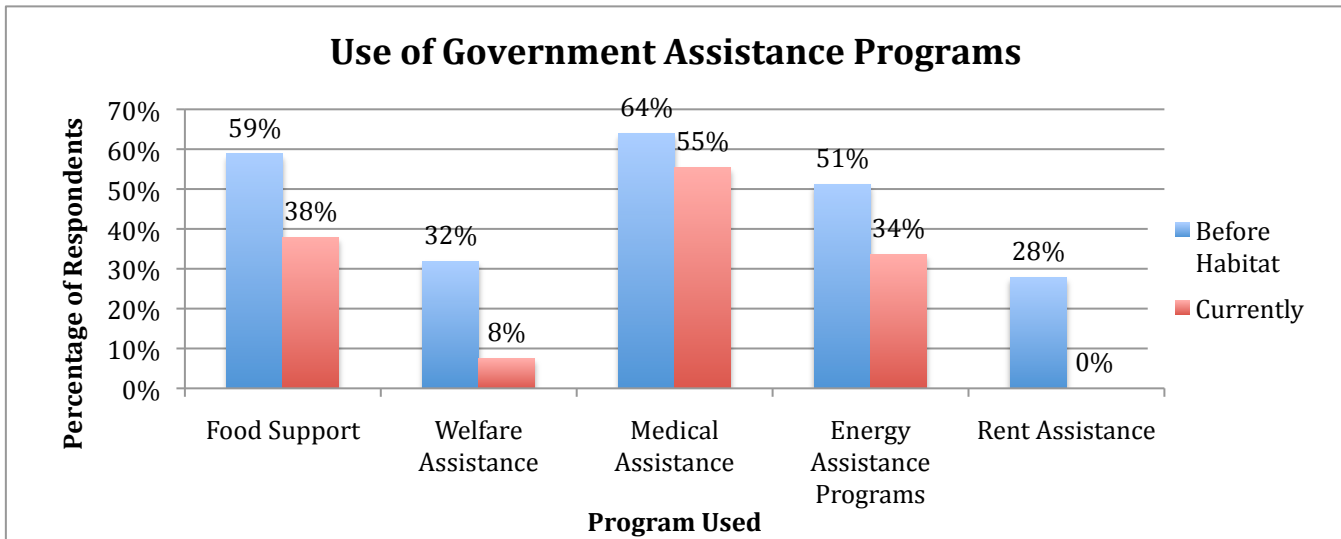


Government Assistance Used by Habitat Partner Families

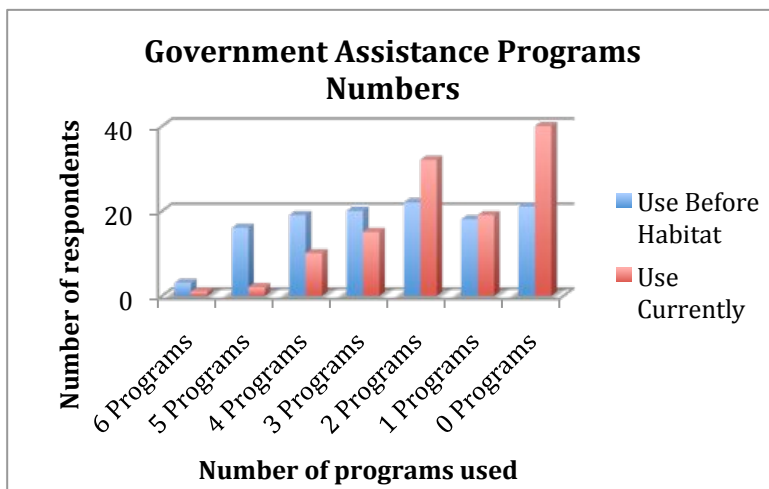


In 2011, Habitat for Humanity of Minnesota conducted a homeowner impact pilot study* and found many Habitat homeowners saw a change in their use of government assistance programs. Here's what homeowners had to say:

- **"Habitat for Humanity impacted my life a lot. I still sometimes feel that living here, in my own home, is too good to be true. Since moving here, so many things in my family's lives have changed for the better. We have had a hard life up until moving into our home. Life for us has been great; I don't think it can get any better."**



- **Over 80%** of respondents said they **used at least one government assistance program prior** to becoming homeowners. Before Habitat, **only 21 respondents were not using any government assistance program.** That **number doubled to 40 respondents** who are currently not using any government assistance programs.



- **298 programs** were being used before Habitat and **only 182 programs are being used currently**, which is a **40% reduction**.
- The rental assistance program and welfare programs were reduced most dramatically by **100% and 76%** respectively. Food support and energy assistance programs were reduced by **36% and 34%** respectively.
- The average respondent using government assistance uses **one less program** currently than they did before Habitat.

- **"Before becoming a partner family, I didn't know what we were going to do. My living situation was temporary...We didn't have anywhere else to go, and my family and I were close to being homeless again. Habitat gave us a home and hope."**

*The 2011 Homeowner Impact Pilot Study collected data from a non-random sample of 261 Habitat for Humanity homeowners from 7 affiliates in Greater Minnesota. This data cannot necessarily be generalized to the entire state of Minnesota.

For more information visit www.hfhmn.org

Homeowner Impact Stories Of Government Assistance Use



Habitat Homeowner Achieves Financial Stability Allowing Her to Stop Using All Government Assistance Programs!



Joy, a music teacher in Minnesota, is so happy to have found the financial stability to support her family without the need for government assistance programs. As Joy remembered her living situation before Habitat, she said, "About 20 years ago, my marriage fell apart so I found myself homeless and jobless." She had been managing apartments, so when she lost her home, she also lost her source of income.

The mother of three moved around from state to state trying to make ends meet, and her family basically "lived paycheck to paycheck." They were financially unstable, and she qualified for and used food support, WIC, Medical Assistance, and Section 8 Housing. She said the assistance was "a godsend... but it was a double-edged sword too because you're very dependent on the government." As a mother, her most important priority was her three kids, and when she saw they weren't thriving, she quit her job at the time to homeschool them. This forced her to go on welfare. Joy describes her experience on welfare as, "a real eye-opener ...that was really humbling."

Finally, in 1998, the Minnesota native decided it was time to return to her home state, and she applied for a Habitat home. She recalled, "I think it was early in 2000, I got a phone call out of the blue and they said, 'Congratulations, you're going to be the next Habitat homeowner!' I think we did a dance in the hall or something; it was wonderful, amazing news!"

Joy was able to gradually wean herself off of government assistance programs as she found stability in her Habitat home and her finances. She said, "In the last few years now, I've been able to finally stabilize...now I'm totally off, and it feels so good! It's just a very big relief to not have to be dependent on that."

Joy is no longer using government assistance, and now has the financial stability to support herself and her family. All three of her children have gone to college, and Joy now spends her days teaching music to students in the area. She also thoroughly enjoys playing her new piano that she was able to buy this year with her savings.

**"Now I'm totally off, and it feels so good! It's just a very big relief to not have to be dependent on that."
-Habitat Homeowner**