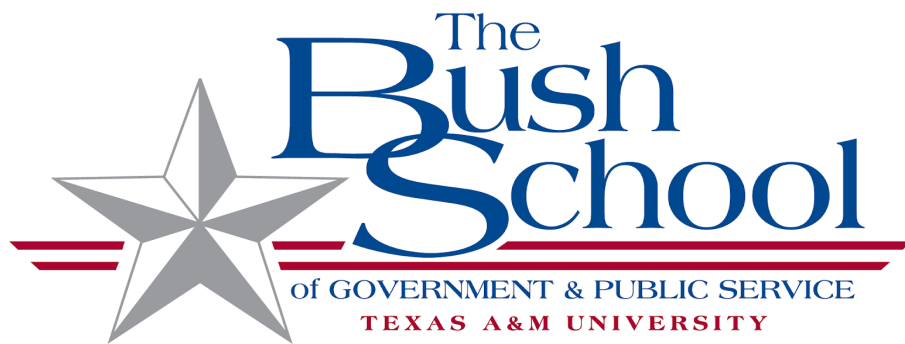


Habitat for Humanity:

An Exploratory Study on Homeownership Quality of Life



Prepared for: Bryan/College Station Habitat for Humanity

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“Habitat for Humanity: An Exploratory Study on Homeownership Quality of Life”

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EXECUTIVE SUMMARY

Habitat for Humanity International (HHI) is a 501(c)3 nonprofit organization founded to help build simple and decent homes seeking to put God's love into action in communities (*B/CS Habitat for Humanity*, 2018). The nonprofit organization has served the Bryan/College Station (B/CS) community since 1989 and has recently finished the construction of its two hundred eighty-second home. The purpose of this study is to collect data regarding the impact of the organization on Habitat homeowners and the community. The results will help to provide key information needed to evaluate program impact, inform and support organizational and developmental goals, and build brand awareness. To achieve this, the following research question is utilized to guide our study: What is the impact of Habitat homeownership on the quality of life of homeowners?

This question is answered through the use of interviews with Habitat homeowners to gather information on the impact that Habitat homeownership has had on their quality of life. Interview questions were created based on affordable housing literature and previous studies done at other Habitat for Humanity affiliates that worked to answer a similar research question. Interview questions for this study focused on five subject areas: education, personal economics, safety, health and wellness, and community participation. The results of these interviews are consolidated and organized based on themes to discover the impact of Habitat homeownership on quality of life from the perspectives of the homeowners. Additionally, influential stakeholders in the Bryan/College Station area were identified for in-person interviews, with particular attention being paid to those involved in local community development and affordable housing. The results of these interviews will provide further information to determine the impact Habitat homeownership has on homeowner quality of life from the perspective of prominent community stakeholders.

Overall, the homeowners interviewed expressed satisfaction with the services provided by the B/CS Habitat for Humanity and exhibited general improvements in quality of life based on the variables used in this study. Additionally, the local stakeholders interviewed indicated an appreciation for the role HFH plays in providing more affordable housing options in the B/CS area. Based on the findings of this exploratory study, three recommendations for future research are made to further improve Bryan/College Station Habitat for Humanity's operations:

- (1) The interest among Habitat homeowners for neighborhood associations and potential methods to implement these associations.
- (2) The need for additional training opportunities on financial literacy and funding for children's education.

- (3) The importance of improved dialogue between local stakeholders and BCS Habitat concerning the work the organization does in the community.

The completed research serves as the pilot study for Habitat for Humanity in Bryan/College Station. It is intended to provide a better understanding of the methods used to evaluate current homeowners' satisfaction with the nonprofit organization. This study can be used to develop further research for other Habitat for Humanity affiliates and other affordable housing and community development nonprofits. Semi-structured interviews, rather than surveys, were used to provide a better narrative of the homeowners' experiences. Surveys often neglect to capture the full "story" of why participants feel a certain way, and limit their opportunity to express their feelings. This project was structured in such way to be able to understand the attitudes of homeowners in regards to Habitat for Humanity's impact on their quality of life.

BACKGROUND ON HABITAT FOR HUMANITY

Habitat for Humanity International

Habitat for Humanity International (HFHI) was founded in 1976, on Koinonia Farm, a community farm outside of Americus, Georgia. HFHI was founded on the conviction that every man, woman and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all. The organization's mission is to help build simple and decent homes by seeking to put God's love into action in communities. The vision promotes a "world where everyone has a place to live." Guided through their mission, Habitat for Humanity International has reached more than seventy countries and fourteen hundred communities within the United States and has helped more than nearly ten million people acquire a home ("B/CS Habitat for Humanity," 2018).

Millard and Linda Fuller, HFHI founders, established the organization based on the concept of "partnership housing," which implies that it will help individuals and families in need of adequate shelter by working side by side with local volunteers to build decent, affordable homes. The program is well known for the trade-off homeowners must abide by in order to receive their home. During the purchasing process, each potential homeowner is required to complete five hundred "sweat equity" hours and attend additional financial counseling sessions. Furthermore, the organization strives to improve the overall quality of life of the Habitat homeowners. To do this, the organization upholds the following values in every country, branch, community, and project: (1) Christian principles, (2) inclusion, (3) community self help, and (4) professionalism.

The first value refers to the organization's religious faith and biblical views to serve others. The second value, inclusion, means welcoming people of all faiths to work together to serve one another. Third, community self-help, indicates the belief that all communities have the capacity to improve and solve housing issues by developing leadership, management, and practical skills through volunteerism. Fourth, professionalism promotes integrity, respect, and efficiency in every part of Habitat for Humanity's operations, from home construction to fundraising. In addition to these values being central to the organization, there are five principles every employee or volunteer of the organization must uphold: (1) Demonstrate the love of Jesus Christ, (2) Focus on shelter, (3) Advocate for affordable housing, (4) Promote dignity and hope and (5) Support sustainable and transformative development ("B/CS Habitat for Humanity," 2018).

Bryan/College Station Habitat for Humanity

The Bryan/College Station Habitat for Humanity serves families in the area that earn between thirty-five percent to eighty percent of the area median income and are in need of quality affordable housing. In 1998, the local affiliate in Bryan/College Station, started building their first subdivision, Miracle Place, which is a sixteen home development. Three years later, in 2001, the second subdivision, Sharon's Court, was built. Sharon's Court increased the number of Habitat homes built to a total of forty-seven by 2005. A third subdivision, Faith Subdivision on East Martin Luther King Drive, adjacent to Sharon's Court, was completed in 2014 with twenty-four homes and a playground. The latest subdivision, Angel's Gate, started in 2006 and was completed in 2016, with a total of one hundred and ten homes. Currently the organization started its twenty-ninth year of operation in the Bryan/College Station area. The organization promotes an open door policy, where all who believe that all people are in need of a decent, affordable place to live are encouraged to help with work regardless of race, gender, religion, age, political views or any other distinctions that often may divide people. Based on their overall policy, the organization does not proselytize, meaning they will not offer assistance on the expressed or implied condition that people must either adhere or convert to a particular faith, or listen or respond to messaging designed to induce conversion to a particular faith. Habitat for Humanity has been serving the Bryan/College Station community for almost three decades. During this time the organization has helped build two hundred eighty-two homes, housed more than twelve hundred people, and saved homeowners an average of \$250 per month in housing costs ("B/CS Habitat for Humanity," 2018).

Affordable Housing in Bryan/College Station

Like many cities across the country, the Bryan/College Station area has seen housing prices, both owner occupied and rental units, increase in the last several years, outpacing the growth in incomes for the area. Much of these increases can be attributed to the growing size of Texas A&M University. The need for student housing drives up prices in the rental market, where the current average is \$833 a month in Bryan ("U.S. Census Bureau QuickFacts," 2016). This creates very real affordable housing problems for Bryan, a city which has a poverty rate twice that of the national average, as their housing stock is taken over for student housing. Beyond that, currently forty-two percent of people in Bryan reported spending more than thirty-five percent of their monthly income on housing costs, highlighting the difficulty of finding affordable housing ("U.S. Census Bureau QuickFacts," 2016). The high rates of poverty and low availability of affordable housing in the B/CS area leaves a gap for community and nonprofit organizations like Habitat for Humanity to fill.

Property Taxes

Habitat for Humanity's operations are intended to generate a significant economic impact for the local community. A tangible measure of how B/CS Habitat for Humanity achieves this goal is the additions it makes to the local property tax base and subsequent increases local property tax revenue. The property tax has been one of the most important taxes at the local level, accounting for three-fourths of local government tax revenue (Lutz, Molloy, & Shan, 2011). School funding is one of the most common associations with the local property tax. Based on current statistics, nearly half of all property tax revenue is used for public primary and secondary education, highlighting its role as an essential source of revenue for public schools.

Data regarding the property tax revenue generated by Habitat homes was provided by B/CS Habitat for Humanity staff. From 2012 to 2016, the homes generated a total of \$1,727,988.92 in property tax revenue for the Bryan/College Station Area. Revenues increased from \$260,815.06 in 2012 to \$390,162.05 in 2016. The table below displays the total property taxes paid by all Habitat homeowners, the number of homes that paid taxes per year, and the average taxes paid per household per year. Lastly, property tax rates are considered more inelastic, or less responsive, to economic changes when compared to other tax sources, meaning they are a more stable source of income for local governments (McFarland & Pagano, 2017). The Bryan/College Station area has been supportive of the work that the organization has done in the community. The graph below highlights how this commitment to HFH and its mission of providing safe and decent housing while promoting homeownership has produced a return in investment through property tax revenue.

Table 1. Property Tax Revenue Generated by HFH Homes (2012-2016)

	2012	2013	2014	2015	2016
Total (\$)	260,815.06	321,966.29	372,793.08	382,251.54	390,162.05
Number of homes	186	208	222	235	239
Average paid per home (\$)	1,402.23	1,547.91	1,679.25	1,626.69	1,632.48

Data source: B/CS Habitat for Humanity Staff, 2016.

HABITAT HOMEOWNER INTERVIEWS

Literature Review

Previous Habitat for Humanity Impact Studies

The impact of Habitat homeownership on the quality of life of homeowners is a frequently explored research question. Various affiliates across the country have conducted individual studies to determine the effects their organization and homeownership has on the families they have served. The following studies are described below.

The affiliate in Saint Paul, Minnesota utilized phone interviews with homeowners to determine the changes in their feelings of safety, health, education, social connectedness, family interaction and personal well-being, and economic situation since moving into their homes. The results of this study showed that ninety-two percent of homeowners felt that their lives were better since moving into their home, and of that ninety-two percent, eighty-nine percent attributed that positive change to Habitat for Humanity (Mattessich & Hansen, 2015).

Another study conducted by the Habitat located in Evansville, Indiana examined the social impact and consequences of homeownership by focusing on economic, psychological, social, community awareness, and health aspects. The results of this study provide evidence that homeownership increases personal confidence, improves health related issues (particularly respiratory issues), and that Habitat homeownership increases the likelihood of participation in voluntary activities (Phillips et al., 2008).

The Habitat for Humanity in Greenville County, South Carolina collected qualitative data to gauge the impact and effectiveness of their homeownership program. The variables used in this study include: education, employment, financial outcomes, and quality of life to determine impact. The overall results of this study showed that ninety-seven percent of respondents agreed that they would encourage family members to apply for the Habitat homeownership program, and sixty-two percent said they were willing to continue to volunteer and help build homes (Granger, 2014).

The Habitat for Humanity in Dallas, Texas administered a self-report questionnaire to gain a better understanding of the Homeownership Program's impact from the homebuyer's perspective. This study focused on financial, safety, health, civic engagement, home size, and children's welfare to determine quality of life. Based on the responses, the Dallas homeowners had an overall positive experience with the Habitat homeownership program and process (Dallas Area Habitat for Humanity, 2013).

Lastly, Habitat for Humanity International published a summary of research focused on the positive impacts that homeownership has on quality of life. Their consolidation of the research highlights the positive impacts that homeownership has on health, educational achievement, and security and safety, while generating wealth and building a pathway out of poverty (Habitat for Humanity International, 2015).

Overview and Definitions of Subject Areas

The previously discussed studies were utilized to create a framework for evaluating the impact of Habitat homeownership on the quality of life of homeowners in the Bryan/College Station area. Five subject areas were chosen to help explore the research question based on their consistent use across the multiple studies referenced above: education, personal economics, safety, health and wellness, and community participation. These focus areas helped paint a holistic picture of the impact homeownership had on homeowners' quality of life.

Education

The education subject area was used to measure the perceived changes and impacts Habitat homeownership had on education for each family. Homeowners were given the opportunity to answer questions regarding changes in educational outcomes, in their feelings towards education, and their confidence in future educational achievements.

Definition: For the purpose of this study, education was defined as the knowledge, skills, training, or curriculum accessed and obtained to prepare oneself or others intellectually for mature life. This subject area was often measured by signaling elements such as a degree, certification, or highest level of schooling completed (Dallas Area Habitat for Humanity, 2015; Granger, 2014; Mattesich & Hansen, 2015).

Literature Review: Access to education and achieved educational outcomes are essential for improving the lives of many individuals. For this reason, an evaluation of the impact of Habitat for Humanity on quality of life would not be valid without an assessment of the educational impacts of participation in the organization. The Minnesota Habitat for Humanity study captured this element through questions that addressed student success in school as well as improvements in grades and study habits (Mattesich & Hansen, 2015). The Greenville Habitat for Humanity study accounted for these same metrics and added additional questions regarding the household's highest level of education attained and changes in school attendance (Granger, 2014). The Dallas Habitat for Humanity study devoted attention to confidence in school and extracurricular activities (Dallas Area Habitat for Humanity, 2013). Based on the pre-existing literature, similar metrics were used to measure the impact of Habitat homeownership on education in this study.

Personal Economics

The personal economics subject area was used to measure changes in financial status associated with Habitat homeownership. Homeowners were asked to answer questions that described their financial confidence, monthly housing expenditures, perceptions of the importance of saving for the future, and any changes in employment and utilization of government assistance programs.

Definition: For the purpose of this study, personal economics referred to homeowners' financial health. This included improved financial outlook, the ability to budget, and changes in employment situations and usage of government assistance programs since becoming Habitat homeowners (Granger, 2014).

Literature Review: Homeownership has the potential to provide individuals and families with a tool for wealth creation. As the equity of their home increases, families' budget increases, giving them the ability to spend more money on additional education or other goods and services (Rohe, Van Zandt, & McCarthy, 2002). Additionally, "the median net wealth of low-income homeowners is dramatically higher than the median net wealth of low-income renters" (Belsky & Duda, 2005). In the study that examined Minnesota Habitat, Mattesich & Hansen (2015) surveyed homeowners and found that fifty-three percent of participants had more money after they moved into their Habitat home. Approximately sixty-six percent responded that they felt more confident about their ability to fund their child's college education. Lastly, the results of their survey showed that forty percent of respondents paid less in housing costs. Thus, based on the results, homeownership potentially helped avoid asset poverty and could be associated with self-sufficiency and net worth.

Safety

The safety subject area was used to assess perceptions of safety in both Habitat subdivision and infill locations. Homeowners were asked to describe their perceptions of personal safety within and outside their homes, and their children's safety where applicable.

Definition: For the purpose of this study, safety was defined as the homeowner's overall perception of safety within their home and neighborhood (Dallas Area Habitat for Humanity, 2013).

Literature Review: Feelings of safety are considered an important factor for residents' satisfaction with a community. Residents of Greenville Habitat for Humanity homes reported an overall satisfaction when neighbors looked out for one another, took pride in their neighborhoods, and felt a sense of security in their homes (Granger, 2014). Additionally, in the Minnesota study, homeowners' safety was discussed in terms of both overall neighborhood safety and housing conditions (Mattesich & Hansen, 2015). Based on these previous studies,

the perception of safety was included as an element to assist in the evaluation of the organization's effect on the overall quality of life of residents living in an area.

Health and Wellness

The health and wellness subject area was utilized to measure changes in a families' physical and social health after moving into Habitat for Humanity housing in comparison to before becoming homeowners. Individuals were asked about changes in the number of doctor visits, respiratory illnesses, and quality time spent with friends and family.

Definition: Within the scope of this study, health and wellness was defined as physical health, specifically respiratory health, along with the health of homeowners' interpersonal relationships (Mattessich & Hansen, 2015).

Literature Review: The impact of Habitat homeownership on health and wellness was consistently referenced in previous program evaluation studies, which analyzed the organization's impact on quality of life. Increased quality of housing and reductions in overcrowding held a strong correlation with residents' health, particularly in regards to ailments, such as: asthma and mental health stability (Sandel, 2007). Further supporting the claim of improved health quality from homeownership, a survey conducted in 2012 showed that nearly seventy-four percent of homeowners reported an increased state of overall family health after moving into their Habitat homes (Phillips et al., 2008). Based the findings from these research projects, this study utilized a health and wellness subject area to further ascertain the impact the the local Habitat for Humanity has had on Habitat homeowners' quality of life.

Community Participation

The community participation subject area was used to measure how well homeowners interact and take part in community activities in their neighborhood. Moreover, strong community involvement can have an essential role in the revitalization of the community. Lack of support could potentially lead to unsuccessful community projects or initiatives, which can further create an unwelcoming environment for current and prospective residents. Participants in this study were asked questions regarding their involvement in homeowner organizations, participation in local and national elections, and relationships with their neighbors.

Definition: In this study, community participation was defined as the process where homeowners worked to improve their community and build social ties with their neighbors. Community involvement was represented by the process where beneficiaries influence all aspects of development projects, rather than receiving benefits (Bamberger, 1991). Community participation included activities such as voting, being informed, taking part in neighborhood association meetings, and working to solve local problems.

Literature Review: Community involvement encourages civic participation, thus increases the chances of project sustainability and development. Another benefit of increased community participation includes a more equitable distribution of benefits and funds (Bamberger, M., 1991). Successful community involvement is based on information and dialogue between homeowners and the organization, Habitat for Humanity. Only an informed community can be part of the decision-making process, which then will lead to sustainable projects (“Community Involvement,” 2010). Based on a review of the literature, strong community participation included benefits, such as: improved information flow, improved community understanding of local government, increased collaboration and community advocacy, reduction in conflicts, and promotion of environmental justice (“Community Involvement,” 2010). The study conducted in Greenville County revealed that neighbors kept a watch on their neighbor’s house when needed (Granger, 2014). Additionally, the study conducted in Indiana showed an increase in the number of neighbors that participated in community related activities (Phillips, et al. 2008).

Data Collection & Methodology

The research project sought to identify the impact Habitat homeownership has had on quality of life. This question was answered through semi-structured, face-to-face interviews conducted with Habitat homeowners. Particular attention was paid to changes in education, personal economics, perceptions of safety, health and wellness, and community involvement. Further evidence for the impact of Habitat homeownership on quality of life was collected through semi-structured, face-to-face interviews with Bryan/ College Station community stakeholders. The stakeholder interviews provided an external perspective on the influence of Habitat for Humanity.

The design of the methodology for this research was built based on the analysis of previous studies and best practices. The subject areas used in this study were developed based on previous impact studies conducted at other Habitat affiliates: education, personal economic, safety, health and wellness, and community participation. Interview questions were created based on survey questions used in previous studies, which addressed designated areas of interest.¹ In formulating questions, two independent research team members reviewed the literature from the available studies. Upon this review, an initial set of survey questions were coded through several rounds of assessment conducted by the research team. A codebook was created based on the themes pulled from the answers received during the semi-structured, face-to-face interviews. Lastly, intercoder reliability was established based on pilot studies and literature review conducted on the subject areas of interest to establish reliability and validity of the data.

¹ A full list of Homeowner interview questions in the order they were asked is listed in Appendix A

Development of Subject Areas

For the purposes of this exploratory study, quality of life pertained to the culmination of homeowner perspectives related to education, personal economics, safety, health and wellness, and community participation. To determine the five subject areas used to answer the research question, common themes were pre-identified from previous studies that addressed a similar research question. Further, a thematic analysis was conducted to evaluate the impact on quality of life. The data analysis analysis provided concise and effective information, rather than anecdotal evidence to support the impact on quality of life.

Education Subject Area

The education (E²) subject area consisted of seven questions that were used to understand and analyze the nature of educational attainment and performance among B/CS Habitat for Humanity homeowners and their children. These questions were developed from survey questions used in “Impacts of Habitat for Humanity Ownership: Connections to Quality of Life,” a study done in Minnesota. By capturing the before and after on educational attainment and performance, this subject area was used to understand experiences pre- and post- Habitat homeownership.

Personal Economic Subject Area

The personal economic (PE) subject area was used to capture the general state of homeowners finances before and after moving into their Habitat homes. The personal economic section consisted of nine questions. These questions were developed from previous survey questions used in the Dallas area Habitat “Homeowner Survey Report,” “Habitat for Humanity Impact Study Evansville, Indiana,” and “Impacts of HFH Homeownership: Connections to Quality Life” from the Minnesota Habitat for Humanity.

Safety Subject Area

The safety (S) subject area consisted of three questions that were used to observe any differences between HFH homeowners safety pre- and post-HFH homeownership. Most importantly, the variable emphasized perceived safety, rather than pure crime statistics. These questions were developed from previous survey questions in the “Impacts of Habitat for Humanity Ownership: Connections to Quality of Life” study conducted in Minnesota.

Health and Wellness Subject Area

The health and wellness (H) subject area captured any existing changes in the physical and social health of homeowners and residents of Habitat for Humanity homes. The health and

²Acronym denotes how each subject area question is identified in codebook. For further description, look to Appendix B

wellness section consisted of four questions developed from the previous studies: “Impacts of Habitat for Humanity Ownership: Connections to Quality of Life” completed in Minnesota, and the “Habitat for Humanity Homeowner Survey Report” completed in the Dallas area.

Community Participation Subject Area

The community participation (C) subject area consisted of nine questions used to identify and observe the strength of relationships in HFH neighborhoods and the level of civic engagement by residents pre- and post- HFH homeownership. These questions were developed from previous survey questions in the “Impacts of Habitat for Humanity Ownership: Connections to Quality of Life done in Minnesota,” the Dallas area “Habitat for Humanity Homeowner Survey Report,” and the “Habitat for Humanity Impact Study Evansville, Indiana.”

In-Person Interviews

Homeowner Recruitment

The recruitment process for Habitat for Humanity homeowner interviews was conducted by the client, Habitat for Humanity in Bryan. The research team drafted a recruitment script and provided it to the Habitat for Humanity staff to conduct the recruitment via telephone. The recruitment script briefly described the study, informed potential participants that the interviews were voluntary, and their participation in the study was to be compensated with a \$50 gift card. The list for potential interviewees began with two hundred fifty-nine Habitat homeowners. Each homeowner was assigned a random number, and as their assigned number came up they were moved from the main list (labeled: Additional families if needed) to the contact list. This measure allowed for the recruiters and researchers to have a list of not yet selected homeowners to contact if necessary.

The total recruiting period lasted seven days. Of all Habitat homeowners, thirty accepted to be a part of this research study. From that initial thirty, twenty-two participated in interviews over a four day period. Of these twenty two participants, fifty percent lived in a Habitat subdivision, forty percent had homes located on infill lots, and ten percent did not respond to the question. Eighty-five percent of respondents were female and fifteen percent were male. thirty-six percent of the homeowners interviewed were Black, thirty-six percent were Hispanic, five percent were white, and twenty-three percent did not answer. Forty percent of participants had four or more children living in their home, and seventy-three percent had children in kindergarten through twelfth grade. Lastly, more the thirty-five percent of respondents have lived in their Habitat home for more than ten years, and just less than thirty-seven percent have lived in their Habitat home for less than five years.

These twenty two interviews were conducted at the Bryan College Station Habitat for Humanity Office. The interviews varied in length based on the detail and depth of

interviewees' responses. Interview questions were constructed to be open-ended to allow for a better understanding of the homeowner's attitudes and feelings towards HFH based on the following subject areas: education, personal economic, safety, health and wellness, and community participation.

The Measurement Instrument

Homeowner interviews were utilized as the measurement instrument to answer the research question: What is the impact of Habitat homeownership on the quality of life of homeowners? Based on the review of previous studies and supporting literature, the best suited instrument for the study was semi-structured interviews. Semi-structured interviews present different characteristics: (1) the respondent and the interviewer engage in formal interview, (2) the interviewer develops an interviewing guide, also known as the survey questions, and (3) the interviewer follows the guide in order to be able to follow the conversation topic (Robert Wood Johnson Foundation 2018).

To develop the interview questions, the metrics and recurring themes of the previously discussed four studies' questions were synthesized, consolidated, and organized. All questions were divided into five categories, which served as the variables for the analysis: education, personal economics, safety, health and wellness, and community participation. These categories helped provide a more nuanced, holistic description of Habitat's impact on homeowners' quality of life. Additionally, demographics included basic quantitative and qualitative information about the interviewees' gender, race, ethnicity, age, education level, marital status, and number of children in the home were collected.

Following the collection and organization of all potential questions from previous studies, a matrix was created to determine whether or not questions were to be kept or discarded. The research team divided into subgroups of two individuals dedicated to each quality of life category and labelled each question as "definitely keep," "possibly keep," "possibly remove," and "definitely remove." An explanation for each labelling decision was made based on whether or not the question elicited a good response in previous studies, provided a good before-after Habitat homeownership comparison, explicitly focused on designated categories, appeared in multiple studies, or other unspecified reasons. Further, the research team reconvened and discussed each question to ensure consensus regarding the interview questions used for this study. Mock interviews were conducted to establish an estimated length of time for each interview, with the intention of keeping them between forty-five to sixty minutes. Each of these final questions were presented to the client to verify their quality and content. The final questions were edited, reworded, and reordered to make them more open-ended and conversational. These interview questions were finalized and submitted to the Institutional Review Board (IRB) for approval. Following IRB approval, the interview questions were input

into an electronic survey tree using qualtrics software. This electronic format allowed for responses to be automatically and instantaneously saved and in a safe, secure location.

Interview Protocol

The purpose of the semi-directed interviews was to collect and evaluate data to answer research question one: What is the impact of Habitat homeownership on the quality of life of homeowners? The goal was to conduct thirty interviews with Habitat homeowners, and identify narrative trends that occurred during the interview process. The interviewees were asked to come to the Habitat office in Bryan to be interviewed. Once they arrived on site, each interviewee was directed from the waiting area, then to a closed space, or an office, to conduct the individual interview. For each interview, two members of the research team were present in the room. One member, the interviewer, asked the questions, and the other member, the note taker, recorded and typed the homeowners' answer into qualtrics. Upon the completion of each interview, the recording was immediately downloaded and stored in a shared space, to which all group members had access. To conduct the homeowner interviews, the following tools were used: qualtrics survey, PC/Macbook computers, audio recorder devices, and external microphone. Each member of the research team rotated through serving in the four roles, interviewer / note taker / lobby supervisor / data supervisor.

The interview team was formed of the interviewer and the note taker. The interview team first introduced themselves to the participants, then they confirmed the confidentiality of the survey and asked for permission to record the interview. The interviewer asked the open-ended interview questions, while considering the following guidelines: (1) ask one question at a time, (2) remain neutral to respondents' answers, (3) encourage responses, (4) transition instead of jumping between major topics, and (5) keep respondents focused on the topic at hand. The note taker was assigned to take notes during the interview, as well as manage the recording device prior, during, and after the interview. The notetaker typed responses into the qualtrics survey online tool, also making note of any noticeable non-verbal responses to questions. The notetaker ensured the operation and functionality of the recording device prior to each interview. Once the interview was concluded, the interviewer thanked the participant(s) and informed them of the next steps in the process: (1) reinforced data confidentiality and purpose of the interview, (2) had the interviewee sign the gift receipt form (3) handed interviewees a \$50 gift card for participation in the study, and (4) accompanied the participant to the lobby area. The lobby supervisor was assigned to direct the participants to the assigned room and make sure the waiting area remained unbiased, and ensure that there was no discussion about the survey content in the lobby. The data supervisor confirmed that all recordings were properly downloaded and backed up for coding and analysis.

Codebook Creation

Because the data collected for this exploratory study was based on interviews, rather than surveys, it was important to quantify and categorize the answers and qualitative data the interviewees provided. Creating a codebook for this interview-based study was beneficial in preventing arbitrary and capricious decisions by coders (Ruggeri, Gizelis, & Dorussen, 2011). Therefore, a codebook was built to improve analysis of interview answers.

To create the codebook, an initial review of the literature was conducted. For the homeowner interviews previous studies regarding Habitat for Humanity were analyzed and common themes were extracted. Particular attention was paid to themes in answers given to questions similar to those were chosen to be asked in the in-person, semi-structured interviews with Habitat homeowners in this study. From this, a first draft of the codebook was created to lay a foundation with the expectation of edits and improvements following the completion of homeowner interviews. Following the completion of the homeowner interviews, recordings and transcriptions of the interviews were reviewed to uncover consistent answers and themes collected from B/CS Habitat homeowners that did not appear during the literature review of interview and survey answers collected from other Habitat affiliates' studies. Then, these answers were assigned numbers according to likert or nominal scales based on the types of answers and which categorization best fit. Following the finalization of the codebook, two coders were assigned to all questions in each subject area. The coders coded answers individually and without communication to ensure unbiased assigning of codes.

Intercoder Reliability

Intercoder reliability refers to the extent to which two or more independent coders agree on the coding of the content of interest with an application of the same coding scheme. Since this study had numerous open-ended questions, ensuring intercoder reliability was especially important. Intercoder reliability, established by pilot studies and a codebook, ensured the validity and reliability of the collected data. The methodology utilized in this project, identified in the following sections, created a resulting index that is both informative and reliable.

Because this study involved conversion from qualitative data (transcription obtained from interviews) to quantitative data coding results may differ even when coders are analyzing the same interview answer. For this reason, maintaining reliability is extremely important to ensure validity of study results. After the completion of homeowner interviews, transcriptions of interviews were used to code responses to allow for quantitative analysis. To ensure validity of coding, two coders were assigned to each subject area. Coders completed coding independently and without consultation with each other. When the coding was completed, Cohen's Kappa was run to test intercoder reliability. Cohen's kappa is "the most widely used measure of interjudge reliability across the behavioral science literature" and takes into account differences in

distribution of scores by separate coders, making it applicable to this project (Lombard, Snyder-Duch & Bracken 2002). The average Cohen's Kappa in this study was 0.606, which is higher than acceptable level (0.5).³ Following the completion of these coding reliability measures, descriptive statistics of findings were gathered and displayed graphically to assist in analysis of findings.⁴

T-tests

After the intercoder reliability was measured, t-tests were conducted. T-tests are used to determine if there is a statistically significant difference between two groups. Knowing if there is any disparity between two certain groups is beneficial for helping Habitat for Humanity improve delivery of services. For example, by using t-tests, it was possible to highlight differences in the perceptions of safety between Habitat homeowners living in Habitat subdivisions versus those living in an infill. T-tests were run for the following pair of groups: people living in infills versus people living in subdivisions; African-American homeowners and Hispanic homeowners; families with more than four children versus family with three or less children. More details about the results of the t-test will be provided in the following sections.⁵

Limitations

There were a few notable limitations of this exploratory study that possibly affected the external validity of the results and inhibited the ability for them to be applied to other Habitat for Humanity affiliates or housing nonprofit organizations. These limitations included the following:

- (1) ***Small sample size.*** Of the two hundred fifty-nine potential homeowners to be interviewed for this study, thirty were selected, and only twenty-two participated in face-to-face, semi-structured interviews. Because of the small sample size, this study cannot be applied to other Habitat affiliates.
- (2) ***Homeowner interviews conducted at B/CS HFH facility.*** The homeowner in-person interviews were conducted at the Habitat office in Bryan. Ideally, the interviews would have been conducted at a neutral site that was unaffiliated with the organization. However, due to location constraints, this served as the best setting to conduct interviews. The lack of neutrality in the interview site of Habitat employees could have potentially biased the answers of the respondents.

³ Full Cohen's Kappa results are listed in Appendix C

⁴ All descriptive statistic graphs are displayed in Appendix D

⁵ All results from t-test are available in Appendix E

(3) ***No control group.*** Ideally, we would have a control group. However, time did not permit that to be a part of this study. The control group would be used to serve as a benchmark to measure the effect of the treatment applied to the experiment group. In this case, the effect of Habitat homeownership on the quality of life.

(4) ***Phrasing of certain questions did not lead to rich response for thematic analysis.*** Based on previous studies and interview questions, the research team accounted for more comprehensive and extensive answers to the questions. However, some of the questions did not lead to rich responses. This indicated a need for future research to phrase questions in such way to get more descriptive answers.

(5) ***Interviews were conducted only in English.*** The research team did not have access to a certified Spanish translator to conduct interviews in Spanish. Thus, only English speaking respondents were interviewed.

Findings & Analysis

Education

Habitat homeowners revealed increased positive outlooks regarding their children's educational futures compared to before moving into their HFH homes. Eighteen of twenty-two (eighty-two percent) homeowners reported feeling better about their children's future. An equal amount reported having greater confidence in their ability to fund their children's college education. Homeowners reported owning a home and helping build that home, provided a good example for their children. Homeowners hoped that being a good example to their children would prove their opportunities were not limited in the near future. Similar to questions asked in personal economics, homeowners were more confident in their ability to fund future education because of increased financial flexibility. This financial flexibility was often credited to reduced monthly costs. An example of both financial and role model justifications are found below:

"I am way more confident now, because I am able to maintain a steady mortgage and get them into programs that I know that will help them succeed in life instead of worry about them finding alternative things to do in the streets. They have a very productive life. They love to play basketball, so we're on the right track."

"I feel that, you know, as far as being able to be a part of the sweat equity and putting in your time and effort, and having your friends, your community help and assist you with that, I feel it built a network of friends, family and, you know, they can carry on with them in their lives. So, I feel like it opened the door to opportunity... and not looking at it like a handout, but hand up... Just being able to see that. So it's been very beneficial for them."

Another theme observed was the consistency of student attendance in school among interviewed homeowners. Fifteen of twenty-two (sixty-eight percent) participants indicated that their child's attendance did not change after moving into their Habitat home vs. before. However, homeowners emphasized that high levels of attendance were a priority even before they owned the Habitat home. Respondents reported that their children went to school all the time, unless they were sick. Furthermore, homeowners stated that they were personally very strict about making sure their children attended school. An example of this common assertion is provided below:

"Well, they go to school every day. Yeah, and they say 'we're sick.' I just don't play that."

Another trend observed was homeownership improved student grades after moving into the Habitat home. Eighteen available responses asserted improvement or maintenance of academic performance after moving into their Habitat home. Six of seven homeowners that reported average performance before they moved in, also reported above average performance after they moved in. Even though the study recorded responses for this data, substantive reasoning

for academic improvement was not provided by the interviewed homeowners. Therefore, this theme can be observed, but not further explored. Additionally, t-tests run on education questions showed no statistically significant difference between responses for infill vs. subdivision, race/ethnicity, or household size.

Personal Economics

Overall, homeowners experienced positive changes in their personal economics after moving into their Habitat homes. Thirteen of the twenty-two (fifty-nine percent) homeowners stated that their financial situation was better off after moving into their Habitat home as compared to before moving into their home. The same amount of homeowners reported feeling a greater sense of financial security. In explaining their improved financial situation, homeowners reported that they do not have much more disposable income available than prior to moving into their Habitat home. However, they explained their contentment with their circumstances because their money is being invested in a home. An example from a homeowner that showed personal economics satisfaction is shown below:

“I would like to say it evolved. It evolved. Things are affordable. I think that as far as the expenses and things, it really didn’t change much -- not a whole lot, but still left things affordable”

Additionally, eighteen of the twenty-two participants (eighty-two percent) reported they believe in the importance of saving for the future. Homeowners cited that accumulating emergency funds was the primary reason for saving money. Many respondents also stated saving for future goals, such as their children’s college education was the main motivation for prioritizing saving. A theme of reducing use of government assistance was also observed throughout applicable homeowner responses. Only sixteen of twenty homeowners reported using government assistance programs. Of the sixteen homeowners who used government assistance, nine reported no longer using assistance after moving into their Habitat home. Substantive reasoning for why homeowners no longer used government assistance was not provided. An example of a homeowner response in regards to saving for the future, is provided below:

“I think it's very important to save for the future, because a while ago my hot water heater busted, and I wasn’t prepared for it, so it did put me in a financial bind to try and go get another one. But, since then I have learned to put something back and not try so much to give the kids everything, ‘cause they don’t really need it, so we can have something just in case something like that happens again.”

Lastly, t-tests run on personal economics questions showed no statistically significant difference between responses among infill vs. subdivision, race/ethnicity, or household size.

Safety

There was a general theme of improved safety associated with moving into a Habitat home. All twenty-two homeowners reported feeling safe inside their homes. Fourteen of twenty-two (sixty-four percent) homeowners stated feeling safer after moving into their Habitat homes than they did in their previous neighborhoods. Also, homeowners felt generally positive about their children's safety. Twelve of twenty-two (fifty-five percent) respondents reported feeling their children were safer living in their Habitat homes versus their previous neighborhood. For all three safety related questions, homeowners cited their strong relationships with their Habitat neighbors (also addressed in community involvement variable) versus in their previous neighborhoods as providing a strong sense of security in their Habitat neighborhood. Further, homeowners cited decreases in the levels of crime and the threat of crime after moving into their Habitat homes. As an example of the this threat of crime in older neighborhoods and the experience of homeowners with children, two separate homeowners stated:

"I feel more safe in my Habitat home, because in the apartments, we always had people hanging out in front of the apartments. And one time, we were just in the house and somebody just bust the front window. They were outside fighting. And now I really don't have to worry about that, because like I said, there's really no crime or violence in our neighborhood."

"I do feel more safe that I moved in out here because where I was, living before was totally bad. Drug(s) everywhere, I'm just saying there's drug(s) everywhere. I feel totally safe."

While all participants reported feeling safe inside their Habitat homes, six of twenty-two (twenty-seven percent) reported feeling safe inside but not outside their homes. There was no consistent reasoning reported among those who answered this way. A notable substantive answer for feeling unsafe outside of their home is provided below. Though it is not generalizable as a theme, it is a sentiment worth being made aware of.

"I felt safer in my apartment than I do now only because where I stay is really, really dark. But I mean, I know they can't put a light out there on the lot. They want me to pay for it, but I don't have the money to pay for that light."

T-tests showed no statically significant differences in perceptions of safety between populations. Tests were run comparing subdivision versus infill neighborhoods, Hispanic

homeowners versus African American homeowners, and households with three or less versus four or more children.

Health and Wellness

Homeowners generally reported positive experiences with household health after they moved into their Habitat home compared to before moving in. Additionally, respondents mentioned increased quality time spent with their immediate and extended family. Nine of twenty-two respondents (forty-one percent) indicated they visited the doctor less often since moving into their Habitat home, compared to before when their children experienced more frequent doctor's visits. Homeowners referred to catching a virus or having illnesses or respiratory conditions related to mold in the previous homes as specific justification for improved health. As an example of this type of explanation, one homeowner stated:

“Way less frequently... it was really my oldest... he kept getting ear infections and come to find out there was mold in the ceiling that kept causing him to get that. And he rarely goes to the doctor now.”

It is also worth noting that an equal amount of respondents stated that the frequency of doctor's visits did not change after moving into Habitat homes, compared to before. Reasons provided include: waiting for family members to actually get sick, already actively participating in preventative care, or having no consistent health issues among household members. Overall, the interviewed homeowners experienced a decrease in doctor visits and experienced better respiratory conditions. Both were attributed to improved quality of housing by surveyed homeowners.

In terms of quality time spent with families, ten of twenty-two (forty-five percent) homeowners reported more time with families after moved into their Habitat homes than before. Additionally, eight homeowners (thirty-six percent) reported they spent the same amount of time with their families pre versus post homeownership. Of the responses gathered, no substantive reasons were provided for the lack of change. Further, there was no data to describe the initial level of quality time spent with their families. However, seventeen of twenty-two (seventy-two percent) homeowners asserted they used their homes for family gatherings or gatherings in general more often after they moved into Habitat homes. The most common reason provided was they had the nicest home quality or largest home in their family after they moved in. Homeowners specifically reported they were the main host for holiday gatherings such as Thanksgiving and Christmas more often after moving into HFH homes. See the example of the impact of house size on homeowners below.

“Well, the fact that I am the only one in my whole family. It is eleven of us, eleven siblings, and I’m the only one that has a house. Everybody else lives in a duplex or an apartment. So when we do have family gatherings, everybody comes there because it’s a house. And they come more frequently. Because in the past we’d pick a sibling, like this year we can have Christmas over there. Next year we can have Thanksgiving over there. But now, they all come to my house.”

Similar to the question regarding quality time, those who reported no change in frequency of use of house for celebrations or gatherings did not provide substantive reason as to why, nor did these individuals described their rate of house usage before moving into Habitat homes. Overall, the interviewed homeowners exemplified themes of spending more time with their families after moving into their Habitat homes and using it for more social gatherings.

T-tests ran on the health and wellness variable showed no difference in doctor visitation levels between infill versus subdivision. T-tests showed a statistically significant difference between doctor visitation rates based on amount of children in household. Homeowners with three or less children visited doctors less than families with four or more children. Additionally, families with four or more children visited doctors more after they moved in their Habitat homes. Independent of number of children, t-tests showed Hispanic households visited the doctors more frequently than African American households did.

Community Participation

Overall, Habitat homeowners expressed feelings of satisfaction with the community and neighborhoods they live in. Twenty of twenty-two (ninety-one percent) homeowners reported that they had a good relationship with their neighbors or considered their neighbors good friends. The closeness that they felt with their neighbors was exemplified by different activities, such as keeping a watch on each others’. Seventeen of the twenty-two (seventy-seven percent) participants reported either always or sometimes they kept a watch on their neighbor’s house while away or had a neighbor do the same for them. Another theme that developed through the interviews was the amount of responsibility homeowners expressed towards the events that occurred in their neighborhoods. Eighteen of twenty-two (eighty-two percent) respondents reported feeling either very or somewhat responsible, again, citing that they watched out for their neighbors because of their close relationships. An example response is provided below:

“I have very good neighbors. When houses were going up, my house was the second house to go up. I helped on the first house, and I helped on all the other houses, and we kinda just all did it together.”

Another theme identified was an increase in time children spent outside their homes after versus before Habitat homeownership. Fourteen of the twenty-two (sixty-four percent) respondents reported that their children spent more time playing outside with friends specifically in their new neighborhood. The main reported reasoning for this trend was tied to the increased perceptions of safety outside of Habitat homes, in Habitat neighborhoods and a feeling of closeness among neighbors.

An additional theme identified within the community involvement section was the lack of participation in neighborhood associations. Seventeen of the twenty-two (seventy-seven percent) respondents reported that they didn't attend neighborhood association meetings because they don't have them. Homeowners expressed a desire for having organized neighborhood association meetings in order to discuss different issues occurring within the neighborhood or different opportunities that might serve as an improvement to their homes and to their street. An example response is provided below:

“Actually, we don't have one organized in our subdivision, so that's something that actually I've been inquiring more about just to see if we can get some other things done in our neighborhood. I am hoping to get organized neighborhood associations to beautify the neighborhood and add some value to it.”

The results of t-tests for community involvement showed a statistically significant difference between infill and subdivision homeowners. Participants that lived in subdivisions answered more positively towards community involvement questions than their infill counterparts. These results aligned with anecdotal responses provided by homeowners. However, t-test analyses showed no significant difference between infill and subdivisions with regards to how many times homeowners had to keep watch on a neighbor's house while away or how responsible they felt for the things that happened within the community.

Discussion

Based on the responses gathered from Habitat homeowners, Bryan/College Station Habitat for Humanity makes a positive impact on the homeowners' quality of life. With the help of the five subject areas developed based on main themes identified from previous studies, it is concluded that Habitat for Humanity homeownership has had a positive impact on the education, personal economics, safety, health and wellness, and community participation of homeowners. Three fourths of homeowners reported their children's grades are above average or excellent. Almost all respondents reported that saving for the future is very important and that since they moved in the Habitat home they experienced reduced usage of government programs. Additionally, Habitat homeowners feel better about their own safety and their children's. Most of the participants in the study reported that they feel responsible for taking

care of the community they live and make sure they maintain good relationships with their neighbors. In the end, most of the homeowners agreed they spend more quality time with their family members compared to before moving into their Habitat and they also reported a reduction in the doctor visits.

STAKEHOLDER INTERVIEWS

Literature Review

Stakeholders provide an external measure of accountability for nonprofit organizations. Many of the stakeholders that nonprofits are beholden to require that the organizations show they are meeting expectations both internally and externally. Organizations attempt to answer to all of the audiences they are responsible to: community leaders, elected officials, donors, board members, employees, and, most importantly, the community they are intending to serve. A nonprofit organization's ability to find the right balance between the multiple stakeholders they are involved with is a critical task with important implications for the organization's functioning and aid efforts (Boris & Steuerle, 2012).

Stakeholder intervention provides an outside perception of an organization's mission, vision, and goals. Stakeholders are defined as a group of people who have interests, claim, or stake within an organization, in what it does, and how well it performs (Krashinsky, 1997). Stakeholders are divided into two categories, either an "inside stakeholder" or an "outside stakeholder." The "inside stakeholder" is an individual that can be described as a shareholder, manager, or worker who works within the organization. An "outside stakeholders" includes customers, suppliers, the government, unions, local communities, and the general public (Krashinsky, 1997). While both groups have different roles and duties, inside and outside stakeholders play an integral role in the overall effectiveness of an organization.

Stakeholder involvement plays an instrumental role in determining the services that are provided by nonprofit organizations. As a society, Americans look to these organizations for the provision of programs and services that are generally out of the scope of the government and the private sector. Creating a congruent system that factors in both sides can be challenging and unique to each individual nonprofit organization. While inclusion of many different stakeholders from the community can create a well-rounded scope, this process can also create an environment in which those with louder voices or the more resources are the most considered. Noting this, it is important for nonprofit organizations to select the stakeholders that are willing and open to working with a diverse team to solve organizational issues. Whether individuals are inside or an outside stakeholders, organizations benefit from elected officials, donors, and community development centers. Outside stakeholders help the organization serve the public and reach the overall goal in a more comprehensive way. Inside stakeholders provide a more nuanced perspective on how an organization or program functions. Stakeholder intervention can be both positive and negative. However, their involvement provides nonprofit organizations with an a greater ability to positively impact the overall community (Krashinsky, 1997).

Based on the literature describing the important role stakeholders play in nonprofits' success, face-to-face interviews with community stakeholders in the Bryan College Station area were performed. The intention of these interviews was to supplement the evidence of the impact Habitat homeownership has on quality of life from a more external perspective. These interviews provided qualitative data concerning the perceived successes and potential areas of improvement within Habitat for Humanity.

Data Collection & Methodology

Summary

City government employees and elected officials who worked in the both the cities of Bryan and College Station were interviewed to supplement findings from homeowner interviews regarding Habitat homeownership effect on quality of life. Through the analysis, the overall stakeholder perception of B/CS Habitat for Humanity is highlighted. Interview questions were developed based on previous literature and to provide insight into the overall nature of the Habitat for Humanity in the local Bryan/College Station from the stakeholder perspective.

Stakeholders Recruitment

Both city governments play a vital role in the success of the Bryan/College Station Habitat for Humanity affiliate. Therefore, a framework for stakeholders selection from both cities was established. Individual actors from Bryan and College Station local governments were identified as essential in the analysis of the B/CS Habitat for Humanity's program effectiveness, based on previous research studies conducted by other Habitat for Humanity affiliates. The recruitment for the stakeholders group was conducted by the research team with each city official being contacted via email. The recruiting process lasted approximately thirty days and the interviews were conducted one at a time.

Measurement Instrument

Stakeholder interviews were used solely as supplemental information, in addition to the in-person Habitat homeowner interviews. The interviews included nine semi-directed questions, which were developed based on previous research in the area of nonprofits and local stakeholders impact and role within the community. The participants in the study were also selected based on research in the area of local government and their impact and involvement with local nonprofits, or Habitat for Humanity. For the purpose of this study, stakeholders from both College Station and Bryan served as participants to the study, since Habitat for Humanity conducts operations in both cities. There were six city officials contacted during the recruiting process, both from City of College Station and City of Bryan. Of the six stakeholders that were contacted, five agreed to be take part in the interviews. take part in the study.

Interview Protocol

Stakeholder interviews were conducted on-site at the various stakeholders' main offices. Two members of the research team were assigned to each stakeholder interview. One member of the research team served as the interviewer and the other members served as the note taker. For these interviews, audio recordings were not included. The interviewer was responsible for introducing the purpose of the study, providing the necessary details about the interview, reading the disclosure statement to the interviewee, and conducting the interview. The note taker was responsible for typing all answers, as well as taking note of any non-verbal cues that could be valuable to this study. Each interview lasted approximately twenty to thirty minutes.

Description of Interview Questions

The interview questions used for stakeholders were developed based on previous research conducted focusing on the impact of nonprofits in local communities. The measurement instrument included nine open ended questions, which focused on the overall perception of local stakeholders with regards to the services and programs provided by the local Habitat for Humanity affiliate.

The first question asked about the overall community of Bryan or College Station. The interviewees were asked to briefly describe the overall perception of the community they represented. The second question sought to highlight how familiar each stakeholder was with the organization of focus, Habitat for Humanity. The purpose of this question was to better understand the involvement each stakeholder had with the organization. The third question asked how familiar each stakeholder was with the organization. More specifically, this question purpose was used to address whether or not city officials knew the overall purpose of Habitat for Humanity and to what extent were they able to describe the nonprofit's operations. The fourth question included two perspectives: first, a description of the role Habitat has within the community, and second, within that role, a brief description of the services they provide to the community and the homeowners. The fifth question asked about the overall reputation of the nonprofit. The sixth question asked about a description of the neighborhoods that Habitat serves in. The purpose of this question was to measure whether Habitat made an impact within the neighborhoods, and if so, how. The seventh question, addressed the economic development impact Habitat has had within the community of Bryan/College Station. The eighth question asked city officials about their time working in the community and how Habitat has contributed to the overall change within the community. The ninth question asked the city officials whether they served in any capacity with the nonprofit. The tenth and final question asked whether the interviewed stakeholders had any other thoughts regarding the organization that haven't been touched on previous questions.⁶

⁶ All stakeholder questions are displayed in Appendix F

Findings & Analysis

The additional stakeholder interviews conducted in Bryan/College Station revealed a general satisfaction with Habitat for Humanity. The stakeholders interviewed used words such as: “giving,” “old and new,” “diverse,” and “welcoming” to describe the overall community of Bryan/College Station. Going into the familiarity with Habitat for Humanity and how well they know the organization’s work, four of the five stakeholders mentioned that they were very familiar with the organization; whereas, one of the participants mentioned no close familiarity with Habitat for Humanity’s work in the community. When asked to describe the overall reputation of the organization within the community, stakeholders used words such as: “wonderful,” “positive,” and “excellent service to the community.”

“Habitat for Humanity does a great job of supplementing the American dream to own a home; it builds the community.”

In parallel, respondents were asked to describe the neighborhoods in which the organization serves. Phrases such as: “older neighborhoods,” “lower income areas,” and “growing neighborhoods” were the most used to describe the neighborhoods in which Habitat built houses. Additionally, two of the stakeholders mentioned that Habitat had a tendency to accept more applicants from outside the Bryan/College Station community. The main concern stakeholders expressed was for Habitat to pay closer attention to the Bryan/College Station community. All of the respondents reported that Habitat has had a positive economic impact in the communities they serve. For example, Habitat homeowners paid property taxes that were then used to fund B/CS area primary and secondary schools.

“Everything goes hand in hand and helps the community develop. Families pay property taxes, they maintain their homes, are encouraged to get a job that will support the house and household not on a very large scale, but it certainly contributes to the economic development of the community.”

All interviewed stakeholders agreed that Habitat contributed to the overall change of the Bryan/College Station community through increased housing stock, drew people closer to their families, and provided decent, affordable, and safe housing. In the end, all interviewees agreed on Habitat’s excellent service within the community and meeting the needs in the community.

“Habitat for Humanity has done a really good job of marketing and providing the public information about what they are doing and what is going on with them. Very strong and good partner to the community.”

Overall, the Bryan/College Station public employees expressed a positive perception of the work the Habitat does in their community. These local stakeholders encouraged B/CS Habitat for Humanity to continue working to provide affordable, safe, and decent housing for area residents.

RECOMMENDATIONS & SUGGESTIONS FOR FUTURE RESEARCH

Recommendations

The overall perception of the B/CS Habitat for Humanity is positive. Homeowners expressed satisfaction with their experiences with the organization and showed improvements in quality of life based on the subject areas utilized in this study: education, personal economics, safety, health and wellness, and community participation. Community stakeholders revealed an appreciation for the role Habitat for Humanity has in providing affordable housing options in the B/CS area. However, some homeowners and stakeholders addressed potential areas for improvement to enhance the Habitat's work and the impact it has on overall quality of life of residents. Based on the findings of this exploratory study, three recommendations for future research are made to further explore potential need for improvement. These areas for future research include: (1) the interest among Habitat homeowners for neighborhood associations and potential methods to implement these associations, (2) the need for additional training opportunities on financial literacy and funding for children's education, and (3) the importance of improved dialogue between local stakeholders and BCS Habitat concerning the work the organization does in the community.

- (1) ***The interest among Habitat Homeowners for neighborhood associations.*** The Habitat homeowners interviewed for this study consistently expressed a desire for neighborhood associations to have an outlet to voice neighborhood concerns and ideas for improving the neighborhoods. Neighborhood associations are essential to community development, enhancement, and empowerment. An example available to the B/CS Habitat for implementing these associations comes from the Dallas Habitat for Humanity, which formed a Neighborhood Empowerment team within its organization. This team was formed to advance the organization's mission and vision to not just build houses, but also revitalize and transform entire neighborhoods. The Neighborhood Empowerment team's mission is to serve more families by responding to community aspirations with an expanded array of products, services and partnerships, and to empower residents to enhance their community. This program works to help implement neighborhood associations and crime watch meetings and then provides resources and support to aid in their success (Dallas Area Habitat, 2018).
- (2) ***The need for additional training opportunities on financial literacy and funding for children's education.*** Financial education is essential to new Habitat homeowners not only during the initial stage of their homeownership, but also throughout their time in a Habitat home, since it can become part of a tool belt that Habitat homeowners can use in their future. Through the interviews conducted with Habitat homeowners, it was found that some homeowners struggle to maintain a healthy budget and savings for

children's education due to mortgage, utilities, additional costs, and childcare. In some of the cases, the mortgage paid can get higher than the previously housing costs, which can cause a shift in their capability of funding or saving for their children's education at the same rate they did before. To address this issue, the local Habitat affiliate in Orlando, Florida partnered with a InCharge Debt Solutions, a nonprofit specialized in hosting online workshops and webinars on financial literacy. This partnership was founded to provide the necessary training and financial education to Habitat homeowners on how to budget, save an emergency fund, and plan for home repairs. The training is a seven week long process and covers ten modules ("Free Financial Literacy Workshops," 2018). The nonprofit works exclusively with Habitat for Humanity affiliates based on an application and selection process. The ultimate goal of the financial literacy program is to provide families the necessary tools and resources to better plan and administer their financial resources. Additionally, the inclusion of an element explaining education savings accounts, like 529s or Coverdell Education Savings Accounts, and the process of opening one would help to further encourage savings for children's future education expenses.

- (3) The importance of improved dialogue between local stakeholders and B/CS Habitat for Humanity.*** Habitat for Humanity does an excellent job of filling the gap in the community and building homes for the people in need. Compared to other Habitat for Humanity of similar size, the local affiliate in Bryan builds homes at a faster rate. For example, Habitat for Humanity Waco was built in 1985 and since its conceptions has built only one hundred forty-five homes, compared to Bryan College Station Habitat for Humanity founded in 1989 and has built two hundred eighty-two homes since then (Waco Habitat for Humanity, 2018). Abilene Habitat for Humanity also serves a similar size community to Bryan College Station. Abilene Habitat for Humanity was built in 1990 and has built one hundred sixty-two homes since then (Abilene Habitat for Humanity, 2018). The perception of the stakeholders is that Habitat for Humanity should pay closer attention to helping the Bryan/College Station community. Bryan/College Station Habitat could potentially work to create a more open dialogue with community stakeholders, including donors, local officials, and non-Habitat homeowners. This improvement in dialogue can create an environment where concerns are heard and there is a better understanding of the work the organization does in the Bryan/ College Station community.

Suggestions for Future Research

The exploratory nature of this study warrants further research in this area to allow for a deeper examination of the impact Habitat for Humanity homeownership has on the quality of life of residents, but also how it impacts economic development in the area and its role in the overall

B/CS community. Suggestions for future research include exploring the economic impact Habitat for Humanity has in Bryan/College Station. Habitat's impact not only on the people it serves, but on the economic environment in which it is located could also provide significant insights into the overall impact of habitat homes. By potentially looking into business permits, future research could gauge how habitat's presence has impacted the development of the area immediately surrounding the habitat developments. As more people move into an area, that area becomes more attractive for business to also move into as they now have potential buyers and employees. In looking at business permits for the periods before habitat and after habitat homes went in, business growth in an area can be analyzed to estimate the impact of the presence of the habitat homes, and the type of businesses that are going into an area.

An additional suggestion for future research is to reach out to other stakeholder groups primarily donors, and other community members. Donors play an integral role in the sustainability of the organization and it is important that their input is considered and valued. The perception that donors have of the organization at present can help to shape the direction and garner more support. Outside of donors, community members and groups make up key stakeholders in the success of projects that take place in and impact their communities. Potential community stakeholders include community leaders, local organizations, non profits and long time residents who could provide a different picture of changes and impacts on the community. Through understanding how the existing area responds and views habitat strides in areas such as community participation, health and safety and others can be made, increasing the positive impact that habitat has both on homeowners and the larger communities that they serve.

CONCLUSION

Bryan/College Station Habitat for Humanity is one of the many affiliates of the global, nonprofit housing organization, which seeks to put God's love into action by building homes, communities and hope. The nonprofit organization is committed to helping low income individuals and families have a decent and safe home to live in.

The purpose of this study was to observe and analyze B/CS Habitat for Humanity's impact on homeowner quality of life. The results of this study provided foundational information needed to evaluate impact on quality of life, as well as, support organizational and developmental goals in future research. The research question was answered with the help of twenty two face-to-face interviews with Habitat homeowners. The interviews revealed a generally improved quality of life after vs. before moving into Habitat homes, as defined by the subject areas of the study. The interviews also provided information for future research in the following subject areas: education, personal economics, safety, health and wellness, and community participation. Again, these results may not be generalizable, but can be used to shed light on areas worthy of exploration.

Additionally, stakeholders from Bryan/ College Station community were interviewed for informational purposes to gain a better understanding of the organization's role and impact within the community, as well as homeownership impact on quality of life. The interview questions addressed the overall satisfaction with the organization, the economic impact the organization has had in the community, the role of the organization within the community and how it benefits the citizens. Based on the analysis, we found an overall positive stakeholder satisfaction with regards to the role of Habitat for Humanity.

Though the overall perception of B/CS Habitat for Humanity is positive, potential areas for improvement still exist. Recommendations to address these areas include conducting future research into: (1) the interest among Habitat homeowners for neighborhood associations and potential methods to implement these associations, (2) the need for additional training opportunities on financial literacy and funding for children's education, and (3) the importance of improved dialogue between local stakeholders and BCS Habitat concerning the work the organization does in the community by reaching out to donors and non-Habitat homeowners from the same neighborhoods.

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APPENDICES

Appendix A - Homeowner Interview Questions

Appendix A displays homeowner interview questions labeled as they are in the codebook and in the order asked during interviews.

Habitat For Humanity Homeowner Survey

This survey is being conducted to receive information regarding the impact habitat has had on homeowners' quality of life. The answers and responses you provide will be used to assist researchers. Participation in this survey is voluntary and volunteers will be compensated. Thank you for your participation.

Demographics

D1) Which Habitat neighborhood do you live in? (infill vs. subdivision)

D2) How many years have you lived in your current home?

D6) Do you have any children that live or have lived in your Habitat home? If yes, please indicate their grade level.

- No Children (4)
- ≤ PreK (1)
- K-12 (2)
- Higher Ed (3)

Skip To: Q15 If Do you have any children that live or have lived in your Habitat home? If yes, please indicate th... = No Children

Education

E1) What is the highest grade or year of school completed by an individual in your household?

E2) Before moving into your Habitat home, how were your children's grades in school?

E3) Since moving into your Habitat home, how are your children's grades in school?

E4) Please describe your children's study habits since moving into your Habitat home.

E5) Please describe how often your children go to school since moving into your Habitat home as compared to before moving into your Habitat home.

E6) Since moving into your Habitat home, how do you feel about your children's future?

E7) Since moving into your Habitat home, how would you describe your confidence level in your ability to fund your children's college education?

Personal Economics

- P1) How would you describe your current financial situation?
- P2) Please tell me more about your family budget.
- P3) How important do you think it is to save for the future?
- P4) Please estimate your current monthly housing costs, including mortgage payments, property taxes, and insurance. Do not include utilities.
- P5) Since moving into your Habitat home, do you have more or less money than you used to?
- P6) Did you use any public or governance assistance programs before owning your Habitat home? (For example: WIC, SNAP, TANF, Medicaid, HEAP, etc.)
- P7) Do you currently use any of those public or government assistance programs?
- P8) Has becoming a Habitat homeowner had any impact on your employment situation? If yes, please explain.

Health and Wellness

- H1) Please describe how often family members visit the doctor since living in your Habitat home compared to the frequency of visits before moving into your Habitat home.
- H2) Please describe any changes in respiratory or lung illnesses/conditions of anyone living in your home since moving into your Habitat home? Have they gotten better or worse?
- H3) Since moving into your Habitat home, do you spend more or less quality time with your family than you did before becoming a Habitat homeowner?
- H4) Please explain your feelings regarding the impact becoming a Habitat homeowner has had on your home being used for family celebrations.

Safety

- S1) How safe do you personally feel in your own home? Why or why not?
- S2) Since moving into your Habitat home, do you personally feel more or less safe? Why or why not?

Display This Question:

If Do you have any children that live or have lived in your Habitat home? If yes, please indicate th... != No Children

- S3) Since moving into your Habitat home, do you feel your children are more or less safe? Why or why not?

Community Participation

- C1) Please describe your relationship with your neighbors.
- C2) Describe any relationships you have with neighbors who are not relatives living in your neighborhood?

- C3) Have you kept watch on a house while a neighbor was away, or has a neighbor done this for you? If so describe this arrangement.
- C4) As a member of your neighborhood, how responsible do you feel for things that happen on your block?
- C5) Do you go to neighborhood association meetings? If so how do you participate in the neighborhood association meetings?
- C6) Are you registered to vote? If so how often do you vote in local and national elections?
- C7) How much of a sense of community do you feel with people in your neighborhood? That is, how much do you share their interests and concerns?
- C8) Since moving into your Habitat home, do your children spend more or less time with their friends and classmates?
- C9) All things considered, how satisfied or dissatisfied are you with your neighborhood as a place to live?

Demographics

- D3) Describe your marital status before and after moving into your Habitat home.
- D4) Describe your racial identity.
- D5) Describe your gender identity.

Appendix B - Codebook

Appendix B displays the codebook used by the research team to code homeowner interview questions.

Education

ID	Question	Answer	Code
E1	What is the highest grade or year of school completed by an individual in your household?		
Ordinal		Some high school	1
		High school diploma/ GED	2
		Some college	3
		Bachelor's Degree	4
		Some postgraduate school	5
		Postgraduate school	6
		No answer/ no data	.
E2	Before moving into your Habitat home, how were your children's grades in school?		
Likert/Nominal		Below average	1
		Average	2
		Above average	3
		Excellent	4
		Were too young to receive grades (Pre-K, Kindergarten)	5
		No answer/ no data	.
E3	Since moving into your Habitat home, how are your children's grades in school?		
Likert		No change	0
		Below average	1
		Average	2

		Above average	3
		Excellent	4
		Too young to receive grades (Pre-K, Kindergarten)	5
		No answer/ no data	.
E4	Please describe your children's study habits since moving into your Habitat home?		
Likert		Worse study habits	1
		No change	2
		Better study habits	3
		No answer/ no data	.
E5	Please describe how often your children go to school since moving into your Habitat home compared to before moving into your habitat home?		
Likert		Less often	1
		No change	2
		More often	3
		No answer/ no data	.
E6	Since moving into your Habitat home, how do you feel about your children's future?		
Nominal		Feel worse about it	1
		No change	2
		Feel better about it	3
		No answer/ no data	.
E7	Since moving into your Habitat home, how would you describe your confidence level in your ability to fund your children's college education?		

Nominal		Lower confidence	1
		No change	2
		Greater confidence	3
		No answer/ no data	.

Safety

ID	Question	Answer	Code
S1	How safe you personally feel in your own home? Why or why not?		
Nominal		Not safe at all	1
		Safe inside home, but not outside	2
		Safe inside home and outside	3
		No answer/ no data	.
S2	Since moving into your Habitat home, do you personally feel more or less safe? Why or why not?		
Likert		Much less safe	1
		Less safe	2
		No change	3
		More safe	4
		Much more safe	5
		No answer/ no data	.
S3	Since moving into your Habitat home, do you feel your children are more or less safe?		
Likert		Much less safe	1
		Less safe	2
		No change	3
		More safe	4
		Much more safe	5

		No answer/ no data	.
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Health and Wellness

ID	Question	Answer	Code
H1	Please describe how often family members visit the doctor since living in your Habitat home compared to the frequency of visits before moving into your Habitat home?		
Likert		visit doctor more often	1
		No change	2
		Visit doctor less often	3
		No answer/ no data	.
H2	Please describe changes in respiratory or lung illnesses/ conditions of anyone living in your home since moving into your Habitat home? Have they gotten better or worse?		
Nominal		Conditions have worsened	1
		no change	2
		Conditions have improved	3
		N/A - no conditions	4
		No answer/ no data	.
H3	Since moving into your Habitat home, do you spend more or less quality time with your family than you did before becoming a Habitat homeowner?		
Nominal		Spend less quality time	1
		No change	2
		Spend more quality time	3
		No answer/ no data	.

H4	Please explain your feelings regarding the impact becoming a Habitat homeowner has had on your home being used for family celebrations.		
Nominal		less often	1
		no impact at all	2
		Home used more often for family celebrations	3
		Room in house/ yard for gatherings	4
		No answer/ no data	.

Community Participation

ID	Question	Answer	Code
C1	Please describe your relationship with your neighbors.		
Nominal		No relationship	1
Description		I do not get along with/ feel welcomed by my neighbors	2
		I feel comfortable with my neighbors/ we look out for each other	3
		Very close/ very good friends	4
		I have relatives who have become Habitat homeowners in the same neighborhood	5
		No answer/ no data	.
C2	Describe any relationships you have with neighbors who are not relatives living in your neighborhood.		
Nominal		No relationship	1

		I do not get along with/ feel welcomed by my neighbors	2
		Aren't friends socially, but keep watch of house when gone, pick up mail/ newspaper for them	3
		Hang out socially at each others' house, have a key to their home	4
		No answer/ no data	.
C3	Have you kept a watch on a house while a neighbor was away, or has a neighbor done this for you? If so please describe this arrangement.		
Likert		I never kept a watch on the neighbor's house while away	1
		I rarely kept a watch on the neighbor's house while away	2
		I sometimes kept a watch on the neighbor's house while away (mail, trash, keep an eye out)	3
		I always keep a watch on the neighbor's house while away (have a key, they watch my house too)	4
		No answer/ no data	.
C4	As a member of your neighborhood, how responsible do you feel for things that happen on your block?		
Likert		No at all responsible	1
		A little bit responsible	2
		Very responsible	3

		No answer/ no data	.
C5	Do you go to neighborhood association meetings? If so, how do you participate in the neighborhood association meetings?		
Nominal	<i>Do you have neighborhood association meetings? (C5-1)</i>	Yes	0
		No	1
Likert	<i>How often? (C5-2)</i>	I never attend association meetings	1
		I rarely attend association meetings	2
		I sometimes attend association meetings	3
		I always attend association meetings	4
		No answer/ no data	.
C6	Are you registered to vote? If so, how often do you vote in local and national elections?		
Nominal	<i>Yes/No (C6-1)</i>	Yes	0
		No	1
Likert	<i>How often? (C6-2)</i>	Yes I am registered but I never vote	1
		Yes I am registered and I rarely vote	2
		Yes I am registered and I sometimes vote	3
		Yes I am registered and I always vote	4
		No answer/ no data	.
C7	How much of a sense of community do you feel with people in your neighborhood? That is, how much do you share their interests and		

	concerns?		
Likert		No sense of community at all	1
		A small sense of community	2
		I feel very connected to my community and share mutual interests with other Habitat homeowners	3
		No answer/ no data	.
C8	Since moving into your Habitat home, do your children spend more or less time with their friends and classmates		
Likert		Spend less time	1
		No change	2
		Spend more time	3
		No answer/ no data	.
C9	All things considered, how satisfied or dissatisfied are you with your neighborhood as a place to live?		
Likert		Not at all satisfied	1
		A little satisfied - room for improvement	2
		Moderately satisfied	3
		Very satisfied	4
		No answer/ no data	.

Personal Economics

ID	Question	Answer	Code
P1	How would you describe your current financial situation?		
Likert		Less money / worse off	0

		Living paycheck-to-paycheck	1
		No change	2
		Could be better/ working on it	3
		Hopeful/ positive about future	4
		Financially better off/ greater financial security/ able to save for their future	5
		No answer/ no data	.
P2	Please tell me more about your family budget.		
Nominal		Significantly less money / higher cost	1
		Less money/ moderately higher costs	2
		No change	3
		more money/ slightly lower costs	4
		Much more money/ significantly lower costs	5
		No answer/ no data	.
P3	How important do you think it is to save for the future?		
Likert		Not important at all	1
		Kind of/ minimally important	2
		Neutral	3
		Moderately important	4
		very important/ priority	5
		No answer/ no data	.

P4	Please estimate your current monthly housing costs, including mortgage payments, property taxes, and insurance. Do not include utilities.		
Ratio		Less than \$400	1
		\$400-\$599	2
		\$600-\$799	3
		\$800-\$999	4
		\$1000-\$1199	5
		\$1200-\$1399	6
		\$1400-\$1599	7
		\$1600-\$1799	8
		\$1800-\$1999	9
		\$2000 or more	10
		No answer/ no data	.
P5	Since moving into your Habitat home, do you have more or less money than you used to?		
Likert		Much less	1
		Moderately less	2
		No change	3
		A little more	4
		Much more	5
		No answer/ no data	.
P6	Did you use public or governance assistance programs before owning your Habitat home (WIC, SNAP, TANF, Medicaid,		

	HEAP)?		
Nominal		no	1
		yes	2
		N/a - never used assistance	3
		No answer/ no data	.
P7	Do you currently use any of those public or government assistance programs?		
Nominal		Use more assistance	1
		No change	2
		Use less assistance	3
		No answer/ no data	.
P8	Has becoming a Habitat homeowner had any impact on your employment situation?		
Nominal	<i>Yes/No (P8-1)</i>	no	1
		yes	2
		no answer/ no data	.
	<i>If yes, how? (P8-2)</i>	worse	1
		better	2

Appendix C - Cohen's Kappa Results

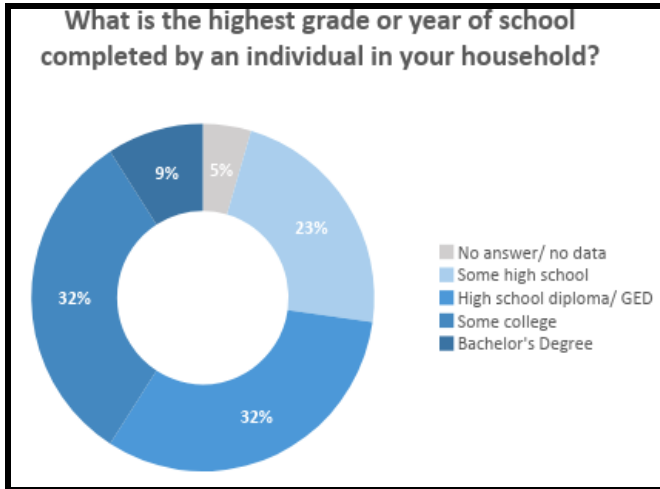
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H2	0.7708	D2	0.7968	S2	0.6738	P2	0.1884
H3	0.5992	D3-1	0.4659	S3	0.6522	P3	0.625
H4	0.521	D3-2	0.6269			P4	1
		D4	1			P5	0.558
		D5	1			P6	0.8824
		D6-1	0.7662				
		D6-2	0.6026				

E1	0.8462	C1	-0.0154
E2	0.3182	C2	0.253
E3	0.1391	C3	0.5743
E4	0.6667	C4	0.7391
E5	0.7671	C5-1	1
E6	0.6415	C5-2	-0.5
E7	0.5556	C6-1	1
		C6-2	0.3973
		C7	0.4795
		C8	0.5789
		C9	0.6602

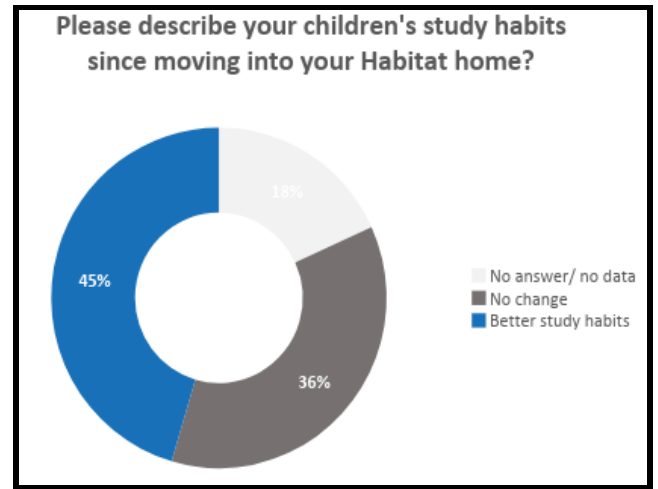
Appendix D - Descriptive Statistic Graphs

EDUCATION

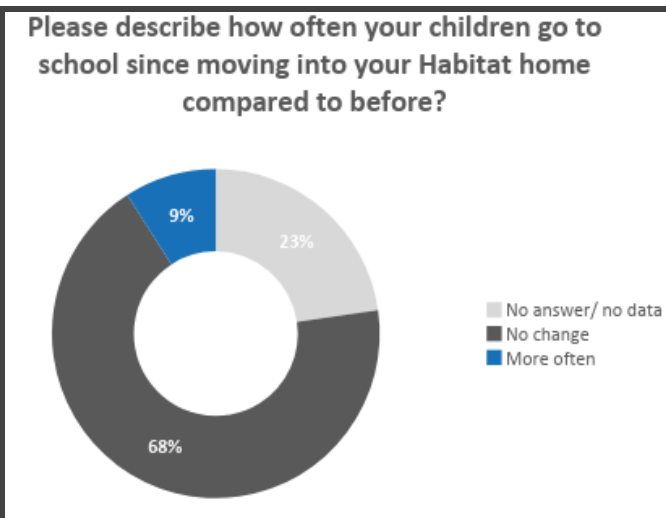
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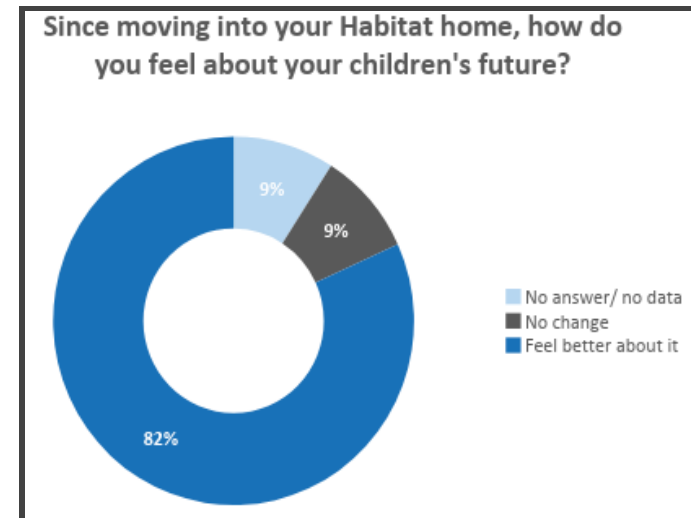
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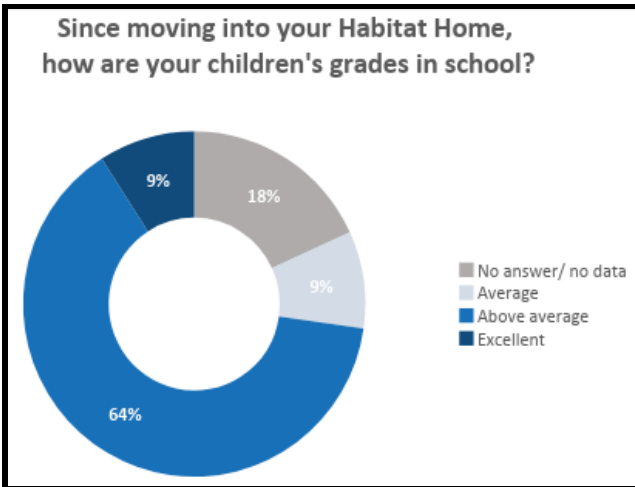
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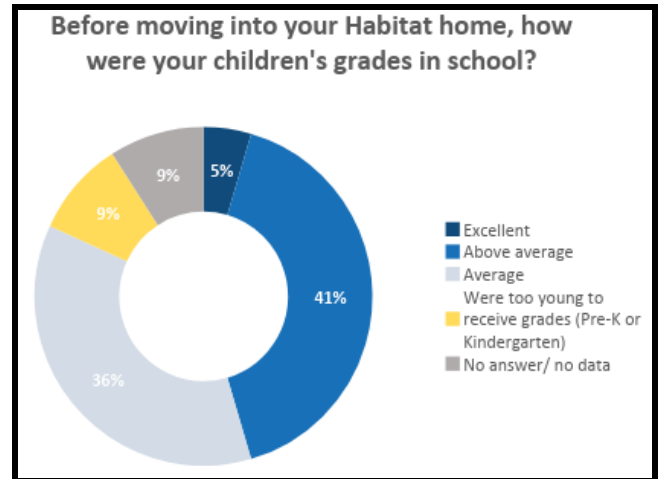
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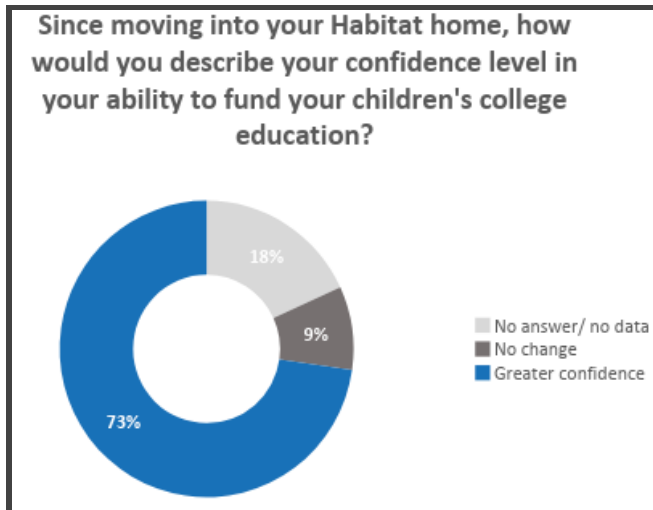
E5



E6

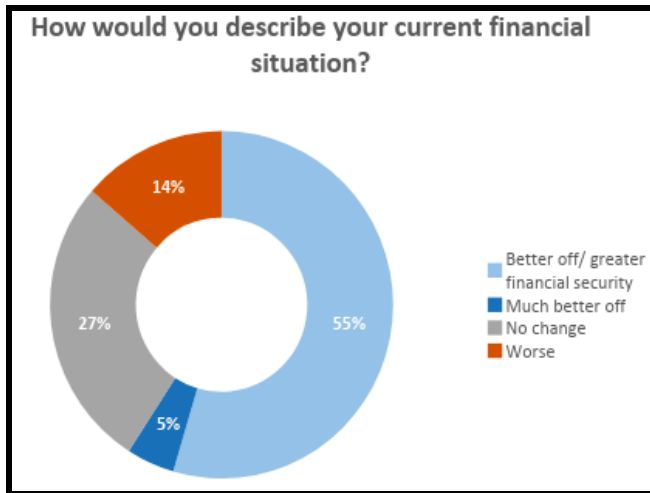


E7

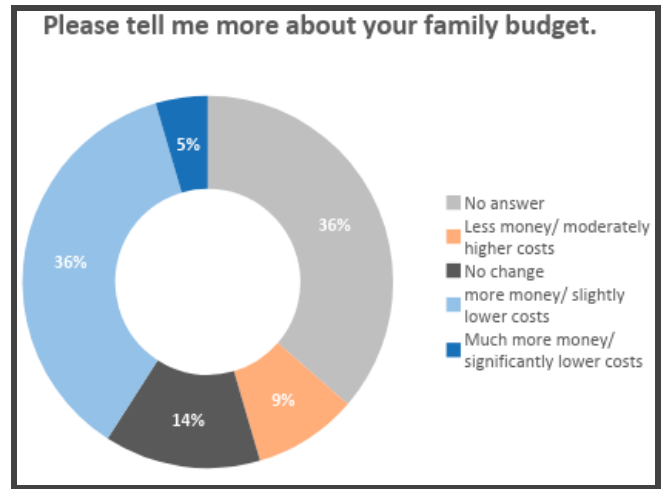


PERSONAL ECONOMICS

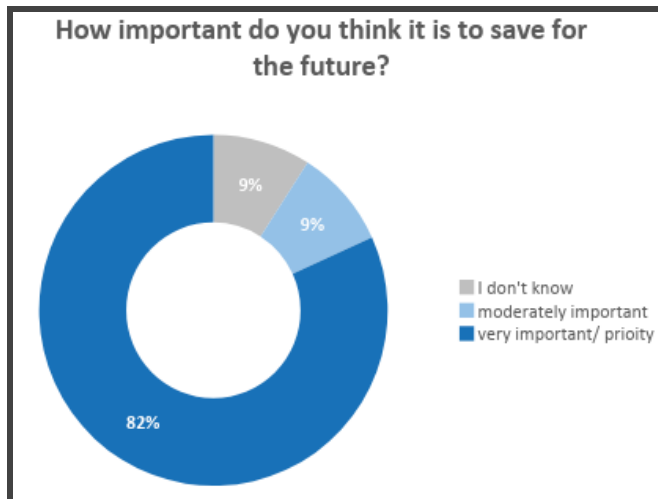
P1



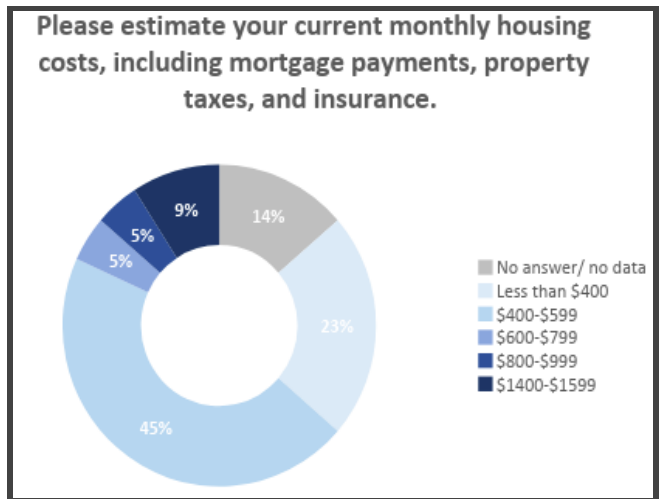
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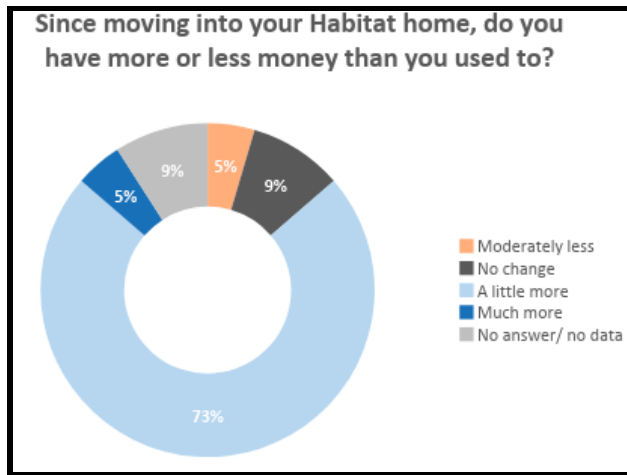
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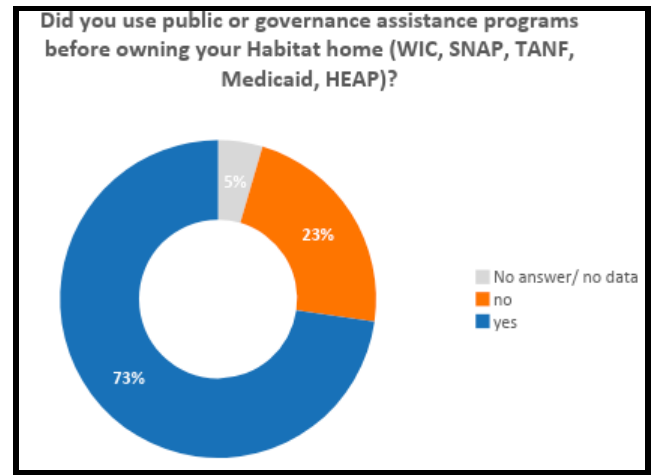
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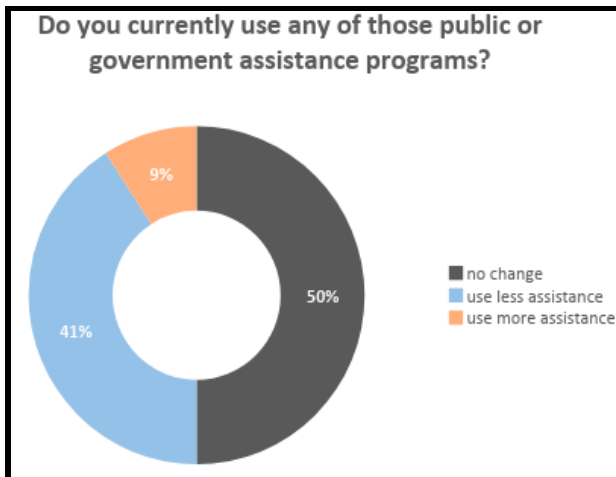
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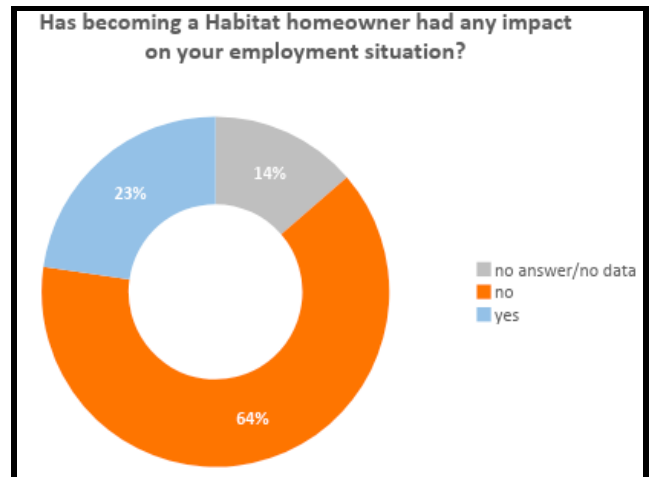
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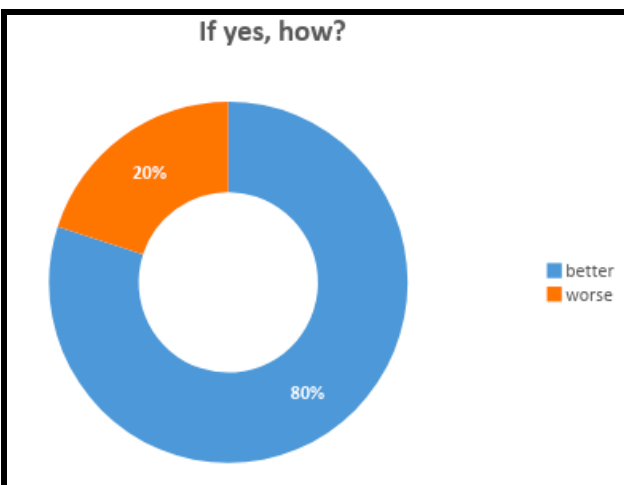
P7



P8

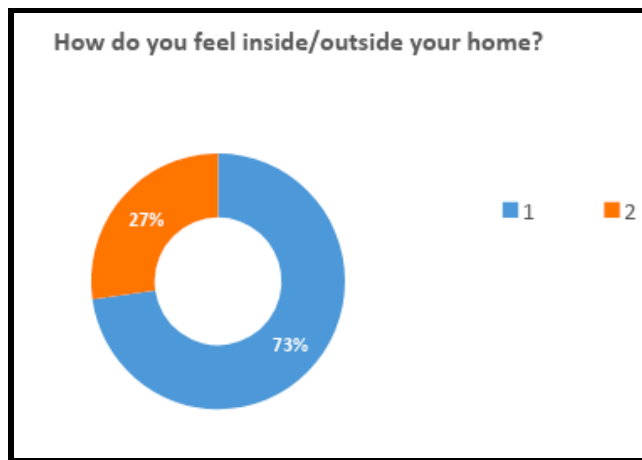


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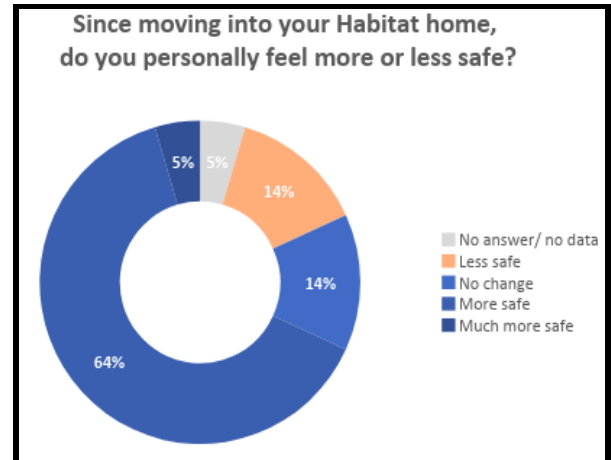


SAFETY

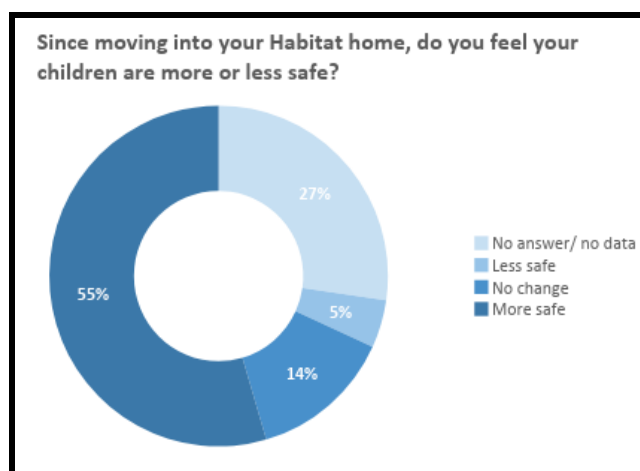
S1



S2



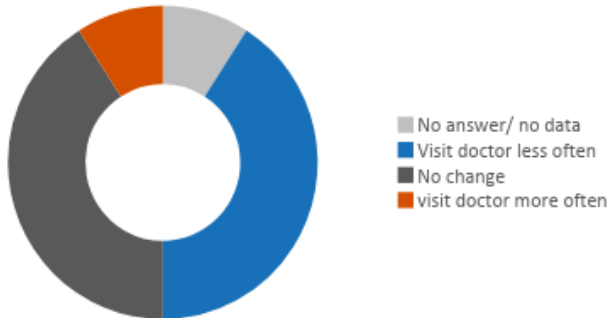
S3



HEALTH/WELLNESS

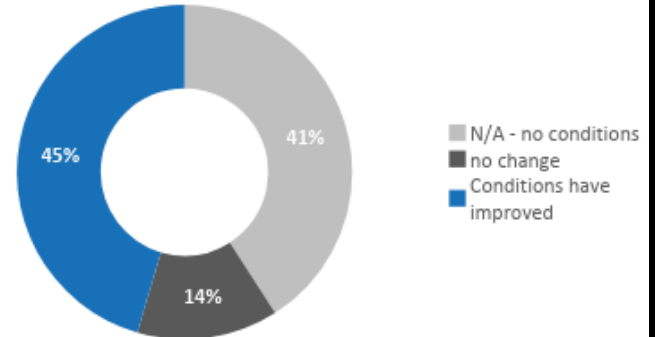
H1

Describe how often family members visit the doctor since living in your Habitat home compared to the frequency of visits before moving into your Habitat home.



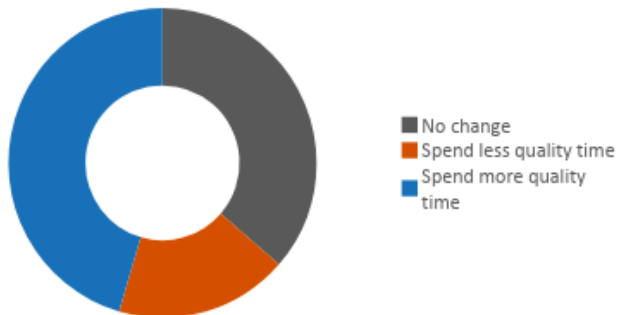
H2

Describe changes in respiratory or lung illnesses/ conditions of anyone living in your home since moving into your Habitat home? Have they gotten better or worse?



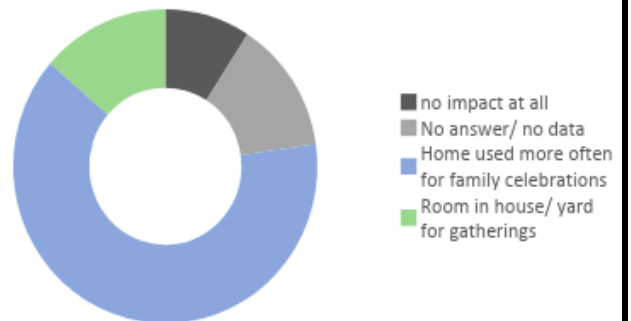
H3

Since moving into your Habitat home, do you spend more or less quality time with your family than you did before becoming a Habitat homeowner?



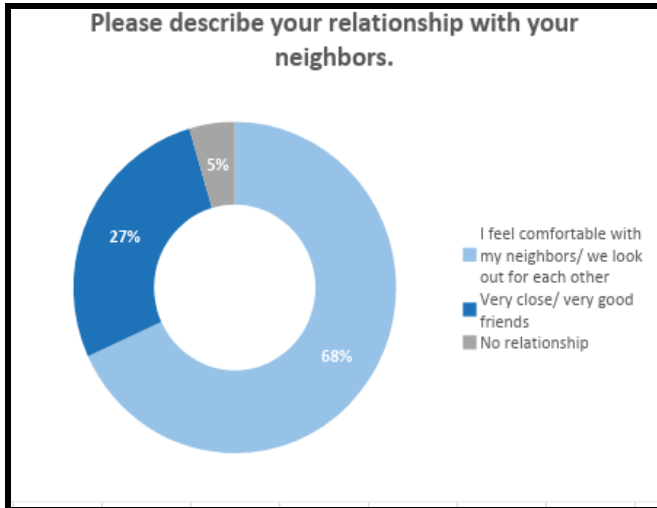
H4

Please explain your feelings regarding the impact becoming a Habitat homeowner has had on your home being used for family celebrations.

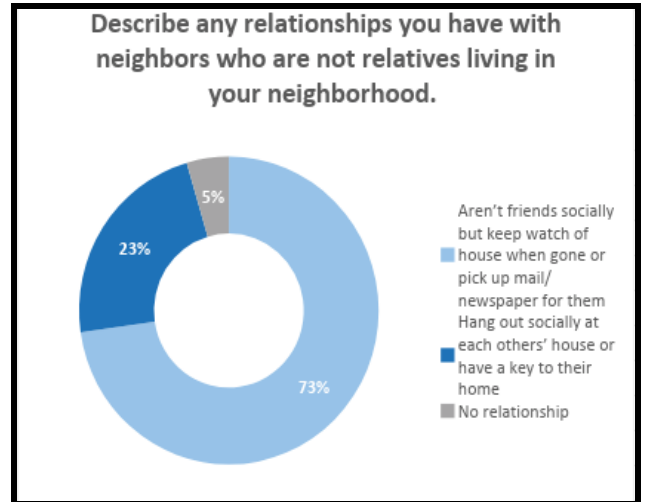


COMMUNITY PARTICIPATION

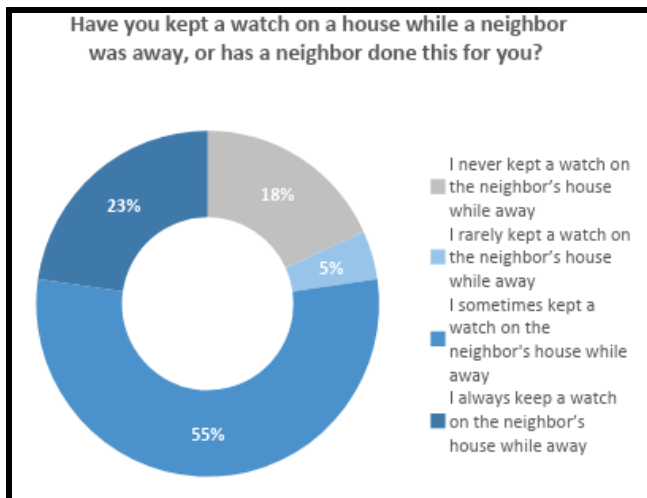
C1



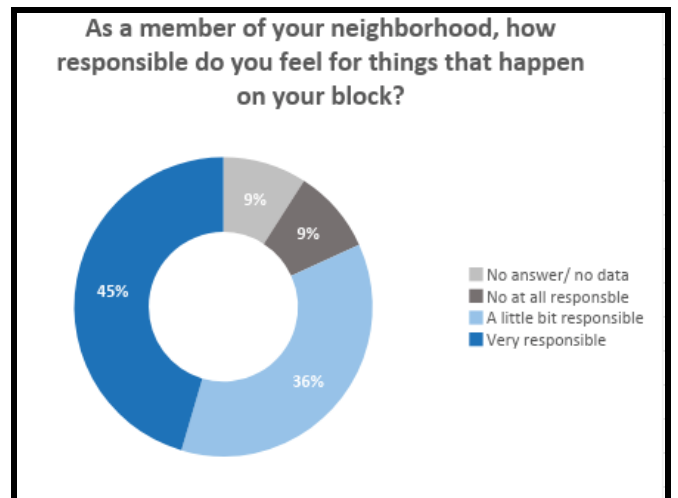
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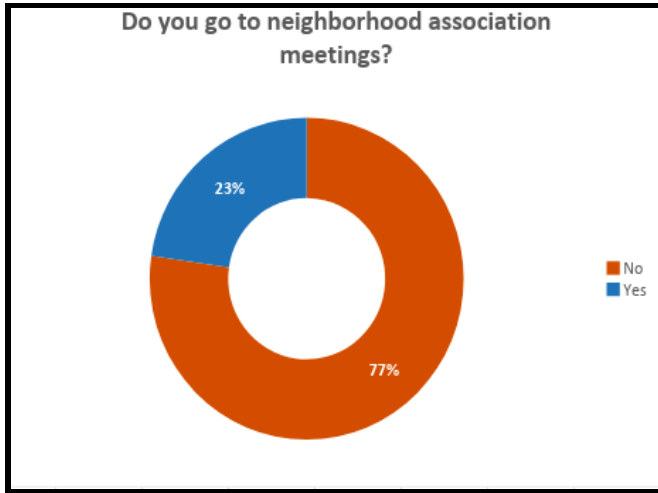
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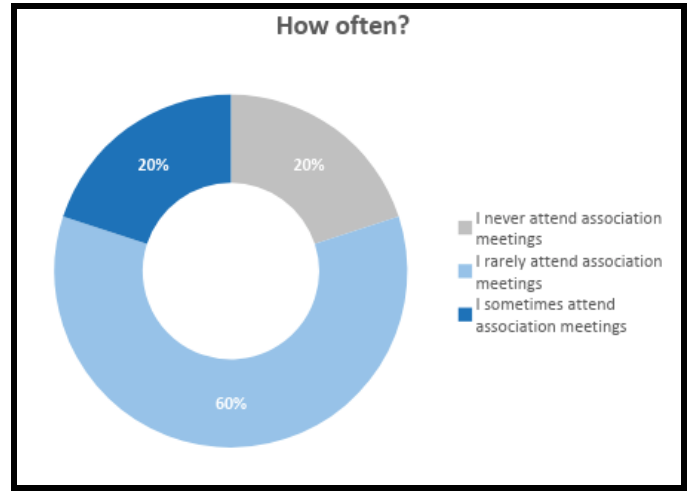
C4



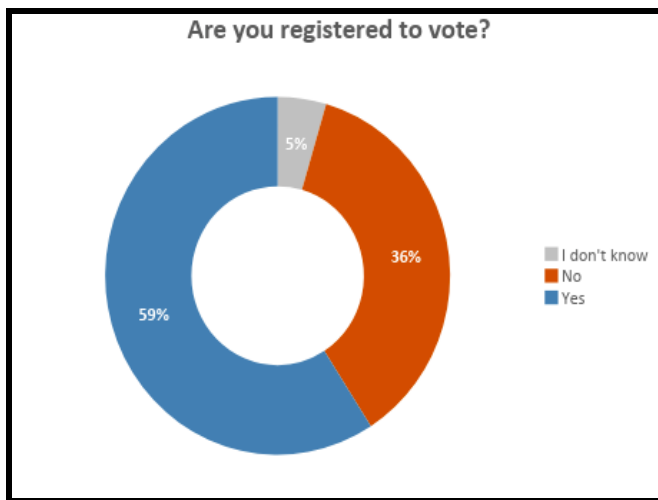
C5-1



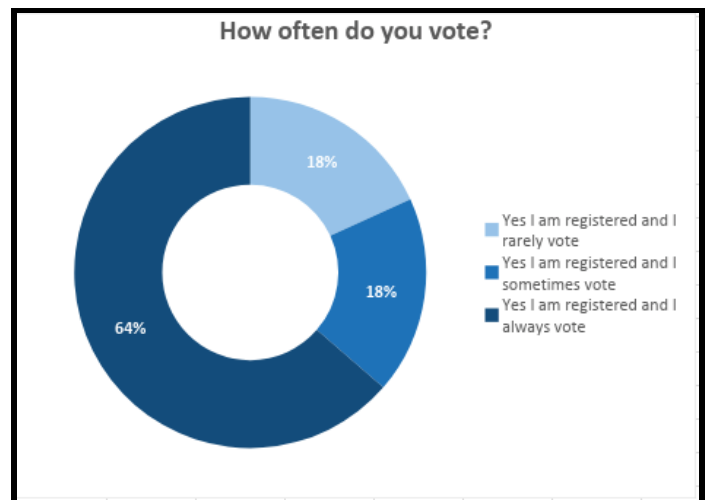
C5-2



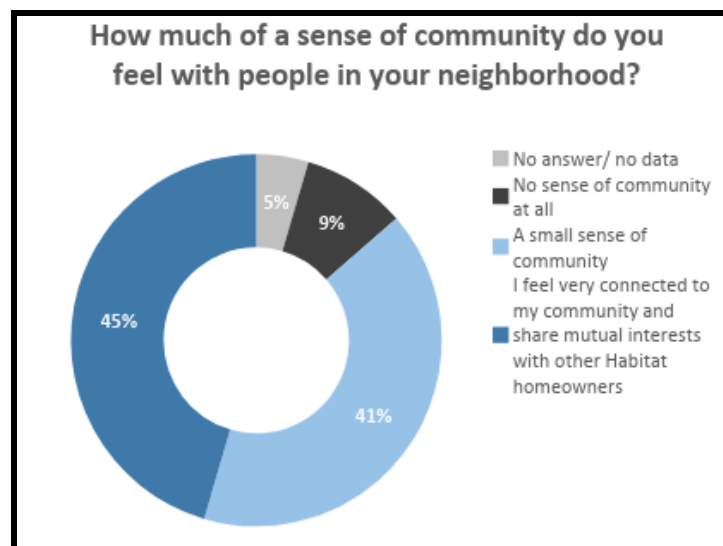
C6-1



C6-2

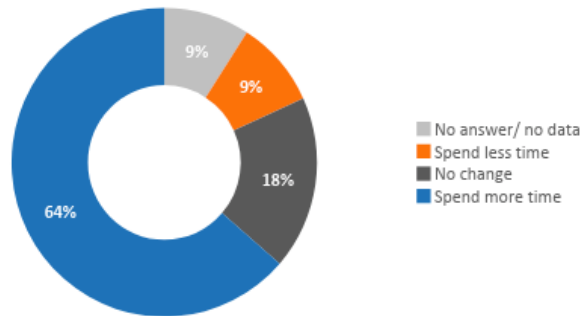


C7



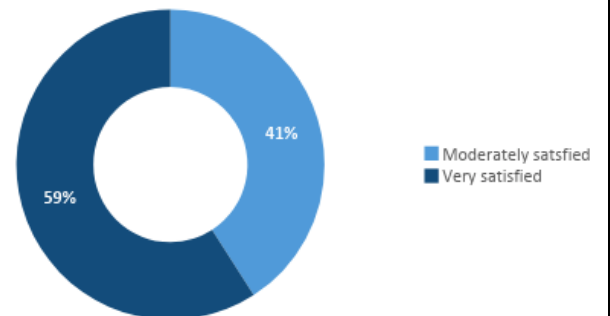
C8

Since moving into your Habitat home, do your children spend more or less time with their friends and classmates



C9

All things considered, how satisfied or dissatisfied are you with your neighborhood as a place to live?



Appendix E- T-test results

1. Infill vs. Subdivision

Question Number	T-score	P-value	Statistically Significant Difference at 5% Level?
S2	-0.3416	0.7368	No
S3	0.1329	0.8964	No
H1	-0.321	0.7526	No
H3	-0.9437	0.3586	No
P1	-0.5392	0.5967	No
P2	-0.2397	0.8154	No
P3	-1.8787	0.0799	No
P5	-0.5802	0.5704	No
P7	-0.7273	0.4769	No

There was no statistically significant difference between homeowners living in infill and subdivision for any of those questions.

2. Family with 3 or less children vs. Family with 4+ children

Question Number	T-score	P-value	Statistically Significant Difference at 5% Level?
S2	0.4099	0.6873	No
S3	-0.4082	0.6903	No
H1	2.7735	0.0136	Yes
H3	-0.4139	0.6841	No
P1	-0.2027	0.8418	No
P2	1.6514	0.1297	No
P3	-1.2426	0.2331	No
P5	-0.9546	0.3549	No
P7	0.3555	0.7226	No

Family with three or less children visited doctor significantly less after moving to Habitat home than family with four or more children. Other than that, there was no statistically significant difference between family with three or less children and family with four or more children.

3. African American homeowners vs. Hispanic homeowners

Question Number	T-score	P-value	Statistically Significant Difference at 5% Level?
S2	0.1205	0.9059	No
S3	-0.2285	0.8243	No
H1	2.6874	0.0186	Yes
H3	-0.9697	0.3487	No
P1	1.8053	0.0926	No
P2	1.1358	0.2802	No
P3	1.422	0.1786	No
P5	-0.296	0.7719	No
P7	-0.4035	0.6927	No

While the frequency of visiting doctor reduced both for African American and Hispanic homeowners, the extent of reduction was significantly less for Hispanic homeowners. Other than that, there was no significant difference between African American homeowners and Hispanic homeowners.

4. Use of government assistance

		P7		
P6	1	2	3	Total
1	0	5	0	5
2	1	5	9	15
Total	1	10	9	20

* For P6 (use of government assistance programs), 1 = No, 2 = Yes

* For P7 (how being a Habitat homeowner changed it),

1 = use more assistance, 2 = no change, 3 = use less assistance

For those who answered they have used government assistance, 9 people said they are now using less assistance; 5 people said no change; 1 person said he or she now uses more than before. For those who answered they have never used government assistance, they are currently not getting any assistance from the government as well as before they moved into their current Habitat home.

Appendix F - Stakeholders Interview Questions

1. What are some words would you use to describe the overall community of Bryan or College Station?
2. How familiar are you with the Bryan /College Station Habitat for Humanity?
3. How would you describe the role of Bryan /College Station Habitat for Humanity? In that role, how would you describe the services they provide?
4. How would you describe the overall reputation of Bryan /College Station Habitat for Humanity?
5. How would you describe the neighborhoods in which HFH serve?
6. Would you say that Habitat for Humanity has contributed to the economic development of Bryan /College Station? If so, how?
7. Since working in community, has Habitat for Humanity contributed to any overall change in the community you serve/ work in?
8. Have you served in any capacity with the Bryan/College Station Habitat for Humanity affiliate?
9. Do you have any other thoughts about Bryan /College Station as an official stakeholder in the Bryan or College Station area?