**TEMPLATE OPINION OR VIEWPOINT PIECE**

**We Can All Help Children and Families Avoid Homelessness with the Foundation of a Home**

*[Introduction Suggestions – open with something happening locally/in the news such as the housing crisis or homelessness in the community; look to tie in a recent family move-in]*

We all read the headlines and know the crisis facing children, families and seniors – people are struggling with rising housing costs. Choosing between buying food, medical care or keeping a roof over their heads is now the norm for many families. And even as people work two and three jobs, they lack access to affordable financing that might put them on a path to buying a home.

Unfortunately, Californians are being locked out of homeownership and stable housing with devastating consequences for children, families and communities. A [recent study by researchers at Boston Medical Center](http://pediatrics.aappublications.org/content/early/2018/01/18/peds.2017-2199) found housing instability, including chronically late rent payments, can affect the mental and physical health of family members of all ages.

Many families are just one crisis from not having a home at all.

Families like Tracy Owens and her 11-year-old son. The single mother was diagnosed with breast cancer at age 35. The challenges kept coming her way. Facing intense medical treatment, and just months after losing her own father to cancer, Owens had to end an unhealthy marriage. In a matter of months, she also had to look for a new place to live when her landlord suddenly decided to sell the home she had been renting. She feared she and her son would be homeless.

But like all the families we work with at Habitat for Humanity [AFFILIATE NAME] Owens was determined to rebuild a stable life for her and her son. After more than XX hours of sweat equity, and thanks to the contributions of community members, Owens and her son have an affordable home to call their own.

And we know this home is just the beginning for Owens and her son. At Habitat for Humanity [AFFILIATE NAME], we see every day the significant improvements a home brings in children’s academic lives and financial stability for families. A local survey found XX%of families with school-age children reported an improvement in study habits and school performance, XX%of families have had at least one family member start or complete higher education or job-training programs, and XX%of families have more savings than prior to earning their Habitat home.

To build up families and communities, and with a housing crisis of the magnitude California faces, we need all hands on deck.

That’s where you come in. As you file your state tax return this season, you can help build homes and hope and create a state where every child, family and veteran can have a decent place to call home. With as a little as $1, and without even picking up a hammer, you can make a tax-deductible donation to the Habitat for Humanity Voluntary Tax Contribution Fund on your 2018 California tax return.

Detailed steps on how to contribute – whether you file taxes on your own or receive assistance from a tax preparer – as well a donation reminder form can be found at [www.habitatca.org](http://www.habitatca.org)/taxfund.

Thanks to the Habitat for Humanity Voluntary Tax Contribution Fund, more than $509,000 has been generated in recent years, helping make homeownership a reality for hundreds of families and releasing them from the anguish of choosing between keeping the lights on or paying for groceries and educational opportunities for their children.

Families like Owen’s will tell you what a gift having a home has been for her and her son: “It’s not only about building a home, I was able to build back up my self-confidence, self-worth and a vision for the future.”

Let’s help prevent homelessness and give all children and families in our community a brighter future with the foundation of a home.

*[Author Name & Title/City]*