



2016 IMPACT STUDY

February 24, 2017

DC DIEHL CONSULTING GROUP
evaluation | analytics | solutions

123 NW 4th Street, Suite 3
Evansville, IN 47708
www.diehlconsultinggroup.com

Table of Contents

Acknowledgments iii

Executive Summary iv

Technical Report

1. Background 1-1

2. Methodology 2-1

3. Research Question 1 3-1

4. Research Question 2 4-1

5. Research Question 3 5-1

Acknowledgments

The 2016 Habitat for Humanity of Evansville Impact Study was funded through a generous donation from an anonymous donor. This individual recognized that a comprehensive understanding of impact will allow the organization to maximize progress towards transforming lives and changing neighborhoods. The authors would like to sincerely thank this individual for the investment in the impact study, the organization, and the community.

The nature of this study required cooperation and participation from multiple stakeholder groups. Examination of Habitat for Humanity of Evansville’s impact would not have been possible without feedback from Habitat Homeowners who were able to reflectively consider and share personal information for the good of the study. The willingness of these individuals to be honest and forthcoming about their lives is acknowledged and greatly appreciated. In addition, other community residents and stakeholders provided valuable benchmark information through surveys and interviews—even without a pre-existing relationship with the organization. To these contributors, we sincerely thank you.

All staff members at Habitat for Humanity of Evansville and Diehl Consulting Group who contributed time and effort to this study should be recognized, as well as Habitat’s Board of Directors who supported this study in a variety of ways. Finally, the authors would like to highlight the contributions of the impact study Planning Team in particular. This group was charged with guiding study methodology, vetting information and preliminary findings, and liaising between researchers and stakeholder groups throughout the study. Specifically, we acknowledge the continued support of the following individuals:

Beth Folz	Executive Director
Sister Jane Michele McClure	Major Gifts Officer
Donna Milam	Family Services Director
Andrea Ward	Volunteer Workforce Manager
Gail Knight Williams	Development Director
Jim Havens	Board of Directors
Sister Theresa Peck	Board of Directors
Stephen Ralph	Habitat Homeowner
Doris JoAnne Douglas	Habitat Homeowner

Habitat for Humanity of Evansville 2016 Impact Study

Executive Summary

In the spring of 2016, Habitat for Humanity of Evansville (Habitat) partnered with Diehl Consulting Group (DCG) to implement a broad evaluation of progress towards Habitat’s strategic plan. This partnership involves the execution of an annual evaluation design as well as a comprehensive impact study conducted throughout 2016. This report presents detailed findings of the impact study, implemented from March 2016 through February 2017.



BACKGROUND

Background information about Habitat for Humanity of Evansville, the precursors to the 2016 impact study, and the study itself is summarized below.

HABITAT FOR HUMANITY OF EVANSVILLE

Habitat for Humanity of Evansville builds houses in partnership with people in need of affordable housing and then sells the houses to qualifying applicants. Homeowners are selected based on their need for housing, ability to repay a no-profit mortgage and willingness to partner with Habitat—which includes completion of an intensive training program related to financial literacy, homeownership preparation, and leadership curriculum. Goals of the organization include empowering families to be successful homeowners, building affordable and quality housing, and creating sustainability within the organization.

A prior (2008) evaluation of Habitat’s impact suggested that the organization improves the overall well-being of homeowners, strengthens neighborhoods (particularly when Habitat homes are built in clusters), and creates substantial economic benefit for the community.

THE 2016 IMPACT STUDY

The current study was conducted in partnership with Diehl Consulting Group (DCG) as part of a broader evaluation of Habitat’s strategic plan. The specific research questions addressed by the 2016 impact study include:

- 1 **Research Question 1: What impact has Habitat had on Habitat Homeowners?**
- 2 **Research Question 2: What impact has Habitat had on neighborhoods/communities?**
- 3 **Research Question 3: What barriers are Habitat Homeowners experiencing and how could they be better prepared to address these barriers?**



METHODOLOGY

The study utilized a mixed-methodological approach to address the primary research questions. Guiding the approach throughout the study was the Impact Study Planning Team (Planning Team), a group that met regularly throughout the study to establish core principles, guide methodology, vet preliminary findings, and liaise between the researchers and other stakeholder groups. The Planning Team was comprised of key representatives from Habitat for Humanity’s staff and Board of Directors as well as current Habitat Homeowners. With guidance from the Planning Team, the following methods were implemented during the impact study.

REVIEW OF PRIOR STUDIES AND OTHER RESOURCES

Along with the local impact evaluation conducted in 2008 (described above), the Planning Team referenced a recent impact study related to another Habitat for Humanity affiliate, a community initiative within the Glenwood Neighborhood, and instruments and procedures published by Success Measures, a web-based subscription service for evaluation tools. This review guided the subsequent methods. Although the current study was not intended to replicate any previous work directly, this research helped to ensure that methodology employed was grounded in research-based best practice.

SURVEYS

Surveys were administered to all current Habitat Homeowners (34.5% response rate) and a sample of other neighborhood residents (27.6% response rate). Neighboring residents were selected based on their proximity to Habitat homes. Research suggests that the *representativeness* of a responding sample is a better indicator of non-response bias than response rate alone. Responding Habitat Homeowners were representative of all Habitat Homeowners in terms of the years their homes were built, their

household income at the time of application, and their gender. Neighborhood residents responding to the survey were demographically similar to Habitat Homeowner respondents, though they were more likely than Habitat Homeowners to be male, retired, and to rent their homes.

INTERVIEWS

Follow-up interviews were conducted by phone with Habitat Homeowners and other neighborhood residents who responded to the surveys. In total, 25 Habitat Homeowners were interviewed and 24 other residents were interviewed. In addition, interviews were conducted with key stakeholders in the community. These interviewees represented neighborhood associations, schools, churches, the police department, and other community organizations.

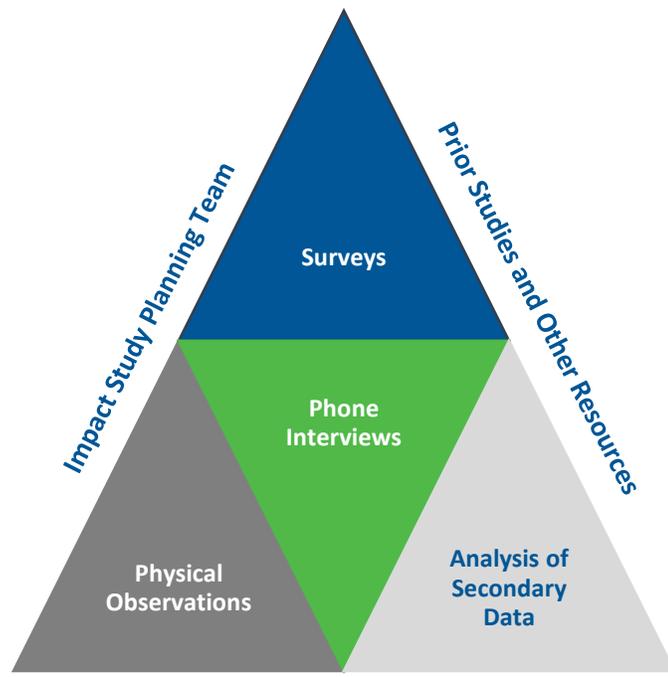
PHYSICAL OBSERVATIONS

Using tools and procedures published by Success Measures, physical observations were conducted of all Habitat homes (n=435) and 52% of the blocks on which Habitat homes are located (n=85). Observations yielded visual evidence of the extent to which Habitat homes are maintained and impacting their neighborhoods.

SECONDARY DATA

Data from the Vanderburgh County Assessor's website, Habitat Homeowner applications, and delinquency and foreclosure records were incorporated into the study for various purposes. Primarily, these data were used to control for differences between Habitat Homeowners and other community residents, disaggregate results, and identify barriers that Habitat Homeowners face.

Figure ES.1. Triangulated Data Sources Addressed Impact Study Research Questions





RESEARCH QUESTION 1

What impact has Habitat had on Habitat Homeowners?

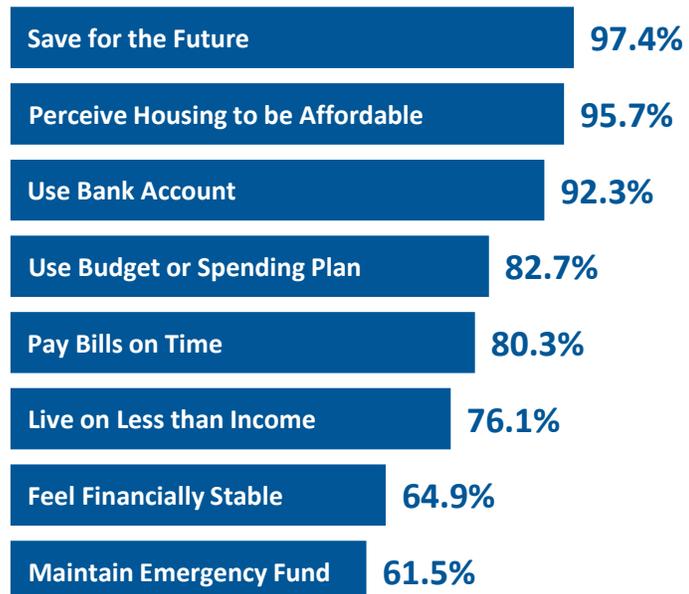
Specific constructs included under the first research question include economic situation, personal and family well-being, and educational achievement.

ECONOMIC SITUATION

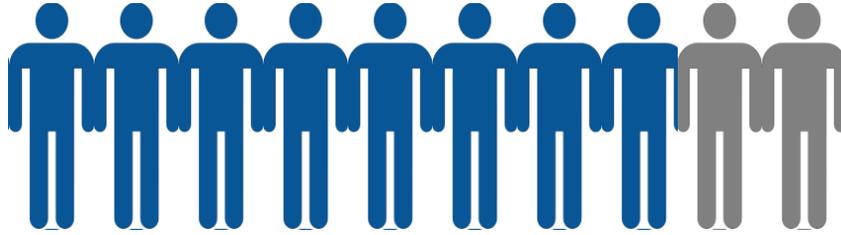
Approximately half of all survey respondents reported that their household income had increased since becoming a homeowner, and this percentage increased as time in the home increased. Meanwhile, Habitat Homeowners as a group reported that they had improved or maintained healthy levels of financial behaviors such as saving for the future, using a bank account, using a budget or spending plan, paying bills on time, living on less than their income, and maintaining an emergency fund. More than one-third of survey respondents improved their employment since becoming homeowners, and the majority of respondents receiving assistance prior to becoming a homeowner were no longer receiving the assistance (with Medicaid/Hoosier Healthwise being the lone exception). Finally, more than eight out of ten survey respondents reported that they could not have afforded their home without help from Habitat for Humanity.

Figure ES.2. Habitat Homeowners Reported Improved Financial Habits

Percentages reflect Habitat Homeowners who improved or maintained agreement with each survey item from retrospective baseline to the current state.



More than **8 out of 10** Habitat Homeowners could not have afforded their homes without help from Habitat for Humanity



PERSONAL AND FAMILY WELL-BEING

Four out of five Habitat Homeowners agreed that they feel better about themselves than they did before becoming a homeowner. Further, survey respondents reported improvements in their families' relative happiness and level of emotional stress since becoming homeowners. Spiritually, though there was little change reported regarding the frequency of attending faith-based activities, three out of four survey respondents reported that their association with Habitat has helped them to experience a personal spiritual growth. Regarding physical health, just over a quarter of Habitat Homeowners reported that their health has improved since before moving into their homes. However, key differences were observed in the extent to which respondents attributed health changes to their homeownership. Specifically, individuals experiencing improved health were more likely (84%) to associate the change with homeownership than were individuals experiencing health declines (37%).

EDUCATIONAL ACHIEVEMENT

Educational achievements were described for both children and adults living in Habitat homes. Collectively, nearly 42% of survey respondents described educational successes on some level. The majority of children living in Habitat homes reportedly demonstrated satisfactory school performance, behavior, and attendance. In addition, most children reportedly progressed normally through each grade level, and all children who were identified as needing to improve in school reportedly did so. Based on survey responses, the graduation rate among children living in Habitat homes approached 88%, exceeding the official graduation rates for local public schools overall.

Nearly 42% of Habitat Homeowners described educational achievements within their families

- “ *Completed 2 Associates Degrees (2007) Accounting (my chosen field) & Business Management. I'm currently in Accounts Receivable.*
- “ *I received my Associates of Applied Science.*
- “ *I was able to attend college for my bachelors and then masters.*
- “ *My 3 daughters graduated high school, on to college.*
- “ *Since moving into my home I have been able to complete Math & English classes. Also the Qualified Medication Assistant course offered at Ivy Tech.*
- “ *Sons graduated from high school and one graduated from college.*
- “ *Earned BSW, MSW, LSW, and CSN*



RESEARCH QUESTION 2

What impact has Habitat had on neighborhoods/communities?

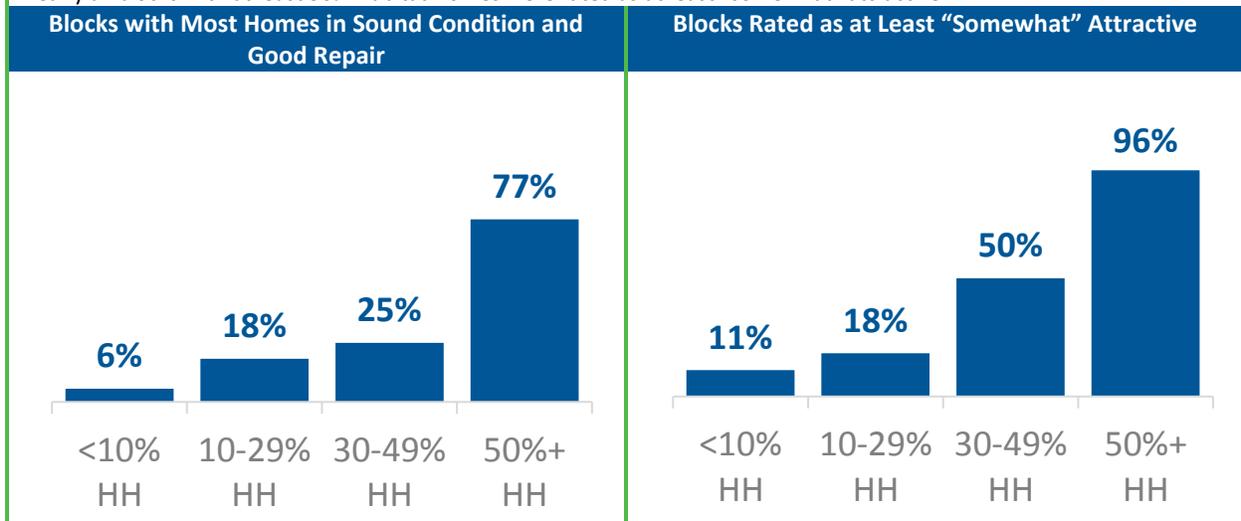
Specific constructs included under the second research question include housing conditions and maintenance, neighborhood connectedness and satisfaction, crime and safety, and community perceptions of Habitat.

HOUSING CONDITIONS AND MAINTENANCE

Physical observations of Habitat homes and the blocks on which they have been built suggest that Habitat homes are being well-maintained. Nearly all Habitat homes require either no maintenance/repair or only minor maintenance/repair, and overall block attractiveness tended to increase as the number of Habitat homes on the block increased. Interviewees attributed this finding to the fact that the presence of Habitat homes encourages other neighborhood residents to maintain and/or improve their properties. However, Habitat Homeowners regarded their own properties as being in better condition than other homes in their neighborhood. Finally, Habitat Homeowners agreed that their homes are upgrades over their prior residences in terms of overall quality, amount of living space, and residential issues such as leaks, mold, cracking, insects, and HVAC issues.

Figure ES.3. Higher Concentrations of Habitat Homes are Associated with More Well-kept and Attractive Blocks

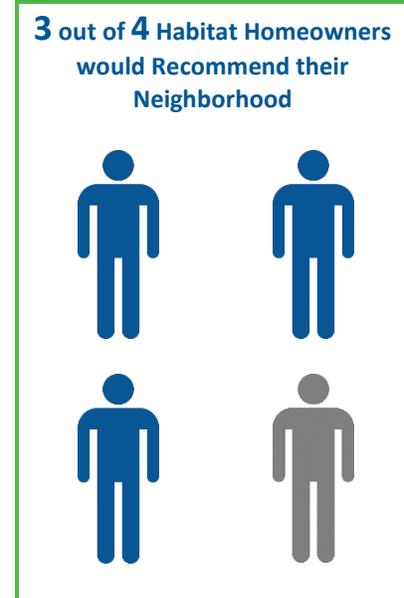
Nearly all blocks with at least 50% Habitat Homes were rated as at least “somewhat” attractive.



NOTE: Attractiveness ratings were assigned using the instruments and training provided by Success Measures.

NEIGHBORHOOD CONNECTEDNESS AND SATISFACTION

Although Habitat Homeowners did not report high levels of involvement with neighborhood activities, most did report that they are engaged with organizations such as churches or schools within their neighborhoods. Improved neighborhood connectedness among Habitat Homeowners (compared to their prior living situations) was evident through metrics such as liking their neighbors, feeling that neighbors would help one another, being willing to ask a neighbor to borrow something, and perceiving racial harmony. Habitat Homeowners reported that they had more pride in their neighborhood since becoming a homeowner and that they felt welcomed by their neighbors and neighborhood associations. Three out of four Habitat Homeowners would recommend their neighborhood as a good place to live, and nearly two-thirds are satisfied living in their current neighborhood.



CRIME AND SAFETY

Findings related to Habitat for Humanity's impact on crime and safety were mixed. Current Habitat Homeowners and other neighborhood residents reported high levels of perceived safety in their homes and neighborhoods. However, it is not clear that these perceptions improved since or as a result of becoming homeowners. For example, 80% of Habitat Homeowners reported feeling safe doing activities in their neighborhoods, and 81% felt safe doing activities in their neighborhoods prior to becoming Habitat Homeowners. Further, a shared concern among Habitat Homeowners and their neighbors is that crime is increasing in the neighborhoods where Habitat homes are built. More than 44% of Habitat Homeowners reported that crime is a problem in their neighborhoods (compared to 35% who reported that crime was a problem in their neighborhoods prior to becoming Habitat Homeowners). Opinions varied with regard to the factors contributing to criminal activity. Most interviewees described Habitat homes as good influences that positively impact crime and safety in the neighborhood, though others explained that Habitat homes can actually attract crimes such as break-ins and vandalism.

COMMUNITY PERCEPTIONS OF HABITAT

Neighbors of Habitat Homeowners reported high levels of awareness related to Habitat homes as well as perceptions that these homes improve the neighborhood and make good neighbors. Three out of four neighbors would like to see more homes like Habitat homes built in their neighborhoods. These findings are supported by perceptions that Habitat homes make the neighborhood feel more like a community. Other community stakeholders echoed the sentiment that Habitat homes improve the overall appearance of neighborhoods, and they suggested that this impact is greatest when multiple homes are built in the same area. While stakeholders did not provide evidence that Habitat for Humanity has led to decreased crime in the community, the organization was credited with impacts such as strengthening the family unit and catalyzing other groups to engage in neighborhood revitalization activities.



RESEARCH QUESTION 3

What barriers are Habitat Homeowners experiencing and how could they be better prepared to address these barriers?

Specific constructs included under the third research question include education and training, challenges faced by Habitat Homeowners, and delinquent payments and foreclosures.

EDUCATION AND TRAINING

Nearly all Habitat Homeowners received training related to Habitat’s history and home maintenance. In addition, at least three-fourths of homeowners received training related to closing procedures, goal setting, and money management, while more than half received training related to protecting their assets, landscape maintenance, neighborhood relations/community involvement, visioning their future, and communication. At least one-third received training related to stress management, HOPE homeownership, and interior design. Of those participating in these training topics, the vast majority reported that they benefited from the training. Finally, Habitat Homeowners identified topics involving home and landscape maintenance as well as personal finance as the areas in which additional training or education could be most beneficial.

Figure ES.4. Habitat Homeowners would Benefit from Additional Training and Education

Percentages reflect Habitat Homeowners who reported that they would benefit from additional training or education through Habitat for Humanity.



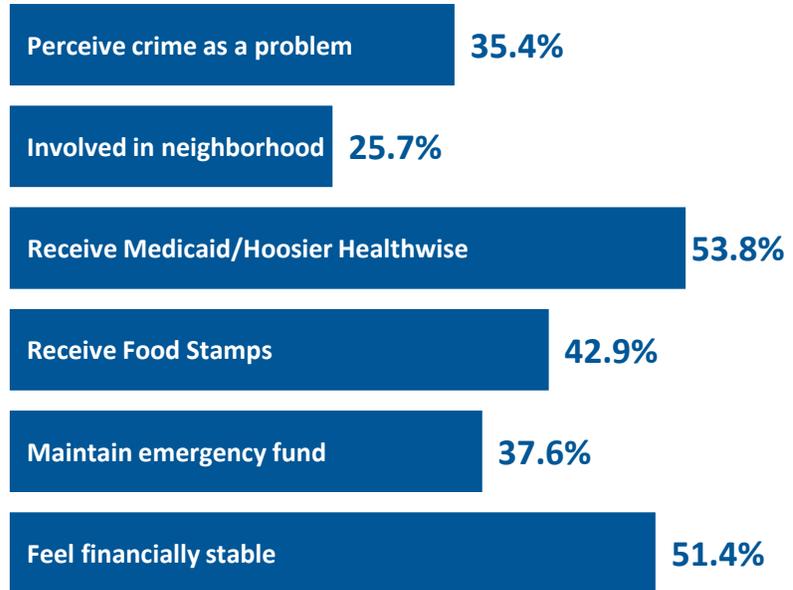
RETROSPECTIVE BARRIERS

An analysis of retrospective survey items (i.e., ratings of conditions *prior to* becoming a Habitat Homeowner) suggests that Habitat Homeowners faced challenges before engaging with Habitat for Humanity. For example, only one quarter of survey respondents reported being involved in neighborhood activities in their prior neighborhoods, and more than one-third reported that crime was a problem in their prior neighborhoods. Only 38% of respondents maintained an emergency fund and only half felt financially stable prior to becoming Habitat

Homeowners. More than half of the survey respondents received Medicaid/Hoosier Healthwise prior to homeownership, and more than four out of ten received food stamps or other food assistance. Finally, based on an analysis of application data, prior to homeownership Habitat Homeowners had household incomes that were, on average, only 40% of the area median income for the given year and family size. While this report documents improvements that were reported related to many of these barriers, it is important to understand the profile of Habitat Homeowners prior to homeownership in order to fully understand the barriers that they face.

Figure ES.5. Pre-homeownership Challenges Faced by Habitat Homeowners

Percentages reflect characteristics of survey respondents *prior to* becoming Habitat Homeowners.



CHALLENGES FACED BY HABITAT HOMEOWNERS

Challenges described by Habitat Homeowners typically could be categorized into one of three themes: 1) financial concerns such as changing monthly payments or costs of home maintenance, 2) dissatisfaction with the neighborhoods in which their homes were built, or 3) specific home repair needs and the level of support provided by Habitat for Humanity. While these challenges do not represent the majority of Habitat Homeowners, it is important to recognize the most common sources of difficulty *among homeowners who identified barriers*.

DELINQUENT PAYMENTS AND FORECLOSURES

Income at the time of application proved to have a statistically significant relationship with subsequent delinquency. Specifically, applicants who were at a lower AMI percentile were subsequently delinquent more often and more likely to be chronically delinquent than were applicants at a higher percentile. While these findings are not intended to restrict the applicants that are approved, they could be valuable for identifying applicants or current homeowners who would benefit from targeted supports.



CONSIDERATIONS AND CONCLUSIONS

CONSIDERATIONS

Findings presented within this report suggest that Habitat for Humanity of Evansville (Habitat) positively impacts Habitat Homeowners and the greater community in a number of positive ways. While the present study addressed perceptions of crime and educational achievement, data from crime statistics and graduation rates (or other indicators of school achievement) were intentionally excluded. These statistics are influenced by other initiatives in the community (e.g., school improvement, crime reduction, and community development initiatives have all targeted Habitat neighborhoods in recent years) as well as other factors. As a result, it is not possible to isolate any impact that Habitat may have. In contrast, findings incorporated within this study directly reference Habitat. While this study does not prove causality related to any of the reported changes, triangulation of data sources suggests that benefits are attributable to Habitat.

Throughout the remainder of the report, findings are disaggregated by factors such as the year the homes were built and Habitat Homeowner income at the time of application. Descriptive differences between these groups provide a deeper understanding of Habitat's impact. Further, in some cases, differences between disaggregated groups reached statistical significance. For example, although 66% of all Habitat Homeowners reported being satisfied in their neighborhoods and 77% felt safe in their neighborhoods, it should be noted that these rates were significantly lower among residents of homes built in 2010 or since. Consideration should be given to variance across the disaggregated groups when interpreting and using the findings within this report.

CONCLUSIONS

Similar to the 2008 impact study, the present study yielded substantial evidence that Habitat Homeowners benefit from their relationship with the organization. Specifically, this study highlights improvements related to healthy financial behaviors, personal and family well-being, educational and work-related achievements, and efficacy related to home maintenance. It is acknowledged that the education and training provided as part of the homeownership preparation process has evolved over the years, and it is likely that continued enhancements to this program could advance the positive impacts in these areas. This idea is supported by the percentage of current homeowners indicating they would benefit from additional training in these areas in spite of reported improvements.

This study also validated the finding that Habitat homes are well-maintained and positively impact the appearance and upkeep of their neighborhoods, particularly when multiple Habitat homes are built in the same area. The presence of Habitat homes alone affects the neighborhoods in which they are located, and there is evidence to suggest that other residents take cues from the behaviors of Habitat Homeowners. Further, this study suggests that Habitat Homeowners (as well as their neighbors) feel safe in their neighborhoods, though interviewees expressed mixed opinions with regard to the trajectory of criminal activity.

Finally, barriers and challenges such as maintenance concerns, chronic delinquency, and criminal activity were documented through this study and should be acknowledged. However, it should also be noted that these sentiments were shared by a minority of Habitat Homeowners, and the larger body of evidence from this study suggests that Habitat Homeowners are well-prepared and positively impacted through their relationship with Habitat for Humanity of Evansville.

Habitat for Humanity of Evansville 2016 Impact Study

Background

In the spring of 2016, Habitat for Humanity of Evansville (Habitat) partnered with Diehl Consulting Group (DCG) to implement a broad evaluation of progress towards Habitat’s strategic plan. This partnership involves the execution of an annual evaluation design as well as a comprehensive impact study conducted throughout 2016. This report presents detailed findings of the impact study.



HABITAT FOR HUMANITY OF EVANSVILLE

Background information about Habitat for Humanity of Evansville and the precursors to the 2016 impact study is described below.

ORGANIZATIONAL BACKGROUND

Founded in 1984, Habitat for Humanity of Evansville (Habitat) enables low-income families to partner with donors and volunteers in Vanderburgh and Posey Counties to build a home they will later purchase. In order to be eligible to become a Habitat Homeowner, families must demonstrate:

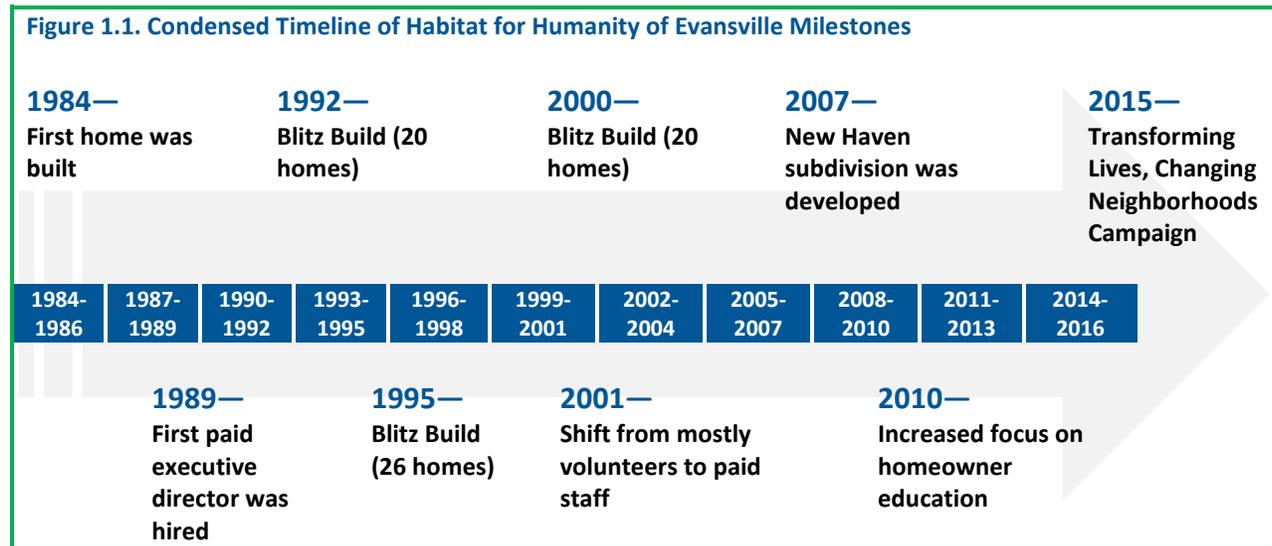
- 1 **A need for housing**
- 2 **A willingness to partner with Habitat**
- 3 **An ability to pay a 25-year, zero-interest mortgage**

Prospective homeowners must have household income deemed as “low income” under federal HUD guidelines (i.e., 30%-80% of the area median income adjusted for household size). They must have a steady source of income for two years prior to closing on their home. Further, this income must be considered likely to continue for three years following the closing on their home. An applicant’s credit is also considered, though the actual credit score is not considered. Habitat does examine credit for liens, judgments, bankruptcies, and collections, which can affect an applicant’s ability to qualify for the Habitat program. Need is determined by many factors including lack of affordability, sharing a residence

Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities, and hope. Our mission principles are to 1) demonstrate the love of Jesus Christ, 2) focus on shelter, 3) advocate for affordable housing, 4) promote dignity and hope, and 5) support sustainable and transformational development.

with other family members or friends, and living in substandard housing. Need eligibility is ultimately determined by a home visit from Habitat’s Family Selection Committee members. “Willingness to partner with Habitat” means that an applicant must be willing to complete 300 sweat equity hours within the Habitat program. These hours include an intensive training program related to financial literacy, home ownership preparation and maintenance training, and community involvement. In addition, applicants agree to work in building homes of other prospective Habitat Homeowners and building their own home.

A condensed timeline of organizational milestones is presented below. While a full review of the history of the organization is beyond the scope of this section, selected dates from the timeline below were incorporated into analyses for the present study.



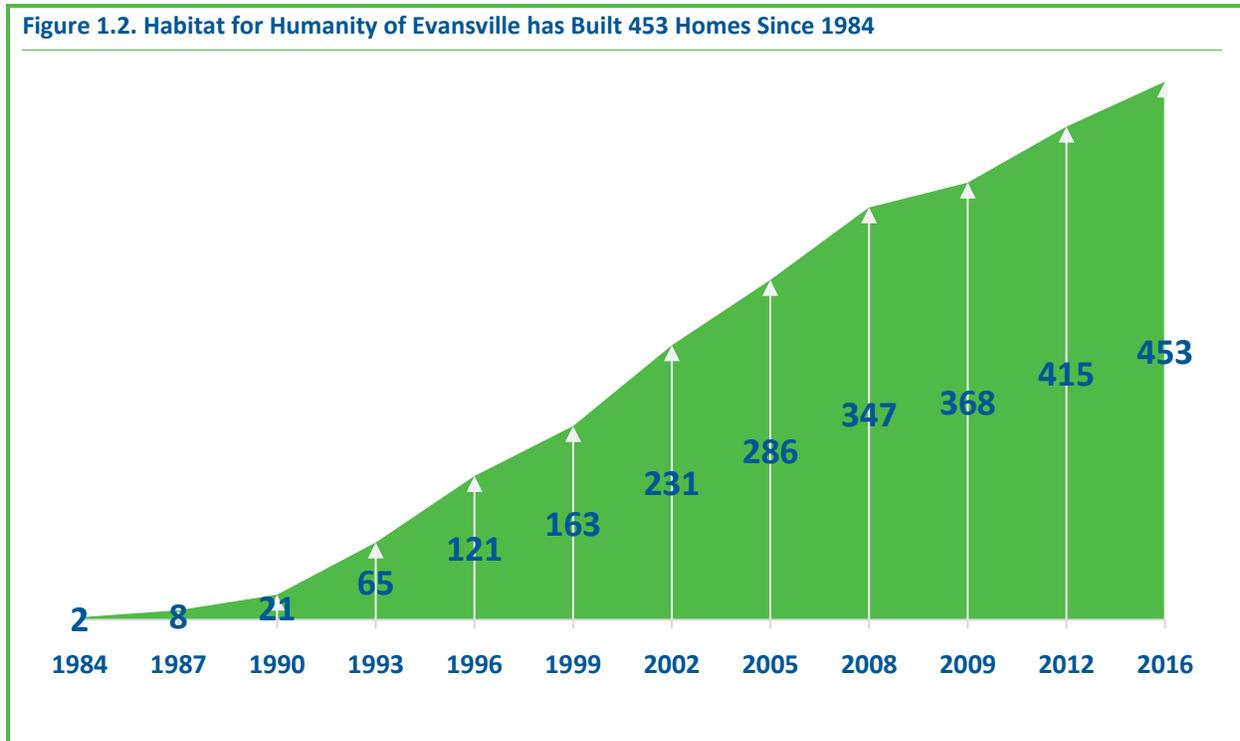
TRANSFORMING LIVES, CHANGING NEIGHBORHOODS— 2015-2018 STRATEGIC PLAN

The “Transforming Lives, Changing Neighborhoods” initiative is aligned with Habitat’s 2015-2018 strategic plan. Three overarching goals have been identified to guide this plan:

- 1 Empower families to become successful homeowners who are solid, stable, financially secure, civically engaged, and capable of properly maintaining their home
- 2 Build affordable, energy-efficient, low-maintenance homes that fit existing neighborhood aesthetics
- 3 Create a sustainable organization that mobilizes resources and stewards them faithfully

In partnership with Diehl Consulting Group (DCG), Habitat has identified a number of measurable strategies and indicators of success related to each of these goals, many of which are included as part of an annual evaluation design. The current impact study is designed to provide a more comprehensive, longitudinal picture of impact Habitat is having on homeowners and communities.

Figure 1.2. Habitat for Humanity of Evansville has Built 453 Homes Since 1984



PRIOR IMPACT EVALUATION

Although the 2016 impact study’s research questions are aligned to the goals of the 2015-2018 strategic plan, it should be noted that the current study is not the first time that Habitat for Humanity of Evansville has engaged in an intensive examination of its impacts on homeowners and communities. The 2008 Habitat for Humanity Impact Study, conducted by Dr. Iris Phillips, Dr. Stephanie Bennett, Dr. Marie Opatrny, Dr. Ronda Priest, and Dr. Mohammed Khayum under the auspices of the University of Southern Indiana Center for Applied Research proved extremely valuable as the current study was being planned and implemented. Given the prior study’s focus on local outcomes, it is fitting to include a summary of findings below as the foundation for the present study.

Impact on Habitat Homeowners

The 2008 Habitat for Humanity Impact Study concluded that well-being among homeowners improved after owning a Habitat home, as evidenced by increases in esteem, communication, emotional health, financial health, and education and work-related achievements. Decreases in dependence on assistance programs were also noted.

Impact on Habitat Neighborhoods

The 2008 Habitat for Humanity Impact Study found that Habitat Homeowners felt pride about their homes and were positive about their neighborhoods. Other neighborhood residents regarded Habitat for Humanity positively, though a misperception regarding qualifications for Habitat homeownership was noted. Importantly, the study also concluded that the organization’s positive impact is greater when homes are built in clusters than when individual, single-site building occurs.

Financial Impact on the Community

The 2008 Habitat for Humanity Impact Study noted that Habitat homes were concentrated in the 47713 zip code, where Habitat for Humanity accounted for nearly a quarter of all housing units built between 2000 and 2007. The study noted that since 1984, Habitat for Humanity of Evansville has built 13 homes per year on average, injected \$16.2 million of direct spending into the economy, created 193 jobs and \$7.5 million in employee compensation, produced \$25.3 million in output and accounted for \$650,000 in indirect business taxes. During this time, it was estimated that Habitat Homeowners benefited with tax savings approaching \$6 million.

These findings and conclusions were considered during the planning and implementation of the current study. In some cases, efforts were made to determine whether the organization is having the same impacts that were identified eight years earlier. In other cases, however, the focus of the current study differed from that of the 2008 study. Still, it is unlikely that the findings presented in this report will remain stable for an extended period of time. For this reason, it is recommended that Habitat consider conducting impact studies on some scale at least every five years.



THE 2016 IMPACT STUDY

Habitat for Humanity of Evansville officially launched the current study in March of 2016 in partnership with Diehl Consulting Group (DCG). This study utilized a mixed-methodological approach to explore three primary research questions:

- 1 Research Question 1: What impact has Habitat had on Habitat Homeowners?**
- 2 Research Question 2: What impact has Habitat had on neighborhoods/communities?**
- 3 Research Question 3: What barriers are Habitat Homeowners experiencing and how could they be better prepared to address these barriers?**

As a note, while the research questions are theoretically distinct, there is some intentional overlap in the content addressed by each question. For example, a Habitat Homeowner's increased ability to maintain his or her home is both an impact on the individual and the neighborhood in which the individual resides. Further, many of the barriers identified in the third research question address content that is also covered under the other research questions. While these questions provide structure to the report and analysis of progress toward specific goals, it should be noted that a complete understanding of Habitat's impact is best achieved by considering the research questions collectively.

Within the next section of the report, detailed methodology for addressing these research questions is presented. The following sections present detailed and summary findings related to each research question, and a summary of key findings is presented in the preceding section (Executive Summary).

Methodology

This section outlines the methodological approach employed to examine the impact of Habitat for Humanity on Habitat Homeowners and their neighbors, as well as to address the barriers that Habitat Homeowners face. Details of the methodology are included here so that they can be referenced in subsequent sections without including the same level of detail.



IMPACT STUDY PLANNING TEAM

Diehl Consulting Group (DCG) was intentional throughout the study to incorporate feedback from a variety of stakeholder groups. These efforts began with the formation of the Impact Study Planning Team (Planning Team), a group that met regularly throughout the study to establish core principles, guide methodology, vet preliminary findings, and liaise between the researchers and other stakeholder groups. The Planning Team was comprised of key representatives from Habitat for Humanity's staff and Board of Directors as well as current Habitat Homeowners.

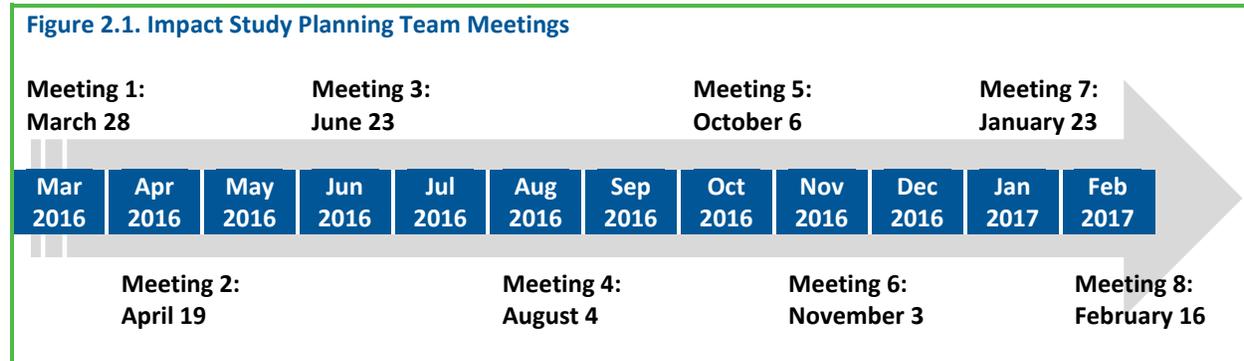
Table 2.1. Impact Study Planning Team

Beth Folz	Executive Director
Sister Jane Michele McClure	Major Gifts Officer
Donna Milam	Family Services Director
Andrea Ward	Volunteer Workforce Manager
Gail Knight Williams	Development Director
Jim Havens	Board of Directors
Sister Theresa Peck	Board of Directors
Stephen Ralph	Habitat Homeowner
Doris JoAnne Douglas	Habitat Homeowner
Dan Diehl	Diehl Consulting Group
Doug Berry	Diehl Consulting Group

During the initial meeting, the Planning Team collaboratively created the following principles for conducting the study:

- 1 **Methodology for this study should be grounded in research-based practice, building on prior impact studies and other research as appropriate.**
- 2 **Priority should be placed on the ease of data collection with an emphasis on replicable features that can be used in subsequent studies.**
- 3 **To the extent possible, this study should complement other work that is being conducted or has been conducted in the community.**
- 4 **This study should strive to recognize neighborhood aspirations, emphasizing what Habitat Homeowners and other neighborhood residents see as desirable outcomes.**

Meetings occurred monthly or bi-monthly throughout the study. Once implementation of the various study methods were fully underway, the team’s focus became review of interim results and recommendations for any midcourse adjustments to the study methodology. The Planning Team was also invited to review the final feasibility report and provide their endorsement prior to the final submission.

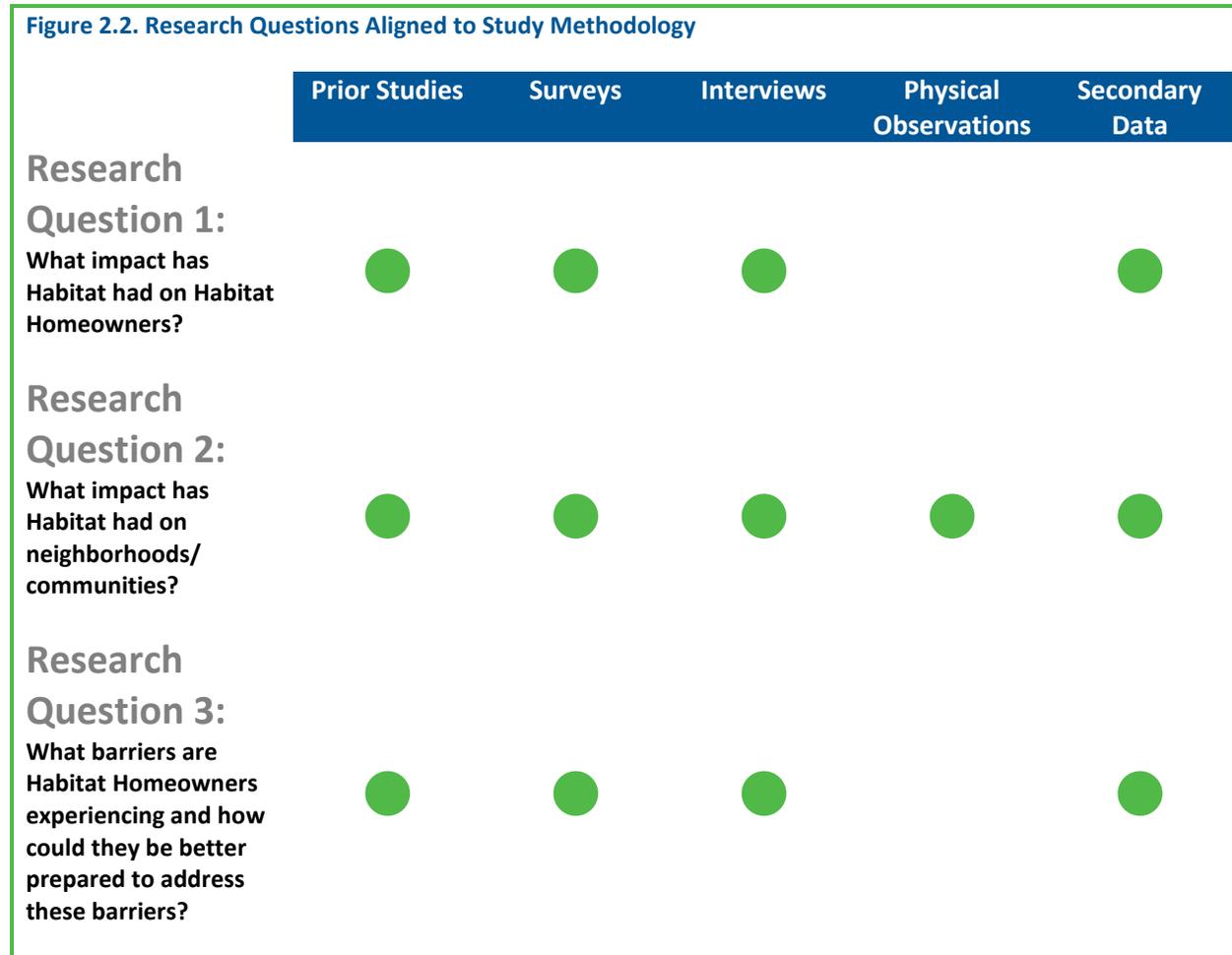


SUMMARY OF METHODOLOGY

A mixed-methodological approach was employed to examine the impact of Habitat for Humanity on Habitat Homeowners and other neighborhood residents, as well as to identify barriers that Habitat Homeowners face. First, prior impact studies and other relevant research were reviewed to establish best practices and benchmark data upon which to build. Specifically, review primarily focused on the Habitat for Humanity of Evansville 2008 Impact Study, the Habitat for Humanity of Minnesota 2015 Impact Study, the 2012 Glenwood Community Development Initiative, and instruments and procedures developed by Success Measures, a web-based subscription service for evaluation tools. This review guided the subsequent methods.

Surveys were mailed to all current Habitat Homeowners and a sample of their neighbors based on proximity to Habitat homes. Survey findings were triangulated with interviews of a sample of Habitat Homeowners and other neighborhood residents, as well as other key stakeholders within the community. Using instruments and established procedures published by Success Measures, physical observations were conducted of all Habitat homes and approximately 50% of the blocks on which Habitat homes have been built. Finally, secondary data sources were incorporated into the study as needed. These sources included the Vanderburgh County Assessor’s Office, application information from current and prior Habitat Homeowners, and records of delinquency and foreclosure.

As shown below, each of the study’s primary research questions were addressed by multiple data sources, allowing for the triangulation of findings and providing a comprehensive overview of Habitat for Humanity’s impact.





PRIOR STUDIES AND OTHER RESOURCES

Consistent with the Planning Team’s principle of grounding the study in research-based practice, findings and methodology from prior impact studies and other relevant resources were reviewed. The current study was not intended to be a replication of any prior work. However, opportunities for benchmarking were identified and considered as the current surveys and interview protocols were developed. The primary studies and resources informing methodology for this study included:

- 1 **Habitat for Humanity of Evansville 2008 Impact Study**
- 2 **Habitat for Humanity of Minnesota 2015 Impact Study**
- 3 **2012 Glenwood Community Development Initiative**
- 4 **Success Measures published instruments and procedures**

As a note, due to Habitat’s current subscription to the Success Measures data system and tools, particular emphasis was given to aligning the impact study with these resources wherever appropriate.



SURVEYS

Surveys targeted all current Habitat Homeowners and a sample of their neighbors based on proximity to Habitat homes. Details related to survey development, administration, and participation are provided below.

SURVEY DEVELOPMENT

Surveys were developed in collaboration with the Planning Team and with consideration of instruments that were used in previous research. Specific constructs comprising the Habitat Homeowner survey included economic situation, personal and family well-being, educational achievement, housing conditions and maintenance, neighborhood connectedness and satisfaction, crime and safety, and education and training. All survey items addressed the current perceptions held by Habitat Homeowners. In some cases, survey items also instructed respondents to rate their retrospective perceptions before moving into their homes.

The Neighborhood Resident survey was developed concurrently with the Habitat Homeowner survey and included many of the same items for comparison—namely around housing conditions and

maintenance, neighborhood connectedness and satisfaction, and crime and safety. In addition, this survey asked respondents to describe their interactions with and perceptions of Habitat Homeowners in their neighborhoods and Habitat for Humanity in general.

SURVEY ADMINISTRATION

For Habitat Homeowners, a census approach was utilized in which all current homeowners who completed the homeownership process with Habitat were mailed a survey (n=342 households). An intentional sampling procedure was employed to identify other residents based on their proximity to Habitat homes. The process for identifying this sample is outlined below:

- STEP 1.** Using mapping software available through the Vanderburgh County Assessor’s website (<http://www.vanderburghassessor.org>), all Habitat Homes were identified.
- STEP 2.** For each Habitat Home, up to three neighboring residences were identified. These included each of the next door neighbors as well as the residence directly across the street, as available.
- STEP 3.** The list of neighboring residences was examined to determine a) if any of the homes identified were, themselves, Habitat homes, and b) if any homes had been identified as a neighboring residence for more than one Habitat home. Residences meeting either of these criteria were removed from the list.
- STEP 4.** If no neighboring residences remained on the list for a Habitat home based on the actions taken in Step 3, the *next closest residence* to that home was identified. Steps 3 and 4 were repeated until at least one unique neighboring residence had been identified for all Habitat homes.

The only exception to this process involved homes in the New Haven subdivision. For these homes as a group, all neighbors within a reasonable proximity were included on the list. Ultimately, 381 neighboring residences identified through this process were determined to be occupied and deliverable.

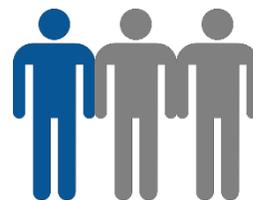
For both groups, an initial survey mailing was conducted in September 2016 and a follow-up mailing (to any non-respondents) was conducted in October 2016. Mailings included the survey and cover letter, a stamped and addressed return envelope, and instructions for receiving a \$10 Walmart gift card.

SURVEY PARTICIPATION

Habitat Homeowners

Among Habitat Homeowners, 34.5% of surveys were returned (118/342). This response rate is consistent with the response rate achieved in the Habitat for Humanity of Evansville 2008 Impact Study (29.9%).

Figure 2.3. More than One out of Three Current Habitat Homeowners Returned a Survey



Literature on survey research suggests that response rates alone are not sufficient indicators of the adequacy of data collection or the presence of non-response bias. Rather, it is recommended that the *representativeness* of the responding sample be the primary indicator of response adequacy.¹ In the present study, survey respondents were largely representative of all Habitat Homeowners in terms of information pertinent to this study. Newer homeowners were slightly overrepresented in the survey sample compared to those whose homes were built in 2000 or before, but the difference was marginal. Similarly, survey respondents were slightly more likely than Habitat Homeowners as a whole to have been above the 34th percentile of AMI at the time of application, though it is unlikely that this difference had meaningful implications for the study.

The demographic profile of Habitat Homeowner survey recipients highlights the large proportion of surveys completed by females. However, a review of all current Habitat Homeowners suggests that approximately 92% of homes are owned by females or married couples. As a result, there is evidence that survey respondents were highly representative of all Habitat Homeowners in terms of gender.

Additionally, more than one-quarter (28%) of survey respondents indicated that their parents had never owned their own home. This survey item was included for Habitat Homeowners as an operational definition of “generational poverty.” However, it is recognized that this item does not provide a complete picture of the respondent’s financial situation or the circumstances leading to it.

Table 2.2. Representativeness of Habitat Homeowner Survey Respondents

	All Habitat Homeowners	Habitat Homeowner Survey Respondents	Difference
2000 or before	41.5%	36.5%	5.0%
2001-2009	39.5%	40.0%	0.5%
2010 or since	18.9%	23.5%	4.6%
At or below 34% AMI	29.8%	25.6%	4.2%
Above 34% AMI	70.2%	74.4%	4.2%

Figure 2.4. Demographic Profile of Habitat Homeowner Survey Respondents

Mean Age	• 49.03
Predominant Gender	• 92% Female
Race	• 46% White • 47% Black • 7% Other
Highest Education	• 37% High School or Less • 51% Trade School or Associate’s • 12% Bachelor’s or Higher
Current Employment Status	• 68% Employed Full-time • 12% Receive Disability Benefits • 9% Employed Part-time • 8% Retired • 4% Unemployed

¹ Schouten, B., Cobben, F., & Bethlehem, J. (2009). Indicators for the representativeness of survey response. *Survey Methodology*, 35(1), 101-113.

Other Neighborhood Residents

Among other neighborhood residents, 27.6% of the invited participants returned a survey (105/381). Given their relative lack of affiliation with Habitat for Humanity, it was expected that the response rate for this group might lag the response rate among Habitat Homeowners.

A comparison of demographic profiles illuminates key differences between Habitat Homeowner survey respondents and their neighbors (responding to the survey). First, while most of the other neighborhood respondents are female, the gender distribution is not nearly as uneven for this group as for Habitat Homeowners. Second, though other neighborhood residents are only slightly older than Habitat Homeowners on average, they are considerably more likely to be retired. Finally, Habitat Homeowners—by definition—own their homes. In contrast, more than one-quarter (27%) of other neighborhood residents reported that they rented.

Figure 2.5. Demographic Profile of Neighborhood Resident Survey Respondents

Mean Age	• 53.15
Predominant Gender	• 63% Female
Race	• 62% White • 32% Black • 7% Other
Highest Education	• 48% High School or Less • 36% Trade School or Associate's • 16% Bachelor's or Higher
Current Employment Status	• 41% Employed Full-time • 15% Receive Disability Benefits • 7% Employed Part-time • 30% Retired • 7% Unemployed



Interviews supplemented the survey process and provided an opportunity to expand on the information gathered through surveys and other sources.

HABITAT HOMEOWNER AND OTHER NEIGHBORHOOD RESIDENT INTERVIEWS

Interviews were conducted with 25 Habitat Homeowners and 24 other community residents. The samples of interviewees were drawn from Habitat Homeowners and other residents who returned a survey. Specifically, invitations were mailed to all survey respondents with instructions for registering for an interview time slot. These interviews were limited to the first 25 individuals to register, and all interview participants received a \$10 Walmart gift card.

Interviews were conducted by phone in November of 2016. Content of the Habitat Homeowner interview protocol included perceptions of Habitat's impact on participants' economic situation and stability, personal safety, health, social connectedness, family interactions, and academic performance of children, if applicable. Participants also described challenges they have faced since becoming

homeowners and their perceptions of Habitat’s impact on their neighborhoods. Interviews with other residents also focused on Habitat’s impact on the neighborhood, with particular emphasis on physical conditions, crime and safety, and overall satisfaction.

KEY COMMUNITY STAKEHOLDER INTERVIEWS

As a complement to interviews conducted with Habitat Homeowners and other neighborhood residents, additional phone interviews were conducted with selected stakeholders in the community. Individuals were selected for these interviews based on their association with the neighborhoods in which Habitat builds homes, either as a resident or someone who works or otherwise provides services to the neighborhoods. Interviewees included representatives from neighborhood associations, schools, churches, the police department, and other organizations. In total, fourteen interviews were conducted with community stakeholders.

Table 2.3. Key Community Stakeholder Interviewees

Ronnettha Darrett	Lincoln School
Tamara Skinner	Glenwood Leadership Academy
Barbie Sandifer	Cedar Hall Community School
Kelley Coures	City of Evansville
Eric Krogman	Evansville Police Department
Jason Pagett	Evansville Police Department
Erik Belford	Evansville Police Department
Chris Cooke	United Neighborhoods of Evansville and City of Evansville
Bud Goodsen	STAR Neighborhood Association
Melissa Tines	Jacobsville Neighborhood Association
Watez Phelps	Ivy Tech Community College
Lucy Williams	Glenwood Neighborhood Association
Rev. Matthew Schilling	St. Paul’s Lutheran Church
Randy Garratt	Culver Neighborhood Association



PHYSICAL OBSERVATIONS

Physical observations of Habitat properties and the blocks on which they are located provided visual evidence in support of the data collected through surveys, interviews, and secondary sources. All interviews were conducted using protocols published by Success Measures. Additionally, all observers completed training that Success Measures provides related to the protocols. Details of each type of observation are provided below.

PARCEL OBSERVATIONS

All Habitat homes (n=435) were observed in the fall of 2016. Based on guidance from Success Measures, observations entailed features of the property that were visible from the street or sidewalk. All properties were photographed and ratings were provided according to the protocol published by Success Measures. Specifically, observations involved rating the condition of exterior features of the dwelling (i.e., roof, gutters, windows, exterior doors, siding/exterior walls, paint on the trim and walls, foundation, porches, and exterior lighting), features around the dwelling (i.e., detached garage or other structures, fencing, sidewalks, and driveways), garbage visible on the property, and the lawn and

landscaping. Raters noted any signage on the property and whether the dwelling appeared to be vacant. Finally, observers provided an overall rating of the exterior condition of the dwelling and the features around the dwelling. Examples of properties representing each of the rating categories are provided below.

Good and needs no maintenance or repair



Needs minor repairs only



Requires a limited number of major repairs



Requires comprehensive renovation



BLOCK OBSERVATIONS

Within the guidance provided by Success Measures, organizations are encouraged to make localized decisions with regard to their definitions of blocks. The Planning Team decided not to focus on census blocks because homes across the street from one another would be analyzed separately. Further, anticipating that the primary impact of a Habitat home would be on the properties nearest to it, the Planning Team suggested defining “block” as a single street (both sides of the street) within a census block. This definition resulted in the identification of 164 unique blocks containing Habitat homes. Using instruments and procedures published by Success Measures, 85 (52%) of these blocks were observed.

Block observations focused on the prevalence and upkeep of different types of structures contained on the block (e.g., single-family homes, multi-family homes, or commercial/industrial buildings), the prevalence and upkeep of spaces such as parks and vacant lots, the conditions of streets and sidewalks, the presence of garbage on the block, and the overall attractiveness of the block. All ratings were guided by training and examples provided through Success Measures.

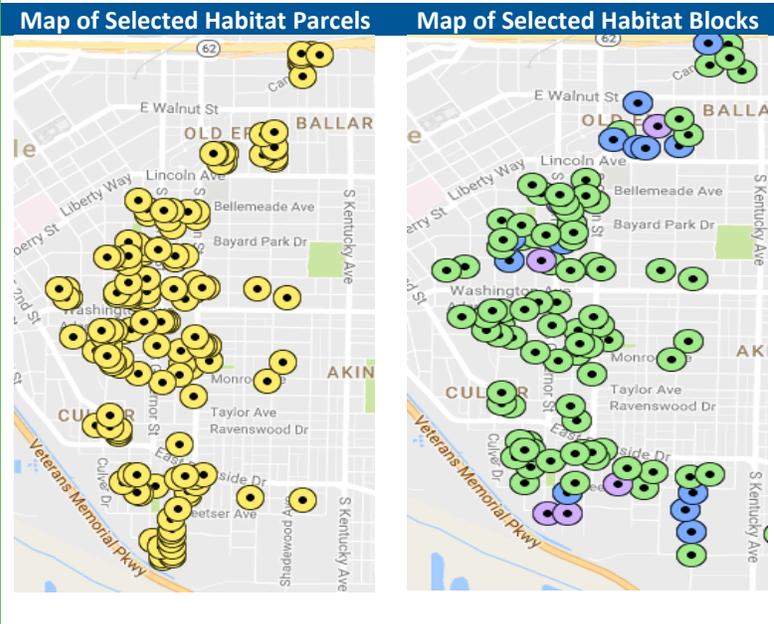
Figure 2.6. Example of an Observed Block

For observation purposes, “block” was defined as both sides of one street of a census block.



For both parcel and block observations, addresses of Habitat homes were uploaded into a geographic information system (GIS) to produce maps. Examples of these maps are included, though the maps represent only a portion of the Habitat homes and blocks that were observed.

Figure 2.7. GIS Mapping Software Used for Parcel and Block Observations





SECONDARY DATA

Three sources of secondary data were pivotal to the impact study. Sources are included below with brief descriptions of how they were used.

Vanderburgh County Assessor's Website

Information from the assessor's website was collected for all Habitat homes and other neighborhood residents receiving a survey. This information was primarily used to control for differences between Habitat homeowners and their neighbors.

Habitat Application Data

Application data were extracted from physical files for all Habitat Homeowners, as available. Key information included housing and marital status at the time of application as well as household income and debts. This information informed area median income (AMI) percentiles which served as disaggregating factors throughout the study.

Delinquency and Foreclosure Records

Delinquency and foreclosure records were used to operationally define challenges that Habitat Homeowners could face. By exploring different metrics related to delinquency and foreclosure as well as factors that are associated, information for addressing barriers emerged.

Research Question 1: What impact has Habitat had on Habitat Homeowners?

The first research question was addressed through surveys and interviews with Habitat Homeowners. Specific constructs assessed under this research question include:

- 1 **ECONOMIC SITUATION**—includes an examination of income, healthy financial behaviors, employment, housing costs, and dependence on assistance programs
- 2 **PERSONAL AND FAMILY WELL-BEING**—includes measures of mental, emotional, spiritual, and physical health
- 3 **EDUCATIONAL ACHIEVEMENT**—includes educational progress made by children and adult family members living in the home

Within each construct, data gathered through surveys and interviews are triangulated and key findings are summarized. It should be noted that, in many cases, survey responses have been presented as an aggregate as well as by selected subgroups. Specifically, survey results in this section have been disaggregated by the year the Habitat Home was built (2000 or before, 2001-2009, or 2010 or since) and the Habitat Homeowner's household income as a percentage of the region's annual median income (AMI) at the time they moved into the home (At or below 34% AMI, Above 34% AMI). Statistically significant differences in survey responses from these subgroups are noted throughout.



ECONOMIC SITUATION

SUMMARY

Approximately half of all survey respondents reported that their household income had increased since becoming a homeowner, and this percentage increased as time in the home increased. Meanwhile, Habitat Homeowners as a group reported that they had improved or maintained healthy levels of financial behaviors such as saving for the future, using a bank account, using a budget or spending plan, paying bills on time, living on less than their income, and maintaining an emergency fund. More than one-third of survey respondents improved their employment since becoming homeowners, and the majority of respondents receiving assistance prior to becoming a homeowner were no longer receiving the assistance (with Medicaid/Hoosier Healthwise being the lone exception). Finally, more than eight out of ten survey respondents reported that they could not have afforded their home without help from Habitat for Humanity.

Survey participants categorized their household income at the time of survey completion as well as prior to moving into their homes according to the following ranges:

- Less than \$12,900
- \$12,901-\$15,999
- \$16,000-\$20,199
- \$20,200-\$24,299
- \$24,300-\$28,399
- \$28,400-\$32,599
- \$32,600-\$36,699
- \$36,700-\$40,599
- \$40,600 or more

Because many of the ranges listed above exceed \$4,000, it is important to note that household income could have increased or decreased since becoming a homeowner without moving into a different income category for the survey item. Still, nearly half (49.6%) of responding Habitat Homeowners increased their household income by at least one range category. Understandably, this rate was significantly higher among Habitat Homeowners whose homes were built longer ago compared to those whose homes were built in the six years prior to the survey administration.

Table 3.1. Change in Household Income Since Before Becoming a Habitat Homeowner

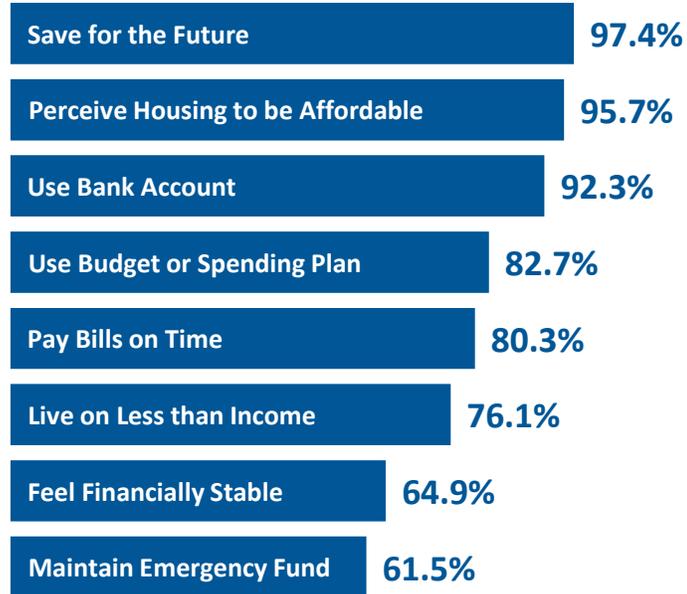
	Decreased Income Range	No Change in Income Range	Increased Income Range	N
All Respondents	17.7%	32.7%	49.6%	113
2000 or before	30.8%	7.7%	61.5%	39
2001-2009	8.7%	34.8%	56.5%	46
2010 or since	14.3%	64.3%	21.4%	28
At or below 34% AMI	18.2%	36.4%	45.5%	22
Above 34% AMI	14.5%	37.1%	48.4%	62

A chi-square analysis revealed statistically significant differences between the year groupings in terms of the likelihood of increasing income range, $X^2(4, N = 113) = 28.15, p < .01$.

In addition to this survey item, Habitat Homeowners participating in interviews were asked to describe the impact that Habitat for Humanity (Habitat) has had on their economic situation and stability. Interviewees almost unanimously (96%) described positive impacts of Habitat on their economic situations, though the exact responses varied. For example, interviewees described that their mortgage payments are more affordable (than their prior rent payment) and consistent, while others noted that they paid less in utilities. Interviewees described the stability that homeownership provides them and noted that it is now easier to pursue education and/or find a job. Other interviewees described specific skills that Habitat has helped them develop, such as budgeting and

Figure 3.1. Habitat Homeowners Reported Improved Financial Habits

Percentages reflect Habitat Homeowners who improved or maintained agreement with each survey item from retrospective baseline to the current state.



building equity. These responses were consistent with a number of survey items addressing healthy financial behaviors and other factors. Specifically, survey respondents indicated their level of agreement with the following items before becoming a Habitat Homeowner and currently (i.e., at the time of survey completion). The percentage of respondents who improved or maintained agreement is presented by item to the right and within the following tables.

Table 3.2. “I seem to have little or no problem paying my bills on time.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	72.6%	84.6%	80.3%	117
2000 or before	78.0%	78.0%	73.2%	41
2001-2009	68.8%	91.7%	87.5%	48
2010 or since	71.4%	82.1%	78.6%	28
At or below 34% AMI	78.3%	78.3%	78.3%	23
Above 34% AMI	69.4%	87.1%	77.4%	62

Table 3.3. “I feel it is important to save for the future.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	96.6%	99.1%	97.4%	116
2000 or before	95.2%	97.6%	97.6%	42
2001-2009	95.7%	100%	97.9%	47
2010 or since	100%	100%	96.3%	27
At or below 34% AMI	91.3%	95.7%	95.7%	23
Above 34% AMI	98.3%	100%	96.7%	60

Table 3.4. “I feel like I am financially stable.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	51.4%	65.8%	64.9%	111
2000 or before	44.4%	58.3%	55.6%	36
2001-2009	52.1%	68.8%	68.8%	48
2010 or since	59.3%	70.4%	70.4%	27
At or below 34% AMI	43.5%	43.5%	47.8%	23
Above 34% AMI	57.4%	68.9%	65.6%	61

Table 3.5. “I use a personal budget or spending plan.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	65.5%	83.6%	82.7%	110
2000 or before	60.5%	81.6%	78.9%	38
2001-2009	69.6%	82.6%	84.8%	46
2010 or since	65.4%	88.5%	84.6%	26
At or below 34% AMI	59.1%	72.7%	72.7%	22
Above 34% AMI	69.0%	84.5%	82.8%	58

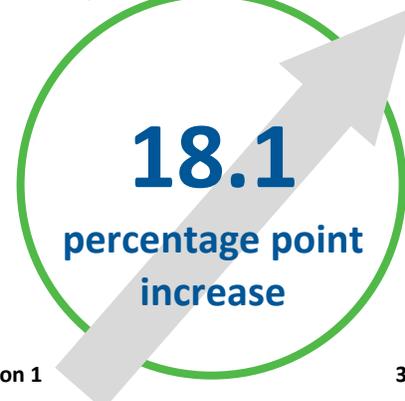
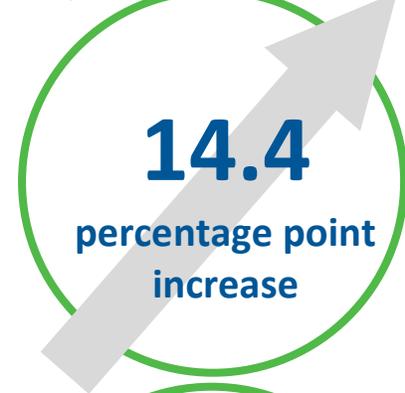
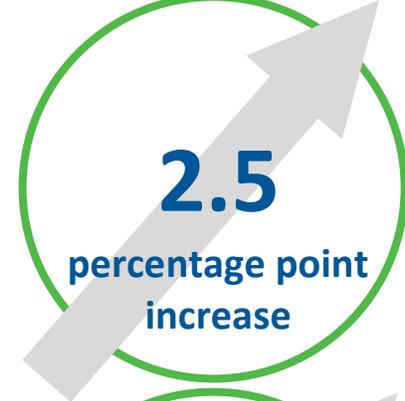


Table 3.6. “I maintain an emergency fund for unexpected expenses (job loss, sickness, etc.)”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	37.6%	58.1%	61.5%	117
2000 or before	45.2%	59.5%	61.9%	42
2001-2009	33.3%	62.5%	64.6%	48
2010 or since	33.3%	48.1%	55.6%	27
At or below 34% AMI	27.3%	40.9%	45.5%	22
Above 34% AMI	37.1%	59.7%	62.9%	62



Table 3.7. “I use a bank account.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	89.7%	92.3%	92.3%	117
2000 or before	85.4%	90.2%	90.2%	41
2001-2009	89.6%	93.8%	93.8%	48
2010 or since	96.4%	92.9%	92.9%	28
At or below 34% AMI	81.8%	86.4%	90.9%	22
Above 34% AMI	95.2%	93.5%	91.9%	62



Table 3.8. “The amount I spend on living expenses is less than my total income.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	69.2%	76.1%	76.1%	117
2000 or before	72.1%	67.4%	69.8%	43
2001-2009	70.8%	81.3%	79.2%	48
2010 or since	61.5%	80.8%	80.8%	26
At or below 34% AMI	52.2%	56.5%	56.5%	23
Above 34% AMI	75.4%	83.6%	82.0%	61



A chi-square analysis revealed statistically significant differences between the AMI groupings in terms of improvements related to this indicator, $\chi^2(1, N = 84) = 5.78, p < .05$.

Table 3.9. “My housing is affordable.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	62.1%	95.7%	95.7%	116
2000 or before	69.0%	97.6%	100%	42
2001-2009	63.0%	95.7%	95.7%	46
2010 or since	50.0%	92.9%	89.3%	28
At or below 34% AMI	60.9%	100%	100%	23
Above 34% AMI	57.4%	93.4%	91.8%	61



Interestingly, while the majority of Habitat Homeowners reported that their monthly housing costs *not including utilities* were lower than what they paid before moving into their homes, only one-third reported that their utility bills were lower. However, caution is encouraged when interpreting the comparison of utility bills for a number of reasons. First, many survey respondents—when describing their payments before becoming homeowners—were referencing a time period more than two decades earlier. In fact, while not a statistically significant difference, respondents who had been in their homes for the longest period of time were the least likely to report that their current utility bills are lower. To the extent that the cost of utilities has changed over time, then, limitations to this comparison should be acknowledged. Second, as described under the second research question, nearly two-thirds of Habitat Homeowners indicated that their home has more living space than their prior residence. The size of a structure is likely to influence utility costs despite the efficiency of materials used to build the structure.

Table 3.10. Monthly housing costs not including utilities (mortgage payments, property taxes, insurance, rent)

	A lot higher than before	A little higher than before	About the same	A little lower than before	A lot lower than before	Total lower than before	N
All Respondents	10.1%	21.8%	12.6%	23.5%	31.9%	55.5%	119
2000 or before	13.6%	31.8%	13.6%	15.9%	25.0%	40.9%	44
2001-2009	10.2%	14.3%	12.2%	22.4%	40.8%	63.3%	49
2010 or since	3.8%	19.2%	11.5%	38.5%	26.9%	65.4%	26
At or below 34% AMI	9.1%	40.9%	4.5%	4.5%	40.9%	45.5%	22
Above 34% AMI	9.7%	11.3%	12.9%	35.5%	30.6%	66.1%	62

Table 3.11. Utility bills (water, electricity)

	A lot higher than before	A little higher than before	About the same	A little lower than before	A lot lower than before	Total lower than before	N
All Respondents	22.9%	22.0%	21.2%	16.9%	16.9%	33.9%	118
2000 or before	25.6%	20.9%	23.3%	14.0%	16.3%	30.2%	43
2001-2009	24.5%	24.5%	18.4%	14.3%	18.4%	32.7%	49
2010 or since	15.4%	19.2%	23.1%	26.9%	15.4%	42.3%	26
At or below 34% AMI	36.4%	22.7%	22.7%	4.5%	13.6%	18.2%	22
Above 34% AMI	19.0%	22.2%	20.6%	25.4%	12.7%	38.1%	63

HABITAT HOMEOWNERS SAID:

Great program to help one get/become a homeowner. Gain very good friendships, affordable housing, learn a lot about upkeep of a home. Learn about building a home, budget, financial workshops [are] very beneficial.

More than a third of surveyed Habitat Homeowners indicated that their employment situation or the employment of a family member had improved since owning their home. Further, survey respondents were asked to validate their responses to this question by providing a written description of any employment changes. The list to the right is not exhaustive but provides representative ideas of the types of improvements survey respondents reported.

Table 3.12. “Have you or any other family members improved your employment since owning your Habitat home?”

	No	Yes	N
All Respondents	62.5%	37.5%	120
2000 or before	59.1%	40.9%	44
2001-2009	59.2%	40.8%	49
2010 or since	74.1%	25.9%	27
At or below 34% AMI	70.8%	29.2%	24
Above 34% AMI	63.9%	36.1%	61

More than 1 out of every 3 Habitat Homeowners reported improved employment within their families

- “Went from minimum wage to above minimum wage employment.
- “The mortgage rate allows me financial freedom to schedule work in such a way that accommodates supporting and being with my children.
- “McDonald's to a doctor's office.
- “I work with the United States Postal Service now, I published a children's book.
- “I still work with same company, just been promoted a few times since I moved into my Habitat home.
- “I have become training director at my job, it pays a little better than just waiting tables.
- “I have a job I can retire from.
- “I received a pay raise from my employer and my son found a job.
- “I got promoted from being a teacher to being Program Director.
- “I feel better about working.

HABITAT HOMEOWNERS SAID:

It's more than just getting an affordable home that your children can feel stable growing up in. It's about learning responsibility and the rewards that come with stability and maturity.

Another metric of interest related to the economic situation of Habitat Homeowners is the extent to which they are dependent on different financial programs. The particular programs identified by the study's planning team included food stamps or other food assistance (received by 42.9% of Habitat Homeowners prior to moving into their homes), rent assistance (26.9%), welfare assistance (17.8%), Medicaid/Hoosier Healthwise (53.8%), Children's Health Insurance Program (16.0%), supplemental security income (12.0%), and utility bill assistance (39.5%).

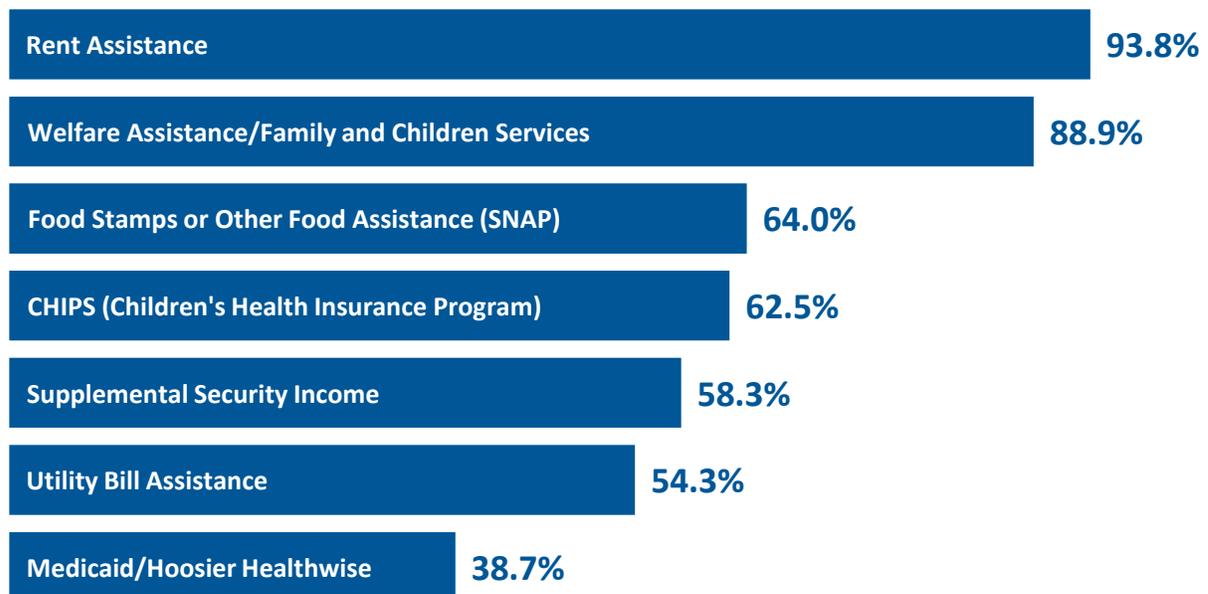
Regarding assistance programs, the central question for this study was:

Of the families who received assistance before becoming Habitat Homeowners, how many no longer received the assistance at the time of the study?

The decline in dependence on assistance programs is demonstrated in the figure below. Next, detailed results are presented for each program in the tables that follow.

Figure 3.2. Habitat Homeowners Reduced Dependence on Assistance Programs

Percentages reflect Habitat Homeowners who do not currently receive the listed assistance out of those receiving the assistance prior to owning their homes.



HABITAT HOMEOWNERS SAID:

A Habitat home is so much more than a home, it's all the people that work so hard to see you have a home. It's such a blessing.

Table 3.13. Food Stamps or Other Food Assistance (SNAP)

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	42.9%	21.0%	64.0%	119
2000 or before	63.6%	18.2%	77.8%	44
2001-2009	24.5%	16.3%	66.7%	49
2010 or since	42.3%	34.6%	27.3%	26
At or below 34% AMI	45.5%	31.8%	40.0%	22
Above 34% AMI	39.7%	29.4%	56.0%	63

A chi-square analysis revealed statistically significant differences between the year groupings in terms of the likelihood of transitioning off of this assistance, $X^2 (2, N = 50) = 8.70, p < .05$. However, caution should be used when drawing conclusions based on this finding due to a) the potential for policy changes related to this assistance across years and b) the fact that earlier Habitat homeowners have had longer to transition off of the assistance.

**Table 3.14. Rent Assistance**

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	26.9%	5.9%	93.8%	119
2000 or before	44.4%	9.1%	95.0%	44
2001-2009	14.6%	2.0%	85.7%	49
2010 or since	19.2%	7.7%	100%	26
At or below 34% AMI	38.1%	4.5%	87.5%	22
Above 34% AMI	20.6%	9.5%	92.3%	63

**Table 3.15. Welfare Assistance/Family and Children Services**

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	17.8%	2.6%	88.9%	45
2000 or before	33.3%	0.0%	100%	47
2001-2009	10.6%	6.4%	60.0%	26
2010 or since	3.8%	0.0%	100%	118
At or below 34% AMI	22.7%	4.8%	75.0%	21
Above 34% AMI	13.1%	3.3%	87.5%	63

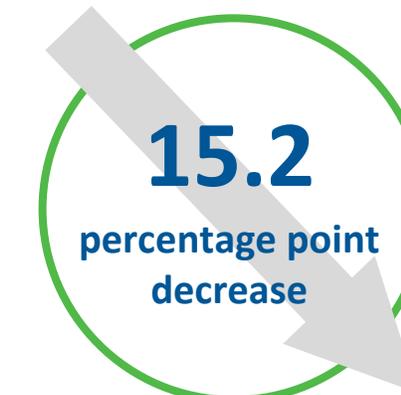
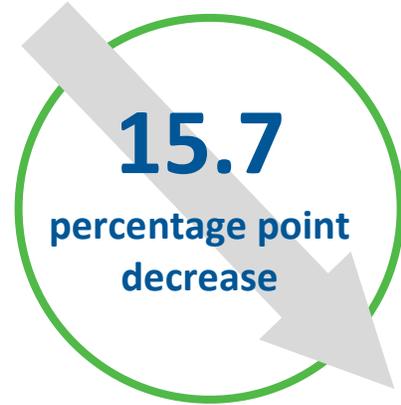


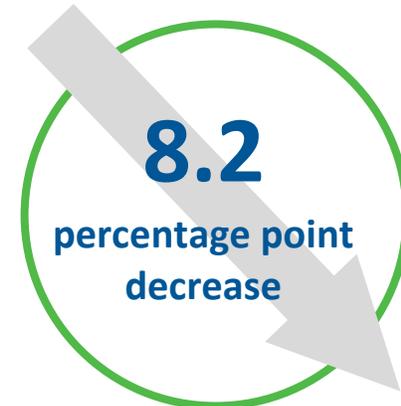
Table 3.16. Medicaid/Hoosier Healthwise

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	53.8%	38.1%	38.7%	118
2000 or before	68.2%	32.6%	64.3%	43
2001-2009	40.8%	36.7%	20.0%	49
2010 or since	53.8%	50.0%	14.3%	26
At or below 34% AMI	63.6%	50.0%	28.6%	22
Above 34% AMI	52.4%	39.7%	33.3%	61

A chi-square analysis revealed statistically significant differences between the year groupings in terms of the likelihood of transitioning off of this assistance, $X^2 (2, N = 62) = 14.19, p < .01$. However, caution should be used when drawing conclusions based on this finding due to a) the potential for policy changes related to this assistance across years and b) the fact that earlier Habitat homeowners have had longer to transition off of the assistance.

**Table 3.17. CHIP (Children's Health Insurance Program)**

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	16.0%	7.8%	62.5%	116
2000 or before	25.0%	7.1%	77.8%	42
2001-2009	4.1%	6.1%	0.0%	49
2010 or since	23.1%	12.0%	60.0%	25
At or below 34% AMI	9.1%	4.8%	100%	22
Above 34% AMI	20.6%	9.7%	58.3%	63

**Table 3.18. Supplemental Security Income**

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	12.0%	11.0%	58.3%	118
2000 or before	11.6%	18.2%	50.0%	44
2001-2009	10.4%	4.1%	80.0%	49
2010 or since	15.4%	12.0%	33.3%	25
At or below 34% AMI	4.8%	9.1%	100%	22
Above 34% AMI	15.9%	11.1%	60.0%	63

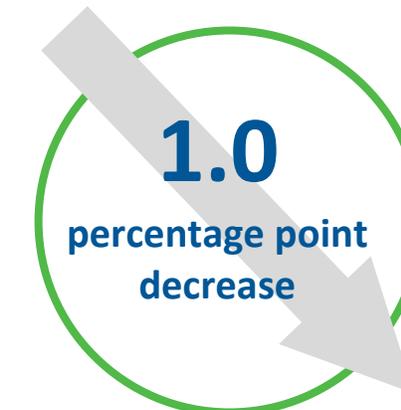
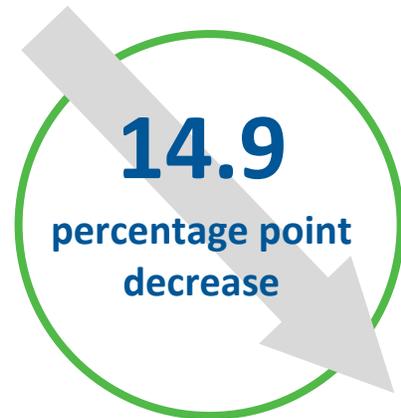


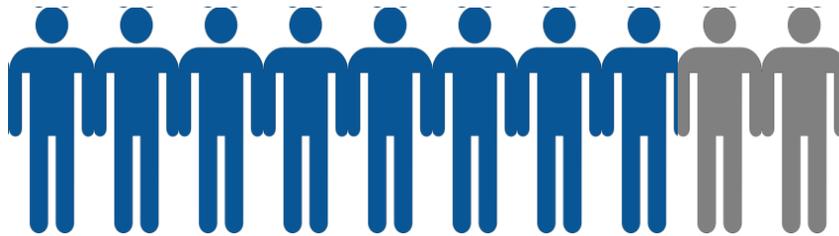
Table 3.19. Utility Bill Assistance

	Prior Percent Receive	Current Percent Receive	Prior Recipients that No Longer Receive	N
All Respondents	39.5%	24.6%	54.3%	118
2000 or before	48.9%	29.5%	57.1%	44
2001-2009	29.2%	14.6%	64.3%	48
2010 or since	42.3%	34.6%	36.4%	26
At or below 34% AMI	40.9%	31.8%	55.6%	22
Above 34% AMI	40.3%	25.8%	44.0%	63



Finally, Habitat Homeowners attributed their ability to own their own homes in a large part to Habitat for Humanity. This perception was consistent regardless of when the home was built or the income level of the family before becoming Habitat Homeowners.

More than 8 out of 10 Habitat Homeowners could not have afforded their homes without help from Habitat for Humanity

**Table 3.20. "I could not have owned my own home without help from Habitat for Humanity."**

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	3.3%	13.3%	35.0%	48.3%	83.8%	120
2000 or before	9.3%	9.3%	25.6%	55.8%	81.4%	43
2001-2009	0.0%	18.4%	44.9%	36.7%	81.6%	49
2010 or since	0.0%	10.7%	32.1%	57.1%	89.3%	28
At or below 34% AMI	0.0%	18.2%	50.0%	31.8%	81.8%	22
Above 34% AMI	3.2%	15.9%	30.2%	50.8%	81.0%	63

HABITAT HOMEOWNERS SAID:

It is a life changing experience and I am so thankful for Habitat of Evansville for blessing me with a home.



PERSONAL AND FAMILY WELL-BEING

SUMMARY

Four out of five Habitat Homeowners agreed that they feel better about themselves than they did before becoming a homeowner. Further, survey respondents reported improvements in their families' relative happiness and level of emotional stress since becoming homeowners. Spiritually, though there was little change reported regarding the frequency of attending faith-based activities, three out of four survey respondents reported that their association with Habitat has helped them to experience a personal spiritual growth. Regarding physical health, just over a quarter of Habitat Homeowners reported that their health has improved since before moving into their homes. However, key differences were observed in the extent to which respondents attributed health changes to their homeownership. Specifically, individuals experiencing improved health were more likely (84%) to associate the change with homeownership than were individuals experiencing health declines (37%).

The majority of survey respondents agreed that their self-esteem and spirituality improved through their association with Habitat.

HABITAT HOMEOWNERS SAID:

It helped me come out of my shell. I feel more comfortable talking to people. It helped socially.

Table 3.21. "I feel better about myself than I did before becoming a Habitat homeowner."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	8.3%	11.7%	41.7%	38.3%	80.0%	120
2000 or before	8.9%	11.1%	51.1%	28.9%	80.0%	45
2001-2009	6.4%	10.6%	38.3%	44.7%	83.0%	47
2010 or since	10.7%	14.3%	32.1%	42.9%	75.0%	28
At or below 34% AMI	25.0%	12.5%	45.8%	16.7%	62.5%	24
Above 34% AMI	3.2%	15.9%	33.3%	47.6%	81.0%	63

Table 3.22. "My association with Habitat has helped me to experience a personal spiritual growth."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	5.0%	19.0%	48.8%	27.3%	76.0%	121
2000 or before	6.7%	11.1%	57.8%	24.4%	82.2%	45
2001-2009	4.2%	25.0%	45.8%	25.0%	70.8%	48
2010 or since	3.6%	21.4%	39.3%	35.7%	75.0%	28
At or below 34% AMI	12.5%	29.2%	41.7%	16.7%	58.3%	24
Above 34% AMI	1.6%	22.2%	42.9%	33.3%	76.2%	63

Other improvements in personal and family well-being are described in the detailed survey results below and validated by homeowner quotations. Further, interview participants noted positive impacts on family interactions that have resulted from homeownership. Specifically, interviewees described hosting family meals and other gatherings, more space and privacy for all family members, family pride in the home, and a more stable home environment in general.

Table 3.23. “We seem to be happier with our lives than many families we know.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	62.6%	71.3%	70.4%	115
2000 or before	64.3%	66.7%	64.3%	42
2001-2009	54.3%	69.6%	69.6%	46
2010 or since	74.1%	81.5%	81.5%	27
At or below 34% AMI	61.9%	71.4%	71.4%	21
Above 34% AMI	57.4%	68.9%	68.9%	61

Table 3.24. “Our family is under a lot of emotional stress.”

	Prior Percent Agree	Current Percent Agree	Decreased or Maintained Disagreement	N
All Respondents	40.0%	30.4%	69.6%	115
2000 or before	34.1%	26.8%	70.7%	41
2001-2009	41.3%	28.3%	71.7%	46
2010 or since	46.4%	39.3%	64.3%	28
At or below 34% AMI	39.1%	34.8%	34.8%	23
Above 34% AMI	40.0%	31.7%	31.7%	60

NOTE: For this survey item, disagreement represents the desired response.

Table 3.25. “My family attends faith-based activities frequently.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	66.7%	67.6%	66.7%	108
2000 or before	56.4%	56.4%	56.4%	39
2001-2009	69.8%	76.7%	74.4%	43
2010 or since	76.9%	69.2%	69.2%	26
At or below 34% AMI	66.7%	61.9%	66.7%	21
Above 34% AMI	66.1%	66.1%	64.3%	56

HABITAT HOMEOWNERS SAID:

My child is not ashamed to invite friends over.

It gives people a chance to work for something and be proud—it’s mine.

Once I tell others how I achieved [owning my Habitat home], it gives them a better understanding of how they can achieve the same things. It gives them hope.

We have a grounded commitment that we are where we belong; it strengthened our resolve. It took a lot of faith to turn over control to Habitat.

HABITAT HOMEOWNERS SAID:

I can say “welcome to my home.” Makes me feel good. I feel like I can plant my feet in the community.

Regarding physical health, the largest group of Habitat Homeowners reported that their health was “about the same” as it was prior to moving into their home. However, among the 27.3% of homeowners who indicated that their health had improved, a clear majority (84.4%) indicated that their new home was at least “somewhat” associated to the improvements. In contrast, only 37.1% of homeowners whose health had declined associated the decline with homeownership. Habitat Homeowners participating in interviews echoed the sentiment that homeownership has been good for their health. The largest group of responses involved emotional factors such as reduced stress and increased peace of mind. Others mentioned physical factors such as central air, the home being single story, and the lack of mold/mildew as contributors to improved health. One participant attributed weight loss to increased activity in the neighborhood.

Table 3.26. “Overall, how has your health changed since moving into your Habitat home?”

	Much better	A little better	About the same	A little worse	Much worse	Total better	N
All Respondents	14.0%	13.2%	41.3%	23.1%	8.3%	27.3%	121
2000 or before	13.6%	13.6%	29.5%	34.1%	9.1%	27.3%	44
2001-2009	12.2%	8.2%	51.0%	20.4%	8.2%	20.4%	49
2010 or since	17.9%	21.4%	42.9%	10.7%	7.1%	39.3%	28
At or below 34% AMI	20.8%	0.0%	33.3%	33.3%	12.5%	20.8%	24
Above 34% AMI	11.3%	14.5%	46.8%	19.4%	8.1%	25.8%	62

Table 3.27. “To what extent has your new home played a role in any changes to your health or how you take care of yourself?”—Participants Reporting Improved Health

	A great deal	Somewhat	Not very much	Not at all	At least somewhat	N
All Respondents	56.3%	28.1%	15.6%	0.0%	84.4%	32
2000 or before	45.5%	36.4%	18.2%	0.0%	81.8%	11
2001-2009	70.0%	20.0%	10.0%	0.0%	90.0%	10
2010 or since	54.5%	27.3%	18.2%	0.0%	81.8%	11
At or below 34% AMI	60.0%	40.0%	0.0%	0.0%	100%	5
Above 34% AMI	56.3%	25.0%	18.8%	0.0%	81.2%	16

NOTE: Analyses included only participants reporting that their health was “A little better” or “Much better” in the previous item.

Table 3.28. “To what extent has your new home played a role in any changes to your health or how you take care of yourself?”—Participants Reporting Declined Health

	A great deal	Somewhat	Not very much	Not at all	At least somewhat	N
All Respondents	8.6%	28.6%	20.0%	42.9%	37.1%	35
2000 or before	5.6%	27.8%	16.7%	50.0%	33.3%	18
2001-2009	0.0%	38.5%	23.1%	38.5%	38.5%	13
2010 or since	50.0%	0.0%	25.0%	25.0%	50.0%	4
At or below 34% AMI	0.0%	30.0%	20.0%	50.0%	30.0%	10
Above 34% AMI	18.8%	25.0%	31.3%	25.0%	43.8%	16

NOTE: Analyses included only participants reporting that their health was “A little worse” or “Much worse” in the previous item.



EDUCATIONAL ACHIEVEMENT

SUMMARY

Educational achievements were described for both children and adults living in Habitat homes. Collectively, nearly 42% of survey respondents described educational successes on some level. The majority of children living in Habitat homes reportedly demonstrated satisfactory school performance, behavior, and attendance. In addition, most children reportedly progressed normally through each grade level, and all children who were identified as needing to improve in school reportedly did so. Based on survey responses, the graduation rate among children living in Habitat homes approached 88%, exceeding the official graduation rates for local public schools overall (ranging from 77% to 87% between 2007 and 2016).

Survey respondents described educational achievements of children and adults in the household since becoming homeowners. The list to the right is not exhaustive but provides representative examples of the achievements cited by survey respondents. In total, 41.7% of Habitat Homeowners reported that they or someone else in their family had started or completed higher education or training since owning their homes.

Table 3.29. “Have you or any other family members started or completed higher education or training programs since owning your Habitat house?”

	No	Yes	N
All Respondents	58.3%	41.7%	120
2000 or before	55.8%	44.2%	43
2001-2009	55.1%	44.9%	49
2010 or since	67.9%	32.1%	28
At or below 34% AMI	37.5%	62.5%	24
Above 34% AMI	60.7%	39.3%	61

HABITAT HOMEOWNERS SAID:

I became a homeowner, went to college, got my Master’s degree, gave my children a stable home [and] security. I didn’t have to worry about housing while pursuing an education.

Nearly 42% of Habitat Homeowners described educational achievements within their families

- “ Completed 2 Associates Degrees (2007) Accounting (my chosen field) & Business Management. I’m currently in Accounts Receivable.
- “ I received my Associates of Applied Science.
- “ I was able to attend college for my bachelors and then masters.
- “ My 3 daughters graduated high school, on to college.
- “ My oldest son is graduating next May 2017, my youngest is sophomore right now and has a plan to go to Purdue after high school.
- “ Since moving into my home I have been able to complete Math & English classes. Also the Qualified Medication Assistant course offered at Ivy Tech.
- “ Sons graduated from high school and one graduated from college.
- “ Earned BSW, MSW, LSW, and CSN

Regarding the academic performance of children living in Habitat homes, most survey respondents reported satisfactory school performance, behavior, and attendance, as well as normal progression through each grade. All children who were identified as needing to improve in school reportedly did so. Interviews with Habitat Homeowners supported these findings. When directly asked about the impact of homeownership on school performance, interviewees pointed to benefits such as having stability, a routine, and a comfortable place to do homework. Others reported improvements in their children's devotion to study time, self-sufficiency and peer relations.

Table 3.30. Overall School Performance

	Total School-Aged Children	Satisfactory School Performance	Satisfactory School Behavior	Satisfactory School Attendance	Progressed Normally through Each Grade
All Respondents	236	64.4%	55.5%	66.9%	62.3%
2000 or before	126	58.7%	52.4%	60.3%	55.6%
2001-2009	81	69.1%	63.0%	77.8%	70.4%
2010 or since	29	75.9%	48.3%	65.5%	69.0%
At or below 34% AMI	58	48.3%	36.2%	48.3%	46.6%
Above 34% AMI	100	76.0%	73.0%	85.0%	75.0%

Table 3.31. Overall School Improvement

	Total School-Aged Children who Needed to Improve in School Overall	Needed to Improve and Improved
All Respondents	62	100%
2000 or before	32	87.5%
2001-2009	24	100%
2010 or since	6	100%
At or below 34% AMI	12	100%
Above 34% AMI	27	100%

Table 3.32. High School Graduation

	Total Children Old Enough to Graduate High School	High School Graduation Rate
All Respondents	97	87.6%
2000 or before	62	87.1%
2001-2009	33	87.9%
2010 or since	2	100%
At or below 34% AMI	24	75.0%
Above 34% AMI	35	80.0%

HABITAT HOMEOWNERS SAID:

It's truly a great program. Low payments. So you can attend school for higher education.

NOTE: Habitat for Humanity of Evansville has built homes within the districts of each of the five local high schools with designated district boundaries. From 2007 through 2016, graduation rates within the Evansville Vanderburgh School Corporation ranged from 77.4% to 87.0%, though variance across years and schools should be acknowledged (source: <http://www.doe.in.gov>).

Research Question 2: What impact has Habitat had on neighborhoods/communities?

The second research question was addressed through surveys and interviews with Habitat Homeowners, surveys and interviews with other neighborhood residents and/or stakeholders, and physical observations of Habitat homes and the blocks on which they are located. Specific constructs assessed under this research question include:

- 1 **HOUSING CONDITIONS AND MAINTENANCE**—includes physical observations of Habitat homes and their blocks, Habitat Homeowner perceptions (before and after homeownership), and comparisons to perceptions of other neighborhood residents, as available
- 2 **NEIGHBORHOOD CONNECTEDNESS AND SATISFACTION**—includes perceptions of neighbors, involvement in neighborhood activities, and overall satisfaction living in the neighborhood
- 3 **CRIME AND SAFETY**—includes perceptions of crime and neighborhood safety, with comparisons to other residents' perceptions as well as perceptions of prior neighborhoods
- 4 **COMMUNITY PERCEPTIONS OF HABITAT**—includes perceptions of neighbors of Habitat Homeowners as well as other community stakeholders associated with Habitat neighborhoods (e.g., neighborhood association presidents, school and church personnel, community police officers)

Within each construct, data gathered through different sources are triangulated and key findings are summarized. It should be noted that, in many cases, survey responses have been presented as an aggregate as well as by selected subgroups. Specifically, survey results in this section have been disaggregated by the year the Habitat Home was built (2000 or before, 2001-2009, or 2010 or since) and the Habitat Homeowner's household income as a percentage of the region's annual median income (AMI) at the time they moved into the home (At or below 34% AMI, Above 34% AMI). In addition, results of block observations are disaggregated by zip code and the prevalence of Habitat homes on the block. Statistically significant differences in survey responses from these subgroups are noted throughout.



HOUSING CONDITIONS AND MAINTENANCE

SUMMARY

Physical observations of Habitat homes and the blocks on which they have been built suggest that Habitat homes are being well-maintained. Nearly all Habitat homes require either no maintenance/repair or only minor maintenance/repair, and overall block attractiveness tended to increase as the number of Habitat homes on the block increased. Interviewees attributed this finding to the fact that the presence of Habitat homes encourages other neighborhood residents to maintain and/or improve their properties. However, Habitat Homeowners regarded their own properties as being in better condition than other homes in their neighborhood. Finally, Habitat Homeowners agreed that their homes are upgrades over their prior residences in terms of overall quality, amount of living space, and residential issues such as leaks, mold, cracking, insects, and HVAC issues.

PARCEL OBSERVATION RESULTS

Physical observations of all Habitat homes in the community revealed that the homes are largely well-maintained. The focus of these observations included aspects of the homes visible from the street including paint on walls and trim, detached garages, other detached structures, fencing, siding/exterior walls, sidewalk and walkway, gutters, exterior doors, driveway, windows, porches/balconies, roof, exterior lighting, and foundation. For each of these aspects, observers noted whether no repairs, minor repairs, or major repairs were necessary. Next, based on the aggregation of these ratings, observers noted whether the overall structure and features around the structure needed major repairs. The vast majority of Habitat homes required no repairs or only minor repairs.

Figure 4.1. Habitat Homes in Sound Condition and Good Repair

Percentages reflect Habitat Homes that require no maintenance/repair or only minor maintenance/repair.

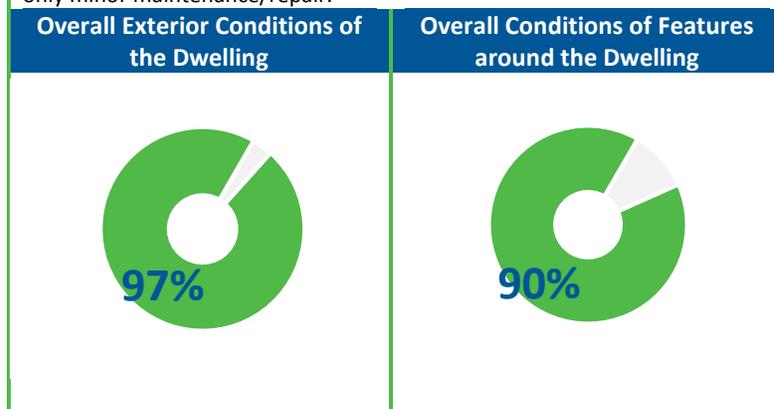


Table 4.1. Overall Exterior Conditions of the Dwelling

	Dilapidated or Requires Comprehensive Renovation	Requires a Limited Number of Major Repairs	Requires Minor Repairs Only	Requires No Maintenance or Repair	Requires Minor or No Maintenance or Repair	N
All Observed Homes	0.2%	3.1%	64.7%	32.0%	96.7%	419
2000 or before	0.5%	4.0%	73.4%	22.1%	95.5%	199
2001-2009	0.0%	3.3%	74.8%	21.9%	96.7%	151
2010 or since	0.0%	0.0%	17.4%	82.6%	100%	69

NOTE: Exterior conditions include features such as the roof, gutters, windows, exterior doors, siding/ exterior walls, paint on walls and trim, foundation, porches/balconies, and exterior lighting.

Table 4.2. Overall Conditions of Features around the Dwelling

	Dilapidated or Requires Comprehensive Renovation	Requires a Limited Number of Major Repairs	Requires Minor Repairs Only	Requires No Maintenance or Repair	Requires Minor or No Maintenance or Repair	N
All Observed Homes	0.2%	9.7%	42.8%	47.3%	90.0%	421
2000 or before	0.5%	13.1%	48.2%	38.2%	86.4%	199
2001-2009	0.0%	7.2%	48.4%	44.4%	92.8%	153
2010 or since	0.0%	5.8%	14.5%	79.7%	94.2%	69

NOTE: Features around the dwelling include detached garages, other detached structures, fencing, sidewalks and walkways, and driveways, pads, or other off-street parking.

Nearly three out of four Habitat homes had adequately maintained lawn and landscape, and the majority of properties were free of trash, litter, or other garbage.

Table 4.3. Lawn and Landscape Maintenance

	Poorly Maintained	Adequately Maintained	Well-maintained	N
All Observed Homes	7.6%	73.9%	18.5%	422
2000 or before	10.5%	75.5%	14.0%	200
2001-2009	5.9%	75.2%	19.0%	153
2010 or since	2.9%	66.7%	30.4%	69

A chi-square analysis revealed statistically significant differences between the year groupings in terms of lawn and landscape maintenance, $X^2(4, N = 422) = 12.94, p < .05$.

Table 4.4. Garbage Visible on the Property

	A lot	Some	None	N
All Observed Homes	3.6%	38.6%	57.9%	420
2000 or before	6.0%	44.2%	49.7%	199
2001-2009	1.3%	34.0%	64.7%	153
2010 or since	1.5%	32.4%	66.2%	68

A chi-square analysis revealed statistically significant differences between the year groupings in terms of garbage visible, $X^2(4, N = 420) = 13.88, p < .05$.

NOTE: Garbage visible on the property includes a) trash, debris, or litter, b) abandoned vehicles, appliances, or other equipment, and/or c) deteriorating or abandoned toys, tools, or other paraphernalia.

While the majority of Habitat homes required only minor maintenance or repairs, the nature of these repairs should be noted. Nearly half of the observed homes would benefit from paint on the walls and trim, and more than one-third of homes required maintenance of other detached structures (typically yard barns), fencing, and siding/exterior walls.

Figure 4.2. Prevalence of Repairs Needed for Habitat Homes

Paint on walls and trim was the most prevalent repair needed on observed Habitat homes.

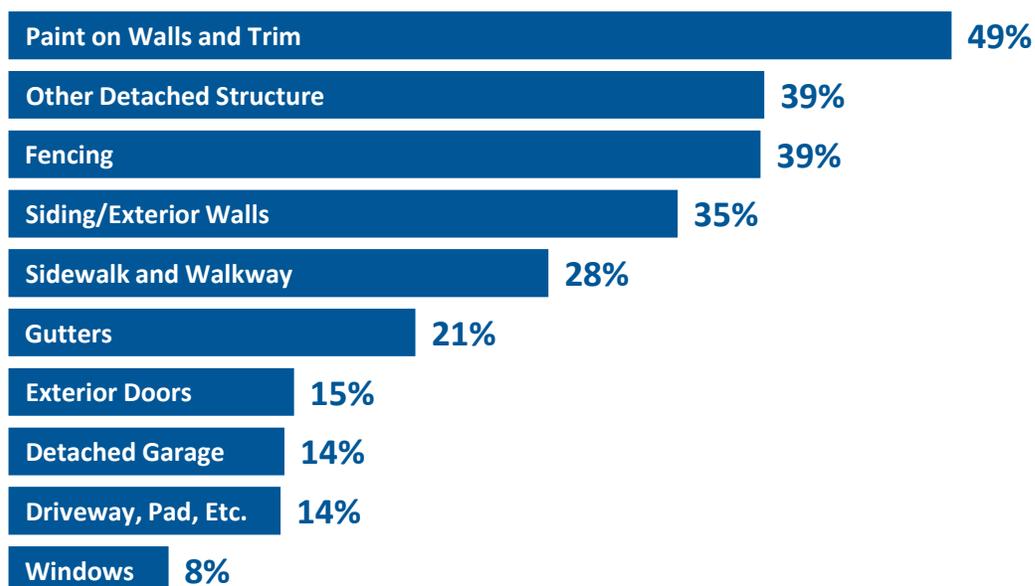


Table 4.5. Prevalence of Minor Repairs Needed

	All Observed Homes		2000 or before		2001-2009		2010 or since	
	Need Minor Repair	N	Need Minor Repair	N	Need Minor Repair	N	Need Minor Repair	N
Paint on Walls and Trim	48.9%	419	54.8%	199	59.9%	152	7.4%	68
Other Detached Structure	39.2%	102	44.1%	34	38.6%	57	27.3%	11
Fencing	39.0%	172	41.0%	105	43.1%	51	12.5%	16
Siding/Exterior Walls	34.7%	421	44.5%	200	34.2%	152	7.2%	69
Sidewalk and Walkway	28.0%	418	32.7%	196	31.4%	153	7.2%	69
Gutters	21.1%	418	34.0%	197	11.8%	152	4.3%	69
Exterior Doors	14.8%	420	20.0%	200	12.6%	151	4.3%	69
Detached Garage	14.3%	7	33.3%	3	0.0%	4	0.0%	0
Driveway, Pad, Etc.	14.1%	170	17.3%	81	13.0%	77	0.0%	12
Windows	8.3%	421	13.6%	199	5.2%	153	0.0%	69
Porches/Balconies	7.7%	401	12.8%	180	5.3%	152	0.0%	69
Roof	6.0%	417	10.2%	196	3.3%	152	0.0%	69
Exterior Lighting	3.2%	410	3.6%	192	3.4%	149	1.4%	69
Foundation	0.8%	400	1.7%	181	0.0%	150	0.0%	69

PRIOR AND CURRENT HABITAT HOMEOWNER PERCEPTIONS

Nearly all survey respondents agreed that they feel responsible for ensuring that their home is well-maintained and that they know what it takes to maintain their home. These perceptions are consistent with the physical observations of Habitat homes. Interestingly, most survey respondents indicated agreement with these items before becoming a Habitat Homeowner.



Table 4.6. “I feel responsible for ensuring that my home is well-maintained.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	88.9%	98.3%	97.4%	117
2000 or before	90.5%	100%	100%	42
2001-2009	89.4%	97.9%	97.9%	47
2010 or since	85.7%	96.4%	92.9%	28
At or below 34% AMI	100%	100%	100%	22
Above 34% AMI	85.2%	96.7%	95.1%	61

Table 4.7. “I know what it takes to maintain my home.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	79.7%	97.5%	96.6%	118
2000 or before	83.3%	97.6%	97.6%	42
2001-2009	75.0%	95.8%	95.8%	48
2010 or since	82.1%	100%	96.4%	28
At or below 34% AMI	87.0%	95.7%	95.7%	23
Above 34% AMI	73.8%	96.7%	95.1%	61

HABITAT HOMEOWNERS SAID:

It's a blessing! Participating in sweat equity helps appreciate the everyday life of home ownership!

Nearly four out of five survey respondents reported that the *overall quality* of their Habitat homes is better than their prior residence, and nearly two out of three reported that the *amount of living space* is better than their prior residence.

Table 4.8. “How would you say the overall quality of your Habitat home compares to your prior residence?”

	Much better	Better	About the same	Worse	Much worse	Total better	N
All Respondents	47.1%	31.1%	20.2%	0.8%	0.8%	78.2%	119
2000 or before	47.7%	27.3%	22.7%	2.3%	0.0%	75.0%	44
2001-2009	34.0%	42.6%	21.3%	0.0%	2.1%	76.6%	47
2010 or since	67.9%	17.9%	14.3%	0.0%	0.0%	85.7%	28
At or below 34% AMI	39.1%	26.1%	34.8%	0.0%	0.0%	65.2%	23
Above 34% AMI	44.3%	32.8%	21.3%	1.6%	0.0%	77.0%	61

Table 4.9. “How would you say the amount of living space within your Habitat home compares to your prior residence?”

	Much better	Better	About the same	Worse	Much worse	Total better	N
All Respondents	36.4%	28.1%	29.8%	5.0%	0.8%	64.5%	121
2000 or before	27.3%	36.4%	34.1%	2.3%	0.0%	63.6%	44
2001-2009	36.7%	20.4%	34.7%	6.1%	2.0%	57.1%	49
2010 or since	50.0%	28.6%	14.3%	7.1%	0.0%	78.6%	28
At or below 34% AMI	29.2%	20.8%	37.5%	12.5%	0.0%	50.0%	24
Above 34% AMI	40.3%	29.0%	27.4%	1.6%	1.6%	69.4%	62

Two-thirds of survey respondents indicated that residents in their neighborhood keep their properties free of trash and litter. As noted below, however, at least “some” garbage was visible on 67% of the observed blocks.

Table 4.10. “Residents in my neighborhood keep their properties free of trash and litter.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	9.0%	23.8%	54.9%	12.3%	67.2%	122
2000 or before	6.7%	20.0%	60.0%	13.3%	73.3%	45
2001-2009	8.2%	28.6%	49.0%	14.3%	63.3%	49
2010 or since	14.3%	21.4%	57.1%	7.1%	64.3%	28
At or below 34% AMI	20.8%	37.5%	37.5%	4.2%	41.7%	24
Above 34% AMI	6.3%	23.8%	55.6%	14.3%	69.8%	63

A chi-square analysis revealed statistically significant differences between the AMI groupings in terms of this indicator, $\chi^2(1, N = 87) = 5.86, p < .05$.

HABITAT HOMEOWNERS SAID:

It's a wonderful and mutually beneficial partnership. This is the single best way to build your financial resources and provide long-term stability for your household.

Nine out of ten Habitat Homeowners agreed that their homes were in good condition. Notably, Habitat Homeowners were more likely to agree that their homes are in good condition than homes in their neighborhood in general. However, it should be acknowledged that nearly three-fourths of survey respondents indicated that homes in their neighborhood are kept in good condition overall.

Figure 4.3. Habitat Homeowners Perceived their Homes to be in Better Condition than Other Homes in their Neighborhoods

Percentages reflect survey respondents agreeing that homes are kept in good condition.

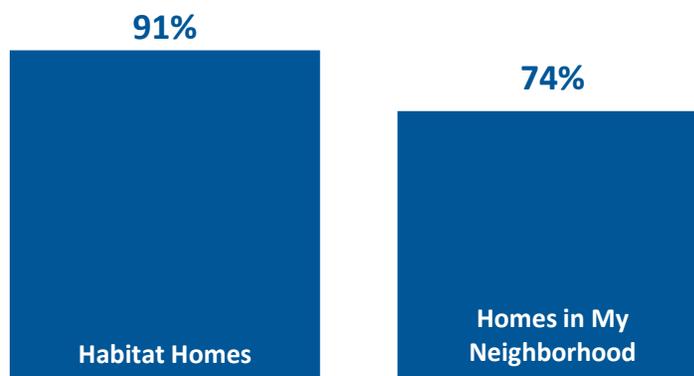


Table 4.11. "In general, homes in my neighborhood are kept in good condition."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	9.2%	16.7%	62.5%	11.7%	74.2%	120
2000 or before	2.3%	22.7%	61.4%	13.6%	75.0%	44
2001-2009	10.4%	16.7%	60.4%	12.5%	72.9%	48
2010 or since	17.9%	7.1%	67.9%	7.1%	75.0%	28
At or below 34% AMI	21.7%	26.1%	39.1%	13.0%	52.2%	23
Above 34% AMI	9.5%	12.7%	66.7%	11.1%	77.8%	63

A chi-square analysis revealed statistically significant differences between the AMI groupings in terms of this indicator, $X^2(1, N = 86) = 5.36, p < .05$.

Table 4.12. "My home is in good condition."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	1.7%	7.5%	48.3%	42.5%	90.8%	120
2000 or before	2.2%	6.7%	60.0%	31.1%	91.1%	45
2001-2009	2.1%	6.3%	45.8%	45.8%	91.7%	48
2010 or since	0.0%	11.1%	33.3%	55.6%	88.9%	27
At or below 34% AMI	4.2%	8.3%	66.7%	20.8%	87.5%	24
Above 34% AMI	1.6%	8.2%	39.3%	50.8%	90.2%	61

Habitat Homeowners indicated the extent to which residential issues were present in their Habitat homes and prior residences. Specific issues included a) water dampness from broken pipes, leaks or heavy rain, b) mold, mildew, or structural problems such as rotting wood, c) issues with heating or air, d) cracking in the walls, ceiling, or floors, and e) rodents, cockroaches, ants, or other insects. For all issues, the aggregated group of Habitat Homeowners indicated a lower prevalence in their current homes than in their prior residences.

Table 4.13. Residential Issues

Percentages reflect survey respondents indicating the presence of the issue before becoming a homeowner and currently.

	Water or dampness from broken pipes, leaks, or heavy rain		Mold, mildew, or structural problems such as rotting wood		Issues with heating or air		Cracking in the walls, ceiling, or floors		Rodents, cockroaches, ants, or other insects		N
	Prior	Current	Prior	Current	Prior	Current	Prior	Current	Prior	Current	
All Respondents	18.1%	15.5%	25.4%	12.3%	20.2%	16.7%	24.8%	22.1%	33.3%	28.1%	114
2000 or before	16.3%	25.6%	18.6%	16.3%	16.3%	34.9%	23.3%	30.2%	37.2%	30.2%	43
2001-2009	14.9%	8.5%	23.4%	14.9%	21.7%	6.5%	20.0%	20.0%	28.3%	19.6%	46
2010 or since	26.9%	11.5%	41.7%	0.0%	24.0%	4.0%	36.0%	12.0%	36.0%	40.0%	25
At or below 34% AMI	13.6%	18.2%	22.7%	13.6%	22.7%	22.7%	22.7%	18.2%	27.3%	22.7%	22
Above 34% AMI	21.3%	9.8%	28.8%	10.2%	23.3%	11.7%	25.9%	21.3%	24.4%	33.3%	62

A chi-square analysis revealed statistically significant differences between the year groupings in terms of the likelihood of experiencing *current* issues with heating or air, $\chi^2 (2, N = 114) = 16.88, p < .01$.

CURRENT HABITAT HOMEOWNER AND OTHER NEIGHBORHOOD RESIDENT PERCEPTIONS

As an additional benchmark, current Habitat Homeowner perceptions were compared to perceptions of other neighborhood residents. Regarding homes in the neighborhood overall, there were not substantial differences between groups—Habitat Homeowners were slightly less likely to agree that the neighborhood is free of trash and litter and slightly more likely to agree that homes in the neighborhood are kept in good condition.

Table 4.14. “Residents in my neighborhood keep their properties free of trash and litter.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	9.0%	23.8%	54.9%	12.3%	67.2%	122
Other Neighborhood Residents	11.0%	18.0%	63.0%	8.0%	71.0%	100

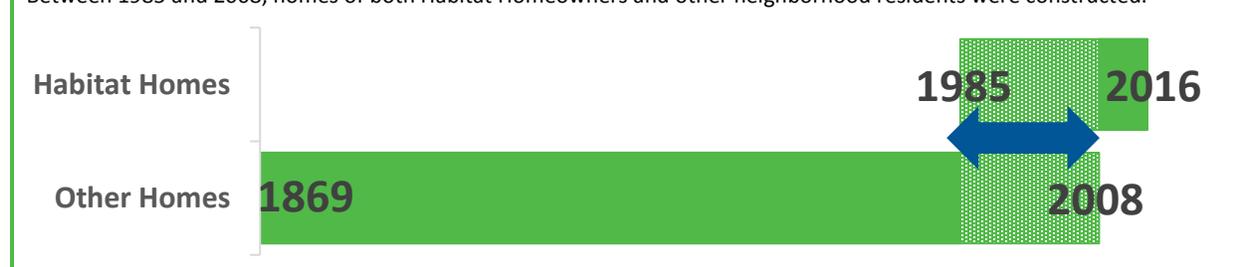
Table 4.15. "In general, homes in my neighborhood are kept in good condition."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	9.2%	16.7%	62.5%	11.7%	74.2%	120
Other Neighborhood Residents	4.7%	23.6%	62.3%	9.4%	71.7%	106

Comparative information was also collected from other neighborhood residents with regard to their individual properties. However, in comparing responses from Habitat homeowners with responses from other neighborhood residents, it is important to note that the average home age among responding Habitat homeowners was 12.4 years (ranging from 0 to 31 years), while the average home age among responding neighborhood residents was 85.1 years (ranging from 8 to 147 years).

Figure 4.4. Survey Respondent Homes were Built During an Overlapping Period of Twenty-three Years

Between 1985 and 2008, homes of both Habitat Homeowners and other neighborhood residents were constructed.



During the 23-year period between 1985 and 2008, the homes of 88 Habitat homeowner survey respondents were built and the homes of 19 neighborhood resident survey

Table 4.16. "My home is in good condition."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	2.3%	6.9%	55.2%	35.6%	90.8%	87
Other Neighborhood Residents	0.0%	0.0%	42.1%	57.9%	100%	19

respondents were built. To allow for meaningful comparisons of Habitat homes to other homes, only responses related to homes built during this time period are included in the following analyses. However, it should be noted that—even within this restricted time period—Habitat homes are slightly newer on average (15.5 years) than other homes (21.8 years). Still, other neighborhood residents were more likely than Habitat Homeowners to agree that their homes are in good condition and less likely to report three of the five residential issues listed on the surveys.

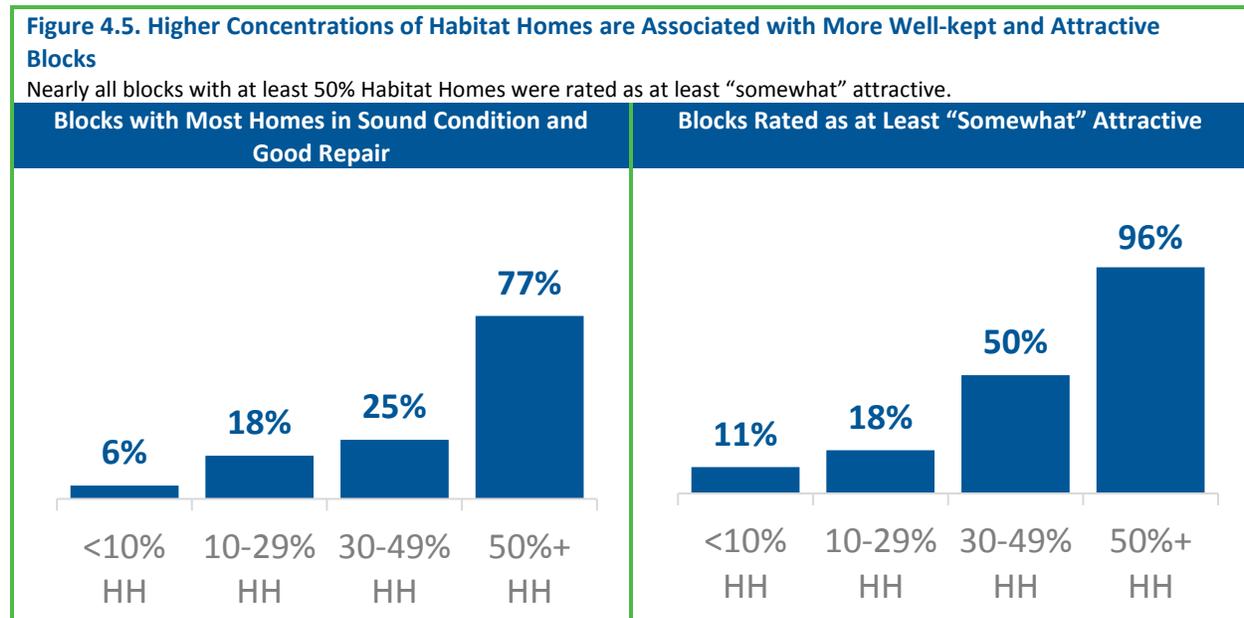
Table 4.17. Current Residential Issues

Percentages reflect survey respondents indicating the presence of the issue currently.

	Water or dampness from broken pipes, leaks, or heavy rain	Mold, mildew, or structural problems such as rotting wood	Issues with heating or air	Cracking in the walls, ceiling, or floors	Rodents, cockroaches, ants, or other insects	N
Habitat Homeowners	16.5%	15.1%	21.7%	26.2%	25.0%	85
Other Neighborhood Residents	0.0%	11.1%	27.8%	17.6%	26.3%	19

BLOCK OBSERVATION RESULTS

Observations of the blocks on which Habitat Homes have been built provide important information related to the impact that Habitat for Humanity is having on the community. Analyses of all blocks revealed that *most homes* are in sound condition and good repair on approximately one-third of blocks, and that nearly 42% of blocks were rated as at least “somewhat” attractive. Importantly, though, these rates increase progressively as the concentration of Habitat homes on the block increases.



NOTE: Attractiveness ratings were assigned using the instruments and training provided by Success Measures.

Table 4.18. Single Family Homes in Sound Condition and Good Repair by Block Characteristics

	None	Few (1-24%)	Some (24-49%)	Many (50-74%)	Most (75-100%)	N
All Observed Blocks	1.2%	7.2%	28.9%	30.1%	32.5%	83
47713	0.0%	13.6%	31.8%	27.3%	27.3%	22
47710	2.0%	2.0%	32.7%	34.7%	28.6%	49
Other Zip Codes	0.0%	16.7%	8.3%	16.7%	58.3%	12
1 Habitat Home	2.9%	14.3%	48.6%	22.9%	11.4%	35
2+ Habitat Homes	0.0%	2.1%	14.9%	36.2%	46.8%	47
<10% Habitat Homes	0.0%	11.1%	61.1%	22.2%	5.6%	18
10-29% Habitat Homes	3.0%	12.1%	33.3%	33.3%	18.2%	33
30-49% Habitat Homes	0.0%	0.0%	12.5%	62.5%	25.0%	8
50%+ Habitat Homes	0.0%	0.0%	0.0%	22.7%	77.3%	22

A chi-square analysis revealed statistically significant differences between blocks with one Habitat Home and blocks with two or more Habitat Homes in terms of the percentage of homes in sound condition and good repair, $\chi^2 (4, N = 82) = 22.26, p < .01$. In addition, statistically significant differences were associated with the concentration of Habitat Homes on the block, $\chi^2 (12, N = 81) = 42.65, p < .01$.

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

Table 4.19. Overall Attractiveness of the Block

	Very Unattractive	Unattractive	Somewhat Unattractive	Somewhat Attractive	Attractive	Very Attractive	At Least Somewhat Attractive	N
All Observed Blocks	3.6%	22.6%	32.1%	25.0%	15.5%	1.2%	41.7%	84
47713	9.5%	23.8%	38.1%	23.8%	4.8%	0.0%	28.6%	21
47710	2.0%	18.0%	36.0%	30.0%	12.0%	2.0%	44.0%	50
Other Zip Codes	0.0%	38.5%	7.7%	7.7%	46.2%	0.0%	53.8%	13
1 Habitat Home	5.9%	38.2%	41.2%	14.7%	0.0%	0.0%	14.7%	34
2+ Habitat Homes	2.0%	12.2%	26.5%	30.6%	26.5%	2.1%	59.2%	49
<10% Habitat Homes	5.6%	33.3%	50.0%	11.1%	0.0%	0.0%	11.1%	18
10-29% Habitat Homes	3.0%	36.4%	42.4%	15.2%	3.0%	0.0%	18.2%	33
30-49% Habitat Homes	0.0%	12.5%	37.5%	37.5%	12.5%	0.0%	50.0%	8
50%+ Habitat Homes	0.0%	0.0%	4.3%	43.5%	47.8%	4.3%	95.7%	23

A chi-square analysis revealed statistically significant differences between blocks with one Habitat Home and blocks with two or more Habitat Homes in terms of the overall attractiveness of the block, $\chi^2 (1, N = 83) = 16.42, p < .01$. In addition, statistically significant differences were associated with the concentration of Habitat Homes on the block, $\chi^2 (3, N = 82) = 42.27, p < .01$.

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

NOTE: Attractiveness ratings were assigned using the instruments and training provided by Success Measures.

In addition, street surfaces, curbs and sidewalks were more likely to be well-maintained on blocks with higher concentrations of Habitat Homes. The logic behind these findings is twofold. First, as described above, the Habitat Homes themselves are predominantly well-maintained. Because Habitat Homes were included in each of the block analyses, it is reasonable that higher concentrations of

Table 4.20. Street Surfaces on the Block

	Poorly Maintained	Adequately Maintained	Well Maintained	N
All Observed Blocks	23.8%	59.5%	16.7%	84
47713	31.8%	63.6%	4.5%	22
47710	18.0%	66.0%	16.0%	50
Other Zip Codes	33.3%	25.0%	41.7%	12
1 Habitat Home	31.4%	65.7%	2.9%	35
2+ Habitat Homes	16.7%	56.3%	27.1%	48
<10% Habitat Homes	22.2%	77.8%	0.0%	18
10-29% Habitat Homes	33.3%	57.6%	9.1%	33
30-49% Habitat Homes	25.0%	37.5%	37.5%	8
50%+ Habitat Homes	8.7%	56.5%	34.8%	23

A chi-square analysis revealed statistically significant differences between blocks with one Habitat Home and blocks with two or more Habitat Homes in terms of street surfaces, $\chi^2 (2, N = 83) = 9.27, p < .01$. In addition, statistically significant differences were associated with the concentration of Habitat Homes on the block, $\chi^2 (6, N = 82) = 15.76, p < .05$.

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

Habitat Homes would lead to higher levels of overall block upkeep. An additional explanation for these findings comes from interviews with Habitat Homeowners and other neighborhood residents. Most Habitat Homeowners explained that the presence of Habitat homes on a block encourages neighbors to maintain and/or make improvements to their own properties. Further, Habitat Homeowners felt that their behaviors (e.g., picking up trash) and the steps they took to become homeowners (e.g., sweat equity) have influenced their neighbors' behaviors. Other neighborhood residents agreed that Habitat Homeowners are responsible homeowners and that the presence of Habitat homes in the neighborhood "makes it an area worth revitalizing." One neighborhood resident noted that Habitat for Humanity "raises the bar" and that homeowners are expected to care for their properties.

HABITAT HOMEOWNERS SAID:

I see the community being cleaned up. This side of town is slowly being cleaned up. It brought community volunteers out.

There is more stability from families who want to live in the neighborhood and pay it forward. People who own stuff take care of it better.

Table 4.21. Curbs on the Block

	Poorly Maintained	Adequately Maintained	Well Maintained	N
All Observed Blocks	41.8%	34.2%	24.1%	79
47713	68.4%	26.3%	5.3%	19
47710	36.7%	38.8%	24.5%	49
Other Zip Codes	18.2%	27.3%	54.5%	11
1 Habitat Home	65.6%	31.3%	3.1%	32
2+ Habitat Homes	26.1%	34.8%	39.1%	46
<10% Habitat Homes	60.0%	40.0%	0.0%	15
10-29% Habitat Homes	59.4%	31.3%	9.4%	32
30-49% Habitat Homes	37.5%	25.0%	37.5%	8
50%+ Habitat Homes	9.1%	31.8%	59.1%	22

A chi-square analysis revealed statistically significant differences between blocks with one Habitat Home and blocks with two or more Habitat Homes in terms of curb conditions, $X^2(2, N = 78) = 17.09, p < .01$. In addition, statistically significant differences were associated with the concentration of Habitat Homes on the block, $X^2(6, N = 77) = 27.22, p < .01$.

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

Table 4.22. Sidewalks on the Block

	Poorly Maintained	Adequately Maintained	Well Maintained	N
All Observed Blocks	43.8%	30.0%	26.3%	80
47713	70.0%	25.0%	5.0%	20
47710	38.8%	32.7%	28.6%	49
Other Zip Codes	18.2%	27.3%	54.5%	11
1 Habitat Home	72.7%	18.2%	9.1%	33
2+ Habitat Homes	23.9%	39.1%	37.0%	46
<10% Habitat Homes	62.5%	25.0%	12.5%	16
10-29% Habitat Homes	62.5%	28.1%	9.4%	32
30-49% Habitat Homes	37.5%	25.0%	37.5%	8
50%+ Habitat Homes	9.1%	36.4%	54.5%	22

A chi-square analysis revealed statistically significant differences between blocks with one Habitat Home and blocks with two or more Habitat Homes in terms of sidewalk conditions, $X^2(2, N = 79) = 19.00, p < .01$. In addition, statistically significant differences were associated with the concentration of Habitat Homes on the block, $X^2(6, N = 78) = 22.22, p < .01$.

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

OTHER RESIDENTS SAID:

Not just everyone can move in, so you expect homeowners will take care of the properties. It raises the bar about how homes are maintained in the neighborhood. I'm looking forward to seeing more homes.

Regarding garbage visible on the block and maintenance of any vacant lots, there was not a significant relationship with the concentration of Habitat Homes on the block. Across blocks, approximately two-thirds had “some” visible garbage and more than eight out ten vacant lots were adequately or well maintained.

OTHER RESIDENTS SAID:

Provides good homes at affordable cost for low income families. Houses are nice. Homes are an asset for families and neighborhoods.

I think they look great! The exterior on the newer ones have great curb appeal.

Table 4.23. Garbage Visible on the Block

	A lot	Some	None	N
All Observed Blocks	28.2%	67.1%	4.7%	85
47713	31.8%	68.2%	0.0%	22
47710	32.0%	62.0%	6.0%	50
Other Zip Codes	7.7%	84.6%	7.7%	13
1 Habitat Home	31.4%	68.6%	0.0%	35
2+ Habitat Homes	26.5%	65.3%	8.2%	49
<10% Habitat Homes	33.3%	66.7%	0.0%	18
10-29% Habitat Homes	32.4%	67.6%	0.0%	34
30-49% Habitat Homes	25.0%	62.5%	12.5%	8
50%+ Habitat Homes	17.4%	69.6%	13.0%	23

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

NOTE: Garbage visible on the block includes a) trash, debris, or litter on road surfaces, sidewalks, lots, gardens, parks, or playgrounds, b) graffiti on structures, sidewalks, or road surfaces, c) illegal dumping (e.g., large household items), and/or d) abandoned cars.

Table 4.24. Vacant Lots on the Block

	Poorly Maintained	Adequately Maintained	Well Maintained	N
All Observed Blocks	17.0%	53.2%	29.8%	47
47713	18.8%	56.3%	25.0%	16
47710	18.5%	51.9%	29.6%	27
Other Zip Codes	0.0%	50.0%	50.0%	4
1 Habitat Home	17.4%	52.2%	30.4%	23
2+ Habitat Homes	17.4%	56.5%	26.1%	23
<10% Habitat Homes	18.2%	45.5%	36.4%	11
10-29% Habitat Homes	22.7%	50.0%	27.3%	22
30-49% Habitat Homes	0.0%	100.0%	0.0%	4
50%+ Habitat Homes	11.1%	55.6%	33.3%	9

NOTE: Other zip codes represented include 47711 (4 blocks), 47712 (2 blocks) and 47714 (6 blocks).

NEIGHBORHOOD CONNECTEDNESS AND SATISFACTION

SUMMARY

Although Habitat Homeowners did not report high levels of involvement with neighborhood activities, most did report that they are engaged with organizations such as churches or schools within their neighborhoods. Improved neighborhood connectedness among Habitat Homeowners (compared to their prior living situations) was evident through metrics such as liking their neighbors, feeling that neighbors would help one another, being willing to ask a neighbor to borrow something, and perceiving racial harmony. Habitat Homeowners reported that they had more pride in their neighborhood since becoming a homeowner and that they felt welcomed by their neighbors and neighborhood associations. Three out of four Habitat Homeowners would recommend their neighborhood as a good place to live, and nearly two-thirds are satisfied living in their current neighborhood.

PRIOR AND CURRENT HABITAT HOMEOWNER PERCEPTIONS

Habitat Homeowners did not report high levels of involvement in neighborhood activities and noted that they were only slightly more involved than they were at their previous residences. However, the majority of respondents did report being engaged with organizations in their neighborhoods (e.g., churches, schools, community agencies). Interestingly, there was a statistically significant difference in engagement with neighborhood organizations based on the year in which homes were built. Specifically, homeowners of homes built in 2010 or since were less likely than homeowners of older homes to report engagement.

Table 4.25. "I am involved in neighborhood activities."

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	25.7%	29.2%	32.7%	113
2000 or before	22.0%	14.6%	19.5%	41
2001-2009	28.9%	37.8%	40.0%	45
2010 or since	25.9%	37.0%	40.7%	27
At or below 34% AMI	21.7%	30.4%	34.8%	23
Above 34% AMI	28.1%	33.3%	35.1%	57

Table 4.26. "I engage with organizations in my neighborhood (e.g., churches, schools, community agencies)."

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	53.4%	58.6%	57.8%	116
2000 or before	52.4%	57.1%	57.1%	42
2001-2009	63.0%	71.7%	69.6%	46
2010 or since	39.7%	39.3%	39.3%	28
At or below 34% AMI	54.5%	54.5%	54.5%	22
Above 34% AMI	54.8%	59.7%	56.5%	62

A chi-square analysis revealed statistically significant differences between the year groupings in terms of involvement with organizations in the neighborhood, $X^2(2, N = 116) = 6.55, p < .05$.

Habitat Homeowners reported increased neighborhood connectedness in terms of their perceptions of their neighbors, racial harmony, willingness of neighbors to help each other, and their own willingness to ask a neighbor to borrow something.

Consistent with these findings, 84% of Habitat Homeowners who participated in interviews noted that homeownership has improved their social connections. Interviewees described that they know and feel comfortable with their neighbors, and some noted that they have become involved with a church in the neighborhood or the neighborhood association. There was a common sentiment that Habitat Homeowners felt connected to their neighborhoods, as expressed by comments such as, “it’s where we belong” or “we are in this together.”

HABITAT HOMEOWNERS SAID:

We have a grounded commitment that we are where we belong; it strengthened our resolve. It took a lot of faith to turn over control to Habitat.

Figure 4.6. Habitat Homeowners Reported Improved Neighborhood Connectedness

Percentages reflect Habitat Homeowners who improved or maintained agreement with each survey item from retrospective baseline to the current state.

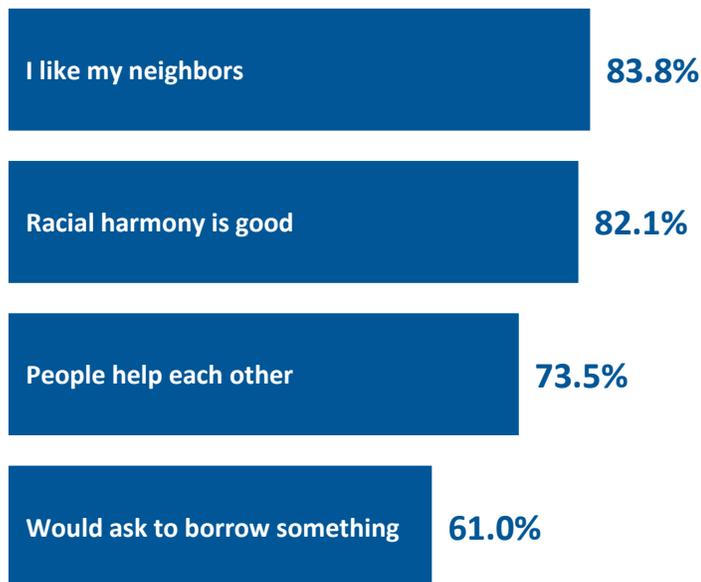


Table 4.27. “Generally, I like my neighbors.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	82.1%	85.5%	83.8%	117
2000 or before	86.0%	83.7%	81.4%	43
2001-2009	80.4%	87.0%	84.8%	46
2010 or since	78.6%	85.7%	85.7%	28
At or below 34% AMI	77.3%	77.3%	77.3%	22
Above 34% AMI	82.0%	86.9%	83.6%	61

Table 4.28. “People in my neighborhood are willing to help each other.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	67.5%	75.2%	73.5%	117
2000 or before	76.2%	76.2%	76.2%	42
2001-2009	59.6%	72.3%	70.2%	47
2010 or since	67.9%	78.6%	75.0%	28
At or below 34% AMI	63.6%	63.6%	54.5%	22
Above 34% AMI	62.9%	77.4%	75.8%	62

HABITAT HOMEOWNERS SAID:

We feel like we are in this together. You make more of an effort when you're going to be in it for a long time.

Improved my social interactions. I feel attuned to what's going on in the neighborhood.

Table 4.29. "I would ask a neighbor if I needed to borrow something."

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	55.9%	60.2%	61.0%	118
2000 or before	58.1%	58.1%	60.5%	43
2001-2009	58.7%	60.9%	60.9%	46
2010 or since	48.3%	62.1%	62.1%	29
At or below 34% AMI	52.2%	56.5%	56.5%	23
Above 34% AMI	52.5%	59.0%	60.7%	61

Table 4.30. "Racial harmony in my neighborhood is good."

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	78.6%	83.8%	82.1%	117
2000 or before	88.4%	86.0%	83.7%	43
2001-2009	70.2%	80.9%	78.7%	47
2010 or since	77.8%	85.2%	85.2%	27
At or below 34% AMI	73.9%	73.9%	73.9%	23
Above 34% AMI	76.7%	85.0%	81.7%	60

In addition, Habitat Homeowners reported that they take more pride in their neighborhoods now that they have Habitat homes (84%), they feel welcomed by their neighbors (86%), and they feel welcomed by their neighborhood associations, as applicable (86%).

Table 4.31. "I seem to take more pride in my neighborhood now that I have a Habitat home."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	3.3%	13.2%	52.9%	30.6%	83.5%	121
2000 or before	2.3%	9.1%	61.4%	27.3%	88.6%	44
2001-2009	2.1%	22.9%	45.8%	29.2%	75.0%	48
2010 or since	6.9%	3.4%	51.7%	37.9%	89.7%	29
At or below 34% AMI	8.3%	20.8%	58.3%	12.5%	70.8%	24
Above 34% AMI	1.6%	12.7%	47.6%	38.1%	85.7%	63

Table 4.32. "As a Habitat homeowner, I feel welcomed by my neighbors."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	5.0%	9.2%	63.3%	22.5%	85.8%	120
2000 or before	4.4%	4.4%	64.4%	26.7%	91.1%	45
2001-2009	2.1%	12.8%	63.8%	21.3%	85.1%	47
2010 or since	10.7%	10.7%	60.7%	17.9%	78.6%	28
At or below 34% AMI	13.0%	0.0%	78.3%	8.7%	87.0%	23
Above 34% AMI	4.8%	16.1%	56.5%	22.6%	79.0%	62

Table 4.33. “As a Habitat homeowner, I feel welcomed by my neighborhood association.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
All Respondents	3.6%	10.8%	66.3%	19.3%	85.5%	83
2000 or before	0.0%	8.6%	71.4%	20.0%	91.4%	35
2001-2009	5.9%	14.7%	64.7%	14.7%	79.4%	34
2010 or since	7.1%	7.1%	57.1%	28.6%	85.7%	14
At or below 34% AMI	6.7%	13.3%	66.7%	13.3%	80.0%	15
Above 34% AMI	4.8%	11.9%	57.1%	26.2%	83.3%	42

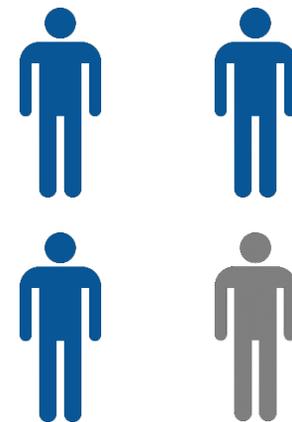
NOTE: Analyses are based only on respondents indicating that their neighborhood has a neighborhood association.

Three out of four Habitat Homeowners would recommend their neighborhood as a good place to live, representing a slight increase over their perceptions of their prior neighborhoods.

Table 4.34. “I would recommend this neighborhood as a good place to live.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	69.6%	74.8%	74.8%	115
2000 or before	71.4%	73.8%	73.8%	42
2001-2009	73.9%	80.4%	80.4%	46
2010 or since	59.3%	66.7%	66.7%	27
At or below 34% AMI	59.1%	59.1%	59.1%	22
Above 34% AMI	75.0%	76.7%	75.0%	46

A slightly lower percentage (66%) of Habitat Homeowners reported that they are satisfied living in their current neighborhoods. This percentage was likely driven by those whose homes were built in 2010 or since—this group reported significantly less satisfaction than homeowners of older homes.

Figure 4.7. Three out of Four Habitat Homeowners would Recommend their Neighborhood**Table 4.35. “Overall, considering everything, how satisfied would you say you are living in your current neighborhood?”**

	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total Satisfied	N
All Respondents	6.7%	5.8%	21.7%	37.5%	28.3%	65.8%	120
2000 or before	2.3%	9.3%	20.9%	39.5%	27.9%	67.4%	43
2001-2009	4.1%	2.0%	16.3%	42.9%	34.7%	77.6%	49
2010 or since	17.9%	7.1%	32.1%	25.0%	17.9%	42.9%	28
At or below 34% AMI	8.3%	16.7%	25.0%	29.2%	20.8%	50.0%	24
Above 34% AMI	9.7%	3.2%	19.4%	40.3%	27.4%	67.7%	62

A chi-square analysis revealed statistically significant differences between the year groupings in terms of neighborhood satisfaction, $\chi^2 (2, N = 120) = 9.61, p < .01$.

CURRENT HABITAT HOMEOWNER AND OTHER NEIGHBORHOOD RESIDENT PERCEPTIONS

As an additional benchmark, current Habitat Homeowner perceptions were compared to perceptions of other neighborhood residents. Habitat Homeowners responded consistently (operationally defined as within five percentage points) with other residents in terms of involvement in neighborhood activities, perceptions of neighbors, willingness for neighbors to help each other, willingness to recommend the neighborhood, perceptions of racial harmony, feeling welcomed by neighbors, and overall neighborhood satisfaction.

While differences did not reach statistical significance, a few items received differing responses between Habitat Homeowners and other residents. For example, Habitat Homeowners were more likely to be engaged with organizations (in

Table 4.36. “I am involved in neighborhood activities.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	8.5%	61.5%	23.1%	6.8%	29.9%	117
Other Neighborhood Residents	16.2%	49.5%	27.3%	7.1%	34.3%	99

Table 4.37. “I engage with organizations in my neighborhood (e.g., churches, schools, community agencies).”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	4.2%	37.5%	48.3%	10.0%	58.3%	120
Other Neighborhood Residents	16.5%	37.9%	35.9%	9.7%	45.6%	103

Table 4.38. “Generally, I like my neighbors.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	4.2%	10.8%	60.8%	24.2%	85.0%	120
Other Neighborhood Residents	2.9%	10.6%	67.3%	19.2%	86.5%	104

Table 4.39. “People in my neighborhood are willing to help each other.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	3.3%	21.7%	55.0%	20.0%	75.0%	120
Other Neighborhood Residents	4.9%	17.5%	59.2%	18.4%	77.7%	103

Table 4.40. “I would ask a neighbor if I needed to borrow something.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	12.4%	26.4%	42.1%	19.0%	61.2%	121
Other Neighborhood Residents	10.5%	16.2%	58.1%	15.2%	73.3%	105

general) in their neighborhoods, while other residents were more likely to feel welcomed by their neighborhood associations in particular.

OTHER RESIDENTS SAID:

What Habitat does is wonderful. It allows us to have a community we can be proud of.

People in the Habitat homes are willing to live in the area. It gets rid of stereotypes.

Table 4.41. "I would recommend this neighborhood as a good place to live."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	8.5%	16.9%	54.2%	20.3%	74.6%	118
Other Neighborhood Residents	11.8%	17.6%	56.9%	13.7%	70.6%	102

Table 4.42. "I feel welcomed by my neighbors."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	5.0%	9.2%	63.3%	22.5%	85.8%	120
Other Neighborhood Residents	3.8%	10.5%	68.6%	17.1%	85.7%	105

NOTE: On the Habitat homeowner survey, this item read: "As a Habitat homeowner, I feel welcomed by my neighbors."

Table 4.43. "I feel welcomed by my neighborhood association."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	3.6%	10.8%	66.3%	19.3%	85.5%	83
Other Neighborhood Residents	4.2%	4.2%	62.5%	29.2%	91.7%	48

NOTE: Analyses are based only on respondents indicating that their neighborhood has a neighborhood association.

NOTE: On the Habitat homeowner survey, this item read: "As a Habitat homeowner, I feel welcomed by my neighborhood association."

Table 4.44. "Racial harmony in my neighborhood is good."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	6.7%	9.2%	64.7%	19.3%	84.0%	119
Other Neighborhood Residents	1.0%	11.4%	64.8%	22.9%	87.6%	105

Table 4.45. "Overall, considering everything, how satisfied would you say you are living in your current neighborhood?"

	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total Satisfied	N
Habitat Homeowners	6.7%	5.8%	21.7%	37.5%	28.3%	65.8%	120
Other Neighborhood Residents	2.9%	11.8%	20.6%	43.1%	21.6%	64.7%	102



CRIME AND SAFETY

SUMMARY

Findings related to Habitat for Humanity's impact on crime and safety were mixed. Current Habitat Homeowners and other neighborhood residents reported high levels of perceived safety in their homes and neighborhoods. However, it is not clear that these perceptions improved since or as a result of becoming homeowners. Further, a shared concern among Habitat Homeowners and their neighbors is that crime is increasing in the neighborhoods where Habitat homes are built. Opinions varied with regard to the factors contributing to criminal activity. Most interviewees described Habitat homes as good influences that positively impact crime and safety in the neighborhood, though others described that Habitat homes can actually attract crimes such as break-ins and vandalism.

PRIOR AND CURRENT HABITAT HOMEOWNER PERCEPTIONS

Habitat Homeowners indicated their perceptions of neighborhood safety before becoming a homeowner and since moving into their Habitat home. Across survey items, responses offered little evidence that Habitat homeownership improved perceptions of safety much beyond what was already present. For example, 86% of Habitat Homeowners reported that they feel safe in their home. However, 84% felt the same in their prior residence. Further, perceptions of crime in the neighborhood and perceptions of the neighborhood as a safe place for children to play were actually more desirable in prior neighborhoods. Interestingly, perceptions of safety tended to be less positive for the most recent category of homeowners, though this difference only reached statistical significance for one survey item (i.e., "I feel safe doing activities in my neighborhood.").

Interviews with Habitat Homeowners and other neighborhood residents offered additional insight into the survey findings. Habitat Homeowners described ways in which homeownership has improved their

Table 4.46. "I feel safe in my home."

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	84.2%	86.0%	85.1%	114
2000 or before	85.0%	87.5%	85.0%	40
2001-2009	85.1%	91.5%	91.5%	47
2010 or since	81.5%	74.1%	74.1%	27
At or below 34% AMI	73.9%	78.3%	78.3%	23
Above 34% AMI	89.8%	83.1%	81.4%	59

Table 4.47. "I feel safe doing activities in my neighborhood (e.g., walking, visiting neighbors)."

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	80.9%	80.0%	77.4%	115
2000 or before	87.8%	82.9%	82.9%	41
2001-2009	83.0%	85.1%	83.0%	47
2010 or since	66.7%	66.7%	59.3%	27
At or below 34% AMI	65.2%	65.2%	60.9%	23
Above 34% AMI	83.1%	79.7%	78.0%	59

A chi-square analysis revealed statistically significant differences between the year groupings in terms of perceived safety doing activities in the neighborhood, $\chi^2 (2, N = 115) = 6.63, p < .05$.

perceptions of safety (e.g., decent neighborhoods, better commutes to work, sense of ownership). However, they also noted crime in their neighborhoods is concerning and seemingly on the rise. While multiple interviewees attributed crime to renters in the neighborhood, others felt that Habitat homes actually attracted crimes such as break-ins and vandalism. Other community residents described Habitat homes as good influences on the neighborhood, demonstrating that people care about the area and discouraging crime that is associated with vacant or dilapidated homes.

Table 4.48. “My neighborhood is a safe place for children to play.”

	Prior Percent Agree	Current Percent Agree	Increased or Maintained Agreement	N
All Respondents	75.4%	71.9%	72.8%	114
2000 or before	78.0%	70.7%	70.7%	41
2001-2009	76.1%	78.3%	80.4%	46
2010 or since	70.4%	63.0%	63.0%	27
At or below 34% AMI	63.6%	59.1%	63.6%	22
Above 34% AMI	78.3%	73.3%	73.3%	60

Table 4.49. “Overall, crime is a problem in my neighborhood.”

	Prior Percent Agree	Current Percent Agree	Decreased or Maintained Disagreement	N
All Respondents	35.4%	44.2%	57.5%	113
2000 or before	38.5%	43.6%	59.0%	39
2001-2009	27.7%	36.2%	59.6%	47
2010 or since	44.4%	59.3%	51.9%	27
At or below 34% AMI	40.9%	45.5%	40.9%	22
Above 34% AMI	33.3%	50.0%	50.0%	60

NOTE: For this survey item, disagreement represents the desired response.

HABITAT HOMEOWNERS SAID:

You feel safe in your home when it's yours.

OTHER RESIDENTS SAID:

People are less likely to vandalize the area because someone cares about their home.

CURRENT HABITAT HOMEOWNER AND OTHER NEIGHBORHOOD RESIDENT PERCEPTIONS

Comparing current Habitat Homeowner perceptions to perceptions of other neighborhood residents revealed very few differences, indicating that perceptions of safety are consistent within Habitat neighborhoods.

Table 4.50. “I feel safe in my home.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	5.9%	9.3%	49.2%	35.6%	84.7%	118
Other Neighborhood Residents	6.7%	11.4%	58.1%	23.8%	81.9%	105

Table 4.51. “I feel safe doing activities in my neighborhood (e.g., walking, visiting neighbors).”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	10.2%	11.0%	48.3%	30.5%	78.8%	118
Other Neighborhood Residents	7.7%	17.3%	55.8%	19.2%	75.0%	104

Table 4.52. “My neighborhood is a safe place for children to play.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	8.5%	20.5%	47.9%	23.1%	70.9%	117
Other Neighborhood Residents	8.6%	26.7%	49.5%	15.2%	64.8%	105

Table 4.53. “Overall, Crime is a problem in my neighborhood.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Habitat Homeowners	13.8%	41.4%	29.3%	15.5%	44.8%	116
Other Neighborhood Residents	14.2%	42.5%	28.3%	15.1%	43.4%	106



COMMUNITY PERCEPTIONS OF HABITAT

SUMMARY

Neighbors of Habitat Homeowners reported high levels of awareness related to Habitat homes as well as perceptions that these homes improve the neighborhood and make good neighbors. Three out of four neighbors would like to see more homes like Habitat homes built in their neighborhoods. These findings are supported by perceptions that Habitat homes make the neighborhood feel more like a community. Other community stakeholders echoed the sentiment that Habitat homes improve the overall appearance of neighborhoods, and they suggested that this impact is greatest when multiple homes are built in the same area. While stakeholders did not provide evidence that Habitat for Humanity has led to decreased crime in the community, the organization was credited impacts such as strengthening the family unit and catalyzing other groups to engage in neighborhood revitalization activities.

OTHER NEIGHBORHOOD RESIDENT PERCEPTIONS

As described in the methodology section, all surveyed neighborhood residents lived in close proximity to one or more Habitat homes (typically next door or directly across the street). Not surprisingly, then, nearly all survey respondents reported awareness of Habitat homes in their neighborhoods. Eight out of ten of these respondents felt that the Habitat home(s) improve the neighborhood and that the Habitat homeowners make good neighbors. More than three-fourths of respondents agreed that they would like to have other homes like the Habitat homes in their neighborhood, though less than 20% reported being involved with any Habitat builds.

Table 4.54. “Are you aware of any homes that Habitat for Humanity of Evansville has built in your neighborhood?”

	No	Yes	N
Other Neighborhood Residents	9.7%	90.3%	103

Table 4.55. “The Habitat home(s) in my neighborhood improve the neighborhood.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Other Neighborhood Residents	6.5%	10.9%	42.4%	40.2%	82.6%	92

NOTE: Analyses were based only on respondents indicating awareness of Habitat home(s) in their neighborhood.

Table 4.56. “The residents of the Habitat home(s) in my neighborhood make good neighbors.”

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Other Neighborhood Residents	4.5%	13.6%	47.7%	34.1%	81.8%	88

NOTE: Analyses were based only on respondents indicating awareness of Habitat home(s) in their neighborhood.

Regarding their overall impression of Habitat for Humanity, other neighborhood residents provided open-ended responses that supported the previous survey items. The largest group of responses indicated that positive perceptions of the organization, the homes that are built, and the homeowners that qualify for Habitat homes. In some cases, survey respondents indicated that they personally or that someone in their family would like to pursue homeownership through Habitat.

Neighborhood residents participating in interviews were asked to describe Habitat for Humanity's impact on their neighborhood satisfaction. No interviewees indicated a negative impact, though nearly half provided neutral responses. Among those describing a positive impact on their own neighborhood satisfaction, interviewees shared ideas such as feeling more like a community, perceptions of security, more children in the area, and maintenance of Habitat homes. One interviewee described a Habitat home as the "best looking home on the block."

Table 4.57. "I would like to have other homes like the Habitat home(s) in my neighborhood."

	Strongly Disagree	Disagree	Agree	Strongly Agree	Total Percent Agree	N
Other Neighborhood Residents	9.9%	13.2%	42.9%	32.1%	76.9%	91

NOTE: Analyses were based only on respondents indicating awareness of Habitat home(s) in their neighborhood.

Table 4.58. "Have you been involved with the building of any Habitat home?"

	No	Yes	N
Other Neighborhood Residents	81.6%	18.4%	103

OTHER RESIDENTS SAID:

I think it does great for people and the community. My immediate neighbor is wonderful and has a Habitat home. She is awesome and Habitat for Humanity helped her.

COMMUNITY STAKEHOLDER PERCEPTIONS

In addition to interviews with neighborhood residents, interviews were conducted with key stakeholders in the community. Interviewees were selected based on their involvement in the neighborhoods where Habitat homes have been built. Some interviewees are likely to live in these neighborhoods (e.g., neighborhood association presidents), while others work in or otherwise serve these neighborhoods (e.g., school and church personnel, community police officers).

Impact on the Physical Conditions of the Neighborhood

Most interviewees acknowledged that Habitat homes improve neighborhood aesthetics through the quality of Habitat homes (particularly in recent years) and a “contagious” sense of pride regarding home maintenance that indirectly impacts other neighborhood residents. Stakeholders agreed that Habitat homes are typically substantial improvements over whatever they replace (e.g., empty warehouse, dilapidated property, vacant lots). Further, multiple stakeholders noted that the impact of Habitat homes is greatest when multiple homes are built in the same area.

Impact on Crime and Safety in the Neighborhood

Stakeholders provided minimal evidence that Habitat homes have deterred crime. For example, one stakeholder stated, “The best crime deterrent is lighted windows on a street. The more occupied homes we have on a block, the less likely that street is going to be to random crime.” However, the majority of stakeholders either felt that crime had not declined or attributed observed declines to other factors (e.g., removal of a liquor store, police activity, demolition of blighted homes).

Overall Perception of Impact

Interviewees described positive overall perceptions of Habitat for Humanity, describing the organization as a service for “people willing to make a difference and not looking for a handout.” Habitat for Humanity was associated with strengthening the family unit, demonstrating that neighborhoods have a future, providing better living conditions for entire neighborhoods, and catalyzing other groups to engage in neighborhood revitalization activities.

Research Question 3: What barriers are Habitat Homeowners experiencing and how could they be better prepared to address these barriers?

The third research question was addressed through surveys and interviews with Habitat Homeowners as well as analyses of secondary data related to delinquent payments. Specific constructs assessed under this research question include:

- 1 **EDUCATION AND TRAINING**—includes number of subject areas and Habitat Homeowner responses regarding whether training was received, whether training was beneficial, and whether additional training would be beneficial
- 2 **CHALLENGES FACED BY HABITAT HOMEOWNERS**—analyzes qualitative feedback from Habitat Homeowners related to challenges they have faced during the homeownership process and since
- 3 **DELINQUENT PAYMENTS AND FORECLOSURES**—includes discussion of the factors associated with delinquency and foreclosure

Within the construct, survey responses have been presented as an aggregate as well as by selected subgroups. Specifically, survey results in this section have been disaggregated by the year the Habitat Home was built (2000 or before, 2001-2009, or 2010 or since) and the Habitat Homeowner's household income as a percentage of the region's annual median income (AMI) at the time they moved into the home (At or below 34% AMI, Above 34% AMI). Statistically significant differences in survey responses from these subgroups are noted throughout.



EDUCATION AND TRAINING

SUMMARY

Nearly all Habitat Homeowners received training related to Habitat’s history and home maintenance. In addition, at least three-fourths of homeowners received training related to closing procedures, goal setting, and money management, while more than half received training related to protecting their assets, landscape maintenance, neighborhood relations/community involvement, visioning their future, and communication. At least one-third received training related to stress management, HOPE homeownership, and interior design. Of those participating in these training topics, the vast majority reported that they benefited from the training. Finally, Habitat Homeowners identified topics involving home and landscape maintenance as well as personal finance as the areas in which additional training or education could be most beneficial.

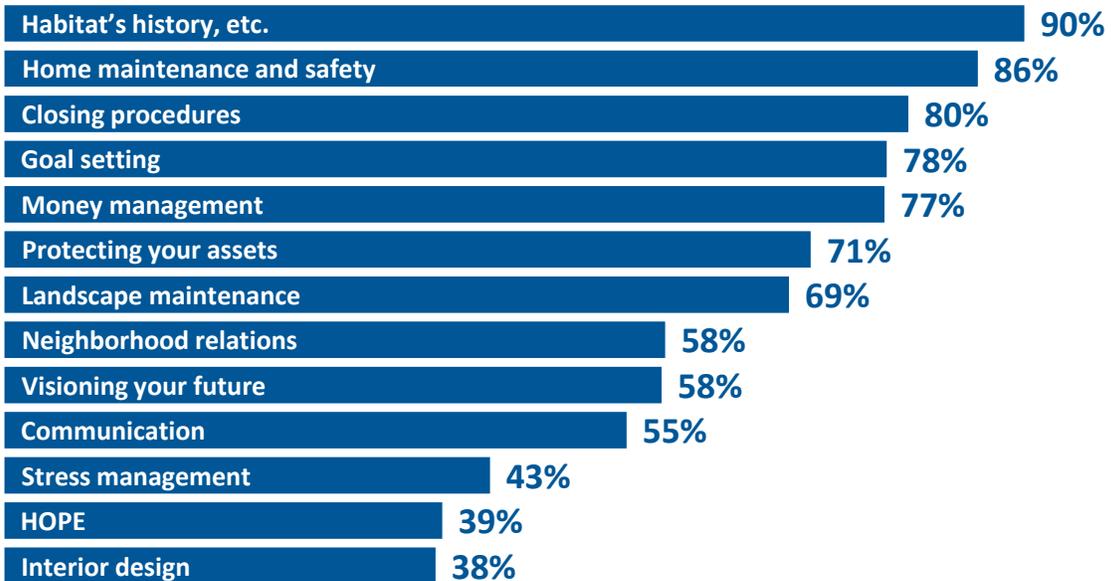
Habitat Homeowners provided feedback related to a number of subject areas relevant to homeownership including a) Habitat’s history, philosophy, and expectations, b) goal setting, c) neighborhood relations/community involvement, d) money management, e) home maintenance and safety, f) closing procedures, g) HOPE homeownership, h) landscape maintenance, i) stress management, j) communication, k) visioning your future, l) interior design, and m) protecting your assets (insurance and wills). Specifically, Habitat Homeowners indicated whether they received the training or education from Habitat for Humanity, whether they perceived the training to be beneficial, and whether they would benefit from additional training related to the subject matter.

As a note, the vast majority of Habitat Homeowners who received training indicated that it was beneficial (ranging from 89.4% to 96.9% across subjects). This finding was relatively consistent across disaggregated groups.

The most prevalent training topics received by Habitat Homeowners included Habitat’s history, philosophy, and expectations, though it should be noted that at least three-fourths of homeowners also received training in home maintenance and safety, closing procedures, goal setting, and money management. Topics related to home/landscape maintenance and financial health (i.e., money management, protecting your assets) emerged as being perceived as the most beneficial foci of additional training or education. Presented below are detailed survey responses for each of the listed topics.

Figure 5.1. Habitat Homeowners Received Substantial Training and Education

Percentages reflect Habitat Homeowners who reported that they received the given training or education through Habitat for Humanity.

**Figure 5.2. Habitat Homeowners would Benefit from Additional Training and Education**

Percentages reflect Habitat Homeowners who reported that they would benefit from additional training or education through Habitat for Humanity.



Table 5.1. Habitat’s history, philosophy, and expectations

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	89.7%	117	95.8%	95	24.3%	115
2000 or before	84.1%	44	97.1%	34	21.4%	42
2001-2009	93.8%	48	92.7%	41	30.6%	49
2010 or since	92.0%	25	100%	20	16.7%	24
At or below 34% AMI	95.5%	22	95.2%	21	45.5%	22
Above 34% AMI	93.7%	63	94.2%	52	23.3%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.2. Goal setting

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	77.6%	116	93.0%	86	32.4%	111
2000 or before	67.4%	43	88.9%	27	25.6%	39
2001-2009	83.3%	48	94.9%	39	38.8%	49
2010 or since	84.0%	25	95.0%	20	30.4%	23
At or below 34% AMI	77.3%	22	80.0%	15	38.1%	21
Above 34% AMI	87.1%	62	94.3%	53	37.3%	59

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.3. Neighborhood relations/community involvement

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	58.1%	117	93.8%	65	30.4%	112
2000 or before	52.3%	44	95.5%	22	25.6%	39
2001-2009	61.7%	47	92.6%	27	32.7%	49
2010 or since	61.5%	26	93.8%	16	33.3%	24
At or below 34% AMI	57.1%	21	91.7%	12	40.9%	22
Above 34% AMI	65.1%	63	92.3%	39	31.7%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.4. Money management

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	77.4%	115	94.0%	84	43.4%	113
2000 or before	69.0%	42	92.9%	28	45.0%	40
2001-2009	85.4%	48	92.1%	38	44.9%	49
2010 or since	76.0%	25	100%	18	37.5%	24
At or below 34% AMI	90.0%	20	86.7%	15	50.0%	22
Above 34% AMI	83.9%	62	94.1%	51	44.3%	61

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.5. Home maintenance and safety

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	85.6%	118	96.9%	96	45.5%	112
2000 or before	76.7%	43	96.8%	31	43.9%	41
2001-2009	89.8%	49	95.3%	43	47.9%	48
2010 or since	92.3%	26	100%	22	43.5%	23
At or below 34% AMI	95.5%	22	95.0%	20	57.1%	21
Above 34% AMI	88.9%	63	96.3%	54	48.3%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.6. Closing procedures

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	79.5%	117	94.0%	84	23.4%	111
2000 or before	74.4%	43	92.6%	27	17.5%	40
2001-2009	79.2%	48	91.9%	37	29.2%	48
2010 or since	88.5%	26	100%	20	21.7%	23
At or below 34% AMI	81.8%	22	86.7%	15	36.4%	22
Above 34% AMI	82.5%	63	93.9%	49	25.9%	58

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.7. HOPE homeownership

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	38.5%	117	95.1%	41	20.0%	110
2000 or before	34.9%	43	100%	13	15.8%	38
2001-2009	39.6%	48	88.9%	18	22.4%	49
2010 or since	42.3%	26	100%	10	21.7%	23
At or below 34% AMI	27.3%	22	100%	6	18.2%	22
Above 34% AMI	42.9%	63	92.0%	25	20.7%	58

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.8. Landscape maintenance

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	69.0%	116	94.6%	74	44.2%	113
2000 or before	61.9%	42	100%	24	36.6%	41
2001-2009	72.9%	48	87.9%	33	45.8%	48
2010 or since	73.1%	26	100%	17	54.2%	24
At or below 34% AMI	63.6%	22	100%	13	52.4%	21
Above 34% AMI	77.8%	63	91.3%	46	46.7%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.9. Stress management

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	42.7%	117	89.4%	47	31.6%	114
2000 or before	37.2%	43	93.3%	15	31.0%	42
2001-2009	41.7%	48	83.3%	18	33.3%	48
2010 or since	53.8%	26	92.9%	14	29.2%	24
At or below 34% AMI	36.4%	22	87.5%	8	33.3%	21
Above 34% AMI	49.2%	63	86.2%	29	36.1%	61

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.10. Communication

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	54.7%	117	94.9%	59	29.2%	113
2000 or before	46.5%	43	100%	17	26.8%	41
2001-2009	54.2%	48	88.0%	25	33.3%	48
2010 or since	69.2%	26	100%	17	25.0%	24
At or below 34% AMI	40.9%	22	100%	9	33.3%	21
Above 34% AMI	63.5%	63	92.1%	38	33.3%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.11. Visioning your future

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	57.8%	116	91.7%	60	32.4%	111
2000 or before	46.5%	43	94.1%	17	35.0%	40
2001-2009	60.4%	48	88.9%	27	33.3%	48
2010 or since	72.0%	25	93.8%	16	26.1%	23
At or below 34% AMI	47.6%	21	88.9%	9	45.0%	20
Above 34% AMI	71.4%	63	90.2%	41	35.0%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.12. Interior design

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	37.9%	116	92.9%	42	40.4%	114
2000 or before	30.2%	43	100%	13	39.0%	41
2001-2009	44.7%	47	90.0%	20	44.9%	49
2010 or since	38.5%	26	88.9%	9	33.3%	24
At or below 34% AMI	42.9%	21	100%	9	36.4%	22
Above 34% AMI	41.3%	63	88.0%	25	45.0%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.

Table 5.13. Protecting your assets (insurance and wills)

	Received education or training from Habitat		Benefited from the training or education received		Would benefit from additional education or training	
	Percent Yes	N	Percent Yes	N	Percent Yes	N
All Respondents	70.9%	117	94.8%	77	42.5%	113
2000 or before	55.8%	43	95.5%	22	36.6%	41
2001-2009	77.1%	48	91.4%	35	47.9%	48
2010 or since	84.6%	26	100%	20	41.7%	24
At or below 34% AMI	63.6%	22	92.9%	14	38.1%	21
Above 34% AMI	81.0%	63	93.8%	48	51.7%	60

NOTE: Analyses of the benefit of prior education or training were based only on respondents reporting that the given education or training was received.



CHALLENGES FACED BY HABITAT HOMEOWNERS

SUMMARY

Challenges described by Habitat Homeowners typically could be categorized into one of three themes: 1) financial concerns such as changing monthly payments or costs of home maintenance, 2) dissatisfaction with the neighborhoods in which their homes were built, or 3) specific home repair needs and the level of support provided by Habitat for Humanity. While these challenges do not represent the majority of Habitat Homeowners, it is important to recognize the most common sources of difficulty *among homeowners who identified barriers*.

As part of the interview process, Habitat Homeowners identified a number of challenges they have faced since becoming homeowners. Multiple interviewees described maintenance issues such as electrical problems, washer and dryer concerns, or general comments about the costs of repairs or insufficient knowledge about home maintenance. Other interviewees focused on financial concerns, often citing situational factors such as mortgage increases, questions about loans, or health issues creating financial concerns. Other challenges varied, but included factors such as yard work, barking dogs, a lack of youth on the block, and difficulty getting used to the neighborhood. One homeowner described that it has been hard to imagine being in one home for a lifetime.

To assist with these challenges, interviewees identified areas in which Habitat for Humanity could provide additional support. Multiple responses involved additional education around specific financial issues such as the relationship between property taxes and monthly payments or the possibility of increases to monthly payments. Others provided ideas for addressing repair/maintenance difficulties. For example, interviewees proposed that Habitat could consider incentives to help with damage repair and a program through which homeowners could exchange volunteer hours for help with repairs. One interviewee suggested that Habitat could better prepare homeowners for the amount of crime in their new neighborhoods.

Additionally, within the survey Habitat Homeowners were asked, “If a friend of yours were applying to become a Habitat owner, what are some things you would tell them?” A portion of the responses to this item involved challenges that homeowners have experienced. For example, multiple respondents expressed displeasure with the neighborhoods in which their homes were built due to increasing crime and other concerns (e.g., “They moved me and my son into a place knowing we were not comfortable or safe.”). Other respondents explained maintenance issues they have experienced such as holes in the flooring, issues with HVAC and water heater, leaking roof, cracking walls and foundation, screws protruding from siding, and unfinished crawl space. Many of these comments described dissatisfaction with Habitat’s responsiveness and willingness to correct these issues. Finally, respondents provided specific feedback such as being given the choice to forego landscaping (to avoid the maintenance), inadequate storage space in their homes, and dissatisfaction with their handicapped bathroom.



DELINQUENT PAYMENTS AND FORECLOSURES

SUMMARY

Although a number of variables were explored to identify potential relationships with delinquency, only AMI percentile at the time of application proved to have a statistically significant relationship. Specifically, applicants who were at or below the 34th percentile of AMI for a given year were subsequently delinquent more often and more likely to be chronically delinquent than were applicants above the 34th percentile of AMI. While these findings are not intended to restrict the applicants that are approved, they could be valuable for identifying applicants or current homeowners who would benefit from targeted supports.

Secondary data related to foreclosures and delinquent mortgage payments (from July 2011 to present) were compiled and the following dependent variables were computed:

- 1 **Foreclosure**—dichotomous variable (yes or no)
- 2 **Chronic Delinquency**—dichotomous variable (defined as having any payments 3+ months late, or two payments that are 2 months late with the same 12 months, or three payments that are 2 months late with the same 24 months)
- 3 **2+ Late Payments**—continuous variable (total number of months for which a payment was 2 months late or more)

Because delinquency data were only available from July 2011 forward, all analyses related to delinquencies were filtered to include only homeowners who were in their homes from July 2011 to the present.

To examine correlates and predictors of these variables, selected information was extracted from application files (as available) for all Habitat Homeowners. Data points factored into analyses included a) marital status at the time of application, b) housing status prior to Habitat homeownership (i.e., rent or

own), c) years in prior residence, d) total monthly debt at the time of application, and e) AMI percentile (a metric factoring in the year, annual income, and number of people in the household and comparing against the area median income).

Importantly, analyses were exploratory and conducted with a possible outcome of identifying factors that could lead to subsequent challenges for homeowners. As such, it was expected that many of the identified variables would fail to yield meaningful results. Indeed, no data points extracted from the applications were significantly related to subsequent foreclosures, though this is almost certainly attributable to the restricted number of Habitat homes that have been foreclosed upon (22).

Regarding chronic delinquency status and number of monthly payments two or more months overdue, AMI percentile was the lone variable significantly related. While no purely linear relationship was detected, there was evidence that a threshold could be identified above which homeowners are significantly more likely to experience delinquency issues. Specifically, homeowners who were at or below the 34th percentile for AMI at the time of application ($M = 8.12$ months, $SD = 15.37$) subsequently had significantly more payments that were two or more months late than did homeowners who were above the 34th percentile for AMI at the time of application ($M = 3.71$ months, $SD = 10.27$; $t(254) = 2.72, p < .05, d = .36$).

In addition, a chi-square analysis revealed that homeowners who were at or below the 34th percentile for AMI at the time of application (41.0%) were significantly more likely than homeowners who were above the 34th percentile for AMI at the time of application (26.6%) to become chronically delinquent ($\chi^2(1, N = 256) = 5.39, p < .05$).

Figure 5.3. Habitat Homeowners Below the 34th Percentile of AMI were More Frequently Delinquent

Numbers reflect the average number of monthly payments which were two or more months late.

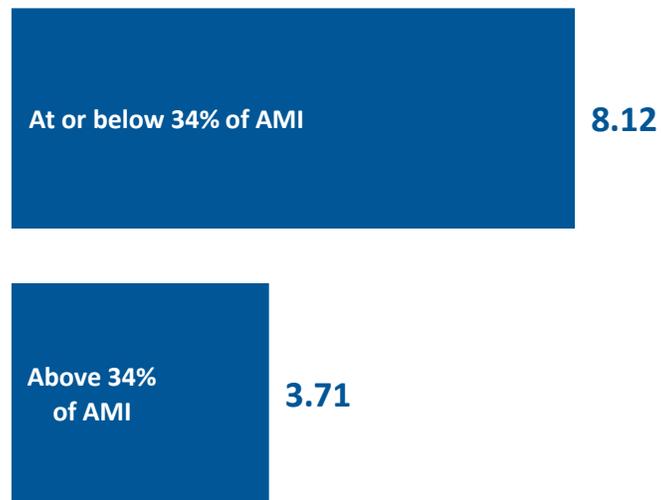
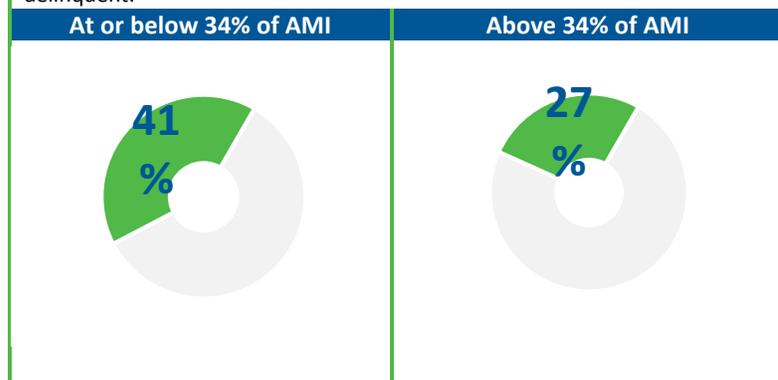


Figure 5.4. Habitat Homeowners Below the 34th Percentile of AMI were More Likely to be Chronically Delinquent

Percentages reflect Habitat Homeowners identified as chronically delinquent.



Appendix

Included within this section are the Habitat Homeowner Survey, the Neighborhood Resident Survey, and the instruments used to conduct parcel and block observations.



Habitat for Humanity of Evansville wants to learn more about you!

Habitat for Humanity of Evansville would like to learn more about your experiences before and since becoming a Habitat homeowner. Your point of view is very important. Please help Habitat learn how to better serve our community by taking this survey. It should take just 10 minutes. We ask that this survey be completed by the head of the household. In some cases, you will be asked to think back to before you were a Habitat homeowner, so please be mindful of the instructions within each section. This survey is being administered by Diehl Consulting Group, an independent third party. Please complete this survey as honestly as possible. Your responses will be confidential. Please return the completed survey in the envelope provided by Monday, September 19th. **As a “Thank You” for returning the survey, you will receive a \$10 Walmart gift card in the mail.**

If you have any questions about the survey, please contact Doug Berry with Diehl Consulting Group at 812-434-6745.

Thank you!

SECTION A

- A1. What is your age: A2. What is your gender: F M A3. What year did you move into your Habitat home:
- A4. Which of the following best describes you?
 American Indian
 Asian
 Black (Not of Hispanic Origin)
 Hawaiian/Other Pacific Islander
 Hispanic
 Multiracial (Two or More Races)
 White (Not of Hispanic Origin)
- A5. What is the highest grade or year of school you have completed?
 8th grade or less
 Some high school
 High school graduate or GED
 Trade school (Vocational, Technical, or Business School)
 Some college or associate’s degree (including Community College)
 Bachelor’s degree
 Graduate or professional degree
- A6. How many children (under age 18) live in your home? A7. How many adults (age 18 and older) live in your home?
- A8. Please describe your employment status:
a. Before moving into your Habitat home Full-time Part-time Retired Unemployed Receiving Disability Benefits
b. Currently Full-time Part-time Retired Unemployed Receiving Disability Benefits
- A9. Please estimate your annual household income:
a. Before moving into your Habitat home Less than \$12,900 \$12,901-\$15,999 \$16,000-\$20,199
 \$20,200-\$24,299 \$24,300-\$28,399 \$28,400-\$32,599
 \$32,600-\$36,699 \$36,700-\$40,599 \$40,600 or more
b. Currently Less than \$12,900 \$12,901-\$15,999 \$16,000-\$20,199
 \$20,200-\$24,299 \$24,300-\$28,399 \$28,400-\$32,599
 \$32,600-\$36,699 \$36,700-\$40,599 \$40,600 or more
- A10. Did your parents ever own their own home? Yes No Not sure
A11. Did your grandparents ever own their own home? Yes No Not sure
A12. Does your neighborhood have a Neighborhood Association? Yes No Not sure

SECTION B

B1. How much do you agree with these statements?	1	2	3	4
	Strongly Disagree	Disagree	Agree	Strongly Agree
a) I feel better about myself than I did before becoming a Habitat homeowner.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) My association with Habitat has helped me to experience a personal spiritual growth.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) In general, homes in my neighborhood are kept in good condition.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) My home is in good condition.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Residents in my neighborhood keep their properties free of trash and litter.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) I could not have owned my own home without help from Habitat for Humanity.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) I seem to take more pride in my neighborhood now that I have a Habitat home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h) As a Habitat homeowner, I feel welcomed by my neighbors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i) As a Habitat homeowner, I feel welcomed by my neighborhood association.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION C

C1. How much would you agree with these statements before you moved into your Habitat home? How much do you agree with these statements now?	Before Moving into My Home				Now			
	1 Strongly Disagree	2 Disagree	3 Agree	4 Strongly Agree	1 Strongly Disagree	2 Disagree	3 Agree	4 Strongly Agree
a) I seem to have little or no problem paying my bills on time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) I feel it is important to save for the future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) I feel like I am financially stable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) I use a personal budget or spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) I maintain an emergency fund for unexpected expenses (job loss, sickness, etc.).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) I use a bank account.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) The amount I spend on living expenses is less than my total income.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h) My housing is affordable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i) I feel responsible for ensuring that my home is well-maintained.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j) I know what it takes to maintain my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k) I feel safe in my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l) I feel safe doing activities in my neighborhood (e.g., walking, visiting neighbors).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m) My neighborhood is a safe place for children to play.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n) Overall, crime is a problem in my neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o) We seem to be happier with our lives than many families we know.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
p) Our family is under a lot of emotional stress.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
q) My family attends faith-based activities frequently.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
r) I am involved in neighborhood activities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
s) I engage with organizations in my neighborhood (e.g., churches, schools, community agencies).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
t) Generally, I like my neighbors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
u) People in my neighborhood are willing to help each other.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
v) I would recommend this neighborhood to others as a good place to live.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
w) I would ask a neighbor if I needed to borrow something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
x) Racial harmony in my current neighborhood is good.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION D

D1. Overall, considering everything, how satisfied would you say you are living in your current neighborhood?

- Very dissatisfied Dissatisfied Neutral Satisfied Very satisfied

D2. How would you say the overall quality of your Habitat home compares to your prior residence?

- Much better Better About the same Worse Much worse

D3. How would you say the amount of living space within your Habitat home compares to your prior residence?

- Much better Better About the same Worse Much worse

D4. Overall, how has your health changed since moving into your Habitat home?

- Much better A little better About the same A little worse Much worse

D5. To what extent has your new home played a role in any changes to your health or how you take care of yourself?

- A great deal Somewhat Not very much Not at all Not applicable

D6. Have you or any other family members improved your employment since owning your Habitat house?

- No Yes

If "Yes," please describe:

D7. Have you or any other family members started or completed higher education or training programs since owning your Habitat house?

- No Yes

If "Yes," please describe:

SECTION E

E1. Since moving into your Habitat home, how many school-aged children have lived in the home?

If "0," please skip the remaining questions in this section and proceed to Section F.

E2. Since moving into your Habitat home, how many children living in the home...

...have had satisfactory school performance (e.g., grades, study habits, interest in school)?

...have had satisfactory school behavior (e.g., few office referrals or suspensions)?

...have had satisfactory school attendance?

...have progressed normally through each school grade level?

...have needed to improve in school overall?

...have needed to improve in school overall *and* have improved?

...have been old enough to graduate from high school?

...have graduated from high school?

SECTION F

F1. Did you receive the assistance listed below before you moved into your Habitat home? Do you receive the assistance listed below now?	Before Moving into Your Habitat Home		Now	
	1 Yes	2 No	1 Yes	2 No
a) Food Stamps or other Food Assistance (SNAP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Rent Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Welfare Assistance/Family and Children Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Medicaid/Hoosier Healthwise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) CHIPS (Children's Health Insurance Program)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Supplemental Security Income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Utility Bill Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

F2. Did your prior residence have any of the following issues? Does your current home?	Prior Residence		Current Home	
	1 Yes	2 No	1 Yes	2 No
a) Water or dampness from broken pipes, leaks, or heavy rain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Mold, mildew, or structural problems such as rotting wood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Issues with your heating or air	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Cracking in the walls, ceiling, or floors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Rodents, cockroaches, ants, or other insects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

F3. Upon moving into your Habitat home, did your monthly living expenses become higher or lower than in your previous residence?	1	2	3	4	5
	A lot higher than before	A little higher than before	About the same	A little lower than before	A lot lower than before
a) Monthly housing costs <u>not including utilities</u> (mortgage payments, property taxes, insurance, rent)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Utility bills (water, electricity)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION G

G1. Please answer the questions to the right for each of the subjects listed below.	Did you receive education or training on this subject from Habitat for Humanity of Evansville?			Was the education or training you received on this subject beneficial?			Would you benefit from additional education or training on this subject at this point in time?		
	Yes	No	Unsure	Yes	No	N/A	Yes	No	Unsure
a) Habitat's history, philosophy, and expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Goal setting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Neighborhood relations/community involvement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Money management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Home maintenance and safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Closing procedures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) HOPE homeownership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h) Landscape maintenance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i) Stress management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j) Communication	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k) Visioning your future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l) Interior design	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m) Protecting your assets (insurance and wills)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

G2. If a friend of yours were applying to become a Habitat owner, what are some things you would tell them?

G3. Additional comments:



Habitat for Humanity of Evansville hopes to learn more about your neighborhood!

Your point of view is very important. Please help Habitat learn how to better serve our community by taking this survey. It should take just 5-10 minutes. We ask that this survey be completed by the head of the household.

This survey is being administered by Diehl Consulting Group, an independent third party. Please complete this survey as honestly as possible. Your responses will be confidential. Please return the completed survey in the envelope provided by Monday, September 19th. **As a “Thank You” for returning the survey, you will receive a \$10 Walmart gift card in the mail.**

If you have any questions about the survey, please contact Doug Berry with Diehl Consulting Group at 812-434-6745.

Thank you!

SECTION A

A1. What is your age: A2. What is your gender: F M A3. Do you rent or own your home: Rent Own

A4. What year did you move into your home:

A6. What year was your home built:

A5. Which of the following best describes you?

- American Indian
- Asian
- Black (Not of Hispanic Origin)
- Hawaiian/Other Pacific Islander
- Hispanic
- Multiracial (Two or More Races)
- White (Not of Hispanic Origin)

A7. What is the highest grade or year of school you have completed?

- 8th grade or less
- Some high school
- High school graduate or GED
- Trade school (Vocational, Technical, or Business School)
- Some college or associate's degree (including Community College)
- Bachelor's degree
- Graduate or professional degree

A8. How many children (under age 18) live in your home?

A9. How many adults (age 18 and older) live in your home?

A10. Please describe your employment status:

- Full-time
- Part-time
- Retired
- Unemployed
- Receiving Disability Benefits

A11. Please estimate your annual household income:

- Less than \$12,900
- \$12,901-\$15,999
- \$16,000-\$20,199
- \$20,200-\$24,299
- \$24,300-\$28,399
- \$28,400-\$32,599
- \$32,600-\$36,699
- \$36,700-\$40,599
- \$40,600 or more

A12. Does your neighborhood have a Neighborhood Association? Yes No Not sure

SECTION B

B1. How much do you agree with these statements?

	1 Strongly Disagree	2 Disagree	3 Agree	4 Strongly Agree
a) In general, homes in my neighborhood are kept in good condition.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) My home is in good condition.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Residents in my neighborhood keep their properties free of trash and litter.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) My housing is affordable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) I feel welcomed by my neighbors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) I feel welcomed by my neighborhood association.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) I feel safe in my home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h) I feel safe doing activities in my neighborhood (e.g., walking, visiting neighbors).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i) My neighborhood is a safe place for children to play.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j) Overall, crime is a problem in my neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k) I am involved in neighborhood activities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l) I engage with organizations in my neighborhood (e.g., churches, schools, community agencies).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
m) Generally, I like my neighbors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
n) People in my neighborhood are willing to help each other.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
o) I would recommend this neighborhood to others as a good place to live.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
p) I would ask a neighbor if I needed to borrow something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
q) Racial harmony in my current neighborhood is good.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

B2. Overall, considering everything, how satisfied would you say you are living in your current neighborhood?

- Very dissatisfied
 Dissatisfied
 Neutral
 Satisfied
 Very satisfied

B3. Does your current residence have any of the following issues?

	1 Yes	2 No
a) Water or dampness from broken pipes, leaks, or heavy rain	<input type="radio"/>	<input type="radio"/>
b) Mold, mildew, or structural problems such as rotting wood	<input type="radio"/>	<input type="radio"/>
c) Issues with your heating or air	<input type="radio"/>	<input type="radio"/>
d) Cracking in the walls, ceiling, or floors	<input type="radio"/>	<input type="radio"/>
e) Rodents, cockroaches, ants, or other insects	<input type="radio"/>	<input type="radio"/>

SECTION C

C1. Are you aware of any homes that Habitat for Humanity of Evansville has built in your neighborhood?

- Yes
 No

If "Yes," please continue to question C2. If "No," please move to question C3.

C2. How much do you agree with these statements?

	1 Strongly Disagree	2 Disagree	3 Agree	4 Strongly Agree
a) The Habitat home(s) in my neighborhood improve the neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) The residents of the Habitat home(s) in my neighborhood make good neighbors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) I would like to have other homes like the Habitat home(s) in my neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

C3. Have you been involved with the building of any Habitat home?

- Yes
 No

C4. What is your overall impression of Habitat for Humanity of Evansville?

NR8—Residential Property

Address or Code Number: _____

	1-Sound condition and in good repair	2-Minor maintenance, repair, or replacement needed	3-Major repair or replacement needed	4-Not observable	5-Not applicable
Condition of the exterior of the dwelling					
Roof	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gutters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Siding/exterior walls	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paint on the walls and trim	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Foundation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Porches/balconies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior lighting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Features around the dwelling					
Detached garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other detached structure(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fencing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sidewalk(s) and walkway(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Driveway, pad, or other off-street parking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Visible on the property	A lot	Some	None
Trash, debris, or litter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Abandoned vehicles, appliances, or other equipment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deteriorating or abandoned toys, tools, or other paraphernalia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Lawn and/or Landscaping

- Well-maintained
- Adequately maintained
- Poorly maintained

Signage on Site

- Realtor's "For Sale" sign
- "For Sale by Owner" sign
- Foreclosure/Bank ownership sign

Dwelling appears vacant

- Yes
- No

Overall Exterior Condition of the Dwelling

- Good and needs no maintenance or repair
- Needs minor repairs only
- Requires a limited number of major repairs
- Requires comprehensive renovation
- Dilapidated and not able to be repaired or renovated
- Construction of building is not complete

Overall Condition of the Features around the Dwelling

- Good and needs no maintenance or repair
- Needs minor repairs only
- Requires a limited number of major repairs
- Requires comprehensive renovation
- Dilapidated and not able to be repaired or renovated

Comments on the dwelling and the features around the dwelling:

-

NR7—Block Conditions

Block Number: _____

	Found on block (check all that apply)	Predominant land use (check only one)	Vacant structures (check all that apply)	Number of vacant structures	Number of structures	Structures in sound condition and good repair				
						Most 75-99%	Many 50-75%	Some 25-49%	Few 1-24%	None
Single-family homes	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Multiple-family buildings with 2-4 units	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Multiple-family buildings with 5+ units	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial (e.g., restaurants, retail stores)	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Industrial (e.g., factories, warehouses)	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office (e.g., companies, nonprofit organizations)	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Institutional (e.g., schools, libraries, churches)	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Auto-related (e.g., car lots, repair shops, gas stations)	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mixed use (e.g., combination of the above)	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: _____	<input type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Visible on the block	A lot	Some	None
Trash, debris, or litter on road surfaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trash, debris, or litter on sidewalks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trash, debris, or litter in yards, lots, gardens, parks, or playgrounds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Graffiti on structures, sidewalks, or road surfaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Illegal dumping (e.g., large household items) anywhere	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Abandoned cars anywhere	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

- Overall attractiveness of the block**
- Very attractive
 - Attractive
 - Somewhat attractive
 - Somewhat unattractive
 - Unattractive
 - Very unattractive

	Well maintained	Adequately maintained	Poorly maintained	NA: Not found on this block
Rate the condition of the spaces found on the block				
Parks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Playgrounds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gardens	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parking lots	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vacant lots	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rate the condition of the other elements found on the block				
Street surfaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Curbs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sidewalks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Street lighting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments about the block:

-
