

Information about the educational rights
of kids without homes is available from
The Texas Homeless Education Office (THEO)
Toll free in Texas: 800-446-3142
www.utdanacenter.org/theo



To discuss specific ways that you and your colleagues
can lend a helping hand, contact your school district's
homeless education liaison.

Name: _____

Address: _____

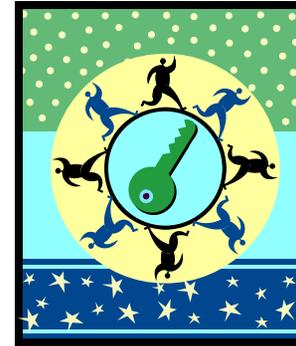
Office Phone: _____

Other Phone: _____

Email: _____



LOOK AROUND



WHAT DO YOU SEE?

FOR FAMILIES WITHOUT HOMES

REALTORS HOLD A KEY!



The Changing Face of Homelessness

With increasing frequency,
the number of families without
homes is rising in communities
all across Texas.



Facts to consider:

- Families with children – the fastest-growing segment of the homeless population – make up 40% of the homeless population in the U.S.
- Over 12% of the U. S. population lives in poverty – one in every six children.
- A minimum-wage worker would have to work more than 67 hours a week just to keep a family of four above the poverty line of \$18,104 per year for the average family of four.

Families can find themselves in homeless situations due to a job cut-back or layoff. People who are working lose their homes for other reasons:

- a natural disaster
- a major house fire
- an unplanned major expense
- wages that don't keep up with housing costs and taxes
- loss of health coverage and other benefits
- financial burdens associated with long-term care
- falling behind on monthly payments
- high balances on credit cards, often resulting from health care costs or other emergency

Many working families stay in “economy” motels and hotels that are often located in areas with high crime rates and roadways that are dangerous for children. The sad irony is that these families often pay more to stay in a motel than they would pay for permanent housing.

As you know, the greatest obstacle in purchasing a home is the down payment. As a knowledgeable realtor, you have a unique and highly rewarding opportunity to help working families qualify for permanent housing by overcoming the barriers of major debt, poor credit, or prohibitive move-in deposits.

Other Ways to Become Involved

Establish a grant fund to pay the initial costs of renting or owning permanent housing or to donate a mortgage payment for a family in crisis.

As an example, a unique and nationally recognized model is the **Spare Key Foundation** in Minnesota. The foundation raises money to pay mortgages for families with seriously injured or critically ill children. Spare Key has paid over 100 lenders on behalf of families. GMAC Mortgage Corporation, Leader Mortgage, and U.S. Bank Home Mortgage have all partnered with Spare Key by making a family's mortgage payment on behalf of Spare Key when the family is approved through Spare Key's process.



For information on charitable foundations, see Carolyn Schwarr's article, **How to Establish a Charitable Foundation Online Kit of Associations**, at:

www.realtor.org/eomag.nsf/0/92bf1f85679beee78625697e00632661?OpenDocument

See also **Field Guide to Establishing a Charitable Foundation** by Kerrie A. Bartlett Walsh at:
www.realtor.org/libweb.nsf/pages/fg609

Housing Trust Funds - Texas
www.nhtf.org/local/bystate.asp?state=TX

NeighborWorks Network
www.nw.org/

NHC Affordable Housing Clearinghouse
www.nhc.org/aff_housing_clear_issues.htm



Inspiration Right Here in Texas!

To see examples of how realtors' associations across Texas have used their time and expertise to help the less fortunate in their communities, read John Gormley's inspiring article, **The Right Thing to Do**, at:

www.texasrealtoronline.com/issues/1201/service/1201service.html

Habitat for Humanity – A Grand Alliance!

A Few Examples of How Realtors are Pitching In ...

Sponsoring a Habitat Home

- The Chattanooga Association of Realtors hosted a luncheon to raise \$40,000 in 45 minutes to sponsor a Habitat home. The event was so well received that the realtors raised over \$100,000, allowing them to sponsor two houses in Chattanooga and help build a Habitat house in another country!
- Over the last ten years, the Louisville (KY) Association of Realtors has partnered with the local homebuilders' association and other corporate sponsors to build six houses.

Hosting and Fundraising

- In Citrus County, Florida, local realtors host an annual golf tournament that raises approximately \$8,000. Proceeds from the event go to the local affiliate and help build homes in Citrus County.
- Realtors in Chester County, Pennsylvania, held a 5K run and a one-mile run/walk race that raised \$10,000 for the local affiliate.
- In addition to sponsoring a successful golf tournament, the Greater Nashville Association of Realtors sells "client acknowledgement cards," advising clients that a donation has been made to Habitat for Humanity in their name.

Assisting Habitat Affiliates with Disaster Relief

- After fire destroyed a Habitat home, realtors in Greeley, Colorado, raised funds to rebuild the house.
- In the wake of Hurricane Charley, realtors in Citrus County collected and donated nearly 100 medium-weight tarps to the local Habitat affiliate.

Providing Real Estate Expertise

If you have an in-depth understanding of underwriting and comparable property evaluations, you can help Habitat affiliates with family and site selection. Your knowledge of real estate would also be valuable on Habitat committees and boards.

Advantages of Becoming Involved

Housing families in your community creates jobs, boosts local tax revenues, and helps communities become enjoyable places to live, work, and conduct business.

Serving others your community has benefits for you as well. On a personal level, volunteer work is deeply satisfying. On a professional level, community service invariably enhances your professional image with current and prospective clients, while allowing you to network in ever-widening circles.

Your realtors' association also benefits from being recognized as an active and respected presence in the community. Community outreach activities create good will, thereby raising the collective image of the association's members.



Once you have selected a project, planning and organizing will help you make the best use of your time and efforts.

If, for example, you decide to sponsor a food and/or clothing drive, contact a local shelter, food kitchen, or other homeless outreach program to see what types of food or clothing they need. Then:

- Use your networking know-how to involve local businesses.
- Ask local grocery stores and/or clothing shops to place donation containers on their premises. And don't forget to ask these and other businesses to donate goods to the drive.
- Publicize the drive as if it were the biggest, community-wide garage sale of the decade! List it in weekly publications and daily papers. Use your influence to have the paper run a human-interest article.
- List specific types of goods you are seeking: non-perishable foods (such as canned goods) and staples (flour, sugar); coats and other clothing that is not too worn or stained.
- Ask a storage facility to donate space for storing items that cannot be distributed immediately.
- Be sure to mention the organization that will be receiving the donations and acknowledge the participating businesses.

Partnerships for Opportunity

Faced with uncertain federal budgets, a sluggish economy, rising unemployment, and a spiking need for affordable housing, housing organizations are finding that innovative and constructive partnerships between different sectors and interests combine successfully to provide financing and create sustainability. Creating housing opportunities in your community is a lot easier when you work with organizations that share your vision:

United Texas: Housing Initiatives That Work

www.texasrealtors.com/web/1/housing/

United Texas helps first-time homebuyers obtain financing and purchase a home. The program was created by the Texas Association of Realtors, Fannie Mae, and the Texas Department of Housing and Community Affairs. Be sure to check **updates on funds available for assisted and unassisted loans** at:

www.tdhca.state.tx.us/sf/fthb/available_funds.htm

Housing and Urban Development in Texas

www.hud.gov/local/index.cfm?state=texas

State HUDs coordinate and participate in a wide variety of grassroots programs including multifamily housing development and rehab.

Texas Veterans Land Board

www.glo.state.tx.us/vlb/vhap/index.html

www.texasrealestate.com/web/1/14/144/veterans.cfm

Housing assistance for veterans through the Texas Veterans Land Board has provisions whereby cosigners and guarantors may be accepted on the veteran's behalf if the veteran has sufficient income to qualify for at least 60% of the monthly payments on the mortgage loan, including taxes and insurance.

The Enterprise Foundation

www.enterprisefoundation.org/majorinitiatives/affordablehousing/index.asp

The Enterprise Foundation's main mission is to create fit, affordable housing. Enterprise has helped low-income families either rent or buy 160,000 affordable apartments and homes. This work represents a \$5 billion investment in communities that benefit from the stability that home ownership and well-designed rental developments bring to neighborhoods.

More Resources

National Association of Realtors

www.realtor.org

Texas Association of Realtors

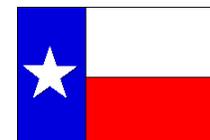
www.texasrealtors.com

International Housing Solutions

IHS's *Down Payment Assistance Program* provides gift funds for down payment and closing costs on any resale or new property – including condos, apartments, and duplexes – to qualified buyers using an eligible program, such as an FHA loan. For buyers, there are no geographical restrictions, no home warranty, and no income or asset restrictions. However, the purchase price must be no greater than \$333,700, although the price may be greater for multi-family homes. Gift funds up to 6% of the contract price can be requested. To learn more, including how sellers replenish the gift fund, go to: www.ihsdap.org

Texas Cares

A down payment assistance gift fund program that complies with FHA guidelines and benefits the Texas Association of Realtors' *Housing Opportunity Foundation* (TARHOF), a 501(d)(3) charitable affiliate of TAR.
www.texascaresprogram.org



National Congress for Community Economic Development

www.ncced.org

National Council of State Housing Agencies

NCSHA was created in 1974 by the nation's state Housing Finance Agencies (HFAs) as a nonprofit organization to coordinate and leverage their federal advocacy efforts for affordable housing. NCSHA's members are the HFAs of every state and more than 350 affiliate member companies that work in the affordable housing field. NCSHA provides its members with a list of state housing agencies and links to their websites. Visit NCSHA at: <http://ncsha.org>