



Greater Indy
Habitat
for Humanity®

2017 Community Report





Danielle Cox-Eland,
Habitat Homeowner

a message of hope

“ It is not enough to limit your love to your own nation, to your own group. You must respond with love even to those outside of it. This concept enables people to live together not as nations, but as the human race. ”
– Clarence Jordan, Theologian and Spiritual Father of Habitat for Humanity

Greater Indy Habitat for Humanity believes in the dignity of all people. And thanks to you, we are making a difference in our communities toward that goal. In 2017 you donated money, volunteered, and supported our ReStores to help provide 89 housing solutions, 26 new or rehabilitated homes and 63 homeowner repairs, impacting nearly 300 individuals. We commemorated 30 years of bringing people together to fulfill the mission of building homes, communities, and hope. In that 30 years, donors, volunteers, and financial sponsors have united to provide 582 families the life-changing opportunity of affordable homeownership. What a blessing!

30-Year Impact

Over the last 30 years, we are privileged to see the outcomes and know the family stories. Thanks to the larger Indianapolis community working together, we have changed lives through the Habitat for Humanity mission. We wanted to better understand the long-term impact of providing affordable homeownership so [we partnered with the Sagamore Institute](#) to dig deeper and discover just what kind of quantitative and qualitative impacts are happening with Habitat families. Stable housing through homeownership is a game changer. It ultimately creates pathways and opportunities for building a better quality of life for our homeowners. The results of [the Sagamore Institute study](#) have numerous outcomes that point to the positive effects of homeownership. We are grateful for your contributions to these outcomes.

One dynamic that jumped out to us is how low-income, working families use homeownership for foundational strength and then build their quality of life. For example, 86% of homeowners indicated that their lives are somewhat or much better after purchasing a home with Greater Indy Habitat for Humanity. You can discover more of these outcomes in the center of this report.

A Big Thank You

Thank you for supporting and believing in the Habitat for Humanity mission. As we walk together alongside future homeowners, we'll continue our 31st year learning and applying how to better increase the opportunities for the working poor through the stability of homeownership, one home at a time.



Jim Morris
Jim Morris, President & CEO



Maura Kautsky
Maura Kautsky, Board Chair

“Indeed Habitat for Humanity builds houses. But...there is a lot more to what happens than house building. It’s making a house a home, a neighborhood a safe and beautiful community, building ‘bridges’ between people of other cultures and classes; it’s learning new skills, finding new ways to serve, acquiring new friends, and much, much more. It is dreams coming true for all involved – dreams that translate into making a stronger society, a better world.”

– Millard and Linda Fuller, Habitat for Humanity founders



stability for my family
Strength
HOME!
anything is possible
I DID IT!
Homeownership
Being stable
A FUTURE
Independence
Accomplishment, growth, foundation, establishment,

strength stability & independence through homeownership

foundation

one homeowner's story

Ebony Duffy,
Habitat Homeowner

“I am extremely proud to say that my hard work has paid off. Our new home will bring more memories and a brighter future.”

Perseverance is a theme we see in many of our homeowners' stories, and Ebony Duffy's journey exemplifies this. Ebony first applied to Habitat's program in 2009 and didn't initially meet the qualifications. However, she did not give up visualizing the impact of homeownership and worked hard to see that happen.

Ebony remembers: “I was determined to improve my credit history and increase my income. The last seven years, I had tough obstacles cross my path. However, I overcame them with my strong beliefs and guidance. There was a time when I worked two jobs, working 14

a look at the numbers

2017



26

Total homes built/rehabbed in Greater Indy in 2017



8

Homeowners who paid off their mortgage in 2017



63

Total repairs provided to homeowners in Greater Indy in 2017

30 Years



582

Total homes built/rehabbed in Greater Indy in 30 years



89

Homeowners who paid off their mortgage in 30 years



before



after

where Ebony and her family are now

“It meant a lot for me to be able to have hosted Christmas dinner at home because it was my maternal grandmother's first time there...It has been such a blessing to have [a] stable place to call home.” Pictured right: Ebony's family and grandmother celebrated Christmas in her home. Just like her mom, Kaliyah is also saving money for her future!



days straight with one weekend off a month, attending classes, and raising my daughter. I was extremely motivated to get my finances in order and provide a stable home for my daughter. I am extremely proud to say that my hard work has paid off. Our new home will bring more memories and a brighter future.”

In the summer of 2017, Ebony became the first homeowner in her family. She acknowledges the longevity of her commitment to this goal: “It was a

start of a new tradition that will be passed down to my daughter and other generations,” wrote Ebony. “One of my objectives [through Habitat's program] was to show Kaliyah to never give up on your dreams in life.”

The first thing Ebony did as a homeowner was hang up a picture of Kaliyah cutting the ribbon for their new home.

framing

our dream builders

The financial stability of Habitat homeownership affects everyday life for Sherrie Coleman: “Now that I have this home, I don’t have to live paycheck to paycheck...I’m able to do more for the kids.”

Owning a home gives families a sense of strength and stability. In a similar way, financial stability is key for Greater Indy Habitat for Humanity to serve our homebuyers with quality and affordable homeownership and maintain organizational sustainability. **Our Dream Builders, sponsors who donate \$100,000 and more, not only promote their corporate social responsibility**

“Now that I have this home, I don’t have to live paycheck to paycheck...I’m able to do more for the kids.”

goals, but provide stability for Greater Indy Habitat to continue building homes, communities, and hope. In 2017 we welcomed a new Dream Builder to our family, Eastern Star Church. Through their ROCK Initiative and #LOVEOUTLOUD campaign, they seek to provide affordable housing in proximity to the church.

Our Dream Builders raised a combined total of \$1,340,298, while filling nearly 2,200 volunteer spots and working more than 14,500 hours.

Thank You to Our 2017 Dream Builders



our volunteers



5,650
Total volunteers who gave their time



8,274
Total volunteer opportunities at build sites, panel builds, or the ReStore

volunteer on a build site

The Habitat mission is only possible with generous volunteers and partners like you. Join us in our work. Check out open volunteer opportunities and ways to get involved on the build site at indyhabitat.org/volunteer.



37
Total mentors

What is a mentor?
A mentor is a volunteer that comes alongside our homebuyers as they work their way through our homeownership program. The role of a mentor is to serve as a guide to ensure the homebuyer fulfills the requirements of the program, to lift up the homebuyer as a capable and successful future homeowner, and to create a safe, friendly environment that fosters a trusting relationship. Learn more at indyhabitat.org/mentor.



10,000+
Total Tiger Team volunteer hours by 78 Tigers

What is a Tiger?
A Tiger is a volunteer committed and dedicated to helping Greater Indy Habitat achieve its mission by consistently contributing time and skill. In our 30-year history, the Tiger Team has grown to 70+ members. No experience is required and each Tiger is orientated to become an advocate and knowledgeable representative. For more information on becoming a Tiger, visit indyhabitat.org/tiger-team.

stability

Stable homeownership allows families to aspire and access an improved quality of life.

Education Stability



Homeowners pursued educational and career goals after stable homeownership.



of owners started, completed, or plan to complete higher education or professional training

Children in Habitat homes improved their education outcomes & practices:

- Attendance increased
- Grades improved
- Study habits improved

Financial Stability

Homeowners reduced monthly expenses and gained financial leverage.



of owners spend less than \$600 per month for housing costs, including mortgage, taxes, and insurance

0% interest mortgage loans have provided a financial benefit to each household of **\$111,205 in interest saved** over life of the loan.

Home-buying training prepares homeowners for long-term success.



of homeowners feel that the homeownership program somewhat or completely contributed to the changes in their life after finishing the program and buying a home



of homeowners still use the pre-buying homeownership education

"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."

strength

Homeownership provides a strong foundation for families to improve health and well-being.

Health Strengthened



of homeowners feel positive and hopeful about the future



Chronic housing-related illnesses decreased

Families' Well-Being Strengthened



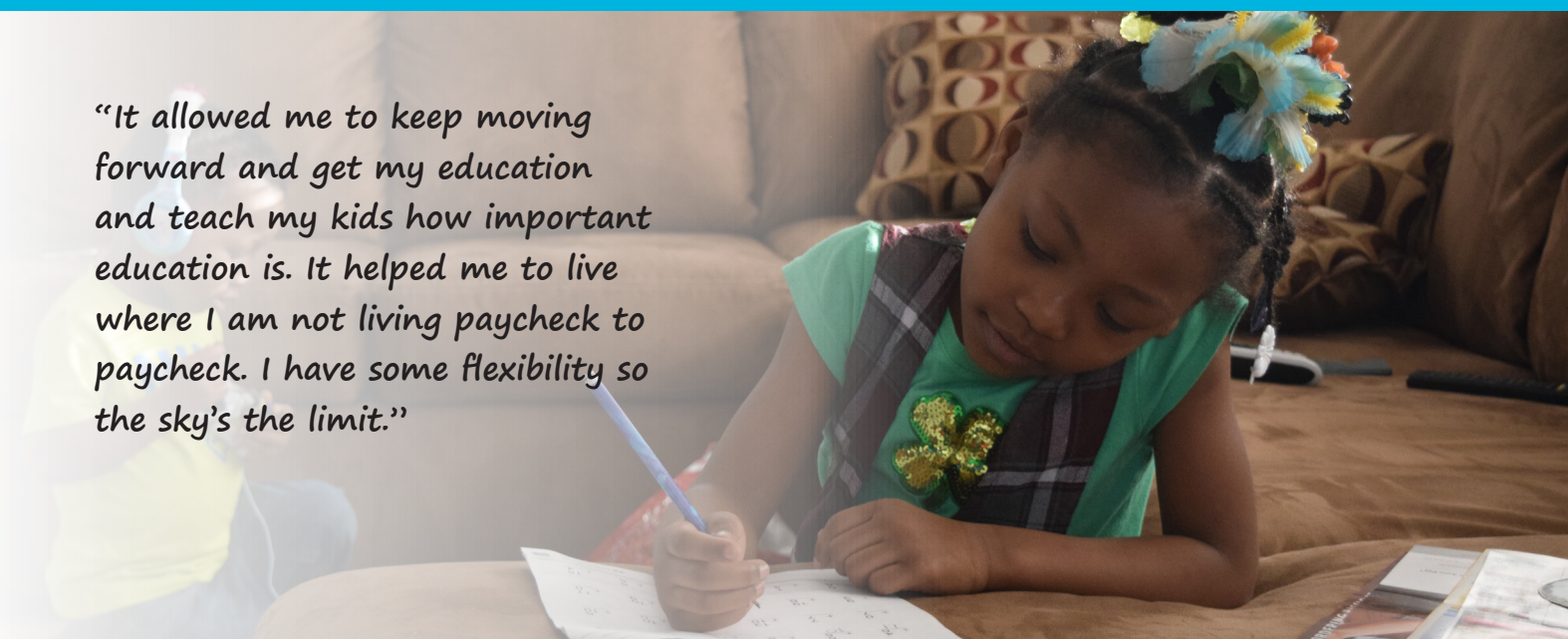
of homeowners plan to stay long or forever in their homes



of homeowners said their lives were somewhat or much better since buying a home through Greater Indy Habitat

For more than 30 years, homeownership has been the key.

"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."



independence

Homeowners used ownership to open doors and access new opportunities.

Public Assistance Dependence Reduced or Stopped



of Greater Indy Habitat homeowners rely on Public Housing Assistance



Reduced dependence on:

- Utility Bill/Energy Assistance (EAP)
- Supplemental Nutrition Assistance Program (SNAP)
- Social Security
- Temporary for Needy Families (TANF)
- Women, Infants and Children (WIC)

Community Engagement Increased



of homeowners take more pride in their neighborhood



of homeowners are involved in neighborhood activities

Through collaboration with residents and community-based partners, quality of life improves in neighborhoods.

Through collaboration with residents and community-based partners, quality of life improves in neighborhoods.



in aggregate assessed values added to the market



in average home sale value in target neighborhoods where Greater Indy Habitat built or rehabbed homes, compared to 66% outside of the targeted neighborhood

30 Years of Impact



To read the full report online or request a printed copy, [click here](#).

Greater Indy Habitat for Humanity hired the Sagamore Institute to study the impact of empowering families in achieving strength, stability, and independence through affordable homeownership. Under the direction of Dr. JoAnna Brown, Sagamore Institute examined the connection between the ownership of decent and affordable housing and the families' quality of life.

SAGAMORE
INSTITUTE

INNOVATIVE IDEAS. REAL RESULTS.

Funded through grants from the Herbert Simon Family Foundation & the Indianapolis Neighborhood Housing Partnership (INHP).

Strong Return on Investment



in direct benefit to local government after 3.9 million in government funding



in annual tax base through additional homeowners

Want to learn more about the study?

Read the full report on our website by visiting indyhabitat.org/study.

"I would say the value is self-reliance, self-improvement, and self-sustaining. I learned how to give back and hopefully the other partner families will give back as well."

"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...So I definitely have become more involved with my community more than ever since becoming a homeowner."

finishing growing into the future



Once again, the Greater Indy Habitat ReStores relied on corporate and individual household support to provide usable products to the community. Shoppers enjoyed quality home goods at a significant discount and donors helped hundreds of tons of material find a new home and avoid the landfill.

2017 Featured ReStore Partners

- Alside Supply
Ardizzzone Enterprises
Bedder Way Murphy Beds
Best Flooring
CEVA Logistics
Deflecto
HD Supply
ICC Floors
- Lowe's
Mainstyle Flooring
Probuild
Prosource
Shiel Sexton
Tish Flooring
The Giving BackPack

Visit us online to learn more at indyrestore.com.



In 2017, commercial partnerships were an increasingly important component of the ReStore's success. Because of valuable commercial donations, the value of the average truckload of donations we received also increased. **These donations helped our ReStores make more than \$2 million for the first time in our organization's history!**

Three ReStore Locations

Downtown Indy
1011 E. 22nd St.

Greenfield
1141 W. U.S. 40

Avon
1099 N. S.R. 267



thank you supporters

ORGANIZATIONS \$100,000+ DEFENDERS • Indianapolis Neighborhood Housing Partnership • King Park Area Development Corporation • OrthoIndy Foundation, a fund of CICF • Salesforce • The City of Indianapolis Metropolitan Development Corporation • **\$75,000 – 99,999** Allegion • Carrier Corporation, UTC • Citizen's Energy Group • Delta Faucet Company • Eli Lilly and Company • Eli Lilly and Company Foundation • Wells Fargo Bank, N.A. **\$50,000 – 74,999** The Randall C. and Janet D. Belden Family Fund, a fund of the Development Corporation • Nina Mason Pulliam Charitable Systems, Inc. • Herbert Simon Family Foundation • Indianapolis Foundation • Dow AgroSciences LLC • Near North Trust **\$25,000 – 49,999** Brees Dream Foundation • Cisco Indiana University Health • The Kroger Co. • Protective Insurance Development Corporation **\$10,000** • American Structurepoint • Covance • ECOLAB Equipment Group • Fusion Alliance, Inc. • Habitat for Humanity of Indiana • Environmental Services • Herr • IMMI • Indianapolis Colts, Mainstreet • Moser Consulting, Foundation • POET Biorefining State Farm • The Jerry L. • The UPS Foundation • The Wood Family Foundation, Inc. Broadcasting WXIN / WTTV Inc. **\$5,000 – 9,999** Archer Daniels Thornburg LLP • Cargill Lafayette • DirectEmployers Association • Elanco Animal Health • Farm Credit Services of Mid-America • Fifth Third Bank, Greater Indiana • FinishMaster Automotive Paint • First Internet Bank • Hancock Regional Health • Heartland Solutions Corp • HNTB Corporation • Home Point Financial Corporation • Ingredion • KAR Auction Services, Inc. • MacAllister Machinery- Caterpillar Division • Marion County Farm Bureau, Inc. • MetLife Foundation Volunteer Fund • MHS & Ambetter from MHS • Monarch Charitable Foundation • Nicholas H. Noyes, Jr., Memorial Foundation, Inc. • Opus Foundation • Red Gold, Inc. • Regions Bank • Rehabilitation Hospital of Indiana (RHI) • United Healthcare Services, Inc. • Vectren **Community Development Corporations** Crooked Creek Community Development Corporation • King Park Development Corporation • Lawrence Community Development Corporation • Near North Development Corporation • West Indianapolis Development Corporation, WIDC **Build Partners** Arbor Homes • CBRE • CMH Builders • Davis Homes • Duke Realty • Kort Builders • Messer Construction Co. • Phil Myers Custom Homes • Tonn and Blank • Wilhelm Construction

2017 board of directors

A special thank you to our board members:

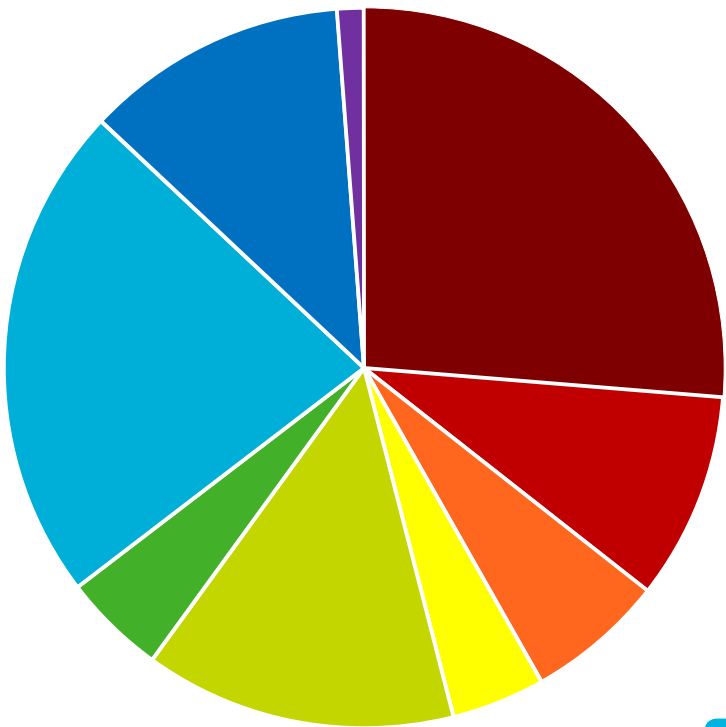
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- Rod Usher
- Zaida Monell

In 2017 the board helped fund and build a Greater Indy Habitat for Humanity home. Thanks to the board members' funding and participation, homebuyer Danyelle Stewart was able to move into her first home with her family.



2017 Habitat United Build,
Habitat Homeowner Danyelle Stewart

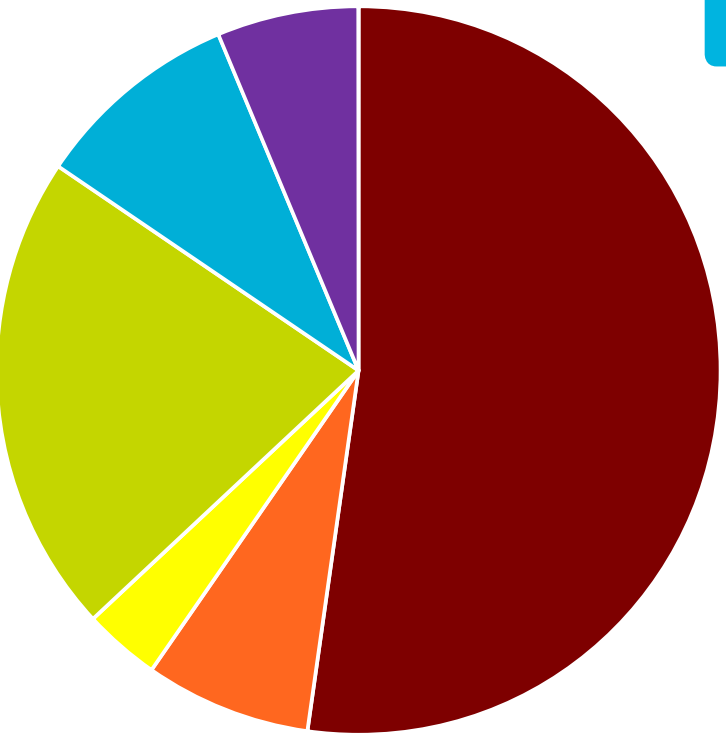
2017 financial highlights



Sources of Funds

ReStore Income	26.3%
In-Kind	9.3%
Government	6.2%
Foundations	4.2%
Individuals	14.0%
Faith Groups	4.6%
Corporations	22.4%
Homeowner Mortgage Payments	11.8%
Other Income	1.2%

In 2017, every dollar contributed directly supported our program services.



Uses of Funds

Construction & Repair	52.2%
Homeownership Services	7.5%
Volunteer Services	3.5%
ReStore Services	21.3%
Resource Development	9.2%
Management and General	6.3%

Discover more on our website at indyhabitat.org/financials.





Follow us on social media for exclusive homeowner stories and updates!



Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

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