

Unit 2 Teacher's Guide

Grades 9–12

Unit 2: Current Issues Around Poverty Housing and Homelessness

Unit Overview

Unit 2 is designed to align with the curriculum for a current issues high school course. Students must analyze specific initiatives that different communities have taken to address poverty housing and homelessness. The concepts of poverty housing, homelessness, and land are connected to many of the issues facing the world today. By better understanding the complexities of poverty housing and homelessness, students are likely to recognize the importance of home as a basic human need, and how this need can create both conflict and cooperation. In the end, students should have the capacity and, likely, the disposition to advocate for the rights and needs of others and make informed decisions as members of a global community.

Standards Addressed

Curriculum Standards for Social Studies (National Council for the Social Studies)

- Strand 3: People, Places, and Environments – Social studies programs should include experiences that provide for the study of people, places, and environments.
- Strand 5: Individuals, Groups, and Institutions – Social studies programs should include experiences that provide for the study of interactions among individuals, groups, and institutions.
- Strand 6: Power, Authority, and Governance – Social studies programs should include experiences that provide for the study of how people create and change structures of power, authority, and governance.

National Standards for Civics and Government

- Standard V: What are the Roles of the Citizen in American Democracy?
 - Students should be able to evaluate, take, and defend positions on issues regarding political rights.
 - Students should be able to evaluate, take, and defend positions on issues regarding economic rights.
 - Students should be able to evaluate, take, and defend positions on the relationships among personal, political, and economic rights.
 - Students should be able to evaluate, take, and defend positions on the importance to American constitutional democracy of dispositions that foster respect for individual worth and human dignity.

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Standards Addressed

Geography for Life: National Geography Standards

- Standard 9: The Characteristics, Distribution, and Migration of Human Populations on Earth's Surface – The student knows and understands trends in world population numbers and patterns.
- Standard 11: The Patterns and Networks of Economic Interdependence on Earth's Surface – The student knows and understands the classification, characteristics, and spatial distribution of economic systems.

2002 NAEP Writing Assessment Framework Objectives

- Students should write for a variety of purposes: narrative, informative, and persuasive.
- Students should write from a variety of stimulus materials, and within various time constraints.

Standards for the English Language Arts (The National Council of Teachers of English and the International Reading Association)

- Students conduct research on issues and interests by generating ideas and questions, and by posing problems. They gather, evaluate, and synthesize data from a variety of sources (e.g., print and non-print texts, artifacts, people) to communicate their discoveries in ways that suit their purpose and audience.
- Students use spoken, written, and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information).

Learning Objectives

By completing this unit, students will:

- Investigate and form opinions about current initiatives to address poverty housing and/or homelessness.
- Compare and contrast the benefits and drawbacks of different policies created to address poverty housing and/or homelessness.
- Analyze and ask questions about policy from different perspectives.

Teacher Preparation Time

30 minutes

Class Time

3 hours

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Materials Needed

- Internet access for research

Activity Sheet(s)

- Description of New York City's *Uniting for Solutions Beyond Shelter* and a short position paper response to the plan
- Housing Facts and Findings (opinion essays describing initiatives in Washington and Massachusetts)
- Habitat for Humanity International overview
- T-chart assessment

Lesson Steps

1. As a class or individually, have students read about New York City's plan to end homelessness, known as *Uniting for Solutions Beyond Shelter*. The handout, published by the mayor's office, includes information on the plan and consists of two parts: an introduction that describes the need for the plan and its goals, and a position paper in response to the plan from The Partnership for the Homeless. Ask students how the author's point of view might affect the type of information presented in each of these sources. For example, is the mayor's office likely to point out weaknesses in the plan? Is the position paper likely to evaluate the issues surrounding poverty housing and homelessness within the context of other issues and needs facing New York City?
2. After reading both articles, have students think about and discuss the following questions. In order to facilitate discussion, you may wish to divide students into pairs or groups and have each group discuss one question; students could then become panelists and answer questions from the rest of the class. Discussions could also take place on paper. Post questions on chart paper around the classroom, and have students write their answers on the paper using markers. This format gives students time to process information and formulate their own conclusions and opinions.
 - a. Mayor Michael Bloomberg's plan shifts the emphasis from providing shelter for the homeless to prevention of homelessness and providing supportive housing. In general, do you agree or disagree with this overall shift in goals? Why or why not?
 - b. What are the key goals in the mayor's plan? In your opinion, are some of these goals more important than others? Explain.

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- c. Mayor Bloomberg also announced plans to redesign the family intake and eligibility process. Part of this plan focuses on improving the process of eligibility determination. In your own words, what does this mean?
 - d. The redesign of the intake and eligibility process also includes a new process in which families deemed ineligible for shelter no longer receive continuous shelter services. In your opinion, what types of things might make a family no longer eligible for shelter? Do you think it is ethical to turn families away from shelter — even those deemed no longer eligible? Why or why not?
 - e. What types of groups were involved in helping Mayor Bloomberg create this new plan? How do you think the involvement of these groups will affect the success of the plan?
 - f. What characteristics of the mayor's plan does The Partnership for the Homeless applaud? Which two main areas of the plan concern The Partnership for the Homeless?
 - g. The Partnership for the Homeless stresses that one billion dollars were spent on emergency measures rather than preventative measures. What do you think the distinction is between emergency measures vs. preventative measures?
 - h. What effect does The Partnership for the Homeless believe the mayor's plan might have on the shelter system? How does The Partnership for the Homeless believe that people will be negatively affected by the plan?
 - i. The Partnership for the Homeless points out that more than 500,000 households spend more than 50 percent of their income on rent. Why do you think spending that high of a percentage on rent is a concern?
 - j. Both *Uniting for Solutions Beyond Shelter* and The Partnership for the Homeless recommend that new affordable housing units must be built. How many units does each recommend?
3. As a class or in cooperative groups, have students use the T-chart handout to create lists of the pros and cons of New York City's plan — some of which were likely mentioned in the discussion of the questions in Step 2. (The unit includes a T-chart with many pros and cons that students may cite in their own charts.) If students are working in groups, have each group share its chart with the rest of the class.

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4. Now that your students have completed a T-chart for a policy initiative under your guidance, they should be able to complete a T-chart on a different policy initiative — this one more focused on addressing poverty housing. To start that process, pass out the handout that describes two approaches to addressing poverty housing. The handout includes a description from an official from King County, Washington, on their plans, and a description from the governor of Massachusetts on what his state is doing.
5. Assign groups to read either the King County article or the Massachusetts article. Remind students to consider the source for the article that they read. Tell students that they will create another T-chart as well as participate in some role-playing on their assigned area's approach to poverty housing. Students' T-charts should feature parameters (i.e., subject of the T-chart and column headings) that they have created themselves as a result of reading the article.
6. For the role-playing, have students choose one of the following perspectives from which to analyze their approach: a reporter, an advocate for addressing poverty housing, a local businessperson, a person in need of affordable and safe housing, or a government accountant. From these perspectives, students should complete their self-created T-charts. Time and resources permitting, have students investigate the plans beyond what is presented in the short articles, and how these plans relate to the work being carried out by local Habitat affiliates. Students might try to find articles and op ed pieces from newspapers in King County or Massachusetts, and/or data on the area's poverty housing. (The Resources section of this lesson includes some suggestions on how to find this information.) Students might also want to research Habitat for Humanity of Seattle/South King County at <http://www.seattle-habitat.org/> and/or Habitat for Humanity Greater Boston at <http://www.habitatboston.org/> to connect local Habitat initiatives with the plans being presented in the articles. (The Habitat for Humanity International overview included in this unit is a good resource for background information on the organization.) Point out how helpful it was to ask questions about the New York City plan before filling out the first T-chart. Questions might include:
 - a. What are the plan's benefits in addressing poverty housing from your new perspective?
 - b. What are the drawbacks of the plan from your new perspective?
 - c. Which parts of the plan *Uniting for Solutions Beyond Shelter* do you think need further clarification? Could these perhaps come from further research?

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7. Give students the following task: Imagine that in your new role you will be attending a press conference on poverty housing given by either Ron Sims (of King County) or Governor Mitt Romney (of Massachusetts). From your perspective, write five questions that will address any questions or concerns you might have about the plan.

Assessment

The T-chart and the questions for the press conference both serve as effective means of assessing your students' understanding of poverty housing, especially the plans offered by King County and Massachusetts.

Extension Activities

- If students would like more clarification, or have questions or suggestions for the *Uniting for Solutions Beyond Shelter* planning committee, they can e-mail their questions/comments to the committee at Planningcommittee@dhs.nyc.gov.
- Have students research other municipal or state plans that address poverty housing, and then compare them with those described in this unit. See Resources below. (research skills)
- To add a local perspective to this topic, have students create a short documentary video about the state of poverty housing and/or homelessness in your community. See Resources below.
- To add a historical perspective to this unit, use it as a way to study important issues related to home or land ownership throughout history. See Resources below. (history)
- To add a global perspective, have students research how other countries address issues surrounding poverty housing, what constitutes poverty housing, etc. See Resources below.
- Have students investigate how to start a local Habitat for Humanity chapter.

Abridged Unit Activity

Eliminate the analysis of *Uniting for Solutions Beyond Shelter*, and concentrate solely on the poverty housing plans of King County and Massachusetts.

Modified Unit for Classes with Limited Internet Access

Have students create their second set of T-charts using only the primary source documents provided with this lesson. Like the documents on the homelessness plan for New York City, those on poverty housing in Massachusetts and King County present particular perspectives on the issues, so you may need to remind students that the primary sources may reflect the author's point of view.

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Resources

- To research Habitat for Humanity of Seattle/South King County, go to <http://www.seattle-habitat.org/>.
- To learn more about Habitat for Humanity in the Greater Boston area, go to <http://www.habitatboston.org/>.
- To search the archives of Seattle's main newspapers, go to <http://seattlepi.nwsourc.com/search/> and/or <http://archives.seattletimes.nwsourc.com/web/>.
- To search the archives of the *Boston Globe*, go to http://www.boston.com/tools/archives/?p1=Foot_Archives.
- To get a broad overview of poverty housing as well as some specific issues and action plans to address those issues, the National Low Income Housing Coalition has produced an advocate's guide, available at <http://www.nlihc.org/advocates/index.htm>.

Resources for Extension Ideas

- Should students want to create short documentaries on local poverty housing needs, the last few pages of a PDF entitled "Stories Worth Telling: A Guide to Creating Student-Led Documentaries" is helpful. In the context of National History Day, it can be found at nationalhistoryday.org/03_educators/2005CB_29-34.pdf.
- To find urbanization resources from the Library of Congress, go to <http://memory.loc.gov/learn/start/keywords/urbaniza.html>.
- A good resource on the history of homeownership and land is "America on the Move: City and Suburb" from the National Museum of American History, found at http://americanhistory.si.edu/onthemove/exhibition/exhibition_15_1.html.
- For international resources on homelessness from the National Coalition for the Homeless Web site, go to <http://www.nationalhomeless.org/international.html>.
- Refugees present a major housing crisis throughout the world. The United Nations High Commission on Refugees provides information on the issues associated with refugee populations at <http://www.unhcr.ch/cgi-bin/texis/vtx/home>.

Introduction

The City of New York has created the most comprehensive and extensive shelter services system in the world.

In the last decade, approximately 4.6 billion dollars have been spent building and maintaining a network of emergency shelters, and an astounding 416,720 individuals — including 163,438 children — have received shelter services. New Yorkers can take pride in the compassion and generosity that has come to characterize the city's response to those in need.

But as vast resources and energy have been focused on creating and maintaining this extensive shelter network, the discussion around how best to address homelessness has become a discussion about the provision of shelter, rather than long-term solutions.

As a result of these factors and a persistent and significant affordable housing crisis, the number of people in shelters continues at an extremely high level. The average daily census in the shelter system for the first nine months of fiscal year 2004 hovered around 38,200 individuals, including 16,100 children. Several thousand additional men and women remain on city streets.

Highlighting the need for a new response to homelessness are the following observations, made by public officials, homeless services providers, and business and nonprofit leaders.

- Street homelessness should not be accepted as a fact of city life. Today it is.
- Children should not grow up in homeless shelters. Today they do.
- Incentives should not encourage or needlessly prolong dependence on shelters. Today they do just that.
- Direct discharges of clients from other service systems into shelters represent failures of public agencies. Today, discharges to shelter occur frequently.
- Long-term shelter stays represent a failure of the system and a negative outcome for those in shelter. Today this is commonplace.
- Tax dollars earmarked for homelessness should support solutions like prevention, rental assistance, and supportive housing. Today they mainly support shelters.
- No single public agency — indeed, not even a single sector — can by itself overcome the complex issue of chronic homelessness.

Today, the city's first line of response to nearly any type of housing instability (i.e., potential eviction, household tension, medical emergency, or falling behind on rent) is shelter. Despite the fact that the shelter system was designed specifically to protect people from the streets, shelter has become the de facto, institutionalized response to wide-ranging needs. Many of these could be better addressed with nuanced

and more flexible interventions that help people stabilize housing, retain community ties, or transition successfully from institutional or custodial settings to community housing.

Ensuring shelter access to those in need remains a core value. A “shelter first” response to any and every need or housing crisis, however, will continue to drive up costs and shelter usage, while diverting attention away from prevention, supportive housing, and other community-based interventions that solve homelessness.

TAKING ACTION

In November 2003, [New York City] Mayor [Michael] Bloomberg convened an unprecedented group of public, private, and nonprofit leaders to develop a 10-year, multi-sector strategy to address these concerns and strengthen the city’s response. A 41-member coordinating committee, as well as hundreds of task force participants and experts, convened from November 2003 through April 2004 to produce a nine-point strategy. That strategy aims to:

1. Overcome street homelessness
2. Prevent homelessness
3. Coordinate discharge planning
4. Coordinate city services and benefits
5. Minimize disruptions to families whose homelessness cannot be prevented
6. Minimize duration of homelessness
7. Shift resources into preferred solutions
8. Provide resources for vulnerable populations to access and afford housing
9. Measure progress, evaluate success, and invest in continuous improvement

In ways large and small, these strategies will reshape the city’s approach to assisting at-risk and homeless New Yorkers. Collectively they will:

- Create a roadmap that invests new money and redirects existing resources from shelters to expanded community-based prevention programs and other housing solutions.
- Raise the level of public awareness and community involvement to challenge a collective acceptance of homelessness both on the streets and in shelter.
- Bring public agencies together in a coordinated campaign to maximize available government assistance to those in need and to reduce institution-to-institution discharges that result in homelessness.
- Reverse the trend in which families and individuals who become homeless remain homeless for excessively long periods of time, with a particular emphasis on preventing chronic homelessness in shelters and on the streets.
- Ensure access to shelter for those in need, while affirming the responsibilities of those receiving services to move toward self-sufficiency.

Uniting for Solutions Beyond Shelter: **An Overview and an Analysis**

Achieving reforms of this magnitude will require different spending priorities, policies, and programs. *Uniting for Solutions Beyond Shelter* includes the principles, concepts, and policy directions that will guide the city over the next decade.

NEXT STEPS

Following the release of this plan, a full implementation strategy will be developed within 60 days. This will identify responsible authorities for each task, as well as a work plan with timeframes. The strategy will include targets and milestones, which will gauge progress in achieving the following key indicators:

- Decrease in the number of individuals living on the streets and in other public spaces
- Increase in the number of people leaving shelter for stable housing
- Increase in the supply of affordable, service-enriched and supportive housing
- Decrease in the number of applications for shelter
- Decrease in the length of stay in shelter
- Decrease in the total number of people in shelter

Uniting for Solutions Beyond Shelter represents the potential to deliver improved outcomes to those at risk of homelessness, as well as those already homeless in New York City. By incorporating the best thinking and contributions of the public, private, and nonprofit communities, the potential for a true citywide campaign to effectively reduce homelessness and better meet the needs of those at risk becomes possible.

Courtesy of: http://www.nyc.gov/html/endinghomelessness/html/action_plan/intro.shtml

The Partnership for the Homeless Position Paper on *Uniting for Solutions Beyond Shelter*

The Partnership for the Homeless applauds Mayor Michael Bloomberg and the Department of Homeless Services (DHS) for creating a thoughtful and far-reaching plan, entitled *Uniting for Solutions Beyond Shelter*. The Mayor's plan reflects a set of best practices and priorities that advocates and service providers have sought for years.

The Partnership is especially pleased that the city is committed to shifting from crisis management of homelessness to a proactive emphasis on prevention, coordination, and evaluation and measurement of effectiveness.

And the Mayor's pledge to create 12,000 new units of supportive housing, primarily for single adults, is particularly encouraging.

Over the years, DHS' efficacy was constrained by several factors: First, DHS' own mission statement

simply called for overseeing the emergency shelter system, with no priority given to the development of long-term solutions. And second, homelessness skyrocketed, principally for families, which required the city to spend almost a billion dollars in 2003 on emergency measures, at the cost of prevention.

As the Mayor acknowledges in his plan: Today, “for every dollar spent on prevention by the city, three and a half are spent on shelter services by DHS.”

Uniting for Solutions, with its focus on “prevention first, shelter second,” now signals a welcome change.

While we congratulate the Mayor on his plan, The Partnership raises two cautionary notes:

- Will the safety net of shelter be shredded?
- How can we address the critical shortage of affordable housing?

1. Closing the front door to the Shelter System:

Prevention strategies — expansion of community-based services, rent subsidies, legal assistance, expanded aftercare initiatives, and quick access to adequate rent assistance — are critical to preventing people from losing their homes. But because the plan is intended to be implemented with a “cost neutral” budget — with money saved on reducing the size of the emergency shelter system to then be reinvested in prevention — there is a risk that this disinvestment will shred a crucial and necessary safety net provided by city shelters.

Reducing the size of the shelter system is a worthy goal, which we fully support, but without truly affordable housing, we are concerned that the city will, by necessity, be forced to rely on measures that may ultimately close the doors of the shelters to those in need.

Indeed, DHS has or will implement a number of procedures that raise these concerns:

- Family and individual sanctions that will inevitably evict people from city shelters to the streets;
- Diversion from shelters into already untenable, overcrowded living situations;
- Increased bureaucratic hurdles at assessment shelters.

2. Investment in Affordable Housing

Uniting for Solutions includes a very welcome commitment to supportive housing for eligible single adults and families.

Without significant investment in low-cost, affordable housing for families and individuals — which is missing from this initiative — the high rate of homelessness the city is currently experiencing will simply continue.

Most experts agree that to solve homelessness in our city, at least 100,000 units of very low-income,

affordable housing must be produced over the next 10 years, coupled with the preservation of another 85,000 units.

And while the Mayor cites to his “New Marketplace” housing initiative, which calls for the production of 65,000 housing units over five years, it targets only a small share of the units for homeless households, and a smaller share for very low-income New Yorkers — the households most at risk of homelessness.

One glaring example of why low-cost housing is desperately needed is highlighted in *Uniting for Solutions* itself. According to the plan, **more than one in three Brooklyn residents lives in extreme poverty**. According to the 2002 New York City Housing and Vacancy Survey, in 2002, the vacancy rate for very low-cost housing (\$400 or less a month) dipped to 1.26 percent — down from 3.21 percent in 1996. And more than 500,000 New York City renter households spend more than half of their income on rent.

Two Options for Creating Very Low-Cost Housing:

Mayor Bloomberg can immediately move on two options that would help free funding for affordable housing:

- One long-awaited source of money — \$350 million in Battery Park city funds that were set aside in 1989 for low-cost housing — is being reallocated today to expand the Javits Center. That money should be restored for its original purpose.
- Currently, communities throughout the city are in the process of being rezoned from manufacturing to residential or being upzoned from lower density to higher residential density. These rezoning plans should mandate a percentage to be set aside for affordable housing production.

In Summary

New York City’s paradigm shift from a focus on shelter management to homeless prevention is commendable. Ensuring that families stay housed through expansion of community-based prevention services, rent subsidies, legal assistance, and expanded aftercare initiatives is a progressive move in synch with current national thinking and trends.

However, while increased diversion of homeless families and single adults at the shelter’s front door will reduce the number of people entering the system, it won’t end the crisis. New York City’s *Uniting for Solutions Beyond Shelter* plan has many innovative proposals and great, new ideas. But truly ending homelessness will be more readily achieved when an adequate supply of housing affordable to homeless people is available, and in the interim, the need for on-going and humane emergency shelter remains intact.

Courtesy of: <http://www.partnershipforthehomeless.org/policy/uniting%20beyond%20shelter%20position%20paper.pdf>

Tackling the Housing Affordability Challenges in King County, Wash.

By Ron Sims

According to the 2000 census, nearly a third of King County, Wash., households pay more than 30 percent of their income for housing. And lower-income households often must pay much more.

It's easy to become numb to these kinds of statistics, but the implications for working families are alarming. When a third or more of the family income goes to housing, a household headed by a firefighter or police officer earning \$40,000 a year will be hard-pressed to buy food and clothing, pay for transportation to work, invest in education, get health care, and handle emergency expenses. A family overburdened by housing costs often falls further and further behind and may risk losing a home to foreclosure, an event that can devastate family finances and destabilize neighborhood property values for years to come.

That's why King County is working hard to ensure that families and individuals of all ages and income levels have access to safe, decent, affordable homes. To this end, we are collaborating with regional partners to employ multiple strategies — including smart growth initiatives, strategic resource planning, and homelessness prevention programs — that promote housing affordability.

Supportive state and local policies make a big difference. King County, for example, requires that two-fifths of all new homes be affordable to people earning 80 percent or less of the area's median income; one-half of these homes must be affordable to very low income households. We recently established a Regional Affordable Housing Fund, a dedicated state revenue source funded by a new document-recording fee surcharge. This fund, which provides about \$2.28 million annually, is creating new opportunities for the cities and the county to work together to address housing needs on a regional basis.

King County also reaches out to developers, waiving impact fees and providing density bonuses that permit them to build additional homes in exchange for developing homes that low- or moderate-income households can afford. We further reduce developer costs through our Credit Enhancement Program. And our Housing Opportunity Fund, sustained with county revenues, allows us to target local dollars to homes for our most vulnerable populations.

To date, the Credit Enhancement Program has created — at no cost to the county — more than 500 homes that low-income households can afford. Just recently we celebrated the opening of Greenbrier Heights, which was developed on surplus county land and made possible by our partnership with the City of Woodinville and A Regional Coalition for Housing (ARCH). This extraordinary development features 170 affordable homes, a community center and park, and 11 acres of wetlands.

The progress we are making in King County is a testament to how vision, partnership, and perseverance can bring shared benefits to communities across an entire region. Collaborative, innovative partnerships are the key to our success in helping low- and moderate-income families spend a little less on housing.

Courtesy of: <http://www.fanniemaefoundation.org/programs/hff/v6i3-perspectives.shtml>

“Fixing It First” in Massachusetts *By Governor Mitt Romney*

When I became governor of Massachusetts, the number one complaint I heard from corporate CEOs is that the cost of housing is too high in Massachusetts. My administration quickly realized that unless we are able to produce more housing that is affordable to people across a broad range of incomes, the state will be at a long-term economic disadvantage. After all, it doesn't make sense for a business to invest in and relocate to a state where its employees cannot afford to live.

Because Massachusetts is a densely populated state with a relatively small land mass, and because its cities have older infrastructure, my administration faces the logistical challenge of building more housing without adding to congestion and sprawl and without consuming more green space. Over the past year, we have been meeting this challenge by advancing a “smart growth” agenda across several agencies.

To start, we created a new Office for Commonwealth Development (OCD), which coordinates the efforts of the housing, transportation, environmental, and energy agencies. The OCD directs dollars using a “fix it first” strategy. Under this strategy, we allocate resources to encourage development in areas that are supported by existing infrastructure — town centers, transit stations, and urban settings.

It is widely recognized that laws governing local land use regulation in Massachusetts are in need of reform. My administration is working with the state legislature to reform Chapter 40B, the state's 34-year-old comprehensive permit law that stipulates that a community must make at least 10 percent of its housing affordable to low- and moderate-income families. Although the goals of Chapter 40B are laudable and more than 35,000 housing units have been constructed under the law, few communities have complied since its inception in 1969. With reform, we believe Chapter 40B can become a user-friendly development tool for cities and towns.

My administration is also examining whether certain provisions of the State Zoning Act, Chapter 40A, and the Subdivision Control Law, Chapter 41, should be reformed to facilitate more effective land use, foster smart growth, and facilitate housing development. And, to put our money where our mouth is, we have launched the Commonwealth Capital program, which ensures that all state funding sources are coordinated to help us realize our smart growth goals.

Housing Facts and Findings

All of these reforms will help us invest public funds wisely in smart growth and equitable development and will give priority to investments that will deliver better-paying jobs, transit access, housing, open space, and community-serving enterprises. Even more, the enactment of these policies will help Massachusetts to thrive economically and will make it an attractive place in which to work and live for many years to come.

Courtesy of: <http://www.fanniemaefoundation.org/programs/hff/v6i1-perspectives.shtml>

Habitat for Humanity seeks to eliminate poverty housing by providing simple, decent, affordable homes to families in need all around the world. Using volunteer labor and tax-deductible donations of money and materials, Habitat builds and rehabilitates homes with the help of future homeowners — known as Habitat’s partner families. Houses are sold to partner families for no profit, and are financed through affordable, no-interest mortgages. Monthly mortgage payments are used to support the construction of more houses through the revolving Fund for Humanity.

Costs of houses differ with location and the costs of skilled labor, land, and materials. The average cost to build a Habitat house in the United States is about \$50,000. The average monthly mortgage payment in the United States for a three-bedroom Habitat house is \$266. The cost of Habitat houses overseas vary, but most are usually less than ten percent of the cost of a Habitat house built in the United States.

Simple, Decent Houses

Habitat seeks to build houses with as many families as possible with the money and resources it receives. The more elaborate — and therefore expensive — a particular house is, the less money the organization has available to help more families in need.

Habitat houses must not become a heavier burden than the partner family can bear. The ongoing, non-fixed costs of utilities, taxes, insurance, and maintenance are considered along with the fixed mortgage payments. This ensures that low-income Habitat homeowners are not forced out of their houses by economic factors that are often beyond their control.

Selling with No Profit and No Interest

Habitat is a homeownership program. The principles of homeownership, a no-profit selling price and a no-interest mortgage are essential to Habitat’s vision. Habitat does not believe that every mortgage lender should refuse to charge interest; however, Habitat has made a conscious decision to serve people in need by refusing to charge interest.

Government Partnerships

Habitat for Humanity welcomes partnerships with governments. That includes accepting funds and other resources to help “set the stage” for the construction of houses, as long as the partnerships do not limit Habitat’s freedom to operate independently or create a dependency on those funds or other resources.

Habitat for Humanity does not accept government funds or other resources directly for the construction of houses. “Setting the stage” is interpreted to include land, houses for rehabilitation, infrastructure for streets, utilities, capacity building, training, and administrative expenses.

T-Chart Assessment

Grades 9–12

Unit 2: Current Issues Around Poverty Housing and Homelessness

Use the T-chart below to list the pros and cons of the new plan to end homelessness in New York City:
Uniting for Solutions Beyond Shelter.

Analyzing Homelessness Policy: *Uniting for Solutions Beyond Shelter*

Pros

Cons

Analyzing Homelessness Policy: *Uniting for Solutions Beyond Shelter*

Pros	Cons
<p>Addresses chronic homelessness</p> <p>Sets definite goals and dates through an action plan</p> <p>Shifts emphasis from providing shelter to preventing homelessness and providing long-term housing</p> <p>Expands community-based homelessness prevention programs</p> <p>Prevents needless evictions being imposed by housing courts</p> <p>Increases communication between agencies that work with the homeless</p> <p>Plans to create 12,000 new units of supportive housing</p> <p>Redirects funds from shelters to prevention</p> <p>Was conceived by a coalition of private, nonprofit, and public sector leaders, and has an important role for the business community</p>	<p>Could take away a crucial and necessary safety net provided by city shelters by taking money away from shelters to apply toward prevention strategies</p> <p>Enacts sanctions against families or individuals that will evict them from shelters and onto the streets</p> <p>Diverts people away from shelters into housing situations that are unlivable</p> <p>Increases bureaucratic hurdles that people must “jump” through in order to get into a shelter</p> <p>Calls for the production of 65,000 units within the next five years, only a portion of which will be for homeless households; experts agree that at least 100,000 units are needed</p>