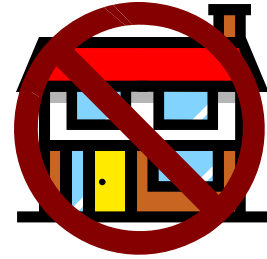


Activity #1
Basic Facts About Homelessness

Handout Masters

Basic Facts About Homelessness

Are YOU in the Know?



At one time or another, you may have wondered how people lose their homes and what it's like not to have a home.

Answer the questions below as thoughtfully as possible. As you answer them, keep in mind that this is not a test. Your answers won't be graded. It's just a way for you to find out what you already know about homeless issues.

1. How do U.S. and Texas laws determine that a kid is in a homeless situation?

2. a. Every night in the U.S., about how many people experience homelessness? _____

- b. Over the course of a year, about how many **million** people become homeless? _____

- c. **True or False:** Single-parent families and homeless youth are among the fastest growing subsets of the nation's homeless population. _____

- d. **Yes or No:** Is homelessness a significant problem in America? _____

3. What are 10 common reasons that people become homeless?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

4. Why don't homeless people just live with family members?

5. What is the current hourly minimum wage (before taxes or any other deductions)? _____

6. The federal government says housing is "affordable" when a people pay no more than a certain percentage of their income on housing. What is that percentage? _____

7. Why don't homeless people just get jobs and earn money to pay for a place to live?

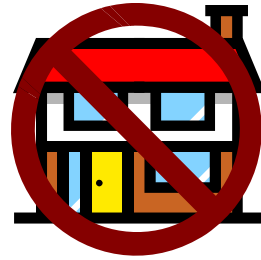
The following questions focus on kids without homes. You probably know some of these kids, or at least see them every day. However you may not know that they are experiencing homelessness because they don't often tell people.



8. An estimated 1.3 million young people are in the street each night.
9. Children and older kids become homeless because the adults who care for them are too lazy to work.
10. Kids who choose to be homeless rather than live with their parents are just being rebellious.
11. Teens in foster homes are at increased risk of experiencing homelessness.
12. Non-judgmental assistance is available for kids without homes.

TRUE	FALSE
TRUE	FALSE
TRUE	FALSE
TRUE	FALSE
TRUE	FALSE

Basic Facts About *HOMELESSNESS* Now You Know



1. How do U.S. and Texas laws determine that a kid is in a homeless situation?
Answer: The federal McKinney-Vento Homeless Assistance Act and similar laws in Texas say that kids are in a homeless situation when they don't have a fixed, regular, and adequate nighttime residence. This definition includes:
 - kids who are:
 - sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
 - living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
 - living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings;
 - living in emergency or transitional shelters; are abandoned in hospitals;
 - awaiting foster care placement
 - kids who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings
 - migratory children only if they are living in circumstances described above.

2. a. Every night in the U.S., about how many people experience homelessness?
Answer: 750,000

- b. Over the course of a year, about how many **million** people become homeless?
Answer: Between 2.5 and 3.5 million

- c. True or False: Single-parent families and homeless youth are among the fastest growing subsets of the nation's homeless population.
Answer: True

- d. Is homelessness a significant problem in America?
Answer: Yes

3. What are 10 common reasons that people become homeless?

Answer:

1. The family has no insurance to cover major damage to their home due to a fire or a natural disaster, such as a hurricane, a tornado, an earthquake, or a flood.
2. The person whose income supports the family loses a job.
3. The person who supports the family has a job that requires a car. The car is necessary not only to get to and from work but also to go from place to place during the day. The car breaks down and the family can't afford to fix it or buy another one. The person has to quit that job and look for a job that doesn't require a car.
4. A full-time job on which the family depends to make ends meet becomes a part-time job.
5. The family's income doesn't keep up with basic cost-of-living expenses.
6. The family gets behind on monthly payments (such as rent, utilities, loans, credit cards), so that it's not possible to make all the minimum payments.
7. The family has an unplanned major expense, such as a trip because of a family emergency.
8. The family has no health coverage or hospitalization plan to cover bills when one of them has surgery, a major injury, or a serious illness.
9. A family member spends all the money on an addiction to alcohol or drugs.
10. The family has to pay for long-term care for a family member or close relative.

Here are four typical examples of families who could easily become homeless:

Scenario #1

Joe and Carol have two children. Joe makes \$7 an hour washing and detailing vehicles at a car dealership. The family was living in a mobile home until it was flooded out two days ago during a major hurricane. The mobile home was paid for, but they didn't have insurance, so it's a total loss. Joe and Carol don't have any relatives living nearby, but they want to stay in the area because of Joe's job.

Scenario #2

Alex is a pharmaceuticals sales rep who makes nearly \$100,000 a year. His wife, Brenda, is a high school graduate who spends her afternoons doing volunteer work for several local charities. Last year, Alex and Brenda purchased a new home in an exclusive neighborhood. Alex drives a new Lexus 4-door sedan; and Brenda drives a new Lexus SUV. They are paying for both vehicles on 48-month payment plans. They are also making monthly payments on the cars they bought for their twin daughters, who turned 16 two months ago. Last week, Alex had a major stroke. His physical therapist says that it will be a long time before Alex can walk without assistance. His doctor says he may never be able to drive again because his vision and coordination were affected by the stroke.

Scenario #3

Thomas and Marie have four young children. Thomas has a minimum wage job working as a janitor for a large insurance company. He works from 1 p.m. to 9 p.m.

and uses the local transit to go to and from work. Last year, Thomas and Marie moved in with his mother, Margaret, because she was no longer able to look after herself. Every day, Marie assists Margaret with physical tasks, prepares her meals, and helps her bathe and dress. Thomas and Marie don't pay rent, but they do pay the utility bill and buy groceries to feed everyone in the house. Last week, Margaret told Thomas and Marie that they would have to find another place to live because the four kids were getting on her nerves.

Scenario #4

Traci is a single mom with two small children. She and the kids live in a rental home with Traci's grandmother, who receives \$235 a month from Social Security. Traci dropped out of high school but is now working studying at home to get her GED. Traci works 30 hours a week at a Chinese restaurant, where she makes \$8 an hour including tips. She pays her Grandmother \$100 a week to look after Barry and Sean while she is working. Last week, the landlord told Traci's grandmother to move out as soon as possible because he wants to give the house to his son, who will be getting married next week. Traci and her grandmother don't have any savings and don't know where they will find the funds to cover the costs of moving into a new place.

4. Why don't homeless people just live with family members?

Answer: Sometimes they do. But they are still considered homeless if they are "doubling up" with family or friends because of the situation.

Families who are doubling up with friends or relatives because they have no other housing options are considered homeless under the McKinney-Vento Homeless Assistance Act. The Act recognizes that doubling up is a temporary situation, one that is often prohibited by public housing laws and landlords. If the extra family were discovered, both families would likely be evicted. Moreover, doubled-up friends or families often impose space and financial burdens on the host family, and the guests are often asked to leave after a short time.

Also, keep in mind that many people in homeless situations are fleeing from domestic violence and abuse. In addition, people who are exiting the criminal justice system, mental health facilities, foster care and other long-term care arrangements, do not have families to whom they can return home.

5. What is the current hourly minimum wage (before taxes or any other deductions)?

Answer: \$5.15 an hour

The **minimum wage** is defined as **the lowest wage, determined by law or contract, that an employer may pay an employee for a specified job.**

Most states also have established a minimum wage for their workers. No state's minimum wage can be less than the federal minimum wage but it can be more.

6. The federal government says housing is "affordable" when a people pay no more than a certain percentage of their income on housing. What is that percentage?

Answer: The federal government says that affordable housing is housing that costs **no more than 30% of a person's income.**

The U. S. Department of Housing and Urban Development (HUD) says:

The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.

An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

Source: www.hud.gov/offices/cpd/affordablehousing/index.cfm

This is one reason that people concerned about the limited availability of “affordable housing” are urging the federal government to raise the minimum wage until it is truly a “living wage.” A “**living wage**” is defined as an hourly wage that enables a person working 40 hours a week, with no additional income, to afford food, housing, utilities, health care, transportation, and a certain amount of recreation.



7. Why don't homeless people just get jobs and earn money to pay for a place to live?
- Answer:** Many people experiencing homelessness work every day but do not earn enough income to pay for housing. Using the government's “no more than 30%” definition of affordable housing, a minimum wage worker would have to work 114 hours a week to afford a two-bedroom apartment that cost no more than 30% of his or her income. Even **two** people working 40 hours a week at the minimum wage would have to spend more than 30% of their combined income to rent a two-bedroom apartment.

Now let's focus on **kids** without homes because you probably know some of these kids, or at least see them every day. However you may not know that they are experiencing homelessness because they often hesitate to tell people.



8. An estimated 1.3 million young people are in the street each night.
- Answer:** True
Homeless youth are among the fastest growing subsets of the nation's homeless population.

9. Children and older kids become homeless because the adults who care for them are too lazy to work.

Answer: False

There are many people who work every day of the week but do not make enough money for rent and bills. There is no place in the United States where a minimum wage job provides enough income to afford a two-bedroom home.

10. Kids who choose to be homeless rather than live with their parents are just being rebellious.

Answer: False

In reality, youth sometimes leave home to escape domestic violence or physical, sexual or emotional abuse, or because their families cannot accept their sexual orientation or parenting status.

11. Teens in foster homes are at increased risk of experiencing homelessness.


Answer: True

Some youth are homeless because at age 18 they “age out” of the foster care system without having been prepared to make a successful transition to adulthood. Many leave without knowing basic skills like how to prepare meals, how to balance a checkbook, or how to apply for a job.

12. Non-judgmental assistance is available for kids without homes.

Answer: True

Assistance is definitely available for kids experiencing homelessness. In addition to your school district’s homeless education liaison and numerous social service agencies, there are confidential, toll-free hotlines and help lines for kids without homes and kids who have run away. Several resources are listed on the next page.

Name	Toll-Free Number	Web Site / Additional Information
Texas Runaway Hotline 	1-888-580-4357 (1-888-580-HELP) Español también	www.texasrunaway.org/ Besides staff and volunteers who care, the hotline has a database with more than 2,000 listings for community services throughout Texas. If you've run away and are ready to go home, these folks can help you access a free transportation service called <i>Operation Home Free</i> .
National Runaway Switchboard	1-800-621-786-2929 (1-800-RUNAWAY) Español también TDD: 1-800-621-0394	www.nrscrisisline.org/ Non-judgmental, confidential crisis intervention and local and national referrals through a 24-hour hotline for youth and their families. Can act as a message center between kids and parents and also arrange conference calls. Free transportation home. No caller ID.
Covenant House / Nineline	1-800-999-9999 Español también TTY: 1-800-999-9915	www.nineline.org/ National hotline with information and referrals for kids under 21 who are in homeless situations, who have run away, or have other troubles. Web site has email option for kids who would rather email than talk.
Children of the Night	1-800-551-1300	www.childrenofthenight.org/ A runaway/crisis hotline you don't have to be running away to call, talk 24 hours a day about anything. If they can't help, they will refer you to someone who can.

Questions and answers adapted from the Teacher's Guide of the National Runaway Switchboard's **Runaway Prevention Curriculum** at www.nrscrisisline.org/teacherguide1.pdf, and from the **Homeless to Harvard** curriculum at www.endhomelessness.org/pub/Lifetime_ans.pdf

Activity #2
Hard Times in Texas

Handout Masters

Hard Times in Texas



Imagine that your mother's friend, Marie, wants to move to Texas, but she isn't sure whether to live in Temple, Waco, or a small rural community. Marie has a 14-month old daughter named Ellie. Let's see what her monthly expenses would be in each area she is considering.

Monthly Expenses for One Parent, One Young Child in Texas

Monthly Expenses	In the Killeen-Temple Area (\$)	In the Waco Area (\$)	In Rural Areas of Texas (\$)
Housing including utilities	522	495	396
Food	230	230	230
Child care	316	316	316
Transportation	148	158	197
Health care	241	241	241
Other necessities	233	225	194
Taxes	92	76	18
Totals:			

Source: Basic Family Budget Calculator at www.epi.org/content.cfm/datazone_fambud_budget

- Let's see what Marie's monthly and yearly expenses would be in the three areas she is considering. Add up the three columns in the chart above and enter the totals in the **Monthly Expenses** column below. Then compute the **Annual Expenses**.

	Monthly Expenses (\$)		Annual Expenses (\$)
a. In the Killeen-Temple area		x 12 =	
b. In the Waco area		x 12 =	
c. In a rural area of Texas		x 12 =	

2. Now let's look at Marie's income.

- a. Marie is currently working full-time for the **minimum wage**.
That means she is making how much per hour? _____

A person working 40-hours a week works 2,080 hours per year.

- b. Therefore, what would Marie's **annual** earnings be, working full-time at a minimum wage job? _____

3. Because she doesn't have a lot of work experience, Marie expects to continue working for the minimum wage if she moves to Texas.

Looking at the **annual** expenses you calculated on page 1, can Marie afford to live in:

- a. the Killeen-Temple area? _____

- b. the Waco area? _____

- c. a rural area of Texas? _____

4. To meet the annual expenses of living in a rural area of Texas, what would Marie's annual earnings have to be? _____

5. Working 40 hours a week, how much would Marie have to earn per hour to meet those expenses?
(Hint: Divide the annual amount by 2,080). _____

6. Going back to the expense chart on page 1, do you think any of those expenses could be reduced or eliminated? If so, explain.

7. What would you list under "other necessities"?

Activity #3
Living on the Bottom Line

Handout Masters



Living on the Bottom Line



Below is a list of items that many people want or need when they live on their own.

1. Work with your team to decide which expenses you want or need.
2. Decide who will be responsible for determining costs for each item the team wants or needs.
3. Put that person's initials to the left of the item.
4. Make sure each expense on your list has someone responsible for it.

Notes:

- Be aware that looking at rental listings in the local paper and/or making a few phone calls may be necessary to determine realistic rent and utilities for an efficiency apartment and a one-bedroom apartment in an area where a young person just starting out would be likely to live.
- **Calculating Once-a-Year Expenses:** For items such as an apartment deposit or a vehicle registration, divide the annual cost by 12.

5. Before your team meets again, fill in the expenses for which you are responsible.

Note: Don't enter a figure for Total Expenses. Your team will determine the total when they meet again.

Hint: It's probably best to use a pencil to enter budget amounts so you can change them if you need to.

Who?	Monthly Costs / Expenses for One	Expense (\$)
	Rent on an efficiency or one-bedroom apartment (including up-front cost to move into an apartment (security deposit, cleaning deposit, pet deposit if you have a pet)	
	Utilities (electricity, gas, water)	
	Basic food items	
	Snacks and party foods	
	Household supplies (toilet paper, laundry soap, cleaning supplies, etc.)	
	Personal care, hygiene items (soap, shampoo, toothbrush, etc.)	
	Furniture, household items (bedding, towels, food preparation and storage items, dishware and eating utensils, iron, clock, broom, hangers, etc.)	

Who?	Monthly Costs / Expenses for One	Expense (\$)
	Car payment	
	Car insurance, registration, inspection	
	Gas, car maintenance, and repair	
	Other types of transportation (bus, taxi)	
	Telephone (land line, cell phone)	
	Television (basic cable service)	
	Internet hook-up	
	Computer supplies (paper, disks)	
	Childcare, baby sitter	
	Diapers, formula, other baby supplies	
	Medical and dental visits	
	Prescription and over-the-counter drugs	
	Yard care and supplies	
	Toys, books, CDs, videos, electronic games	
	Recreation, entertainment, special events, vacations trip	
	Pet food and supplies	
	Financial assistance for adult family member(s)	
	Payments on credit cards, debts, loans other than house, car, or insurance).	
	Savings	
	Donations to charities, religious organizations	
	Gifts for family, friends, work associates; cards, gift wrap	
Team	Total Expenses for One:	

Activity #4
Finding the Bottom Line

Handout Master



Finding the Bottom Line



Directions

1. Meet with your team and go over each budget item on the worksheets for **Living on the Bottom Line**.
2. Work with you team to determine a realistic figure for each expense and record that figure on your worksheet.
3. Add up all the expenses and enter the total on your worksheet.

How much do you need to meet monthly expenses?

A. _____

Keep in mind that these expenses come out of your **NET** income (take-home pay after various payroll deductions for taxes, employee benefits, etc.).

To see how much you need to make before the payroll deductions, work with your team to compute your **GROSS** earnings.

To compute your **monthly gross** income, multiply the total expenses you entered on line A by 1.20. (Dong this will add 20% to your net wages.) Enter the monthly gross income you need on line B.

B. _____

To compute your **annual gross** income, multiply the amount on line B by 12. Enter your annual gross income on line C.

C. _____

A person working full-time (40 hours per week) works 2,080 hours per year. Therefore, to determine your **gross hourly wage**, divide your annual gross income on line C by 2,080. Enter the hourly gross wage you'll need to pay your expenses on line D.

D. _____

Enter the (gross) **hourly minimum wage** in America (and Texas) on line E.

E. _____

Calculate the **monthly gross earnings of someone working full-time at a minimum wage job**, by multiplying the amount on line E by 2,080. Divide the answer by 12. Enter the monthly minimum wage gross on line F.

F. _____

Compare the monthly gross income you need (line B) with the monthly gross income of someone working full-time at a minimum wage job (line F).

Would a person working full-time at a minimum wage job be able to pay all the expenses you listed for yourself?

YES NO

Activity #5
Easy Pay for Two?

Handout Masters

Easy Pay for Two?



Living on one's own may be more costly than many people realize. Let's see if it's easier for two people to make ends meet.

Let's assume that monthly costs are being shared by Hank and Hannah, a newly married couple with no kids.



1. Copy the costs for one from the **Living On the Bottom Line** worksheets to the **Expenses for Just One** column in the chart below.
2. However, be careful to enter costs only for items you think **Hank and Hannah** would want or need.
3. Use the directions in the third column to adjust, as needed, the expenses for one so that they meet the expenses for two.
4. Work with your team to add up Hank and Hannah's expenses and enter the total in the last box on page 2.

Monthly Costs / Expenses	Expenses for Just One (\$)	How to Compute Expenses for Two	Expenses for Two (\$)
Rent on a two-bedroom apartment (including up-front cost to move into an apartment (security deposit, cleaning deposit, pet deposit if they have a pet)		A larger home or apartment is needed. Enter reasonable costs for a home with 2-bedrooms.	
Utilities (electricity, gas, water)		To cover additional water usage and a larger home to heat or cool, increase one person's expense by 25%.	
Basic food items		Increase column one person's expense by 75%.	
Snacks and party foods		Increase one person's expense by 40%.	
Household supplies (toilet paper, laundry soap, cleaning supplies, etc.)		Increase one person's expense by 25%.	
Personal care, hygiene items (soap, shampoo, deodorant, etc.)		Increase one person's expense by 60%.	

2

Monthly Costs / Expenses	Expenses for Just One (\$)	How to Compute Expenses for Two	Expenses for Two (\$)
Furniture, household items (bedding, towels, food preparation and storage items, dishware and eating utensils, iron, clock, broom, hangers, etc.)		Increase one person's expense by 5%.	
Car payment (for one car)		No change.	
Car insurance, registration, inspection		No change.	
Gas, car maintenance, and repair		Increase one person's expense by 20% to cover more errands and trips.	
Other types of transportation (bus, taxi)		Enter cost monthly transit pass -- OR -- 50 one-way trips for Hannah.	
Telephone (land line, cell phone)		Land line: Increase one person's expense by 10% to cover additional long distance calls. Cell phone: Increase one person's expense by 25% to cover a shared plan.	
Television (basic cable service)		No change.	
Internet hook-up		No change.	
Computer supplies (paper, disks)		No change. Only one person uses the computer.	
Medical and dental visits		Double one person's expense.	
Prescription and over-the-counter drugs		Increase one person's expense by 60%.	

Monthly Costs / Expenses	Expenses for Just One (\$)	How to Compute Expenses for Two	Expenses for Two (\$)
Yard care and supplies		No change.	
Toys, books, CDs, videos, electronic games		Increase one person's expense by 10%.	
Recreation, entertainment, special events, vacations trip		Increase one person's expense by 70%.	
Pet food and supplies		No change.	
Financial assistance for adult family member(s)		No change.	
Payments on credit cards, debts, loans other than house, car, or insurance)		Increase one person's expense by 50%.	
Savings		No change.	
Donations to charities, religious organizations		No change.	
Gifts for family, friends, work associates; cards, gift wrap		Increase one person's expense by 60%. There are more family members, co-workers, and friends to buy gifts for.	
Total Expenses:			

3

Activity #6
A Better Bottom Line?

Handout Master



A Better Bottom Line?



Enter Hank and Hannah's total monthly expenses
(from the last column on the *Easy Pay for Two?* worksheet)

A. _____

In calculating your answers for items B-D below, assume that Hank and Hannah have full-time, minimum wage jobs.

Enter Hank's gross monthly income on line B.

B. _____

Enter Hannah's gross monthly income on line C.

C. _____

Enter Hank and Hannah's **combined gross monthly income** on line D.

D. _____

As we saw earlier, most employers withhold 20% of gross wages for taxes and other deductions. The remaining 80% is the net income, which people use to pay their living expenses.

Enter the couple's **combined net monthly income** on line E.
Compare the amount you entered on line E with the amount you entered on line A.

E. _____

Do Hank and Hannah have enough money to cover their monthly expenses? **YES** **NO**

If you answered "NO":

1. Work with your team to revise or eliminate costs you listed in the Expenses for Two column on your *Easy Pay for Two?* worksheet. (Do not erase your original figures. Just draw a line through them.)
2. Write the revised expense below or next to the amount you crossed through.
3. Continue revising expenses until the total of all the items is no greater than the combined net income you entered on line E.

Activity #7
Summing Up

Handout Master

Activity #8
End Homelessness! A Fact Sheet for Concerned Students

Handout Masters

End Homelessness! A Fact Sheet for Concerned Students

This fact sheet is available at:
www.endhomelessness.org/pub/factsheets/Ushigh.pdf

The screenshot shows a Microsoft Internet Explorer browser window with the address bar displaying <http://www.endhomelessness.org/pub/factsheets/Ushigh.pdf>. The browser interface includes a menu bar (File, Edit, View, Favorites, Tools, Help) and a toolbar with navigation buttons (Back, Forward, Stop, Refresh, Print, Copy, Home, Mail) and various utility icons. The main content area displays the fact sheet, which has a title banner and a main heading "End Homelessness!".

End Homelessness!
Fact Sheet for Concerned Students

Prepared by:
National Alliance to End Homelessness

The National Alliance to End Homelessness educates young people – ages 9 to 20 – about issues surrounding homelessness in the Washington, DC metropolitan area. The project also distributes information and materials for educating young people about homelessness through their website at www.endhomelessness.org.

WHAT is homelessness?

Someone who lives on the street, or in an abandoned building, or in any place not meant for human habitation—or someone who has no regular place to live—is often called homeless.

- a temporary place for people about to be institutionalized.
- any place not meant for regular sleeping accommodation by humans, or
- a supervised temporary shelter.

In the Stewart B. McKinney Homeless Assistance Act of 1987, the federal government defines as "homeless" someone who lacks a fixed, regular and adequate nighttime residence or an individual whose primary residence is one of the following:

- a temporary place for people about to be institutionalized.
- any place not meant for regular sleeping accommodation by humans, or
- a supervised temporary shelter.

This definition of homeless also extends to those people who are at serious risk of losing their housing because they are being evicted from a private housing unit, or because they are being discharged from institutions and have nowhere else to go. People who are disabled up with relatives or friends are also homeless.

What does "home" mean to you?

HOW big is the problem?

- Every night in the United States, about 700,000 people experience homelessness.
- That's more people than the total population of the nation's capital, Washington DC, in a year. Between 2.5 and 3.5 million people experience homelessness for some period of time (less to months).
- Over the course of a year, families with children make up about half of the homeless population.

Nationally, a typical family without a home consists of a young unmarried mother with 2 or 3 small children. Many of these young women are fleeing domestic violence, and most lack the work skills needed to secure jobs to support their families.

Nevertheless, most families do not stay homeless for very long. About 80% of people exit the homeless system quickly.

Nationally, there are about 145,000 chronically homeless people.

It is estimated that many of the people who live on the streets are homeless for years, as opposed to days or months. Many of these people require medical and mental health services in addition to help finding a home.

Most people who lose their home temporarily stay in shelters, motels and cars. Many others are overcrowded living with family or friends.

The main thing that all homeless people need is a home. It's important to find appropriate, safe and permanent places to live for everyone.

Homeless: A Crisis that is Not a Choice by the National Alliance to End Homelessness, Inc. and the National Homelessness Education Project. The Homeless Education Project is a project of the National Alliance to End Homelessness, Inc. © 2005. All rights reserved.

National Alliance to End Homelessness • 1528 K St., NW • Suite 206 • Washington, DC 20005 • (202) 438-0558 • (202) 438-4664 Fax

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Certificate of Appreciation

awarded to

in recognition of your participation
in activities to understand and ease the difficulties
experienced by people in homeless situations.

Teacher

Date

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