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# Habitat for Humanity Omaha: Homeownership Program

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Habitat for Humanity Omaha

# Homeownership Program

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UNIVERSITY OF  
**Nebraska**  
Omaha



# Table of Contents

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## Table of Contents

[Program Description and Context](#)

[Social Problem Being Addressed](#)

[Literature Review](#)

[Logic model](#)

[Quantitative Proposal](#)

[Qualitative Proposal](#)

[Summary](#)

[Limitations](#)

[Recommendations](#)

[References](#)

[Appendices](#)



# Program Description and Context

## Habitat for Humanity Overview

Habitat for Humanity (HFH) is an international nonprofit organization created to provide safe and affordable housing. The mission of HFH of Omaha, Nebraska, is to "build strength, stability and self-reliance through shelter" (p. 1).<sup>1</sup> In 2017:

42

Homes built by Habitat Omaha.

11

Applicants achieved homeownership.

12,000

Volunteers contributed to the Omaha community.

Because there are more homes built by Habitat each year than applicants who achieve homeownership, applicants do not exclusively contribute to the building of their own home, but also to the homes of future homeowners. Habitat Omaha operates on an \$18 million dollar budget with 65 full-time employees and 33 part-time ReStore employees. This funding comes from a combination of government, state, and city funds, such as the U.S. Department of Housing and Urban Development and Nebraska Affordable Housing Trust Fund, in addition to private foundations, individual donors, in-kind donations, mortgage payments, and ReStore revenue.

## Neighborhood Revitalization



Habitat Omaha's Neighborhood Revitalization is the community-development model encompassing all Habitat Omaha's four main programs: Demolition, Weatherproofing, Home Repairs, and Homeownership. Each of these programs plays a vital role in the transformation of the four neighborhood focus areas: Adams Park, Kountze Park, Deer Park, and Miller Park/Minne Lusa.

### Homeownership Program

The Homeownership Program empowers low-income families to purchase affordable and decent homes through an attainable mortgage. These first-time homeowners gain hands-on construction experience and attend homeownership and financial literacy workshops.

Source: A. Smith, personal communication, September 12, 2018.

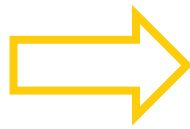


## Social Problem Being Addressed

### Decent and Affordable Housing

Families in low-income households have limited access to decent and affordable housing. According to the U.S. Department of Housing and Urban Development (HUD), “Families who pay more than 30 percent of their income for housing are considered cost-burdened” (para. 1).<sup>2</sup> Without affordable housing, these households “may have difficulty affording necessities such as food, clothing, transportation and medical care” (para. 1).<sup>2</sup>

# Housing Insecurity



Health Risks



Poor School Performance



Mental/Emotional Stress

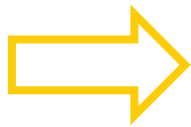


Food Insecurity

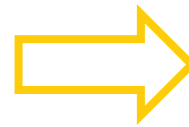
Housing insecurity is associated with health risks such as asthma, low weight, developmental delays, and an increased lifetime risk of depression in children. In adults, it is associated with the postponing of needed health care and medications, mental distress, difficulty sleeping, and depression.<sup>3</sup> Additionally, the children of these families are more likely to “experience poorer health outcomes, lower levels of engagement in school, and emotional/mental health problems” (p. 4).<sup>3</sup>



Historical discrimination in education, employment, and housing



High housing costs relative to income



Generational poverty

Non-white, minority populations have “historically been disadvantaged by employment and housing discrimination” (p. 105).<sup>4</sup> People with disproportionately low incomes are more vulnerable to the negative effects of high housing costs.<sup>3</sup> When a high percentage of income goes to housing costs, the household has “little income left to pay for food, healthcare, and other basic necessities” (p. 30).<sup>5</sup> Furthermore, limited resources prevent these households from saving for the future or building equity, which contributes to the cycle of generational poverty.



## Social Problem Being Addressed

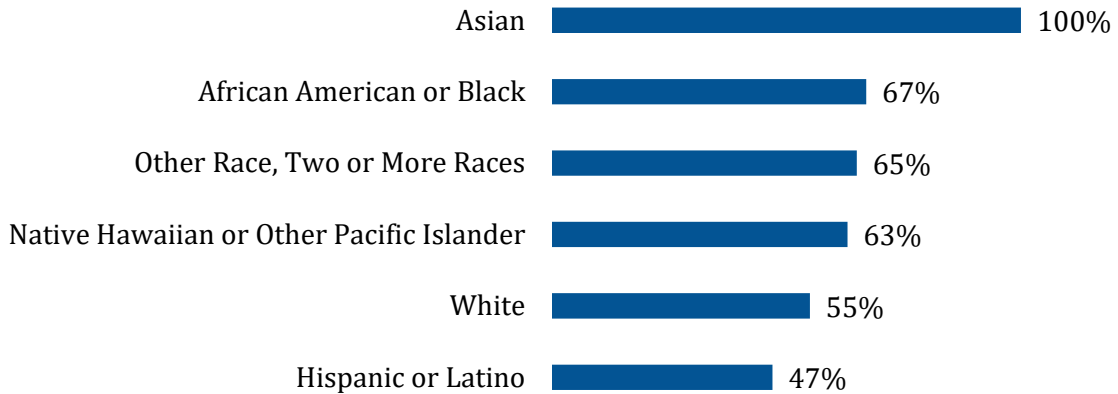
### Affordable Housing in Douglas County

According to the U.S. Census Bureau, between 2012 and 2016 an average of 49% of renters (34,424) and 21% of homeowners (21,758) were housing cost-burdened in Douglas County.<sup>6</sup> Those in need of affordable housing are more likely to:

- Be low income
- Be renters
- Be Black, non-Hispanic
- Have less than a high school degree
- Be in a female-headed household
- Have 1 or more children
- Be older than 70 years old
- Be native-born

**85%**  
of cost-burdened  
renters are below the  
poverty line.<sup>6</sup>

### Asian renters have the highest rate of housing cost-burden in Northeast Douglas County.<sup>6</sup>



A higher percentage of renters lack affordable housing in Habitat Omaha's three focus neighborhoods compared to the state and national average.<sup>6</sup>

**69%**  
Elvidere Park –  
Minne Lusa

**68%**  
Kountze Park

**59%**  
Adams Park

**42%**  
Nebraska

**51%**  
United States





## Literature Review

### **Perception vs. reality: The relationship between low-income homeownership, perceived financial stress, and financial hardship**<sup>7</sup>



This study examined the effects of homeownership on financial stress compared to renting for financially comparable low-income individuals. Using the Perceived Stress Scale, the scores of a panel of homeowners (n=3743) who obtained affordable mortgages through the Community Advantage Program (CAP) were compared to a panel of renters (n=1651) with similar characteristics to determine financial stress and the general satisfaction level of their financial situation. Manturuk, Riley, and Ratcliffe (2012) concluded that low-income homeowners experienced higher levels of control and higher financial satisfaction than their renting counterparts.

### **Homeownership impact on Habitat for Humanity partner families**<sup>8</sup>



This study used both quantitative and qualitative methods to determine the social impact of Habitat for Humanity homeownership. Using 107 survey results and 53 face-to-face interviews, Phillips, Opatrny, Bennett, and Ordner found that homeownership through Habitat for Humanity improved the quality of life and skillset of partner families. Additionally, these families “reported lower crime and less drug dealing and/or use in the Habitat neighborhoods” (2009, p. 63).<sup>7</sup> The study concluded that the homeownership program made a positive impact on families’ social, psychological, physical, and economic wellbeing.

### **The user cost of low-income homeownership**<sup>9</sup>



This study was conducted to determine whether homeownership or renting was more cost effective for those using housing assistance programs. Riley, Ru, and Feng (2013) compared financial, social, and demographic data from 2003 to 2011 of 925 homeowners who received CAP mortgage assistance using the CAP annual survey and 925 renters with similar property characteristics using the American Housing Survey (AHS). CAP property characteristics were used to estimate the average capitalization rate, which were then compared to the renting equivalent for these homeowners. This study found that homeownership was more cost-effective than renting properties with similar characteristics from 2003 to 2011.

### **Habitat Omaha Implications**



Each of these studies demonstrates that homeownership has a positive impact on low-income individuals. The study by Phillips, Opatrny, Bennett, and Ordner also provides evidence that the Habitat for Humanity Homeownership program and its skill-building components improve the social and financial competence of partner families. Each of these articles present useful measurement tools to consider implementing in our study to determine the impact of Habitat Omaha Homeownership Program. Additionally, the use of the CAP annual survey by Riley, Ru, and Feng may provide additional low-cost data to determine the impact of Habitat Omaha in comparison to another mortgage assistance program.



## Habitat for Humanity Omaha Homeownership Program Logic Model

**Social problem being addressed:** Low-income households are at an increased risk of housing-related health and safety risks.

Inputs	Activities	Outputs	Short-Term Outcomes	Long-Term Outcomes
Habitat for Humanity program model  Personnel: <ul style="list-style-type: none"> <li>• Volunteers</li> <li>• Homeownership Program Director</li> <li>• Construction and Volunteer Coordinators</li> <li>• Homeownership Program Specialist</li> </ul> Funding  In-kind donations  Construction materials and equipment  Habitat-owned land or homes  Office and warehouse space	Recruit participants to apply for Homeownership Program  Conduct interview and screening process for applicants  Offer homeownership and financial literacy workshops  Provide affordable mortgages in partnership with Omaha100  Offer credit advising to help people build or repair credit  Provide construction and volunteer opportunities for families to earn their 350 hours of sweat equity  Acquisition, demolition, construction, and selling of homes  Organize construction volunteer force	# of workshop attendees  # of homes built or renovated  # of volunteers engaged  # of hours of sweat equity earned	Habitat families have increased construction skills  Homeownership families have increased financial skills  Homeownership families have increased home maintenance skills  Habitat families feel a sense of engagement with their neighborhood  Habitat families have achieved homeownership	Habitat families build financial equity  Habitat families have increased pride in their neighborhood  Habitat families have decreased finance-related stress  Habitat families have decreased likelihood of generational poverty  Habitat families live in safe and decent housing

**Impact: Community members will have safe, affordable, and stable housing.**

**Collaborating partners:** Skilled construction professionals, churches, Credit Advisors Foundation, Omaha100, City of Omaha, Municipal Land Bank and other banks

**External Factors:** Job and housing market, property tax rates, lot sizes, high property values, current owning practices, competition, restrictions on government grant funding, neighborhood safety, transportation, title clearing, and community stigma





# Quantitative Proposal

## Currently Implemented Research Design



**Application Process: Pretest Only** – Habitat Omaha currently uses a pretest only research design to determine whether the applicant will move on to the next step of the process. This decision is based on the demographic and financial data provided by each applicant. Additionally, the data is collectively used to ensure the applicant pool is diverse and acceptance into the program is equitable.

**No Measurement Tool** – There is no standardized measurement tool currently being used. Applications are paper-based and collected by the office manager and front desk staff. Once received, the application data is logged into an Excel spreadsheet and locked in a filing cabinet. This data is later analyzed by the Family Services intern or a staff member.

**Yearly Reporting** – The Family Services team is responsible for data analysis and reporting. Data is organized by quarter and reported out in yearly presentations to the Board of Directors. Additionally, reports are used by the Grant Administrator in grant reporting. Reports are organized in PowerPoint format, primarily using graphs to describe the characteristics of the applicant pool.



### Prior Research Efforts

Previously, a pretest and posttest survey design was used to evaluate the Homeownership educational programs. Because most participants were not native English speakers, the tests were found to be unreliable and are no longer being implemented.

## Proposed Tool: Community Integration Scale (CIS)<sup>10</sup>

**Outcome Measured:** *Habitat families feel a sense of engagement with their neighborhood.*

The CIS, created by Richard E. Adams, William M. Rohe, and Thomas A. Arcury in 2005, is designed to measure feelings of social integration in one’s community through six items rated on a 4-point Likert scale. Example items include “I feel a sense of pride in living in this neighborhood” and “I feel a strong sense of belonging to this neighborhood.” This standardized measurement tool has been assessed by the tool’s authors to have an acceptable reliability score of .87 when used in small and mid-sized cities.<sup>10</sup> No explicit measure of the tool’s validity was mentioned. The CIS can be found in Appendix 1.

### + PROS

- Small number of items and low time requirement may increase response rate
- Utilizes Likert scale to measure extent of social integration
- Uses simple word usage and sentence structure for translation
- Designed for small and mid-sized cities
- No usage fee required

### - CONS

- Only published and tested in English
- Only tested for validity and reliability by authors and not yet by other researchers
- Does not explicitly capture role of Homeownership Program in social integration
- Lacks of cross-cultural application



## Our Proposed Tool: Community Integration Scale (CIS) <sup>10</sup>



### Scoring

Questions are scored using a 4-point Likert scale. This scale uses three groups of word choices, depending on the question. Scales include:

- Very dissatisfied = 1 to Very satisfied = 4
- Not at all attached = 1 to Very attached = 4
- Strongly disagree = 1 to Strongly agree = 4

Numbers are added up then divided by a possible score of 24 to create the percentage of neighborhood satisfaction.



### Costs

Costs to consider include the survey translation if using professional translation services, sending and return envelopes, postage stamp, and the printing of the survey. We chose mail as the contact method because participants do not need access to email and language translations can be more easily disseminated via mail than phone conversations.

### Language Consideration

Because language has been a barrier to accurate survey results in the past, we recommend hiring professional translation services or utilizing the multilingual staff members to translate the measurement tool into each respondents' first language. Using language translation services would be a one-time cost. In the case of using staff members, we recommend using the reverse translation technique to increase accuracy.



## Time Series Research Design

Using the Community Integration Scale, we propose surveying Family Partners one year, three years, and five years after they close on their home. Through the time series design, Habitat Omaha will be able to observe the trends of community integration for Family Partners over time.

### + PROS

- Inform Habitat staff of community engagement trends
- Inform future Habitat Family Partners of potential experience at one, three, and five years
- Potential to shape how Habitat Omaha prepares future Family Partners to enter a community
- Family Partners are given a continued voice in and connection to Habitat Omaha post-move-in

### - CONS

- Time intensive for staff members to send out surveys, receive, record, and analyze data three times per cohort
- Family Partners may tire of taking the same survey three separate times
- Family Partners may be unavailable or choose not to take the survey for each data point
- Retaking the same survey may influence how Family Partners respond each time, decreasing validity and reliability



# Quantitative Proposal



## Sampling Design

Rather than taking a sample of the Family Partners who achieved homeownership, we recommend surveying the whole population by cohort year. This design will increase the likelihood of collecting comparable data points at each of the three time lapse marks for as many families as possible. Additionally, it will ensure that each of the families has an opportunity to input their current feelings of integration. This time requirement increases in three years when staff members need to send out a survey to the 2018 cohort and the 2021 cohort. Additionally, keeping track of when each Family Partner closed on their home in order to send the survey out at each year mark may result in lack of consistency in the survey timing.

### + PROS

- Each family has an opportunity to contribute
- More generalizable results to other cohorts years

### - CONS

- Time intensive for staff to administer and analyze survey to the entire year's cohort
- Inconsistency in when the survey is received and completed may be a threat to validity



## Implementation Recommendation

We recommend continuing to use an Excel spreadsheet and quarterly data organization to list the date that each Family Partner closes on their home and their home address. Sending out surveys to families who closed on their home one year, three years, or five years ago by quarterly grouping will lessen the time required by staff, while still achieving relative fidelity to the time marks of the research plan. Informing each Family Partner of the research design before they close on their home and encouraging them to participate to help inform Habitat Omaha and future family partners will increase the likelihood of a high response rate. Because of their close partnership with families throughout the Homeownership Program, we recommend that a staff member from the Family Services team, with help from an intern, carry out the sending of surveys. When families are within one, three, or five years of post-close by quarter, highlight their name in yellow. Then, in the first week of each new quarter, mail the pre-prepared surveys to the appropriate families. The survey data received will be recorded and analyzed by the Family Services team in a spreadsheet to be included in the yearly report to the Board of Directors.



## Ethics Discussion

*Dignity and Worth of the Person:* By surveying each Family Partner who achieves homeownership, rather than a sample, Habitat Omaha will be demonstrating respect for and value of each contributing voice, increasing generalizability.<sup>11</sup>

*Commitment to Clients:* The CIS will inform Habitat Omaha in preparing future Family Partners to transition to a new community.<sup>11</sup>

*Referral for Services:* The time series design provides an opportunity for Habitat Omaha to refer Family Partners who indicate low community integration to other community services.<sup>11</sup>

*Cultural Awareness and Social Diversity:* By translating the survey and sending it through mail, Habitat Omaha will be accounting for language and technology differences.<sup>11</sup>



# Qualitative Proposal

## Proposed Question: How well has the Homeownership Program prepared Family Partners for successful homeownership?

**Outcomes Measured:** Homeownership families have increased financial skills; Homeownership families have increased sense of engagement with their neighborhood



### Grounded Theory

Grounded theory is defined as the discovery of theory through data (p. 9).<sup>12</sup> The goals of this theory are to develop a new theory grounded in data. By studying the process, actions, and outcomes for multiple individuals, grounded theory will clarify and explain social processes and their consequences.<sup>12</sup>

### Implementation Recommendation

A collection of 20 Family Partners selected by Habitat staff will be divided into groups of 10 and included in two 90-minute focus groups. These participants will be those Family Partners who were also chosen to serve on the Family Services Advisory Committee (FSAC). The Family Services team chose FSAC members based on a list of Family Partners who have been living in their Habitat home for one year or longer. Participants were chosen from this list using convenience sampling based on whether they have been communicative with the Family Services team in the past and seem willing to regularly provide meaningful feedback. Additionally, only those Family Partners who do not require translators were selected for the FSAC.

The focus group will be located at the Habitat for Humanity Conference room, where the FSAC will have met for the first meeting. The Family Services team will be present at the beginning of the focus group to welcome all 20 Family Partners, introduce the research team, and explain the purpose of the focus group. The intention of this is to establish rapport with the participants through the Family Services team, whom they already have relationships with, endorsing the research team. Then, the Family Services team will leave and the researchers will read the confidentiality agreement, explain mandated reporting, and invite participants to introduce themselves. This focus group will take place in 2019.



### PROS

- Participants able to build on each other's comments to create a fuller story
- Participants can provide unanticipated insight into the program's effectiveness and ineffectiveness<sup>13</sup>
- Collect large amount of data in short time
- Data collect in short duration of time
- No translator needed



### CONS

- Groupthink can prevent sharing of unique responses
- Researchers have bias towards viewing the Homeownership Program positively
- High level of selection bias; not including Family Partners who are quieter, not fluent English speakers, or have cultures that discourage feedback
- Social desirability bias may predispose participants to give positive feedback



# Qualitative Proposal

## Data Collection



The Habitat Family Services staff will be holding the first meeting of the first FSAC in the month of January to determine the collective purpose of the PAC and inform them of the agenda for the second meeting. In February, we will be joining the PAC for their second meeting to conduct the focus group. We will be collecting data using a voice recorder for both focus groups. This file will be uploaded to a password-protected computer and will be transcribed using VidGrid. The audio file will be deleted from the voice recorder and computer once analysis is complete.



## Questions

The below questions were narrowed down from a more extensive list created by the Family Services team. The Family Services team chose to focus on exploring the financial and community experience of Family Partners in their initial years of homeownership. Each question will be allotted approximately seven minutes for family partners to answer.

## Neighborhood Engagement

- What have been some of your experiences getting to know your new community?
- What were the key things you learned about community through the Homeownership Program?
- What are some things you wish would have been different about how the Homeownership Program prepared you for your new community?

## Financial Preparedness

- How has the pre-homebuyer classes prepared you for the financial responsibility of homeownership?
- What financial aspects of homeownership do you wish you had been more prepared for? (If needed, prompt with suggestions such as tax evaluation, property tax, home insurance, escrow)
- What was your experience closing on your home?



## Ethics Discussion

*Commitment to Clients:* Focus groups give Family Partners a chance to share their experiences regarding the trainings and preparedness for homeownership. By seeking out these experiences and using them to shape the Homeownership Program, Habitat staff will demonstrate commitment to past and future Family Partners. <sup>11</sup>

*Self Determination:* Through focus groups, Family Partners will be key informants in shaping the Homeownership Program that they experienced. Considering Family Partners have attended the classes and come from different backgrounds, this input will be able to guide future trainings for new Family Partners to ensure new homebuyers are prepared for homeownership. <sup>11</sup>



## Summary

### Social Problem

**100% of Asian renters are cost-burdened in northeast Douglas County.** <sup>2</sup>

Habitat Omaha's Homeownership Program makes homeownership affordable and attainable for low-income individuals throughout Omaha. Habitat Omaha's four focus neighborhoods are located in the Northeast region of Douglas County where the majority of all renters lack affordable housing. <sup>2</sup> In this region, census data reports 100% of Asian renters lack affordable housing. <sup>2</sup>

### Literature Review

**Homeownership improves both neighborhood and individual wellbeing.**

Previous studies provide evidence that homeowner assistance programs not only help low-income families secure an affordable mortgage, but improve both the social and financial skills of partner families. These studies have also found homeownership to positively affect the surrounding communities by decreasing crime rates and rates of drug use and dealing.

### Logic Model

**There are many barriers to overcome in implementing the Homeownership Program.**

Habitat Omaha prepares Family Partners to be successful homeowners and community members by increasing their finance, construction, and home maintenance skills. However, external factors, such as the job and housing market, title clearing difficulties, and restrictions on government grant funding can impede these efforts every step of the way.

### Quantitative Proposal

**Language is important for effective evaluation.**

Because many Family Partners are English-language learners, administering surveys in English has produced unreliable results in the past. To determine the effect of the Homeownership Program on neighborhood engagement, we propose using the Community Integration Scale (CIS). Translating this survey into the first language of each Family Partner will ensure we get accurate responses.

### Qualitative Proposal

**Asking Family Partners for feedback is an ethical use of resources.**

Family Partners who have gone through the Homeownership Program and have been homeowners for at least a year are able to provide valuable feedback to Habitat Omaha. By conducting a focus group of past Family Partners, Habitat Omaha will demonstrate their commitment to preparing future homeowners for success.



## Limitations



### **Language and Culture Differences**

The language differences have been a threat to the validity of research efforts by Habitat Omaha in the past and will need to continue to be taken into consideration. Many Family Partners are not native English speakers and have varying levels of English fluency and literacy. Therefore, administering research tools in English can hinder participants' understanding of questions and jeopardize accurate responses. To account for language differences, we chose the quantitative and qualitative questions for their simple wording and for the quantitative tool to be translated into the first language of each Family Partner. Additionally, both the quantitative tool and qualitative questions present the cultural bias of the researchers in their use of neighborhood integration as a positive phenomenon to be measured according to American culture. To avoid perpetuating this bias, it would be preferable to have both the quantitative and qualitative questions created by someone familiar with the native culture and language of Family Partners to measure their well-being as homeowners.



### **Time Sensitive**

The time required to mail out, record, and analyze the quantitative tool may be a strain on Habitat Omaha staff members. Recording and analyzing the survey responses are more time intensive, but lack of consistency in when the survey is sent to partners is the biggest threat to the reliability of the tool. Organization of the participant spreadsheet and devoting a portion of staff time each quarter to sending out surveys will be vital to accommodate for this time sensitivity.



### **Sampling Bias**

The qualitative study has high levels of sampling bias because participants were chosen by the Family Services team for their responsiveness in the past. Additionally, all focus group participants will have high English fluency. This leaves out the experiences of those Family Partners who may be less inclined to give feedback or are more comfortable speaking in their native language. In the quantitative study, we attempted to attribute for sampling bias by surveying all Family Partners. However, by using paper surveys, those Family Partners who have lower levels of literacy may be less likely to respond. It is also important to consider the role social desirability plays in surveying past recipients of Habitat Omaha services. Because participants have already achieved homeownership and participation is voluntary, it is our hope that this will not be a significant threat to validity.



## Recommendations

### Implement CIS Tool

We recommend implementing the quantitative plan to send the CIS survey to Family Partners at their one year, three year, and five year mark. As surveys are returned and analyzed, use this feedback to implement changes in how Family Partners are prepared for homeownership. Additionally, provide referrals to community resources to Family Partners who identify difficulties in the financial and community aspects of homeownership.



### Use Outside Sources

Continue to work with the UNO community to assist Habitat for Humanity in data collection and data analysis. Utilize GASSW undergraduate practicum student and Program Evaluation Graduate students to relieve the time burden on Habitat staff members while providing a hands-on educational experience when possible throughout these research efforts.



### Re-Evaluate

By continuing to collect both quantitative and qualitative feedback from Family Partners year after year, the results of Habitat Omaha's research efforts will be more valid and include a larger sample size. This information will help the Homeownership Program keep informed on and adjust to community and cultural challenges that Family Partners face.



### Share!

After continued re-evaluation, consider sharing your hard-earned efforts with staff members, stakeholders, Family Partners, and the community! Sharing the results of your study can be a great way to attract applicants, volunteers, and new partnerships while celebrating the hard work of your staff and Family Partners.







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# Appendices

## 1. Community Integration Scale (CIS) <sup>1</sup>

How satisfied are you with your neighborhood as a place to live?

1 (Very Dissatisfied)                      2                      3                      4 (Very Satisfied)

How attached are you to this neighborhood?

1 (Not at all attached)                      2                      3                      4 (Very Attached)

I feel a sense of pride in living in this neighborhood.

1 (Strongly Disagree)                      2                      3                      4 (Strongly Agree)

I feel a strong sense of belonging to this neighborhood.

1 (Strongly Disagree)                      2                      3                      4 (Strongly Agree)

I would not want to move away from this neighborhood.

1 (Strongly Disagree)                      2                      3                      4 (Strongly Agree)

I feel a strong sense of commitment to this neighborhood.

1 (Strongly Disagree)                      2                      3                      4 (Strongly Agree)

## 2. Northeast region of Douglas County

Because housing cost-burden by race is not available for census tracts, the northeast region of Douglas County was used for the graph on page 5. Ideally, we would have only used the census tract information from the three tracts Habitat Omaha focuses on. For this reason, the percentages should not be assumed to be true for the Habitat Omaha census tracts.

