



**Habitat**  
for Humanity®  
of Washington County  
Arkansas

# Habitat Helpers

**Team members:** Erica Kelso, Starla Lawrence, Brooke Ward, Connor Bartlett, Cypress Oury, Daniel Avila, Gareth Fike, Isabelle Pianalto and Juana Gaspar

**Course:** Principles of Biology I

**Instructor:** Dr. Ted Seibert

**Term:** Fall 2019





## About the team

Our EMPACTS project will focus on connecting with a previous project regarding homelessness as well as the availability or lack thereof of affordable housing in our area. For community involvement and resources we will work directly with Habitat for Humanity.

Statistics show that children raised in a Habitat home are twice as likely to go to college. Habitat homeowners report on average 5.2% increase in income and display improved health behaviors, demonstrate greater engagement in their community, and enjoy a better educational outlook. We will look more closely at the environmental impacts of homeownership and how it directly affects a family.

Our team leaders are Erica, Starla and Connor. Cypress made the presentation, Daniel made the trifold pamphlet and Starla was in charge of photography. Connor was our EMPACTS Coordinator, since he's done something like this before. Garette, Starla and Erica met with the Habitat for Humanity director, while Juana and Isabelle were our researchers.



# Roles and Responsibilities

Erica Kelso - Team leader, personal story

Starla Lawrence - Team leader,  
photography, volunteer, volunteer  
opportunities (restore)

Juana Gaspar - Volunteer,  
misconceptions

Connor Bartlett - Website overseer,  
volunteer, introduction, mission  
statement, biology and the project

Cypress - Presentation creator, fundraising  
opportunities

Daniel Avila - Trifold creator, volunteer,  
rental cycle

Garett Fike - Volunteer, economic and social  
benefits of housing

Isabelle Pianalto - Citations, statistics

Brooke Ward - Volunteer opportunities  
(build site)



## OUR MISSION

Seeking to put God's love into action,  
Habitat for Humanity brings people together  
to build homes, community and hope.

**Sponsored and built by Arkansas  
realtors, this will be an opportunity  
to celebrate the contributions  
of our area realtors to our mission  
and to foster community among  
those who join our build.**

Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families create lives filled with possibility and progress. It has taken away the burden of uncertainty, stress and fear.

**If you want more information or have questions,  
email [brandon@habitatwashingtoncoar.org](mailto:brandon@habitatwashingtoncoar.org)  
or call 479.575.9696**



# How does this fit into biology?

People affected by homelessness or the rental cycle can have physical and psychological problems such as:

- Mental illness
- Cardio and respiratory problems
- Sleep deprivation
- Nutritional deficiencies
- Behavioral problems
- Drug and/or substance dependency.

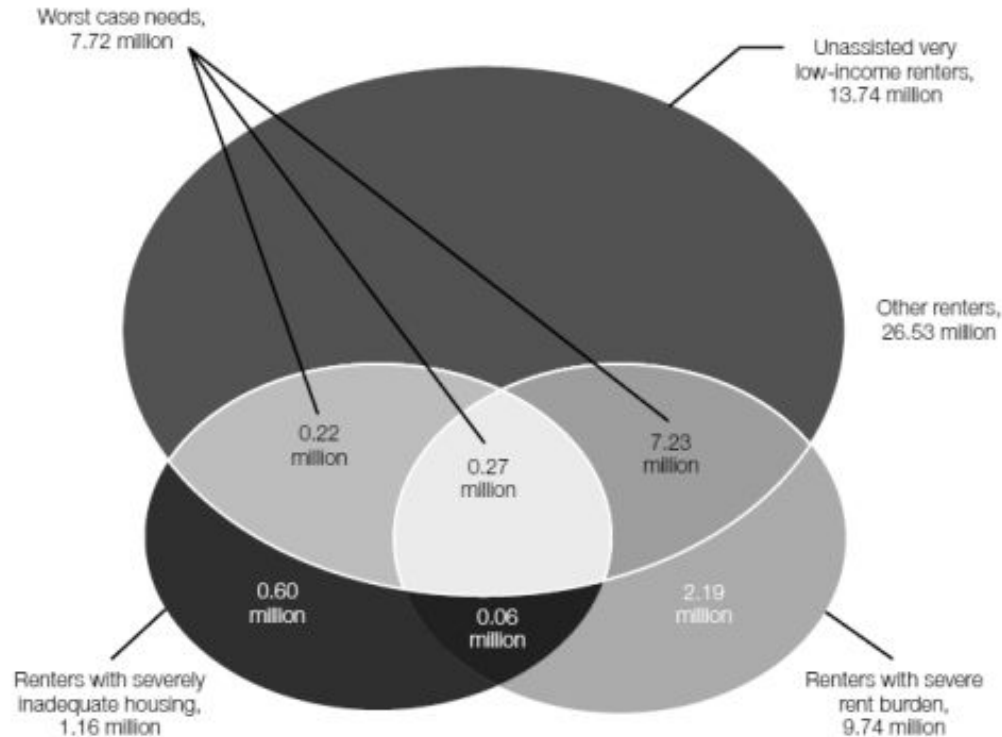


# Rental cycle

As impactful as Habitat for Humanity has been, millions of Americans still live in inadequate housing. Inadequate housing can take many forms, and whether the home is affordable is a key factor in the well-being of the individuals within a household. One in every three families in the United States are paying more than 30% of their income on housing costs -- a level deemed :”unaffordable” -- and worse, one in every six families in the united states are paying more than 50% of their income on housing -- a level deemed “severely cost-burdened.”



# Rental cycle



Note: Not to scale.

Source: HUD-PD&R tabulations of American Housing Survey data

Over a lifetime, a renter can save \$5,000, while a homeowner can save \$200,000. About half the income of a renter will go into paying for a rented home, leaving them in a rental cycle.



# Rental cycle







# Statistics

The best-performing Habitat facts presented to focus groups were the ones that demonstrate how well people can now help themselves after partnering with us. Lower-performing facts focused on aggregate totals, had our organization as the primary actor instead of homeowner families and used vaguer language.

## High-performing facts:

- Children of homeowners are 116% more likely to graduate from college compared with children in families who do not own their homes
- Cost-benefit analysis indicated that the 2,200 Habitat homeowners in Minnesota could be using anywhere from \$6 million to \$9 million less in government assistance annually
- The foreclosure rate on Habitat houses in the United States is less than 2% on an annualized basis

## Lower-performing facts:

- Over 1.6 million families have been impacted by Habitat since 1976
- To date, Habitat has made an impact in the lives of over 6.8 million people



# Statistics

**\$13.84/hour, or  
\$28,794 annually**

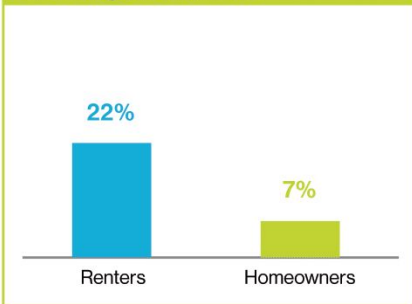
Wage required to afford fair market rent for a two-bedroom apartment in Arkansas (\$720), working 40 hours per week

*(State minimum wage: \$8.50/hour, or \$17,680 annually)*

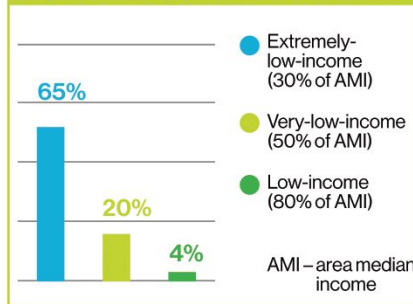
**-59,445**

Shortage of affordable and available households for extremely low-income renters in Arkansas

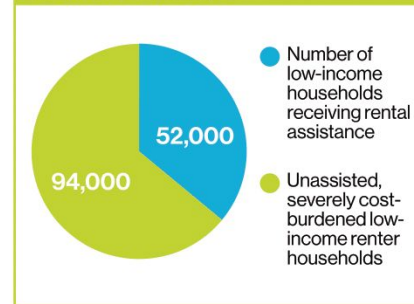
## Households spending more than half of their income on housing in Arkansas



## Households spending more than half of their income on housing by income level in Arkansas



## Most qualified Arkansas households cannot access rental assistance



Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries. Habitat's vision is of a world where everyone has a decent place to live. Through our first U.S. advocacy campaign, Habitat for Humanity is addressing the need for affordable housing by promoting policies that support expanding resources for affordable home production, increasing inclusive access to credit, enabling equitable access to land, and developing communities of opportunity. Learn more at [habitat.org/about/advocacy](https://www.habitat.org/about/advocacy).



# Statistics



## 2018 State of Affordable Housing in Arkansas

Help Habitat make home affordability a reality

In Arkansas,



# 1 IN 10 HOUSEHOLDS

spend more than half of their income on housing.



Because of increased housing costs and growing income inequality, nearly one-third of households in the United States face cost burdens, with housing requiring either 30 percent of their income (cost-burdened) or 50 percent (severely cost-burdened). These burdens leave more than 38 million households with little income to afford the cost of food, health care and other basic necessities. With nearly 19 million severely cost-burdened households in the U.S., advocating for affordable housing for homeowners and renters is as important as ever.



# Misconceptions

**While it might seem surprising, many people don't associate Habitat with donations.**

*"When we first got involved, we thought it was all a hands-on organization. We didn't even consider giving money."* - Dallas Worldly Idealist

*"It's news to me that they need money and not just volunteers. When they ask for money, that tells me I can help even though I am not a carpenter."* - Minneapolis Successful Doer

**Bite-sized currencies can help motivate people to give because they help them realize that everyone can make a difference.**

*"Like \$20 a month: It suddenly becomes, 'Wow, that's really not a lot.' It's doable. And it's a call to action. It's specific."* - Seattle Wordly Idealist

*"I might not be able to afford to build the whole house, but I can help with a roof."* - Minneapolis Successful Doer

*"I like that a little can go a long way. A can of paint can make a difference."* - Dallas Worldly Idealist



# Misconceptions

**“Habitat for Humanity gives away homes, or homeowners are not deserving.”**

The truth is, those who get...

- Send in an application
- Habitat checks out their financials (they can afford a mortgage and have a stable income)
- There is also a home visit
- And a family interview
- The foreclosure rate on Habitat houses is less than 2% on an annualized basis

**“Habitat for Humanity only wants money.”**

- They ask for volunteers
- They ask for donation of trades people with their skill
- Besides money, Habitat also accepts all donations whether materials, labor, and household items



# Economic and social benefits of housing

Housing has tremendous social and economic benefits that affect the health, education and stability of families and communities around the world. Habitat believes housing is foundational to reducing poverty and achieving lasting economic growth.

Stable, quality housing -- having a fixed place to call home -- leads to numerous social, economic, and community benefits. The social benefits for individuals and families can include improved education outcomes and better health. **“A safe, decent affordable home is like a vaccine,” Dr. Megan Sandel of the Boston University School of Medicine testified to congress in 2007. “It literally prevents diseases. A safe home can prevent mental health and developmental problems; a decent home may prevent asthma or lead poisoning; and an affordable home can prevent stunted growth and unnecessary hospitalizations.”**

**A national survey of Habitat homeowners found that 74% said their families’ overall health had improved since moving into their home.**



# Economic and social benefits of housing

Greater tax generation, creation of jobs, opportunities for economic development, increased job retention and productivity, and the ability to address inequality are economic benefits of increased access to quality housing. Community benefits can include more civic participation, improved safety and a greater sense of community pride. Yet, even with evidence of these benefits, current public and private investments for low - and middle - income households are old meeting a fraction of the need across the housing continuum.

While quality housing offers numerous benefits and creates the foundation for families to flourish and thrive, the lack of access to such housing can affect multiple generations, limiting families' ability to generate wealth and to address longstanding and systemic inequality.

Homeownership promotes the accumulation of assets and the passing wealth from generation to generation. Today in the U.S., the difference in wealth between renters and homeowners is vast. **The average renter has just \$5,000 in assets, compared with nearly \$200,000 in assets for the average homeowner.**



# Personal story (by and from Erica Kelso)

## *The Kelso Family*

“The support we receive through Habitat gives our family hope. Hope that our family will thrive. And in thriving with stability we can in turn serve others in the community and create a legacy that changes the trajectory of not only my family for generations but others as well.”

**-Erica Kelso, Habitat for Humanity Family of Washington County, AR**



*I am an Optician, Real Estate Agent, and I help entrepreneurs develop a social media business. But above all, I am a mom of four remarkable kiddos. Being raised by a single mom myself, and knowing personally the challenges a single parent faces, I also have a heart to serve. When my children and I aren't busy with football, cheerleading, swimming, or audio engineering, we enjoy participating with our church and the Single and Parenting group. My future goals include acquiring skills to teach continuing education courses to optical peers and further develop real estate knowledge to become a Broker. This grant would allow for our family to have a space that would provide stability and that we could call our own.*

Erica Kelso





# Volunteering opportunities





# Fundraising

<https://habitatwashingtoncoar.networkforgood.com/projects/68110-realtor-build-2019>

\$88,249 TOWARDS \$150,000



58%

TOWARDS OUR GOAL



9

FUNDRAISERS



50

DONATIONS



0

RECURRING DONORS

We are asking Arkansas realtors to rally their friends, family, and networks to support Realtor Build 2019. By becoming a fundraiser, you will help Erica and her children achieve the dream of homeownership.

Starting a fundraiser is easy to do, and it's fun. We'll even give you all the tools you'll need to make a difference.



# Fundraising

**REALTORS BUILD A BETTER WORLD**

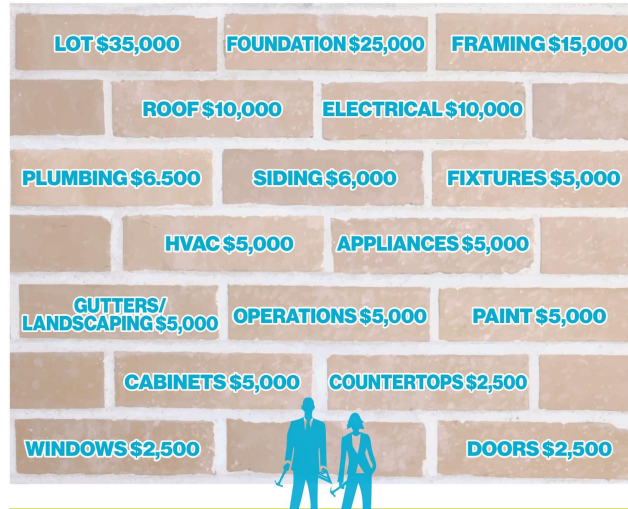
**THANK YOU**

for your commitment to this special build!

2019 REALTOR BUILD

Total Construction Costs:  
\$150,000

The Building Blocks of Funding the Realtor Build:



If you want more information or have questions,  
email [brandon@habitatwashingtoncoar.org](mailto:brandon@habitatwashingtoncoar.org)  
or call 479.575.9696

This shows the cost of everything that goes into building a house.



# Build site

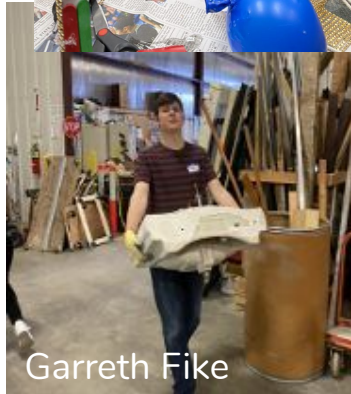




# ReStore



Juana Gaspar



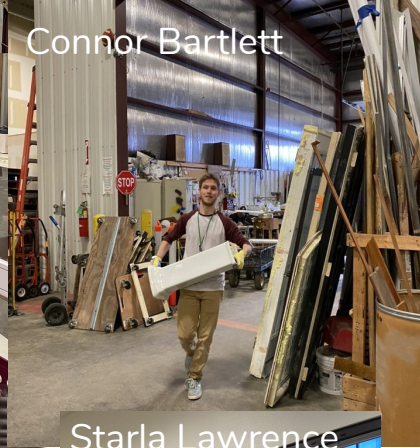
Garreth Fike



Daniel Avila



Juana Gaspar & Garreth Fike



Connor Bartlett



Starla Lawrence

Starla Lawrence



# Acknowledgments

Thank you to the following people for encouraging us, helping us, and giving us the opportunity to accomplish this project. We would also like to thank those who donate to the building projects, especially those who have donated to our very own Erica Kelso's home.

Brandon Swoboda, executive director for Habitat of Humanity in Washington County

Vianna Francis, manager of the Habitat for Humanity ReStore

Dave Baer, construction manager of Habitat for Humanity

Suza Utley, financial director for Habitat for Humanity

Caitlin Coston, University of Arkansas Habitat for Humanity chapter

Professor Dianne Phillips, NWACC EMPACTS coordinator



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*Homelessness*, [depts.washington.edu/triolive/quest/2007/TTQ07033/effects.html](https://depts.washington.edu/triolive/quest/2007/TTQ07033/effects.html).

# Thanks for listening!

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