

HONK happenings

A NEWSLETTER FOR FRIENDS OF HOUSING OPPORTUNITIES OF N. KENTUCKY AND ELEVATING LIVES THROUGH HOME OWNERSHIP

Summer 2006

Summer has been so full of activity and challenges the HONK staff is sending this update to our friends. Thanks for being our friend in the past and our hope is that you will walk with us into the future.

Research or Common Sense, HONK Works

Did you ever read in the paper or hear on the news, a new study shows (fill in the blank)? Then you think to yourself, "that is just common sense; they did not have to do research to discover that." Many things in the world however, are in fact, researched, analyzed and interpreted. Affordable housing and low-income homeownership is no different.

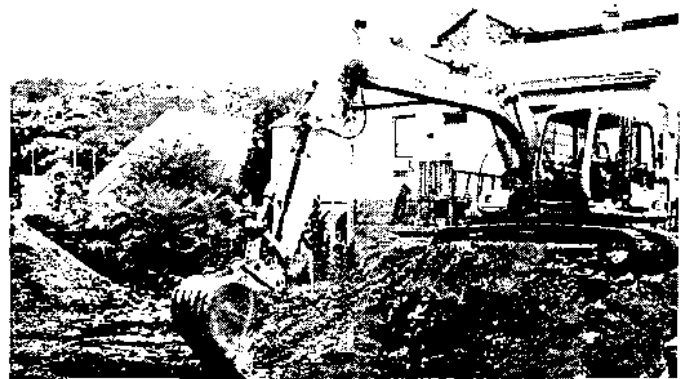
Consider some things we found. Some researchers claim that there are personal and family psychosocial benefits to homeownership. Rossi and Weber (1996) found a positive association between self-satisfaction, happiness and homeownership. Rohe and Stegman (1994) report a statistically significant increase in self-rated life satisfaction among low-income homeowners. Some have argued that owning one's home leads to increased self-esteem and a sense of personal competence (Clark, 1997). Green and White (1997) found that children in low-income homeowner households were more likely to stay in school and less likely to become teenage parents than children in rental households. Haurin and associates (2001) suggests that low-income homeownership foster improved living environments that, in turn, are supportive of emotional and cognitive development in children.

Researchers claim that there are other social benefits to owning a home. Low-income homeownership is proposed as a stabilizing influence in neighborhoods, affecting property values and social conditions such as crime and dropout rates (Rohe and Stewart, 1996; White, 2001). Low-income homeownership has been positively linked to participation in volunteer organizations and political activity (Rohe and Stegman, 1994). Underlying these assertions is the notion that obtaining owner-occupied property transforms the individual or family from a marginally interested temporary resident of a neighborhood community into person(s) with substantial and permanent stakes in the surrounding environment. Basically, this theory proposes that

homeowners will protect the investment they have in their homes by becoming more involved in the community. Clark (1997) argues that owning one's own home contributes to self-esteem. Owning a home is generally considered as influencing perceptions of control of one's own life (Rossi and Weber, 1996).

Research or just plain common sense, HONK strives to help elevate lives, strengthen families and change neighborhoods by helping low income working families share in the American Dream.

Joe Gallenstein



Starting on a new build for HONK

If you were Bill Gates....

With all her obvious holiness, simplicity, wisdom and goodness, Mother Teresa of Calcutta was questioned and even criticized as to why, with her prominence and international audience, she never addressed or challenged the root causes of poverty and India's (and other countries') social structure. Instead she just kept reaching out lovingly to the poorest of the poor.

If you were suddenly moved to make a difference in the lives of the poor what would you do? Take sandwiches to the homeless, help at Echo in Newport or the Parish Kitchen in Covington? Would you "give a fish" or "teach them to fish" i.e., take a short or long term approach? If you would want to work through an agency, how would you know if the agency is efficient or honest (any more than knowing whether the tale of woe from a

panhandler is truthful)? How would you know whether your support is appreciated or if it makes a difference?

Bill Gates is reportedly determined to be results oriented in the billions of dollars he is investing in addressing poverty. Perhaps it will be easier in other countries which are financially poor but at least culturally intact: the welfare system in this country has done a terrible disservice in making it honorable to be on the dole and feel entitled to be supported without personal endeavor. He deserves a lot of credit, but may find that attacking poverty is more challenging than running Microsoft.

It's really not easy, is it? How do we determine the "deserving" poor? How do we care for the immediate needs and the long term solutions to the cycle of poverty?

It's obvious that HONK is a very small player and isn't the only endeavor in the area working to improve society, but it stands up pretty well to many of the questions raised above: it puts families into decent homes in the short range. It motivates families through the hope of home ownership in a long range development and also improves blighted neighborhoods and taps the good will of hundreds of volunteers. Thanks for whatever brought us together in the past. I hope HONK can continue to merit your support as an efficient program to touch and elevate our neighbors who need a helping hand and who are willing to better organize their lives to own a home and give a model to their children of what they might achieve when they grow up.

As HONK draws close to completing our 15th year, we are full of amazement and gratitude that we are still here and have far surpassed the average longevity of new corporations. We are deeply indebted to the many who have believed in HONK's leadership and its mission and have compassion for the low income families whose lives we hope to elevate through home ownership.

Jack Goeke



WRC stops to pose for a photo.



Blessed Sacrament crew hard at work on many tasks



Blessed Sacrament Parish has Extreme Weekend II for HONK

Ty Pennington doesn't have much on Matt Schamer...except maybe a bigger budget! Still, it is amazing what organization and enthusiasm can accomplish in two days. Matt Schamer, parishioner at Blessed Sacrament Parish, coordinated the HONK portion of that parish's Extreme Service Weekend held July 22 and 23.

The concept is similar to what many watch every week on television: take a house that is in bad disrepair and fix it up in a very short time frame. The goal was ambitious: "I would like to be able to walk away on Sunday evening and, except for the carpet to be laid, the family be ready to move in," said Matt. More than fifty volunteers signed up for 3 and 4 hour blocks of time. A few were all-dayers, both days! And a lot got finished: interior and exterior painting; newly tiled kitchen floor; rebuilt second floor porch-deck; back yard fence. The carpet is on order!

Thanks Matt and Blessed Sacrament Parish.

Affordable housing is one of those terms that means different things to different people. To some it means housing the poor or government subsidized housing. In a lively roundtable discussion, I heard a

woman say: every homeowner who has a mortgage is government subsidized; it's called the mortgage interest deduction on their income tax." A gentleman opined "Indian Hills has affordable housing; it's affordable to those who can live there."



We will get this water problem solved and build these driveway walls

Simply put, affordable housing is a calculation of total housing costs to income ratio. If mortgage or rent payments exceed 30% of household (gross) income, the house or apartment is considered unaffordable, or the occupant is called "cost-burdened." It seems evident to me that if someone is making a very high income, he or she could spend upwards of 50% of the income on mortgage. While this person might be, by definition, cost-burdened, there is usually enough income to ease serious financial stress. Conversely, consider a working single mother of 2 children, a boy and a girl making 12.50 per hour. If she goes over 30% of her gross income for housing costs, she does not have much left over for other household needs.



Must be lots of fun to paint for HONK!

For 15 years, Housing Opportunities of Northern Kentucky has helped families in the latter category; not because we espouse a particular social or political agenda, but because we believe it is a good

– dare we say holy – thing to do. Christ exhorts us to see Him in everyone we meet (see Mt. 25).

Over these many years we, with your generous support, have done more than built and rehabbed houses – but provided safe shelter, opportunities for self-sufficiency, pride in accomplishing a dream. More importantly, we have encountered Christ.



George Burger and Joe Fischer are both very busy.

Tools

Makita. Dewalt. Craftsman. It seems these days that the HONK volunteers bring stronger and more powerful tools to work on our homes everyday. We have seen our drills go to cordless and then from 6.5V to 24V. The more power, the better we can do our job. I once heard one of our faithful volunteers, who was probably there for the invention of the first hand-turned drill, say, "Don't hand me a tool unless it's a power tool". As seasoned as our volunteers may be, they have become accustomed to the luxury of advanced technology.



Len Cooper uses his new Ridge sawsall on a HONK project.

It seems that as the power tools increase, so do we also advance in the tasks that we undertake. We are able to take on more complex jobs. Whether we are hanging drywall with our automatic screw guns or drilling a four inch hole through a poured foundation, HONK is undertaking tasks that we would have previously contracted out.

Recently, we have acquired our largest tool yet – the Bobcat. We are now moving more soil, trees, and rock than ever before. We can accomplish in three hours what would have taken three days of hard labor. With the help of the Bobcat, HONK has built the longest and largest retaining walls to date. Even my two year old daughter, Logan, is in awe as



she watches daddy in the driver seat. After one encounter with it, she now thinks that all I do at work is operate the Bobcat. Every day as I leave for work, with the few words that she does know, Logan asks if I am going to drive the Bobcat.

Logan, a want-to-be volunteer checks out the equipment..

I am sure with new properties coming up we will be seeing new and more powerful tools being brought in by the volunteers. **Erie Lutkenhoff**

Do you remember who first believed in you? Who first encouraged you to know you can accomplish? Do you remember your self-esteem being built, strengthened?

Many of us have been so blessed because we did have a very significant someone conveying life skills long before we would have recognized those terms.

In working with our HONK families, we often find they have not been given that boost of confidence. They lack the knowledge to accomplish basic things we can take for granted. There is often not a good, positive barometer for them to measure if they are on track with taking care of the issues necessary to navigate life.

We try to offer structure in our home ownership program. Educational sessions are required because we do want them to succeed.

Sometimes we can be that voice. You know, the one that says 'you can do it'; 'we are here for you'; 'we believe in you'. Sometimes HONK's voice says 'I'm proud of you' and 'I love you'.

Actions of staff and volunteers say this as well as words and hugs. **Kathy Bell**

Congratulations Eric & Julia on the birth of your 2nd daughter, Avery! (and Logan approves)



Scranton guys 'hard at it'

Margaret is a single working mother. During the scholastic year she works in the kitchen at a local public school making less than \$14,000. When school is out, she finds the best job she can making minimum wage, with few hours offered to her. Margaret has 2 children. Her oldest is Rosie, a little girl with much responsibility who just wants to be a "normal" kid. When Rosie was younger, she went to a parochial school. With smaller classrooms and more attention, she was happy and brought home "A's & B's". But Margaret couldn't afford the tuition, even with financial assistance from the school. Now Rosie attends public school. Her grades are failing and she is growing up too fast. Margaret's youngest is Cortez. Cortez is 9 and attends a special school. He is blind and autistic taking round-the-clock care. Margaret's boyfriend, Mick, has pancreatic cancer. When he found out he had cancer he was living with them. "I couldn't just turn him away. There is no one else there for him. Letting him continue to stay with us is the 'right thing' to do." Margaret herself is not in good health. She is diabetic. The stress she carries just compounds her problems.



Bob Lutkenhoff works on the garages at HONK

It wasn't always like this. When Margaret first interviewed with Mary Ann, Mick wasn't sick, she was getting child support on a regular basis and her health was stable.

HONK is about elevating lives, strengthening families and neighborhoods by creating the possibility for lower income working families to share in the dream of owning their own home. Margaret's story shows that life moves on and things can change overnight. HONK has connected Margaret with different agencies that can help in different ways. We don't just work with housing. HONK is given the opportunity to touch so many different facets of the lives of our families and often, extended family and friends. Walking with our families is really a ministry not a job. Sitting with Mick, playing with Cortez, jump roping with Rosie and working with Margaret has been a blessing both personally, as well as, learning more about different agencies and how we can collaborate to help others. What an opportunity!



Guess they're not afraid of heights!

WISH LIST

T shirts with HONK logo.

Laptop computer

Economical used car

1 day a week/month weekday volunteers

Some skills that would assist us are (but not limited too):
electrical, plumbing, carpentry skills, painting, yard work,
minor maintenance, etc



More workers at the 213 Bush blitz!



Tom Schipper & Mike Emark setting a post

Opportunity(op-por-tu-ni-ty) – 1. advantageous chance; a chance, especially one that offers some kind of advantage. 2. favorable conditions; a combination of favorable circumstances or situations.

What opportunity awaits you?

(This is a real HONK client. All names have been changed to respect the dignity of the family.) Marcia Jennings

HONK Friday E-notes

"Marketing cuts across every aspect of any business," said Jim Steginan, one of HONK's Board of Directors members. Out of this observation, HONK initiated what we like to call the Friday E-notes. This is a brief (usually less than one page) email. It's a way to keep us all connected and up to date on the most current activities of HONK. It is also a place where HONK can make specific request for items, donations or volunteers. If you would like to be included, email us at honk@fuse.net and we will add you to the list.

WOW!

Numerous times each year HONK is the beneficiary of a special event. We very much appreciate these donations of time, talent and treasure.

Recently, as mentioned previously, Blessed Sacrament Parish worked a Saturday and Sunday on 213 Bush Street in Covington. We were blessed by the generosity of 52 volunteers who spent a total of 341 work hours on this project. We also received donations from ICI Paints and Sherwin Williams paints (painting supplies), Steffen's Tool Crib (equipment) and Blessed Saerament (food and drinks).

Again this summer we received help from seniors at Scranton Prep School in Pennsylvania, by way of Franciscans of the Poor. They spent over 100 hours with us on various tasks.



A part of the blitz crew paints the outside of 213 Bush

Toyota is sending 25 employees to renovate Ridge Avenue in Hebron on 8/16 and 8/23.

Another big one for us is our new construction; we broke ground on 7/26 and poured footers on 8/3 for the duplex we are building at 919-921 Philadelphia Street in Covington.

Other facts: we submitted bids for three properties; moved ten families into HONK homes in 2006 thus far; in process of renovating three houses; and completed construction of four bay garages which will be rented to our neighbors.

Steve Lutkenhoff

Special note of thanks to the boys and girls of Holy Cross High School for coming to HONK on Saturday, July 15th, and washing all of the HONK vehicles including the bobcat!

No Duct Tape for HONK

That's right. There are many situations where folks will reach for a roll of duck tape as a way to 'fix it'. But, not here at HONK. Our volunteers have skills and broad experience thus they know the proper solution for any problem encountered at a HONK house.

Yes, it is true that many think that the essential tool box consists of only a roll of duct tape and a can of WD-40. Not our volunteers who have access to any tool they may need as well as tools that may never be used. HONK has a complete set; finding them is often a problem. (many have been donated.)

But, back to duct (not duck) tape. Just to let you know, HONK volunteers would never use duct tape:

- on a broken stairway banister,
- on the knees of their pants.(for extra protection or comfort),
- to wrap a leaking downspout,
- in place of electrical tape,
- to hide a crack in the ceiling and paint over it,
- to mend a window screen, or
- to repair a kitchen cabinet drawer.

So, when it comes to fixing it right we are reminded of a quote by Sir Arthur Conan Doyle: "It has long been an axiom of mine that the little things are infinitely

the most important." Now there are some who say, "We do know that duct tape is no little thing and probably the most infinitely important thing." We at HONK agree with Tom Edison: "There is no substitute for hard work.", but recognize that duct tape is quite often a substitute for hard work.

So in conclusion I leave you with this thought: if you want to avoid the nasty hard job of cleaning your gutters next spring, seal the tops of the gutters with duct tape this fall!

(next Newsletter I'll discuss HONK's use of WS-40)

Steve Lutkenhoff



I H M youth remove old carpet & prepare site for the blitz crew at 213 Bush Street.

Do you remember the first time that you purchased a house? Was it scary? Or did you know that you would always have that payment? Had you saved for a long time to make your purchase? What if no one in your entire family had ever owned a home, would that have made a difference?

Part of the initial interview with HONK clients are the questions: Have you ever owned a home? Did/Do your parents own their home? Do any of your siblings own their homes? The majority of our clients do not have "yes" answers for these questions. When we are helping one of our clients to get ready for purchase, it is very stressful, even though they really want to do it, they are also very afraid. What if they can't make their house payment? What if they get sick? What if their children get sick? What if they lose their job? Savings accounts are not usual for HONK clients. Most clients that start savings accounts find it necessary to deplete their funds regularly. When we work with clients on budgeting, we do try to build in savings plans. How do you budget any amount to save when it is a struggle just to pay the bills? I do not mean to imply that HONK clients are the only ones with struggles. The many inequities and trials in life just happen and are faced by all of us. These are just some of the questions to ponder while you/we are trying to live our daily lives mirroring Christ to the best of our ability. We ask you to pray not only for HONK, but for our families.

Mary Ann Robinson