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**Habitat for Humanity's Impact on the Homeowner in the Homebuying Process**

An Honors Thesis

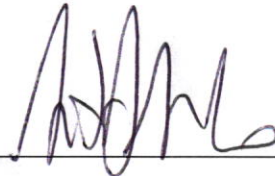
Carmen Gills

Submitted to the Texas A&M University-Commerce Honors Committee in partial fulfillment of the Program of Honors Study leading to the degree of Bachelor of Business Administration in Accounting

Directed by  
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April 18, 2018


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**HABITAT FOR HUMANITY'S IMPACT ON THE HOMEOWNER IN THE  
HOMEBUYING PROCESS**

by

Carmen L. Gills

A Thesis

Submitted to Honors College

In partial fulfillment of the requirement

For the degree of

Bachelor of Business Administration in Accounting

at

Texas A&M University - Commerce

April 2018

Faculty Supervising Investigator: Dr. Robert Rankin, CMA

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By

Carmen L. Gills

## ACKNOWLEDGMENTS

Luke 1:45 – “Blessed is she who believed that the Lord would fulfill His promises to her”

In my college career I have chosen to take the road less traveled and it has made all the difference. My accomplishments would not have been possible without my support system that helped me overcome the obstacles I faced.

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## ABSTRACT

Carmen L. Gills

HABITAT FOR HUMANITY'S IMPACT ON THE HOMEOWNER IN THE HOMEBUYING  
PROCESS

2016-2018

Dr. Robert Rankin, CMA

This paper focuses on understanding the impact Habitat for Humanity (HFH) has on the homebuying and homeownership process. A survey was conducted with homebuyers and homeowners from DFW to determine HFH's impact on four key measures: community pride and security, financial education, affordable housing and volunteerism. Scores from homebuyers and homeowners were compared to determine HFH's impact pre- and post-homeownership. Findings suggest, HFH homeowners experienced a greater sense of community pride and security, felt more knowledgeable about homeownership finances related to homeownership, had less monthly homeownership expenses and were more aware and involved in volunteer opportunities than homebuyers.

*Keywords: Habitat for Humanity, homebuyer, homeowner, economy, community, education, financial*

## Table of Contents

Abstract .....	IV
Section 1: Introduction .....	1
Statement of Problem .....	2
Purpose of Study .....	2
Research Questions .....	3
Hypothesis .....	3
Definition of Key Terms .....	4
Organization of Study .....	5
Section 2: Literature Review .....	6
Community Pride & Security .....	6
Financial Education .....	8
Affordable Housing .....	9
Volunteerism .....	12
Section 3: Methodology .....	16
Research Methods and Design .....	16
Population .....	16

Sample .....	17
Materials/Instruments .....	17
Operational Definition of Variables .....	17
Limitations .....	18
Delimitations .....	19
Section 4: Findings .....	20
Results .....	20
Evaluation of Findings .....	23
Recommendations .....	24
References .....	25
Appendix: Survey .....	28



## SECTION 1

### INTRODUCTION

Since 1976, Habitat for Humanity (HFH) has assisted approximately 6.8 million people nationwide in finding economic friendly homes, thanks to the help of Millard and Linda Fuller, Habitat's founders. HFH's mission was and continues to be to help low income families attain affordable housing. The vision and principles of HFH are encompassed around spreading HFH's work through the love of Jesus Christ, providing and making affordable shelter, promoting dignity and hope, and supporting sustainable and transformation development. The nonprofit organization HFH continues to meet the needs of diminishing communities (International, 2015). An HFH buyer experiences freedom of investment, tax advantage, better credit opportunities, saves money, security, and the overall sense of pride (International, 2015).

A qualified homebuyer receives home-ownership guidance from HFH when going through the home-buying process, a 30 year fixed mortgage, and a crime watch component for a safe neighborhood. During this process, the homebuyer can also learn the financial knowledge aspects of buying a home. These factors are beneficial to a new homebuyer who lacks sufficient knowledge of homeownership and desires to live in areas where they will not regret buying after a short period of time.

The first step in purchasing a HFH home is going through orientation. Each family needs to meet a criterion which consists of meeting family income and residency requirement, having a stable work history, and completing required volunteer hours. It is not until the assessments, application fees, volunteer hours, selection of homes, and financial investment fees are applied that a family can be acquainted with their new home. The process is detailed yet rewarding.

In addition, demographics of an area and its homebuyers are a key contribution to a community and the type of buyers that seek the area. By nature, we place ourselves in locations that make us culturally and financially comfortable. The information collected through this study can be used in determining the race, age, income, crime rates, and occupational aspects of the people living in the area. HFH rebuilds and remodels diminishing communities with housing and the necessary resources. Some communities need more help than others, and that is taken into consideration when looking at the communities where HFH chooses to build, rebuild, and demolish.

### **Statement of Problem**

According to HFH, “Minimum wage is not keeping up with the rising cost of living and many workers struggle to afford decent housing” (International, 2015). There are families that would be well off in a home and contribute to the community if they had the opportunity to own their own home. Many are first time homebuyers that would benefit from a burden free home based on guidance through the home-buying process. The problem that exists is the lack of knowledge pertaining to the impact that HFH has on communities, homeowners, and first-time homebuyers during the pre and post homebuying process

### **Purpose of Study**

The purpose of this study was to analyze and compare whether HFH adds value and were meeting the needs of both the homeowner and homebuyer. There is a void in communities regarding social, economic, industrial, and geographical aspects that HFH aims to fill when choosing a location. As the cost of purchasing a home increases, the ability for middle or lower class homebuyers to purchase a home decreases. With the HFH offering pre-existing, new and

refurbished homes; there is no reason for any qualifying homebuyers not to be able to reap the benefits of homeownership.

### **Research Questions**

RQ<sub>1</sub> Does HFH positively impact homebuyers and homeowners?

### **Hypothesis**

H<sub>1</sub> HFH positively impacts community pride and security for homebuyers and homeowners.

H<sub>2</sub> HFH positively impacts financial education for homebuyers and homeowners.

H<sub>3</sub> HFH positively impacts affordable housing for homebuyers and homeowners.

H<sub>4</sub> HFH positively impacts volunteerism for homebuyers and homeowners.

### **Definition of Key Terms**

*Habitat for Humanity- An organization helps those in need of a home and restoration of a home that meet the necessary qualifications*

*Affordable housing- Housing that remains affordable with mortgage and monthly expenses on the home*

*Financial resources- Knowledge that can help in the financial aspects of owning a home and sometimes financial assistance*

*HFH Homebuyer- An individual or family going through the HFH homebuying process*

*HFH Homeowner- An individual or family that owns a home through HFH*

*Community- An area which the homeowner will become a part of once they have moved into the home*

### **Organization of Study**

This thesis includes six sections to cover the study. Section 1 is a brief introduction about HFH in terms of what the organization stands for and laying the foundation for the potential need that communities have for organizations such as Habitat. Section 2 includes a literature review over homeownership, affordable housing, and financial education. Section 3 is the methodology. Section 4 includes a survey for both homebuyers and homeowners. Section 5 is meant to provide results and findings from the study. Section 6 is a conclusion with recommendations followed by an appendix.

## SECTION 2

### LITERATURE REVIEW

#### **Community Pride & Security**

Homeownership is important because it gives individuals pride and allows them to feel socially involved with their roles in their community (Lijing, Dewally, YingYing, & Singer, 2016). A motivating factor to homeownership is the presence of young children. Children are better acclimated to a home and community where they reside for an extended period of time. A sense of connection with the community comes to homeowners that relate to their environment, peers, family, and employment (Lijing, et al., 2016).

Renzaho, Richardson, and Strugnell (2012) investigating community connections and found that resident's well-being is tied to the nature of the environment and security of the neighborhood. Living in a neighborhood where one knows their neighbors over time can help increase feelings of security, which can be achieved through homeownership. By fostering development of long term relationships in a neighborhood, homeownership creates an ability to have a home in a growing and developing community that they would not ordinarily be accustomed to. Residents of lower socioeconomic communities' struggle to achieve the goal of making communities safer because of economic problems and crime. For these areas, the addition of extracurricular and proactive low-cost activities can make these appealing to homebuyers (Renzaho, et al., 2012).

When determining what is best for a family, a significant factor is homeownership and the impact it has on children. Li (2015) in the study of "Impacts of Homeownership and Residential Stability on Children's Academic Performance in Hong Kong" found that

homeownership has a positive impact on child's performance at school. The study also discusses the beneficial impact of homeownership and residential stability on children. Constant moving can have a detrimental impact on a child's learning and social development because there is a constant need to readapt to a new school and social structures.

In comparison of homeownership rates, Housing Financial International (2016) found the homeownership rate for married individuals was 78.20% compared to the 43.40% of single individuals. The study showed that the likelihood of a married couple purchasing a home exceeds that of a single person primarily due to affordability factors. Joint incomes allow for a married couple to easily obtain a home and start the foundation of their family however, a single individual might not have a personal or substantial need to own a home. In the black community, there is a higher incidence of homeownership in married households than single households (Housing Finance International, 2016). Overall, homeownership among the working class is on a decline driven by the economic crisis. According to Aramburu (2015) owning a home can be a cultural aspiration for most people.

As a result, the coexisting topics of homeownership, community development, and pride are interconnected. Taylor (2011) investigated the future of these topics in fixing the community developmental issues by "trying to do more with less," this shows the challenge and increased efforts that are put into making significant changes in the community and how homeownership is a big factor in its development.

Overall, homeownership and community pride make for a more enjoyable home. The sense of ownership that comes with something as valuable as a home makes a living situation more stable. Owning a home is not just an accomplishment, but it is a liability as well. After

committing to a new home, it is best to invest into the community. Community pride is more achievable knowing that a considerable amount of time will be spent in the home. Also, home security allows for the ability to establish ones' family into the community and build onto relationships.

### **Financial Education**

Personal finances are a key determinant to homeownership. Cheung and Mui (2015) provide evidence pertaining to educating first time homebuyers on the importance of evaluating personal finance in the decision to purchase a home. According to Cheung and Mui (2015) a home is the most expensive purchase an individual will make. However, the benefits that come along with homeownership are priceless. The whole "buy versus rent" decision in the homebuying process is a financial decision based on factors such as the expected length of stay and the current and future value of the home which makes homebuying a lengthy and time-consuming process (Cheung & Miu, 2015).

HFH is said to have, "positive influences of homeownership on family income, spending habits, and education," (Reckford, 2012). For example, Reckford (2012) regards homeownership emphatically impacting family wage and ways of managing money. Homeowners frequently further their education and receive their degrees and certifications when they purchase a home. Each Habitat partner is held accountable for ensuring they have prepared all the documents they need as well as knowing the process which includes the financial education as they are screened for need, capacity to pay, and willingness to participate (Reckford, 2012).

The economic downfall made it hard for the housing market to be sustained. Aramburu (2015) relates the instability and lack of security to not affording homeownership. Common

assistance that aspiring homeowners have received in the past consisted of rental agreements with direct and indirect interest rate subsidies and mortgage payment tax breaks on income tax (Aramburu, 2015). However, this assistance for low income families falls short just as much when it comes to meeting the need. The “culture of ownership” is overshadowed by the disadvantage of low income families in terms of their resources and assistance (Aramburu, 2015).

Hopley (2003) discusses how essential financial education is for low income and moderate families and how program participants are considered key in educating them. They cover topics that include investing, home maintenance, and reverse mortgages. Each of these programs is strategic in the geographic areas they cover. The impact these programs can make is restricted among funding and methods, and the success of these programs can be observed by testing the awareness of economic knowledge once the program is over (Hopley, 2003).

It is not a homeowners association or seller’s obligation to make the customer knowledgeable of the homebuying process. The upside to Habitat is they not only educate partner families on the homebuying process, but they provide financial assistance as well. A family’s financial situation can impact the economic capacity in which a family can live. Going into the homebuying process with an understanding of financial literacy also aids in the homebuying process. This form of education can change the experience for a first-time homebuyer that lacks the experience of owning a home.

### **Affordable Housing**

Affordable housing is accessible by inexpensive means to low and middle-class individuals and families. A large number of families looking for housing experienced issues



finding quality homes at affordable prices (Sullivan & Power, 2013). Birck and Pattison (2016) detailed the need for affordable housing for the average worker. The National Low Income Housing Coalitions (2015) determined limitations relating to job pay and location on what a fulltime minimum wage worker has in relation to the housing market has to offer. As a result, there is a need to increase homeownership among households among lower income homebuyers. During the homebuying process, income levels can have a great impact on homeownership. The inequality of incomes results from factors including race, economic, demographic, and social factors. Lijing, et al. (2016) found urban areas that include individuals and families of various income backgrounds. The income of minimum wage workers is barely sufficient for the cost of an affordable one-bedroom apartment. Low income households struggle finding affordable housing (Birck & Pattison, 2016).

Significant challenges exist when developing affordable housing. With the population steadily increasing, the need for affordable housing increases. Rizvi (2016) discovered the homes that are constructed and viewed as "affordable" are targeted towards the market of individuals that can bear their cost. Contractors tend to address the issues of the middle class and high salary brackets. However, the market does not address the main concern which is the lack of affordable housing due to homebuilders not willingly developing homes for low income homebuyers because of lower profitability margins. There is a constant need for contractors to build homes for those who cannot regularly afford them (Rizvi, 2016). This leads to the problem of the housing gap between low income and middle class. Hoekstra and Marais (2016) discuss that affordable housing bridges the gap between subsidized and non-subsidized housing that affects middle class homebuyers that make too much to qualify for a subsidized home and the lower class that doesn't make enough to qualify for a non-subsidized home.

Consequently, not only can finding affordable housing be a challenge, but finding the right home could be an even greater challenge. The supply of affordable housing and resources are limited compared to the demand for wanting to own a home resulting in an increase in home prices (Raynsford, Cheshire, Nicholson, & Stringer, 2016).

Kalugina (2016) determined there are federal programs put in place to assist the development of affordable housing. These programs are classified as follows rental support, homeownership support, and land availability along with administrative motivating forces. The rental assistance program boosts the generation and support for low income and middle-class individuals and families. Some rental assistance programs solely concentrate on the lower income buyer and renters to receive quality housing. Homeownership support programs aim to increase the availability of homeownership by providing loans with low interest, down payment assistance, and aid through the homeownership process as well as location for homes. The location contributes to the affordability of the home; fortunately, these programs make it possible for affordable homes to be built in developed neighborhoods (Kalugina, 2016).

Finding affordable quality housing is hardly obtainable in today's economic society. There just are not enough resources to make these homes affordable to every family that needs them. The lower and middle class fall short to those who can afford to sustain a home, and often end up in sub-standard homes instead. Organizations like Habitat make the dreams of finding a quality home possible to those who qualify. With the help of outside resources and donations, the homes constructed become more cost effective for Habitat, ensuring the affordability of the home.

## **Volunteerism**

For individuals such as Cunningham (2013), the Habitat experience can be a life changing one. The mission of HFH is profound enough for anyone to want to join the volunteer team. With poverty being a major issue nationwide, these volunteers are able to change lives on a mass scale. HFH allows for your average volunteer to be a part of something bigger than themselves. The volunteer's job consists of building a home that will go toward the sweat equity hours of each individual family.

The Dallas Area Habitat for Humanity lists two major branches for a HFH volunteer to choose from; construction and restore. Construction consists of the volunteer having hands on building experience even if you come with no experience at all. ReStore is a resource HFH uses to get new and donated items for the homes at a discounted price. Volunteers help this section by working inventory, merchandise and sales. To work in those capacities the age limit starts at fourteen with supervision (Area, 2017).

Stoddart and Rogerson (2004) give another outlook on volunteering called Volunteer Tourism. The tourist strategy behind volunteering adds a substantial and economic value to the experience. Tourists come in numbers and in addition they love to spend money. Habitat's mission and organization is large enough to be a target for volunteer tourism. Volunteer tourism is a more structured and educational form of tourism because these individuals come on a collective mission similar to that of a church mission trip. HFH's locations in places like South Africa benefit from this form of volunteering because tourists are constantly coming in and out and they have poverty problems separate from the United States (Stoddart & Rogerson, 2004).

Just like there is an age limit to start volunteering with HFH, there are obstacles that come with older volunteering. The article titled "Becoming an Older Volunteer: A Grounded

Theory Study” shows the struggle behind older volunteers. Adults that have a lack of education and income are seen to be less involved. On the other hand, the older adults that choose to be involved in volunteer work experience an increased well-being and satisfaction (Witucki Brown, Shu-li, Mefford, Brown, Callen, & McArthur, 2011).

Volunteerism is when individuals commit themselves to community service. This is a trait that Habitat carries throughout their organization with the construction of homes. The upside to volunteering with Habitat is seeing the impact you make on families’ lives. Each partner family is required to put in so many sweat equity hours in the make of their home making the organization unique. By doing this, the partner families are obligated to put as much work into their home as Habitat and outside volunteers.

### **Habitat for Humanity**

HFH is a nonprofit organization that constructs well-built and affordable homes for low income families. There is a crisis within the affordable housing spectrum in the United States. Smith (2013) asserts that due to the deficit in the amount of affordable homes there is a strong need for organizations such as HFH to help fulfill the need of making these homes. HFH is the sixth largest homebuilder in the United States which demonstrates the importance of their mission. Through volunteerism, minimal down payments, no interest loans, and low monthly mortgage payments, HFH is able to assist partner families achieve homeownership (Smith, 2013).

Organizations such as HFH provide financial knowledge, education, and payment assistance toward homeownership for families with low to average incomes (Doling, Elsinga, & Ronald, 2010). Cho, Mazze, Dika, and Gehrig (2014) evaluated the learning process that comes

with becoming a Habitat owner and how it enhances the education a partner family receives when applying for a home through Habitat. By getting students involved, the study prepares them for the future by providing hands on learning and cuts down on labor costs. Not only does it help them if that is their career path, but it also aids in their homebuying process (Cho, et al., 2014).

Field and McConnell (2013) conducted a study on low energy consumption in cooperation with a Habitat Chapter. Since most low-cost homes are found to have high electricity rates, they found ways to cut down on utility expenses. They discovered that newly designed homes are made for these benefits through methods of natural gas and electricity and how electrical rates are the only thing that would affect the affordability of future expenses that come with Habitat homes. This article shows were Habitat aims to build homes that limit the utility expenses by limiting the energy consumption in making present day cost assumptions. The goal for HFH is to move away from providing the perfect low-cost home with high bills which is determined by the build and construction of the home.

An important factor to be tested is whether HFH really meets the need of providing low income families with homeownership. Phillips, Opatrny, Bennett, and Ordner (2009) found that homeownership provides socioeconomic and psychological benefits through qualitative and quantitative data that tested and determined the before and after issues of homeownership. Before homeownership with HFH, many low-income families can only afford what the U.S. Department of Housing and Urban Development considers substandard homes (Phillips, et al., 2009). These homes have construction and plumbing related issues that are unsafe for living. The study then addresses the benefits behind post homeownership through HFH and how the

organization gives families resources, community, satisfactory living conditions, and financial and public assistance (Phillips, et, al., 2009).

Habitat for Humanity has a mission that is composed of homeownership, community pride, financial education, affordable housing, and volunteerism. The goal is to provide as much affordable housing as they can to families in need and the question is whether they meet that need. A good approach is by reaching out to struggling socioeconomic communities and working with these cities for land and resources.

## SECTION 3

### METHODOLOGY

#### **Research Methods and Design**

This study advanced the understanding and identified the positive impact HFH has on homeowners and homebuyers in community pride and security, financial education, affordable housing and volunteerism. Data for this study was captured through a paper survey in both Spanish and English, designed to measure Habitat's impact on four key variables: Community Pride and Security, Financial Education, Affordable Housing, and Volunteerism. The researcher was administered the survey to HFH homeowners and homebuyers from DHFH at two separate face-to-face meetings. A comparison of the results from homeowners and homebuyers determined the impact HFH has on the homebuying process.

Since all respondents first language was either English or Spanish, the survey was administered in both languages. See Appendix A through D for copies of the survey. A paper survey was chosen over other delivery methods because respondents can reply honestly, anonymously, and time effectiveness of being able to have same day results. A 5-point Likert-type scale was used to categorize the responses in the feedback provided from the surveys. The Likert-type scale allows the participants to more accurately express their thoughts from strongly disagree (1) to strongly agree (5) (McLeod, 2008).

#### **Population**

DHFH is the designated area for study as it offers a variety of recent new and pre-existing homes available in the West Dallas area. For this study the homebuyer and homeowner were selected as the appropriate audience to achieve the desired results. The HFH homebuyer is a

family that is in the process of purchasing a home through HFH and the homeowner has already purchased a home (International, 2017).

### **Sample**

The survey was administered to a convenience sampling of homebuyers and homeowners that attended a DHFH meeting at the time of the research.

### **Materials/Instruments**

Homeowners and homebuyers were used to capture data to determine the impact DHFH has on the homeowner in the homebuying process. The survey results from the sample were tested method to determine if DHFH is meeting the needs of the homebuyers and homeowners. Following the administration of the survey, an individual score was created for individual variables: community pride and security, financial education, affordable housing, and volunteerism, as well as a composite score for all variables.

### **Operational Definition of Variables**

This study was able to determine the need being met by the individual and overall scoring of the following variables: community pride and security, financial education, affordable housing, and volunteerism.

**COPR&SEC.** This variable measures community pride and security. Earl Watt suggests that community pride ties into an individual's desire to want to help and serve the community they live in (Watt, 2013). Community pride is a direct correlation with security in that the families in the community won't do anything that would jeopardize the community's image. Three questions are averaged in score based on the Likert-type scale to see if those in HFH homes already sense community pride and security and if the homebuyers sense that it is a characteristic they will see with moving into the home.



**FIED.** While financial education is not a requirement for traditional home realtor, it is a resource that HFH aims to provide to their homebuyers. The bottom line to buying a home is what you can afford. This can be figured as stated before during the homebuyer's enrollment process with HFH. The best financial assistance can be given after the household income, expenses, and existing debt looks (Accountants, 2004-2017). After asking the 3 questions of this variable using the Likert-type scale, the researcher has a good idea on if the homebuyer is as educated as they think they are when they finally get settled in their home.

**AFHO.** Affordable housing is catered to the low socioeconomic families that don't meet the average income of society and are wanting to get a home (Bennett, 2017). These families are limited to the homes they can afford so having a quality home is an advantage that comes with being a HFH homeowner. Affordable housing can be calculated by the cost of the home as well as the expenses that come with the home. The 3 Likert-type scale questions that come with this variable evaluates the quality of the home to the price and housing costs.

**VOL.** Volunteerism allows the previous variables to exist. By putting in sweat equity hours, the families are getting involved with their community and building the new piece of foundation for their life. Having volunteers also cuts down on labor costs that can make the house more affordable (International, 2017). The 4 questions on the Likert-type scale measured the homebuyer and homeowners sense of volunteerism before and after obtaining the home and how it contributes to the overall experience.

## **Limitations**

A limitation to this study was the receipt of high and low-end spectrum of responses for both homebuyers and homeowners. In addition, the generalizability of results may not be

possible as survey respondents may not be representative the entire population of HFH homebuyers and homeowners in the United States.

### **Delimitations**

DHFH was selected as the convenience sample due to the location and large population that would provide a larger pool of participants. DHFH serves all parts of Dallas but catering more to the declining areas of South and West Dallas, covering low socioeconomic families in variety of areas. Homebuyers and homeowners in the Joppy area make up most of the data due to the recent mass building and reconstruction in the area

## SECTION 3

## FINDINGS

**Results**

The purpose of this study was to determine the impact HFH has on homebuyers and homeowners in the homebuying process. The results suggest DHFH has a significantly higher impact on homeowners than homebuyers. The results are consistent the hypothesis showing that a homeowner is more positively influenced on community pride and security, financial education, affordable housing and volunteerism. For both homebuyers and homeowners HFH made a positive impact in the area studied.

There was a total of 8 homebuyers surveyed and 10 homeowners. Ninety-four percent of the homebuyers and homeowners were first time homeowners, an important aspect in the study in terms of HFH meeting the need for first time homeowners. 100% of the homebuyers and homeowners were of minority decent in the low socioeconomic areas. In addition, there was a good representation across the household number for both the homebuyers and homeowners Demographics show as followed:

**Table 1: First Time Owning a Home**

	<b>Yes</b>	<b>No</b>
<b>Homebuyers</b>	7	1
<b>Homeowners</b>	10	0

**Table 2: Ethnicity**

	<b>Black or African American</b>	<b>Hispanic or Latino</b>
<b>Homebuyers</b>	7	1
<b>Homeowners</b>	3	7

**Table 3: Household Number**

	<b>1-2</b>	<b>3-4</b>	<b>5-6</b>	<b>7+</b>
<b>Homebuyers</b>	5	1	2	0
<b>Homeowners</b>	1	7	1	1

RQ<sub>1</sub> Does HFH positively impact homebuyers and homeowners?

**Table 4: Composite Scores**

	<b>Homebuyer</b>	<b>Homeowner</b>	<b>Change %</b>
<b>Community Pride &amp; Security</b>	3.62	4.27	17.96%
<b>Financial Education</b>	3.95	4.50	13.92%
<b>Affordable Housing</b>	3.33	4.37	31.23%
<b>Volunteerism</b>	3.50	4.18	19.43%
<b>Total</b>	3.60	4.33	20.28%

The overall impact HFH out of has on homebuyers was 3.60 and 4.33. From the data, it is clear that homeowners expressed much higher levels on all four variables. In particular, they expressed the greatest satisfaction with HFH in providing affordable housing. At all levels, homebuyers expect to be positively impacted by HFH as they have yet to complete the process with HFH. Post-closing, homeowners experienced a marked increase in satisfaction with HFH evidenced by scores ranging from 13.92% higher on financial education to 31.23% on affordable housing. Thus, HFH positively impacts homebuyers and homeowners.

H<sub>1</sub> HFH positively impacts community pride and security for homebuyers and homeowners.

**Table 5: Community Pride and Security**

	<b>Homebuyer</b>	<b>Homeowner</b>	<b>Change %</b>
<b>Question 1</b>	3.29	4.10	24.62%
<b>Question 2</b>	3.71	4.50	21.29%
<b>Question 3</b>	3.86	4.22	9.33%

Questions on community pride and security were based on the level of community pride before and after, security of the home and satisfaction of the HFH neighborhood. For each question asked there was an increase in how the homebuyer felt about the HFH home before becoming a homeowner. The majority of homeowners were positively impacted by HFH in terms of community pride on the basis that the community pride increased, the homeowner was secure and comfortable, and the neighborhood met satisfaction.

H<sub>2</sub> HFH positively impacts financial education for homebuyers and homeowners.

**Table 6: Financial Education**

	<b>Homebuyer</b>	<b>Homeowner</b>	<b>Change %</b>
<b>Question 4</b>	3.86	4.50	16.58%
<b>Question 5</b>	3.86	4.40	13.99%
<b>Question 6</b>	4.14	4.60	11.11%

Questions on financial education were based on the level of knowledge about the homebuying process before and after getting the HFH home, whether HFH is providing that knowledge, and comfortability about expected monthly finances. For each question asked there was an increase in how the homebuyer felt about the financial knowledge and management of expenses of the HFH home before becoming a homeowner. The majority of homeowners were positively impacted by HFH in terms of financial education on the basis that all but one that completed the survey were first time homeowners and that they became more knowledgeable, knew what tools to purchase for maintenance of the home, and were comfortable paying the monthly expenses after owning the HFH home.

H<sub>3</sub> HFH positively impacts affordable housing for homebuyers and homeowners.

**Table 7: Affordable Housing**

	<b>Homebuyer</b>	<b>Homeowner</b>	<b>Change %</b>
<b>Question 7</b>	3.38	4.30	27.22%
<b>Question 8</b>	3.25	4.40	35.38%
<b>Question 9</b>	3.38	4.40	30.18%

Questions on affordable housing were based on affordability, quality and value of the home, housing costs being reduced as well as living expenses. For each question asked there was an increase in how the homebuyer felt about the value and housing expenses of the HFH home before becoming a homeowner. The majority of homeowners were positively impacted by HFH

in terms of affordable housing on the basis of the quality of the house being superior to a non-HFH home of the same value, lower housing costs and living expenses after becoming a HFH homeowner.

H<sub>4</sub> HFH positively impacts volunteerism for homebuyers and homeowners.

**Table 8: Volunteerism**

	<b>Homebuyer</b>	<b>Homeowner</b>	<b>Change %</b>
<b>Question 10</b>	4.13	4.70	13.80%
<b>Question 11</b>	3.50	4.30	22.86%
<b>Question 12</b>	3.25	3.50	7.69%
<b>Question 13</b>	3.13	4.20	34.19%

Questions on volunteerism were based on how the homebuyer and homeowner perceived volunteering in the process. The questions determined if volunteering made the experience more rewarding, increased their volunteerism and provided more volunteering opportunities. For each question asked there was an increase in how the homebuyer was involved in volunteerism before becoming a homeowner. The majority of homeowners were positively impacted by HFH in terms of volunteerism on the basis of being involved in the build of their own home, putting in sweat equity hours, and choosing to take on more volunteer activities.

### **Evaluation of Findings**

The findings suggest that once a homeowner has gone through the homebuying process with HFH, they will be more prepared financially, understand the homebuying process, have an increased sense of community pride, and become more involved in volunteer activities than before. Among the others, the greatest increase was found within affordable housing. Affordable

housing is very important, especially considering the majority of the population were moving into the South Dallas area where the likelihood of families have low incomes is high. The findings were limited based on income levels, ethnicities and location of neighborhoods and showed a significant increase in satisfaction on all levels from homebuyer to homeowner.

### **Recommendations**

The findings support the literature review and hypothesis that HFH positively impacts community pride and security, financial education, affordable housing, and volunteerism. Further research on HFH impact on homebuyers and homeowners should focus on a larger geographic sample from HFH in multiple regions of the country. Since this study only focused on HFH impact in the United States, additional research in into the impact of HFH International. This research only covered four possible impacts HFH may have on communities. Researchers may consider adding other variables such as marital harmony, educational attainment, and contentment as variables. Since little if any external validation of HFH's impact is apparent in the literature, results of this study should be shared with HFH, so they can make improvements to their program.



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## APPENDIX A

*Homebuyers Survey*

**First Time Owning a Home:** Yes      No

**Marital Status:**

- Single (never married)
- Married
- Separated
- Widowed
- Divorced

**Gender:**      Female      Male

**Ethnicity:**

- White
- Hispanic or Latino
- Black or African American
- Native American or American Indian
- Asian / Pacific Islander
- Other \_\_\_\_\_

**Employment Status:**

- Self-employed/Business Owner
- Out of work and looking for work
- Out of work but not currently looking for work
- Employed
- A student
- Military
- Retired
- Unable to work

**Household Number (living in home):** 1-2      3-4      5-6      7+

**Purchase Price of expected Home:**      80,000-99,999      100,000-129,999      130,000+

**How many sweat equity hours are you required to put into your Habitat home?**

200-224      225-249      250-274      275-299      300+

**Community Pride & Security**

1. When I move into my HFH home, I feel my community pride will increase.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

2. I feel my HFH home will be a secure and comfortable home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

3. I feel that I will be satisfied with the Habit neighborhood I will be living in.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

**Financial Education**

4. I feel knowledgeable going through the HFH homebuying process.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

5. Habitat is providing me with the financial and knowledgeable tools to purchase my home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

6. My HFH home will make me feel comfortable and confident to pay the expected monthly finances of my home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

**Affordable Housing**

7. My Habitat home's quality and value will be superior to an available non- Habitat home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

8. My housing costs will be reduced once acquiring my Habitat home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

9. My living expenses will be reduced after buying my HFH home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

#### Volunteerism

10. Volunteering on the build of my home is making the experience more rewarding.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

11. The sweat equity hours are what I expected them to be.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

12. After volunteering with HFH I will volunteer more.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

13. I was not as aware of volunteerism and opportunities outside of the HFH experiences.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

#### Habitat for Humanity

Please Describe your Habitat experience:

If you could change one thing about your Habitat experience what would it be?

## APPENDIX B

*Homeowners Survey*

**First Time Owning a Home:** Yes      No

**Marital Status:**

- Single (never married)
- Married
- Separated
- Widowed
- Divorced

**Gender:**      Female      Male

**Ethnicity:**

- White
- Hispanic or Latino
- Black or African American
- Native American or American Indian
- Asian / Pacific Islander
- Other \_\_\_\_\_

**Employment Status:**

- Self-employed/Business Owner
- Out of work and looking for work
- Out of work but not currently looking for work
- Employed
- A student
- Military
- Retired
- Unable to work

**Household Number (living in home):** 1-2      3-4      5-6      7+

**Purchase Price of Home:**      80,000-99,999      100,000-129,999      130,000+

**How many sweat equity hours did your household put into your Habitat home?**

200-224      225-249      250-274      275-299      300+

**Community Pride & Security**

14. I feel my community pride increased after becoming a Habitat partner.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

15. I feel secure and comfortable in my Habitat home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

16. I am satisfied with the neighborhood I am living in.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

**Financial Education**

17. I feel knowledgeable about the homebuying process after buying through Habitat.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

18. Habitat provided me the financial and knowledgeable tools to purchase my home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

19. I am comfortable and confident to pay the monthly finances of my home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

**Affordable Housing**

20. The Habitat home's quality and value is superior to an available non- Habitat home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

21. My housing costs are reduced since acquiring my Habitat home.



Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

22. My living expenses are what I expected when buying my HFH home.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

#### Volunteerism

23. Volunteering on the build of my home made the experience more rewarding.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

24. The sweat equity hours are what I expected them to be.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

25. I have volunteered more after volunteering with HFH.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

26. I have an awareness for volunteerism and opportunities because of HFH experiences.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

#### Habitat for Humanity

27. Habitat met my homebuying expectations.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Please Describe your Habitat experience:

If you could change one thing about your Habitat experience what would it be?

## APPENDIX C

*Spanish Homebuyers Survey*

**Dueño por primera vez de casa:** Si No

**Estado Civil:**

- Soltero/a
- Casado/a
- Separado/a
- Viudo/a
- Divorciado/a

**Género:** Hombre Mujer

**Etnicidad:**

- Caucásico
- Hispano/a
- Africano Americano
- Nativo Americano
- Asiático
- Otro \_\_\_\_\_

**Estado de Empleo:**

- Empresario
- Sin trabajo/buscando
- Sin trabajo/sin buscar
- Empleado
- Estudiante
- Militar
- Retirado
- Sin poder trabajar

**Numero de vivientes en hogar:** 1-2 3-4 5-6 7+

**Precio de casa:** 80,000-99,999 100,000-129,999 130,000+

**¿Cuántas horas de esfuerzo de sudor fue puesta en su casa de habitar?**

200-224 225-249 250-274 300+

**Orgullo de comunidad y seguridad**

1. Cuando me mude a mi hogar HFH, siento que mi orgullo comunitario aumentará.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

2. Siento que mi hogar HFH será un hogar seguro y cómodo.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

3. Siento que estaré satisfecho con el vecindario en el que viviré.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Educación Financiera**

4. Me siento enterado de pasar por el proceso de compra de vivienda HFH.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

5. La vivienda me proporciona las herramientas financieras y de conocimiento para comprar mi casa.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

6. Mi casa HFH me hará sentir cómodo y seguro de pagar las finanzas mensuales esperadas de mi hogar.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Vivienda Asequible**

7. La calidad y el valor de mi habitación hogareño será superior al de una casa disponible que no sea de habitación.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

8. Los costos de mi vivienda se reducirán una vez que compre mi hogar.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

9. Mis gastos de vivienda se reducirán después de comprar mi casa HFH.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Voluntarismo**

10. Ser voluntario en la construcción de mi hogar está haciendo que la experiencia sea más gratificante.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

11. Las horas laborables son lo que esperaba.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

12. Después de ser voluntario en HFH, seré voluntario más.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

13. No estaba tan consciente del voluntariado y las oportunidades fuera de las experiencias de HFH.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Hábitat para la humanidad**

14. Hábitat cumplió con mis expectativas de compra de vivienda.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

Por favor describa su experiencia con Hábitat:

¿Si pudiera cambiar una cosa de su experiencia con hábitat, que sería?

## APPENDIX D

*Spanish Homeowners Survey*

**Dueño por primera vez de casa:** Si No

**Estado Civil:**

- Soltero/a
- Casado/a
- Separado/a
- Viudo/a
- Divorciado/a

**Género:** Hombre Mujer

**Etnicidad:**

- Caucásico
- Hispano/a
- Africano Americano
- Nativo Americano
- Asiático
- Otro\_\_\_\_\_

**Estado de Empleo:**

- Empresario
- Sin trabajo/buscando
- Sin trabajo/sin buscar
- Empleado
- Estudiante
- Militar
- Retirado
- Sin poder trabajar

**Numero de vivientes en hogar:** 1-2 3-4 5-6 7+

**Precio de casa:** 80,000-99,999 100,000-129,999 130,000+

**¿Cuántas horas de sudor fue puesta en su casa de habitar?**

200-224 225-249 250-274 300+

**Orgullo de comunidad y seguridad**

15. Siento que mi orgullo de comunidad aumento después de ser un compañero de Habitante

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

16. Me Siento Agusto y seguro en mi casa de habitar.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

17. Estoy satisfecho en la comunidad en la que vivo.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Educación Financiera**

18. Me siento informado sobre el proceso de compra de vivienda después de comprar a través de hábitat.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

19. Hábitat me brindó las herramientas financieras y de conocimiento para comprar mi casa.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

20. Estoy cómodo y seguro de pagar las finanzas mensuales de mi hogar.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Vivienda Asequible**

21. La calidad del hábitat hogareño es superior a una casa no habitada disponible.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

22. Los costos de mi vivienda se han reducido desde que adquirí mi hábitat en casa.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

23. Mis gastos de vida son los que esperaba al comprar mi casa.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

### **Voluntarismo**

24. Ser voluntario en la construcción de mi hogar hizo que la experiencia fuera más gratificante.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

25. Las horas de sudor equitativo son lo que esperaba que fuera.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

26. Me ofrecí como voluntario más después de ser voluntario en HFH.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

27. Tengo conciencia sobre el voluntariado y las oportunidades debido a las experiencias HFH.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

**Hábitat para la humanidad**

28. Hábitat cumplió con mis expectativas de compra de vivienda.

Muy Desacuerdo      Desacuerdo      Neutral      Acuerdo      Muy en Acuerdo

Por favor describa su experiencia con Hábitat:

¿Si pudiera cambiar una cosa de su experiencia con hábitat, que sería?