



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

Homeowners Survey Findings

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Report prepared by the Texas Institute for Child & Family Wellbeing for Habitat for Humanity of Williamson County, Texas

Acknowledgements

The research team at the Texas Institute for Child & Family Wellbeing (TXICFW) would like to thank Habitat for Humanity of Williamson County, Texas and the participants of this survey for sharing their experiences with our team.

Suggested Citation

Hoefler, S., Kim, N., Marra, L., Breedlove, A.G., & Faulkner, M. (2023). Habitat for Humanity of Williamson County: Homeowner survey findings. The University of Texas at Austin, Texas Institute for Child & Family Wellbeing.

Research funded by:



Georgetown
Health
Foundation

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Homeowners Survey Findings

In 2023, Habitat For Humanity of Williamson County, Texas (HFHWC) partnered with the Texas Institute for Child and Family Wellbeing (TXICFW) to better understand the impact of their program on client outcomes.

TXICFW COLLECTED INFORMATION FROM:

42 HFHWC HOMEOWNERS IN WILLIAMSON COUNTY

33 took survey online

9 took survey by phone

Household Composition



44% LIVED IN THE HOME WITH A SPOUSE OR PARTNER

50% live with their or their partner's adult child
47% live with their or their partner's child under 18

3
average number of people living in the home

1
average number of children living in the home

54%
OF HOMES HOUSED AT LEAST ONE CHILD UNDER 18

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

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

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

Employment

74% OF HOMEOWNERS WERE EMPLOYED AT LEAST PART TIME



It's always been a generational home for us. I plan on making it a house that we'll always have in our family.

— HFHWC Participant



We will forever be grateful. Our home is our sanctuary, our comfort, and ultimately our freedom.

— HFHWC Participant

Living Situation

RESPONDENTS WHO RENTED HOUSING THE YEAR PRIOR TO MOVING INTO THEIR HABITAT HOME:

A RESPONDENT'S HABITAT HOME:

ON AVERAGE, HAD
2 BEDROOMS
1.5 BATHROOMS



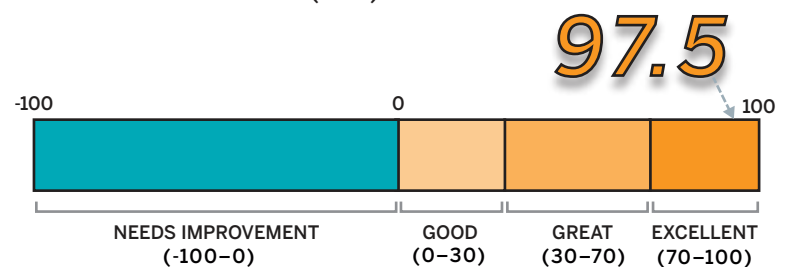
ON AVERAGE, HAD
3 BEDROOMS
2 BATHROOMS

81% CURRENTLY LIVED IN THEIR HABITAT HOME

79% still paying the mortgage
21% had paid the mortgage in full

Homeowner Satisfaction

NET PROMOTER SCORE (NPS)

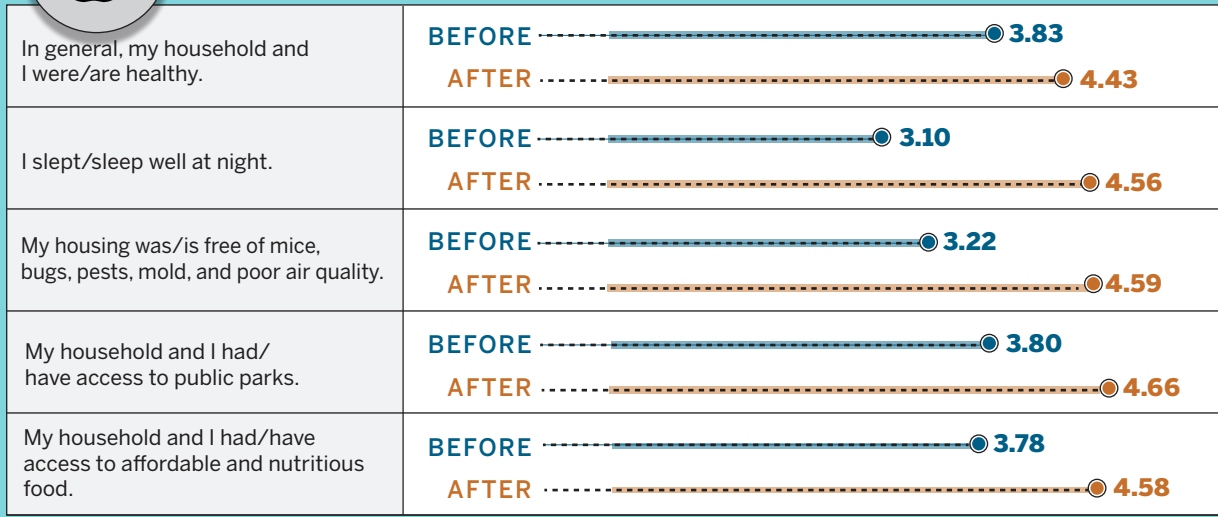


The net promoter score calculates the likelihood of participants recommending the Habitat homeowner program to other families. HFHWC homeowners were extremely satisfied and very highly likely to recommend the program to others.



HOMEOWNERSHIP IMPROVES HEALTH & WELLBEING

SURVEY QUESTIONS



1 STRONGLY DISAGREE 2 SOMEWHAT DISAGREE 3 NEITHER AGREE NOR DISAGREE 4 SOMEWHAT AGREE 5 STRONGLY AGREE



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**

Recommendations

1

HFHWC's programming could consider investigating ways to provide increased choice and control for program participants throughout the application and homebuilding process.

2

HFHWC could consider expanding or additionally promoting their home repair program for Habitat homeowners.

3

Future research could focus on the impact of homeownership through Habitat on the children of Habitat homeowners, as well as differences in health, economic, safety, and belonging outcomes for Habitat homeowners who paid off their mortgage compared to those who are still paying.



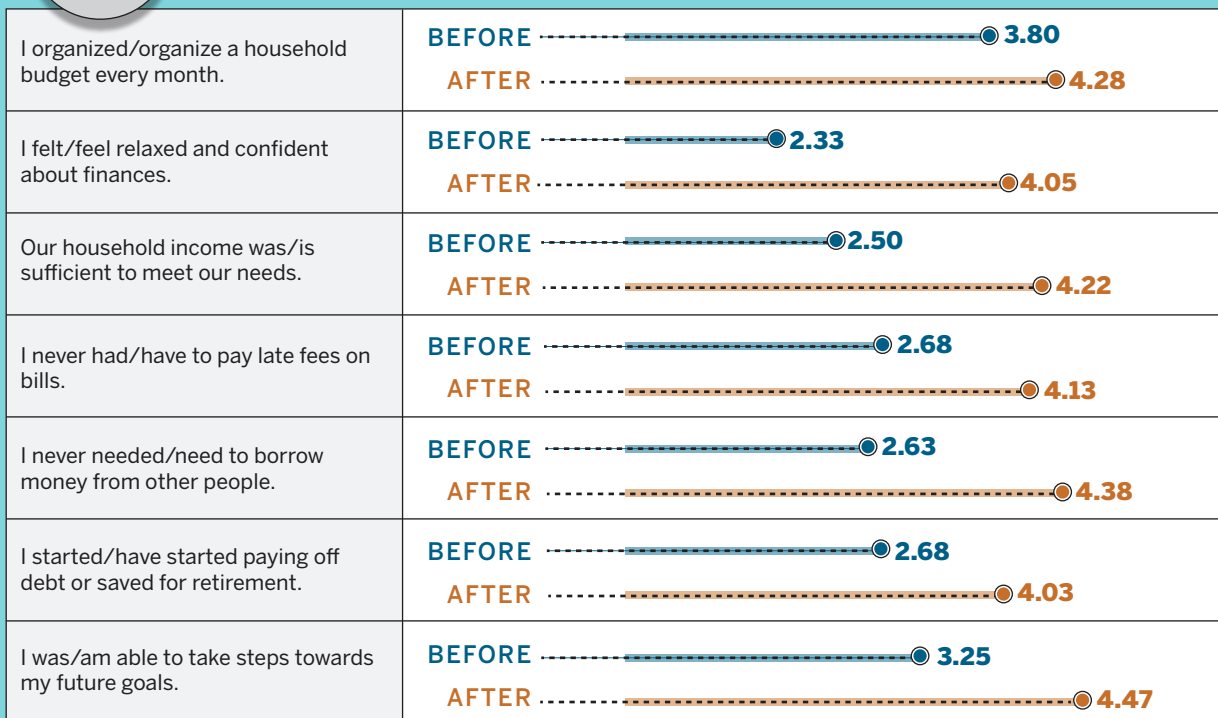
This opportunity for affordable home ownership changed my life and family legacy.

— HFHWC Participant



HOMEOWNERSHIP IMPROVES ECONOMIC STABILITY

SURVEY QUESTIONS

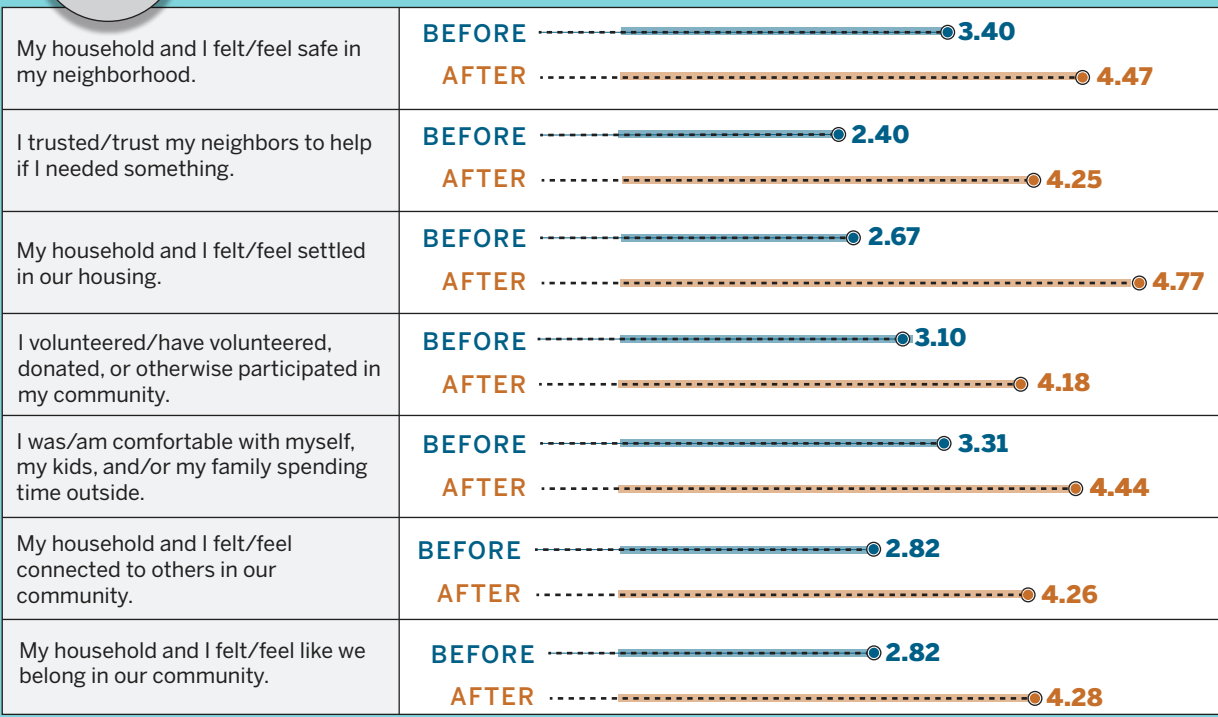


1 STRONGLY DISAGREE 2 SOMEWHAT DISAGREE 3 NEITHER AGREE NOR DISAGREE 4 SOMEWHAT AGREE 5 STRONGLY AGREE



HOMEOWNERSHIP IMPROVES SAFETY & SECURITY

SURVEY QUESTIONS



1 STRONGLY DISAGREE 2 SOMEWHAT DISAGREE 3 NEITHER AGREE NOR DISAGREE 4 SOMEWHAT AGREE 5 STRONGLY AGREE



INTRODUCTION

Affordable housing has been a persistent issue facing many Central Texas residents. Since 2010, the region's population increased by approximately 55,500 people or a rate of 2.8% each year.¹ Seventy-one percent of this growth can be attributed to net-in migration (approximately 39,500 people per year), or those moving into the Austin-Round Rock housing market area.² While the rental market is currently balanced at a 7.3% vacancy rate, the sales market continues to be exceedingly tight. In 2021, a three-year forecast period predicted a demand for 56,700 new owner units while there were only 7,375 units under construction that year.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 ranked in the top 10 fastest growing counties in the nation – ranked at 2nd and 9th place respectively. This growth is projected to continue in the years to come. By 2050, the population of Williamson County is estimated to approximately one million people.⁴ As demand continues to outpace new affordable housing units available, 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, offering homebuyer education, coordinating home repairs to sustain homeownership, supporting affordable home improvement through its ReStores, and hosting 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 & Family Wellbeing (TXICFW) to 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 0% interest mortgage that includes the homeowner's income in calculating monthly payment (including principal, taxes, and property insurance).⁶ Potential homeowners are only required to pay \$2,000 prior to purchasing the home which reduces the barrier of an upfront down payment required in a market loan.

¹ US Department of Housing and Urban Development. (2023). Comprehensive Housing Market Analysis: Austin-Round Rock, Texas. Retrieved August 25, 2023, from <https://www.huduser.gov/portal/publications/pdf/AustinRoundRockTX-CHMA-21.pdf>

² US Department of Housing and Urban Development. (2023).

³ US Department of Housing and Urban Development. (2023).

⁴ Potter, L. B., & Hoque, N. (2014). Texas population projections, 2010 to 2050. *Office of the State Demographer*, 4. Retrieved August 25, 2023, from https://demographics.texas.gov/Resources/Publications/2014/2014-11_ProjectionBrief.pdf

⁵ Habitat for Humanity of Williamson County, Texas. Retrieved July 24, 2023, from <https://williamsonhabitat.org/>

⁶ Habitat for Humanity, <https://williamsonhabitat.org/>

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 July 2023, 67 homeowners own their home through HFHWC's homeownership program.

HFHWC opens applications for its homeownership program twice each year and accepts applicants into the program based on 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. 2023 HFHWC Homeownership Program income guidelines

<i>Family Size</i>	<i>Income Range</i>
1	\$24,550 - \$65,450
2	\$28,050 - \$74,800
3	\$31,550 - \$84,150
4	\$35,050 - \$93,450
5	\$37,900 - \$100,950
6	\$40,700 - \$108,450
7	\$45,420 - \$115,900
8	\$50,560 - \$123,400



LITERATURE REVIEW

Homeownership and Health Outcomes

Research demonstrates that housing instability is associated with negative health outcomes, such as general poor health, developmental delays in children, reduced access to care, and difficulty sleeping in adults.⁷ To the extent that homeownership helps reduce housing instability, these negative health outcomes may also be reduced by homeownership. Many studies demonstrate an association between homeownership and positive physical health outcomes; however, there is a lack of evidence that homeownership is a direct cause of these improvements in physical health.⁸ 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.⁹ Some researchers suggest that homeowners may be more incentivized than landlords to make repairs and keep their homes in better conditions, resulting in less mold, pests, allergens, and toxins, which ultimately lead to better health outcomes for homeowners.^{10,11}

Research supports that homeownership results in improved psychological health for homeowners.¹² Studies have found that these improvements in homeowners' mental health are entirely mediated by their improved sense of control.^{13,14} Homeownership allows individuals to feel a greater sense of control, which improves their psychological health. However, studies suggest that when homeowners struggle to keep up with their mortgage they may experience increased psychological stress and negative health outcomes.^{15,16}

Research also suggests that food insecurity is affected by homeownership status. Inadequate access to food contributes to poor diet and a decline in physical and mental health.¹⁷ In one study, renters were four times more likely to be food insecure than homeowners were. However, the study also acknowledged that mortgage holders could be at a greater risk of experiencing food insecurity due to the financial stress of large amounts of debt.¹⁸ A lack of secure access to nutritious food contributes to life-long health disparities, which can be reduced with the financial benefits and gain that come from home ownership.¹⁹

⁷ Brisson, A., & Duerr, L. (2014). Impact of affordable housing on families and communities: A review of the evidence base.
⁸ 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*.
⁹ 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.
¹⁰ Brisson & Duerr, Impact of affordable housing.
¹¹ Ortiz & Zimmerman (2013).
¹² Rohe & Lindblad, Reexamining the social benefits of homeownership.
¹³ Manturuk, K. R. (2012). Urban homeownership and mental health: mediating effect of perceived sense of control. *City & Community, 11*(4), 409-430.
¹⁴ 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.
¹⁵ Rohe & Lindblad (2013).
¹⁶ Lindblad & Quercia (2015).
¹⁷ Bernig, J., Bonanno, A., Cleary, R. (2022). Disparities in food insecurity among Black and White households: an analysis by age cohort, poverty, education, and home ownership.
¹⁸ Farfard St-Germain, A. A. & Tarasuk, V., (2020). Homeownership status and risk of food insecurity: examining the role of housing asset using a cross-sectional population-based survey in Canadian household. *International Journal of Equity in Health*.
¹⁹ Farfard St-Germain & Tarasuk (2020).

Homeownership and Economic Outcomes

Literature strongly suggests that homeownership helps households build wealth. By some estimates, the median wealth of a low-income homeowner under the age of 65 is as much as 12 times that of a similar renter.²⁰ Low-income and minority homeowners are as likely as other homeowners to benefit from homeownership, but they face a greater risk of being unable to sustain ownership of their homes.²¹ Programs and policies should continue to create homeownership opportunities for low-income and minority households, but programs and policies need to support households in maintaining homeownership over time in order to be fully beneficial.^{22,23}

Following the housing crisis and Great Recession of 2008, research has found that homeownership allows families to build wealth and create financial security.²⁴ Homeownership continues to be a significant contributor to household wealth, especially among low-income and minority households.²⁵ Furthermore, homeownership is one of the more feasible ways for low-income households to accumulate and build wealth.²⁶

Homeownership and Neighborhood & Community Outcomes

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.^{27,28} Homeownership reduces the mobility of a resident, which increases one's connection to the community and sense of belonging to the neighborhood.²⁹

The literature also concludes that homeownership is a motivating factor in involvement with the neighborhood. One study found that homeowners were more than twice as likely to belong to a neighborhood group than renters were.³⁰ Other studies have found that homeownership is positively associated with participation in local elections and participation in civic and neighborhood associations.^{31,32} A renter's

²⁰ 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.

²¹ 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.

²² Santiago et al. (2010).

²³ Herbert & Belsky (2008).

²⁴ Goodman, L. S., & Mayer, C. (2018). Homeownership and the American dream. *Journal of Economic Perspectives*, 32(1), 31-58.

²⁵ 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*.

²⁶ Wainer, A., & Zabel, J. (2019). Homeownership and wealth accumulation for low-income households. *Journal of Housing Economics*.

²⁷ Manturuk (2012).

²⁸ McCabe, B. J. (2013). Are homeowners better citizens? Homeownership and community participation in the United States. *Social Forces*, 91(3), 929-954.

²⁹ Lindblad, M. R., Manturuk, K. R., & Quercia, R. G. (2013). Sense of community and informal social control among lower income households: The role of homeownership and collective efficacy in reducing subjective neighborhood crime and disorder. *American Journal of Community Psychology*, 51(1-2), 123-139.

³⁰ Brisson & Duerr (2014).

³¹ Lindblad & Quercia (2015).

³² McCabe (2013).

assumed mobility affects their connection to their community; therefore, renters are less engaged in the community than homeowners are.³³

Additional research has found homeownership to be associated with reduced perceptions of neighborhood crime and disorder.³⁴ Studies have supported a connection between a homeowner's concern for their neighborhood and engagement in the community to overall property value and self-interest. Since the value of the home can be influenced by the community at large, homeowners have increased interest in creating and maintaining attractive, safe neighborhood environments to increase the value of their home; thus, motivating their community involvement.³⁵

Homeownership and Child Outcomes

There is a positive association between homeownership and completion of high school and post-secondary education.³⁶ One study found children of homeowners were more likely than children of renters to receive a better education, and as a result, receive higher earnings later in life.³⁷ Children of homeowners were also more likely to be homeowners themselves.³⁸ Another study found that for low-income families, homeownership led to increased educational attainment, increased earnings, and increased welfare independence in the homeowners' children.³⁹

Homeownership contributes to residential stability, which prevents the interruption of children's social networks.⁴⁰ Allowing children to continue in their existing social circles strengthens their academic and personal development.⁴¹ Additionally, in neighborhoods with higher rates of homeownership, parents and schools are equipped with more resources to support children's education compared to neighborhoods with lower homeownership rates.^{42,41} Homeownership and housing stability positively impact student success and achievement.⁴³

In conclusion, this brief review of literature supports the working theory that homeownership is beneficial for overall wellbeing. Homeownership supports the individual, family, neighborhood, and community across socioeconomic status and ethnic variations. However, programs that support long-term homeownership are integral for the overall gain in lower socioeconomic households. Homeownership, and thereby housing stability, is associated with improved health outcomes, economic and education opportunity, community engagement, and long-term generational benefits.



³³ Lindblad, M., Manturuk, K., & Quercia, R. (2012). Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis. *Urban Affairs Review*, 48(5), 731-760.

³⁴ Brisson & Duerr (2014).

³⁵ Brisson & Duerr (2014).

³⁶ Rohe & Lindblad, Reexamining the social benefits of homeownership.

³⁷ 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.

³⁸ Boehm & Schlottman, Does homeownership by parents impact children?

³⁹ Harkness, J., & Newman, S. (2003). Differential effects of homeownership on children from higher- and lower-income families. *Journal of Housing Research*, 1-19.

⁴⁰ Rohe & Lindblad (2013).

⁴¹ Ghimire, R., (2021). Homeownership and student's achievement in public schools in the U.S. state of Georgia. *Housing Policy Debate*. 36(6), 988-1008.

⁴² Ghimire (2021).

⁴³ Ghimire (2021).

METHODS

Research Question

The TXICFW team developed the following question and sub-questions 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?

Measures

In 2019, the TXICFW team developed a survey to explore the impact of homeownership through HFHWC's homeownership program. The survey assesses three domains: health and wellbeing, economic stability, and neighborhood safety and belonging. 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.^{44,45} Two items, which explore economic impacts, were based on the Organization for Economic Co-operation and Development's financial literacy questionnaire, as developed by the International Network on Financial Education.⁴⁶ The remaining items in the survey were drafted by the TXICFW research team as informed by the literature outlined in this report.

In 2023, TXICFW made updates to the survey based on the 2019 survey results and a review of the literature. New items in the 2023 survey include a set of questions about participants' homeownership status, asking if they still lived in their Habitat home, if they had paid off the mortgage, and if they had moved what their new living situation was and what they had done with their Habitat house. Additionally, the literature review indicated that homeownership was associated with access to affordable and nutritious food,⁴⁷ health insurance,⁴⁸ and a sense of community, connection, and belonging.^{49,50} Items were added to assess these indicators.

⁴⁴ Sampson, R. J., Raudenbush, S. W., & Earls, F. (1997). Neighborhoods and violent crime: A multilevel study of collective efficacy. *Science*, 277(5328), 918-924.

⁴⁵ 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.

⁴⁶ 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.

⁴⁷ Fafard St-Germain & Tarasuk (2020).

⁴⁸ Kuroki & Liu (2021).

⁴⁹ Manturuk, Lindblad & Quercia (2012).

⁵⁰ Lindblad, Manturuk, & Quercia (2013).

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. The survey contains three open-ended questions to give respondents an additional opportunity to share about their experiences which provided useful qualitative data for the research team. The final survey can be found in [Appendix A](#).

Data Collection

RECRUITMENT

HFHWC provided contact information for Habitat homeowners to the TXICFW research team. Participants were included if they were a current or previous member of the HFHWC homeowner program and could complete the survey in English or Spanish; one adult from each eligible household was invited to participate. HFHWC also sent an initial letter by mail to the 75 eligible households introducing the study. Following the initial letters, TXICFW sent an email invitation to complete the survey.

INCENTIVES

Participants received a total of \$50 in gift cards (a \$25 Habitat for Humanity ReStore gift card and \$25 to either Amazon or Walmart).

SURVEY ADMINISTRATION

All survey data was gathered using Qualtrics, an online survey tool. In June of 2023, links to the online survey were distributed to contacts who had an email address. Also in June 2023, 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, of the 75 individuals who were contacted, 42 participated (response rate of 56%); 33 completed the survey online and 9 completed the survey by phone. Four homeowners did not have current contact information at which they were reachable.

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; paired t tests and non-parametric tests were used to analyze perceived differences in participant wellbeing before and after participation in the homeownership program. Qualitative data from open-ended questions 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.



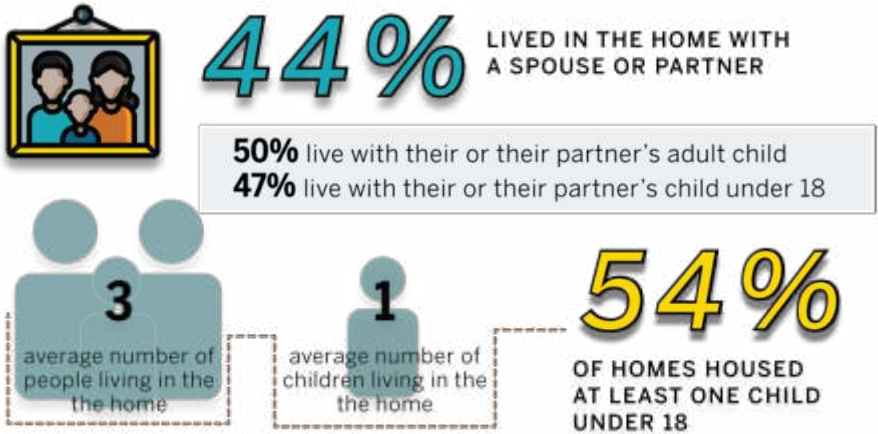
FINDINGS

About HFHWC Homeowners and Households

HOUSEHOLD AND FAMILY COMPOSITION

Households in Williamson County had as many as eight individuals and as few as one individual living in the home, with most households (66.7%, $n = 28$) including between two and four people. The average home housed three people. A small majority (53.7%, $n = 22$) of participants indicated that they had one or more children under 18 years old living in their household. The number of children per household ranged from zero to five, with an average of one child per household. The typical HFHWC household had three individuals living in the home, one of whom was a child. Figure 2 outlines the average number of people in the home and children under 18 years old in the home.

Figure 2. Average household composition



Most participants (61.9%, $n = 26$) reported that they personally had one or more children under 18 (this included biological, adopted, kinship, foster, and step-children), with the average participant having 1.38 children. Among participants with children under 18, 95.5% ($n = 21$) reported that at least one of their children lived with them. Among participants whose children live with them, 95.2% ($n = 20$) had at least one child who lived with them full-time.

Household Composition by Relation to the Homeowner

- 50.0% ($n = 17$) of respondents live with their adult child or partner's adult child.
- 47.1% ($n = 16$) of respondents live with their child or partner's child (under 18).
- 44.2% ($n = 15$) of respondents live with their spouse or partner.
- 8.8% ($n = 3$) of respondents live with their parent or partner's parent.
- 5.9% ($n = 2$) of respondents live with their grandchild or partner's grandchild.
- 5.9% ($n = 2$) of respondents live with another related adult.
- 2.9% ($n = 1$) of respondents live with another related child.

Household Composition by Status

- 4.8% ($n = 2$) of households have a veteran living in the home.
- 24.4% ($n = 10$) of households have someone with a disability living in the home.
- 23.1% ($n = 9$) of households have someone living in the home who has experienced homelessness in the past.
- 17.1% ($n = 7$) of households have someone living in the home who has applied for or received Section 8 housing in the past.
- 26.8% ($n = 11$) of households have someone living in the home who has owned a home other than their Habitat house.

EMPLOYMENT

The majority of participants (66.7%, $n = 26$) reported that they were employed full-time. Other participants reported they were retired (7.7%, $n = 3$), employed part-time (5.1%, $n = 2$), unemployed (7.7%, $n = 3$), or that they were a student (5.1%, $n = 2$). Smaller numbers indicated they were self-employed (2.6%, $n = 1$), receiving SSI benefits (2.6%, $n = 1$), or other (12.8%, $n = 5$). Several “other” responses referenced receiving disability benefits for themselves or their spouse.

74%
OF HOMEOWNERS
WERE EMPLOYED AT
LEAST PART TIME

INCOME

Participants could select more than one primary source of income. The majority of participating homeowners (66.7%, $n = 26$) reported that they were their household’s primary source of income. A smaller number of respondents (15.4%, $n = 6$) reported that their spouse or partner was the primary source of income for their household, and 10.2% ($n = 4$) reported they along with their spouse or partner were the primary sources. Three homeowners (7.7%) reported another primary income source. Other reported sources of income included Social Security, disability benefits, and a combination of sources including themselves and their partners or spouses.

67%
OF HOMEOWNERS
WERE THEIR
HOUSEHOLD'S
PRIMARY SOURCE
OF INCOME

Among participants who were living with a partner or spouse, 73.3% ($n = 11$) reported that their partner was employed full-time, with a small number reporting their partner was self-employed (6.7%, $n = 1$), retired (6.7%, $n = 1$), receiving SSI benefits (6.7%, $n = 1$), or other (13.3%, $n = 2$).

COMMUTE TO WORK

Among HFHWC homeowners who work full- or part-time, one third (33.3%, $n = 9$) commute less than 10 minutes to and from work each day. Most respondents who work (81.5%, $n = 22$) reported that their commute is less than 30 minutes, and no respondents reported that their commute is more than 60 minutes.

82%

**COMMUTE 30
MINUTES OR LESS
TO WORK**

PAST HOUSING OR LIVING SITUATION AND HABITAT HOME

The majority of respondents (68.3%, $n = 28$) reported that they were renting in the months before moving into their HFHWC home: 41.5% ($n = 17$) reported they were renting an apartment and 26.8% ($n = 11$) report they were renting a home. One tenth (12.2%, $n = 5$) of respondents report that they were staying with friends or family, one tenth (12.2%, $n = 5$) were homeless or living in temporary housing, and 7.3% ($n = 3$) were in other housing.

68%

**OF HOMEOWNERS
WERE RENTING
BEFORE MOVING
INTO THEIR HABITAT
HOME**

Participants experienced an increase in space after moving into their Habitat homes: on average, participants' previous homes had 2 bedrooms and 1.5 bathrooms, while their Habitat homes had 3 bedrooms and 2 bathrooms. Most participants' (62.2%, $n = 23$) Habitat homes were between 1000–1200 sq ft.

Table 2. Previous home compared to Habitat home

	<i>Average</i>	<i>Minimum</i>	<i>Maximum</i>
PREVIOUS HOME			
BEDROOMS	2	1	3
BATHROOMS	1.5	1	2
HABITAT HOME			
BEDROOMS	3	2	4
BATHROOMS	2	1	2

The length of time participants had lived in their Habitat home ranged from less than one year to 24 years. The average length of time was 10.6 years. Eighty-one percent ($n = 34$) of participants currently lived in their Habitat home at the time of the survey. Among these participants, 21.2% ($n = 7$) had paid the mortgage in full, while 78.8% ($n = 26$) were still paying the mortgage.

Among the 19% of participants who were no longer living in their Habitat home, four had purchased another affordable home, one had found a rental, and two had another living situation. Upon moving, all but one participant had sold their house; the last participant was using it as a rental property.

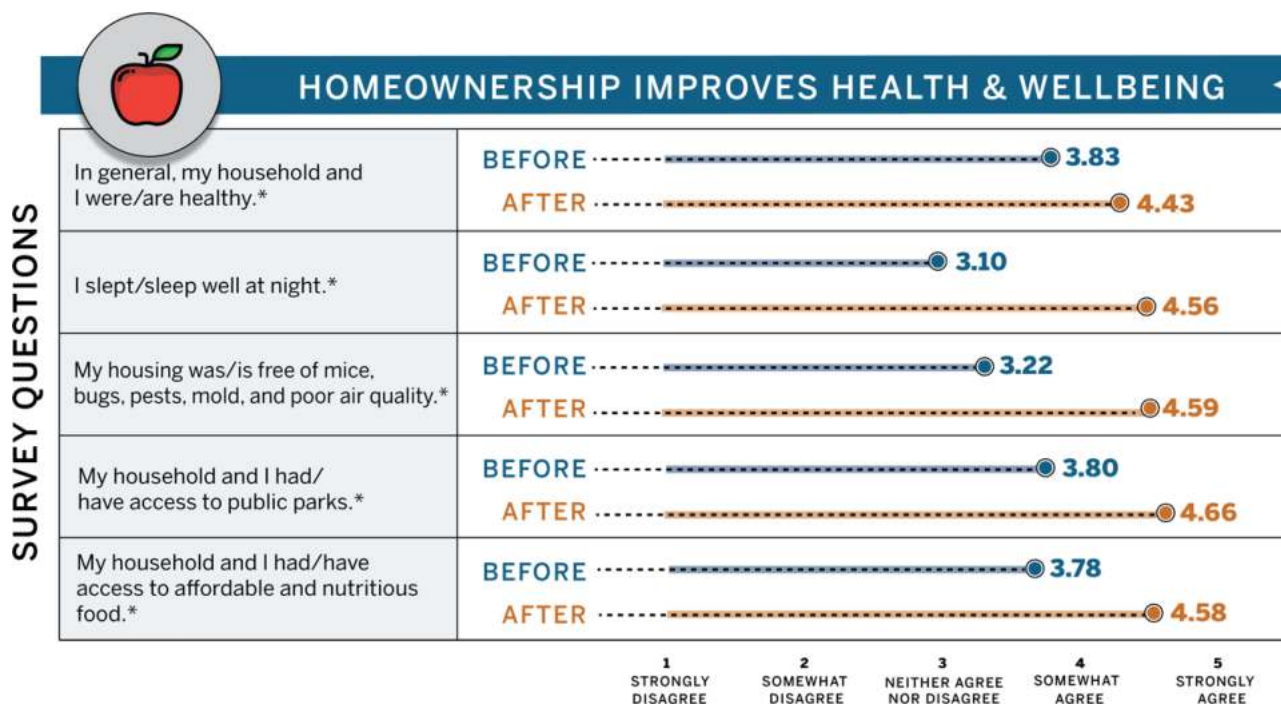
Health, Economic, and Neighborhood Safety Outcomes

HEALTH OUTCOMES

Participants responded to five questions pertaining to their own health and that of their household before and after moving into their Habitat home. Questions used a Likert-type response scale, with responses ranging from “Strongly Disagree” (score of 1) to “Strongly Agree” (score of 5). See [Appendix A](#).

Figure 3 represents respondents’ average before and after responses to each of the six questions within the health domain. The orange line represents the average response score of all respondents in the before section of the survey. The blue line represents the average response score of all respondents in the after section of the survey. Items that are starred (*) saw a difference from before to after that was significant at $p = .05$ or lower. For the frequency of each response by question please see [Appendix B](#).

Figure 3. Before and after health outcomes



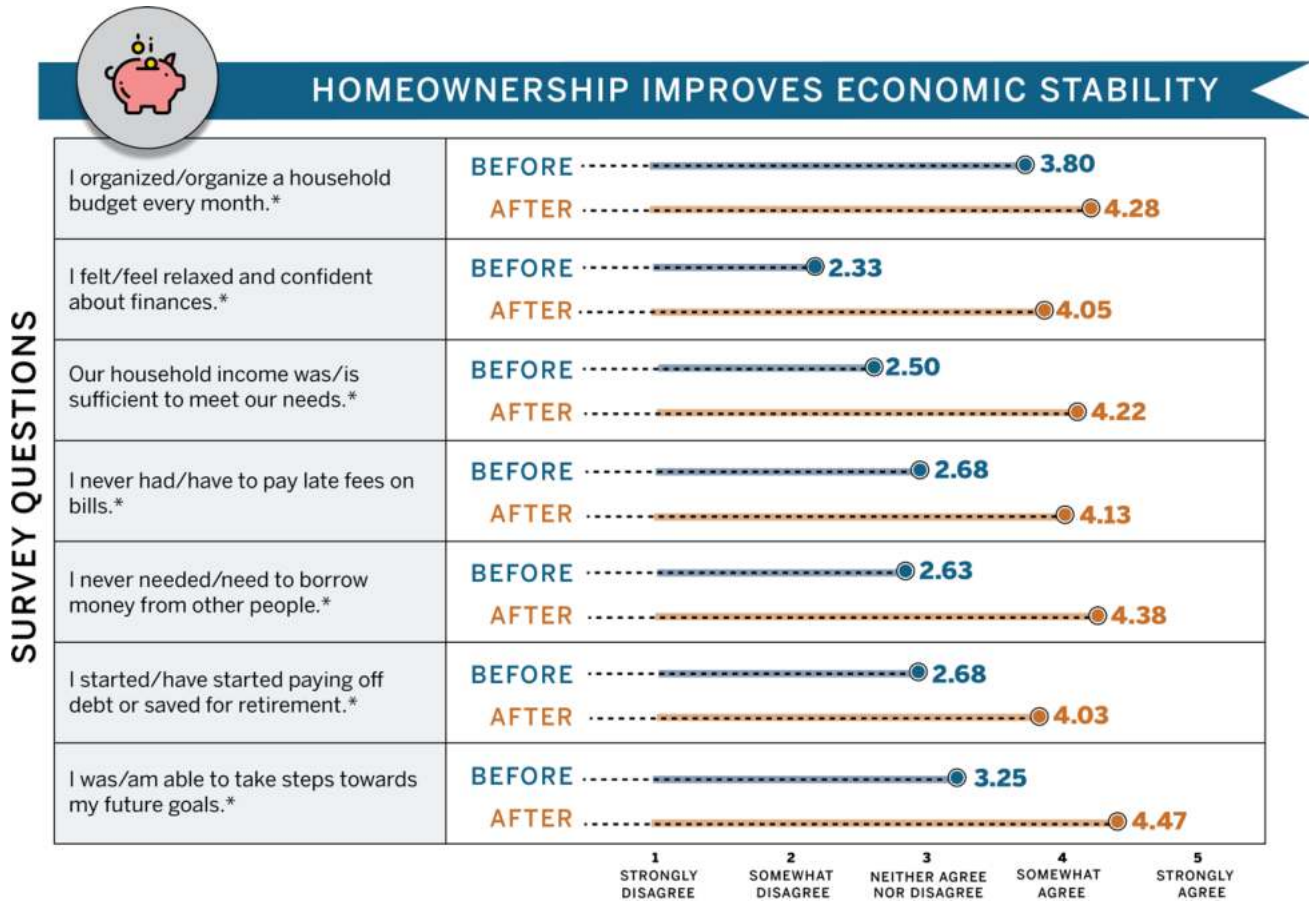
Participants were also asked if they or their children had to go without health insurance before or after moving into their Habitat home. Almost half (44%, $n = 18$) of participants reported that either they or their children had to go without health insurance the year prior to moving into their habitat home. Since moving into their Habitat home, only 35% ($n = 14$) of participants reported they or their children had to go without health insurance, although this difference was not statistically significant.

ECONOMIC OUTCOMES

Participants responded to seven questions pertaining to economic wellbeing before and after moving into their Habitat home. Questions used a Likert-type response scale, with responses ranging from “Strongly Disagree” (score of 1) to “Strongly Agree” (score of 5). See [Appendix A](#).

Figure 4 represents respondents’ average before and after responses to each of the seven questions within the economic domain. The orange line represents the average response score of all respondents in the before section of the survey. The blue line represents the average response score of all respondents in the after section of the survey. Items that are starred (*) saw a difference from before to after that was significant at $p = .05$ or lower. For the frequency of each response by question please see [Appendix B](#).

Figure 4. Before and after economic outcomes



Participants were also asked if, at the end of each month, they ended up very short of money (1), somewhat short of money (2), with just enough money left (3), some money left (4), or with more than enough money left (5), both before and after moving into their Habitat house. A significant difference was seen from the before average (2.41) to the after average (3.56) at the .05 level. This indicates that participants were significantly

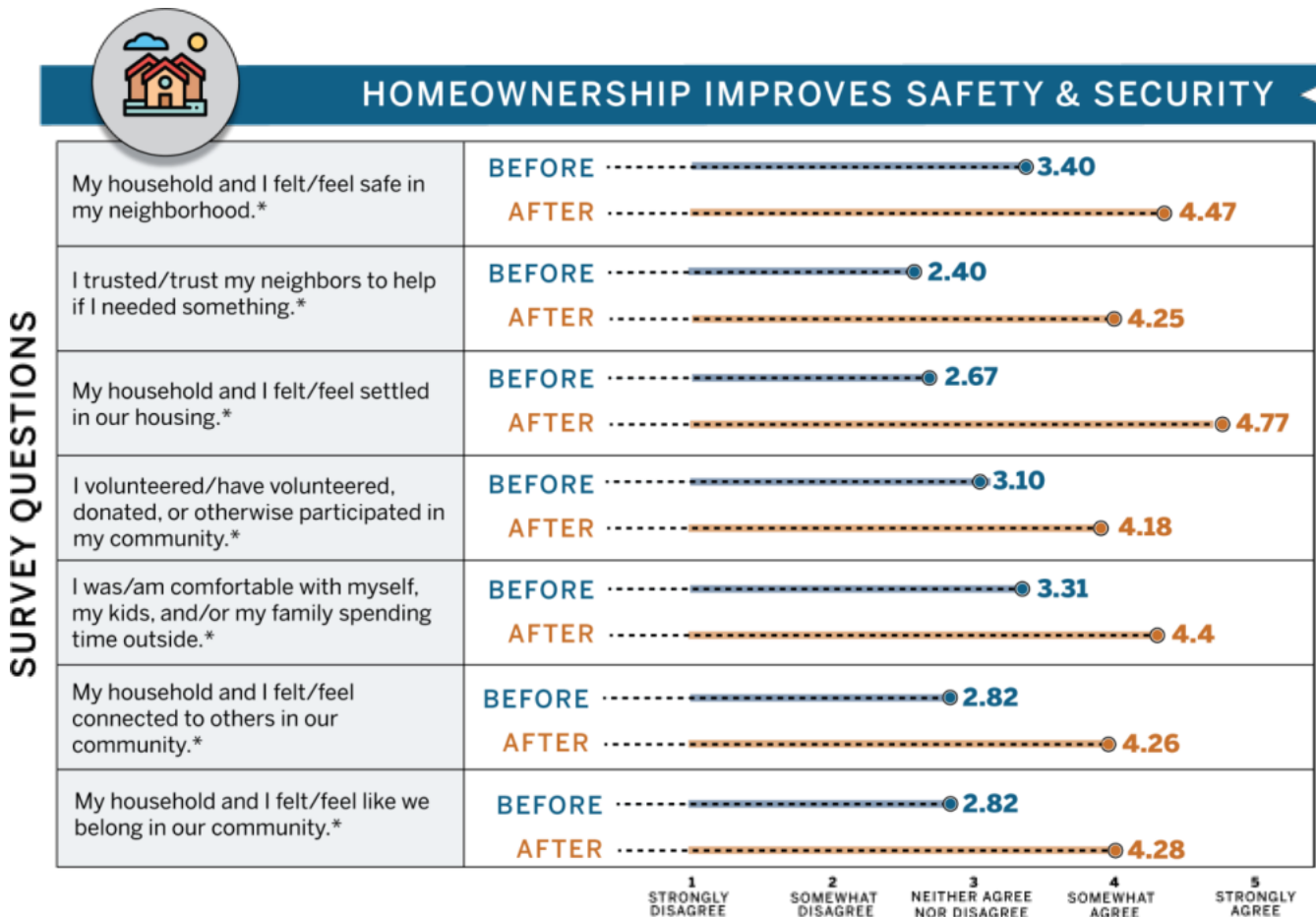
more likely to have enough money left at the end of each month after moving in their Habitat house.

NEIGHBORHOOD SAFETY AND BELONGING OUTCOMES

Participants responded to seven questions pertaining to neighborhood safety and belonging before and after moving into their Habitat home. Questions used a Likert-type response scale, with responses ranging from “Strongly Disagree” (score of 1) to “Strongly Agree” (score of 5). See [Appendix A](#).

Figure 5 represents respondents’ average before and after responses to each of the five questions within the safety domain. The orange line represents the average response score of all respondents in the before section of the survey. The blue 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. For a breakdown of the responses by question please see [Appendix B](#).

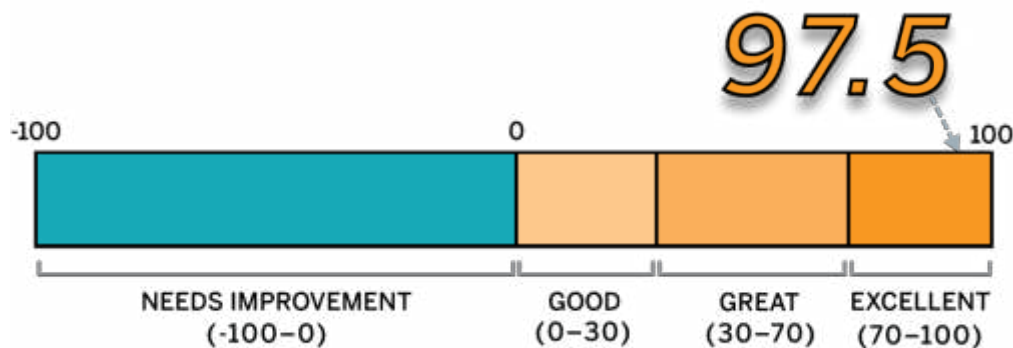
Figure 5. Before and after neighborhood outcome



Homeowner Satisfaction

Participants were asked to rate how likely they were to recommend the Habitat homeowner program to other families on a scale from 0–10, with 10 being “Extremely Likely.” These responses were used to calculate a “Net Promoter Score” out of 100. The calculated score was 97.5, indicating respondents were extremely satisfied and very highly likely to recommend the program to others.

Figure 6. Net promoter score (NPS)



Homeowner Feedback

Homeowners were asked three open-ended questions as part of the survey (see [Appendix A](#)). Questions asked about the impact of the Homeownership program, changes or improvements they would suggest to the program, and if there was anything else they wanted to share. The open-ended responses were overwhelmingly positive with many respondents expressing gratitude (“We will forever be grateful. I still can't believe It's happened for us”), that the experience was a blessing (“It changed our lives, a miracle from God, beyond blessed”), and that they had had a positive experience with Habitat staff and volunteers (“All the staff and volunteers are extremely wonderful”). A list of quotes to exemplify these themes is included in [Appendix D](#).

When describing the impact of the program and their overall feelings about the program, the strongest, most commonly reported emerging themes were:

- **Stability for Family.** Many respondents shared that HFHWC’s homeownership program had provided stability for them and their families. Quantitative survey data suggests that before moving into their Habitat house, mobility may have been a barrier to children building long-term connections; 18.9% (n = 7) of participants with children indicated their child had had to change schools in the middle of the school year prior to moving into their Habitat house. Participants shared that the stability afforded by their Habitat home in turn created a “foundation” for their children to grow and allowed their families to build long-term bonds within their communities. Respondents saw their Habitat homes as “generational homes” and gathering places for their families.
- **Financial Impact.** Respondents indicated that HFHWC’s homeownership program provided an affordable housing option, thereby allowing them to work toward career goals and other financial goals, such as building savings, purchasing a new home, or going on vacation.

-
- **Sense of Ownership.** Many respondents spoke directly to the value of having something to call their own and shared their sense of pride in their home. Respondents shared that the experience of homeownership supported them in building confidence and new skills. Respondents described feeling that owning their Habitat home allowed them and their families to "live the American Dream."
 - **Gratitude.** Respondents shared that their Habitat home was a "blessing" that changed their lives and provided a sense of hope.

Other less-frequently reported themes were:

- **Safety.** Many respondents shared that moving into their Habitat home increased their sense of safety and wellbeing.
- **Positive Experiences with HFHWC.** Respondents described positive interactions with HFHWC staff and volunteers.

When asked about improvements or changes, many participants shared that they had no suggestions due to the current strength of the program. Themes among suggestions included:

- **Help with Upkeep.** Respondents requested support with home maintenance.
- **Specific Home Features.** Respondents described specific home features they would have wanted, including fences, driveways, gutters, and garages.
- **Explanation & Education.** Respondents offered suggestions for areas in which Habitat could provide additional clarity during the building process and ongoing education for homeowners.
- **Choice & Control.** Several respondents described wanting increased voice, choice, and control during and after the building process.

Additionally, one respondent described safety concerns in the neighborhood of their Habitat home. Another respondent described a situation in which they felt uncomfortable with the way a picture of their family was used to help gather donations for the program.



DISCUSSION

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

Health and Wellbeing Increased After Homeownership

Homeowners experienced significant improvements in their overall health and wellbeing associated with participating in HFHWC's homeownership program. In particular, responses indicated increases in overall health, sleep quality, and mold- and pest-free housing. Respondents also indicated that their family had more access to public parks and affordable and nutritious food in their new home.

"[Since moving into our Habitat Home we have] restful nights and overall peace of mind."

— Participant

These findings are echoed in the responses to open-ended questions, where participants shared that their Habitat home supported their mental health, provided opportunities for physical recreation, and created a comfortable, stable gathering place for their loved ones.

Economic Stability Increased After Homeownership

Responses indicated that since moving into their Habitat homes, participants have experienced significant economic improvements. Specifically, participants were more able to organize a monthly budget, feel relaxed and confident about finances, feel their household income was sufficient, pay off debt or save for retirement, and take steps toward future goals. Participants were less likely to have to pay late fees or borrow money.

"This opportunity for affordable home ownership changed my life and family legacy. I was able to obtain a teaching career and help my grandson finish high school."

— Participant

Participants' responses to open-ended questions also indicated that homeownership through Habitat provided affordable housing that allowed participants to save for goals, grow their careers, and support their families.

Feelings of Safety and Belonging Increased After Homeownership

After moving into their Habitat home, respondents had a greater sense of safety, security, and belonging in their neighborhoods and communities. Specifically, responses indicated a significant increase in feeling safe in their neighborhood, trusting their neighbors to help if they needed something, and feeling comfortable with themselves and their families spending time outside. Additionally, Habitat homeownership was associated with significant increases in feeling settled, community participation, feeling connected to others in the community, and feeling a sense of belonging their community.

Open-ended responses reflected similar themes, including the sense that stable housing provided participants and their families the opportunity to get to know their neighbors and form strong bonds in their schools, neighborhoods, and communities. However, one participant did express concerns about safety in the neighborhood in which their Habitat home is located.

“We moved almost yearly beforehand because of rising rental costs. Because of Habitat we have been stable in one home for 7-8 years now. My kids have been able to grow lasting friendships and maintain the same school district which has been amazing for their personal growth.”

— Participant



LIMITATIONS

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

- This survey was limited to homeowners who had already purchased their Habitat 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 language, length of stay in HFHWC home, mortgage status, and other factors. No questions were asked about participants' race or ethnicity, sex or gender, or age.
- A small number of participants did not have current contact information on file with Habitat and were not able to be reached. It is possible that those participants who were most difficult to contact were also less likely to have experienced positive outcomes since purchasing their home. Negative life outcomes could also lead to situations in which individuals' phone numbers and email addresses are frequently changing or no longer operating.

While the results indicate that participants' lives have improved across multiple domains (health, economic, and safety) since purchasing their Habitat home, it is not possible with the current dataset to identify if these changes are a result of participation in HFHWC's programming or other changes in participants' lives.



RECOMMENDATIONS

As a result of this survey and in review of previous research, the TXICFW team offers a few recommendations for HFHWC and its partners, detailed below.

Recommendation 1:

HFHWC’s programming could consider investigating ways to provide increased choice and control for program participants throughout the application and homebuilding process.

Several respondents described specific home features that they would have liked to have included in their home, such as a fence, a garage, and gutters. Additionally, some respondents described wanting more opportunities to make decisions about their home throughout the homebuilding process. One respondent described wanting additional guidance on what to expect throughout the building process; one way to foster a sense of control may be to find more ways to provide clear expectations about the program.

“[If] the families could pick out more options like paint, flooring, light fixtures, that would have probably been less stressful.”
— Participant

Recommendation 2:

Respondents requested direct support with home repairs and maintenance as well as educational programming and mentorship around these topics. HFHWC could consider expanding or additionally promoting their home repair program for Habitat homeowners. This could further support Habitat homeowners in maintaining safe, stable living environments. One participant suggested creating a “house mentor” program, which could represent an opportunity for new Habitat homeowners to form deeper connections with Habitat volunteers, staff, or more established homeowners.

Recommendation 3:

Given emerging findings from this study, future research could focus on the impact of homeownership through Habitat on the children of Habitat homeowners. Areas of investigation could include short- and long-term educational, career, and homeownership outcomes for homeowners’ children. Adult children of Habitat homeowners who are currently residing in their Habitat home could be surveyed about their experiences with the program. Lastly, future research could explore differences in health, economic, safety, and belonging outcomes for Habitat homeowners who have already paid off their mortgage compared to those who are still paying.

“It would be absolutely lovely to have some help with a person who could come assess outside [home maintenance] issues and maybe offer guidance on fixing them, like a house mentor.”
— Participant

CONCLUSION

Homeownership through HFHWC is associated with increased health and wellbeing, economic stability, and sense of safety and community belonging for homeowners and their families. Participants were extremely likely to recommend the program to others and expressed a deep sense of gratitude for the program along with HFHWC’s staff and volunteers. Additionally, participants shared that the program allowed them to provide stability for their families, have affordable housing, meet financial and career goals, and build a sense of empowerment and pride. To continue to support its mission, HFHWC could consider expanding its programming to foster homeowner input during the building process, as well as extending its work in affordable home maintenance and repair and homeowner education. HFHWC meets a critical need by providing an opportunity for affordable homeownership, safety, and stability for Central Texans.

“We will forever be grateful. I still can’t believe it’s happened for us. We struggled for so long and to be on the other side of the struggle is still strange. Our home is our sanctuary, our comfort, and ultimately our freedom.”

— Participant



APPENDIX A: HABITAT FOR HUMANITY WILLIAMSON COUNTY FEEDBACK SURVEY

Consent Form

Thank you for your interest in the Habitat for Humanity Homeownership Survey. The purpose of this study is to help Habitat for Humanity of Williamson County (HFHWC) understand how their homeownership program impacts the families they serve. HFHWC contracted with the Texas Institute for Child and Family Wellbeing (TXICFW) at The University of Texas at Austin to conduct a confidential survey with families.

This consent form will help choose whether to participate in the survey. Feel free to reach out to the project manager, Sharon Hoefer, at sharon.hoefer@austin.utexas.edu if you have any questions after reading this form.

What will I be asked to do?

If you agree to take part in this study, you will be asked to complete a 15-minute survey. The survey will ask you about your family's experiences before and after moving into your Habitat home.

Is there any compensation?

You will receive a total of \$50 in gift cards for completing the survey:

- \$25 to Habitat for Humanity ReStore
- \$25 to Amazon.

What risks and discomforts might you experience from being in this study?

There is a risk that you may experience some minor discomfort in being asked questions that are somewhat personal in nature; however, you are welcome to skip any questions that you do not want to answer.

How could you benefit from this study?

You will receive no direct benefit from participating in this study; however, your information will help Habitat for Humanity of Williamson County understand how to improve their programming for future families.

How will we protect your information?

We will protect your information by training all research personnel involved in this study and keeping all 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 overall 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 collect about you will not be shared with anyone outside the research team.

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 and will be deleted 3 years after the completion of the project.

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. If you decide to withdraw before this study is completed, simply inform any member of the research team.

Contact Information for the Study Team and Questions about the Research

If you have any questions about this research, you may contact the Principal Investigator, Dr. Monica Faulkner at mfaulkner@mail.utexas.edu or 512-471-7191.

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.

Would you like to participate in the survey?

- Yes, I would like to participate in this survey.
- No, I do not want to participate in this survey.

Homeowner Survey

ABOUT YOUR HOUSEHOLD

1. How many people are in your household (including yourself)?
---- household members
2. How many people in your household are under the age of 18?
---- children under the age of 18
3. Who else lives with you in your household? Select all that apply.
 - My spouse
 - My partner (not married)
 - My child or my partner/spouse's child (under 18)
 - My adult children or my partner/spouse's adult children (18 or older)
 - My grandchild or my partner/spouse's grandchild
 - My parent or my partner/spouse's parent
 - Other adult (related)
 - Other adult (non-related)
 - Other child (related)
 - Other child (non-related)
 - Prefer not to answer
4. How many children (under 18) do you have? (This may include biological, adoptive, kinship, foster, step-children, etc.)
---- children
5. How many of your children (under 18) currently live with you?
---- children live with me
6. How many of these children live with you full-time?
--- children live with me full-time.
7. Is anyone in your household a veteran?
 - Yes
 - No
 - Prefer not to answer
8. Does anyone in your household have a disability?
 - Yes
 - No
 - Prefer not to answer

9. Has anyone in your household ever been homeless?

- Yes
- No
- Prefer not to answer

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

- Yes
- No
- Prefer not to answer

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

- Yes
- No
- Prefer not to answer

ABOUT YOUR HABITAT HOUSE

12. Do you currently live in your Habitat house?

- Yes
- No
- Prefer not to answer

If living in Habitat house (13):

13. Are you still paying on your mortgage for your Habitat house or have you been able to pay it off?

- Still paying on the mortgage
- Paid the mortgage in full
- Prefer not to answer

If not living in Habitat house (14-16):

14. What was the reason you moved?

15. When you moved, did you...?

- Purchase another affordable home
- Find an affordable rental situation
- Other, explain:-----
- Prefer not to answer

16. When you moved, did you sell your Habitat house or use it as a rental property?

- Sold it
- Used it as a rental property
- Other, please explain:-----
- Prefer not to answer

17. How big is/was 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 / Don't know

18. How many bedrooms does/did your Habitat house have?

----bedrooms

19. How many bathrooms does/did your Habitat house have?

----bathrooms

20. How long have you lived/did you live in your Habitat house?

- One year or more
- Less than one year

21. *[If 1+ years]* How many years have you lived/did you live in your Habitat house?

----years

22. *[If <1 year]* How many months have you lived/did you live in your Habitat house?

----months

EXPERIENCES BEFORE MOVING INTO YOUR HABITAT HOUSE

23. 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

24. *[If renting apartment, renting home, owned apartment, or owned home]* Prior to moving into your Habitat house, how many bedrooms did you have in your home?

---- bedrooms

25. *[If renting apartment, renting home, owned apartment, or owned home]* Prior to moving into your Habitat house, how many bathrooms did you have in your home?

---- bathrooms

26. Prior to moving into your Habitat house, did any of your child(ren) ever have to change schools in the middle of the school year?

- Yes
- No
- Prefer not to answer
- Does not apply

The following set of questions asks about you and your family's health and wellbeing BEFORE moving into your Habitat house.

27. When thinking about the year prior to moving into your Habitat house, how much would you agree or disagree with each statement?

In general, my household and I were healthy.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I slept well at night.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My housing was free of mice, bugs, pests, mold, and poor air quality.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I had access to public parks.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I had access to affordable and nutritious food.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

28. In the year prior to moving into your Habitat house, did you or your children ever have to go without health insurance?

- Yes
- No
- Prefer not to answer

This next set of questions asks you about you and your family's financial wellbeing BEFORE moving into your Habitat house.

29. When thinking about the year prior to moving into your Habitat house, how much would you agree or disagree with each statement?

I organized a household budget every month.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I felt relaxed and confident about finances.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

Our household income was sufficient to meet our needs.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I never had to pay late fees on bills.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I never needed to borrow money from other people.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I started paying off debt and/or saving for retirement.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I was able to take steps towards my future goals.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

30. In the year prior to moving into your Habitat house, at the end of each month, did you generally end up with...

- More than enough money left
- Some money left
- Just enough money left
- Somewhat short of money
- Very short of money
- Prefer not to answer

This last set of questions in this section asks you about you and your family's sense of safety and belonging BEFORE moving into your Habitat house.

31. When thinking about the year prior to moving into your Habitat house, how much would you agree or disagree with each statement?

My household and I felt safe in our neighborhood.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I trusted my neighbors to help me if I needed something.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I felt settled in our housing.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I volunteered, donated, or otherwise participated in my community.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I was comfortable with myself, my kids, and/or my family spending time outside.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I felt connected to others in our community.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I felt like we belonged in our community.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

EXPERIENCES AFTER MOVING INTO YOUR HABITAT HOUSE

The following questions are like the questions you answered earlier only this time we would like to know about your experience AFTER moving into your Habitat house. This first set of questions asks about you and your family's health and wellbeing.

32. Since moving into your Habitat house, how much would you agree or disagree with each statement?

In general, my household and I are healthy.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I sleep well at night.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My housing is free of mice, bugs, pests, mold, and poor air quality.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I have access to public parks.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

My household and I have access to affordable and nutritious food.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

33. Since moving into your Habitat house, have you or your children ever had to go without health insurance?

- Yes
 No
 Prefer not to answer

This next set of questions asks you about you and your family's financial wellbeing SINCE moving into your Habitat house.

34. Since moving into your Habitat house, how much would you agree or disagree with each statement?

I organize a household budget every month.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I feel relaxed and confident about finances.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

Our household income is sufficient to meet our needs.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I never have to pay late fees on bills.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I never need to borrow money from other people.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I have started paying off debt and/or saving for retirement.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I am able to take steps towards my future goals.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

35. Generally, at the end of the month, do you end up with...

- More than enough money left
- Some money left
- Just enough money left
- Somewhat short of money
- Very short of money
- Prefer not to answer

This last set of questions in this section asks you about you and your family's sense of safety and belonging SINCE moving into your Habitat house.

36. Since moving into your Habitat house, how much would you agree or disagree with each statement?

My household and I feel safe in our neighborhood.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
-------------------	-------------------	----------------------------	----------------	----------------

I trust my neighbors to help me if I need something.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
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My household and I feel settled in our housing.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
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I have volunteered, donated, or otherwise participated in my community.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
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I am comfortable with myself, my kids, and/or my family spending time outside.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
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My household and I feel connected to others in our community.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
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My household and I feel like we belong in our community.

Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
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EMPLOYMENT

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

- Employed Full-time
- Employed Part-time
- Self-employed
- Unemployed, looking for work
- Unemployed, not looking for work
- Student
- Receiving SSI benefits
- Retired
- Other: _____
- Prefer not to answer
- Does not apply

38. What best describes the current employment of your partner or spouse? Select all that apply.

- Employed Full-time
- Employed Part-time
- Self-employed
- Unemployed, looking for work
- Unemployed, not looking for work
- Student
- Receiving SSI benefits
- Retired
- Other: _____
- Prefer not to answer
- Does not apply

39. Who is the primary source of income for your household? (Select all that apply)

- Myself
- Spouse or partner
- Other: _____
- Prefer not to answer
- Does not apply

40. 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

PROGRAM IMPACT

This is the final section of this survey. Please tell us about how this program has impacted your family.

41. How has this program/your Habitat house impacted you and your family?

42. Is there anything that Habitat for Humanity of Williamson County could change or do differently to improve the program? All suggestions are welcome.

43. On a scale from 0 – 10, how likely are you to recommend the Habitat for Humanity program to other families?

- 0 (Not at all likely)
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 (Extremely likely)

44. Is there anything else you think is important for us to know?

APPENDIX B. OUTCOME FREQUENCY DISTRIBUTIONS

Table 3. Health outcome distributions

Survey Item			Participant Rating				
			Strongly Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat agree	Strongly Agree
In general, my household and I were/are healthy.	BEFORE	<i>n</i>	1	8	4	11	16
		%	2.5%	20.0%	10.0%	27.5%	40.0%
	AFTER	<i>n</i>	0	3	2	10	25
		%	0.0%	7.5%	5.0%	25.0%	62.5%
I slept/sleep well at night.	BEFORE	<i>n</i>	7	9	6	11	8
		%	17.1%	22.0%	14.6%	26.8%	19.5%
	AFTER	<i>n</i>	0	0	4	10	27
		%	0.0%	0.0%	9.8%	24.4%	65.9%
My housing was/is free of mice, bugs, pests, mold, and poor air quality.	BEFORE	<i>n</i>	9	8	4	5	15
		%	22.0%	19.5%	9.8%	12.2%	36.6%
	AFTER	<i>n</i>	2	0	3	3	33
		%	4.9%	0.0%	7.3%	7.3%	80.5%
My household and I had/have access to public parks.	BEFORE	<i>n</i>	6	1	7	8	19
		%	14.6%	2.4%	17.1%	19.5%	46.3%
	AFTER	<i>n</i>	0	1	2	7	31
		%	0.0%	2.4%	4.9%	17.1%	75.6%
My household and I had/have access to affordable and nutritious food.	BEFORE	<i>n</i>	2	6	6	11	15
		%	5.0%	15.0%	15.0%	27.5%	37.5%
	AFTER	<i>n</i>	0	0	5	7	28
		%	0.0%	0.0%	12.5%	17.5%	70.0%

Table 4. In the year prior to moving into/since moving into your Habitat house, did you or your children ever have to go without health insurance?

	<i>Before</i>		<i>After</i>	
	<i>n</i>	<i>%</i>	<i>n</i>	<i>%</i>
Yes	18	43.9%	14	35.0%
No	23	56.1%	26	65.0%

Table 5. Economic outcome distributions

Survey Item			Participant Rating				
			Strongly Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat agree	Strongly Agree
I organized/organize a household budget every month.	BEFORE	n	3	4	6	12	15
		%	7.5%	10.0%	15.0%	30.0%	37.5%
	AFTER	n	0	4	3	13	21
		%	0.0%	9.8%	7.3%	31.7%	51.2%
I felt/feel relaxed and confident about finances.	BEFORE	n	12	14	5	7	2
		%	30.0%	35.0%	12.5%	17.5%	5.0%
	AFTER	n	0	5	6	13	17
		%	0.0%	12.2%	14.6%	31.7%	41.5%
Our household income was/is sufficient to meet our needs.	BEFORE	n	3	9	7	7	4
		%	32.5%	22.5%	17.5%	17.5%	10.0%
	AFTER	n	0	3	4	16	18
		%	0.0%	7.3%	9.8%	39.0%	43.9%
I never had/have to pay late fees on bills.	BEFORE	n	11	10	8	3	8
		%	27.5%	25.0%	20.0%	7.5%	20.0%
	AFTER	n	0	5	5	12	19
		%	0.0%	12.2%	12.2%	29.3%	46.3%
I never needed/need to borrow money from other people.	BEFORE	n	12	9	8	4	7
		%	30.0%	22.5%	20.0%	10.0%	17.5%
	AFTER	n	2	2	3	5	28
		%	5.0%	5.0%	7.5%	12.5%	70.0%
I never had/have to pay late fees on bills.	BEFORE	n	13	6	8	7	6
		%	32.5%	15.0%	20.0%	17.5%	15.0%
	AFTER	n	2	4	5	9	20
		%	5.0%	10.0%	12.5%	22.5%	50.0%
I never had/have to pay late fees on bills.	BEFORE	n	6	7	6	13	8
		%	15.0%	17.5%	15.0%	32.5%	20.0%
	AFTER	n	0	0	5	11	24
		%	0.0%	0.0%	12.5%	27.5%	60.0%

Table 3. In the year prior to moving into your Habitat house/in the last 3 months, generally, at the end of the month, did you end up with...?

	<i>Before</i>		<i>After</i>	
	<i>n</i>	<i>%</i>	<i>n</i>	<i>%</i>
Very short of money	8	20.5%	2	4.9%
Somewhat short of money	12	30.8%	4	9.8%
Just enough money left	14	35.9%	11	26.8%
Some money left	5	12.8%	18	43.9%
More than enough money left	0	0.0%	6	14.6%

Table 7. Safety and belonging outcome distributions

Survey Item			Participant Rating				
			Strongly Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat agree	Strongly Agree
My household and I felt/feel safe in my neighborhood.	BEFORE	n	4	8	7	10	12
		%	9.8%	19.5%	17.1%	24.4%	29.3%
	AFTER	n	0	2	3	9	26
		%	0.0%	5.0%	7.5%	22.5%	65.0%
I trusted/trust my neighbors to help if I needed something.	BEFORE	n	15	8	7	6	5
		%	36.6%	19.5%	17.1%	14.6%	12.2%
	AFTER	n	1	3	6	5	25
		%	2.5%	7.5%	15.0%	12.5%	62.5%
My household and I felt/feel settled in our housing.	BEFORE	n	11	8	11	4	6
		%	27.5%	20.0%	27.5%	10.0%	15.0%
	AFTER	n	0	1	1	4	34
		%	0.0%	2.5%	2.5%	10.0%	85.0%
I volunteered/have volunteered, donated, or otherwise participated in my community.	BEFORE	n	8	7	8	9	8
		%	20.0%	17.5%	20.0%	22.5%	20.5%
	AFTER	n	0	4	6	10	20
		%	0.0%	10.0%	15.0%	25.0%	50.0%
I was/am comfortable with myself, my kids, and/or my family spending time outside.	BEFORE	n	5	8	4	14	9
		%	12.5%	20.0%	10.0%	35.0%	22.5%
	AFTER	n	1	3	2	6	28
		%	2.5%	7.5%	5.0%	15.0%	70.0%
My household and I felt/feel connected to others in our community.	BEFORE	n	9	9	8	7	7
		%	22.5%	22.5%	20.0%	17.5%	17.5%
	AFTER	n	0	1	7	14	18
		%	0.0%	2.5%	17.5%	35.0%	45.0%
My household and I felt/feel like we belong in our community.	BEFORE	n	10	6	11	6	7
		%	25.0%	15.0%	27.5%	15.0%	17.5%
	AFTER	n	1	1	7	9	22
		%	2.5%	2.5%	17.5%	22.5%	55.0%

APPENDIX C: MEAN OUTCOME SCORES BEFORE AND AFTER HABITAT HOME

The following tables present the mean (M) and standard deviation (SD) for each item before and after participants moved into their Habitat home. They also present the significance of change (p) from before to after as determined by a paired samples t -test (t). Items that are significantly different from before to after at $p = .05$ or less are marked with an asterisk (*). Items that were significantly different from before to after at $p = .01$ or less are marked with two asterisks (**). Lastly, each table includes the effect size of the change. General guidelines for interpreting the effect size using Cohen's d (d) are as follows:

- 0.2 = small effect
- 0.5 = moderate effect
- 0.8 = large effect

Health Outcomes

Participants rated the following health items from strongly disagree (1) to strongly agree (5) about the year before moving into their Habitat home (before) and their experiences since moving into their Habitat home (after). Paired sample t -tests were run to test for differences before and after on all health items. Results are presented in Table . Mean scores for all health items were significantly higher after participants had moved into their Habitat home compared to before they had moved in. Across these five questions, the average change in score from before to after was +1.02.

Table 8. Mean differences on health items before and after Habitat home (N=41)

Item	Before		After		Difference Test		
	M	SD	M	SD	t	p	d
Higher scores = More agreement							
In general, my household and I were/are healthy.	3.83	1.24	4.43	.90	3.02	.004**	.48
I slept/sleep well at night.	3.10	1.41	4.56	.68	6.46	<.001**	1.01
My housing was/is free of mice, bugs, pests, mold, and poor air quality.	3.22	1.64	4.59	1.00	4.68	<.001**	.73
My household and I had/have access to public parks.	3.80	1.44	4.66	.69	3.51	<.001**	.55
My household and I had/have access to affordable and nutritious food.	3.78	1.26	4.58	.71	3.77	<.001**	.60

* $p < .05$, ** $p < .01$; Note: The sample size for the first and last item in this table was N=40.

An additional question was asked about health insurance coverage. Almost half (45%) of participants reported that either they or their children had to go without health insurance the year prior to moving into their habitat home. Since moving into their Habitat home, only 35% of participants reported they or their children had to go without health insurance. However, this decrease was not statistically significant. The results of this question might be different if participants has been asked to compare the past year (vs. “since moving into their home”) to the year prior to moving into their home or before. The way the question is currently asked provides a better understanding for insurance coverage for families since moving into their home, but it also asks participants to compare multiple years (since moving into their home) to one year (one year prior to moving into their home).

Table 9. Differences in insurance coverage before and after Habitat home (N=40)

Item	Before		After		Difference Test		
	M	SD	M	SD	t	p	d
Participant or children had to go without insurance	.45	.50	.35	.48	1.43	.160	.23

$p < .05$, ** $p < .01$

Financial Outcomes

Participants rated the following financial items from strongly disagree (1) to strongly agree (5) about the year before moving into their Habitat home (before) and their experiences since moving into their Habitat home (after). Paired sample t-tests were run to test for differences before and after on all financial items. Results are presented in Table 4. Mean scores for all financial items were significantly higher

after participants had moved into their Habitat home compared to before they had moved in.

Across the seven questions in Table 4, the average change in score was 1.38. Questions from the economic domain had the lowest average *before* score (2.84), 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.

Table 4. Mean differences on financial items before and after Habitat home (N=40)

<i>Item</i>	<i>Before</i>		<i>After</i>		<i>Difference Test</i>		
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>p</i>	<i>d</i>
Higher scores = More agreement							
I organized/organize a household budget every month.*	3.80	1.27	4.28	.96	2.42	.020*	.38
I felt/feel relaxed and confident about finances.*	2.33	1.23	4.05	1.04	8.14	<.001**	1.29
Our household income was/is sufficient to meet our needs.*	2.50	1.38	4.22	.89	6.27	<.001**	.99
I never had/have to pay late fees on bills.*	2.68	1.47	4.13	1.04	5.97	<.001**	.94
I never needed/need to borrow money from other people.*	2.63	1.46	4.38	1.15	7.15	<.001**	1.13
I started/have started paying off debt and/or saving for retirement.*	2.68	1.48	4.03	1.23	4.77	<.001**	.75
I was/am able to take steps towards my future goals.*	3.25	1.38	4.47	.72	5.13	<.001**	.81

p<.05, ***p*<.01

An additional question was asked to participants about the amount of money they had left over at the end of each month before and after moving into their Habitat home. Participants rated questions from 1 “Very short of money” to “More than enough money” about the year before and about the past three months. There was not a significant difference between the amount of money left over before participants moved into their Habitat home compared to amount of money left over in the past three months for participants. The economic climate, cost of living, and inflation are all factors that impact the amount of money a family may or may not have at the end of each month. The mean score both before and currently is slightly lower than 3 “just enough money left over”, suggesting that having enough money at the end of each month may continue to be a challenge for families. See Table .

Table 11. Mean difference in amount of money left each month before and after Habitat home (N=38)

Item	Before		After		Difference Test		
	M	SD	M	SD	t	p	d
At the end of the month did you end up with...?	2.41	.97	2.44	1.05	.11	.913	-.83

Neighborhood Safety & Belonging Outcomes

Participants rated the following neighborhood safety and belonging items from strongly disagree (1) to strongly agree (5) about the year before moving into their Habitat home (before) and their experiences since moving into their Habitat home (after). Paired sample t-tests were run to test for differences before and after on all health items. Results are presented in Table. Mean scores for all neighborhood safety and belonging items were significantly higher after participants had moved into their Habitat home compared to before they had moved in. Across these seven questions, the average change in score was 1.44.

Table 12. Mean differences On neighborhood safety and belonging items before and after Habitat home (N=39)

Item	Before		After		Difference Test		
	M	SD	M	SD	t	p	d
Higher scores = More agreement							
My household and I felt/feel safe in my neighborhood.	3.40	1.36	4.47	.85	4.41	<.001**	.70
I trusted/trust my neighbors to help if I needed something.	2.40	1.39	4.25	1.13	6.43	<.001**	1.02
My household and I felt/feel settled in our housing.	2.67	1.40	4.77	.63	8.03	<.001**	1.29
I volunteered/have volunteered, donated, or otherwise participated in my community.	3.10	1.41	4.18	1.02	5.00	<.001**	.80
I was/am comfortable with myself, my kids, and/or my family spending time outside.	3.31	1.36	4.44	1.07	4.10	<.001**	.66
My household and I felt/feel connected to others in our community.	2.82	1.43	4.26	.82	6.05	<.001**	.97
My household and I felt/feel like we belong in our community.	2.82	1.43	4.28	1.00	5.42	<.001**	.87

*p<.05, **p<.01; Note: The sample size for the first two items in this table was N=40.

APPENDIX D. OPEN-ENDED QUESTION THEMES

Table 13. Emerging themes and quotes from open-ended questions

Theme	Sub-Theme	Quote
Stability for Family	Providing a "Foundation"	Living in our Habitat home gave my boys the foundation they needed to grow up and expect to one day own their own home instead of hopping from one apartment to another.
		My children have all become successful and became professionals. Having not to move around or worry about things assisted with making their lives easier.
		<p>Mis hijos ya son mayores de edad, han ido al acc, han estudiado sin tener ninguna presion economica. Como jovenes, han intentado ser independiente pero tambien han regresado cuando lo han necesitado. Cada uno conserva su cuarto y saben que este es su hogar, su puerto a donde pueden descansar y tomar mejores decisiones. Algo asi, es indispensable para ayudar a nuestros jovenes a sentirse mas seguros.</p> <p><i>My children are now grown, have attended ACC, and have studied without having economic pressure. As young people, they have tried to be independent but also have returned when they needed to. Each one keeps their room and they know that this is their home, their harbor where they can rest and make better decisions. Something like this, it's invaluable to help our young people to feel more secure.</i></p>
	Community	We moved almost yearly beforehand because of rising rental costs. Because of habitat we have been stable in one home for 7-8 years now. My kids have been able to grow lasting friendships and maintain the same school district which has been amazing for their personal growth.
		My boys grew up playing kickball, soccer, football, and bike races, with the neighborhood kids. They, with the neighborhood kids, would get buckets from their homes and search for frogs at dusk, as the mamas would be sitting on the driveway reading books or visiting with each other.
	"Generational Home"	This also is a step for my future family and grandchildren. This home creates generational wealth. Just having the space for my kids to grow and figure out these next few years of who they are as young people and then adults...it's immeasurable.

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>	
		It's definitely made us stable. I am the most stable person in my family. It's definitely a safe haven. It's always been a generational home for us. I plan on making it a house that we'll always have in our family.	
	Gathering Place	We now have a place for family gatherings.	
		My Habitat home is more than a house to me and my family. My home, our home continues to embrace my family with all our celebrations and sorrows.	
Financial Impact	Affordable Housing	If I was not in this Habitat Home, I would be priced out of Williamson County. I do not make 3 times the rent of any apartment in our immediate area. For the first time in our life, with a consistent and unchanging mortgage, I am able to have all of our bills on auto-draft.	
		Gave my wife and I a chance to have an affordable, nice, decent home. We had to work to get it, but it was worth it.	
	Meeting Financial Goals	This program allowed us to become homeowners and budget for our family. We were able to save money for vacations and additional expenses. We actually saved enough for 20% down payment on a new home build!	
		Because we were able to sell our Habitat home, during COVID, we sold it for over 400k! This allowed us to pay off the remaining balance and purchase our new home in South Carolina (and still have money left in savings)!	
	Opportunity for Vacation	We are able to live comfortably without worry of loosing [sic] housing due to increasing rents and because of affordable housing through habitat we are even able to take a yearly family vacation which was not an option or even a thought before.	
		This summer, I am going on a dream vacation with my mother to London (in 3 days) for 10 days! I felt good because I was able to pay for the trip in one payment. And because we don't have a mortgage payment, we can continue to plan family trips, individual trips to maintain work/life balance and mental wellness.	
	Career Growth	I was able to continue my education receive my MBA and increase my income by 50k per year.	
		This opportunity for affordable home ownership changed my life and family legacy. I was able to obtain a teaching career and help my grandson finish high school.	
	Sense of Ownership	"Something to Call Our Own"	We have something that we can call our own.
			We are able to take pride in having "our" home.

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
	Confidence & Empowerment	It has increased my confidence and self worth -- and has made me feel like all my hard work has paid off, even though I still have a lower paying job -- all of those struggles and prayers and efforts were not in vain.
		By having my own house, I have developed a whole slew of skills related to home improvement projects (both during the build, but primarily after moving in). I have been able to garden, exercise, express myself, provide location stability for my kiddos.
	Living The "American Dream"	[My sons] boast of me having an eighth grade education, having the strength to leave my severely abusive marriage with five very young boys, with no prior work experience and no child support, and somehow managed to give them the All American dream of living in a nice house, in the perfect neighborhood, with the most perfect neighbors, and working my way up to an executive assistant for the VP of Economic Development.
		I was a proud homeowner. I felt like I was living the American dream.
Gratitude	A "Blessing"	It was a blessing, we felt secure and had hope for the future.
		It changed our lives, a miracle from God, beyond blessed. I still tear up, I am beyond grateful.
	Being Grateful	We will forever be grateful. I still can't believe it's happened for us. We struggled for so long and to be on the other side of the struggle is still strange. Our home is our sanctuary, our comfort, and ultimately our freedom.
		Habitat allowed my children to have a roof over our head and has always gone above and beyond. It has given us a safe space and we couldn't be more grateful for habitat for humanity!

<i>Theme</i>	<i>Sub-Theme</i>	<i>Quote</i>
Safety	Sense of Safety	Prior to moving into our Habitat home we lived in subsidized housing. Though I appreciated the assistance we lived in a duplex infested with roaches, occasional large rats, vandalism, theft and persons in the neighborhood who drank, did criminal activities and even threw beer bottles through the bedroom window as my children slept. Many sleepless nights and my children had to learn how to call for the Police. Moving into our Habitat home changed all of that: We had more bedrooms; working appliances (thus eat better); finally received air conditioning; a porch to sit and enjoy; my children can play outside without worries of being shot at; family and friends can visit; a shelter for family & friends during tornado season (they came to my house because they felt it safer than their apartment); restful nights and an overall peace of mind.
Positive Experience with Habitat for Humanity of Williamson County	Positive Experiences with Volunteers and Staff	All the staff and volunteers are extremely wonderful.
		My personal experience was incredible. The mentors, the volunteers, the staff. I still chat with many of them today! They were wonderful, the process was wonderful.

Table 14. Potential areas for improvement

Theme	Quote
Help with Upkeep	For the Habitat families to keep up with maintenance: landscaping, trash can pick-up, etc. There's some people that do not keep up with their yards. Trash cans take up space in the walkways. I wish there were more restrictions/rules just like it was an HOA.
	I know there is, or at least was, a part of the program where we could ask for some help on home repairs but I was worried I'd have to [sic] be able to host a whole work crew and was worried I didn't have the means for that. And then also COVID happened, so having people in and out of my house seemed too treacherous. It would be absolutely lovely to have some help with a person who could come assess outside issues and maybe offer guidance on fixing them, like a house mentor (without them feeling they have to come inside). As a single woman, it's always preferable to keep strange people out of one's home.
Specific Home Features	Maybe I think they should include a fence. So that you have a sense of privacy around your home. I live on a really busy street in Taylor and my daughter can not play outside in fear that she may get hit by a car because the cars are speeding down our street.
	I think the program can put gutters on all of the houses...maybe have a cement pad for a driveway for the individuals. Some houses have that some don't.
	I was kinda disappointed that the house that I bought didn't have a garage. I think that could have been built for the people. In this particular neighborhood, they could build separate garages in the back.
Explanation & Education	I think that electrical is a little off-code.
	Maybe have yard maintenance classes not everyone is knowledgeable of how to take care of a yard.
	Make sure the warranties are clear.
Choice & Control	I was confused about a lot of things, maybe explain how things go, as far as the pre build and stuff.
	My new neighbor who owned his own flooring company offered to donate hardwood floors of my choice, and habitat said no. I feel if the donation and installation of the floors were offered, it shouldn't be denied. I remodeled it, but when I bought it, it was super basic, like the cheapest they could find. I think that if they could spend a little more extra money for the families to make it really nice, and the families could pick out more options like paint, flooring, light fixtures, that would have probably been less stressful. When I bought the house, I had to remodel everything.



The University of Texas at Austin

**Texas Institute for
Child & Family Wellbeing**

Steve Hicks School of Social Work