A down-home plan to lure teachers into low-performing schools
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At Central Elementary School in San Diego's City Heights neighborhood, 60 percent of the teachers have less than three or four years' experience.

Many of them live outside the Mid-City area. And as soon as they get their tenure, most likely will transfer to the suburbs or more affluent neighborhoods where teaching is less of a struggle.

"We are on the front lines. When you are a teacher here, you are also a social worker, a mother and a nurse," said Principal Elaine Arm. "We get plenty of good teachers, the problem is keeping them."

Educators have long struggled with how to lure and keep teachers in poor neighborhoods and at their underachieving schools.

State Treasurer Philip Angelides believes he has a solution to this persistent problem: Tell prospective teachers they'll get help buying a home if they'll teach at a low-performance school.

California teachers who commit to working in academically troubled public schools could receive federal tax credits -- equal to 15 percent of their annual mortgage payments -- as part of Angelides' proposal to improve the quality of education in blighted areas.

"The opportunity to afford homeownership is a valuable incentive for many teachers to take on the tough teaching challenges of our state," he said.

To qualify, credentialed teachers must be willing to work in a troubled school for at least five years.

Like San Diego's Central Elementary, schools in poor neighborhoods are often desperate for seasoned teachers because schools in middle-class or affluent neighborhoods can attract veteran educators with better working conditions, and often better pay.

At many low-performance schools, educators often have to work to overcome the obstacles that poverty, crime and language barriers present for children.

"Who can blame someone for going to a school where you don't have to put in an extra 25 hours a week," Arm said.
The $150 million program, called the Extra Credit Teacher Home Purchase Program, would come out of the $1.6 billion in tax credits allotted to the state by the federal government. It is expected to be approved in January by a state commission that Angelides heads.

The incentives could begin in June and continue for four years. First-time home buyers or those who have not owned a home in three years would be eligible.

Over the next four years, the program is expected to help more than 4,000 teachers. Qualified teachers would receive an income tax credit voucher each year for the duration of their mortgage.

The amount would depend on the teacher’s salary and county of residence. In San Diego County, where the average teacher salary is about $48,000, a teacher’s family annual income could not exceed $58,000 to qualify for the program.

Federal law ties acceptable home prices for these kind of tax-credit programs to community averages. In San Diego County, the cutoff level for the homes would be $167,000 for an existing home and about $150,000 for a new one.

Angelides has yet to decide how poor-performing schools and neighborhoods will be designated. However, the state Department of Education and local school districts likely will be consulted.

"We really want individual districts to have input," said Cathy Calfo, a spokeswoman for the treasurer's office. "We want districts to use this as a way to staff their (troubled) schools."

The new program comes on the heels of a recent report by the Center for the Future of Teaching and Learning. According to that study, "there are more than a million California students attending schools with so many underqualified teachers as to make these schools dysfunctional."

The report, "Teaching and California’s Future," identifies the problem of attracting teachers to poor and urban school districts as "particularly severe."

"What our report points out is the fact that we need to increase the attractability and retention of the teaching profession," said Margaret Gaston, co-director of the Santa Cruz-based center. "This is certainly one way to do it. It provides some incentives for fully credentialed teachers to go ahead and take jobs where they are needed."

Although most educators welcome the new program as a way to staff their most difficult schools, some say it is not enough to solve the problem.

Arm and Gaston suggest another incentive to lure teachers to poor-performing schools: higher pay.
1. A helping hand for teachers -- Teachers who agree to work in underachieving schools and low-income neighborhoods may be getting help in buying a home. Here is a look at cities across the state and the home price limit. 2. Tax credit -- The program would provide eligible teachers with a 15 percent annual tax credit against their mortgage payments. 1,2. SOURCE: California State Treasurer’s Office, UNION-TRIBUNE Memo: For charts see microfilm.

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