



From left, Habitat for Humanity Construction Manager Harry Groves describes for Elveria Hoke, Tavion Hoke and Jasjeal Hoke the interior layout for their new Habitat for Humanity home. The group was meeting Thursday afternoon on North Pryor Street in Gastonia. MIKE HENSDILL/THE GAZETTE 4/24/16

FIGHTING POVERTY

How home goes from dream to reality

Habitat needs more
candidates, candidates
getting more help

By Michael Barrett

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When Elveria Hoke and her two children move into their new Habitat for Humanity home this year, they won't overlook their good fortune.

"The thing I'm so happy about is having something I can own and leave to my children," said Hoke, a 43-year-old single mother and Gastonia native. "And I don't have to worry about moving."

Hoke qualified for home ownership through Habitat because she had no debt, adequate income to make a house payment, and was willing to put in the "sweat equity" the nonprofit requires of its beneficiaries.

She is a rare breed.

Habitat has struggled to maintain a healthy applicant pool lately because a large percentage of the people who walk through its doors have high debt and bad credit that renders them ineligible for the program. More heart-wrenching has been having minimal options for pointing those people to other help in rectifying their predicament. Many are at the end of their financial and emotional ropes, with nowhere else

to turn, said Mary Harris, executive director of Habitat for Humanity of Gaston County.

“You just feel so helpless because, in our ministry, we have that compassion for people,” she said. “We’ve just realized in the last couple of years how severe this issue is.”

In the last 18 months, however, a test program has emerged that aims to siphon people in dire situations toward credit counseling and other services they can use to improve their lives. Known as Networks, the effort is striving to provide a pathway for people in poverty to receive help while also proving they’re willing to work their way into relative prosperity. For people who Habitat refers to Networks, the ultimate goal might be to clear up credit problems so they can return to the agency and pursue home ownership. But the net is wider than that. Referrals may also come from churches and crisis agencies or may be focused on a goal such as helping someone who is homeless to become a stable apartment tenant.

“The goal is to reframe their thinking about what it means to be in poverty and convince them to take ownership,” said Dwayne Burks, a chaplain with the Gaston County Family YMCA and a leader within the Networks program. “You put the candidate in control. He or she can then be in charge of how quickly they move through the program, within their own limitations.”

Fighting generational Poverty

Habitat has built 108 homes in Gaston County since 1989, averaging about six constructed houses per year. Far from giving homes away, its model is based on empowering applicants to spend time helping to build their new residence and investing in their own self-improvement.

To plan for future builds, the nonprofit prefers to maintain 10 qualified applicants in its pool. That’s been nearly impossible of late, Harris said.

For years, Habitat referred people with high debt and bad credit to Family Services, an agency in downtown Gastonia that provided intensive credit counseling and other assistance for people in distress.

“That used to be first thing we did after taking an application, especially if their debt-to-income ratio was too high or if they had financial issues,” Harris said. “Family Services went through their financial information and helped them get on a

budget, showed them how to deal with collections and judgments on credit reports, and explained to them how important it was to get that all cleaned up.”

But after Family Services lost its funding in 2013 and eventually shut down, no other entity emerged to fill the massive void, Burks said. The backlog affected not only Habitat, but countless churches and other organizations that had referred people in need to that agency.

Burks said the people who have been left in the lurch are some of society’s most desperate. Many of them have become “comfortably numb” from never knowing what it’s like to experience success or prosperity. A substantial number of them are burdened by issues such as drug addiction, mental health issues and disabilities, he said.

“We’re talking about chronic, generational poverty,” he said. “Many of these people don’t have anything, their parents and grandparents didn’t have anything. And it’s not just money. They don’t have a social network or an emotional network.

“They don’t have good, wholesome role models around them, and they’ve never seen anybody succeed, other than from a distance.”

Structure and Accountability

After Family Services folded, local church leaders and crisis assistance agencies sat down with leaders from Gaston Together, Keeping Families Intact and the YMCA. Eighteen months ago, they devised a pilot program for helping individuals and families in poverty, which they have named the Resource Connection Gateway. Networks is a subset of that larger initiative.

People referred to the Resource Connection Gateway first get a needs assessment. If they’re in some sort of immediate crisis, Burks or another volunteer counselor works to get them to an agency that can help.

Then, as their circumstances and willingness permit, they have the opportunity to enter the Networks program. They are each assigned a mentor — or, more specifically, an “ally” — who guides the person through a nine-week, multi-session program. It is geared toward helping participants take incremental steps to improve

credit, get on a budget and improve other aspects of their life routines.

“That mentor relationship continues for 18 months, past the time of the class,” Burks said. “The central piece of it is that clinical counseling, where we provide some structure and accountability.”

The secret is the personal attention from the counselor, and in exchange, the expectation of personal responsibility. It’s one thing for a counselor to refer someone to a class or advise them to seek assistance from another agency, without later following up. Under the Networks formula, they do just that.

“If they’ve engaged with a counselor, when that counselor sees them again in 10 days, the first thing they’re going to say is, ‘Have you done what we asked you to do, and if not, why not?’” Burks said. “It’s not case management. It’s more case oversight with accountability and structure.”

Not just surviving, but thriving

The Resource Connection Gateway program has received about \$94,000 since organizers began putting it together, Burks said. Benefactors have included the First Gaston Foundation, the Community Foundation, the Wagner Foundation, the Glenn Foundation and private individuals.

“We probably have another \$140,000 in grants that are pending, which will help to fund overhead and other pieces of the program,” he said. “Much of this is volunteer driven. We’re training volunteers as we speak to help field the calls for help we get.”

In the last 18 months, about 300 people in need have been referred to the pilot program. Thirty-six sat for at least one session of clinical counseling, while 19 of those continued on with multiple counseling sessions. Four are engaged in the current rotation of Networks classes, Burks said.

“So we’re running about 10 percent on people who engage, and half of that on people who engage more deeply,” he said. “This is a big challenge facing our county, but I think we’re moving the needle on it. It’s just going to take some time.”

Human beings in the depths of poverty often teach themselves not to dream because of

the expectation that their hopes will be dashed. But from the perspective of Habitat for Humanity and others who deal face-to-face with those people, there’s major potential in the Networks model.

“This is teaching them to thrive rather than just survive in the system,” said Peckman. “If adults are treated like motivated individuals, they’re more likely to turn into motivated individuals.”

Hoke has worked through her own share of obstacles to get where she is today. Even if it doesn’t result in moving into a Habitat home, she hopes more people in poverty will set goals and take advantage of the opportunities being provided to them through programs like Networks.

“Being on a budget is important, and making sure you save money when you can,” she said. “You have to feel like it’s something you can do and achieve.”

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Financial counseling key to Habitat success stories

Since 1989, Habitat for Humanity has been helping Gaston County people become homeowners. Lately, however, the local Habitat organization has needed a helping hand itself. The organization has struggled to maintain a healthy applicant pool. Too few people looking to become Habitat homeowners had too much debt and poor credit to take on the monthly payments that a Habitat home requires.

Being financially able to make the payments, like sweat equity and community donations, is part of the successful Habitat formula that has made homeowners of countless people far and near who never imagined they would achieve the American dream.

In Gaston County, Habitat has built 108 homes for new owners since the organization got off the ground.

As word got around about Habitat's need, Gaston County does what it always does — people came together to see that the need is met.

Leaders from Gaston Together, Keeping Families Intact and the YMCA got together with local church leaders and representatives from crisis assistance agencies and came up with a program — it's called Resource Connection Gateway — to help individuals and families straighten out their finances and leave poverty behind. Ideally, they will become eligible for a Habitat home.

Good ideas remain only ideas without money to help them succeed and once again, Gaston County stepped up.

Private individuals wrote checks. The Community Foundation, First Gaston Foundation, Wagner Foundation and Glenn Foundation added to the bank account. Before long, Resource Connection Gateway had \$94,000 with more expected from grants to keep the program going and helping people.

Much of the work is done by volunteers who, in the past 18 months, have handled 300 referrals. Program participants find a network of people and services available once they commit to doing their part to improve their circumstances. It's a two-way street. To get help, one must agree to meet certain requirements, just like getting a Habitat house.

Once again, Gaston County has come together to help people in need. Those who might have given up hope of financial security now can see a brighter future, thanks to Resource Connection Gateway and those who made the program possible.