



*habitat
families
build*



social impact study



Habitat
for Humanity®
East Bay/Silicon Valley



A Social Impact Study from
Habitat for Humanity
East Bay/Silicon Valley

Research Partners:
Bartlett Cultural Connections

habitat families build



STRENGTH + STABILITY + SELF-RELIANCE

For over 30 years, Habitat for Humanity East Bay/Silicon Valley has worked with our community of volunteers, donors, and supporters to build and repair homes while creating healthy neighborhoods. Knowing that homeownership makes a profound difference in the lives of families, each Groundbreaking brings excitement and hope, each Home Dedication celebration and joy. We have seen family after family break the cycle of poverty, empowering themselves through homeownership to build brighter futures.

Habitat East Bay/Silicon Valley commissioned a Social Impact Study by Bartlett Cultural Connections to get a concrete, systematic view of the impact our work has on the lives of Habitat homeowners. In a broad-based survey, Habitat homeowners were asked a comprehensive set of questions pertaining to a wide range of topics, from health and well-being, to financial management, education, and beyond. The data were analyzed to provide an extensive outlook on how homeownership through Habitat has shaped lives over time. The result is a clear view of the long-term effects of Habitat's work on our families.

Habitat families have seized the opportunity of homeownership and used it to build the next chapters of their lives, to build a legacy for future generations. Now, we are proud to share data behind the work Habitat does. With this study, we have the information to verify that as Habitat builds homes, our homeowners build strength, stability, and self-reliance.

1. All data in this report, unless otherwise noted, is from the Social Impact Study survey conducted by Bartlett Cultural Connections.



habitat families build **STRENGTH**

Strong futures are built on strong foundations. As Habitat pours concrete for new homes, families build foundations, too. Through partnership with Habitat, they look to build bright futures and realize ambitious goals for their families. To be successful, families must first fulfill needs for their health, safety, and well-being.

HEALTH

It can be difficult to focus on the future when your living situation presents basic health hazards. Surveyed homeowners reported drastic shifts in factors affecting their physical health before and after moving into their Habitat homes. Homeowners saw a 70% overall improvement in health problems, with incidences of asthma, allergies and mobility issues virtually eliminated. They also reported virtual elimination of mold, pests, and insect infestations.

SAFETY & WELL-BEING

Safety and emotional well-being are also critical to a family's strength. Before moving into their Habitat homes, half could not depend on landlords to keep their units in good repair, and 91% lived in overcrowded conditions. Now, 88% feel they live in a home where they have room to grow, where their kids have room to thrive, where their family can build a future.

INDIVIDUAL HEALTH

70%

of homeowners saw an overall improvement in health problems

29%
BEFORE



asthma

2%
AFTER

29%
BEFORE



allergies

2%
AFTER

3%
BEFORE



mobility

0%
AFTER

before

after

HEALTHY & SAFE HOME

140%

improvement in families reporting no problems with safety & well-being in their home



94%
now feel safe in their home



98%
say that owning a home improved how they felt about themselves

before

91%
coped in tight or impossibly crowded living situations



88%
now feel that they live in a home with room to grow

after

REYES FAMILY

Before they became Habitat homeowners, the Reyes family spent winters in their rental patching roof holes, using buckets to catch rainwater, turning on the stove for warmth, and covering their blankets with plastic sheeting to keep dry. Happy to live in a safe and comfortable home of their own, they are thankful to see Habitat partnering with more families in need of a healthy and affordable home.



habitat families build **STABILITY**

Families with limited incomes are most vulnerable to the pitfalls of the housing market, at the mercy of external forces. Habitat homeowners invest in themselves and their futures, building the stability, financial security, and community connection that empower their families for long-term success.

RESIDENTIAL LONGEVITY

Before Habitat, fears of eviction and rent hikes are common, and an affordable mortgage provides families with peace of mind. As Habitat homeowners, 75% have invested in maintaining and upgrading their homes building long-term stability for their families.

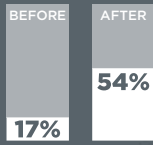
FINANCIAL SECURITY

Stable and affordable mortgage payments mean families can invest in their futures by improving their financial security and focusing on the road ahead. Habitat families can now build and grow retirement accounts as well as

household savings. Furthermore, homeowners' income increased, with the number of families earning at least \$40,000 more than tripling.

COMMUNITY CONNECTION

Building stability includes connection to community. A full 98% of Habitat homeowners are proud of where they live, making it easier to open their doors to friends and family. And homeowners are twice as likely to know their neighbors. They invest in the global community as well, by recycling and conserving resources.



SAVING FOR THE FUTURE

The percentage of homeowners saving for both retirement and general savings doubled.

3x
number of families
now earning **\$40k+**
in annual income



2X
the number of families with
**\$5,000+ in retirement
savings** doubled

73%
of families report
being able to save or
buy a few extras



2X
the number of families
with at least **\$10,000+ in
household savings** more
than doubled

before

40%
were proud of
where they lived



98%
are now proud to
say where they live

after

74%
would recycle
at least a little



99%
reduce, reuse,
and recycle

JOSEPH ZANELLA, HABITAT HOMEOWNER

Joseph Zanella had been working toward a college degree for years, but with the stability of an affordable mortgage through Habitat, he was finally able to leave the “insane hours” of his retail job. The affordable mortgage meant that the Zanellas could afford for Joseph to take a pay cut for a time, working at a job with fewer and more flexible hours, and focus on his studies. He completed a Bachelor’s Degree in Business with a minor in Biblical Studies, going on to seminary to become a youth pastor. He now works full time for better pay in a managerial position, and he serves as a youth pastor at the family’s church.



habitat families build **SELF-RELIANCE**

Stability serves as a launching pad for self-reliance. With a strong base and a stable structure, Habitat homeowners can build the independence they need for true freedom and success. Families are dedicated to acquiring the learning and tools they need to realize their own potential and work toward long-held goals.

ECONOMIC EMPOWERMENT

Habitat homeowners have taken steps to improve their economic futures, using the skills they have learned from Habitat to navigate the responsibilities of homeownership. They are also making more informed financial decisions, with two-thirds improvement in money management skills.

FURTHERING EDUCATION

As families build strength and stability, they invest in their education. Nearly 20% have increased their educational level, including a dramatic increase in the number of adults earning higher than a high school diploma.

THE NEXT GENERATION

Of kids that grew up in a Habitat home, 45% surpassed the highest education achieved by the prior generation. Families with education savings more than tripled. And virtually all Habitat kids now have a quiet place to study. After a family moves into a Habitat home, parents report significant improvements in their kids' school performance. And 87% graduate high school, surpassing not only the national average for kids from low-income families, but also the national average for all students.² High school graduation leads to high earning potential, a better chance to break the cycle of poverty, and the opportunity to build a successful future.

2. Brown, Emma and Matos, Alejandra. October 17, 2016. Nation's high school graduation rate reaches new record high. Washington Post. Retrieved from washingtonpost.com.

A QUIET PLACE TO STUDY



BEFORE
75% had a tough time

AFTER
97% had an easy time

45% ↑

of Habitat kids surpassed the educational level of their parents

GRADUATION RATES

Habitat kids have higher graduation rates than national averages



76%
national average for low-income students



83%
national average for all students



87%
graduation rate for Habitat kids

EDUCATIONAL SAVINGS

grew dramatically



3x increase in savings for all education



5x increase in college savings

IMPROVED SCHOOL PERFORMANCE

A+

40% improvement in grades



34% improved behavior



55% improved confidence



20%

of adult Habitat homeowners have increased their level of education since moving in



83%

homeowners credit Habitat training with understanding the responsibilities of homeownership

TORRES FAMILY

As homeowners for over 11 years, Veronica and Justo Torres have watched their five children grow up in the rooms of their Habitat home. They saw the grades and confidence of all their children improve as "Habitat kids," and Veronica credits a "stable home and pride in the area where we lived."

Their oldest, Tatiana, particularly benefitted from being paired with UC Berkeley students for tutoring, a program through Habitat's Family Resource Committee. With Tatiana now in college, Veronica still feels grateful for that connection.

imagine

WHAT MORE WE CAN BUILD

Habitat is proud of the work we've accomplished in our decades of service to East Bay and Silicon Valley communities. We are honored to work in partnership with hundreds of incredible families—thousands of individuals—while engaging a vast community of volunteers and financial supporters. Now, in addition to those numbers, we are thrilled to have concrete figures to demonstrate the impact our work has on the families Habitat serves.

Habitat homeowners are changing their lives for the better. And so we press on in serving Habitat's mission, extending our vision ever further. Because these are more than statistics. These are dreams born and dreams realized. We will continue to break ground on new construction sites as we embark on more ventures. We will continue to welcome new families home and watch their children grow and flourish. Habitat East Bay/Silicon Valley will continue to bring our community together to make homeownership a reality for many more families to come.

HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY

We believe that everyone deserves a decent place to live. We create opportunities for families to transform their lives, gaining the strength, stability, and self-reliance they need to build a better future. Working together as a community, we build homes with affordable mortgages, repair and preserve existing homes, counsel first-time homebuyers, and revitalize neighborhoods in Alameda, Contra Costa, and Santa Clara counties.

OUR INNOVATIVE MODEL

We create, preserve, and expand access to affordable ownership housing, building partnerships with families who contribute sweat equity, volunteers who give their time, and donors who contribute financially. We reinvest mortgage payments and leverage donor dollars to maximize funding for our programs. Families gain economic stability, safety, and a foundation upon which to build a brighter future for themselves, their children, and generations to come.



A background of numerous thin, light green lines radiating from a central point, creating a sunburst effect.

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EAST BAY 2619 Broadway, Oakland, CA 94612
SILICON VALLEY 513 Valley Way, Milpitas, CA 95035
866.450.4432 // HabitatEBSV.org // [@HabitatEBSV](https://twitter.com/HabitatEBSV)