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Greater Indy Habitat for Humanity 30-Year-Impact Study Key Findings

JoAnna M. Brown, PhD
Senior Research Fellow

A Sagamore Institute Impact Report



This report was prepared by the Sagamore Institute
for the Greater Indy Habitat for Humanity

Jim Morris, President & CEO
Jennifer Brammer, Homeownership Director

For additional information, please contact Dr. JoAnna M. Brown, Senior Research Fellow,
Super Cities - Sagamore Institute at joannab@sagamoreinstitute.org.

2902 N. Meridian Street
The Levey Mansion
Indianapolis, IN 46206

www.sagamoreinstitute.org

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Cover Image Credit: Greater Indy Habitat for Humanity.

ABOUT SAGAMORE INSTITUTE

Sagamore Institute is an Indianapolis-based nonprofit, nonpartisan, public policy research organization--or think tank. We borrow our name from the Algonquin word *sagamore*, which refers to a trusted individual within the tribe to whom the chief would look for wisdom and advice on issues of public concern. It is thus our mission to research, analyze, and respond to difficult issues, to serve as a meeting place for disparate groups, and to offer wise counsel for a world in progress.

We were born in the spring of 2004, but have roots stretching back two decades, allowing us to blend the energy of a startup with the experience of a more seasoned organization. Our expert network of fellows provides independent and innovative research and analysis to public and private sector leaders, policy makers, practitioners, and the public. We believe that public policy belongs to everyone--not just to those inside the beltway of Washington, D.C.

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SECTION I. INTRODUCTION AND METHODOLOGY

The Greater Indy Habitat Model

Mission and Homeownership Process

The mission of Greater Indy Habitat for Humanity is to help low-income families have upward mobility in housing. They accomplish this by building partnerships and leveraging community assets for positive impact on the lives of low-income individuals and families seeking to transition to homeownership. In doing so, Greater Indy Habitat for Humanity offers homeownership opportunities through no-interest loans to those families who are unable to obtain conventional home financing. To accomplish this, the Greater Indy Habitat for Humanity model provides a venue for individuals and groups to volunteer their time and talents as well as donate resources and materials to help transition Habitat's homeowners to affordable homeownership. Using donations in the form of volunteers, land, material, and resources, the cost of building the home is kept low with average monthly mortgage payments between \$350 and \$450. As Figure 1 illustrates, the Greater Indy Habitat for Humanity Model occurs in eight stages. They include:

Stage 1. Selected Family: A low-income family that meets Habitat criteria is selected as a homebuyer.

Stage 2. Land: Land is donated or purchased for the new home.

Stage 3. Materials and Services: Materials and services are donated or purchased using funds raised by donors and sponsors.

Stage 4. Habitat Homeowner: The homebuyer puts in 300 hours of “sweat equity” or volunteer time. Each Greater Indy Habitat homebuyer completes an educational program and volunteers in the construction of his/her home or other Habitat homes.

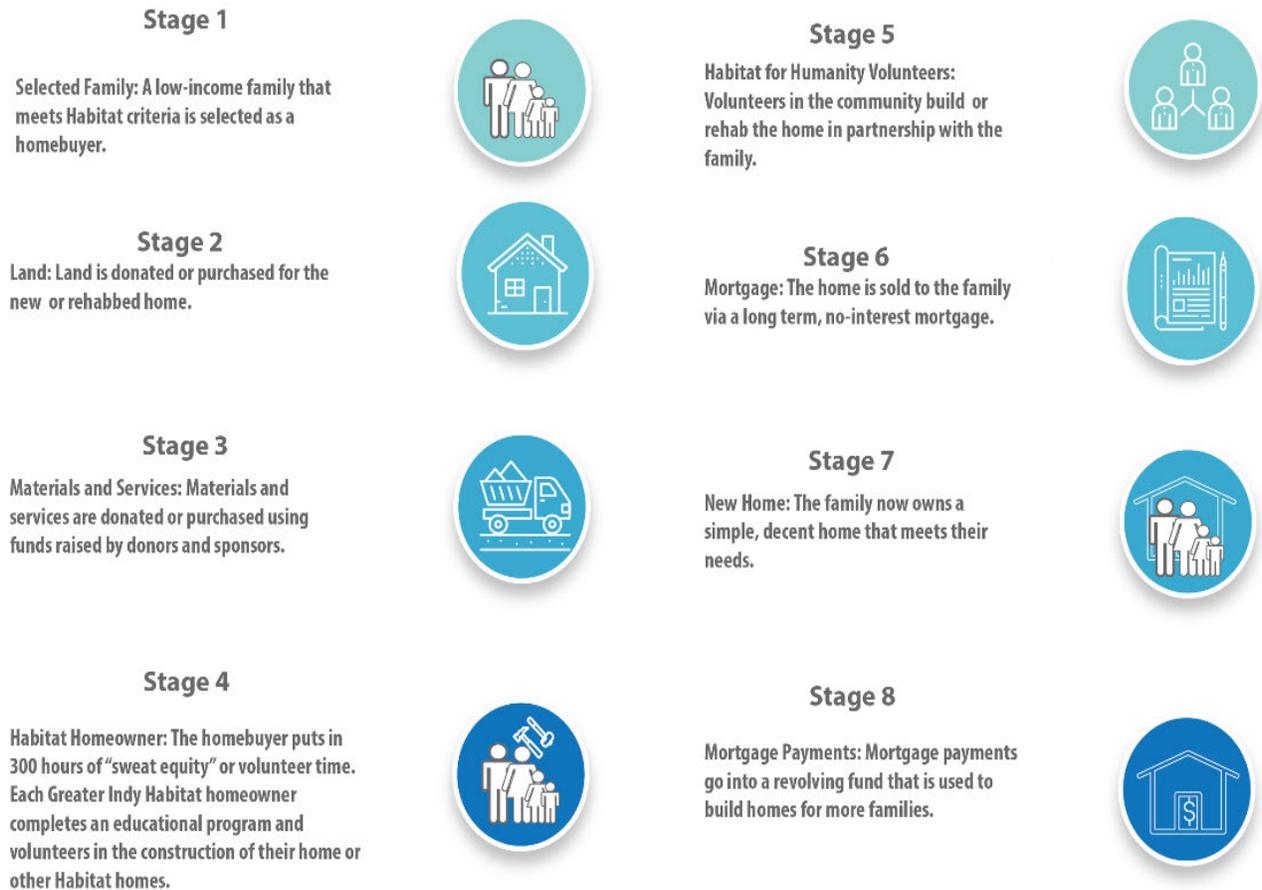
Stage 5. Habitat for Humanity Volunteers: Volunteers in the community build the home in partnership with the family.

Stage 6. Mortgage: The home is sold to the family via a long term, no-interest mortgage.

Stage 7. New Home: The family now owns a simple, decent home that meets their needs.

Stage 8. Mortgage Payments: Mortgage payments go into a revolving fund that is used to build homes for more families (Greater Indy Habitat for Humanity, 2017).

Figure 1. Greater Indy Habitat for Humanity Model

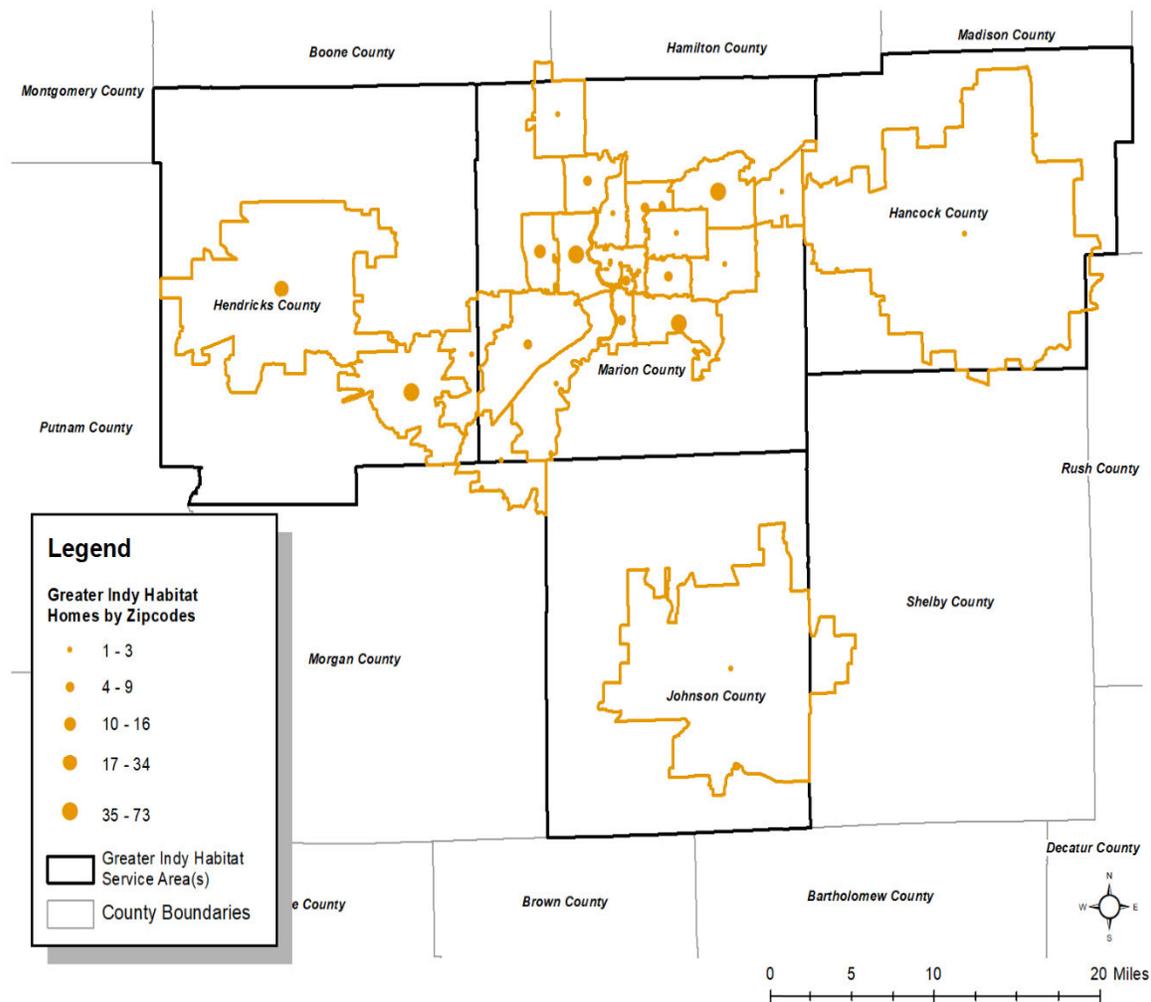


Source: Adapted from the Greater Indy Habitat for Humanity (2017).

Location and Density of Greater Indy Habitat Homes

Figure 2 illustrates the location and density of current homes built or rehabbed by the Greater Indianapolis affiliate since 1993. Of the 383 current Habitat partner-owned housing units built between 1993 and 2017, 97.1% are located within Marion County, 1.6% in Hendricks County, while Hancock and Johnson counties have less than 1% (0.3% each).

Figure 2. Geographical Distribution of Habitat Homes in Service Area(s) by Zip Codes



Source: Sagamore Institute. Map adapted based on data provided by the Greater Indy Habitat for Humanity Homeowner Locations (05 September 2017).

Since its founding in 1987, the Greater Indy Habitat for Humanity has provided homeownership to more than 525 families¹. In doing so, over the past three decades the Greater Indy Habitat for Humanity built 489 homes and recycled and/or rehabbed 91 homes, for a total of 580 homes. As Figure 33 indicates, the volume of construction activity has been trending upward since 1993. This trajectory is projected to continue upward (Figure 3).

¹ Greater Indy Habitat for Humanity. (2015). 2015 Community Report. Indianapolis: Greater Indy Habitat for Humanity. Available online at http://indyhabitat.org/wp-content/uploads/2016/08/Community-Report_2015.pdf.

Figure 3. Greater Indy Habitat Home Construction/Rehab by Year 1993 – 2017 Q1



Source: Sagamore Institute. Chart adapted based on data provided by the Greater Indy Habitat for Humanity Habitat Homeowner Locations (05 September 2017).

Purpose and Scope of Study

The Greater Indy Habitat for Humanity seeks to break the cycle of poverty for low-income families by enabling them to access simple, decent, and affordable housing. Since its founding in 1987, Greater Indy Habitat for Humanity has provided the opportunity of homeownership to more than 525 local families.

The purpose of this research is to conduct an analysis of Greater Indy Habitat for Humanity’s impact in empowering families in achieving strength, stability, and self-reliance through homeownership for the past 30 years. The goal of this study is to gauge Habitat Homeowners’ perspectives and thoughts related to homeownership and quality of life. In doing so, this research examines the connection between the ownership of simple, decent, and affordable housing and a homeowner’s quality of life, including: safety, health, education, social connectedness, family interaction and personal well-being, economic prosperity, environmental health, and transportation in Central Indiana, including Hancock and Hendricks Counties. This 30 Year Impact Study was conducted by a research team from the Sagamore Institute. This study

builds upon the Greater Indy Habitat for Humanity’s 2012 Social Impact evaluation report and the 2015 Community Report².

Research Questions:

1. Does evidence show that acquiring stable housing and becoming a property owner have benefits for individuals and communities?
2. Does homeownership promote educational achievement, good health, feelings of safety, and other elements of quality of life?

For this study, questions and key findings are reported based on the following categories:

- Pathway to homeownership
- Family wellness and achievement
- Neighborhood and community
- Financial stability and well-being
- Overall program, process, and quality of life impacts

Research Methodology

The Greater Indy Habitat for Humanity 30 Year Impact Study data collection used a mixed method approach in data collection and analysis. Data collection and analysis consisted of four parts—a focus group with the affiliates’ Homeownership Advisory Committee, an online and mail homeowner impact survey questionnaire, interviews among a representative sample of 77 (or 20.1%) of the of homeowner households, and a property valuation analysis of properties intervened by or near the Greater Indy Habitat for Humanity intervention. All findings reported in the body of this report reflect the results of the focus group session, survey, interviews, and property analysis.

Data Collection and Analysis

Focus Group

A focus group was conducted with the Greater Indy Habitat for Humanity Homeownership Advisory Committee. The Homeownership Advisory Committee is an ad hoc group of current Habitat Homeowners

² Marron, J. (2012). Social impact study of Habitat for Humanity of Greater Indianapolis. Indiana University Public Policy Institute. Available online at http://www.indyhabitat.org/images/uploads/Impact_Study_Final.pdf. Greater Indy Habitat for Humanity. (2015). 2015 Community Report. Indianapolis: Greater Indy Habitat for Humanity. Available online at http://indyhabitat.org/wp-content/uploads/2016/08/Community-Report_2015.pdf.

who volunteer to provide advice on current and future family-related programming provided by the affiliate. Six members of the Homeownership Advisory Committee were selected to participate in a focus group to help develop and test the homeowner impact survey questionnaire distributed as a part of the study.

The in-person focus group was 90 minutes in length, with additional time allotted for setup and introductions. The focus group was conducted in an open room at the Sagamore Institute at a time convenient for both working and non-working participants. All discussions were led by a moderator and co-moderator/research associate. Moderators followed a structured moderator's guide. Per standard focus group methodology, the moderator's guide began with general topics before delving into more specific topics.

Eligible participants were given an informed consent form when they arrived at the focus group facility. The form explained the purpose of the project and affirmed participants' willingness to participate. The informed consent statement also specified individuals' participation was voluntary, that the 90-minute discussions would be recorded and observed by the research team, and that participation in and the discussion content would remain private. The moderator also reviewed the informed consent verbally before proceeding with the discussion.

Participants were identified only by first name throughout the recruitment and sign-in processes and during the focus group discussion. Any personal information about participants obtained during recruitment and/or focus groups discussion, such as age, number of children, and household income, remained confidential, with no personally identifying information (i.e., phone number, address) used in the research findings from this research.

After the discussion, but before ending the focus group session, the moderator asked participants for any further thoughts that had not yet been covered. Upon completion of the session, participants were thanked for their time and received a \$50 gift card stipend for their participation. Audio recordings of each focus group were subsequently transcribed. Following transcription, qualitative description was used to analyze the data.

Surveys

Surveys were distributed to all 383 Habitat Homeowner households online or via mail. The survey was developed by Sagamore Institute in collaboration with Greater Indy Habitat for Humanity staff and Homeownership Advisory Board.

Online Surveys: Online surveys were disseminated by e-mail and text messaging to all current homeowners of the affiliate with available e-mail addresses and phone numbers. Contact information was provided by the Greater Indy Habitat for Humanity staff.

Mail Surveys: Surveys were mailed to the remaining households without available phone or e-mail addresses based on addresses provided by the Greater Indy Habitat for Humanity staff. Each mailed survey included an introductory letter explaining the study and compensation for completion.

Upon submission of a completed survey participants were mailed thank you cards and a \$25 Target or Wal-Mart gift card stipend for their participation.

An additional, second supplemental survey instrument was distributed to the 77 initial Greater Indy Habitat Homeowner study respondents verifying monthly household and utility expenses prior to and after Habitat homeownership. This survey was administered via text message and e-mail. There were 50 valid surveys completed.

Survey responses were analyzed using SPSS Analytical Software. The research results were calculated to provide for frequencies and descriptive statistics for each item in the survey. All responses for questions were analyzed in relation to important demographic factors, such as race, age, gender, educational attainment, marital status, and socioeconomic status, providing cross-tabulations. Habitat Homeowners' thoughts on basic needs, education, employment, financial wellness, and income were analyzed overall using a Likert scale in response to reaction statements.

There are several considerations to keep in mind when considering the survey data collected:

- The sample demographics were balanced to match overall resident population parameters for marital status, educational attainment, age, and income. These parameters came from an analysis of the Greater Indy Habitat for Humanity Resident Roster. Cross-tabulations of socio-demographic characteristics were also calculated and analyzed (See Section III. *Detailed Survey Findings*).

Interviews

Two rounds of telephone interviews were conducted with the current head of household Habitat Homeowners. Interview participants were identified by their responses to mail and online surveys, based on their demographic profiles, and willingness to participate. Thirty-five participants were initially recruited via telephone, e-mail, and text messaging, with the expectation that 15 to 20 participants would agree to participate.

In addition, a snowball sampling method was used by asking interviewees to recommend friends or relatives who live in the complex. Participants were intentionally recruited to reflect the demographic

characteristics of the study area. Overall, there were 26 interview participants. Most interview participants have been Habitat Homeowners for six or more years.

There were two rounds of interviews conducted. The telephone interviews were between 40 to 45-minutes in length. Each interview was conducted at a time specified by the study participant. Eligible participants were read an informed consent statement at the beginning of each interview (Appendix A). The statement explained the purpose of the project and affirmed participants' willingness to participate. The informed consent statement also informed individuals that their participation was voluntary, that the discussions would be recorded and observed by the research team, and that participation in and the discussion content would remain private.

After the discussion, but before ending the interview session, the interviewer asked participants for any further thoughts that had not yet been covered. Upon completion of the interview, participants were thanked for their time and mailed a \$50 gift card stipend for the first round of interviewees, or a \$30 gift card stipend for the second round of interviewees. Audio recordings of each interview session were subsequently transcribed and documented in detailed, word-for-word transcripts. These transcripts were used as a basis for the report of findings. The textual data in the transcripts were reviewed and coded, and the major themes and findings were identified. Supporting comments illustrate these themes in the participants' own words. Consistent with the qualitative nature of this analysis, no attempt was made to quantify the number of comments made on any theme. Where appropriate, findings indicate differences by education level, income, marital status, and gender.

Property Analysis

The Sagamore Institute conducted property valuation analysis of properties intervened by or near the Greater Indy Habitat for Humanity intervention. The purpose was to examine and evaluate the impact of Greater Indy Habitat for Humanity's efforts on property values, local government tax base, and other positive externalities through the study of taxable values in the neighborhoods where the affiliate implemented redevelopment interventions (i.e., new builds or rehabs), regardless of the Habitat Homeowner household composition. To evaluate the impact of the Greater Indy Habitat for Humanity's new construction and rehab activities, Sagamore researchers used property assessment and sales data provided by the Indiana Department of Local Government and Finance and the Hancock, Hendricks, Johnson, and Marion Counties Assessor offices. The data was used to develop economic models to estimate the impact of program-related benefits directly realized as part of the Greater Indy Habitat for Humanity 30 Year Impact Study.

SECTION II. SURVEY RESPONDENTS

SOCIO-DEMOGRAPHIC ANALYSIS

The Sagamore Institute surveyed the Habitat Homeowners to help identify Greater Indy Habitat’s impacts within the community over the last three decades by empowering families in achieving strength, stability, and self-reliance through homeownership. The goal of this study is to understand Habitat Homeowners’ perspectives and thoughts related to homeownership and quality of life. In this section, Sagamore Institute provides a general demographic breakdown of the population in Greater Indy Habitat for Humanity 30 Year Impact Study participants.

Survey Data Socio-Demographic Analysis Findings

Overall Study Area(s)

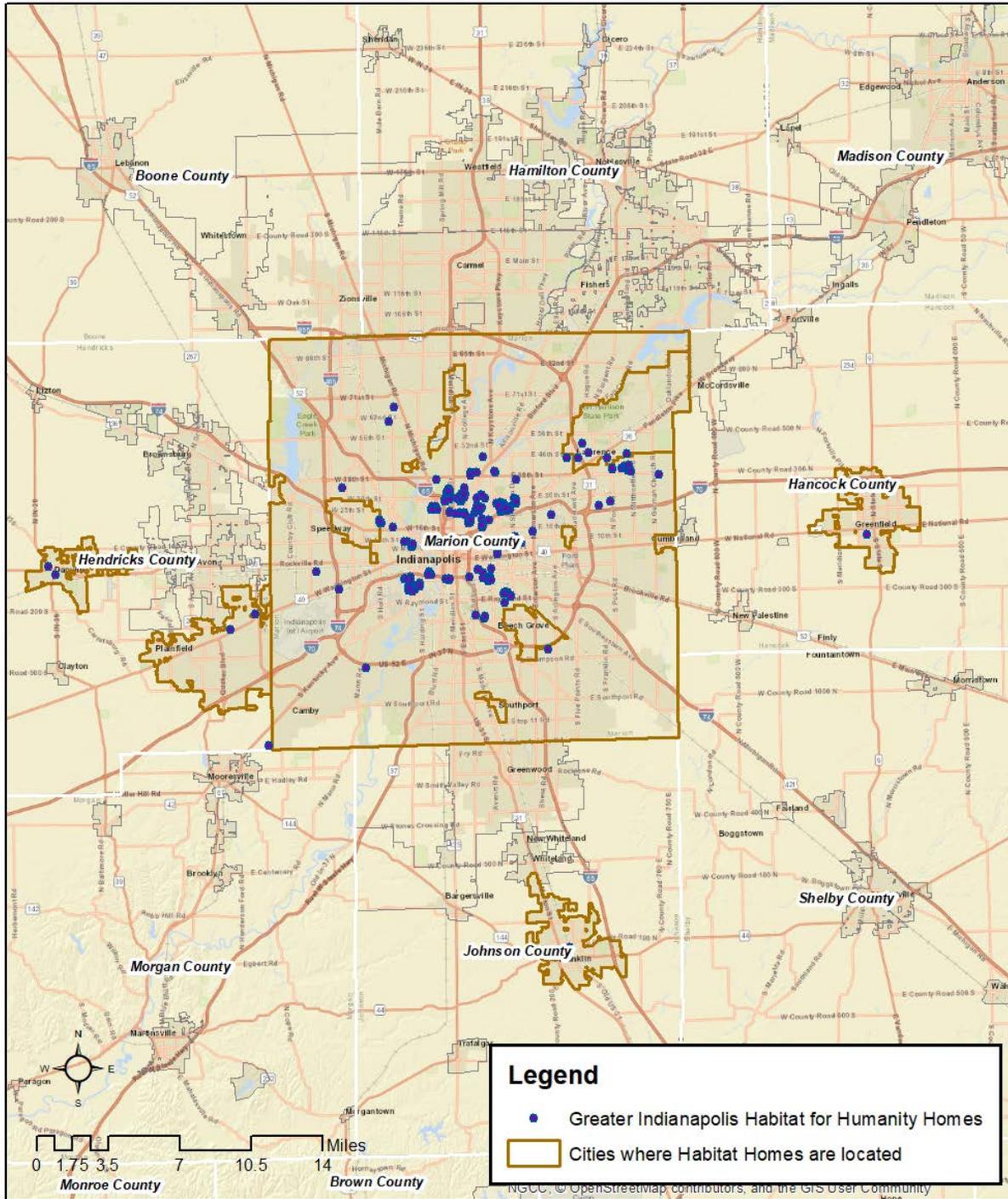
The Greater Indy Habitat for Human has served a total of 383 Habitat households extending between four counties. Of these households, the majority have been in Marion County (97.7%). Hendricks County had 1.8% of households, while Hancock and Johnson counties had less than 1% (0.3% each) (Table 1, Figure 4).

Table 1. Percent of Habitat Homeowner Locations by County

| County | City | Count | Percent |
|----------------------|------------------------------|------------|---------------|
| Hancock County | Greenfield | 1 | 0.3% |
| Hendricks County | Danville/Plainfield | 7 | 1.8% |
| Johnson County | Franklin | 1 | 0.3% |
| Marion County | Indianapolis/Lawrence | 374 | 97.7% |
| Total | | 383 | 100.0% |

Source: Greater Indy Habitat for Humanity (2017).

Figure 4. Map of Greater Indy Habitat for Humanity Homeowner Homes



Source: Sagamore Institute (2017); Greater Indy Habitat for Humanity (2017).

Study Survey Participants

There are 77 valid surveys completed. Of those, the vast majority of the surveys were completed online (N=68 or 88.3%). In addition, a total of nine valid mail surveys (11.7%) were collected. Nearly half of survey respondents lived in their Habitat home for five years or less (49.4%).

Table 2. Study Survey Distribution by Type

| Survey Type | Number | Percent |
|---------------|-----------|--------------|
| ONLINE | 68 | 88.3% |
| MAIL | 9 | 11.7% |
| Total | 77 | 100% |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Table 3. Survey Respondents' Length of Time in Habitat Home

(Q3a.) How long have you lived in your Habitat Home?

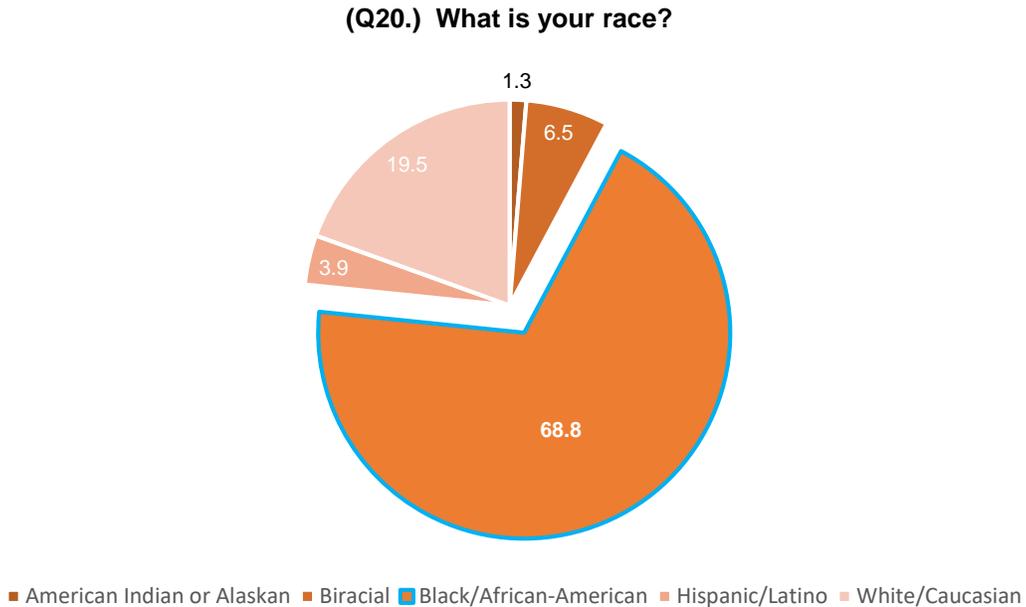
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------------------|-----------|--------------|---------------|--------------------|
| Valid | 5 years or less | 38 | 49.4 | 49.4 | 100.0 |
| | 6 to 10 years | 21 | 27.3 | 27.3 | 27.3 |
| | 11 to 15 years | 14 | 18.2 | 18.2 | 45.5 |
| | 16 to 20 years | 4 | 5.2 | 5.2 | 50.6 |
| | Total | 77 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Racial Composition

The racial breakdown of the survey respondents is provided in Figure 5. The racial composition of survey respondents who reported their race indicates 3.9% of residents are Hispanic, 19.5% are White/Caucasian, and 68.8% are African-American/Black. Less than 2% are American Indian or Alaskan, and 6.5% are Biracial. The data show by a significant degree that Habitat homeowners self-identifying as Black/African-American are the largest population in the study area.

Figure 5. Survey Respondents' Racial Composition



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Gender and Age

Of the survey respondents, 87.0% identify as female and 13.0 identify as male (Table 4). The study was conducted with participants ranging in age from 18 to 65 or older. The majority of the participants (84.5%) were between the ages of 21 and 49 years old, with most in the age cohorts of 30 to 39 (32.5%) and 40 to 49 (29.9%) (Figure 6).

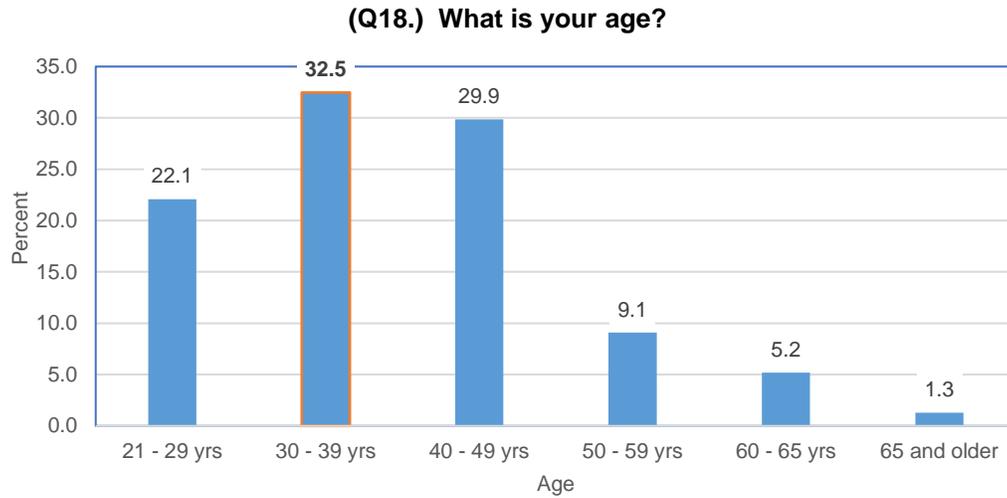
Table 4. Survey Respondents: Gender

(Q21.) What is your gender?

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Female | 67 | 87.0 | 87.0 | 87.0 |
| | Male | 10 | 13.0 | 13.0 | 100.0 |
| Total | | 77 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Figure 6. Survey Respondents Age

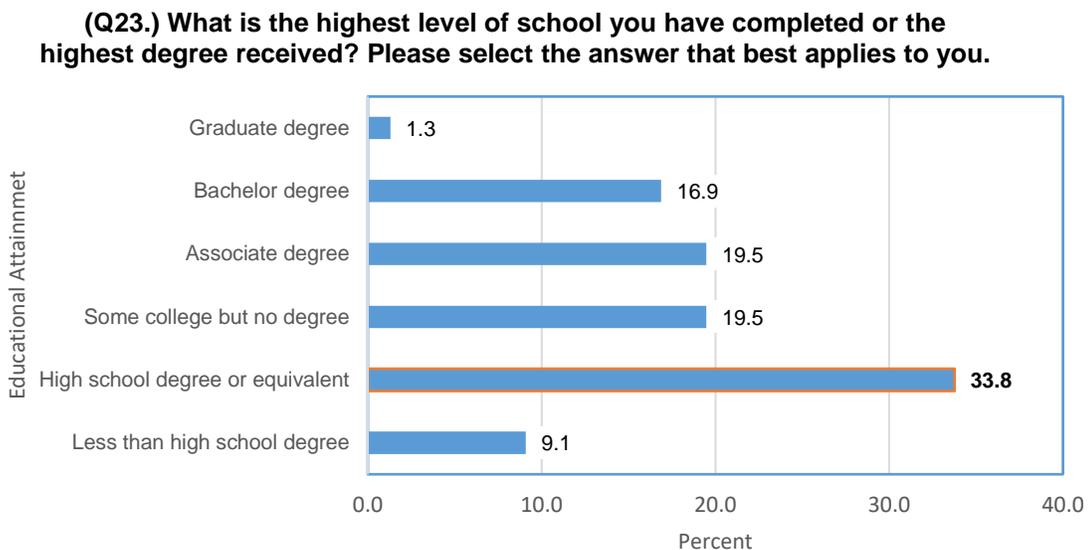


Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Educational Attainment

As illustrated in Figure 7, 9.1% of survey respondents report having less than a high school degree, and 33.8% have completed a high school degree or equivalent. Just over nineteen percent (19.5%) of survey respondents have completed some college education. An additional 19.5% completed an associate degree, 16.9% completed a bachelor degree, and 1.3% completed a graduate degree. Overall, the lower level of educational attainment of Habitat homeowners suggests there is a large prospective adult population of Habitat Homeowners who might benefit from an education assistance program.

Figure 7. Survey Respondents' Educational Attainment

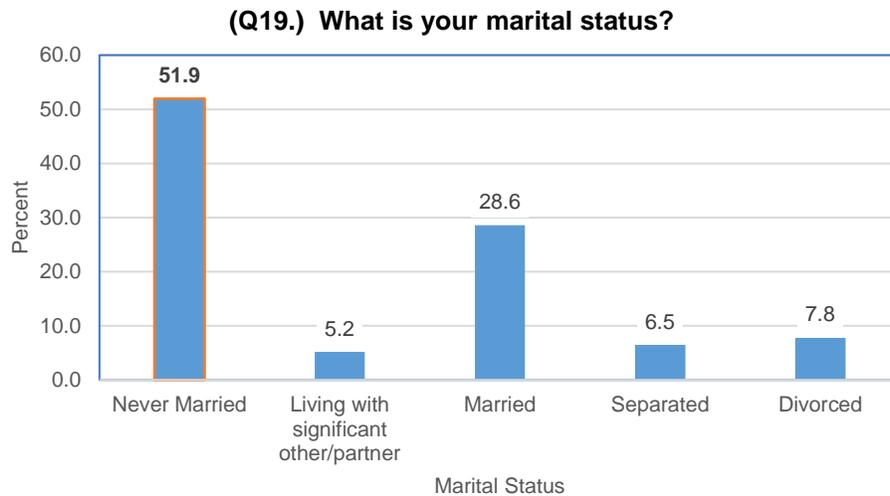


Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Marital Status and Number of Children

Overall, over half of survey respondents reported having never married (51.9%). The survey data shows that 28.6% of the study participants were married, while 6.5% were separated. Moreover, 7.8% of participants were divorced. In comparison, 5.2% are living with a significant other (Figure 8).

Figure 8. Survey Respondents' Marital Status

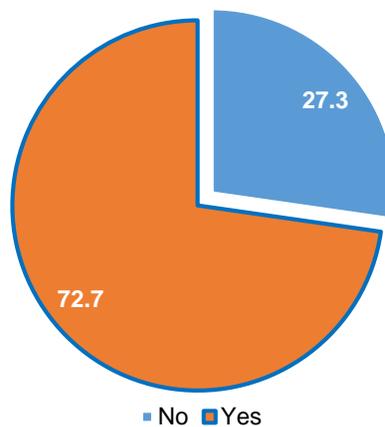


Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Seventy-two percent (72.7%) of respondents had children under the age of 18 years living in the home (Figure 9).

Figure 9. Survey Respondents' Number of Children 18 years and under

(Q7.) Do you have any minor children (under 18)?

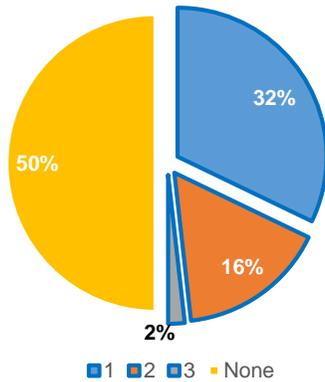


Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

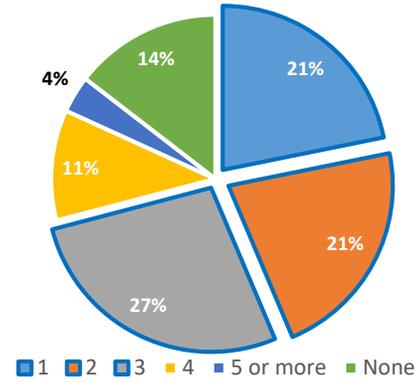
Of respondents with children 18 years and under living at home, 50.0% have one to three children in the household who have not yet entered kindergarten. Also, approximately 69% have one to three children in grades K-12 (Figure 10).

Figure 10. Survey Respondents' Number of Children 18 years in grades K-12

(Q7.) Do you have any minor children (under 18)? * (Q8a.) Have not yet entered kindergarten: Crosstabulation



(Q7.) Do you have any minor children (under 18)? * (Q8b.) Are in grades K - 12: Crosstabulation



Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

Most respondents had children 18 years and younger both before (94.7%), and after (93.8%) they moved into their Habitat Home (Tables 5 and 6).

Table 5. Survey Respondents' Factors Considered for School Selection

(Q8c.) What ages were your children before you moved into your Habitat Home?

| | Age Range | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | 0 -1 yr. | 16 | 14.2 | 14.2 | 14.2 |
| | 2-8 yrs. | 48 | 42.5 | 42.5 | 77.0 |
| | 9-12 yrs. | 26 | 23.0 | 23.0 | 100.0 |
| | 13-17 yrs. | 17 | 15.0 | 15.0 | 29.2 |
| | 18 yrs. and older | 6 | 5.3 | 5.3 | 34.5 |
| | Total | 113 | 100.0 | 100.0 | |

Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

Table 6. Survey Respondents' Factors Considered for School Selection

| (Q8d.) What ages were your children after you moved into your Habitat Home? | | | | | |
|--|-------------------|------------------|----------------|----------------------|---------------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 0 -1 yr. | 16 | 14.2 | 14.2 | 14.2 |
| | 2 - 8 yrs. | 42 | 37.2 | 37.2 | 73.5 |
| | 9 -12 yrs. | 30 | 26.5 | 26.5 | 100.0 |
| | 13 -17 yrs. | 18 | 15.9 | 15.9 | 30.1 |
| | 18 yrs. and older | 7 | 6.2 | 6.2 | 36.3 |
| | Total | 113 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

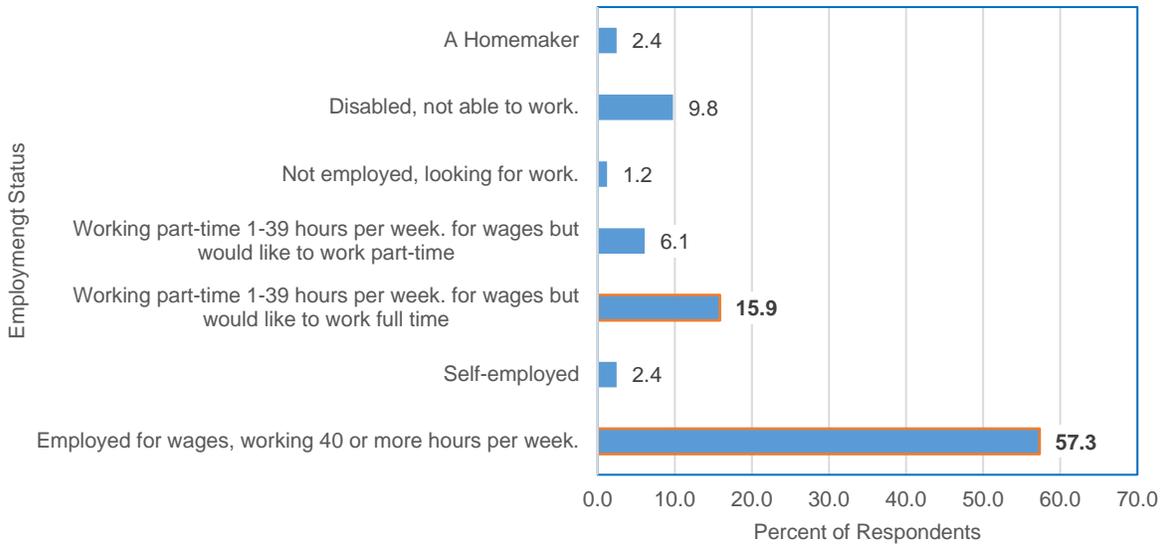
Employment

Research shows household employment status and steady income are factors that often contribute positively to housing maintenance and quality of life³. Fifty-seven percent (57.3) of respondents reported working full-time (employed for 40 or more hours per week), while 22.0% reported working part-time (1 to 39 hours per week). Of those working part-time, 15.9% would like to work full-time. In comparison, 1.2% of respondents are not employed but are looking for work (see Figure 11).

³ Heywood, F. (1997). Poverty and disrepair: challenging the myth of ignorance in private sector housing. *Housing studies*, 12(1), 27-46. Green, R. K., Gatzlaff, D. H., & Ling, D. C. (1996). *Revisiting Cross-Tenure Differences in Home Maintenance and Conditions* (No. 96-01). University of Wisconsin Center for Urban Land Economic Research. Ioannides, Y. M. (2002). Residential neighborhood effects. *Regional Science and Urban Economics*, 32(2), 145-165.

Figure 1. Survey Respondents' Employment Status

(Q24.) Which of the following categories best describes your employment status?



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Section III. Detailed Survey Findings

A survey of Greater Indy Habitat for Humanity area residents was conducted to assess opinions and collect descriptive data from Habitat Homeowners related to: 1) experiences as a Habitat Homeowner; 2) overall thoughts related to family and achievement; 3) thoughts on neighborhood and community; 4) thoughts on financial wellness and well-being; as well as 5) thoughts related to health and personal well-being.

Survey Overview

Types of Questions

The survey was designed to gather background information from homeowners on their experiences and perceptions, as well as demographic characteristics. The overall goal of these questions was to better understand Habitat Homeowners' thoughts related to homeownership, financial wellness and stability, perceptions of neighborhood and community, employment and career achievements and aspirations, health and well-being, and overall influences participation in the process has had on their quality of life.

Questions were grouped in the following categories:

- Habitat Homeowners' thoughts related to experiences as a Habitat Homeowner.
- Habitat Homeowners' thoughts related to family and achievement wellness.
- Habitat Homeowners' thoughts related to neighborhood and community.
- Habitat Homeowners' thoughts related to financial stability and well-being.
- Habitat Homeowners' thoughts related to health and personal well-being.
- Overall program, process, and quality of life impacts.
- Demographic Characteristics⁴

For this study, questions and key findings are reported based on the following categories:

- Pathway to homeownership
- Family wellness and achievement
- Neighborhood and community
- Financial stability and well-being
- Overall program, process, and quality of life impacts

⁴ The survey findings describing respondents' demographic characteristics are detailed in Section II. Survey Respondents Socio-Demographic Analysis.

Survey Results

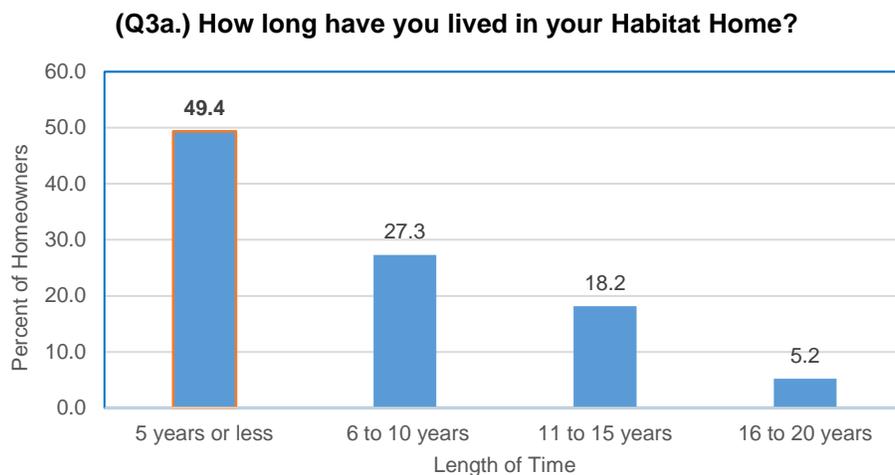
The following responses are survey results of Habitat Homeowners participating in the study. Various questions were asked to better understand and assess opinions of the homeowners responding to the survey. These questions and responses are detailed in the following sections.

Survey Respondents: Experiences as Habitat Homeowners

How long have you lived in your Habitat home?

Of the 77 valid surveys, nearly half (49.4%) of survey respondents **had become Habitat Homeowners within the past five years**, while 27.3% were homeowners between six and ten years, and 23.4% were homeowners for eleven years or more (Figure 12).

Figure 2. Length of time as a Habitat Homeowner



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

What year did you move into your current home?

- The **mean (average) year Habitat Homeowners moved into their home was 2010.**

How long do you plan to remain in your current home?

- Most respondents **plan on remaining in their current Habitat Home for a long time (45.5%) or permanently (can’t imagine ever moving – 42.9%)** (Table 7).
- The vast majority of respondents (88.3%), **regardless of tenure, plan on remaining in their current Habitat Home for a long time or permanently (can’t imagine ever moving)** (Table 8).

Table 7. Plans for remaining in Habitat Home

| (Q4.) How long do you plan to remain in your current home? | | | | | |
|---|-------------------------------------|------------------|----------------|----------------------|---------------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Not too much longer (a year or two) | 3 | 3.9 | 3.9 | 100.0 |
| | At least a few more years | 6 | 7.8 | 7.8 | 7.8 |
| | For a long time | 35 | 45.5 | 45.5 | 53.2 |
| | I can't imagine ever moving | 33 | 42.9 | 42.9 | 96.1 |
| | Total | 77 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Table 8. Plans for remaining in Habitat Home by Tenure

| | | (Q3a.) How long have you lived in your Habitat Home? * (Q4.) How long do you plan to remain in your current home? Crosstabulation | | | | | |
|--|-----------------|--|----------------------------------|------------------------|------------------------------------|---------------|-------------------------------|
| | | Q4. How long do you plan to remain in your current home? | | | | Total | % Not Planning to Move |
| Tenure | | Not too much longer (a year or two) | At least a few more years | For a long time | I can't imagine ever moving | | |
| Q3a. How long have you lived in your Habitat home? | 5 years or less | 1.3% | 0.0% | 28.6% | 19.5% | 49.4% | 48.1% |
| | 6 to 10 years | 1.3% | 5.2% | 13.0% | 7.8% | 27.3% | 20.8% |
| | 11 to 15 years | 1.3% | 2.6% | 3.9% | 10.4% | 18.2% | 14.3% |
| | 16 to 20 years | 0.0% | 0.0% | 0.0% | 5.2% | 5.2% | 5.2% |
| Total | | 3.9% | 7.8% | 45.5% | 42.9% | 100.0% | 88.3% |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Had you looked into or tried to buy a house before you learned about Greater Indy Habitat for Humanity?

- Nearly three-quarters (72.7%) of those who responded, **had NOT considered or tried to buy a house before they were informed about Greater Indy Habitat for Humanity** (Table 9).

Table 9. Survey Respondents - Previous Enrollment in College Degree or Certification Program

(Q5.) Had you looked into or tried to buy a house before you learned about Greater Indy Habitat for Humanity?

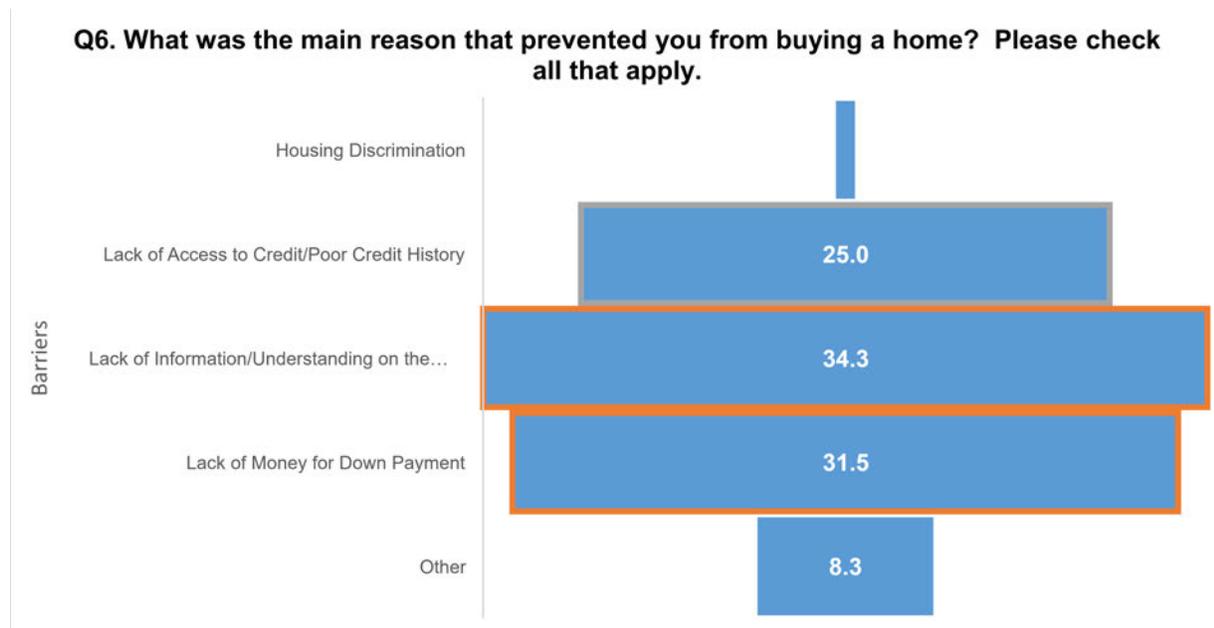
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | No | 56 | 72.7 | 72.7 | 72.7 |
| | Yes | 21 | 27.3 | 27.3 | 100.0 |
| | Total | 77 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

What was the main reason that prevented you from buying a home? Please check all that apply

- **The three top reasons which prevented respondents from purchasing a home were:**
 - 1) Lack of Information/Understanding of the Homeownership Process (34.3%)
 - 2) Lack of Money for Down Payment (31.5%)
 - 3) Lack of Credit/Poor Credit History (25.0%)

Figure 3. Reasons that Hindered Homeownership



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

- 8.3% of respondents noted “other” reasons prevented them from buying a home. Respondents stated the following:

“I felt I couldn't afford it.”

“I didn't think about becoming a homeowner.”

“I inherited my mother's house when she passed.”

“I wasn't ready.”

“It was my mother's house; after she died I took over.”

“I love the program.”

“The houses we could afford were not worth the money they wanted.”

“I wasn't interested.”

Survey Respondents: Family and Achievement

Do you have any children 18 years and older still living in the home?

- Seventy-two percent (72.7%), do not **have children 18 years and older still living in the home** (see Table 10).

Table 10. Habitat Homeowners with Children 18 Years+ Residing in Home

| (Q8e.) Do you have any children 18 years and older still living in the home? | | | | | |
|---|--------------|------------------|----------------|----------------------|---------------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | No | 56 | 72.7 | 72.7 | 72.7 |
| | Yes | 21 | 27.3 | 27.3 | 100.0 |
| | Total | 77 | 100.0 | 100.0 | |

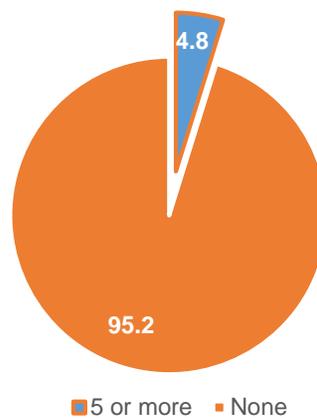
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

How many of these children are attending a College/University or Technical/Community College?

- Nearly five percent (4.8%) have children 18 years and older still living in the home attending a College/University or Technical/Community College (see Figure 14).

Figure 4. Children 18 years + Attending a College/University or Technical/Community College

Q8f. How many of these children are attending a College/University or Technical/Community College?



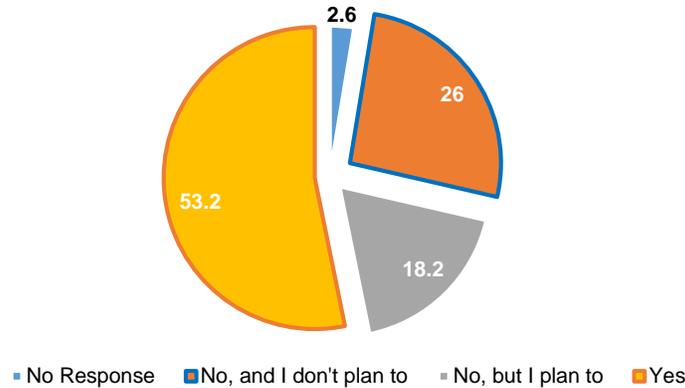
Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

Have you personally started and/or completed higher education or training programs since becoming Habitat Homeowners?

- **Seventy one percent (71.4%) of respondents noted they had started and/or completed or plan to begin higher education or training programs since becoming Habitat Homeowners.**
 - 53.2% of Habitat Homeowners stated they HAD STARTED or COMPLETED higher education or training programs since becoming Habitat Homeowners.
 - 18.2% of Habitat Homeowners stated they PLAN TO START or COMPLETE higher education or training programs since becoming Habitat Homeowners.
 - In comparison, 26.0% of Habitat Homeowners indicated they DO NOT PLAN TO START and/or COMPLETE higher education or training programs since becoming Habitat Homeowners (Figure 15).

Figure 15. Homeowner Completion of Higher Education or Training Programs Since Becoming Habitat Homeowners

Q9. Have you personally started and/or completed high education or training programs since becoming a partner family?



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

If yes, what programs have you started or completed? Please check all that apply.

- **Many respondents had either started or completed programs related to high school or institutions of higher education.**
 - Twenty-seven percent (27.7%) started or completed high school degree requirements or equivalent.
 - Nearly 30% (29.8%) began or graduated from a 4-year college or university.
 - Thirty-six percent (36.2%) were in progress or finished community or technical college.
 - Certifications and degrees include: Associates, Bachelor's, and Master's degrees, Certified Nursing Assistance, Certified Dental Assistance, High School Diploma/GED, forklift training certification, and environmental safety training certification (Table 11).

Table 11. Programs Started or Completed by Homeowners

| (Q9.) If yes, what programs have you started or completed? Please check all those that apply. | | | | | |
|--|---|------------------|----------------|----------------------|---------------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | High school degree or equivalent | 13 | 27.7 | 27.7 | 93.6 |
| | Community or technical college | 17 | 36.2 | 36.2 | 66.0 |
| | 4-year college/university | 14 | 29.8 | 29.8 | 29.8 |
| | Other | 3 | 6.4 | 6.4 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

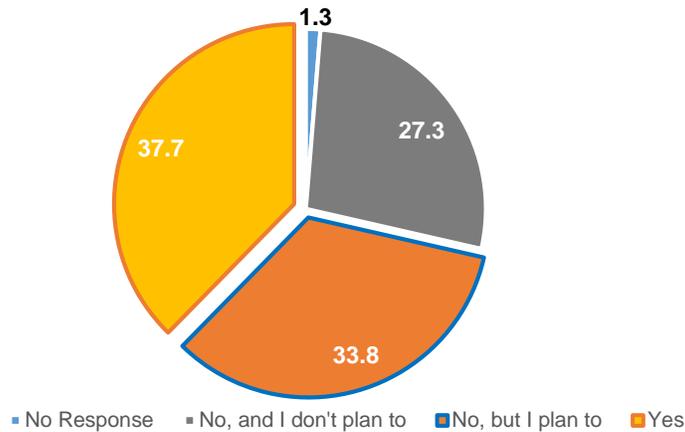
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Have any of your family members (other than yourself) started and/or completed higher education or training programs since becoming Habitat Homeowners?

- **Seventy-one percent (71.5%) of respondents noted family members had started and/or completed or plan to begin higher education or training programs since becoming Habitat Homeowners.**
 - 37.7% of respondents stated family members HAD STARTED or COMPLETED higher education or training programs since becoming Habitat Homeowners.
 - 33.8% of respondents stated family members PLAN TO START or COMPLETE higher education or training programs since becoming Habitat Homeowners.
 - In comparison, 27.3% of respondents indicated family members DO NOT PLAN TO START and/or COMPLETE higher education or training programs since becoming Habitat Homeowners (Figure 16).

Figure 16. Other Family Members' Completion of Higher Education or Training Programs Since Becoming Habitat Homeowners

Q10. Have any of your family members (other than yourself) started and/or completed higher education or training programs since becoming Habitat Homeowners?



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

If yes, what programs have you started or completed? Please check all that apply.

- **Many respondents had either started or completed programs related to high school or institutions of higher education.**
 - Thirty-five percent (35.3%) started or completed high school degree requirements or equivalent.
 - Twenty-three percent (23.5%) began or graduated from a 4-year college or university.
 - Thirty-five percent (35.3%) were in progress or finished community or technical college.
 - Certifications and degrees include: Bachelor's and Master's degrees, Certified Nursing Assistance, Certified Home Health Aide, Certified Medical Assistant, and Certificate in Medical Billing, Certified Veterinary Assistance, High School Diploma/GED, culinary certification, and cosmetology and barber licenses (Table 12).

Table 12. Programs Started or Completed by Habitat Homeowner Members

| (Q10b.) If yes, what programs have they started or completed? Please check all those that apply. | | | | | |
|---|---|------------------|----------------|----------------------|---------------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | High school degree or equivalent | 12 | 35.3 | 35.3 | 94.1 |
| | Community or technical college | 12 | 35.3 | 35.3 | 58.8 |
| | 4-year college/university | 8 | 23.5 | 23.5 | 23.5 |
| | Other | 2 | 5.9 | 5.9 | 100.0 |
| | Total | 34 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Of the 77 valid surveys, respondents indicated the following related to their perspectives on family life and achievements since becoming Habitat Homeowners:

- **Increased church attendance.**
- **Improved study habits of children and increased academic achievements.**
- **Improvements in social life for children.**
- **Advances in accomplishments at work.**
- **Enhanced quality time with family.**
- **Improvements in children’s school attendance.**
- **Progresses in financial security** (Table 13).

Table 13. Perceptions of Family Life and Achievement Pre- and Post-Habitat Participation

| (Q11.) Family Life & Achievement Perceptions | | Before Habitat | | | After Habitat | | | % Change |
|--|--|----------------|-------|-------|----------------|-------|-------|-------------|
| | | Somewhat Agree | Agree | Total | Somewhat Agree | Agree | Total | |
| | <i>Family Statements</i> | | | | | | | |
| a. | My family attends church regularly. | 26.0 | 27.3 | 53.3 | 35.1 | 22.1 | 57.2 | 3.9 |
| b. | The child/ren in my home have made academic achievements. | 29.9 | 31.2 | 61.1 | 42.9 | 28.6 | 71.5 | 10.4 |
| c. | The child/ren in my home study habits are fair to excellent. | 20.8 | 32.5 | 53.3 | 37.7 | 31.2 | 68.9 | 15.6 |
| d. | The child/ren in my home social life and friends are going well. | 20.8 | 41.6 | 62.4 | 35.1 | 35.1 | 70.2 | 7.8 |
| e. | The child/ren in my home behavior improved. | 15.6 | 31.2 | 46.8 | 27.3 | 28.6 | 55.9 | 9.1 |
| f. | The adults in my home have made work achievements. | 32.5 | 32.5 | 65 | 53.2 | 24.7 | 77.9 | 12.9 |
| g. | I spend more quality time with my family. | 27.3 | 33.8 | 61.1 | 49.4 | 28.6 | 78.0 | 16.9 |
| h. | The child/ren in my home grades are fair to excellent. | 24.7 | 29.9 | 54.6 | 40.3 | 28.6 | 68.9 | 14.3 |
| i. | The child/ren in my home attend school more often. | 28.6 | 16.9 | 45.5 | 40.3 | 19.5 | 59.8 | 14.3 |
| j. | I feel I have attained personal financial security. | 15.6 | 28.6 | 44.2 | 42.9 | 29.9 | 72.8 | 28.6 |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Survey Respondents: Neighborhood and Community

Of the 77 valid surveys, respondents indicated, the following related to their perspectives on neighborhood and community after becoming Habitat Homeowners:

- **Increased involvement in neighborhood activities, community leadership roles, and community connectedness.**
- **Improved feelings of safety, including reduction in crime rate and drug use/dealing.**
- **Improvements in race relations and/or racial harmony (Table 14).**

Table 14. Perceptions of Neighborhood and Community Pre- and Post-Habitat Participation

| (Q12.) Neighborhood/Community Perceptions | | Before Habitat | | | After Habitat | | | % Change |
|---|---|----------------|-------|-------|----------------|-------|-------|----------|
| | | Somewhat Agree | Agree | Total | Somewhat Agree | Agree | Total | |
| <i>Family Statements</i> | | | | | | | | |
| a. | I am involved in neighborhood activities e.g., church, school councils, children's sports, community associations, fundraising groups, etc. | 14.3 | 19.5 | 33.8 | 19.5 | 27.3 | 46.8 | 13.0 |
| b. | Crime rate in my neighborhood is low. | 9.1 | 18.2 | 27.3 | 10.4 | 28.6 | 39 | 11.7 |
| c. | Drug use/dealing in my neighborhood is low. | 7.8 | 22.1 | 29.9 | 13 | 28.6 | 41.6 | 11.7 |
| d. | Racial harmony in my neighborhood is good. | 24.7 | 31.2 | 55.9 | 24.7 | 33.8 | 58.5 | 2.6 |
| e. | I feel connected to my community. | 7.8 | 22.1 | 29.9 | 11.7 | 33.8 | 45.5 | 15.6 |
| f. | I feel safe in my neighborhood. | 11.7 | 28.6 | 40.3 | 16.9 | 31.2 | 48.1 | 7.8 |
| g. | My children feel safe in our neighborhood. | 11.7 | 22.1 | 33.8 | 18.2 | 26 | 44.2 | 10.4 |
| h. | I have taken a leadership role in my community. | 3.9 | 1.3 | 5.2 | 9.1 | 7.8 | 16.9 | 11.7 |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Survey Respondents: Financial Stability and Well-Being

Figure 17 shows monthly housing utility costs decreased for many study participants after becoming Habitat Homeowners.

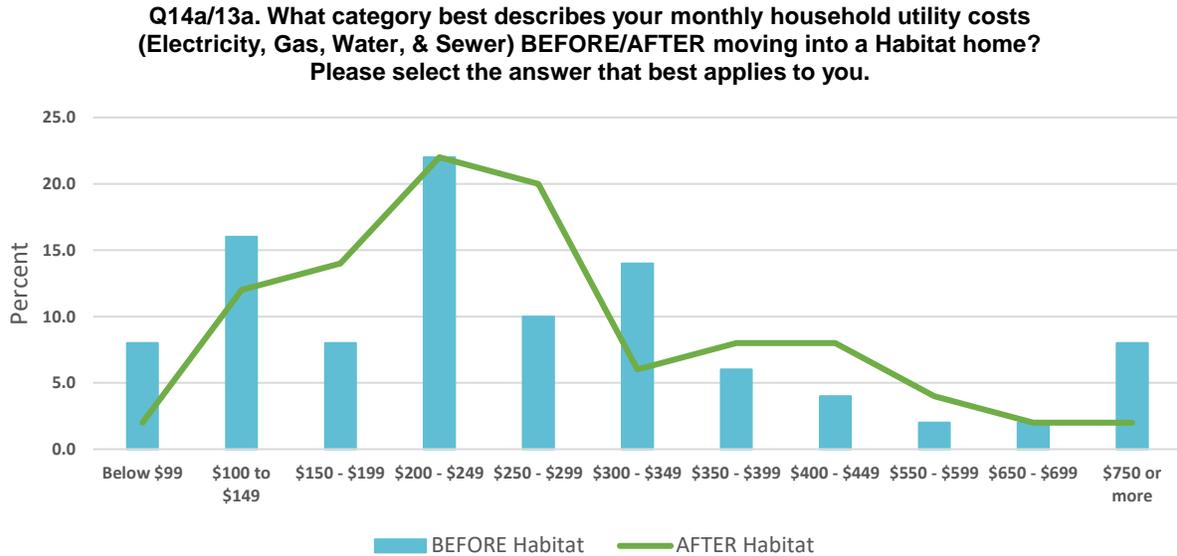
Before (Pre-) Habitat: The majority (78%) Habitat Homeowner study participants were spending \$399 or less of monthly living expenses on household utility costs Pre-Habitat.

After (Post-) Habitat: The majority (70%) Habitat Homeowner study participants were spending \$299 or less of monthly living expenses on household utility costs Post-Habitat.

Of all study participants, after becoming Habitat Homeowners:

- The highest decreases in household utility costs were for Habitat Homeowners spending below \$99, \$300 to \$349, and \$750 or more monthly.
- The largest increases in household utility costs were for Habitat Homeowners spending between \$250 to \$299 monthly.

Figure 5. Homeowners' Monthly Household Expenses Pre- and Post-Habitat



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 November 2017).

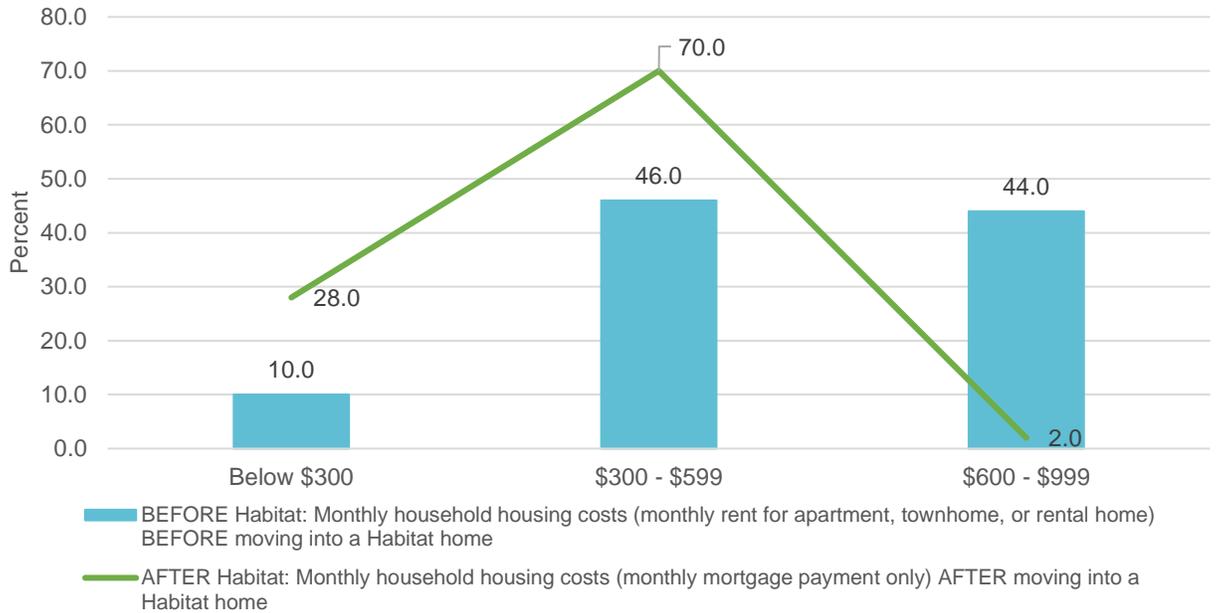
Monthly housing costs related to rent/mortgage payments decreased for many study participants after becoming Habitat homeowners.

Before (Pre-) Habitat: Prior to homeownership, 56% of study participants were spending \$599 or less of monthly living expenses on household costs related to rent payments. In comparison, the remaining 44% of study participants were spending \$600 or more (Figure 18).

After (Post-) Habitat: Since becoming Habitat Homeowners, 98% of study participants were spending \$599 or less of monthly living expenses on household costs associated with mortgage payments Post-Habitat. In contrast ONLY 2% of study participants were spending \$600 or more (Figure 19). In addition, less than half of respondents noted public benefits as other sources of income (i.e., Medicaid (19%) and Social Security (16%) benefits) (Figure 20).

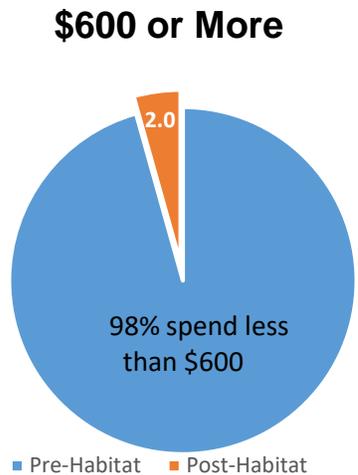
Figure 6. Homeowners' Monthly Household Rent/Mortgage Costs Pre- and Post-Habitat

Q13b/14b. What category best describes your monthly household costs BEFORE/AFTER moving into a Habitat home? Please select the answer that best applies to you.



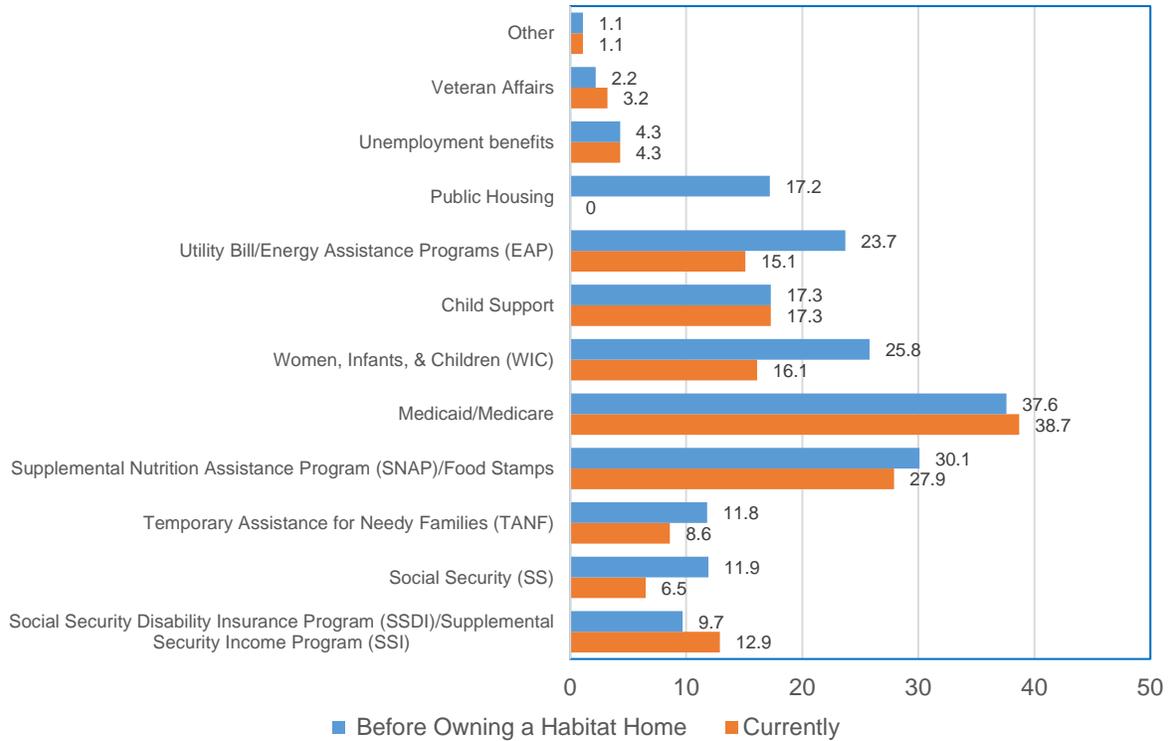
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 November 2017).

Figure 19. Percent of Homeowners Spending \$600 or more on Monthly Household Expenses



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 November 2017).

Figure 7. Homeowners Receiving Government Assistance Programs Pre- and Post-Habitat



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Survey Respondents: Health and Personal Well-Being

Of the 77 valid surveys, respondents indicated the following related to their health and personal well-being after becoming Habitat Homeowners:

- **Decline in feelings of lack control of their lives/influence over life circumstances.**
- **Decrease in lack of decision-making capabilities.**
- **Reduction in amount of emotional stress.**
- **Waning of chronic housing-related illnesses/doctor’s visits.**
- **Increase in feelings of happiness, enhanced quality of life, and feelings of positive state of mind (Table 15).**

Table 15. Perceptions of Health and Personal Well-Being Pre- and Post-Habitat Participation

| (Q17.) Health & Personal Well-Being Perceptions | | Before Habitat | | | After Habitat | | | % Change |
|---|---|----------------|-------|-------|----------------|-------|-------|----------|
| | | Strongly Agree | Agree | Total | Strongly Agree | Agree | Total | |
| | <i>Family Statements</i> | | | | | | | |
| a. | Sometimes we feel we don't have enough control over the direction our lives are taking. | 10.4 | 23.4 | 34 | 5.2 | 13 | 18.2 | -15.6 |
| b. | We seem to put off decisions. | 10.4 | 24.7 | 35 | 3.9 | 9.1 | 13 | -22.1 |
| c. | Our family is under a lot of emotional stress. | 15.6 | 18.2 | 34 | 6.5 | 13 | 19.5 | -14.3 |
| d. | Someone in my household has a chronic <i>housing-related</i> illness. | 2.6 | 6.5 | 9.1 | 3.9 | 3.9 | 7.8 | -1.3 |
| e. | Many times, we feel we have little influence over the things that happen to us. | 6.5 | 14.3 | 21 | 6.5 | 10.4 | 16.9 | -3.9 |
| f. | I personally go to the doctor less often. | 6.5 | 22.1 | 29 | 10.4 | 14.3 | 24.7 | -3.9 |
| g. | My family members (other than myself) go to the doctor less often. | 5.2 | 15.6 | 21 | 10.4 | 11.7 | 22.1 | 1.3 |
| h. | We are happier with our quality of life. | 6.5 | 28.6 | 35 | 33.8 | 36.4 | 70.2 | 35.1 |
| i. | I feel better about myself. | 6.5 | 33.8 | 40 | 42.9 | 36.4 | 79.3 | 39 |
| j. | I feel positive about the future. | 15.6 | 32.5 | 48 | 53.2 | 27.3 | 80.5 | 32.4 |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

What would you like to be doing five years from now?

Future aspirations of participants included:

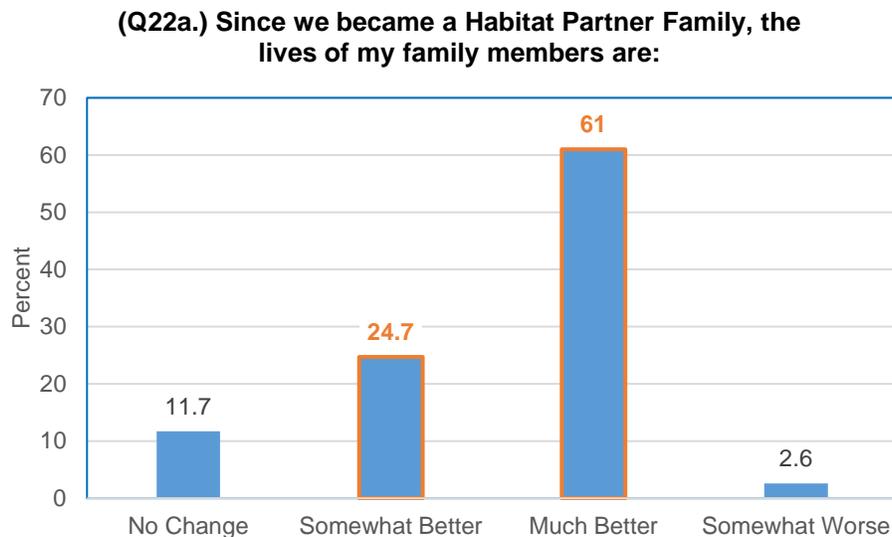
- **Accomplishing academic, professional/career goals.** For example, respondents noted accomplishments, such as obtaining a 4-year degree, becoming an accountant, social worker, or nurse, owning a business, or receiving a promotion.
- **Achieving financial solitude.** For instance, respondents stated achieving paying off mortgage or “getting out of the hole.”
- **Continued quality of life standards or better.** For example, respondents specified standards such as the ability to continue being involved in their children’s lives, educating others in many ways to improve their lifestyles to become more self-sufficient, retiring, or living a great life with spouse/significant other.

Survey Respondents: Overall Impact

Of the 77 valid surveys, respondents indicated the following thoughts related to the overall impact Greater Indy Habitat for Humanity had on their lives and the lives of their families:

- **Since becoming Habitat Homeowners:**
 - 11.7% indicated no change in the lives of my family members.
 - 24.7% indicated the lives of my family members ARE SOMEWHAT BETTER.
 - 61.0% indicated the lives of my family members ARE MUCH BETTER.
 - 2.6% indicated the lives of my family members were somewhat worse (Figure 21).

Figure 8. Perception of Quality of Family Life Since Becoming Habitat Homeowners



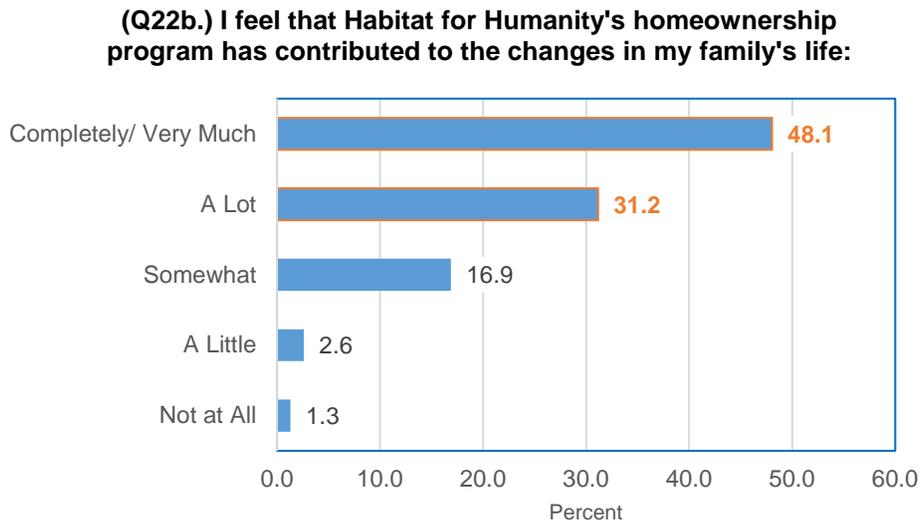
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Seventy-nine percent (79.2%) feel that Habitat for Humanity's homeownership program has contributed to the changes in their Habitat Homeowners' lives. When asked whether they feel that Habitat for Humanity's homeownership program has contributed to the changes in their Habitat Homeowners' lives:

- 1.3% indicated the program had NOT contributed to changes in their Habitat Homeowners' lives at all

- 2.6% indicated the program had contributed to changes in their Habitat Homeowners' lives A LITTLE
- 16.9% indicated the program had contributed to changes in their Habitat Homeowners' lives SOMEWHAT
- 31.2% indicated the program had contributed to changes in their Habitat Homeowners' lives A LOT
- **48.1% indicated the program had contributed to changes in their Habitat Homeowners' lives COMPLETELY/VERY MUCH** (Figure 22).

Figure 9. Perceptions of Level of Habitat Programs Contribution to Habitat Homeowners' Lives



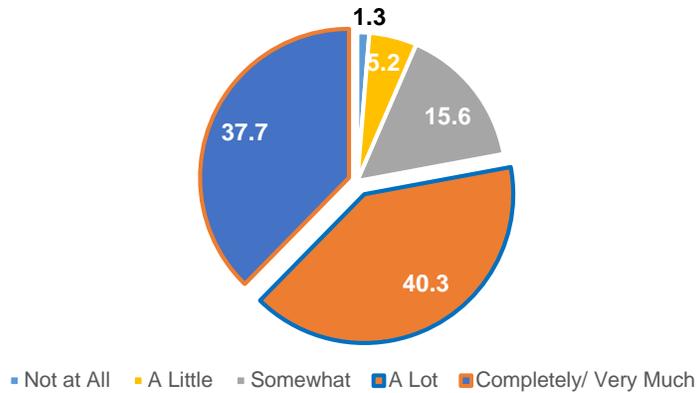
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Seventy-eight percent (78.0%) found Habitat for Humanity's workshops very helpful. When asked whether they found Habitat for Humanity's workshops helpful:

- 1.3% indicated workshops were not at all helpful
- 5.2% indicated workshops were A LITTLE helpful
- 15.6% indicated workshops were SOMEWHAT helpful
- **37.7% indicated workshops were A LOT helpful**
- **40.3% indicated workshops were COMPLETELY/VERY MUCH helpful** (Figure 23).

Figure 10. Perceptions of Helpfulness of Habitat Workshops

(Q22c.) I found Habitat for Humanity’s workshops helpful.



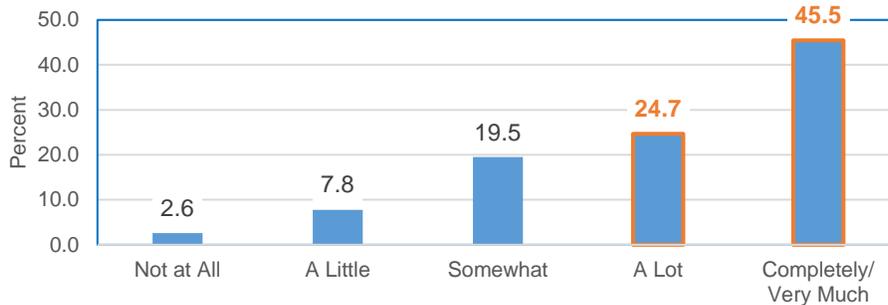
Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

Seventy percent (70.2%) often used information they learned from the Habitat for Humanity courses. When asked if they often used the information learned in a Habitat class:

- 2.6% indicated they did not use the information learned at all
- 7.8% indicated they used the information learned A LITTLE
- 19.5% indicated they used the information learned SOMEWHAT
- **24.7% indicated they used the information learned A LOT**
- **45.5% indicated they used the information learned COMPLETELY/VERY MUCH** (Figure 24).

Figure 11. Perceptions of Usefulness of Habitat Course Information

(Q22d.) I often use information I learned in a Habitat class.



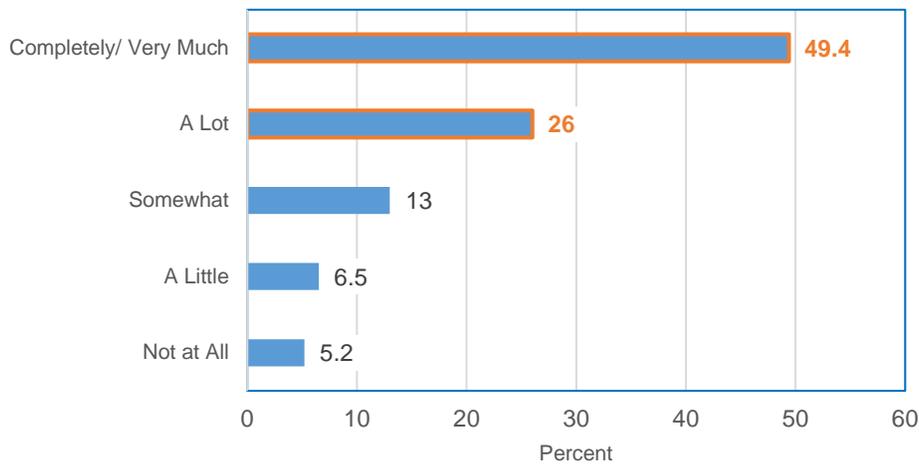
Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

Seventy- five percent (75.4%) believed that Greater Indy Habitat for Humanity has been supportive of their families. Respondents indicated the following:

- 5.2% specified Not at All
- 6.5% indicated A Little
- 13.0% stated Somewhat
- **26.0% specified A Lot**
- **49.4% indicated Completely/Very Much** (Figure 25).

Figure 12. Perceptions of Habitat Support for Family

(Q22e.) Habitat has been supportive to my family.



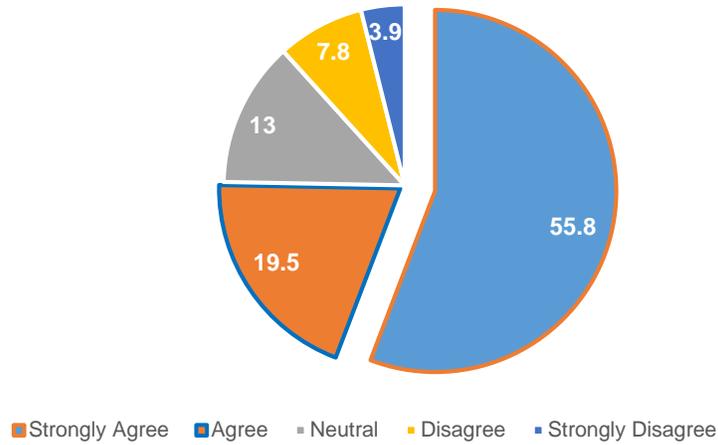
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Seventy- five percent (75.3%) believe that they would NOT have been able to own their home without help from Greater Indy Habitat for Humanity. Respondents noted the following:

- 3.9% Strongly Disagreed
- 7.8% Disagreed
- 13.0% indicated Neutral
- **19.5% Agreed**
- **55.8% Strongly Agreed** (Figure 26).

Figure 13. Perceptions of Likelihood of Homeownership with Greater Indy Habitat Program

(Q22f.) I could not have owned my own home without help from Habitat for Humanity.

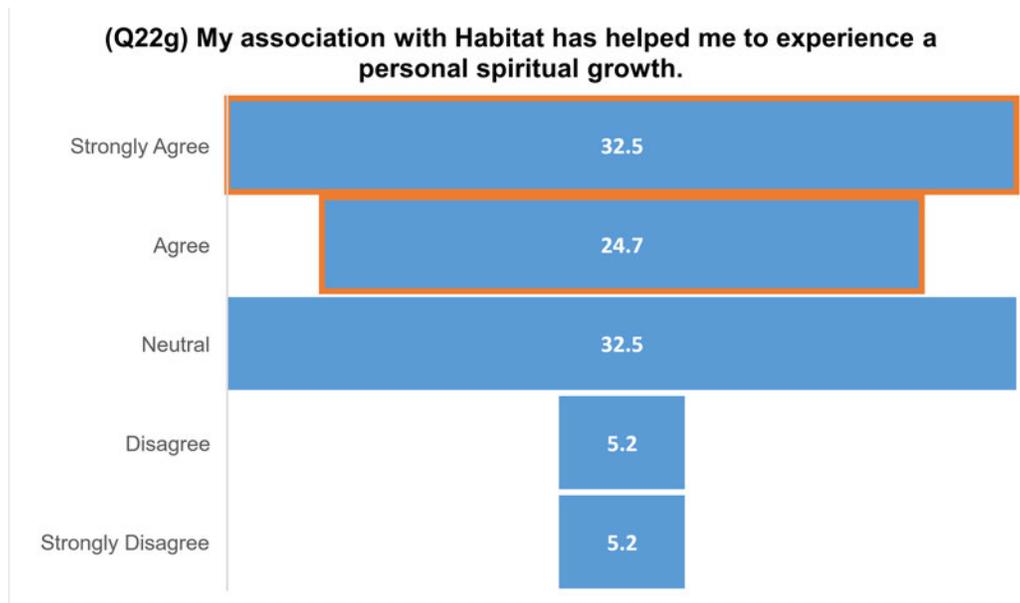


Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

A little more than half of participants (57.2%) believe their association with Habitat has helped them to experience a personal spiritual growth. When asked, respondents noted the following:

- 5.2% Strongly Disagreed
- 5.2% Disagreed
- 32.5% indicated Neutral
- **24.7% Agreed**
- **32.5% Strongly Agreed** (Figure 27).

Figure 14. Perceptions of Spiritual Growth as a Result of Participation in Habitat Program



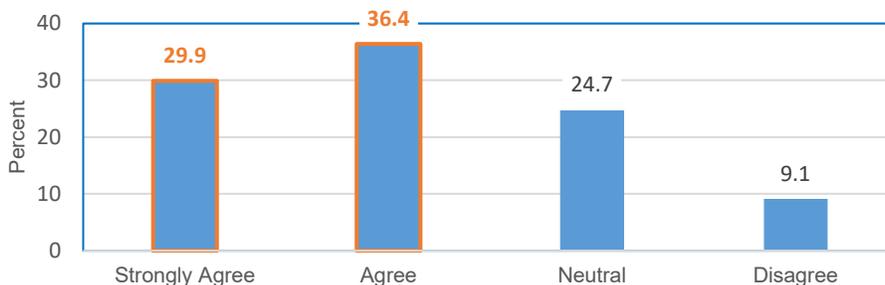
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

Sixty-six percent (66.3%) take more pride in their neighborhood since becoming Habitat Homeowners. Respondents indicated the following:

- 0.0% Strongly Disagreed
- 9.1% Disagreed
- 24.7% indicated Neutral
- **36.4% Agreed**
- **29.9% Strongly Agreed** (Figure 28).

Figure 15. Perceptions of Pride in Home

(Q22h.) I seem to take more pride in my neighborhood now that I have a Habitat Home.



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report* (28 July 2017).

SECTION IV.

DETAILED INTERVIEW FINDINGS

The Sagamore Institute conducted telephone interviews of Greater Indy Habitat Homeowners. The information learned from the interviews was used to help determine the affiliates' impacts within the community over the last three decades in empowering families in achieving strength, stability, and self-reliance through homeownership. The goal of this study is to understand Habitat Homeowners' perspectives and thoughts related to homeownership and quality of life. In this section, Sagamore Institute provides an analysis of interview responses as part of the Greater Indy Habitat for Humanity 30 Year Impact Study.

Habitat Homeowner Participant Interview Details

Recruitment for Greater Indy Habitat for Humanity Participant Interviews

Interviews were conducted with the head of households of Greater Indy Habitat for Humanity Habitat Homeowners. Interview participants were identified by their responses to mail and online surveys, based on their demographic profiles and willingness to participate. Twenty-five participants were initially recruited via telephone, e-mail, and text messaging, with the expectation that 15 to 20 participants would agree to participate. Participants were intentionally recruited to reflect the demographic characteristics of the study area. Overall, there were 26 interview participants. Nearly two-thirds of interview participants had been Habitat Homeowners for six or more years (Table 16.)

Table 16. Interview Participants Length of Time in Habitat Home (N=26)

| (Q3a.) How long have you lived in your Habitat Home? | | | | | |
|---|-----------------------|-----------|-------------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 5 years or less | 9 | 34.6 | 34.6 | 100.0 |
| | 6 to 10 years | 10 | 38.5 | 38.5 | 38.5 |
| | 11 to 15 years | 7 | 26.9 | 26.9 | 65.4 |
| | Total | 26 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report (27 September 2017).*

Race, Age, Gender, and Marital Status of Greater Indy Habitat Interview Participants

Many (69.2%) of the interview participants were African-American and female. Seventeen interviewees (65.4%) were between the age of 30 and 49. Fifteen interviewees (57.6%) were either never married or divorced, while four were separated (15.4%). In comparison, seven interviewees (26.9%) were either married or living with a significant other. Tables 17-19 present the race, age, gender, and marital status information for Greater Indy Habitat for Humanity interview participants.

Table 17. Interview Participants Race and Gender (N =26)

| (Q20.) What is your race? * (Q21.) What is your gender? Crosstabulation | | | | |
|--|-------------------------------|------------------------------------|-------------|--------------|
| | | (Q21.) What is your gender? | | Total |
| | | Female | Male | |
| (Q20.) What is your race? | American Indian or Alaskan | 3.8% | 0.0% | 3.8% |
| | Biracial | 7.7% | 0.0% | 7.7% |
| | Black/African-American | 69.2% | 0.0% | 69.2% |
| | White/Caucasian | 15.4% | 3.9% | 3.9% |
| Total | | 96.1% | 3.9% | 100.0% |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (27 September 2017).

Table 18. Interview Participants Age Cohorts (N=26)

| (Q18.) What is your age? | | | | |
|---------------------------------|---------------------|-----------|-------------|---------------|
| | | Frequency | Percent | Valid Percent |
| Valid | 21 - 29 yrs. | 8 | 30.8 | 30.8 |
| | 30 - 39 yrs. | 8 | 30.8 | 30.8 |
| | 40 - 49 yrs. | 9 | 34.6 | 34.6 |
| | 65 and older | 1 | 3.8 | 3.8 |
| | Total | 26 | 100.0 | 100.0 |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (27 September 2017).

Table 19. Interview Participants' Marital Status (N=26)

| (Q19.) What is your marital status? | | | | |
|--|---------------------------------------|-----------|-------------|---------------|
| | | Frequency | Percent | Valid Percent |
| Valid | Never Married | 14 | 53.8 | 53.8 |
| | Living with significant other/partner | 1 | 3.8 | 3.8 |
| | Married | 6 | 23.1 | 23.1 |
| | Separated | 4 | 15.4 | 15.4 |
| | Divorced | 1 | 3.8 | 3.8 |
| | Total | 26 | 100.0 | 100.0 |

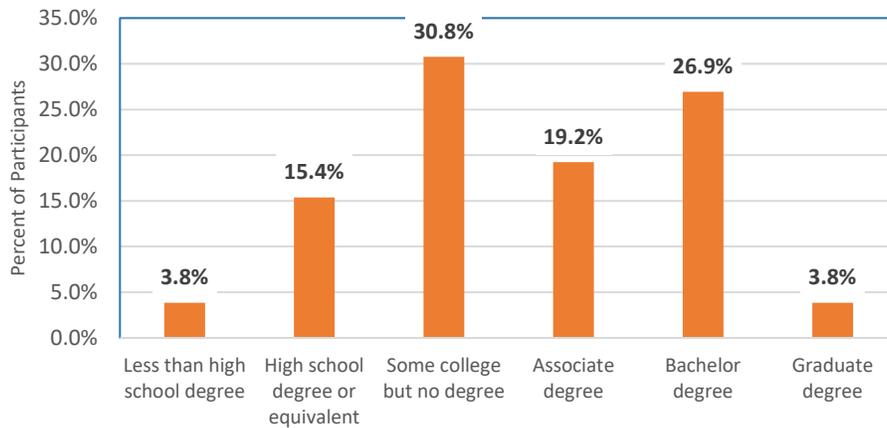
Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (27 September 2017).

Education and Employment of Greater Indy Habitat for Humanity Interview Participants

As illustrated in Figure 29, 30.8%, or eight, of interview participants had some college education, 19.2%, or five, completed an associate’s degree, 26.9%, or seven, completed a bachelor degree, 3.8%, or one, completed a graduate degree. In comparison, 15.4%, or four, completed a high school education, while 3.8%, or one, had less than a high school degree.

Figure 29. Interview Participants' Educational Attainment (N = 26)

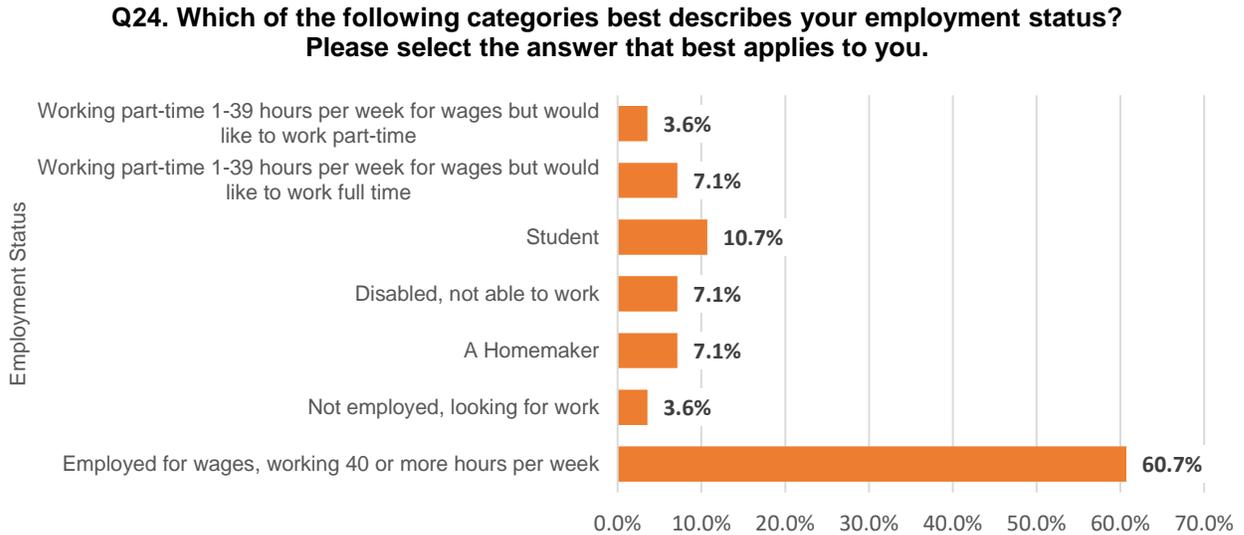
Q23. What is the highest level of school you have completed or the highest degree received? Please select the answer that best applies to you.



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (27 September 2017).

More than half (60.7%) of the participants were employed working 40 hours per week. In contrast, 10.7% were working part-time (1-39 hours a week), 3.6% were not employed and looking for work, 7.1% were disabled and not able to work, 10.7% were in school, and 7.1% were homemakers. Of those employed, occupations include public safety dispatchers, certified nurse assistants, human resource administrators, administrative and clerical office staff members (public and private institutions), salespersons, and information technology assistants (Figure 30.)

Figure 30. Interview Participants' Employment Status (N = 26)



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (27 September 2017).

Children of Greater Indy Habitat for Humanity Interview Participants

Twenty-one (80.8%) interview participants had children ages 18 years and younger in the household (Table 20.) The majority of participants' children (62.8%) are between the ages of 2 and 8 years (41.2%) and 9 and 12 years (21.6%) of age (Figure 31).

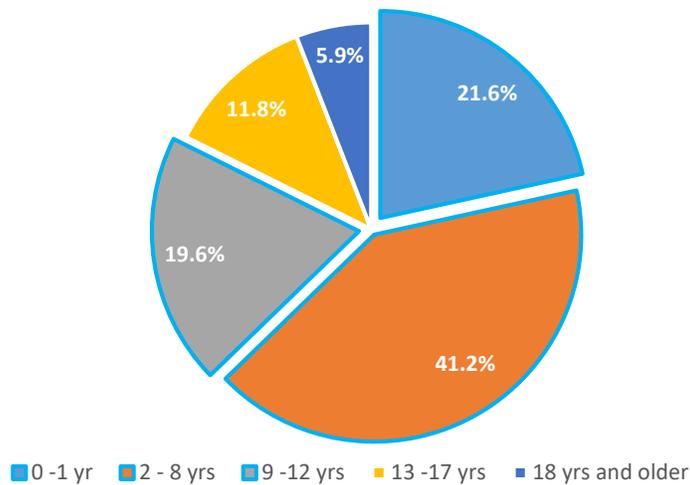
Table 20. Interview Participants' Number of Children under 18 years of age in Household (N=26)

| (Q7.) Do you have any minor children (under 18)? | | | | |
|---|-------|-----------|---------|---------------|
| | | Frequency | Percent | Valid Percent |
| Valid | No | 5 | 19.2 | 19.2 |
| | Yes | 21 | 80.8 | 80.8 |
| | Total | 18 | 100.0 | 100.0 |

Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (27 September 2017).

Figure 31. Interview Participants' Children's Ages After Habitat (N = 26)

Q8d. What ages were your children after you moved into your Habitat home?



Source: Sagamore Institute. *Greater Indy Habitat for Humanity Interview Data Analysis SPSS Report* (20 August 2017).

Habitat Homeowner Participant Interview Analysis

Interview Discussion Results

The qualitative description results in this section are from 26 interviews with the Habitat Homeowner participants. The findings from the interview are presented and separated into the following sections:

1. Habitat Homeowners' Thoughts Related to Experiences as Habitat Homeowners
2. Habitat Homeowners' Thoughts Related to Family Life and Achievement
3. Habitat Homeowners' Thoughts Related to Neighborhood and Community
4. Habitat Homeowners' Thoughts Related to Financial Stability and Well-Being
5. Habitat Homeowners' Thoughts Related to The Overall Value of the Program
6. Habitat Homeowners' Thoughts and recommendations to the Habitat staff which could improve the likelihood those future families would participate in their homeownership assistance programs.
7. Final Thoughts and Additional Comments

Opening Question

At the start of the interview, the participants were asked general opening questions to break the ice. When asked how long they had been Habitat Homeowners, interviewees answers ranged anywhere from 1 year to 12 years. The Habitat Homeowners were asked to give three words that come to mind when describing their feelings about the Habitat Indy affiliate. Every interview participant provided positive feedback describing the Habitat affiliate as helpful, easy, affordable, and a godsend. For example, participants' state:

"Habitat Indy affiliate is the greatest company ever!"

"I would say it's a good program or a great program for first-time homeowners... I think they do a good job in getting community involvement from different organizations, and I think the staff is very helpful."

"Habitat Indy affiliate is amazing, a blessing, and generous."

"Habitat Indy affiliate offered great, education and an experience."

Overall Benefits to Habitat Homeowner Living Conditions and Affordability

The Habitat Homeowners feel that becoming involved in the program has improved their living conditions in many ways. Many of the participants stated they now have much more living space and comfortability. They noted their children currently have their own rooms where they can express themselves as individuals, such as through decorating. Participants appreciate having a space they can call their own and a stable home. Habitat Homeowners reflect:

"I was homeless and had two kids, and now I have four. I have my own home and I'm married!"

"I said, I probably wouldn't have my own place, I'd probably still be living with my parents and not be able to afford [a home]. I mean, my house is cheaper than most apartments, so it's very affordable for a single mother of three. When I applied I was a single mother of two and now I'm a single mother of three so it's even harder to afford a decent place to live."

"I was in an apartment and wanted my own home, and a better environment. With Habitat, they have helped give me appliances for my home. They have given me a beautiful home. I'm living a lot better than I was when I was in the apartment; I don't have any rift-raft that's standing in front of my house making all this noise late at night or whatever. It's helped me have a better environment."

"Well, I'm a mother of five now, and when I started in Habitat I was a mother of two. I found out I was pregnant with my third daughter during the process of the build. With the size of our family, and the size

of our house, I pay substantially lower than what I would have to pay for an apartment, I pay even less than what an apartment would cost, and it's mine, if that makes sense.”

“My living conditions are more stable.”

“I am in a stable home. I have two children who have lived here their entire life. My daughter was one when I moved into my home and I have had a daughter since and, this will be their home for the rest of their lives. I don't have to go from apartment to apartment. Habitat helped me learn a lot about financial literacy. I'm with a great company now that partners with Habitat. I feel like a lot of this just cleared the way so I didn't have to worry about other things. You know, I could go out and get a nice job so I don't have to worry about my home situation.”

Barriers to Homeownership

Participants were asked if they had ever considered or tried to buy a home before they learned about Greater Indy Habitat for Humanity. **Most Habitat Homeowners indicated they had never tried to buy a house before this process.**

“No. I always thought I couldn't afford it [because of] credit issues and things like that.”

“No, I did not. Habitat was my first bet, and that's what I needed.”

“Oh, no. No, I had never... I mean I knew I wasn't in the right place in my life to afford [a home], to try to buy a house. Yeah, I had never tried to buy a home before.”

“Honestly, no but I have looked into it since, and it's terrifying. Honest to God it was terrifying. Habitat made it so easy to understand; they helped with the classes and just trying to find a house that would fit my family. I've looked into maybe in the next few years, maybe moving, and keeping my house, of course, I'm never going to get rid of my house. We've already established that. We've put too much into that house. But we may move into something that fits our family, because I ended up having three more kids since I built the house, so I've at least thought about that, and it's really terrifying, like it's really, really terrifying. Like, just the prices you're looking at, just to fit my family, a \$1700-dollar mortgage, and that's just for the smallest size I could find. It's not in the area I want either. So, I think Habitat did a wonderful job with that. So, no I've never... They made it so much easier.”

The main barriers which prevented Habitat Homeowners from previously buying a home were lack of knowledge and lack of financing. Many interviewees felt they lacked understanding and knowledge of the home buying process, and they did not know where to begin with the process in general. Furthermore, participants did not have enough money saved up to put toward a down payment.

“Money.”

“I wasn't eligible.”

“Not having the down payment.”

“Not being able to afford it and just not being educated on homeownership. I feel like Habitat showed me I need to prepare for becoming a homeowner.”

“I think it was more about being a young parent and not knowing and just a lot of social issues. For instance, being on public assistance for one and that’s basically it.”

“Lack of knowledge because I’ve never known much about the process.”

“I thought it was too expensive.”

“I just didn’t know anything about housing and I guess my credit wasn’t strong enough. I didn’t know. Basically, I couldn’t afford to buy a home. I didn’t have enough money saved up and I was single.”

“It was the money. I didn’t have support, and I didn’t even know where to start.”

Help with Overcoming Homeownership Barriers

Through this program, Habitat Homeowners could now achieve one of their life goals of homeownership. Interview participants were specifically asked how being a Habitat Homeowner has helped them overcome barriers to homeownership. They answered by stating that being a Habitat Homeowner has helped them overcome barriers through: 1) assisting in loan applications; 2) teaching them the importance of good credit; and 3) providing affordable mortgage payments for families. One participant said the experience opened her eyes to more possibilities in life, and others said:

“They offer zero percent interest on their houses. That’s a big thing because we’re still paying a mortgage, but no matter how high the mortgage is, the zero percent interest helps a lot.”

“It taught me to know how important credit is and to make sure you take care of things. It took me on a better path of building my credit. I’ve learned more now since I’ve been in the home and trying to move forward with everything.”

“When I needed to get things that had been out of warranty or under warranty fixed they explained them to me, and they helped me out in situations.”

“I started gaining financial wealth from being in the Habitat program and being a homeowner. My credit has greatly and drastically improved over the years. Our value has been on the home; being able to call it our own home, and being able to afford it, and that was real important.”

“... They teach you how to get a loan and they provide you with enough information so you won’t be in a lot of debt trying to get a loan. They have helped me a whole lot because you have money to pay your mortgage and not wonder if you have money to pay your insurance or your taxes and all that was included, which was truly a blessing for me. The Lord blessed me and I was able to pay off [my home]. I own my own home; I only have to worry about paying taxes and insurance.”

“I think it opened up my vision to bigger opportunities of buying a home and different things like that.”

“It helped me understand it’s not as expensive, but being a part of Habitat made it possible for me to do so. I was definitely glad that I did.”

Achievements: Personal, Academic, and Career

Habitat Homeowner participants believe being a part of this process has helped them achieve their personal, educational, and career plans. Participants identified that becoming a Habitat Homeowner was the first step toward self-sufficiency. One participant stated having her Habitat home helped to eliminate the stress of keeping a roof over her children’s head. Therefore, she could successfully complete four years of college and obtain a long-term career. Another had a personal goal of being able to save more money and because of Habitat she could do just that. Participants reflect:

“For me, being a homeowner, I now kind of strive to want to be better because now this is my home and I do have to keep it up and all that. I’m considering moving up in my career and personally my kids feel more stable; they have a home that is going to be there hopefully till they’re old and have kids and everything.”

“Well, like I said, that was the first step in becoming self-sufficient. I’ve not only earned my Associates, I’ve earned my Bachelor’s, I’ve earned my Master’s, and my family just continues to be blessed all around. It all started with me being in the Habitat program.

“I think not having to stress so much about being homeless and not having a place for my kids to live. I completed four years of college and I have a long-term career.”

“...I’m able to spend more time with the family or able to do more. Education wise, we don’t have to stress. My kids can enjoy going to one school and not moving around. We found a school in the area that is K-12, and I personally like the school, and their grades are fine! They keep the same friends, they stay in the same area. We haven’t constantly been switching schools.”

“Personally, being connected with Habitat for Humanity has helped me give back more and kind of get out of that. It’s just, kind of, how they start, giving back to the community and things like that. Education wise it also opened my eyes back up to taking classes, because I had to get out of debt too. I’ve been at my job now for the last five years and with my career achievements, I have the stability to have my own home and the ability to pay all my bills and different things like that.”

“I would say Habitat has definitely helped me have a stronger bond with my family because I get to spend time with them in the home. It has also given me a great partnership with the neighborhood I live in. I got a house in Fountain Square before Fountain Square is what it is right now, but I have a great relationship volunteering with the community. I’m in the homeowner’s association just building that knowledge right there and, of course, like I said I have gone on to get an exceptional job at a great company in Downtown Indianapolis.”

“I would say the stability Habitat gave me is the reason I’ve gotten to go to school fulltime, spend more time with my family, and have the support I have. Because I didn’t get in debt when I bought a home. They gave me a choice to work hard for my house other than pay a lot for it. Habitat makes you really,

really work for your house; like they really give you a lot of tools. You'll get a lot of relationships and a lot of knowledge through that but it's the stability they gave me. By me working for my home, it showed me that if I really work for something I will get it in the end. That's huge! I mean the whole time I was working to get my house I was going to classes and everything like that, but it was hard for me to see the goal. Now I'm four years in and the goal is real. It's accomplishable."

Habitat Homeowner participants **identified the Habitat process as a catalyst for pursuing their educational and career aspirations.** For example, one homeowner said she has gone on to receive her associate degree, and that she is currently in the process of a career change, so she is also trying to complete a bachelor degree. Participants reflect:

"Oh well going through them it made me realize I need more schooling, and I didn't know what I thought I should do. I need to have patience with the neighbors who don't really rock with the way you rock. But yeah, they helped me realize I can go back to school, I got my real estate license, and then I went to school. I'm in psychology and sociology now because you know; you got to shrink [understand] people that you deal with."

"Well, I completed my Bachelor's degree and I graduated with my Associate's degree."

"I definitely have. I have gone on to receive my Associate degree. I had a career change so right now I am trying to get my Bachelor's degree and I just have to wait a little bit because of the company."

Benefits of Habitat

Habitat Homeowners believe the benefits of having these types of services available is the opportunity to have a home for families who would not otherwise be able to. Participants noted the process improved their Habitat Homeowners' housing constancy and financial stability. For instance, participants like that they have a stable home they can call their own and somewhere for their children to grow. Another benefit they mentioned was the ability to save more money since they have a low mortgage payment. One resident said she liked having a "life-long home" she can "pass down" in the future to her children.

"The benefit of having it is it's in the city; they don't just put you anywhere. You get to pick the area you might want to stay in so the benefit is you still get to stay in the area you want to be in. It helps the community with where they build their houses."

"Well, I know for me and a couple other families I've talked to, we probably wouldn't have been able to afford, without the benefit of being a homeowner...a partner homeowner. It just seems to be a whole lot better process, like someone's going with you instead of you buying a home on your own."

“It gives the families who would not otherwise have the opportunity to live in a home to have their own home; a stable living environment.”

“Well, I like we have a life-long home, and when I’m gone it will be passed down to everybody else.”

“The benefit is my kids have a home, and they can call it home. They know we’re not moving anytime soon, they know they’ll always have a place to come back to and call home.”

“I would say once again it’s about stability. I have three children who are all different ages. Because my mortgage is such a decent bill every month, it just works. Stability is the good word for me right now.”

“I would say being able to save and put money towards things; one is the financial peace of it. Like not only being able to save but knowing about life insurance and stuff like that. I would say that’s the greatest benefit.”

“The benefit is definitely becoming an owner of something, and then as the children come in behind they see we are owning this house versus renting it. This possibly encourages them to buy a house as well either through Habitat or something else.”

“I think it’s been honestly a great experience. I recommend anybody I can to Habitat just because it’s an ongoing thing. After you get your house they have things at their home office. They have Colts’ games; it’s an ongoing membership family type of relationship you’re going to have for a very long time. So, I mean that’s a great thing.”

Habitat Homeowners’ Thoughts Related to Neighborhood and Community

Sagamore Institute researchers assessed if homeownership had increased participants’ involvement in the community by asking interviewees if they have become more involved in their community or in community-related activities since becoming Habitat Homeowners.

Increased Community Involvement

Many Habitat Homeowners have become more involved in the community and community-related activities since becoming a part of Habitat. Participants have gotten to know their neighbors whereas before when they lived in an apartment complex they did not make the effort to do so. Participants have become more vocal about the things they want to see and do within their neighborhoods. These were some of their responses:

“Yes, I have. I used to never even let my kids go out to the park where we used to live at, so eventually I had to cave in. There are more houses around, so you’re trying to get to know your neighbors, more

and there's a little community day going on. I go to that now. We didn't used to have nothing to do.

"I have become more involved. I don't know if I would consider it neighborhood wise, but my kids are in sports now, and we are doing a lot more. But, it's not necessarily in the neighborhood.

"Yes, I actually kind of switched gears with my career. I went into a more social service role. So, the last seven years I've been in social services. Now I am in a situation where I work for an organization called [Name of Organization]. Now I can help young men to build a stronger family and watch out for their families. By doing this program and becoming self-sufficient, I feel like I have a lot of knowledge I could pass on, and I go to a lot of career fairs and I talk to a lot of people and explain it to them. That's where I promote Habitat as much as possible."

"Yes, yes, me and the kids go to church. They throw community block parties a lot and I take the kids to those. We go to the library and do a lot of things at the library. They love the community library down the street."

"Yeah, I know more of my neighbors here... I know the next-door neighbors and the neighbors across the street, but in my apartment, I didn't know any of my neighbors really, except for the people who had kids. I didn't even know my next-door neighbors at my apartment."

"Yes, I have always lived on the Southside of Indianapolis. When I got my home in Fountain Square it definitely gave me the ability to get out. I used to do volunteering in Fountain Square when I was younger. Now we definitely go out. Me and my neighbor organize something once a month with people on the street and just clean up our side because we kind of live downtown. There's a lot of people walking around, a lot of trash in our neighborhood, but you know the people who come and go really don't care. They drop their trash, but the people who live here really do. So, we go out once a month and clean, and I will also get to know my neighbors too, but just keep our neighborhood clean. So, I definitely have become more involved with my community more than ever since becoming a homeowner."

Participants say that they feel safer in their Habitat neighborhood environment and a bit more settled. Participants **are more invested in their communities** since this is a place they can call their own. These are factors that contribute to how Habitat has impacted their ability to participate in family and community-related activities.

"Well, I would say the money situation definitely because I wouldn't be able to pay for my kids' sports. I wouldn't have been able to save money to pay for it. So that would probably be the only aspect of helping.

"Well I don't have to work in the evening anymore. I'm able to go to more of the son's football games, and when Habitat has picnics and stuff I don't have to work weekends and stuff because I have a better job. Now I can attend some of their events. You know I don't have to work as much.

"Well, I guess I feel safer in my house than in those apartments because there were always more police at the apartment than there were here. And then this neighborhood is quieter and safer. There's not always a lot of police over here. I can sit out on my porch. Like I was sitting on my porch for like two hours and there was no activity, no violence or anything. But at those apartments there was always police going up and down the street and stuff going on over there. But out here it's just quiet and peaceful.

Habitat Homeowners' Thoughts Related to Financial Stability and Well-Being

The interviewees were asked questions about how Habitat has impacted their Habitat Homeowners' financial aspirations and goals. For example, participants were asked if they feel more financially stable since becoming Habitat Homeowners.

Financial Stability

Participants all feel much more financially stable now than they did before this process. When the Habitat Homeowners were asked if they feel more financially stable since going through the Habitat program, the answer was a resounding “YES.” Interview respondents claim:

“Yes. I do!”

“Yes, 100% sure.”

There were many reasons the families feel more financially stable after becoming Habitat Homeowners. One reason stated was that before Habitat, families were not able to save any money, and **now participants have savings.** Participants no longer felt they must live paycheck to paycheck. Also, **participants could create better budgeting strategies** because they know how much they will have to pay each month, since the mortgage payment does not fluctuate. Habitat Homeowners elaborate:

“I actually have a chance to save. There is less money going out and it’s helped me work on my credit.”

“Because the mortgage is pretty much set and not fluctuating with the interest rates and everything else so, I already know what I’m going to do, what it’s going to be, and it’s not outrageous.”

“I would say absolutely because before I was struggling, basically living paycheck to paycheck. With budgeting and making sure my mortgage was paid on time and making sure that the bills were paid, there was no disconnect. Like I said, I finished my education and therefore I can get a better job; all that’s played a role in how successful I was.”

“Habitat. If I didn’t have Habitat we would be in a lot more of a struggle.”

“Because this is my home and ain’t no threatening on being evicted or anything like that. I can manage my money better because I’m paying less in rent, or mortgage. It’s mortgage now, less from rent into mortgage, and I’m paying for stuff I have in my own home.”

“A little more security, financially stable; I mean I guess it all goes hand in hand.”

The Habitat Homeowners have many financial aspirations and goals, such as the ability to save money, pay off their creditors to continue improving their credit scores, and create more stability for their families. Since becoming Habitat Homeowners, they have been able to accomplish those goals. Some of the Habitat Homeowners say they still struggle with these goals, but because Habitat still works with them to maintain the home and with monthly house payments being so low and not accruing interest, they are able to still get through those struggles. The participants stated:

“I still struggle a lot, but the thing is, if I was still renting a home I would be paying one and a half times what I am paying now, if not more than that. Also, chances are I wouldn’t have made it and would be bouncing around again. Habitat has worked with me a lot.”

“It has taught me how I need to pay everything on time for credit issues. I’m more aware of credit and how to build and work on credit. Compared to what I was paying before, I’m actually able to save money because with the bills, adding up it’s actually cheaper than what I was paying for rent and bills in an apartment.”

“Well, let’s see. It taught me how to budget. It taught me how to be determined, how to sacrifice, how to save, how to look down the road, and how to see what’s even more important to me. It also taught me about being stable, not just in my home, but with my career and my job. It taught me about being there for my kids and teaching them and making sure they have stability in their lives. If I wanted to move on and purchase another home, I know the when, what, why, and how to do so. I wouldn’t need anybody to hold my hand to do that, I would be able to do that and be confident in my decisions and my choice.”

“Well, since I can pay my bills, I can take better care of my kids. I can buy them things that they need and....You know, since we’ve got our own home, I’ve got a pool out back and that’s something the kids have always wanted that you can’t always have on a rental property. We have a trampoline. We have dogs. So, I think it benefits my kids a lot.

“Habitat gives me the ability to be able to pay my mortgage. It’s a low mortgage, of course, no interest, and that is great. They’ve given us an opportunity as a family to be able to save money, to take my daughter to Disney World one day, or just go on small family vacations or be able to do some landscaping to my house and just be able to save money.”

Family Well-Being

Overall, being a Habitat Homeowner has left a positive impact on the lives of the participants. Participants like the feeling of stability and safety. Participants agree their families are much happier in the homes than before. Participants feel the experience has brought their families closer. This experience has helped alleviate a lot of the financial stress that participants felt in the past. Now their goals seem much more attainable, and participants have a better sense of community.

“I got to actually help two of my nieces before; I know that she was only an infant at the time. I was able to move my daughter into my room for a little bit of time and actually help my nieces and they lived with me for a little bit in that room. So, I was able to help someone else, in my own home. If I was living at that apartment, I probably wouldn’t have been able to.”

“I would say we were always a close family but it seems like we’re a lot closer now. The kids have their own space, their own rooms, and I’m working towards building better things for us as a family. Habitat gave me the tools to work on all this stuff.”

“They gave us stability; we have a home that we’ve been at for 11 years.”

“It gave me a place I can call home and a stable place for my children because I’m not moving every year. I can send them off to school and not worry about relocating every year.”

“It has affected me and my family in a positive way. For example, I’ve been there in my house for eleven years so my children were five and six when we moved in and now my son is...he’ll be a graduating senior this year. It allowed me not to have to move around, keep moving him around, and like I said they become stable. In the same school district from first and second grade and now here they are graduating junior and senior, so that has impacted a lot. They grew up with the same kids, going to school with the same kids so they know the same families in the community. They’ve been able to just be a part of the community... everybody knows everybody and that allowed me to be more stable. I could be more mindful of my Habitat Homeowners’ needs and wants and our aspirations. It allowed me to keep moving forward and get my education and teach my kids how important education is. It helped me to live where I am not living paycheck to paycheck. I have some flexibility so the sky’s the limit. And I owe it all to Habitat because I don’t know how, or if I would be able to pay provisional rent for a small place like an apartment. It allows us to be comfortable because we know it’s our home, and I value that very much.

“Well, I used to be very overstressed. I have become stressed again but that’s partly my job and five kids. But I just think it’s more, after the first couple years, it’s a lot less stressful because you know it’s there and you know it’s yours. I like the idea that it’s mine. I don’t have to worry as long as I take care of it, and long as I keep the upkeep on it. All of that...it’s mine.

“I haven’t had to worry about asking anybody for money or any of that type of thing. Everything’s good, and it just allows me to work on the next step in my life. I just think for them, with my children, it just shows them responsibility and that you can make it...”

“We are just a happier family I can definitely say. When the stress comes of the money, you know having people in and out, you know traffic of an apartment and things like that. It’s just the overall happiness of my family has been a definite shift; it has definitely trickled down to my family.”

Homeowners' thoughts and recommendations to the Habitat staff which could improve the likelihood future families would participate in their homeownership assistance programs.

Participants were asked to provide reasons they believed would deter families from participating in the program or using the program as a resource.

Reasons Why a Family Would Not Use Habitat Indy as a Resource

The Habitat Homeowners feel that some of the reasons people may not use Habitat Indy as a resource are: 1) the areas or neighborhoods the homes are built in; 2) strict approval guidelines; 3) lack of information about the process; and 4) previous criminal history. Habitat Homeowners explain:

“The only thing I could say is, like, the neighborhood they put you in.”

“Some reasons probably are they only build in certain neighborhoods, and they don't offer the homeownership to anyone who has purchased a home before. That might be another reason.”

“Habitat only provides homes in the inner city. I believe they have reached out a bit going to Hamilton County, or not Hamilton, the Avon area. I know a lot of people when they ask about my situation I'm like, everything's in the inner city.”

“I think they misinterpret what it actually is so they're not educated on what it actually is.”

“They have incorrect information about the program, for sure. That's the only reason you know I get back a lot of people, a lot of feedback I get from people is they have incorrect information that's not true at all. They've never checked into to the program; it's just things that they heard by word of mouth, completely and honestly not true at all so just them not taking the initiative to check it out. I tell people all the time they don't just give people a house. You literally put in a lot of work, and the first step is going to the meetings which people don't want to do. So, it's just them wanting to put in the work and Habitat will meet you halfway for sure.”

“The strict guidelines on how you have to be to get into it. I don't think that's a bad thing, I just think it would be somewhat of a deterrent.”

“Probably criminal history, but other than that, it's a wonderful program, and I give their number to everybody I come in contact with.”

Efforts to Improve Likelihood of Participation from Future Habitat Homeowners

To improve the likelihood for future participants many of the Habitat Homeowners said that Habitat **should provide future participants more neighborhood options, allow more options for the type and style of home they offer.** Participants would like to see **more community outreach instead of the usual word-of-mouth to market the program.** Participants also suggested an **overall improvement in communication from staff to the applicants throughout the process, restructuring of the education process and time when courses are offered, and improvements to the continuum of post-move-in support.**

“Try to find more choices. Like I understand the price will go up in certain neighborhoods but, I mean, just to have the option if they want to.”

“Like I know a lot is like word of mouth honestly, how people find out about it, so just doing outreach would help.”

“Well, I think they are doing more than they did when I was coming up because I’ve seen them around more. Like [showing] themselves and going to vendor opportunities, giving out the number. Have them tell about their experience trying to get new people in and saying, ‘Even though you have a crappy credit, you can get that cleaned up in a certain amount of ways like the INHP and all that stuff to help them be able to afford a home.’”

“I would say just having more information out there, but I don’t know what more information you could put out there. You guys have a Facebook page and things like that. I would say a fact sheet or something that could give people bullet points on how the process works. Especially someone like me that was in the program four years ago. What I’m going to tell someone is probably not true, anymore.”

“I’d say get the word out more, like I said, I didn’t know anything about Habitat for Humanity until someone came and told me about it when I was homeless.”

“Learning about the loans, the forgiveness loans, all of that in the beginning. It doesn’t make sense because people are happy to sign their papers but maybe...I have to figure that out later on in life, but if they could possibly give a class, and this is just a recommendation for it.”

“I would say more commercials on TV, like maybe if they had more commercials, radio commercials, or TV commercials; something to actually get them out there with more information, and stuff like that.”

“I would say more overall communication as far as when you first become a Habitat homeowner. During that first year there’s a lot of one-on-one support, but after that being 11 years into the program, I hardly, rarely ever hear from anybody, if I hear from anybody at all.”

“Maybe offer a few different options while building the home. There wasn’t a whole lot of options; I didn’t get to pick what style of house I wanted. Basically, I got the size of house that fit on the lot that I did it on. I don’t know if they do this the same way, but when I started in Habitat, they gave open addresses to open lots they had, and people would...like the first people in the program who bid on it got

it. Well, no one wanted the lot I bid on so I got it, but I didn't know how big the house would be or anything when they told me I got this place. I didn't find out until the day we started to build."

Top Three Areas Affiliate Should Focus on Assisting Habitat Homeowners

The top three things Habitat Indy staff should focus on assisting Habitat Homeowners with including additional money management courses, post-approval follow-ups, additional homeowner maintenance courses or recap courses.

"I would say the financial stage. Just because you hear a lot of, you know there are a lot of young people who go through that program, so with them knowing actually what you're getting into taught you how to manage your money and do all that.

"I would try to give them more knowledge about what's going to happen after they move in. Probably give a little bit more knowledge about warranties and homeowner issues."

"I feel like once you get into a home, they're done with you, and I think they should, you know, they could follow up more. You know what I mean? They could be a little more personable. You don't hear from them."

"Afterwards I feel like I still have questions that I still don't fully understand. Like helping more with like the maintenance part, not like the financial, they give you money. But help you know where to go and what to do, helping more with like the insurance. Because they got me on that one. Just make sure we got the insurance because I didn't know for like a year I didn't have insurance. I gave them the money and they didn't pay it."

"Definitely more ongoing services. More ongoing services, especially financial, because you could be on track and life happens, so I think there should also be some retouch workshops where homeowners should be, not just voluntarily, but make it mandatory; we always need to learn something, and we may forget, like I said, life happens. If they fall off a little bit they can help them get back on track and re-engage so that would be good."

"Basically, just the things that I already know they focus on, like teaching you how to repair things around your home and they teach you certain things that you should do annually to keep your water heater from breaking and your furnace, and they also teach you things to keep up with your yard, and they have classes on that. The main thing is the budgeting classes they make you go through so you can budget your money and try to keep a little money back in case of emergencies."

"Their credit. Their management of money and education."

"Buying a good home that's in a good neighborhood if they can, helping them with their finances and then if they need to come back and ask questions then be a reference for them.

"Probably learning the ups and downs of homeownership. Probably to be introduced to the neighborhood, because there was a culture shock when I first moved over here. Because I mean, you can take the girl out of the suburbs, but you can't take the suburbs out of the girl, and then in the hood you're like, 'Oh my goodness what?' Yeah, they need to learn the surrounding area of where the house is going to be built because that's a culture shock for some people."

Recommendations for Future Homeowner Education Programming

Sagamore Institute researchers mentioned to the Habitat Homeowners that Habitat Indy is looking to expand their educational/support to existing homeowners. When asked what types of homeownership education training or support programs should be offered, **homeowners recommended maintenance and landscaping classes for upkeep on the interior and to keep the outside looking attractive.** Interview participants would like to see **programs offered that can help them get in school and get better jobs, such as certification courses** that last 8-16 weeks for certification as medical assistants, certified nurse’s aides, or computer technicians. Here were some responses:

“I would say like a maintenance program, like upkeep, and maybe landscape or something like that. I think people would definitely branch out because there you’re a homeowner, and you can’t call the landlord to come fix something.”

“Finding a good extended warranty company, you can work with. Talk about the home repairs, instead of just now coming up with, now the homeowner is solely responsible for it, how do you pick the right people, how do you overcome those walls.”

“Homeowner classes similar to the classes offered through INHP.”

“I think different certificates would be nice. Many of the homeowners do not have two-plus years to dedicate to an Associate degree or higher, but 8-16 weeks for a certificate for a job that is in high demand such as CNA, MA, Dental Hygienist, Computer Tech, and so forth could be beneficial.”

“Well I think it would be great if they could help people go to school, if they needed help getting into school at all, or if, maybe if the parents needed help with kids. Maybe afterschool programs or something... Like while the parents worked or something and they needed help. If parents worked in the afternoon or something, if they needed daycare or something, or if the parent worked in the afternoon, maybe they could help them get into school or something.”

“I’d say help with budgeting.”

“Maybe information about the hot water heaters, maybe about the landscaping, how to make your home presentable, and information about people cleaning out your gutters so that you don’t fall. Then another thing I would suggest is about the heating and cooling so when your air unit isn’t working you knew [sic] what to do.”

Habitat Homeowners' Thoughts Related to the Overall Value of the Program

The participants were asked the overall value of the program. The overall opinion of the participants was that **being a homeowner was a huge accomplishment and a confidence booster**. They found this **homeownership process birthed self-reliance, self-improvement, and self-sustainability**. For instance, one participant expressed that she couldn't put a value on it; to her it meant more than anything. Another participant said it was one of the greatest gifts she had in life. Others look at the affiliated staff as extended family. Participants elaborate:

“It's a great value; well it was a great value for me personally speaking. I was glad that I found out about it and joined.”

“I mean it's a huge value. It's just something that you can't really explain until you're in the program. I mean honestly any negative feedback would be crazy. It's just a huge accomplishment for yourself and also for your family. It also gives people hope.”

“Truly, truly being blessed. There's nothing like being able to say, “I'm going home. I'm ready to go home.” This is our home, this is our house, it's not just the dwelling or the building; it's all the memories, the pain, the woes, the excitement, and just being able to be home. For me, my kids are older and are getting ready to go off to college and they may leave but guess what? They can always come back home. I want to make sure they will always have a place to go and be safe.”

“I couldn't put a value on it. It means more than anything.”

“The value is that once you're in the program, they do help you along the way, I mean that's the value. They don't get you in there and just leave you, you know what I'm saying, to try to figure everything out on your own. They help you with your insurance, they just keep....and then they are still connected with me. I mean I get calls from them, I get birthday cards, and they still call. If I have trouble with the papers and things like that, they have extra. It's just how connected they are, and they are there for the family.”

“I would say always being connected to them like extended family.”

“It's a great value; well it was a great value for me personally speaking. I was glad I found out about it.”

“I do think, for some things they're there for you. So, you do have someone to talk to for some of the things, which a lot of time you wouldn't have that.”

“I would say the value is self-reliance, self-improvement, and self-sustaining. I learned how to give back, and hopefully the other Habitat Homeowners will give back as well; that they will want to help another incoming Habitat Homeowner to learn the potential [benefits] of being in a community.”

Final Thoughts and Additional Comments

In addition, **the participants wanted the Greater Indy Habitat affiliate to know the Habitat Homeownership Program was a very great program that they have benefited from tremendously.** Participants will continue to spread the word about the program, so that others will have the same opportunity for homeownership. One additional suggestion was to offer information to the Habitat families about the homeownership laws specific to the state of Indiana. Overall, interviewees felt that Habitat has been a blessing and they were all very grateful for the opportunity.

“I did just want to thank you for this opportunity to be honest because there is a great, great program if people will take advantage of it, and I will continue to be a spokesperson for Habitat.”

“I just think it’s a very, very great program. There are lots of families out there who have never owned their own home and it’s very affordable. If you’re looking for luxury, it’s not luxury. You have to make it your own home, and you have to do things to improve it. But I love the program, and I love what Habitat is about. It makes you feel good when you have to go out and help other homeowners build their homes, and that’s just a great feeling when you’re helping someone else and they’re moving in their house. You’re just so grateful for all the people who come out and help you.”

“I would just like to say that Habitat has been a blessing overall, not just for me, but the street I’m on. It’s just Habitat houses all the way down, and I know it’s been a blessing, not only for me but for those to be blessed to get a Habitat house. Habitat has been a great, great blessing to all who have one.”

“Just the fact that I’m glad there are programs out there like Habitat that help out families like me that were able to get in you know, who qualified. It’s helped us to put another notch in our belt to grow up and do better.”

“Well, if somebody needs, or was looking for a house, I would give them the number, like the people who are cleaning my house and they would say, ‘How did you get into your house?’ and everything. I always give them the Habitat number and tell them that if they were looking for a house, I would recommend that, and talk to them about that.”

“I am definitely proud to be a homeowner of Habitat. I don’t know if people are or not but I definitely recommend people to the program all the time, but they definitely have to put in their own work. I definitely tell people it is not easy, but it is so worth it at the end. I only have great things to say about Habitat. I can still pick up the phone and call any of those people and they will still help me out. I still am in the program so it’s just a lifelong thing, it really is. My aunt bought a house from you guys 20 years ago and we still go to functions together. So, I just know that forever I will be able to you know, have that.”

SECTION V. DIRECT IMPACTS OF MODEL

The Sagamore Institute conducted property valuation analysis of properties intervened by or near the Greater Indy Habitat for Humanity intervention. The purpose was to examine and evaluate the impact of Greater Indy Habitat for Humanity’s efforts on property values, local government tax base, and other positive externalities through the study of taxable values in the neighborhoods where the affiliate implemented redevelopment interventions (i.e., new builds or rehabs), regardless of the homeowner household composition. To evaluate the impact of the Greater Indy Habitat’s new construction and rehab activities, Sagamore researchers used property assessment and sales data provided by the Indiana Department of Local Government and Finance and the Hancock, Hendricks, Johnson, and Marion Counties Assessor offices. The data was used to develop an economic model to estimate the impact of program-related benefits directly realized as part of the Greater Indy Habitat for Humanity 30 Year Impact Study.

Program-Related Benefits Directly Realized by Habitat Homeowners or the Value of Real Estate

Supporters of neighborhood renewal proclaim that revitalization is a win-win proposition for all stakeholders involved, creating positive externalities which resonate beyond the scope of each project⁵. For instance, property values for neighborhood residents improve and the local government enjoys the budget boost of a higher tax base. Habitat housing, like other types of affordable housing, can potentially affect neighborhood property values. This study examines the view that residential development creates positive externalities through the study of taxable values in the neighborhoods where Greater Indy Habitat for Humanity implemented redevelopment interventions (i.e., new builds or rehabs), regardless of the homeowner household composition. The results find evidence of positive development externalities reflected in improved real estate values for Habitat and surrounding properties. These impacts represent the value of program-related benefits directly realized by homeowners and the value of real estate, including:

- Improvements to overall quality of place and increases in property sales
- Increases in assessed property value and in the local government’s tax base
- The aggregate value of the no-interest loans provided to habitat clients
- The value of averted costs attributable to habitat’s homeownership education requirements.

⁵ Newell, T. A. (2010). Development and Neighborhood Revitalization: The Effects of Residential Investment on Property Values in Durham, NC. *Michigan Journal of Business*, 3(2).

Value of Interventions: Quality of Place and Property Sales

Most evidence, however, suggests that new or rehabilitated affordable housing can have modest positive effects on adjoining properties. These effects depend on features of the housing investments, development sites, neighborhoods, and housing management and occupancy characteristics. Researcher Ingrid Ellen (2006) studied the impact of subsidized rental housing on neighborhoods and found that this type of housing intervention generates positive spillovers (e.g., removal of blight, improvements to physical structure, and creating critical mass of investment) to the surrounding community and its overall quality of place (Table 21 for a summary).

There are several reasons to anticipate the Greater Indy Habitat for Humanity’s housing interventions improve quality of place in its service areas and result in positive neighborhood property value effects based on its process of homeownership and housing development. First, the Greater Indy Habitat emphasizes constructing affordable housing in a way that eliminates dis-amenities within a neighborhood (i.e., a “removal effect”⁶). The Indianapolis affiliate accomplishes this by taking full advantage of the expected positive neighborhood benefits and minimizing the undesirable effects by dismantling substandard housing or rehabilitating abandoned or poorly maintained lots. Second, the Greater Indy Habitat development effort lead to physical structure and neighborhood design effects. For example, Greater Indy Habitat constructs new housing and renovates existing structures that result in a new amenity. In addition, the Greater Indy Habitat staff attempt to design homes to adapt to the style of the immediate neighborhood. (Figures 32 to 35).

⁶ Ellen, I. G. (2008). Spillovers and subsidized housing: The impact of subsidized rental housing on neighborhoods. *Revisiting rental housing: policies, programs, and priorities*, 144-158 (as cited in Rephann, T. J. (2014). Habitat for Humanity of Greater Charlottesville).

Table 21. Determinants of Affordable Housing Effects on Neighborhoods and Quality of Place

| Effect | Description | Greater Indy Habitat Model |
|----------------------------------|--|--|
| Removal Effect | Neighborhood revitalization development removes disamenities by dismantling substandard housing or rehabilitating abandoned or poorly maintained lots | Model emphasizes removal of substandard housing and poorly maintained vacant lots. |
| Neighborhood Design Effect | Planners and architects strive to design homes and streets to conform to the style of the surrounding neighborhood | Model strives to adopt or improve upon architectural style of surrounding housing. |
| Physical Structure Effect | Neighborhood revitalization constructs new housing and renovates existing structures that result in a new amenity | Model builds new and rehabilitates/recycles older housing. |
| Scale Effect | Neighborhood revitalization implements a clustering strategy, contributes towards a critical mass of investment that may result in neighborhood revitalization, and highly visible transformations to the landscape | Model emphasizes building housing in clusters within Central Indiana service areas. |
| Market Effect | Neighborhood revitalization creates the conditions for private investment by offering development ready pad sites and working with private developers to construct market rate housing | Model provides market rate housing building sites and works with private developers. |
| Population Growth and Mix Effect | The construction of new housing is likely to increase population, which might in turn make local streets safer and promote new commercial activity. Mixed income development establishes a diverse mix of tenants and homeowner socioeconomic levels that reduces the threat of income segregation and social stigma. | Model emphasizes smart growth development, including higher density housing within Central Indiana service areas. Model promotes mixed income development within Central Indiana service areas. |
| Homeownership Effect | Homeowners are more vested in maintaining their homes and neighborhoods. | Habitat is a homeownership program that increases homeownership opportunities and by way of the process provides new or rehabbed housing options resulting in improved properties sales and quality of place for surrounding property owners and neighborhood overall. |

Source: Adapted from Ellen, I. G. (2008). Spillovers and subsidized housing: The impact of subsidized rental housing on neighborhoods. *Revisiting rental housing: policies, programs, and priorities*, 144-158 (as cited in Rephann, T. J. (2014). Habitat for Humanity of Greater Charlottesville).

Figure 32. Vernon (Before)



Figure 33. Vernon (After)



Source: Greater Indy Habitat for Humanity (2017).

Figure 34. Graceland (Before)



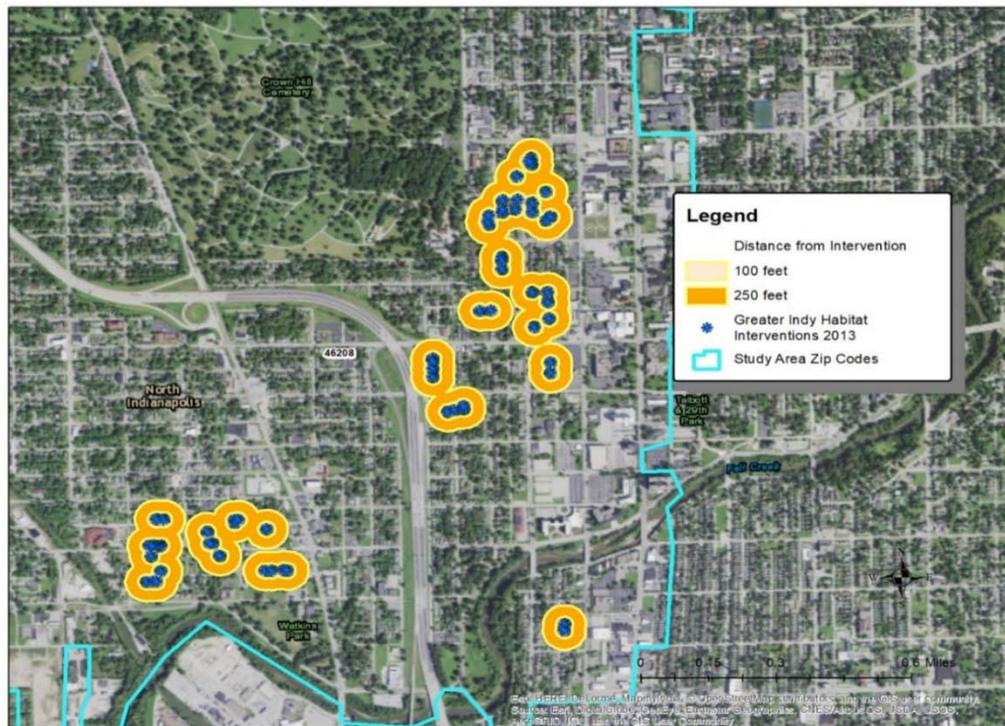
Figure 35. Graceland (After)



Source: Greater Indy Habitat for Humanity (2017).

Third, by implementing a grouping strategy, the Greater Indy Habitat contributes towards a critical mass of investment that results in neighborhood revitalization and “highly visible transformations to the landscape (scale effect)”⁷. Figure 36 provides an example of the affiliate’s targeted neighborhood development strategy in Indianapolis with the locations of Greater Indy Habitat new builds and rehabs in the 46208-zip code.

Figure 36. Greater Indy Habitat for Humanity Map of Targeted Neighborhood Development



Source: Sagamore Institute. Map based on data provided by the Greater Indy Habitat for Humanity Habitat Homeowner Locations (25 May 2017).

⁷ Rephann, Terance J. "Habitat for Humanity of Greater Charlottesville." (2014).

Fourth, according to Ellen, mixed income development establishes a population mix effect. The effect produces a neighborhood area with a diverse mix of tenants and homeowner socioeconomic levels that reduces the “threat of income segregation and social stigma”⁸. Table 22 illustrates the income mix of homeowners in the service areas. While Table 23 displays the income mix of all households residing in the Habitat service areas and shows across service areas, the Habitat Homeowners average household incomes add to the income combination mix.

Table 23. Greater Indy Habitat for Humanity Habitat Homeowner Average Median Income

| AMI | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------------|-----------|---------|---------------|--------------------|
| \$19K to \$24K | 2 | 0.7 | .7 | .7 |
| \$25K to \$35K | 93 | 33.7 | 33.7 | 34.4 |
| Valid \$36K to \$45K | 98 | 35.5 | 35.5 | 69.9 |
| \$45K or more | 83 | 30.1 | 30.1 | 100.0 |
| Total | 276 | 100.0 | 100.0 | |

Source: Sagamore Institute. *Estimations based on data provided by the Greater Indy Habitat for Humanity Habitat Homeowner Locations (25 May 2017).*

Table 24. Greater Indy Habitat Service Areas: Income Mix Trends 2000 to 2017, and Projected 2022

| Aggregated Service Area census tracts by County | 2000 | 2010 | 2017 | 2022 Projected | Habitat Homeowners Average AMI (2017) |
|---|----------|----------|----------|----------------|---------------------------------------|
| Hancock County | \$31,953 | \$46,845 | \$36,102 | \$37,910 | \$40,000 |
| Hendricks County | \$44,670 | \$58,888 | \$62,291 | \$69,135 | \$58,000 |
| Johnson County | \$41,858 | \$43,824 | \$42,395 | \$45,840 | \$42,000 |
| Marion County | \$34,240 | \$30,384 | \$32,383 | \$33,251 | \$39,564 |
| Average | \$35,278 | \$44,985 | \$35,104 | \$36,529 | \$36,529 |

Source: Sagamore Institute. *Estimates based on data provided by the ESRI Community Analyst and the National Historic Geographic Information Systems datasets (2017).*

The Greater Indy Habitat provides suitable infrastructure to accommodate a denser urban development pattern (i.e., infrastructure effect). For example, in the census tracts where Greater Indy Habitat affiliate constructed homes the populations had an average annual growth of 4.7% between 2010 and 2017, and a projected annual growth rate of 3.3% (Table 24). Thus, it can be implied the redeveloped areas are

⁸ Ellen, Ingrid Gould. "Spillovers and subsidized housing: The impact of subsidized rental housing on neighborhoods." *Revisiting rental housing: policies, programs, and priorities* (2008): 144-158 in Rephann, Terance J. "Habitat for Humanity of Greater Charlottesville." (2014).

likely to contribute to population increase in those census tracts. This is referred to as a “population effect”⁹.

Table 25. Greater Indy Habitat Service Areas: Populations Trends 2000 to 2017, and Projected 2022

| Aggregated Service Area census tracts by County | 2000 | 2010 | 2017 | 2022 Projected | % Change 2000 - 2017 | % Change 2010 - 2017 | % Change 2017 - Projected |
|---|---------|---------|---------|----------------|----------------------|----------------------|---------------------------|
| Hancock County | 2,778 | 2,867 | 2,946 | 3,016 | 6.0% | 2.8% | 2.4% |
| Hendricks County | 20,368 | 24,009 | 26,283 | 28,068 | 29.0% | 9.5% | 6.8% |
| Johnson County | 4,877 | 4,081 | 4,169 | 4,213 | -14.5% | 2.2% | 1.1% |
| Marion County | 185,279 | 173,432 | 180,907 | 186,594 | -2.4% | 4.3% | 3.1% |
| Total | 213,302 | 204,389 | 214,305 | 221,891 | 0.5% | 4.9% | 3.5% |
| Average Annual Growth | | | | | 4.6% | 4.7% | 3.3% |

Source: Sagamore Institute. Estimates based on data provided by the ESRI Community Analyst and the National Historic Geographic Information Systems datasets (2017).

The Greater Indy Habitat homeownership program increases homeownership opportunities and by way of the process provides new or rehabbed housing options. According to researchers, owner-occupied housing provides positive effects on neighborhood property values and stability due to lower residential turnover and residents who are more vested in maintaining the quality of their properties and neighborhoods¹⁰. To examine this phenomenon, Sagamore Institute researchers conducted a hedonic difference-in-difference property analysis of single-family home sales occurring between 2009 to 2017 Q2 in areas where the Greater Indy Habitat constructed or rehabbed a home to assess Habitat’s impact on neighboring properties. The results indicate one outcome of the Greater Indy Habitat homeownership component results in improved property sales and quality of place for surrounding property owners and neighborhood overall.

⁹ Ellen, Ingrid Gould. "Spillovers and subsidized housing: The impact of subsidized rental housing on neighborhoods." *Revisiting rental housing: policies, programs, and priorities* (2008): 144-158 in Rephann, Terance J. "Habitat for Humanity of Greater Charlottesville." (2014).

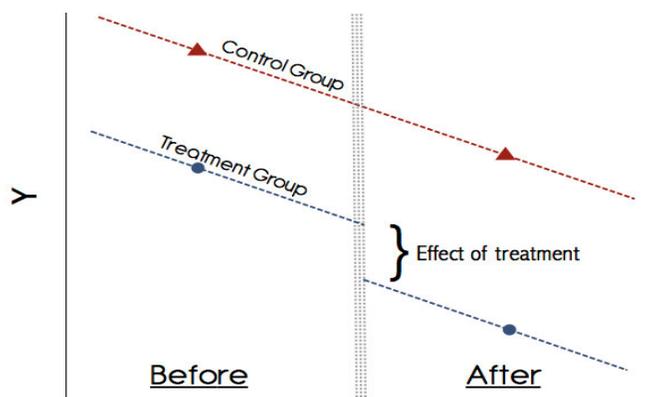
¹⁰Rohe, William M., and Leslie S. Stewart. "Homeownership and neighborhood stability." *Housing Policy Debate* 7, no. 1 (1996): 37-81.

Hedonic Property and Difference-in-Difference Analyses

In this application of measuring Greater Indy Habitat intervention impacts, researchers analyzed large samples of home sales that occur in three zip codes within the affiliate’s services areas and moments across a multiyear period (2009 to 2017 Q2). Because no two houses are exactly the same, housing values differentiate. For instance, housing units differ in a wide variety of ways, including dwelling characteristics, geographical location, and other features that consumers value. This situation complicates economic analysis because it precludes analyzing market prices as a single market for a homogenous good. Hedonic analysis instead assumes that there are several implied markets, one for each housing characteristic. By making some simplifying assumptions about consumer and producer behavior, hedonic price theory allows the market-clearing prices of individual characteristics to be estimated¹¹.

The Sagamore researchers constructed a variety of hedonic regression models that examined before-and-after impacts of program interventions, mainly new builds and rehabs, using multivariate statistical analysis. To analyze impacts, researchers used a difference-in-differences evaluation approach. The difference-in-differences method investigates whether an intervention affects an outcome over time by comparing observed differences in a target area that receives the intervention with observed differences in a control area that does not. It examines whether there is any difference in an outcome due to the intervention treatment over a difference in time.

Illustration 1. Difference-in-Differences conceptual illustration.



Source: Adapted from Ryan, Andrew M., James F. Burgess, and Justin B. Dimick. "Why We Should Not Be Indifferent to Specification Choices for Difference-in-Differences." *Health services research* 50, no. 4 (2015): 1211-1235.

¹¹ Sheppard, Stephen. "Hedonic analysis of housing markets." *Handbook of regional and urban economics* 3 (1999): 1595-1635.

To select control properties that were closest in characteristics to the intervention properties, researchers constrained all single-family properties to those located within 500 feet (Within Target Area) and 2,000 feet (Outside Target Area). The Sagamore research team obtained home sales data from local deed records provided by the Indiana Department of Local Government Finance Sale Disclosure data. Addresses were geocoded, allowing sales to be identified within city neighborhoods. Sagamore collected necessary data so that several years' worth of sales, both before and after the intervention, were represented. The property sales and assessment data included parcel number, sale date, sale price, annual assessed values, property characteristics and occupancy status.

Between 2009 Q1 and 2017 Q2, there were over 100,000 single-family home sales in the study area counties. The initial dataset was filtered to select only those sales occurring within a 2000-foot radius of Greater Indy Habitat properties constructed or rehabbed/recycled. The result was a total of 34,296 home sales. To clean the datasets, the dataset was filtered to exclude any non-single-family residential properties. Also, all duplicate records were removed. Major sale price outliers were removed from the model to reduce any outlier effects (i.e., sales below \$1000). Records with substantial missing data that would have affected model variables were also removed.

Since the focus of this analysis is on effects surrounding completed interventions, this dataset was further filtered to identify only those sales occurring within the 2000-foot buffer from the 21 completed and sold (i.e., new construction or rehabbed/recycled home) Greater Indy Habitat interventions. In total, 4,442 homes were in the dataset. Home sales were classified by those occurring within a Greater Indy Habitat Target Area (a 500-foot radius of an intervention: 1,104 homes sales) and those Outside a Greater Indy Habitat Target Area (a 2000-foot radius of an intervention: 3,338 home sales).

For the specification of the hedonic difference-in-difference regression model, the unit of analysis was taken to be the parcel, with values representing the value of single-family residential properties at the location of the parcel. With the sale price per property as the dependent variable, the specification of the differences-in-differences model was:

$$\text{Equation 1. } \ln S_{it} = \beta_0 + \beta_1 W_i + \beta_2 P_{it} + \beta_3 F_i + \beta_4 Bath_i + \beta_5 Gar_i + \beta_6 BED_i + \beta_7 SH_i + \beta_8 CENAIR_i + \beta_9 Y_t + \varepsilon_{it}$$

where $\ln S_{it}$ is the natural log of the sale price of a single-family home near the intervention property i at time t (between Q1 2009 – Q2 2017) is determined by:

- W_i is a dummy variable set to 1 if lot i is part of Greater Indy Habitat Intervention or 0 if it is not;
- P_{it} is a dummy variable set to 1 if time t is post-INTERVENTION for lot i or 0 if it is not;
- F_i is a variable representing the total floor area in square feet of a home sold;
- $Bath_i$ is a variable representing the total number of full and half bathrooms of a home sold;
- Bed_i is a variable representing the total number of full and half bedrooms of a home sold

- Gar_i is a variable representing the garage area in square feet of a home sold;
- SH_i is a variable representing the total number of stories or levels of a home sold;
- $CENAIR_i$ a dummy variable set to 1 if home i has central air conditioning or 0 if it is not;
- Several vectors from Seasonal Variables (Y_t): Indicators of the quarter which home sold;
- ϵ_{it} is the error term in all analysis accounts for the presence of heteroscedasticity of the unknown form;
- β terms are coefficients to be estimated by the model.

In interpreting the results of the difference-in-differences model we were particularly interested in the sign and significance of the coefficients within and after Greater Indy Habitat for Humanity intervention. A significant coefficient would indicate that the influence of the time change from pre-intervention (2009 to 2012) and post-intervention (2014 to 2017 Q2) on residential property values near a Greater Indy Habitat intervention completed in 2013. The expectation was that properties near a Greater Indy Habitat intervention will exhibit a significant change in property values from pre-intervention to post-intervention. In this analysis, proximity to Habitat properties—the construction and occupancy of Habitat homes—is the key local feature that we seek to assign a value. If Habitat properties create a local dis-amenity effect, the Sagamore Institute research team expect the coefficient corresponding to the Habitat proximity variable to be negative. If it creates a local amenity, we expect the coefficient to be positive. Thus, a significant and positive *within and after coefficient* would indicate that the affiliate’s efforts do indeed raise nearby residential property sales values.

Table 26. Regression Results of Single-Family Home Sales Q1 2009 – Q2 2017 (4,442 observations)

| Zip code | N | Within Target | Post-Intervention | Regression Adjusted R ² | Within Target & Post-Intervention | Regression Adjusted R ² | Outside Target & Post-Intervention | Regression Adjusted R ² |
|--------------|-------|--------------------------|-------------------------|------------------------------------|-----------------------------------|------------------------------------|------------------------------------|------------------------------------|
| 46203 | 2,495 | -0.168** | 0.878*** | 0.210*** | 1.193*** (N = 588) | 0.246*** | 0.793** (N = 1,987) | 0.204*** |
| 46208 | 1,212 | -0.016 | 0.189* | 0.234*** | 0.308* (N= 420) | 0.137*** | 0.196 (N = 792) | 0.281*** |
| 46218 | 735 | 0.142* | 0.480*** | 0.179*** | 0.441** (N = 176) | 0.222*** | 0.522*** (N = 559) | 0.177*** |
| Total | 4,442 | -0.147*** (N = 1,104) | 0.705*** (N = 3,040) | 0.191*** | 0.809*** (N = 705) | 0.161*** | 0.669*** (N=2,335) | 0.205*** |

Statistical Significance Key: *** = Less than 0.001; ** = Less than 0.01; * = Less than 0.05

Source: Regression analysis estimations based on data provided by the Greater Indy Habitat for Humanity, Stats Indiana, and the Indiana Department of Local Government Finance, Sales Disclosure dataset (2017).

Estimated indicators of a Sale Occurring Within a Target Area and After Greater Indy Habitat Intervention (2014 and later) illustrate that **on average homes sold within and post-Greater Indy Habitat intervention sales value increased at a higher percentage (+80.0%) than those sold outside the target area and after intervention (+66.9%).** For example:

Within Greater Indy Habitat intervention Target Area (500-ft) and Post-Intervention: Study findings suggest with high statistical significance that single-family home sales occurring within the Greater Indy Habitat intervention Target Area and after a completed intervention sold with an 80.0% increase in value (Table 26).

46203: The results from the difference-in-differences model suggest (with high statistical significance) that a single-family home selling within the Greater Indy Habitat target area will sell with for +119 % more.

46208: The results from the difference-in-differences model suggest (with low statistical significance) that a single-family home selling within the Greater Indy Habitat target area and post-intervention will sell with a +30.8% rise in value.

46218: The results from the difference-in-differences model suggest (with high statistical significance) that a single-family home selling within the Greater Indy Habitat target area and post-intervention will sell for +44.1% more.

Outside Greater Indy Habitat intervention Target Area (2000-ft) and Post-Intervention: Study findings estimate with statistical significance that single-family home sales occurring outside the Greater Indy Habitat intervention Target Area and after a completed intervention sold with an +66.9% increase in value (Table 26).

46203: The results from the difference-in-differences model suggest (with statistical significance) that a single-family home selling outside the Greater Indy Habitat target area and post-intervention will sell with for +79.3 % more.

46208: The results from the difference-in-differences model suggest (with no statistical significance) that a single-family home selling outside the Greater Indy Habitat target area and post-intervention will sell with a +19.6% rise in value.

46218: The results from the difference-in-differences model suggest (with high statistical significance) that a single-family home selling within the Greater Indy Habitat target area and post-intervention will sell for +52.2% more.

Value of Interventions: Assessed Values & No-Interest Loans

Assessed Property Values

Beyond examining property sales data, Sagamore Institute researchers wanted to also evaluate Greater Indy Habitat direct and spillover effects on assessed property valuations. Relying on data property assessment data, the Sagamore Institute research team analyzed assessment valuations both Pre- (3

years before) and Post- Greater Indy Habitat (3 years after) intervention for Habitat properties sold in 2013. Of those 21 properties, Sagamore Institute found that Greater Indy Habitat’s intervention with a property considerably increases the assessed value of each property¹². The average assessed value prior to Greater Indy Habitat intervention was valued at \$3,405. After Greater Indy Habitat intervention, on average the properties are valued at \$67,471. Therefore, the estimated direct impact of Greater Indy Habitat investment is a \$64,067 increase in each property’s assessed value. This is an average increase of 18.8 times beyond the assessed values Pre- Greater Indy Habitat intervention (Table 27).

Table 27. Greater Indy Habitat Effects on Assessed Property Values Pre-Intervention (2009 to 2012) and Post-Intervention (2014 – 2017 Q2).

| Pre-Intervention Average Assessed Value | Post-Intervention Average Assessed Value | Direct Greater Indy Habitat Impact | Average Increase |
|---|--|------------------------------------|------------------|
| \$3,405 | \$67,471 | \$64,067 | 18.8+ |

Source: Sagamore Institute. Adapted using data provided by the Greater Indy Habitat for Humanity Habitat Homeowner Locations (25 May 2017) and the Indiana Department of Local Government Finance, 2017.

In addition, Sagamore Institute calculated the value of the assessed value of each Greater Indy Habitat intervened property. The findings show that the subsidized mortgages result in an estimated benefit, provided by Greater Indy Habitat for Humanity to its Habitat Homeowners, of nearly \$43 million over the past two decades (Table 28); on average over that same period, the no-interest loans represent an estimated benefit of \$113,174 per property¹³.

Value of No-interest Loans

One of Greater Indianapolis’s Habitat’s core missions is to provide affordable housing to its homeowners is through the provision of no-interest mortgages. Due to the subsidized mortgages, this model of affordable housing provides great monetary value to families and neighborhoods. Sagamore Institute calculated the value of the interest subsidy by comparing the typical financing costs of a 30-year fixed prime rate mortgage¹⁴. The calculation assumes that Greater Indy Habitat homeowners would have needed to finance their mortgages through a standard 30-year fixed prime rate mortgage if not for the interest-free Habitat mortgage. The findings show that the subsidized mortgages result in an estimated benefit, provided by Greater Indy Habitat to its homeowners, of nearly \$43 million over the past two decades (Table 28); on average over that time, the no-interest loans represent an estimated benefit of \$111,205 per family placed¹⁵.

¹² Note: 2013 properties were chosen as a baseline for data evaluation to allow for trends in sales and assessment valuations pre-and post-Greater Indy Habitat intervention, and allowing for a recovery period post the 2007 Great Recession.

¹³ Based on the 383 units for which data are available.

¹⁴ Derived from data publicly available through the Federal Home Loan Mortgage Corporation (Freddie Mac, 2017).

¹⁵ Based on the 383 units for which data are available.

Table 28. Aggregate Value of Greater Indy Habitat No-interest Loans

| Year | Annual Interest Rates | Number of Homes Sold Per Year | Average Loan Amount | Aggregate Sum of Loan Amounts | Average Total Interest Paid | Average Total Payoff Amount | Aggregate Average Value of No-Interest Loans | Aggregate Assessed Value of Properties Completed, by Year (in \$ 2017) |
|---------------------|---|-------------------------------|---------------------|-------------------------------|-----------------------------|-----------------------------|--|--|
| 1988 | 10.34% | | | | | | | |
| 1989 | 10.32% | | | | | | | |
| 1990 | 10.13% | | | | | | | |
| 1991 | 9.25% | | | | | | | |
| 1992 | 8.39% | | | | | | | |
| 1993 | 7.31% | 1 | \$34,000 | \$34,000 | \$49,997 | \$83,997 | \$83,997 | \$66,500 |
| 1994 | 8.38% | 2 | \$40,000 | \$80,000 | \$69,501 | \$109,501 | \$219,002 | \$90,500 |
| 1995 | 7.93% | 6 | \$43,083 | \$258,500 | \$69,968 | \$113,051 | \$678,306 | \$211,300 |
| 1996 | 7.81% | 3 | \$39,217 | \$117,650 | \$62,512 | \$101,729 | \$305,187 | \$161,500 |
| 1997 | 7.60% | 3 | \$42,869 | \$128,606 | \$66,098 | \$108,967 | \$326,901 | \$55,300 |
| 1998 | 6.94% | 8 | \$43,589 | \$348,708 | \$65,487 | \$109,076 | \$872,608 | \$684,800 |
| 1999 | 7.44% | 13 | \$49,462 | \$643,000 | \$74,311 | \$123,772 | \$1,609,036 | \$522,200 |
| 2000 | 8.05% | 18 | \$49,207 | \$885,720 | \$81,393 | \$130,600 | \$2,350,800 | \$1,148,900 |
| 2001 | 6.97% | 16 | \$52,037 | \$832,593 | \$72,219 | \$124,256 | \$1,988,096 | \$586,100 |
| 2002 | 6.54% | 10 | \$52,600 | \$526,000 | \$67,587 | \$120,187 | \$1,201,870 | \$594,700 |
| 2003 | 5.83% | 6 | \$51,833 | \$311,000 | \$58,012 | \$109,845 | \$659,070 | \$1,156,400 |
| 2004 | 5.84% | 16 | \$52,438 | \$839,000 | \$58,808 | \$111,246 | \$1,779,936 | \$1,089,200 |
| 2005 | 5.87% | 18 | \$52,000 | \$936,000 | \$58,676 | \$110,676 | \$1,992,168 | \$832,000 |
| 2006 | 6.41% | 23 | \$51,196 | \$1,177,505 | \$64,209 | \$115,405 | \$2,654,315 | \$1,393,700 |
| 2007 | 6.34% | 14 | \$59,357 | \$831,000 | \$73,466 | \$132,823 | \$1,859,522 | \$839,800 |
| 2008 | 6.03% | 20 | \$57,316 | \$1,146,313 | \$66,792 | \$124,107 | \$2,482,140 | \$2,485,900 |
| 2009 | 5.04% | 24 | \$63,375 | \$1,521,000 | \$59,659 | \$123,034 | \$2,952,816 | \$18,650,900 |
| 2010 | 4.69% | 28 | \$58,927 | \$1,649,950 | \$50,968 | \$109,895 | \$3,077,060 | \$1,995,400 |
| 2011 | 4.45% | 28 | \$58,946 | \$1,650,500 | \$47,946 | \$106,893 | \$2,993,004 | \$1,930,500 |
| 2012 | 3.66% | 25 | \$45,625 | \$1,140,635 | \$29,606 | \$75,231 | \$1,880,775 | \$1,494,400 |
| 2013 | 3.98% | 24 | \$53,867 | \$1,292,800 | \$38,490 | \$92,357 | \$2,216,568 | \$2,902,500 |
| 2014 | 4.17% | 29 | \$59,764 | \$1,733,163 | \$45,072 | \$104,836 | \$3,040,244 | \$1,520,600 |
| 2015 | 3.85% | 22 | \$59,370 | \$1,306,150 | \$40,830 | \$100,200 | \$2,204,400 | \$1,427,500 |
| 2016 | 3.65% | 23 | \$73,057 | \$1,680,300 | \$47,257 | \$120,313 | \$2,767,199 | \$1,360,500 |
| 2017 Q2 | 3.90% | 3 | \$77,867 | \$233,600 | \$54,351 | \$132,218 | \$396,654 | \$144,600 |
| Total | | 383 | | \$21,303,693 | | | \$42,591,674 | \$43,345,700 |
| \$42,591,674 | Estimated Leverage of Total Habitat Mortgages (Based on Estimated Value if Interest Applied) | | | | | | | |
| \$43,345,700 | Estimated Leverage of Total Habitat Mortgages (Based on Estimated Assessed Value) | | | | | | | |

***Disclaimer: The mortgage calculation is only used to estimate repayments and does not include taxes or insurance. The totals assume a comparison with a 30-year fixed prime rate mortgage in which borrowers make all payment on time and do not pay off mortgages (default or sell properties) prior to the end of the loan period.*

Value of Interventions: Fiscal Benefits

Local governments experience fiscal stress and deterioration of services when dealing with vacant, blighted, and foreclosed homes. On one hand, these types of properties reduce property values in a neighborhood, thereby reducing property taxes that the local government can derive. This results in municipal revenues diminishing. On the other hand, an increase in expenditures will be inevitable as local government bears the burden of code enforcement and other associated issues related to addressing these eyesores. For instance, when a property is vacant and it is evident that no one is taking care of it, realtors and prospective buyers will take note and see that as a threat of potential decline in neighborhood property values. A modest amount of under-maintenance may not have much effect, but this may deteriorate. The property has the potential to be invaded by squatters or by vandals who remove anything of value, including copper piping and hardwood floors or appliances. Some unsecured homes may become drug houses. A wider array of criminals sensing the disorder may lead to increased risks of crimes of all types for residents in surrounding homes and apartments¹⁶.

Table 29. Estimated Comprehensive Costs Associated with Vacant, Blighted, and Foreclosed Properties

| Stakeholder | Estimated Cost of Vacant/Blighted/Foreclosed Property | Source/Basis |
|--|---|--|
| Homeowner | \$11,599 | Moreno, A. (1995). The cost-effectiveness of mortgage foreclosure prevention. <i>Minneapolis: Family Housing Fund</i> . |
| Lender/Servicer | \$60,893 | Hatcher, D. (2006). Foreclosure Alternatives: A Case for Preserving Homeownership. <i>Profitwise News and Views</i> , 1-4. |
| Local Government | \$24,174 | Estimate assumes property is abandoned before foreclosure completed. Apgar, W. C., & Duda, M. (2005). <i>Collateral damage: The municipal impact of today's mortgage foreclosure boom</i> . Homeownership Preservation Foundation. |
| Neighboring Property Owner | \$3,792 | Assumes two adjacent homes each experiencing a 0.9% home price depreciation based on the national median home price (American Community Survey). Immergluck, D., & Smith, G. (2006). The external costs of foreclosure: The impact of single-family mortgage foreclosures on property values. <i>Housing Policy Debate</i> , 17(1), 57-79. |
| Estimated Total Cost of a Single Blighted/Foreclosed Property | \$100,458¹⁷ | |

Source: Adapted from Shumer (2007) in Kingsley, G. Thomas, Robin Smith, and David Price. "The impacts of foreclosures on families and communities." *Washington, DC: The Urban Institute* (2009): 757-786.

¹⁶ Kingsley, G. T., Smith, R., & Price, D. (2009). The impacts of foreclosures on families and communities. *Washington, DC: The Urban Institute*, 757, 786.

¹⁷ All estimated amounts were inflated to reflect current 2017 dollars.

Cost Summary

Taken together, an individual foreclosure imposes significant costs on several different parties. Table 30, taken from a report prepared for the U.S. Senate Joint Economic Committee and cited in Shumer¹⁸, attempts a summary of these costs. First, there is a typical \$11,599 cost to the homeowner, a figure not including any imputed values for the effects of stress on the family. Second, are the high legal and administrative costs borne by the lender/servicer: as much as \$60,893. Next are the costs to local government: \$24,174 under a scenario from Apgar and Duda’s analysis¹⁹. Finally, there is a \$3,792 drop in property value for the adjacent homes (calculated based on information from the Immergluck and Smith study²⁰. The estimated total cost is \$100,458 (Table 29).

Isolating the estimated cost to local governments only, Sagamore Institute anticipates the direct benefit to local administrations from costs associated with blighted and vacant property resulting from Greater Indy Habitat’s interventions is nearly \$9.3 million (Table 30).

Table 30. Estimated Greater Indy Habitat Homeownership Intervention Benefits to Local Governments

| Estimated Average Costs to Local Governments | Number of Properties | Aggregated Estimated Benefits to Local Government |
|---|-----------------------------|--|
| \$24,174 | 383 | \$9,258,642 |

Source: Estimate derived from calculated costs as defined by Apgar, W. C., & Duda, M. (2005). *Collateral damage: The municipal impact of today’s mortgage foreclosure boom*. Homeownership Preservation Foundation.

To develop a per-unit value of the fiscal benefit of a Greater Indy Habitat intervention, Sagamore Institute calculated the aggregate value of increased property tax base realized over ten years. This is slightly less than the average tenure of a homeowner, but timeframe of which the states 1 percent tax cap went into effect. Local government receives an average of \$11,456 in fiscal benefit reflected in increased tax base due to each property intervention implemented by the Greater Indy Habitat affiliate (i.e., new builds and/or rehabs/recycled). This figure of fiscal benefit examines increased tax base solely and does not take into account or reflect any additional costs associated with vacant, abandoned, or substandard properties that

¹⁸ Shumer, C. (2007, June). Sheltering neighborhoods from the subprime foreclosure storm. In *Joint Economic Committee, US Congress, April* (Vol. 13).

¹⁹ Apgar, W. C., & Duda, M. (2005). *Collateral damage: The municipal impact of today’s mortgage foreclosure boom*. Homeownership Preservation Foundation.

²⁰ Immergluck, D., & Smith, G. (2006). The external costs of foreclosure: The impact of single-family mortgage foreclosures on property values. *Housing Policy Debate*, 17(1), 57-79.

likely would have otherwise been borne by the local governments had these properties not been intervened²¹.

Value of Intervention: Reduction in Court Ordered Sales

Research suggests that foreclosures and abandoned properties induce considerable fiscal stress on local government as well. At the very least, abandoned properties reduce the local tax base as the legal owners of the properties are unlikely to pay property taxes on properties they have abandoned. Furthermore, the presence of foreclosed or abandoned properties may result in more criminal activity and social disorder while requiring a disproportionate amount of services, especially police and fire services, relative to similar properties that remain occupied²². The total costs to local government vary by study depending on the unique methodologies and locations of each study.

Studies on the effect of blighted properties on home sales and property values have been conducted by many scholars. Many of these studies found that overall blighted structures have a negative spillover effect on values of surrounding properties. In addition, scholars also contend that blighted properties are an indicator of owners' hesitancy to improve their properties, resulting in abandonment, delinquency in paying property taxes, or foreclosures. For instance, a 2005 report prepared for the Homeownership Preservation Foundation notes that a single foreclosed unit in a Chicago neighborhood reduced the property values of 13 homes located within 150 feet.²³ While, Immergluck and Smith studied mortgage foreclosures in Chicago to measure the impact of foreclosures on nearby property values²⁴. Using a database that combined data on foreclosures, neighborhood characteristics, and single-family property transactions, they found that foreclosures of conventional single-family (one- to four-unit) loans have a significant impact on nearby property values. They concluded that each conventional foreclosure within an eighth of a mile of a single-family home results in a decline in value of 1%.

²¹ It is worth noting that the average fiscal benefit created by Greater Indy Habitat's activities exceeds the average amount of public subsidy it receives per property. Therefore, given its current funding model, the Greater Indy Habitat for Humanity affiliate creates more direct benefit for local government than it receives from local government for the purposes of advancing affordable housing.

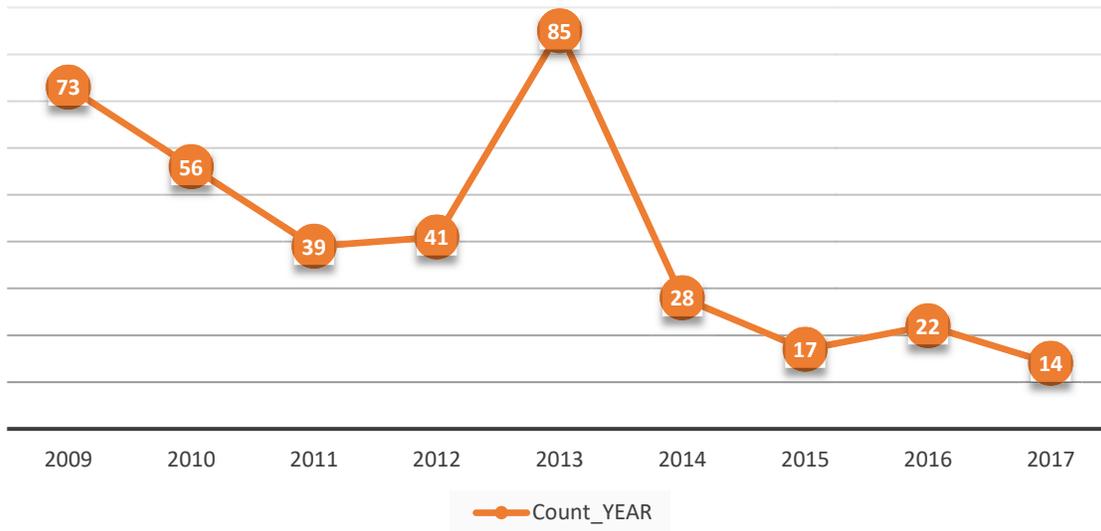
²² Mallach, A. (2006). *Bringing buildings back: From abandoned properties to community assets: A guidebook for policymakers and practitioners*. Rutgers University Press.

²³ Apgar, W. C., & Duda, M. (2005). *Collateral damage: The municipal impact of today's mortgage foreclosure boom*. Homeownership Preservation Foundation.

²⁴ Immergluck, D., & Smith, G. (2006). The external costs of foreclosure: The impact of single-family mortgage foreclosures on property values. *Housing Policy Debate*, 17(1), 57-79.

Sagamore Institute evaluated the trend of court order sales between 2009 and 2017 Q2. The data indicates the volume of court order single-family home sales occurring within the Greater Indy Habitat target areas declined on average by 6.8% across all counties and zip codes. (Figure 37).

Figure 37. Trends in Court Ordered Sales for Properties Sold Within the Greater Indy Habitat Target Area 2009 to 2017 Q2



Source: Estimated based on data provided by the Indiana Department of Local Government Finance and Stats Indiana 2009 - 2017.

Outcomes from the application of an Interrupted Time Series analysis confirm with statistical significance the decline in court order sales post Greater Indy Habitat intervention. Here the level effect (Phase), standard error and p-value and for the level effect are presented. ‘Pre’ (pre-slope) and ‘Post’ (post-slope) are the same in all analysis.

- The ‘Phase’ is the 36-month level effect = -79.366, a decrease of an estimated 79 documented court order/foreclosure sales per year (the direct intervention effect) (Table 31).

Table 31. ITS 36-Month Level Effect

| ARIMA Model Parameters | | | | | Estimate | SE | t | Sig. |
|------------------------|---------|-------------------|-----------|-------|----------------|---------------|---------------|-------------|
| Number- Model_1 | Number | No Transformation | Constant | | 124.520 | 72.574 | 1.716 | .137 |
| | Phase | No Transformation | Numerator | Lag 0 | -268.446 | 151.348 | -1.774 | .126 |
| | Pre-36 | No Transformation | Numerator | Lag 0 | 24.851 | 18.365 | 1.353 | .225 |
| | Post-36 | No Transformation | Numerator | Lag 0 | -79.366 | 40.444 | -1.962 | .097 |

Source: ITS analysis estimations based on data provided by the Indiana Department of Local Government Finance, Sales Disclosure dataset (2017).

Value of Interventions: Effectiveness of Homeownership Education Programs for Habitat Homeowners

Part of the sweat equity responsibility of a Habitat partner is agreeing to engage in Habitat’s homeownership education classes. These courses are meant to enhance the financial literacy of Greater Indy Habitat partners. They accomplish this by providing guidance on developing household budgets, managing finances, and building homeowners’ creditworthiness over time. Many studies have found that pre-purchase homeownership counseling leads to positive results, reducing delinquency anywhere from 19 to 50 percent²⁵. Using foreclosure calculations established from the literature, Sagamore Institute researchers found the typical cost of a foreclosure event upon a household to be \$11,599²⁶.

Table 32. Estimated Direct Impact of Greater Indy Habitat’s Homeownership Education to Habitat Homeowners

| Typical Household Foreclosure Cost | Risk Reduction Low Percent | Direct Impact per Household | Risk Reduction High Percent | Direct Impact per Household |
|------------------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|
| \$11,559 | 19.0% | \$2,204 | 50.0% | \$5,508 |

Source: Sagamore Institute. Estimates based on data provided by Moreno (1995) and Collins and O’Rourke (2011).

In Table 32, Sagamore Institute calculated the direct value of the Greater Indy Habitat’s homeownership education programs in reducing the risk of foreclosure by multiplying the cost of foreclosure to a homeowner by the reduced likelihood of foreclosure. Doing so results in a direct impact of \$2,204 to \$5,800 per household in reduced likelihood of foreclosure. This figure likely underrepresents the actual value realized by individuals and may not consider the full cost of a foreclosure event in that there is an opportunity cost associated with resources expended by a family experiencing a foreclosure event²⁷.

²⁵ Collins, J. M., & O’Rourke, C. (2011). Homeownership Education and Counseling: Do We Know What Works?

²⁶ This amount was inflated to reflect current 2017 dollars based on foreclosure risk calculations established by Moreno, A. (1995). The cost-effectiveness of mortgage foreclosure prevention. *Minneapolis: Family Housing Fund*.

²⁷ Apgar, W., & Duda, M. (2004). Mortgage foreclosure trends in Los Angeles: Patterns and policy issues. *Research prepared for Los Angeles Neighborhood Housing Services*.

SECTION VI. CONCLUSION

In analyzing the impact of the Greater Indy Habitat for Humanity over the past thirty years, we find that the affiliate has had a substantial effect on homeowners and neighborhoods. **The evidence shows that acquiring stable housing and becoming a property owner as part of the Greater Indy Habitat for Humanity process resulted in benefits for individuals and communities.** Being a Habitat Homeowner left a positive impact on the lives of the participants. Many of the Habitat Homeowners have become more involved in the community and community-related activities since becoming a part of Habitat. Also, the Greater Indy Habitat for Humanity housing interventions generated positive spillovers (e.g., removal of blight, improvements to the physical structure, creating a critical mass of investment) to the surrounding community and its overall quality of place. For instance, the findings show that the subsidized mortgages result in an estimated benefit, provided by Greater Indy Habitat for Humanity to its homeowners, of \$43.3 million in aggregated assessed property value over the past two decades. On average over that same period, the no-interest loans represent an estimated benefit of \$113,174 per property.

The findings also show that the subsidized mortgages result in an estimated benefit, provided by Greater Indy Habitat for Humanity to its Habitat Homeowners, of \$42.5 million in aggregated average value of no-interest loans over the past two decades. On average over that time, the no-interest loans represent an estimated benefit of \$111,205 per family placed. Additionally, indicators of a Sale Occurring Within a Target Area and After Greater Indy Habitat for Humanity Intervention (2014 and later) illustrate that for average homes sold within and post-intervention sales value increased at a higher percentage (+80.0%) than those sold outside the target area and after intervention (+66.9%).

Moreover, the direct benefit to local administrations of costs associated with blighted and vacant property resulting from Greater Indy Habitat for Humanity' Homeownership interventions is near \$9.3 million, the housing new build/rehab represent an estimated benefit of \$24,174 per family placed. Also, local government receives an estimated average of \$11,456 in fiscal benefit reflected in increased tax base due to each property intervention implemented by the Greater Indy Habitat for Humanity affiliate (i.e., new builds and rehabs/recycled). Furthermore, the study finds the volume of court order single-family home sales occurring within the Greater Indy Habitat for Humanity target areas declined on average by 6.8% across all counties and zip codes.

The study also finds that homeownership through the Greater Indy Habitat affiliate promotes educational achievement, good health, feelings of safety, and other elements of quality of life.

Through its homeownership and financial management education classes, the Greater Indy Habitat affiliate helped to remove barriers to homeownership for Habitat Homeowners. For instance, Habitat's

Homeownership Education Program has an estimated direct impact of \$2,204 to \$5,800 per household in reduced likelihood of foreclosure. Habitat Homeowner participants also believe being a part of this process has helped them achieve their personal, educational, and career plans.

Habitat Homeowners noted that their Habitat Homeowners' health and personal well-being improved since homeownership. The Greater Indy Habitat Homeownership process birthed self-reliance, self-improvement, and self-sustainability. Habitat Homeowners noted the process as their first step toward self-sufficiency. For instance, the average housing costs decreased for Habitat Homeowners after becoming homeowners through the Habitat process. Habitat Homeowners also noted improved feelings of safety, including the reduction in crime rate and drug use/dealing. Habitat Homeowner participants indicated that since becoming homeowners, they have been able to spend more time with their families and improved the family bond. Participants also noted a deduction in chronic mobility for their families, especially their children, thereby maintaining a feeling of stability. Overall, Habitat Homeowners identified positive changes in their Habitat Homeowners' lives since homeownership and viewed the program as a great benefit.

Since homeownership, Habitat Homeowners identified several improvements to their Habitat Homeowners' overall well-being, their Habitat Homeowners' health, and personal well-being since homeownership. Habitat Homeowners generally feel more financially stable now than they did before undertaking the Habitat Homeownership process.

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Appendix A

Interviewer Prompt - Please read to interviewee:

The purpose of the research is to learn more about Habitat Homeowners’ perspectives and thoughts related to homeownership and quality of life. The information learned from the interviews will be used to help identify Habitat Indy’s impacts within the community over the last three decades in empowering families in achieving strength, stability and self-reliance through homeownership.

The interview is completely voluntary and should take no longer than 40 minutes to complete. As a reminder, any data collected during our session is for internal use and you will remain anonymous. Just so you know, we record all interviews and transcribe them. This is strictly for reporting and note taking purposes. The information you give us will not be linked to you in any way.

There is no expected risk to you for participating in the interview. There are no other activities planned if you do not want to complete the interview. You do NOT have to participate in this study. You may choose not to participate or you may quit participating AT ANY TIME.

To thank you for participating in this study, you will receive a \$50/\$30 visa gift card.

Would you like to proceed with the interview? Yes No
(If no, thank the participant for their time.)

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Sagamore Institute
Jay F. Hein, President

2902 N. Meridian Street
The Levey Mansion
Indianapolis, IN 46206
(317) 472.2050
www.sagamoreinstitute.org