

Dr. Martin S. Karp, Board Member

**SUBJECT: THAT THE SCHOOL BOARD OF MIAMI-DADE COUNTY, FLORIDA
DIRECTS THE SUPERINTENDENT TO ADDRESS THE IMPACT OF
FORECLOSURES ON CHILDREN**

COMMITTEE: INSTRUCTIONAL EXCELLENCE AND COMMUNITY ENGAGEMENT

**LINK TO STRATEGIC
FRAMEWORK: STUDENT, PARENT, AND COMMUNITY ENGAGEMENT**

Current data shows a continuing foreclosure crisis as homeowners struggle amid high unemployment, slow job growth, and an uneven rebound in home prices. South Florida outpaces the nation in foreclosure action with one in every thirty homes under distress. Nationally, that number is one in every 78 homes. Florida ranked second in the nation in total foreclosures and is one of ten states with the highest foreclosure rates last month.

As of August 12, 2010 bank repossessions in Miami-Dade County have more than doubled in the last year even as overall foreclosure activity has dropped one percent.

Children are affected by foreclosure in the following three ways:

1. Parents experience greater levels of anxiety and depression before losing their homes;
2. Dislocation affects children's educational progress and social development; and,
3. Children living in neighborhoods where foreclosure takes place are impacted as well.

Research shows that frequent mobility harms children's educational progress. In one study, children who changed schools twice in two years were less proficient in reading and math. In another study, children who changed high schools once were half as likely to graduate. Overall, frequent mobility resulted in increased levels of behavioral problems.

The Superintendent and his staff should determine effective strategies that can aim to reduce the negative educational and emotional impact on Miami-Dade County Public Schools (M-DCPS) students and their families caused by foreclosure. Some possible actions to include are providing additional support networks and counseling at the school site for students who will be losing their houses due to foreclosure, providing guidance to parents through the Parent Academy on how to connect to housing and service providers and how to reduce stigma and stress related to foreclosures, and if possible allow students going through foreclosure the option of not having to leave the District or the school they were currently attending.

**ACTION PROPOSED BY:
DR. MARTIN S. KARP**

Direct the Superintendent to come up with a comprehensive plan in order to mitigate the negative emotional and educational impact that foreclosures cause on M-DCPS students and their families.