



# Interviewing a housing expert

In this lesson students read about the shortage of affordable housing for low-income families and about one family's experience in trying to find affordable housing. Students then interview an expert on housing and use this information to write an expository article.

## Objectives:

Students will:

- Study the problem of housing affordability.
- Plan for and carry out an interview.
- Take information from an interview and use it to write an expository article.
- Plan and carry out a service-learning project (optional).

## Language arts content standards:

- Read a wide range of texts to acquire new information regarding the needs and demands of society.
- Employ a wide range of writing strategies, and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
- Conduct research on issues and interests by generating ideas and questions.
- Gather, evaluate, and synthesize data from a variety of sources to communicate their discoveries in ways that suit their purpose and audience.

## Materials:

- "Interview with the Boltons"
- "Affordable housing in the United States"
- "Tips for writing your newspaper article"

## Preparation:

Arrange for one or more experts on local housing issues to visit your class so they can be interviewed by your students. You can contact your local Habitat for Humanity affiliate to request a representative to come to your class. To find a local Habitat for Humanity affiliate, go to <http://www.habitat.org/local>. Many college and high school campuses also have Habitat for Humanity campus chapters and the members might be willing to visit your class. To contact a campus chapter near you, e-mail [campuschapters@habitat.org](mailto:campuschapters@habitat.org).

org. Explain to the Habitat for Humanity representative that you are using the middle school lessons from Habitat's youth programs, and would like to interview a Habitat for Humanity representative as part of the lesson materials.

## Procedure:

### 1. Read the interview on one family's struggle to get housing.

Distribute the handout "Interview with the Boltons." Instruct students to read the interview and to underline any parts that they find particularly interesting, and to note any questions they think of while reading the interview.

### 2. Review information on housing and affordability.

Distribute the handout "Affordable housing in the United States." Read it together in class. Discuss how this data relates to the Bolton family.

### 3. Prepare for and interview an expert.

Explain to the class that they are going to be writing a newspaper article about affordable housing in your community. They will use information that they have learned in the "Interview with the Boltons" and in "The lack of affordable housing in the United States."

Explain that in the pre-writing stage they will need to gather information. Their primary source of information will be the expert(s) on affordable housing who will be coming to the class. Tell the students they need to prepare to interview the expert by deciding what information they want to know and what questions they need to ask.

Break the class into small groups and have them come up with lists of questions to ask the housing expert. As a whole class, compare questions and then have each student come up with a finalized list of questions that they would like to ask. Each student can have their own separate list. Have students write each of their questions on an index card. Tell them that during the interview they should write the answers to each question on the index card. Have some blank index cards ready for questions that they think of during the interview. Explain

that they might not have time to ask all their questions but they should try to get their most important questions answered.

**Sample interview questions include:**

- How many people in our local community have trouble affording housing?
- How many children do not have decent homes to live in?
- Why is it important for children to have a decent, affordable home to live in?
- How does having a stable home help adults?
- Is there enough affordable housing in our community? If the answer is no, then why not?
- How can we increase the supply of affordable housing in our community?
- How is a community affected when there are many families who cannot afford housing? How is a community affected when most families are able to afford housing?
- Why did you personally become interested in helping people find housing that they can afford?
- What activities do you or your organization do to help families find affordable homes?
- How many families does your organization help each year?
- How do you decide which families to help?
- Why did you get involved in issues of affordable housing?
- How can middle school students get involved in helping in the area of creating more affordable housing?

If you have more than one expert coming to your class, have students break up into groups so that each group can interview one of the experts. You may

encourage students to do additional research using other sources of information (e.g., books, periodicals, databases, videos).

**4. Have students write a newspaper article.**

Distribute the handout “Tips for writing your newspaper article.” This contains instructions to help the students identify the purpose of their article and write towards that purpose with that audience in mind.

Assign the article as homework. When you have read the completed articles, choose several examples for students to read aloud and share with the class.

**Optional Extension:**

**Plan and carry out a service-learning project to help the local Habitat for Humanity affiliate.**

You can get involved with Habitat for Humanity through a myriad of potential activities. Students could:

- Pack lunches for volunteers building a house.
- Hold fund-raisers to raise money to help build a new house.
- Participate in Habitat for Humanity’s Youth United program ([www.habitatyouthprograms.org/youthunited](http://www.habitatyouthprograms.org/youthunited)). In this program, youth groups work together all year long to raise money and build a Habitat home for a partner family.

Note that in order to be allowed on a construction site, Habitat for Humanity requires youth to be a minimum of 16 years old. For younger children there are many other types of volunteer activities available. Speak to your local Habitat for Humanity affiliate for detailed information about what is available in your local area.

Develop your students’ expository writing skills further by having them write about your group’s activities for the school newspaper, newsletter or Web site.

## Interview with the Boltons

Jerry and Linda Bolton\* recently moved into their new home with their four children. The Boltons had never owned a home before. They were able to purchase a home with the help of a loan they could afford to repay that they got from Habitat for Humanity.

### Where did you live before buying this house?

**Linda:** We lived in a house that we rented. Even though we lived in that house for 12 years, I never really felt like it was home for us. Since we didn't own it, I didn't feel comfortable doing what I wanted to the house. Plus, there was always an insecurity about never knowing what might happen. We always had a fear that the landlord would knock on the door and tell us that they were selling the house and that we needed to find a new place to live. The house wasn't in a great neighborhood, either. I didn't really feel that the kids were safe there. But this neighborhood is much better. I'm so happy that we finally own our own home.

### Why didn't you buy a home earlier?

**Jerry:** My job is taking care of developmentally disabled adults. I love what I do, but I couldn't afford to buy a house for a family of six on my salary. Instead, we rented a home.

### How much did it cost you to rent a home?

**Jerry:** Even renting a place would have been too expensive for us without help. We definitely wouldn't have been able to rent anything big enough to fit all of us, except that we were able to participate in a government run low income housing program. Through that program we rented a house and I paid 35 percent of my income each month towards the rent.

### Were you able to save money while renting a home?

**Jerry:** Through the program, 35 percent of my income automatically went to pay the rent. That means over a third of my income was going to paying for housing. That barely left us with enough money to feed and clothe the kids. I couldn't save any money to get ahead.

Even when I would get a raise at work, our rent would automatically go up to be 35 percent of my income. There was no way for us to save money to make a downpayment on a house.

### What other difficulties did you have while renting a home?

**Linda:** We definitely had some hard years. With so much of our income going to pay the rent, it was hard to have enough money to pay for other things that the kids needed or wanted. We bought pretty simple food and clothing – nothing fancy. We barely had enough to get by.

### What makes owning this home more affordable?

**Jerry:** Owning this home is a huge relief to me because I know I can afford the monthly payments I have to make on the loan for this house. The monthly payments are fixed. That means they stay the same every month, without going up. If my income goes up, my house payment does not go up. It always stays the same. That's a big advantage over when I had to pay 35 percent of my salary in rent. Every time my salary went up, my rent went up, too.

Through Habitat for Humanity, we got a loan with a zero percent interest rate. That means no extra money is added to the monthly payments, and it keeps the monthly payments at a level that I can afford. I pay less on the monthly house payments than what I had to pay in rent each month.



ESRA MILLSTEIN

\*Names of family members have been changed.

**What can you do with the money you save on housing costs?**

**Linda:** Since the monthly payments are low, we have more money to pay for other things that we need or want for the kids. They're all in high school now, and believe me, teenagers want a lot of things. They don't get everything they want, but at least we're not so stressed out about paying for groceries and other necessary things anymore.

**Jerry:** I'm also able to save money, now, too. Before I could never get ahead. Now the rent doesn't go up each time my income goes up, so if my income goes up at all, I have the opportunity to put that extra income into savings instead of just paying it right back out to a landlord.

**How do you feel about having an affordable a place to live?**

**Jerry:** The relief of fear and stress is incredible. I don't have the fear of being homeless again. We have been homeless in the past, many years ago. We had three kids then. I lost a job and we didn't have any income to pay for rent. We also didn't have any savings to pay for the rent. We had no choice but to go to a shelter for a few months. I don't ever want to have to do that to my family again. I want us to have a safe place that we know is our home. Through Habitat we were able to get this house at a price that we could afford. It is incredible peace of mind.

I didn't think we would ever be able to own a home. We always rented. Everyone in my family had always rented—it was just something you did. But renting was really not letting us get ahead financially. We were always just pouring money into the rent, and it was too expensive for us. I'm glad we finally went to talk to Habitat for Humanity about owning a home through their program. They required a lot of work out of Linda and me, but it was worth it.



## Affordable housing in the United States

Housing is considered affordable if a family spends no more than 30 percent of its income on housing. According to the United States government, there are more than 12 million households in the United States that spend more than 50 percent of their income on housing.<sup>1</sup> That means one out of every seven American families is having trouble being able to pay for a place to live. Why is there such a lack of affordable housing in the United States?

Part of the problem is because it is difficult for many families to earn enough to money to afford a home. The average person who works full time at a minimum wage job cannot afford to rent a two-bedroom apartment in any county in the United States. In many families, mothers and fathers have to work two or three jobs just to be able to pay for simple, decent housing for their families.

Part of the problem is because there is not enough of a supply of low-priced houses or low-rent apartments. Builders of houses, condominiums, and apartment buildings have been able to make a greater profit by building more expensive homes than simple, low priced homes. Thus, in the past few decades there has been a high number of more expensive housing built, and a low number of low cost housing that has been built. As a result, the supply of low-priced housing

remained the same or went down, while the number of families that could only afford low priced housing increased.

Since these families are spending so much of their money on a place to live, they are most likely also having trouble paying for other very important things such as food, clothing, medical care and transportation. They also have little money to spend on education and entertainment, and have no opportunity to save money for their future needs.

“These families are in precarious situations; they are one medical emergency, one sick child, one car problem away from losing the roof over their heads. While we sometimes think of these problems as being limited to a small segment of families, many of the workers we rely on every day—teachers, police officers, health care workers, those who provide child care, and others in the service industry—are finding it increasingly difficult to afford housing without foregoing other basic necessities.”<sup>2</sup>

Finding affordable housing is not a problem that is isolated to a small number of American families. Instead, it is a widespread problem that affects many families, including those in which the parents work full time at jobs providing an important service to the community.

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1 Department of Housing and Urban Development, <http://www.hud.gov/offices/cpd/affordablehousing/>

2 Preface to “Out of Reach 2007-2008,” National Low-Income Housing Coalition ©2008, <http://www.nlihc.org/oor/oor2008/>.

## Tips for writing your newspaper article

You are going to be writing a newspaper article about affordable housing in your community. You should write the article based on information from the “Interview with the Boltons,” “The lack of affordable housing in the United States,” and your interview of a local housing expert.

Here are some tips on writing your article:

- 1. Decide on the purpose of your article.**

Is the purpose of your article to break the latest news on something that happened yesterday? For many newspaper articles it is, but not for this one. For this article, you are informing the reader about whether or not there is affordable housing for low-income families in your community.
- 2. Include the following information in your article:**
  - Who or what the article is about
  - Where the events or other information in the article took place
  - When the events or other information in the article took place
  - Why or how things happened – an explanation of the situation or events
- 3. Grab the reader’s attention right away!**

Your first sentence needs to be interesting in order to get your reader’s attention. Mention something unusual or a specific piece of information that you think is particularly interesting. Make sure your entire first paragraph is very simple to read. Don’t include long explanations in the first paragraph.
- 4. Keep the article impersonal. (It is not about you.)**

The article is meant to inform the reader about a subject, not about you or your opinion. Write in the third person voice (use proper names or the pronouns he, she or they instead of writing about I or me). Do not include your opinion. You should, however, include opinions of the people you interviewed since they are either experts on the subject or have personal experience related to the subject. Use quotes from people you interviewed.
- 5. Explain any unfamiliar terms or complicated details.**

When you write for the general public, you cannot assume the reader has any prior knowledge about the topic. Thus, you cannot jump into details about an issue without first explaining what the issue is and how it relates to the overarching subject of your article.