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

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A Sagamore Institute Impact Report Brief



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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.

TABLE OF CONTENTS

About the Research	1
Research Methodology	2
Background: The Habitat Model	4
30-Year-Impact Analysis and Outcomes	7
Section I. Pathway to Homeownership	7
Section II. Family Wellness and Achievement	9
Section III. Neighborhood and Community	14
Section IV. Financial Stability and Well-Being	22
Section V. Overall Value of the Program	26
Conclusion	30
References	32

About the Research

The purpose of this research is to conduct an analysis of Greater Indy Habitat's impact in empowering families in achieving strength, stability, and self-reliance through homeownership for the past 30 years. The goal of this study was to gauge Greater Indy Habitat Homeowners' perspectives and thoughts related to homeownership and quality of life. In doing so, this research examined 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, Hendricks, and Johnson Counties).

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. This research builds upon the evaluation 2012 Social Impact report and the 2015 Community Report¹.

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 were grouped 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

¹Marron, 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.

Research Methodology

The Greater Indy Habitat for Humanity 30-Year-Impact Study 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, a main survey (online and mail), a supplemental survey (online only), interviews among a representative sample of 77 (or 20.1%) of the of Habitat affiliate households, and a property valuation analysis of properties intervened by or near the Greater Indy Habitat intervention. All the findings reported in the body of this report reflect the results of the focus group session, surveys, 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 who volunteered to help 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 part of the study.

Surveys

The surveys were developed by Sagamore Institute in collaboration with the Greater Indy Habitat staff and the Greater Indy Habitat Homeownership Advisory Committee. Surveys were administered online and by mail.

Online Surveys: Online surveys were disseminated by e-mail and text messaging to all current affiliate homeowners where e-mails and phone numbers were provided via a list supplied by the Greater Indy Habitat staff.

Mail Surveys: Surveys were mailed to the remaining households where no current phone or e-mail address were available. The mail surveys were distributed from addresses provided by the Greater Indy Habitat staff. The addresses were selected using a random sample method. Each mailed survey included an introductory letter explaining the study and compensation for completion.

For the main survey instrument, there were 77 valid surveys completed. 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. Half of the survey respondents lived in their Habitat home for five years or less (50.0%).

Interviews

Two rounds of interviews were conducted with the Greater Indy Habitat for Humanity homeowners (head of households). 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. Overall, there were 26 interview participants. Most interview participants have been Greater Indy Habitat Homeowners for six or more years.

Property Analysis

The Sagamore Institute conducted property valuation analysis of properties intervened by or near a Greater Indy Habitat for Humanity intervention. The purpose is to examine and evaluate the impact of Greater Indy Habitat'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 Greater Indy Habitat Homeowner household composition. To evaluate the impact of the Greater Indy Habitat's new construction and rehab activities, Sagamore Institute 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.

For a detailed summary of the research methodology visit www.indyhabitat.org/study to download the full report.

Background: The Habitat Model

Mission and Homeownership Process

The mission of Greater Indy Habitat for Humanity is to put God’s love into action and to bring people together to build homes, communities, and hope. 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 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 partner families to affordable homeownership. By 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. The Greater Indy Habitat Model occurs in eight stages (Greater Indy Habitat for Humanity, 2017). Figure 1 below outlines each stage.

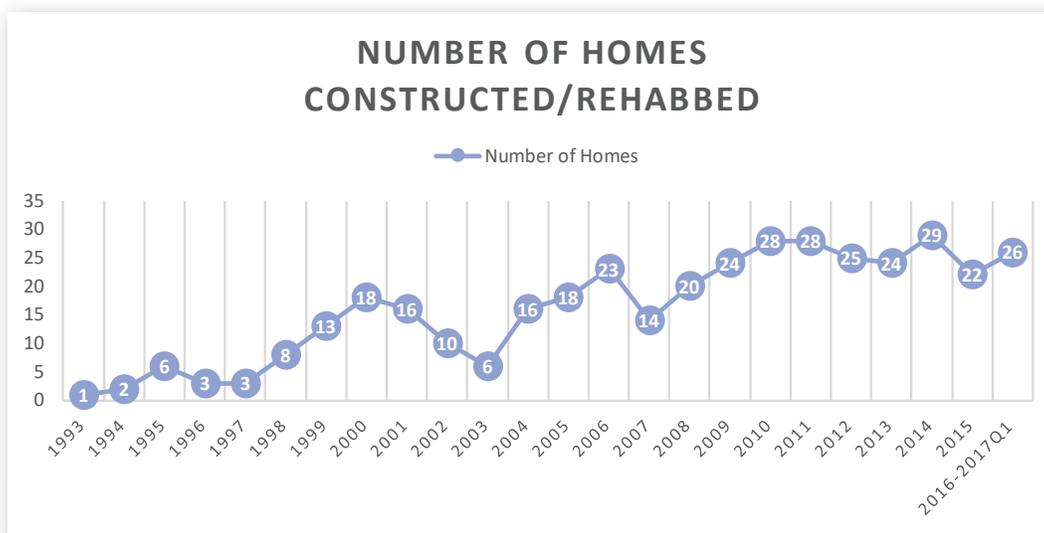
FIGURE 1. Illustrative Model of the Habitat Process.



Source: Illustration based on data provided from the Greater Indy Habitat for Humanity (2017).

Since its founding in 1987, the Greater Indy Habitat for Humanity has provided homeownership to more than 525 families (Greater Indy Habitat for Humanity, 2017). In doing so, over the past three decades, the Greater Indy Habitat built 489 homes and recycled and/or rehabbed 91 homes (for a total of 580 homes). As Figure 2 indicates, the volume of construction activity has trended upward since 1993. This trajectory is projected to continue to rise.

FIGURE 2. Number of Homes Constructed/Rehabbed 1993 to Q1 2017.



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

Previous Impact Studies

In 2012, the Indiana University Public Policy Institute (PPI) utilized primary data as well as national academic and practitioner research to examine the social value created by Greater Indy Habitat for Humanity’s program-related investments and to estimate the monetary value of the organization’s impact. PPI found the following:

- 1 The Greater Indy Habitat for Humanity effectively mobilizes community support—through volunteerism, financial contributions, and in-kind donations—to advance its mission.
- 2 When the value of all benefits realized as a result of the affiliates' activities was considered, the benefits were estimated to substantially outweigh costs. For example, the successful placement of a Habitat Homeowner was estimated to create between \$159,844 and \$249,864 in additional benefit resulting from improved academic achievement and reduced risky behavior among youth in households, improved mental health of homeowners, and increased participation in the broader community, among other areas.



For each family it placed, the Greater Indy Habitat for Humanity affiliate potentially created an estimated \$330,054 to \$447,349 in total benefits (Marron, 2012).

This research study builds upon the efforts of PPI. The remaining contents of this report are divided into six sections based on study key findings and outcomes:

- Section I: Pathway to homeownership
- Section II: Family wellness and achievement
- Section III: Neighborhood and community
- Section IV: Financial stability and well-being
- Section V: Overall program, process, and quality of life impacts
- Section VI: Conclusion

To download this impact report brief and the full report, including research methodology and key findings, please visit www.indyhabitatresearch.com.

30-Year-Impact Analysis and Outcomes

Section I: Pathway to Homeownership

Homeowners' Thoughts related to experiences on the Pathway to Habitat Homeownership

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

Of those Habitat Homeowners who participated in the study, the three top barriers preventing homeownership were:

- Lack of Credit/Poor Credit History (25.0%)
- Lack of Information/Understanding of the Homeownership Process (34.3%)
- Lack of Money for Down Payment (31.5%)

Through this program one of the life goals the Habitat Homeowners could achieve was homeownership. They were specifically asked how being a Habitat Homeowner helped them overcome barriers to homeownership. Habitat Homeowners responded that participating in the process assisted with overcoming barriers to homeownership through 1) assisting in loan applications; 2) teaching the importance of good credit, and 3) providing affordable mortgage payments for families. One participant noted the experience opened her eyes to more possibilities in life. Many of the Habitat Homeowners praised the financial education component of the process, specifically assistance with improving their credit and income. Habitat Homeowners also regarded the homeownership classes as instrumental in helping them better understand the homeownership process.

“The most positive thing about the application process was being able to attend the homeownership classes. They gave better, clearer understanding on what to expect as a homeowner; from financial services to the overall general support, building process, ongoing services, and being a part of the community and learning how to be a part of the community.”

Habitat Homeowners held a positive view of their experiences with the Greater Indy Habitat affiliate and plan on remaining in their current Habitat home.

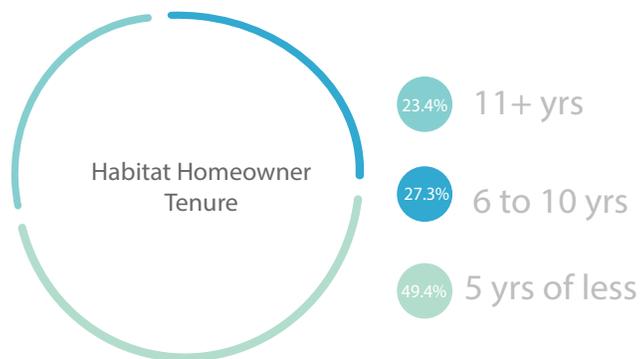
The Habitat Homeowners were asked to give three words that come to mind when describing their feelings about the Habitat Indy affiliate, and all of the participating homeowners provided positive feedback describing the Habitat affiliate as helpful, easy, affordable, and a godsend.

For example, participants' state:

- “ Habitat Indy affiliate is the greatest company ever!”
- “ Habitat Indy affiliate is amazing, a blessing, and generous.”
- “ Habitat Indy affiliate offered a great education and experience.”

Nearly half (49.4%) of homeowner study participants 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 3).

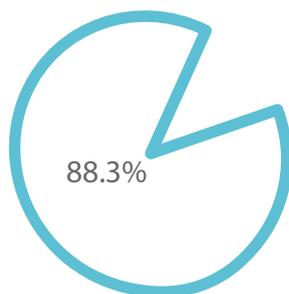
FIGURE 3. Q. How long have you lived in your Habitat home?



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

The majority of Habitat Homeowners 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) (Figure 4).

FIGURE 4. Crosstab of tenure and plans to stay

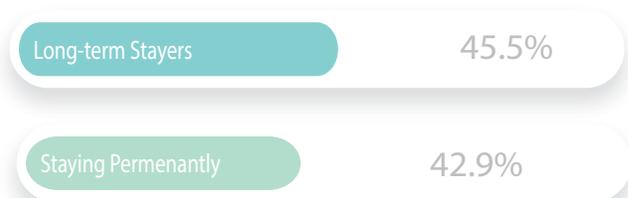


Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

Almost forty-six percent (45.5%) of the Habitat Homeowners plan on remaining in their current Habitat Home for a long time.

While, a little over forty percent permanently (can't imagine ever moving) 42.9% (see Figure 5).

FIGURE 5. Q. How long do you plan to remain in your current home?



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

Section II: Family Wellness and Achievement

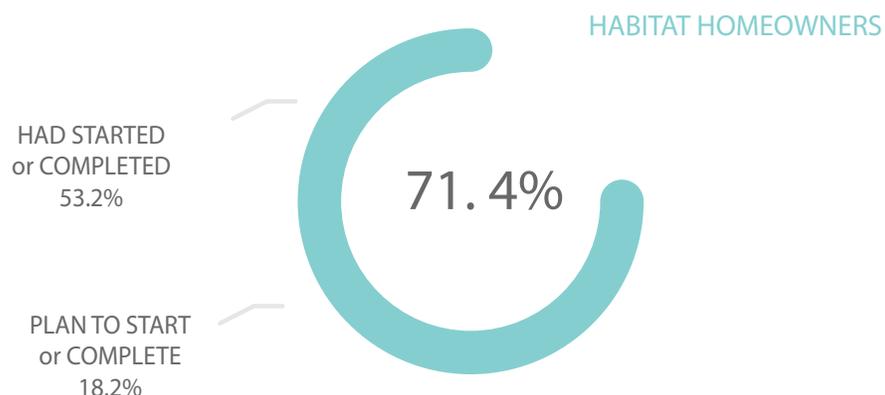
Habitat Homeowners' Thoughts related to Family Wellness and Achievements

Habitat Homeowner participants believe being a part of this process helped them achieve their personal, educational, and career plans; and identified that becoming a Habitat Homeowner was the first step toward self-sufficiency.

Habitat Homeowner participants identified the Habitat process as a catalyst for pursuing their educational and career aspirations. Seventy-one percent (71.4%) of homeowners noted they had started and/or completed or plan to begin higher education or training programs since becoming a Habitat Homeowner.

- 53.2% of Habitat homeowners stated they HAD STARTED or COMPLETED higher education or training programs since becoming a Habitat Homeowner.
- 18.2% of Habitat homeowners stated they PLAN TO START or COMPLETE higher education or training programs since becoming a Habitat Homeowner.
- In comparison, 26.0% of Habitat homeowners indicated they DO NOT PLAN TO START and/or COMPLETE higher education or training programs since becoming a Habitat Homeowner (Figure 6).

FIGURE 6. Q. Have you personally started and/or completed higher education or training programs since becoming a Habitat Homeowner?



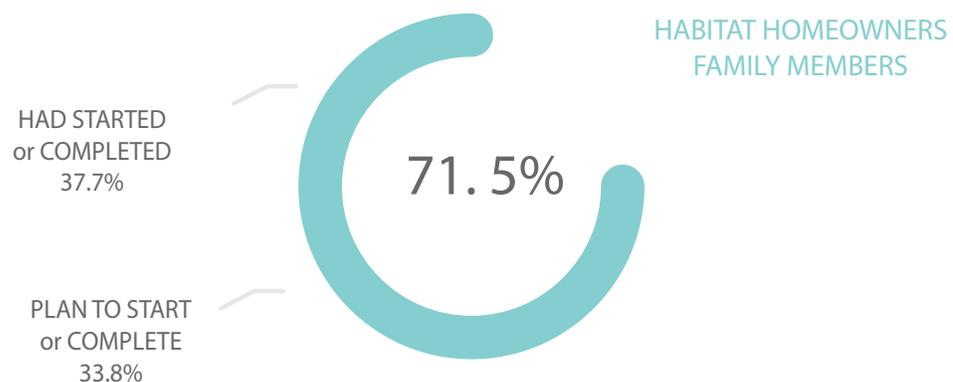
Source: Sagamore Institute. Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report (28 July 2017).

- “ For me, being a homeowner, I now kind of strive to want to be better, because now this is my home. I do have to keep it up. 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.”
- “ 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.”

Seventy-one percent (71.5%) of Habitat homeowners noted family members had started and/or completed or plan to begin higher education or training programs since becoming a Habitat Homeowner.

- 37.7% of Habitat homeowners stated family members HAD STARTED or COMPLETED higher education or training programs since becoming a Habitat Homeowner.
- 33.8% of Habitat homeowners stated family members PLAN TO START or COMPLETE higher education or training programs since becoming a Habitat Homeowner.
- In comparison, 27.3% of Habitat homeowners indicated family members DO NOT PLAN TO START and/or COMPLETE higher education or training programs since becoming a Habitat Homeowner.

FIGURE 7. Q. Have any of your family members (other than yourself) started and/or completed higher education or training programs since becoming a Habitat Homeowner?



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

Of those Habitat homeowners and their family members who completed or who are in the process of completing a higher education or certification program, certifications and degrees include:

Associates, Bachelor's, and Master's degrees	Certified Veterinary Assistance
Certified Nursing Assistance	High School Diploma/GED
Certified Dental Assistance	Culinary Certification
Certified Home Health Aide	Cosmetology and Barber Licenses
Certified Medical Assistant	Forklift Training Certification
Certificate in Medical Billing	Environmental Safety Training Certification

Habitat Homeowner participants indicated that since becoming a homeowner, they have been able to spend more time with their family and improved the family bond.

Habitat Homeowners noted a deduction in chronic mobility for their family, especially their children --thereby maintaining a feeling of stability.

“ ...I’m able to spend more time with the family or able to do more...Educational 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 been constantly switching schools.”

“ 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. I have gone on to get an exceptional job at a great company in Downtown Indianapolis.”

Habitat Homeowners expressed that the process improved their family’s housing constancy and financial stability. For instance, participants like knowing they have a stable home to call their own and somewhere for their children to grow. The low mortgage payments have allowed Habitat Homeowners to save money. Habitat Homeowners hope their children are able to inherit their home in the future.

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

Since homeownership, Habitat Homeowners identified several improvements to their families’ overall well-being. For instance, Habitat Homeowners provided the following related to their perspectives on family life and achievements Post-Habitat:

- 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 1).

TABLE 1. Q. Perceptions of Family Life and Achievement Pre- and Post-Habitat Participation.

Q.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).

Habitat Homeowners noted that their family health and personal well-being improved since homeownership. For instance, Habitat Homeowners provided the following related to their health and personal well-being Post-Habitat:

- 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 2).

TABLE 2. Q. Perceptions of Health and Personal Well-Being Pre- and Post-Habitat Participation.

Q. 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).

Being a Habitat Homeowner left a positive impact on the lives of the participants.

Habitat Homeowners like having the feeling of stability and safety. In addition, Habitat Homeowners agree their families are much happier in the homes than before, and feel the experience has brought their families closer. Moreover, this experience has helped alleviate a lot of the financial stress that Habitat Homeowners felt in the past. Now their goals seem much more attainable, and families have a better sense of community.

“ We are just a happier family I can definitely say. When the stress comes from 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.”

Section III: Neighborhood and Community

Habitat Homeowners' Thoughts related to Neighborhood and Community

Many of the Habitat Homeowners have become more involved in the community and community-related activities since becoming a part of Habitat.

Since becoming Habitat Homeowners, study participants have noted taking more initiative to cultivate relationships with their neighbors. For instance, Habitat Homeowner study 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 also become more vocal about the things they want to see and do within their neighborhoods.

“ 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, 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.”

Habitat Homeowners also indicated, the following related to their perspectives on neighborhood and community Post-Habitat:

- 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 3).

TABLE 3. Q. Perceptions of Neighborhood and Community Pre- and Post-Habitat Participation

(Q.) 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).

Benefits to Quality of Place, Property Sales, and Assessed Values

The Greater Indy Habitat for Humanity housing interventions generated positive spillovers (e.g., removal of blight, improvements to physical structure, creating critical mass of investment) to the surrounding community and its overall quality of place by:



Removing dis-amenities: The Greater Indy Habitat for Humanity emphasizes constructing affordable housing in a way that removes disamenities within a neighborhood (i.e., a “removal effect” (Ellen, 2006 (as cited in Rephann, 2014). The affiliate accomplishes this by maximizing the expected positive neighborhood benefits and minimizing the negative effects through dismantling substandard housing or rehabilitating abandoned or poorly maintained lots (Figures 8 and 9).



Contributing towards a critical mass of investment: The Greater Indy Habitat for Humanity development efforts lead to physical structure and neighborhood design effects. For example, the Greater Indy Habitat affiliate constructs new housing and renovates existing structures that result in a new amenity. In addition, the affiliate strives to design homes to conform to the style of the surrounding neighborhood (Figures 8 and 9).

FIGURE 8. Vernon (Before and After).



Photos courtesy of Greater Indy Habitat for Humanity (2017).

FIGURE 9. Graceland (Before and After).



Photos courtesy of Greater Indy Habitat for Humanity (2017).



Creating an environment for private investment: By implementing a clustering strategy, the Greater Indy Habitat for Humanity contributes towards growing a critical mass of investment that results in neighborhood revitalization and highly visible transformations to the landscape (scale effect).



Improving population and income mix: 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” (Ellen, 2006 (as cited in Rephann, 2014)). The Habitat Homeowners are assets in the neighborhoods, in that their average household incomes add to the income combination mix (Table 4).

TABLE 4. Greater Indy Habitat for Humanity Service Areas: Median Household Income Trends 2000 to 2017, and Projected 2022.

Aggregated Service Area census tracts by County	2000	2010	2017	2022 Projected	Habitat Homeowner 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).

In addition, the Greater Indy Habitat for Humanity provides appropriate infrastructure to accommodate a denser urban development pattern (i.e., infrastructure effect). For example, in the census tracts where the Habitat affiliate constructed homes the populations had an average annual growth of 4.7% and the redeveloped areas are likely to contribute to population increase in those census tracts. This is referred to as a “population effect” (Ellen, 2006 as cited in Rephann, 2014) (Table 5).

TABLE 5. Greater Indy Habitat for Humanity 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).



Increasing homeownership opportunities: The Greater Indy Habitat for Humanity homeownership program increases homeownership opportunities through its education and no-interest loan opportunities. In doing so, the process provides new or rehabbed housing options.



Improving property sales and quality of place for surrounding property owners and the neighborhood overall: According to researchers (Rohe and Stewart, 1996), 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 neighborhoods. 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 affiliate constructed or rehabbed a home to assess Habitat’s impact on neighboring properties. The results indicate the Greater Indy Habitat homeownership component results in improved properties sales and quality of place for surrounding property owners and neighborhood overall.

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 Habitat intervention completed in 2013. The expectation that properties near a 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, we expected the coefficient corresponding to the Habitat proximity variable to be negative. If it creates a local amenity, we expected the coefficient to be positive. Thus, a significant and positive within and after coefficient would indicate that the affiliate's efforts does indeed raise nearby residential property sales values.

Estimated 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%) (see Table 6).

TABLE 6. Greater Indy Habitat for Humanity Service Areas: Populations Trends 2000 to 2017, and Projected 2022.

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

Increasing the assessed value of each property. The Greater Indy Habitat for Humanity's intervention with a property considerably increased the assessed value of each property. For example,



Before (Pre-) Habitat Intervention: The estimated average assessed value prior to Greater Indy Habitat intervention was valued at \$3,405.

After (Post-) Habitat Intervention: After a Greater Indy Habitat intervention, on average the properties are valued at \$67,471. Therefore, the estimated direct impact of Greater Indy Habitat for Humanity investment is a \$64,067 increase in each property's assessed value. This is an estimated average increase of 18.8 times beyond the assessed values Pre-Habitat intervention (see Table 7).

TABLE 7. Greater Indy Habitat for Humanity 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. Estimates calculated using data provided by the Greater Indy Habitat for Humanity Homeowner Locations (25 May 2017) and the Indiana Department of Local Government Finance (2017).

TABLE 8. Aggregate Value of Greater Indy Habitat for Humanity 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)			

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

**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.



Providing financial benefits to Habitat Homeowners. The Greater Indy Habitat for Humanity's model of affordable housing provides great monetary value to families and neighborhood and reduced the possibility of foreclosure, thereby helping to maintain neighborhood stability.

Aggregate Assessed Property Value: 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 (Table 8). On average over that same period, the no-interest loans represent a benefit of \$113,174 per property.

Aggregate Value of No-Interest Loans: The findings show that the subsidized mortgages result in an estimated benefit, provided by Greater Indy Habitat for Humanity to its homeowners, of \$42.5 million in aggregated average value of no-interest loans over the past two decades (Table 8). On average over that time, the no-interest loans represent a benefit of \$111,205 per family placed.

Value of Homeownership Education: In addition, Greater Indy Habitat's Homeownership Education Program has an estimated direct impact of \$2,204 to \$5,800 per household in reduced likelihood of foreclosure (see Full Report).

Improving fiscal benefits for local governments. The estimated direct benefit to local administrations of costs associated with blighted and vacant property resulting from Greater Indy Habitat's Homeownership interventions is nearly \$9.3 million, the housing new build/rehab represent a benefit of \$24,174 per family placed (Table 9).



TABLE 9. Estimated Greater Indy Habitat for Humanity Homeownership Intervention Benefits to Local Governments

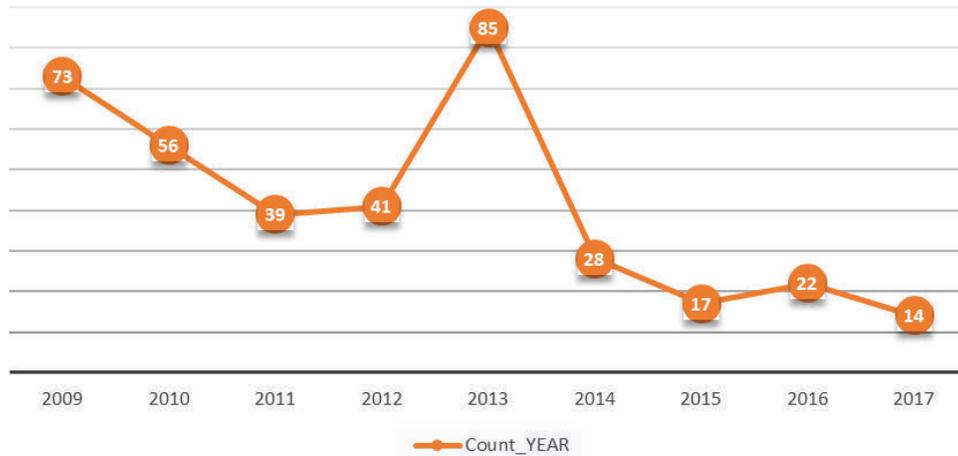
<i>Estimated Average Costs to Local Governments</i>	<i>Number of Properties</i>	<i>Aggregated Estimated Benefits to Local Government</i>
\$24,174	383	\$9,258,642

Source: Estimate derived from calculated costs as defined by William C. Apgar and Mark Duda, "Collateral Damage: The Municipal Impact of Today's Foreclosure Boom," Homeownership Preservation Foundation (May 2005).

Estimated Increase in Property Tax Base: To develop a per-unit value of the fiscal benefit of a Greater Indy Habitat for Humanity intervention, Sagamore Institute calculated the aggregate value of increased property tax base realized over ten years (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 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/or rehabs/recycled) (see Full Report).

Estimated Reduction in Court Ordered Sales/Foreclosures: The data indicates 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. In addition, outcomes from the application of an Interrupted Time Series analysis confirm with statistical significance a decrease of an estimated 79 documented court order/foreclosure sales per year (the direct intervention effect) Post-Habitat intervention (Figure 10).

FIGURE 10. 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).

Section IV: Financial Stability and Well-being

Habitat Homeowners' Thoughts related to Financial Stability and Well-being

Habitat Homeowners feel much more financially stable now than they did before undertaking the Habitat Homeownership 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."

“ Yes. I do!”

“ Yes, 100% sure.”

There were many reasons the families feel more financially stable after becoming a Habitat Homeowner. One of them being that before Habitat homeowners were not able to save any money, and now they have savings. Habitat Homeowner study participants no longer feel they must live paycheck to paycheck. Also, families can create better budgeting strategies because they know what they will have to pay each month since the mortgage payment does not fluctuate.

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

“ 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.”

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

“ A little more security, financially stable.”

Monthly housing utility costs decreased for many study participants after becoming a homeowner through the Habitat process.

Figure 11 illustrates the following:

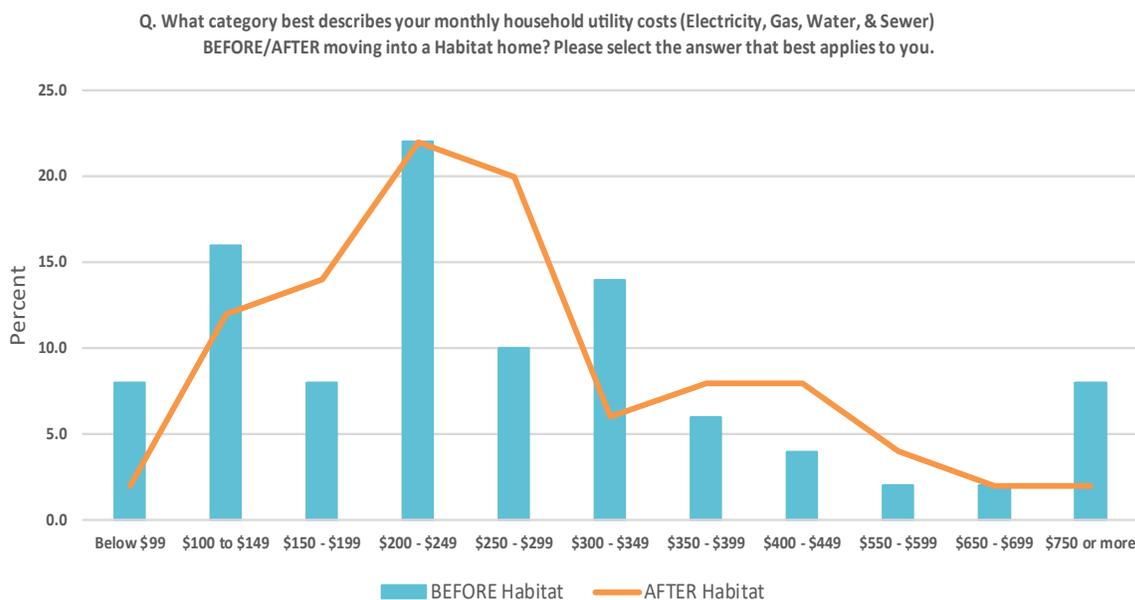
Before (Pre-) Habitat: The majority (78%) Habitat Homeowner study participants were spending \$399 or less of monthly living expenses on household utility costs Pre-Habitat.

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

Of all study participants Post-Habitat:

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

FIGURE 11. Homeowners' Monthly Household Utility Expenses Pre- and Post-Habitat.



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

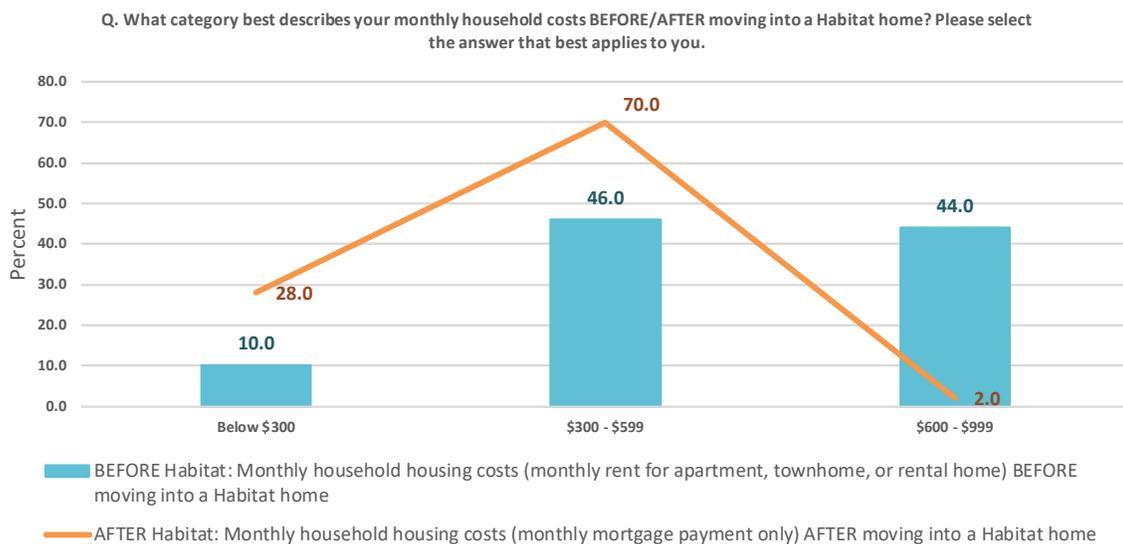
Monthly housing costs related to rent/mortgage payments decreased for many study participants after becoming homeowners through the Habitat process.

Figures 12 and 13 illustrate the following:

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.

After (Post-) Habitat: Since becoming a Habitat Homeowner, 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 12. Homeowners' Monthly Household Rent/Mortgage Expenses Pre- and Post-Habitat.



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

FIGURE 13. Homeowners' Monthly Household Rent/Mortgage Expenses of \$600 or more Pre- and Post-Habitat.



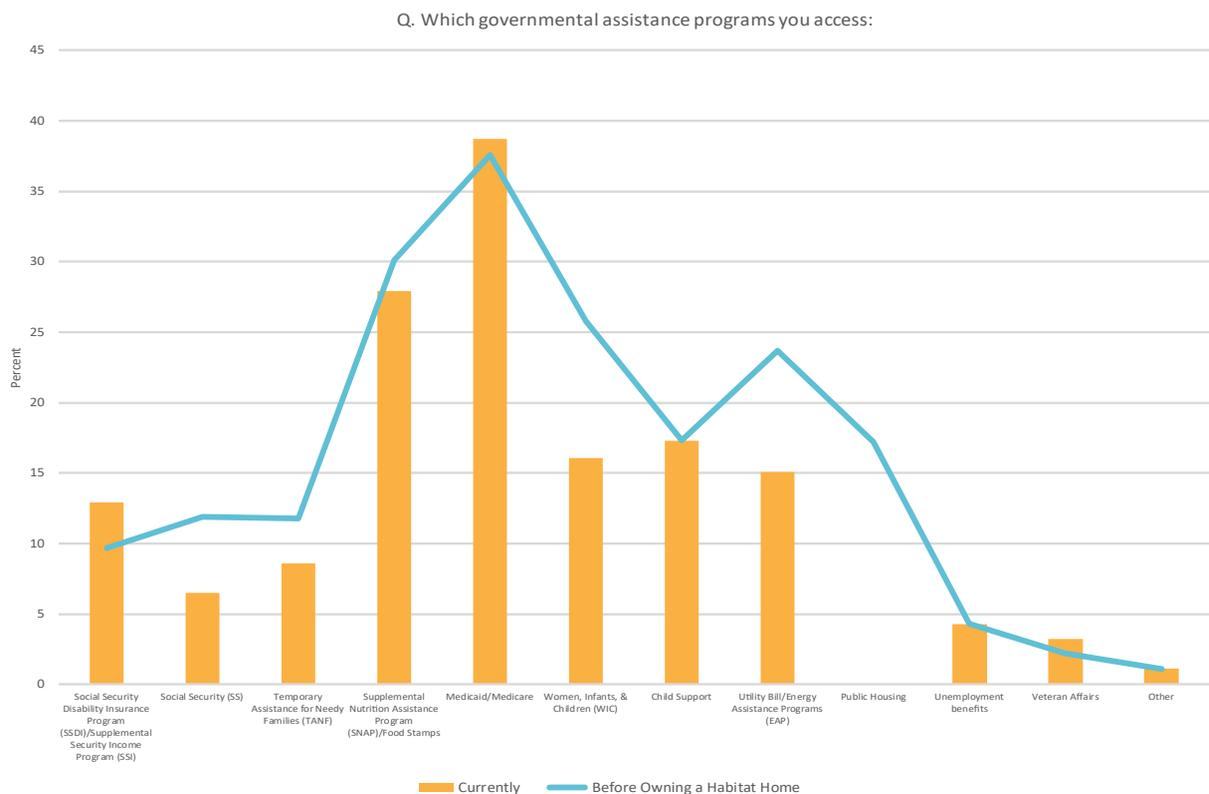
Only 2% of Habitat Homeowners are spending \$600 or more on monthly housing expenses Post-Habitat.

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

Many Habitat Homeowners become less dependent on public assistance programs after becoming a homeowner through the Habitat process.

Less than half of Habitat homeowners noted public benefits as other sources of income (i.e., Medicaid (19%) and Social Security (16%) benefits) Post-Habitat. As Figure 14 shows, since becoming Habitat Homeowners, study participants dependence on public assistance declined overall, with minor exceptions. There were increases in reliance on Medicaid/Medicare and Social Security benefits.

FIGURE 14. 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).

Section V: Overall Process and Program Impacts

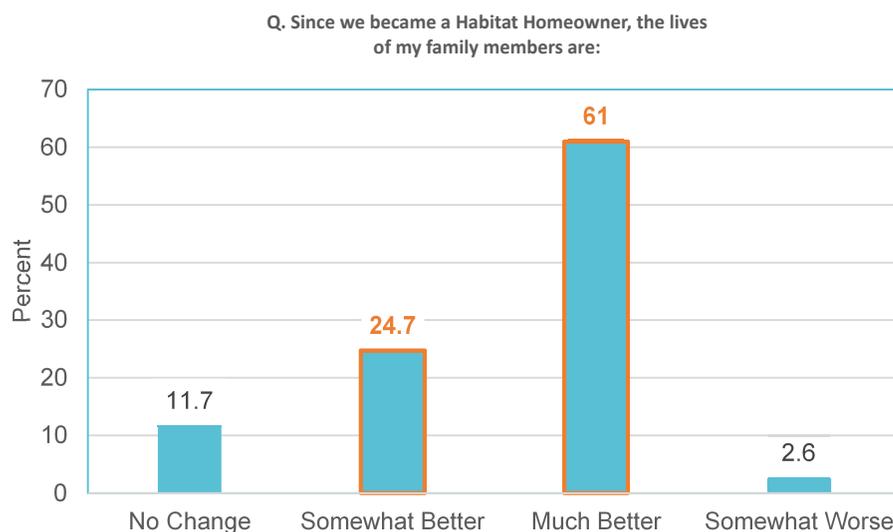
Habitat Homeowners' Thoughts related to Overall Program, Process, and Quality of Life Impacts

Habitat Homeowners noted that their family health and personal well-being improved since homeownership. For instance, Habitat Homeowners indicated the following thoughts related to the overall impact the Greater Indy Habitat for Humanity had on their lives and the lives of their families Post-Habitat:

Since becoming a Habitat Homeowner:

- 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 15).

FIGURE 15. Perception of Quality of Family Life Since Becoming a Habitat Homeowner



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

The Greater Indy Habitat Homeownership process birthed self-reliance, self-improvement, and self-sustainability.

The Habitat Homeowner study participants were asked the overall value of the program. The general opinion of the families was homeownership through the Greater Indy Habitat is a huge accomplishment and confidence booster. Habitat Homeowners 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 stated it was one of the greatest gifts she had in life. Others even look at the affiliate's staff as extended family.

“ 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.”

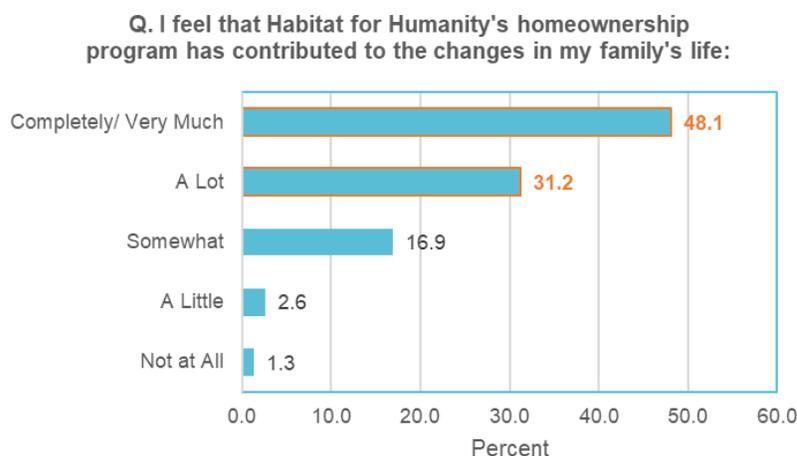
Habitat Homeowners identified positive changes in their family life since homeownership.

Seventy-nine percent (79.2%) feel that Habitat for Humanity's homeownership program greatly contributed to the changes in their family's life Post-Habitat (Figure 16).

Level of Contribution

- 1.3% specified Not at All
- 2.6% indicated A Little
- 16.9% stated Somewhat
- 31.2% specified A Lot
- 48.1% indicated Completely/ Very Much

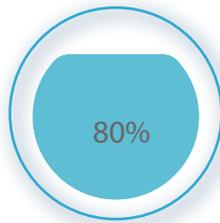
FIGURE 16. Perceptions of Level of Habitat Programs Contribution to Habitat Homeowners' Lives.



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

TYPES OF CONTRIBUTIONS

Seventy- eight percent (78.0%) found Habitat's workshops very helpful.



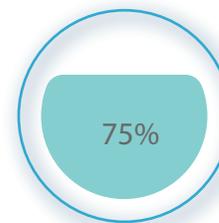
Seventy percent (70.1%) often used information they learned from the Habitat courses.



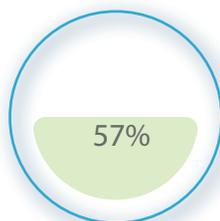
Seventy- five percent (75.4%) believed that Habitat for Humanity of Greater Indy has been supportive of their families.



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



A little more than half of participants (57.2%) believe their association with Habitat helped them to experience a personal spiritual growth.



Sixty-six percent (66.3%) Habitat Homeowner participants take more pride in their neighborhood since they have a Habitat Home.



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

Habitat Homeowners noted the Habitat Homeownership Program as a great benefit.

Overall, Habitat Homeowners felt the Greater Indy Habitat for Humanity program has been “a blessing” and they were all very grateful for the opportunity to participate in such a program.

- “ 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.”

Section V: 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 partner families 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.](#) For example, 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 a 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 a benefit of \$111,205 per family placed. Additionally, estimated 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 estimated direct benefit to local administrations of costs associated with blighted and vacant property resulting from Greater Indy Habitat for Humanity's Homeownership interventions is near \$9.3 million, the housing new build/rehab represent an approximate 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.

Moreover, Habitat Homeowners noted that their family health and personal well-being improved since homeownership. The Greater Indy Habitat Homeownership process birthed self-reliance, self-improvement, and self-sustainability. For instance, Habitat Homeowner noted the process as their first step toward self-sufficiency. Also, Habitat Homeowner participants indicated that since becoming a homeowner, they have been able to spend more time with their family and improved the family bond.

In addition, Habitat Homeowners noted a deduction in chronic mobility for their family, especially their children--thereby maintaining a feeling of stability.

Since homeownership, Habitat Homeowners identified several improvements to their family's overall well-being. Habitat Homeowners also feel much more financially stable now than they did before undertaking the Habitat Homeownership process. For instance, the average housing costs decreased for Habitat Homeowners after becoming a homeowner through the Habitat process. Habitat Homeowners also noted improved feelings of safety, including the reduction in crime rate and drug use/dealing. Overall, Habitat Homeowners identified positive changes in their family life since homeownership and viewed the program as a great benefit.

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