

Fall 2009

McMinnville Habitat for Humanity: Homeownership and Resources Survey

Jeff D. Peterson
Linfield College

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McMinnville Habitat for Humanity

Homeownership and Resources Survey

Administered Fall 2009

Table of Contents:

- Executive Summary p. 3-5
- Description of the Organization & Program p. 6
- Evaluation Goals, Methods, and Analysis Procedures p. 7
 - Building Experience p. 8
 - Habitat for Humanity Satisfaction p. 18
 - Ownership Concerns and Impact/Perceptions of Habitat p. 28
 - Homeownership Education p.38
 - Habitat for Humanity Partners p. 42
 - Demographics p. 44
- Conclusions and Recommendations for Possible Improvement p. 48

Executive Summary

In administering the 2009 Habitat for Humanity Homeowner survey, it was found that Habitat for Humanity is doing very well at the overall satisfaction that homeowners feel in regards to their new home. Only a very small percentage (7.2) indicated some aspect of dissatisfaction with their home. One area that Habitat could offer improvement is in encouraging and allowing families to have input in the overall design and layout of the house, as this was the most common cause of dissatisfaction of Habitat for Humanity homeowners. Only one-third of the homeowners felt that they had contributed to the overall design of their home.

Habitat for Humanity could also improve by indicating a more accurate date at which homeowners will be able to move in to their new home. Only about one-third of the homeowners were able to move in at their estimated move-in date, while the other two-thirds indicated that they moved in at a different date. Through preparation and the homeowner education programs, the majority of Habitat for Humanity homeowners felt that they were well prepared for homeownership, which reflects very positively on Habitat's education programs.

One aspect of homeownership preparation that is particularly successful is the Partner Program. Nearly all of the respondents of this survey had a Habitat for Humanity Partner to help them in going through the Habitat process and over half of the respondents were still in contact with their Partner when the survey was administered. While they were going through the Habitat process, more than half of the respondents indicated that they saw their Partner at least once a month or more. Overall, Habitat for Humanity Homeowners were very satisfied with the Partner program. This is something that Habitat should continue to utilize and perhaps even expand upon. A few things that respondents indicated would be useful in the homeowner education program are: paper work, understanding legal documents, obtaining and understanding homeowners insurance, and attending homeowner education classes. These are all areas where the Habitat for Humanity Partner could prove even more useful in the HfH Program; the Partner could be responsible for helping potential new homeowners in these areas to make their homeownership process go even more smoothly.

Other areas of possible improvement in the Habitat for Humanity program is in the overall quality of their home. Fifty percent of the respondents indicated that they were satisfied

with their house's quality. Perhaps this is a reflection of our cultural ideals for larger and more impressive homes, which is not something that falls within the role of the HfH program of providing simple, affordable housing. Additionally, about ten percent of Habitat for Humanity homeowners indicated that they had poor relationships with their neighbors. One way that HfH could perhaps improve this situation is by serving as a mediator between new homeowners and their new neighborhood to foster respectful relationships. Perhaps this could also be a topic covered within Homeowner Education courses. Aside from the noticeable dissatisfaction with neighbors the overall experience and relationship with the Habitat for Humanity organization is very positive amongst homeowners polled.

The overall building experience for Habitat for Humanity homeowners tended to be positive, however there were some areas that have room for improvement. One area that the building process could be improved for new homeowners is with the ability of new homeowners to work on their home while it was being built and being treated as an equally capable worker on the building site. This was an area that homeowners particularly valued, and something that could drastically improve satisfaction with the Habitat process. Other areas that Habitat for Humanity homeowners found particularly valuable were the gardening and yard work program as well as their communication with their site manager. Although communicating constantly is difficult to manage, the percents of those still in contact with their site manager is impressive.

The majority of respondents felt the homeowner education program was a helpful experience overall. Although the homeowner education program is a helpful program overall, there are a few areas that could possibly use some modifications or improvements to ensure the individuals participating in the homeowner education program find all of its parts helpful and relevant. The sections that respondents felt were least helpful in the program were, information on taxes, information on yard and garden care, information on predatory lending, and information about resolving conflicts. In addition, many of the respondents were interested in perusing more homeowner education for themselves and their families in the future. The three areas of the education program that the respondents were interested in pursuing in the future were information about home maintenance, how to save money, and information on fire and home safety.

Interestingly, the majority of respondents were unsure about whether or not they wanted to mentor new families or help with the homeowner education program in the future. A possible explanation for this could be that families want more education and do not feel they have enough education/experience to mentor other families or help with other Habitat educational program.

After receiving their home, respondents felt a greater sense of safety as opposed to their previous home. The most common cause of concern for Habitat Homeowners were jobs as opposed to rent and mortgage, which were similar concerns that respondents felt prior to having their Habitat home. While most of the worries continue to revolve around finances the majority of homeowners did report that Habitat for Humanity, overall, had a positive impact on their life.

Description of the Organization & Program

The Habitat for Humanity organization is a nonprofit, ecumenical Christian housing organization that is devoted to the construction of homes for impoverished and low-income families throughout the world. Habitat for Humanity was founded in 1976 by Millard and Linda Fuller. The organization grew out of a Christian community outside of Americus Georgia. The Fullers were a fortunate couple who saw the need for decent housing as a result of their visit to the Koinonia Farm and developed the concept of “partnership housing” which focused on the idea of those in need of adequate housing working alongside volunteers to build simple, affordable, decent housing. The houses built by Habitat for Humanity are constructed at no profit and interest and homeowners are not charged on loans. The building costs are financed by The Fund for Humanity and come from new homeowners house payments. Today Habitat for Humanity has built more than 350,000 houses and shelter more than 1.75 million people in over 3,000 countries.

McMinnville, Oregon is one hub for the Habitat for Humanity Organization. Partnering with Linfield College Anthropology and Sociology students, the McMinnville Habitat for Humanity office conducted a survey to gather data about their current homeowners’ experience, thoughts, and opinions on the Habitat for Humanity Organization. The citywide survey was written and administered in the fall of 2009. Linfield students contacted and interviewed willing homeowners to collect information about their experiences with their homes as well as the Habitat for Humanity office and volunteers. This information in this report is a result of that survey.

Evaluation Goals, Methods & Analysis Procedures

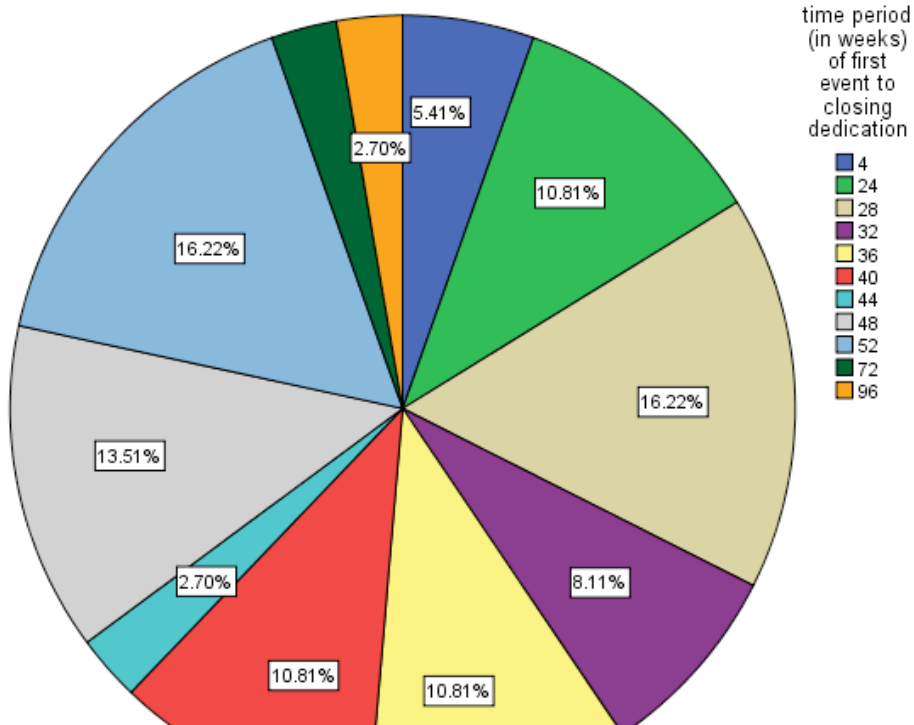
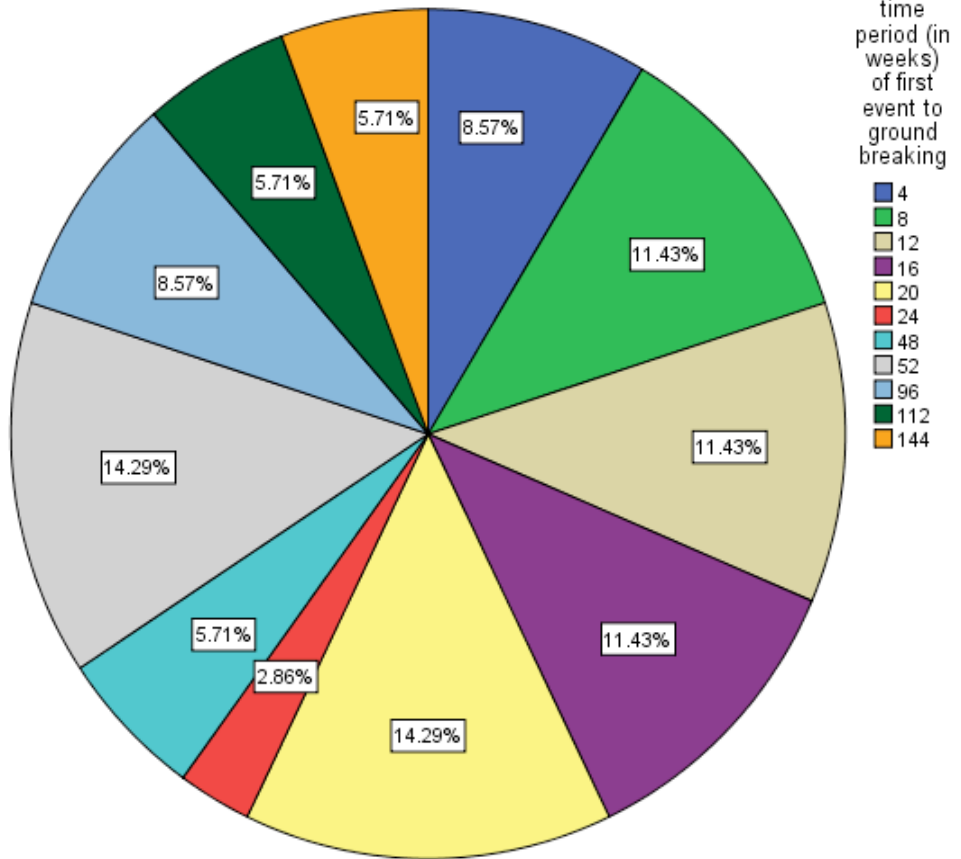
I. Overview

This report is the product of the 2009 Habitat for Humanity Survey which was conducted by Linfield College Sociology and Anthropology students in collaboration with the McMinnville Habitat for Humanity organization. The survey was orally conducted by Linfield students, who interviewed a total of forty-four current Habitat for Humanity homeowners that went through the Habitat Program. The sections included questions on the homeowners' building experience, their satisfaction with the program, their ownership concerns and perceptions of Habitat for Humanity, their experiences with homeownership education, their experience with Habitat for Humanity Partners, and their general demographic data.

The goal of this survey was to collect useful information for the McMinnville Habitat for Humanity Organization that would help them pinpoint which areas of their homeownership programs are particularly successful and what areas have room for improvement. An additional goal was to utilize this survey to organize a formal report with suggestions for improvement and to use the data to provide evidence that will be useful in improving current programs.

II. Building Experience

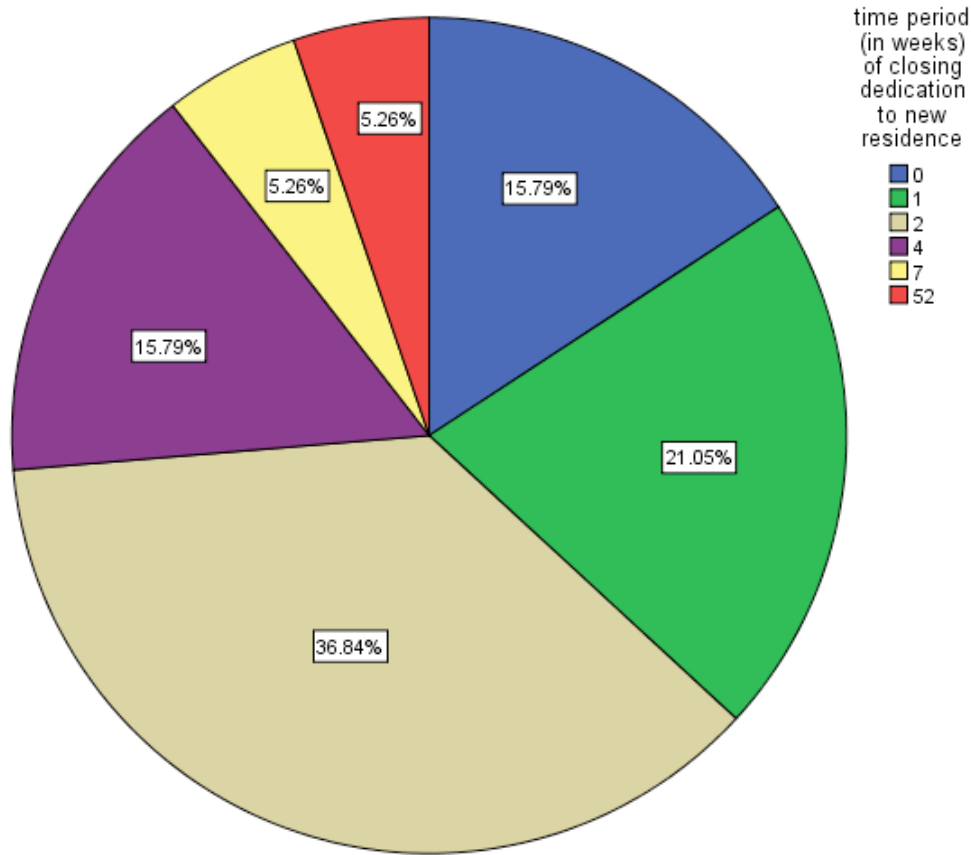
Out of a total 35 respondents, the average time between when they were accepted by the Habitat for Humanity program and their first ground breaking event was 41 weeks. The majority of homeowners had moved into their house between 20 and 52 weeks after they had been



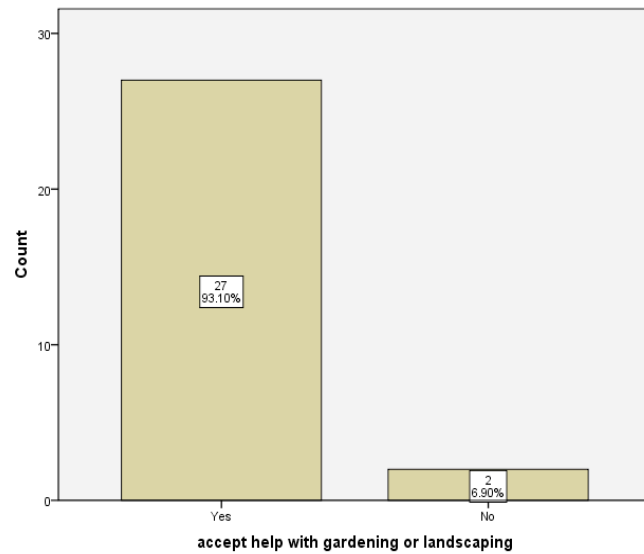
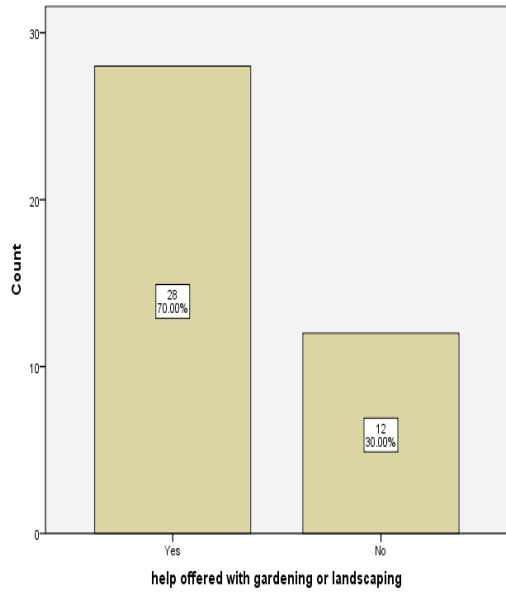
accepted into the program. The vast majority (97.50%) of the respondents had a dedication ceremony for their new home while 2.50% of the respondents

reported not having a dedication ceremony.

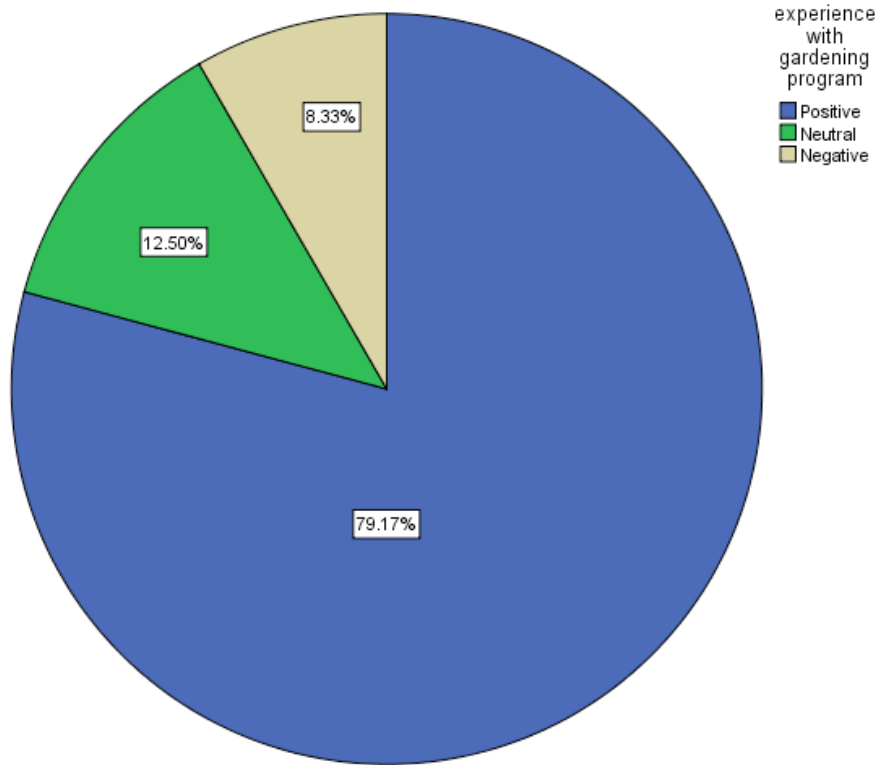
The pie graph below shows the number of weeks respondents waited between the first event and the closing dedication of their home. The average time it took between the first event to closing dedication was 39 weeks.



The pie graph shows that the average time it took from a closing dedication ceremony to a new residence was 5 weeks.



The two charts above help illustrate the amount of people that have helped offer gardening and landscaping and the second graph shows how many people accepted the help that was offered. The second graph shows that of the 70% who answered yes to offering help 93% noted that they accepted the help.

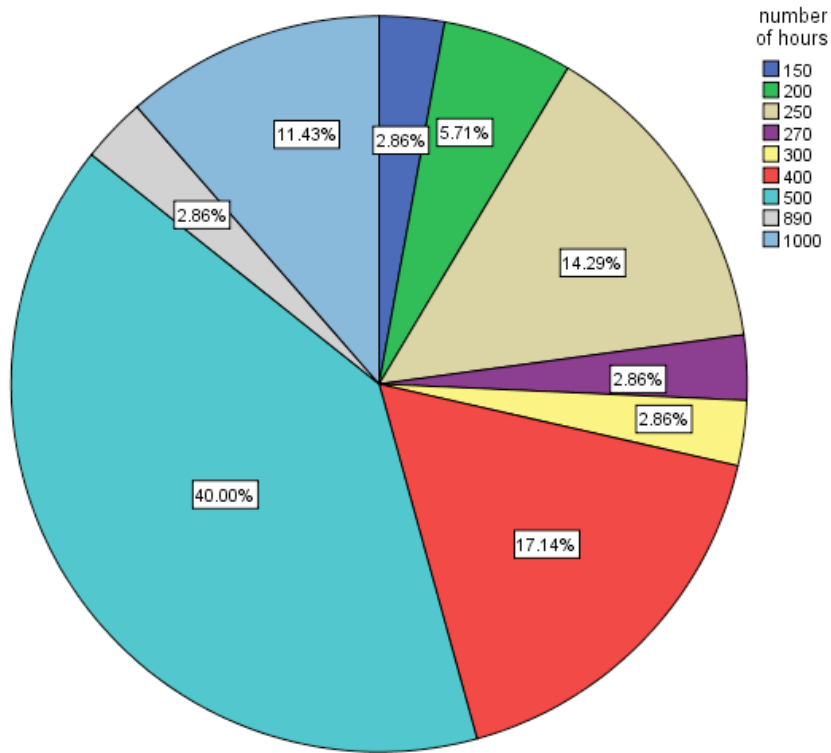


The graph above shows the Habitat for Humanity homeowner experience with gardening and landscaping. An overwhelming 79% of the people polled said they had an overall positive experience with Habitat’s gardening program while 12% said they had a neutral experience and 8% reported a negative experience with the gardening and landscaping program.

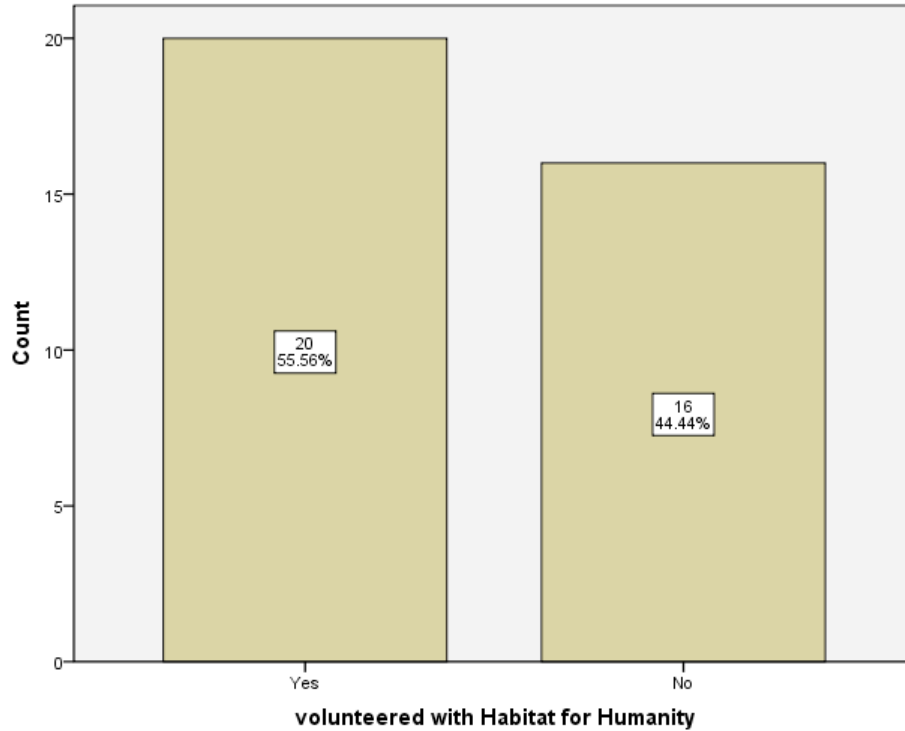
Statistics

number of hours

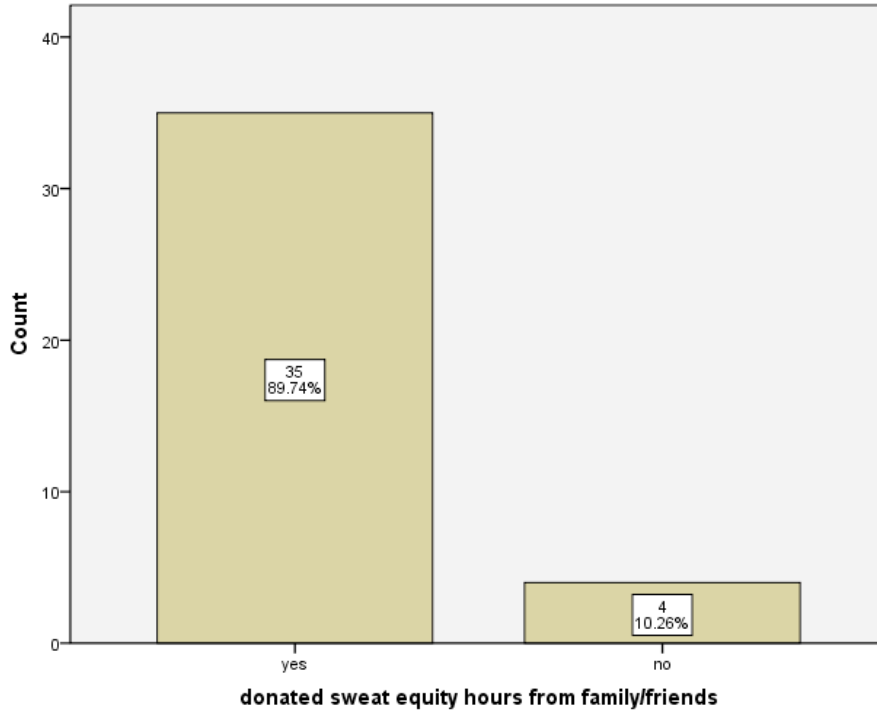
| | | |
|------|---------|--------|
| N | Valid | 35 |
| | Missing | 9 |
| Mean | | 476.00 |



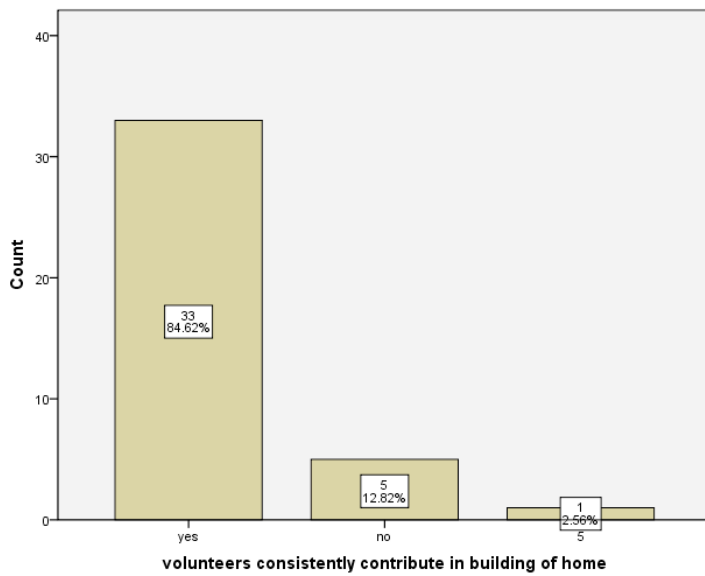
Out of the 38 respondents who indicated they put sweat equity hours into building their home, the average amount of sweat equity hours for each person was 476 hours.



The bar graph above illustrates that there is not a vast difference between the individuals who do continue to volunteer for Habitat for Humanity and those who choose not to continue volunteering. Out of those who continue to volunteer the most popular activity was construction of other homes (with 10 or 50% of the respondents who continued volunteering). The next three most volunteered for activities were homeowner education, habitat events, and speaking as a homeowner (each had 7 or 35% of the respondents who continued volunteering).



The bar graph above illustrates that 89% of the Habitat homeowners received donated sweat equity hours from their friends and family while 10% did not receive donated sweat equity hours from family and friends.



The graph above illustrates the percentages of the volunteers who consistently contribute in the building of Habitat home. 84% of the respondents noted that they consistently contribute to the building of Habitat homes while 12.8% said they did not consistently contribute in the building of others homes, 2% of the respondents did not know.

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|----------------------------------|------------------|----------------|---|
| Satisfied with Volunteers' work? | 34 | 10 | 1.18 |

| | | Frequency | Percent |
|---------|--------------------|-----------|---------|
| Valid | very satisfied | 28 | 63.6 |
| | somewhat satisfied | 6 | 13.6 |
| | Total | 34 | 77.3 |
| Missing | DK | 1 | 2.3 |
| | Missing | 6 | 13.6 |
| | System | 3 | 6.8 |
| | Total | 10 | 22.7 |
| Total | | 44 | 100.0 |

The frequency table above illustrates that out of the 34 individuals polled, an average of 1.18 were very satisfied (63%) and somewhat satisfied (13%).

| | | Frequency | Percent |
|---------|-------------|-----------|---------|
| Valid | fairly poor | 2 | 4.5 |
| | average | 10 | 22.7 |
| | good | 13 | 29.5 |
| | very good | 6 | 13.6 |
| | Total | 31 | 70.5 |
| Missing | DK | 7 | 15.9 |
| | Missing | 3 | 6.8 |
| | System | 3 | 6.8 |
| | Total | 13 | 29.5 |
| Total | | 44 | 100.0 |

| | | Frequency | Percent |
|---------|-----------|-----------|---------|
| Valid | average | 7 | 15.9 |
| | good | 17 | 38.6 |
| | very good | 9 | 20.5 |
| | Total | 33 | 75.0 |
| Missing | DK | 6 | 13.6 |
| | Missing | 2 | 4.5 |
| | System | 3 | 6.8 |
| | Total | 11 | 25.0 |
| Total | | 44 | 100.0 |

The frequency table above shows the overall satisfaction with the quality of Habitat for Humanity's tools. The average amount of respondents fell between good (with 38%) and very good (with 20.5%).

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|---|-----------|---------|--|
| Overall quality of construction training prior to working | 31 | 13 | 3.74 |

This frequency table shows the satisfaction with the overall quality of construction training prior to working on the Habitat home. With 31 individuals polled an average of 3.74 felt that the quality of construction training was average (with 22.7%) to good (with 29.5%).

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|--|-----------|---------|--|
| Ability to work on home improve as being build | 36 | 8 | 1.72 |

ability to work on home improve as being built

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|------------|-----------|---------|---------------|--------------------|
| Valid | very much | 20 | 45.5 | 55.6 | 55.6 |
| | somewhat | 10 | 22.7 | 27.8 | 83.3 |
| | neutral | 3 | 6.8 | 8.3 | 91.7 |
| | not much | 2 | 4.5 | 5.6 | 97.2 |
| | not at all | 1 | 2.3 | 2.8 | 100.0 |
| | Total | 36 | 81.8 | 100.0 | |
| Missing | DK | 4 | 9.1 | | |
| | Missing | 1 | 2.3 | | |
| | System | 3 | 6.8 | | |
| | Total | 8 | 18.2 | | |
| Total | 44 | 100.0 | | | |

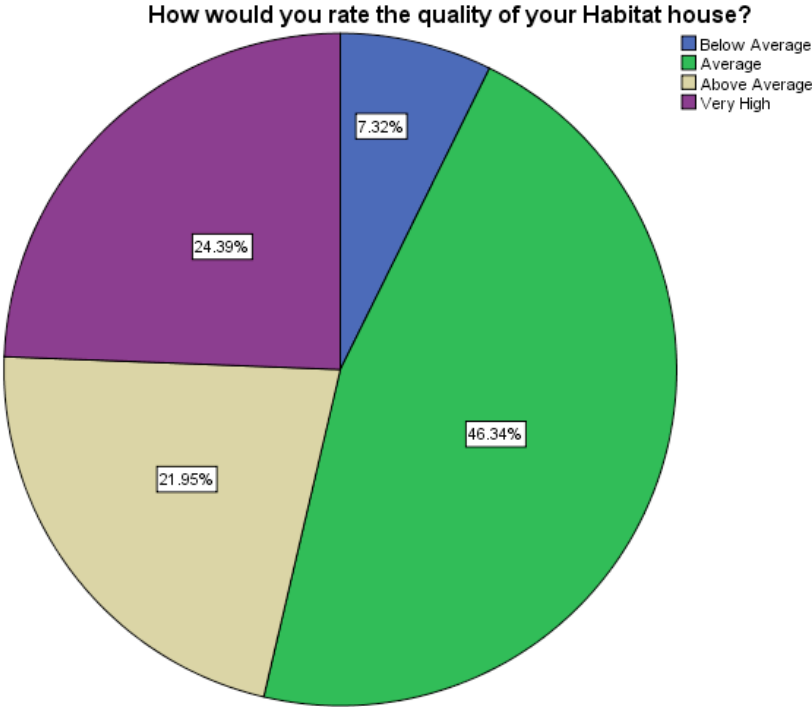
The table above shows the homeowner’s satisfaction with the ability to work on home improvements as the house is being built. Out of the total 36 polled the average response fell between very much satisfied (with 45.5%) and somewhat satisfied (with 22.7%).

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|--|-----------|---------|--|
| Treated as an equally capable volunteer on building site | 37 | 7 | 3.70 |

| | | Frequency | Percent |
|---------|-------------------|-----------|---------|
| Valid | strongly disagree | 3 | 6.8 |
| | disagree | 2 | 4.5 |
| | neutral | 7 | 15.9 |
| | agree | 16 | 36.4 |
| | strongly agree | 9 | 20.5 |
| | Total | 37 | 84.1 |
| Missing | DK | 2 | 4.5 |
| | Missing | 1 | 2.3 |
| | System | 4 | 9.1 |
| | Total | 7 | 15.9 |
| Total | 44 | 100.0 | |

The table left illustrates the satisfaction of being treated as an equally capable volunteer on the building site, of the 37 respondents, the average response fell between “strongly agree” (with 20.5%) and “agree” (with 36.4%).

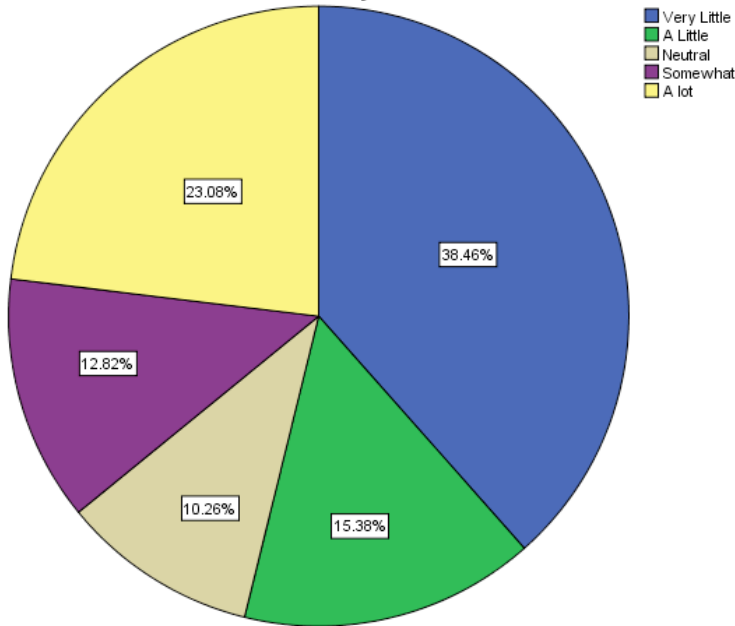
III. Habitat for Humanity Satisfaction Section



| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|---|-----------|---------|--|
| How would you rate the quality of your Habitat house? | 41 | 3 | 3.63 |

A little less than half (46.3%) of Habitat homeowners rate their house as above average or higher, while a very small minority (7.32%) feel their house is below average. On a scale of very low (1) to very high (5), the mean rating was a 3.63, which is somewhere in between average and above average.

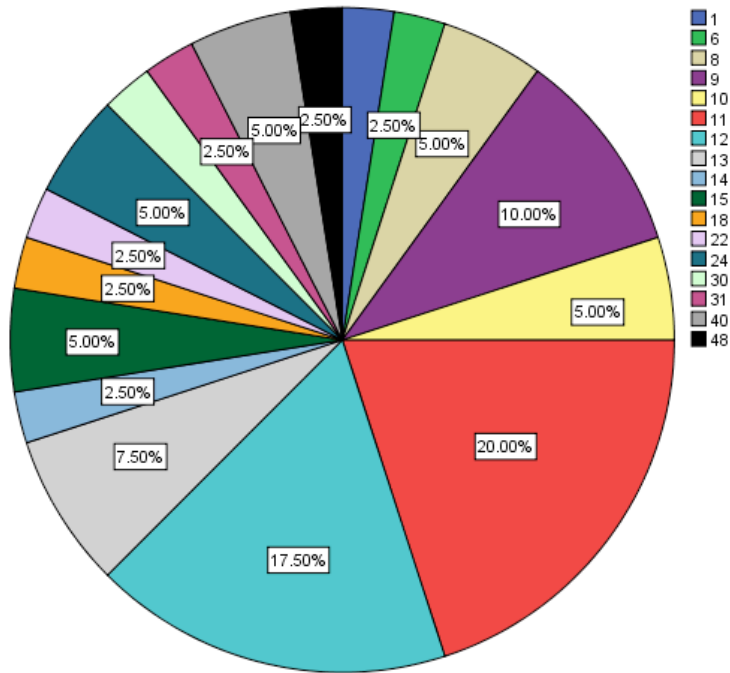
To what extent do you feel you were encouraged to give input into the design of your home?



| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|--|-----------|---------|--|
| To what extent do you feel you were encouraged to give input into the design of your home? | 39 | 5 | 2.67 |

A quarter of the habitat homeowners (23.08%) feel that they were able to contribute to the overall design of their houses. Over half of respondents (53.84%) felt that they contributed a little to very little to the overall design of their houses. On a scale of very little (1) to a lot (5), the average response was 2.67, falling between a little and neutral.

After you were selected to get a home, how many months passed before you moved in?

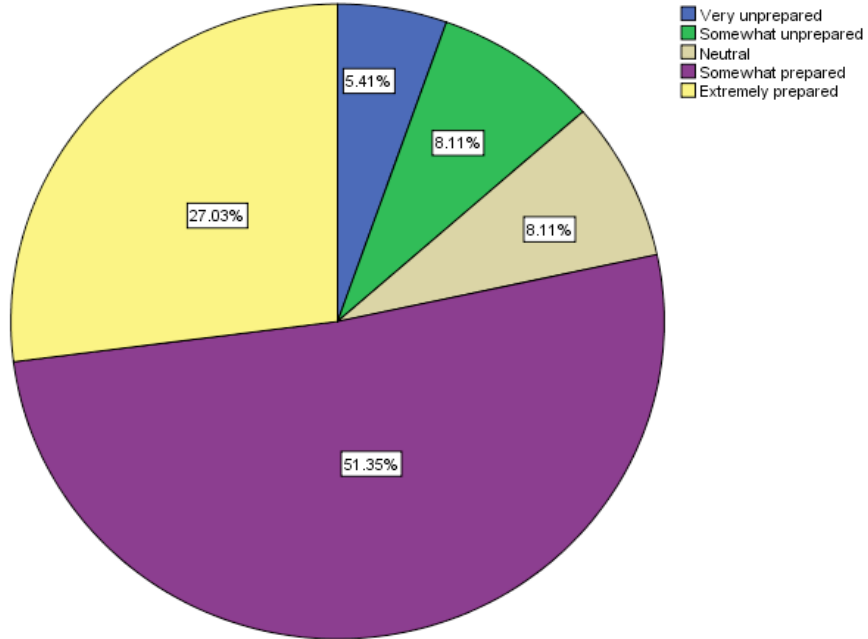


After you were selected to get a home, how many months passed before you moved in?

| | | |
|------|---------|-------|
| N | Valid | 40 |
| | Missing | 4 |
| Mean | | 15.28 |

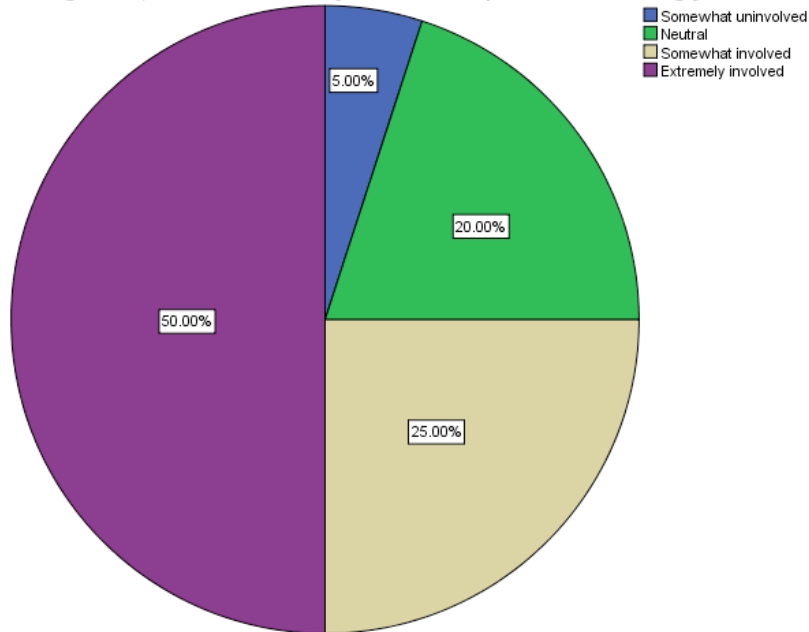
Half of habitat homeowners waited between 9 months to a year to move into their houses after being selected to receive a house. The other half of homeowners waited anywhere between one month and four years to move into their house. The average number of months waited was 15.

In general, how prepared for home ownership do you feel you were by Habitat for Humanity (i.e. through training or orientation sessions)?

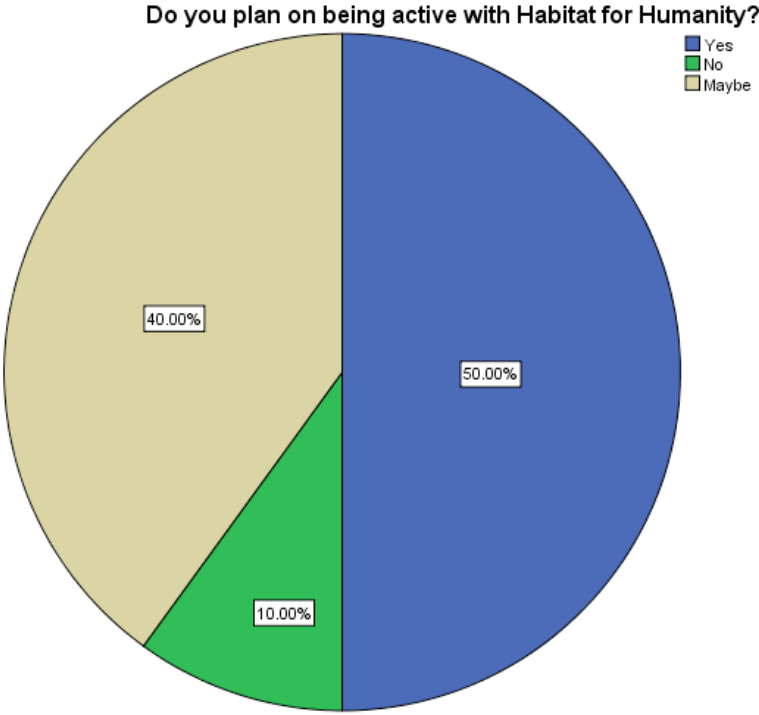


The majority of Habitat homeowners were somewhat to extremely prepared for home ownership. Only a quarter of respondents felt that they were very unprepared to neutral on the issue.

In general, how involved did you feel in the process of building your home?

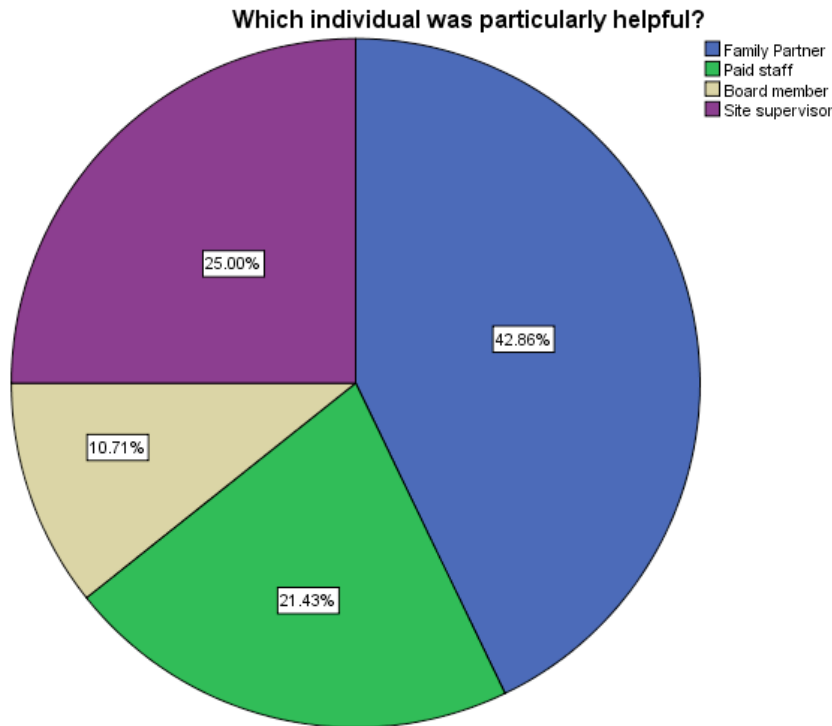


Exactly half of respondents felt that they were extremely involved in the process of building their homes. One quarter felt that they were somewhat involved, and the last quarter felt neutral on the issue or somewhat uninvolved in the process.



Half of Habitat homeowners say that they will be active with Habitat for Humanity, 40% are considering becoming and staying active, while only 10% say that they will not remain active.

The majority of homeowners felt that receiving a Habitat home improved various aspects of their lives. This includes aspects such as how their family gets along, better health, better community, a better money situation, better neighbors, and a safer neighborhood in general. Each of these were reported by about half of the respondents.



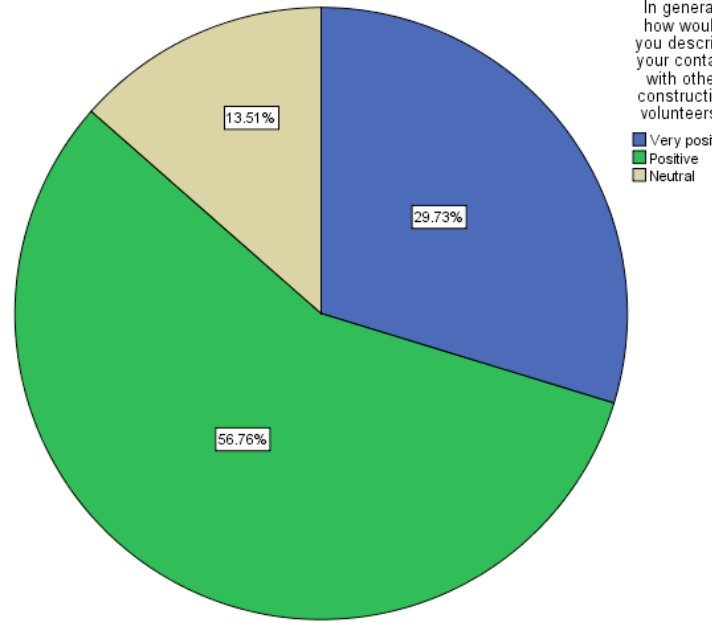
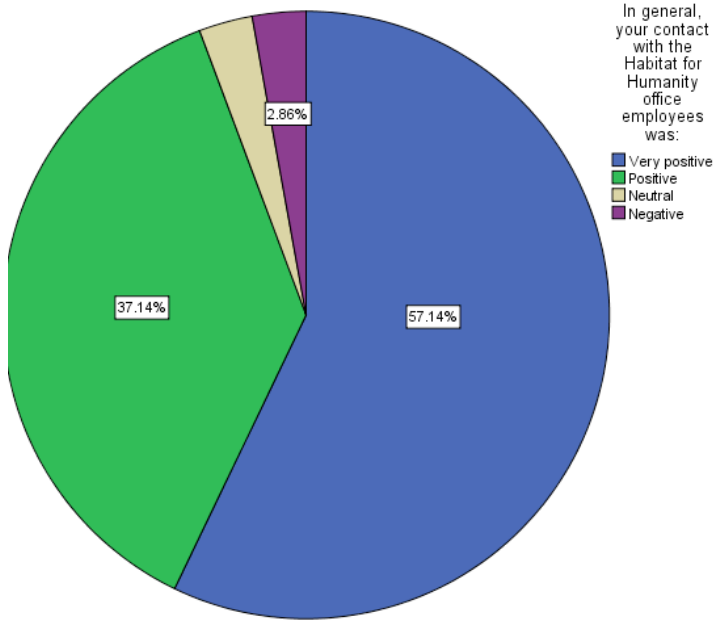
Two-thirds of respondents felt that there was a specific individual who was helpful during the process of receiving a Habitat home. A little less than half specified that the family partner was most helpful, while about one-quarter of respondents felt it was the paid staff, another quarter felt it was a site supervisor, and the last 10% felt it was a board member who was most helpful.

The vast majority of respondents (95%) said that they would recommend others to Habitat for Humanity, while only 5% said that they were unsure.

The majority of homeowners reported having a positive or very positive experience when interacting with Habitat volunteers and staff. In the database, a very positive experience was coded 1 and a positive experience was 2. As the following tables indicate, the average contact homeowners had with Habitat paid or unpaid workers were close to a 1. This indicates the overall positive interaction homeowners experienced is of strength in the Habitat for Humanity community.

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|---|------------------|----------------|---|
| In general, how would you describe your contact with other construction volunteers? | 37 | 7 | 1.84 |
| In general, your contact with the construction site manager was | 36 | 8 | 1.78 |
| In general, your contact with the Habitat for Humanity office employees was: | 35 | 9 | 1.51 |
| In general, your contact with the Restore staff and volunteers was: | 27 | 17 | 1.56 |
| In general, your contact with the other paid workers or contractors was: | 26 | 18 | 1.77 |
| In general, your contact with the event volunteers was: | 35 | 9 | 1.69 |
| In general, your contact with the Habitat for Humanity board members was: | 32 | 12 | 1.63 |

The following figures show the majority of homeowners had a very positive experience with Habitat for Humanity office employees and volunteers in the construction site.



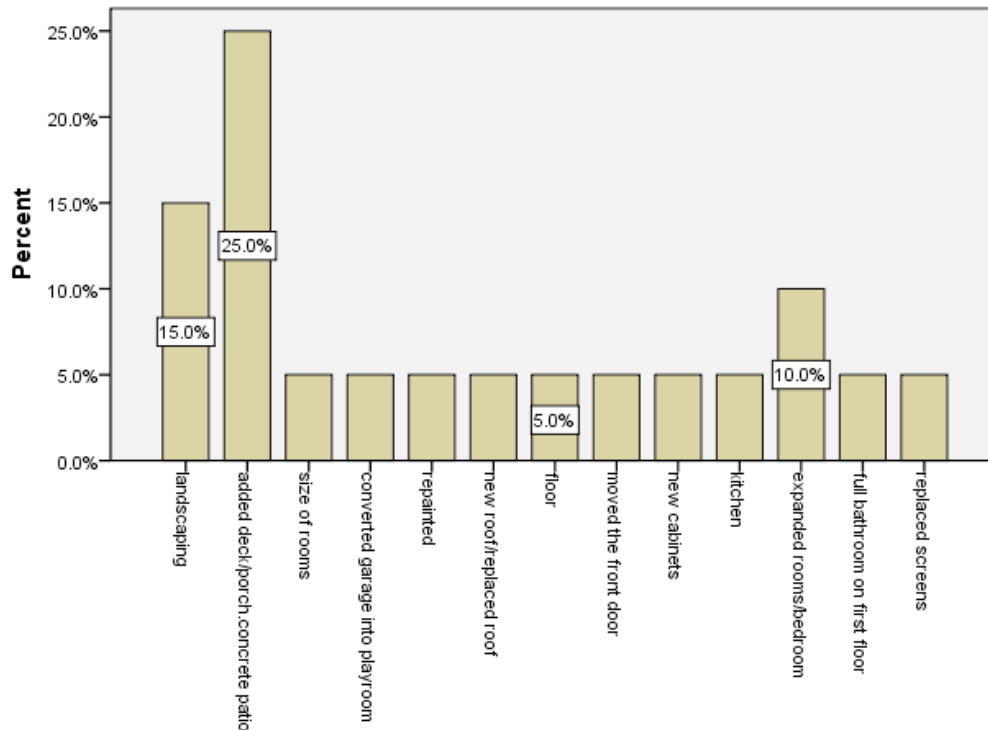
The majority of respondents also indicated having a very positive or positive experience in working with Habitat for Humanity and felt they were treated respectfully. The mean is 1.40 indicating the average respondent had a very positive experience.

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|--|-----------|---------|--|
| In general, how respectfully were you treated while working with Habitat for Humanity? | 40 | 4 | 1.40 |
| Overall, has your experience with Habitat for Humanity been: | 39 | 5 | 1.36 |

Respondents at large were satisfied with the floor plan. Though 22.86% of respondent were not satisfied with the floor plan there is limited input homeowners could give in home building process.

Respondents were asked to list three changes they had made in their Habitat home. Results showed homeowners had made a variety of changes from getting a different stove, to expanding rooms, landscape difference, to name a few. However, based for the first two sections, the most common changes were

adding a porch and building a fence. When homeowners were asked to list the third change results were equally split between the following alterations, changing the stove, changes in living room and adding rooms. It is inevitable and part of owning a home that change will be made to a living space.

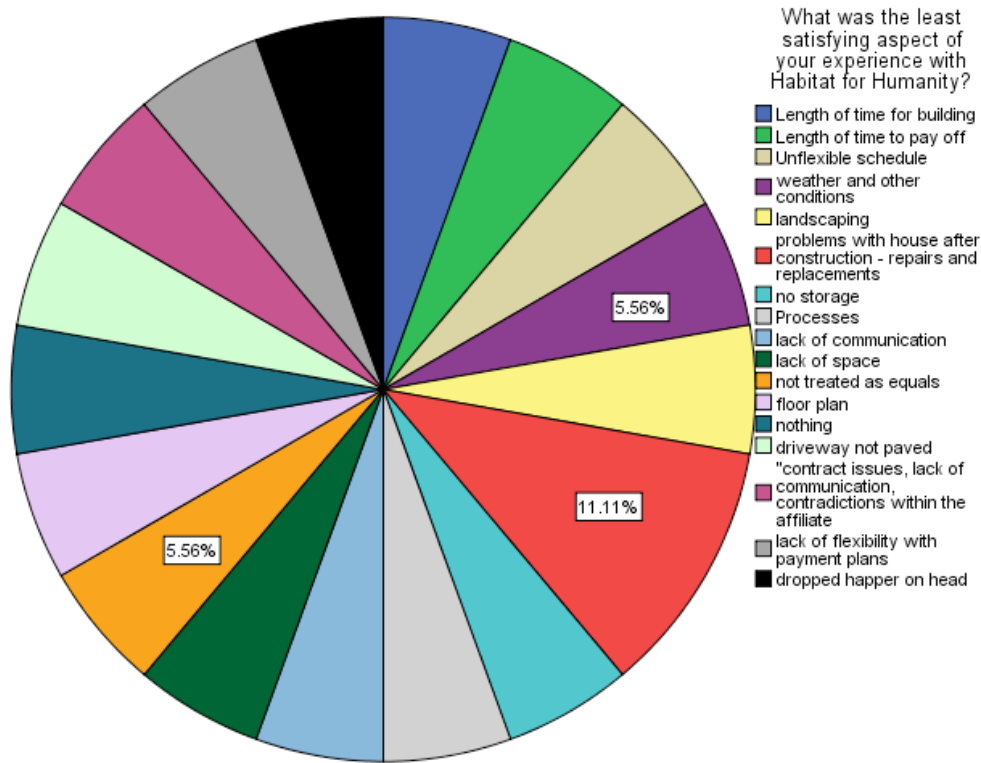


If you have made any changes to your Habitat home, what are three major changes you have made (i.e. structural or remodeling)?

Homeowners were also asked for the top three changes they wished were different about their Habitat home. The results indicated most respondents wished to have larger rooms, windows, a bigger space overall. For each line were respondents listed what they wished was different, the results were as follows; the first change was a “tie” between having a larger living room and a different floor plan. The second change was also different a tie between a different floor plan, larger house and larger windows. The last change had no majority respondents mentioned wanting larger kitchens, different floor plan, to change doors. The figures below illustrate the variety of responses. In a society where bigger is better, it is not surprising to see many respondents wanting a larger home, though the majority were satisfied with the floor plan.

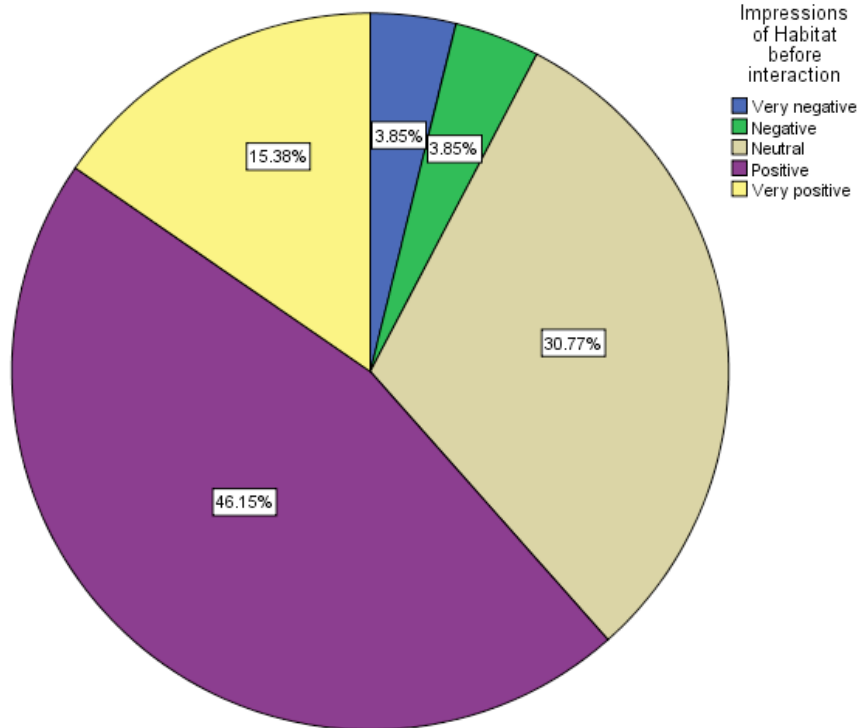
The top two words respondents chose to describe Habitat for Humanity were 1-helping and 2-good. In the first two lines where respondents wrote down the words to describe Habitat the majority said help or helping. Followed by this was “good” and lastly the third response was a mix of different words with no common response. The figures below show the responses.

In reporting what was particularly satisfying about the Habitat experience respondents said the homeownership and interactions with volunteers had been the most satisfying. However, when asked about the least satisfying aspect about the overall Habitat experience respondents did not reach a consensus and results were split between construction repairs, length of time building, length of time to pay off, etc. The figure below on the right illustrates the different responses given.



IV. Ownership Concerns and Impact/Perceptions of Habitat for Humanity

1. What were your impressions of Habitat before you had interactions with members of the organization?

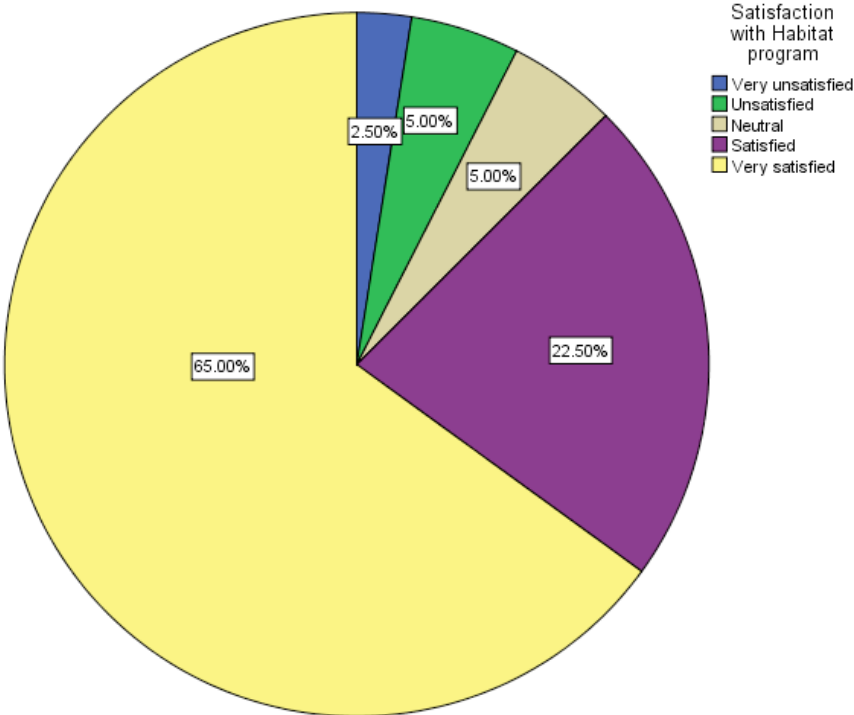


| Question | Frequency | Missing | Mean Scale=1-5 1= Very Satisfied 5= Not Satisfied |
|---|-----------|---------|--|
| Impressions of Habitat before interaction | 26 | 18 | 3.65 |

Based on the above statistics and presented pie graph. Nearly half, 46.15% of those homeowners polled had generally “positive” interactions with members of the Habitat for Humanity Organization. 15.35% of those polled had “very positive” interactions whilst 30.77% of homeowners polled were recorded as “neutral”. On average the interactions with members of

the Habitat for Humanity came to a mean of 3.65 on a scale of 1 to 5. It may be in the organizations best interest then, if they wish to increase their homeowners sentiments to “very positive” to reevaluate their method for contacting and relating to potential future homeowners. It may also be beneficial to interview homeowners again to understand why some homeowners were “very satisfied” with their interactions with Habitat for Humanity and others had “very negative” interactions.

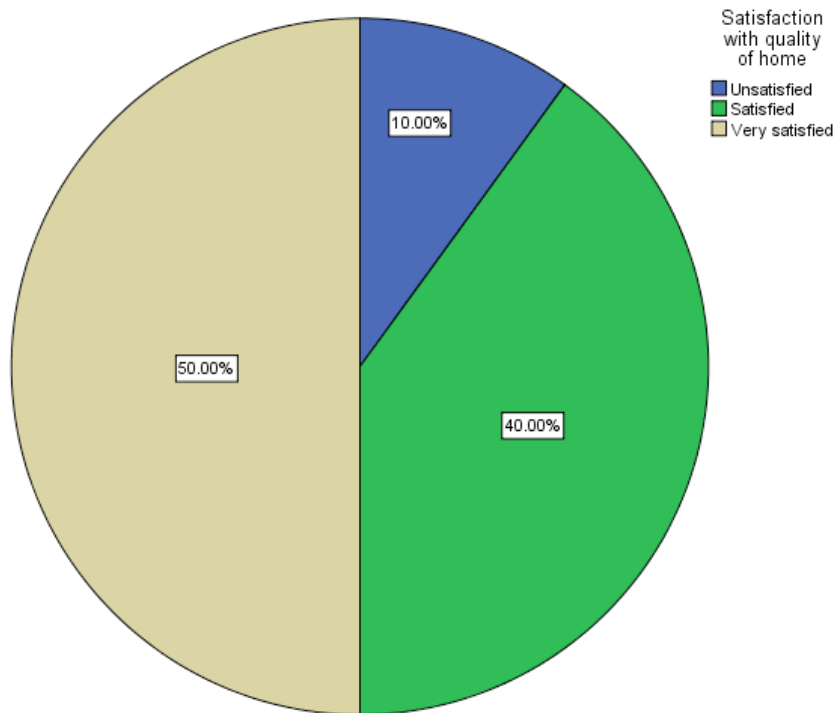
2. In general, how satisfied are you with Habitat’s program?



| Question | Frequency | Missing | Mean Scale=1-5 1= Not Satisfied 5= Very Satisfied |
|-----------------------------------|-----------|---------|--|
| Satisfaction with Habitat program | 40 | 4 | 4.43 |

According to the pie graph above and the statistical data it can be concluded that the majority of those homeowners polled, 65.00% were “very satisfied” with the Habitat for Humanity program. 22.5% of those polled were “satisfied” with the program. 5% of those polled were “neutral” or “unsatisfied” and 2.5% were “very unsatisfied”. Once again the survey average was measured on a scale of 1 to 5 resulting in an average of 4.43. Based on the data it would be in Habitat’s best interest to poll those who are satisfied and those who are not satisfied to further investigate the rationale behind why some homeowners were “very satisfied” and some only “satisfied” with the Habitat for Humanity Program.

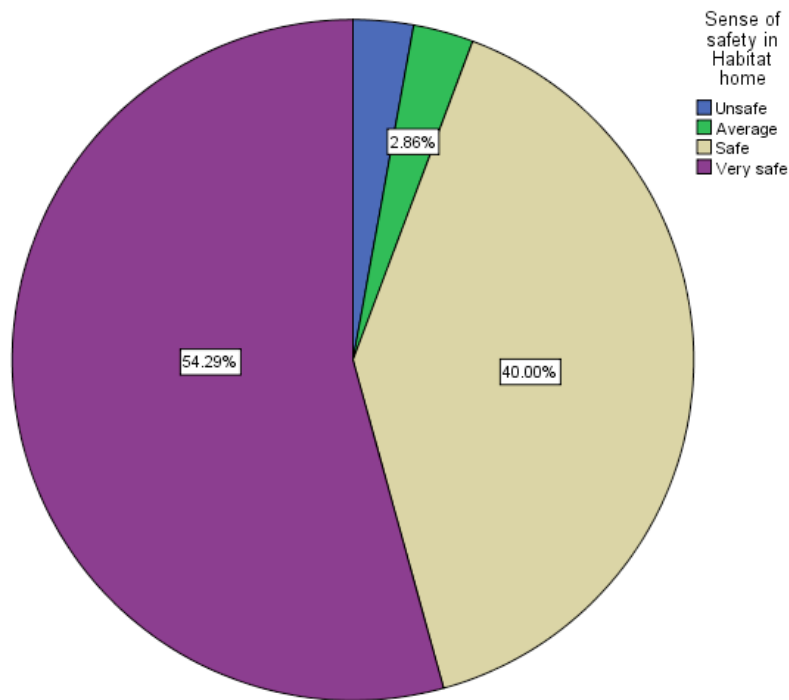
3. How satisfied are you with the quality of the house?



| Question | Frequency | Missing | Mean Scale=1-5 1= Not Satisfied 5= Very Satisfied |
|-----------------------------------|-----------|---------|--|
| Satisfaction with quality of home | 40 | 4 | 4.30 |

The above graph and statistical data refers to the homeowners satisfaction with the quality of their Habitat for Humanity home. Based on the survey conducted half, 50%, of homeowners polled are “very satisfied” with the quality of their current Habitat for Humanity Home. The statistical data shows that on a measurement scale of 1 to 5 there was an average of 4.3 of those homeowners polled. Despite the obvious positivity with half of those polled, it may be in the foundation’s best interest to investigate why some homeowners, 10%, are unsatisfied with their Habitat for Humanity home in order to improve their living situation to the best of Habitat for Humanities ability as well as improve future Habitat homes.

4. How safe do you feel in your current Habitat home?

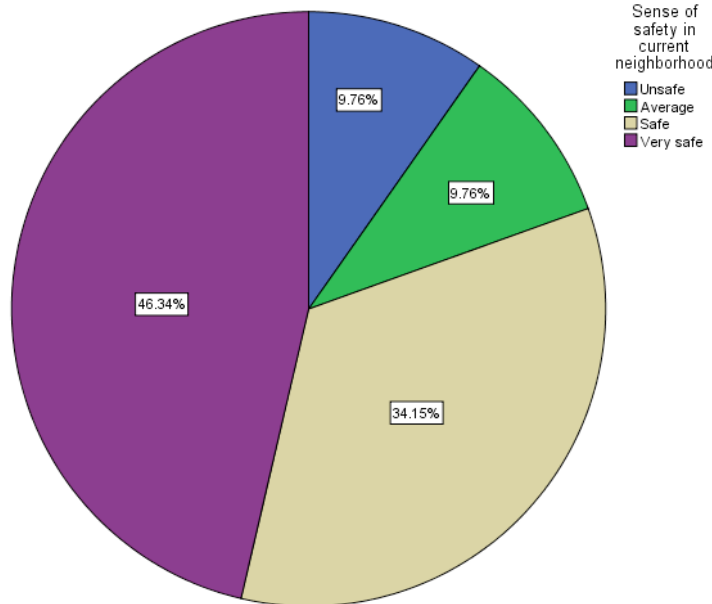


| Question | Frequency | Missing | Mean Scale=1-5 1= Unsafe |
|----------|-----------|---------|--------------------------------|
| | | | |

| | | | |
|---------------------------------|----|---|--------------|
| | | | 5= Very Safe |
| Sense of Safety in Habitat home | 35 | 9 | 4.46 |

Based on the above information 54.29% of homeowners polled said that they felt “very safe” in their Habitat for Humanity home when compared to their previous home. 40% said that they felt “safe” and 2.86% said they were “neutral” or “unsafe”. The mean total of those polled averaged out to 4.46 on a positivity scale of 1-5, wherein 1 was very unsatisfied and 5 very satisfied. Due to the apparent majority feeling positive with the current feeling of safety in their Habitat for Humanity home it would be then in the foundations best interest to continue their current safety work while simultaneously improving other homeowners’ sensation of safety in their homes to meet those homeowners who say they feel “very safe”.

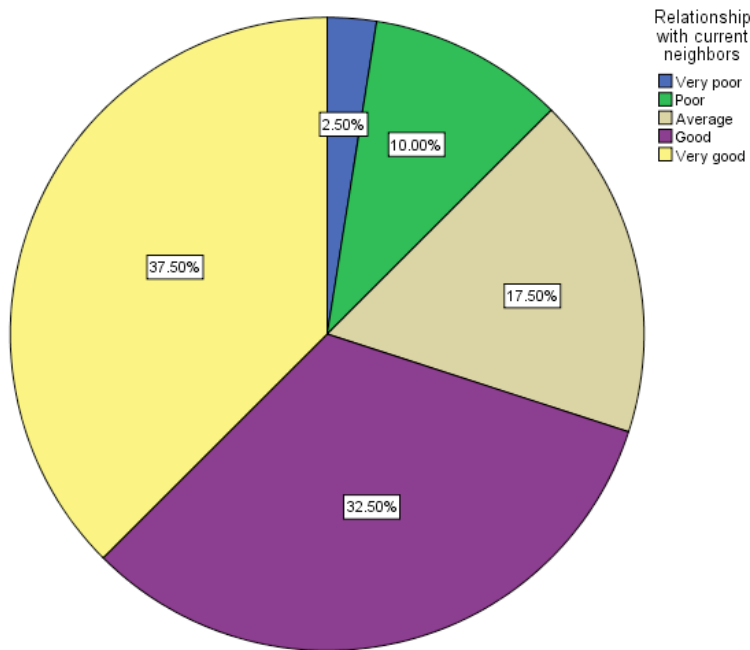
5. How safe do you feel in your current neighborhood?



The above pie graph and statistical data reveal that 46.34% of those homeowners polled feel “very safe” in their current neighborhood. 34.15% of those polled said they felt “safe”, 9.76% said they felt “average” about the safety of their current neighborhood and 9.76% said

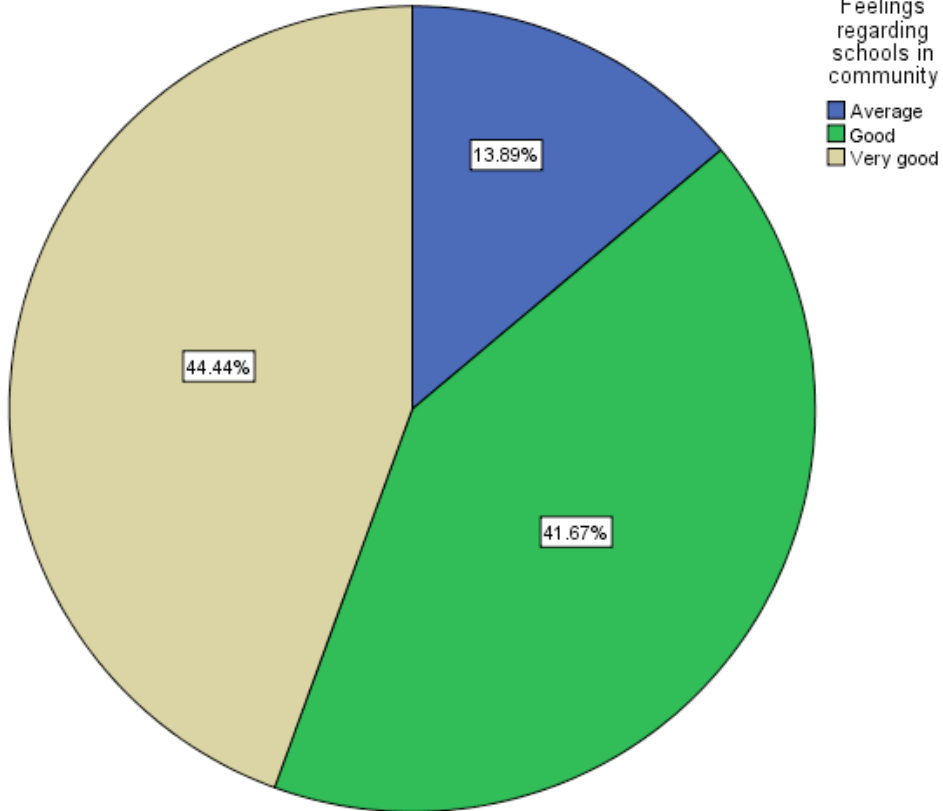
they felt “unsafe” in their current neighborhood. The mean of data resulted in a total of 4.46 on a scale of 1 to 5 satisfactions.

6. How would you characterize your current relationship with your neighbors?



Based on the above data and graph after moving into their current Habitat for Humanity home 37.5% of those polled said that they had a “very good” relationship with their neighbors. 32.5% of those polled had a “good” relationship and 17.5% said their relationship was “average”. Due to the fact that 10% of those polled said they had a “poor” relationship with their neighbors and 2.5% responded as having a “very poor” relationship it may be in the foundations’ best interest to investigate as to why some of their homeowners do not have good relationships with their neighbors and possibly implement a Neighbor workshop into their Homeowners education program.

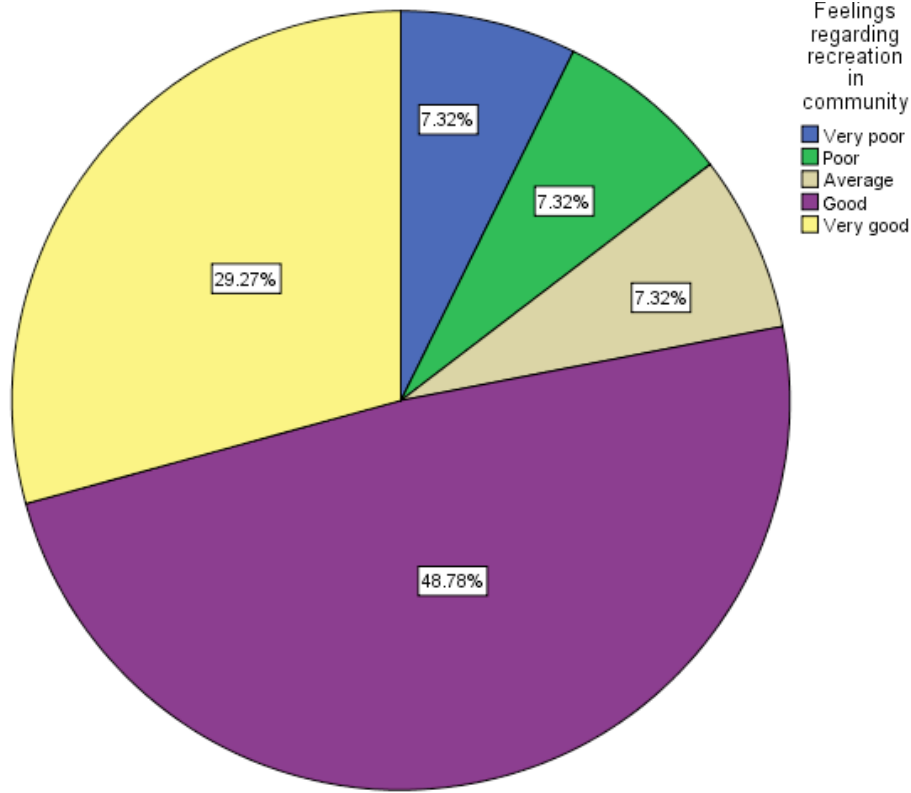
In looking at the satisfaction homeowners had toward the schools in their communities. The majority of respondents felt good or very good about the schools in their communities. No one indicated having negative attitudes about the schools in their community. The mean of a 4.31, which is above 4 indicates on average homeowners felt beyond satisfied with the schools in their



neighborhoods.

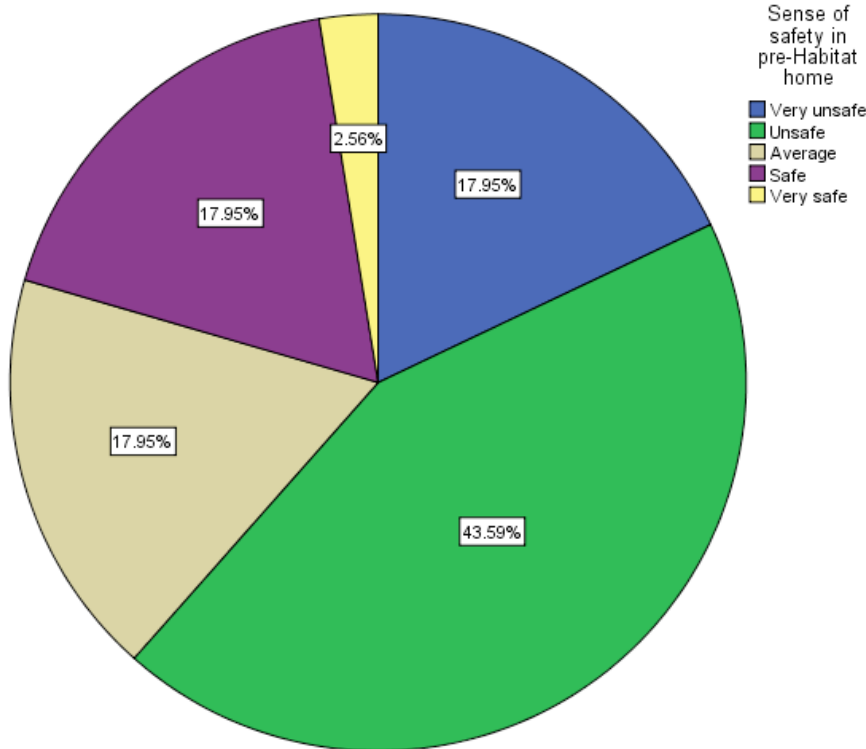
| Question | Frequency | Missing | Mean Scale=1-5 1= Very poor 5= Very good |
|---|-----------|---------|---|
| Feelings regarding schools in community | 36 | 8 | 4.31 |

The majority of homeowners also felt satisfied with the recreational activities in their community. The mean of 3.85 indicates the respondents felt from average (3) to good (4) about recreational activities. However, 14.62% did feel the activities in their community were very poor or poor. While this could be an area of improvement, the dissatisfaction with the amount of recreational activities could reflect the lack of recreational activities available in communities something beyond Habitat’s ability to change.



| Question | Frequency | Mean Scale=1-5 1= Very unsafe 5= Very safe |
|---|-----------|---|
| Sense of safety in pre-Habitat Home | 39 | 2.44 |
| Sense of safety in pre-Habitat neighborhood | 40 | 3.10 |
| Relationship with pre-Habitat neighbors | 40 | 3.53 |

| Question | Frequency | Mean Scale=1-5 1= Very poor 5= Very good |
|---|-----------|---|
| Relationship with pre-Habitat neighbors | 40 | 3.53 |



The sense of security respondents felt in their previous homes was relatively low compared to their sense of safety after receiving a Habitat home. In their own homes, the majority of respondents (61.54%) reported feeling unsafe or very unsafe. While 2 is being unsafe and 3 being average (but not safe) the mean was 2.44 indicating respondents felt unsafe leaning toward average in their previous homes. The sense of safety in the respondent's previous neighborhood was 3.10 indicating most felt "average"

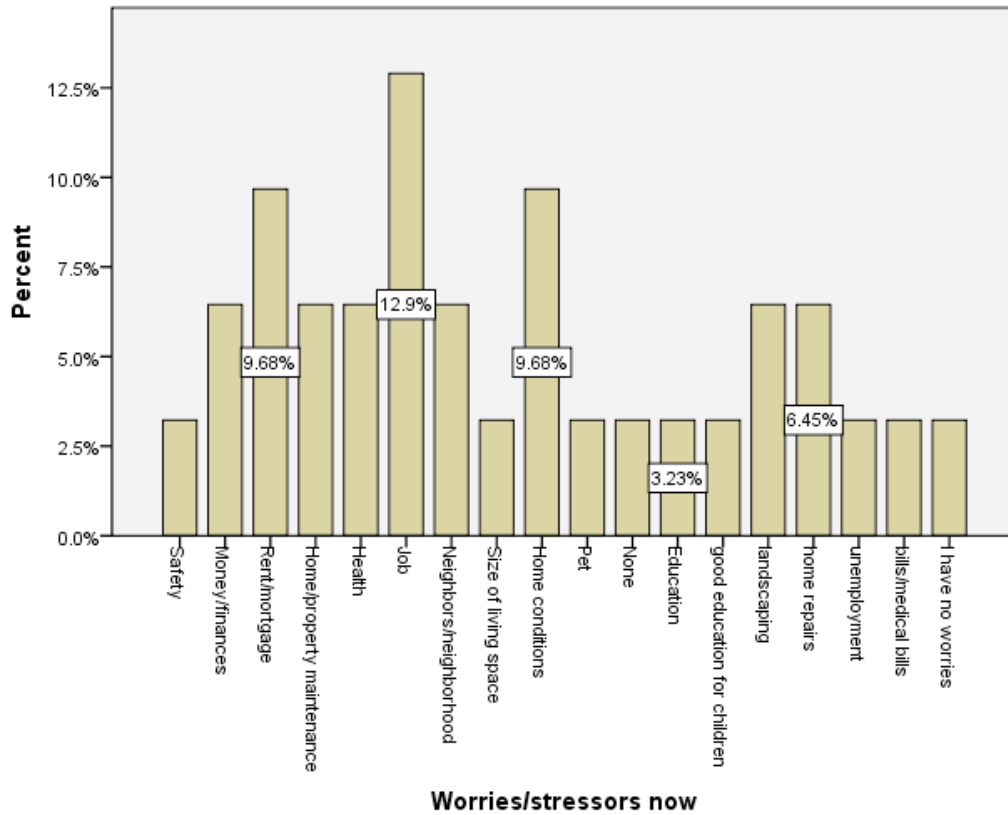
about safety though this is not the equivalent of feeling safe. There was a greater sense of feeling unsafe inside the home rather than the neighborhood.

The relationship homeowners had with neighbors in their previous homes was between average (3) and good (4) the mean was 3.53. The majority 67.5% mentioned having an average or good relationship with their previous neighbors. Only 15% reported having a very poor or poor relationship. These good relationships with their neighbors could explain why Habitat

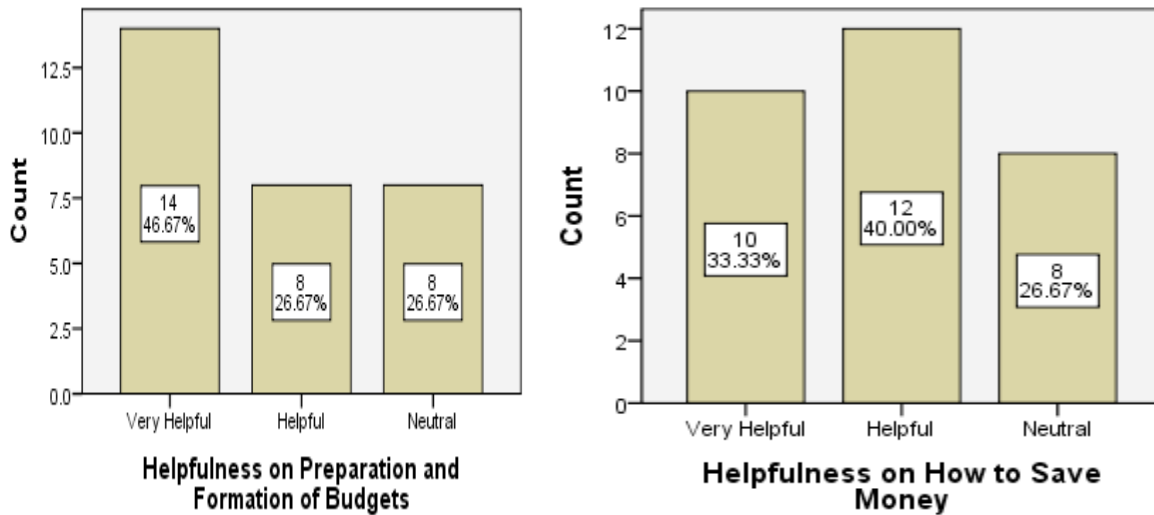
homeowners felt an average sense of security in their previous neighborhood but not as much within their own home.

The main worries homeowners reported having prior to owning a Habitat home were the following, worrying about homeownership, money/finances, rent/mortgage, and home conditions. The next top worries included safety, children and living situation. After having owning a home the concerns of homeowners shifted to attaining a job, rent/mortgage, and home conditions. Safety was no longer a top worry and 6.46% people reported none of these worries or not having any worries at all.

One of the main impacts of owning a Habitat home is a greater sense of security and the ability to alleviate some of the financial stressors. Homeowners felt satisfied and positively impacted after having the opportunity to have their own home.



V. Homeowner and Education Survey



When looking at how helpful information provided by Habitat for Humanity concerning the preparation and formation of budgets, the majority of respondents (73.4%) indicated that they felt the information was helpful or very helpful. The mean (or average response) was 1.80, which is located between very helpful (1) and helpful (2).

When looking at how helpful the information provided by Habitat for Humanity about how to save money was, the majority of respondents (73.3%) felt the information was helpful or very helpful. The mean (or average response) was 1.93, which falls between very helpful (1) and helpful (2). These results were very similar to the results found when looking at how helpful people receiving homes from Habitat for Humanity felt the information about credit and credit reports was. The majority of respondents (80.8%) felt the information was helpful with the average response or mean being 1.85 which is also located between very helpful (1) and very helpful (2).

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Helpful 5= Very Unhelpful |
|---|------------------|----------------|--|
| Helpfulness on Preparation and Formation of Budgets | 30 | 14 | 1.80 |
| Helpfulness on How to Save Money | 30 | 14 | 1.93 |
| Helpfulness of Information on Credit and Credit Reports | 26 | 18 | 1.85 |
| Helpfulness of Information on Homeowner Insurance | 32 | 12 | 1.84 |
| Helpfulness of Information on Mortgages | 33 | 11 | 1.88 |
| Helpfulness of Information on Fire and Home Safety | 30 | 14 | 1.70 |
| Helpfulness of Information on Home Maintenance | 30 | 14 | 1.93 |

| Question | Frequency | Missing | Mean Scale=1-5 1= Very Helpful 5= Very Unhelpful |
|--|------------------|----------------|--|
| Helpfulness of Information on Taxes | 27 | 17 | 2.26 |
| Helpfulness of Information on Identity Theft | 27 | 17 | 1.96 |
| Helpfulness of Information on Yard and Garden Care | 29 | 15 | 2.14 |
| Helpfulness of Information on Predatory Lending | 23 | 21 | 2.09 |

| | | | |
|--|----|----|------|
| Helpfulness of Information on Resolving Conflict | 23 | 21 | 2.00 |
| Helpfulness of overall education program | 35 | 9 | 1.71 |

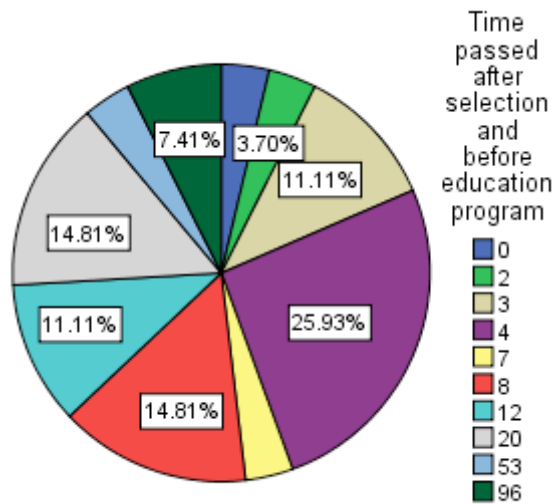
The tables above indicate that the majority of respondents felt most of the information provided by Habitat for Humanity was either helpful or very helpful. Every mean or average response that falls between 1 (very helpful) and 2 (helpful) indicates that the majority of respondents felt the information provided was helpful. Means that fall slightly outside of that range (for example information on taxes) indicate that, on average, respondents felt the information fell somewhere between helpful (2) and neutral (3).

These results show that the people who received homes from Habitat for Humanity felt the education program provided by Habitat for Humanity was a helpful experience overall. Although the majority of respondents felt the educational program was helpful, information provided by Habitat for Humanity concerning taxes, yard or garden care, and predatory lending might need to be slightly modified or enhanced to ensure the people receiving the information find it valuable and helpful.

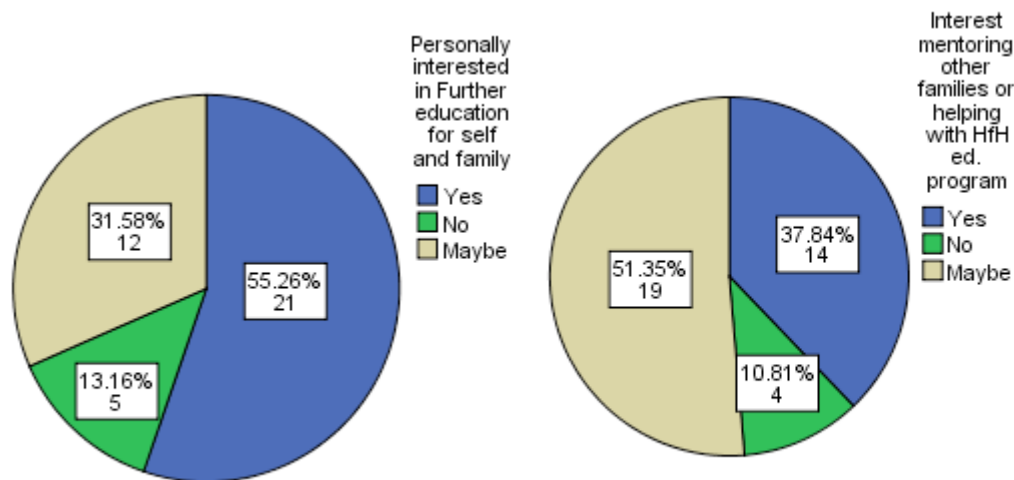
Statistics

Time passed after selection and before education program

| | | |
|------|---------|-------|
| N | Valid | 27 |
| | Missing | 17 |
| Mean | | 16.26 |



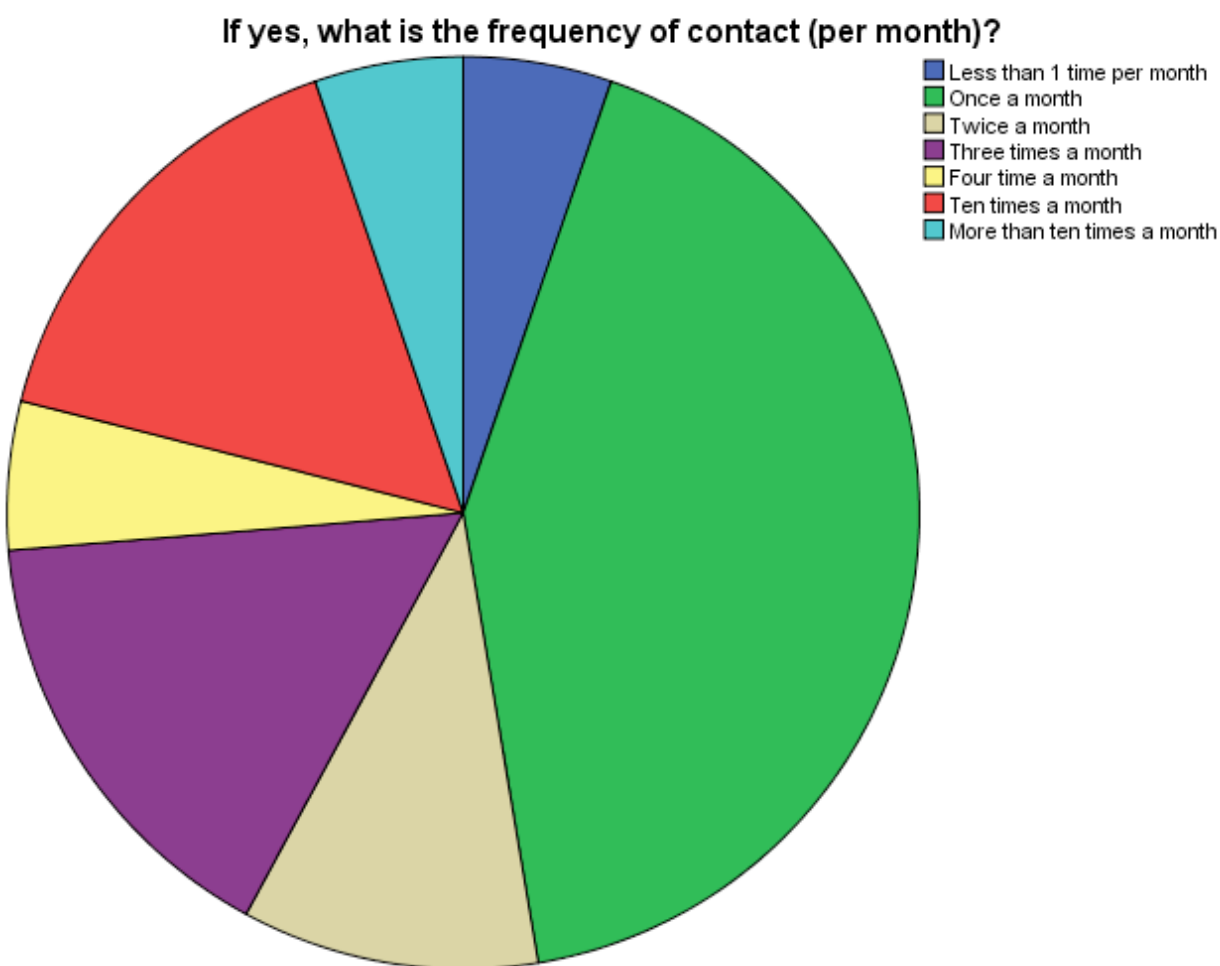
According to the tables above the average respondent did not begin the education program until about 16 weeks after they were selected to receive a home. The majority of respondents indicated they started the education program sometime between four and twenty weeks.



The pie chart on the left indicates that the majority of respondents (55.26%) were personally interested in further homeowner education for themselves and their families. The pie chart on the right indicates that the majority of respondents (51.35%) were unsure about whether or not they would be interested in mentoring other families or helping with “HFH” educational program. A possible explanation for this could be that families want more education and do not feel they have enough education/experience to mentor other families or help with “HFH” educational program

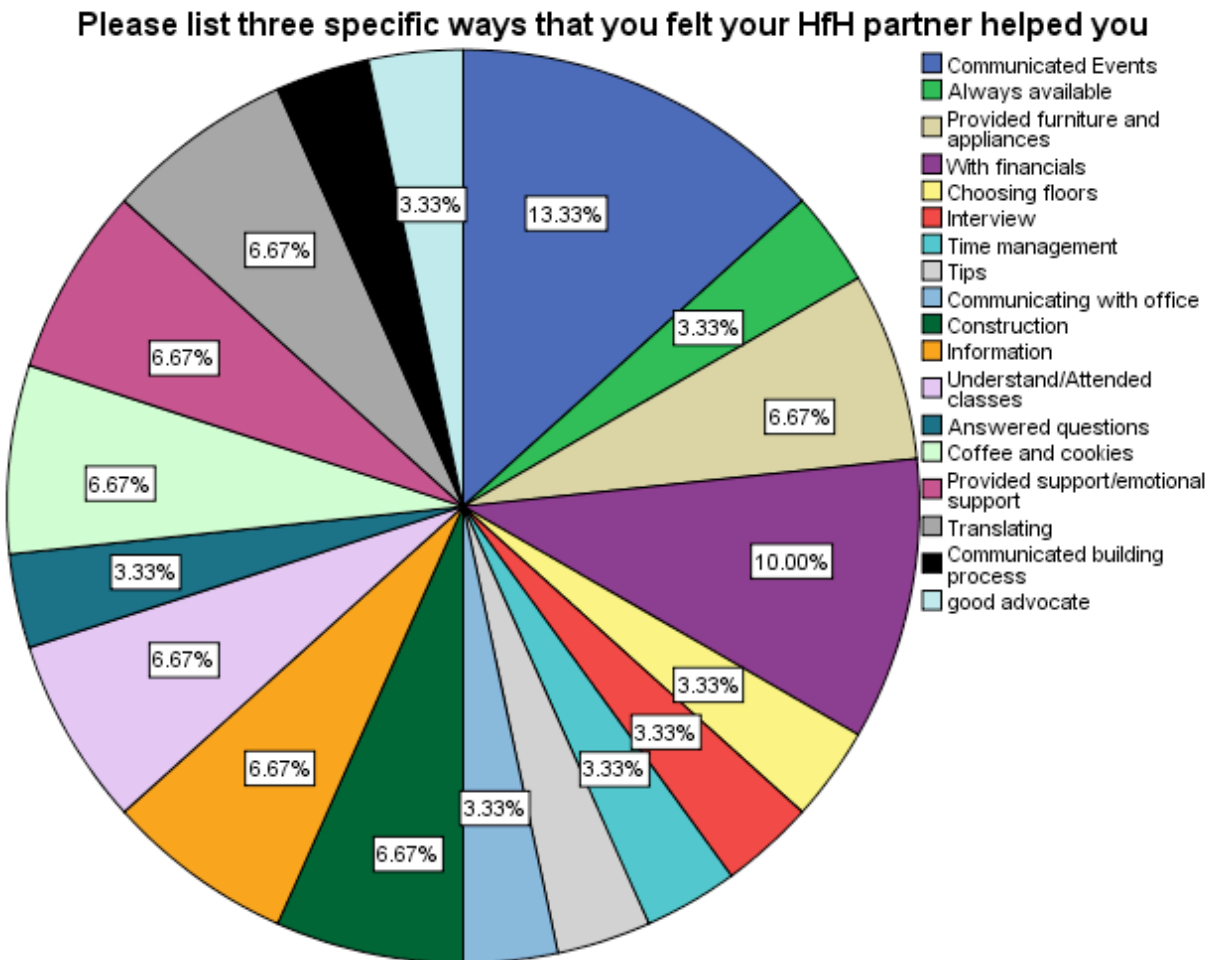
VI. Partner Survey Section

Out of the 44 respondents, 36 of them had a Habitat Partner. Only 3 answered that they did not, while 2 said that they did not know or it was not applicable. When asked if they were still in contact with their partner, 20 people responded that they are still in contact, while 16 said they were no longer in contact. Only 1 family said they do not know. The majority of Habitat Homeowners stated that they saw their Partner about once per month, indicating that the relationship between Habitat Homeowners and their Partners is significant both during the Habitat Program and after the program is complete. The majority of respondents indicated that their Partners were thoroughly engaged in various ways throughout the program, including with planning, move-in, and building.



The most common way that the respondent's partners aided them in the Habitat process was in communicating about particular events in the community as well as dealing with personal

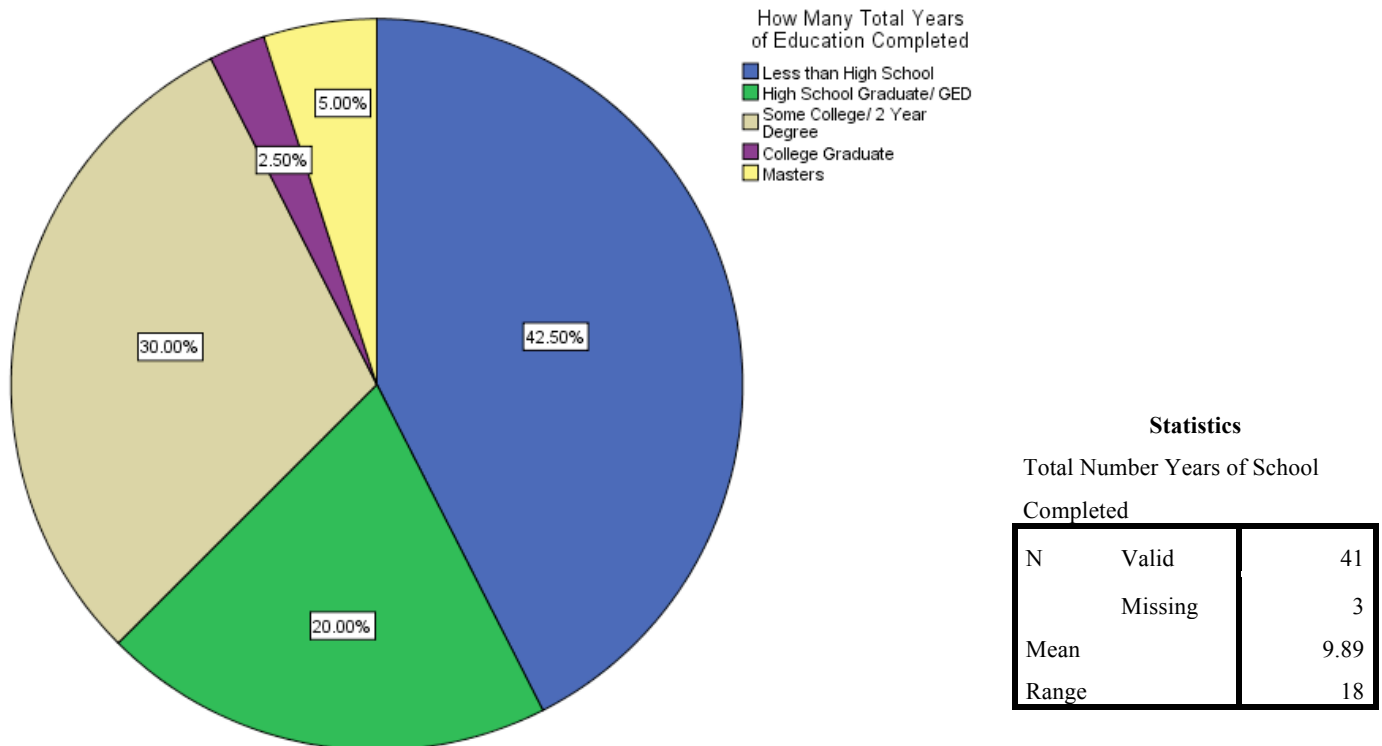
finances. The chart below shows the various ways that respondents felt their HfH was most helpful to them.



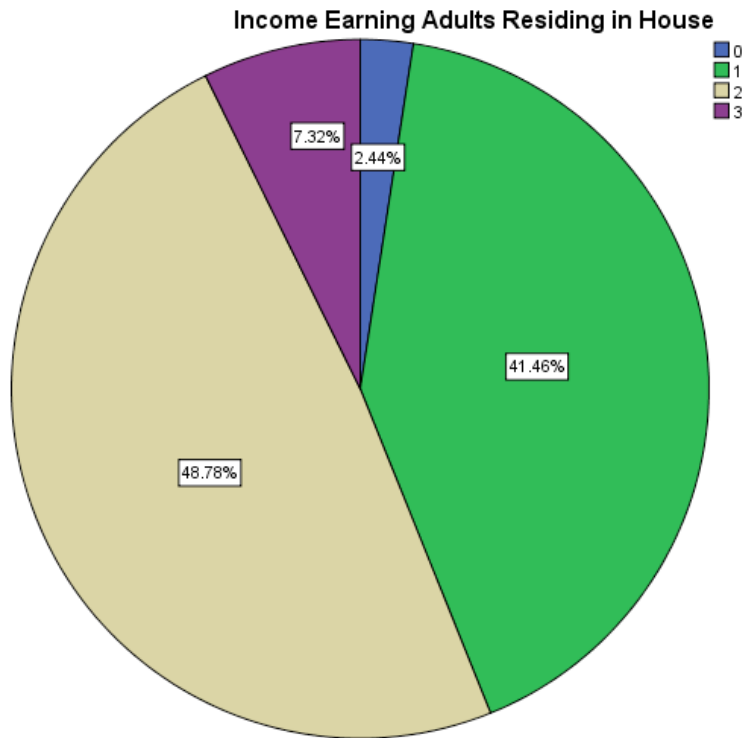
The majority (70%) of respondents were satisfied or very satisfied with their Partner experience. When asked what were the top five things that Habitat could do better for future homeowners, more than half of the people interviewed responded that help with paper work and understanding legal documents would be the most helpful. Another forty-seven percent thought that obtaining and understanding homeowners insurance would be particularly helpful. Thirty four percent also said they would appreciate attending a house closing meet and attending homeowner’s education classes. Finally, people found that the three most important areas Habitat could help future homeowners is in help maintaining the condition of their home (45%), engagement within the Habitat community (38%) and with landscaping (34%).

VII. Demographics

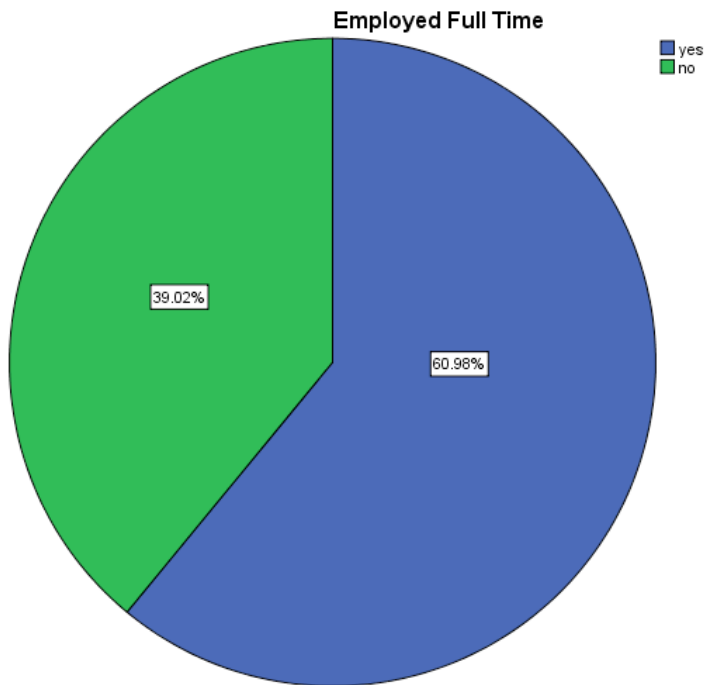
The majority of survey respondents claim dependents for tax purposes. On average, households claim about three dependents. Very few respondents have disabilities that impact them significantly (13%). The majority of survey respondents' native language is Spanish (60%), the rest of respondents indicated their native language as English. Twenty-five of forty-four respondents said that Spanish was spoken in the home.



The majority of survey respondents have either earned their high school diploma (20%) or attended some college or two year college degree program (30%). A little less than half of all respondents have not completed high school (43%), while a very small percentage are graduates of a four year degree (3%) or master's program (5%). The average number of years spent in school for a respondent is about 10 years, with a maximum of 18 years spent in school.



The majority of survey respondents live in a household with one (41%) or two (49%) income earning adults. A very small percentage of respondents live in households with zero (2%) or three (7%) income earning adults.



The majority of survey respondents are employed full time (61%), on average working 34 hours per week.

Statistics

Personal Total Annual Income

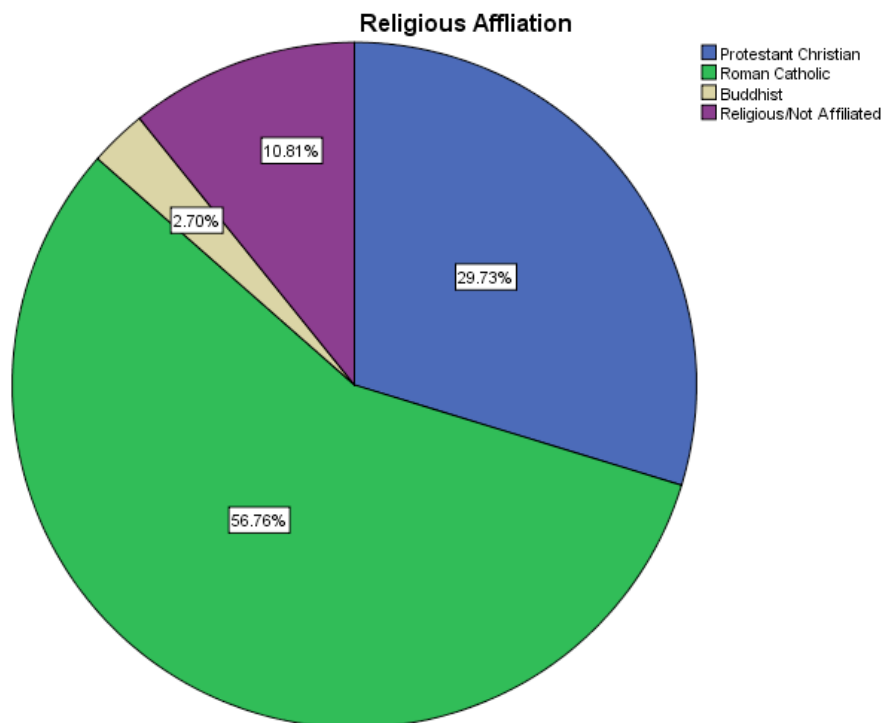
| | | |
|-------------|---------|----------|
| N | Valid | 41 |
| | Missing | 3 |
| Mean | | 18828.51 |
| Range | | 50000 |
| Percentiles | 25 | 5000.00 |
| | 50 | 20000.00 |
| | 75 | 27500.00 |

Statistics

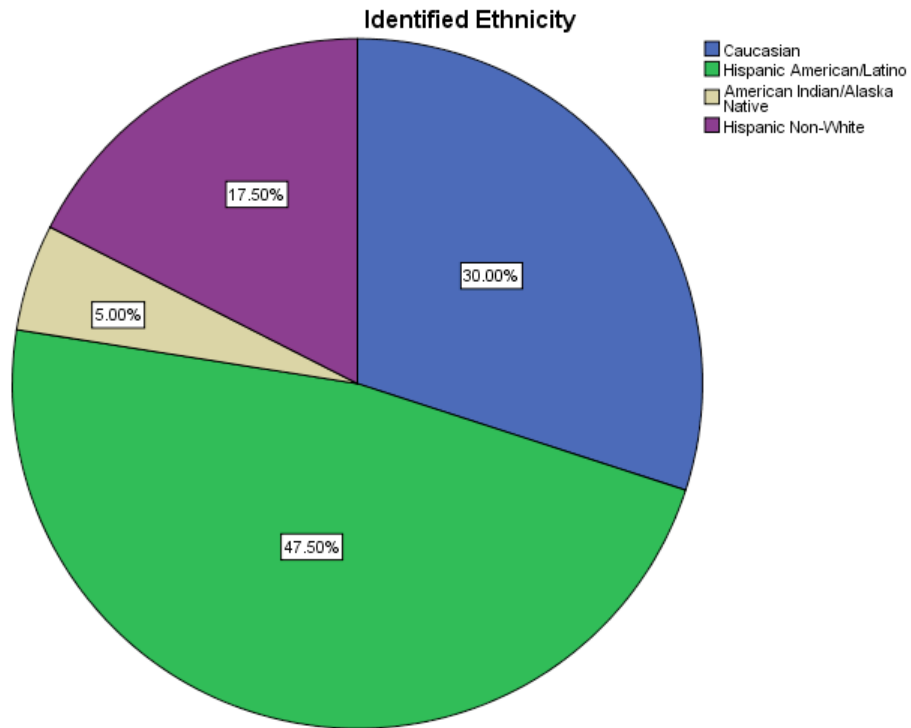
Total Annual Household Income

| | | |
|-------------|---------|----------|
| N | Valid | 41 |
| | Missing | 3 |
| Mean | | 34255.83 |
| Range | | 80000 |
| Percentiles | 25 | 23000.00 |
| | 50 | 34000.00 |
| | 75 | 44500.00 |

The average personal income of survey respondents is \$18,829, and half of all respondents earned between \$5,000 and \$20,000. The most an individual earned in annual income is \$50,000. The average household income is \$34,256, and half of all households earn between \$23,000 and \$44,500. The most a household earned in annual income is \$80,000.



The majority of respondents are Roman Catholic (57%), while about one-third (29.73%) are Protestant Christian (30%), and the rest are either religious but unaffiliated (11%) or Buddhist (3%).



The majority of respondents self-identify as Hispanic American/Latino (48%), a little under a third self-identify as Caucasian (30%), and the rest of respondents self-identified as either Hispanic Non-Whites (18%) or American Indian/Alaskan Natives (5%).

Conclusions & Recommendations for Improvement

Overall the Habitat for Humanity Program is a very well run operation. The statistics throughout the report demonstrate the overall satisfaction that Habitat for Humanity homeowners have for the program, their experience with the program, and their interactions with program volunteers. However, there is always room for improvement. The majority of homeowners identified themselves with being Hispanic American/Latino and the majority of homeowners stated that they had less than a high school degree of education despite the fact that many of them were employed full time. Many homeowners, 55%, expressed a desire to further their education for either themselves or another household member. It may, therefore, be beneficial to the Habitat for Humanity program to institute a Continuing Education element into their homeowner's education portion that would help those homeowners start to further their education either online or on campus. Aside from this homeowners expressed the desire to feel better prepared for being homeowners. The majority of homeowners, however, expressed their appreciation of the diversity of support and homeowner education options that were made available to them in the before and after home building stages. In regards to construction, despite the overwhelming volunteers for landscaping and construction, future homeowners would like to have more of an opinion on the design of their Habitat home **as the way one culture may design a home could be very different from another.** In terms of relationship and experience with the program, its members, the quality and safety of their current house and neighborhood, the majority of homeowners had very positive responses. The only significant improvement that could possibly be made is in regards to relationships of Habitat homeowners and their neighbors. 37.5% reported that they had "very good" relationships, 32% said they had "good" relationships, and 10% said they had a "poor" relationship with their neighbor. It may, therefore, be in the best interest of Habitat for Humanity to revise and improve the methods of neighbor interactions and communication as part of homeowner's education. Aside from the noticeably dissatisfaction with neighbors the overall experience and relationship with the Habitat for Humanity organization is very positive amongst homeowner polled.

Faculty Administrator

Jeff Peterson. Professor of Sociology

Student Collaborators

Lindsay Allen

Cord Arndt

Nicholas Bertoglio

Denisse Chacon

Erin Colvin

Barrett Dahl

Amanda Holtby

Kira Goodkin

Sarah McMillen