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# 2016 Homeowner Survey Update



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*Habitat for Humanity of Greenville County*

## Executive Summary

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### Background

Habitat for Humanity of Greenville County (HFHGC) seeks to put God's love into action, to apply Christian principles by bringing people together to change lives, and to break the cycle of poverty through affordable, sustainable homeownership for families with low income. Habitat for Humanity of Greenville County is currently building its 337<sup>th</sup> home in Greenville County, South Carolina.

### Purpose

The primary goals of Homeowner survey was to collect additional qualitative data to gauge the impact and effectiveness of Habitat Greenville's homeownership program on its partner families, identify significant criteria relevant to homeowner success and to improve the performance of the program through continual learning, and thereby supporting sustainable and transformational development of both programs and people. This survey was also used to test different evaluation instruments, data collection methods, and communication strategies in preparation for more longitudinal impact research in the future. This has been a three year comprehensive qualitative study and series data has proved reliable. Family Services set a goal of increasing the number of homeowners participating in the three year survey to forty additional families annually.

### Methodology

HFHGC mailed a paper survey to the 169 current Habitat homeowners in Greenville County who did not complete the survey in 2014 or 2015. The Code of Ethics for Survey Research (CASRO) was upheld. Questions were derived from several resources, including publically shared samples from Habitat for Humanity International and affiliates nationwide, Rutgers Financial Fitness and Personal Resiliency Assessments, preliminary Neighborhood Reinvestment Corporation Financial Capability Tools, AmeriCorps volunteer surveys, and research derived from national housing corporations and agencies as well as Harvard University. The structure of the survey includes open ended responses, closed responses, rating scales and multiple choice responses. Question content included beliefs, attitudes, opinions, behaviors and attributes of survey respondents.

To date, 110 surveys have been returned of a total of 217 active mortgage holders, yielding a survey response rate of 51%. As the paper surveys were received, they were manually entered into Survey Monkey, a web survey development software, to easily aggregate the data. All participants were introduced to the purpose of the survey and guaranteed confidentiality of responses, thus all uniquely identifiable data has been removed from this report. Seven telephone interviews were conducted for clarification of open-ended responses from survey participants who requested contact and gave informed consent. An incentive of (2) free tickets to an upcoming Peace Center performance was offered to those

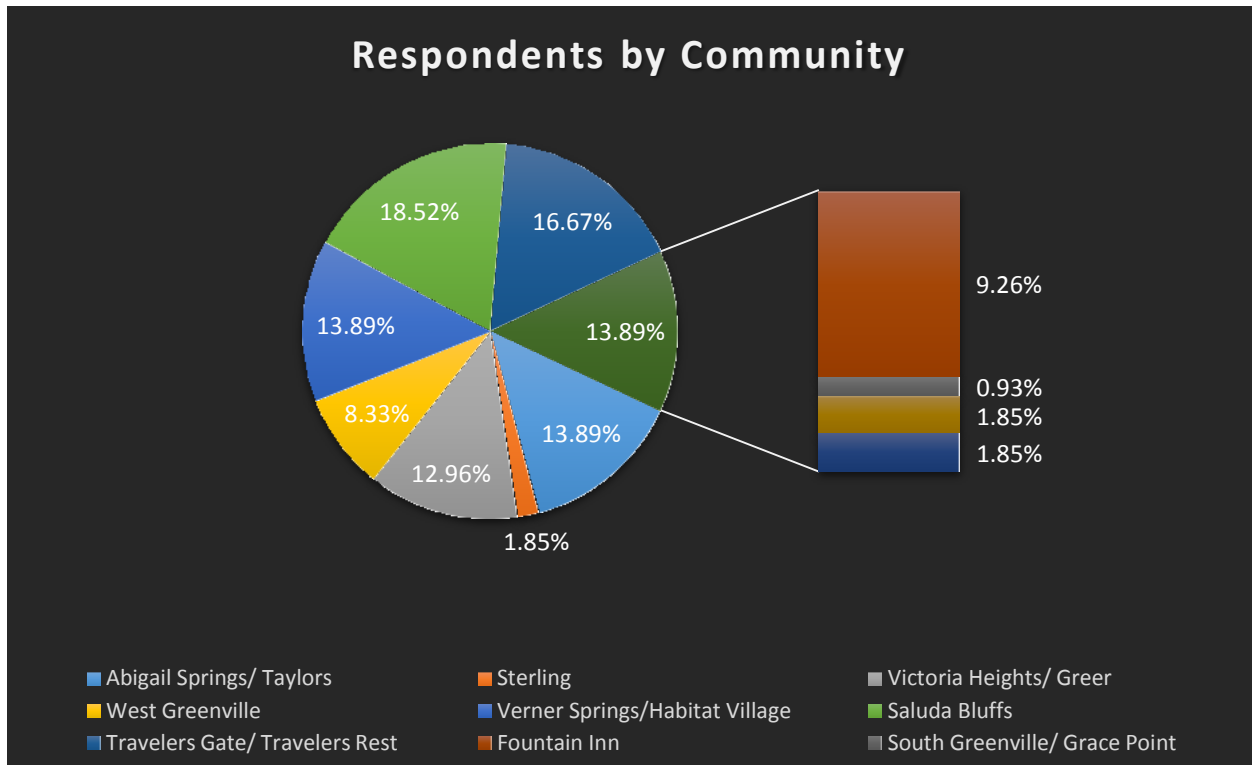
who returned their surveys within the two week deadline, compliments of the Peace Partners Program. Twenty-eight (28) respondents received this incentive this year. All information was aggregated with the 2014 and 2015 homeowner surveys received for increased data reliability.

HFHGC's *Keystone* integrated database (a Microsoft Access platform database developed by Habitat affiliates) was cross-referenced for current homeowner demographic information. In survey year one, a comprehensive data integrity project was conducted to insure the accuracy of demographic data contained within the Keystone database that was pulled from physical case files.

The qualitative data was gathered through open-ended questions in both survey and interview. To remove bias, analysis, evaluation, and interpretation of the semi-structured data was organized through the use of NVivo, a qualitative data analysis (QDA) software. This software organizes and analyzes non-numerical and unstructured data, allowing the user to classify, sort and arrange information, examine relationships in the data, and combine analysis through linking, shaping, searching and modeling. Through the use of NVivo, prevailing themes were identified and separated into categories. Responses were then coded by the categories, establishing patterns and connections between responses, which could be easily correlated with survey objectives.

## Demographics

The average profile of an HFHGC homeowner continues to be primarily African American (75%), 40-50 year-old single parents (73%) with three-member households and an average area median income (AMI) of \$21,061 (40%) (Appendices B & C). Respondents represented all eleven (11) Greenville County Habitat communities, with the following distribution:



## Key Findings

Since moving into their Habitat home:

### Education

53% of respondents stated they had either completed a higher educational program or are planning to start. 21% completed their high school diploma or GED, 62% achieved an associates or technical degree, 15% achieved a bachelor's degree and 3% completed their master's.

70% reported that family members had attained degrees; 35% receiving a high school diploma or GED, 30% achieving a technical degree, 26% attaining a bachelor's degree, and 9% achieving a master's degree.

57% of respondents reported achieving additional awards, scholarships and honors.

66% report that their child's attendance in school has increased, and 67% report that their children's grades have improved with a stable home environment.

### Changes in employment

32% claimed that their employment situation had improved (receiving raises, better jobs or better positions); however 27% indicated that their employment situation remained the same (same job, same pay) and 28% stated their employment worsened due to disability, unemployment, layoffs or lost hours. 11% have since retired.

### Program Completion, Educational Classes and Sweat Equity

48% completed the program in less than twelve months, 36% completed the program within eighteen months, and 16% took more than 18 months to complete the requirements.

When asked about the greatest benefits of participating in sweat equity, 98% reported feeling a sense of accomplishment, 95% improving their self-confidence, and 97% commenting on the realization that they can work together to achieve more than they could achieve working alone. 83% stated that they learned they could be a leader through participating in sweat equity in the classroom and on the build sites.

93% felt that they made a difference in the lives of others, and felt empowered to try new things, and 90% appreciated connecting with people and building new relationships through their participation in sweat equity.

96% claimed that understanding the costs and responsibilities of homeownership was the greatest outcome of the educational classes offered. 95% reported they are now able to identify areas of overspending and fully realize the importance of savings. However 34% complained that despite greater knowledge with budgeting and financial planning, they were still not prepared for potential emergencies and unexpected expenses. Respondents reported that *Budgeting and Money Management*, *Financial Planning*, and *Home Maintenance and Repair* were the top three most beneficial educational offerings.

Respondents made great suggestions for new educational programming (*Gardening and Landscaping*, *Recycling and Green Practices*, *Homeowner Responsibilities and Good Neighboring*) and expressed an interest in participating in continuing education in these areas as well as post-purchase refresher courses in *Budgeting and Financial Planning* refresher courses. They also commented that basic computer application skills and information regarding college enrollment and scholarships would have been beneficial to them as new program participants. 4% reported they would love more post-purchase follow up visits from the Habitat staff.



**Benefits of Family Nurturer/Advocate/Mentor**

When asked about the support families received through their assigned family support volunteer (sometimes called nurturer or advocate), 73% agreed that advocates that made contact with them routinely, at least occasionally, served as encouragers and motivators, while assisting them with minor repairs or budget counseling. Conversely, 26% reported either never being assigned a family support volunteer, or expressing that the volunteer was not helpful due to a lack of expected communication.

**Financial Outcomes**

91% of respondents reported feeling hopeful about their future, with 67% reporting they could support themselves should they become disabled or retire. 81% reported feeling more financially independent. 89% stated their finances would continue to improve for themselves and their children over the next five years, and 92% reported feeling that their children’s financial futures will be better than their own.

However, 18% reported they did not know how to reduce continued stress in their lives. 34% stated they were still stressed about their financial situation, and 50% felt they did not have enough discretionary income to face emergencies or unexpected expenses.

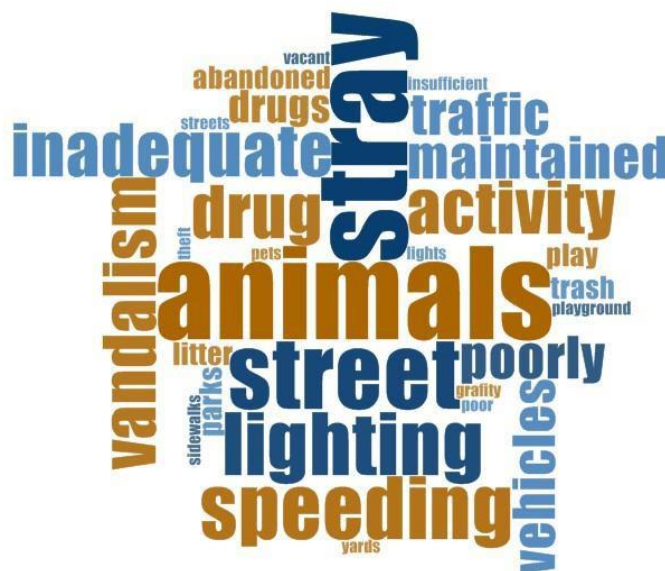
**Quality of Life**

96% agreed that their family life feels more stable. 95% stated that they feel better about themselves since becoming a Habitat homeowner, and 92% feel more positive about their future. 82% reported better communication between family members, and 86% stated they are spending more quality time with family at home. In all family, community and personal well-being areas assessed, there is a statistically significant correlation between positive changes in the lives of Habitat families and contribution to that change through Habitat programming and homeownership overall.

## Home Construction & Location

90% claimed to be moderately or more satisfied about the current physical condition of their Habitat home, and 91% expressed satisfaction with its construction quality. The majority of respondents felt that their home location was closer to stores where they shop, and provided easier access to schools and medical providers. However, about half reported that the location distanced them from their job, extended family, and/or public transportation.

Cost savings from expected energy efficiency of the homes was not realized, as 43% reported that they are not currently saving money on their utility bills.



## Neighborhood Safety and Security

Many strengths of the program in the area of neighborhood safety and security were confirmed. 78% report feeling safer in their new neighborhood. 77% reported enjoying neighbors that look out for one another, 89% boasting pride for their neighborhoods, and 77% feeling more of a sense of security in their Habitat home.

In their previous neighborhoods, they reported high traffic volume, drug activity and inadequate street lighting as top (3) safety concerns. When asked about their current Habitat communities, they reported the top three issues of drug activity, stray animals and inadequate street lighting, with some additional concerns over littering and high traffic volume or speeding vehicles. 31% of homeowners still report that they feel unsafe when walking in the neighborhood, and 29% do not allow their children to play outside due to these concerns.



## Conclusions

When asked about their experience, 98% reported they felt they could not have owned a home without the help of Habitat for Humanity. 96% of homeowners stated they will encourage family and friends to apply for homeownership, as 89% reported that they felt Habitat had been supportive to their needs and the needs of their families.

However, in open responses, homeowners report increasing stresses in several areas - the need for affordable repair and maintenance resources, annual incomes that cannot keep up with increasing property taxes and insurance costs within their mortgage payments, and crime and safety issues in some of the older Habitat neighborhoods (i.e. Saluda Bluffs, Fountain Inn).

As this three-year survey highlights ongoing homeowner concerns, HFHGC family services is addressing these concerns in homeowner newsletters, produced and distributed to all homeowners three times annually. This year, the newsletters included information on wills and legacies, community resources for seasonal home maintenance and repair, and pet safety and protection.

At the conclusion of this three year process, and in light of Habitat for Humanity of Greenville County's desire to shift to a more asset-based community development model, all open responses were reviewed and categorized by neighborhood and are outlined on the following pages ([Appendix A](#)). Based on the information gained, HFHGC family services will continue to transform concerns into courses of action, so that we might improve our efforts and the performance of our homeownership program, and pre and post-homeowner support that is specific to the geographical area and community-specific needs and concerns.

Top priorities identified that family services will address in fiscal year 2016-17 are as follows:

1. Continued assistance with locating affordable home repair resources
2. Increasing and continued contact and follow-up with Habitat support staff post-purchase
3. Classes for hands-on learning in the areas of home repair and maintenance.
4. Neighborhood revitalization efforts in the older Habitat neighborhoods – addressing concerns of specific communities

It is our hope that the results of this study prove beneficial to HFHGC and can be instrumental in increasing donor awareness, engagement and appeal as well as helping us to strategically align homeowner concerns and needs with the HFHGC's new neighborhood revitalization and asset-based community development initiatives.



## Appendix B Affiliate Demographics - Homeowners



### Affiliate Demographics *For Levels V, VI*

#### Family Partners

Race	Families		Adults		Children		Total		Income Annual Avg	Age Avg	Single Parent Families	
	#	%	#	Avg Per Family	#	Avg Per Family	#	Avg Per Family			#	%
I	1	0%	1	1.0	0	0.0	1	1.0	\$21,624	54.0	0	0%
A	1	0%	1	1.0	2	2.0	3	3.0	\$27,355	47.0	1	100%
B	172	75%	189	1.1	304	1.8	493	2.9	\$20,586	48.0	140	81%
P	0	0%	0	0.0	0	0.0	0	0.0	\$0	0.0	0	0%
W	35	15%	47	1.3	52	1.5	99	2.8	\$19,318	53.3	17	49%
H	18	8%	26	1.4	49	2.7	75	4.2	\$26,181	49.8	11	61%
M	2	1%	4	2.0	4	2.0	8	4.0	\$23,918	36.5	0	0%
U	1	0%	2	2.0	2	2.0	4	4.0	\$30,192	38.0	0	0%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>270</b>	<b>1.2</b>	<b>413</b>	<b>1.8</b>	<b>683</b>	<b>3.0</b>			<b>169</b>	<b>73%</b>

	Age - Head of Household									
	I	A	B	P	W	H	M	U	Tot	
< 20	0	0	0	0	0	0	0	0	0	0%
=>20 And < 30	0	0	10	0	0	0	0	0	10	4%
=>30 And < 40	0	0	33	0	4	1	1	1	40	17%
=>40 And < 50	0	1	54	0	10	8	1	0	74	32%
=>50 And < 60	1	0	40	0	11	8	0	0	60	26%
=> 60	0	0	34	0	10	1	0	0	45	20%
<b>Total</b>	<b>1</b>	<b>1</b>	<b>171</b>	<b>0</b>	<b>35</b>	<b>18</b>	<b>2</b>	<b>1</b>	<b>229</b>	<b>100%</b>

**KEY:**

- Race or Ethnicity:  
 I American Indian or Alaskan Native  
 A Asian  
 B Black or African American  
 P Native Hawaiian or Pacific Islander  
 W White  
 H Hispanic or Latino  
 M Mixed  
 U Unspecified

## Appendix C

### Demographic Attributes – Homeowners



#### *Demographic Attributes*

*For Level VI*

*222*

<i>Attribute</i>	<i>Count</i>	<i>%</i>
Family Partner: Beneficiary - Not Original HO	2	0.9%
Family Partner: Co-Habitants	1	0.5%
Family Partner: Deceased	4	1.8%
Family Partner: Deed In Lieu	3	1.4%
Family Partner: Disabled	18	8.1%
Family Partner: Elderly	5	2.3%
Family Partner: Foreclosure	8	3.6%
Family Partner: Foster Parent	2	0.9%
Family Partner: Married Parents	12	5.4%
Family Partner: Paid In Full	25	11.3%
Family Partner: Single Applicant - No children	8	3.6%
Family Partner: Single Mother	110	49.5%