

Richmond Metropolitan
Habitat
for Humanity



homeownership survey report

Executive Summary

OBJECTIVE

In January of 2021, Richmond Metro Habitat for Humanity distributed a survey to gauge the impact their program has made on those who have purchased homes through Richmond Habitat over the past 35 years. Our intention was two-fold, to measure the positive impact homeownership has had on our homebuyers and to figure out how we can better serve our homebuyers in the future. This survey was sent to everyone who has purchased a home through Richmond Habitat - including those who have lived in their homes for decades, those who have paid off their mortgage, and those who have recently purchased their homes. The survey primarily focused on outcomes related to health, education, community connectedness, and financial stability.

SURVEY DESIGN

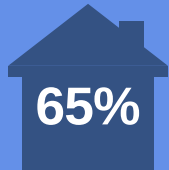
Method: Drop-off, mail in survey, Survey Monkey

Response Period: March 1st through the 31st, 2021

Response Rate: 71 families (*31% response rate*)

Highlights

PARTNER FAMILIES EXPERIENCE VERY HIGH LEVELS OF RESIDENTIAL STABILITY



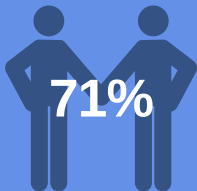
Say they cannot imagine ever moving or they plan to stay in their home for a very long time

PARTNER FAMILIES ARE HEALTHIER



Of families who experienced asthma or respiratory issues have not had symptoms in the past 12 months

PARTNER FAMILIES SAY HOMEOWNERSHIP HAS IMPROVED THEIR SENSE OF COMMUNITY



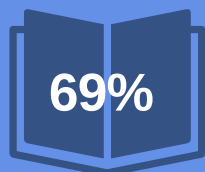
Say they feel comfortable and connected to their neighbors

HOMEOWNERSHIP AFFECTS GRADUATION RATES



Of applicable Habitat homeowners' children graduate from high school, surpassing the 72% Richmond Public Schools graduation rate, and is in line with Chesterfield & Henrico County's graduation rates

PARTNER FAMILIES' CHILDREN DO BETTER IN SCHOOL



Said their children's grades were fair to excellent after moving into their Habitat home

Who We Serve

The homeownership gap in Richmond and its surrounding counties is clear. Individuals and families of color in the areas we serve own homes at half the rate of white residents. 92% of those who have come to own their home through our programs are families of color (fig 1), and the ownership rate of Black Habitat homeowners is almost exactly opposite to that of Richmond Metro area (fig 2).

Fig 1. Ethnic Distribution of Habitat Richmond Homeowners

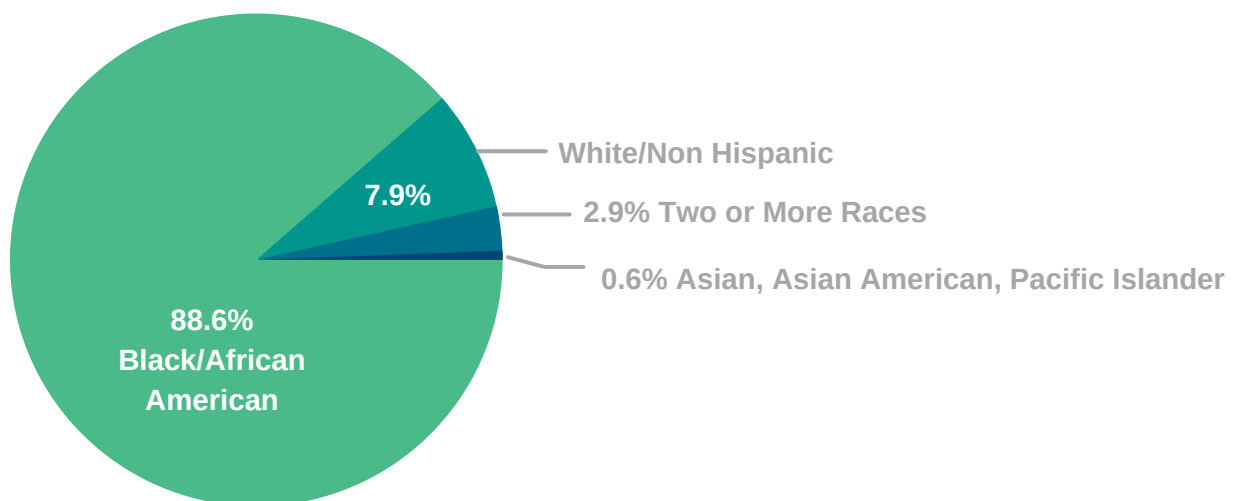
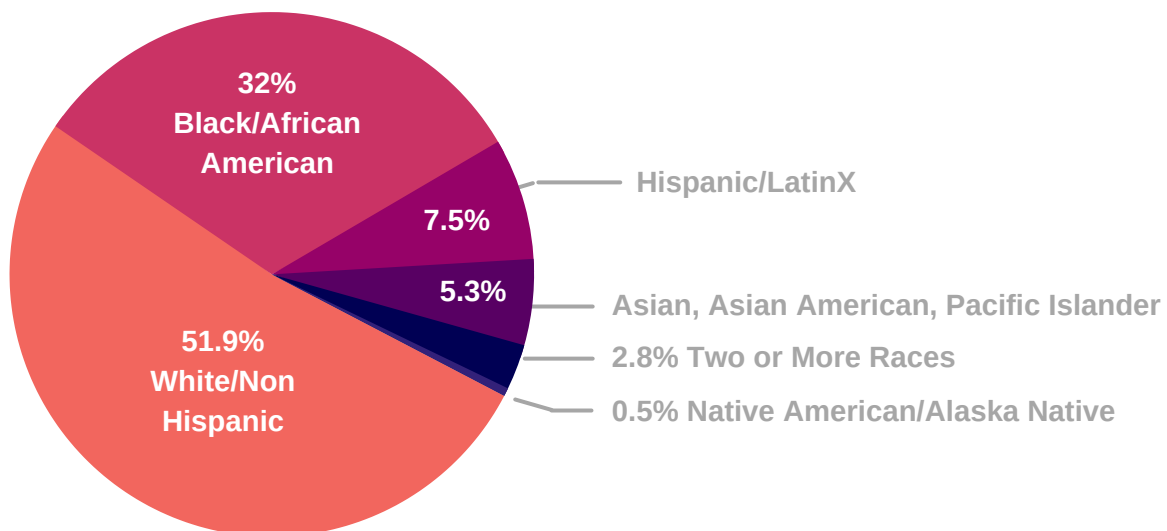
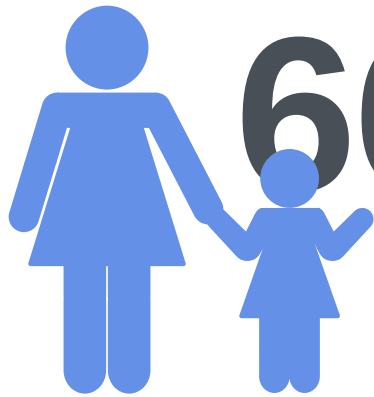


Fig 2. Ethnic Distribution of Residents of Richmond, Henrico, and Chesterfield

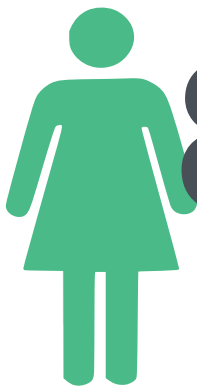


One issue with affordable housing across the nation is being able to accommodate larger households so Habitat Richmond Metro is proud that we have **partnered with larger households with more children than the average Richmond City household.**



66%

of homeowners who responded to this survey are single parents



86%

of homeowners who responded to this survey are women



15%

of homeowners who responded to this survey have served in the military or the reserves.

"I am a mother of three disabled now-adult children, owning this house has allowed me to provide a safe and good lifestyle for my kids for that I will be forever grateful for."

- HABITAT HOMEOWNER, HENRICO

Habitat's Impact on Education



Housing has a profound impact on education.

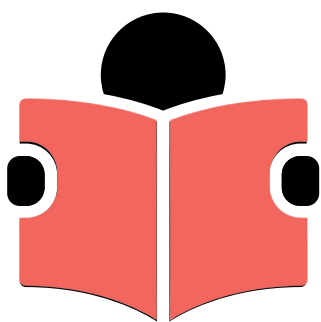
When families have to chase affordable rents and move year after year, their children are often forced to change schools multiple times.

Moving in and out of classrooms doesn't just disrupt the education of an individual child, it affects entire schools.

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.

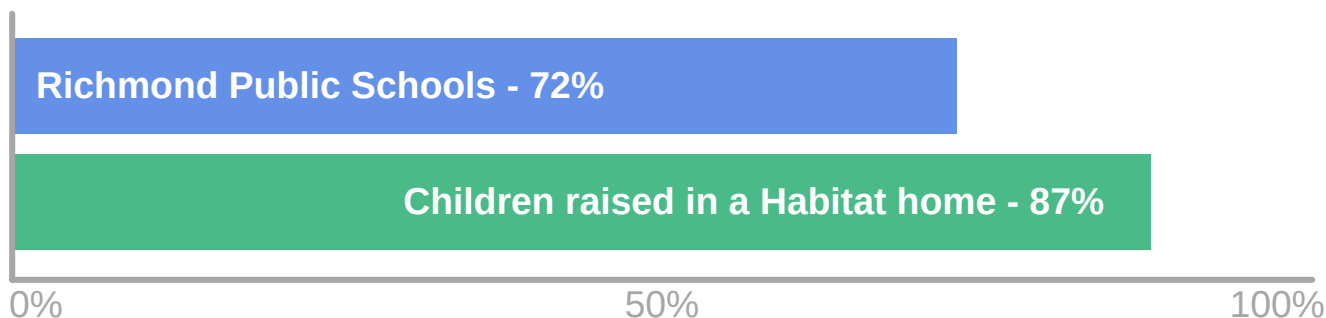
Habitat's Impact on Education

Children raised in a Habitat home have a much more productive educational experience than those that move around frequently. 44% of families surveyed said they saw **better school attendance** since moving and 55% said they maintained their attendance levels. 58% also reported that their children's grades improved after moving into their Habitat home.



89% of parents said their children have at least one **quiet place to study** in their new home.

High school graduation rates



56.3% of homeowners have started/completed a higher education or training program since becoming a Habitat homeowner and 18.3% say they are planning to.

72.5% of survey participants report that one or more of their family members (not including themselves) have started/completed a higher education or training program since moving into their Habitat home and **25%** say one or more of their family members are planning to do so.



Habitat's Impact on Health

Stable homeownership has a lasting effect on a family's physical, emotional, and mental health.

Through responses gathered for this survey we know that homeownership has positively impacted the wellbeing of our communities. Homeowners and their families have experienced improved physical health (fig. 3) and mental health exemplified through their social lives (fig. 4).

"When I moved into my habitat home my children were small and I was a single parent with a child that has asthma. I was beaten down with bills, trying to make things work. I moved into my home, I felt relieved, I felt empowered and positive about the future. I'm on my last payment before I own my home. I am so thankful for Habitat, you gave me hope."

- HABITAT HOMEOWNER, NORTH CHESTERFIELD

Habitat's Impact on Health

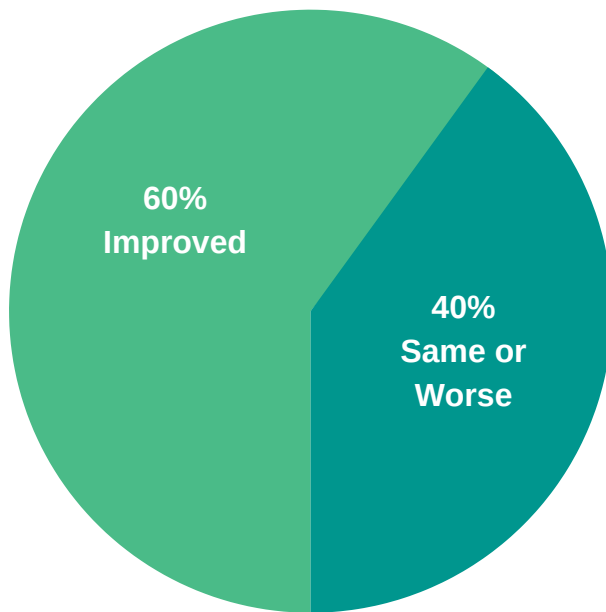


Fig 3: Physical health since moving

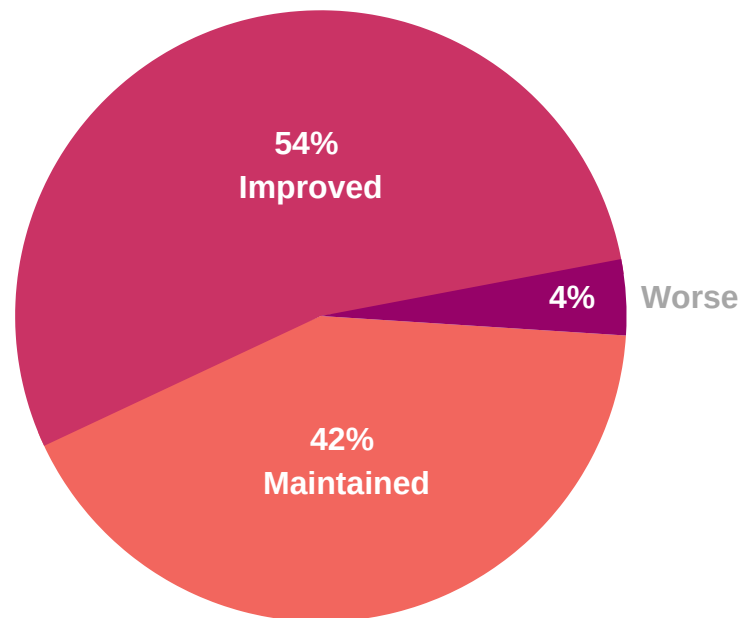


Fig 4: Children's social lives since moving

86% of homeowners who have asthma or allergies or that have children with asthma or allergies said they have not had an episode of asthma or an asthma attack in the past 12 months in their Habitat home.

60% of survey respondents' **families experienced noticeably improved health** after moving into their Habitat home

71% of partner families said they feel **comfortable and connected** with their communities.

“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 Richmond, 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, utilities, and healthcare.

Habitat sets a homeowner's mortgage at no more than 25% of their monthly income, making sure housing stays affordable and allowing families to save for the future.

DID YOU KNOW?

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

Habitat's Impact on Finances

75% of families we surveyed reported improved financial stability since moving and prove that homeownership has positively impacted their ability to save money (fig. 5, 6). Many partner families are able to leave government assistance programs like SNAP, TANF, or EAP (fig. 7). In addition to becoming homeowners and paying mortgage payments as opposed to renting, moving into Habitat homes opens up rental units for other struggling families to have the opportunity to move out of transitional and temporary housing.

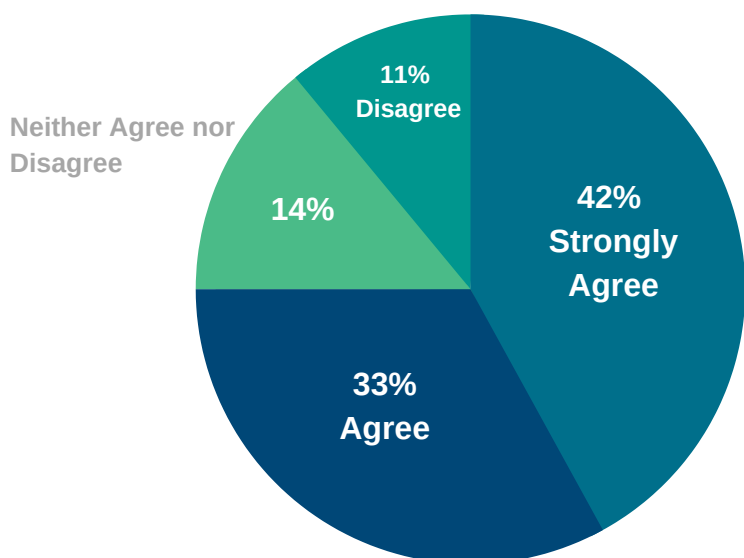


Fig 5: Responses to the statement "I feel I have attained personal financial security"



Fig 6: Families report that they are better able to save since becoming Habitat homeowners

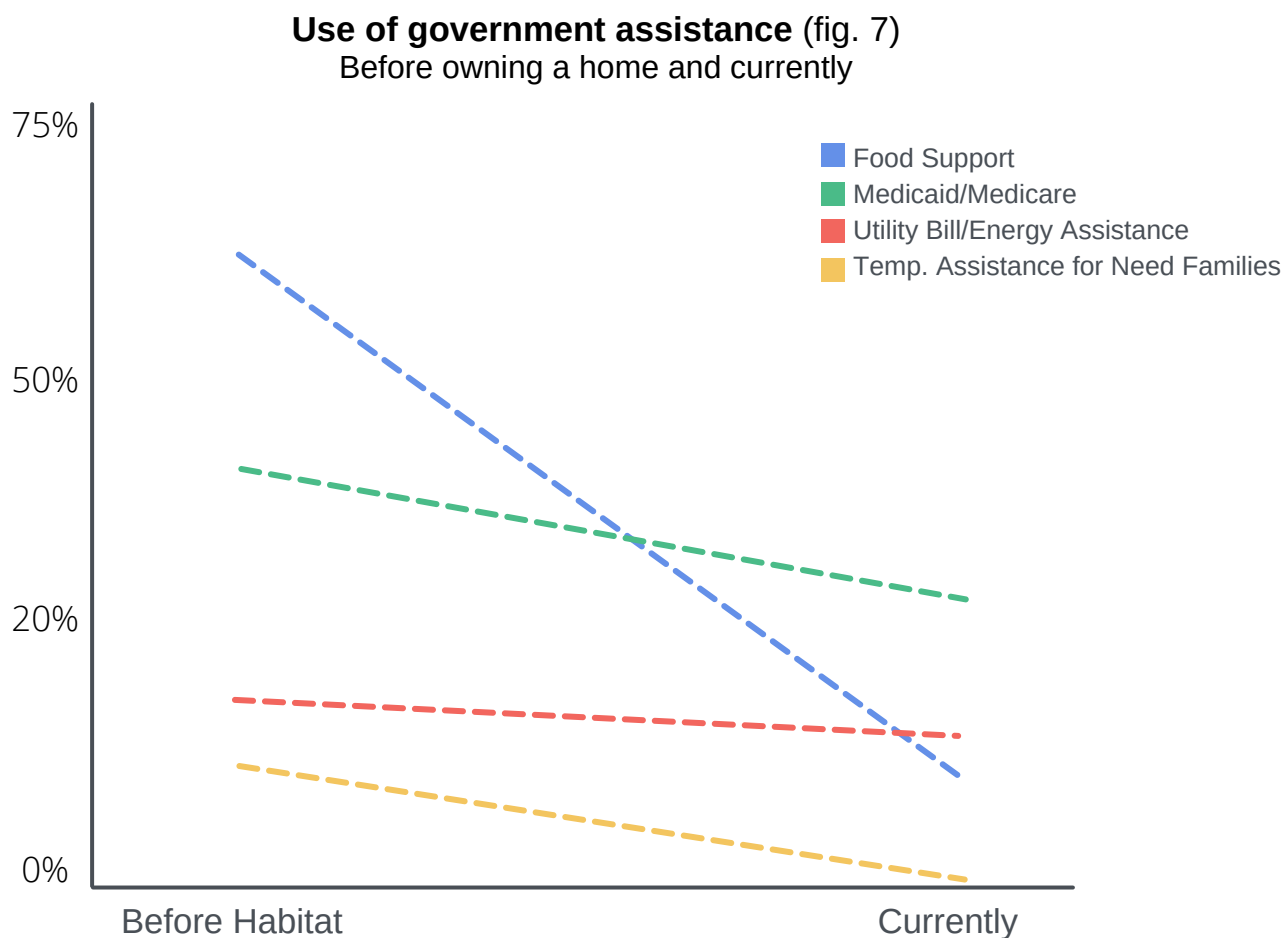
60% of homeowners surveyed indicated they can better pay their bills after Habitat's program

63% of homeowners surveyed say they have ability to cover large unexpected bills

"It was truly a blessing to have experienced homeownership at an affordable cost and I greatly appreciate all the support that I had received throughout the process. This program makes family dreams of becoming a homeowner a true reality and thanks to the organization that donated their time; money and supplies."

- HABITAT HOMEOWNER, RICHMOND

Habitat's Impact on Finances



The monthly rent of an average Richmond apartment:

\$1,225

Current average mortgage payment for Habitat partner families:

\$600

"Before getting into the program, I had a very bleak outlook on life. I felt like I was failing my children. Since going through the program and learning as much as I did, I'm more confident in myself and my accomplishments. Owning a house is GREAT, but learning about all that goes along with it, budgeting, fixing my own things, these are invaluable."

- HABITAT HOMEOWNER, RICHMOND



Homeowner Satisfaction



Habitat builds safe, affordable and high quality homes. Our goal is to provide our homeowners with the security and comfort that a home can bring and we use sustainable, green building practices to do so. Our homes are built to be 30% more energy efficient than homes built to code, 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 they need to thrive.

DID YOU KNOW?

Partner families put in "sweat equity" building their home and the homes of their neighbors.

Homeowner Satisfaction

Partner families experience high levels of housing stability with 65% saying they cannot imagine ever moving or plan to stay for a very long time. Of those planning to move, 50% are going to do so just for more space to accommodate their families that have grown since becoming Habitat homeowners.

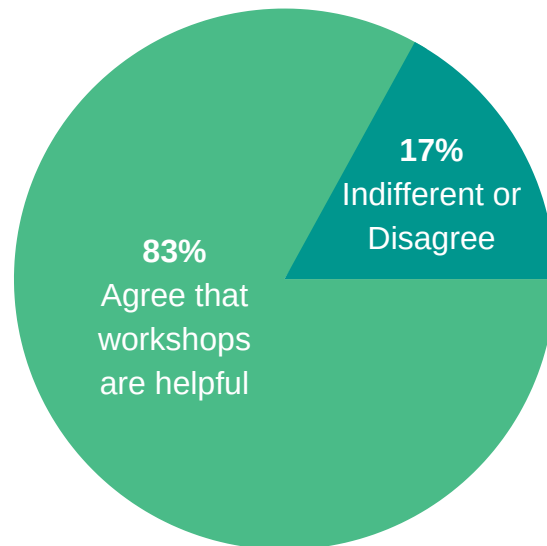
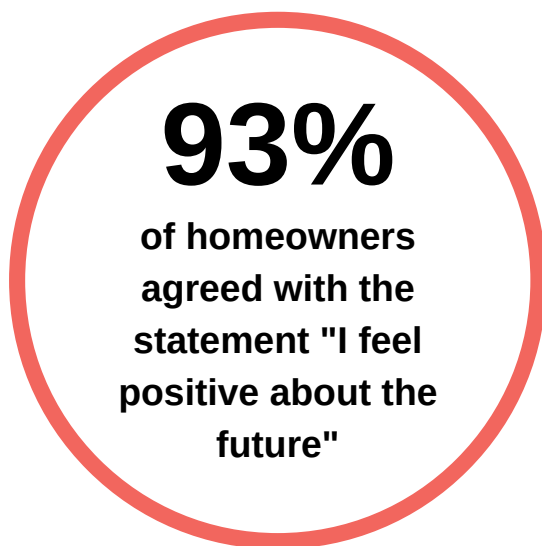


Fig 8: Find Habitat workshops and classes helpful

"The best decision I made in my entire life aside from my job of 16 years. We so love our home and community. Me and my kids wouldn't change anything. Habitat for Humanity is the best of the best and couldn't have done it without them. Thank you for all you do. You have made our life for the last 8 years of living in our home so much better."

- **HABITAT HOMEOWNER, SANDSTON**

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