

University of Southern Indiana



Habitat for Humanity Impact Study

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Prepared for:

Habitat for Humanity of Evansville

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USI - Center for Applied Research

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Executive Summary

This study considers the impact of over 300 Habitat for Humanity homes built in Evansville, Indiana since Habitat for Humanity of Evansville's (HFHE) inception in 1984. It considers the economic, psychological and social impacts to its partner families (homeowners), as well as to the community. Four separate studies were conducted to consider these various impacts.

A quantitative survey of over 100 Habitat homeowners showed that they are substantially better off than before owning a Habitat home. Respondents reported increases in esteem, communication, and emotional health since Habitat homeownership. They also reported "feeling financially better off now than 5 years ago." Respondents reported an improvement in their education and work-related achievements, as well as the educational achievement of their children. Habitat homeowners reported a 35% decrease in food stamp participation, 23% decrease in welfare assistance, and 21% decrease in utility bill assistance after homeownership.

The qualitative study, utilizing face-to-face interviews, confirmed that Habitat homeowners felt an increased sense of pride and accomplishment. Many credit HFHE with providing the opportunity to learn life skills such as budgeting and home repairs. Most indicated that the "sweat equity" experience was positive fostering a sense of belonging while learning practical home building and maintenance skills. All reported that they would recommend HFHE to relatives and friends.

The neighborhood impact study, which covered over 80 neighborhoods and included 127 respondents, showed that 78% liked their Habitat home and 75% were positive about their neighborhood regardless of income level, education, gender, race or number of Habitat homes on the street. The visual analysis and neighbors' statements revealed that cluster building of Habitat homes is better than spot building. Neighbors are overwhelmingly positive about the Habitat for Humanity organization with 85% stating positive aspects of the organization. There is a general misconception, however, regarding Habitat requirements and the qualifications of Habitat homeowners.

While HFHE's share of housing units built in Vanderburgh County between 1980 and 2007 is just over 2%, almost three-quarters of those homes were built in the 47713 zip code area. Habitat homes account for 24% of all housing units built between 2000 and 2007 in this relatively low home ownership and low household income area. Since HFHE's establishment in 1984, it has averaged about 13 homes per year and injected \$16.2 million of direct spending into the economy of Vanderburgh County with a cumulative impact of 193 jobs, \$7.5 million in employee compensation, \$25.3 million in output and \$650,000 in indirect business taxes. Partner families have benefited with interest savings during this time of almost \$6 million.

Homeownership Impact on Habitat for Humanity of Evansville Partner Families

Stephanie Bennett, Ph.D.

Iris Phillips, Ph.D.

Debra Ordner, BSW Student

Key Findings:

- **Partner families feel significantly more positive regarding Family Strength I: Esteem and Communication. Families reported:**
 - ... an increase in their ability to make and carryout plans
 - ... an increase in their ability to “look to the bright side of things”
- **Partner families feel significantly more positive in the Family Strength II subscale: Mastery and Health. Families reported:**
 - ... a decrease in putting off making decisions
 - ... a decrease in the amount of emotional stress within the family
 - ... their perception regarding their influence of what happens to them is more positive
- **Partner families reported an increase in their perception of financial security after homeownership than before. Families reported:**
 - ... that they feel financially better off now than five years ago
 - ...they could assist a relative who experienced financial problems
 - ...they could cover a large unexpected bill
 - ...that they feel it is important to save for the future
- **Partner families perceive their community more positively after homeownership. Families reported:**
 - ...that they are more involved in neighborhood activities
 - ...that they perceive crime rate to be lower
 - ...that drug use/ dealing in their neighborhood is lower
 - ...that racial harmony is more positive

- **Partner families report significant family achievements after becoming homeowners. They reported:**
 - ... they attend church more regularly
 - ... children have made education achievements
 - ...adults have made education and work related achievements
 - ... adults feel they have achieved financial security

- **Partner families reporting their Public Assistance experience indicated that:**
 - ...nearly 54% of families received food stamps prior to homeownership
 - ...nearly 19% currently receive food stamps after homeownership
 - ...nearly 37% of families received rent assistance prior to homeownership
 - ...31% of families received welfare assistance/ FCS
 - ...8% of families currently receive welfare assistance/ FCS
 - ...46% of families received utility bill assistance prior to homeownership
 - ...25% of families currently receive utility bill assistance

- **Attitudinal items from the Habitat Home Owner instrument and interviews indicated that the general perceptions of partner families included:**
 - Families felt welcomed into the neighborhood
 - Participants felt better about themselves since becoming a homeowner
 - They take pride in their neighborhood now that they have a Habitat Home
 - They feel they could not have owned their home without help from Habitat for Humanity

- **Partner families expressed positive experiences when working with Habitat for Humanity. These included:**
 - Most frequently respondents “strongly agreed” that:
 - ... they felt secure with Habitat helping them
 - ...it is easy to maintain my home
 - ...Habitat workshops are helpful
 - ...Habitat has been supportive to my family

INTRODUCTION

The purpose of this study of Habitat for Humanity partner families was to examine the social impact and consequences of homeownership. Previous research findings focused upon the economic impact and the structural components of Habitat for Humanity homes. The focus of the current study is to explore quality of life issues before and after homeownership. This study examined perceived family strengths of: esteem and communication, mastery and health, and financial well-being, before-and-after homeownership. The study also explored before-and-after perceptions of resources, community, achievements, and public assistance needs for Habitat for Humanity homeowners.

METHODS

Participants:

Three hundred fifty-seven partner families have participated in the Habitat for Humanity of Evansville program from 1986 through November 2007. The Habitat office provided a mailing list which contained all of these partner families' addresses. Of the 357 partner families who were mailed a survey, 107 responded (29.97%). One hundred five respondents reported their age; the range was between 25 to 67 years old. The mean age of the respondents was 44.42 years old; the median age was 44 years old; and the mode was 39 years old. The majority of respondents were female (86.4%), while only 11 males (10.7%) responded. One hundred five participants reported the number of individuals living in each residence. The number of individuals residing in each home ranged from one to nine; the median was three. Partner families reported from zero to eight children living in each home; the median was two.

Instrument:

The survey instrument developed for this study was created from two survey instruments: the Family Inventory of Resources for Management (FIRM) (McCubbin, 1991) and the Habitat for Humanity Owners' Survey (2000). FIRM consist of four subscales designed to measure a family's collection of resources: (a) family strengths I (esteem and communication), (b) family strengths II (mastery and health), (c) extended family social support, and (d) financial well-being (Corcoran & Fischer, 2000). (Appendix A)

The Habitat for Humanity Owners' Survey adapted for this study was an anonymous 34-item survey used by Habitat for Humanity of Evansville in the fall-winter of 2000. This survey collected a variety of information from partner families which included partner families' perceptions of behaviors, achievements, attitudes, and public assistance needs before and after owning their Habitat home.

Data Collection:

All 357 eligible partner families were mailed a cover letter, the survey instrument, and two postage-paid return envelopes. The cover letter and survey were approved by the University of Southern Indiana's Institutional Review Board prior to the survey. As an incentive to participate, respondents were eligible to enter a drawing for one free house payment donated by Habitat for Humanity of Evansville.

Eligible participants received the initial mailing, followed by a second mailing to non-responders, as indicated by the detached forms for the incentive. Telephone calls were made to non-respondents as a follow-up to the second mailing. Homeowners were encouraged to complete and return their surveys and entry forms in order to be included in the one free house payment drawing. These combined efforts generated the receipt of an additional 52 surveys to bring the total number of respondents to 107. The return rate for this survey was 29.97%.

RESULTS

Appendix B shows the results from data analysis of the surveys. Partner families reported significantly positive perceptions in all aspects of their lives after homeownership. Additionally, they reported less reliance on public assistance after homeownership and more financial stability. Partner families reported positive perceptions of Habitat staff, volunteers, and the process of homeownership.

The survey results revealed that Habitat homeowners are extremely positive regarding their perceptions of Habitat personnel and the process of becoming a homeowner. They reported significantly positive changes in their families, finances, personal growth, and community involvement. Overwhelmingly participants feel appreciative, a sense of pride, and would recommend others participate in the Habitat for Humanity experience.

Appendix A

BEFORE HABITAT

AFTER HABITAT

| FAMILY STATEMENTS | BEFORE HABITAT | | | | AFTER HABITAT | | | |
|---|----------------|-----------|------------|-----------|---------------|-----------|------------|-----------|
| | Not at all | Minimally | Moderately | Very well | Not at all | Minimally | Moderately | Very well |
| 7. We seem to have a little or no problem paying our bills on time. | | | | | | | | |
| 8. We worry about how we would cover a large unexpected bill (for home, auto repairs, etc., for about \$100). | | | | | | | | |
| 9. In our family we feel it is important to save for the future. | | | | | | | | |
| 10. When we make plans we are almost certain we can make them work. | | | | | | | | |
| 11. No matter what happens to us, we try to look at the bright side of things. | | | | | | | | |
| 12. We seem to be happier with our lives than many families we know. | | | | | | | | |
| 13. The members of our family respect one another. | | | | | | | | |
| 14. We try to keep in touch with our relatives as much as possible. | | | | | | | | |
| 15. Our relatives do and say things to make us feel appreciated. | | | | | | | | |
| 16. I am involved in neighborhood activities. | | | | | | | | |
| 17. Crime rate in my neighborhood is low. | | | | | | | | |
| 18. Drug use/dealing in my current neighborhood is low. | | | | | | | | |
| 19. Racial harmony in my current neighborhood is good. | | | | | | | | |
| 20. My family attends church frequently. | | | | | | | | |
| 21. The children in my home have made educational achievements. | | | | | | | | |
| 22. The adults in my home have made educational achievements. | | | | | | | | |
| 23. The adults in my home have made work-related achievements. | | | | | | | | |
| 24. I feel I have attained personal financial security. | | | | | | | | |

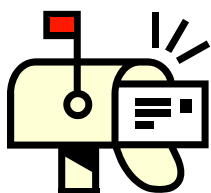
BEFORE HABITAT

AFTER HABITAT

| FAMILY STATEMENTS | BEFORE HABITAT | | | | AFTER HABITAT | | | |
|---|----------------|-----------|------------|-----------|---------------|-----------|------------|-----------|
| | Not at all | Minimally | Moderately | Very well | Not at all | Minimally | Moderately | Very well |
| 7. We seem to have a little or no problem paying our bills on time. | | | | | | | | |
| 8. We worry about how we would cover a large unexpected bill (for home, auto repairs, etc., for about \$100). | | | | | | | | |
| 9. In our family we feel it is important to save for the future. | | | | | | | | |
| 10. When we make plans we are almost certain we can make them work. | | | | | | | | |
| 11. No matter what happens to us, we try to look at the bright side of things. | | | | | | | | |
| 12. We seem to be happier with our lives than many families we know. | | | | | | | | |
| 13. The members of our family respect one another. | | | | | | | | |
| 14. We try to keep in touch with our relatives as much as possible. | | | | | | | | |
| 15. Our relatives do and say things to make us feel appreciated. | | | | | | | | |
| 16. I am involved in neighborhood activities. | | | | | | | | |
| 17. Crime rate in my neighborhood is low. | | | | | | | | |
| 18. Drug use/dealing in my current neighborhood is low. | | | | | | | | |
| 19. Racial harmony in my current neighborhood is good. | | | | | | | | |
| 20. My family attends church frequently. | | | | | | | | |
| 21. The children in my home have made educational achievements. | | | | | | | | |
| 22. The adults in my home have made educational achievements. | | | | | | | | |
| 23. The adults in my home have made work-related achievements. | | | | | | | | |
| 24. I feel I have attained personal financial security. | | | | | | | | |

Please check the response that best indicates your thoughts regarding the item.

| | Disagree Strongly | Disagree Somewhat | Agree Somewhat | Agree Strongly |
|--|----------------------|----------------------|-------------------|-------------------|
| 25. I could not have owned my own home without help from Habitat for Humanity. | | | | |
| 26. I seem to take more pride in my neighborhood now that I have a Habitat home. | | | | |
| 27. My association with Habitat has helped me to experience a personal spiritual growth. | | | | |
| 28. I had a good experience during the building of my Habitat home. | | | | |
| 29. People seem to have a better opinion of me since I became a Habitat homeowner. | | | | |
| 30. I recommend Habitat as a good way to improve the quality of life. | | | | |
| 31. I feel better about myself since I became a Habitat homeowner. | | | | |
| 32. As a Habitat homeowner, I felt welcomed by my neighbors. | | | | |
| 33. As a Habitat homeowner, I felt welcomed by my neighborhood association. | | | | |
| 34. I feel secure with Habitat helping me. | | | | |
| 35. It is easy to maintain my home. | | | | |
| 36. Habitat workshops are helpful. | | | | |
| 37. Habitat has been supportive to my family. | | | | |



Would you like for your January 2008 house payment to be paid by Habitat of Evansville? You will have a chance to win **one free house payment** if you complete, detach, and mail the entry form (located on the back of this page) to us in the postage-paid envelope provided. Your name will be entered into a **ONE FREE HOUSE PAYMENT DRAWING** to be held on December 28, 2007.

Only one winner will be selected in this random drawing. That winner could be you!

Please check any assistance you may have received from the following sources before your Habitat Home and currently.

| | Received Before Owning Home | Currently Receive Assistance |
|--|-----------------------------|------------------------------|
| 38. Food Stamps | | |
| 39. Rent Assistance | | |
| 40. Welfare Assistance/ Family & Children Services | | |
| 41. Medicaid/ Hoosier Healthwise | | |
| 42. CHIPS (Children's Health Insurance Program) | | |
| 43. SSI | | |
| 44. Utility Bill Assistance | | |

45. What year was your Habitat home built? _____

46. What is your age? _____

47. What is your gender? _____

48. How many people live in your home? _____

49. How many children live in your home? _____

Comments:



Please cut along the line, complete all requested information, place in one of the postage-paid envelopes provided, and mail immediately to be included in the December 28th drawing for...

ONE FREE HOUSE PAYMENT!

Name: _____

Address: _____

Telephone: _____

Appendix B
Tables and figures

Table 1. Family Strength I: Esteem and Communication

| Survey Item | <u>Before Habitat</u> | | <u>After Habitat</u> | | Level of Significance |
|--|-----------------------|------|----------------------|------|-----------------------|
| | Responses | Mean | Responses | Mean | |
| 10. When we make plans we are almost certain we can make them work. | 96 | 1.64 | 101 | 2.05 | 0.000 |
| 11. No matter what happens to us, we try to look at the bright side of things. | 97 | 2.29 | 103 | 2.60 | 0.000 |
| 12. We seem to be happier with our lives than many families we know. | 94 | 1.87 | 101 | 2.30 | 0.000 |
| 13. The members of our family respect one another. | 97 | 2.37 | 104 | 2.49 | 0.000 |

Figure 1. Family Strength I: Esteem and Communication

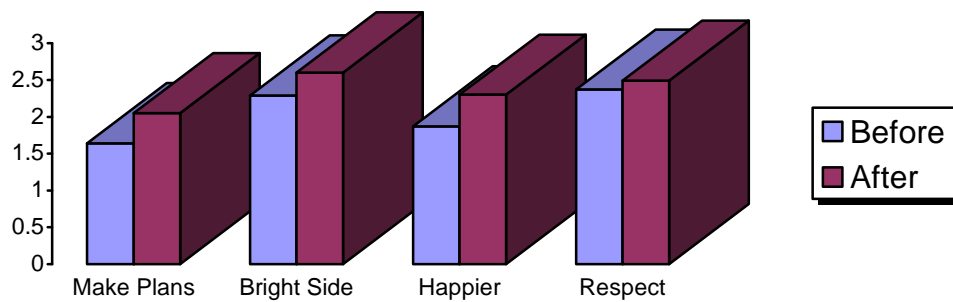


Table 2. Family Strengths II: Mastery and Health

| Survey Item | <u>Before Habitat</u> | | <u>After Habitat</u> | | Level of Significance |
|--|-----------------------|------|----------------------|------|-----------------------|
| | Responses | Mean | Responses | Mean | |
| 2. Sometimes we feel we don't have enough control over the direction our lives are taking. | 101 | 1.46 | 104 | 1.43 | 0.000 |
| 3. We seem to put off making decisions. | 98 | 1.15 | 102 | .96 | 0.000 |
| 4. Our family is under a lot of emotional stress. | 100 | 1.58 | 100 | 1.19 | 0.000 |
| 5. Many times we feel we have little influence over the things that happen to us. | 99 | 1.35 | 101 | 1.16 | 0.000 |

Figure 2. Family Strengths II: Mastery and Health

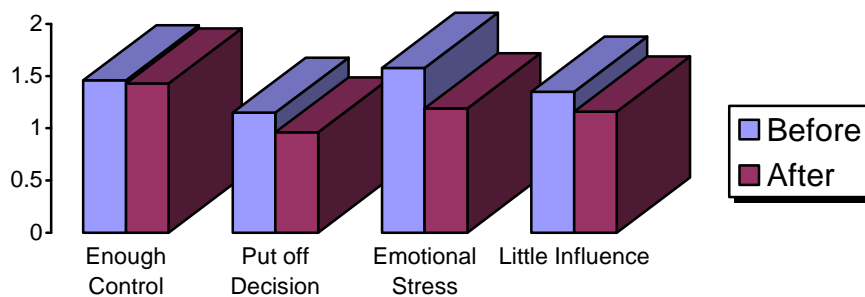


Table 3. Financial Well-Being

| Survey Item | Before Habitat | | After Habitat | | Significance |
|---|----------------|------|---------------|------|--------------|
| | Responses | Mean | Responses | Mean | |
| 1. We feel we are financially better off now than we were five years ago. | 99 | 1.23 | 105 | 2.12 | 0.000 |
| 6. If a close relative were having financial problems we feel we could afford to help them out. | 101 | .79 | 104 | 1.28 | 0.000 |
| 7. We seem to have a little or no problem paying our bills on time. | 99 | 1.74 | 101 | 1.50 | 0.000 |
| 8. We worry about how we would cover a large unexpected bill (for home, auto repairs, etc., for about \$100). | 99 | 2.03 | 102 | 1.48 | 0.000 |
| 9. In our family we feel it is important to save for the future. | 98 | 1.91 | 101 | 2.37 | 0.000 |

Figure 3. Financial Well-Being

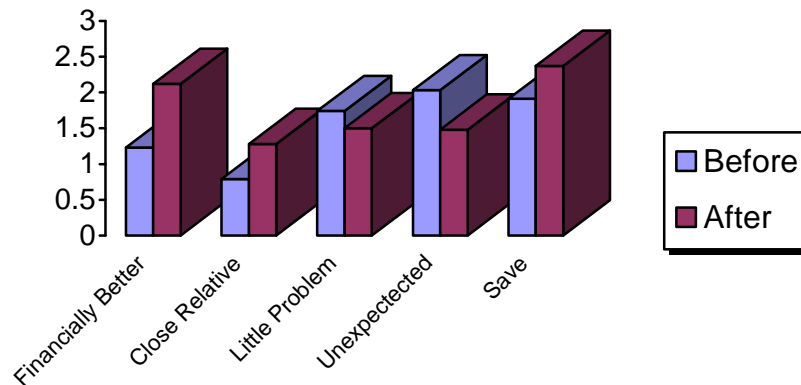


Table 4 . Perception of community before and after homeownership

| Perceptions of Community | Before Habitat | | After Habitat | | Sig |
|--|----------------|------|---------------|------|------|
| | Responses | Mean | Responses | Mean | |
| 14. I am involved in neighborhood activities | 97 | .66 | 102 | .94 | .000 |
| 15. Crime rate in my neighborhood is low. | 93 | 1.65 | 100 | 1.84 | .000 |
| 16. Drug use/ dealing in my current neighborhood is low. | 92 | 1.53 | 100 | 1.72 | .000 |
| 17. Racial harmony in my current neighborhood is good. | 94 | 2.12 | 103 | 2.31 | .000 |

Figure 4. Perception of Community

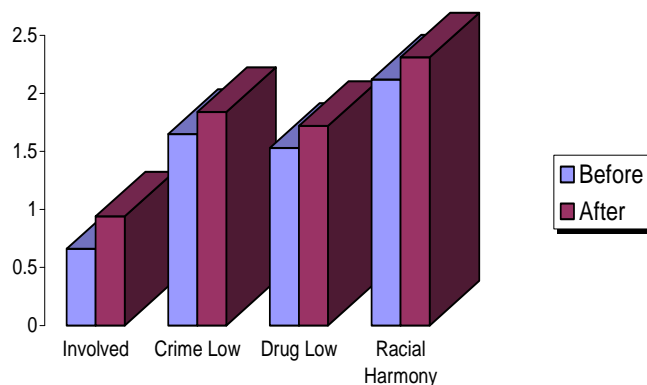


Table 5. Family Achievement Perceptions Before and After Homeownership

| Family Achievements | Before Habitat | | After Habitat | | Sig. |
|---|----------------|------|---------------|------|------|
| | Responses | Mean | Responses | Mean | |
| 18. My family attend church frequently | 98 | 1.98 | 105 | 2.24 | .000 |
| 19. The children in my home have made educational achievements. | 88 | 2.18 | 95 | 2.42 | .000 |
| 20. The adults in my home have made educational achievements. | 94 | 1.80 | 102 | 2.00 | .000 |
| 21. The adults in my home have made work related achievements. | 95 | 1.93 | 103 | 2.21 | .000 |
| 22. I feel I have attained personal financial security. | 95 | 1.15 | 103 | 1.67 | .000 |

Figure 5. Family Achievement Perceptions

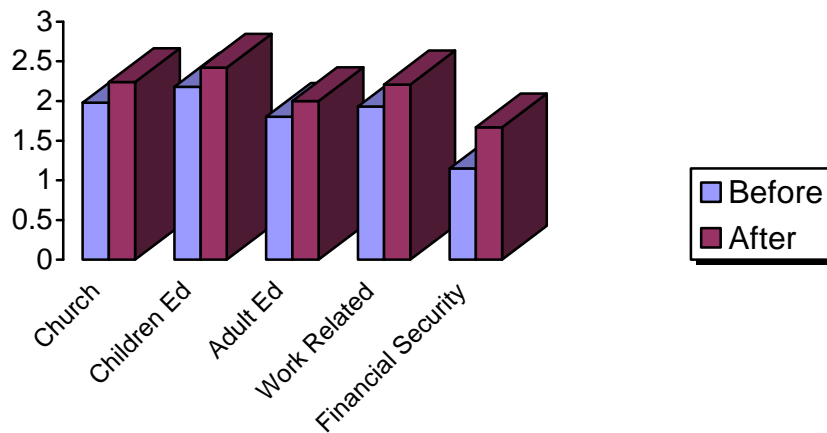


Table 6. Public assistance use

| Assistance Type | Never received assistance | | Received before Habitat Home | | Currently Receive | | Received before and now | |
|-----------------------------|---------------------------|------|------------------------------|------|-------------------|------|-------------------------|------|
| | # | % | # | % | # | % | # | % |
| Food Stamps | 43 | 40.6 | 43 | 40.6 | 6 | 5.7 | 14 | 13.2 |
| Rent Assistance | 64 | 60.4 | 38 | 35.8 | 3 | 2.8 | 1 | .9 |
| Welfare assistance/FCS | 69 | 65.1 | 29 | 27.4 | 4 | 3.8 | 4 | 3.8 |
| Medicaid/Hoosier Healthwise | 30 | 28.3 | 33 | 31.1 | 12 | 11.3 | 31 | 29.2 |
| CHIPS | 99 | 93.4 | 3 | 2.8 | 2 | 1.9 | 2 | 1.9 |
| SSI | 87 | 82.1 | 5 | 4.7 | 10 | 9.4 | 4 | 3.8 |
| Utility Bill Assistance | 46 | 43.4 | 33 | 31.1 | 11 | 10.4 | 16 | 15.1 |

Table 7. Habitat ownership attitudinal measures

| Item | # | Mean | Median | Mode |
|--|-----|------|--------|------|
| 25. I could not have owned my own home without help from Habitat for Humanity. | 104 | 3.45 | 4.00 | 4.00 |
| 26. I seem to take more pride in my neighborhood now that I have a Habitat home. | 104 | 3.53 | 4.00 | 4.00 |
| 27. People seem to have a better opinion of me since I became a Habitat homeowner. | 100 | 2.94 | 3.00 | 3.00 |
| 28. I recommend Habitat as a good way to improve the quality of life. | 104 | 3.72 | 4.00 | 4.00 |
| 29. I feel better about myself since I became a Habitat homeowner. | 101 | 3.60 | 4.00 | 4.00 |
| 30. As a Habitat homeowner, I felt welcomed by my neighbors. | 103 | 3.46 | 4.00 | 4.00 |
| 31. As a Habitat homeowner, I felt welcomed by my neighborhood association. | 103 | 3.42 | 4.00 | 4.00 |

Table 8. Habitat homeownership rating measures

| Item | # | Mean | Median | Mode |
|---|-----|------|--------|------|
| 32. I feel secure with Habitat helping me. | 103 | 3.71 | 4.00 | 4.00 |
| 33. It is easy to maintain my home. | 101 | 3.38 | 4.00 | 4.00 |
| 34. Habitat workshops are helpful. | 100 | 3.70 | 4.00 | 4.00 |
| 35. Habitat has been supportive to my family. | 101 | 3.61 | 4.00 | 4.00 |

Qualitative Interviews with Habitat Owners

Marie Opatrny Ph.D.;
Assistant Professor Department of Social Work

Key Findings:

- **Habitat home ownership has helped owners to develop a sense of pride and accomplishment**
- **Homeowners credit Habitat with providing them with an opportunity to learn life skills that have allowed them to attain goals for self and family**
- **All reported classes on budgeting to be very beneficial. Many stated that budgeting classes helped them to develop a responsible attitude toward paying monthly bills and their mortgage**
- **Most reported that the neighborhood has improved as abandoned and ill kept homes were raised and Habitat homes were constructed in their place**
- **“Sweat Equity” requirement----most indicated that this was a very positive experience as it helped foster a sense of belonging and caring, in addition to providing opportunity to learn practical home building and maintenance skills.**
- **Habitat personnel were very helpful and caring throughout the process of becoming a homeowner**
- **All reported that they would recommend the Habitat program to relatives and friends**
- **28 indicated that they have friends/relatives who have also become Habitat owners after learning of their positive experiences with the Habitat program**
- **Most indicated that there is a need for ongoing classes on home upkeep and repairs after assuming ownership of home**
- **Need for clarification regarding Habitat’s role(s) after individual assumes ownership of home**

INTRODUCTION

The qualitative component of the Habitat study was conducted to provide an in-depth understanding of the personal experiences of Habitat owners prior to and after assuming ownership of their home. According to Strauss and Corbin (1998), qualitative research provides means by which to more fully understand the meaning or nature of experiences. In addition, it provides methods of research that helps to explore substantive areas about which little is known or about which much is known in order to gain novel understandings about a process or phenomenon.

Previous Habitat studies have involved the collection of data that has been provided to close ended questions contained in survey instruments. While this method of data collection allows substantial information to be collected in a relatively brief period of time, it does not allow for a homeowner to elaborate on responses. Therefore a decision was made to include qualitative methods of data collection for the purpose of capturing the Habitat experiences from the point of view of individual homeowners.

Open ended questions posed to homeowners were used to identify intricate details regarding individual homeowners' experiences, their feelings and thoughts regarding their Habitat experience. In addition, open-ended interview questions were designed to capture contextual information which helped to fill in gaps of information that quantitative closed ended survey questions were not able to provide. Qualitative interview questions were tailored to the individual and their unique situation.

METHODS

Dr. Marie Opatrny, principal qualitative researcher, supervised and participated in the collection and analysis of narrative data from 53 Habitat owners during face-to face interviews at the home of the individual owners. 16 University of Southern Indiana Master of Social Work students participating in a service learning project conducted the interviews. Students were trained in qualitative research methods by the principal investigator who also participated in each of the interviews conducted by students. .

The study was exploratory and qualitative in design. The purposes of the qualitative study were

- 1) to provide in-depth understanding of the individual experiences of Habitat owners as they moved through the process of becoming and maintaining home ownership
- 2) to identify specific beneficial aspects of the process for the homeowners
- 3) to elicit suggestions from current homeowners regarding needs for specific additional and ongoing services

SAMPLING

Habitat provided principal researcher with a current list of Habitat resident names, addresses and phone numbers. To assure confidentiality of resident names, a number was assigned to each owner's address. A random number table was then used to select study participants who are current owners of a Habitat home. After the numbers corresponding to current Evansville Habitat addresses were randomly selected the researcher attempted to phone and schedule an interview with respective homeowners. Since only three out of 50 homeowners agreed by phone to be interviewed, a team of two students went to the respective homes to request an interview with the home owner. At time of initial contact, researchers provided the homeowner with written information regarding the purpose of the interview and the potential benefits for current and future Habitat owners. In addition, the researchers explained that names of homeowners would not be included on the interview schedule nor would any potentially identifying information be included in the final research report. Prior to and upon completion of each interview, the researchers offered to answer owner's questions regarding the study.

Additional addresses were randomly selected after the research teams attempted to initiate contact with the original 50 households. 216 addresses were eventually selected and 53 homeowners consented to and completed an interview with the research team. Table 1 provides demographic information for the study participants

Table #1

Demographics

| Interview # | Gender | Race | # Years in home | | |
|-------------|-------------------------|--|---|----------|-------------|
| | | | Under 5 yrs | 5-10 yrs | over 10 yrs |
| 1 | F | AA | x | | |
| 2 | F | AA | | x | |
| 3 | F | AA | x | | |
| 4 | F | AA | x | | |
| 5 | F | AA | | | x |
| 6 | F | AA | | | x |
| 7 | F | AA | | | x |
| 8 | F | AA | | | x |
| 9 | F | AA | | | x |
| 10 | M | AA | | | x |
| 11 | F | C | | | x |
| 12 | F | AA | | | x |
| 13 | F | AA | | x | |
| 14 | F | AA | | | x |
| 16 | F | AA | x | | |
| 17 | F | AA | x | | |
| 18 | F | AA | | x | |
| 19 | M | AA | | | x |
| 20 | F | AA | | x | |
| 21 | F | C | | x | |
| 22 | F | AA | | | x |
| 23 | F | AA | x | | |
| 24 | F | AA | | x | |
| 25 | F | AA | | | x |
| 26 | F | AA | | x | |
| 27 | F | AA | | | x |
| 28 | F | AA | | | x |
| 29 | M | AA | | | x |
| 30 | F | AA | | | x |
| 31 | F | AA | | x | |
| 32 | F | AA | | | x |
| 33 | F | C | | x | |
| 34 | F | AA | | x | |
| 35 | F | AA | | | x |
| 36 | F | AA | | | x |
| 37 | F | AA | | | x |
| 38 | F | AA | | x | |
| 39 | F | AA | x | | |
| 40 | F | AA | | x | |
| 41 | F | AA | | x | |
| 42 | F | AA | | x | |
| 43 | M | AA | | | x |
| 44 | F | AA | | x | |
| 45 | F | AA | | | x |
| 46 | F | AA | x | | |
| 47 | F | AA | x | | |
| 48 | F | AA | | x | |
| 49 | F | AA | | x | |
| 50 | F | AA | x | | |
| 51 | M | AA | | x | |
| 52 | F | AA | | x | |
| 53 | F | AA | | x | |
| Totals | Female = 48 Male = 5 | African American = 50 Caucasian = 3 | under 5 years in home= 10 5-10 years in home = 20 Over 10 years in home= 23 | | |

RESEARCH QUESTIONS

The research questions were developed to address the purposes of the study and to provide in-depth information regarding the homeowner's experience. In addition, the wording and phrasing of each question was formulated to encourage expansion upon individual responses. Additional open-ended questions were posed to each homeowner and were tailored to the responses provided to the original research questions that were asked of each of the homeowners who participated in the study.

1. If a friend of yours were applying to become a Habitat owner, what are some things you would tell them
2. Describe the Habitat services you found helpful as you were going through the process of becoming a homeowner.
3. What additional services do you feel would have been helpful?

(Additional questions were based on individual owner responses to the previous questions)

MEASUREMENT

The principal researcher transcribed each of the interviews. Students enrolled in an advanced Master of Social Work applied research course analyzed and coded the narrative interview transcripts for emergent themes. In addition, the principal researcher also analyzed and coded separately all interview transcripts.

Coding

For content analysis, a codebook was constructed by the researcher, based upon template analytic technique as described by Crabtree and Miller (1998). According to Crabtree and Miller

...with the template organizing style, the interpreter is able to focus on particular aspects of the text (narrative interview transcript)...when using a template, the researcher defines a template or codes and applies them to the data before proceeding to the connecting and corroborating/legitimizing phases of the analysis process. The template or codes can be constructed apriori, based on prior research or theoretical perspectives or created on preliminary scanning of the data (pp. 164-165).

For purpose of present study, the principal researcher and students developed codes for themes. Transcripts were read and re-read numerous times for the purpose of identifying emergent themes and sub-themes.

Themes and sub-themes

Each indicator and sub-indicator of identified themes was assigned an acronym by the principal researcher. Each indicator of a theme was identified by first circling the statement containing the indicator and then writing the acronym directly above the indicator. The researcher and students reviewing each transcript provided written statements in the margins of each transcript detailing rationale as to why a statement(s) was identified as corresponding to a specific theme. A tally for each instance of an indicator and sub-indicator was entered into a tally box at the top right of each transcribed interview. A sum of occurrence of each theme and sub-themes identified was calculated and the information entered into table 2.

Table 2 Themes and sub-themes

| Theme/ sub-themes | # of total interviews in which theme was identified |
|---|---|
| Benefits of Habitat homeownership | |
| -increased quality of life | (37) |
| -increased sense of responsibility | (28) |
| -sense of accomplishment | (16) |
| -opportunity to own home as opposed to rent | (31) |
| -neighborhood improved as more Habitat homes were built in an area | (19) |
| Experiences with Habitat <i>during</i> process of becoming owner | |
| -classes on home maintenance and repair very beneficial | (44) |
| -classes on budgeting very beneficial | (37) |
| -Habitat personnel very helpful | (53) |
| -Habitat personnel very caring and respectful | (49) |
| -“sweat equity” as beneficial | (44) |
| -needed to “play the system” to qualify for Habitat program | (12) |
| Experiences with Habitat <i>after</i> becoming owner | |
| -provide information on reputable individuals/companies to service appliances | (8) |
| -to make mortgage payments to Habitat | (31) |
| -reported that Habitat no longer initiates contact after individual assumes homeownership | (23) |
| Encourage relatives and/or friends to become Habitat owners | (49) |
| Suggestions by current homeowners | |
| -need for ongoing home maintenance and repair classes | (31) |
| -offer additional home layout options | (9) |
| -build home in better neighborhoods | (3) |
| -have more lenient criteria for acceptance into program | (3) |
| -kick people out of Habitat home who do not take care of their homes and yards | (5) |
| Need to educate the general public regarding Habitat process | |
| -strict admission criteria | (27) |
| -owners pay their own mortgage | (6) |
| -owners have to be employed to remain in the program | (21) |
| -owners have to provide several hundred hours of “sweat equity” to qualify for a Habitat home | (41) |
| Need to educate general public regarding the long term benefits of Habitat ownership | |
| Total # of interviews = 53 | |

Reliability and Validity

To strengthen internal validity and reliability and to minimize potential of researchers' bias, four MSW research students who had not participated in the collection of narrative interview data, were utilized as readers of the transcripts in addition to the principal researcher, for the purpose of data analysis. These additional readers were trained by the principal researcher in methods of qualitative data analysis. For purposes of confidentiality, the readers were not supplied with any demographic information for any of the interviewed subjects, and owner names, addresses, phone numbers or any potential identifying information did not appear on any of the interview transcripts.

Bloom and Fisher (2006) report that inter-rater reliability is considered significant at 80% agreement. In terms of the present study, inter-rater reliability for identifying theme and sub-themes was found to be 87%. Differences in coding between the researcher and the student "readers" may be partially explained in a number of ways. The student interviewers did not conduct any of the interviews, while the researcher participated in each of the interviews. In addition, the researcher was aware of contextual situations of the narrative responses. Discrepancies between coding by the researcher and readers were discussed and in cases where agreement on coding could not be reached, the researcher made the final decision regarding disputed codings.

FINDINGS

The original research questions served as the initial themes when students and researcher began analyzing the data.

Original Research Questions

1. If a friend of yours were applying to become a Habitat owner, what are some things you would tell them
2. Describe the Habitat services you found helpful as you were going through the process of becoming a homeowner
3. What additional services do you feel would have been helpful?

Additional questions.... (based on individual owner responses to previous questions)

The following themes emerged in addition to the responses to original research question. The direct quotes of homeowners provide vivid description for each of the themes identified during the process of data analysis.

Increased quality of life

In 37 of the interviews, homeowners made reference to increased quality of life.

“Helped us develop a sense of accomplishment...

(many indicated that this in turn helped them to gain confidence and trust in their abilities to problem solve on their own once they became an owner)

“Being a homeowner motivated me to continue learning about how to better take care of my home and yard”

“Allowed us to raise our children in a home environment and provided a backyard for them to play in”

(many discussed with pride, the length of time that they have been in their home, and the stability that homeownership has provided for themselves and their family)

“The low mortgage and the budgeting skills they taught us helped me to be able to save money and provide an education for my children”

“The neighborhood has improved ever since they started knocking down those old homes and the drug houses and started replacing them with Habitat homes”

Habitat experience during process of becoming an owner:

(most described the process using very positive terms)

-“Everyone treated us as a human being and let us know that they care for us”

-Classes --- (Most homeowners reported that classes on budgeting to be very beneficial. Many stated that budgeting classes helped them to develop a responsible attitude toward paying monthly bills and their mortgage).

“Without these classes would have probably ended up back in an apartment or worse”

“Enabled me to gain confidence and start saving for future”

“I’m getting ready to retire and I have funds to retire on. They really made a difference in our lives.

Home repair classes---- classes that provided information on doing minor home repairs and plumbing were frequently cited as extremely helpful and would have liked to have been offered additional classes once they assumed ownership

“Sweat Equity”----most indicated that this was a very positive experience for a number of reasons.....

“Gave us a sense that a lot of people cared about us---never had that feeling before”

“A lot of the people that were helping were also Habitat residents. Others were people from the community and all over, who wanted to help us get on our feet.

“Everyone helped everyone else build their homes. It brought us together and provided a sense of community...that we were all in this together

“Taught me how to prioritize”

“It was a lot of work, and I hated it at times especially when it was real hot out, but it was worth it and I am glad they make us do it. It brought a number of us closer together and we all have pride in the homes that we helped build”.

“I learned a lot by watching those who know about building. It got to the point where I had learned quite a bit and was put in charge of a specific section when we built the houses. I have used the skills I learned since becoming an owner when something goes wrong in the house---never anything major---people who helped us knew what they were doing.”

Increased Sense of Responsibility

“Once I assumed ownership, it was mine. I am totally responsible for not only making the mortgage payments but also for the upkeep, inside and out, for my home. If something needs to be repaired it is up to me to make sure that it is taken care of. When I used to rent, I didn’t think about this as I would just call the landlord and take it for granted that it was up to him. Now it’s up to me to make sure everything keeps working right.”

HABITAT PERSONNEL ----

“All very nice and caring”

“Very helpful as we were going through the application and process”

“Couldn’t ask for better people—they really care about you”

“They helped us get our sponsor who was also extremely helpful, not only while we were becoming an owner, but afterwards too....also helped us to learn to be responsible by their caring and ongoing willingness to be there for us”

*many indicated that they had been an owner for several years and were not able to remember specific activities that Habitat owners and sponsors helped with, however everyone reported Habitat personnel were respectful and appeared to genuinely want to help owners succeed in not only home ownership, but also in other areas of their lives.

AFTER BECOMING A HABITAT OWNER:

“I would never have been able to own a home had it not been for Habitat”

“I can call Habitat if something breaks, like the washer or air conditioner and they will provide information on skilled service personnel who will not overcharge us

(almost half of interviewees reported that did not know that they could continue to contact Habitat for this purpose)

“Habitat continues to work with you to help you get back on your feet if you fall behind in your mortgage. I had lost my job and they worked with me until I found another job a few months later. I am now caught up on my mortgage thanks to Habitat people having faith in me.”

“I like the newsletter that Habitat puts out. I live by myself now that my children are away at school and the newsletter makes me feel part of a community. The newsletter always has some helpful information”.

WOULD HAVE LIKED TO HAVE HAD THE FOLLOWING:

Although open ended questions were the predominant method for data collection in this study, many of the homeowners provided specific requests and suggestions that they hoped would be taken into consideration prior to building of future Habitat homes in Evansville.

-ongoing classes on home repair----“it costs a lot of money when you have to call someone to fix an appliance or the plumbing”

“window in back bedroom to face into backyard so that I could watch my children through the window when they are playing outside.

“ different home layout”

“home located in a better neighborhood”

“screen on back door”

“back door entering back yard”

“IDEA program extended”

“more lenient criteria for acceptance into program”.

*Several indicated that they had to “play the system” by moving from a 2 bedroom to a one bedroom apartment in order to qualify for a Habitat home.

-“Habitat needs to kick people out who do not take care of their yard and home”
(This sub-theme was mentioned by eight of the owners)

Need to educate the public about all that is involved in becoming a Habitat owner

Many homeowners voiced that they feel it is important to educate the general public about Habitat requirements and characteristics about individuals who become and continue to be Habitat owners:

“People need to know that we’re not just given the homes. We have to meet some very strict requirements and have a rather good credit history before being accepted.”

“We have to put in several hundred hours of sweat equity and help in the building of not only our home but also other people’s homes.”

“We have to keep up our home and our yards and make our mortgage payments or else the house will be taken back.”

“We have to have a job in order to be an owner and keep our houses.”

“Being an owner has helped us feel a sense of pride and to want to go out and help others.”

DISCUSSION

Limitations of Current Study

Qualitative research methods are frequently employed in order to provide an in-depth understanding of an issue, event, or phenomenon. Since the study was conducted with only 53 Habitat residents in Evansville, generalizability of results to other geographic areas may be somewhat limited. Also, it is to be noted that close to fifty percent of interviewees had been in their Habitat home for over ten years. Many of these individuals reported to having a limited recollection of process details of becoming a Habitat owner.

Implications of Current Study

Information provided by the homeowners to the open-ended questions helped to identify and provide suggestions for additional needed supports and services as partner families transition to and proceed with homeownership. In addition, the questions helped to capture the unique experiences of the homeowners and identify specific ways in which Habitat ownership has served as a catalyst, providing opportunities for improving the quality of their lives, and achieving of life goals for themselves and their family. As one homeowner stated, “I was able to raise my children in a home that I owned. They were able to grow up playing with other children in safe homes and yards. Habitat helped me to learn how to budget my money, so I was able to save and send my children to college. Habitat is helping to improve the lives of the next generation.”

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The Impact of Habitat for Humanity (Evansville, IN) on their Neighborhoods

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Key Findings:

- **78% of Habitat neighbors stated they would like more Habitat homes on their street.**
- **On average, 75% of Habitat neighbors were positive about their neighborhood, regardless of income level, education, gender, race, or the number of Habitat homes on the street.**
- **Overall, Habitat neighbors were moderately to highly involved and attached to their neighborhood, regardless of income level, education, gender, race, or the number of Habitat homes on the street.**
- **People who live directly with partner families are overwhelmingly positive about the Habitat for Humanity organization in Evansville with 85% stating positive aspects about the organization.**
- **Neighbors' statements and the visual analysis revealed that cluster building of habitat homes is better for the neighborhood versus spot building.**
- **General misconceptions regarding Habitat exist in regards to race and who can become a partner family.**
- **Generally, despite outsiders' conceptions, the participants felt safe in their neighborhood and considered it a good place to live.**

Habitat for Humanity has built over 300 homes in Evansville, Indiana since 1984. We sought to identify the impact the homes have had on the immediate neighborhoods in which the habitat homes reside. During November 2007, structured face-to-face interviews were conducted with 127 neighbors of “partner families” (people who reside on the same street with a habitat built and occupied home). As is typical, these habitat homes are located in the inner city; areas which are racially mixed and are categorized as lower to working class neighborhoods. Data were collected on a variety of variables including the level of community involvement, neighborhood safety, overall condition of the neighborhood, and quality of neighborhood life. Of particular interest were the neighbors’ attitudes and beliefs about Habitat for Humanity and the impact of living next door (or very near) a partner family. The results of this study along with implications for Habitat for Humanity and the community will be discussed.

METHODS

Sampling:

A purposive geographical multistage census cluster technique was utilized. First, a list of all habitat homes in Evansville was obtained from the organization. Using the address of the habitat home, the street was mapped for business and residential. Since we were trying to ascertain the impact of habitat on their neighbors, all homes within line sight of the habitat home were included for selection. This selection technique resulted in about eight non-habitat homes per neighborhood on average. In the case there was more than one habitat home on the street, the neighborhood was expanded to include all homes in line sight of at least one habitat home. This technique resulted in eighty-two neighborhoods. Our goal was to obtain data from at least two homes per neighborhood resulting in a final sample of 164 neighbors. However, with a response rate of 77% for this study, our final sample was 127, which included at least one home from each neighborhood.

Furthermore, interviewers were instructed to attempt the immediate neighbors first, and then work out away from the habitat home. Therefore, a vast majority of the data are from immediate neighbors of habitat homes (e.g., next door and across the street). Figure one below shows an example of the attempted data collection order.

Figure 1: Neighborhood Sampling



Measurement:

A copy of the complete interview schedule is located in Appendix A.

Three neighborhood assessment scales previously tested for reliability and validity (Taylor, 1996) were of key interest. Each independently measured neighborhood attachment, neighborhood involvement, and the general neighborhood rating. The individual scale items are listed below.

Text Box 1: Measurement Scales

ATTACHMENT SCALE (Taylor, 1996); Scale Range 0-20 points

- 1 All things considered, how satisfied are you with your neighborhood as a place to live?
- 2 Do you feel a part of your neighborhood, or is just a place to live?
- 3 How much do you feel a sense of community with other people in your neighborhood?
- 4 How responsible do you feel for things that happen on your block?
- 5 How attached do you feel to your neighborhood?

Neighborhood Involvement (Taylor, 1996); Scale Range 0-8 points

- 1 Do you have any friends living in your neighborhood?
- 2 Do you know about the Front Door Pride initiative?
- 3 Have you kept watch over a neighbor's house while they were away?
- 4 Asked a neighbor to collect mail/paper while away?
- 5 Have you given a neighbor your house key?
- 6 Have you visited inside a neighbor's home?
- 7 Have you borrowed tools/items from a neighbor?
- 8 Have you done something socially with one of your neighbors?

General Neighborhood Rating; Scale Range 4-40 points

- 1 How safe do you feel in your neighborhood (1-10)?
- 2 How much do you like your neighbors overall (1-10)?
- 3 How well do you feel your neighbors keep up their homes (1-10)?
- 4 What overall rating would you give your neighborhood (1-10)?

Of course, our particular interest was how the participants felt about their habitat neighbor(s) which presented us with an ethical dilemma. We did not want to single out the partner family for scrutiny. Therefore first, participants were not told that this was a

study sponsored by Habitat. Second, questions directly pertaining or mentioning Habitat for Humanity were asked at the end of the interview and only measured attitudes about the organization and not the particular partner family. Third, in order to directly assess how the participants felt about their Habitat neighbor(s), the Habitat home was pointed to by the interviewer, *as if they were picking a home in neighborhood at random*, and questions were asked about “that home” without mention that it was a Habitat home. This process worked quite well in that most times the direct neighbor was being interviewed and it seemed quite natural to ask questions about one’s next door neighbor.

The questions regarding the habitat home and the organizations are listed in text box two.

Text Box 2: Questions Regarding Habitat

Items Regarding the Particular Habitat Home:

(Early in the interview without reference to the home as a Habitat home—just pointing to the neighbor’s home)

- 1 Do you think that home improves the neighborhood?
- 2 Do the people in that home make good neighbors?
- 3 Would you like to have other homes like that one on your street?

(Later in the interview and without direct reference to any Habitat Home)

- 4 Are you aware there is a habitat home in your neighborhood?
- 5 Were you involved with building the habitat home?
- 6 Have you gotten to know the family of the habitat home?
- 7 Are they good neighbors?
- 8 Having lived on a street with a habitat home & family, would you openly oppose more habitat homes being built in your neighborhood? (Item was later deleted due to unreliability).

Items Regarding the Habitat for Humanity Organization:

- 1 Have you been involved with the building of any habitat home?
- 2 What is your overall impression of Habitat for Humanity in Evansville? (Open Ended Response).

Other general socio-demographical items were measured including the respondent’s gender, race, age, education, income, family status, years living in the home, home ownership status, and the number of habitat homes in the defined neighborhood. The study was designed to be descriptive, especially since it was a non-random sample. The point was to see how the neighbors of Habitat families generally view their neighborhood and more specifically their Habitat neighbors.

Interviews:

Interviews with the participants were conducted during November 2007. Approximately 35 advanced students from the USI sociology research class were trained in proper interviewing techniques and were assigned in pairs to each neighborhood. The interviews were conducted during daylight hours, all days of the week.

The student interviewers were instructed to solicit the cooperation of the immediate neighbors first (to the right or left) then the homes directly across the street, and then work their way down.

For the most part, the residents were quite agreeable to being interviewed for a general "neighborhood opinion study" (they were never told the true purpose) with a 77% response rate and at least one interview conducted in every neighborhood resulting in a total sample size of 127 neighbors. No compensation was given to the participants.

Visual Analysis:

To complement the survey results, a visual analysis of the same neighborhoods was conducted during January and February 2008. Students were sent to the same neighborhoods with digital cameras to photograph the Habitat home in context of the neighborhood.

The visual analysis represents an "outsider's view" of the neighborhood. For example, what a non-resident may see and feel about the street. The students were instructed to photograph the Habitat home, along with general neighborhood, a panorama of the street, and "items of interest."

Over 200 photographs were gathered and examined and are presented along with the survey results.

RESULTS

As is typical due to the low cost of the lots, the habitat homes are located in the inner city areas which are racially mixed and are categorized a lower or working class neighborhoods. Nearly all of the neighborhoods were classified as "in decline" by the county assessor. Residents of Evansville, Indiana generally consider these downtown neighborhoods to be unsafe & crime ridden (opinion taken directly from student interviewers before the study began). The crime in the downtown area however is quite mild compared to other, larger inner-cities with most of related to drug possession, mild vandalism & minor theft.

Although our sample was not random, compared to key variables from the census, our study was representative of the downtown target area (see Table One). Incomes overall are pretty low, even for Evansville where the cost of living is well below the national average. Also, we found that people on average have lived in their neighborhoods for quite sometime with over 60% living there for over 3 years.

Table 1:

| RESIDENT'S CHARACTERISTICS | | | |
|-----------------------------------|---|------|-------|
| Variable | M/% | S | Range |
| Age | 46.5 | 17.8 | 18-91 |
| Years at Residence | 11.3 | 13.5 | .8-55 |
| Ethnicity | white=62% black=36% hispanic=.8% other=1.6% | --- | --- |
| Employment | Employed=57% Unemployed=17% Homemaker=3.2% Retired=19% Student=3.2% | --- | --- |
| # People/Household | 3 | 1.7 | 1-9 |
| Children in House | None=48% Yes= 52% | --- | --- |
| Marital Status | Married = 43% Not Married = 57% | --- | --- |
| Home Ownership | Own = 61% Rent =39% | --- | --- |
| Education | Less than HS =19% HS/Some College=68% College Degree + = 11% | --- | --- |
| Income | \$0-\$10,000 = 19% \$10,001-25,000=29% \$25,001-\$40,000=29% \$40,001-\$65,000=15% over \$65,000 = 8% | --- | --- |

General Attitudes of the Neighborhood

Pretty consistently, 75% of the participants gave their neighborhood a positive rating. There were very few neutrals, and a small cluster in the most negative range. When looking more objectively at their general ratings, involvement, and attachment, they score consistently in the medium to high range.

The Habitat neighbors like where they live and they like their neighbors. They also see their neighborhood more favorably than outsiders (see Table Two). The average general neighborhood rating was 30 points out of 40. Of particular interest was the item of safety which also scored in the top 25%. Overall, the participants were moderately involved in their neighborhood/with their neighbors, and were highly-to-moderately attached to their neighborhood/neighbors. A vast majority viewed their street as positive or more positive than other neighborhoods, and believed that their neighborhood was “on its way up and improving.”

Table 2:

| ATTITUDES REGARDING THEIR IMMEDIATE NEIGHBORHOOD | | | |
|---|--|---------------|----------------|
| SCALE/VARIABLE | M/% | S | Range |
| General Rating (Safety) | 29.8 (7.6) | 8.30 (2.5) | 4-40 (1-10) |
| Neighborhood Involvement Scale | 3.8 | 2.2 | 0-8 |
| Neighborhood Attachment Scale | 12.8 | 5.8 | 0-20 |
| Recommend? | 65% yes | --- | --- |
| Declining? | Same/Improving = 75% | --- | --- |
| Your Street is... | Not as Nice=28% Just as Nice=44% Nicer=28% | --- | --- |

Regardless of the number of habitat homes on the street, neighbors of Habitat homes liked where they lived. They felt safe, a sense of community and generally attached to their neighborhood. They also liked and were involved with their neighbors, which included the Habitat partner family(ies). The percentages for the single items are presented below with full results presented in Appendix D.

Text Box 3: Results of Single Item Neighborhood Ratings

Neighborhood Attachment:

- 1 All things considered, how satisfied are you with your neighborhood as a place to live?
--Very Satisfied = 46%
--Somewhat Satisfied = 32%
- 2 Do you feel a part of your neighborhood, or is just a place to live?
--Very Satisfied = 41%
--Somewhat Satisfied = 23%
- 3 How much do you feel a sense of community with other people in your neighborhood?
--Very Satisfied = 33%
--Somewhat Satisfied = 33%
- 4 How responsible do you feel for things that happen on your block?
--Very Satisfied = 27%
--Somewhat Satisfied = 30%
- 5 How attached do you feel to your neighborhood?
--Very Satisfied = 42%
--Somewhat Satisfied = 28%

General Neighborhood Rating:

- 1 How safe do you feel in your neighborhood (1-10)?
= 8
- 2 How much do you like your neighbors overall (1-10)?
= 8
- 3 How well do you feel your neighbors keep up their homes (1-10)?
= 8
- 4 What overall rating would you give your neighborhood (1-10)?
= 8

Neighborhood Involvement

- 5 Do you have any friends living in your neighborhood?
–Yes = 70%
- 2 Do you know about the Front Door Pride initiative?
–Yes = 30%
- 3 Have you kept watch over a neighbor's house while they were away?
–Yes = 71%
- 4 Asked a neighbor to collect mail/paper while away?
–Yes = 31%
- 5 Have you given a neighbor your house key?
–Yes = 31%
- 6 Have you visited inside a neighbor's home?
–Yes = 63%
- 7 Have you borrowed tools/items from a neighbor?
–Yes = 41%
- 8 Have you done something socially with one of your neighbors?
–Yes = 51%

The very first question we asked was to have the neighbor pick out the nicest homes on the block, 36% of the time they picked the habitat home (see Table Three). With over ten homes per street on average, the Habitat home was picked more often than simple chance would indicate. Therefore, the Habitat home was viewed a nice addition to the neighborhood. Additionally, in open ended questions, they often commented that more Habitat homes were needed and wanted and that the new homes improved their street. Often stated is that they would much rather have a habitat family than renters.

Participants believed the Habitat home improved the neighborhood and that the partner family made good neighbors

Table 3:

| Opinions Regarding Habitat Neighbor | | | |
|---|--|-----|-------|
| SCALE/VARIABLE | M/% | S | Range |
| # Habitat Homes in Neighborhood | 3.2 | 3.9 | 0-19 |
| Which is the nicest home on your street? | Habitat Home Named =36% | --- | --- |
| Does the Habitat home improve the street? | Yes = 67% Neutral = 17% No = 12% | --- | --- |
| Would you like more Habitat homes on your street? | Yes = 78% | --- | --- |
| Are they (partner families) good neighbors? | Yes = 78% Neutral = 10% No = 12% | --- | --- |
| Are you involved w\ Habitat? | Yes = 23% | --- | --- |
| Know your Habitat neighbors well? | Yes = 51% | --- | --- |

Of course, it wasn't all positive, many residents cited that habitat needed to keep better contact and watch over their homes. **Furthermore, race was often cited in connection with the organization, with a common belief that Habitat catered mainly to the African-American community.** See text box three for examples of participants' comments regarding Habitat for Humanity Evansville (Appendix B has all the comments listed, in random order).

Overall, the open-ended comments reveal that Habitat for Humanity has an excellent reputation and people are overwhelmingly positive about the organization. Eighty-five

Percent of the comments were positive, with only 11% coded as negative. This is a key finding in that the people in this study live closely with Habitat every day, and their opinion is not based in the abstract.

Text Box 3: What is your overall impression of Habitat for Humanity, Evansville?

Examples of Positive Comments (85% of comments were coded as positive):

- They upgrade the community somewhat.
- Nice, helps many get started. Build more when others are empty.
- Have improved the neighborhood.
- Really great thing. (I) don't know a lot of details (about habitat) but do know they do good things.
- The houses are small on the outside but they are really big on the inside. I think they are doing a great thing.
- Good, should do more.
- Great! Best thing out for a minority, given the chance to own something.

Examples of Suggestive Comments (20% of comments contained a suggestion):

- Good organization, but should build sub-divisions to make neighborhoods more uniform.
- Wonderful program, but always room for improvement. Need to focus on more cohesion in neighborhoods.
- (Near) our saturation point. Want to see a little more middle class moving in. In order to maintain (positive) build diversity in neighborhood. Overall, habitat is great. Could work on appearance of homes to better fit historic downtown.
- They need to give more to white people.
- They need to keep up with the families because the family before this one was very disruptive.

Example of Negative Comments (11% of comments were negative):

- I don't like it.
- Things could be done better besides government building these homes. Could fix up old homes that are empty.
- They don't fit in the neighborhood (looks). (These) houses are tall, habitat looks lost.

Since many cited the positive impact of the Habitat home, the data was split and re-analyzed according to the number of Habitat homes in the neighborhood. Surprisingly, there was no real difference in the neighborhood assessment by how many Habitat homes there were on the street. Only very few streets had one home, most had several (the average was 3) and some were nearly all Habitat housing. The means and percentages for all the scales were consistent regardless of the number of homes. So despite what the neighbors said, more Habitat homes didn't have an impact on the residents' attachment and general feeling of their immediate community in this study (see Table

Four through Six). Using a variety of statistical tests (e.g., regression, contingency table analysis) no significant differences were found in neighborhood attitudes by the number of Habitat homes.

The visual analysis revealed the same results as the neighbor’s attitudes: the more Habitat homes, the generally nicer the neighborhood. The increased number of Habitat homes made the streets look more uniform and generally “tidy” and up-kept. Confounding variables that may lead to non-significance difference found above may include the number of abandoned/boarded up houses, empty lots, and business buildings; all of which decreased the evaluation of the street (see Appendix C for all the photographs grouped by key variables).

Tables 4-6: Neighborhood Ratings by Number of Habitat Homes

| General Neighborhood Rating (recoded) | Number of Habitat Homes on Street | |
|---------------------------------------|-----------------------------------|-------------------------|
| | 1 Habitat Home | 2 or More Habitat Homes |
| Low (4-19 points) | 11% | 13% |
| Moderate (20-29 points) | 21% | 33% |
| High (30-40 points) | 68% | 55% |

Percentages are not significantly different: Chi-Square = 2.6, df = 2, p = .275

| Neighborhood Involvement (recoded) | Number of Habitat Homes on Street | |
|------------------------------------|-----------------------------------|-------------------------|
| | 1 Habitat Home | 2 or More Habitat Homes |
| Low (0-2points) | 28% | 38% |
| Moderate (3-5 points) | 42% | 43% |
| High (6-8 points) | 30% | 20% |

Percentages are not significantly different: Chi-Square = 1.9, df = 2, p = .381

| Neighborhood Attachment (recoded) | Number of Habitat Homes on Street | |
|--------------------------------------|-----------------------------------|-------------------------|
| | 1 Habitat Home | 2 or More Habitat Homes |
| Low (0-6points) | 21% | 24% |
| Moderate (7-13 points) | 21% | 19% |
| High (14-20 points) | 58% | 58% |

Percentages are not significantly different: Chi-Square = .214, df = 2, p = .889

The most interesting qualitative result of the analysis was the convergence of participants' ("insiders") opinion and the visual ("outsiders") analysis. **Habitat home which are built in clusters as opposed to spot building have a more positive impact on the immediate neighborhood.** Habitat homes that built alone, tend to stand out more, make the neighborhood look "piecemeal" and frustrate the current residents (based on the appearance of the Habitat home relative to the neighborhood).

Most of the negative comments (the few that there were) regarding the Habitat organization had to deal with the appearance of the homes in the neighborhood. The photos below represent the impact difference of cluster versus spot building (figure two).

Figure 2: Cluster versus Spot Building



Results of the visual analysis also revealed the problem with empty lots and abandoned homes had on the overall appearance of the neighborhood. Residents often cited these problems areas as well, stating that an undesired element (e.g., drug dealers, prostitutes, “wild” children) gravitated towards these areas and used them as hangouts. Visually, these areas were full of trash and weeds, and were generally unsanitary (drug paraphernalia was often found at these sights).

Another item often cited by participants, although no specific question was asked, was the difference home owners versus renters made on their neighborhood. Sixty percent of our sample consisted of home owners. These people stated that they preferred other home owners on their street (as opposed to renters) because they generally keep their house better and one has a chance to get to know the person. This may explain why the participants liked their Habitat neighbors so well in that partner families own their own home.

However, renting versus owning did not significantly change how a person felt about their neighborhood. The average scale rating remained almost constant across this variable (see Table Seven). Home owners had a slight tendency to be more involved and attached to their neighborhood.

Table 7:

| Do you own or rent your home? | Average of Neighborhood Variable | | |
|-------------------------------|------------------------------------|--------------------------------|--------------------------------|
| | General Neighborhood Rating (0-40) | Neighborhood Involvement (0-8) | Neighborhood Attachment (0-20) |
| Rent | 30 | 3.5 | 12.3 |
| Own | 30 | 4.0 | 13.1 |

Additional analysis on the key neighborhood variables was performed across the variables gender, race and income (see tables eight through ten) to check for significant sociodemographical differences.

Table 8: Income by Neighborhood Ratings

| Annual Gross Income | Average of Neighborhood Variable | | |
|---------------------|------------------------------------|--------------------------------|--------------------------------|
| | General Neighborhood Rating (0-40) | Neighborhood Involvement (0-8) | Neighborhood Attachment (0-20) |
| Below \$10,000 | 29.3 | 4.4 | 11.8 |
| \$10,001-25,000 | 29.8 | 2.9 | 11.4 |
| \$25,001-40,000 | 31.8 | 4.2 | 13.8 |
| \$40,001-65,000 | 29.7 | 3.8 | 14.8 |
| Over \$65,000 | 30.0 | 5.3 | 12.8 |

Those with moderate incomes (\$25,000 to 65,000) tend to rate their neighborhood higher, are more involved and attached. These attitudes tend to drop once their income increases beyond this moderate range however. This results is probably explained by the moderate income participants having homes on the objectively “nicer” streets of the downtown area. Those with higher incomes, may become increasingly dissatisfied with the quality of their street relative to their particular standard of living.

The results, however show only slight variations by income. Overall, participants at all income levels were moderate to positive about their neighborhood

Table 9: Gender by Neighborhood Ratings

| Gender* | Average of Neighborhood Variable | | |
|---------|------------------------------------|--------------------------------|--------------------------------|
| | General Neighborhood Rating (0-40) | Neighborhood Involvement (0-8) | Neighborhood Attachment (0-20) |
| Male | 30.9 | 3.9 | 12.9 |
| Female | 29.0 | 3.7 | 12.7 |

*This variable was coded by the interviewers.

Generally, male participants were slightly more positive, involved and attached to their neighborhood than females. The most significant difference was in the general neighborhood rating. This difference is explained by males generally feeling safer in their environment than females. Again, both males and females were generally positive regarding their immediate community with little difference by gender.

Table 10: Race by Neighborhood Ratings

| Race* | Average of Neighborhood Variable | | |
|-------|------------------------------------|--------------------------------|--------------------------------|
| | General Neighborhood Rating (0-40) | Neighborhood Involvement (0-8) | Neighborhood Attachment (0-20) |
| White | 29.3 | 3.8 | 12.7 |
| Black | 30.8 | 3.9 | 12.9 |

*This variable was coded by the interviewers.

*This variable was coded by the interviewers.

Although race was often cited by participants in regards to the Habitat organization, no difference by race was observed in their attitudes towards the neighborhood. Again, regardless of race, the participants were generally pleased with their neighborhood.

CONCLUSION

Overall, Habitat for Humanity has an excellent reputation in the community. People were overwhelmingly positive about both the organization and their particular Habitat neighbor(s). Residents prefer home owners, occupied homes, and residences on their street. This may explain why they like their Habitat neighbors and the organization so much. **Habitat brings qualities to the neighborhood that are positive for all the residents**

The study did reveal several misconceptions about the organization such as Habitat only providing homes to non-whites and that it is a government-run organization. The most often cited negative aspect about Habitat was appearance of the homes in established neighborhoods. The single-story Habitat home simply sticks out like a sore thumb and does not blend well with the homes around it. **This is one reason why we are strongly recommending cluster building over spot building.** Additionally, the more home owners per neighborhood, the better the conception of the neighborhood.

Despite outsider's belief, people who live in the inner-city next to Habitat homes do like their neighborhood and are involved with their neighbors. **Most of them would recommend their street to a good friend as a place to live.** Most cited how they knew all their neighbors and simply felt "comfortable." Of course, there is a volunteerism effect in this study. Those who participated in a "general neighborhood study" are probably just more generally attached to their neighborhood. Volunteers tend to hold extreme opinions however. Therefore, the volunteers could have been just as likely to want to complain about their street. We also have to take into account the lower volunteer rate in the "rougher" neighborhoods in which residents may have been less likely to answer the door to strangers.

Appendix A: The Complete Interview Schedule

Interviewer Instructions:

BOLD & IN ALL CAPS: Instructions to be read to the respondent


In a text box (like these instructions) are your instructions—not to be read to the respondent

DO NOT READ THE “DON’T KNOW/NO ANSWER/NEUTRAL RESPONSE” (the answer categories in lower case) TO THE RESPONDENT. RECORD IT ONLY IF THEY OFFER THAT RESPONSE.

Simply write in the don’t know/refused/no answer in the open ended questions if it applies.

Remember to keep a neutral, but interested face.

Before you approach the house, locate the *nearest habitat home* to the respondent’s home and record the address of that habitat home here—if it is a tie, pick the one that is easiest to see from the respondent’s home). *This will be the home you will point to during the interview.*

Read this statement to the respondent in full. 

WE ARE RESEARCH STUDENTS FROM THE UNIVERSITY OF SOUTHERN INDIANA. WE ARE DOING A STUDY ABOUT PEOPLES’ OPINIONS OF THEIR NEIGHBORHOODS. WE ARE HOPING YOU HAVE A FEW MINUTES TO ANSWER SOME QUESTIONS ABOUT YOUR NEIGHBORHOOD. YOUR PARTICIPATION MEANS A LOT TO US AND IS COMPLETELY VOLUNTARY. YOU SHOULD ONLY ANSWER THE QUESTIONS THAT YOU CHOOSE AND ANY ANSWERS YOU GIVE WILL NOT BE MADE PUBLIC. THE ENTIRE INTERVIEW SHOULD ONLY TAKE ABOUT 15 MINUTES. IF YOU HAVE ANY QUESTIONS OR WOULD LIKE MORE INFORMATION ABOUT THIS STUDY, PLEASE CONTACT THE PERSON ON THIS CARD (INTERVIEWER—HAND THEM DR. PRIEST’S BUSINESS CARD). IS IT OK TO ASK YOU SOME QUESTIONS?

FIRST, WE WOULD LIKE TO ASK YOUR OPINION ABOUT YOUR STREET & NEIGHBORHOOD.

1. Which homes do you think are the nicest homes on your block? You can include your own home if you like.



Have them pick 2-3 homes. Note which homes they point to, but wait to write down the addresses until after the interview to save time.

NOTES _____

ADDRESS #1 _____

ADDRESS #2 _____


ADDRESS #3 _____

2. Would you recommend your neighborhood to a good friend as a place to live?
- a. DEFINITELY RECOMMEND
 - b. MOST LIKELY RECOMMEND
 - c. NOT LIKELY RECOMMEND
 - d. DEFINITELY NOT RECOMMEND
 - e. Don't know/no answer/neutral
3. Thinking about other nearby neighborhood blocks you know in this area, would you say that your street is
- a. JUST AS NICE
 - b. NICER
 - c. NOT QUITE AS NICE
 - d. Don't know/no answer/neutral

4. Do you feel your neighborhood is ...
- a. ON ITS WAY UP AND IMPROVING
 - b. STAYING ABOUT THE SAME, NEITHER IMPROVING OR DECLINING
 - c. GETTING WORSE AND DECLINING
 - d. Don't know/no answer/neutral

5. Did you live here before **that home** was built?
- a. YES
 - b. NO
 - c. Not sure/no answer

Pointing to the nearest habitat home.



6. Do you think **that home** improves the neighborhood?
- a. YES, VERY MUCH SO
 - b. YES, SOMEWHAT
 - c. KEEPS THE NEIGHBORHOOD ABOUT THE SAME
 - d. NO, NOT REALLY
 - e. NO, DEFINITELY NOT
 - f. Not sure/no answer

7. Do the people in **that home** make good neighbors?
- a. YES, VERY MUCH SO
 - b. YES, SOMEWHAT
 - c. NO, NOT REALLY
 - d. NO, DEFINITELY NOT
 - e. Not sure/no answer
 - f. Neutral

8. Would you like to have other homes like **that one** on your street?
- a. YES, VERY MUCH SO
 - b. YES, SOMEWHAT SO
 - c. NO, NOT REALLY
 - d. NO, DEFINITELY NOT
 - e. Not sure/no answer
 - f. Neutral

9. All things considered, how satisfied or dissatisfied are you with your neighborhood as a place to live?
- VERY SATISFIED
 - SOMEWHAT SATISFIED
 - SOMEWHAT DISSATISFIED
 - VERY DISSATISFIED
 - neutral
 - no answer/refused/don't know
10. Do you feel that you are part of the neighborhood, or that it's just a place to live?
- FEEL VERY MUCH A PART
 - SOMEWHAT A PART
 - NOT VERY MUCH A PART
 - NOT A PART AT ALL, IT'S JUST A PLACE TO LIVE
 - Neutral/both
 - Don't know/no answer/refused
11. How much do you feel a sense of community with other people in your neighborhood? That is, how much do you share their interests and concerns?
- VERY MUCH SO
 - SOMEWHAT
 - NOT SO MUCH
 - NOT AT ALL
 - neutral
 - Don't know/refused/no answer
12. As a member of your neighborhood, how responsible do you feel for things that happen on your block?
- VERY RESPONSIBLE
 - SOMEWHAT RESPONSIBLE
 - NOT TOO RESPONSIBLE
 - NOT RESPONSIBLE AT ALL
 - Neutral
 - Don't know/no answer/refused

13. How attached do you feel to your neighborhood?
- VERY MUCH ATTACHED
 - SOMEWHAT ATTACHED
 - NOT VERY ATTACHED
 - NOT ATTACHED AT ALL
 - Neutral
 - Don't know/no answer/refused
14. Do you have any friends who are not relatives living in your neighborhood?
- YES
 - NO
 - Don't know/no answer/refused
15. Do you know about the front door pride initiative?
- YES
 - NO
 - Don't know/no answer/refused
16. Have you kept watch on a house or apartment while a neighbor was away, or has a neighbor done this for you?
- YES
 - NO
 - Don't know/no answer/refused
17. Have you arranged with other people in the neighborhood to have newspapers or mail brought in while you or they were away?
- YES
 - NO
 - Don't know/no answer/refused
18. Have you given another person in your neighborhood your key, or have they given you theirs so they could check on your house or in case of an emergency or for some other reason?
- YES
 - NO
 - Don't know/no answer/refused

19. On your street, how many people do you know by face or name? _____ #

IN THE PAST YEAR HAVE YOU:

20. Visited inside a neighbor's house on your street?
- a. YES
 - b. NO
 - c. Don't know/no answer/refused
21. Borrowed tools or household items from a neighbor?
- a. YES
 - b. NO
 - c. Don't know/no answer/refused
22. Done something socially with one of your neighbors?
- a. YES
 - b. NO
 - c. Don't know/no answer/refused

NOW WE WOULD LIKE TO ASK YOU SOME BASIC QUESTIONS ABOUT YOU

23. How long have you lived at this address? _____ years _____ months
24. Do you own or rent your home?
- a. OWN
 - b. RENT
 - c. Don't know/refused/no answer
25. What is the highest level of schooling you had the opportunity to complete?
- a. SOME HIGH SCHOOL
 - b. HIGH SCHOOL DEGREE
 - c. SOME COLLEGE/ASSOCIATE'S DEGREE/TRADE SCHOOL
 - d. COLLEGE DEGREE
 - e. SOME GRADUATE SCHOOL
 - f. GRADUATE/PROFESSIONAL DEGREE
 - g. Don't know/refused/no answer

26. Which of these categories best describes your total family income, before taxes and from all sources, last year?
- a. 0-\$10,000
 - b. \$10,001-25,000
 - c. \$25,001-40,000
 - d. \$40,001-65,000
 - e. OVER \$65,000
 - f. Don't know/refused/no answer

27. How many people live with you in your home? _____ # people

28. How old are you? _____ years

29. Are you currently married?

- a. YES
- b. NO
- c. refused/no answer

30. Do you have children living with you?

- a. YES
- b. NO
- c. refused/no answer

31. What is your current occupation?

You will need to probe to find out specifically what they do. E.G., "can you describe your job more please?" "Who do you work for?"

OK WE ARE ALMOST DONE, JUST A FEW MORE QUESTIONS ABOUT YOUR STREET

- 32. How safe do you feel in your neighborhood on a scale from 1 to 10, with 10 being the safest? _____
- 33. How much do you like your neighbors on a scale from 1 to 10, with 10 liking them the most? _____
- 34. How well do you feel your neighbors keep up their homes on a scale from 1 to 10, with 10 being they keep them up very well _____
- 35. What overall rating would you give your neighborhood on a scale from 1 to 10, with 10 being the best?

- 36. Are you aware there is a habitat home in your neighborhood?
 - a. YES
 - b. NO
 - c. NOT SURE WHAT A HABITAT HOME IS
 - d. Don't know/refused/no answer

Do not point to the habitat home or make a gesture to it in any way.

If yes, Continue with next questions. If no, skip to last 2 questions.

- 37. Where you involved with the building of the habitat home?
 - a. YES
 - b. NO
 - c. No answer/refused/don't know
- 38. Have you gotten to know the family of the habitat home?
 - a. YES
 - b. NO
 - c. No answer/refused/don't know

39. Are they good neighbors?
- a. YES
 - b. NO
 - c. No answer/refused/don't know
40. Having lived on a street with a habitat home & family, would you openly oppose more habitat homes being built in your neighborhood?
- a. YES
 - b. NO
 - c. Maybe/Neutral
 - d. No answer/refused/don't know

Ask everyone last 2 questions.

41. Have you been involved with the building of any habitat home?
- a. YES
 - b. NO
 - c. No answer/refused/don't know
42. What is your overall impression of Habitat for Humanity in Evansville?

Write in their response the best you can, using as many direct quotes as possible.

THAT CONCLUDES OUR INTERVIEW. WE WOULD LIKE TO THANK YOU VERY MUCH FOR YOUR PARTICIPATION. THE DIRECTOR OF THE STUDY WOULD LIKE TO SEND A THANK YOU FOR YOUR PARTICIPATION. MAY WE HAVE YOUR FIRST NAME SO SHE CAN CONTACT YOU? AGAIN, YOUR NAME WILL NOT BE IDENTIFIED WITH YOUR ANSWERS IN ANY WAY.

FIRST NAME

ADDRESS OF THE RESPONDENT *(this must be filled in to get credit).*

Interviewer: Record the following information after the interview is complete

Date & Time of the interview _____ date _____ time

Neighborhood # _____ (number on map)

Number of habitat homes in the neighborhood (from map) _____

Respondent's Gender:

- MALE
- FEMALE

Race/Ethnicity of the respondent:

- White
- Black
- Hispanic
- Asian/Pacific Islander
- Other/DK _____ (write in)

INTERVIEWER (please write legibly) One name only—for pay/credit

TEAM MEMBERS PRESENT (please write legibly)

Appendix B: Qualitative Comments by Participants in response to “What is your overall impression of Habitat for Humanity in Evansville?”

561- Good, but restrictive, some people try to get one, but cannot, There should be more community projects. How does Habitat look better when its in a bad neighborhood.

562- Like it; would like

941- Could be Better.

521- Good organization, but should build sub-divisions to make neighborhoods more uniform.

1181- wonderful program, but always room for improvement. Need to focus on more cohesion in neighborhoods.

2071- "Good program" "But need better classes, people keep up w/ homes better" "Don't just build in inner-city" "No privacy fence"

2072- "Good

241- "They upgrade the community somewhat."

1122- Overall good. Benefits neighborhood. "Look too suburban" Cracker box houses, out of place. Consider surrounding homes-rehabilitate bigger units should be made (instead of single homes)

1121- Reached our saturation point. Want to see a little more middle class moving in. In order to maintain + build diversity in neighborhood. Overall, Habitat is great. Could work on appearance of homes (to better fit historic downtown)

712- It's a good idea, but they don't always pick the right family. They need a better screening process. People take advantage of the system

1251- good. Building nice homes. good up keep on homes

1252- good thing

1253- nice, helps many get started. Build more when others are empty

321- All he said was, "It's a good thing."

151- "I think its wonderful."

671- Like it, very nice!

721- Have improved the neighborhood

1125- Really great thing. "Don't know a lot of details (about Habitat), but do know they do good things."

1126- Seems alright. Doing a good thing for the community

663- They need to stay in touch with the people because they are running a crack house in the one that is behind his house. Not the one's that I question him about. It's on the next street.

574- "The them is good, and the intentions are good But the outcome normally is Poor"

572- Wonderful; Something good to be involved in

672- Wonderful, good way to own home for people that can't afford it

3025- I think its neat good how they build homes for people that need it

1001- A great thing really helps out w/people who cant afford them keep doing what your doing

1171- The best Thing That has happened to single moms & families in need→ to own something. But They all look the same, maybe they should offer choices of color for The house They are buying. Habitat Houses are easy to pick out.

591- Good program but, in my neighborhood it hasn't improved anything. It has made things work. I.E. Breakins, ar theft.

1185- Nice, more race mix. More elderly. More variety of races receiving habitat homes.

242- "I think it's a good thing. It helps people out."

942- think its great

661- The house's are small on the out side but they are really big on the inside. I think they are doing a great thing.

1201- "They need to give to more white people."

1202- I think it's a good cause. I think they need to lower qualifations (income) & raise moral standards

1172- Nice. Can't afford. Ev want own home

581- fantastic

582- good, excellent

185- Think Its Pretty Good

184- It's a Good Idea, Think A Person w/ A Home Gives A Person A Good Thing

183- Think It's a Real Good Idea

634 – Great Program. This is a habitat Home; She loves it

883 – I think its great helps out a lot of people

1221 – Thinks it's great. Helped all those people in the tornado.

1222 – Pretty Good. We could always use more.

861 – Think it's great as far as people who can't afford.

862 – She would like to get a house. It helps people get on their feet

863 – I don't like it.

1225 – They do a good job.

1224 – They're doing a good job. Helping people who wouldn't otherwise be able to aford it.

1223 – All for it.

281 – Things can be done better besides government building these homes. Could fix up old homes that are empty.

282 – good cause it's helping low income

6314 – It's nice. Hope they get more! It is a great thing for people that can't afford a home. She has 3 dtrs living in Habitat Homes.

6315 – Great experience and hand up! Makes you appreciate what you have and get to meet a variety of people.

222 – Houses not kept up a few years after they're built; Habitat Program – great new start for people

2022 – Great; best thing out for minority, given the chance to own something.

1321 – The homes look better, good for her street, it needs to be built up.

1322 – nice homes

1323 – Thinks it helps improve the neighborhood

2021 – Its nice; sure that the people they built houses for appreciate it. Glad that they built houses for the people so they aren't homeless.

711 – Are unaware of the process, yet they could bring up the neighborhood. Would like to help build once (health) able.

1203 – “I think it’s a good program; it just falls back to a few bad apples in the barrel.”

1013 – “Attracts different type of people.”

1011 – Good. Should do more.

1012 – “Pretty good”; ” People get them that need them.”

722 – Too many; They’re Racist (don’t give homes to whites); Need to help homeless

832 – Thinks it is a good idea

831 –

1341 – Great organization, help lower to middle class families

2041 – Wonderful, helping lots of families, pretty; This is/was a habitat home.

3011 – “Can’t really say”

1014 – “Pretty good.”

631 – very good, a cousin use to live in one.

52 – I think its good; Should have more so people can afford it.

882 – I think it’s a kind thing; A good thing

881 – I don’t know much about in Evansville but in other pars of the country I like it

841 – “Great Organization”

842 – “Good improvement”

332 – Good Idea

331 – Thinks it’s a good thing; has a cousin who lives in one; a nice thing

221 – Think it’s a good idea

333 – A need for most people due to the economy going down; need jobs here; people can’t afford things

51 – It’s a good program; Gives people who can’t afford housing opportunity to afford their own home

53 – Seems like a good idea to me.

54 – Very nice

186- It's Wonderful

2066- good program

2065- Excellent

1282- Great Program; Everyone needs a place to live

371- They do a pretty good with building the home, likes foundation homes not slabs

373- It's A Great Program

374- Needs to be a better pick of locations other than that I think it's a good Program

372- I think it's a good thing

942- I'm a fan of habitat; they need to keep up with the families b/c the family before this one was very disruptive

703- Great thing, unfortunately not financially sure to get one myself. End a lot of homeless_ness credit plays a big factor in getting them.

704- Very nice!

705- Pretty Good homes!

706- Very good organization, think they should help more needy people!

987- Good idea, don't know much about it, nice thing for low income people.

3024 – I don't know

3023 – I love it; it's good

2031 – Thinks its really nice because they think enough of people that they want them to have a nice home

2032 – Think its great

602 – fine organization. They are all grouped in one area and they all look the same.

601 – it is good

851 – “I think they are doing good work”

1254 – good; flood

625 – good thing

223 – Good thing

1281 – Good Program

2062 – good program; maybe renovate instead of build new

2061 - -very good homes; -well insulated; -Improve neighborhoods

511 – Great program for those that truly need a hand. For those that try to beat the system, not so much

512 – Really good for people.

573 – “Great Program”; “Give one their own home”; Should make home’s match architecture of the neighborhood

571 – small Houses; were not astetic didn’t blend in; Houses should be rehabilitated

3021 – they’re very good helpout a lot

3022 – they don’t fit.; Should do neighborhoods & not do individuals lots; Cant drop habitat in old neighborhood.; build neighborhoods of habitat homes; Decreases property value; Reduces chances of old neighborhoods being fixed up

1331 – “I think it’s Nice”

621 - - has a good purpose; - better selection process of who they give homes to

622 – it’s good. Get rid of bad houses.; -Need to tear down decrepid homes and build more habitat homes.

1171 – great program for fam. To have opp. To own home & help build

1172 – very great

2042 – very good, blessing, good deed

3027 – Doesn’t like it because they don’t fit in the neighborhood. Houses are tall Habitat looks lost.

501 – It is a good thing

592 – Good Idea

Appendix C: Visual Analysis

Photographs groups by:

Single (spot) Build

Cluster Build

Abandoned Homes

Empty Lots

DVD's available upon request

Appendix D: Complete Statistical Results of All Question Items

Which homes do you think are the nicest homes on your block?

| ANSWER | COUNT | % |
|------------------------|-------|-------|
| non-habitat home named | 68 | 63.6% |
| habitat home named | 39 | 36.4% |

Would you recommend your neighborhood to a good friend as a place to live?

| ANSWER | COUNT | % |
|----------------|-------|-------|
| definitely not | 32 | 25.6% |
| not likely | 11 | 8.8% |
| most likely | 27 | 21.6% |
| definitely | 55 | 44.0% |

Thinking of a nearby neighborhood blocks you know in this area, would you say that your street is ...

| ANSWER | COUNT | % |
|-------------------|-------|-------|
| not quite as nice | 25 | 28.5% |
| just as nice | 54 | 43.9% |
| nicer | 34 | 27.6% |

Do you feel your neighborhood is ...

| ANSWER | COUNT | % |
|--|-------|-------|
| getting worse and declining | 31 | 25.6% |
| staying about the same, neither improving or declining | 49 | 4.5% |
| on its way up and improving | 41 | 33.9% |

Did you live here before **that home** was built?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 59 | 48.8% |
| yes | 62 | 51.2% |

Do you think **that home** improves the neighborhood?

| ANSWER | COUNT | % |
|--------------------------------------|-------|-------|
| no, definitely not | 6 | 5.1% |
| no, not really | 9 | 7.6% |
| keep the neighborhood about the same | 22 | 18.6% |
| yes, somewhat | 28 | 23.7% |
| yes, very much so | 53 | 44.9% |

Do the people in **that home** make good neighbors?

| ANSWER | COUNT | % |
|--------------------|-------|-------|
| no, definitely not | 9 | 8.8% |
| no, not really | 4 | 3.9% |
| neutral | 10 | 9.8% |
| yes, somewhat | 23 | 22.5% |
| yes, very much so | 56 | 54.9% |

Would you like to have other homes like **that one** on your street?

| ANSWER | COUNT | % |
|--------------------|-------|-------|
| no, definitely not | 9 | 7.3% |
| no, not really | 8 | 6.5% |
| neutral | 9 | 7.3% |
| yes, somewhat | 32 | 25.8% |
| yes, very much so | 66 | 53.2% |

All things considered, how satisfied or dissatisfied are you with your neighborhood as a place to live?

| ANSWER | COUNT | % |
|-----------------------|-------|-------|
| very dissatisfied | 13 | 10.3% |
| somewhat dissatisfied | 13 | 10.3% |
| neutral | 3 | 2.4% |
| somewhat satisfied | 39 | 31.0% |
| very satisfied | 58 | 46.0% |

Do you feel a part of your neighborhood, or that it's just a place to live?

| ANSWER | COUNT | % |
|--|-------|-------|
| not a part at all, it's just a place to live | 36 | 28.3% |
| not very much a part | 9 | 7.1% |
| neutral/both | 1 | .8% |
| somewhat a part | 29 | 22.8% |
| feel very much a part | 52 | 40.9% |

How much do you feel a sense of community with other people in your neighborhood?
That is, how much do you share their interests and concerns?

| ANSWER | COUNT | % |
|--------------|-------|-------|
| not at all | 17 | 13.6% |
| not so much | 23 | 18.4% |
| neutral | 3 | 2.4% |
| somewhat | 41 | 32.8% |
| very much so | 41 | 32.8% |

As a member of your neighborhood, how responsible do you feel for things that happen on your block?

| ANSWER | COUNT | % |
|------------------------|-------|-------|
| not responsible at all | 30 | 24.2% |
| not too responsible | 19 | 15.3% |
| neutral | 3 | 2.4% |
| somewhat responsible | 38 | 30.6% |
| very responsible | 34 | 27.4% |

How attached do you feel to your neighborhood?

| ANSWER | COUNT | % |
|---------------------|-------|-------|
| not attached at all | 28 | 22.0% |
| not very attached | 9 | 7.1% |
| neutral | 1 | .8% |
| somewhat attached | 36 | 28.3% |
| very much attached | 53 | 41.7% |

Do you have any friends who are not relatives living in your neighborhood?

| ANSWER | COUNT | % |
|--------|-------|-------|
| No | 38 | 30.2% |
| yes | 88 | 69.8% |

Do you know about the front door pride initiative?

| ANSWER | COUNT | % |
|--------|-------|-------|
| No | 79 | 67.5% |
| yes | 38 | 32.5% |

Have you kept watch on a house or apartment while a neighbor was away, or has a neighbor done this for you?

| ANSWER | COUNT | % |
|--------|-------|-------|
| No | 37 | 29.4% |
| yes | 89 | 70.6% |

Have you arranged with other people in the neighborhood to have newspapers or mail brought in while you or they were away?

| ANSWER | COUNT | % |
|--------|-------|-------|
| No | 87 | 69.0% |
| yes | 39 | 31.0% |

Have you given another person in your neighborhood your key, or have they given you theirs so they could check on your house or in case of an emergency or for some other reason?

| ANSWER | COUNT | % |
|--------|-------|-------|
| No | 88 | 69.3% |
| yes | 39 | 30.7% |

In the past year have you visited inside a neighbor's house on your street?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 47 | 37.0% |
| yes | 80 | 63.0% |

In the past year have you borrowed tools or household items from a neighbor?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 75 | 59.1% |
| yes | 52 | 40.9% |

In the past year have you done something socially with one of your neighbors?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 62 | 48.8% |
| yes | 65 | 51.2% |

Do you own or rent your home?

| ANSWER | COUNT | % |
|--------|-------|-------|
| rent | 49 | 39.2% |
| own | 76 | 60.8% |

What is the highest level of schooling you had the opportunity to complete?

| ANSWER | COUNT | % |
|--|-------|-------|
| some high school | 24 | 19.4% |
| high school degree | 45 | 36.3% |
| some college/associate's degree/trade school | 41 | 33.1% |
| college degree | 12 | 9.7% |
| graduate/professional degree | 2 | 1.6% |

Which of these categories best describes your total family income, before taxes and from all sources, last year?

| ANSWER | COUNT | % |
|-----------------|-------|-------|
| 0-\$10,000 | 17 | 19.1% |
| \$10,001-25,000 | 26 | 29.2% |
| \$25,001-40,000 | 26 | 29.2% |
| \$40,001-65,000 | 13 | 14.6% |
| over \$65,000 | 7 | 7.9% |

How many people live with you in your home?

| ANSWER | COUNT | % |
|--------|-------|-------|
| 1 | 24 | 18.9% |
| 2 | 35 | 27.6% |
| 3 | 22 | 17.3% |
| 4 | 22 | 17.3% |
| 5 | 13 | 10.2% |
| 6 | 7 | 5.5% |
| 7 | 2 | 1.6% |
| 8 | 1 | .8% |
| 9 | 1 | .8% |

Are you currently married?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 73 | 57.5% |
| yes | 54 | 42.5% |

Do you have children living with you?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 61 | 48.4% |
| yes | 65 | 51.6% |

What is your current occupation?

| ANSWER | COUNT | % |
|------------|-------|-------|
| employed | 71 | 57.3% |
| unemployed | 21 | 16.9% |
| homemaker | 4 | 3.2% |
| retired | 24 | 19.4% |
| student | 4 | 3.2% |

How safe do you feel in your neighborhood on a scale from 1 to 10, with 10 being the safest?

| ANSWER | COUNT | % |
|--------|-------|-------|
| 0 | 1 | .8% |
| 1 | 2 | 1.6% |
| 2 | 1 | .8% |
| 3 | 5 | 3.9% |
| 4 | 8 | 6.3% |
| 5 | 15 | 11.8% |
| 6 | 8 | 6.3% |
| 7 | 7 | 5.5% |
| 8 | 24 | 18.9% |
| 9 | 13 | 10.2% |
| 10 | 42 | 33.1% |

How much do you like your neighbors on a scale from 1 to 10, with 10 liking them the most?

| ANSWER | COUNT | % |
|--------|-------|-------|
| 0 | 2 | 1.6% |
| 1 | 4 | 3.2% |
| 2 | 1 | .8% |
| 3 | 4 | 3.2% |
| 4 | 1 | .8% |
| 5 | 12 | 9.7% |
| 6 | 3 | 2.4% |
| 7 | 11 | 8.9% |
| 8 | 26 | 21.0% |
| 8.5 | 1 | .8% |
| 9 | 15 | 12.1% |
| 10 | 44 | 35.5% |

How well do you feel your neighbors keep up their homes on a scale from 1 to 10, with 10 being they keep them up very well?

| ANSWER | COUNT | % |
|--------|-------|-------|
| 0 | 1 | .8% |
| 1 | 4 | 3.2% |
| 2 | 1 | .8% |
| 3 | 3 | 2.4% |
| 4 | 4 | 3.2% |
| 5 | 15 | 12.0% |
| 6 | 9 | 7.2% |
| 7 | 15 | 2.0% |
| 8 | 29 | 23.2% |
| 9 | 15 | 12.0% |
| 10 | 29 | 23.2% |

What overall rating would you give your neighborhood on a scale from 1 to 10, with 10 being the best?

| ANSWER | COUNT | % |
|--------|-------|-------|
| 0 | 5 | 3.9% |
| 1 | 4 | 3.1% |
| 2 | 5 | 3.9% |
| 3 | 4 | 3.1% |
| 4 | 16 | 12.6% |
| 5 | 10 | 7.9% |
| 6 | 1 | .8% |
| 7 | 16 | 12.6% |
| 8 | 24 | 18.9% |
| 8.5 | 1 | .8% |
| 9 | 13 | 10.2% |
| 10 | 28 | 22.0% |

Are you aware there is a habitat home in your neighborhood?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 14 | 11.4% |
| yes | 109 | 88.6% |

Were you involved with the building of the habitat home?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 100 | 87.0% |
| yes | 15 | 13.0% |

Have you gotten to know the family of the habitat home?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 57 | 49.6% |
| yes | 58 | 50.4% |

Are they good neighbors?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 8 | 9.4% |
| yes | 77 | 90.6% |

Having lived on a street with a habitat home & family, would you openly oppose more habitat homes being built in your neighborhood?

| ANSWER | COUNT | % |
|---------------|-------|-------|
| no | 80 | 69.6% |
| maybe/neutral | 11 | 9.6% |
| yes | 24 | 20.9% |

Have you been involved with the building of any habitat home?

| ANSWER | COUNT | % |
|--------|-------|-------|
| no | 98 | 77.2% |
| yes | 29 | 22.8% |

Number of habitat homes in the neighborhood (from map)

| ANSWER | COUNT | % |
|--------|-------|-------|
| 0 | 4 | 3.2% |
| 1 | 64 | 50.8% |
| 2 | 13 | 10.3% |
| 3 | 15 | 11.9% |
| 4 | 6 | 4.8% |
| 5 | 2 | 1.6% |
| 7 | 7 | 5.6% |
| 10 | 6 | 4.8% |
| 11 | 4 | 3.2% |
| 15 | 2 | 1.6% |
| 16 | 1 | 8% |
| 19 | 2 | 1.6% |

Respondent's Gender

| ANSWER | COUNT | % |
|--------|-------|-------|
| male | 57 | 44.9% |
| female | 70 | 55.1% |

Race/Ethnicity of the respondent:

| ANSWER | COUNT | % |
|----------|-------|-------|
| white | 79 | 62.2% |
| black | 45 | 35.4% |
| hispanic | 1 | .8% |
| other/dk | 2 | 1.6% |

Re-categorize the number of habitat homes

| ANSWER | COUNT | % |
|-------------------------|-------|-------|
| 1 habitat home | 64 | 52.5% |
| 2 or more habitat homes | 58 | 47.5% |

Re-categorize the general neighborhood rating as either low, medium or high

| ANSWER | COUNT | % |
|----------------|-------|-------|
| low (4-19) | 14 | 11.4% |
| medium (20-29) | 32 | 26.0% |
| high (30-40) | 77 | 62.6% |

Re-categorize the neighborhood involvement as either low, medium, or high

| ANSWER | COUNT | % |
|--------------|-------|-------|
| low (0-2) | 38 | 33.3% |
| medium (3-5) | 46 | 40.4% |
| high (6-8) | 30 | 26.3% |

Re-categorize the neighborhood attachment as either low, medium, or high

| ANSWER | COUNT | % |
|---------------|-------|-------|
| low (0-6) | 26 | 21.5% |
| medium (7-13) | 24 | 19.8% |
| high (14-20) | 71 | 58.7% |

Re-categorize the number of habitat homes on the street into three categories

| ANSWER | COUNT | % |
|-----------|-------|-------|
| 1 | 64 | 52.5% |
| 2 | 13 | 10.7% |
| 3 or more | 45 | 36.9% |

Re-categorize the number of habitat homes on the street into three other categories

| ANSWER | COUNT | % |
|-------------|-------|-------|
| 1 | 64 | 52.5% |
| 2 to 3 | 28 | 23.0% |
| more than 3 | 30 | 24.6% |

GENERAL NEIGHBORHOOD RATING

This rating came from the following questions: How safe do you feel in your neighborhood; How much do you like your neighbors; How well do you feel your neighbors keep up their homes; What overall rating would you give your neighborhood

| MEAN | S | RANGE |
|------|-----|-------|
| 29.8 | 8.3 | 4-40 |

NEIGHBORHOOD INVOLVEMENT RATING

This rating came from the following questions: Do you have friends that aren't relatives in your neighborhood; Do you know about the front door pride initiative; have you kept or had a neighbor keep watch on the house for you while away; Have you arranged for mail or newspaper pick up with others in neighborhood; Have you given or had someone give you a key to their house to check it or in case of an emergency; Have you visited inside a neighbor's home in past year; Have you borrowed tools or household items from a neighbor in the past year; Have you done something socially with a neighbor in the past year.

| MEAN | S | RANGE |
|------|-----|-------|
| 3.8 | 2.2 | 0-8 |

NEIGHBORHOOD ATTACHMENT RATING

This rating came from the following questions: Overall how satisfied or dissatisfied are you with your neighborhood as place to live; Do you feel a part of your neighborhood or just place to live; How much do you feel a sense of community in your neighborhood, share interests and concerns; How responsible do you feel for things that happen on your block; How attached do you feel to your neighborhood.

| MEAN | S | RANGE |
|------|-----|-------|
| 12.8 | 5.8 | 0-20 |

| Variable | Mean | S | Range |
|---|------|------|--------|
| number of habitat homes in your neighborhood | 3.2 | 3.9 | 0-19 |
| how safe do you feel in your neighborhood | 7.6 | 2.5 | 0-10 |
| how much do you like your neighbors | 7.8 | 2.5 | 0-10 |
| how well do you feel your neighbors keep up their homes | 7.4 | 2.4 | 0-10 |
| what overall rating would you give your neighborhood | 7.1 | 2.5 | 0-10 |
| how old are you | 46.5 | 17.8 | 18-91 |
| how many people live with you in your home | 3.0 | 1.7 | 1-9 |
| how long have you lived at this address (in years) | 11.2 | 13.5 | .08-55 |

NEIGHBORHOOD ATTACHMENT RATING

This rating came from the following questions: Overall how satisfied or dissatisfied are you with your neighborhood as place to live; Do you feel a part of your neighborhood or just place to live; How much do you feel a sense of community in your neighborhood, share interests and concerns; How responsible do you feel for things that happen on your block; How attached do you feel to your neighborhood?

| # HABITAT HOMES | MEAN | S | N |
|-------------------------|------|-----|----|
| 1 habitat home | 12.8 | 5.9 | 62 |
| 2 or more habitat homes | 12.5 | 5.7 | 54 |

GENERAL NEIGHBORHOOD RATING

This rating came from the following questions: How safe do you feel in your neighborhood; How much do you like your neighbors; How well do you feel your neighbors keep up their homes; What overall rating would you give your neighborhood?

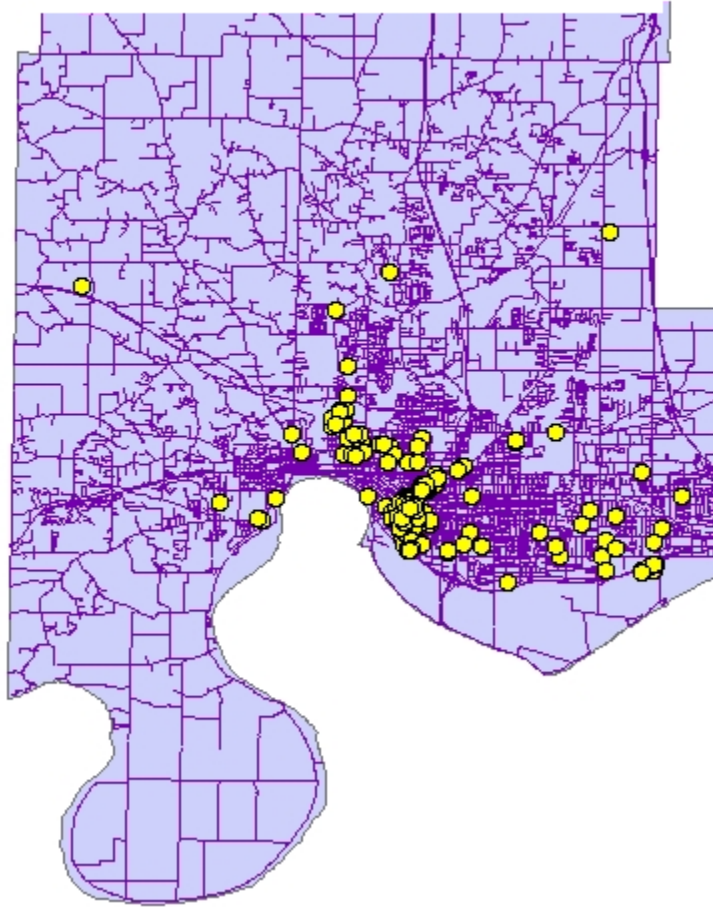
| # HABITAT HOMES | MEAN | S | N |
|-------------------------|------|-----|----|
| 1 habitat home | 30.5 | 7.5 | 63 |
| 2 or more habitat homes | 28.8 | 9.2 | 55 |

NEIGHBORHOOD INVOLVEMENT RATING

This rating came from the following questions: Do you have friends that aren't relatives in your neighborhood; Do you know about the front door pride initiative; have you kept or had a neighbor keep watch on the house for you while away; Have you arranged for mail or newspaper pick up with others in neighborhood; Have you given or had someone give you a key to their house to check it or in case of an emergency; Have you visited inside a neighbor's home in past year; Have you borrowed tools or household items from a neighbor in the past year; Have you done something socially with a neighbor in the past year?

| # HABITAT HOMES | MEAN | S | N |
|-------------------------|------|-----|----|
| 1 habitat home | 4.0 | 2.2 | 53 |
| 2 or more habitat homes | 3.6 | 2.2 | 56 |

Habitat for Humanity Homes in Vanderburgh County



Economic Impact of Habitat for Humanity of Evansville on the Local Economy

EXECUTIVE SUMMARY

Habitat for Humanity of Evansville, Inc. (HFHE) is a non-profit organization located in Vanderburgh County, Indiana with a mission focused on eliminating poverty housing and working with people in need to create better neighborhoods and communities in which to live and work . Through its home building activities, HFHE provides opportunities and services that have social and individual benefits and impacts on the local community. HFHE's operations also generate economic benefits for the community. The economic impacts resulting from HFHE's spending on home construction include changes in income, employment, business sales, and the tax base.

Since its establishment in 1984, Habitat for Humanity of Evansville, Inc., has played a critical and transformational role in meeting the housing needs of individuals whose income and wealth levels pose affordability challenges for homeownership. Key findings related to Habitat for Humanity of Evansville's impact are as follows:

- While Habitat for Humanity of Evansville's share of housing units built in Vanderburgh County between 1980 and 2007 is just over 2 percent (328 out of 14,485), a disaggregated analysis of home construction indicates that one zip code area within the county benefitted tremendously from HFHE's home building activities. In particular, between 1984 and 2008, 73 percent of Habitat for Humanity of Evansville's homes was built in the 47713 zip code area.
- The significance of the geographic concentration of HFHE's home building activities is evident from an examination of the housing profiles of the zip codes within Vanderburgh County. Compared to other zip code areas in Vanderburgh County, the 47713 zip code area has a relatively low proportion of owner-occupied housing units (34.7 percent), a relatively high proportion of housing units built before 1939 (over 50 percent), a relatively high housing vacancy rate (23.9 percent) and relatively low household income (average \$37,431 compared to the county average of \$51,846).
- Between 2000 and 2007, HFHE's homes accounted for 24 percent of the housing units built in the 47713 zip code area (85 of 355). During the same time period, nearly 10 percent of the housing units built in the 47710 and 47714 zip code areas represented newly constructed Habitat for Humanity of Evansville's homes.
- Since its establishment in 1984, on average, Habitat for Humanity of Evansville, Inc., has built about 13 homes per year and injected about \$16.2 million of direct spending in the economy of Vanderburgh County.
- Partner families have benefitted tremendously by not having to pay the interest costs on their mortgages. The sum of the present values of these interest savings for the partner families since 1984 is estimated to be \$5.9 million.
- Since HFHE's establishment in 1984, the cumulative impact on Vanderburgh County include 193 jobs, \$7.5 million in employee compensation, \$25.3 million in output (business sales), and \$0.65 million in indirect business taxes.

- In 2007, HFHE's direct expenditures within Vanderburgh County, including payments for parts and materials, payroll, plant and equipment, and other purchases, amounted to about \$1.75 million. This spending results in an annual output impact of \$2.74 million, \$0.81 million in employee compensation, \$0.3 million in Federal, State, and Local tax revenues, and 21 jobs.
- Habitat for Humanity of Evansville provides a path to homeownership for households that do not usually qualify for conventional mortgages. There is a strong correlation between the census tract location of Habitat for Humanity of Evansville homes and the percentage of mortgages provided by subprime lenders to homebuyers of housing units not built by Habitat for Humanity of Evansville in those locations.

INTRODUCTION

The construction sector plays an important role in the economic structure and economic performance of Vanderburgh County. An examination of Table 1 reveals that the construction sector ranks among the top five sectors in Vanderburgh County in terms of industry output, employment, employee compensation, and proprietor income. At the same time, economic activity linked to new residential one-unit structures represent the largest segment of the construction sector. In this context, through its practice of building one-unit structures for households with incomes below 60 percent of area median income, Habitat for Humanity of Evansville, Inc. simultaneously impacts the construction sector, the overall economy, and homeownership opportunities for lower-income households.

Table 1: Vanderburgh County: Output, Value Added and Employment in 2006

| Industry | Industry | | Employee | Proprietor | Other | Indirect | Total |
|--------------------------------------|-----------------|-----------------|---------------|--------------|---------------------|------------------|---------------|
| | Output* | Employment | Compensation* | Income* | Property Income* | Business Tax* | Value Added* |
| Manufacturing | 5,390.60 | 14,055.70 | 1,007.90 | 5.04 | 589.04 | 36.05 | 1,638.04 |
| Health & social services | 1,569.28 | 17,171.36 | 741.98 | 48.38 | 104.31 | 10.39 | 905.06 |
| Government & non NAICs | 1,184.92 | 9,784.58 | 495.73 | 0.00 | 505.97 | 71.31 | 1,073.01 |
| Construction | 1,160.23 | 9,221.50 | 415.88 | 56.14 | 61.24 | 7.00 | 540.26 |
| Retail trade | 904.77 | 14,714.04 | 363.83 | 11.66 | 79.11 | 125.40 | 580.01 |
| Mining | 883.38 | 1,758.45 | 23.41 | 183.35 | 158.67 | 64.75 | 430.17 |
| Wholesale Trade | 848.08 | 5,836.86 | 296.00 | 24.49 | 125.27 | 125.18 | 570.94 |
| Professional- scientific & tech svcs | 805.19 | 6,437.90 | 238.32 | 77.83 | 93.84 | 6.59 | 416.58 |
| Transportation & Warehousing | 668.92 | 6,478.58 | 299.28 | 6.41 | 82.73 | 9.70 | 398.11 |
| Management of companies | 634.65 | 3,646.56 | 273.51 | -0.32 | 73.35 | 5.54 | 352.07 |
| Real estate & rental | 600.31 | 4,406.12 | 49.07 | 53.95 | 226.24 | 62.67 | 391.93 |
| Information | 579.49 | 2,422.14 | 127.46 | 4.89 | 88.31 | 26.99 | 247.64 |
| Finance & insurance | 568.62 | 3,561.54 | 151.08 | 10.01 | 156.81 | 9.69 | 327.59 |
| Utilities | 544.88 | 920.69 | 68.60 | 3.12 | 51.67 | 43.11 | 166.49 |
| Accommodation & food services | 472.89 | 10,072.63 | 146.73 | 2.79 | 43.94 | 23.78 | 217.23 |
| Other services | 408.64 | 6,759.62 | 153.33 | 11.22 | 25.45 | 15.49 | 205.49 |
| Administrative & waste services | 288.37 | 6,456.05 | 134.50 | 14.78 | 24.66 | 4.85 | 178.79 |
| Arts- entertainment & recreation | 183.08 | 2,069.22 | 65.02 | 2.28 | 33.87 | 14.25 | 115.42 |
| Educational svcs | 111.54 | 2,520.80 | 59.64 | 1.37 | 2.67 | 0.50 | 64.17 |
| Ag, Forestry, Fish & Hunting | 27.23 | 427.58 | 3.75 | 2.01 | 7.41 | 0.47 | 13.65 |
| | 17,835.10 | 128,721.91 | 5,115.01 | 519.39 | 2,534.56 | 663.70 | 8,832.66 |

*Millions of dollars

This report examines the economic issues usually considered in an impact analysis such as the employment effects, output effects, tax effects, and employee compensation effects of changes in the economic activity of an industry or individual company located in a specified geographic area. The geographic area covered in the report is Vanderburgh County. The information contained in this report can be useful to companies in the construction sector, policy-makers, and those evaluating the effects of efforts aimed at reducing poverty housing.

As a result of its construction activities, HFHE has had a positive impact on the age and quality of the housing stock in Vanderburgh County. Between 1984 and 2008 the number of housing units built by HFHE in Vanderburgh County was 328. With an increase of 14,485 housing units between 1980 and 2007 in Vanderburgh County, HFHE's contribution to a changing housing stock was just over 2 percent. Data from the 2000 census indicate that in 1999, the median year of structures built across all counties in the United States was 1971. In 1999, the median year of structures built in Vanderburgh County was 1959. Between 2000 and 2007, the number of housing units in Vanderburgh County increased by 5,687. During the same time period the number of homes built by HFHE in Vanderburgh County was 165. Thus, HFHE accounted for nearly 3 percent of the change in housing stock in the past eight years.

Disaggregation of the housing stock in Vanderburgh County by census tracts highlights an uneven distribution of housing units as well as in the age distribution of the housing stock. Table 2 shows the number of housing units by census tract. The census tracts with relatively lower numbers of housing units per household are characterized by relatively lower household incomes, older housing stock, and lower proportions of owner-occupied housing units.

Since its establishment in 1984, Habitat for Humanity of Evansville has maintained its commitment to the elimination of poverty housing and empowering people in need to create better neighborhoods and communities in which to live and work. The steadfast execution of this mission becomes evident from an examination of the location of residential structures constructed by Habitat for Humanity.

Table 2: Household Income and Profile of Housing Units in Vanderburgh County

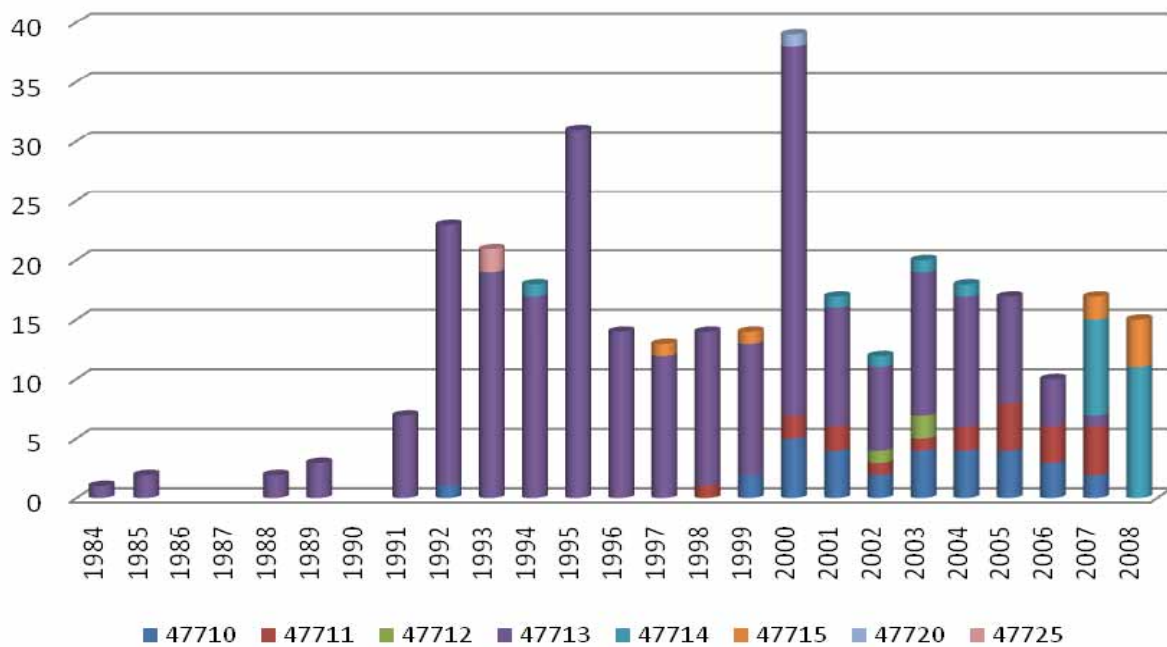
| Census Tracts | Zip Codes | Median HH Income | Average HH Income | Per Capita Income | Total HH 2007 | Housing Units (2007) | % Houses Built 1939 or earlier |
|---------------|-----------|------------------|-------------------|-------------------|---------------|----------------------|--------------------------------|
| 18163000100 | 47710 | \$35,822 | \$30,874 | \$14,099 | 917 | 1048 | 10.78% |
| 18163000201 | 47711 | \$53,945 | \$51,021 | \$23,165 | 2,961 | 3301 | 2.28% |
| 18163000202 | 47711 | \$39,026 | \$35,203 | \$17,283 | 951 | 1074 | 12.15% |
| 18163000300 | 47711 | \$34,410 | \$35,610 | \$14,207 | 1,549 | 1769 | 23.93% |
| 18163000400 | 47714 | \$51,993 | \$62,267 | \$32,503 | 1,040 | 1155 | 24.08% |
| 18163000500 | 47714 | \$63,787 | \$63,751 | \$27,584 | 890 | 988 | 32.05% |
| 18163000600 | 47714 | \$50,000 | \$57,530 | \$25,475 | 758 | 854 | 50.41% |
| 18163000800 | 47714 | \$45,027 | \$39,140 | \$16,281 | 1,173 | 1342 | 34.67% |
| 18163000900 | 47714 | \$38,921 | \$42,054 | \$18,745 | 2,596 | 2891 | 10.21% |
| 18163001000 | 47714 | \$30,664 | \$36,982 | \$15,643 | 1,864 | 2097 | 7.35% |
| 18163001100 | 47713 | \$32,364 | \$30,535 | \$12,765 | 1,145 | 1404 | 43.44% |
| 18163001200 | 47713 | \$24,242 | \$35,343 | \$14,623 | 899 | 1300 | 58.44% |
| 18163001300 | 47713 | \$29,093 | \$34,492 | \$12,872 | 843 | 1156 | 53.33% |
| 18163001400 | 47713 | \$27,585 | \$27,974 | \$13,388 | 789 | 1010 | 61.72% |
| 18163001500 | 47713 | \$32,078 | \$62,678 | \$26,010 | 947 | 1134 | 48.98% |
| 18163001700 | 47713 | \$21,893 | \$32,487 | \$21,900 | 1,298 | 1657 | 55.39% |
| 18163001800 | 47708 | \$20,494 | \$32,317 | \$24,422 | 218 | 279 | 48.39% |
| 18163001900 | 47710 | \$16,486 | \$18,739 | \$12,982 | 662 | 874 | 45.70% |
| 18163002000 | 47710 | \$20,105 | \$28,002 | \$15,101 | 604 | 788 | 64.29% |

Table 2 Continued

| | | Median | Average | Per Capita | Total HH | Housing | % Houses Built |
|------------------|-----------|-----------|-----------|---------------|----------|--------------|--------------------|
| Census Tracts | Zip Codes | HH Income | HH Income | Income | 2007 | Units (2007) | 1939 or earlier |
| 18163002100 | 47711 | \$26,967 | \$38,075 | \$16,038 | 1,013 | 1269 | 55.64% |
| 18163002300 | 47711 | \$33,388 | \$33,014 | \$14,169 | 1,130 | 1384 | 58.13% |
| 18163002400 | 47711 | \$38,603 | \$35,642 | \$17,223 | 1,471 | 1648 | 27.68% |
| 18163002500 | 47710 | \$29,693 | \$33,551 | \$13,639 | 848 | 1049 | 57.06% |
| 18163002600 | 47710 | \$22,713 | \$24,334 | \$10,727 | 1,343 | 1633 | 58.11% |
| 18163002800 | 47720 | \$32,628 | \$41,336 | \$19,613 | 1,065 | 1245 | 45.83% |
| 18163002900 | 47712 | \$46,586 | \$38,851 | \$16,438 | 454 | 515 | 76.07% |
| 18163003000 | 47720 | \$41,742 | \$40,166 | \$18,168 | 2,048 | 2297 | 43.52% |
| 18163003100 | 47712 | \$40,268 | \$34,782 | \$14,978 | 1,116 | 1275 | 48.63% |
| 18163003200 | 47712 | \$39,981 | \$49,883 | \$22,935 | 1,909 | 2136 | 18.05% |
| 18163003300 | 47710 | \$28,194 | \$29,000 | \$15,455 | 1,913 | 2077 | 8.15% |
| 18163003400 | 47710 | \$52,458 | \$53,958 | \$22,489 | 1,177 | 1282 | 4.45% |
| 18163003500 | 47711 | \$59,648 | \$71,561 | \$28,742 | 982 | 1082 | 14.73% |
| 18163003600 | 47715 | \$36,943 | \$36,946 | \$16,250 | 2,090 | 2415 | 6.95% |
| 18163003701 | 47714 | \$50,572 | \$63,953 | \$31,236 | 761 | 848 | 13.59% |
| 18163003702 | 47714 | \$30,457 | \$32,071 | \$15,426 | 2,048 | 2318 | 5.19% |
| 18163003801 | 47715 | \$49,640 | \$63,520 | \$31,950 | 2,520 | 2885 | 2.52% |
| 18163003803 | 47715 | \$69,325 | \$85,797 | \$34,932 | 2,386 | 2628 | 1.50% |
| 18163003804 | 47715 | \$51,783 | \$54,269 | \$23,106 | 2,827 | 3319 | 2.41% |
| 18163003900 | 47710 | \$45,678 | \$44,314 | \$19,125 | 1,276 | 1413 | 4.63% |
| 18163010100 | 47715 | \$38,931 | \$38,774 | \$21,740 | 2,183 | 2403 | 0.41% |
| 18163010201 | 47725 | \$93,460 | \$100,239 | \$35,503 | 2,922 | 3282 | 5.05% |
| 18163010202 | 47711 | \$67,637 | \$66,638 | \$25,855 | 1,162 | 1300 | 2.62% |
| 18163010203 | 47710 | \$64,616 | \$65,684 | \$26,087 | 3,141 | 3503 | 2.46% |
| 18163010403 | 47712 | \$54,390 | \$59,642 | \$20,601 | 1,420 | 1603 | 13.22% |
| 18163010404 | 47712 | \$69,704 | \$81,682 | \$31,363 | 2,454 | 2665 | 7.33% |
| 18163010500 | 47720 | \$71,993 | \$67,863 | \$24,681 | 2,680 | 2938 | 11.11% |
| 18163010600 | 47720 | \$73,384 | \$77,257 | \$28,766 | 622 | 675 | 15.71% |
| 18163010700 | 47725 | \$72,742 | \$79,325 | \$29,398 | 2,493 | 2779 | 15.37% |
| Grand Total | | \$45,337 | \$51,846 | \$22,262 | 71,558 | 81,987 | |

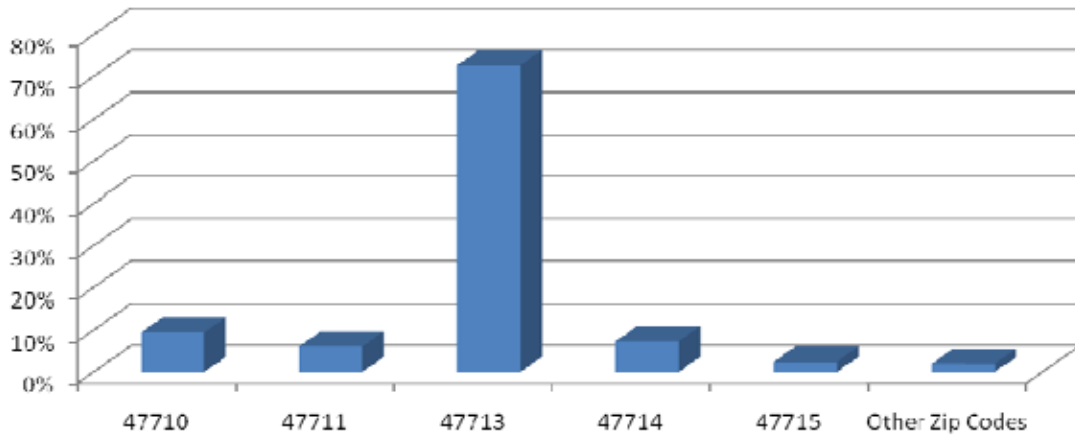
With its focus on the incorporation of sweat equity by partner families,¹ the use of volunteers, and completion of classes on homeownership, budgeting, mortgages and loans, and home maintenance, Habitat for Humanity of Evansville makes an important contribution in building social capital within the local community. The distribution of HFHE homes across zip code areas within Vanderburgh County is illustrated in Figures 1 and 2. Figure 1 indicates that prior to 2000, most of the HFHE homes were built in the 47713 zip code. Between 2000 and 2008, greater dispersion can be observed particularly in the following zip code areas: 47710, 47711, and 47714. Nonetheless, as Figure 2 shows, HFHE’s home building activity is heavily concentrated in the 47713 zip code area. Figure 3 reflects the housing profile of each zip code area and shows that the 47713 zip code is one of three zip code areas with a relatively low proportion of owner-occupied housing units.

Figure 1: Number of Habitat for Humanity Homes Built by Zip Code: 1984 to 2008



¹ Partner families must complete 300 hours of sweat equity. After completing 150 hours, they may select a lot. After 200 hours, construction can begin. After 300 hours, families can move into their homes if completed.

Figure 2: Percent of Habitat for Humanity Homes By Zip Code: 1984-2008



Zip code locations and the association between zip codes and census tracts in Vanderburgh County are shown in Figures 4 and 5. This association provides the basis for mapping the change in housing units from 2000 to 2007 for census tracts to zip code addresses of Habitat for Humanity homes built during the same time period.

Figure 3: Occupancy Characteristics of Housing Units in Vanderburgh County by Zip Code in 2007

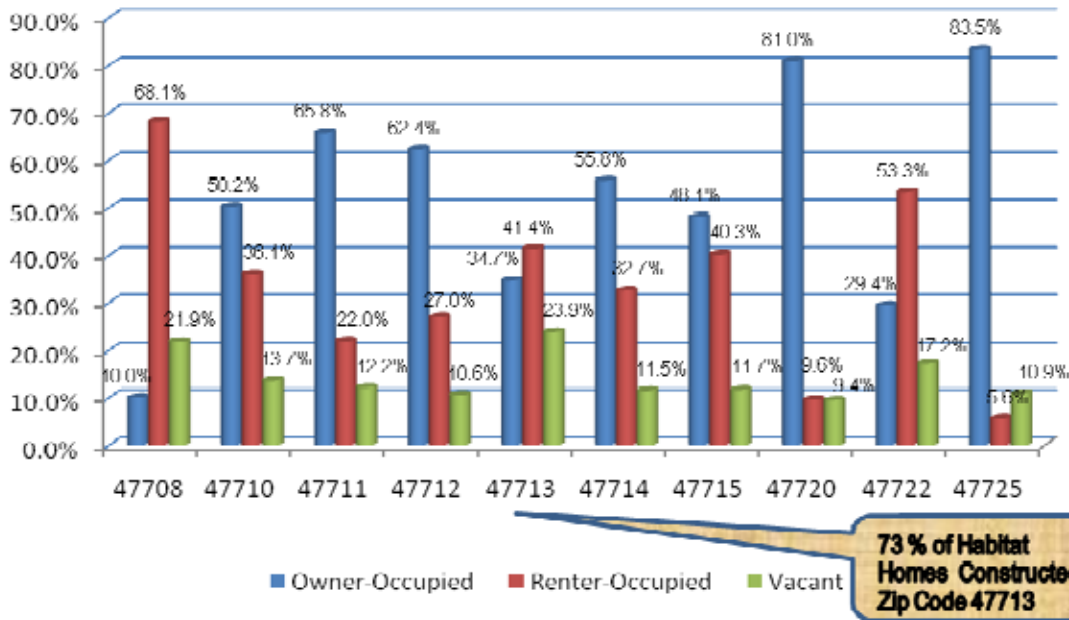


Figure 6 shows that the census tracts with relatively lower increases in the number of housing units between 2000 and 2007 are located in the following zip codes: 47708, 47710, 47713, and 47714.

The distribution of additions to the housing stock between 2000 and 2007 among census tracts in Vanderburgh County is shown in Figure 6. The smallest increases in housing units between 2000 and 2007 occur in census tracts with relatively low average household incomes and older housing units. As Figure 7 indicates, some of the census tracts with the smallest increases in housing units are located in zip code areas that have a high concentration of Habitat for Humanity of Evansville homes.

Figure 4: Vanderburgh County Zip Codes

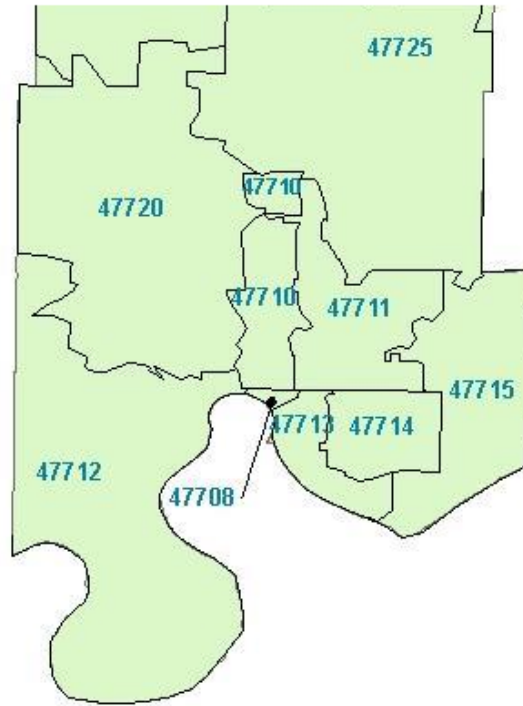


Figure 5: Association between Census Tracts and Zip Codes for Vanderburgh

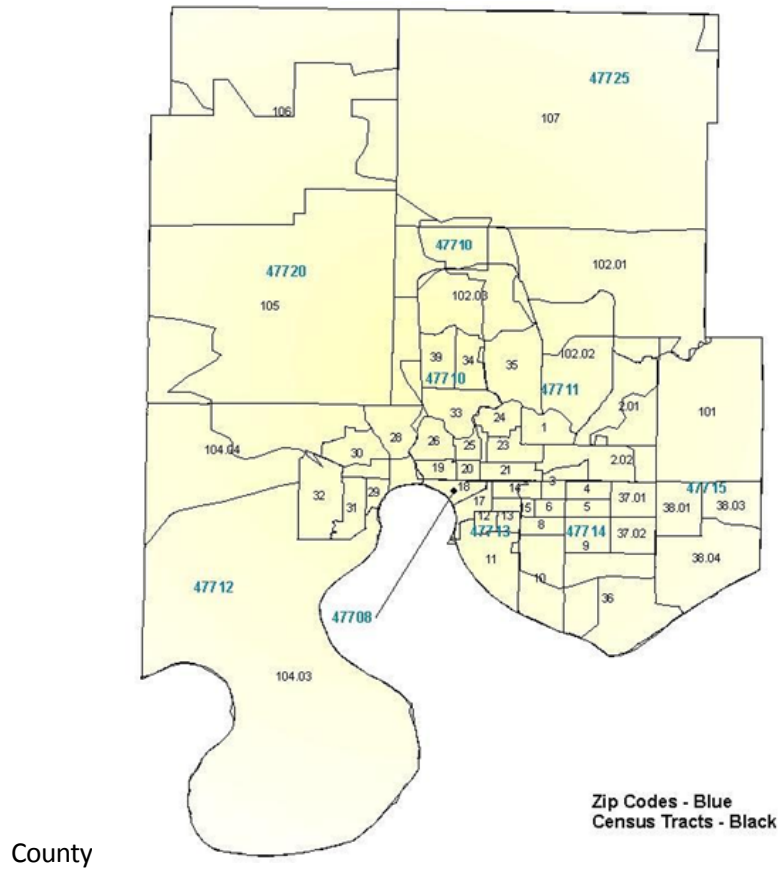


Figure 6: Change in Number of Housing Units in Vanderburgh County by Census Tract between 2000 and 2007
(Census Tract numbers displayed)

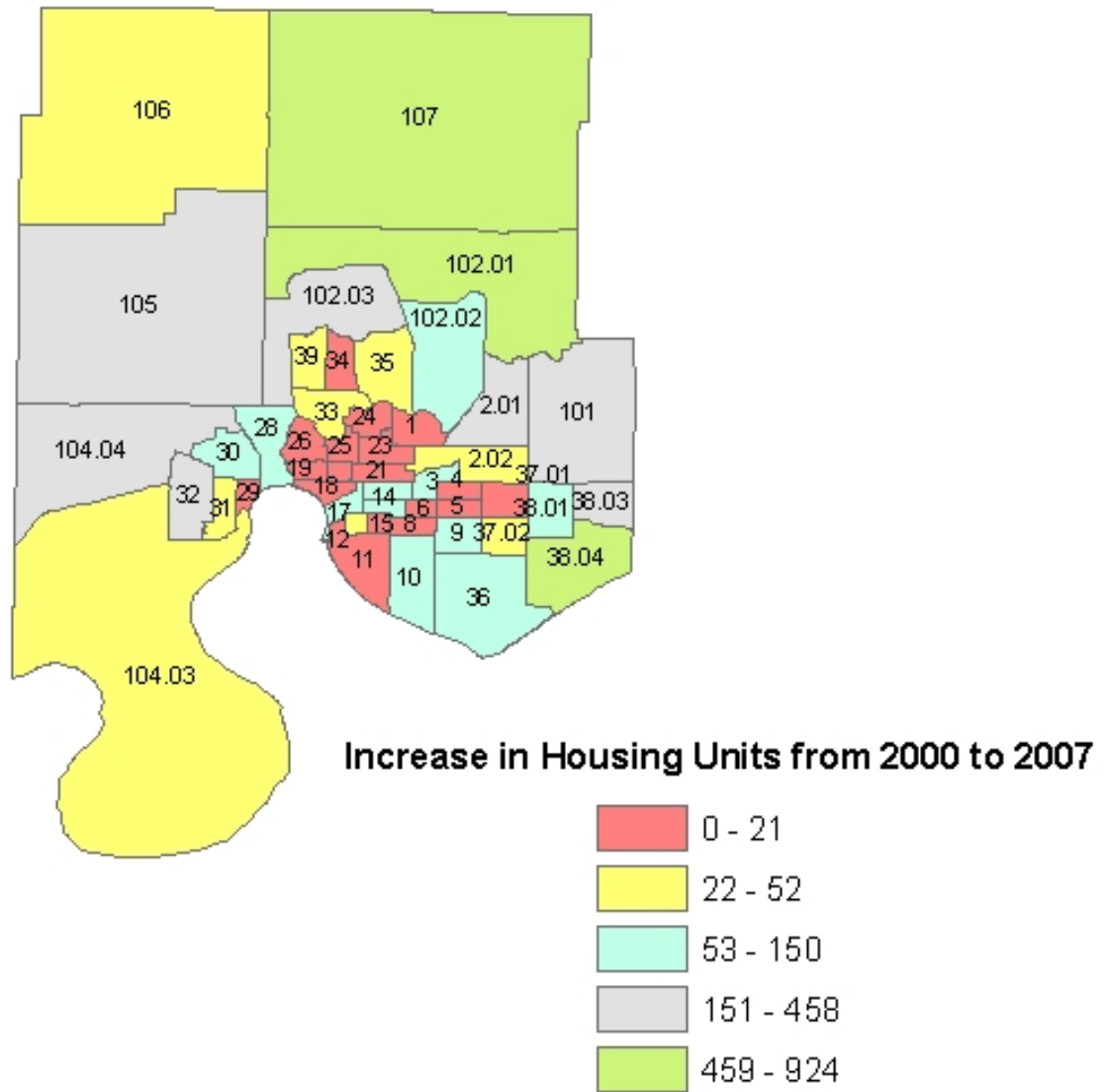
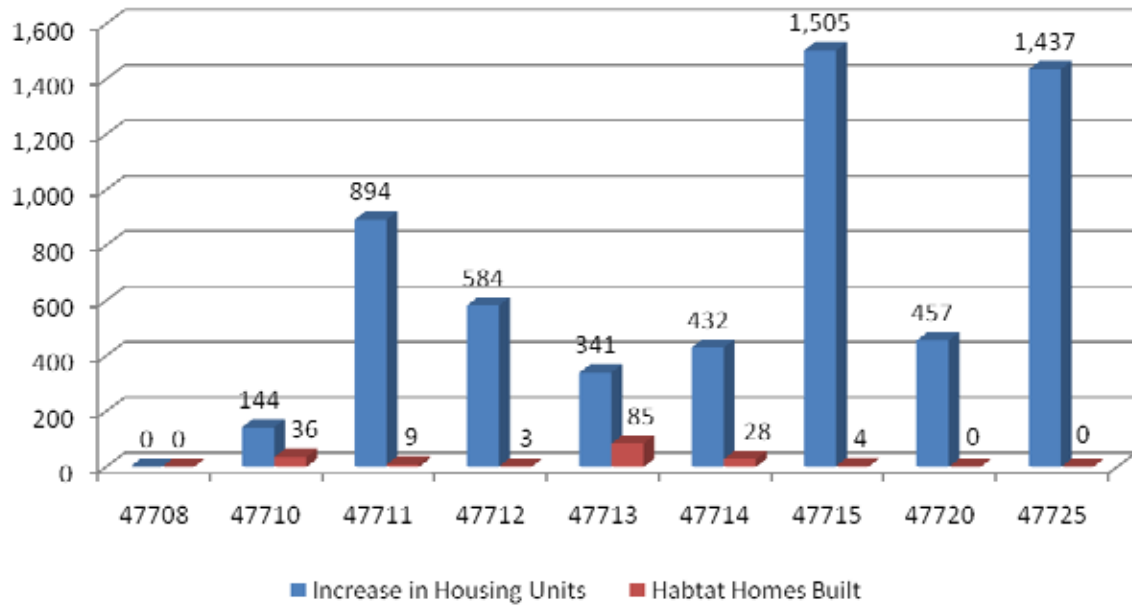


Figure 7: Comparison of the Number of Habitat Homes Built and the Increase in Housing Units for Zip Codes in Vanderburgh County: 2000-2007



Since 2000, Habitat for Humanity of Evansville built 165 homes. This represents 2.9 percent of the 5,687 expansion in housing units in Vanderburgh County between 2000 and 2007. As Figure 7 shows, the greatest impact of HFHE’s building activities occurred in two zip code areas – 47710 and 47713. In both of these zip code areas Habitat for Humanity of Evansville accounted for one-fourth of the additions to the housing stock between the 2000 and 2007 time period. Unquestionably, Habitat for Humanity of Evansville has played a transformational role in addressing poverty housing within these two zip code areas and in so doing has helped to create better neighborhoods and communities within Vanderburgh County.

The next section of this report focuses on measuring the employment, income, output, and tax impacts associated with HFHE’s homebuilding activities.

ECONOMIC IMPACTS

Estimates of the economic impacts associated with the activities of Habitat for Humanity of Evansville are based on results generated by the IMPLAN² input-output modeling software. IMPLAN provides estimates of economic activity associated with the level of activity or changes in the activity level of an employer in a particular industry or sector. For instance, when a firm purchases goods at a second firm, the first firm is helping to support the economic activity of the second. IMPLAN data and software provide estimates of the level of economic activity that the first firm supports.

The concepts of direct and secondary impacts are widely used in this study. Direct impacts are those related to the initial spending in the economy. Thus, the first business purchasing goods and services is making a direct expenditure to the second business. The second business needs to purchase goods and services to produce the commodity the first business purchases. This and the succeeding rounds of purchases are known as indirect impacts. Indirect impacts (e.g. change in employment) represent changes generated by the iteration of industries purchasing from industries caused by direct impacts. Induced impacts (e.g. change in employment) refer to the results caused by changes in the spending of households as their incomes are affected by the production changes generated by the direct and indirect effects. Secondary impacts represent the combination of indirect and induced impacts.

One method of measuring the local economic impact associated with HFHE is to use impact multipliers to estimate the total economic impacts of its operations. An impact multiplier is a number that represents the direct, indirect, and induced effects associated with a relevant measure of initial activity in an economy. Direct impacts refer to the purchases, employment, and income payments made by HFHE as it spends money in the local economy. Indirect impacts refer to activities in the local economy that are generated as a result of local firms selling goods and/or services associated with home construction by HFHE. Induced impacts refer to changes in economic activity that result from households spending income paid by HFHE and other entities (e.g. input suppliers) that are affected by HFHE's operations. Fiscal impacts include direct, indirect and induced business taxes, property taxes, sales taxes, and income taxes. Total economic impacts are the sum of the direct, indirect and induced economic effects (not including fiscal impacts) of home building spending as it flows through the local economy.

Typically, multipliers measure economic impacts in terms of business activity (output), income (wages and salaries), and employment (jobs) that arise from an additional dollar of activity within a defined geographic area. The results reported in this study summarize the economic impacts of HFHE and take the form of direct and secondary impacts on these economic measures.

The first measure is **total industry output** and is equivalent to total business sales plus what businesses place into inventory. The second measure is **employee compensation**, which represents total payroll cost including wages and salaries plus benefits such as health insurance. The third measure is **total employment**, which represents annual average full-time and part-time employees associated with the total industry output produced.

Since its establishment in 1984, Habitat for Humanity of Evansville has built 328 new homes in Vanderburgh County. This was accomplished through a combination of volunteer labor and expenditures on key inputs such as land, building materials and construction related fees. As Table 3 indicates, in 2007 the value of

²IMPLAN (Impact Analysis for PLANning) originally developed by the USDA Forest Service in cooperation with the Federal Emergency Management Agency and the USDI Bureau of Land Management has been in use since 1979. From 1993, development of IMPLAN data and software was taken over by a private entity, Minnesota IMPLAN Group, Inc. and since then the IMPLAN model has been extensively reviewed and utilized to conduct economic impact analyses.

volunteer work amounted to \$329,695. This amounted to 14 percent of the total cost of constructing 17 homes in 2007.

Table 3: Habitat for Humanity of Evansville – Value of Volunteer Work in 2007

| | |
|-------------------------------------|-----------|
| Volunteer hours per new house | 717 |
| Number of houses | 17 |
| Construction volunteer hours | 12,189 |
| Non-construction volunteer hours | 5,376 |
| Annual volunteer hours | 17,565 |
| \$ Value of volunteer time per hour | 18.77 |
| Volunteer value per year | \$329,695 |

Between 1984 and 2008, Habitat for Humanity of Evansville spent \$16.2 million dollars to support its home building activities. Table 4 provides estimates of the direct and secondary impact multipliers for construction of single family homes and the total impacts of the \$16.2 million spent to build the 328 Habitat for Humanity homes between 1984 and 2008.

Table 4: Impact of Building 328 Single Family Homes in Vanderburgh County: 1984-2008

| Impact Measures | Direct Effects | Secondary Impact Multipliers | Total Impact Multiplier | Total Impacts \$ |
|--|----------------|------------------------------|-------------------------|------------------|
| Output (Business Sales) | 1.0 | 0.564 | 1.564 | 25,336,800 |
| Employee Compensation | 0.28 | 0.18 | 0.46 | 7,452,000 |
| Employment | 6.32 | 5.62 | 11.94 | 193 |
| Indirect Business taxes | 0.006 | 0.034 | 0.04 | 648,000 |
| *Impacts per \$1million dollar of output | | | | |

Habitat for Humanity of Evansville spent \$2.04 million to support its home building activities in 2006-2007. Of this amount 13 percent was spent on administrative and fundraising activities and about \$1.75 million was spent on goods and services in the local economy related to home construction. The overall expenditures of HFHE resulted in an additional \$.099 million of spending in the local economy based on the magnitudes of the indirect and induced impacts. Consequently, Habitat for Humanity of Evansville’s annual total expenditure or output impact on the local economy was an estimated \$2.74 million.

Habitat for Humanity of Evansville’s activities also generated jobs in the local economy. In addition to about 16,848 volunteer hours per year, direct, indirect and induced employment resulting from HFHE’s home building operations in fiscal year 2006-2007 was 21 full time jobs. Table 5 provides estimates of impacts for one single-family home built by Habitat for Humanity of Evansville.

Table 5: Impact of Building One Single Family Home in Vanderburgh County

| Impact Measures | Direct Impacts | Secondary Impacts | Total Impacts |
|-------------------------|----------------|-------------------|---------------|
| Output (Business Sales) | \$103,093 | \$58,174 | \$161,267 |
| Employee Compensation | \$ 29,191 | \$18,392 | \$ 47,583 |
| Employment | 0.65 | 0.59 | 1.24 |
| Indirect Business taxes | \$ 589 | \$ 3,593 | \$ 4,182 |
| Other taxes | | | \$ 12,184 |

ECONOMIC IMPACT SUMMARY

An allocation of \$16.2 million by HFHE to build housing units since 1984 is predicted to produce a **total economic impact of \$25.3 million**. Investment of these funds are associated with the provision of 193 **temporary construction and housing-related jobs** during the past 24 years... An estimated total of **\$7.5 million in direct, indirect and induced wages** were paid during this period and **\$0.65 million in indirect business tax revenues** were generated over the same time period.

The results shown in Table 5 are comparable to estimates provided by a 2005 National Association Home Builders (NAHB) study of the one-year impacts of building a single family home in a typical U.S. metropolitan area. The single family impacts were calculated assuming that a new single family home built in the a typical U.S. metropolitan area has an average price of \$284,887; is built on a lot for which the average value of the raw land is \$45,012; requires the builder and developer to pay an average of \$7,008 in impact, permit, and other fees to local governments; and incurs an average property tax of \$3,211 per year. Under these assumptions the local one-year impacts, representing income, jobs, and taxes within a metropolitan area are

- increase of \$160,000 in local income
- increase of \$18,000 in taxes and other revenue for local governments, and
- increase of 2.84 local jobs

These impacts include both the direct and indirect impact of the construction activity itself, and the impact of local residents who earn money from the construction activity spending part of it within the local area. In addition, the NAHB study reports that the annually recurring impacts of building a single family home in the typical U.S. metropolitan area are

- \$32,000 in local income
- \$6,480 in taxes and other revenue for local governments, and
- 0.6 local jobs.

These are ongoing, annual local impacts that result from the new homes being occupied and the occupants paying taxes and otherwise participating in the local economy year after year. These estimates suggest that as a result of the increase in homeownership fostered through HFHE's activities there are ongoing economic impacts on the local economy.

BENEFITS TO PARTNER FAMILIES

The value to the homeowner of a Habitat for Humanity constructed home is based on the following considerations:

- Zero interest mortgage on principal for life of mortgage
- Building equity in capital investment
- Experience and training in construction and homeownership

The Habitat for Humanity housing program allows participant families to purchase a home for a fixed first mortgage dollar amount. To assure affordability every HFHE home closed in a given calendar year has the same first mortgage amount regardless of the home's appraised value or size. For example, in 2007, the HFHE preset first mortgage amount was \$58,000. If a 3-bedroom house completed by HFHE in 2007 is appraised at \$80,000 at the home closing, then the first mortgage amount will be \$58,000 and the second mortgage will be for the amount of the remainder, which is \$22,000. To allow HFHE to serve families that earn less than the median income, no interest is added to either the first or second mortgages. Partner families have benefited tremendously by not having to pay the interest costs on their mortgages. Conceptually, the difference between the appraised value of the home and the first mortgage represents the present value of the interest payments that would have been made under a conventional mortgage. With an average difference of \$18,000 between the appraised value and the amount of the first mortgage, for a total of 328 homes the sum of the present values of these interest savings for the partner families since 1984 is estimated to be \$5.9 million.

CONCLUSION

Habitat for Humanity of Evansville impacts the local community beyond the economic impacts associated with the operation of home building programs. These include benefits of homeownership such as improved levels of social, psychological, emotional and financial wealth of individuals, greater stability within neighborhoods, and stronger communities.

Strong and consistent evidence indicates that homeowners are more likely to: a) be satisfied with their homes and neighborhoods; b) participate in voluntary activities; and c) stay in their homes longer, contributing to neighborhood stability. Since housing is a primary store of wealth, home ownership also plays a unique role in household wealth and finances. Each of these findings is supported by the results of this study.

Appendix A: Housing Units Comparison

| | Evansville City | Vanderburgh County | Indiana | Entire US |
|---------------------------|-----------------|--------------------|-----------|-------------|
| 2012 Housing Units | | | | |
| Total Housing Units | 61,302 | 86,170 | 2,980,576 | 135,922,134 |
| Owner-Occupied | 49.5% | 56.0% | 63.0% | 59.1% |
| Renter-Occupied | 34.1% | 28.3% | 23.7% | 28.1% |
| Vacant | 16.5% | 15.7% | 13.3% | 12.8% |
| 2007 Housing Units | | | | |
| Total Housing Units | 59,443 | 81,987 | 2,797,614 | 127,696,307 |
| Owner-Occupied | 51.6% | 58.1% | 64.1% | 59.5% |
| Renter-Occupied | 34.9% | 29.2% | 24.7% | 29.1% |
| Vacant | 13.5% | 12.7% | 11.2% | 11.4% |
| 2000 Housing Units | | | | |
| Total Housing Units: | 57,022 | 76,300 | 2,532,319 | 115,904,641 |
| Owner-Occupied | 55.5% | 61.8% | 65.9% | 60.2% |
| Renter-Occupied | 36.2% | 30.7% | 26.4% | 30.8% |
| Vacant | 8.3% | 7.4% | 7.7% | 9.0% |
| 1990 Housing Units | | | | |
| Total Housing Units: | 57,780 | 72,637 | 2,246,046 | 102,264,033 |
| Owner-Occupied | 54.3% | 59.6% | 64.6% | 57.7% |
| Renter-Occupied | 36.7% | 32.3% | 27.4% | 32.2% |
| Vacant | 9.0% | 8.1% | 8.1% | 10.1% |

Appendix B: Household Summary – Vanderburgh County

| Household Status | | | | | | | | | | |
|-----------------------------|-------------|-------|-------------|-------|---------------|-------|-----------------|-------|----------------|--------------|
| | | | | | | | | | Percent Change | |
| | 1990 Census | | 2000 Census | | 2007 Estimate | | 2012 Projection | | 1990 to 2000 | 2007 to 2012 |
| Total Households | 66,780 | | 70,623 | | 71,558 | | 72,620 | | 5.8% | 1.5% |
| Size of Household: | | | | | | | | | | |
| 1 Person | 19,517 | 29.2% | 21,902 | 31.0% | 22,226 | 31.1% | 22,936 | 31.6% | 12.1% | 3.2% |
| 2 Person | 21,968 | 32.9% | 24,015 | 34.0% | 23,786 | 33.2% | 24,546 | 33.8% | 9.4% | 3.2% |
| 3 Person | 11,227 | 16.8% | 11,303 | 16.0% | 11,972 | 16.7% | 11,962 | 16.5% | 0.5% | -0.1% |
| 4 Person | 9,103 | 13.6% | 8,461 | 12.0% | 7,853 | 11.0% | 7,621 | 10.5% | -6.9% | -3.0% |
| 5 Person | 3,503 | 5.3% | 3,515 | 5.0% | 4,683 | 6.5% | 4,548 | 6.3% | -2.2% | -2.9% |
| 6 Person | 985 | 1.5% | 970 | 1.4% | 1,037 | 1.5% | 1,005 | 1.4% | 7.2% | -3.1% |
| 7 + Person | 478 | 0.7% | 457 | 0.7% | 1 | 0.0% | 2 | 0.0% | -4.4% | 100.0% |
| Ave Hhld Size | 2.40 | | 2.33 | | 2.33 | | 2.32 | | -2.9% | -0.3% |
| Length of Residence: | | | | | | | | | | |
| Stability (In Res. 5+ Yrs) | 56.0% | | 50.6% | | 43.4% | | | | -9.6% | |
| Turnover (% Yearly) | 19.0% | | 20.1% | | 16.0% | | | | 5.6% | |