Making the Dream of Homeownership a Reality

2.5 million children and their parents will be homeless at some time in America this year. Many factors contribute to this epidemic, but the main cause, by a large margin, is a lack of affordable housing. Many families are paying more than 50% of their income for housing. This, in turn, forces them to sacrifice other basic needs like healthy food, regular medical attention, dependable transportation—this list goes on. The long-term effects can be devastating to the development of children caught in the cycle.

Family Promise has partnered with Prosperity Now, a national nonprofit dedicated to expanding economic opportunity for low-income families, on the Partners in Housing (PIH) program to help families transition from homelessness to financial independence and, eventually, homeownership. PIH is modeled after a program developed by Family Promise of Grand Rapids. Over the past eight years, the Grand Rapids Affiliate has moved 94 families into manufactured homes, with a success rate of 92%. Three pilot programs were created in Colorado Springs, CO; Gainesville, FL; and Anoka County, MN to test the program’s viability in a range of markets. Based on those pilots, Prosperity Now granted Family Promise $250,000 to expand the program to Affiliates in Salem, OR; Billings, MT; Knoxville, TN; and Great River, MN. PIH provides families with an opportunity to escape homelessness in a way that is financially responsible while allowing them to become homeowners building their own equity.

HERE’S HOW IT WORKS:

Manufactured housing communities, often called trailer parks, have units on lots that have been distressed or abandoned. PIH, with the support of Family Promise Affiliates, each of which has a large pool of volunteers, donors and supporters, is uniquely positioned to address that issue. With professional oversight to ensure a unit can be rehabbed, an Affiliate can find both the labor and the funding to refurbish a unit and make it habitable. Additionally, it can provide the ongoing case management support so a family placed in the unit can have the support needed to maintain its housing.

In the end, once the family has successfully transitioned in place, they gain title to the unit and become homeowners.

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Why I Give
DONOR SPOTLIGHT

Margo Greenfield doesn’t see herself as a philanthropist, but that’s exactly what she has become. Observing her parents’ quiet work for their church and community and speaking out in the larger world set an example that she sought to model for her own children.

“When the kids were young we volunteered with Family Promise as a family. My husband, children, and I would prepare and serve meals, and my kids played with the children in the program,” Margo explains. “My kids never thought they were doing anything exceptional – they were just playing with other kids and sharing their games and time with children whose families were in a temporary jam.”

What Margo likes about the way her family’s support of Family Promise has grown over time is that it happened in a very organic, uncontrived way.

“If children are raised with an understanding of how important it is to give back to the community, it becomes a part of who they are. It doesn’t require any thought, it just happens. It becomes a habit,” she says.

As the years went by, and with more time and resources available, Margo and her husband, Dan, began to think about their giving in a more focused way, first by charting out categories that were important to them: poverty, education, environment, social justice, the arts, and their church. Later they began to think about impact, about how their gifts might prompt significant change for an institution or the families it served.

But it was the concept of pledging within religious institutions that reshaped Margo’s giving philosophy. Recognizing the security a regular source of income offers non-profit organizations to ensure they can operate and do good works throughout the year, she and Dan began supporting Family Promise monthly.

“Monthly donors like Margo are so important to us,” says Cara Bradshaw, Chief Impact Officer at Family Promise. “Having the security to make plans and count on the support and resources to execute them is invaluable and allows us to better support our families.”

Margo sums things up this way: “I’ve been involved with Family Promise for years, and I know the great work it does helping families in need. I hear family stories and I know my support makes a difference.”

To join Family Promise’s monthly giving program, the Promise Guild, visit: https://familypromise.org/donate.

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“Manufactured housing has long been an important part of the affordable homeownership system in the US,” says Doug Ryan, Director of Affordable Homeownership for Prosperity Now. “This new partnership between Prosperity Now and Family Promise is an exciting opportunity to benefit families transitioning to permanent homes in manufactured housing.”

The PIH program builds on resources that already exist in Family Promise communities, providing permanent housing to families at a fraction of the cost of other programs. It allows (Continued on page 4)
Given a hypothetical situation, people may speculate about what treasured personal items they’d save from a burning building, but Maya and her family didn’t have the luxury of making those choices when a devastating fire destroyed their home. The only possessions spared were items they’d left in their car when they came to Family Promise of Greater Roanoke, Virginia.

“Maya was one of the most dedicated parents we’ve seen,” says Aaron Dowdy, Housing Stability Manager. “Though she was still dealing with the trauma of the fire when we met her, she was resolved to move her family forward.”

In addition to handling the stress of the disaster, Maya had to determine her family’s future. As an independent massage therapist, she couldn’t work without her equipment.

Because meals and shelter weren’t a concern as part of Family Promise’s rotational program, Maya could focus on rebuilding her family’s world with guidance from her case manager. Family Promise connected them to a local agency that provides clothing to those in need. Through Family Promise’s workforce development program, Maya created a new résumé and eventually found work with a local chiropractor.

Once Maya was employed, Family Promise worked with Rapid Re-housing, an intervention service that returns those experiencing homelessness to permanent housing, to find her family a new home. The service covered the security deposit and first month’s rent to give the family a head-start on their new life. Family Promise’s financial literacy program, New Beginnings, enabled her to create budgeting, savings, and spending strategies to use moving forward.

Maya so successfully implemented the strategies she learned, Family Promise selected her for further financial planning coursework that the Affiliate hosts with a professional financial expert. Through this program, a local bank matched the family’s savings in predetermined incremental amounts, and by the time Maya completed the nine-week course, she had saved more than $5,000.

Once Maya had money to put toward a new home, the family’s path to independence skyrocketed. She started her own business – a café and yoga studio – where her mother helps with the cooking. Her son is thriving in school. Family Promise wrote a reference letter for Maya to enroll in a master’s degree program in nutrition, which she just completed, and she now offers weekly nutrition workshops to in-program and Family Promise graduate families as a way to help those in a position she once experienced.

Family Promise played such a valuable role at a critical time in her life that Maya feels compelled to give back in other ways, as well. She has served on the Affiliate’s board of trustees, babysits children in the program while their parents attend financial literacy, parenting, and health and wellness classes, and has mentored another Family Promise family.

Maya is grateful for the services Family Promise provided her beyond the critical shelter she was seeking when she arrived. “They continue to help you after you find a home,” she says. “Even after you find a job. I don’t know of any other place that does that.”

![Child Homelessness by State](image)

This year 2.5 million children will experience homelessness in America.

Number of children that experienced homelessness in 2015 by state:

- 1 in every 1-15 children
- 1 in every 16-25 children
- 1 in every 26-40 children
- 1 in every 41+ children

74% of families served by Family Promise nationwide secure housing within 9 weeks.
Family Promise® is a national volunteer-based nonprofit organization founded on the belief that Americans are compassionate people who want to make a difference.

We are committed to helping low-income families and families experiencing homelessness reclaim and maintain their independence. Our holistic, community-based response provides a comprehensive set of solutions through prevention, shelter, and stabilization programs nationwide.

“Family Promise is thrilled to work with Prosperity Now,” said Family Promise CEO Claas Ehlers. “Their commitment to helping people achieve financial stability and success makes them an ideal partner as we continue to create innovative solutions for the families we serve.”

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for asset building by participating families, community engagement by volunteers and corporate partners, and it is easily replicable in communities nationwide.

For information, contact Corina Borg at cborg@familypromise.org.

Welcome our New Affiliate

LINN COUNTY, IA