



Habitat for Humanity®

Portland/Metro East

A close-up photograph of a young girl with dark skin and braided hair, smiling broadly. She has several pink hair clips in her hair. She is wearing a light blue button-down shirt. The background is a blurred outdoor setting with a brick wall and a white pillar.

homeownership survey report

Executive Summary

OBJECTIVE

In 2015, Habitat for Humanity Portland/Metro East conducted a survey with all partner families since our affiliate began 35 years ago. The purpose of this survey was to evaluate the impact of Habitat homeownership from the homebuyer's perspective. The survey was sent to both Habitat homeowners that have been in their houses for decades—some of whom have paid their mortgages in full—and to families who recently purchased their homes, providing perspectives from different stages of the homeownership experience. The survey primarily focused on health, education, and financial situations before and after families became homeowners.

SURVEY DESIGN

Method: Drop-off, mail-in survey

Response Period: March 20 - May 9, 2015

Response Rate: 113 families (95% confidence level)

Next survey to be conducted in 2020

RESPONSE

Response rates were statistically significant, with a 95% confidence level, meaning that there is a 95% probability these results are reliable. The results of this survey have allowed us to learn how owning a home has impacted the lives of families over time. Here is what we discovered.

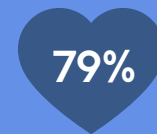
Highlights

PARTNER FAMILIES EXPERIENCE VERY HIGH LEVELS OF RESIDENTIAL STABILITY



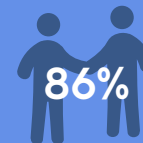
say they cannot imagine ever moving or they plan to stay in their home for a very long time.

PARTNER FAMILIES ARE HEALTHIER



of families who experienced asthma or respiratory issues no longer have symptoms since moving.

PARTNER FAMILIES SAY HOMEOWNERSHIP HAS IMPROVED THEIR SENSE OF COMMUNITY



say they feel comfortable and connected to their neighbors.

HOMEOWNERSHIP AFFECTS GRADUATION RATES



of Habitat homeowners' children graduate from high school, surpassing the 64% Multnomah County graduation rate.

PARTNER FAMILIES' CHILDREN DO BETTER IN SCHOOL



said their children's grades improved after moving into their Habitat home.

Who We Serve

Portland has a serious minority homeownership gap. Families of color own homes at half the rate of white Portlanders, and have just five percent of their wealth. Habitat is proud that 75% of all families served through our Homeownership Program are families of color (fig 1). This is almost the exact inverse of Multnomah County's homeownership demographics. (fig 2)

Fig. 1: Ethnic distribution of Habitat homeowners

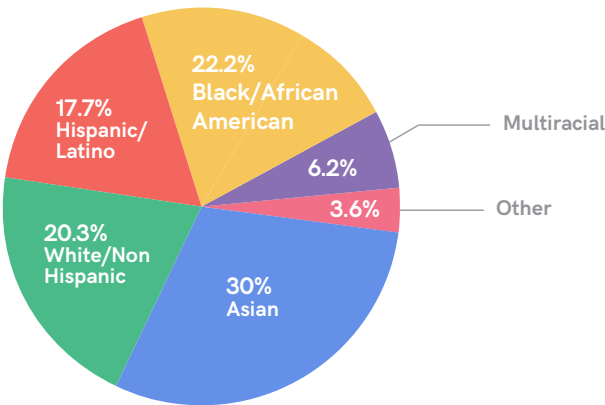
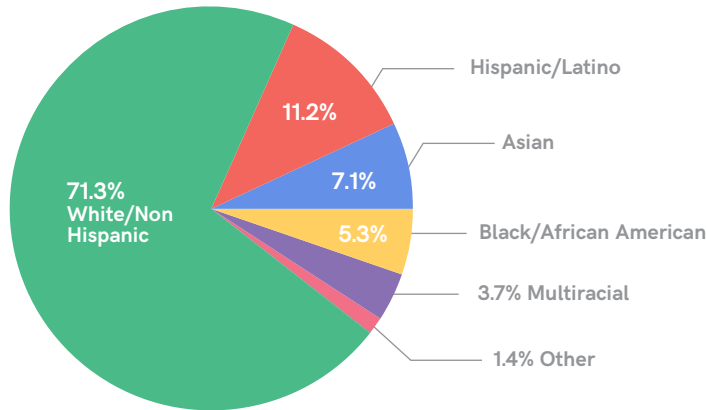
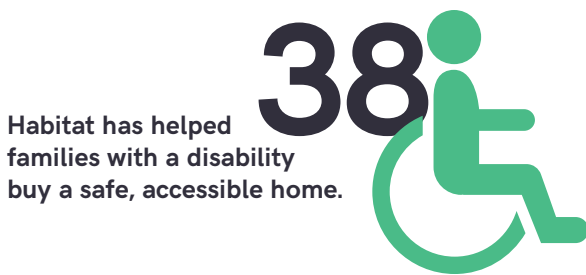
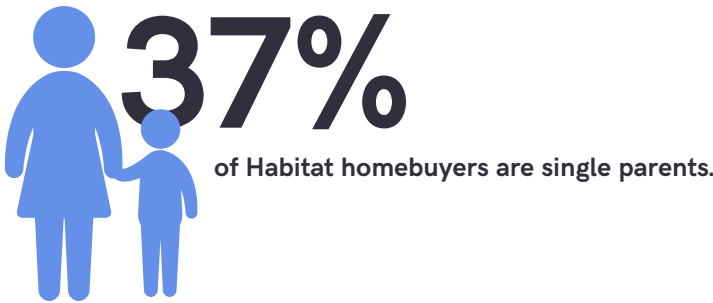
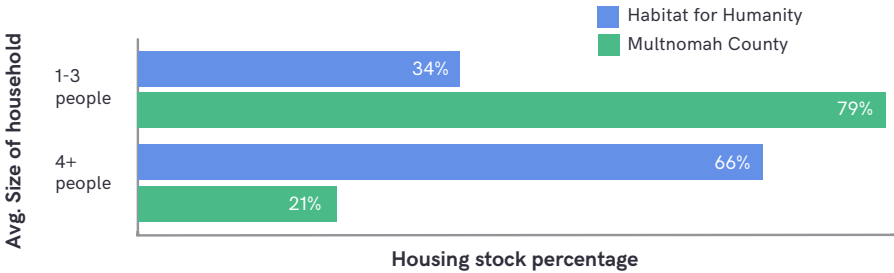


Fig. 2: Ethnic distribution of Multnomah County residents



Habitat serves families who fall into 35-60% of the Portland area's median family income (for example: \$25,865 - \$44,340 for a family of four). Habitat typically serves families with children who have a high need for safe, affordable housing. Affordable housing in Portland often doesn't accomodate larger households, which is why we are proud that **Habitat has served larger households with more children than the average Multnomah County household.**



Habitat's Impact on Education

Housing has a profound impact on education.

When families have to chase affordable rents and move year after year, their children are often forced to change schools multiple times.

Moving in and out of classrooms doesn't just disrupt the education of an individual child, it affects entire schools. 45% of families we surveyed said their children had moved schools two or more times prior to becoming homeowners.

Statistics show that children who move frequently, whether it be during primary or secondary school, have a much lower chance of graduating on time, or at all.

QUICK FACT:
Housing mobility triggered by economic distress hinders children's academic achievement.

Source: "How Housing Mobility Affects Education Outcomes for Low-Income Children", U.S. Department of Housing and Urban Development. 2014.

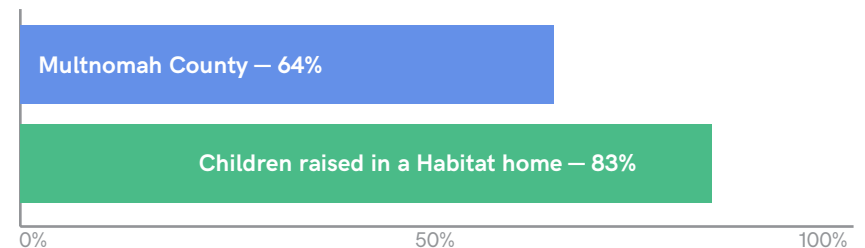
Habitat's Impact on Education

Children raised in a Habitat home have a higher quality education: they stay in the same schools and have an easier time finding a quiet place to study. 60% of families said they saw **better school attendance** since moving, and 70% said their children's **grades improved** after moving into their Habitat home.



90% of parents said it was easy for their children to find **a quiet place to study** in their new home.

High school graduation rates



From the open-ended responses we received, three themes emerged:

- Homeowners are able to advance their own education
- They are able to save money for their children's education
- Children raised in Habitat homes often pursue education beyond high school

"When my daughter and I moved here she was 7 years old. Now she has graduated high school and attends college at Portland State University. She will graduate in 2016."

— HABITAT HOMEOWNER, KING NEIGHBORHOOD

Habitat's Impact on Health



Stable and affordable homeownership has an acute effect on a family's mental and emotional health.

Through this survey, we have heard many anecdotes about how homeownership has improved their families wellbeing, from improving symptoms of respiratory illnesses (fig 3) to improving the mental health of homeowners and their families (fig 4).

"It still amazes me the way I love my house. The feeling of security knowing that I won't have to worry about leaving this place. Planting bulbs and knowing that I will see them year after year."

— HABITAT HOMEOWNER,
ALBINA NEIGHBORHOOD

QUICK FACT:

80% of families responded positively about their new commute to work, saying it was either comparable to before they moved (50%), or shorter (30%).

Habitat's Impact on Health

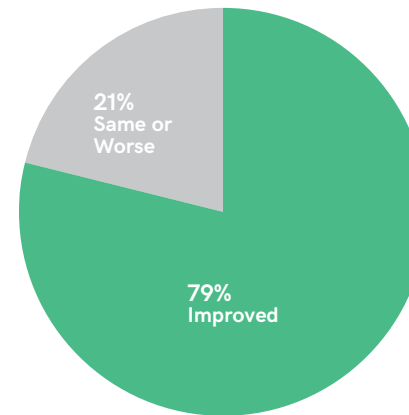


Fig. 3: Physical health since moving

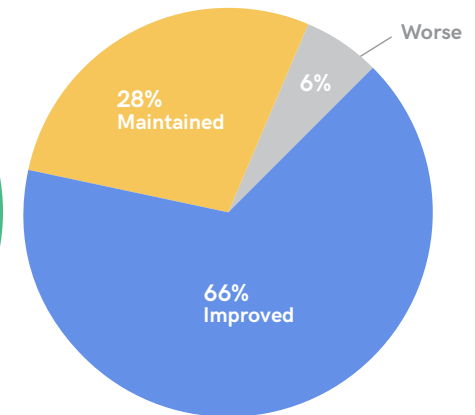


Fig. 4: Children's social lives since moving

79% of homeowners who experienced a housing-related respiratory illness, such as asthma, allergies, or sinus infections said they no longer experience symptoms since moving into their Habitat home.

68% of survey respondents' **children experienced noticeably improved health** after moving into their Habitat home.

86% of partner families said they feel **comfortable and connected** with their neighbors.

"Housing can act like a vaccine to provide multiple long-lasting benefits and differential benefits. Vaccines provide multiple benefits, such as immunity from disease, as well as benefits for society and families, such as allowing parents to continue to work and earn income. Stable housing provides similar benefits."

— DR. MEGAN SANDEL, ASSOCIATE PROFESSOR OF PEDIATRICS, BOSTON UNIVERSITY SCHOOL OF MEDICINE

Habitat's Impact on Finances



As the cost of housing rises in Portland, families are forced to spend well over half their income on substandard housing, leaving very little left over for other life necessities like gas, food, and utilities.

Habitat sets a homeowner's mortgage at 30% of their monthly income, making sure housing stays affordable and allowing families to save for the future.

"I love that my home is affordable. I'm very happy that I'm able to pay for my mortgage and that I don't have to pay high rent prices. My credit history has improved!"

— HABITAT HOMEOWNER,
PORTSMOUTH NEIGHBORHOOD

DID YOU KNOW?

Habitat mortgages are paid back directly to Habitat; we use the money to build more homes in partnership with low-income families.

Habitat's Impact on Finances

Our data shows that in as little as 5 years, Habitat homeownership stabilizes families and allows them to save money. The majority of families we surveyed reported improved financial stability since moving (fig 5, 6). Many partner families are able to leave government assistance programs like SNAP or TANF (fig. 7). Moving into homeownership frees up rental units, providing an opportunity for other struggling families to move out of transitional or temporary housing and up the housing continuum.

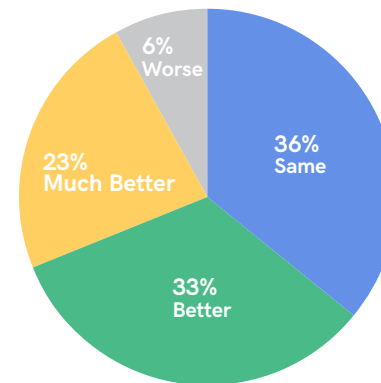


Fig. 5: Change in financial situation

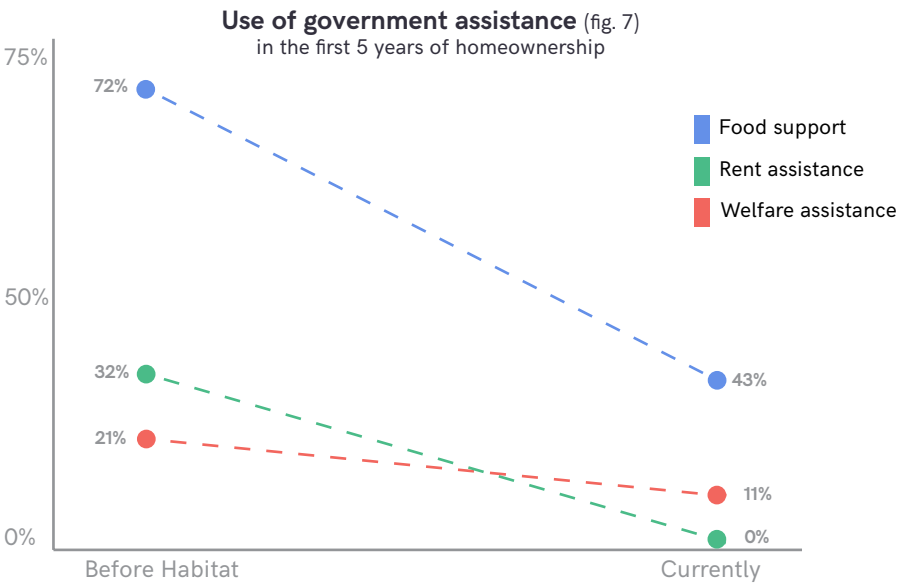
25%
\$↑

Fig. 6: Habitat homeownership increases a family's ability to save by 25%

"The money we pay to the mortgage is not big if you compare to others. We pay less than our previous rent and are able to save money and no longer need SNAP assistance."

— HABITAT HOMEOWNER, SOUTHEAST PORTLAND

Habitat's Impact on Finances



The monthly rent of an average Portland apartment:

\$1,430

Current average mortgage payment for Habitat partner families:

\$686

"We love the Habitat program and are very thankful for what it provided in our lives. My boys have a sense of accomplishment at having assisted in building their single mom a home to grow old in."

— HABITAT HOMEOWNER, WOODLAWN NEIGHBORHOOD





Homeowner Satisfaction

Habitat builds decent, healthy, simple homes. Our goal is to provide stable, safe housing and we use sustainable, green building practices to do so. Our homes are built to LEED Platinum Certified standards, creating a healthy space that is also energy-efficient for the residents, which keeps utility costs low.

By helping in the construction of their home and taking Habitat's homeownership education classes, families move into homeownership with all the skills needed to be successful.

DID YOU KNOW?

Partner families put in "sweat equity" building their home and the homes of their neighbors. Our future homeowners collectively contribute an average of 11,246 hours each year.

Homeowner Satisfaction

Partner families experience very high levels of residential stability with 80% saying they cannot ever imagine moving, or plan to stay for a very long time.

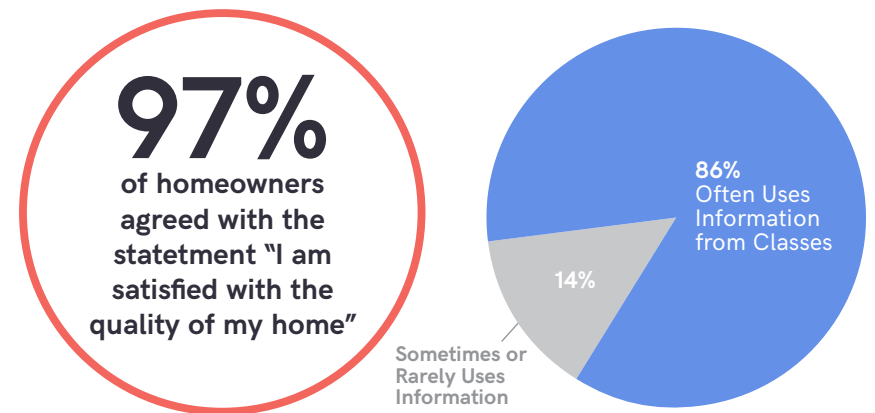
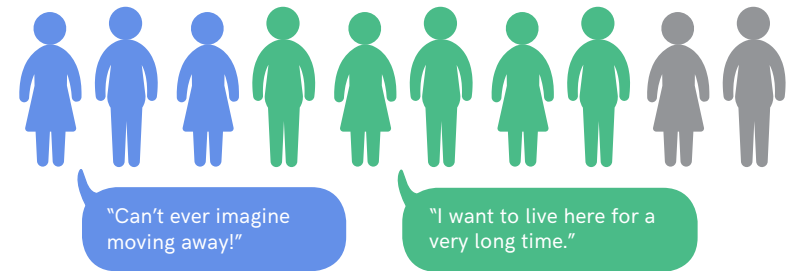



Fig 8: Uses information learned in Habitat homeowner education classes

"I always wanted to own my own home. With my physical challenges and two small children at the time, Habitat fulfilled that dream.

I accomplished that dream. I learned all dreams can come true."

— HABITAT HOMEOWNER, MADISON SOUTH NEIGHBORHOOD



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