higher property values surrounding the lot, estimated taxes and insurance on a Habitat home built on the property would be \$7,000 a year. The land is zoned for single family residential.

*The zoning and infrastructure make this property a good choice, but when compared to the other properties your group is considering, you can see that the property value as well as the estimated insurance and taxes are much higher than others in the area. Other properties should be chosen before this one.*

**4: #565 Bretton Woods Lane, 1 acre: \$1,200.**

- This lot is undeveloped and is part of a planned subdivision with both houses and apartment buildings. Preliminary tests have shown dangerous levels of lead and mercury in the ground water, and the city has mandated that property owners will have to pay for the clean up before a house can be built. Estimated taxes and insurance on a Habitat home built on the property are \$2,000 a year, and the land is zoned for multi-family residential.

*The infrastructure is the main concern with this lot, as the property needs significant clean up and treatment before your affiliate can build a home. The costs with such a cleanup may be enormous, so even with the low property costs and affordable taxes and insurance, the lot is extremely expensive to build upon.*



## Facilitator's responsibility: Family Selection

**Station role:** Family Selection committee chair, Happy Valley Habitat for Humanity

In small groups, the youth are exploring the roles and responsibilities of an affiliate, including land acquisition, family selection, grant writing and budgeting. You will have approximately 20 minutes to work through each group.

As the Family Selection committee chair, you will work with the group to review four potential partner family stories and help them select the one that most closely meets Habitat for Humanity's criteria for a partner family.

Review the information about homeowner criteria and the partner family stories to prepare for your discussion, as the group will have had an opportunity to read over those in advance.

For this scenario, assume that the Area Median Income for Happy Valley is \$60,000 and the estimated yearly mortgage payment and utilities will be \$8,000. This information will be important as you determine if they meet the "Ability to Pay" criteria.

To assist you in this process, refer to the leader's copy of the partner family stories sheet, which has information about why each meets or does not meet Habitat's criteria. If you did not receive one, check with your leader in order to obtain a copy. Also, it would be helpful to have a calculator handy, as some computation may be necessary.

Engage the groups in a 20-minute conversation about the candidates and why they would or would not make good candidates for a Habitat home.

### Family Services Station: Partner Family stories

*Facilitator's Copy*

Pick the homeowner story that most closely meets Habitat's criteria for a partner family and homeowner. The Family Selection Committee Chair will help you as you discuss each candidate.

1. Sylvia Bishop is a 67-year-old retiree who has never owned a home. Between her government pension, social security, and her part-time job at the public library, she receives \$19,000 a year in income. She pays her bills on time, has excellent credit and currently lives in small but decent one-bedroom apartment in a safe neighborhood. She says that while she could not be able to work much on the build site, she would be happy to assist others as well as volunteer in the office.

*Sylvia is willing to partner and certainly earns under 60 percent of area median income, but unfortunately, her income is not enough to meet the ability to pay criteria. The housing costs would be 42 percent of her income, far greater than the 35 percent limit. Further, she does not have a strong need for housing, as she already lives in a safe and decent place. Judging by the fact that she pays her bills on time, apparently affordable. Therefore, she is not the best choice for this exercise.*

2. Hector and Lucy Alvarez have been married 15 years and rent a mold-infested one bedroom house which costs them \$12,000 a year in rent and utilities. Because of an industrial accident, Hector is unable to work, and Lucy supports the couple by working at the post office during the day and waiting tables at night. Between Hector's disability check and Lucy's two jobs, they couple receives \$24,000 a year in income. Although they want a Habitat home, Lucy cannot commit any time to sweat equity and Hector is reluctant to work on the house because of his physical limitations. The couple has also said they will only move into a recently built Habitat subdivision

*Obviously, the Alvarez family has great need for housing, and their story causes you to sympathize with their situation. They meet both the housing need and ability to pay criteria, as their income qualifies as "very low" and they would use roughly 30 percent of their income for housing, a Habitat guideline. Unfortunately, their unwillingness to partner with Habitat for Humanity means that they are not a candidate to be a Habitat homeowner. Not only are they reluctant to do sweat equity, but they are also unwilling to move anywhere but the new subdivision. As much as their story tugs at our heart strings, Habitat strongly believes that we should partner with families to improve their lives and not simply give homes away. Because of this, the Alvarez family is not the best choice.*

3. Marie and Joseph O'Malley are the parents of three children. With Joseph's construction job and Marie's babysitting, make a combined \$26,500 a year. They are excited to complete their sweat equity hours, and Marie has already started planning how she can work in the Habitat office while maintaining her baby-sitting job. They have little outstanding debt, and currently live in a dilapidated two-bedroom apartment with a leaky roof.

*The O'Malley family meets the criteria for a Habitat homeowner. They are excited and willing to partner, they meet with income requirements, they are able to pay the mortgage and other housing costs (they are right at the 30 percent level), and they currently live in substandard housing. Barring any unforeseen circumstances, they would be a great candidate for a Habitat home and are the best choice in this exercise.*

4. Lamont Berry is a father of four teenage daughters who lost his wife three years ago in a car accident. He is a science teacher at a local high school, and thanks to a recent budget increase, he now makes \$38,000 a year. He is excited to do the sweat equity, as he already frequently volunteers on Habitat build sites, bringing his daughters along and making new volunteers feel welcome. He and his family currently live in a three-bedroom house in an unsafe neighborhood where drugs and violence are rampant.

*Much like the Alvarez family, Mr. Berry's story makes him a very sympathetic figure. He certainly meets the housing need criteria, and his status as a Habitat volunteer speaks to his willingness to partner and be a dynamic participant in the building of his home. Unfortunately, his salary places him above 60 percent of the area median income, meaning that he makes too much money to qualify for a Habitat home. Because he does not meet the area median income criteria, Lamont does not meet Habitat's qualifications for a partner.*

## Facilitator's responsibility: Grant writing

**Station role:** Resource Development coordinator, Happy Valley Habitat for Humanity.

In small groups, the youth are exploring the roles and responsibilities of an affiliate, including land acquisition, family selection, grant writing and budgeting. You will have approximately 20 minutes to work through each group.

As Happy Valley's Resource Development coordinator, you will work with the group to review and evaluate the grant application, which the group will have an opportunity to read over in advance. Engage the groups in a 15 minute conversation using the questions below or others that you create in order to evaluate how well the grant application articulates the needs for funds, being sure to address specific areas that need to be improved. In the last five minutes, brainstorm with the group about possible questions that the Grant Committee will ask.

To assist you in this process, refer to the leader's copy of the grant application as well as the information sheet given to each group. If you did not receive one, check with your leader in order to obtain a copy.

- How will this grant help the affiliate and the Youth United program?
- Does the application possess all the standard components of a grant application?
- What components need to be improved and why?
- Does the grant effectively argue for why your affiliate needs the funds?
- Do you need all the line items listed in this application? Specifically point out \$500 for T-shirts and \$300 for customized hula hoops.
- Generally looking over the grant, ask questions that look for more specific information to foster creativity and critically thinking from the group with which you are working.

## Facilitator's responsibility: Budgeting

**Station role:** Member of affiliate board of directors, Finance Committee chair

In small groups, the youth are exploring the roles and responsibilities of an affiliate, including land acquisition, family selection, grant writing and budgeting. You will have approximately 20 minutes to work with each group.

As Finance Committee chair, you will work with the group to evaluate the Happy Valley affiliate's overhead budget, paying particular attention to the various areas where the affiliate is over budget and needs to cut costs. You will facilitate the group as they find five ways to decrease costs through in-kind donations and volunteers.

To assist you in this process, please refer to the leader's copy of the budget. It contains notes about the budget and what can be done to decrease costs. If you did not receive one, check with your leader in order to obtain a copy. Also, it would be helpful to have a calculator handy, as some computation may be necessary.

Engage the groups in a 20-minute conversation using some of the questions below or others that you create.

- What are the biggest items in our Overhead/Operating budget?
- On which budget items are we over budget? The over budget items are highlighted on your copy.
- On what items can we find more economical solutions?
- Where can we look for in-kind donations that would help us find more money in the budget?  
Rather than money, some groups give goods and services to non-profits like Habitat for Humanity.

# Habitat for Humanity Fact Sheet

## **What is Habitat for Humanity International?**

Habitat for Humanity International (HFHI) is a nonprofit, ecumenical Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action.

Habitat invites people of all backgrounds, races and religions to build houses together in partnership with families in need.

As of 2008, Habitat has built more than 300,000 houses around the world, providing more than 1.5 million people in more than 3,000 communities with safe, decent, affordable shelter. HFHI was founded in 1976 by Millard Fuller along with his wife, Linda.

## **How does it work?**

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit and financed with affordable loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor — sweat equity — into building their Habitat house and the houses of others.

## **What does a Habitat house cost?**

Throughout the world, the cost of houses varies from as little as \$800 in some developing countries to an average of nearly \$60,000 in the United States.

## **What are Habitat affiliates?**

Habitat for Humanity's work is accomplished at the community level by affiliates — independent, locally run, nonprofit organizations. Each affiliate coordinates all aspects of Habitat home building in its local area — fund raising, building site selection, partner family selection and support, house construction, and mortgage servicing.

## **Where does Habitat for Humanity operate?**

Habitat is a worldwide, grassroots movement. Habitat has a presence in more than 90 countries, including all 50 states of the United States, the District of Columbia, Guam and Puerto Rico.

**How are donations distributed and used?**

Donations, whether to a local Habitat affiliate or to HFHI, are used as designated by the donor. Gifts received by HFHI that are designated to a specific affiliate or building project are forwarded to that affiliate or project. Undesignated gifts are used where most needed and for administrative expenses. HFHI's most recent audited financial statement is available online.

**How does Habitat work with the government?**

Habitat for Humanity International welcomes partnerships with governments that include accepting funds and other resources to help provide houses for God's children in need, provided these partnerships do not limit our ability to demonstrate the love and teachings of Jesus Christ, and further provided that affiliates do not become dependent on or controlled by government funds or other funding sources. Local Habitat for Humanity affiliates or Habitat for Humanity International may adopt more specific guidelines as deemed necessary to avoid such dependence or control.

# Sample Budget

|                                    | Acct #     | Account Name                            | FY06 Budget     | Actual through<br>8/31/06 |
|------------------------------------|------------|---|-----------------|---------------------------|
| <b>INSURANCE</b>                   |            |   |                 |                           |
|                                    | 2310       | General Liability                       | 6,423.00        | 5,752.00                  |
|                                    | 280        | Builder's Risk Insurance                | 1,220.00        | 930.00                    |
|                                    | 2515       | Vehicle Insurance                       | 10,575.00       | 9,134.00                  |
|                                    | 2050       | Volunteer Insurance                     | 1,000.00        | 854.00                    |
| <b>PROPERTY / RESEARCH</b>         |            |   |                 |                           |
|                                    | 2020       | Undeveloped Property Maintenance        | 500.00          | 1,001.00                  |
|                                    | 2021       | Undeveloped Property Taxes              | 3,400.00        | 1,960.00                  |
|                                    | 2020       | <i>Land/Site Research</i>               | 1,000.00        | 650.00                    |
|                                    | 2015       | <i>Warranty Expense</i>                 | 1,250.00        | 1,021.00                  |
|                                    | 2025       | <i>Late Costs After Sale</i>            | 790.00          | 684.00                    |
|                                    | 300        | <i>Property Acquisition</i>             |                 | 51,791.00                 |
|                                    | 2032       | Affiliate Office Space (per year)       | 12,000.00       | 16,000.00                 |
| <b>VEHICLE (Program Only)</b>      |            |   |                 |                           |
|                                    | 2505       | Gas                                     | 8,500.00        | 3,740.00                  |
|                                    | 2506       | Mileage Reimbursement                   | 8,100.00        | 4,978.00                  |
|                                    | 2508       | Habitat Vehicles (3)                    | 12,000.00       |                           |
|                                    |            | Two (2) 2008 Full Sized Trucks (Leased) |                 | 14,525.00                 |
|                                    |            | One (1) 2005 Midsized Sedan (Leased)    |                 | 2,135.00                  |
|                                    | 2510       | Vehicle Maintenance                     | 5,000.00        | 12,500.00                 |
| <b>TOOLS/CONSTRUCTION SUPPLIES</b> |            |   |                 |                           |
|                                    | 2605       | <i>Tools Expendable</i>                 | 1,800.00        | 2,976.00                  |
|                                    | 2606       | <i>Tools Non-Expendable</i>             | 3,200.00        | 2,889.00                  |
|                                    | 2650       | <i>Construction Supplies</i>            | 1,500.00        | 854.00                    |
|                                    | 2607       | <i>Tools Maintenance</i>                | 325.00          | 283.00                    |
| <b>WORKCENTER</b>                  |            |   |                 |                           |
|                                    | 2305       | Workcenter Property Taxes               | 6,500.00        | 0.00                      |
|                                    | 2320, 3524 | Workcenter Utilities                    | 8,800.00        | 6,073.00                  |
|                                    |            | Maintenance                             | 2,800.00        | 5,331.00                  |
|                                    | 2325       | Alarm Monitoring                        |                 | 362.00                    |
|                                    | 2325       | Dumpster                                |                 | 4,241.00                  |
|                                    | 2325, 3522 | All Other Maintenance                   |                 | 728.00                    |
|                                    |            | <b>Office Equipment</b>                 | <b>5,020.00</b> | <b>4,004.00</b>           |
|                                    | 3110       | Postage Meter Lease                     |                 | 398.00                    |
|                                    | 3110       | Copier Lease                            |                 | 1,680.00                  |
|                                    | 3105       | Copier Maintenance                      |                 | 1,305.00                  |
|                                    | 3105       | Phone System Maintenance                |                 | 621.00                    |

|                                     |            |                                       |                   |                   |
|-------------------------------------|------------|---------------------------------------|-------------------|-------------------|
|                                     |            | Office Supplies                       | 9,700.00          | 11,222.00         |
|                                     | 3005       | PO Box Fee                            |                   | 68.00             |
|                                     | 3005       | Bulk Mail Permit                      |                   | 150.00            |
|                                     | 3005       | Dayton.net (email service)            |                   | 2,150.00          |
|                                     | 3005       | Tax Table Update (QuickBooks)         |                   | 180.00            |
|                                     | 3005       | Pre-Ordered Office Supplies           | 200.00            | 2,902.00          |
|                                     | 2315       | Workcenter Supplies                   | 400.00            | 237.00            |
|                                     | 2055       | Supplies (Undesignated)               | 2,500.00          | 627.00            |
|                                     | 3010       | Postage (Undesignated)                | 3,000.00          | 1,957.00          |
| <b>OTHER</b>                        | 3015       | Telephone (Local, LD, & DSL)          | 3,600.00          | 2,951.00          |
|                                     | 2040       | <i>Volunteer Needs (undesignated)</i> | 6,000.00          | 126.00            |
|                                     | 3056       | <i>Volunteer/Sponsor Recognition</i>  | 1,000.00          | 309.00            |
|                                     | 2840       | Mortgage Administration               | 500.00            | 418.00            |
|                                     | 3031       | Legal Fees                            | 1,000.00          | 0.00              |
|                                     | 3055       | General Publicity                     | 5,500.00          | 956.00            |
|                                     | 3055, 3511 | Newsletter                            |                   | 3,792.00          |
|                                     | 2999, 3999 | Miscellaneous                         |                   | 1,682.00          |
| <b>LOAN PAYMENTS</b>                |            |                                       |                   |                   |
|                                     | 570        | Bobcat Loan                           | 4,742.00          | 3,952.00          |
|                                     |            | AAR Loan Pmt. (Principal)             | 0.00              | 6,388.37          |
|                                     |            | SHOP 01                               | 0.00              | 0.00              |
| <b>BANK/LOAN FEES &amp; CHARGES</b> |            |                                       |                   |                   |
|                                     | 2011       | Loan Fees                             | 300.00            | 0.00              |
|                                     | 3030       | Bank Fees                             | 500.00            | 274.00            |
|                                     | 3040       | Credit Card Deposit Fees              | 200.00            | 226.00            |
|                                     | 3035       | Late Charges                          | 100.00            | 430.00            |
| <b>FUNDRAISING</b>                  |            |                                       |                   |                   |
|                                     | 3510       | Fundraising Expenses                  | 11,000.00         | 76.00             |
|                                     |            | Annual Fundraiser                     |                   | 6,776.28          |
|                                     | 3511       | Printed Materials                     | 2,100.00          | 526.00            |
|                                     | 3512       | Meals                                 | 300.00            | 38.00             |
|                                     | 3513       | Supplies                              | 100.00            | 61.00             |
|                                     | 3514       | Mailing                               | 2,500.00          | 882.00            |
|                                     | 3515       | Dues/Subscriptions                    | 225.00            | 225.00            |
|                                     | 3516       | Travel                                | 500.00            | 984.00            |
|                                     | 3517       | Seminars/Meetings                     | 500.00            | 45.00             |
|                                     |            | <b>Subtotal Overhead Expenses</b>     | <b>157,970.00</b> | <b>200,675.65</b> |



# Sample Budget

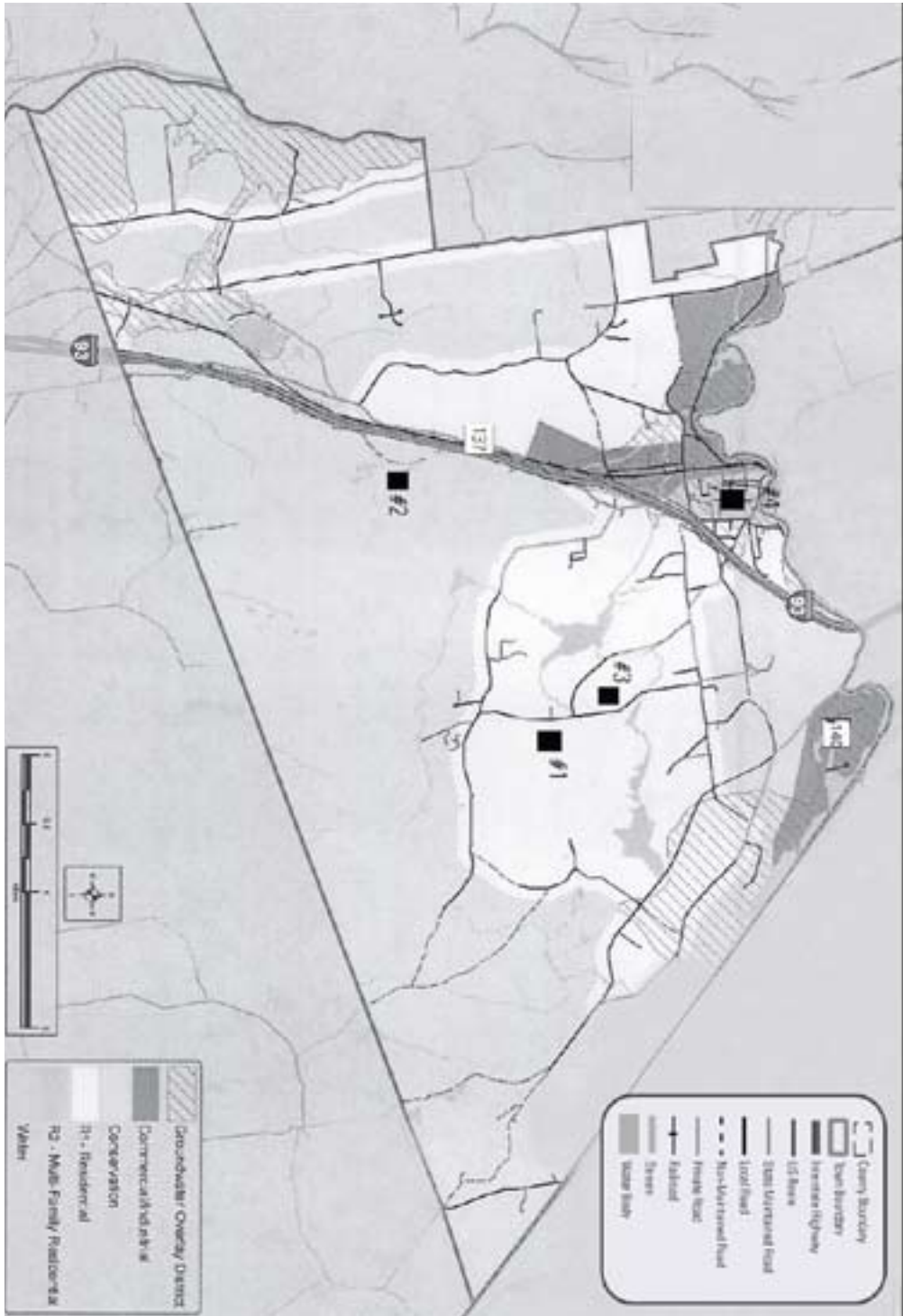
## *Facilitator's copy*

| Acct #                             | Account Name                            | FY06 Budget     | Actual through 8/31/06 | Leader's Notes  |
|------------------------------------|---|-----------------|------------------------|---|
| <b>INSURANCE</b>                   |   |                 |                        |   |
| 2310                               | General Liability                       | 6,423.00        | 5,752.00               |   |
| 280                                | Builder's Risk Insurance                | 1,220.00        | 930.00                 |   |
| 2515                               | Vehicle Insurance                       | 10,575.00       | 9,134.00               |   |
| 2050                               | Volunteer Insurance                     | 1,000.00        | 854.00                 |   |
| <b>PROPERTY / RESEARCH</b>         |   |                 |                        |   |
| 2020                               | Undeveloped Property Maintenance        | 500.00          | 1,001.00               | Could receive this as an in-kind donation or have volunteers do the property maintenance.   |
| 2021                               | Undeveloped Property Taxes              | 3,400.00        | 1,960.00               |   |
| 2020                               | Land/Site Research                      | 1,000.00        | 650.00                 |   |
| 2015                               | Warranty Expense                        | 1,250.00        | 1,021.00               |   |
| 2025                               | Late Costs After Sale                   | 790.00          | 684.00                 |   |
| 300                                | Property Acquisition                    |                 | 51,791.00              |   |
| 2032                               | Affiliate Office Space (per year)       | 12,000.00       | 16,000.00              | Could receive this as an in-kind donation or find office space at cheaper value.  |
| <b>VEHICLE (Program Only)</b>      |   |                 |                        |   |
| 2505                               | Gas                                     | 8,500.00        | 3,740.00               |   |
| 2506                               | Mileage Reimbursement                   | 8,100.00        | 4,978.00               | include simply cutting back on costs by selling one or two of the cars, switching to used trucks, selling the vehicles and requesting donations, trying to have the vehicles and vehicle maintenance in-kind to your affiliate. |
| 2508                               | Habitat Vehicles (3)                    | 12,000.00       |                        | Leasing a car is also not as cost effective as buying it, so you may consider buying the cars out right rather than leasing them.   |
|                                    | Two (2) 2008 Full Sized Trucks (Leased) |                 | 14,525.00              |   |
|                                    | One (1) 2005 Midsized Sedan (Leased)    |                 | 2,135.00               |   |
| 2510                               | Vehicle Maintenance                     | 5,000.00        | 12,500.00              |   |
| <b>TOOLS/CONSTRUCTION SUPPLIES</b> |   |                 |                        |   |
| 2605                               | Tools Expendable                        | 1,800.00        | 2,976.00               | on tools, consider partnering with a local home store to donate some of the tools that your affiliate uses on the job site.   |
| 2606                               | Tools Non-Expendable                    | 3,200.00        | 2,889.00               |   |
| 2650                               | Construction Supplies                   | 1,500.00        | 854.00                 |   |
| 2607                               | Tools Maintenance                       | 325.00          | 283.00                 |   |
| <b>WORKCENTER</b>                  |   |                 |                        |   |
| 2305                               | Workcenter Property Taxes               | 6,500.00        | 0.00                   |   |
| 2320, 3524                         | Workcenter Utilities                    | 8,800.00        | 6,073.00               |   |
|                                    | Maintenance                             | 2,800.00        | 5,331.00               | Could receive this as an in-kind donation or have volunteers do the work center maintenance   |
| 2325                               | Alarm Monitoring                        |                 | 362.00                 |   |
| 2325                               | Dumpster                                |                 | 4,241.00               |   |
| 2325, 3522                         | All Other Maintenance                   |                 | 728.00                 |   |
|                                    | <b>Office Equipment</b>                 | <b>5,020.00</b> | <b>4,004.00</b>        |   |
| 3110                               | Postage Meter Lease                     |                 | 398.00                 |   |
| 3110                               | Copier Lease                            |                 | 1,680.00               |   |
| 3105                               | Copier Maintenance                      |                 | 1,305.00               |   |
| 3105                               | Phone System Maintenance                |                 | 621.00                 |   |
|                                    | Office Supplies                         | 9,700.00        | 11,222.00              |   |
| 3005                               | PO Box Fee                              |                 | 68.00                  |   |
| 3005                               | Bulk Mail Permit                        |                 | 150.00                 |   |
| 3005                               | Dayton.net (email service)              |                 | 2,150.00               | This is far too much money to spend on email. A good solution here is to find a less expensive email service.   |
| 3005                               | Tax Table Update (QuickBooks)           |                 | 180.00                 |   |
| 3005                               | Pre-Ordered Office Supplies             | 200.00          | 2,902.00               | supplies is vital. In-Kind donations could be a good option here as well.   |
| 2315                               | Workcenter Supplies                     | 400.00          | 237.00                 |   |
| 2055                               | Supplies (Undesignated)                 | 2,500.00        | 627.00                 |   |
| 3010                               | Postage (Undesignated)                  | 3,000.00        | 1,957.00               |   |

|                                     |            |                                   |                   |                   |   |
|-------------------------------------|------------|-----------------------------------|-------------------|-------------------|---|
|                                     | 3015       | Telephone (Local, LD, & DSL)      | 3,600.00          | 2,951.00          |   |
| <b>OTHER</b>                        |            |                                   |                   |                   |   |
|                                     | 2040       | Volunteer Needs (undesignated)    | 6,000.00          | 126.00            |   |
|                                     | 3056       | Volunteer/Sponsor Recognition     | 1,000.00          | 309.00            |   |
|                                     | 2840       | Mortgage Administration           | 500.00            | 418.00            |   |
|                                     | 3031       | Legal Fees                        | 1,000.00          | 0.00              |   |
|                                     | 3055       | General Publicity                 | 5,500.00          | 956.00            |   |
|                                     | 3055, 3511 | Newsletter                        |                   | 3,792.00          |   |
|                                     | 2999, 3999 | Miscellaneous                     |                   | 1,682.00          |   |
| <b>LOAN PAYMENTS</b>                |            |                                   |                   |                   |   |
|                                     | 570        | Bobcat Loan                       | 4,742.00          | 3,952.00          |   |
|                                     |            | AAR Loan Pmt. (Principal)         | 0.00              | 6,388.37          |   |
|                                     |            | SHOP 01                           | 0.00              | 0.00              |   |
| <b>BANK/LOAN FEES &amp; CHARGES</b> |            |                                   |                   |                   |   |
|                                     | 2011       | Loan Fees                         | 300.00            | 0.00              |   |
|                                     | 3030       | Bank Fees                         | 500.00            | 274.00            |   |
|                                     | 3040       | Credit Card Deposit Fees          | 200.00            | 226.00            |   |
|                                     | 3035       | Late Charges                      | 100.00            | 430.00            | paying bills and fees on time is a goal that everyone can get behind.   |
| <b>FUNDRAISING</b>                  |            |                                   |                   |                   |   |
|                                     | 3510       | Fundraising Expenses              | 11,000.00         | 76.00             |   |
|                                     |            | Annual Fundraiser                 |                   | 6,776.28          |   |
|                                     | 3511       | Printed Materials                 | 2,100.00          | 526.00            |   |
|                                     | 3512       | Meals                             | 300.00            | 38.00             |   |
|                                     | 3513       | Supplies                          | 100.00            | 61.00             |   |
|                                     | 3514       | Mailing                           | 2,500.00          | 882.00            |   |
|                                     | 3515       | Dues/Subscriptions                | 225.00            | 225.00            | shape financially may be necessary in this situation. Taking a hard look at where and why you travel could go a long way. |
|                                     | 3516       | Travel                            | 500.00            | 984.00            |   |
|                                     | 3517       | Seminars/Meetings                 | 500.00            | 45.00             |   |
|                                     |            | <b>Subtotal Overhead Expenses</b> | <b>157,970.00</b> | <b>200,675.65</b> |   |

# Zoning Map

Zoning Map for Land Acquisition





# Diversity guided discussion

**Suggested age group:** High school and college

**Activity time:** Three hours

**Overview:** Through discussion, instruction and guided reflection, participants will learn about the diversity of their community. They will learn about the obstacles created by diversity, better understand their own thoughts on the subject and learn how to increase the diversity of their student group. While this guided discussion was created for Youth United groups, it is adaptable to any and all groups who want to explore diversity.

## Objectives

- Foster discussion about the participants' views on diversity, the need for diversity in Habitat for Humanity and Youth United, and how to promote diversity in your community.
- Engage students in interactive and thought provoking discussion about diversity.
- Improve their understanding of diversity and their community.
- Learn about Habitat for Humanity's commitment to diversity.
- Set goals for how to increase diversity in their community.

## Materials:

- A room with several tables and an area large enough to split into groups
- A place to write where everyone in the group will be able to see (chalkboard, whiteboard, or a large pad on an easel will do well)
- Large sheets of paper
- Markers
- "The Giraffe and The Elephant" fable found at the end of this activity on pages 43-44.

## Pre-Discussion (5 minutes):

Explain to the group that this is an important discussion, and in order for that to happen, everyone needs to agree to certain rules; if you want, you can have the group come up with the discussion ground rules or write these somewhere everyone can see them.

## Basic rules should include:

- Respect others; don't interrupt.
- Disagree with ideas, not people. No insults or put-downs.
- Listen to what others are saying.
- Take turns talking – make sure everyone has a chance to speak.
- This is a safe space to share ideas. Don't gossip about what someone says. In other words, what is said in this room stays in this room.

**Introduction (25 minutes):**

Provide the students with paper and markers. Ask them to individually draw their town/city. Tell them to include as many people and places and organizations as they can. After about ten minutes, bring the group together and ask volunteers to share what they've drawn.

Ask the group if the entire town/city has been captured in these drawings. Some students may have other items to add. Do different students bring different perspectives?

Explain that we usually think first of the groups that we belong to or that setting in which we live. Are there other schools/churches/populations that should be included? What groups are parts of our community even if we don't see them every day? Have the students return to their drawings and after another five minutes, ask them to share what other groups they've added. Groups to consider adding would be include other ethnicities, the elderly, the homeless and other schools.

**Defining diversity (25 minutes):**

Transition into this section by asking the entire group to list some of the ways people can be different. Include race, age, ability, gender, religion, orientation, socio-economic status, and others you deem appropriate.

Again, provide the students with paper and markers. In small groups, ask them to define diversity in their own words. After about 10 minutes, collect the sheets and tape them up around the room. Read each definition and ask the group to identify the key words or phrases that they like from each definition; it may be helpful to highlight these words on the posters. Once you've gone through all the definitions, ask if there's anything else missing.

Now, bring the entire group together, and ask them to come up with their own definition for diversity using the words they've highlighted. Write this on a new sheet of paper and hang it up for everyone to see. If you have a white board or chalkboard available, you can write the definition on that. Make sure everyone agrees on the definition before moving on, asking "Can everyone live with this?" or "Does this work for everyone?"

**Break (10 minutes):**

This is a good time for a break. Make sure to have the group move around, stretch, or grab a snack before sitting back down and starting again.

**Obstacles to diversity discussion (20 minutes):**

Transition by saying "now that we've agreed on how we define diversity, let's think about some obstacles to diversity."

Explain that many people are comfortable working with people who they already know and people who are like them: not everyone finds it easy to work in a group of diverse people. Tell the group to think of a time they had to work with someone or with a group that was different from them. If you have enough

time, you can have the group break into pairs to share this story with each other. If not, have them use

this experience as a basis to think about how people sometimes react to diversity.

Ask the group to brainstorm reasons why people might not work with a diverse group; this can include feelings people might have when working with a diverse group. Possible questions could include “What are some reasons why people would be reluctant to work with a diverse group?” or “Why are some people uncomfortable with diversity?”. Write down the group’s answers so everyone can see.

If the group needs help, some possible reasons might include:

- Don’t know diverse people
- Have different opinions
- Don’t understand each other’s backgrounds
- Have different ideas
- Don’t speak the same language
- Scared of each other
- Nervous
- Not sure of each other’s intentions
- People don’t want to change.

**“The Giraffe and The Elephant”: An example of an obstacle to diversity (30 minutes):**

On page 43 you will find the fable of “The Giraffe and The Elephant.” With the entire group, introduce the story, and explain that you will use it as an example of some obstacles to diversity. Have several members of the group read it aloud (sections are numbered to make dividing up the story easier), and ask the group to listen to the story and see if any of the obstacles they have given can be found in the story.

After reading, discuss the story with the group and ask some or all of the following discussion questions:

- What happened in the story?
- What parts of the story stood out to you?
- What scenes do you remember?
- What facts do we know about the giraffe? The elephant?
- How did the elephant feel during the story?
- How did the giraffe feel during the story?
- Are the giraffe’s suggestions realistic?
- What appears to be the central problem in this story?
- How can they work together?
- How could the characters change to improve the situation?

Ask the group if there are any obstacles to diversity from the story that they would like to add.

To end this section, go through the reasons and talk about ways to alleviate or address those obstacles, both from your brainstorming and from the story. For instance, what are ways to meet others & create a more diverse group? Or how can a group make everyone feel welcome?

**Why Habitat needs diversity (10 minutes):**

Prior to the discussion, make a copy of this section, cut out each passage, and give them to three participants to read to the group. When this portion of the discussion arrives, transition by asking generally why Habitat needs diversity and what we gain by working with a diverse group of people.

Habitat for Humanity seeks and embraces diversity because the problems of poverty housing are too massive to be tackled by one faith, one race, one gender, or one creed alone. We seek to join together with all people who share our desire to eliminate poverty housing and homelessness from the world, even while acknowledging the differences between us. We call this the “Theology of the Hammer,” and this call to work with all people is central to our mission. Here’s how Millard Fuller, the founder of Habitat for Humanity, describes the theology of the hammer:

“This theology is...about bringing a wide diversity of people, churches, and other organizations together to build houses and establish viable and dynamic communities. It is acknowledging that differences of opinion exist on numerous subjects—political, philosophical, and theological—but we can find common ground in using a hammer as an instrument to manifest God’s love. *The Theology of the Hammer*, p. 7)

“We work with Catholic and Protestant, Christian and other faith groups, black and white, sacred and secular, liberal and conservative, rich and poor, urban and rural, inner-city and suburban, government and private, businesses and civic, and innumerable other creative alliances are central to the ‘theology of the hammer.’ *The Theology of the Hammer*, p. 42)

**Why Youth United Needs Diversity (10 minutes):**

Once all three passages have been read, ask the group “Why do you we think our Youth United group needs diversity?” or “What do we gain by making diversity a priority in our Youth United group?” If you are not a Youth United group, substitute “Youth United” with “community,” “Campus Chapter,” “Habitat group,” etc. Write their responses so that the group can see. Use some of the responses below to help start or keep the ideas flowing:

- Knowledge: Everyone has pieces of information, knowledge and expertise, and only through sharing can we see the whole picture.
- Learning: When we work together, we have the opportunity to learn, to see the world through someone else’s eyes.
- Many Hands: The more groups we reach out to and invite to join with us, the more work we are able to do and people we are able to help.

**Break (10 minutes):**

This is a good time for a break. Make sure to have the group move around, stretch, or grab a snack before sitting back down and starting again.



**How we make diversity work (30 minutes):**

Transition by saying, “So, we have established why Habitat for Humanity and our Youth United group are called to be diverse, but how do we make that happen? What are SMART goals (SMART stands for Specific, Measurable, Attainable, Realistic, and Time-Sensitive) that will help our group reach out to new people and enable us to be more diverse?”

Have the group divide into small groups of two to three (different groups than before, if possible) and give them 10 minutes to brainstorm “action items,” which are activities, tasks, projects, or simply “things to do” that will make for a more diverse group. Examples could be inviting other high schools to join the group, hosting an open house, or creating a steering committee position that reaches out to new groups. Then, announce that they will have three minutes to pick the top three action items and prepare to share them with the group.

Have one representative from each group stand and share their group’s top three. Write each of the ideas up so all can see them. If you feel that one group is giving an action item that is similar enough to what another group has already said, put a star next to the existing action item rather than writing it again.

Now, take 10 minutes with the entire group to determine what two action items everyone can support and work toward. Write those action items on a single large sheet of paper.

Make sure that everyone is in agreement and then ask “Can we accomplish this goal in a month?” If so, then write the date of one month in the future so that all can see. Say that you will follow up with them every week (or if the goal will take longer than a month, every few weeks) to make sure they are on their way to accomplishing their goal.

**Conclusion (5 Minutes):**

Thank everyone for being (hopefully!) active participants in this discussion. Ask if anyone has any final questions or thoughts about the discussion. If you would like, close with a Bible reading, prayer or quote about diversity, and send the group on their way.

**Notes and additional resources:**

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If your group does not have the three hours necessary to complete this guided discussion, a good recommendation would be to break up this discussion into smaller segments (i.e., several sessions over a few weeks).





# The Giraffe and the Elephant

*A selection from Building a House for Diversity*  
by R. Roosevelt Thomas, Jr. with Marjorie I. Woodruff

## “The Giraffe and the Elephant”

In a small suburban community just outside the city of Artlodact, a giraffe had a new home built to his family’s specifications. It was a wonderful house for giraffes, with soaring ceilings and tall doorways. High windows ensured maximum light and good views while protecting the family’s privacy. Narrow hallways saved valuable space without compromising convenience. So well done was the house that it won the National Giraffe Home of the Year Award. The home’s owners were understandably proud.

One day the giraffe, working in his state-of-the-art wood shop in the basement, happened to look out the window. Coming down the street was an elephant. “I know him,” he thought. “We worked together on a PTA committee. He’s an excellent woodworker too. I think I’ll ask him in to see my new shop. Maybe we can even work together on some projects.” So the giraffe reached his head out the window and invited the elephant in.

The elephant was delighted; he had liked working with the giraffe and looked forward to knowing him better. Besides, he knew about the wood shop and wanted to see it. So he walked up to the basement door and waited for it to open.

“Come in; come in,” the giraffe said. But immediately they encountered a problem. While the elephant could get his head in the door, he could go no farther.

“It’s a good thing we made this door expandable to accommodate my wood shop equipment,” the giraffe said. “Give me a minute while I take care of our problem.” He removed some bolts and panels to allow the elephant in.

The two acquaintances were happily exchanging wood-working stories when the giraffe’s wife leaned her head down the basement stairs and called to her husband: “Telephone, dear; it’s your boss.” “I’d better take that upstairs in the den,” the giraffe told the elephant. “Please make yourself at home; this may take a while.”

The elephant looked around, saw a half-finished project on the lathe table in the far corner, and decided to explore it further. As he moved through the doorway that led to that area of the shop, however, he heard an ominous scrunch. He backed out, scratching his head. “Maybe I’ll join the giraffe upstairs,” he thought. But as he started up the stairs, he heard them begin to crack. He jumped off and fell back against the wall. It too began to crumble. As he sat there disheveled and dismayed, the giraffe came down the stairs.

“What on earth is happening here?” the giraffe asked in amazement.

“I was trying to make myself at home,” the elephant said.

The giraffe looked around. “Okay, I see the problem. The doorway is too narrow. We’ll have to make you smaller. There’s an aerobics studio near here. If you’d take some classes there, we could get you down to size.”

“Maybe,” the elephant said, looking unconvinced.

“And the stairs are too weak to carry your weight,” the giraffe continued. “If you go to ballet class at night, I’m sure we could get you light on your feet. I really hope you’ll do it. I like having you here.”

“Perhaps,” the elephant said. “But to tell you the truth, I’m not sure that a house designed for a giraffe will ever really work for an elephant, not unless there are some major changes.”

# Servant leadership guided discussion

**Suggested age range:** High school and college

**Activity time:** 2 to 2.5 hours

**Overview:** Through discussion, instruction and reflection, participants will learn about the servant leadership model. After gaining insight into how it differs from other ideas of leadership, they will be given scenarios and be asked how a servant leader would respond in each situation.

**Objectives:**

- Know and understand the servant leadership model.
- Understand how to apply the servant leadership model to their service with Habitat and elsewhere.
- Grow as a group or team.

**Icebreaker (20 Minutes):**

These icebreakers are intended to put the participants into problem solving situations where leaders can emerge and decisions can be made. They also place ideas about leadership in the mind of the participants and get them moving, thinking and working together. Beginning with an icebreaker is especially useful if participants do not know each other.

## Suggested Icebreakers

### Peanut Butter Sea

*Materials:*

- Three 2"x4"s cut to various lengths. (For a group of about 11 people, try 4 foot, 4.5 foot and 5 foot). Cardboard strips cut to length will work as well.

*Objective and Rules:*

- In a fairly large room, designate starting and finishing lines that are at least three times the length of the two shortest pieces. Challenge group to get everyone across stepping only on the 2x4's.
- The first person cannot cross the finish line until everyone has left the start area, and the 2x4's may move only when no one is standing on them. If someone steps or falls into the "Peanut Butter Sea" (i.e., the floor), the group must return to the start.

*Other Notes:*

- If your group is large enough, consider dividing the group into multiple teams.

### Paper House

#### Materials:

- A 6-inch stack of newspapers and a roll of masking tape.

#### Objective and Rules:

- Divide the group into teams of three to four and challenge each team to construct a freestanding shelter with the materials provided. When completed, the entire group must be able to fit completely underneath the shelter.
- The shelter must be completely freestanding, and cannot be supported or touched by any participants or attached to other objects (walls, ceiling, chairs, etc.)
- The group has five minutes to plan (during the planning stage, the group cannot touch or move any of the material on the floor), and 10 minutes to build.

#### Other Notes:

- If your group is small enough, consider having the group work as a whole and adding to the stack of newspapers and amount of tape.
- Also, to increase the difficulty of this activity, consider forbidding the group to speak or write during the building stage.

### Over the Line

#### Materials:

- String, rope or clothesline tied between two trees or poles. String should be about 4 feet off the ground.

#### Objective and Rules:

- The group forms circle and joins hands. Challenge the group to get over the string, both without touching it and without letting go of each other's hands. The group must begin again if either happens.

#### Other Notes:

- If the group is large enough, considering dividing the group into teams and having those teams race over the line.

### Introductory leadership discussion (20 minutes):

Come back together as a group. Introduce yourself to the group, and say that you will be discussing the topics of leadership and becoming a better leader today. Split the large group into small groups (2-4 people each), and have the each small groups come up with two lists, being sure to reference both observations from the last activity and from their general experience:

- Five things an effective leader does.
- Five qualities an effective leader has.

Give the small groups 10 minutes to come up with their two lists and call them back together as a large group. Using the remaining 10 minutes, have each group read their responses aloud. You should write all of the responses so that all the groups can see them, such as on an overhead projector, a whiteboard or a flipchart. Ask the group if they see any things qualities that are missing, and add those to the list. Do not remove any from the list.

Once the group is satisfied with the list, say that you're going to save this list for later, and leave it up during the next section. You can segue into the next section by saying that you want to talk about a different way of thinking about leadership called "Servant Leadership."

### **Introduce the Servant Leadership model (15 minutes):**

Use supplied notes below to work through the model. More information is available online.

- Robert Greenleaf developed the servant leadership model while working at AT&T in the 1970s, and his concepts and ideas can be broken down into a few simple concepts. The most important concept of Servant Leadership is the idea that in order to truly be a leader, you have to first care for the needs of the community you wish to lead – both the organization and the individual members. Greenleaf says:
- "The servant-leader is servant first – it begins with the natural feeling that one wants to serve first. Then conscious choice brings one to aspire to lead. That person is sharply different from one who is leader first, perhaps because of the need to assuage an unusual power drive or to acquire material possessions. For such, it will be a later choice to serve – after leadership is established." (Robert Greenleaf, "The Servant as Leader," 1970)
- "The difference manifests itself in the care taken by servant-first to make sure that other people's highest priority needs are being served."

The best test, and most difficult to administer is:

- Do those served grow as persons?
- Do they, while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants?"
- The important thing to realize about servant leadership is that it means more than just a leadership style or management technique. It is an approach, a way of doing, working and relating to others.
- In fact, servant leaders adapt their leadership style to the needs and attributes of a particular group. Many things factor into what a leader does in a situation, but the key in thinking about a servant leader is that they strive to serve the needs of the community in whatever they do.
- Traditional leadership models put the leaders at the top, with everyone else filtering down. With Servant Leadership, that pyramid is upside, with the group members at the top of the pyramid and the leaders serving their needs.
- Some of the actions of a servant leader:
  - Empowering others rather than assigning tasks.
  - Articulating the fact that others are doing a good job and invite them to do more.
  - Being a good steward of both the community and its resources.
  - Working from the bottom up, not the top down.
  - Mentoring/educating/walking with someone so that they know how to do the task and feel confident in doing it.
  - Serving the mission and the people first.

### **Servant Leadership discussion (15 minutes):**

Going back to your list of leadership qualities, ask the group which qualities or actions on the list apply to servant leadership and why. If you would like, have them break up into small groups to discuss which apply for five minutes and then join together as one group to discuss for 10 minutes, but keep the conversation moving and allow the group to share their ideas.

If the group is having trouble getting started, consider starting the conversation by circling one or two words on the list and discussing how they apply. Although there are many others, good words to circle would be:

Listen, Servant, Empathy, Understanding, Uplifting, Enrich, Aware, Foresight, Steward, Commitment, Teacher, Empower, Mentor, Facilitate, Devoted.

### Scenarios (40 minutes):

This next section aims to ensure that participants can apply the servant leadership model to their experience with Habitat for Humanity. Divide the group into small groups of two to five and give each team one of the scenarios included with the packet. If the group is small enough, then work through each scenario as a whole group.

Give the teams 10 minutes to discuss the options and answer the questions attached. Then, pull the group back together and allow 30 minutes for all groups to share their scenario, their answers to the questions, and any comments or questions that may arise.

### Questions:

- What are the needs/goals of the group in this situation? or What does this group need/want right now?
- How would a servant leader meet those needs? or What does a servant leader need to be in this situation?

### Scenarios:

*Scenario #1:* You are the site coordinator on a Habitat build, and your crew is shingling both sides of a gable roof. On the back side of a house, you hear a scream, and when you climb down from the roof and run around back, you see that Jeff and Chloe, two of your fellow crew members, have fallen off the roof onto the concrete patio below. Both are conscious, but Jeff looks to have a broken leg, and Chloe says it hurts to breathe.

*This is a crisis situation, and the most pressing need for this group is the safety and health of Jeff and Chloe. A leader should be decisive, fast-acting and calming to other group members. He/She must secure the situation, ensure that someone calls 9-1-1, that Jeff and Chloe receive proper medical attention, and that the Habitat affiliate is notified of the accident. Depending upon the ages of Jeff and Chloe, it may also be necessary to contact Jeff and Chloe's parents.*

*Scenario #2:* You are the president of your Youth United group's steering committee. Your Youth United group wants to have a volunteer appreciation dance at a local community center, and Bethany has expressed interest in helping to plan the event. Bethany is relatively new to Youth United; she has been active in the building process and says she wants to get more involved, but is unsure how. Bethany seems



to get along well with Morgan, who successfully planned a similar event last year. She has said that she is excited about the dance but doesn't have the time to plan the dance alone.

*In this scenario, the group wants to have a volunteer appreciation dance, and as a leader, you see two great people who want to plan the dance but lack something: Morgan wants to plan the dance but doesn't have the time, and Bethany wants to be more involved but doesn't know how.*

*As a servant leader, one good course of action would be to invite Bethany to help plan the dance and ask Morgan to mentor and "walk with" Bethany as she plans the dance. By inviting Morgan and Bethany to plan, you are recognizing that they have something special to offer and empowering them by helping them to stay involved and meeting their leadership needs. Having Morgan and Bethany work together will also meet the needs of the larger group (volunteer appreciation and having fun), as by giving the reins to Morgan and Bethany and supporting them in their efforts, you doing your best to make sure the dance goes well.*

**Scenario #3:** You are the leader of an alternative spring break trip through your Habitat affiliate, which was funded through a grant from a local company. You and your participants have committed to living and eating simply throughout the week (PB&J for lunch and pasta for dinner), but near the end of the trip your participants are getting antsy and want to go out for a nice dinner at a pricey seafood restaurant in town. They have worked hard for the week, and you say you're fine with it. Frank, one of the more vocal people on the trip, wants to use the leftover grant funds for the dinner, saying, "They gave it to us; we should get to do what we want with it." Some of the trip members nod their heads in agreement.

*For this scenario, you are serving the needs of multiple groups. You are serving the participants of the alternative spring break trip, but also those of the local company who gave you the grant and your local Habitat affiliate. You must be mindful of the fact that while the desires of your trip participants (eating with grant money) may be more immediate, the needs of the local company and your affiliate also come into play. The local company expects that the affiliate (and by extension, you) will be a good steward of the grant and use the money as it was intended, a simple alternative spring break trip. You are also expected to spend wisely by your affiliate, who wants to maintain a good relationship with the company so that others can go on trips in the future.*

*As a servant leader, one must be a good steward of the things entrusted to you, not just funds but also the reputation of your affiliate. Often times, being a servant leader requires a person to look past the immediate desires of a group and do what is best for the long term. So while it may be easier in the short term to give into your group's desire to use the grant money to go out to eat, a servant leader should firmly but respectfully say that this is not something we cannot do.*

*It is also important to talk with Frank privately about this, and have a conversation about the expectations of a trip. Talk with him, make sure you are on the same page, and make sure that everyone feels good about what the big idea of the trip.*

**Scenario #4:** You are the president of your school's campus chapter, and you hold weekly lunch meetings

between you and the rest of the officers. At recent meetings, you have noticed that two of the officers, Sam and Diane, are not getting along; they are shooting down each other's ideas, complaining about the other person when he/she is not around, and are avoiding working together on even the easiest of projects. Both Sam and Diane are good friends of yours, and they have always worked well together before, but their recent behavior is disrupting your meetings and may soon take a toll on the whole club.

*Sam and Diane both play important roles in the group, making one of the most pressing needs you encounter is for the officers to work out their differences and be able to work together.*

*Two important roles of a servant leader are as a listener and a peacemaker, and both allow you to understand your group better and work through any problems that may arise. In this scenario, listening to their concerns and doing your best to be emphatic to their needs is key.*

*Speaking with both Sam and Diane separately about their issue with the other may allow you to understand their problems and try to figure out a resolution. As they have not had these problems before, perhaps this could merely be a simple misunderstanding that could be resolved before it escalated. You may also consider having them talk out these issues privately and try to reach some middle ground.*

**Servant Leadership discussion (15 minutes):**

Ask the group:

- How do we ensure that this happens within our group?
- What lessons do we take away from today?
- How do we ensure that those lessons are learned by our group?

Allow for five minutes of silent reflection, and then open it up for general group discussion.

**Servant Leadership Guided Discussion – Scenario #1**

**Instructions:** In your small group, read the following scenario and discuss the situation. Then, answer the questions provided. In a few minutes, you will read your scenario to the larger group as well as your answers to the questions.

**Scenario:** You are the site coordinator on a Habitat build, and your crew is shingling both sides of a gable roof. On the back side of a house, you hear a scream, and when you climb down from the roof and run around back, you see that Jeff and Chloe, two of your fellow crew members, have fallen off the roof onto the concrete patio below. Both are conscious, but Jeff looks to have a broken leg, and Chloe says it hurts to breathe.

**Questions:**

What are the needs and goals of the group in this situation?

How would a servant leader meet those needs?

What does a servant leader need to be in this situation?

**Servant Leadership Guided Discussion – Scenario #2**

**Instructions:** In your small group, read the following scenario and discuss the situation. Then, answer the questions provided. In a few minutes, you will read your scenario to the larger group as well as your answers to the questions.

**Scenario:** You are the president of your Youth United group's steering committee. Your Youth United group wants to have a volunteer appreciation dance at a local community center, and Bethany has expressed interest in helping to plan the event. Bethany is relatively new to Youth United; she has been active in the building process and says she wants to get more involved, but is unsure how. Bethany seems to get along well with Morgan, who successfully planned a similar event last year. She has said that she is excited about the dance but doesn't have the time to plan the dance alone.

**Questions:**

What are the needs and goals of the group in this situation?

How would a servant leader meet those needs?

What does a servant leader need to be in this situation?

### Servant Leadership Guided Discussion – Scenario #3

**Instructions:** In your small group, read the following scenario and discuss the situation. Then, answer the questions provided. In a few minutes, you will read your scenario to the larger group as well as your answers to the questions.

**Scenario:** You are the leader of an alternative spring break trip through your Habitat affiliate, which was funded through a grant from a local company. You and your participants have committed to living and eating simply throughout the week (PB&J for lunch and pasta for dinner), but near the end of the trip your participants are getting antsy and want to go out for a nice dinner at a pricey seafood restaurant in town. They have worked hard for the week, and you say you're fine with it. Frank, one of the more vocal people on the trip, wants to use the leftover grant funds for the dinner, saying, "They gave it to us; we should get to do what we want with it." Some of the trip members nod their heads in agreement.

**Questions:**

What are the needs and goals of the group in this situation?

How would a servant leader meet those needs?

What does a servant leader need to be in this situation?

### Servant Leadership Guided Discussion – Scenario #4

**Instructions:** In your small group, read the following scenario and discuss the situation. Then, answer the questions provided. In a few minutes, you will read your scenario to the larger group as well as your answers to the questions.

**Scenario:** You are the president of your school's campus chapter, and you hold weekly lunch meetings between you and the rest of the officers. At recent meetings, you have noticed that two of the officers, Sam and Diane, are not getting along; they are shooting down each other's ideas, complaining about the other person when he/she is not around, and are avoiding working together on even the easiest of projects. Both Sam and Diane are good friends of yours, and they have always worked well together before, but their recent behavior is disrupting your meetings and may soon take a toll on the whole club.

**Questions:**

What are the needs and goals of the group in this situation?

How would a servant leader meet those needs?

What does a servant leader need to be in this situation?

# Leaders of the world

**Suggested age range:** Middle and high school

**Activity time:** 30 minutes

**Overview:** Participants will choose leaders from the worksheet provided and discuss the beliefs of those leaders and what they personally mean to the participant. The group will discuss the group's varying ideas of leadership and the individual styles of each leader.

**Objectives:**

- Allow participants to explore their understanding of leadership styles.
- Identify leadership characteristics of well known leaders and the value of each characteristic.

**Materials:**

- “Leaders of the World” worksheet on page 55
- Pen/pencils
- Additional paper (optional)

**Directions:**

1. Give each student a “Leaders of the World” worksheet.
2. Ask them look at the pictures of various leaders and write down the names of two or three leaders that stand out to them. It may be someone they know a lot about, someone they respect, someone they look up to, etc.
3. Have the students form small groups of two to three.
4. Ask the groups to discuss who they chose and why. Have them talk about what they think the people they chose stand for, what they did to become a leader/who they lead (if they know), and what that person means to them.
5. Bring the group back together as a whole and discuss a bit about the leaders they chose using discussion questions below.

**Discussion questions:**

- Whose pictures stood out to you and why?
- What do these individuals represent to you?
- In what way do you think each of these people are leaders?
- Are there different kinds of leaders and appear on that page?
- What kind of leadership characteristics do these leaders have?
- What leaders are you most like? Which would you like to be most like?
- Where else do you see leaders in your own community?

**Variations:**

- This activity can be made easier or harder depending on the leaders chosen to be shown on the “Leaders in the World” page.
- Students can also write down leaders in their own communities and discuss, instead of using the “Leaders in the World” page.
- If you are working with elementary students, they can just say who the leaders are, and if they know why these people are important, why we need people like them.
- This activity could be followed up with the “What Tool Are You” activity to talk more about what type of leadership style each individual in the group has.



Mohandas Gandhi



Benazir Bhutto



Brad Pitt



Nelson Mandela



Malcolm X



Cesar Chavez



Winston Churchill



Harriet Tubman



Martin Luther King Jr.



Michael Jordan



Mother Teresa



Abraham Lincoln



Dalai Lama



Tony Blair



Pope John Paul II

Habitat for Humanity  
Volunteer





# What makes a leader?

**Suggested age range:** Middle or high school

**Activity time:** 30 minutes

**Overview:** Participants will discuss and rate the leadership characteristics on the worksheet provided and share their ideas about what characteristics a leader should and should not have.

**Objective:**

- Explore the ideas of leadership and leadership characteristics in a group setting.

**Materials:**

- Leadership Characteristics sheet (one for each participant)
- Pen/pencils
- Additional paper

**Directions:**

1. Read the directions on the Leadership Characteristics sheet to the students. Explain to them that they should only have five blanks filled in with numbers and ranked from the most important to the least important.
2. When they are done, have them get together in groups of two or three.
3. In their groups, have the students discuss what characteristics they thought were the most important and what characteristics they thought were the least important out of the five they chose. Give them 5-10 minutes to do this.
4. Bring the group back together as a whole and go over the discussion questions together.

**Discussion questions:**

1. What were some of your top five characteristics? Why did you choose those?
2. Which ones were your most important/least important in your mind? Why?
3. Which characteristics didn't you choose at all? Why?
4. Who do you know that represents these characteristics?
5. Have you ever had to work with someone in a leadership position? What was that like? How did you work with that person?
6. Do you think that there are different types of leaders? How so?

**Variations:**

- This activity could be followed up with the "What Tool Are You?" activity to find out what type of leadership style each person has.

## Leadership characteristics

Below is a list of characteristics which might be used to describe a group or community leader. You are to select five characteristics from this list - the ones you feel are the most important for a group leader and to rank the five characteristics in order of importance (1 being the most important; 5 the least important). List the five characteristics in the order you decide on by placing numbers next to your choices in the space provided. You have five minutes to complete this task.

\_\_\_\_\_ An interest in people

\_\_\_\_\_ Specialized experience

\_\_\_\_\_ Well-organized

\_\_\_\_\_ Sense of humor

\_\_\_\_\_ Awareness of local politics

\_\_\_\_\_ Good communicator

\_\_\_\_\_ Intelligence

\_\_\_\_\_ Respect in community

\_\_\_\_\_ Emotional stability

\_\_\_\_\_ Has lots of money

\_\_\_\_\_ An interest in culture (arts, music, etc.)

\_\_\_\_\_ Physical health and vigor

\_\_\_\_\_ Loyalty to community

\_\_\_\_\_ Grasp of local issues

\_\_\_\_\_ Takes charge

\_\_\_\_\_ Honest

\_\_\_\_\_ Fair

\_\_\_\_\_ Positive

\_\_\_\_\_ Ability to handle tough situations

\_\_\_\_\_ Well spoken

# What tool are you?

**Suggested age range:** Middle school

**Activity time:** 45 minutes to one hour

**Overview:** Participants will gain new understanding into how they approach a task by comparing their talents and traits to a particular “tool.” Through discussion and guided reflection, they will learn how each “tool” is vital to the success of a project.

**Objectives:**

- To explore and understand individual strengths of participants
- To demonstrate how individual strengths can be valued and empowered in team situations

**Materials:**

- “What Tool Are You?” information sheet (this can be projected on a wall, used as an overhead transparency, or printed and given to groups.)
- “What Tool Are You?” card sheets (one sheet should have pictures of tools and the other should have explanations of what those tools mean.)
- Scissors
- Tape or glue
- 8 ½” x 11” sheets of cardstock (or other heavy paper)

**How to prepare:**

1. Gather together the tape or glue, scissors, card stock and card sheets.
2. Print off the tool pictures and the explanations for each tool onto both sides of the cardstock, ensuring that the two sides match.
3. Cut out the cards. Each participant will need a card for each tool, so be sure that you have made enough.

**Directions:**

1. Give each participant one card of each tool. Each participant should have four cards.
2. Briefly discuss with the students the process of building a house, especially noting the multitude of tools needed to complete a house. If you would like, you can brainstorm with the group to come up with these tools.
3. Explain that all these tools are necessary and vital in building a house. (“We may have one or two favorite tools, we may like to work with a hammer more than with a paint brush, but we need all the tools to complete the project.”)
4. Transition, explaining that we need various talents and skills to accomplish a goal, just as we would various tools to build a house. “The same goes for when we are working in groups to plan

events and make decisions. We each bring different things to our group, see things just differently. In order to ‘build our house,’ we need to use all of our ‘tools.’ Each tool has value and its own part to play.”

5. Using the “What Tool Are You?” Information Sheet, discuss the four different types of tools and their categories (i.e. action-oriented, feeling-oriented, idea-oriented, accomplishment-oriented) and the characteristics they embody.
6. Clarify this model in the following ways:
  - a. This is not a leadership style or a personality type (e.g., Meyers-Briggs), but a way for you to see how you think. It will also help the group communicate better and improve how the group works together. Making sure that you are using all your “tools” helps you to see what each person brings to the group.
  - b. No one is just one tool (we all are able to work with different “tools” and can improve) and “tools” should not be used to detach yourself from the group. So, if you work best as a “tape-measure,” that does not mean that you get to zone out when the group is doing detail-oriented “leveler” type work.
  - c. This idea also allows us to understand where people are coming from and resolve conflicts better. If your group is planning an ice cream social, a “tape-measure” might be most concerned with getting the food together, budgeting, and the details part of the effort, but a “paint brush” might be more concerned that everyone has fun. Understanding that the tape measure may be more concerned with logistics than people’s feelings than the paint brush goes a long way in resolving conflict.
7. Give the participants five minutes to read over the explanation side of their cards and determine their first and second choice. This can be phrased by asking which tools they like working with the best, which tool they see themselves as, etc. Then, have them briefly discuss in their groups which tools they chose and why.
8. Have the participants hold up their first choice, and then their second. Make observations about the cards held up by the group (e.g., if there are many or few of one particular tool, if people who chose the same tool are gathered together).
9. Transition by saying, “Let’s think about how this might work when we put it into practice.” Explain that the group is planning a Saturday on a build site, and give them 10-15 minutes to come up with two things that each tool could do to make that build day a success. Possible examples are:
  - a. Hammer: Handing out assignments, being a model worker, stepping up in emergencies.
  - b. Leveler: Logistics, ensuring that all the materials and tools are available.
  - c. Tape Measure: Ensuring quality and safety on site, seeing the big picture, reflections
  - d. Paint Brush: Motivating others, creating a happy work environment, resolving conflicts.
10. Bring the group back together and have them share what they have come up with.
11. Wrap up by asking the group, “Why is it important to understand how we communicate and work in order to produce an effective group?” Facilitate a brief discussion (5-10 minutes) on this question.
12. Take time to answer any questions about this model and thank the group for their active participation.

**Variations:**

If you do not wish to buy cardstock, you can use 3"x5" index cards. Print out the cards on regular paper, and then cut out each section. Glue the tool to one side of the note card and the corresponding values/needs/strengths on the other side.



**The Hammer****Values:** Risk-taking and competition**Needs:** To be active**Strengths:**

Knows what needs to be done  
 Direct  
 Energetic  
 Control  
 Decisive  
 Cuts to bottom line  
 Takes action and risk

**Specialties:**

Initiating new ideas  
 Getting results  
 Making decisions  
 Solving problems  
 Taking authority

**The Leveler****Values:** Dependability and hard work**Needs:** Stability and order**Strengths:**

Organizational skills  
 Detailed planning  
 Follow-through  
 Cooperative  
 Supportive  
 Team players  
 Ability to tolerate

**Specialties:**

Patience and understanding  
 Loyalty  
 Listening  
 Working with new challenges  
 Concentrating

**The Tape Measure****Values:** Rational thought and curiosity**Needs:** Independence and intellectual challenges**Strengths:**

Thorough  
 Organized  
 Cautious  
 Collected facts  
 Logical  
 Accurate  
 Patient

**Specialties:**

Following directions  
 Working with specific assignments  
 Big picture  
 Being diplomatic  
 Doing crucial thinking

**The Paint Brush****Values:** Being around people**Needs:** Relationships that are authentic and opportunities to nurture others**Strengths:**

Likes people  
 Liked by others  
 Articulate  
 Tolerant  
 Recognizes needs in others  
 Supportive

**Specialties:**

Motivating  
 Entertaining  
 Generating enthusiasm  
 Interacting with others  
 Offering assistance

# Drawing diversity exercise

**Suggested age range:** High school

**Activity time:** 1.5 to 2 hours

**Overview:** Participants will draw pictures depicting their family and culture. Through sharing these pictures with the rest of the group and facilitated discussion by group leaders, participants will discover new ways to think about diversity and learn more about their group members.

**Objectives:**

- To gain insights into the diversity within a group of people.
- To empower the group to grow together and learn about each other.

**Materials:**

- Two or three sheets of paper per participant (11"x14" legal-sized paper works well)
- Markers/crayons/pens
- Several leaders to answer questions and help facilitate

**Directions**

1. Introduce the activity by briefly talking about the various ways to define diversity. Diversity can mean much more than differences in race, gender, and religion. Say that you are going to do an activity that will allow you to see the diversity within this group and learn more about each other in the process.
2. Instruct the participants to fold their sheet of paper so that they have eight sections (four on the front and four on the back). They will use each section to draw a different picture.
3. Have participants draw the response to the following questions as they think about their childhood and their family. They should draw each response in its own section on their folded sheet of paper.
  - a. What were the three most important values in your household?
  - b. What types of food did your family typically eat?
  - c. What are your three favorite holidays and how were they celebrated in your family?
  - d. How did your family communicate with one another? How were joy, anger and expectations communicated?
  - e. What did your family do together for fun?
  - f. What was the role of religion in your family, and what is it now?
  - g. What was the attitude about work in your family?
  - h. What do you know about the history of your ancestors?

4. Rather than giving all the questions at once, give participants five to eight minutes to respond to a question before giving the group the next question. This should give participants enough time to reflect and draw out the response.
5. After asking the all of the above questions, have participants break into small groups of three or four and share their responses.
  - a. Placing leaders in each group is helpful, as they can facilitate and deepen the conversation.

Possible questions leaders could ask include:

    - i. What did you learn about your family through this activity?
    - ii. What did you learn about yourself in this activity?
    - iii. What were you surprised by in this activity?
    - iv. Do any of the group members have similar responses?
6. To conclude the activity, bring the group together. Have everyone give one thing that they learned about another group member today. Ask for questions, and thank everyone for their participation.



# Every piece counts

**Suggested age range:** Elementary school

**Activity time:** 30 to 45 minutes

**Overview:** Each student will receive a puzzle piece with an occupation written on it. One at a time, they will put the puzzle together, sharing information about that occupation and how that person is a valuable part of the community.

**Objectives:**

- Teach children about the importance of a Habitat community and how each individual contributes to it.
- Show students that each job is valuable in a community no matter how big or small it may seem.

**Materials:**

- Tagboard
- Markers
- Scissors
- Tape
- Discussion questions for the leader

**How to prepare:**

1. On a piece of tagboard, draw a square and then draw lines through the interior of the square to create puzzle pieces. They can be made as big or small as you prefer. Make as many pieces as participants.
2. Cut out the puzzle pieces and write down an occupation or job title on each. (This may vary based on audience age. Some examples are: teacher, baker, automotive mechanic, doctor, dentist, plumber, parents, bus driver, secretary, volunteer, president, scientist, etc.)  
Hint: To adjust for younger students, take a second piece of tagboard and draw the shape of the puzzle so that the students will have an easier time knowing where to put their piece.
3. Place pieces of tape on the back of each piece. Now you are ready to begin the activity.

**Directions:**

1. Hand out a puzzle piece to each student.
2. Starting with the corners and edges, have students come up one by one and place their piece on a board or piece of tagboard that everyone can see.
3. When they place their piece, have them read the occupations listed, explain what that person does (if it is not obvious to the group), and have them explain what would happen if we didn't have this person at all.

4. Explain what this means in terms of a Habitat community. Show how they connect and are important, and how each piece (person) contributes to building a house.
5. When all the pieces are up and every student has gone, follow with these questions for discussion

**Discussion questions:**

- If we took \_\_\_\_\_ piece away (remove any piece) what would happen to our community? Are they a valuable person in our community?
- Do you think each of these jobs is just as valuable as the other? Why or why not?
- What role do you want to play in your community?
- Can we have more than one role in our community? How? Do you think that's okay? Why or why not?
- How do community members help one another?
- Are communities different depending on where you live? How so?
- Why is community important?
- How do you think the Habitat community works and why is it important?
- When adapting this activity for older students, begin your discussion with this quote by Dr. Martin Luther King, Jr.: "If a man is called to be a street sweeper, he should sweep streets even as Michelangelo painted, or Beethoven played music, or Shakespeare wrote poetry. He should sweep streets so well that all the hosts of heaven and earth will pause to say, here lived a great street sweeper who did his job well."

**Variations:**

- Careers or job titles can be varied so that they are appropriate for the participating students.
- The type of community used can vary. It can resemble members of your own community, a bigger scale community of the country, state, county, or city, or it could resemble a school community, church community, Habitat community, etc. depending on your audience.
  - Example: A Habitat community might include: volunteers, construction manager, volunteer coordinator, youth, family selection committee, executive director, plumber, electrician, donator, partner family, homeowner youth, etc.
- This activity can be done using blocks instead of puzzle pieces. Cover the blocks with paper and write the community members on each, having the students use them to build a house instead of put together a puzzle, showing how community members work together to accomplish something.

# Paper house challenge

**Suggested age range:** Elementary school

**Activity time:** 20 to 40 minutes

**Overview:** Participants will split into two groups and be tasked with building and coloring as many houses as possible. Through hints from the leader and an unequal distribution of materials, the participants should realize the benefits of collaboration and work together.

**Objectives:**

- To improve problem solving and team building skills in students.
- To demonstrate the importance of working together and collaboration.

**Materials:**

- Scissors
- Copies of house templates on page 69 (You will need roughly three times the total number of students)
- Tape
- Glue
- Crayons/Markers/Colored pencils
- A large bag of individually wrapped candy

**How to prepare:**

- Make the necessary number of copies of the house template at the end of this activity.
- Organize two work stations with house templates and an uneven amount of materials (explanation below).

**Directions:**

1. Tell the students you will be splitting them into two groups, giving each group templates to build paper houses. Explain to them that they need to work together to build and color as many houses as possible. For each house built and colored, each student receives one piece of candy. Encourage students to listen to everyone's ideas and to think outside the box.
2. Create two "groups." Be sure to call them "groups" and not "teams," as we want the groups to eventually begin working together.
3. Divide the materials unequally between the groups. You may give only one group scissors, an unequal number of templates, or only one marker to a group. The goal of this is to promote collaboration at some point during this activity.
4. Set either a time limit to the activity or a goal amount for houses constructed, and remind the students that all houses must be full constructed and colored. Tell the students that when they think they have a completed house to say "house complete," and the teacher/leader will come

check it to verify.

5. After each completion of a house, no matter which group completed it, give each student a piece of candy. The students will most likely think of this as a competition and attempt to build as many houses as they can just within their group. Give out candy discretely at first, becoming more obvious as you go along if students do not catch on.
6. Eventually they should realize that everyone benefits regardless of which group completes the house. The idea is to get them to work together in the end to complete the houses using each others' materials to make them.
7. Once the house goal has been reached or time has expired, announce the total number of houses built and colored. Discuss the activity using the questions below.

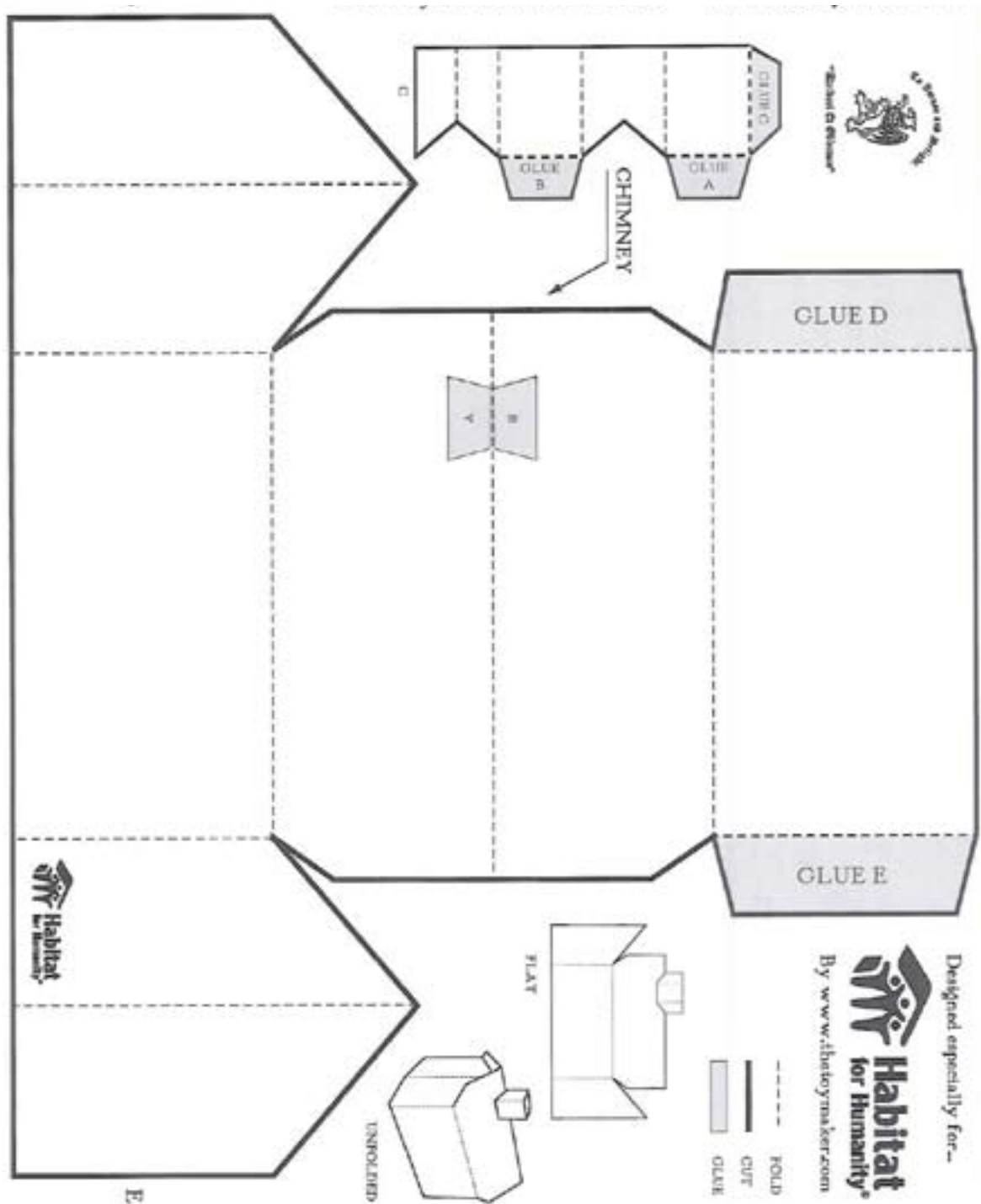
**Discussion questions:**

1. What did you realize about this activity that you may not have noticed at first?
2. When did you realize you needed to combine parts with the other group?
3. How did working together between the two groups help you accomplish your goal?
4. What would have happened if the two groups hadn't worked together?
5. Did you feel that your ideas were being heard? Why/why not?
6. Why do you think it's important to work together?
7. In what way do you think people work together at a Habitat work site? Where else can you think of that people work together or what situations work best when people work together?

**Variations:**

- To change the activity and make it more difficult, you could have the students do this activity without talking, with one hand, etc.

# House Template









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