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Habitat for Humanity Omaha: Homeownership Program: Quantitative and Qualitative Report

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Habitat for Humanity Omaha

Homeownership Program:
Quantitative and Qualitative Report
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Introduction and Navigation

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Report Introduction

This report includes quantitative results, qualitative results, an overall summary, and recommendations. The Quantitative Introduction includes an demographic analysis of 2018 Quarter 3 applicants to the Homeownership Program. The Quantitative Data pages include an explanation of quantitative methodology, data collection, and analysis procedures. Additionally, a comparison of applicant demographic and outcome data, an overall summary, and research limitations are provided. The Qualitative Data pages include information on the data collection process, coding procedures, and primary themes identified. A concept map of qualitative themes and categories, an overall summary, and research limitations are also provided. The Summary provides an overall summary of the main findings from both the quantitative and qualitative analyses. The Recommendations page provides specific recommendations, informed by data, for Habitat for Humanity. References used and the focus group questions are included at the end of the report.

Homeownership Program Applications

Between April 25, 2018, and August 10, 2018, Habitat for Humanity Omaha received 140 applications to their Homeownership Program. The application requested both demographic and financial information from applicants to determine their qualification. From this Quarter 3 pool, 13 applicants were approved for the Homeownership Program.

TOTAL APPLICATIONS

140

APPLICATION TYPES

76 Single Applications

64 Dual Applications

Age

Primary applicants were most often between 22 and 35 years old (n=136, n=4 missing).

Age	Count	Percentage
Under 21 years old	3	2%
22-35 years old	**62**	**46%**
36-50 years old	52	38%
Over 51 years old	19	14%
Total	136	100%

Sex

Over half of primary applicants were female (n=140).

54% **46%**

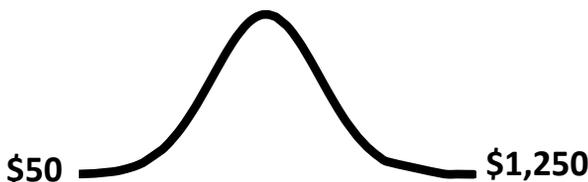**28%** Applicants with a disability.

2.5 Average number of children.

57% Applicants who are not married.

Monthly Rent

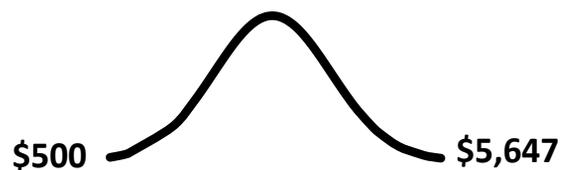Applicants' monthly rents ranged from $50 to $1,250 (n=134, n=6 missing).

$617

$50 $1,250

Monthly Income

Applicants' monthly incomes ranged from $500 to $5,647 (n=136, n=4 missing).

$3,025

$500 $5,647

3

Country of Origin

40% of applicants listed the **United States** as their country of origin. (n=139, n=1 missing).

Interpreter Need

Out of 39 applicants requesting interpreters, **over 70%** requested a **Karen** interpreter (n=39).

Subsidy Received

Out of the 140 applicants, 138 applicants indicated whether or not they received a subsidy (n=2 missing). The majority of applicants (n=101) were not receiving a subsidy. Of the 26 applicants who indicated they were receiving a subsidy, more than **50%** indicated receiving **Section 8 Housing** (n=26, n=2 missing).

Race

More than 50% of applicants identified as African American (n=133, n=7 missing)

Race	Count	Percentage
Black/African American	**74**	**56%**
Asian	38	29%
White	11	8%
Hispanic/Latino	5	4%
Native American/Alaskan Native	2	2%
Two or More Races	3	2%
Total	133	100%
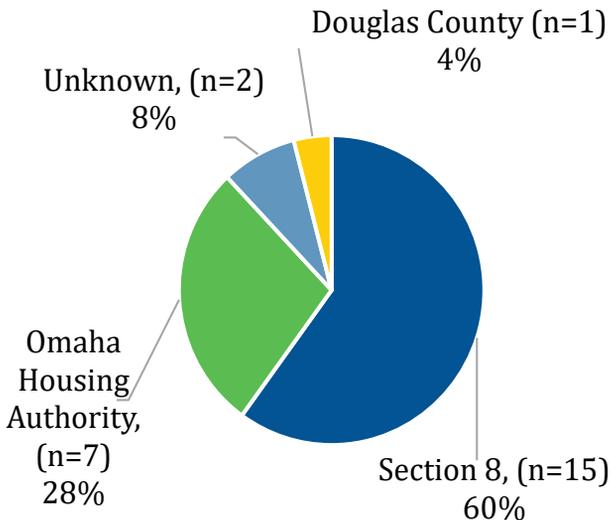
Household Size

Approximately **45%** of families reported having **5 or more** household members (n=139, n=1 missing).

Douglas County (n=1) 4%
Unknown, (n=2) 8%
Omaha Housing Authority, (n=7) 28%
Section 8, (n=15) 60%

5 or more members: 62
4 members: 27
3 members: 28
2 members: 16
1 member: 6
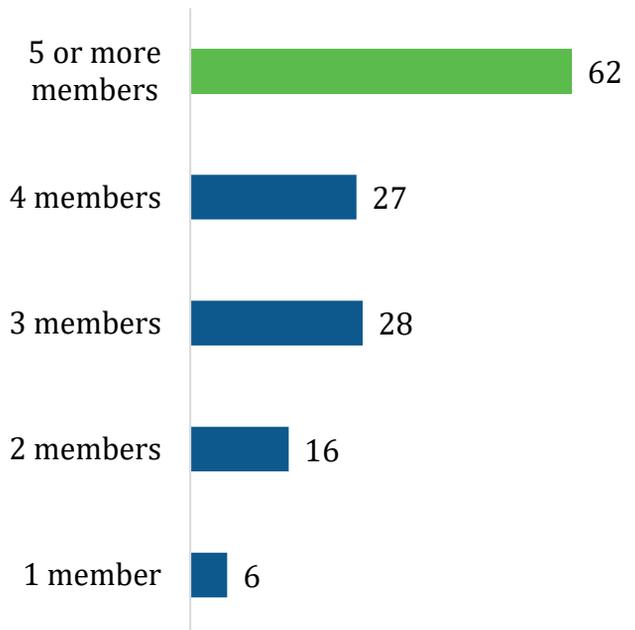
Methodology

Habitat for Humanity Omaha accepted Quarter 3 applications to the Homeownership Program between April 25, 2018, and August 10, 2018. Applicants could obtain an application by printing the application form off of the Habitatomaha.org website, picking up an application at the Habitat office at 1701 N 24 St., Omaha, NE, or picking up an application at a Habitat Restore at either 1003 S 24 St. or 10910 Emmet St. Applicants were then to schedule a free Budgeting and Credit session with Credit Advisors Foundation and attend one of six possible orientation meetings listed on the application.
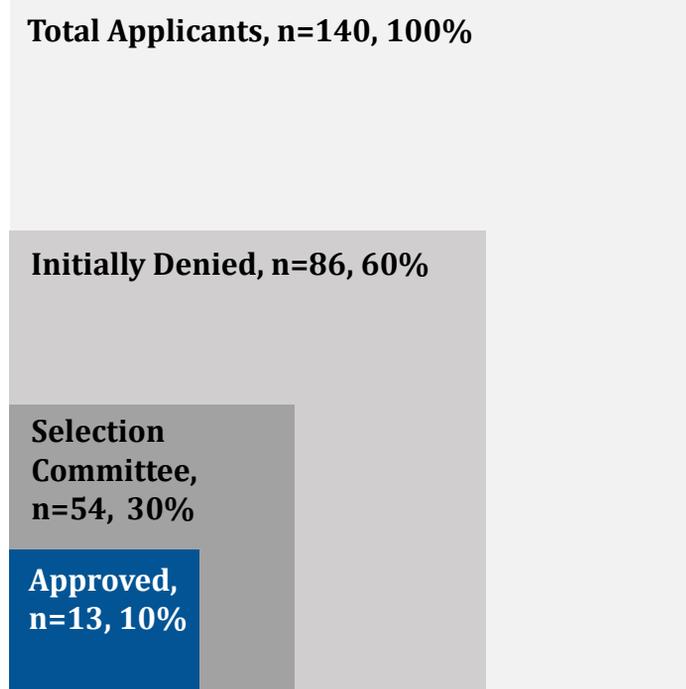
Data Collection

All application materials were to be brought to the orientation meeting and were collected by Habitat for Humanity staff. Between June 16, 2018, and August 28, 2018, Habitat for Humanity Family Services staff entered application data into an Excel spreadsheet. Three additional tabs in the Excel spreadsheet were created to record which applicants were initially denied, which applicants were approved to be interviewed by the Selection Committee and given a rubric score, and which applicants were accepted by the Selection Committee into the Homeownership Program. This Excel spreadsheet and scanned relevant documents are kept on a Habitat for Humanity password-protected computer. The paper application materials are kept in a locked file cabinet in the Habitat office.

Data Analysis

Family Services staff removed identifying information, such as names and social security numbers, before emailing a copy of the Quarter 3 Excel spreadsheet to researchers, Rachel Lubischer and Heather Carlson.

Ms. Carlson and Ms. Lubischer cleaned the data and accounted for missing data. They ran univariate analysis on all interval/ratio level data and demographic data. Additionally, they developed five research questions to analyze the relationship between demographic data and the success of the applicant in the application process. Ms. Carlson and Ms. Lubischer used ANOVA: Single Factor tests, Independent Sample T-Tests, Correlations, and Chi-Square Tests to determine these relationships. The guiding research questions and their results can be found on the following pages.

Total Applicants, n=140, 100%

Initially Denied, n=86, 60%

Selection Committee, n=54, 30%

Approved, n=13, 10%

Rubric Score

Only 57 applicants were assigned a rubric score, all of whom were interviewed by the Selection Committee. The rubric score is assigned by Habitat for Humanity staff, who use a scoring system that takes into account the information provided by the applicants. Using the standardized scoring system limits personal bias from influencing applicants' scores.

The highest number of points possible on a rubric score is 15. Quarter 3 applicant scores ranged from 5 to 12 points, with an average of 10 points. The rubric scores of applicants were used in analysis to determine the relationship between demographic characteristics and applicant outcomes.

Applicants most often received a rubric score of 10 points (n=57).

|	5 Points	7 Points	8 Points	9 Points	10 Points	11 Points	12 Points
	1	1	4	15	27	6	3
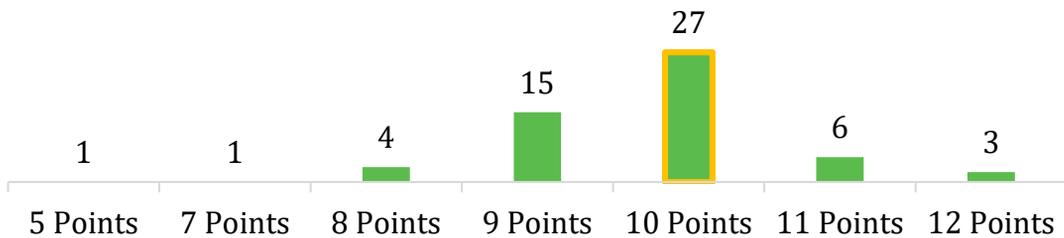
Q1. What is the relationship between race and rubric score?

Asian applicants (n=21) and applicants in the "Other" category (n=8), which included three Hispanic or Latino applicants and five white applicants, averaged a rubric score of 10 points. This was slightly higher than Black/African American applicants, which was the most common racial category to receive a rubric score. The White and Hispanic or Latino applicants were grouped into an "Other" category because there were too few applicants of that racial category to warrant a reliable average in comparison to the other racial categories. One applicant who did not indicate a race was not included in the analysis.

An ANOVA: Single Factor test was used to determine the relationship between Race and Rubric Score is not statistically significant ($p \geq .05$). These findings indicate that race was not a significant factor in influencing the rubric score of applicants.

Race	Count	Percentage
Black/African American	**27**	**48%**
Asian	21	38%
Other	8	14%
Total	56	100%

On average, Asian applicants had a slightly higher rubric score than any other race. ($p \geq .05$) (n=56, n=1 missing)

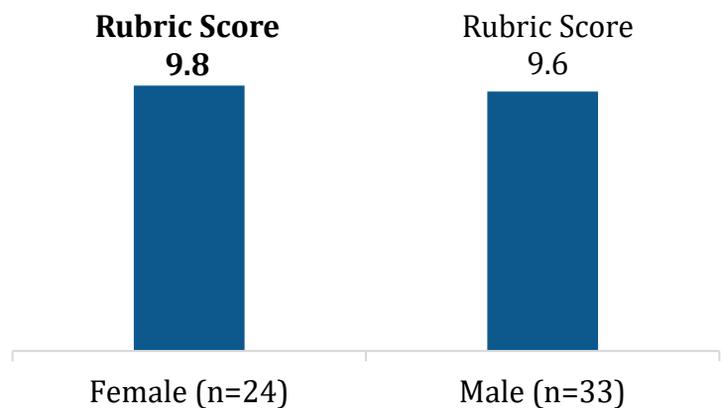| Rubric Score 10.0	Rubric Score 9.4	Rubric Score 9.9
Asian (n=21)	African American (n=27)	Other (n=8)
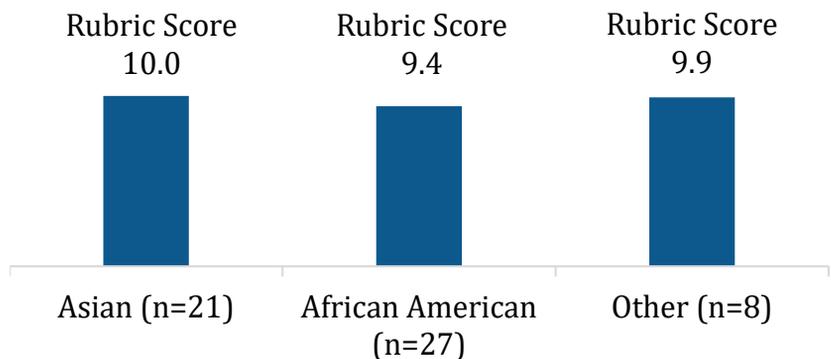
Q2. What is the relationship between sex and rubric score?

Male and female applicants were found to have similar average rubric scores. More male applicants (n=33) received a rubric score than female applicants (n=24), which may have influenced the average scores. The ANOVA: Single Factor test was used to determine the relationship between rubric score and sex was not statistically Significant ($p \geq .05$). These findings indicate that the sex of the applicant did not significantly influence rubric scores.

On average, female applicants had a slightly higher rubric score than male applicants. ($p \geq .05$)

Applicant Sex	Count	Percentage
Male	**33**	**58%**
Female	24	42%
Total	57	100%

Rubric Score 9.8 — Female (n=24)

Rubric Score 9.6 — Male (n=33)

Q3. What is the relationship between subsidy and rubric score?

Those who received a subsidy and those who did not receive a subsidy were found to have similar average rubric scores. There were more applicants represented who did not receive a subsidy (n=46) than those who did (n=11), which may have influenced the average scores. The Independent Samples T-Test was used to determine the relationship between receiving a subsidy and rubric score was not statistically significant ($p \geq .05$). These findings indicate that receiving a subsidy was not a significant factor in influencing rubric scores.

On average, applicants who did not receive a subsidy had a slightly higher rubric score. ($p \geq .05$)

Subsidy	Count	Percentage
No	**46**	**81%**
Yes	11	20%
Total	57	100%

Rubric Score 9.8 — No Subsidy Received (n=46)

Rubric Score 9.3 — Subsidy Received (n=11)
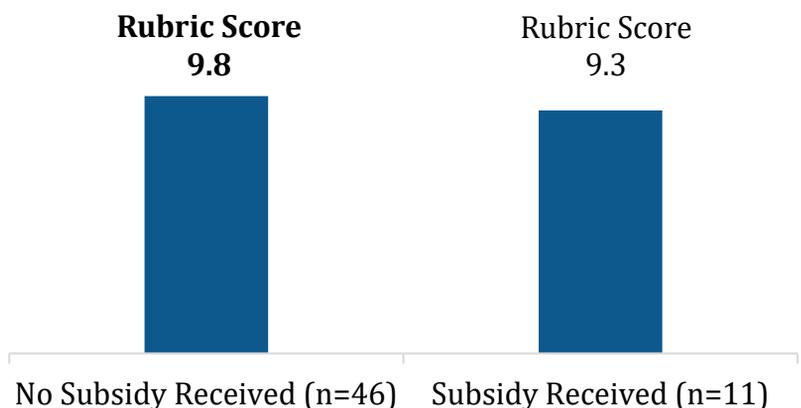
Q4. What is the relationship between citizenship status and approval status?

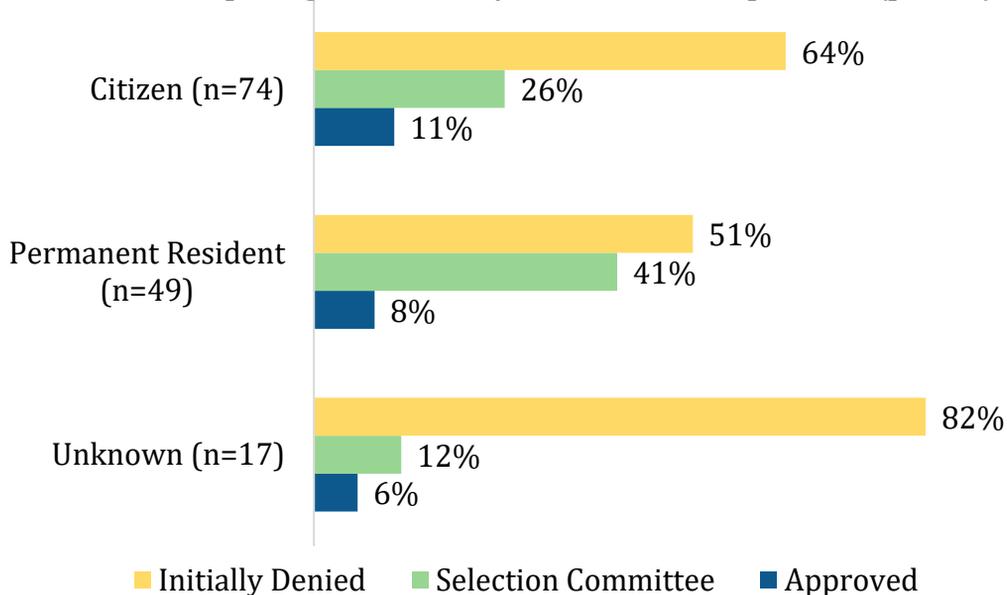The data for this research question is based on those applicants who were initially denied, those applicants who were accepted to be interviewed by the Selection Committee, and those applicants who were approved to the Homeownership Program. The 13 applicants who were approved are also included in the Selection Committee data (n=41). Those applicants who were accepted to the Selection Committee interviews, but did not make it to the final approval status are not included in the "Initially Denied" data (n=86).

Over half of the applicants were citizens, but a higher percentage of applicants who were permanent residents were approved for the Selection Committee. Those applicants with unknown citizenship statuses were most often initially denied. The Chi-Square Test was used to determine the relationship between citizenship status and approval status was not statistically significant ($p \geq .05$). These findings indicate that citizenship status was not a significant factor in influencing an applicant's initial denial, approval to be interviewed by the Selection Committee, or acceptance into the Homeownership Program.

Approval Status	Count	Percentage
Approved	13	9%
Selection Committee	41	29%
Initially Denied	86	61%
Total	140	100%

Citizenship Status	Count	Percentage
Citizen	74	53%
Permanent Resident	49	35%
Unknown	17	12%
Total	140	100%

Citizens were slightly more likely to be approved for the Homeownership Program than any other citizenship status. ($p \geq .05$)

Citizen (n=74): Initially Denied 64%, Selection Committee 26%, Approved 11%
Permanent Resident (n=49): Initially Denied 51%, Selection Committee 41%, Approved 8%
Unknown (n=17): Initially Denied 82%, Selection Committee 12%, Approved 6%

■ Initially Denied ■ Selection Committee ■ Approved

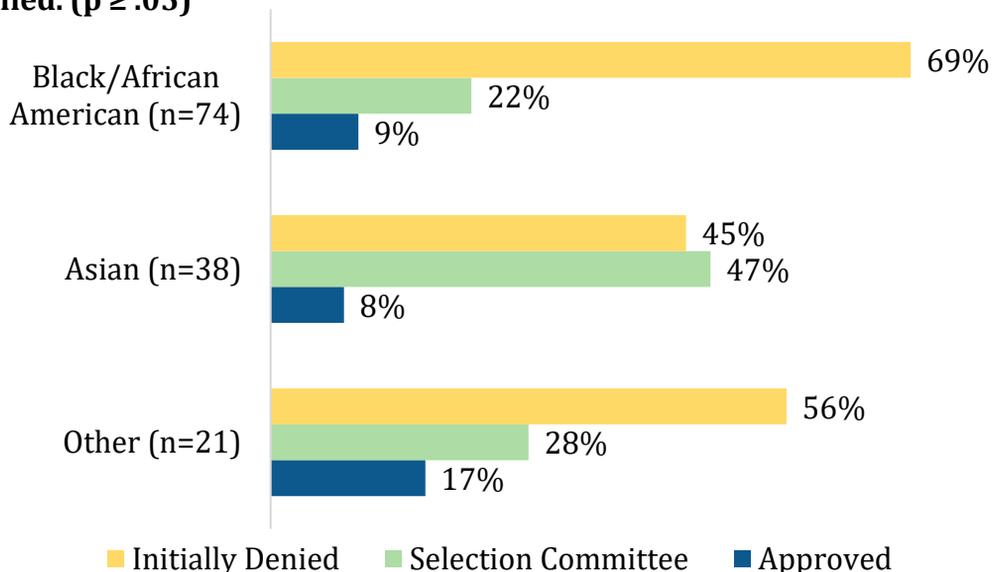# Q5. What is the relationship between race and approval status?

The 13 applicants who were approved are also included in the Selection Committee data (n=40). Those applicants who were accepted to the Selection Committee interviews, but did not make it to the final approval status are not included in the "Initially Denied" data (n=80). Seven applicants did not indicate a race on their application and were considered "missing" data. Unlike any other racial category, more Asian applicants were accepted to the Selection Committee (n=18) than were initially denied (n=17). Applicants in the "Other" category included White, Hispanic or Latino, and Native American or Alaskan Native applicants. Multiracial applicants who identified Black/African American as one of their racial identities were categorized with Black/African American applicants. No multiracial applicants listed Asian as one of their racial identities.

The Chi-Square Test was used to determine the relationship between race and approval status was not statistically significant ($p \geq .05$). These findings indicate that race was not a significant factor in influencing an applicant's initial denial, approval to be interviewed by the Selection Committee, or acceptance into the Homeownership Program.

Approval Status	Count	Percentage
Approved	**13**	**10%**
Selection Committee	40	30%
Initially Denied	80	60%
Total	133	100%

Race	Count	Percentage
Black/African American	**77**	**58%**
Asian	38	29%
Other	18	14%
Total	133	100%

Black/African American applicants were slightly more likely to be initially denied. ($p \geq .05$)

- Black/African American (n=74): Initially Denied 69%, Selection Committee 22%, Approved 9%
- Asian (n=38): Initially Denied 45%, Selection Committee 47%, Approved 8%
- Other (n=21): Initially Denied 56%, Selection Committee 28%, Approved 17%

■ Initially Denied ■ Selection Committee ■ Approved

Summary

There were 140 applications to the Homeownership Program in Quarter 3. The applicant pool represented many diverse identities that face unique challenges in securing safe and stable housing. Applicants most often identified as female (54%, n=140), and were between 22 and 35 years old (46%, n=136). A higher percentage of the applicant pool identified as African American than any other racial category (56%, n=133). The United States was most often listed as the applicants' Country of Origin (40%, n=139). Those applicants who requested an interpreter most often spoke Karen (72%, n=39).

Quarter 3 application data was used to determine the relationship between key demographic characteristics and applicant outcomes. **Results show that applicants with higher rubric scores were more likely to be Asian, Female, and not receiving a subsidy.** Initially denied applicants, applicants admitted to the Selection Committee, and applicants approved for the Homeownership Program were compared using the citizenship status and race of applicants. **The table below shows the racial group and citizenship status with the highest percentage for each of the approval statuses.**

	Initially Denied	Selection Committee	Approved
Race	Black/African American (69%, n=77)	Asian (47%, n=38)	**Other** (17%, n=18)
Citizenship Status	Unknown (82%, n=17)	Permanent Resident (41%, n=49)	**Citizen** (11%, n=74)

Applicants in the "Other" racial category included White, Hispanic or Latino, and American Indian or Alaskan Native applicants. An applicant's race, sex, receiving of a subsidy, or citizenship status was not found to have a statistically significant impact on their rubric score or approval status.

Limitations

Self-Reporting Bias – The majority of applicant data was self-reported by the applicant. It is possible that bias resulted from the desire to be accepted into the Homeownership Program.

Language Differences – The number of applicants indicating the need for an interpreter demonstrates potential misinterpretation of the application questions. The application is only available in English, but Habitat for Humanity provides interpreters for those applicants who request assistance. Whether or not an interpreter is requested, language needs to be considered as a potential barrier to the application process.

Missing Data – Incomplete applications or unusable data is a limitation to reliable data analysis. Monthly rent (n=134) and race (n=133) were the variables with the most missing data.

Data Collection

We conducted a 90-minute focus group with the Family Services Advisory Committee (FSAC) in February of 2019. The purpose of the focus group was to explore how the Homeownership Program prepared participants for successful homeownership. We covered topics that included community integration, Homeownership Program classes, and the financial responsibilities of homeownership. Habitat staff chose participants for the FSAC using convenience sampling based on whether they have been communicative with the Family Services team in the past and seemed willing to regularly provide meaningful feedback. Additionally, Habitat staff only chose those Family Partners who did not require translators. We held the focus group in the Habitat for Humanity Conference Room.

The seven focus group participants had all been homeowners for at least one year after going through the Homeownership Program. Four participants were female and three were male. All participants mentioned having children as well. Participation was voluntary and each participant signed a consent form. We recorded the focus group using two audio recorders and transcribed the audio using a professional transcription service through the University of Nebraska Omaha. The focus group questions can be found in Appendix 1.

Coding

We initially coded the transcribed data using open coding to identify commonalities among responses. We then further grouped the open codes into more general categories. We selected three themes from the secondary coding categories, which allowed for more specific categories to be identified.

> Words included in this visual are common words used by focus group participants.

Themes

Theme #1: Educational Takeaways

This theme was created to categorize participants' experiences towards the benefits and takeaways from homeownership courses.

Theme #2: Community

This theme was created to encompass participants' opinions of their integration into their community and the community perceptions.
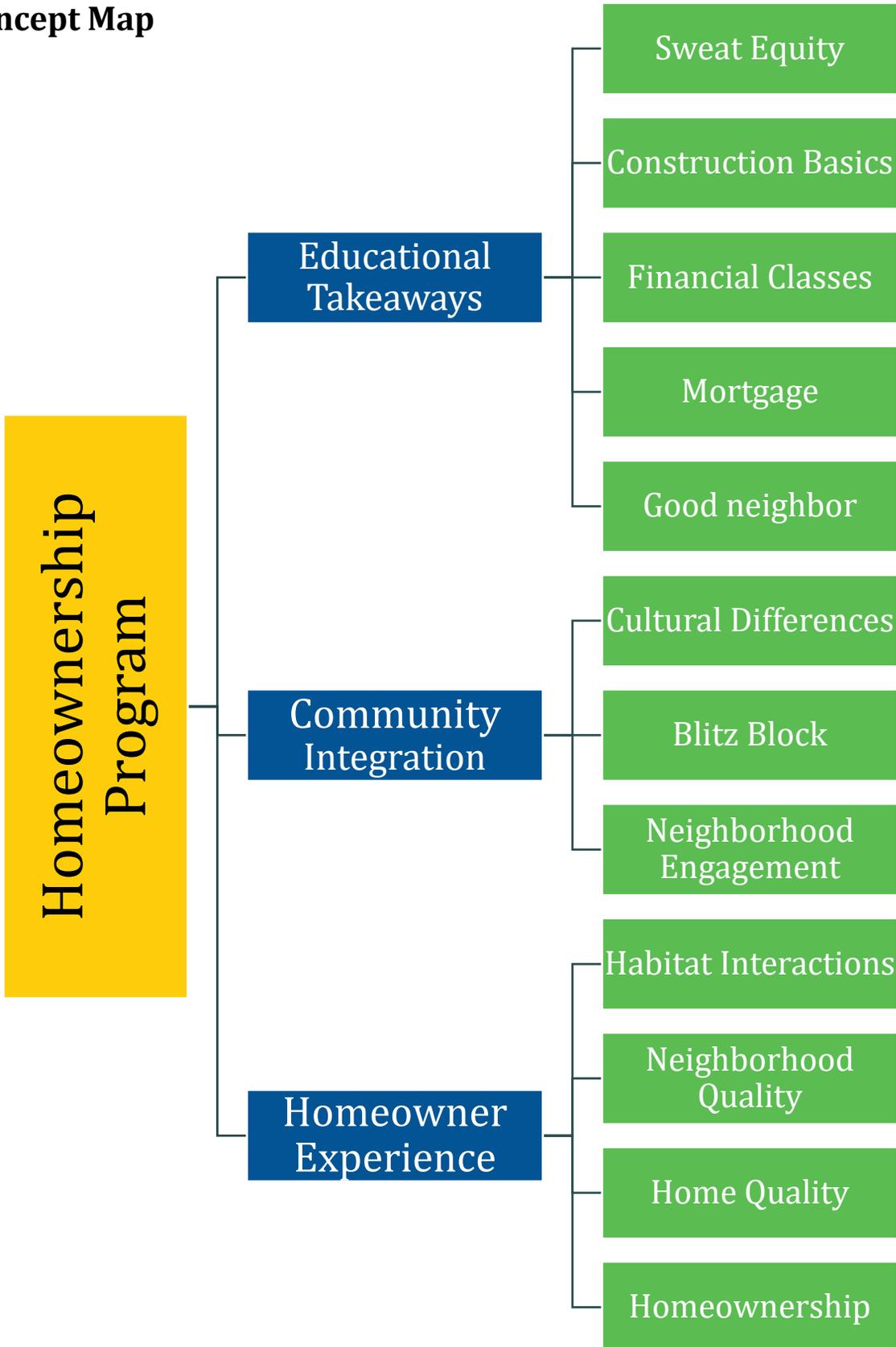
Theme #3: Homeowner Experience

Participants welcomed the discussion of what it is like being a homeowner and what it means to have the responsibility of a home.

Grounded Theory

Grounded theory is defined as the discovery of theory through data (p. 9).[1] The goal of grounded theory is to develop a new theory grounded in data. Memo-ing, the process of tracking thoughts and opinions throughout the coding process, is used to decrease possible biases of the researcher. By studying the process, actions, and outcomes for multiple individuals, grounded theory will clarify and explain social processes and their consequences.[1]

Concept Map

Theme #1: Educational Takeaways

      Participants were welcomed to discuss their experience with the required educational classes Habitat Omaha offers new homeowners through the Homeownership Program. Participants expressed excitement for the knowledge of homeownership they gained through their own experience in the Program, how the educational classes have impacted their homeownership experience, and what they wish they could have learned more about.

      Participants appeared to view home repair classes to be the most beneficial. Participants specifically mentioned increased capacity in regards to electricity, plumbing, and changing water filters in their home. Participants also viewed financial classes as important to their preparedness for homeownership. Overall, participants indicated gratitude and excitement for the knowledge they gained from attending Habitat Omaha courses. One suggestions that was proposed was post-home closure training and continued educational courses. Additional tax preparation courses were also mentioned.

Participants most often mentioned home repair classes when discussing the Homeownership Program.

Home Repair Classes	Financial Classes	Mixture of classes	Sweat Equity	Continued Education
9	6	6	3	2
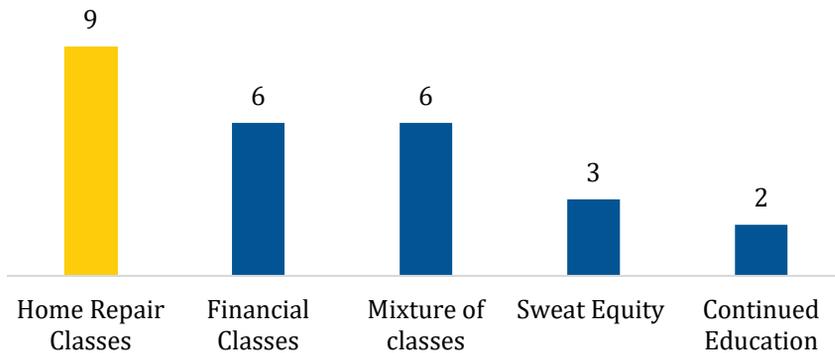
"And the sweat equity, I mean, that was super educational for me. I'd like to do that kinda stuff so, I think that one area that I feel like the classes before we get our house are great, but I think that maybe there could be some continued optional things that we could do or participate in as we continue to be in our homes over time because things do go south."

"I think that for me, just the general maintenance, little classes that they have you take, give a lot of helpful information as far as like preventative maintenance type information…"

"But I think, taking a class with the taxes, the tax portion on what to put down if you're filing for yourself, like if you're doing it yourself, that would be extremely helpful."

13

Theme #2: Community

"From what I've experienced, you don't have to be a part of Habitat to be part of Habitat."

This theme includes participants views on community integration, community relationships, and additional recommendations for Habitat for Humanity on improving relationships among their community. Participants shared their stories regarding their personal interactions with their neighbors and perceptions of their community. Participants indicated both noisy and quiet neighbors, with varying levels of cleanliness.

Upon becoming homeowners, participants came to discover the upsides and downsides to their neighborhood as well as their community. Participants were generally appreciative of their neighborhood and its sense of community. Some participants, however, also noted a lack of community engagement with their neighbors despite a desire to connect with fellow community members. Participants suggested more opportunities for community integration and neighborhood interactions.

Negative Community Engagement: 25
Positive Community Engagement: 13

Neighborhood Discrepency: 12
Positive Neighborhood Improvement: 15
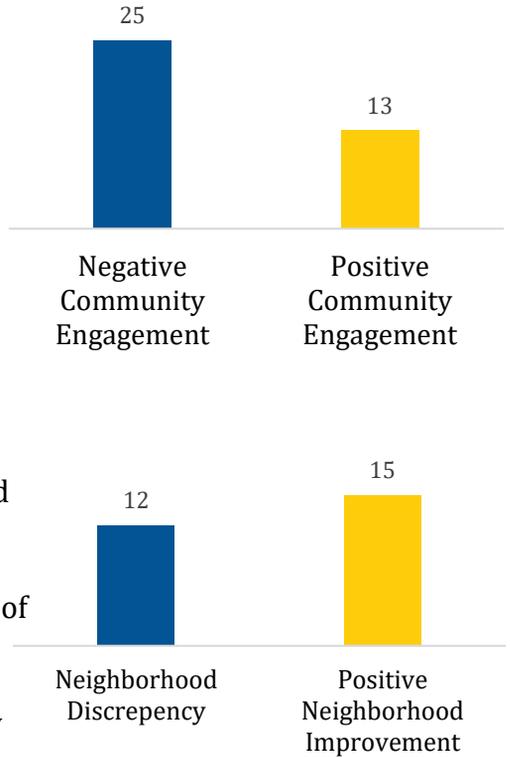
"Some of my neighbors they're just really noisy. And one is a mechanic and it doesn't matter what time of day, he cranks. I mean they crank their engines, motorcycle..."

"... I love my people, my area's people. It's very quiet, no noise, something like that it's good. But just only one person in there, yeah."

"... I think everybodys just mind their own business. I mean, we all work I guess, so we barely see each other to be honest, during the day."

"Not really kind of neighborhood I want to live in."
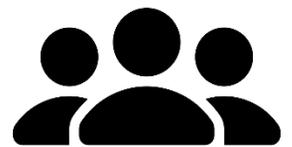
Theme #3: Homeowner Experience

" ...they give you the key. You get excited, and so happy, but you think everything, you think about everything, because it's your home..."

Upon conducting the focus group, participants shared their experiences and emotions of what being a homeowner is like. Participants also expressed their emotions towards how Habitat has remained an advocate for homeowners even after the Homeownership Program.

Participants appeared to be grateful for their opportunity of becoming a homeowner through the Homeownership Program. Some participants indicated a desire for more options to be given when building their home, which was coded as "negative home quality." Overall, participants were overwhelmed by the support Habitat brought to their family after closing on their home and how much the program helped these participants to become homeowners. Some participants also mentioned difficulty with taxes and their property value.

Negative Home Quality: 15

Positive Home Quality: 9
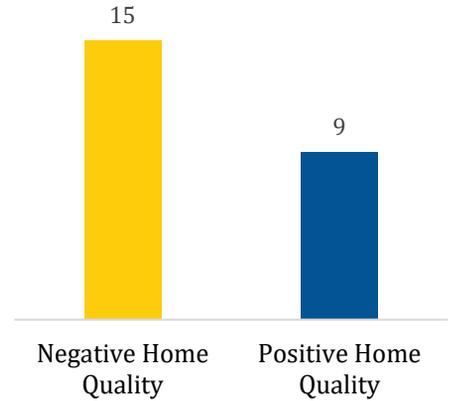
"They [Habitat] got you to actually look at what you're spending month to month. I know some people were kinda shocked and surprised at how much they actually bring in versus how much they actually spend."

"I think people have a misconception of what the home ownership program is. They think Habitat is basically giving these houses away for a few sweat equity hours, and it's not. We are investing in our future, our kids' future. We're paying for these homes, you know."

"I just wanna show my family and my son that no matter what you go through in life that you can still accomplish something."

"I'd like that to see if they give to the families more choices. Because we're buying it. They're not, it's not for free."

Summary

Overall, participants were appreciative of the opportunity to become homeowners through the Homeownership Program. Participants indicated that they appreciated being asked to share their experiences and seemed to enjoy sharing their accomplishments as new homeowners. Additionally, participants praised Habitat for continuing to advocate for homeowners and provide support even after successfully closing on their home.

Participants also indicated a desire to see future Homeownership Program participants being given more design options when building their home. Although some participants shared concerns about their neighborhood and community engagement, participants were aware that Habitat is in the process of improving community relationships through block parties and Habitat involvement in community discrepancies.

Educational Takeaways

Participants mentioned the ways in which the home repair classes, financial classes, and sweat equity increased their capacity to be homeowners. The usefulness of home repair classes was mentioned often by participants. Some participants indicated a desire for post-home closure training, additional tax courses, and other continued educational courses.

Community

Participants reported generally positive experiences in their community. Some reported difficulty with the noise and cleanliness of their neighbors, while others reported they lived in a clean and quiet neighborhood. Most participants mentioned a desire to engage with their neighbors more, but noted cultural and language barriers that may interfere. A few participants indicated a hope for more opportunities for community integration and neighborhood interactions to be implemented.

Homeowner Experience

All participants reported gratitude for their home and the opportunity to become a homeowner at least once during the focus group. Some participants mentioned that they were please with the quality of their home and their ability to implement skills learned in the Homeownership Program. Many participants also noted difficult experiences with taxes and the property value of their home. Many participants indicated positive experiences of receiving support from Habitat staff during homeownership. Most participants indicated a desire for more house design options to be given to those in the Homeownership Program in the future.

Validity

A focus group was conducted to measure participants' beliefs and attitudes towards pre-selected questions. Participants were encouraged to respond to both our questions and each others' responses, allowing for more rich data. We conducted the focus group in a conference room without any Habitat staff to promote a safe space for participants to openly share their experiences. Participation was voluntary and included signing a consent form to confirm participants were informed of how focus group responses would be used.

Reliability

We recorded the focus group using a audio recording device, in addition to taking handwritten notes. The audio file was then transcribed and inputted into an Excel document. Both researchers listened to the audio file while reading the transcription to ensure accuracy. We both completed the initial open coding of the transcription by noting general topics in participant comments. We then completed secondary coding, which involves grouping open codes into more general codes. Finally, we discussed the codes and identified three themes to reduce possible coder bias.

Limitations

Time sensitive- The time frame was limited to two school semesters due to data collection and analysis being conducted by University of Nebraska Omaha students. This time frame limited the amount of data collected that could have contributed to more thorough grounded theory.

Quantifying Qualitative Data- We chose to use column charts to assist in the visualization of participant responses. Some researchers, however, discourage the quantification of qualitative data due to the concern that context and narrative are lost. We sought to account for this limitation through the addition of supporting quotes and explanations of the charts.

Sampling Bias- All participants were selected for the focus group due to their likelihood to voice their opinions, as well as their ability to speak English. These factors may have influenced participants to view the Homeownership Program more positively.

Misinterpretation of Recording- Qualitative data was collected utilizing a recording device and transcription services. Some information was difficult for both the transcribers and researchers to comprehend when listening to the audio recording, which may have skewed the analysis.

We conducted a quantitative analysis of all 2018 Quarter 3 applicants to the Homeownership Program and a qualitative focus group with current homeowners. While both the quantitative and qualitative aspects of this report involved the Homeownership Programs, they do not inform each other. This is due to the quantitative analysis focusing on 2018 Quarter 3 applicants, who are not directly related to the homeownership experience of Family Partners who completed the Homeownership Program in past years.

Quantitative:

The Quarter 3 applicant pool to the Homeownership Program consisted of 140 diverse applicants. Applicants were slightly more likely to be female (54%, n=140) than male (46%, n=140). The majority of applicants were citizens (74%, n=140) and were more likely to be African American (56%, n=133) than any other race. When comparing demographic data to outcome data, applicants with higher rubric scores were more likely to be Asian, female, and not receiving a subsidy. Applicants who did not meet the requirements to move on to the Selection Committee stage were initially denied (n=86). Applicants who moved on to the Selection Committee were also assigned a rubric score (n=54). From review by the Selection Committee, 13 applicants were approved for the Homeownership Program.

While overall applicants were more likely to be African American (56%, n=133), a higher percentage of all African Americans applicants were initially denied compared to all other racial categories (69%, n=77). A much higher percentage of applicants who listed their citizenship status as "unknown" were also initially denied (82%, n=17). A higher percentage of Asian applicants (n=47%, 38) and permanent residents (41%, n=49) made up the 54 applicants accepted to the Selection Committee. In terms of race, a higher percentage of all "Other" applicants (n=17%, n=18), which includes White, Hispanic or Latino, Native America or Alaskan Native, were approved compared to African American (9%, n=77) and Asian applicants (8%, n=38). A higher percentage of all citizen applicants were approved (11%, n=74) compared to permanent residents (8%, n=49) and applicants with unknown citizenship statuses (6%, n=17).

Qualitative:

The purpose of conducting a focus group of homeowners was to determine how well the Homeownership Program prepared them for homeownership. Seven homeowners who had been in their home for at least a year were recruited to participate in a 90-minute focus group in February of 2019. We recorded the focus group using an audio recorded, the audio file was transcribed, and we coded the data for categories and themes. The major themes included Educational Takeaways, Community, and Homeowner Experience.

The Educational Takeaways theme encompassed comments regarding the homeownership classes, in particularly the home repair class, and sweat equity as being instrumental in preparing participants for homeownership. The Community theme includes the relatively positive experience of most participants in their neighborhood and the shared desire of some to engage with their community further. The Homeowner Experience theme encompasses the gratitude and pride commonly expressed by participants, in addition to their desire for future homeowners to get more home design choices.

Professional Literature

Literature previously researched during the quantitative report explored the financial stress of renting versus owning a home, the social impact of Habitat for Humanity, and whether owning a home or renting was more cost effective. Each of these studies demonstrated that homeownership has a positive impact on low-income individuals by reducing stress and increasing wellbeing.

The study by Phillips, Opatrny, Bennett, and Ordner also provided evidence that the Habitat for Humanity Homeownership program and its skill-building components improve the social and financial competence of partner families (2009). Each of these articles presents useful measurement tools and research designs we took into consideration when determining how to evaluate the impact of Habitat Omaha's Homeownership Program. Additionally, the use of the CAP annual survey by Riley, Ru, and Feng may provide low-cost data to determine the impact of Habitat Omaha in comparison to another mortgage assistance program (2013). Qualitative data allowed for a micro lens on the Homeownership Program as well as thoughts and opinions to being a homeowner rather than a renter.

Statements made during the focus group confirmed the findings of these three studies, while providing a more thorough view of Omaha homeowners. The focus group supplemented information from the literature by identifying difficult homeowner experiences, such as filing property taxes, and verifying the positive feelings, such as pride and gratitude, felt by homeowners.

Research Strengths

- Habitat provided a space for the focus group that was familiar to participants.
- Participants appeared to feel comfortable sharing their thoughts and opinions. Some participants explicitly stated they were happy to be able to share their feedback.
- Habitat staff were not present for the focus group, which promoted a safe space for participants to share their honest opinions.
- Both quantitative and qualitative data were secured on a password-protected computer with no identifying information included.
- Quantitative and qualitative results were cross-confirmed by both researchers, in addition to being review by Dr. Harder, the instructor of the Evaluation of Social Programs course.

Program Strengths

- Participants reported to find homeownership classes and sweat equity to be beneficial to their independence in homeownership.
- Participants indicated the Family Services team continues to support them when they reach out regarding concerns in their community or with their property value.
- The Quarter 3 applicant pool was diverse in many ways and demonstrated awareness of the Homeownership Program throughout various community groups.
- Habitat accommodates applicants by providing translators when requested to ensure English proficiency is not a barrier to application.

Recommendations

Practice Recommendations

1. **Include a disclaimer in the application that citizenship status will not be shared**. There were 17 applicants who chose not to disclose their citizenship. This may be due to the fear of legal consequences or harm if an undocumented individual shares their citizenship status. While there is a thorough Privacy Statement at the beginning of the application, an additional privacy disclaimer directly above the citizenship status question may increase response rates.

2. **Allow Family Partners to earn sweat equity hours as translators** for those individuals in the process of applying to the Homeownership Program. In Quarter 3, 39 applicants requested interpreters, most of whom requested a Karen interpreter. It is possible that multilingual Family Partners may offer valuable guidance regarding both language and cultural aspects of the application process. Additionally, this may reduce the cost of interpreters for Habitat for Humanity.

3. **Continue to provide homeownership courses** and sweat equity experiences. Focus group participants reported these opportunities positively impacted their Homeownership Program experience. The stories and experiences shared by focus group participants are evidence that the Homeownership Program effectively increased homeownership preparedness. Some focus group participants indicated a desire for post-home closure training, additional tax courses, and other continued educational courses. Opening the Homeownership Program classes up to past Family Partners may meet the identified need for refresher courses and continuing education.

Evaluation Recommendations

4. **Continue to provide homeowners opportunities to share their feedback**. This may make them feel that their voices are valued and being heard by Habitat Omaha. Focus group participants shared their excitement to provide feedback on the homeowner experience. Continuing to collect feedback will result in a larger sample size and increased validity of findings. This information will help the Habitat staff keep informed on and adjust to community and cultural challenges that Family Partners face.

Administrative Policy Recommendations

5. **Share your evaluation 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.

References

1. Glaser, B. & Strauss, A. (1967). *The discovery of grounded theory: Strategies for qualitative research.* Chicago: Aldine de Gruyer

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3. Riley, S. F., Ru, H., & Feng, Q. (2013). The use of cost of low-income homeownership. *The Journal of Regional Analysis and Policy, 43*, 123-137. Retrieved from https://tinyurl.com/yd4n4p9t

1. Focus Group Questions

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)

The application can be found on https://habitatomaha.org/wp-content/uploads/2014/08/Habitat-Omaha-Homeownership-Application-Packet-Summer-2017.pdf