



35-Year Impact Study Key Findings



**A Greater Indy Habitat for
Humanity Impact Report**

June 2023



This report was prepared by JoAnna M. Brown and Associates
for Greater Indy Habitat for Humanity

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Cover Image Credit: Greater Indy Habitat for Humanity.

ABOUT JOANNA M. BROWN AND ASSOCIATES

JoAnna M. Brown and Associates (JMBA) is dedicated to conducting innovative research and high-quality training to educate and elevate communities. Established in 2015 as a woman and minority-owned (MBE/WMBE) research consulting firm based in Indianapolis, Indiana, JMBA is data-driven.

As the principal, Dr. JoAnna Brown has over 20 years of combined experience in regional economic development, community development, and housing. Dr. JoAnna M. Brown is an experienced senior researcher with demonstrated success working in the think tanks industry. Dr. Brown believes to build a better world, there are three key initiatives: educate, innovate, and elevate. As President and CEO of JoAnna M. Brown & Associates, a Senior Research Fellow with Sagamore Institute (a public policy think-tank), a Senior Analyst with MMA Inc., and a Housing and Development Consultant with Martindale-Brightwood CDC., her unique background benefits businesses and organizations both local and national. Together, her real-world experience and her academic background form the backbone for every project Dr. Brown undertakes.

Her journey has allowed her to cultivate expert-level skill in public speaking, fundraising, grant writing, leadership, and a broad understanding of the needs of non-profits. As a board member or consultant for multiple groups, Dr. Brown is committed to giving back to create a better world. Her philosophy is to build and leverage communities through knowledge. To learn more and find out how Dr. JoAnna M. Brown can help with your next project, visit <https://joannambrown.com> and follow her on LinkedIn. Educate | Innovate | Elevate™

TABLE OF CONTENTS

	Page
Section I. Introduction and Methodology	1
Section II. Survey Respondents and Socio-Demographic Analysis	5
Section III. Detailed Survey Respondents	14
Section IV. Interviews Detailed Findings	41
Section V. Conclusion	48
References	49
Appendix	50

SECTION I. INTRODUCTION AND METHODOLOGY

Purpose and Scope of Study

The purpose of this research is to conduct an updated analysis of Greater Indy Habitat for Humanity's impact in empowering families to achieve strength, stability, and independence through homeownership over the past three decades. The study aims 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, personal well-being, economic prosperity, environmental health, and transportation in Central Indiana (including Hamilton, Hancock, Hendricks, and Marion Counties).

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. Since its founding in 1987, Greater Indy Habitat for Humanity has provided the opportunity for homeownership to more than 590 local families. This research builds upon the evaluation conducted in the [2017 Greater Indy Habitat for Humanity 30-Year Impact Study](#).¹

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?

¹ Mitchell-Brown, J. A., & Sagamore Institute. (2017, September). *Greater Indy Habitat for Humanity 30-year- Impact Study*. Habitat for Humanity of Greater Indianapolis. September 2017. Available online at https://indyhabitat.org/wp-content/uploads/2018/03/2017-Greater-Indy-Habitat-for-Humanity-30-Year-Impact-Study-Full-Report_web.pdf

Research Methodology

The Greater Indy Habitat for Humanity 35-Year Impact Study data collection used a mixed method approach in data collection and analysis. Data collection and analysis consisted of an online survey and interviews among a representative sample of 49 (or 12.9%) of the Greater Indy Habitat for Humanity's 377 homeowner households. All the findings reported in the body of this report reflect the results of the survey and interviews.

Data Collection and Analysis

Surveys

Online surveys were distributed to a random sample of 150 Greater Indy Habitat homeowner households via text or e-mail (for households without a valid cell phone number). Online surveys were disseminated to all current homeowners of the affiliate, when e-mails and phone numbers were provided by the Greater Indy Habitat for Humanity.

JoAnna M. Brown and Associates developed the survey in collaboration with Greater Indy Habitat for Humanity staff. The research team administered three rounds of text messages using Simpletexting.com, an automated online text messaging and SMS software platform (including an additional round to capture neighbors who did not respond in the initial three rounds). Each round contained 50 homeowners. Each homeowner was sent a text message or e-mail, with up to three attempts at contacting them to participate in the survey. Times of survey distribution varied between 9 a.m., 12 noon, 4 p.m., and 6 p.m. on Monday through Saturday. Overall, there were 70 attempts to complete the survey, resulting in one partially completed and 49 valid (fully completed) surveys completed. Most survey respondents lived in their Habitat home for five years or less (32.7%).

Survey responses were input using SPSS Analytical Software. The research results were calculated to provide for frequencies and descriptive statistics for each item in the survey. All responses to questions were analyzed in relation to important demographic factors such as race, age, gender, educational attainment, marital status, and socioeconomic status, providing cross-tabulations. (See Section III. *Detailed Survey Findings*). 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 here:

- 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 (See Section II. *Detailed Survey Findings*).

Upon submission of a completed survey, participants were e-mailed thank you cards and a \$15 Amazon gift card stipend for their participation.

All survey participants who provided their contact information were entered into a drawing to receive a \$200 Kroger gift card.

Interviews

Two rounds of interviews were conducted with Greater Indy Habitat for Humanity's current Habitat homeowners (heads of households). Interview participants were identified by their responses to the online survey based on their demographic profiles and willingness to participate. Seven participants were initially recruited via telephone, e-mail, and text messaging expecting five to seven participants.

Participants were intentionally recruited to reflect the demographic characteristics of the Greater Indy Habitat homeowner's profile. Overall, there were five (5) interview participants. Four interview participants have been Habitat homeowners for 11 or more years, and one interviewee had lived in her Habitat home for five years or less.

The telephone interviews were between 30 to 45 minutes in length. Each interview was conducted on the telephone at a time specified by the study participant. Eligible participants were read an informed consent statement at the beginning of each interview (See *Appendix A*). The statement explained the purpose of the study 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 (i.e., JoAnna M. Brown and Associates and the Greater Indy Habitat for Humanity staff), and that their participation and everything said during the discussion would stay private.

After the discussion, but before ending the interview session, the interviewer asked participants whether there were any further thoughts they did not get a chance to cover. Upon completion of the interview, participants were thanked for their time and e-mailed a \$50 Kroger gift card stipend for their participation. Audio recordings of each interview session were subsequently transcribed in a subscription software. The discussions were also 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 was reviewed and coded, and the major themes/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. (See Section III. *Interviews Detailed*).

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

SECTION II. SURVEY RESPONDENTS

SOCIO-DEMOGRAPHIC ANALYSIS

JoAnna M. Brown and Associates surveyed the Habitat homeowners to help identify Greater Indy Habitat’s impacts within the community over the last three decades by empowering families to achieve strength, stability, and independence through homeownership. This study aims to understand Habitat homeowners’ perspectives and thoughts related to homeownership and quality of life. In this section, JoAnna M. Brown and Associates provide a general demographic breakdown of the population in Greater Indy Habitat for Humanity 35-Year Impact Study participants.

Survey Data Socio-Demographic Analysis Findings

Overall Study Area(s)

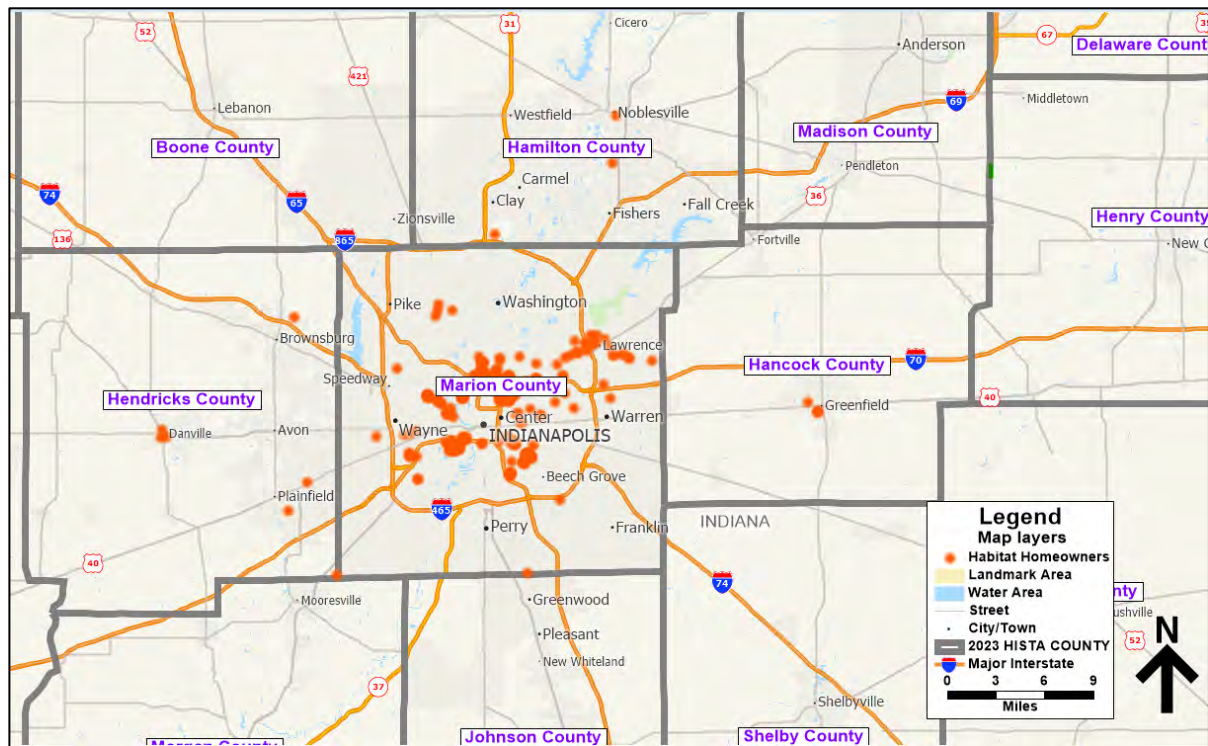
There are a total of 376 Greater Indy Habitat homeowner households extending between five counties. Of these households, the majority are in Marion County (96.5%). Hamilton, Hancock, and Hendricks Counties’ household percentages ranged between 0.8% to 1.6%.

Table 1. Percent of Habitat homeowner locations by county

County	City	Count	Percent
Hamilton County	Fishers/Carmel/Noblesville	3	0.8%
Hancock County	Greenfield	4	1.1%
Hendricks County	Brownsburg/Danville/Plainfield	6	1.6%
Marion County	Camby/Indianapolis/Lawrence	363	96.5%
Total		376	100.0%

Source: Estimates based on data provided by the Greater Indy Habitat for Humanity (2023).

Figure 1. Map of Greater Indy Habitat for Humanity Habitat homeowner homes



Source: JoAnna M. Brown and Associates (2023); Greater Indy Habitat for Humanity (2023) using Mapitude.

Study Survey Participants

Most survey respondents lived in their Habitat home for 20 or more years (34.0%), followed by those who lived in their home between 6 to 10 years (24.0%).

Table 2. Survey respondents' length of time in habitat home

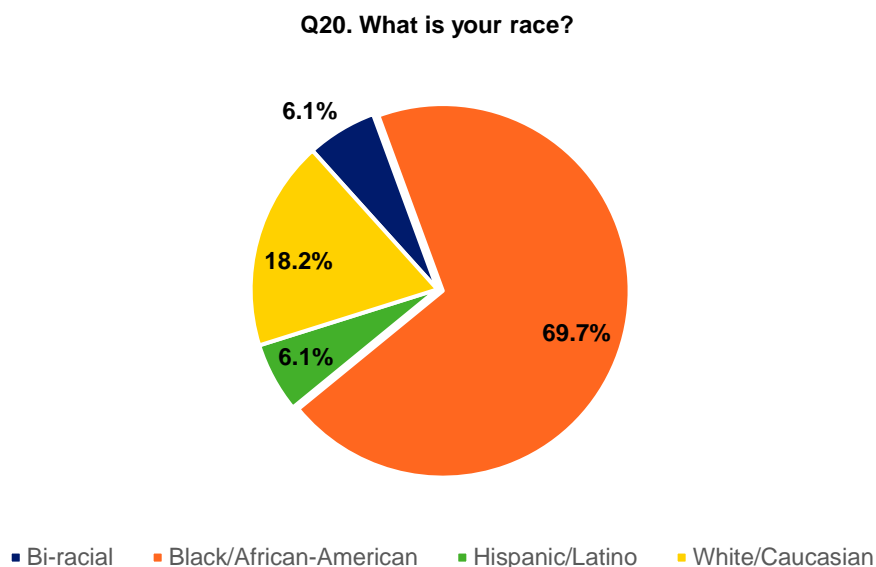
(Q3.) How long have you lived in your Habitat Home?				
		Frequency	Percent	Valid Percent
Valid	Five (5) years or less	7	14.0	14.0
	6 to 10 years	12	24.0	24.0
	11 to 15 years	5	10.0	10.0
	16 to 20 years	9	18.0	18.0
	20 or more years	17	34.0	34.0
Total		50	100.0	100.0

Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Racial Composition

The racial breakdown of the survey respondents is provided in Figure 2. The racial composition of survey respondents who reported their race indicates that 6.1% of residents are Hispanic, 18.2% are White/Caucasian, and 69.7% are Black/African American. An estimated 6.1% are Biracial. The data shows, by a significant degree, that people self-identifying as Black/African American are the largest population in the study area.

Figure 2. Survey respondents' racial composition

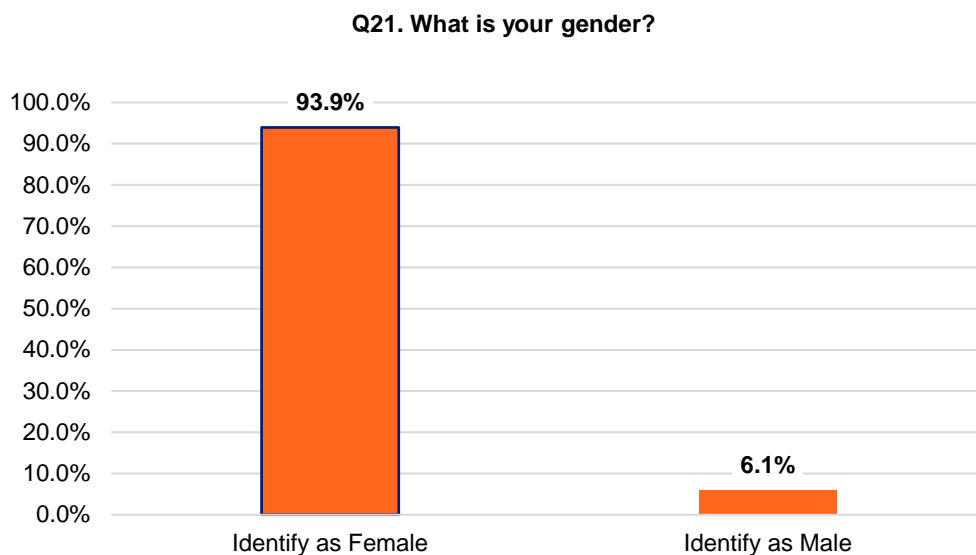


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Gender and Age

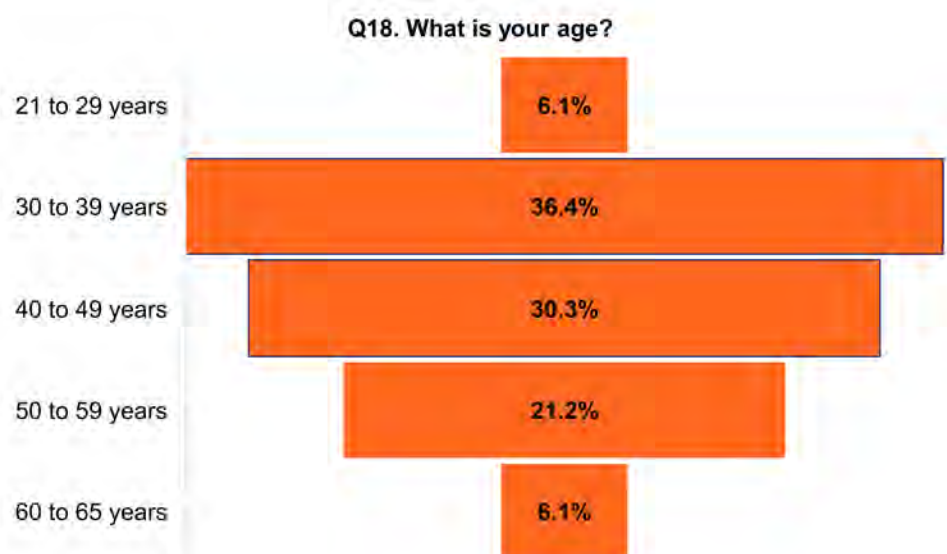
Of the survey respondents, 93.9% are female, and 6.1% are male. The study was conducted with participants ranging in age from 18–65 or older. The majority of the participants (66.7%) were between the ages of 30 and 49 years old, with most in the age cohorts of 30–39.

Figure 3. Survey respondents' gender



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Figure 4. Survey respondents' age

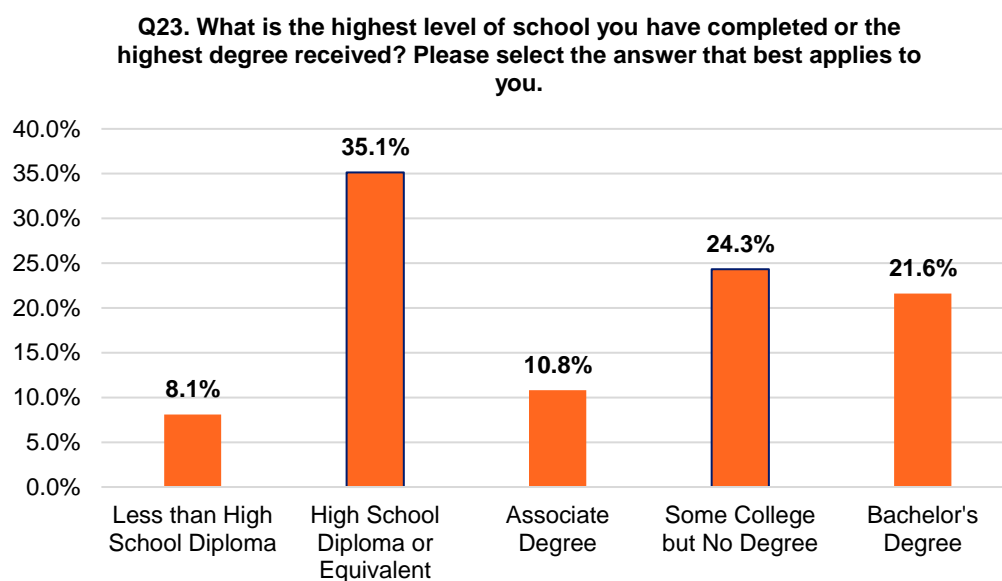


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Educational Attainment

As illustrated in Figure 5, 8.1% of survey respondents have less than a high school degree, and 35.1% have a high school degree or equivalent. Twenty-four percent (24.3%) of survey respondents have some college education, 10.8% completed their associate degree, 21.6% completed a bachelor's degree, and none reported completing a graduate degree. This educational attainment level suggests a large prospective adult population of Greater Indy Habitat for Humanity homeowners could benefit from an education assistance program.

Figure 5. Survey respondents' educational attainment

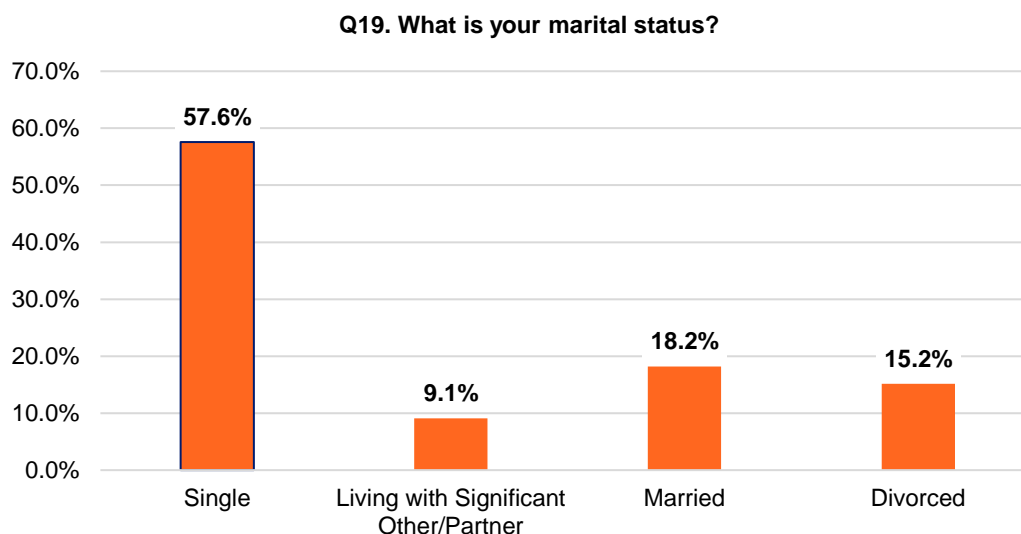


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Marital Status and Number of Children

Overall, a vast majority of residents are single (57.6%). The survey data shows that 18.2% of the study participants are married. In comparison, 15.2% of participants are divorced. In comparison, 9.1% reported living with a significant other (see Figure 6).

Figure 6. Survey respondents' marital status

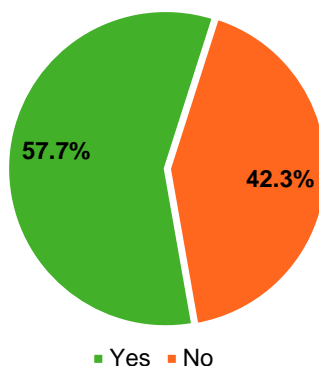


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Fifty-seven percent (57.7%) of respondents had children under the age of 18 years living in the home.

Figure 7. Survey respondents' number of children under 18 years

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

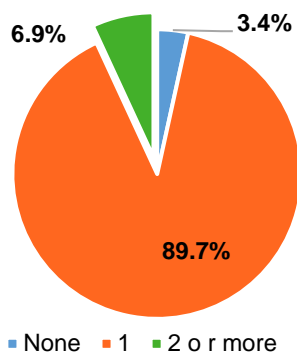


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

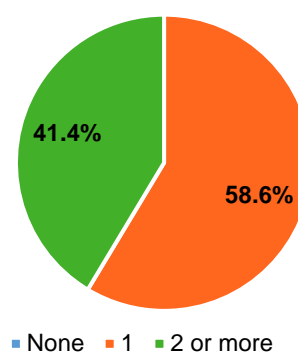
Of respondents with children under 18 years living at home, 89.7% have one child in the household who have not yet entered kindergarten. Also, approximately 58.6% have one child in grades K–12, while 41.4% have two or more children attending elementary or high school (see Figure 8).

Figure 8. Survey respondents' number of children under 18 years in grades K–12

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



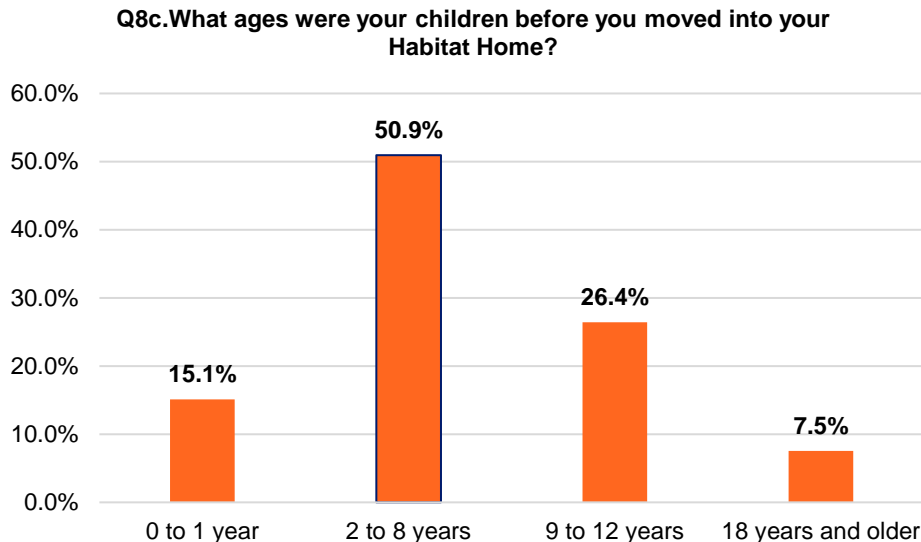
Q7. Do you have any minor children (under 18 years old)? * Q8b. How many of these children are in grades K–12th grade? Crosstabulation



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

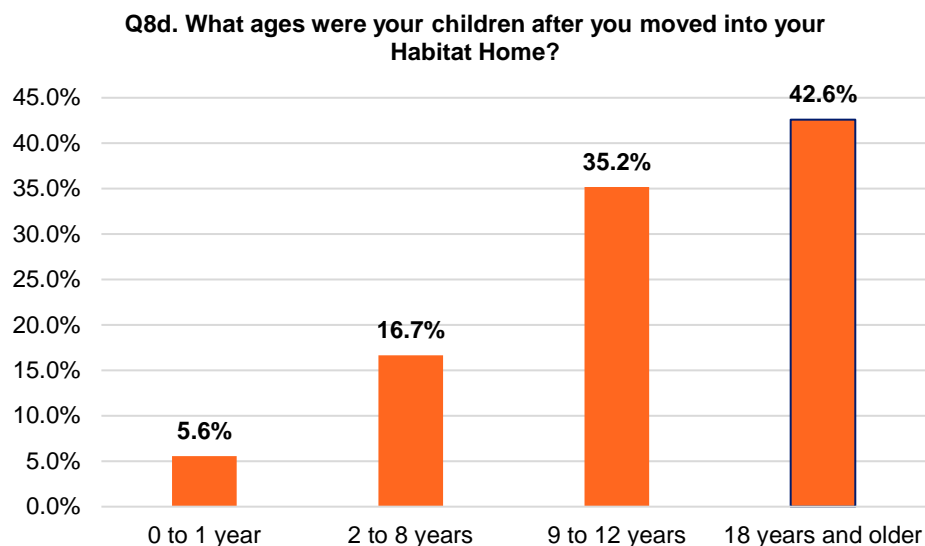
- At the time of moving into their Habitat home, most respondents (50.9%) had children who were ages 2–8 years old.
- Currently, most (42.6%) homeowners have young adult children ages 18 years or older (see Figures 9 and 10).

Figure 9. Survey respondents' factors considered for school selection



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Figure 10. Survey respondents' factors considered for school selection



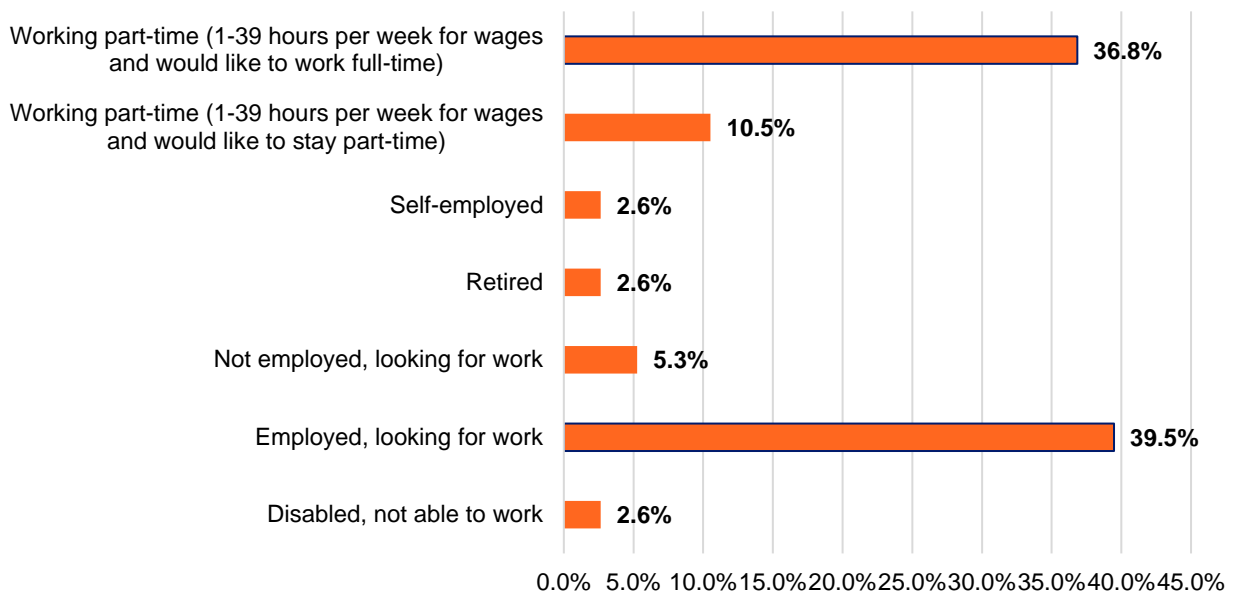
Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Employment

Evidence shows household employment status and steady income are factors that often contribute positively to housing maintenance and quality of life (Heywood, 1997; Gatzlaff, et al., 1998; and Ioannides, 2002). Thirty-nine percent (39.5%) of respondents are working full-time (employed for 40 or more hours), and thirty-six (36.8%) are working part-time but would like to work full-time. In comparison, 5.3% of respondents are unemployed but looking for work (see Figure 11).

Figure 11. Survey respondents' employment status

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



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

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 area 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 learn and 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 into 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 Characteristics (see section I)²**

² The survey findings describing respondents' demographic characteristics are detailed in Section I. 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 the opinions of the homeowners responding to the survey. These questions and responses are detailed in the following sections.

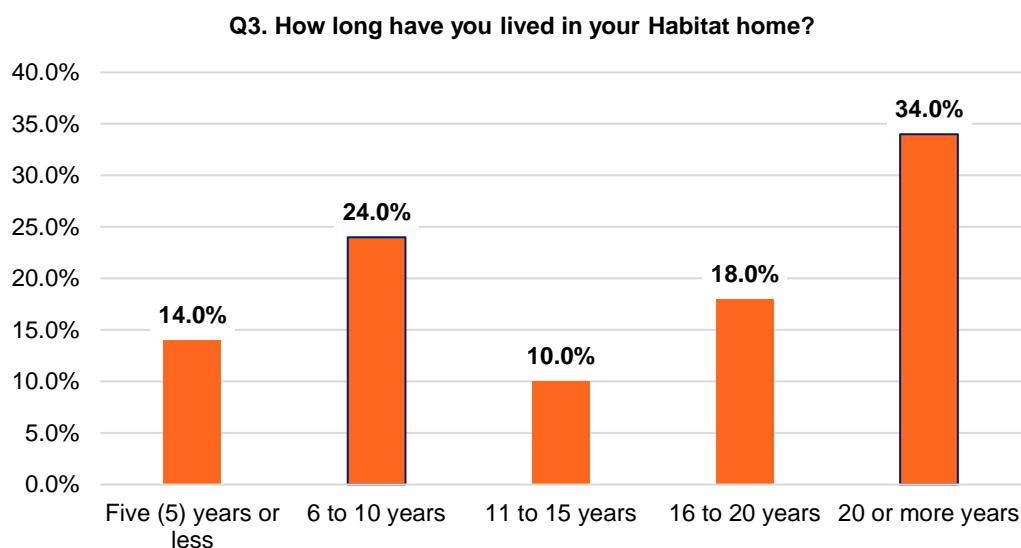
Survey Respondents: Experiences as Habitat homeowners

How long have you lived in your Habitat home? (Q3)

The 50 survey respondents indicated the following related to their length of time as a Habitat homeowner:

- 34.0% of survey respondents **have been Habitat homeowners for 20 or more years**, while 24.0% were homeowners between 16 and 20 years.

Figure 12. Length of time as a Habitat homeowner

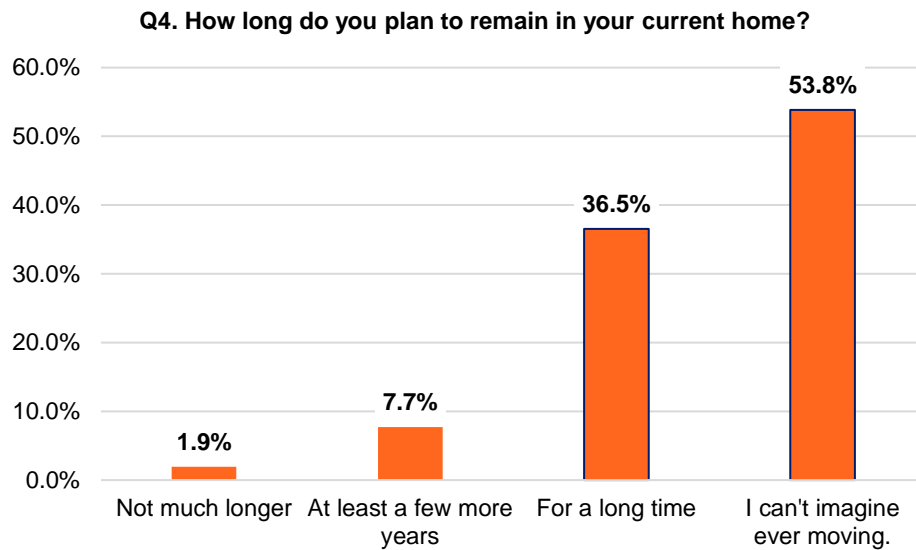


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

How long do you plan to remain in your current home? (Q4.)

- Most respondents (90.4%) **plan on remaining in their current Habitat Home for a long time (36.5%) or permanently (can't imagine ever moving – 53.8%).**

Figure 13. Plans for staying in Habitat home



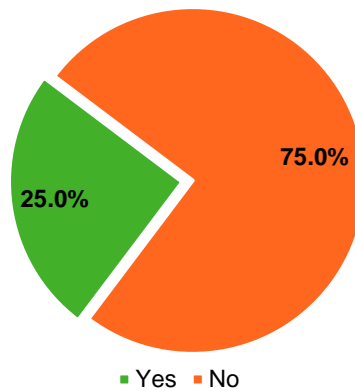
Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

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

- More than half (75.0%) of those who responded **had NOT** considered or tried to buy a house before they were informed about Greater Indy Habitat for Humanity (see Figure 14).

Figure 14. Survey respondents previous experience with homeownership

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

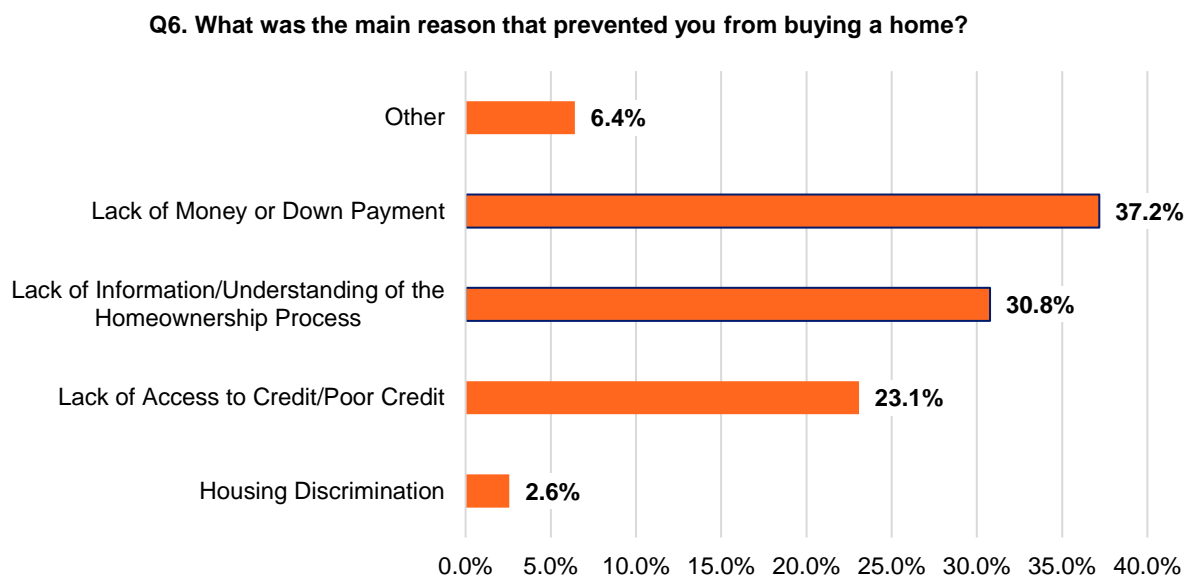


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

What was the main reason that prevented you from buying a home? Please check all that apply. (Q6.)

- The two top reasons which prevented respondents from purchasing a home were:
 - 1) Lack of Money or Down Payment (37.2%)
 - 2) Lack of Information/Understanding of the Homeownership Process (34.3%)

Figure 15. Reasons that hindered homeownership



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 6.4% of respondents noted “Other.” Respondents stated the following:

“I was going through INHP, and they are linked together with Habitat, so it worked.”

“Just couldn't find one I liked.”

“Single parent on one income.”

“Wanted a condominium, not a house.”

“We were waiting for y'all.”

Survey Respondents: Family and Achievement

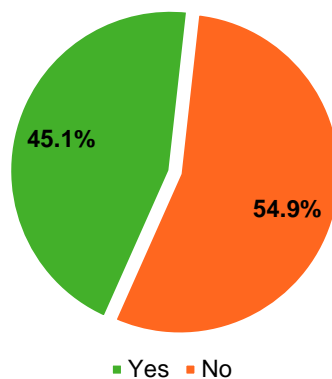
The 50 survey respondents indicated the following related to their family and achievement:

Do you have any children 18 years and older still living in the home? (Q8e.)

- Forty-five percent (45.1%) **have children 18 years and older still living in the home.**

Figure 16. Habitat homeowners with children 18 years+ residing in the home

Q8e. Do any children 18 years or older still live in the home?

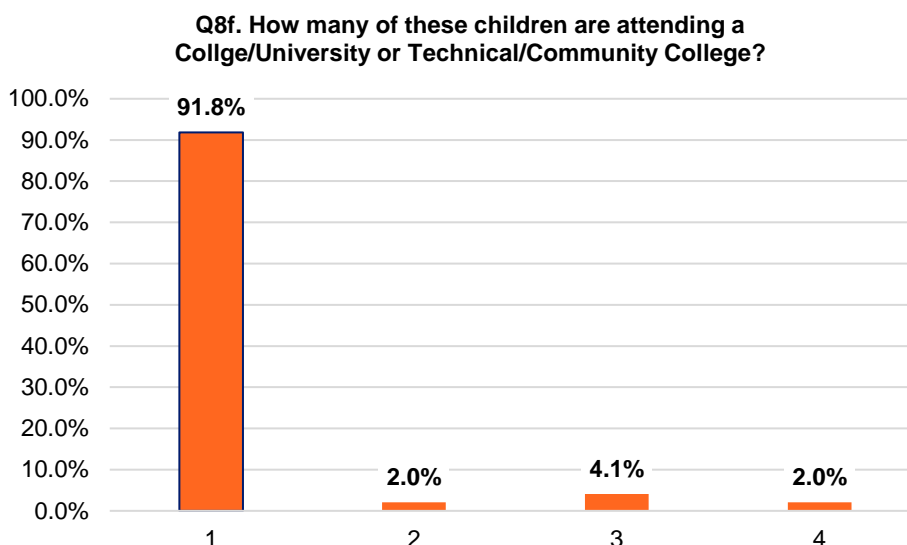


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

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

- 91.8% have **children 18 years and older still living in the home attending a College/University or Technical/Community College.**

Figure 17. Children 18 years+ attending a college/university or technical/community college



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

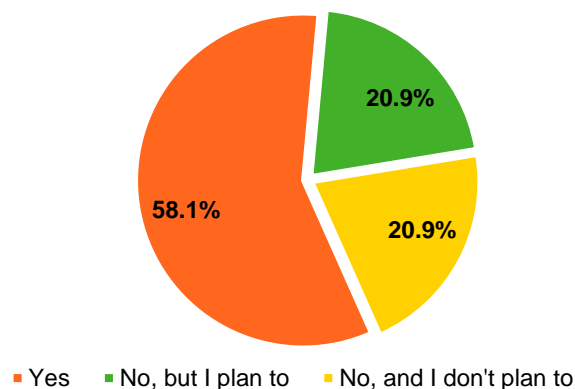
Have you personally started and/or completed higher education or training programs since becoming a Habitat homeowner? (Q9.)

- **58.1% of respondents noted they had started and/or completed or plan to begin higher education or training programs since becoming a Habitat homeowner.**
 - 58.1% of respondents stated that family members HAD STARTED or COMPLETED higher education or training programs since becoming Habitat homeowners.
 - 20.9% of respondents stated that family members PLAN TO START or COMPLETE higher education or training programs since becoming Habitat homeowners.

- In comparison, 20.9% of respondents indicated family members DO NOT PLAN TO START and/or COMPLETE higher education or training programs since becoming Habitat homeowners.

Figure 18. Homeowner completion of higher education or training programs since becoming Habitat homeowners

Q9. Have you personally started and/or completed a higher education or training program since becoming a homeowner?



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

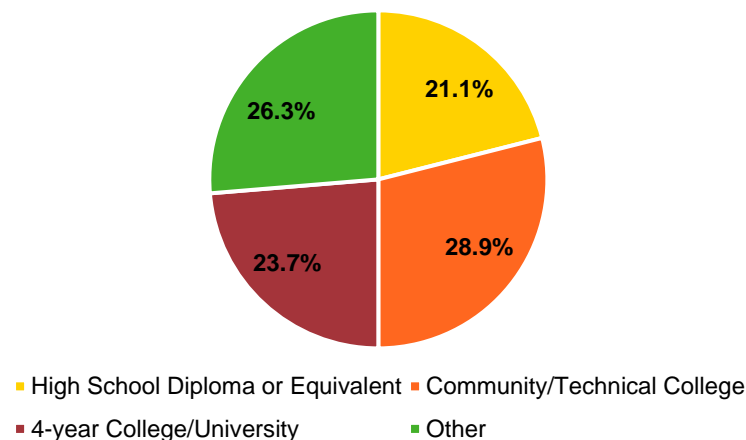
If yes, what programs have you started or completed? Please check all that apply. (Q9a./9b.)

- **Many respondents had either started or completed programs related to high school or institutions of higher education.**
 - Twenty-one percent (21.1%) started or completed high school degree requirements or equivalent.
 - Twenty-three percent (23.7%) began or graduated from a 4-year college or university.

- Twenty-eight percent (28.9%) were in progress or finished community or technical college.
 - Certifications and degrees include Associate, Bachelor's, and Master's degrees, Certified Nursing Assistance, Certified Medical Billing, High School Diploma/GED, Real Estate, and Early Childhood Education certifications and training.

Figure 19. Programs started or completed by homeowners

**(Q9a.) If yes, what programs have you started or completed?
Please check all those that apply.**



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

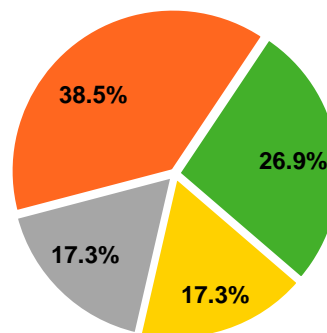
Have any of your family members (other than yourself) started and/or completed higher education or training programs since becoming a Habitat homeowner? (Q10.)

- **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 a Habitat homeowner.**
 - 38.5% of respondents stated family members HAD STARTED or COMPLETED higher education or training programs since becoming Habitat homeowners.

- 26.9% of respondents stated that family members PLAN TO START or COMPLETE higher education or training programs since becoming Habitat homeowners.
- In comparison, 17.3% of respondents indicated family members DO NOT PLAN TO START and/or COMPLETE higher education or training programs since becoming Habitat homeowners.

Figure 20. 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 a higher education or training program since becoming a homeowner?



■ No response ■ Yes ■ No, but they plan to ■ No, and they don't plan to

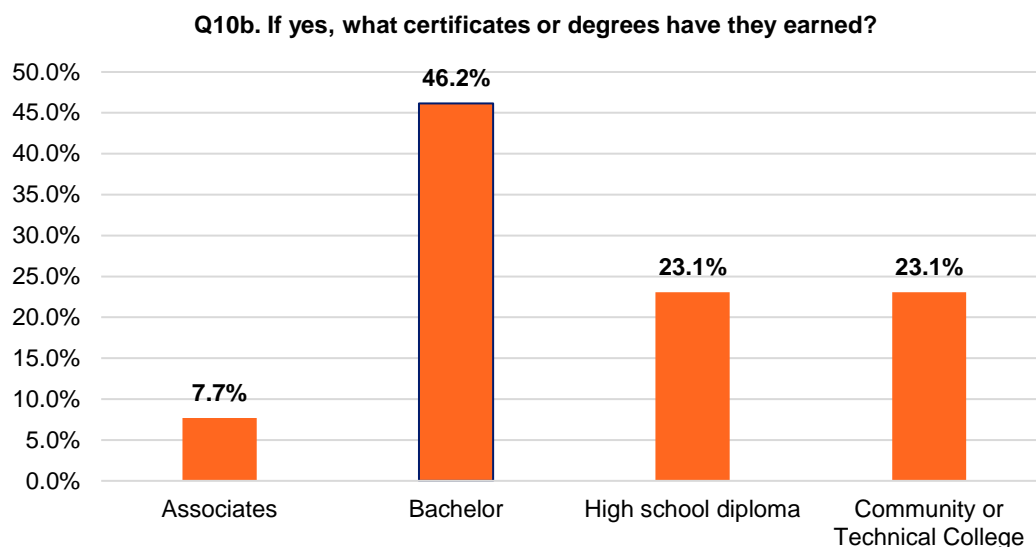
Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

If yes, what programs have you started or completed? Please check all that apply. (Q10a./Q10b.)

- **Many respondents had either started or completed programs related to high school or institutions of higher education.**
 - Twenty-three percent (23.1%) started or completed high school degree requirements or equivalent.
 - Forty-six percent (46.2%) began or graduated from a 4-year college or university.

- Twenty-three percent (23.1%) 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, Certificate in Medical Billing, Certified Veterinary Assistance, High School Diploma/GED, culinary certification, and cosmetology and barber licenses.

Figure 21. Programs started or completed by Habitat homeowner members



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Of the 49 valid surveys, respondents indicated the following related to their perspectives on family life and achievements Post-Habitat (Q11.):

- **Increased church attendance.**
- **Improved study habits of children and increased academic achievements.**
- **Improvements in social life for children.**
- **Feeling less anxious or worried about living conditions.**
- **Enhanced quality time with family.**

- Improvements in children’s school attendance.
- Progress in financial security.

Table 3. Perceptions of family life and achievement Pre- and Post-Habitat participation

Q11. Family Life & Achievement Perceptions		Before Habitat			After Habitat			
<i>Family Statements</i>		Somewhat Agree	Agree	Total	Somewhat Agree	Agree	Total	% Change
a.	I/My family attended church regularly.	37.2%	25.6%	62.8%	39.5%	27.9%	67.4%	4.7%
b.	The child/ren in my home had made academic achievements.	34.9%	30.2%	65.1%	58.1%	25.6%	83.7%	18.6%
c.	The child/ren in my home had study habits that were fair to excellent.	30.2%	37.2%	67.4%	48.8%	32.6%	81.4%	14.0%
d.	The social life and friendships of the child/ren in my home were going well.	32.6%	34.9%	67.4%	46.5%	27.9%	74.4%	7.0%
e.	The child/ren in my home behaved well.	34.9%	34.9%	69.8%	41.9%	39.5%	81.4%	11.6%
f.	The adults in my home had work achievements.	41.9%	44.2%	86.0%	60.5%	23.3%	83.7%	-2.3%
g.	I spent quality time with my family.	46.5%	32.6%	79.1%	58.1%	27.9%	86.0%	7.0%
h.	The grades of the child/ren in my home were fair to excellent.	32.6%	34.9%	67.4%	53.5%	32.6%	86.0%	18.6%
i.	The child/ren in my home attended school more often	39.5%	25.6%	65.1%	53.5%	37.2%	90.7%	25.6%
j.	I felt I attained personal financial security.	23.3%	32.6%	55.8%	41.9%	34.9%	76.7%	20.9%
k.	I felt worried or anxious about my living conditions	23.3%	20.9%	44.2%	14.0%	11.6%	25.6%	-18.6%
l.	I was concerned about my health and well-being.	16.3%	7.0%	23.3%	14.0%	14.0%	27.9%	4.7%

Source: JoAnna M. Brown and Associates Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report. (June 2023).

Survey Respondents: Neighborhood and Community

Of the 49 valid surveys, respondents indicated the following related to their perspectives on neighborhood and community Post-Habitat (Q12.):

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

Table 4. Perceptions of neighborhood and community Pre- and Post-Habitat participation

Q12. Neighborhood/Community Perceptions		Before Habitat			After Habitat			% Change
Family Statements		Strongly Agree	Agree	Total	Strongly Agree	Agree	Total	
a.	I was involved in neighborhood activities (e.g., church, school councils, child/ren's sports, community associations, fundraising groups, etc.).	14.0%	23.3%	37.2%	32.6%	14.0%	46.5%	9.3%
b.	The crime rate in my neighborhood was low.	14.0%	14.0%	27.9%	23.3%	16.3%	39.5%	11.6%
c.	The drug use/dealing in my neighborhood was low.	9.3%	18.6%	27.9%	23.3%	14.0%	37.2%	9.3%
d.	The racial harmony in my neighborhood was good.	11.6%	30.2%	41.9%	30.2%	20.9%	51.2%	9.3%
e.	I felt connected to my community.	11.6%	16.3%	27.9%	27.9%	18.6%	46.5%	18.6%
f.	I felt safe in my neighborhood.	11.6%	25.6%	37.2%	25.6%	20.9%	46.5%	9.3%
g.	My child/ren felt safe in our neighborhood.	11.6%	20.9%	32.6%	23.3%	20.9%	44.2%	11.6%
h.	I had a leadership role in my community.	11.6%	4.7%	16.3%	16.3%	9.3%	25.6%	9.3%

Source: JoAnna M. Brown and Associates Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report. (June 2023).

Respondents noted the following regarding their leadership roles in the community:

"I am a Minister."

"I am pastoring a church and community advocate."

"I'm a teacher, mentor, mother, and an entrepreneur. Baker."

"Lived in a townhouse with many rules and no room and voice opinions."

"Pastor and friends work with children."

"Someone who strongly looks out for each other as a community as confident role model and does things in order and respect."

"There was not any leadership roles."

"Helpful with elderly neighbors and my children, with neighbors' children frequently."

"I work very hard to support my own family."

"I'm a minister."

"One who makes sure things are in the right perspective..."

"Pastoring a church."

"Talk to young girls about life and career opportunities."

"There's a lot of positive changes in building on improving the community where I live."

Survey Respondents: Financial Stability and Well-Being

Of the 49 valid surveys, respondents indicated the following related to their perspectives on neighborhood and community Post-Habitat (Q12.):

- **Decline in feelings of financial instability and living paycheck to paycheck.**
- **Improved feelings of financial security.**
- **Improvements in the ability to save and pay bills.**
- **Improved feelings in loaning money to family in need or paying unexpected bills.**

Table 5. Perceptions of Neighborhood and Community Pre- and Post-Habitat Participation

Q16. Financial Stability/Well-Being Perceptions		Before Habitat			After Habitat			% Change
Family Statements		Strongly Agree	Agree	Total	Strongly Agree	Agree	Total	
a.	I felt financially secure.	4.7%	18.6%	23.3%	23.3%	39.5%	62.8%	39.5%
b.	I was good at saving money.	18.6%	18.6%	37.2%	30.2%	39.5%	69.8%	32.6%
c.	I was living paycheck to paycheck.	34.9%	34.9%	69.8%	9.3%	20.9%	30.2%	-39.5%
d.	I could pay my bills on time.	18.6%	34.9%	53.5%	41.9%	32.6%	74.4%	20.9%
e.	I generally followed a family budget.	14.0%	23.3%	37.2%	27.9%	27.9%	55.8%	18.6%
f.	I could cover a large, unexpected bill (e.g., home or auto repairs, \$100 or more).	7.0%	20.9%	27.9%	20.9%	27.9%	48.8%	20.9%
g.	We were financially secure.	4.7%	14.0%	18.6%	18.6%	34.9%	53.5%	34.9%
h.	If a close relative had financial problems, we could afford to help them.	4.7%	14.0%	18.6%	18.6%	32.6%	51.2%	32.6%
i.	In our family, we felt that it was essential to save for the future.	11.6%	30.2%	41.9%	34.9%	32.6%	67.4%	25.6%
j.	I could buy a few extras in addition to household expenses.	4.7%	32.6%	37.2%	27.9%	37.2%	65.1%	27.9%
k.	I was able to save a little after household expenses and a few extras.	4.7%	20.9%	25.6%	32.6%	37.2%	69.8%	44.2%
l.	I could save enough to support my household for three (3) months if I lost my job.	4.7%	11.6%	16.3%	20.9%	30.2%	51.2%	34.9%

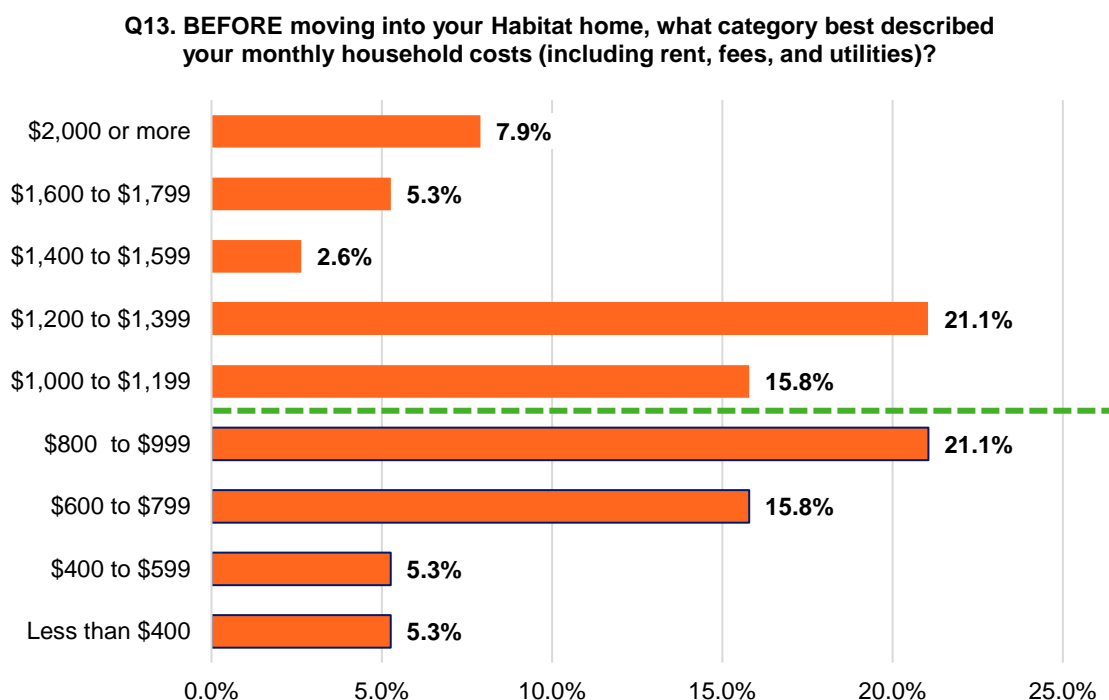
Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

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

Figures 22 and 23 illustrate the following:

Before (Pre-) Habitat: Prior to homeownership, 47.4% of study participants were spending \$999 or less of monthly living expenses on household costs related to rent payments. (See Figure 22).

Figure 22. Homeowners' monthly household rent/mortgage costs Pre-Habitat

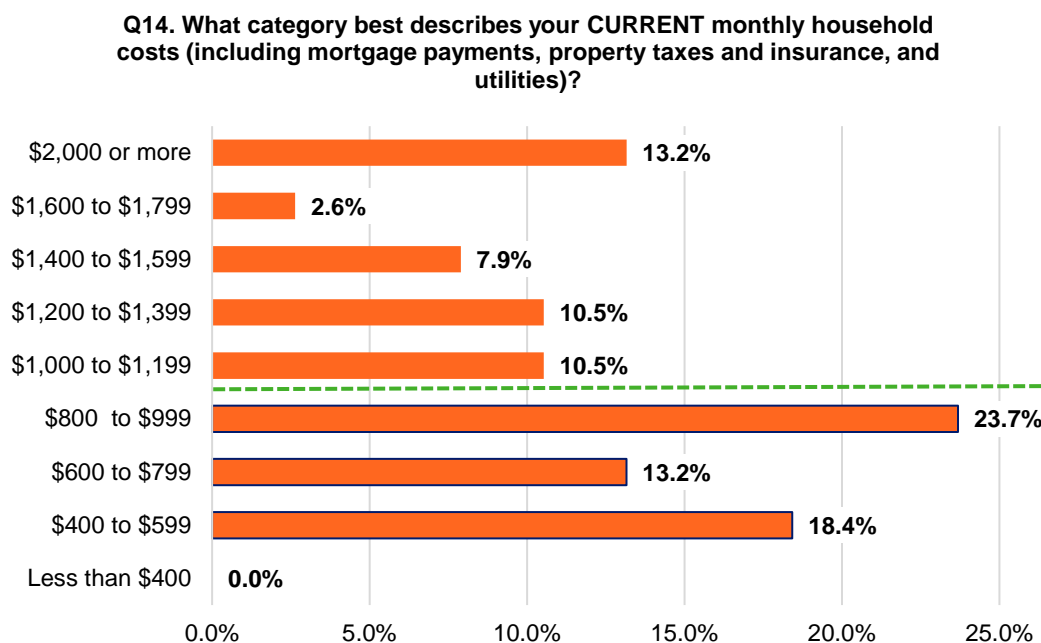


Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

**Note: No respondent selected the income range of \$1,800 to \$1,999. When answering this question, some participants may have unintentionally included utility and other housing-related costs, resulting in higher monthly housing costs. No Greater Indy Habitat for Humanity homeowner pays more than \$799/month in mortgage payments. In addition, some homeowners opt to pay more than the required monthly payments.*

After (Post-) Habitat: Since becoming Habitat homeowners, 55.3% of study participants were spending \$999 or less of monthly living expenses on household costs associated with mortgage payments post-Habitat (see Figure 23).

Figure 23. Homeowners' monthly household rent/mortgage cost Post-Habitat



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

**Note: No respondent selected the income range of \$1,800 to \$1,999. When answering this question, some participants may have unintentionally included other housing-related costs, resulting in higher monthly housing costs. No Greater Indy Habitat for Humanity homeowner pays more than \$799/month in mortgage payments. In addition, some homeowners opt to pay more than the required monthly payments.*

Additional data provided by the Greater Indy Habitat for Humanity confirms, most homeowners pay \$799 or less in mortgage payments. For example, according to Greater Indy Habitat for Humanity the percentage of homeowners pay the following:

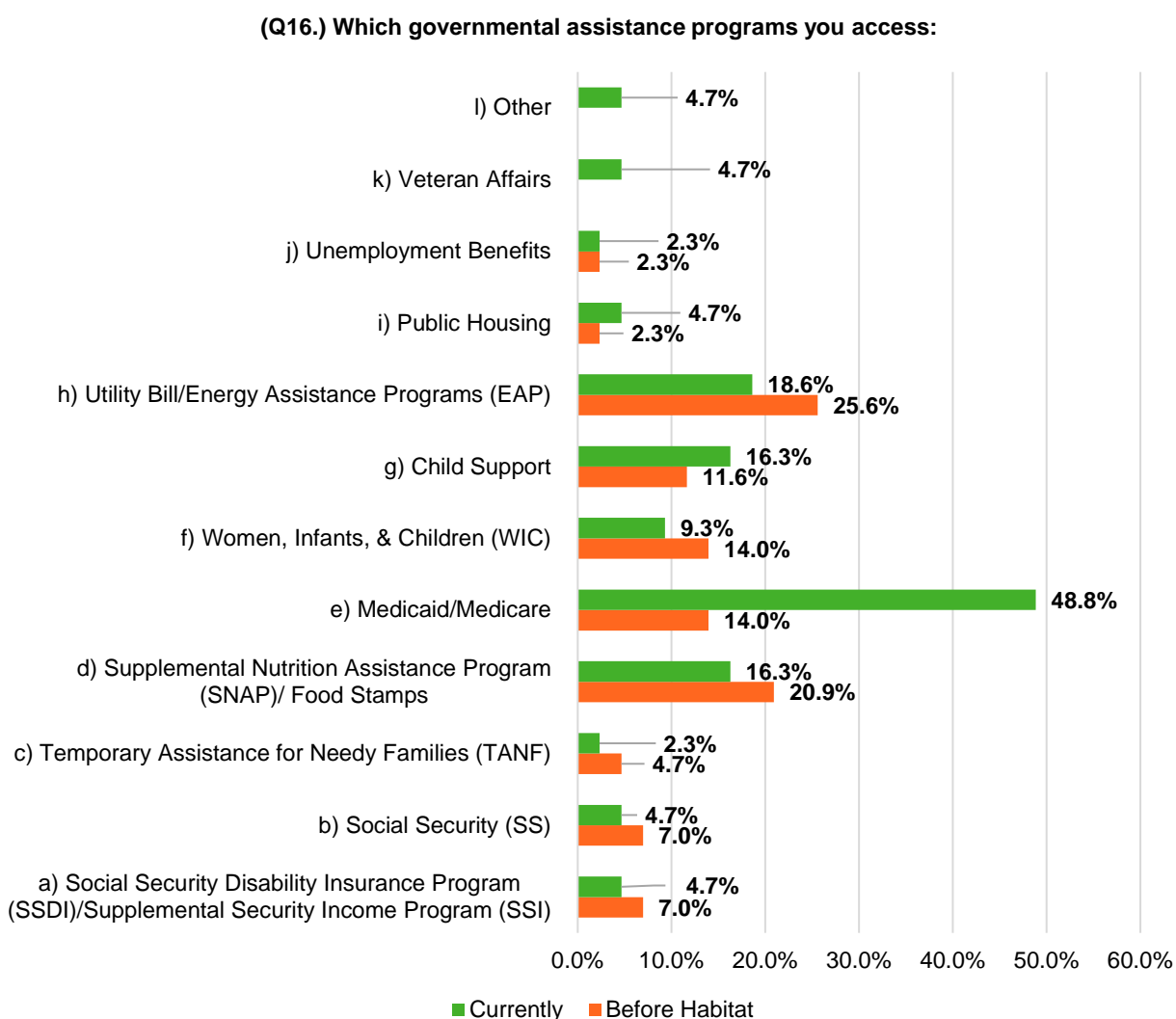
- 40% have mortgage payments under \$400.00
- 49% have mortgage payments from \$400 - \$599
- 11% have mortgage payments from \$600 - \$799³

³ Email communication with Greater Indy Habitat for Humanity dated June 21, 2023.

Other Sources of Household Income Pre- and Post-Habitat

- There was a decrease in the use of most public assistance programs overall.
- Nearly half (48.8%) of respondents noted a significant increase in the use of Medicaid as another source of income (see Figure 24). This may indicate an aging population of Greater Indy Habitat homeowners.

Figure 24. Homeowners receiving government assistance programs Pre- and Post-Habitat



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

**Note: Other sources noted were adoption subsidies.*

Survey Respondents: Health and Personal Well-being

Of the 49 valid surveys, respondents indicated the following related to their health and personal well-being post-Habitat (Q17.):

- **Decline in feelings of lack of control of their lives/influence over life circumstances.**
- **Decrease in lack of decision-making capabilities.**
- **Reduction in the 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 a positive state of mind.**

Table 6. Perceptions of Health and Personal Well-Being Pre- and Post-Habitat Participation

Q17. Health & Personal Well-Being Perceptions		Before Habitat			After Habitat			% Change
Family Statements		Strongly Agree	Agree	Total	Strongly Agree	Agree	Total	
a.	I sometimes felt I didn't have enough control over the direction of my life.	11.6%	23.3%	34.9%	4.7%	7.0%	11.6%	-23.3%
b.	I put off decisions.	9.3%	23.3%	32.6%	2.3%	4.7%	7.0%	-25.6%
c.	My family was under a lot of emotional stress.	11.6%	18.6%	30.2%	2.3%	7.0%	9.3%	-20.9%
d.	Someone in my household had a chronic housing-related (e.g., lead, asbestos, asthma) illness.	16.3%	16.3%	32.6%	9.3%	20.9%	30.2%	-2.3%
e.	I often felt that I had little influence over what happened to me.	4.7%	14.0%	18.6%	2.3%	2.3%	4.7%	-14.0%
f.	I rarely visited my doctor.	4.7%	9.3%	14.0%	0.0%	7.0%	7.0%	-7.0%
g.	My family members (besides myself) rarely visited the doctor.	0.0%	9.3%	9.3%	4.7%	7.0%	11.6%	2.3%
h.	I felt happy about my quality of life.	7.0%	37.2%	44.2%	27.9%	30.2%	58.1%	14.0%
i.	I sometimes felt I didn't have enough control over the direction of my life.	11.6%	23.3%	34.9%	27.9%	34.9%	62.8%	23.3%
j.	I felt optimistic/positive about the future.	9.3%	23.3%	32.6%	27.9%	27.9%	55.8%	11.6%

Source: JoAnna M. Brown and Associates Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report. (June 2023).

What would you like to be doing five years from now? (Q26.)

Future aspirations of participants included:

- **Accomplishing personal, academic, professional/career goals.** For example, respondents noted accomplishments, such as obtaining a 4-year degree, becoming a massage therapist, becoming a nurse, owning a business, becoming a teacher, getting a pharmacy or IT degree/certification, becoming financially stable, enjoying life, retiring, and traveling more.

Respondents noted the following:

“A therapist.”

“At home resource, or opening my own business.”

“Become a registered Nurse.”

“Businessman.”

“Classroom teacher.”

“Continuing my work in non-profit realm and starting a small organization/declutter business.”

“Getting ready to retire.”

“Growing my baking entrepreneurship business.”

“Have my own adult day center.”

“Having my own candy store and incense shop.”

“Helping others in some way.”

“Hopefully living in the country and/or Tennessee with my new husband.”

“I would like to be Asst Director at my job.”

“Make my house bigger.”

**“Not sure, been at my job for 16 years and
in my house for 9 so I don’t do a lot of
change often.”**

**“Own my businesses and be financially
stable.”**

**“Own my own Massage Therapy
business.”**

**“Owning a farm and opening a vegetable
store.”**

“Real estate.”

“Retirement.”

“Same thing can work helping people.”

**“Sitting on an enclosed porch enjoying
life and only working one job and seeing
my daughter graduate from college.”**

**“Still working full time, traveling more,
prayerfully having my two-story garage
built.”**

**“Teaching young girls’ life and financial
and career skills.”**

“Travel.”

**“Want to become a local traveler and
pharmacy technician.”**

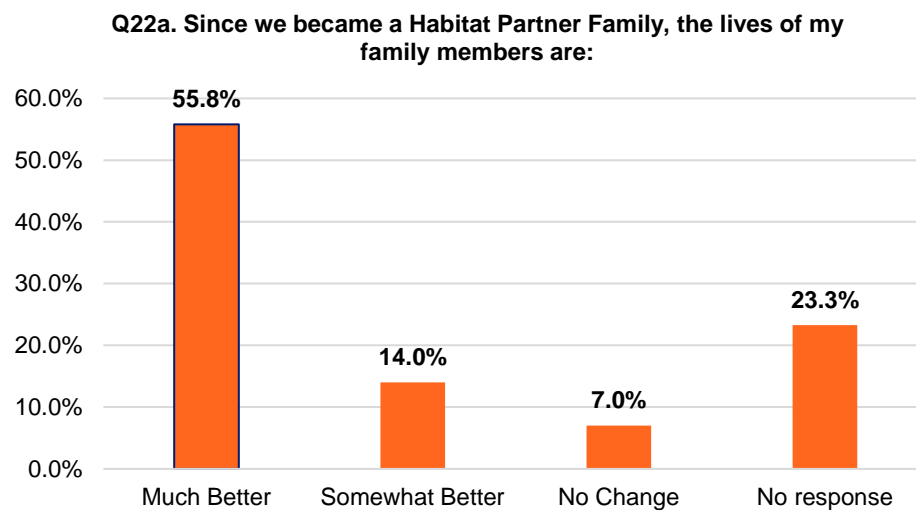
“Working from home in IT.”

Survey Respondents: Overall Impact

Of the 49 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 (Q22a):**
 - 55.8% indicated the lives of their family members ARE MUCH BETTER.

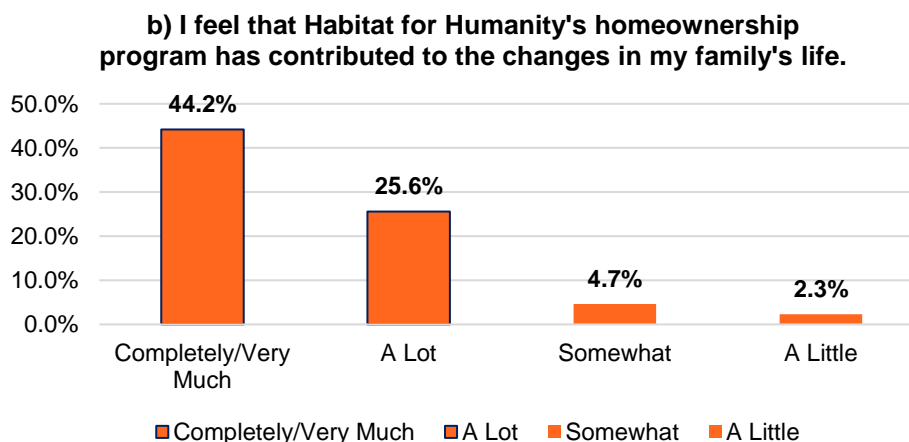
Figure 25. Perception of quality of family life since becoming Habitat homeowners (Q22a)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 69.8% of Habitat homeowners noted that Greater Indy Habitat for Humanity's homeownership program has contributed to the changes in their families' lives (Q22b).
 - For example, 44% indicated "completely/very much" and 25.6% selected "a lot."

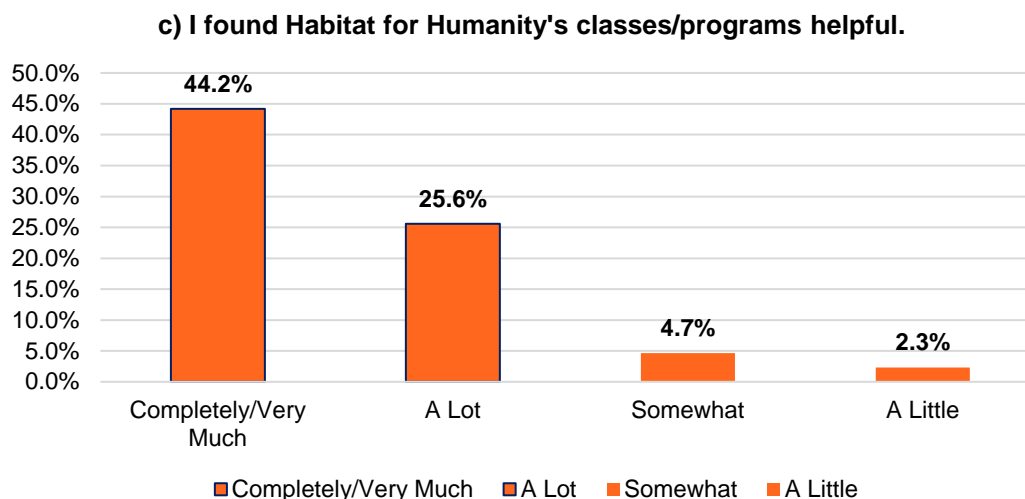
Figure 26. Perception of quality of family life since becoming Habitat homeowners (Q22b)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 69.8% of Habitat homeowners found Greater Indy habitat for Humanity's workshops very helpful (Q22c).
 - For instance, 44% indicated "completely/very much" and 25.6% selected "a lot."
 - In particular, of those Habitat homeowners who completed a class within the last 5 years, 47.1% noted the classes as "completely/very helpful" and 17.6% indicated "a lot."

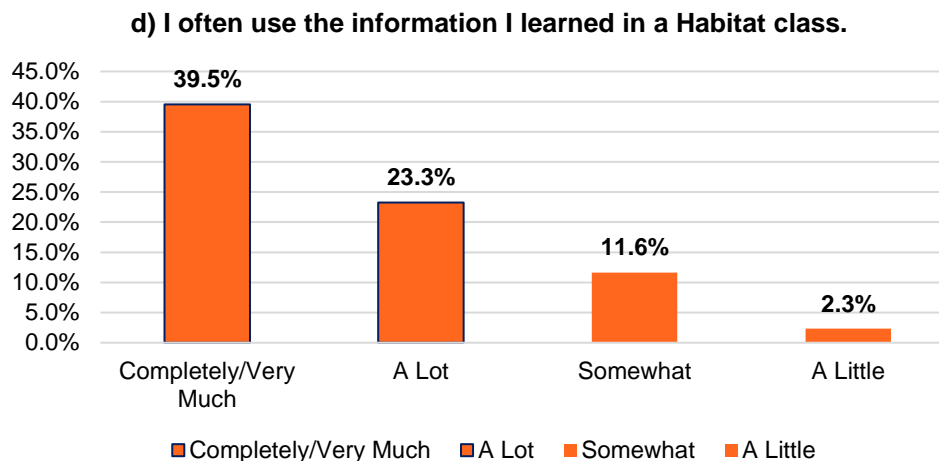
Figure 27. Perception of quality of family life since becoming Habitat homeowners (Q22c)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 39.5% often used the information they learned from the Habitat for Humanity courses (Q22d). While 23.3% indicated they use the information “a lot.” (See Figure 28).
- - More specifically, of those Habitat homeowners who completed a class within the last 5 years, 41.2% indicated they often use the information learned in a Greater Indy Habitat class, while 17.6% indicated “a lot.”

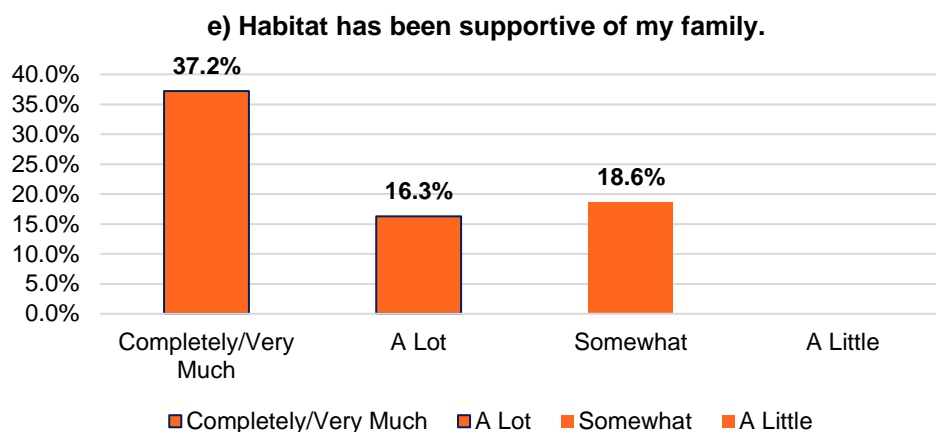
Figure 28. Perception of quality of family life since becoming Habitat homeowners (Q22d)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 53.5% believed Greater Indy Habitat for Humanity has supported their families (Q22e). for example, 37.2% selected “completely/very much” and 16.3% selected “a lot.” None of the participants selected “a little.”

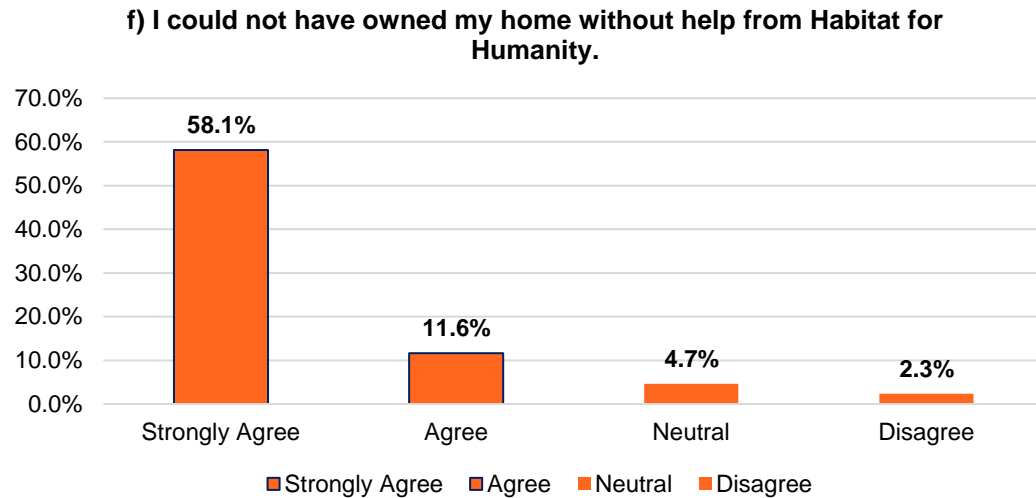
Figure 29. Perception of quality of family life since becoming Habitat homeowners (Q22e)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- More than half of participants (69.7%) **strongly agree/agree** that they would NOT have been able to own their home without help from Greater Indy Habitat for Humanity (Q22f).

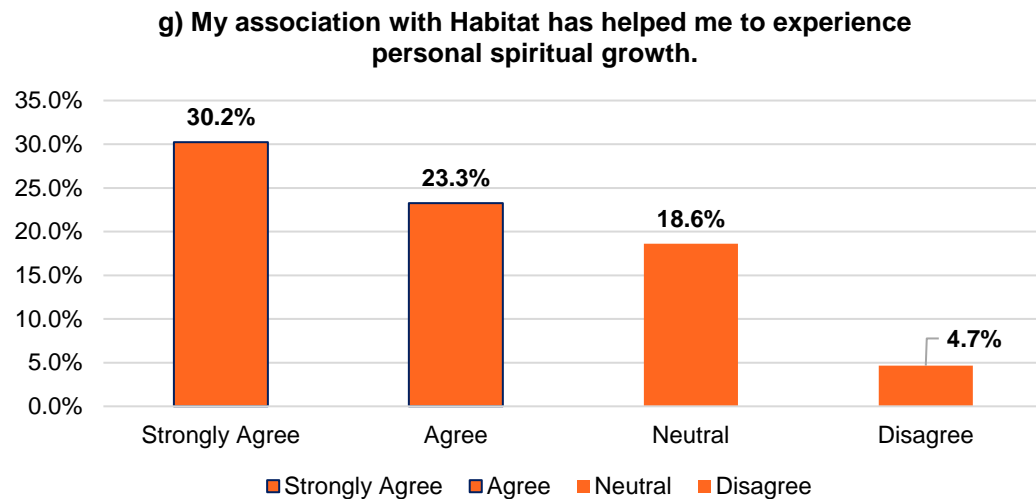
Figure 30. Perception of quality of family life since becoming Habitat homeowners (Q22f)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 53.5% **strongly agree/agree** that their association with Habitat has helped them to experience personal spiritual growth (Q22g).

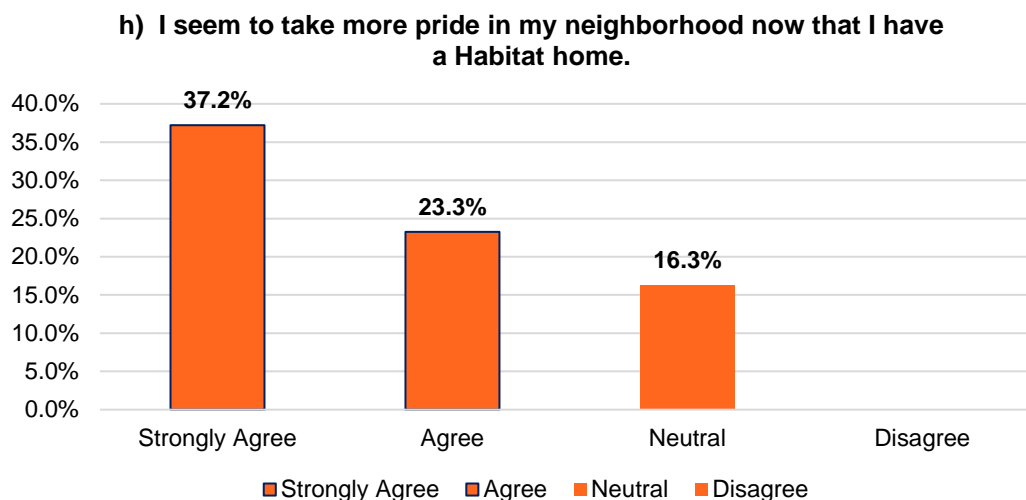
Figure 31. Perception of quality of family life since becoming Habitat homeowners (Q22g)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

- 60.5% **strongly agree/agree** that they take more pride in their neighborhood since they have a Habitat home (Q22h.)

Figure 32. Perception of quality of family life since becoming Habitat homeowners (Q22h)



Source: JoAnna M. Brown and Associates *Greater Indy Habitat for Humanity Survey Data Analysis SPSS Report*. (June 2023).

Study participants were asked if there was anything after becoming a homeowner they wish they would have learned in the Habitat homeownership classes. If so, please explain.

Respondents note wanting more education, training, and knowledge regarding property taxes, home maintenance, home repairs, home repair contractors, money management, homeowners' insurance policies, and home warranties.

Study participants state:

"[Having a] Habitat house made me finish up my education."

"Habitat was a life changer for me and my daughter. I don't think I could have ever moved if it wasn't for Habitat. It was the best experience, it's a new life, fresh start, and new beginning. I've learned so much being on the program—from being in the class to being on the work sites. You become family being there and meeting new people. I never picked up a tool or knew anything about a house until I'd joined Habitat. Thank y'all so much for blessing me and my daughter."

“I have more knowledge of repairs for my home now.”

“I wish I could have known better about what to do when something happens—when things break and who to call. Also, I didn’t know about property taxes that you have to pay them separately at tax time and they can raise at any time.”

“I wish we had more contact information for home maintenance/repairs (i.e., companies that worked on our homes and/or companies Habitat recommends).”

“Keep a list of handyman contact information for repairs. Wish the house could've been inspected before closing to make sure everything was done correctly. Great experience though.”

“Money management, understanding how to manage and save for whatever you want.”

“More training related to home care and financial classes.”

“No, we go what we need to make it thus far.”

“No, everything I deal with now, Habitat taught me! LOVE THEM!!!”

“Nothing yet, still learning.”

“That property taxes can fluctuate over the years causing your pay rates to increase significantly out of the blue. So, I was good to have a cushion. And be prepared.”

“To pay for roof and appliances and get a Lowes credit card for household problems and save to fix problems with my house.”

“Warranty and how to keep the house together.”

“Yes. I had a roof issue and didn't really know how my homeowner’s insurance worked.”

SECTION IV.

INTERVIEWS – DETAILED FINDINGS

JoAnna M. Brown and Associates conducted telephone interviews with Greater Indy Habitat homeowners. The information learned from the interviews will be used to help determine the affiliates' impacts within the community over the last three decades in empowering families in achieving strength, stability, and independence 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, JoAnna M. Brown and Associates provides an analysis of interview responses as part of the Greater Indy Habitat for Humanity 35-Year Impact Study.

Habitat homeowner Participant Interview Details

Recruitment for Greater Indy Habitat for Humanity Participant Interviews

Interviews were conducted with Greater Indy Habitat for Humanity current Habitat homeowners (heads of households). Interview participants were identified by their responses to online surveys based on their demographic profiles and willingness to participate. Seven participants were initially recruited via text messaging, expecting five to seven participants to agree to participate. Participants were intentionally recruited to reflect the demographic characteristics of the study area. Overall, there were five interview participants. Four interview participants have been Habitat homeowners for 11 or more years and one interviewee had lived in her Habitat home for five years or less. There were four females and one male. There was one White/Caucasian interviewee. The remaining four interviewees were Black/African American.

Interview Methodology

The telephone interviews were between 30 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 (see 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 (i.e., JoAnna M. Brown and Associates and Greater Indy Habitat for Humanity staff), and that their participation and everything said during the discussion would remain confidential.

After the discussion, but before ending the interview session, the interviewer asked participants whether there were any further thoughts they did not get a chance to cover. Upon completion of the interview, participants were thanked for their time and e-mailed a \$50 Kroger gift card stipend for their participation. Audio recordings of each interview session were subsequently transcribed. Following transcription, qualitative description was used to analyze the data.

Habitat homeowner Participant Interviews: Analysis

The interviews were audio-recorded. The discussions were also 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/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.

Interview Discussion Results

The qualitative description results in this section are from five interviews with the Habitat homeowner participants. The findings from the interviews are presented below.

Opening Question

The first question participants in the study were asked was how many years they have been a Greater Indy Habitat homeowner; answers varied from four to 24 years. The Habitat homeowners were then asked to describe their feelings on Greater Indy Habitat for Humanity in three words. There were various affirmations such as grateful, amazing, and reasonable. For example, participants stated:

“...grateful, reasonable, and amazing.”

“I love the program.”

“Supportive, informative. And everybody's always been really personable.”

“Blessed, grateful, and thankful.”

“Independence, opportunity, and achievement of homeownership.”

- Not many participants have tried other programs outside of Greater Indy Habitat. Existing Habitat homeowners note that they would like to see a focus on continuing to assist homeowners with things like their credit after homeownership, renters' history, and home maintenance.

“Being a first-time homeowner, I didn't really know a lot of stuff as far as, like, I need to know like shovel snow or cut grass and stuff. I mean, I think I knew about cutting grass or whatever. But shoveling the snow was like that was my first time because I came from an apartment.”

“I guess kind of understanding like, people's like, background with money, like the family dynamics, with learning - kind of understanding that a little bit better because you know that they've got a lot to do. [For instance,] how people manage their money, being financially literate.”

“Maybe connecting with them a little bit more... I absolutely love all the staff here at Greater Indiana Habitat. Like, I wish I could see them on a regular basis.”

“...Just be caring and understanding and finding resources to help the person.”

- Being part of the Habitat homeownership program has also given participants the ability to help within their communities.

“...I’m able to connect more and donate more to, like, [at the] the Impact Center. So, I’ve truly enjoyed that and volunteering there.”

- Being a Habitat homeowner has not only furthered financial goals and aspirations but has also proven to make families feel more financially stable.

“I have met a couple [of] goals, financial, like I got to save money on the mortgage, being able to pay my bills, and not have to shovel as much as [I did when I paid] the rent.”

“But I didn’t have financial help from my family. It was on me, and this house will be, once I pay it off, it’ll be a form of security for them. I’ll be able to help them [in] whatever, you know, the direction they want to take in their life.”

“Definitely allowed me to be able to financially save for my emergency fund. That way, I always have that as a backup because, as a homeowner, everything’s on you.”

“I feel financially more stable.”

- Greater Indy Habitat homeowners talk of generational influence from family members and friends who have previously used the program to obtain homes, as well as how the application process helped educate them on the homes they were obtaining in hopes of better preparing them to be homeowners. Many Habitat homeowners find it hard to give advice to better the already prosperous program, as Habitat tries to fully inform and educate the Homeowners of the realistic challenges that come with being a homeowner.

“Yes, for my mother, she started with the Habitat home that we were raised and grew up [in]. And then I have two older sisters. They also had homes, basically just kind of following their footsteps.”

“Our friend, actually, she’s the one I talked to [about] applying for a program. And I was paying all that money to rent that day. She said, ‘Well, why don’t you just apply for a Habitat house’...”

“And I didn’t know anything about it until my coworkers at my job were telling me to apply because they had a family member that had been in their home for, I think at least \$30K.”

“My girlfriend told me about it.”

- The Habitat homeowners provide perspective on how being a Habitat homeowner has helped their living conditions. Many discussed how it has offered them safety, stability, and new opportunities. Participants stated:

“I was able to do foster care. I’ve just been able to do different things in my home, like adding a fence around my home so my kids can play safely. They also have a trampoline back there. I’ve been able to work on my home. So just knowing that it’s my home and I am able to do kind of whatever I want to do with it. There’s just some things that I enjoy.”

“So, I have a lot more room here. I have three bedrooms so that when the kids are here and stuff, they have plenty of room.”

“I would say it’s helped just because I have more stability...but I definitely think it’s helped.”

“Oh, yes, for sure. It’s nice to be somewhere where I know it’s stable, and I don’t have to move yearly.”

“Safety—the area that I live in, the neighbors, the safeness. I live in a safe, quiet community.”

- There are varying reasons Habitat homeowners have given for their lack of efforts to purchase a home before finding the program; many believed they didn’t qualify to be a homeowner, which unsurprisingly was one of the reasons most Habitat homeowners were prevented from buying homes. Some Habitat homeowners reflect:

“Just knowing that they have a certain, like, the certain amount that you have to pay for a mortgage. And then to know, like I had, like friends or family members that are paying like \$1,000 for an apartment, and they’re just renting, so if I go to the Habitat

program, you know, you can own your home; it can be your home, and you probably won't be paying that much. But you know, it's your home. It's not somewhere that you're renting, so I look at it like that."

"It's helped me, like, budget more."

"Just knowing that it was even an option like for someone who didn't make as much as me because I've always loved being in the nonprofit sector. And, you know, typically, it's not one where you know, you make a whole lot of money; you do it because you enjoy it. Let's say there isn't room for mobility and things like that, but a lot of my personality, I like being in the background. I don't really want to be in the front; it's not really my speed. But I think given, like I said, I know, like, I keep talking about income, but a lot of it to me was just income base that I didn't think that I was going to be able to have a house is not, especially not by myself, maybe, like, once I got married or something like that I thought it would be something I'd be able to do."

"I would say barriers as in maybe, like, the financial part, knowing that I can afford my home, and it's not like this skyrocketed price that these homes are going for. It's affordable for me to be able to provide for my family because one thing I love about Habitat is they realize that we're spending, like, at least 50% or more of our income, just on housing."

- Many participants discussed ways in which Habitat has aided them in many differing achievements in their lives.

"And then I was able to create my own family—having two children. And I was able to go back to school. Ivy Tech is right around the corner. I graduated with my associate's from there, and I was able to transfer to IUPUI to get my bachelor's in social work."

"I completed my bachelor's [degree]. So just having a stable place to be able to do my bachelor's [while] in school, foster care, and stuff. So, with Habitat, I have more doors out as far as to go outside, like, you know, open doors to go in and out with, so I was able to do foster care."

"I think personally, once again, achieving stability. Career-wise, knowing that, like, I don't have to worry about like moving around for a job or anything like that."

“Given my family, it's a place to, I would say, be really fully engaged with education. I'm able to have a room for a dining room table for my kids who do their homework as compared to where they came from. So that's definitely helped. I went back to school and did some more schooling myself at Ivy Tech.

“By mortgage being low, it has allowed me to go to college and finish college.”

Recommendations for Future Homeowner Education Programming

Existing Habitat homeowners say it impacted their overall well-being by contributing to their safety and comfort. They also believe the value of being a Habitat homeowner lies within the communities you are surrounded by and being secure and stable.

“...Smoke alarm—that you're supposed to change them every year. I didn't know that. I just found that out. Just simple stuff.”

“Me, it probably just be like that, that home maintenance thing...”

“As in maybe, like more like house maintenance, like in the home. I would definitely love to be like more involved in just different stuff like that.”

Final Thoughts and Additional Comments

Existing Habitat homeowners say it impacted their overall well-being by contributing to their safety and comfort. They also believe the value of being a Habitat homeowner lies within the communities you are surrounded by and being secure and stable.

“Like if someone needed to come out, just leave their house for a few days, just if they need to get away or something.”

“Their overall well-being, it's just like, say, once again, stability, just them having a home that they get to go to, like, every day. And being secure in the fact that, you know, we're covered, and we don't have to worry about where to lay our heads down at night, that we have heat, water, and things like that.”

“I would say it's made us closer to the family...”

“Allow my kids to have stability.”

SECTION V. CONCLUSION

In analyzing the impact of Greater Indy Habitat for Humanity over the past thirty-five years, we find that the affiliate has had a substantial effect on homeowners. Similar to the 2017 study findings, the evidence shows:

- 1. Acquiring stable housing and becoming a property owner as part of Greater Indy Habitat for Humanity process resulted in benefits for individuals.**
- 2. Homeownership through 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 remove barriers to homeownership for Habitat homeowners. Participants also believe that being a part of this process has helped them achieve their personal, educational, and career plans.

Moreover, similar to the 2017 study, Habitat homeowners noted that their families' health and personal well-being improved since homeownership. The Greater Indy Habitat homeownership process created self-reliance, self-improvement, and self-sustainability. For example, Habitat homeowners noted the process as their first step toward independence. Also, Habitat homeowner participants indicated that since becoming homeowners, they have been able to spend more time with their families and improved the family bond. Furthermore, Habitat homeowners noted a reduction in the need to relocate continually, which was especially beneficial for their children and helped to maintain stability.

Since homeownership, as with the 2017 study, Greater Indy Habitat for Humanity homeowners identified improvements to their families' overall well-being. For instance, Habitat homeowners noted that their families' health and personal well-being improved since homeownership. Habitat homeowners noted a significant increase in feelings of financial stability compared to before undertaking the Habitat homeownership process. For example, homeowners noted a reduction in the percentage of household income spent on housing costs post-Habitat. Habitat homeowners also noted improved feelings of safety and security both financially and in their overall well-being, Greater Indy Habitat homeowners identified positive changes in their families' lives since homeownership and viewed the program as a tremendous benefit.

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Appendix A

Interviewer Prompt - Please read to interviewee:

The research aims to understand better your perspectives and thoughts on homeownership and quality of life. The information learned from the interviews will help identify Greater Indy Habitat’s impacts within the community over the last three decades in empowering families to achieve strength, stability, and independence through homeownership.

The interview is entirely voluntary and should take at most 40 minutes to complete. As a reminder, any data collected during our session is for internal use, and you will remain anonymous. We record and transcribe all interviews, and the recording is strictly for reporting and note-taking purposes. The information you give us is not linked to you in any way.

There is no expected risk to you for participating in the interview. No other activities are 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 quit participating AT ANY TIME.

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

Would you like to proceed with the interview? ☐ Yes ☐ No

(If no, thank the participant for their time.)

Greater Indy Habitat for Humanity Impact Report

Prepared for Greater Indy Habitat for Humanity

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