Home is Where Your Story Begins:
IMPACTS OF HABITAT FOR HUMANITY HOMEOWNERSHIP

92% of homeowners say their lives were improved by moving into their Habitat home.

SAFETY • HEALTH • FAMILY • EDUCATION • COMMUNITY • FINANCIAL STABILITY • HOPE

Habitat for Humanity of Minnesota
Home is Where Your Story Begins...

When a family moves into their Habitat for Humanity home, that is just the beginning of their Habitat story. In addition to gaining safe, affordable shelter, this summary highlights the improvements in quality of life that also result from Habitat homeownership. Overwhelmingly, 92% of homeowners said their lives were better since moving into their Habitat home; 89% attributed that positive change specifically to the Habitat homeownership process. By providing low-income families with a pathway to homeownership, Habitat for Humanity doesn’t just build homes—it transforms lives and creates happier endings for the families we serve. It builds community. It builds hope.

SAFETY

- Over 90% of homeowners feel safe in their homes and about 80% feel they and their children are safer than they were in their previous homes.

RESPONDENTS’ FEELINGS OF SAFETY IN THEIR HABITAT HOME

- Very safe: 3%
- Safe: 4%
- Neither safe nor unsafe: 61%
- Unsafe: 32%
- Very unsafe: 4%

“My children are safer.”

HEALTH

- Of homeowners who have a family member with respiratory illnesses, 57% said they improved after moving into their Habitat home.
- 74% of homeowners who moved into their Habitat homes in 2009 and later noted an improvement to their condition. The improvement with shorter-term homeowners aligns with the implementation of the “Healthy Homes” program in 2009. This program involves working with Habitat affiliates to plan, build and track the performance of affordable, energy efficient, accessible and healthy homes.

EDUCATION

- 90% of homeowners said they feel better about their children’s future.
- 64% feel their children’s study habits improved after moving into their Habitat home.
- In 92% of the Habitat homes, at least one adult started, completed, or plans to start higher education or training programs after moving in.

CHILDREN’S GRADES BEFORE HABITAT AND IMPROVEMENT LEVELS

- Much better: 10%
- Somewhat better: 44%
- There was no change: 22%
- Somewhat worse: 44%
- Much worse: 1%

“My kids study more and get better grades.”

“I can breathe better.”
FINANCIAL STABILITY

GOVERNMENT ASSISTANCE PROGRAM USE

<table>
<thead>
<tr>
<th>Assistance Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Support (SNAP, WIC, MFAP)</td>
<td>66%</td>
</tr>
<tr>
<td>Income Assistance (MFIP, TANF, AFDC)</td>
<td>23%</td>
</tr>
<tr>
<td>Medicaid, MinnesotaCare, MA</td>
<td>23%</td>
</tr>
<tr>
<td>Disability Assistance (SSI OR OTHER)</td>
<td>16%</td>
</tr>
<tr>
<td>Utility Bill or Energy Assistance Programs (EAP)</td>
<td>15%</td>
</tr>
<tr>
<td>Rent Assistance</td>
<td>28%</td>
</tr>
<tr>
<td>None of the Above</td>
<td>14%</td>
</tr>
</tbody>
</table>

- 47% of homeowners changed jobs since owning their Habitat home. 79% of those homeowners said their jobs were at least “somewhat better.”
- 53% of homeowners said they have more money than they did before moving into a Habitat home.
- There was at least a 15% point reduction in every type of government assistance program used except for disability, which was expected to remain the same. Reductions in government assistance were greater with longer-term homeowners than shorter-term homeowners.
- Because of their reduced use of government assistance, the 2,200 Habitat homeowners in Minnesota save Minnesota taxpayers $6.4- $9.3 million annually.

“Government assistance no longer helps me... I can support my family on my own... It feels good.”

COMMUNITY & FAMILY

“I have more time to spend with my family.”

- More than 4 out of 5 homeowners (84%) reported that they feel “very connected” or “somewhat connected” to their community.
- Two-thirds of homeowners said they get along better with their family than they did before becoming a Habitat homeowner (one-third said there was no change).
- 70% said they spend “much more time” or “a little more time” with their families.

“The way the community pulled together to help us was amazing, and they were supportive of us getting a Habitat home. It gave us a stronger connection to our community.”

HOPE

“Habitat homeownership has given me a sense of dignity which allowed me to instill that in my kids.”

- Overall, 89% of homeowners said they feel at least “somewhat better” about themselves than before becoming a Habitat homeowner; 75% rated themselves as feeling “much better.”
- 93% of homeowners feel at least “somewhat more positive” about the future, with 75% of homeowners feeling “much more positive” about the future.

“It has affected us watching the community come together—helped us as a family realize that we are important, and having a house to live in gives you hope. It helps your self-esteem and gives you hope for the future.”

“I am not dependent on welfare now...I pay my own bills and I save more money.”
Habitat for Humanity of Minnesota, Inc. (HFH-MN) is a statewide resource development and support organization that serves, advocates for and advances the work of Minnesota’s Habitat for Humanity affiliates who build simple, decent, affordable housing in partnership with people in need.

Habitat for Humanity of Minnesota partnered with Wilder Research to conduct a statewide survey of Habitat homeowners. The full study, titled “Impacts of Habitat for Humanity Homeownership: Connections to Quality of Life,” was released in February 2015 and can be viewed or downloaded at www.hfhmn.org.