



The benefits of homeownership

Objectives:

Students will:

- Analyze information from a written text, form an opinion, and formulate arguments to support their opinions.
- Write a persuasive essay.
- Publish their written text in electronic or printed format to share with a wider audience.
- Create a blog entry. (Optional)

National content standards:

Language Arts

- Read a wide range of texts to acquire new information regarding the needs and demands of society and the workplace.
- Apply a wide range of strategies to comprehend, interpret, evaluate and appreciate texts.
- Employ a wide range of strategies as they use different writing process elements appropriately to communicate with different audiences for a variety of purposes.

Materials:

- “Interview with the Evans family”
- “Educating partner families”
- “Teacher tips: publishing student essays”

Preparation:

Your students will write a persuasive essay and publish it for fellow students to read. As the teacher, you need to choose what format the students will use to publish their essay. We provide instructions for either creating a brochure or having the students post their essay to a class blog. If you choose to have your students post to a blog, you will have to prepare the blog and instruct students on how to use it. For tips on using a blog, see the handout, “Teacher tips: Publishing student essays.”

To prepare for class, have the students read “Interview with the Evans family” as homework before class.

Procedure:

1. Introduce the topic of homeownership.

Discuss the places a family might live. Be sure to bring up the following points:

- A family might live in a house, an apartment, a condominium, with friends or relatives, or in a temporary housing shelter.
- The term “rent” means to pay a landlord to be able to live in a home, but that the home itself still is owned by the landlord. Most home renters pay the landlord a certain amount of money every month. This payment is called “rent.”
- In the United States, and all around the world, many lower income families have difficulty paying for a place to live (either renting or buying a home)

2. Discuss the “Interview with the Evans family” article.

As a class, address the discussion questions included in the article. Go through each question and ask students to pinpoint places in the interview that are relevant to each question. Have students make notes on the margins of the article so that they can easily refer back to their notes.

Students should search the article for evidence that becoming a homeowner either did or did not cause significant improvements in the lives of Melissa Evans and her family.

Topics to watch for include:

- Mental health and stress
- Physical health
- Safety
- Education
- Job or career
- Finances

3. Have each student write a persuasive essay.

Distribute the handout “Educating partner families.” This explains the task of writing an article to persuade lower income families about the benefits of owning a home rather than paying monthly rent. The grading rubric included in this handout will help students organize their thoughts before writing. Explain how the rubric shows what they need to include in their essays.

4. Publish the persuasive essays.

Have students publish their essays in some format in order to share them with one another. Choose whether you will have them create a brochure or post their essay to a class blog. You can find information on both formats in “Teacher tips: Publishing student essays.”

Have students read each others’ essays. Finish the lesson with a class discussion on how homeownership effected Melissa Evans and her family, and why owning a home can be more beneficial to a lower income family than paying montly rent.

Interview with the Evans family

While you read the interview:

Evaluate how becoming a homeowner affected Melissa and her family. Did things change for the family in any of these categories? If so, were the changes related to owning their own home?

- Finances: Did they feel they had enough money to buy what they needed?
- Mental health: Did they worry a lot about things?
- Physical health: Was anyone sick or ill?
- Safety: Did anyone get hurt, or were they afraid of getting hurt by other people or unsafe conditions?
- Education: Was anyone's ability to attend school or do homework affected by where they lived?
- Job or career: Was anyone able to get a better job or improve their chances of getting a better job?

For each of these categories, there may be a lot of evidence, no evidence, or only a little evidence of how owning a home affected Melissa and her children.

Highlight parts of the text where you find evidence of how the two housing arrangements affected the family in different ways. When you highlight text, use the Notes Column to write down which of the categories above are discussed in that part of the text.



Meet the Evans Family

Melissa Evans lives with her children, Trey and Emily, in Colorado. Trey is 17 years old and is in high school. Emily is 11 years old and is in elementary school. Melissa has raised her two children on her own and has worked hard to support her family. They used to rent a small apartment, but then Melissa heard about how she could get her own house through Habitat for Humanity. Melissa jumped at the chance and now is a proud homeowner. Here is an interview with Melissa and her son Trey.

What was your life was like before you moved into this house?

Melissa: I have always been a working mother. I didn't make a lot of money, but I was able to provide a stable environment for my kids. But we certainly didn't have any extra money. We were literally living paycheck to paycheck. At times I wouldn't be able to afford to buy groceries for us. Do you know how terrible it feels to not be able to buy food to feed your children? Those were tough times. I fed my kids a lot of ramen noodles, macaroni and cheese, and spaghetti – the types of foods that were inexpensive but that would stretch for a long time.

One of our biggest problems was finding a decent place to live. The government will help you pay for housing if you make less than a certain amount each month, but I always made over that amount by one or two hundred dollars. I felt like I was between a rock and a hard place. It was very discouraging. So I budgeted and somehow made it work. Looking back now, I really don't know how I did it. We lived with my mom for several years, and then lived in an apartment before getting this house.

Tell me about where you used to live.

What was it like?

Melissa: We used to live in an apartment that was part of a big apartment complex. Each apartment had its own outdoor entrance. Our apartment had two bedrooms and one bathroom. Emily and I shared a bedroom, and Trey had his own room.

*Names of the family members have been changed.

How did you feel living there?

Melissa: The apartment complex wasn't in a very good neighborhood. The people who lived there were kind of rough. A lot of fights would break out between the people living there. Sometimes the fights would be close to our apartment. The fights really bothered me because of the kids—I knew they were scared. The kids would come inside and we'd stay in the apartment and keep to ourselves.

Trey: I remember being a little scared when the neighbors would start hollering at each other. I would end up just staying inside most of the time.

Melissa: It wasn't very easy for a boy like Trey. He wanted to be outside doing stuff, but if he stayed outside he'd probably get mixed up in some adults fighting, so he had to stay inside.

Trey: At one point more people moved in who were willing to get into fights with anyone and everyone. When they came around my friends and I would just leave. We didn't want to mess with them. Mom's car got stolen while we lived there, too.

Melissa: Not just stolen, it also got broken into twice. All of that happened within one year. I never found out who did it.

Trey: I didn't really like living there.

Melissa: I'm just glad to be out of there, plain and simple.

Did you feel connected to your neighbors?

Melissa: It was hard to get to know any neighbors because we didn't spend much time outside. The outside entrance area wasn't kept very clean, so there was no good place to sit outside.

Trey: I knew a few kids there from school. I was already friends with them from school—I didn't meet them at the apartment complex. We would sometimes hang out, but mostly we would go to a place away from the apartments where we felt safer.

Melissa: I would have liked to have gotten to know the neighbors, but it just wasn't a good atmosphere for connecting to people. Also, a lot of people would only live there for a few months, and then they'd either be evicted or move somewhere else. We didn't make any friends there.

How much rent did you pay for the apartment?

Melissa: I thought the rent was too high for a small apartment. I paid \$700 a month. It left us with no extra money. That was scary. If you're not saving money, then you don't have much of a safety net. You just pray every day that you don't lose your job for some reason because, if you do, then you just don't have enough money.

Trey: You also complained about the heating bills.

Melissa: Yes, the heating bills were too high. Since the heating was shared between the attached apartments we couldn't control how much heat we got. My utilities bills were way too high for our tiny apartment. But I didn't have any control over that.

At one point when we were living in the apartment I got laid off. I lost my job in December. I didn't know when I would find another job. That was a very grim Christmas that year. I was applying for any customer service related jobs I could find. I was out of work for almost three months. I needed to pay the bills and feed my kids, so I ended up using all my savings to get us through that period. I remember hoping and praying that none of us got sick, because I knew I couldn't afford any medicine or doctor bills.

After three months I ended up getting my current job at the Children's Hospital. Having the safety net of a job gave me time to think. I knew I didn't want to keep paying \$700 each month to live in a place that was too small and unsafe. Plus I was always afraid that the landlord might raise the rent. It was too much stress and worry. That's when I first heard about Habitat for Humanity.

Tell us about how you got involved with Habitat for Humanity.

Melissa: I saw a commercial on television about Habitat. I went to a meeting and learned about the work I'd have to do in order to get a home through Habitat. I also learned that Habitat gives families zero-interest loans to buy a house. That way the family has to pay back just the loan amount, not any extra interest. That makes it easier for someone to buy a house.

I decided after the orientation meeting that even though it would be a lot of work, it was worth all the effort to get a home. I applied to get a home through Habitat and after a while was approved. From the time I applied it took two years until we were able to move into our new home.

What work and training did Habitat for Humanity require you to do?

Melissa: There are a lot of steps you have to go through before Habitat will approve you for a loan and a house. You have to show that you wouldn't be approved for a regular bank loan to buy a house because you don't earn enough money. You also have to prove that you are reliable enough to pay back the loan you do get from Habitat. Part of proving that you are reliable is taking training classes on how to manage your finances. You also have to put in work hours. You have to work by helping to build your own house, maybe helping build other people's houses, or helping out at the Habitat office. They don't give houses away for free – you have to work for it. What they do is give loans that are easier than normal bank loans to pay back, because you don't have to pay back extra interest. Since I'm a single parent I was required to put in 250 hours of work. When I heard we were approved to get a home through Habitat, I literally wanted to jump up and down and do cartwheels.

Trey: Yeah, I remember how excited you were! You told us we were approved to get a house, but we were too young to understand what that meant. Over time, I understood more.

Melissa: The reality of it started hitting Trey and Emily as the house was being built. We would drive by the build site every time we went out. I remember one particular weekend—the weekend of my sister's wedding. We drove by the house on our way to the wedding. It was the only weekend that I didn't spend working on the house. I asked the construction supervisor if it would be okay if I brought my kids by [since kids aren't usually allowed on the build site while active construction is going on]. By that time we had the drywall up and you could really see what the house would look like. It really had the definition of a house. The kids got to see the walls of their rooms. That's when it really hit them that this was real. "This is going to be my room! Mom, I want to do this in my room. Mom, I want to do that in my room." I don't think I've ever seen my kids in so much awe. They were also impressed by the fact that I had helped to build it, that I had helped to put up these walls, that I had put in the drywall.

Trey: That was a big day. I was so happy. My sister and I were looking at the rooms we'd be getting. Emily was saying where she wanted her bed, and I said I wanted my bed over here. That made the day fantastic, even though it was already good because of my aunt's wedding. My sister and I could imagine

what our rooms would look like and could plan where we wanted to put things. Now my sister has her room set up almost exactly the way she described it that day.

Why do you think owning a home is better than renting a home?

Melissa: There are so many reasons!

Trey: I like living in my own home instead of renting a place because now we can do what we want to the inside. I love this house. Now my room is mine. Before I couldn't do anything with my room because we never knew how long we'd be staying in that apartment. I wanted to paint my room, but it was too much trouble because I had to get permission from the landlord, and if we moved I had to paint it white again.

I'm going to paint my room now. I want to paint it a dark blue, but not too dark—maybe a grayish blue. Emily wants to paint her room bright blue. I even want to put up some shelves. I wanted shelves in my room in the apartment, but I couldn't do it because we weren't allowed to drill holes into the wall.

Melissa: I think the best part of having your own home is that you're not paying rent anymore. When you pay rent, you're giving money to the landlord every month and you'll never see that money again. When you have a house, you pay back the mortgage loan every month, but then you eventually own the house completely. You're paying money for something that will become completely yours. When you rent, you don't get closer to owning anything because the place still belongs to the landlord.

Because I worked with Habitat to get this home my monthly payments on the mortgage loan are pretty low. My mortgage payments are \$150 less than my rent was! I'm spending a lot less on other things, too. My car insurance payments went down because I'm living in a safer neighborhood. I'm spending much less on utilities because I have control over how much heat or electricity we use. I just have a lot more money at the end of the day.

When we lived in the apartment, we were living paycheck to paycheck. After I paid the bills each month, I'd have maybe \$50 left over. That's not much. And God forbid we should be in an accident or some kind of emergency where I needed extra money. Now things are much better because my monthly bills are less. Since we're spending a lot less, we have a lot more money at the end of the day. I'm not as worried about emergencies anymore. I'm not to the point where I'm

in tears every paycheck wondering how am I going to get my family through the next two weeks until the next paycheck.

Trey: When I was smaller and we were living in the apartment, I didn't realize how much stress my mom was going through. I remember times when we'd be at a store and there'd be something I really wanted, but we couldn't get it. Sometimes that would be upsetting. But now I understand how hard it was for my mom to have money to buy anything extra after paying the bills.

Now I realize things are better. My mom's still really careful with our money, but we do get to buy things once in a while. Like I really wanted this CD by Greenday, and I finally got to buy it.

Melissa: I'm still very cautious with money. The kids don't always get what they want, but once in a while I can treat the kids to something, like the CD that Trey wanted. Before when we were living in the apartment and the money was much tighter, if we were in a store and they asked for something I would cringe because I didn't want to have to say in front of everybody, "No, I can't buy you that because I don't have the money."

Trey: Now that I'm older I can see my mom was under a lot of stress back then. Now she is much more relaxed.

I want to be more like my mom. Now that I actually have a summer job I want to start managing my money. My mom is helping me. We put a certain amount into savings whenever I get paid. I want to learn how to avoid getting into a situation where you have absolutely no extra money for little things you may want to buy or in case of emergencies.

Melissa: Since our monthly expenses are lower, I don't have to worry so much about how we spend every single dollar. I feel like I can concentrate on other things more, like my job and doing well there, hopefully getting a promotion.

What else is different about where you live now compared to where you lived before?

Melissa: We feel so much safer here. The neighborhood is safer in general. I don't worry about the kids getting into trouble anytime they go outside.

Trey: I like this neighborhood. There's a park down the road where we can hang out, and a skate park nearby. We know all

our neighbors, so that's nice.

Melissa: That's definitely a bonus of living in a safer neighborhood. In the apartment complex we didn't know our neighbors. We didn't talk to anybody. Here on Saturdays we're all out working on our front yards and people will stop by to say, "Hi," and find out what's new. It's a great feeling. On summer nights we'll sit outside and talk to the neighbors. We get to know each other and learn to look out for each other. Even just going to work I know someone's around the block keeping an eye on things. It's a very comforting feeling.

Trey: Another great thing about living in your own home instead of in a rental place is that we get to have pets now! We have a dog, Brandi, who is really attached to Mom. And my sister and I each have a cat.

Melissa: Trey's cat is a calico named Sprinkles. Emily's is a pure black cat named Shadow Princess. Our animals are part of our family – now we have a family of six.

Trey: I also like having more space. The apartment we had before was really too small, and we were really outgrowing it as we got older.

Melissa: Trey didn't have a good space to study or do homework in the apartment. Now that we have more space, he has a good place to study. Emily does too. That makes me happy because education is so important and I want them to have a good environment at home where they can study.

Any final things to say about owning your own home?

Trey: When we were renting a place, it felt really temporary. We never knew if we were going to be moving.

Melissa: In this house it's totally different. I don't think we'll ever move away from here. It's hard to think of a place as a home if you are always worried that you won't be able to afford the rent. This place feels much more like home.

Trey: My sister's birthday is coming up soon. She's wanted to have a sleepover for a long time. Before we couldn't do it, but now we have the space. So she may get her sleepover party, after all.

Educating partner families

Habitat for Humanity works with lower income families to help them become home owners. Families that work with Habitat for Humanity are called Habitat partner families. In order to become a Habitat partner family, the family must commit to attend a significant number of classes on money management and volunteer many hours to help construct their new home or homes that will belong to other families.

Pretend you work for Habitat for Humanity. Your job is to inform lower income families that there could be advantages for their family to getting an affordable loan and owning their own home.

Using the Evans family as an example, write an article explaining the benefits of becoming homeowners. Include evidence from “Interview with the Evans Family” in at least three categories that show how Melissa’s family benefitted from moving out of a rental home to a home they were buying.

Your article should consist of these items:

- Title
- Introductory paragraph
- Paragraph on the first category (from the list above)
- Paragraph on the second category (from the list above)
- Paragraph on the third category (from the list above)
- Conclusion

The following rubric explains what your article should include.

Title	State your opinion clearly in the title.
Introductory paragraph	Introduce the subject of your essay. State your opinion. Use a minimum of three sentences in this paragraph.
Paragraph on first category	State the category you are addressing. State whether the family was affected positively or negatively or not at all. Support your argument with references to at least two specific points from the interview. Use a minimum of three sentences in this paragraph.
Paragraph on second category	State the category you are addressing. State whether the family was affected positively or negatively or not at all. Support your argument with references to at least two specific points from the interview. Use a minimum of three sentences in this paragraph.
Paragraph on third category	State the category you are addressing. State whether the family was affected positively or negatively or not at all. Support your argument with references to at least two specific points from the interview. Use a minimum of three sentences in this paragraph.
Conclusion	Summarize the main points of each paragraph. Restate your opinion. Use a minimum of three sentences in this paragraph.

Teacher tips: Publishing student issues

Have your students publish their persuasive essays. You can choose to have them do this by either creating a physical brochure, or by posting an electronic version of their article to a class blog. In either format, students can review each others' essays and comment on them.

Creating a Physical Brochure:

Take an 8.5" x 11" sheet of paper and hold it so that 11" sides are the top and bottom. Imagine folding the paper into thirds vertically. The left flap will be the front cover. The brochure should then open to three sections on one side of the paper (the inside). Then the right flap folds into the the back cover. Using a computer software program, have students place the text of their essays so that they print on the following locations:

- Front cover:
 - Place title and the introductory paragraph here.
- Three sections on one side of the paper (the inside):
 - Left section:
Place the first topic paragraph here. Add a heading describing the topic at the top of the column.
 - Middle section:
Place the second topic paragraph here. Add a heading describing the topic at the top of the column.
 - Right section:
Place the third topic paragraph here. Add a heading describing the topic at the top of the column.
- Back cover:
 - Place the conclusion paragraph here. Add a heading describing the paragraph at the top of the column.
- Back center section:
 - Find an appropriate photo, graphic, or clip art to place here. The photo, graphic, or clip art should relate to the topic of your brochure.
 - Students should include their name on this section as well.

Posting to a Class Blog:

A class blog is a perfect place for students to share their opinions and their written work with the class. Giving students the opportunity to post to a blog provides strong motivation for students to write well because their peers will be reading what they have written. It also provides excellent practice in using technology to communicate with the wider world.

Have your students post their persuasive essays onto your class blog. Encourage them to leave comments on each others' postings. You can encourage this by giving them a score for participating on the class blog.

Here are some helpful tips on using a class blog:

- Be sure to use a gated blog. A gated blog is one that uses a security system to restrict access to people who have the password. By using a gated blog you can allow only members of the class to review and post to the blog.
- Make sure the administration is aware that you are setting up a class blog. You may need to get parent permission for students to post to the class blog.
- Some blog programs may not allow multiple users to post. In this case, you can have the students submit their essays to you electronically and you can post them to the blog.
- Protect student identities by not using full names. Instead, have students post to the blog using their initials.
- Keep control over student posts. Some recommended blog programs allow you to review student comments before they are posted.
- Some useful blog programs for classroom use include:
 - Gaggle (www.gaggle.net)
 - Edublogs (www.edublogs.org)
- Note that some blog sites are not designed for educational use and may not provide an adequate level of security for your students.
- For tips on setting up a blog for classroom use, see www.teachersfirst.com/content/blog/choices.cfm.