# **Family Impact Study** What happened after the build?









Greater Fox Cities Area Habitat for Humanity®













## The Family Impact Study Greater Fox Cities Habitat for Humanity

### They were a great family. What happened to them after the build?

It is one of the most common questions our affiliate is asked. And with over 200 homes built, and 25 years of building history, Greater Fox Cities Area Habitat for Humanity began to look at the long term effects of homeownership in the lives of our families.

Research from other Habitat affiliates indicated that Habitat homeownership:

- · Improves feelings of safety and stability
- · Improves health, especially respiratory health
- · Is a positive influence on education attainments of both children and adults
- Increases family interactions and sense of personal well being
- · Helps improve the long term economic situations of our homeowners

Consultant Nancy Heykes interviewed 33 of our Habitat families during the summer of 2017. These up to hour-long interviews led her to conclude that similar positive impacts occurred with the families who have built with our affiliate since our founding in 1993. A brief summary of Nancy's report is included in this booklet. Direct quotes from interview participants are used throughout to show these findings in the words of our families.



## The Stability of "Home" enables a Family to care for their Child

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# The Health Impacts of Homeownership

Substandard housing can have many negative effects on the physical and mental well-being of adults and children. After homeownership, several families described improvements in existing respiratory conditions. Others noted accommodations built into homes to overcome mobility issues. Many noted the feeling of safety and stability helping with conditions of depression, aggression and ADHD in their children.

#### In the Words of Our Homeowners

The sense of coming home helps my health. Coming home to your own home that you put blood, sweat and tears in is satisfying, gratifying.

Our son has problems with asthma and allergies and he is much healthier in our new house.

I've had several surgeries since purchase of the home, and the accessible features of the home, while nothing special, have been really helpful. Right now it's been three weeks since surgery and I've been happy to recover at home.

#### Moo Khu Too & Hsar Say Paw, 2011 Home Builders

Moo Khu Too and his family built their home with Habitat in 2011. Their youngest son David was born two years later with a heart defect requiring open heart surgery at only two months old. Moo Khu Too feels the home provided a safe and stable place allowing them to provide the 24-hour health care for their child. Working two jobs, Moo was able to work with Hsar raising the children and caring for David. The story of families building with Habitat to help children with special health needs was a consistent theme in interviews.

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# Family Relationships

The adequate size of their Habitat home meant that many families could have multiple generations live together. This promoted relationships of caring for young children or those aging or with disabilities. Increased interactions with extended family and friends were a source of pride for many families.

#### In the Words of Our Homeowners

One of the most exciting things is I am now able to take turns doing Christmas for my family. I could never do that before. But the year after I purchased, I could finally host. Before that I was ashamed to have people over.

Our house is full but our culture is about helping and not leaving anyone behind. So having our house makes me very happy that I can meet these commitments and do it together with my family.

Without my house, my parents would not have a place to stay. I'm the guardian and decision maker. It's a lot of responsibility and I didn't ask for that responsibility.



#### Zorica Kravic, 2000 Home Builder

Zorica came to the United States as a refugee and bonded with all the volunteers of our first "Women Build." Zorica's family prospered. Like many of our homeowners, Zorica's story now includes taking care of parents as they age. A consistent narrative of our family interviews was of many of our homeowners being caregivers to parents.

# "Home" provides Dignity for All

# Education - a Family Affair



# **Educational Impacts**

The most frequently mentioned positive impact of Habitat homeownership was home location. Adequate home size and its permanence created a stable environment that parents cited as improving school performance. Several parents also reported returning to school for additional education to support income goals.

#### In the Words of Our Homeowners

My son was 10 when the home was built. He was so proud when we built the house. I remember on the building site that he would proudly wear every day the stick-on name tag that had his name on it and said "homeowner" underneath it. He is now a business school graduate working in the field of finance.

The location of my home meant that the children were able to stay in the same high school. My son graduated this year, ready to pick up a hammer and forge his own life.

When our youngest went to school, I went back to college and got my BA. I am able to work 31½ hours per week and I also have a job at the airport with flight benefits. And I now advocate for refugees in my work role. I am happy and proud that some of my children's teachers helped on the house. Our children were able to go to the same charter school when we moved into our new home.

### Martin & Kat Noll-Arias (with children Sebastian, Jenavive & Rebecca), 2009 Home Builders

The stability of Habitat homeownership allows the time spent on housing issues to be centered on other important investments in the future such as education. Kat discussed in her 2009 prebuilding biography how draining the search for housing was. The building and improvement of their home allowed the NoII-Arias family to now focus on continuing the children in their charter school and Kat's higher education aspirations.

# Family Income & Finances

Habitat homeownership was associated with increases in family income for the majority of the twenty three participants who shared information comparing their economic situation at the time of their purchase with their present economic situation. Participants noted that the zero interest payments allowed them to save and apply gains in income for retirement, education and/or home improvement. The zero interest payments allowed several families to maintain homeownership in a family health crisis.

#### In the Words of Our Homeowners

I'm now disabled, but employed part-time. I can maintain as much as I want and need through my current income and my level of abilities.

I've been retired for 10 years now – I'm 75 years old. My Habitat mortgage amount means that I can stay in this home. I have a person come in to help. I'm stubborn. I want to stay.

Another way that the Habitat steady mortgage payment has helped me is to reduce the other areas of financial stress when they arise. My car recently broke down – so it was very stressful and affects my ability to get to my job. I went to the car dealership – I had some savings but not enough. But then I had a second answer to prayer when I was able to buy a used car from a friend with the savings I had.

#### Gabrielle Process, 2007 Home Builder

Gabrielle sees her home as a place she intends to be until the end of her days. Like many of our participants, she cited that the home enabled her to slowly improve her financial situation, gradually improve her yard and plan for a future that looks more secure.





### More than a Home

# Family Stability & Resilience

The stability of owning and affordable home was cited by many interview participants as enabling them to withstand other financial setbacks. Others stated that their home became a refuge for other family members facing issues. Many saw the achievement of home ownership as a milestone in the process of building a new life.

#### In the Words of Our Homeowners

Without my Habitat home, I would be homeless or living in substandard housing.

Going through the Habitat process meant that I had to rely on and save myself. My parents are so supportive, but they would not have been able to provide this solid environment that my Habitat home provides.

We alone couldn't have done what it takes to make our family safe and healthy. Our house has definitely changed my life for the better – all these accommodations and the physical space are so important.

#### Amy Griffin, 2014 Home Builder

Amy Griffin spoke how building her home helped rebuild her life – a theme echoed in many of our interviews. Numerous homeowners talked about the build process giving them confidence in themselves. Many women, like Amy, used the build to start a new life. *"I can't say enough about Habitat," said Amy. "Habitat feels like family to me."* 

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# What I Love Most about My Home

In the Words of Our Homeowners





I thank God for this house. My children will have memories of building forts, the fire pit in the backyard and camping in tents in the yard.



My favorite part of the house is that it's MINE. I am responsible for it. It gives me a sense of freedom and independence.





My favorite thing is that the bathroom is so big and the yard is so big. I also appreciate that we have a basement that's a safe place in a storm and also gives my kids a place to play. My youngest's favorite part is the living room for his games. The house is calming; I love the ability to walk to Diary Queen... Being in this location in this home and neighborhood is a great blessing.







I love it all. I have a home that is safe, not subject to all the loud behavior of neighbors. We do a lot with fire pits in the backyard, play basketball and have cookouts with a lot of extended family over. Relatives can visit and no longer need to climb 15 steps.







My daughter is so excited that she got to paint her own room with her aunt. Our church helped paint the house. The music director was saying during the painting, "I feel like the Spirit went on with the paint put right in it.



## The Road Ahead "What we really end up building is a community"





**Greater Fox Cities Area Habitat for Humanity** now works with over 250 families annually. Thousands of volunteers, supporters and staff continue to make the Fox Valley a better place by helping these families build a place to call "home."

**The Family Impact Study** is our first attempt to look back at the long term impact of building a home with Habitat. It only begins the conversation and hopefully will be a starting point for future studies and assessment.

To obtain the complete *Family Impact Study*, please contact Greater Fox Cities Area Habitat for Humanity.

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