



Beaches

Habitat for Humanity®

The importance of homeownership, now more than ever.

Approximately 95 million American families suffer from housing problems including a high cost burden, overcrowding, poor quality shelter and homelessness. One in three households spends more than 30 percent of their income on housing, and one in seven spends more than 50 percent. In Jacksonville and the Beaches alone, 5,855 families live in substandard housing. Beaches Habitat for Humanity is needed to provide simple, decent shelter to low-income families in our community.*

When it comes to the health and vitality of America's communities, affordable housing is key. And where it is lacking, the challenges are formidable. Local governments deal with overcrowding and congestion. Employers struggle to attract and retain the labor force so vital to their bottom line. Low- to moderate-income working families work longer hours, endure long commutes or cut back on basic necessities in order to pay for housing.

Vital members of our community cannot afford to own a safe, decent home. Nationwide, the annual income needed to afford a median priced home was \$78,075 in 2007, while the average school teacher made only \$48,293 annually, a nurse \$37,458, and a retail salesperson just \$21,191.

An investment in affordable housing is an investment in the community. Read on to learn more about the benefits of homeownership and how you can help.

Community members gather to celebrate a new home in the 16-duplex Beaches Habitat for Humanity subdivision, Haywood Estates, in Atlantic Beach.



Homeownership benefits us all.

Affordable homeownership helps families, builds wealth and strengthens communities by providing substantial economic benefits to the homeowner family, their neighborhood and the national economy.

Several studies show potential benefits of homeownership to be:

- **Higher educational performance and better behavior of children**
- **Lower community crime rates**
- **Lessened welfare dependency among households**
- **More household participation in civic affairs**
- **Better household health**

**Citations for all statistics on this handout may be found at www.beacheshabitat.org.*



It's all about the children.

Scarcely are the benefits of homeownership more visible than in the children of our partner families. Homeownership leads to a higher quality home for the children to grow up in, not to mention improved test scores and reduced behavioral problems. Children of homeowners are also more likely to graduate high school, and daughters of homeowners are less likely to have children by age 18. A lack of stable housing is also associated with stunted growth, health problems and deaths from house fires due to faulty electrical systems.

At Beaches Habitat, we recognize the importance of



7-year-old Ja'Nae Cazares in front of her family's new Habitat home - that big smile is because she has her very own room for the first time ever!

education in breaking the cycle of poverty. That's why we offer a variety of education programs to our homeowners and their children including homework help, reading and math tutoring, school-based mentoring, financial literacy programs and college scholarships.

Helping people help themselves.

Without a decent home, people cannot be productive members of the community, children struggle to learn and develop, and families cannot thrive.

Building equity and credit. In receiving a Habitat home with an interest-free loan, our partner families can stop wasting money on rent and begin to build credit and home equity by making their monthly mortgage payments. They can also take advantage of the government's largest housing subsidy, the mortgage interest tax deduction.

A place to grow. Like a plant, children need space to grow. Studies have shown that when children don't have a space to call their own, their grades suffer and they are more likely to drop out of high school, abuse drugs and end up in the hard-to-break cycle of poverty.

Building communities.

Because high rates of homeownership create positive social benefits, a neighborhood with a high homeownership rate is a more desirable place to live.

Increased home values. High rates of homeownership result in rises in housing prices, studies show. In other words, people will pay more for homes in neighborhoods with high rates of homeownership.

Higher premiums. Studies show a positive correlation between percentage of homeowners and premiums. For example, a neighborhood with 80 percent homeowners creates a \$5,000 premium.

In it for the long run. Not only are homeowners more likely to participate in local civic groups and elections, they also report to be more satisfied with their living situation and more likely to remain in their home for an extended period of time.

GET INVOLVED!

DONATE to Beaches Habitat at www.beacheshabitat.org. Your donation of any amount will make a difference in the Beaches community!

ADVOCATE for the Habitat cause by becoming a fan of Beaches Habitat on facebook, telling your friends about our cause and writing your representatives. Learn more at www.beacheshabitat.org/advocate.

VOLUNTEER on the worksite, as a mentor in one of our education programs or in our office. Volunteer opportunities are posted at www.beacheshabitat.org