

Milwaukee Habitat for Humanity 2019 - Quiz Questions

Habitat for Humanity History and General Info

1. Milwaukee Habitat relies on which of the following to build homes:
 - a. Individual and group volunteers on the construction sites
 - b. AmeriCorps Members
 - c. ReStore staff and volunteers
 - d. All of the above

Answer: [d. All of the above] While not everyone who works or volunteers for Milwaukee Habitat physically builds with a hammer, all support the mission and help us to run smoothly and to have funding to build homes.

2. Milwaukee Habitat for Humanity depends on which of these sources of income?
 - a. Donations from individuals, corporations, and foundations
 - b. Payments by Habitat homeowners on their monthly mortgage
 - c. Funds generated by the Habitat ReStores
 - d. Governmental funding
 - e. All of the above

Answer: [e. all of the above.] Our three ReStore locations (Wauwatosa, Greenfield, and Milwaukee) are our largest sources of fundraising. If you have never been to one of our ReStores, you are welcome to shop and volunteer at them!

3. Milwaukee Habitat for Humanity was founded in ____ as the 39th affiliate:
 - a. 1960
 - b. 1984
 - c. 1992
 - d. 1998

Answer: [b. 1984] Habitat International was founded in 1976 in Americus, Georgia by Millard and Linda Fuller. Milwaukee Habitat is just one of the many affiliates across the world building homes for low-income families.

4. Which of the following is **NOT** true regarding the founding of Habitat for Humanity International:
 - a. Habitat was founded by President Jimmy Carter
 - b. Habitat for Humanity International started off as "The Fund for Humanity"
 - c. Habitat for Humanity International was founded in 1976
 - d. Habitat grew from the fertile soil of Koinonia Farm, a community farm outside of Americus, Georgia

Answer: [a. Habitat was founded by President Jimmy Carter] Habitat for Humanity International was founded by a couple, Millard and Linda Fuller. The couple moved to Koinonia farms, in Americus, Georgia as a way to change their lives and help their marriage. They saw a need for affordable housing and wanted to give families a hand up. They piloted their idea in Georgia and Africa for 3 years and then founded HFH International in 1976.

5. Since our founding in 1984, Habitat has helped _____ families in Milwaukee obtain a safer place to sleep at night, along with the strength, stability, and independence to build better lives.

Answer: [1090 families]. In 2018, 21 families moved into safe, affordable Milwaukee Habitat homes. Of Milwaukee Habitat homeowners' children, 87% graduated from high school. That's nearly 30% higher than Milwaukee Public Schools graduation rate.

6. Which of the following is **NOT** part of Milwaukee Habitat for Humanity's mission and vision:
- Seeking to put God's love into action
 - Bring people together to build homes, communities and hope
 - A world where everyone has a decent place to live
 - Revitalizing one neighborhood at a time

Answer: [d. Revitalizing one neighborhood at a time] While this is not written explicitly in our mission and vision statements, Milwaukee Habitat has taken on a neighborhood revitalization strategic plan (Washington Park, then Midtown, and then Harambee) to help our homeowners feel safe and connected to their new communities. Further, notice the portion of our mission statement that states "seeking to put God's love into action." Did you know that Habitat is a Christian organization?

7. True or False: In 2018, Milwaukee Habitat for Humanity began a new strategic plan to build primarily in the Midtown neighborhood and then in the Harambee neighborhood.

Answer: [True] Midtown is just east of Washington Park (where we built from 2012-2017). We chose this location in order to keep our ties with Washington Park while starting revitalization in another neighborhood. The Midtown 100 plan runs from 2018-2020 and then we will be moving to Harambee.

8. True or False: Habitat for Humanity could build homes without the help of volunteers.

Answer: [False] Habitat relies heavily on the work of volunteers, including individuals, groups, and regulars whom we affectionately call Habituals.

9. True or False: Milwaukee Habitat only hosts "Rock the Block" events in the neighborhoods where they are currently focusing their revitalization efforts.

Answer: [False] We will be hosting "Rock the Block" events in Amani, Metcalfe Park, Harambee, and Washington Park in the next few years (2018-2022, 35 total events), even though our revitalization efforts are currently in Midtown. The other neighborhoods are the ones that Milwaukee Habitat has historically built houses in or will be building houses in.

10. True or False: Milwaukee Habitat hosts "Rock the Block" events to increase curb appeal and bring neighbors together to give their homes a fresh look.

Answer: [True]. We are planning to host 35 of these events from 2018-2022.

11. Fill in the blank. Milwaukee hopes to involve volunteers in _____ opportunities from 2018-2022.

Answer: [90,000] We run on volunteer power to build homes, to keep our ReStores running in order to fund homes, and to support our staff and administration at our offices/warehouse.

12. True or False: Before Habitat for Humanity International began in the United States, the founding couple piloted the idea in Africa for three years.

Answer: [True] Millard and Linda Fuller built over 100 homes in the Democratic Republic of Congo in Africa, as well as several houses in Americus, Georgia. After three years (1973-1976) of hard work to launch a successful house building program in these areas, they founded Habitat International in 1976.

Habitat Homeownership

13. In order to buy a Habitat home, the future homeowner must demonstrate an ability to pay the monthly mortgage payment. Though each future homeowner's finances will vary, a typical Habitat mortgage payment is between _____ and _____.
- \$400 and \$600
 - \$500 and \$700
 - \$600 and \$800
 - \$700 and \$900

Answer: [b. \$500 and \$700] Habitat ensures that the new homeowner is never spending more than 30% of their income on housing. The \$500-\$700 mortgage payment includes property insurance and real estate taxes. When homeowners pay their mortgage every month, the money is then recycled to fund new homes and critical repair for future Habitat families.

14. Which of the following are quotes from Habitat Homeowners after closing:
- "Because of Habitat, I have been able to start my own daycare and almost triple my income."
 - "My daughter was two years only when she had her first seizure... I worried about lead poisoning. Since we moved into our Habitat home my daughter has been seizure free."
 - "Being in my home gives my family stability. It also gives my family a sense of accomplishment"
 - All of the above are actual quotes

Answer: [d. All of the above are actual quotes] Families are truly appreciative of their Habitat homes. Habitat homeowners work hard to provide for their families, including the work they do through the homeownership program. We are proud to partner with them!

15. Habitat desires to see families succeed in homeownership. Which of the following is **NOT** required for Habitat to partner with a family?
- Future homeowner must demonstrate an ability to pay the monthly mortgage
 - Future homeowner must complete at least 100 core construction hours where they work on their home or the homes of their future neighbors
 - Future homeowner must have owned a home in the past
 - Future homeowner must complete at least 35 education hours on homeownership and finances

Answer: [c. Future homeowner must have owned a home in the past] Habitat provides homes to first time homebuyers or families who have not owned their own home in recent years. We aim to alleviate families from paying high rent in Milwaukee and set them up with the information they need to succeed in homeownership. We believe in giving a hand-up not hand-out, and therefore, our families help build their own homes which gives them pride in their home and they learn new skills as well.

16. To initially qualify to purchase a Habitat home, a person must be a first-time homebuyer with inadequate housing. Inadequate housing includes which of the following?
- m. Unsafe
 - n. Too expensive and too crowded
 - o. Structural problems with water, electrical, or sewage systems
 - p. All of the above

Answer: [d. All of the above] A person may also qualify if they are living in subsidized or transitional housing. Our future homeowners must also demonstrate an ability to pay a low interest mortgage and have a willingness to partner through sweat equity.

17. In studies of homeownership on families, which of these statements is **NOT TRUE** about the impact of homeownership on their family?
- a. Children in the family receive higher grades and are more likely to acquire post-secondary education
 - b. Adults are much more likely to pursue further education and find better jobs
 - c. Children are less likely to give birth as unwed mothers
 - d. Children and families are healthier
 - e. All of the above are true

Answer: [e. All of the above are true] Decent and affordable housing truly opens the door to a life filled with better/more opportunities!

18. True or False: Habitat homeowners receive low-interest mortgages once they close on their home.

Answer: [True] Habitat homeowners receive low-interest mortgages. These mortgage payments will still never exceed 30% of a homeowner's monthly income. Our homeowners must also complete between 200-400 hours of sweat equity, which includes working on the construction of their own homes and the homes of their neighbors, as well as homeownership and finance classes.

ReStores

19. If you are remodeling, redecorating, or searching for unique treasures, you can find a bargain at any of our three convenient ReStore locations. Which location does **NOT** contain a Habitat ReStore?
- a. Milwaukee
 - b. Whitefish Bay
 - c. Greenfield
 - d. Wauwatosa

Answer: [b. Whitefish Bay] Milwaukee Habitat plans to open a fourth ReStore as part of the strategic plan for 2018-2022. We are looking to increase annual profit by 59 percent, so that we can fund the building of more homes in Milwaukee County.

20. On average, at Milwaukee ReStores, you can find building materials, appliances, furniture, and more at ___ to ___ percent below retail prices.
- q. 10 to 35
 - r. 35 to 50
 - s. 50 to 75
 - t. 75 to 90

Answer: [c. 50 to 75 percent] A purchase at the ReStore is not just a great deal on a quality product, but a donation to support affordable housing in Milwaukee. Our retail stores/donation centers are open to the public and stock different products every day.

21. Fill in the blank. At our three ReStore locations, savvy ReStore shoppers can join the Deal Finder's Club to get exclusive rewards including ___ percent off non-sale items on particular days.

Answer: [20 percent] Card members receive 20% off non-sale items every Wednesday at ReStore West, every Thursday at ReStore East, and every Friday at ReStore South.

Deconstruction

22. In 2018, the Milwaukee Habitat Deconstruction Team diverted _____ pounds of reusable materials from ending up in local landfills.
- a. 10,000
 - b. 500,000
 - c. 3.7 million
 - d. 6.9 million

Answer: [d. 6.9 million pounds] In 2018, we deconstructed 109 properties - 22 commercial (one of them being the iconic, now-demolished Bradley Center) and 87 residential.

23. True or False: Milwaukee Habitat's Deconstruction Services team salvaged lockers, seating, cabinets, lighting and more from the iconic, now-demolished Bradley Center, and then sold the items at our three ReStores.

Answer: [True] All of the items were sold at our three ReStores with proceeds helping to build safe, affordable homes in Milwaukee. Couple of items: Chairs were sold for \$30 each and visitors' locker room lockers were sold for \$125 each.

24. In September of 2018, Milwaukee Habitat's Deconstruction Services team salvaged lockers, seating, cabinets, lighting, and more from the iconic, now-demolished Bradley Center, and then sold the items at our three ReStores. Milwaukee Habitat raised around _____ from the Bradley Center equipment sales.
- a. \$30,000
 - b. \$40,000
 - c. \$50,000
 - d. \$60,000

Answer: [c. \$50,000] All of the items were sold at our three ReStores with proceeds helping to build safe, affordable homes in Milwaukee. Couple of items: Chairs were sold for \$30 each and visitors' locker room lockers were sold for \$125 each. The Bradley Center Deconstruction also diverted 6.9 million pounds of reusable materials from ending up in local landfills.

25. Fill in the blank. In September of 2018, Milwaukee Habitat’s Deconstruction Services team salvaged nearly _____ pounds of lockers, seating, cabinets, lighting, and more from the iconic, now-demolished Bradley Center, and then sold the items at our three ReStores.

Answer: [70,000 pounds] All of the items were sold at our three ReStores with proceeds helping to build safe, affordable homes in Milwaukee. Couple of items: Chairs were sold for \$30 each and visitors’ locker room lockers were sold for \$125 each. The Bradley Center Deconstruction also diverted 6.9 million pounds of reusable materials from ending up in local landfills.

Global Villages

26. Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the United States and in approximately _____ countries.

- a. 50
- b. 60
- c. 70
- d. 80

Answer: [c. 70] Some of these countries include China, India, Thailand, Australia, New Zealand, Indonesia, Germany, Poland, Hungary, Egypt, Ethiopia, Kenya, Tanzania, Zambia, Mexico, Guatemala, El Salvador, Haiti, Brazil, Argentina, and many more!

27. As part of our strategic plan, Milwaukee Habitat will tithe to other countries to build 150 homes in their Habitat affiliates. These countries include all the following except:

- a. Thailand
- b. Brazil
- c. Zambia
- d. El Salvador

Answer: [b. Brazil] Milwaukee Habitat tithe’s 10% of unrestricted funds to other habitat affiliates in Thailand, Zambia, and El Salvador, as well as sends groups of volunteers to El Salvador regularly (November 2018, February 2020) and soon to Zambia (September 2019) and Thailand (Summer/Fall 2020). Since our founding in 1984, we have tithed \$3 million to build safe, stable homes for 2,122 families across the globe.

28. Since our founding in 1984, Milwaukee Habitat for Humanity has tithed \$3 million to build safe, stable homes for _____ families across the globe.

- a. 1,588
- b. 1,976
- c. 2,052
- d. 2,122

Answer: [d. 2,122] At the beginning of 2019, of the more than 1,400 Habitat for Humanity affiliates, Milwaukee Habitat for Humanity became one of only 9 affiliates to reach this tremendous milestone. From long-term partnerships with Habitat El Salvador to short-term relief efforts like 2006’s tsunami relief in Indonesia, we’ve developed partnerships to bring safe, affordable living conditions to families in need.

29. Milwaukee Habitat for Humanity shares _____ of its unrestricted funds to build homes and hope globally in areas where families are in critical need of affordable housing.
- 2%
 - 6%
 - 10%
 - 12%

Answer: [c. 10%] We focus our efforts in three regions: El Salvador, Zambia, and Thailand. To date we have served more than 2,100 families globally, tithing more than \$3 million to help build a world where everyone has a decent place to live.

30. True or False: At the beginning of 2019, of the more than 1,400 Habitat for Humanity affiliates, Milwaukee Habitat for Humanity has become one of only nine affiliates to tithe \$3 million to short-term relief efforts and long-term partnerships across the globe.

Answer: [True] From long-term partnerships with Habitat El Salvador to short-term relief efforts like 2006's tsunami relief in Indonesia, we have developed partnerships to bring safe, affordable living conditions to families in need across the globe.

Habitat Impact on Milwaukee

31. True or False. Milwaukee has a higher percentage of renting households than any other major city in the Midwest.

Answer: [True] According to the Wisconsin Policy Forum, more than half (50.6%) of Milwaukee County households rented their homes in 2016. Only 10 counties in the United States with populations over 500,000 (Milwaukee population: 951,448) had higher rental rates. The only [metropolitan areas] that had a higher percentage of renting householders were in New York, San Francisco, Los Angeles, and Boston – so the biggest metro-areas on the coasts.

32. According to Milwaukee Habitat's 2017 survey of Milwaukee Habitat homeowners, _____ percent fewer homeowners have reported experiencing housing related illnesses, such as asthma, after moving into their Habitat home.
- 30
 - 40
 - 50
 - 60

Answer: [50] Statement from a Habitat homeowner on what a difference her home has made for her daughter: "My daughter was 2-years-old when she had her first seizure, and I worried about lead poisoning in the apartment we stayed in. Since we moved into our Habitat home, my daughter has been seizure-free."

33. According to Milwaukee Habitat's 2017 survey of Milwaukee Habitat homeowners, _____ percent of homeowners reported their children's grades improved since moving into their Habitat home.

Answer: [55%] Children tend to do best in a stable house, where they know what to expect and feel that their relationships, health, and safety are secure. Undergoing repeated transitions due to renting, can cause a child to experience immense stress, and thus, lower their academic achievement and mental health.

34. According to Milwaukee Habitat’s 2017 survey of Milwaukee Habitat homeowners, _____ percent of the homeowners’ children have graduated from high school?

Answer: [87 percent] Which is nearly 30% higher than the average graduation rate of Milwaukee Public School students. Children in overcrowded or unsafe housing situations tend to finish fewer years of school than their peers, and parents who are spending more than 30% of their income on housing have fewer funds available to pay for education for their children.

35. True or False. Milwaukee Habitat for Humanity is planning to transform the blocks of empty lots in Midtown into the highest concentration (65 homes) of affordable single-family homes built in Milwaukee since WWII.

Answer: [True] We are also hoping to replicate the 48% decrease in crime on the blocks where we built in the Washington Park neighborhood.

36. According to the 2017 Opportunity Outcomes Scorecard, what is the median household income for the Midtown neighborhood (N. 29th St. to N. 30th St., W. North Ave to W. Brown St.) that we are currently focusing our revitalization efforts on?

- u. \$15,364
- v. \$26,758
- w. \$30,259
- x. \$38,495

Answer: [\$26,758] Compare this income number to the 2017 regional average for median household income, which is \$57,531, and we realize that we have work to do! Milwaukee Habitat built 84 new houses a couple of blocks southeast from this area (N. 27th St. to N. 22nd St., W. Lisbon Ave to W Brown St.) back in 1996-2005 and the median household income in that area was \$40,000 in 2017. These income numbers show that our neighborhood revitalization efforts are truly making a difference!

37. According to the 2018 “Out of Reach” report by the National Low Income Housing Coalition, a Milwaukee resident must earn _____ to afford a two bedroom apartment with a fair market rent of \$911.

- a. \$10.98
- b. \$13.26
- c. \$15.48
- d. \$17.52

Answer: [d. \$17.52] Yet minimum wage remains at \$7.25 in the state of Wisconsin. Considering there are many single-parent families who bring in a single minimum wage (\$7.25/hour in Wisconsin) salary, there are many side effects from this crisis.

38. Fill in the blank. According to Milwaukee Habitat’s 2017 survey of Milwaukee Habitat homeowners, _____ percent of homeowners reported their children’s grades improved since moving into their Habitat home.

Answer: [55%] Children tend to do best in a stable house, where they know what to expect and feel that their relationships, health, and safety are secure. Undergoing repeated transitions due to renting, can cause a child to experience immense stress, and thus, lower their academic achievement and mental health.

39. True or False: Milwaukee Habitat's Midtown 100 combats our city's affordable housing crisis by more than doubling the number of families Habitat serves each year.

Answer: [True] The Midtown 100 strategic plan will serve 100 families in three years. We will build a total of 65 new homes, and perform 20 critical home repairs and 15 home rehabs.

40. According to Milwaukee Habitat's 2017 survey of Milwaukee Habitat homeowners, what percent of homeowners reported their children feeling more confident after moving into their Habitat home?

- e. 35%
- f. 25%
- g. 12%
- h. 8%
- i. 5%

Answer: [a. 35%] This is just another reason why Habitat desires families to be in safe, affordable homes. It impacts the homeowners' lives all around as their children have a safe, quiet place to study and feel more secure as their family is living in a stable home.

41. The median monthly rent in Milwaukee County has risen by ____ since 2016.

- j. \$33
- k. \$46
- l. \$52
- m. \$77

Answer: [d. \$77] According to the Wisconsin Policy Forum, the median monthly rent in Milwaukee County was \$834 in 2016 and rose to \$911 in 2018. Unfortunately, it appears as though Milwaukee is moving quickly towards the national median monthly rent of \$981. Yet, roughly half of Milwaukee County's renter households are rent burdened, meaning they spend at least 30% of their income on rent.

42. According to Milwaukee Habitat's 2017 survey of Milwaukee Habitat homeowners, _____ percent of Milwaukee Habitat homeowners say they cannot imagine ever moving or they plan to stay in their home for a very long time.

Answer: [76%] of Habitat homeowners say this! One of our Habitat homeowners stated: "Being in my home gives my family stability. It also gives my family a sense of accomplishment."

43. True or False. Milwaukee County's median household income is not high enough to afford the county's median rent.

Answer: [True]. In 2016, a Milwaukee County household earning the median income (\$2,631) would have been \$45 short of paying the county's median monthly rent without spending more than 30% of its income on housing. In fact, roughly half of the county's renter households are accordingly "rent burdened."

44. True or False. During our strategic plan for 2018-2022, Milwaukee Habitat plans to provide _____ critical repairs to homeowners in Milwaukee neighborhoods.

Answer: [100] These repairs include exterior paint, windows, roofing, and more. Homeowners, not only of Habitat homes, can apply for these repairs and have an affordable loan to pay for them.

45. According to Milwaukee Habitat's 2017 Impact Report from neighborhood revitalization in Washington Park, what percentage of Habitat homeowners reported feeling comfortable with their neighbors?
- e. 54%
 - f. 65%
 - g. 72%
 - h. 78%

Answer: [c. 72%] This is likely attributed to factors such as reduced crime, access to amenities, and neighborhood committees for residents. Habitat is proud to partner with families in Washington Park to make the neighborhood safer for everyone.

46. Fill in the blank. While 42% of renter households in Milwaukee County earned less than \$25,000 per year in 2016, only _____ percent of the rental properties were considered affordable for those households.

Answer: [9 percent] According to the Wisconsin Policy Forum, there is a significant gap in available rental units to meet the demand for low-income renters in Milwaukee County. Milwaukee Habitat's mission is to create decent and affordable housing for everyone!

47. True or False. Rent burdens affect African-American households at twice the rate of white households in Milwaukee County.

Answer: [True]. According to the Wisconsin Policy Forum, in the four-county Milwaukee metro area, approximately 40% of African-American households spent at least half of their income on rent compared with 21% of white households. Lower incomes and higher unemployment rates among African-Americans are major factors contributing to this problem.

48. Fill in the blank. According to Milwaukee Habitat's 2017 survey of Milwaukee Habitat homeowners, _____ percent of homeowners reported using a family budget after moving into their Habitat home

Answer: [83%] Habitat homeowners are required to complete 35 education hours as part of their sweat equity. Home maintenance and financial education classes help prepare them for the unexpected and help them begin the transition from renting to the responsibilities of homeownership.