



Habitat
for Humanity[®]
of Williamson County
Texas

Homeowner Survey Findings



The University of Texas at Austin
Texas Institute for
Child & Family Wellbeing
Steve Hicks School of Social Work

HABITAT FOR HUMANITY OF WILLIAMSON COUNTY

Homeowner Survey Findings

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Homeowner Survey Findings

In 2019, Habitat for Humanity of Williamson County (HFHWC) partnered with the Texas Institute for Child and Family Wellbeing (TXICFW) to better understand the impact of their homeownership program on client outcomes.

TXICFW COLLECTED INFORMATION FROM:

34 HFHWC HOMEOWNERS IN WILLIAMSON COUNTY

20 took survey online
14 took survey by phone

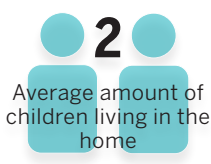
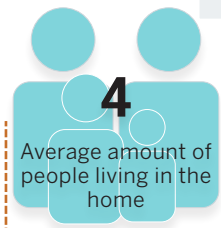
Household Composition



50%

LIVED IN THE HOME WITH A SPOUSE OR PARTNER

- 15% had grandchildren in their home
- 12% live with another related adult in their home



83%

OF CHILDREN LIVE WITH THE HOMEOWNER ALL THE TIME.

14 HFHWC participating households have someone with a disability living in the home.

8 HFHWC participating households have someone living in the home who has experienced homelessness in the past.

7 HFHWC participating households have someone living in the home who has applied for or received Section 8 housing in the past.



Partnering with HFHWC has allowed me the chance of a lifetime to become a first-time homeowner and the opportunity for a better life for me and my children.



Having an affordable mortgage has allowed me to provide healthier meals for my family.

Past living situation

TYPICAL HFHWC RESPONDENT WAS:

RENTING A
2 BEDROOM
1.5 BATHROOM
HOUSE OR
APARTMENT



AND NOW:

OWNS
4 BEDROOM
2 BATHROOM
HOUSE



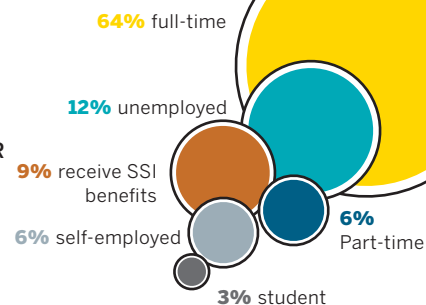
Employment & Income

EMPLOYMENT STATUS:

85%

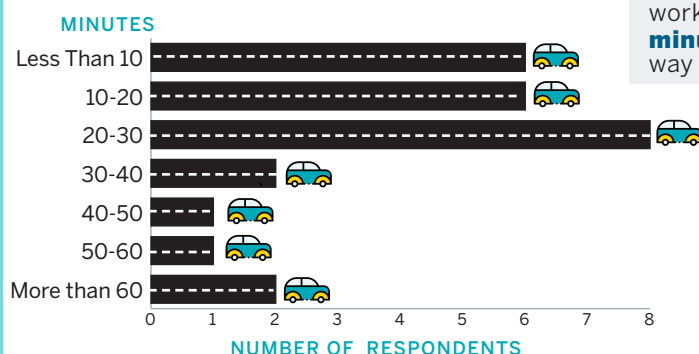
HOMEOWNERS WERE THEIR HOUSEHOLD'S PRIMARY SOURCE OF INCOME*

*Remaining 15% identified their spouse or partner as the primary source of income.



Commute to Work

On average, commute to work was **20-30 minutes** each way

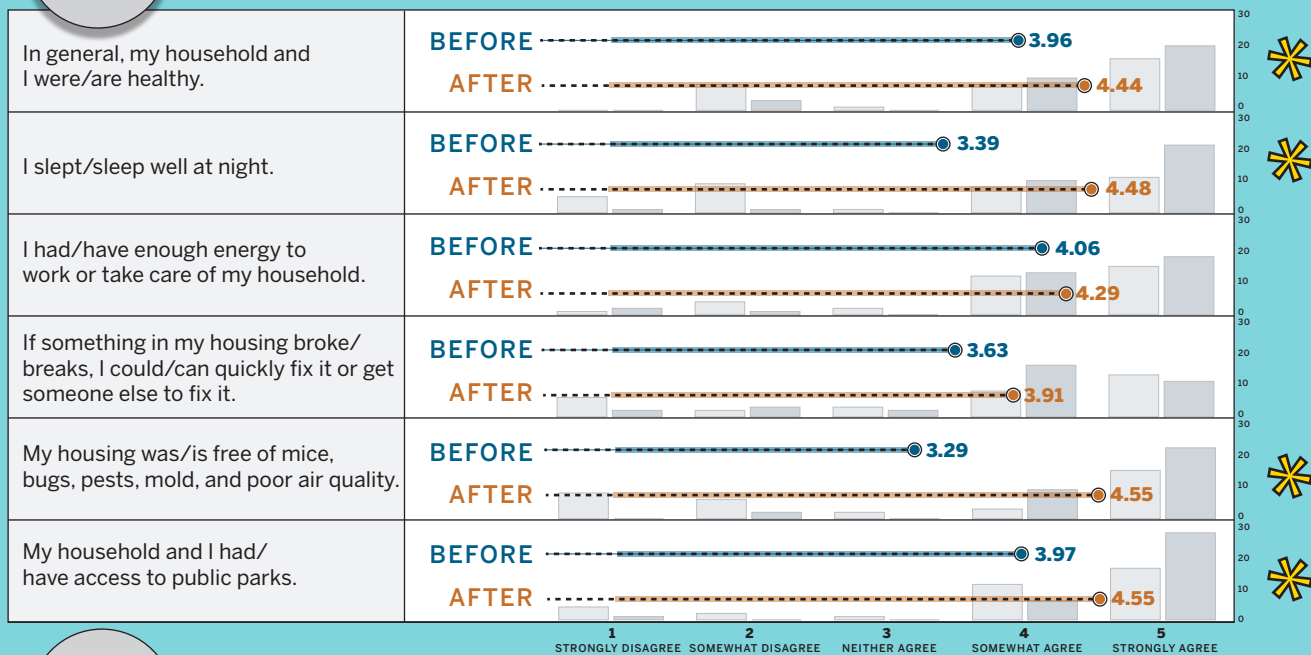


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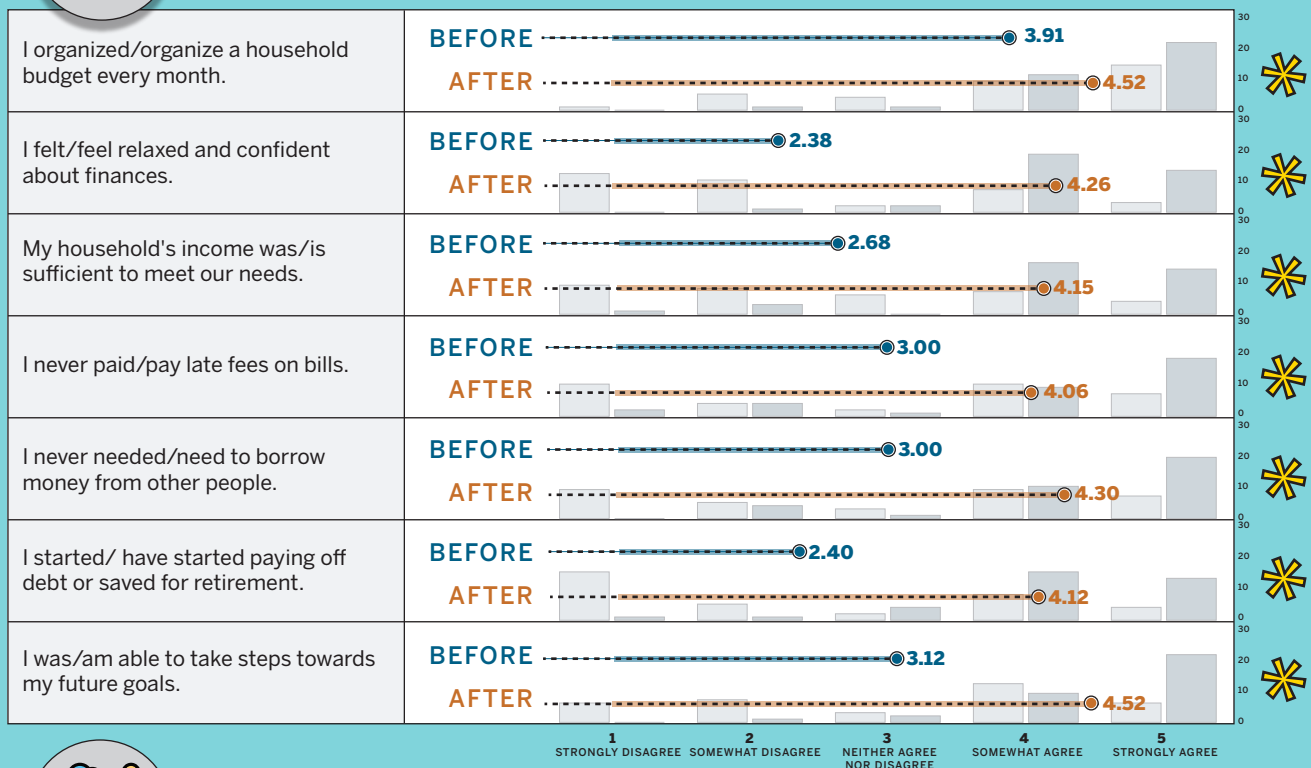
HOMEOWNERSHIP IMPROVES HEALTH & WELLBEING

SURVEY QUESTIONS



HOMEOWNERSHIP IMPROVES ECONOMIC STABILITY

SURVEY QUESTIONS



HOMEOWNERSHIP IMPROVES SAFETY & SECURITY

SURVEY QUESTIONS



Key

- Average score of all responses about how they felt **BEFORE** they moved into their HFHWC Home
- Average score of all responses about how they felt **AFTER** they moved into their HFHWC Home
- Average scores are **statistically different**
- Number of respondents who felt this way **BEFORE** moving into their HFHWC Home
- Number of respondents who felt this way **AFTER** moving into their HFHWC Home

Recommendations

1

HFHWC's programming could consider investigating ways to foster more of a sense of control for program participants throughout the application, site selection, and homebuilding processes.

2

HFHWC could further implement its pre- and post-purchase education program to help homeowners better sustain homeownership.

3

Future research could investigate what factors lead to Habitat for Humanity of Williams County' homeowners staying or leaving their home and the potential impact of homeownership on the second generation of HFHWC homeowners

See full report to learn more!



Moving into our own home has provided me with a sense of security and ease. Knowing that my children could grow up in safe neighborhood.



INTRODUCTION

Affordable housing is a pressing issue facing many Central Texas residents. In the last decade, the region's population grew at a rate of 2.9% annually, or approximately 55,350 people per year.¹ Seventy percent of this growth can be attributed to those moving into the Austin-Round Rock housing market area.² While the rental market is currently balanced at a 6.3% vacancy rate, the sales market is exceedingly tight. The vacancy rate, or homes available for purchase, dropped from 2.3% in 2010 to 0.8% in 2018.³ Lower median home prices in the suburban regions north and south of Austin often draw people to these areas. As a result, Hays and Williamson County are some of the fastest growing counties in the nation – ranking at 2nd and 12th place respectively. This growth is projected to continue in the years to come. By 2050, Williamson County is estimated to be home to approximately one million people.⁴ As demand continues to outpace the new affordable housing units entering the market, it is expected that barriers to homeownership will persist for many in the region.

Habitat for Humanity of Williamson County, Texas (HFHWC) is a nonprofit, Christian ministry whose mission is to bring communities and people together to create and sustain homeownership in Williamson County. Their vision statement is a county where everyone has a decent place to live with hope and dignity. HFHWC supports its mission by providing a pathway to homeownership for families, providing homebuyer education, providing home repairs to sustain homeownership, supporting affordable home improvement through its ReStores, and by hosting several volunteer and fundraising events to connect with the community.⁵

To better understand the impact of homeownership on its clients, HFHWC partnered with the Texas Institute for Child and Family Wellbeing (TXICFW) survey its homeowners. This report outlines the development and findings of the survey, as well as important feedback from HFHWC homeowners on how the program impacted their families' lives.

HFHWC's homeownership program provides an affordable housing option for those who qualify. Qualification requirements are outlined in Table 1. The program offers potential homeowners the opportunity to purchase a home from HFHWC with a zero-percent interest mortgage that includes the homeowner's income in calculating

¹ US Department of Housing and Urban Development. (2018). Comprehensive Housing Market Analysis: Austin-Round Rock, Texas. Retrieved August 14, 2019, from <https://www.huduser.gov/portal/publications/pdf/AustinTX-comp.pdf>

² US Department of Housing and Urban Development. (2018).

³ US Department of Housing and Urban Development. (2018).

⁴ Potter, L. B., & Hoque, N. (2014). Texas population projections, 2010 to 2050. *Office of the State Demographer*, 4. . Retrieved August 14, 2019, from https://demographics.texas.gov/Resources/Publications/2014/2014-11_ProjectionBrief.pdf

⁵ Habitat for Humanity of Williamson County, Texas. Retrieved August 14, 2019, from <https://williamsonhabitat.org/>

monthly payment (including principal, taxes, and property insurance).⁶ Potential homeowners are only required to pay \$1,500 prior to purchasing the home which reduces the barrier of an upfront down payment required in a market loan. This payment is used for first-year homeowner insurance costs and closing costs.

A total of 76 homes have been built in Williamson County as a result of HFHWC's work in partnership with local volunteers and donors. As of June 2019, there are 67 homeowners who own their home through HFHWC's homeownership program.

HFHWC opens application for its homeownership program twice each year and accepts applicants into the program based on meeting program requirements as well as available land, construction funding, and volunteer labor.

Applicants must meet the following requirements:

- Live or work currently, and for a minimum of one year, in Williamson County, TX,
- Be a U.S. citizen or permanent resident,
- Meet the income requirements outlined in Table 1,
- Have stable and sufficient income to make the monthly mortgage payment,
- Have a need for housing, and
- Be willing to complete a minimum of 300 – 500 volunteer hours.

Table 1. 2019 HUD Income Guidelines Homeownership Program

FAMILY SIZE	INCOME RANGE
1	\$19,900 – \$52,850
2	\$22,750 – \$60,400
3	\$25,600 – \$67,950
4	\$28,400 – \$75,500
5	\$30,700 – \$81,550
6	\$34,590 – \$87,600
7	\$39,010 – \$93,650
8	\$43,430 – \$99,700

LITERATURE REVIEW

Homeownership and Health Outcomes

Previous research supports that homeownership results in improved psychological health for homeowners.⁷ Studies found that these improvements in homeowners' mental health were caused by improvements homeowners experienced in their sense of control.^{8,9} That is, homeownership allowed individuals to feel a greater sense of control, and through that experience improved psychological health; homeowners who did not feel an improved sense of control, however, did not experience improved psychological health. For example, in cases where homeowners struggle to keep up with their mortgage, studies suggest that these homeowners may experience increased psychological stress and negative health outcomes.¹⁰

With regards to the effects of homeownership on physical health, the evidence has been less conclusive. Many studies demonstrate an association between homeownership and positive physical health outcomes; however, there is a lack of convincing evidence that homeownership causes these improvements in physical health.¹¹ In one study, homeownership was found to be a statistically significant predictor of positive health outcomes among non-Latino White homeowners, but not among racial and ethnic minority homeowners.¹² Some researchers suggest that homeowners may be more incentivized than landlords to make repairs and keep their homes in better condition, resulting in less mold, pests, allergens, and toxins, and ultimately in better health outcomes for homeowners.^{13,14} Research also demonstrates that housing instability is associated with negative health outcomes, such as general poor health and developmental delays in children and reduced access to care and difficulty sleeping in adults.¹⁵ To the extent that homeownership helps reduce housing instability, these negative health outcomes may also be reduced by homeownership.

Homeownership and Economic Outcomes

Research strongly suggests that homeownership helps households to build wealth. By some estimates, the median wealth of a low-income homeowner under the age of 65 is

7 Rohe, W. M., & Lindblad, M. (2013). Reexamining the social benefits of homeownership after the housing crisis. Boston: Joint Center for Housing Studies of Harvard University.

8 Manturuk, K. R. (2012). Urban homeownership and mental health: mediating effect of perceived sense of control. *City & Community*, 11(4), 409-430.

9 Lindblad, M. R., & Quercia, R. G. (2015). Why is homeownership associated with nonfinancial benefits? A path analysis of competing mechanisms. *Housing Policy Debate*, 25(2), 263-288.

10 Rohe & Lindblad (2013).

11 Rohe & Lindblad (2013).

12 Ortiz, S. E., & Zimmerman, F. J. (2013). Race/ethnicity and the relationship between homeownership and health. *American journal of public health*, 103(4), e122-e129.

13 Rohe & Lindblad (2013).

14 Ortiz & Zimmerman (2013).

15 Brisson, A., & Duerr, L. (2014). Impact of Affordable Housing on Families and Communities: A Review of the Evidence Base.

as much as 12 times that of a similar renter.¹⁶ One study found that low-income and minority homeowners were as likely as other homeowners to benefit from homeownership, but that they face greater risk of being unable to sustain ownership of their homes.¹⁷ They advise that programs and policies continue to create homeownership opportunities for low-income and minority households, but that these programs and policies need to support households in maintaining homeownership overtime in order to be fully beneficial. Other research warn that while homeownership can help generate wealth, wealth creation is less likely for households that lack financial resources, minority households, households who only stay in their home for a short period of time, and homeowners who purchase their home at an inopportune moment in the housing cycle.¹⁸ However, in the wake of the housing crisis and Great Recession of 2008, newer research has found that homeownership allows families to build wealth and create financial security, and concludes that homeownership continues to be a significant contributor to household wealth, especially among low-income and minority households.^{19,20}

Homeownership and Neighborhood Safety Outcomes

The research suggests that homeownership has positive impacts on political and neighborhood participation, social capital, and trust in neighbors. Studies have found that homeowners, as compared to renters, have greater trust in their neighbors, and are able to leverage more social capital in their neighborhoods.^{21,22,23} Additional research has found homeownership to be associated with reduced perceptions of neighborhood crime and disorder.²⁴ Other studies have found that homeownership is positively associated with participation in local elections and with participation in civic and neighborhood associations.^{25,26}

Homeownership and Child Outcomes

While the research has not found that homeownership affects children's test scores or behavior, it has found an association between homeownership and completion of high

¹⁶ Santiago, A. M., Galster, G. C., Santiago-San Roman, A. H., Tucker, C. M., Kaiser, A. A., & Grace, R. A. (2010). Foreclosing on the American dream? The financial consequences of low-income homeownership. *The International History Review*, 20(4), 707-742.

¹⁷ Herbert, C. E., & Belsky, E. S. (2008). The homeownership experience of low-income and minority households: A review and synthesis of the literature. *Cityscape*, 5-59.

¹⁸ Santiago et al. (2010).

¹⁹ Goodman, L. S., & Mayer, C. (2018). Homeownership and the American dream. *Journal of Economic Perspectives*, 32(1), 31-58.

²⁰ Herbert, C. E., McCue, D. T., & Sanchez-Moyano, R. (2013). Is homeownership still an effective means of building wealth for low-income and minority households? (Was it ever?). *Homeownership Built to Last*.

²¹ Manturuk (2012).

²² McCabe, B. J. (2013). Are homeowners better citizens? Homeownership and community participation in the United States. *Social Forces*, 91(3), 929-954.

²³ Manturuk, K., Lindblad, M., & Quercia, R. (2010). Friends and neighbors: Homeownership and social capital among low-to moderate-income families. *Journal of Urban Affairs*, 32(4), 471-488.

²⁴ Lindblad, Manturuk, & Quercia (2013).

²⁵ Lindblad & Quercia (2015).

²⁶ McCabe (2013).

school and post-secondary education.²⁷ One study found children of homeowners were more likely than children of renters to get a better education, and as a result receive higher earnings later in life; children of homeowners were also found to be more likely to later choose homeownership for themselves.²⁸ Another study found that for low-income families, homeownership led to increased educational attainment, increased earnings, and increased welfare independence in the homeowners' children; the effects were not found to extend to families with incomes greater than 150% of the federal poverty line.²⁹

Other research found that for households who did not make a down payment on their home, their children did not experience the benefits of homeownership, and that children of stable, long-term renters saw similar benefits to those of homeowners.³⁰ Many studies attribute the benefits of homeownership to residential stability.³¹ Other researchers have proposed that homeowners are more likely than landlords or renters to invest in their homes, providing healthier home environments, and therefore creating more positive child outcomes, or that the increased wealth and financial security reduces stress for parents.

²⁷ Rohe & Lindblad (2013).

²⁸ Boehm, T. P., & Schlottmann, A. M. (1999). Does home ownership by parents have an economic impact on their children? *Journal of Housing Economics*, 8(3), 217-232.

²⁹ Harkness, J., & Newman, S. (2003). Differential effects of homeownership on children from higher-and lower-income families. *Journal of Housing Research*, 1-19.

³⁰ Green, R. K., Painter, G., & White, M. J. (2012). Measuring the benefits of homeownership: Effects on children redux. *Research Institute for Housing America Research Paper*, (12-01).

³¹ Rohe & Lindblad (2013).

METHODS

The TXICFW team developed the following question and sub-question to guide the evaluation:

HOW DOES HOMEOWNERSHIP THROUGH THE HABITAT FOR HUMANITY OF WILLIAMSON COUNTY, TEXAS PROGRAM IMPACT HOMEOWNERS?

The sub-questions include:

- A) HOW DOES HOMEOWNERSHIP IMPACT HEALTH AND WELLBEING?
- B) HOW DOES HOMEOWNERSHIP IMPACT ECONOMIC STABILITY?
- C) HOW DOES HOMEOWNERSHIP IMPACT NEIGHBORHOOD SAFETY?

Survey Development

With these questions in mind, the TXICFW team developed the survey to explore the impact of homeownership, through HFHWC's homeownership program, in three domains: health and wellbeing, economic stability, and neighborhood safety. Two survey items, measuring neighborhood safety and social cohesion, were informed by measures developed by researchers and used in the Midlife in the United States (MIDUS) study.^{32,33} Two items, which explore economic impacts, were based on the Organization for Economic Co-operation and Development's (OECD's) financial literacy questionnaire, as developed by the International Network on Financial Education (INFE).³⁴ The remaining items in the survey were drafted by the TXICFW research team as informed by the literature outlined in this report (see Literature Review). A draft of the survey was reviewed by the HFHWC team for understandability, accessibility, and to ensure the survey fit the goals of the program. An open-ended question was added at the end of the survey to give respondents an additional opportunity to share on their experiences and provided useful qualitative data for the research team. The final survey can be found in Appendix A.

Data Collection

Participants were recruited as current HFHWC homeowners and data was collected through a short survey. The survey was voluntary, confidential, and took no more than

32 Sampson, R. J., Raudenbush, S. W., & Earls, F. (1997). Neighborhoods and violent crime: A multilevel study of collective efficacy. *Science*, 277(5328), 918-924.

33 De Jesus, M., Puleo, E., Shelton, R. C., & Emmons, K. M. (2010). Associations between perceived social environment and neighborhood safety: Health implications. *Health & place*, 16(5), 1007-1013.

34 Measuring Financial Literacy: Core Questionnaire in Measuring Financial Literacy: Questionnaire and Guidance Notes for conducting an Internationally Comparable Survey of Financial literacy. Paris: OECD, INF. 2011.

20 minutes to complete. Participants received \$50 in gift cards to the HFHWC ReStores and Home Depot as an incentive for taking the survey. HFHWC shared a list of HFHWC homeowners and contact information for those homeowners. Participants were given the option of completing the survey either online via email link or over the phone. All information was gathered using Qualtrics, an online survey tool. In June of 2019, links to the online survey were distributed to contacts who had an email address. In June and July of 2019, phone calls were made to individuals who did not have an email address and they were given the option to complete the survey over the phone. Follow-up phone calls were made to those who had not yet completed the survey, either online or by phone. In total, 67 participants responded to the survey request by phone or email. Of those 67 participants, 34 completed the survey (response rate of 57%); 14 completed the survey online and 20 completed the survey by phone.

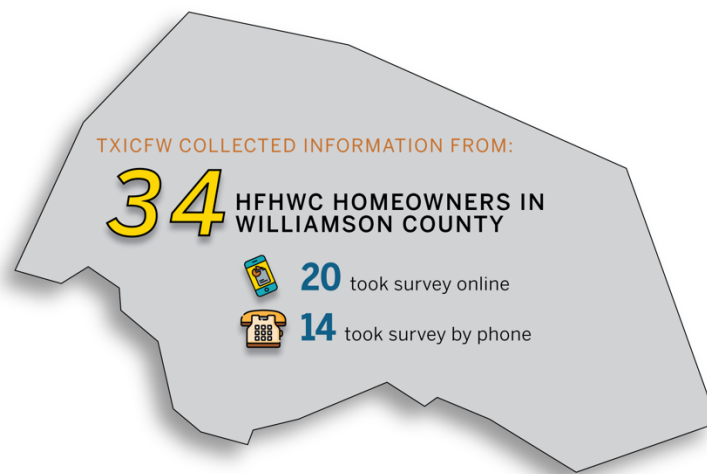


Figure 1. Survey participants by response type

Data Analysis

Quantitative data was exported from Qualtrics and analyzed using the software program Statistical Package for the Social Sciences (SPSS). Data was analyzed for descriptive statistics and tests for significance (.05) were conducted using a two-tailed t-test. Qualitative data was de-identified and analyzed using thematic analysis, where one team member coded the open-ended questions and grouped the codes by content. The research team reviewed the analysis for accuracy and conformity to the themes.

FINDINGS

About HFHWC Homeowners and Households

MARITAL STATUS

Almost half (42.4%) of the participating homeowners reported that they were married or in a domestic partnership, 33.3% reported that they were divorced, and 24.2% reported that they were single.

CHILDREN

All participating homeowners reported that they had at least one child and 85% reported that some or all of their children still lived with them in their home. Of the homeowners who had children living at home, 83% reported that their children lived with them *all of the time*, 7% reported that their children stayed with them *most of the time*, and 10% reported that their children stayed with them *some of the time*.

EMPLOYMENT

The majority of participants (64.7%) reported that they were employed full-time. Other participants reported they were unemployed (11.8%), employed part-time (5.9%), self-employed (5.9%), or that they were a student (2.9%). Almost ten percent (8.8%) reported that they were receiving SSI benefits (8.8%).

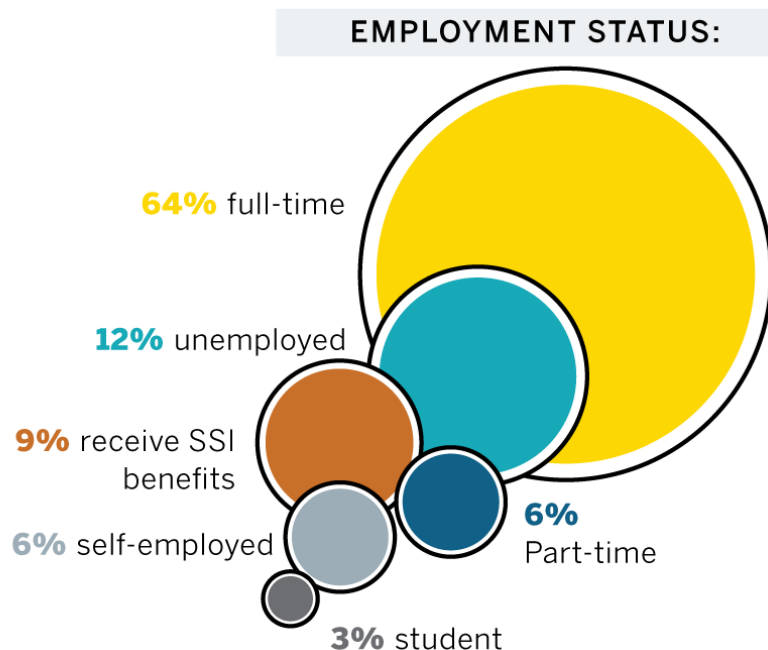


Figure 2. Participants' employment status

INCOME

The majority of participating homeowners (84.8%) reported that they were their household's primary source of income. The remaining 15.2% of respondents all reported that their spouse or partner was the primary source of income for their household. Of the spouses or partners who were the primary source of income for the household, 60% were employed, 20% were self-employed, and 20% received SSI benefits.

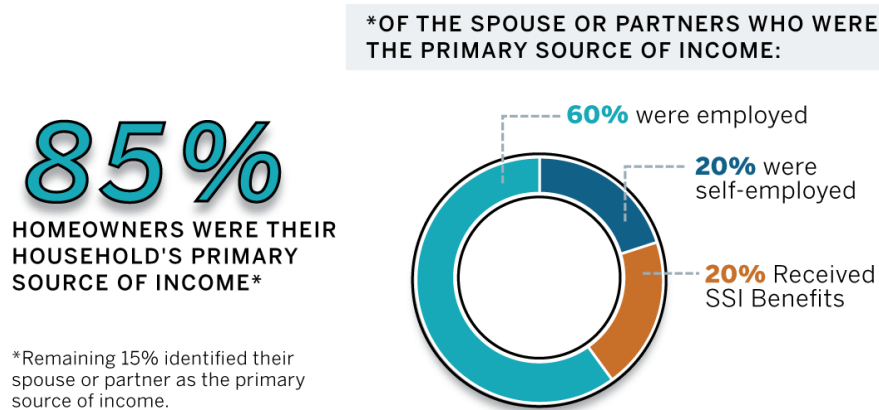


Figure 3. Primary source of income

COMMUTE TO WORK

On average, HFHWC homeowners commute about 20-30 minutes each way, to and from work each day. 77% of respondents report that their commute is less than 30 minutes, and only 7.7% of respondents (two respondents) report that their commute is more than 60 minutes.

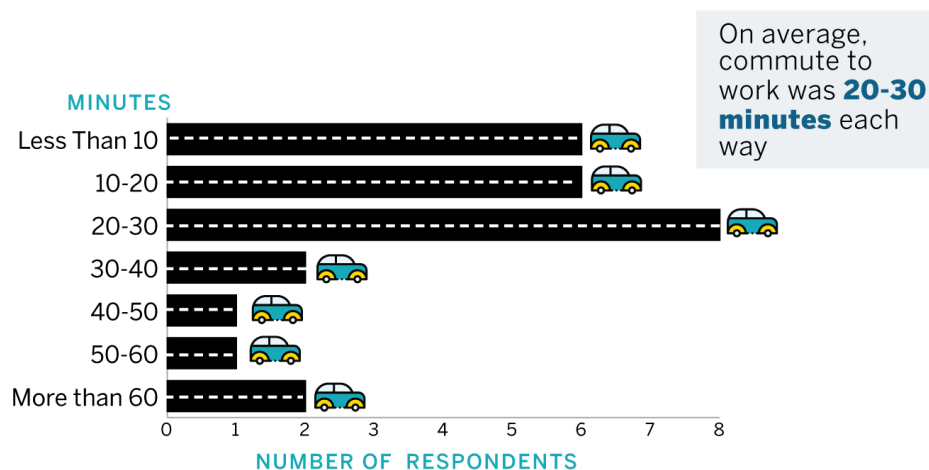


Figure 4. Average commute to work

HOUSEHOLD COMPOSITION

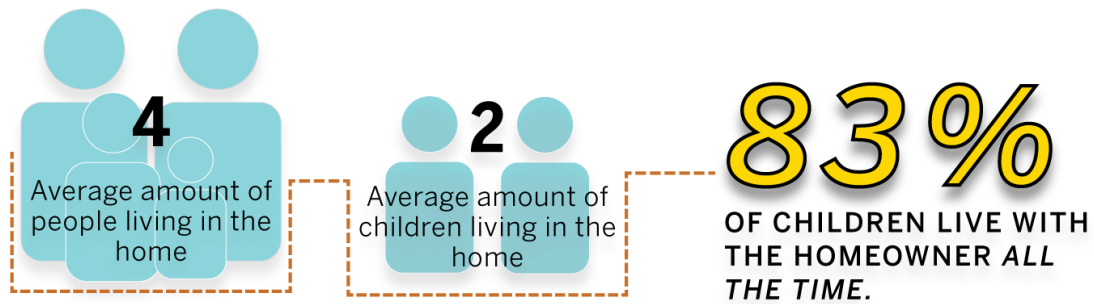


Figure 5. Average household composition

Based on respondents' information, Habitat for Humanity households in Williamson County had as many as six individuals and as few as one individual living in the home. Households consisted of as many as five and as few as zero children. The typical HFHWC household had four individuals living in the home, two of whom were children. Table 2 outlines the average number of people in home and children in home, with minimum and maximum ranges for each.

Table 2. Total household composition and total number of children living in the home

	<i>Average</i>	<i>Minimum</i>	<i>Maximum</i>
NUMBER OF PEOPLE LIVING IN HOME	3.82	1	6
NUMBER OF CHILDREN LIVING IN HOME	2.03	0	5

Household Composition by Relation to the Homeowner

- 84.4% (n=27) of HFHWC homeowners live with their children in their home.
- 50% (n=16) of HFHWC homeowners live with their spouse or partner in their home.
- 15.6% (n=5) of HFHWC homeowners live with their grandchildren in their home.
- 12.5% (n=4) of HFHWC homeowners live with another related adult in their home.
- 3.1% (n=1) of HFHWC homeowners live with their grandparents in the home.
- 3.1% (n=1) of HFHWC homeowners live with another non-related adult in their home.

Household Composition by Status

- 2.9% (n=1) of HFHWC households have a veteran living in the home.
- 41.2% (n=14) of HFHWC households have someone with a disability living in the home.
- 24.2% (n=8) of HFHWC households have someone living in the home who has experienced homelessness in the past.
- 21.2% (n=7) of HFHWC households have someone living in the home who has applied for or received Section 8 housing in the past.
- 8.8% (n=3) of HFHWC households have someone living in the home who has been a homeowner in the past.

PAST HOUSING OR LIVING SITUATION

The typical HFHWC recipient was renting a 2 bedroom, 1.5 bathroom house or apartment before purchasing their HFHWC home. Now, the typical HFHWC recipient owns a 4 bedroom, 2 bathroom home.

The majority of respondents (80.7%) report that they were renting in the months before moving into their HFHWC home: 48.4% report they were renting an apartment and 32.3% report they were renting a home. 16.1% of respondents report that they were staying with friends or family in the months before moving into their HFHWC home, and 3.2% (one respondent) is unknown.

TYPICAL HFHWC RESPONDENT WAS:

RENTING A
2 BEDROOM
1.5 BATHROOM
HOUSE OR
APARTMENT



AND NOW:

OWNS
4 BEDROOM
2 BATHROOM
HOUSE



Figure 6. Prior and current living situation (average)

Health, Economic, and Neighborhood Safety Outcomes

HEALTH OUTCOMES

Six questions were asked pertaining to health on a Likert scale for respondent's perceptions on these items for before and after moving into their HFHWC home (Appendix A).

Figure 7 represents respondents' average before and after responses to each of the six questions within the health domain (1 = Strongly Disagree, 2 = Somewhat Disagree, 3 = Neither Agree nor Disagree, 4 = Somewhat Agree, 5 = Strongly Agree). The blue line represents the average response score of all respondents in the *before* section of the survey. The orange line represents the average response score of all respondents in the *after* section of the survey. Items that are starred (*) were significant at the .05 level (H1, H2, H5, H6). For a breakdown of the responses by question please see Appendix B.

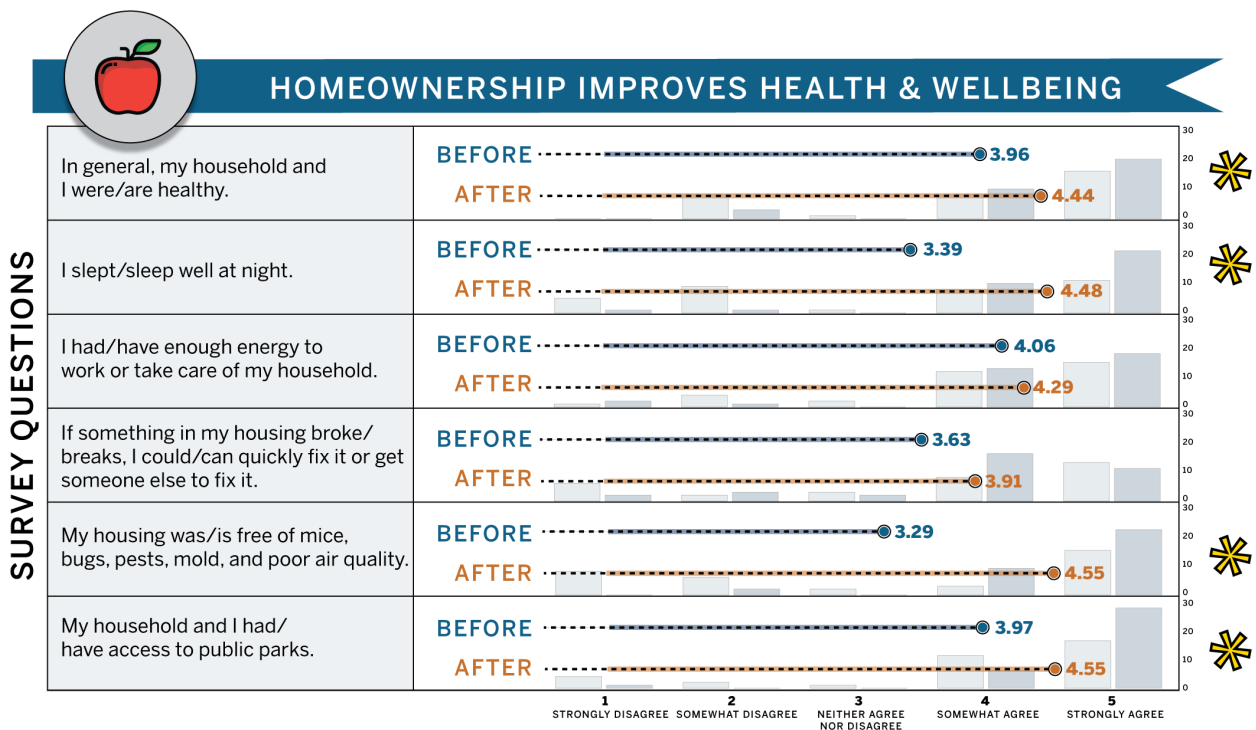


Figure 7. Before and after health outcomes

ECONOMIC OUTCOMES

Seven questions were asked pertaining to economic outcomes on a Likert scale for respondent's perceptions on these items for before and after moving into their HFHWC home (see Appendix A).

Figure 8 represents respondents' average before and after responses to each of the seven questions within the economic domain (1 = Strongly Disagree, 2 = Somewhat Disagree, 3 = Neither Agree nor Disagree, 4 = Somewhat Agree, 5 = Strongly Agree). The blue line represents the average response score of all respondents in the *before* section of the survey. The orange line represents the average response score of all respondents in the *after* section of the survey. Items that are starred (*) were significant at the .05 level (EQ1-EQ7). For a breakdown of the responses by question please see Appendix C.

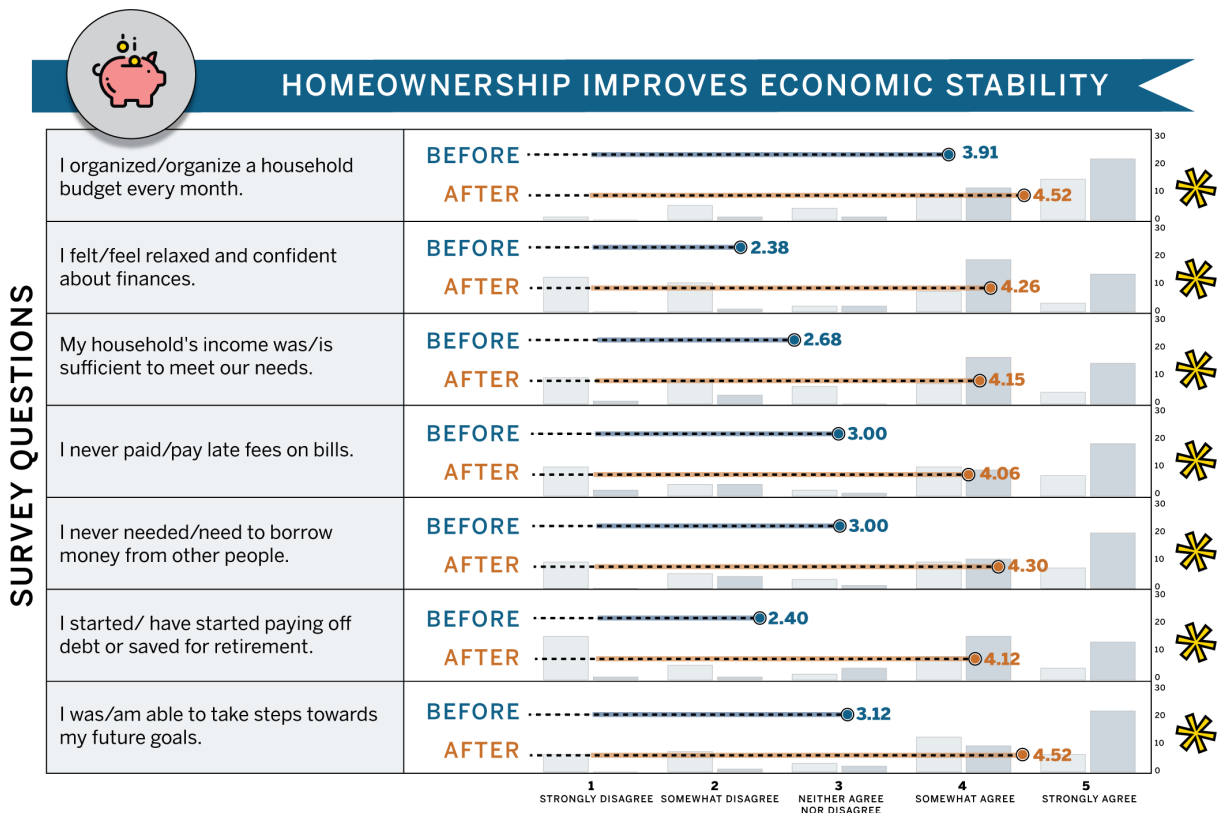


Figure 8, Before and after economic outcomes

NEIGHBORHOOD SAFETY OUTCOMES

Five questions were asked pertaining neighborhood safety outcomes on a Likert scale for respondent's perceptions on these items for before and after moving into their HFHWC home (see Appendix A).

Figure 9 represents respondents' average before and after responses to each of the five questions within the safety domain five questions within the safety domain (1 = Strongly Disagree, 2 = Somewhat Disagree, 3 = Neither Agree nor Disagree, 4 = Somewhat Agree, 5 = Strongly Agree). The blue line represents the average response score of all respondents in the *before* section of the survey. The orange line represents the average response score of all respondents in the *after* section of the survey. Items that are starred (*) were significant at the .05 level (SSQ1-SSQ5). For a breakdown of the responses by question please see Appendix D.

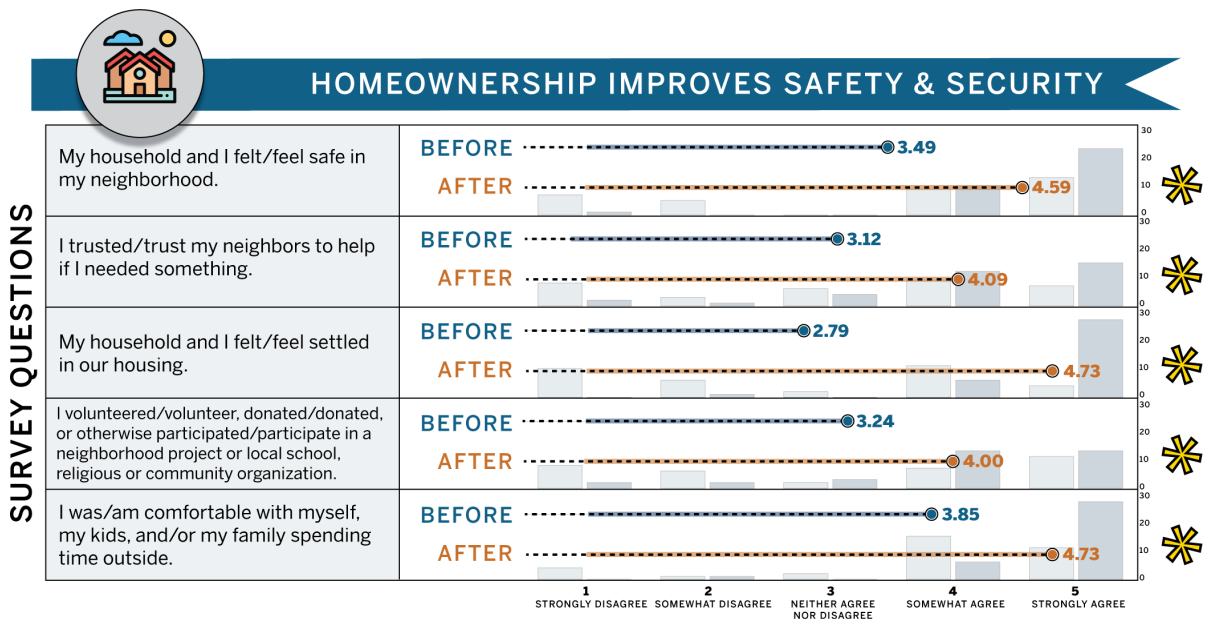


Figure 9. Before and after neighborhood outcomes

Homeowner Feedback

Homeowners were asked one open-ended question as part of the survey (see Appendix A). Overall, the open-ended responses were overwhelmingly positive with many respondents expressing gratitude (“This house has fulfilled a longtime dream for me, for which I am truly grateful.”), that the experience was a blessing (“Truly blessed. I just can't explain the joy it's brought to me and my family.”), or that the experience was life-changing (“This was the first critical step towards a better life.”). A complete list of quotes to exemplify these themes are included in Appendix E.

Some of the strongest emerging themes that were most commonly reported were:

- **Family**— Respondents frequently shared that HFHWC’s homeownership program had positive effects on family, particularly in creating positive outcomes for respondents’ children and future generations, as well as in creating a gathering place and support structure for extended family.
- **Economic**— Respondents also shared that HFHWC’s homeownership program helped them to achieve some financial stability and to free up resources (both time and money) so as to more fully dedicate themselves to other goals.
- **Homeownership**— Many respondents spoke directly to the value of owning something or having something to care for and shared having pride in their home and how they care for it. Multiple respondents shared that they were first time homeowners, and many spoke to the positive benefits of having a place to call home.

Other emerging themes, less-frequently reported, were:

- **Safety and Security**— A few respondents spoke to a sense of security or safety created as a result of their new HFHWC home.
- **Community**— Respondents also spoke to a sense of community in their neighborhood and among their neighbors, as well as to the benefits of living among other HFHWC homeownership program participants.
- **Positive Experiences with HFHWC**— Respondents also mentioned positive interactions with HFHWC staff and volunteers.

In addition to the overwhelmingly positive experiences by respondents, a few individual respondents also shared challenges with the HFHWC program or with their HFHWC home. Feedback fell into two major themes:

- Unexpected costs, such as with the need for ongoing maintenance to the home.
- Lack of control in the homebuilding process, through lack of decision-making (such as in where to build the home).

One respondent mentioned the stigma affiliated with being identified as low-income through their participation in the homeownership program.

DISCUSSION

Homeowners indicated their lives significantly improved as a result of participating in HFHWC's homeowner program. More specifically, homeownership positively impacted a family's health and wellbeing, economic stability, and feelings of safety and security. Each of these areas are discussed below.

Homeownership Positively Impacts Health and Wellbeing

Homeowners experienced significant improvements in their overall health and wellbeing as a result of participating in HFHWC's homeownership program. In particular, respondents indicated that they had been exposed to less mice, pests, bugs, mold and poor air quality since moving into their new home, and that they were able to sleep better at night. Respondents also indicated that their family had more access to public parks in their new home.

"My property is beautiful. It's right next to the park. I couldn't ask for anything better."

Homeowners did not report significant changes in their energy levels to take care of their household or their ability to fix things in their home when something breaks. In fact, unexpected repairs and ongoing maintenance were some of the challenges homeowners discussed later in the survey (For more on these themes, see Appendix E). This finding is important to consider when looking at ways to prepare and support families in the future.

Homeownership Positively Impacts Economic Stability

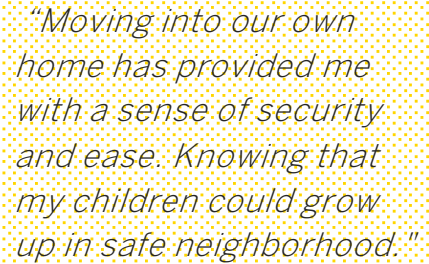
"It's just really great being here mainly because I have struggled financially in the past, but the mortgage is something I can afford, so it makes me feel confident that with my job I can at least pay the bills, even if I can't save up for other stuff."

Overall, homeowners indicated that since moving into their HFHWC homes, they have experienced significant economic improvements. Individuals reported feeling more relaxed and confident about their finances, and that they were less likely to need to borrow money from family and friends.

Homeowners were also less likely to pay late fees on bills and more likely to organize a monthly budget. For most households, income was now sufficient to meet their needs, they have started paying off debt or saving for retirement, and they felt more able to take steps towards their future goals. This finding is helpful in considering the net impact of homeownership on participants' ability to save for the future and meet their financial goals.

Homeownership Positively Impacts Feelings of Safety and Security

When considering the year before moving into their HFHWC home, homeowners were more likely to disagree than agree with the statement, “My household and I felt settled in our housing.” However, homeowners were more likely to agree than disagree with that same statement after they had moved into their HFHWC home, and a majority of respondents strongly agreed. This indicates a positive, substantial shift for many families in feeling settled in their home as a result of participating in HFHWC’s homeownership program.



“Moving into our own home has provided me with a sense of security and ease. Knowing that my children could grow up in safe neighborhood.”

Overall, participants in HFHWC’s homeownership program indicated that since moving into their HFHWC homes, they saw significant improvements across all safety outcome measures. They felt safer in their neighborhoods and were more comfortable spending time outside. They were also more likely to trust their neighbors for help, volunteer, donate, or otherwise participate in a neighborhood project or local school, religious, or community organization.

Limitations

There are several limitations to this current study that should be considered when drawing conclusions from this evaluation.

- While the literature suggests that homeownership has positive effects on psychological health, no metrics were included in the survey to measure the mental health of HFHWC participants.
- This survey was limited to homeowners who had already purchased their HFHWC homes, and as a result, lacks true pre- and post- test measures. Respondents were asked to rate their perceptions before and after moving into their homes which could be influenced by recall bias, or rating things differently based on how they remember them rather than how they would have rated them as they were happening.
- Given that this study was localized to participants in HFHWC, the dataset was not large enough to allow for findings to be disaggregated by gender and sex, language, disability, length of stay in HFHWC home, etc. No questions were asked about participants' race or ethnicity.
- A number of participants no longer had working phone numbers. For some participants, a secondary phone number or email address were up to date, but for others not. Of those who did not complete the survey, seven did not have working phone numbers (21% of non-completed, 10% overall). Five of those seven had an email address listed but did not complete the online survey. It is possible that those participants who were most difficult to contact were also least likely to have experienced positive outcomes since purchasing their HFHWC home. Negative life outcomes could also lead to situations in which individual's phone numbers and email addresses are frequently changing or no longer operating.
- While the results make it clear that the lives of participants have improved across multiple domains (health, economic, and safety) since purchasing their HFHWC home, there is no way to identify what aspects of HFHWC's programming, or what other changes in participants lives, may be contributing to these improvements.

Recommendations

As a result of this survey and in review of previous research, the TXICFW team includes a few recommendations for HFHWC and its partners:

RECOMMENDATION 1: Research has found that some of the positive effects for homeowners are a result of them having a strong sense of control. HFHWC's programming could consider investigating ways to foster more of a sense of control for program participants throughout the application, site selection, and homebuilding processes.

In particular, a few individual respondents identified lack of control in selecting the location of their home or the way it was constructed. One respondent suggested that they would have enjoyed a build-to-suit model.

"I wish that they had given me more of a choice to select where my home was going to be built. I had to keep asking where in {City} it was going to be built, and I didn't know until the foundation was already set."

RECOMMENDATION 2: The research suggests that low-income and minority homeowners are more at risk of leaving homeownership, and that the positive benefits of homeownership may be reversed for individuals who struggle to keep up with the costs of owning their home. To avoid current HFHWC homeowners losing their home, or experiencing undue stress related to unforeseen costs, HFHWC could further implement its pre- and post-purchase education program to help homeowners better sustain homeownership. This could include education on the benefits of homeownership and programs to help low-income homeowners with the ongoing and unexpected costs of owning a home.

"The one thing I would say that they need to let people know is that your mortgage changes every year, it goes up every year. So, if you're not planning for that, or you're working a certain type of job, you might not even be able to afford the house."

RECOMMENDATION 3: Given the research and some emerging themes from this study, future research could investigate what factors lead to Habitat for Humanity of Williams County' homeowners staying or leaving their home and the potential impact of homeownership on the second generation of HFHWC homeowners.

Conclusion

HFHWC's homeownership program fosters a positive impact on the lives of its homeowners and their families. Participants in this evaluation expressed deep gratitude to the organization, its staff, and volunteers for creating a pathway to affordable homeownership. To continue to support its mission, HFHWC could consider expanding its programming to foster homeowner input during the building process, as well as expanding its work in affordable home maintenance and repair. However, HFHWC is meeting a critical need for low-income Central Texans as housing prices continue to rise. Homeowners who participated in this survey were adamant about the positive impact HFHWC homeownership has had in their lives and their ability to provide stability for their families.

APPENDIX A: HABITAT FOR HUMANITY WILLIAMSON COUNTY FEEDBACK SURVEY

Introductory Narrative

We are contacting you from the University of Texas at Austin on behalf of Habitat for Humanity of Williamson County. You are invited to be part of a research study. The purpose of the study is to help Habitat for Humanity of Williamson County better understand the effects of their homeownership program on the people they serve. Participation in this study is voluntary. You may choose not to participate and you are welcome not to answer any questions that you do not want to answer. Participants who complete the study will receive a total of \$50 (\$25 to the Habitat for Humanity ReStore and \$25 to the Home Depot) in gift cards. The online survey takes about 15-20 minutes to complete. You will be asked to provide a mailing address to receive your gift card after the survey and this information will be stored separately from your response. On the next page, you will find the University of Texas IRB consent form with more information to help you decide whether or not you consent to participate in this study.

Q1.1 You are invited to be part of a research study. This consent form will help choose whether or not to participate in the study. Feel free to ask if anything is not clear in this consent document.

What is the study about and why are we doing it? The purpose of the study is to help Habitat for Humanity of Williamson County (HFHWC) better understand the effects of their homeownership program on the people they serve. HFHWC hired the Texas Institute for Child and Family Wellbeing (TXICFW) to conduct this study. TXICFW will maintain the confidentiality of the program participants who respond, and will keep the findings objective.

What will happen if you take part in this study? If you agree to take part in this study, you will be asked to answer questions about yourself and the other members of your household. Some questions are somewhat personal in nature (e.g., about your health and family finances), but *you are welcome not to answer any questions that you do not want to answer*. You may answer these questions via online survey. If you choose not to complete the online survey, you may be contacted by the research team to complete the survey over the phone or in-person.

How long will this study take and how many people will be in the study?

Participation in this study will take about 15 to 20 minutes and there will be about 80 people included in the study overall.

What risks and discomforts might you experience from being in this study? There are some risks you might experience from being in this study. There is a risk that you will may experience some minor discomfort at being questions that are personal in nature, but you are free to decline to answer any question. There is a risk that information you provide could not be kept confidential, but the research team takes steps including training all staff on confidentiality procedures, storing the information on a secure server, and password protecting all files, to ensure this does not happen.

How could you benefit from this study? You will receive no direct benefit from participating in this study; however, helping Habitat for Humanity of Williamson County to better understand how to improve their programming for future families.

What data will we collect from you? As part of this study we will collect information about you and your family on topics including your health, your education and employment, your feelings about your neighborhood and the services provided by HFHWC.

How will we protect your information? We will protect your information by training all research personnel involved in this study and keeping all of your information in password-protected files. Your name and any other information that can directly identify you will be stored separately from the data collected as part of the project. We plan to present the results of this study to HFHWC. To protect your privacy, we will not include any information that could directly identify your individual responses. The data that we will collect about you will not be shared with any other researchers.

What will happen to the information we collect about you after the study is over? We will keep your research data to use for future projects. Your name and other information that can directly identify you will be kept secure and stored separately from the research data collected as part of the project.

How will we compensate you for being part of the study? You will receive a total of \$50 in gift cards (\$25 to the Habitat for Humanity ReStore and \$25 to the Home Depot) for your participation in this study. If you agree to participate and answer any questions, you will receive the full amount of compensation. You are welcome to decline questions that you are not comfortable answering and this will not affect your compensation. You will be responsible for any taxes assessed on the compensation.

Your Participation in this Study is Voluntary It is totally up to you to decide to be in this research study. Participating in this study is voluntary. Your decision to participate will not affect your relationship with The University of Texas at Austin or HFHWC. You will not lose any benefits or rights you already had if you decide not to participate. Even if you decide to be part of the study now, you may change your mind and stop at any time. You do not have to answer any questions you do not want to answer.

Contact Information for the Study Team and Questions about the Research If you decide to withdraw before this study is completed, simply inform any member of the research team. If you have any questions about this research, you may contact: Monica Faulkner, Ph.D. Phone: 512-471-7191 Email: mfaulkner@mail.utexas.edu

Contact Information for Questions about Your Rights as a Research Participant If you have questions about your rights as a research participant, or wish to obtain information, ask questions, or discuss any concerns about this study with someone other than the researcher(s), please contact the following: The University of Texas at Austin Institutional Review Board Phone: 512-232-1543 Email: irb@austin.utexas.edu Please reference study number 2019-02-0137.

Your Consent Before agreeing to be part of the research, please be sure that you understand what the study is about. You can print a copy of this page for your records. If you have any questions about the study later, you can contact the study team using the information provided above.

- ☐ I consent to participate in this study.
- ☐ I do not consent to participate in this study.

Housing Unit

Q2.1 How big is your Habitat house?

- ☐ 400 - 600 square feet
- ☐ 600 - 800 square feet
- ☐ 800 - 1,000 square feet
- ☐ 1,000 - 1,200 square feet
- ☐ More than 1,200 square feet
- ☐ Prefer not to answer / Do not know

Q2.2 How old is your Habitat house?

- ☐ Less than 1 year old
- ☐ 1 - 2 years old
- ☐ 2 - 3 years old
- ☐ 3 - 4 years old
- ☐ 4 - 5 years old
- ☐ More than 5 years old
- ☐ Prefer not to answer / Do not know

Q2.3 What best describes your living situation in the month(s) before moving into your Habitat house?

- ☐ Homeless or living in temporary housing or shelter
- ☐ Renting apartment
- ☐ Renting home
- ☐ Owned apartment
- ☐ Owned home
- ☐ Staying with friends or family
- ☐ Other / Prefer not to answer

Q2.4 Prior to moving into your Habitat house, how many bedrooms did you have in your home?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5 or more
- ☐ Prefer not to answer

Q2.5 Prior to moving into your Habitat house, how many bathrooms did you have in your home?

- ☐ 1
- ☐ 2
- ☐ 3

-
- ☐ 4
 - ☐ 5 or more
 - ☐ Prefer not to answer

Q2.6 How many bedrooms does your Habitat house have?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5 or more
- ☐ Prefer not to answer

Q2.7 How many bathrooms does your Habitat house have?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5 or more
- ☐ Prefer not to answer

Marital Status and Children

Q3.1 What is your marital status?

- ☐ Single
- ☐ Married or Domestic Partnership
- ☐ Widowed
- ☐ Divorced
- ☐ Separated
- ☐ Live-in Partner (Not Married)
- ☐ Prefer not to answer

Q3.2 Do you have children?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

Q3.3 How many children do you have?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5

-
- ☐ 6 or more
 - ☐ Prefer not to answer

Q3.4 How many of your children currently live with you in your Habitat home?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6 or more
- ☐ Prefer not to answer
- ☐ None

Q3.5 How often do your children stay with you at your Habitat house?

- ☐ All of the time
- ☐ Most of the time
- ☐ Some of the time
- ☐ None of the time
- ☐ Prefer not to answer

Household Composition

Q4.1 How many people (total) live in your Habitat house including yourself?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6 or more
- ☐ Prefer not to answer

Q4.2 What best describes the people currently living in your Habitat house? Select all that apply.

- ☐ Spouse or partner
- ☐ Grandchild
- ☐ Grandparent
- ☐ Other adult (related)
- ☐ Other adult (non-related)
- ☐ Child (related)
- ☐ Child (non-related)
- ☐ Prefer not to answer / Does not apply

Q4.3 Is anyone in your household a veteran?

-
- ☐ Yes
 - ☐ No
 - ☐ Prefer not to answer

Q4.4 Does anyone in your household have a disability?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

Q4.5 Has anyone in your household ever been homeless?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

Q4.6 Has anyone in your household ever applied for or received a Section 8 voucher?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

Q4.7 Has anyone in your household ever owned a home besides your Habitat house?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

Income and Employment

Q5.1 What best describes your current employment status? Select all that apply.

- ☐ Employed Full-time
- ☐ Employed Part-time
- ☐ Self-employed
- ☐ Unemployed
- ☐ Student
- ☐ Receiving SSI benefits
- ☐ Have other sources of income
- ☐ Prefer not to answer / Does not apply

Q5.2 Are you the primary source of income for your household?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

Q5.3 Who is the primary source of income for your household?

-
- ☐ Spouse or partner
 - ☐ Grandparent
 - ☐ Other adult (related)
 - ☐ Other adult (non-related)
 - ☐ Child or Grandchild
 - ☐ Other
 - ☐ Prefer not to answer / Does not apply

Q5.4 What best describes the current employment status of your household's primary source of income? Select all that apply.

- ☐ Employed Full-time
- ☐ Employed Part-time
- ☐ Self-employed
- ☐ Unemployed
- ☐ Student
- ☐ Receiving SSI benefits
- ☐ Have other sources of income
- ☐ Prefer not to answer / Does not apply

Q5.5 If you work, how long is your commute to your job?

- ☐ Less than 10 minutes
- ☐ 10 - 20 minutes
- ☐ 20 - 30 minutes
- ☐ 30 - 40 minutes
- ☐ 40 - 50 minutes
- ☐ 50 - 60 minutes
- ☐ More than 60 minutes
- ☐ Prefer not to answer / Does not apply

Q6.1 For the next set of questions, please think of your experiences *in the year before you moved into your Habitat house*.

Health Impact (BEFORE)

Q7.1 Please tell us how much you agree or disagree with each statement below. For each statement in this section, please answer in reference to *the year before moving into your Habitat house*.

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	No Response
In general, my household and I were healthy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I slept well at night.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I had enough energy to work or take care of my household.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If something in my housing broke, I could quickly fix it or get someone else to fix it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My housing was free of mice, bugs, pests, mold, and poor air quality.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My household and I had access to public parks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Economic Impact (BEFORE)

Q8.1 Please tell us how much you agree or disagree with each statement below. For each statement in this section, please answer in reference to *the year before moving into your Habitat house*.

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	No Response
I organized a household budget every month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt relaxed and confident about finances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My household's income was sufficient to meet our needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I never paid late fees on bills.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I never needed to borrow money from other people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I started paying off debt or saved for retirement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was able to take steps towards my future goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Safety/Security Impact (BEFORE)

Q9.1 Please tell us how much you agree or disagree with each statement below. For each statement in this section, please answer in reference to *the year before moving into your Habitat house.*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	No Response
My household and I felt safe in my neighborhood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I trusted my neighbors to help if I needed something.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My household and I felt settled in our housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I volunteered, donated, or otherwise participated in a neighborhood project or local school, religious or community organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was comfortable with myself, my kids, and/or my family spending time outside.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q10.1 For the next set of questions, please think of your experiences *in the time since moving into your Habitat house.*

Health Impact (AFTER)

Q11.1 Please tell us how much you agree or disagree with each statement below. For each statement in this section, please answer in reference to *the time since moving into your Habitat house.*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	No Response
In general, my household and I are healthy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I sleep well at night.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have enough energy to work or take care of my household.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If something in my housing breaks, I can quickly fix it or get someone else fix it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My housing is free of mice, bugs, pests, mold, and poor air quality.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My household and I have access to public parks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Economic Impact (AFTER)

Q12.1 Please tell us how much you agree or disagree with each statement below. For each statement in this section, please answer in reference to *the time since moving into your Habitat house.*

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	No Response
I organize a household budget every month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel relaxed and confident about finances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My household's income is sufficient to meet our needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I never pay late fees on bills.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I never need to borrow money from other people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have started paying off debt or saved for retirement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am able to take steps towards my future goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Safety/Security Impact (AFTER)

Q13.1 Please tell us how much you agree or disagree with each statement below. For each statement in this section, please answer in reference to *the time since moving into your Habitat house*.

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree	No Response
My household and I feel safe in my neighborhood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I trust my neighbors to help if I need something.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My household and I feel settled in our housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I volunteered, donated, or otherwise participated in a neighborhood project or local school, religious or community organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am comfortable with myself, my kids, and/or my family spending time outside.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Impact

Q14.1 Is there anything else you would like to share about your Habitat house or how it has impacted you or your family?

APPENDIX B. HEALTH OUTCOMES: DETAILED DISTRIBUTION BY QUESTION

Average response scores improved for each of the six health domain questions. Across these six questions, the average change in score was .66 or about 2/3rd of a step. This was the least significant change across the three domains (health, economic, and safety). Maturation over time, unrelated to the effects of the HFHWC program, including the effects of aging and increased risk of injury or disease, may contribute to a downward trend within these health outcomes, and may partially explain why the health domain saw the least amount of overall change. Additionally, questions from the *before* section in the health domain scored on average higher (3.72) than the other two domains, leaving less room for overall improvement or upward change.

Table 3. HQ1, before and after, in general my household were/are healthy.

	BEFORE	AFTER
Strongly disagree	0	0
Somewhat disagree	8	3
Neither agree nor disagree	1	0
Somewhat agree	8	10
Strongly agree	16	20

Table 4. HQ2, before and after, I slept/sleep well at night.

	BEFORE	AFTER
Strongly disagree	5	1
Somewhat disagree	9	1
Neither agree nor disagree	1	0
Somewhat agree	8	10
Strongly agree	11	21

Table 5. HQ3, before and after, I had/have enough energy to work or take care of my household.

	BEFORE	AFTER
Strongly disagree	1	2
Somewhat disagree	4	1
Neither agree nor disagree	2	0
Somewhat agree	12	13
Strongly agree	15	18

Table 6. HQ4, before and after, if something in my housing broke/breaks, I could/can quickly fix it or get someone else to fix it.

	BEFORE	AFTER
Strongly disagree	6	2
Somewhat disagree	2	3
Neither agree nor disagree	3	2
Somewhat agree	8	16
Strongly agree	13	11

Table 7. HQ5, before and after, my housing was/is free of mice, bugs, pests, mold, and poor air quality.

	BEFORE	AFTER
Strongly disagree	8	0
Somewhat disagree	6	2
Neither agree nor disagree	2	0
Somewhat agree	3	9
Strongly agree	15	22

Table 8. HQ6, before and after, my household and I had/have access to public parks.

	BEFORE	AFTER
Strongly disagree	4	1
Somewhat disagree	2	0
Neither agree nor disagree	1	0
Somewhat agree	11	6
Strongly agree	16	27

APPENDIX C. ECONOMIC OUTCOMES: DETAILED DISTRIBUTION BY QUESTION

Average response scores improved significantly for all seven economic questions. Across these seven questions, the average change in score was 1.34 or about 1 and 1/3rd step. This was the greatest change in average score across the three domains (health, economic, and safety), suggesting that respondents have seen the most improvement in the economic domain. Questions from the economic domain also had the lowest average *before* score (2.93 or “Neither Agree nor Disagree”), suggesting that this was the domain HFHWC homeowners most struggled in before purchasing their HFHWC home, and the domain in which they had the most opportunity for improvement. This is consistent with responses to the open-ended question at the end of the survey, where multiple respondents spoke to overcoming their past economic struggles (for more on this and other themes, see Appendix E)

Table 9. EQ1 before and after, I organized/organize a household budget every month.

	BEFORE	AFTER
Strongly disagree	1	0
Somewhat disagree	5	1
Neither agree nor disagree	4	1
Somewhat agree	9	11
Strongly agree	14	21

Table 10. EQ2, before and after, I felt/feel relaxed and confident about finances.

	BEFORE	AFTER
Strongly disagree	12	0
Somewhat disagree	10	1
Neither agree nor disagree	2	2
Somewhat agree	7	18
Strongly agree	3	13

Table 11. EQ3, before and after, my household's income was/is sufficient to meet our needs.

	BEFORE	AFTER
Strongly disagree	9	1
Somewhat disagree	8	3
Neither agree nor disagree	6	0
Somewhat agree	7	16
Strongly agree	4	14

Table 12. EQ4, before and after, I never paid/pay late fees on bills.

	BEFORE	AFTER
Strongly disagree	10	2
Somewhat disagree	4	4
Neither agree nor disagree	2	1
Somewhat agree	10	9
Strongly agree	7	18

Table 13. EQ5, before and after, I never needed/need to borrow money from other people.

	BEFORE	AFTER
Strongly disagree	9	0
Somewhat disagree	5	4
Neither agree nor disagree	3	1
Somewhat agree	9	10
Strongly agree	7	19

Table 14. EQ6, before and after, I started/have started paying off debt or saved for retirement.

	BEFORE	AFTER
Strongly disagree	0	1
Somewhat disagree	4	1
Neither agree nor disagree	1	4
Somewhat agree	10	15
Strongly agree	19	13

Table 15. EQ7, before and after, I was/am able to take steps towards my future goals.

	BEFORE	AFTER
Strongly disagree	6	0
Somewhat disagree	7	1
Neither agree nor disagree	3	2
Somewhat agree	12	9
Strongly agree	6	21

APPENDIX D. SAFETY AND SECURITY OUTCOMES: DETAILED DISTRIBUTION BY QUESTION

Average response scores improved significantly for all five questions in the safety domain. Across these five questions, the average change in score was 1.13 or about 1 step.

Among the five safety domain questions, the most significant change was seen in question SQ3 (“My household and I felt/feel settled in our housing”). Responses to question SQ3 (regarding feeling settled in their housing) improved by 1.94 from a score of 2.79 (Neither Agree nor Disagree) to a score of 4.73 (Strongly Agree). This represents a change of almost two steps; it is the single most improving score of any question across the three domains.

Table 16. SQ1, before and after, my household and I felt/feel safe in my neighborhood.

	BEFORE	AFTER
Strongly disagree	7	1
Somewhat disagree	5	0
Neither agree nor disagree	0	0
Somewhat agree	9	10
Strongly agree	13	23

Table 17. SQ2, before and after, I trusted/trust my neighbors to help if I needed something.

	BEFORE	AFTER
Strongly disagree	8	2
Somewhat disagree	3	1
Neither agree nor disagree	6	4
Somewhat agree	9	12
Strongly agree	7	15

Table 18. SQ3, before and after, my household and I felt/feel settled in our housing.

	BEFORE	AFTER
Strongly disagree	10	0
Somewhat disagree	6	1
Neither agree nor disagree	2	0
Somewhat agree	11	6
Strongly agree	4	27

Table 19. SQ4, before and after, I volunteer, donate, or otherwise participate in a neighborhood project or local school, religious or community organization.

	BEFORE	AFTER
Strongly disagree	6	0
Somewhat disagree	7	1
Neither agree nor disagree	3	2
Somewhat agree	12	9
Strongly agree	6	21

Table 20. SQ5, before and after, I was/am comfortable with myself, my kids, and/or my family spending time outside.

	BEFORE	AFTER
Strongly disagree	8	2
Somewhat disagree	6	2
Neither agree nor disagree	2	3
Somewhat agree	7	13
Strongly agree	11	13

APPENDIX E. OPEN-END QUESTION THEMES AND QUOTES

Table 21. Emerging themes and quotes from the open-ended question

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
Positive Experience	Blessing	Truly blessed. I just can't explain the joy it's brought to me and my family.
	Gratitude	This house has fulfilled a longtime dream for me, for which I am truly grateful.
	Life-Changing	Getting a home through HFH changed my life for the better. I was able to go back to school and just graduated with a degree.
		This was the first critical step towards a better life.
Family	Better for Children	Partnering with Habitat for Humanity of Williamson County has allowed me the chance of a life-time to become a first-time homeowner and the opportunity for a better life for me and my children.
		Having an affordable mortgage has allowed me to provide healthier meals for my family.
	Family Gathering Place/Support for Extended Family	I really think that the habitat housing was a blessing, because before that I was living in public housing--there were so many strict rules about guests, even for holiday gatherings. When I got my

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
		habitat house, I was able to have my family over and not feel like I was in a college dorm with all these rules. It was the first time that I owned something.
		I've been taking care of my nieces and nephews. My sons have a place to stay when they come in from out of state
	More Time for Family/Children	To be able to spend more time with my kids and just be able to enjoy family times here, go out in the backyard, barbecue, jump on the trampoline. To bring this type of happiness, this type of joy, this type of love, you just can't describe it.
		The savings allowed me to stop working multiple jobs on top of my full-time job with the city and spend more time with my kids and do more for my community.
Family	Success of Children	I am so proud to say that all of my children graduated from {Local High} school and are living successful adult lives, and I don't know if they would be where they are today if I had not found Habitat.
	Pass on to Future Generations	If I keep paying for this home, it will eventually be mine and my kids.
Economic	Affordable	They make it so where it's affordable and you're not living paycheck to paycheck, because it's based off your income. That way you're not paying for something you can't afford or will never own. That way if I keep paying for this

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
		home, it will eventually be mine and my kids.
	Free-up Resources	I know that being in this stable home has set me up so that at my workplace I'm able to go harder, push for more, and do better for me and my children, and to show them that it can be done.
	Overcome Past Financial Struggles	It's just really great being here mainly because I have struggled financially in the past, but the mortgage is something I can afford, so it makes me feel confident that with my job I can at least pay the bills, even if I can't save up for other stuff.
		I'm definitely grateful. I was living in an apartment; I had no extra income. Every year my rent was going up and I was really struggling. It still hasn't really hit me that I own this house, it's mine.
	Stability	The Habitat program allowed me to invest my money into a home that has produced equity and stability for my family.
		As the economy grows and people continue to move here to Texas, just one income is not enough. Habitat for Humanity has made it enough for me--to have a beautiful house, to have stability, to not have to worry about moving.

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
		I think during the years that my son was going through middle school, high school, and then finishing high school and starting community college, it gave him a sense of stability growing up in a single family home, and it allowed him to see in his later years, that his goal was not an apartment, and his goal is to someday own his own home.
Economic	Creating Equity	We were blessed, and we're comfortable because we know it's our home and we're paying it for us—not out there paying rent, throwing money away. Now we know it's going towards our home that we're going to live in forever. We have no plans of moving out. This is our home and we take really good care of it. We're happy. It's ours.
Homeownership	Sense of Ownership	It still hasn't really hit me that I own this house, it's mine. I have a place to call home that my kids can call home when they grow up.
		Jamás pensé que tuviera mi casa con mis hijos y con mi mama. I never thought that I would have my own house, with my children and my mom.
	Sense of Home	Being a homeowner has not only provided a strong foundation over our heads and a solid foundation under our feet, it has given us a safe, stable, and affordable place to call home.

Theme	Sub-Theme	Quote
		Es muy agradable tener un lugar propio en donde vivir especialmente por los niños ellos se sienten muy felices en su hogar y en su espacio gracias a Habitat. <i>It is so nice having a place to call your own, especially for the children. They feel so happy in their home and in their own space, thanks to Habitat.</i>
	Sense of Pride	When I got my home, I put it as this is the house that love built. I put my blood, my sweat, my tears, my time into it.
	Taking Care of Something	It's wonderful to take care of something that belongs to you: flowers, yard, garden beds, whole nine yards.
	First-time Homeowner	My husband and I never thought we would become homeowners at our age.
Safety and Security	Sense of Security	Moving into our own home has provided me with a sense of security and ease. Knowing that my children could grow up in safe neighborhood and not be afraid; has meant everything!
		It's always been quiet, pleasant, and peaceful. I could accidentally leave my door unlocked and nothing would happen.
Community	Habitat Neighborhood	We're all Habitat down here. Everybody's grateful.
	Giving Back	Because I have a home that is affordable, I was able to continue to self-improve and become a greater asset to my community.

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
Positive Experiences with Habitat for Humanity of Williamson County	Positive Experiences with Volunteers and Staff	I met through the process some of the most wonderful people I've ever met in my life—very compassionate.
		And the workers and the volunteers are all awesome, friendly people.
	Praise for Specific Individuals	I think {HFHWC staff member} did a beyond excellent job as far as taking me through the process of buying a home, because it is an extremely scary thing for a first-time home buyer. I think they did a phenomenal job and I still have great respect for her and the organization.
		My Habitat home had changed our lives, and also the {financial management} class I took.

Table 22. Potential areas for improvement

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
Unexpected Costs	Ongoing Maintenance and Repairs	I've had to replace all the lighting, fans. I've started to replace the flooring. All the kitchen stuff was replaced. It just needs a lot of upgrading.
		We are low income and there's no extra funds for me to put into the remodeling of my home. Something like paying half the costs or having volunteers come in to help. So far, the flooring and AC both need professionally fixed, and the bathrooms need dire remodeling. The medicine cabinet fell and hit my daughter in the head. The moisture in the bathroom caused it to loosen the staples that held it into the plywood.
	Other Unexpected Costs	The one thing I would say that they need to let people know is that your mortgage changes every year, it goes up every year. So, if you're not planning for that, or you're working a certain type of job, you might not even be able to afford the house.
		The mortgage is affordable, but I had to pay a lot of money to make it get affordable because of increasing taxes and everything.
Lack of Agency	Lack of Choice	I wish that they had given me more of a choice to select where my home was going to be built. I had to keep asking where in {City} it was going to be built, and I didn't know until the foundation was already set.
		The city I wanted to move to, it was decided for me that I couldn't live in that city. I really wish I was there, so I didn't have this long commute every day. That

		really hurt me that I didn't have the freedom to choose where I wanted to live, I was just told where I had to live.
		I would have been happier if the house was built to suit, if I could have picked things out, maybe had it built for me.
	Lack of Professional Oversight	I would recommend better vetting professional help. The AC at my home was not properly grounded.
		The only downside or area I say could be improved is the oversight done on the work of the home building. I have leaks around windows and walls where rain comes through. Since volunteers built my home, I think somethings were missed and I'm worried about the damage that has caused.
Other Feedback	Stigma and Shame	The minuses are that you're still kind of in this bracket of low-income, even if you're salary is higher, because you're in a Habitat house, so society kind of looks down on that. It's kind of difficult to please society when you have this whole status thing that's haunting you.



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