



Habitat for Humanity Orange County Impact Study Report 2020



Study conducted by Triangle J Council of Governments. May 2020

About Triangle J Council of Governments

The Triangle J Council of Governments (TJCOG) was founded in 1959 as the Research Triangle Regional Planning Commission to help coordinate planning initiatives between the Research Triangle Park and the surrounding communities. In 1970, North Carolina created the regional council system, comprised of 17 regions to improve coordination between local, state and federal agencies. The organization was a natural fit for this role, renamed "Triangle J Council of Governments," representing Lee, Chatham, Orange, Durham, Wake and Johnston counties and the municipalities within them.

Today, Triangle J Council of Governments (TJCOG) is the sole regional government entity that serves the 7-county Triangle Region; Chatham, Durham, Johnston, Lee, Moore, Orange, and Wake counties and the municipalities within.

TJCOG acts as an extension of its member governments, providing planning and technical assistance on a range of topics such as transportation investment, land use coordination, water resources and infrastructure management, sustainability, and economic development. Additionally, TJCOG provides planning, analysis, and facilitation expertise to support non-profit organizations and community groups within the Triangle Region in order to service delivery and implementation for Triangle residents.



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Executive Summary

The purpose of the Habitat for Humanity of Orange County Impact Study is to tell the story of how Orange Habitat not only plays an influential and positive role in the lives of the homeowners themselves, but for the broader community. The construction and rehabilitation of Habitat homes provide a place for families to eat dinner together and a safe and quiet place to lay their heads at night. In return, powerful impacts are seen in the community as homeownership builds stability, equity, and empowerment, which leads to constructive activity in the community socially, physically, and economically.

Specifically, some highlights from the homeowner survey results include:

- **Community and Social Impact:** Since moving into their home, almost 1 in 4 of homeowners have taken a leadership role in their community. Additionally, more than 4 out of 5 homeowners feel connected to their community.
- **Family and Education:** More than 1 in 3 children have grades that have improved since moving into their Habitat home.
- **Homeownership Access and Impacts:** Two-thirds of respondents cannot imagine ever moving from their current Habitat home.
- **Financial Impacts and Stability:** On average, homeowners and their families have reported better saving habits and an increased ability to pay bills on time.
- **Health and Well-Being:** Almost all respondents feel good about themselves and positive about the future since moving into their Habitat home.



It is no surprise that when a person feels positive, confident, and empowered in their own home, that these characteristics transfer over to his or her everyday life in the community. As household incomes increase, more money is spent in the local economy, leading to the creation of more job opportunities. Habitat for Humanity of Orange County continues to build and improve the places that families call home, while simultaneously improving the overall health and well-being of the surrounding community.

As shown in the Economic Impact Analysis portion of this study, Habitat's construction activities alone in FY2019 (July 1, 2018 – June 30, 2019) created a total of \$2.03 million in total economic impact for Orange County. In addition to the estimated 10.7 jobs Habitat directly supports in construction related activities, an additional 4.7 jobs are supported in a variety of industries as well as in the wider Orange County economy.

Introduction

Habitat for Humanity of Orange County

As an affiliate of Habitat for Humanity International, Habitat for Humanity of Orange County (Orange Habitat) builds and repairs homes for local families and advocates to reduce disparities in housing to strengthen the community. Habitat's goal is to support people who make up the fabric of the community, yet cannot afford local housing and currently live in substandard or unaffordable conditions. The organization is also focused on ensuring the long-term success of their homeowners and communities.

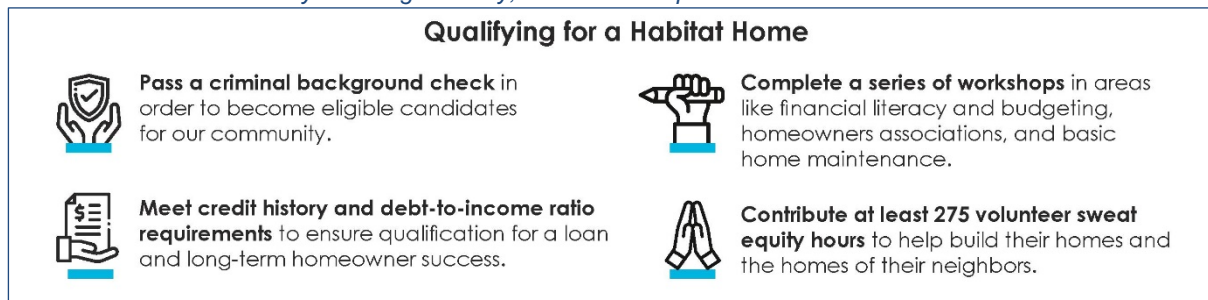
Orange Habitat works across Orange County, building homes largely in seven neighborhoods in both urban and rural parts of the County. Since 1984, Orange Habitat has built almost 300 homes, and served 780 families globally. In Fiscal Year 2019 alone, the organization built 18 new homes in Orange County, provided over 700 hours of homeowner education, and worked with more than 2,000 volunteers to help build homes for Habitat families. While providing a safe and secure home directly addresses a family's need for affordable housing, working with Orange Habitat has been shown to also improve other quality of life aspects, including educational achievement, neighborhood and community connectedness, financial stability, and health.

Habitat Mission and Homeownership Process

Seeking to put God's love into action, Habitat for Humanity of Orange County brings people together to build homes, communities, and hope. Applicants are eligible if they have lived or worked in Orange County for at least one year and can demonstrate stable income for the past two years. In addition, applicants must earn between 30% and 60% of the Area Median Income (AMI), or approximately \$25,000 to \$50,000 for a family of four. They may currently live in housing that is overcrowded, subsidized, or cost-burdened. When their home is complete, they pay closing costs and take on a mortgage that is affordable based on their income.

Figure 1: Requirements to Qualify for a Habitat Home

Source: Habitat for Humanity of Orange County, NC Annual Report FY19

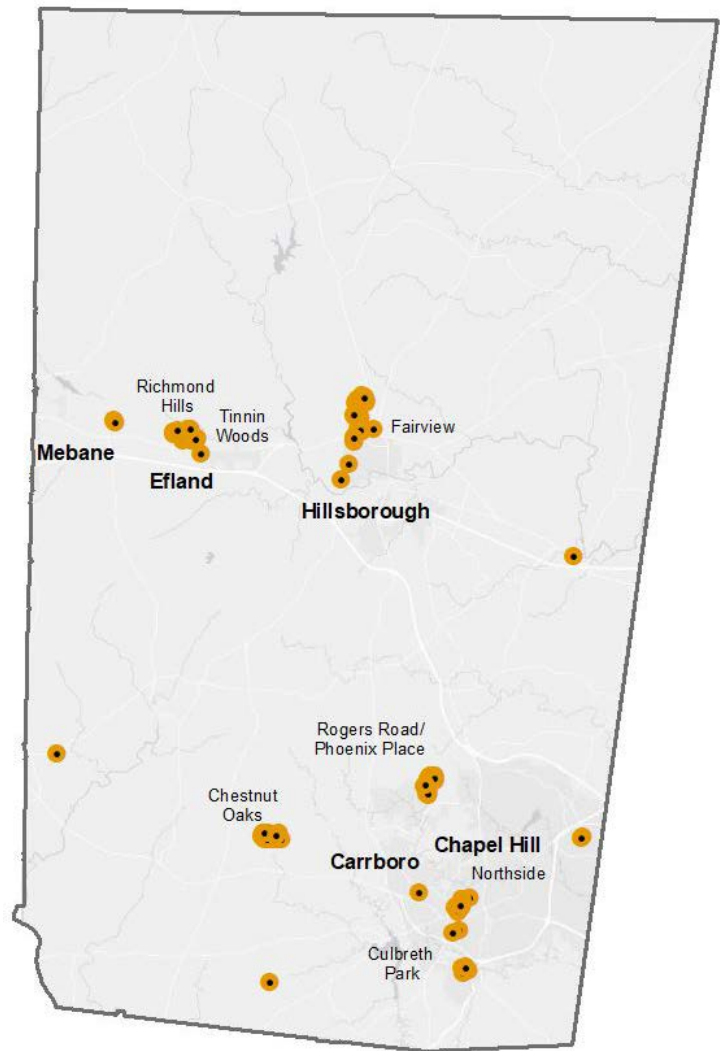


Habitat Neighborhoods and Locations

To date, Orange Habitat has built nearly 300 homes with Orange County families. Homes are located in new neighborhoods or as infill housing in already existing neighborhoods. Neighborhoods where Habitat families live include Richmond Hills, Tinnin Woods, Fairview, Phoenix Place/Rogers Road, Chestnut Oaks, Northside, Carrboro, and Culbreth Park. Orange Habitat is currently in the process of planning for and building additional homes in the Odie Street, Crescent Magnolia, and Weavers Grove neighborhoods.

Table 1 and Figure 2: Orange County Habitat for Humanity Homes Built by Neighborhood

Neighborhood	Number of Homes Built	Percent of Homes Built
Chestnut Oaks	34	12%
Crescent Magnolia ¹	5	2%
Culbreth Park	7	2%
Fairview	53	18%
New Homestead Place	11	4%
Northside	15	5%
Phoenix Place	50	17%
Richmond Hills	54	19%
Rusch Hollow	13	5%
Tinnin Woods	30	10%
Orange County not in neighborhood	16	6%
Total	288	100%



Purpose of the Study

The intended purpose of this study is to provide a comprehensive understanding of the impact that Habitat for Humanity of Orange County has had on Habitat homeowners and the broader community. The study used a mixed method approach in data collection and analysis consisting of four parts:

- Focus group with Habitat homeowners to develop the survey and provide more detailed information about the Habitat homeowner experience;
- Online and paper surveys to measure quality of life impacts for Habitat homeowners;
- Assessment of economic impact that Habitat's home building and home rehabilitation activities have on the Orange County economy; and
- Property valuation analysis of homes located near Orange Habitat homes to determine the impact of Habitat homes on the property values of neighboring homes.

¹All 24 homes in the Crescent Magnolia neighborhood are expected to be completed in the fall of 2020.

Methodology

Focus Group

Triangle J conducted a focus group with eight Orange County Habitat for Humanity homeowners on Wednesday, October 2nd, 2019. The goal of the focus group was to help develop and test the homeowner impact survey distributed as part of the study as well as to gather more feedback about the impacts and experiences as homeowners through Habitat for Humanity of Orange County.

Of the eight focus group participants, two completed the homeowner survey online and six completed the paper version. Upon completion of the survey, focus group participants were asked several follow up questions to identify possible required changes to the survey.

Overall, focus group participants felt that the topics of the questions were sufficient. Several clarifying questions were asked about demographic questions, as homeowners were unclear whether they should respond with information about themselves or their spouse, if applicable. Participants also noted the importance of including space for survey respondents to provide additional or clarifying comments after specific questions. Finally, participants stated they would like to see questions relating to the health and function of their homeowner's association (HOA), where applicable. Comments from participants were collected and used to make changes to the homeowner survey.

Demographics of Focus Group Participants

Focus group attendees were diverse in their experiences and location of homes. Focus group attendees included homeowners from six neighborhoods where Habitat has built homes in Orange County – Fairview, New Homestead Place, Phoenix Place, Richmond Hill Extension, and Rusch Hollow.

- Length of time as homeowners ranged from two to 20 years, with homes closing between 1999 to 2017.
- Homeowners ranged from 30 years old to more than 65 years old and they became homeowners between the ages of 20 and 50 years old.
- Six respondents identified as Black/African American, one as White/Caucasian, and one as Hispanic/Latino.
- Seven of the respondents identified as female and one as male.
- Five homeowners noted they work full time, with the remaining three homeowners either working part-time, are disabled/unable to work, or are retired. The majority of homeowners stated that their household income is between \$20,000 - \$49,999 annually.
- All homeowners noted that they have children and all but one homeowner has had children live in their Habitat home since they have become homeowners.

Lessons from the Focus Group

As part of the welcome and introduction to the focus group, homeowners were asked to describe their feelings for and about Orange County Habitat for Humanity in three words. Responses to this question were varied, though many homeowners described Habitat for Humanity as providing safety, stability, security, and affordability for their families. *Figure 3* depicts the responses received from homeowners who participated in the focus group – the larger the word, the more frequent it was used in a homeowner's response.



Figure 3: Word Cloud of Focus Group Participants' Responses Related to Their Feelings About Orange County Habitat for Humanity

Focus group participants discussed various topics in an effort to determine if additional questions should be added to the survey. Topics of discussion included community and social connection, financial stability, health and well-being, family and personal achievement, and other overall impacts.

Overall, comments and discussion were positive, particularly related to the ways owning a home can contribute to various quality of life aspects. Participants highlighted their relationships with their neighbors, affordability of their mortgage, Habitat workshops and trainings, improved educational outcomes and achievements, and overall feelings of stability as positive experiences of becoming Habitat homeowners. Several participants also highlighted the need for continued support from Habitat for Humanity, as they felt this was a way for the organization to grow in the future. Specifically, they felt they could use additional training and education for their neighborhood HOA's, as an integral part of learning how to become a good homeowner, community member, and leader. They noted that they felt Habitat could continue to improve their relationships with homeowners once they are in their homes and the building of the neighborhood is complete.

Homeowner Survey Methodology

The homeowner survey included the following sections: demographic information, family and achievement, experiences as a Habitat homeowner, overall impacts, community and social connection, financial stability and well-being, and health impacts. The final homeowner survey contained 64 questions. A complete copy of the English version of the survey is included in this report as Appendix 1.

To inform the creation of the survey, Triangle J COG identified several examples of impact studies conducted by Habitat for Humanity affiliates nationwide. Triangle J COG focused primarily on the surveys from three similar impact studies conducted in Indianapolis, Charlottesville, and Colorado. Additionally, Triangle J COG recently partnered with Habitat for Humanity of Wake County to conduct a similar impact study report. Survey questions from that study were utilized, with minor changes and additions.

Surveys were disseminated by Orange Habitat staff by e-mail to all homeowners for whom staff had e-mail addresses. Paper surveys were also mailed to all households in addition to the e-mails. Paper and online surveys were available in English and Spanish. Karen and Burmese language interpretation were available upon request. All online and mail surveys included an introductory e-mail or letter explaining the purpose of the study as well as a small amount of compensation for completing the study.

Survey Data Sample Size

The sample size refers to how many individuals provided an answer for a particular question. For various reasons, not all participants responded to each question, therefore, the number of responses will vary from question to question. For each question, the sample size, or *n*, is reported. Overall, the survey resulted in 68 total responses, of which 67 were fully completed. Approximately half of the surveys were completed online, while the other half were completed and collected via the mail.

Location of Survey Respondents

Habitat homeowners participated in the survey from neighborhoods across Orange County. All neighborhoods had some level of representation, between 11% and 60% depending on the neighborhood. Those with the highest rate of respondents included the Phoenix Place, Tinnin Woods, and Culbreth Park neighborhoods. Phoenix Place and Tinnin Woods neighborhoods are also some of the largest developments constructed by Habitat for Humanity of Orange County, accounting for more than 25% of homes built overall.

Table 1: Homeowner Survey Respondents by Neighborhood

Neighborhood	Number of Surveys	Percent of Surveys	Total Number of Homes	Percent of Surveys Per Neighborhood
Chestnut Oaks	6	9%	34	18%
Crescent Magnolia	3	4%	5	60%
Culbreth Park	3	4%	7	43%
Fairview	8	12%	53	15%
New Homestead Place	2	3%	11	18%
Northside	4	6%	15	27%
Phoenix Place	15	22%	50	30%
Richmond Hills	6	9%	54	11%
Rusch Hollow	2	3%	13	15%
Tinnin Woods	13	19%	30	43%
Other <i>not in a neighborhood</i>	6	9%	16	38%
Total	68	100%	288	

Survey Language

In order to reach homeowners with limited English proficiency, the online and paper surveys were translated. The paper version of the homeowner survey was available to participants in English, Spanish, Burmese, and Karen, with the digital version of the survey available in both English and Spanish languages. A total of 11 surveys were completed in Spanish (8 paper, 3 digitally). One survey was completed in Karen (paper). The remaining 56 surveys were completed in English (27 paper, 29 digitally).

Table 2: Language of Survey (n=68)

Language	Percent	Count
English	82%	56
Spanish	16%	11
Karen	2%	1
Total	100%	68

Economic Impact Analysis Methodology

Triangle J COG contracted with a lead researcher and a team of students from University of North Carolina – Chapel Hill's Department of City and Regional Planning Program to conduct the economic impact analysis for this study. The research team calculated the direct, indirect, and induced impacts of Habitat spending in FY 2019 using IMPLAN Pro (IMpact Analysis for PLANners) software.

IMPLAN is an industry standard input-output modeling program that allows researchers to estimate the projected effects of an exogenous ("outside") change in final demand that results from new economic activity within a study region. These types of analyses are typically used to study the impact of a proposed new business establishment coming to town or the expansion of a given plant. The analysis typically assumes that any new spending that results from this new economic activity in the region would not have otherwise occurred. This analysis estimates the impacts of construction operations in FY2019 dollars.

The IMPLAN software is used to estimate the impact of both the first and subsequent rounds of spending – the direct, indirect and induced impacts — that result from the new economic event.

- Direct impacts are the changes in spending in each industry that result from the increase in final demand for the products of that industry. The direct impact of Habitat construction, for example, includes individuals that work in construction or sales of construction materials.
- Indirect impacts are created by business-to-business spending. This accounts for the relationship between, for example, construction materials retailers and suppliers of the raw materials required for production of the materials.

- Induced impacts are the increases in spending by household consumers resulting from increases in income due to the new direct and indirect economic activity.
- The total economic impact is found by summing the direct, indirect and induced effects.

The results show the estimated change in final demand (i.e., spending) that results from the expenditures associated with Habitat's construction activities. The investment in construction labor and supplies stimulates activity that is captured in a regional multiplier. The basic concept of an economic multiplier is to predict how many additional jobs or dollars will be added to the economy as a result of the jobs or dollars created by the initial event. Note that multipliers do not indicate causation. Rather, the multiplier captures the magnitude of inter-industry linkages. The multiplier, calculated from the average amount of local spending, represents the ratio between direct impacts and total impacts. The multiplier will be different for each activity modeled. The modeling results include employment figures, labor income and output (the value of increased economic activity in one year).

Summary of Data Inputs

In order to better understand the regional economic impacts of Habitat's construction activity, our team analyzed the specific industries directly stimulated in fiscal year 2019 (FY2019). Rather than assume that the overall economic stimulation is occurring solely in the construction industry, this methodology better captures the nuances of Habitat's projects, allowing more accuracy in the analysis.

Using Habitat's data from FY2019, this analysis first divides expenditures into three main economic impact categories. To calculate the value totals for each affected industry, expenditures on each construction subcontractor were sorted by expenditure purpose and recategorized to IMPLAN-defined industry sectors. Totals for these sectors were entered as individual industry changes (*Tables 4 and 5*). One category, Temporary Utilities, was entered as a commodity change for a water utility supplier (*Table 4*). Employee compensation, including construction labor expenditures, was entered as a separate labor-income change, and total economic impacts were automatically calculated for those entries (*Table 4*).

Table 3: Summary of IMPLAN Inputs

Activity	Value	Methodology/Source
Construction Spending	\$815,861	Derived from Fiscal Year 2019 construction-related expenditures. Each line item was recategorized and aggregated to correspond with affected industries (see Table 3).
Commodity Spending	\$302,644	Amount spent for construction-related temporary utilities in Fiscal Year 2019.
Employee Compensation	\$848,857	Total amount for direct payroll expenditures of construction employees as well as labor-only costs associated with outside contractors.
Total Industries	\$1,967,361	

Table 5: Detailed Construction Spending Inputs

Industry Category	Construction Spending	Commodity Spending	Employee Compensation	Total Activities
Building materials	\$813,162	\$0	\$0	\$813,162
Architectural, engineering, and related services	\$1,225	\$0	\$23,275	\$24,500
Services to buildings	\$1,473	\$0	\$1,474	\$2,947
Temporary Utilities	\$0	\$302,644	\$0	\$302,644
Construction Labor	\$0	\$0	\$824,108	\$824,108
Total Industries	\$815,860	\$302,644	\$848,857	\$1,967,361

Explanation of IMPLAN Outputs

The IMPLAN results show the estimated change in final demand (i.e., spending) that results from the expenditures associated with Habitat's construction activities. The investment in construction labor and supplies stimulates activity that is captured in a regional multiplier. The basic concept of an economic multiplier is to predict how many additional jobs or dollars will be added to the economy as a result of the jobs or dollars created by the initial event. Note that multipliers do not indicate causation. Rather, the multiplier captures the magnitude of inter-industry linkages. The multiplier, calculated from the average amount of local spending, represents the ratio between direct impacts and total impacts. The multiplier will be different for each activity modeled.

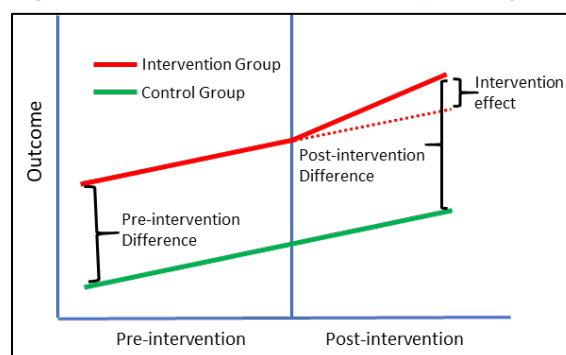
Property Value Analysis Methodology

The purpose of the property value impact analysis portion of the study is to assess whether Orange County Habitat for Humanity homes has an impact on the sale prices of neighboring single-family homes. The effect of Habitat homes on neighboring property sales was estimated as the difference between sale prices for homes sold within 500 feet of a Habitat home (the intervention group) relative to sale prices of comparable properties further away—between 500 and 2,000 feet of a Habitat home—but still in the same neighborhood (the control group). To examine the before-and-after impacts of a Habitat build, differences in the intervention group and control group were compared for two time periods (2007-2012 and 2014-2019) using a difference-in-difference (DID) analysis approach (Figure 3).

Difference-in-Difference (DID) Analysis

The simplest DID setup is one where outcomes are observed for two groups, an intervention group and a control group, for two time periods. The control group is not exposed to the intervention during either period. In the case where the same units within a group are observed in each time period, the average gain in the control group is subtracted from the average gain in the intervention group. This removes biases in post-intervention comparisons between the intervention and control group that could be the result of permanent differences between those groups, as well as biases from comparisons over time in the intervention group that could be the result of underlying trends (e.g. housing market fluctuations that occurred between 2007 and 2019).

Figure 3: Difference-in-Difference Analysis Diagram



Hedonic Regression Model

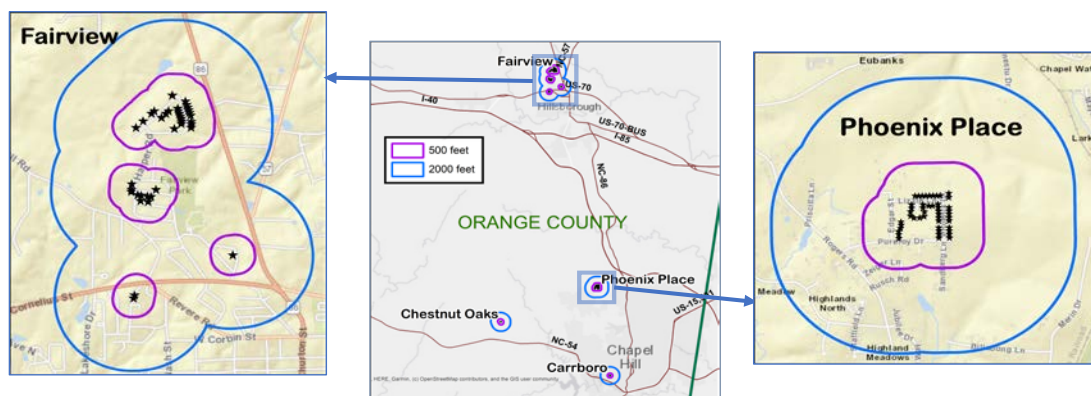
Because the “units” for this analysis (homes sold within 2,000 feet of a Habitat home) were not the same homes for both time periods, a simple before-and-after comparison of sale prices that did not account for the heterogeneity of the homes would not have been adequate for this analysis. As a result, a hedonic regression model was created to estimate the sale prices of homes as a function of their characteristics to account for the contributing effect (or correlation) each of those characteristics had on the sale price, both in magnitude and significance. By controlling for these common contributing factors, the impact of the Habitat homes on sale prices in the intervention group could be estimated using a DID specification in the regression model.

Data Inputs and Analytic Capability

Habitat Homes Built 2007-2013

Between 2007 and 2013, 87 Habitat for Humanity homes were built across four different Orange County neighborhoods, shown in Figure 4. A single Habitat home was built in each of the Chestnut Oaks and Carrboro neighborhoods during this time period, while 38 homes were built in the Fairview neighborhood in Hillsborough, and 47 homes were built in Phoenix Place development in Chapel Hill.

Figure 4: Habitat for Humanity homes built in Orange County, NC between 2007 and 2013



Neighboring Properties Sold 2007-2019

Between 2007 and 2019 (excluding 2013), 611 qualified property sales occurred within 2,000 feet of the 87 Habitat homes included in the study; however, 155 of those sales were removed from the data sample because the properties were not categorized as single-family homes. Additionally, homes with two acres or more of land, significant price outliers (less than \$25,000 or greater than \$750,000), and homes with a heated area above 4,500 square feet were removed from the sample. *Table 4* displays the breakdown of the 417 property sales included in the property value impact analysis. Note that homes sold in 2013 were not included in the analysis because 2013 was chosen to be the intervention year.

Table 6: Summary of the Sample of Orange County Property Sales Used in Analysis.

	Pre-Intervention (sold 2007-2012)	Post-Intervention (sold 2014-2019)	Total
Intervention Group (< 500ft)	24	40	64
Control Group (501-2,000ft)	160	193	353
Total	184	233	417

Data Sample Summary Statistics

Using property data provided by the Orange County Tax Office and the County's publicly available Geographic Information System (GIS) parcel data, this analysis attempted to control for a variety of home characteristics believed to influence the sale prices of the homes in the data sample, including: year built (or effective year built, if renovated), heated square footage, number of bedrooms, number of bathrooms, number of stories, the presence or absence of a basement, the presence or absence of air conditioning, and whether or not the home was sold during peak season (May through September) or off-peak season (October through April), and the building quality grade index. The following section summarizes the actual sale prices of homes according to these factors for the entire data sample.

Effective Year Built

Year Range	Number of Homes Sold	Avg. Sale Price
1900-1919	4	\$206,250
1920-1939	13	\$241,538
1940-1959	96	\$126,214
1960-1979	47	\$136,521
1980-1999	119	\$281,429
2000-2019	138	\$287,112

Heated Square Feet

Heated Sq. Ft.	Number of Homes Sold	Avg. Sale Price
< 1,000	78	\$115,141
1,000 - 2,000	181	\$201,298
2,000 - 3,000	137	\$300,558
3,000+	21	\$429,381

Number of Bedrooms

Number of Bedrooms	Number of Homes Sold	Avg. Sale Price
2	94	\$124,340
3	232	\$231,832
4+	91	\$331,170

Number of Bathrooms

Number of Bathrooms	Number of Homes Sold	Avg. Sale Price
1	120	\$116,271
2	99	\$200,480
3	177	\$297,890
4+	21	\$432,524

Number of Stories

Number of Stories	Number of Homes Sold	Avg. Sale Price
1	207	\$145,314
2	203	\$308,653
3	7	\$410,429

Air Conditioning

A/C	Number of Homes Sold	Avg. Sale Price
Yes	369	\$245,516
No	48	\$104,458

Basement

Basement	Number of Homes Sold	Avg. Sale Price
Yes	37	\$351,054
No	380	\$217,422

Season Sold

Season	Number of Homes Sold	Avg. Sale Price
Peak	206	\$240,903
Off Peak	211	\$217,931

Building Quality Grade Index

Building Quality Grade: Index	Number of Homes Sold	Avg. Sale Price
C-D: 1.0 or below	128	\$109,656
B: 1.05 - 1.3	207	\$238,659
A: 1.35 and above	82	\$392,329

Additional information about the regression model used for the property value impact analysis as well as conclusions and limitations are discussed later in this report.



Impact Study Results

Homeowner Survey Response Statistics

Overall, the survey resulted in 68 total surveys received. One of the 68 surveys received was partially completed. Relevant results from that survey have been included in this report.

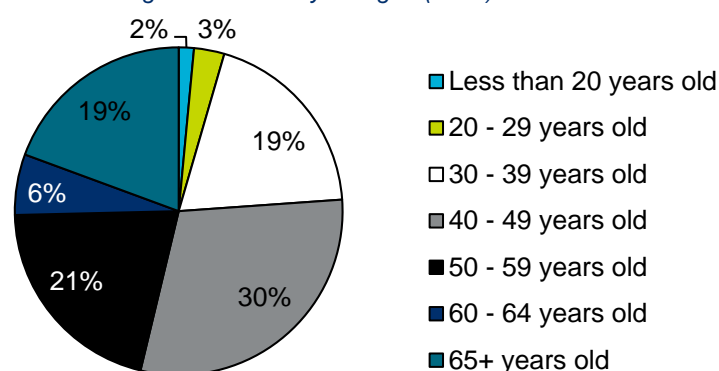
Survey respondents are located throughout Orange County, with representation from all neighborhoods where Orange County Habitat for Humanity has built homes. Between 11% and 43% of each of the neighborhoods responded, respectively. More than 70% of homeowners who participated in the survey reside in five neighborhoods: Phoenix Place (22%), Tinnin Woods (19%), Fairview (12%), Chestnut Oaks (9%) and Richmond Hills (9%).

Table 7: Neighborhoods of Survey Respondents

Neighborhood	Number of Surveys	Percent of Surveys	Total Number of Homes	Percent of Surveys Per Neighborhood
Chestnut Oaks	6	9%	34	18%
Crescent Magnolia ²	3	4%	5	60%
Culbreth Park	3	4%	7	43%
Fairview	8	12%	53	15%
New Homestead Place	2	3%	11	18%
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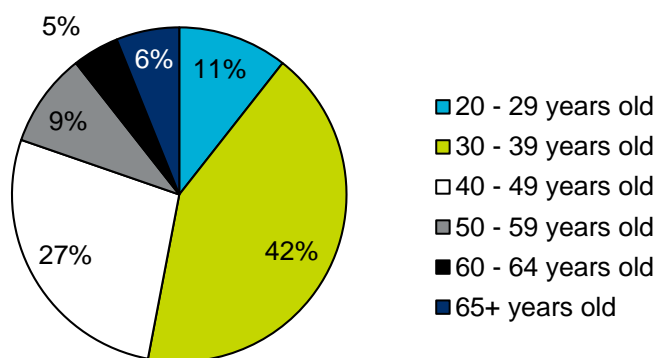
The majority of respondents were between the ages of 30 and 59 years old, though approximately 20% of respondents were age 65 years or older. Habitat homeowners, on average, were more likely to purchase their homes between the ages of 30 and 49 years old.

Figure 5: What is your age? (n=67)



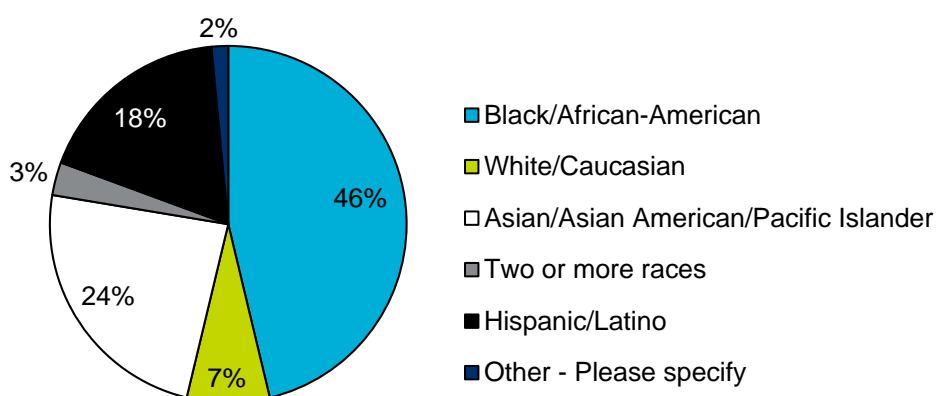
² All 24 homes in the Crescent Magnolia neighborhood are expected to be completed in the fall of 2020.

Figure 6: At what age did you become a Habitat Homeowner? (n=66)



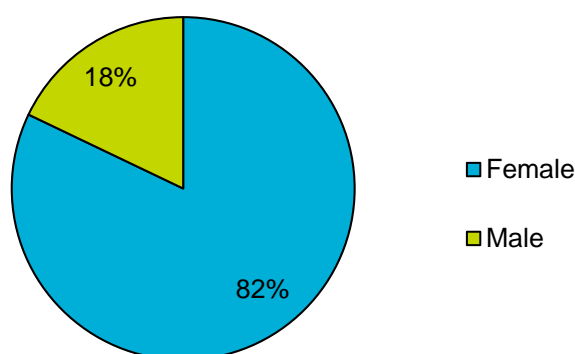
Respondents primarily identified as Black/African American (46%), while another 24% identified as Asian/Asian American/Pacific Islander. More than 80% of respondents identified as females. One respondent identified as other race.³

Figure 7: What is your race? (n=67)



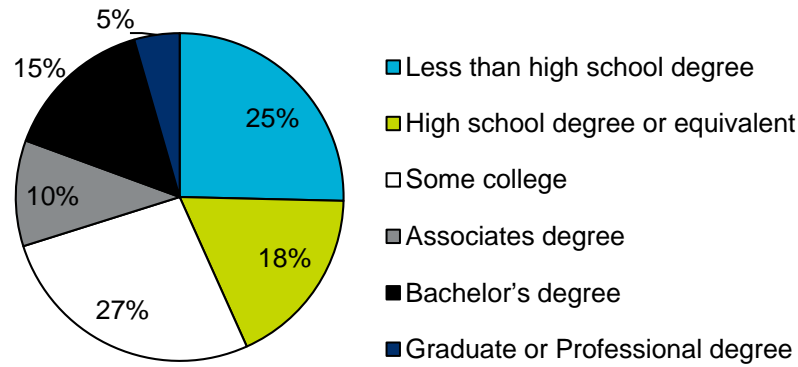
More than 50% of respondents have pursued education after receiving a high school degree or equivalent. Approximately 30% of respondents have obtained a college degree, with 10% completing an Associate's degree, 15% completing a Bachelor's degree, and 4% completing a graduate or other professional degree.

Figure 8: What is your gender? (n=67)



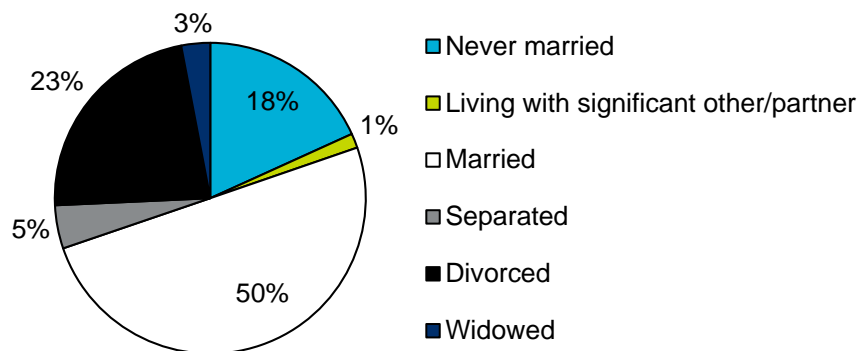
³ The individual who responded as "other race" identified as Mexican-American.

Figure 9: What is the highest level of school you have completed or the highest degree received? (n=67)



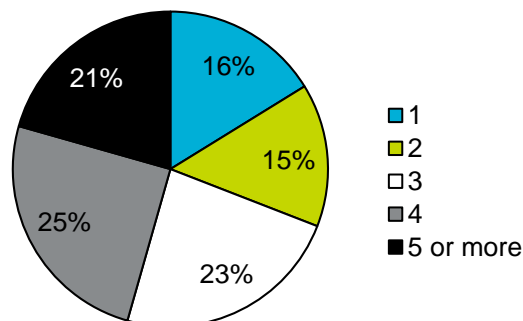
Half of the survey participants responded that they were married. Approximately 25% of respondents noted they were divorced and 18% had never been married.

Figure 10: What is your marital status? (n=66)



All sizes of families live in Habitat homes. Approximately 70% of households responded that they have at least three individuals living in the home – more than 20% of households have five or more individuals living together. Only 16% of respondents noted that they live alone.

Figure 21: How many people currently live in your home (including yourself)? (n=68)



Almost all participants responded that they have children, many of which are 18 years or older. More than 90% of survey participants that have children have had their children live with them in their Habitat home at one point or another.

Figure 32: Do you have any children? (n=68)

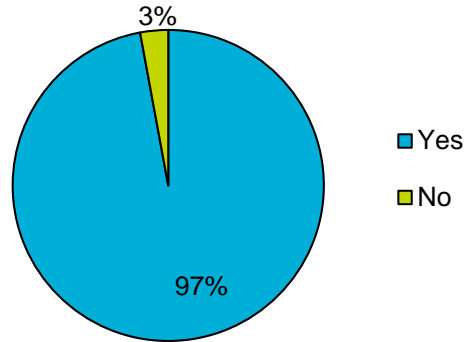


Figure 43: Age of Children in Habitat Households Currently (n=65)

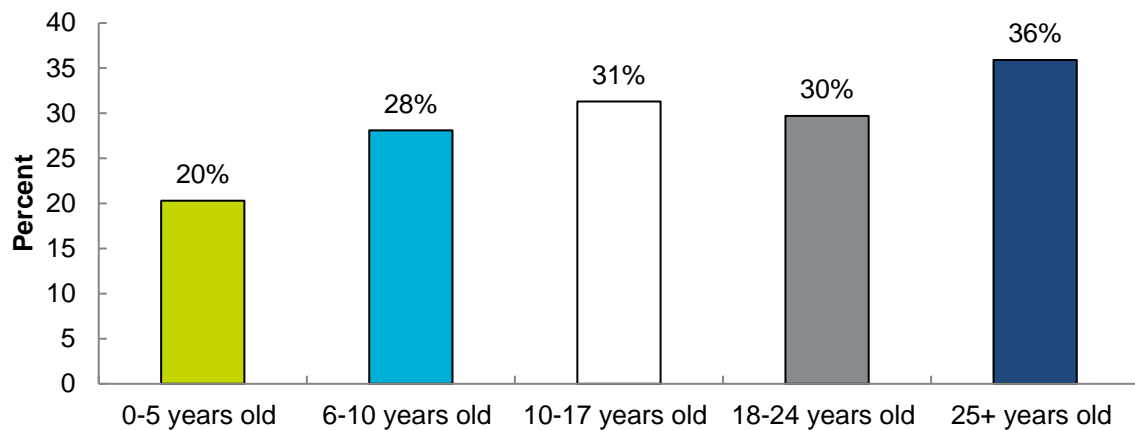


Table 8: Have you ever had children living in your Habitat home with you? (n=66)

Value	Percent	Count
Yes	91%	60
No	9%	6
Total	100%	66

More than half of the respondents (54%) noted that they currently have children 18 years or younger living with them. Of those, 46% have two children under 18 living with them, and 40% have three or more children under 18 living with them. Of survey respondents with children, slightly more than half are single-parent households (53%).

Figure 54: How many children under age 18 currently live with you some or all the time? (n=35)

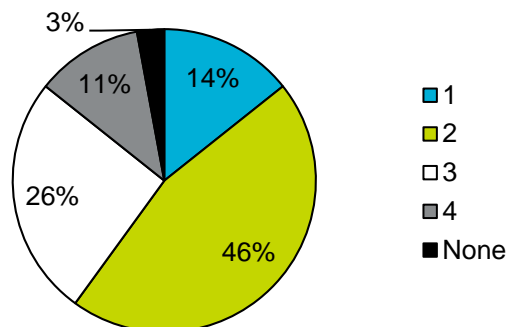
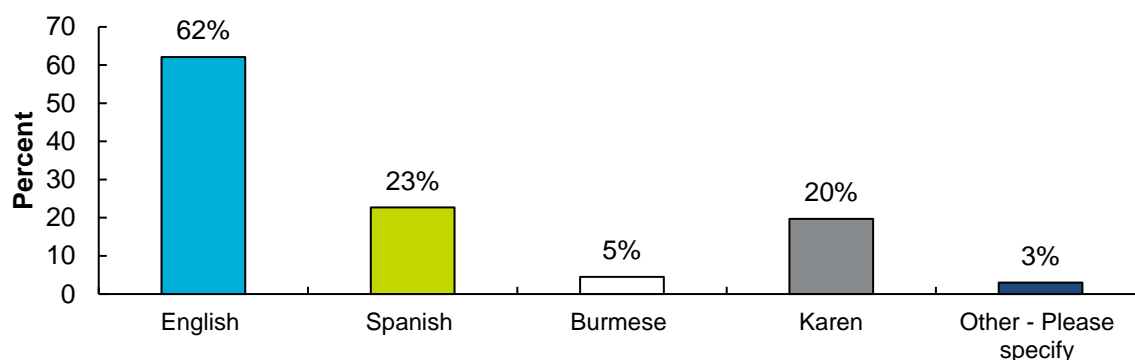


Table9: Single-Parent Households

Value	Percent	Count
Yes	52%	31
No	45%	28
Total	100%	59

Those who participated in the survey noted they primarily speak English at home. Some participants noted that they speak English as well as other languages at home. The two languages that participants speak most at home other than English are Spanish and Karen. Overall, those who participated in the survey mirror the languages spoken by Orange Habitat homeowners. Similarly, the majority of Orange Habitat homeowners speak English (140 homeowners), though 81 families speak Spanish, and 36 homeowners speak either Burmese or Karen. The remainder of the homeowner data is not classified.

Figure 15: What language(s) do you primarily speak at home? Select all that apply. (n=68)



The majority of homeowners noted that their household income was less than \$50,000. Approximately one in four homeowners that participated in the survey make less than \$20,000 annually. Most survey respondents have at least one full-time worker in the household. Fifty-six percent of respondents report working full-time (employed for 40 or more hours per week), with an additional 12% reporting that they have part-time employment (1 – 34 hours per week). Thirteen percent are retired and may be on a fixed income. Most respondents are employed in housekeeping, education, or dining services. Many also work in administration or as medical professionals.

Figure 6: What is your total annual household income before taxes? (n=67)

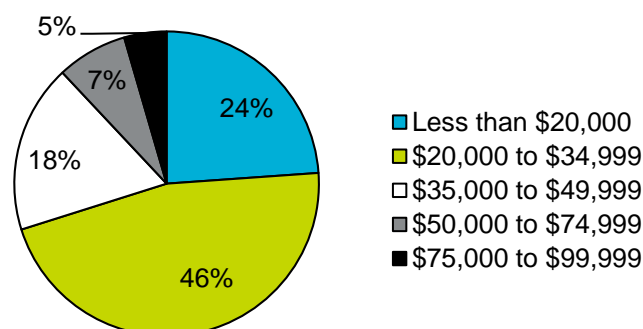


Table 10: Which of the following categories best describes your employment status currently? (n=68)

Employment Status	Percent	Count
Working full-time, (40+ hours/week)	56%	38
Retired	13%	9
Working part-time (1-34 hours/week)	12%	8
Stay at home parent	9%	6
Disabled or not able to work	9%	6
Full-time student	2%	1
Total	100%	68

Table 11: If you currently work, what is your profession/industry? (n=46)

Profession/Industry	Percent	Count
Other	28% ⁴	13
Housekeeping	24%	11
Education	13%	6
Dining Services	11%	5
Administration	9%	4
Medical Professional	9%	4
Retail	2%	1
Childcare	2%	1
Service Industry	2%	1
Total	100%	46

Family and Educational Impacts

The majority of respondents had children younger than 12 years old when they became Habitat homeowners. Since moving into their homes, more than 1 out of 3 homeowners felt their children attended school more often, though the majority felt there was not a difference in how frequently their children attended school before and after they moved into their homes. Homeowners responded similarly when asked whether their children's grades have improved or declined since moving into their homes – 37% felt they had improved, while 61% felt they had not changed at all. Overall, homeowners felt better or much better about their children's future since having moved into their homes.

Figure 67: What ages were your children when you moved into your Habitat home? Select all that apply. (n=60)

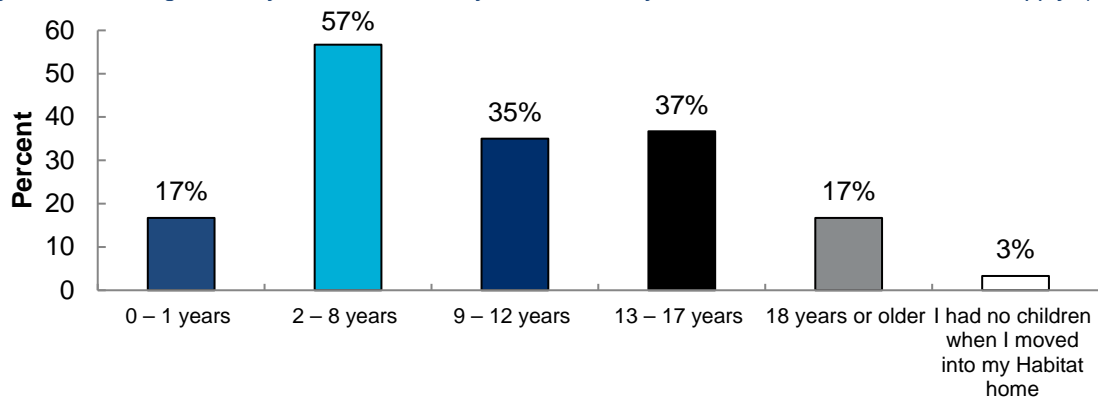
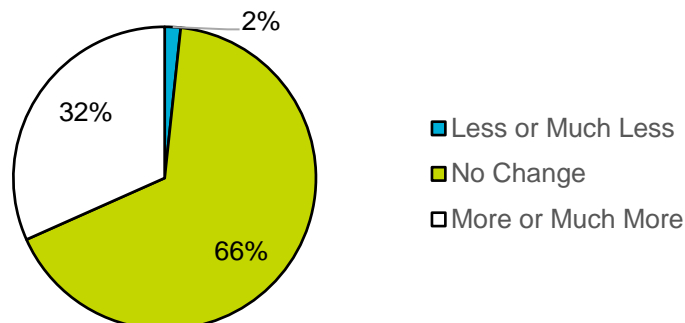


Figure 78: Since moving into your Habitat home, have your children gone to school more or less often? (n=60)



⁴ Respondents did not provide further information about their profession aside than selecting the "other" choice.

Figure 19: Since moving into your Habitat home, have your children's grades gotten better or worse? (n=60)

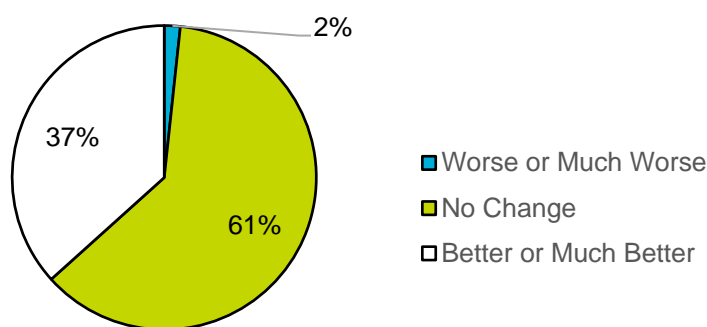
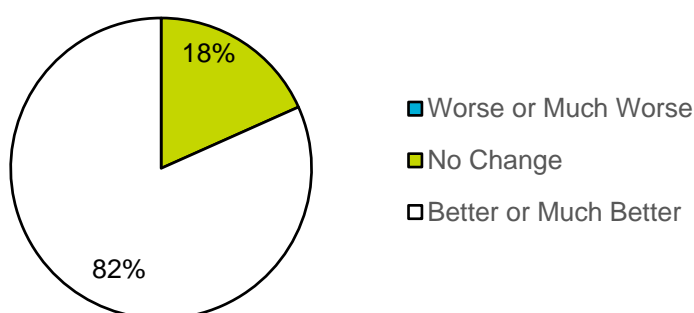
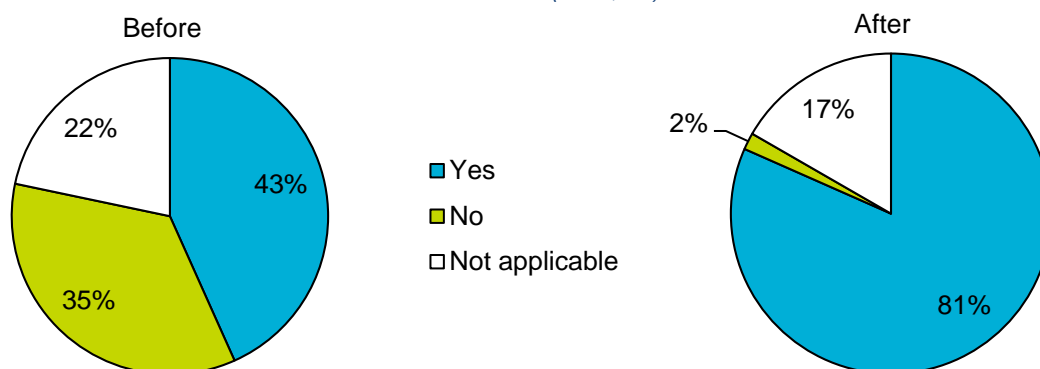


Figure 20: Since moving into your Habitat home, do you feel better or worse about your children's future? (n=60)



Approximately 80% of homeowners noted that their children have a quiet place to study in their home, while only 43% of homeowners had a quiet place for their children to study where they were living before – an increase of almost 40%.

Figure 81 and 22: Did your children have a quiet place to study at home Before and After you moved into your Habitat home? (n=60, n=)



Of homeowners with children 18 years or older, 93% responded that their children have graduated high school. More than half of those responded that their children were enrolled in or attending college or university.

Figure 93: Have your children 18 years or older graduated high school? (n=42)

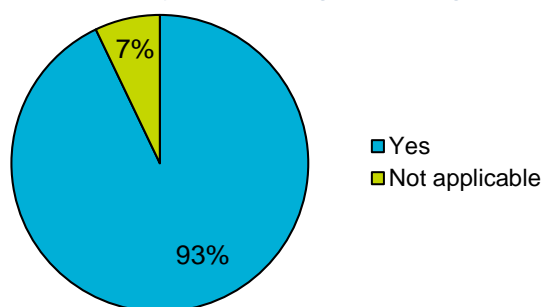
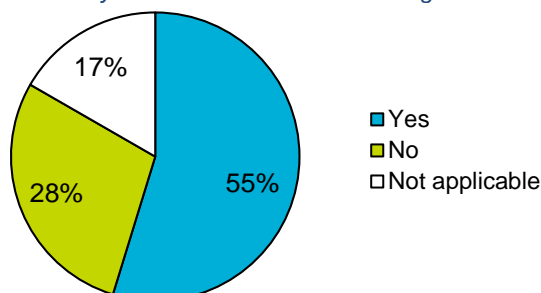


Figure 104: Are your children 18 years or older enrolled in college or university? (n=42)



In addition to their children, homeowners themselves have also had the ability to pursue further education and training since moving into their homes. More than one third have already started or completed education or training programs with another one third planning to pursue education or training. Of those, 28% furthered their education at a community or technical college, 24% pursued a certification or a license, and 13% pursued a graduate-level degree. Several other homeowners also furthered their education by enrolling in English as a Second Language classes. More than 40% of respondents noted that other household members have already pursued additional education or training as well.

Figure 115: Have YOU started/completed higher education or training programs since becoming a Habitat homeowner? (n=68)

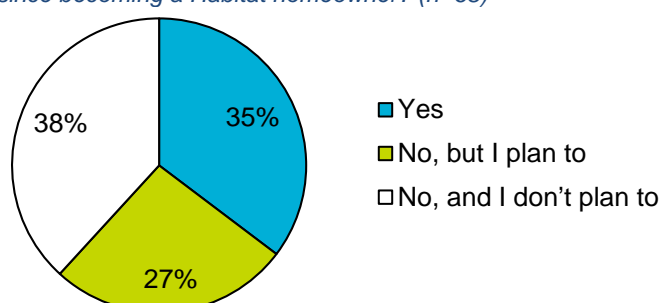
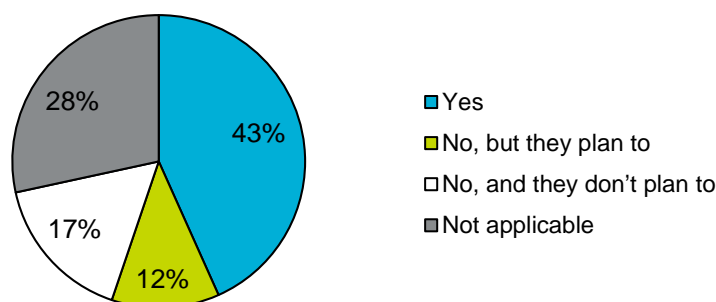


Table 12: Educational or Training Programs Pursued by Habitat Homeowners

Value	Percent	Count
High school degree or equivalent	11%	5
Community or technical college	28%	13
4-year college or university	67%	3
Masters' or professional degree	13%	6
Certification/license	24%	11
Other - Please specify ⁵	17%	8
Total	100%	46

⁵ Of those who responded other (eight total), five noted they pursued English as a Second Language courses, one pursued education at a Bible College, one pursued an Early Childhood Credential, and another noted they pursued job training.

Figure 26: Have any of your household members (other than yourself) started and/or completed higher education or training programs since moving into your Habitat home?



Impacts of Homeownership

Many of the homeowners that participated in the survey are long-time residents of Orange County. One third of respondents have been living in Orange County for more than 20 years, with an additional third living in Orange County between 10 and 20 years.

On average, respondents have lived in their Habitat homes for fewer years than they have in Orange County, indicating that they were residents of Orange County before they became Habitat homeowners. The largest portion of respondents have lived in their Habitat homes between five and 10 years (27%).

Figure 27: How many years have you lived or worked within Orange County? (n=62)

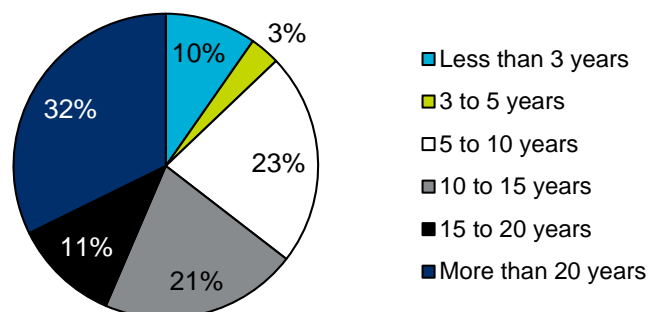
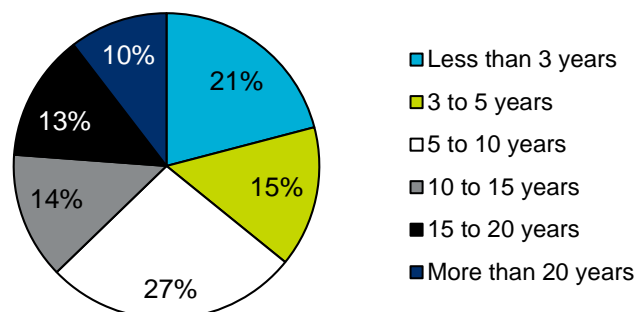
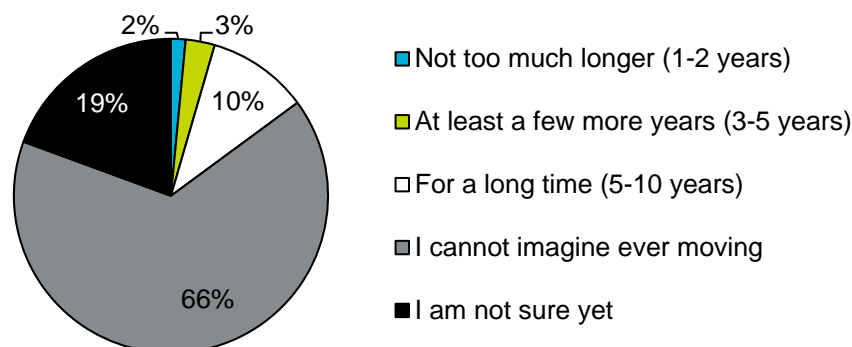


Figure 28: How long have you lived in your Habitat home? (n=67)



Many homeowners also plan to remain in their homes for some years to come. Two-thirds of respondents cannot imagine ever moving from their current home and another 10% plan to remain in their home for at least five to 10 more years.

Figure 29: How long do you plan to remain in your current home? (n=67)



Approximately 20% of respondents said that they were unsure when they might move from their current home. The reasons they noted that they might move in the future included high and increasing property taxes, moving to a larger home with more space, challenges of maintaining an aging home, and their desire to move closer to family members or better job opportunities.

Habitat for Humanity assists families in buying their first homes; though one-third of homeowners mentioned that they looked into or tried to buy a home before they learned about Habitat for Humanity. Many had experienced various challenges that made it difficult for them to buy a home, including, but not limited to:

- Lack of information about the homebuying process
- Monthly payments were too high
- Lack of money for a down payment

Figure 30: Did you look into or try to buy a house before you learned about Habitat for Humanity? (n=67)

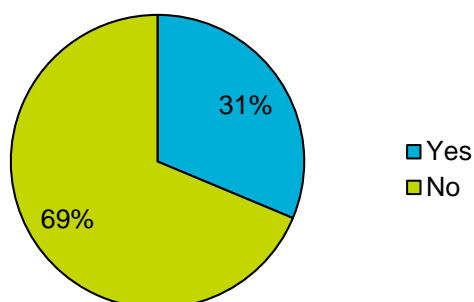


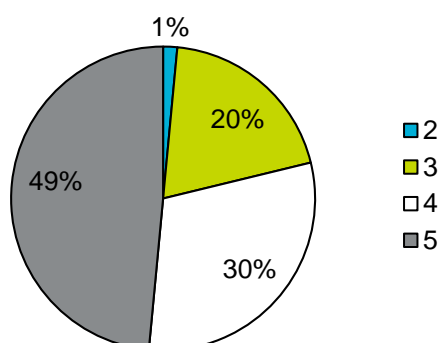
Table 13: Homeowner Experiences When Trying to Purchase a Home

Value	Percent	Count
Lack of information/understanding of the homeownership process	41%	16
Lack of money for down payment	18%	7
Monthly payments were too high	33%	13
Too much debt	10%	4
Lack of credit/poor credit history	13%	5
Was not interested in being a homeowner	5%	2
Could not find the right house	13%	5
Other - Please specify ⁶	18%	7

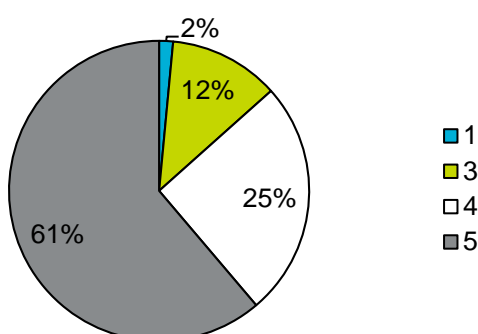
⁶ For those homeowners who noted they had other experiences when trying to purchase a home prior to Habitat for Humanity, they had issues in affording the payments, not being able to find a home in the right location, or did not have enough income.

As shown below, homeowners were asked to rate their existing neighborhood and Habitat home on a scale of one to five, with zero being the worst and five being the best. Nearly 80% of respondents rated their neighborhood as a great place to live (rated four or five), as well as their homes.

*Figure 31: How would you rate your neighborhood as a place to live?
On a scale of 1 to 5, please rate your experience with 1= "Worst" and 5 = "Best" (n=66)*



*Figure 32: How would you rate your house as a place to live?
On a scale of 1 to 5, please rate your experience with 1= "Worst" and 5 = "Best" (n=67)*



Survey respondents reported that before they became homeowners, many had experiences with poor living conditions, including living in a crowded home (39%), living in poor quality housing (34%), living in housing that was too expensive (39%), or feeling unsafe (28%). Overall, respondents reported having improved living conditions since moving into their Habitat home.

Table 14: Housing Quality and Conditions Prior to Habitat Homeownership

Value	Percent	Count
live in a tight or crowded living situation?	39%	26
live in poor quality housing?	34%	23
live in housing that was too expensive?	39%	26
live too far from work or children's school?	6%	4
feel unsafe?	28%	19
None of these apply to me.	15%	10

Respondents reported that they generally have a more positive outlook on life since becoming homeowners. They feel that owning a home has positively impacted the way they feel about themselves and their families. Most homeowners stated that Habitat has been supportive to their family over the years.

Table 15: Quality of Life Statements and Responses from Homeowner Survey

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	Count
Since becoming Habitat homeowners, the lives of my family members are better.	97%	3%	68
I feel that Habitat for Humanity's homeownership program has contributed to positive changes in my family's life.	100%	0%	68
Owning a home has positively impacted the way I feel about myself.	97%	3%	68
I have found Habitat for Humanity's workshops helpful.	96%	5%	67
Habitat for Humanity has been supportive to my family.	94%	6%	68
I could not have owned my home without the help from Habitat for Humanity.	99%	2%	68
My association with Habitat for Humanity as helped me experience personal growth.	92%	8%	66

Community and Social Impacts

Overall, homeowners and their children feel safer in their communities after moving to their Habitat homes. Homeowners are also more likely to participate in neighborhood activities and take on leadership roles in their communities.

Table 16: Statements and Responses About Social Life and Community Connectedness from Homeowner Survey

Statement	Agree or Somewhat Agree BEFORE	Agree or Somewhat Agree AFTER	Change
My family participated/participates in community events regularly.	56%	60%	4%
The children in my home made/make academic achievements.	65%	68%	3%
The children in my home had/have friends.	72%	79%	7%
The behavior of the children in my home needed to be improved/has improved.	29%	46%	17%
The adults in my home made/make work achievements.	61%	74%	12%
I spent/spend quality time with my family.	90%	85%	-5%
I felt I had/have attained personal financial security.	56%	78%	22%
I felt/feel connected to my community.	65%	85%	20%
I felt/feel safe in my neighborhood.	75%	97%	22%
My children felt/feel safe in our neighborhood.	66%	78%	12%
I was/am involved in neighborhood activities.	44%	70%	26%
I took/am taking a leadership role in my community.	29%	52%	23%

Experiences with Housing Prior to Habitat

"With the high cost of living in Chapel Hill, there are few options that I had for affordable housing."

"Mobile home was very cold. Lot rent was expensive. Rat and mice in the home. Kerosene heater was used. Always lived in mobile homes."

"Unsafe environment for children and we lived three beds with 10 persons. No place for children's studying."

"It had mold in the bathroom and heated by gas and it affected my daughter's asthma."

"My family and I lived in a very dangerous mobile home with fear that a storm or tornado could destroy." (translated from Spanish)

"I lived in a trailer park. There was no room for my child who was three years old to play safely."

Homeowners Associations

An integral part of Habitat for Humanity of Orange County's model is to prepare homebuyers for a variety of new experiences as homeowners through educational workshops, including topics such as financial literacy, home maintenance, and operating a homeowner's association (HOA). Orange Habitat includes a focus on HOAs as part of their core trainings, as the creation of an HOA is required for all planned developments. As part of the North Carolina Planned Community Act of 1999, the developer is required to manage the HOA until the last unit of the planned development is finished, after which time, the HOA is resident-led.

All of Orange Habitat's neighborhoods developed after 1999 have HOAs and the management of each can vary depending on when the community was developed by Habitat and the level of engagement from neighborhood residents. For example, Phoenix Place's HOA is managed by a management company, whereas smaller neighborhoods are completely resident-run or with differing levels of support from Habitat.

The focus group of residents that tested the homeowner survey for this report identified HOA management as an opportunity for improvement in many of the neighborhoods represented. As a critical component of Orange Habitat's training model for new homebuyers, several questions were included in the homeowner survey to identify areas for improvement.

Overall, 64% of survey participants said their neighborhoods currently have a functioning HOA. Of those who have neighborhood HOAs, approximately 80% noted their HOA was currently active. Those with active HOAs attend meetings sometimes, if not more frequently, and more than 20% serve in a leadership role within their HOAs. While nearly 60% felt they had received sufficient training and information to be able to participate in their neighborhood's HOA, a significant portion of respondents felt they were not sufficiently prepared. In addition, more than one third of respondents with HOAs felt that theirs was not being run effectively. Further analysis of the responses that suggested their HOA was not run effectively show no clear pattern as of the age of the neighborhood or whether the HOA is resident-managed, Habitat-managed, or managed with the assistance of a third-party management company.

Table 17: Does your neighborhood have a Homeowner's Association (HOA)?

Value	Percent	Count
Yes	64%	42
No	16%	11
Unsure	20%	13
Total	100%	40

Table 18: Is your HOA active (i.e. meeting monthly, quarterly, or annually)?

Value	Percent	Count
Yes	83%	33
No	17%	7
Total	100%	40

Figure 312: Please describe your participation in your HOA. (n=40)

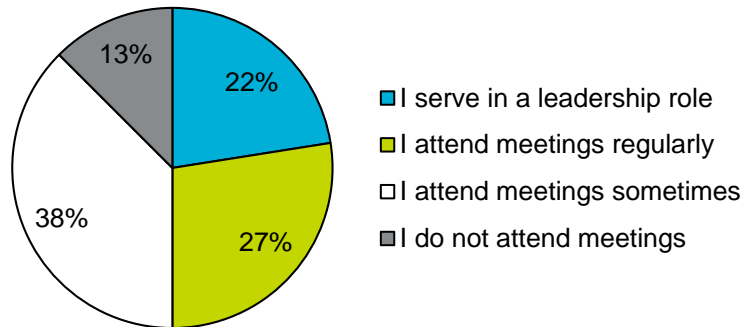
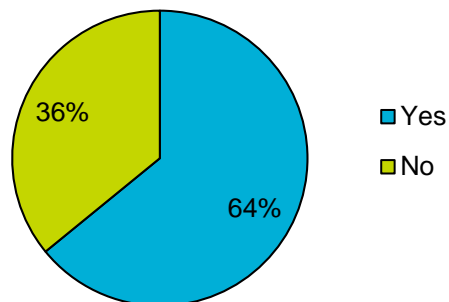


Table 19: Do you feel that you have received sufficient training and information on the operation of HOAs in your neighborhood?

Value	Percent	Count
Yes	57%	23
No	43%	17
Total	100%	40

Figure 134: Do you feel that your HOA is running effectively? (n=39)



Some survey respondents provided additional information about their experience of their neighborhood's HOA. Some noted that the HOA dues were too high for a low-income homeowner. Others felt that there were not enough active members of the HOA that regularly participated. However, several respondents felt they received adequate training to effectively run their neighborhood association and were appreciative of Orange Habitat's support, including their help in translating meetings for Spanish and Asian-language speakers.

Understandably, challenges with HOA's have also been related to aging neighborhoods and changes within the community. For example, an HOA that had been previously operating smoothly for years may now suffer due to long-time neighbors moving, illness, or changes in income as families age. Orange Habitat recognizes that several HOAs could use the organization's support in order to function more effectively. Staff are currently developing an HOA curriculum in workshop format, individual coaching, and neighborhood-level coaching to provide additional support specific to the needs of each neighborhood.

Experiences with Neighborhood HOAs

"The problem is being able to get members and getting the homeowners to follow the rules and being able to get homeowners out to meetings when scheduled."

"I would like the homeowner's association in our neighbor to be more active and grounded in the community." (translated from Spanish)

Financial Impacts and Stability

More than 20% of homeowners responded that their monthly housing costs decreased after becoming Habitat homeowners. It may be possible that homeowners paid less monthly rent for their homes prior to Habitat given that many homeowners experienced poor living conditions before becoming Habitat homeowners. Additionally, prior to becoming homeowners, individuals were paying only rent, while today, homeowners pay both their mortgage and home owner's association dues.

Approximately 70% of homeowners responded that they currently pay \$600 or less for their monthly mortgage payment, whereas, before becoming Habitat homeowners, only 48% paid less than \$600 per month for rent. For comparison, in Orange County, the average monthly housing costs for owner-occupied units with a mortgage was \$1,749.⁷

Utility costs for homeowners who responded seemed, on average, to decrease slightly. Overall, there are fewer households that pay less than \$100 for utilities monthly, though this could be due to increased cost of heating or cooling a larger home, or a variety of other factors. The survey did not account for seasonal variation in energy usage and utility costs.

Figure 35: Which was your monthly rent payment BEFORE moving into your Habitat home? (n=68)

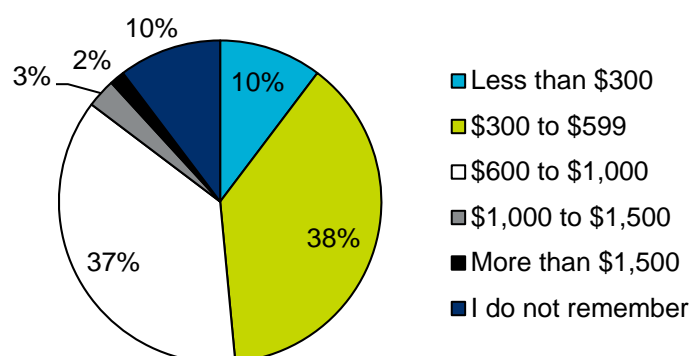


Table 20: Monthly Rent Payment Before Habitat for Humanity

Value	Before		After		Change
	Percent	Count	Percent	Count	
Less than \$300	10%	7	3%	2	-7%
\$300 to \$599	38%	26	66%	42	28%
\$600 to \$1,000	37%	25	30%	19	-7%
\$1,000 to \$1,500	3%	2	2%	1	-1%
More than \$1,500	2%	1	0%	0	-2%
I do not remember	10%	7			
Total	100%	68	100%	64	

⁷ Data American Community Survey 5-year estimates for Orange County, 2013-2017, Table DP04.

Figure 146: What is your monthly mortgage payment TODAY? (n=64)

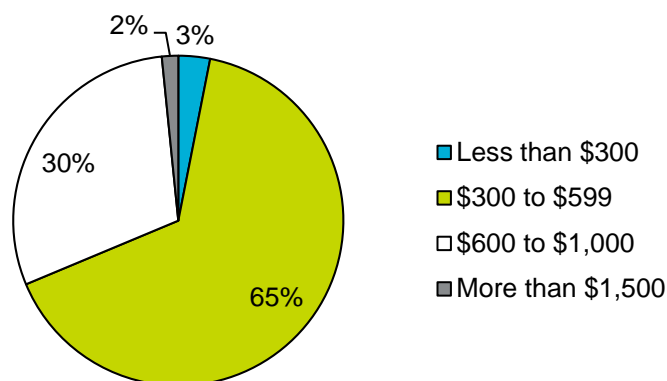


Table 21: Which best describes your monthly household utility costs BEFORE moving into your Habitat home? Utility costs include electricity, gas, water, and sewer.

Value	Before		After		Change
	Percent	Count	Percent	Count	
Below \$99	10%	6	8%	5	-2%
\$100 to \$149	26%	16	34%	22	8%
\$150 to \$199	25%	15	25%	16	0%
\$200 to \$249	10%	6	15%	10	5%
\$250 to \$299	11%	7	9%	6	-2%
\$300 to \$349	7%	4	2%	1	-5%
\$350 to \$399	3%	2	2%	1	-1%
\$400 to \$499	2%	1	6%	4	4%
\$600 to \$699	2%	1	0%	0	-2%
More than \$700	5%	3	0%	0	-5%
Total	100%	68	100%	65	

Through Habitat homeownership, families have achieved financial security, independence, and have been able to save for their futures. For many people, owning a home help build financial equity and provide financial security. More than 60% of respondents noted their ability to save money has improved since moving into their homes.

Financial stability can also help families improve their ability to pay their bills on time or handle unexpected bills when they arise. More than 50% of survey respondents noted that owning their homes has generally improved their ability to pay their bills on time and handle unexpected expenses.

Table 22: Statements about Financial Stability

Statement	Worse	About the same	Better
Has your ability to save money for the future gotten better or worse since moving into your Habitat home?	9%	30%	61%
Has your ability to pay your bills on time gotten better or worse since moving into your Habitat home?	9%	35%	56%
Has your ability to cover a large unexpected bill (home or auto repairs, \$100 or more) gotten better or worse since moving into your Habitat home?	12%	35%	53%

Respondents were asked about their participation in public or government assistance programs before and after becoming Habitat homeowners. Overall, there was nearly a 20% decrease in homeowners using any public assistance or government assistance programs after becoming homeowners. Programs with the biggest decrease in usage include Food Stamps (SNAP, WIC), Medicaid or Medicare, and public housing.

Table 23: Use of Public or Governmental Assistance Programs and Habitat Homeowners

Value	Before		Today		Change
	Percent	Count	Percent	Count	
Unemployment Benefits	6%	4	2%	1	-5%
Food Stamps or Food Assistance (SNAP, WIC)	55%	36	24%	15	-30%
Temporary Assistance for Need Families (TANF)	6%	4	2%	1	-5%
Medicaid/Medicare	58%	38	39%	24	-19%
Social Security (SS)	8%	5	8%	5	1%
Social Security Disability Insurance Program (SSDI)	3%	2	2%	1	-1%
Supplemental Insurance Income (SSI)	2%	1	2%	1	0%
Utility Bill/Energy Assistance Programs (EAP)	26%	17	18%	11	-8%
Rent Assistance	8%	5	2%	1	-6%
Public Housing	24%	16	0%	0	24%
Other - Please specify	3%	2	3%	2	0%

Impacts on Health and Well-Being

The majority of homeowners surveyed stated their health was either excellent or very good at the time of the survey. Overall, they felt that they could afford to go to the doctor when they needed to.

Figure 157: In general, would you say your health is excellent, very good, fair, or poor? (n=68)

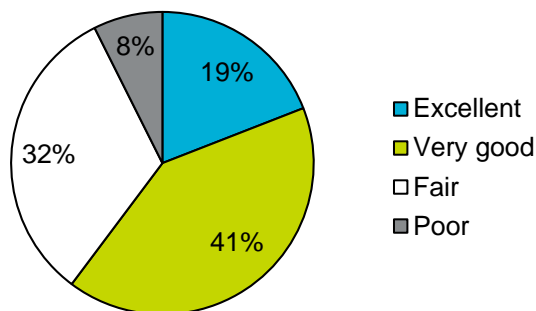
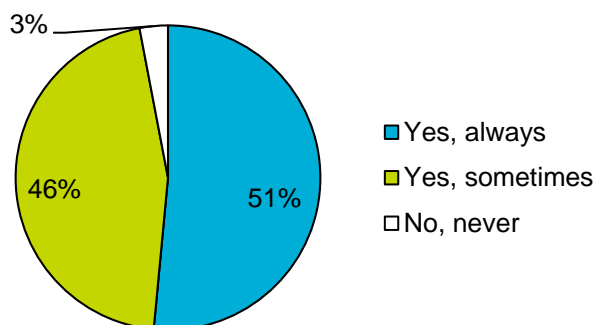


Figure 168: Can you afford to go to the doctor when you need to? (n=66)



Overall, homeowners felt more positive about their futures and better about themselves than they did before they became homeowners. Specifically, families felt that they were under less emotional stress and that they had more control over the direction of their lives. There was a small increase in the number of respondents that said they go to the doctor often as well as those that reported having

someone with asthma or allergies in the household; however, this could be due to homeowners having increased funds to pay for doctor's visits, resulting in diagnoses of asthma or allergies, or the need for increased health care as homeowners age in place.

Table 24: Quality of Life Statements Before and After Becoming Habitat Homeowners

Statement	Percent Agree or Somewhat Agree BEFORE	Percent Agree or Somewhat Agree AFTER	Change
Sometimes we feel we don't have enough control over the direction our lives are taking.	39%	31%	-9%
Our family is under a lot of emotional stress.	41%	25%	-16%
Someone in my household has asthma or allergies.	38%	43%	5%
I personally go to the doctor often.	22%	25%	3%
My family members (other than myself) go to the doctor often.	26%	25%	-1%
I feel good about myself.	69%	99%	29%
I feel positive about the future.	65%	99%	33%

Additional Impacts and Homeowner Statements

Homeowners were given an opportunity to provide additional feedback at the end of the survey to share how Habitat for Humanity of Orange County and how becoming a homeowner has impact them. Many homeowners shared the importance of homeownership in providing a stable place to raise their families and grow. Others felt particularly supported by Orange Habitat staff over the years and praised the opportunities they have received through this process.

Additional Feedback from Homeowners

"Habitat has provided my family a place where we have stability. It has given us a hand up to look for better opportunities."

"I am a native of Chapel Hill and would not be able to live in Chapel Hill without Habitat for Humanity."

"Habitat for humanity has improved my family's financial and emotional state enormously."

"I have been very involved with Habitat by serving the affiliate and community. I've been involved in workshop, conferences, travels, board and committee. Most of all I'm an advocate for Habitat community."

Economic Impact Analysis Results

This section summarizes an economic impact analysis conducted in January 2020 of Habitat for Humanity of Orange County. The analysis focuses on the impact of economic activity generated through construction-related expenditures for the fiscal year ending June 30, 2019 ("FY2019"). The research team quantifies the economic activity that would not have occurred 'but-for' the homebuilding functions of Habitat.

The focus of this analysis is to provide an assessment of the economic impact that Habitat's home building activities have on Orange County. For this reason, neighboring regions have been excluded from the study. Additionally, this analysis identifies the multiplier effect of construction generated from Habitat spending. In order to accomplish this goal, the analysis considers Habitat construction salaries and benefits, material costs, and expenditures related to subcontractor labor as part of Habitat's construction activities.

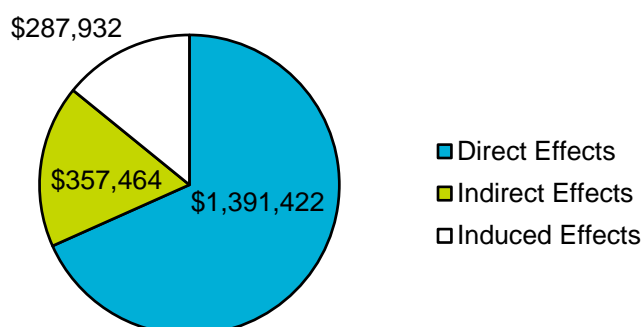
The impact analysis shows that Habitat directly supports 10.7 new jobs in Orange County (Table 3). Additionally, Habitat's construction activities support an additional 4.7 new jobs in Orange County through indirect and induced effects. An additional 2.5 jobs are created through business-to-business spending, and another 2.2 jobs are created due to the increased household spending stimulated by Habitat's direct and indirect impacts.

This total employment multiplier of 1.4x indicates that for every job directly created by Habitat's construction activities, 0.4 additional jobs are supported in Orange County's economy. Beyond employment, the total economic output of Habitat's construction activities is \$2,036,818, which includes \$672,905 in labor-related income.

Table 25: Habitat for Humanity Summary of Total Economic Impact

Impact Type	Employment	Labor Income	Output
Direct Effect	10.7	\$461,020	\$1,391,422
Indirect Effect	2.5	\$125,487	\$357,464
Induced Effect	2.2	\$86,398	\$287,932
Total Effect	15.4	\$672,905	\$2,036,818

Figure 39: Total Economic Output of Habitat for Humanity



Tables 22, 23, and 24 provide greater detail on the specific industries impacted directly, indirectly, or from induced household spending as a result of Habitat's construction activities. Table 22 shows the directly impacted industries, namely the construction industry and industries to which Habitat's subcontractors belong. Table 23 illustrates the top industries impacted by Habitat's business-to-business spending in the course of its construction activities. These are mainly support industries tightly connected with construction such as Real Estate, Architectural Services, and Wholesale Trade. Induced industries (Table 24) are mainly service industries such as food service, real estate, and hospitals which are supported by the larger general growth in the region's economy.

Table 26: Top Direct Impacted Industries

Sector	Description	Direct Output
59	Construction of new single-family residential structures	\$816,320
399	Retail - Building material and garden equipment and supplies stores	\$282,978
526	Other local government enterprises	\$173,718
51	Water, sewage and other systems	\$91,171
449	Architectural, engineering, and related services	\$24,307
468	Services to buildings	\$2,928

Table 27. Top Indirect Impacted Industries

Sector	Description	Indirect Output
440	Real estate	\$52,084
449	Architectural, engineering, and related services	\$42,308
395	Wholesale trade	\$22,379
62	Maintenance and repair construction of nonresidential structures	\$19,937
432	Internet publishing and broadcasting and web search portals	\$13,628
433	Monetary authorities and depository credit intermediation	\$9,641
399	Retail - Building material and garden equipment and supplies stores	\$9,424
407	Retail - Nonstore retailers	\$9,170
401	Retail - Health and personal care stores	\$8,536
454	Management consulting services	\$8,478
403	Retail - Clothing and clothing accessories stores	\$7,121
460	Marketing research and all other misc. professional, scientific, and technical services	\$6,015
436	Other financial investment activities	\$5,763
448	Accounting, tax preparation, bookkeeping, and payroll services	\$5,743
461	Management of companies and enterprises	\$5,435

Table 28: Top Induced Impacted Industries

Sector	Description	Induced Output
441	Owner-occupied dwellings	\$57,437
440	Real estate	\$27,812
475	Offices of physicians	\$13,541
502	Limited-service restaurants	\$11,117
395	Wholesale trade	\$9,393
407	Retail - Nonstore retailers	\$8,088
436	Other financial investment activities	\$7,062
501	Full-service restaurants	\$6,913
400	Retail - Food and beverage stores	\$6,695
433	Monetary authorities and depository credit intermediation	\$6,320
439	Funds, trusts, and other financial vehicles	\$5,517
476	Offices of dentists	\$4,428
437	Insurance carriers	\$4,255
477	Offices of other health practitioners	\$4,056
483	Nursing and community care facilities	\$3,664

Conclusion of Economic Impact Analysis

Habitat for Humanity of Orange County contributes more to the community than only providing much-needed affordable housing to families in Orange County. Its construction activities alone in FY2019 created a total of \$2.03 million in total economic impact for Orange County. In addition to the estimated 10.7 jobs Habitat directly supports in construction related activities, an additional 4.7 jobs are supported in a variety of industries as well as in the wider Orange County economy.

Furthermore, this 1.4x employment multiplier is a conservative estimate of Habitat's economic impact. Not considered in this analysis is the property appreciation experienced following the investments Habitat makes in Orange County neighborhoods. Also omitted is the important administrative work Habitat staff conduct to generate development opportunities and raise capital to support Habitat's mission of building homes and communities.

Property Valuation Analysis Results

The purpose of the property valuation analysis was to determine the impact of Habitat homes on the property values of neighboring homes.

Model Configuration

A hedonic regression model was generated to predict the sale prices of the homes in the data sample as accurately as possible by accounting for the influencing effect of the home characteristics (independent variables) on the overall sale price (dependent variable). Using a regression analysis R program, the estimated contribution (\$) of each home characteristic, expressed as coefficients (x_n), on the home sale price was determined using the following model equation:

$$\text{Model Predicted Sale Price} = x_1 D_{\text{IntGroup}} + x_2 D_{\text{Post2013}} + x_3 D_{\text{IntGroup}} * D_{\text{Post2013}} + x_4 V_{\text{SqFt}} + x_5 V_{\text{Bedrooms}} + x_6 V_{\text{Bathrooms}} + x_7 V_{\text{YearBuilt}} + x_8 V_{\text{BQGI}} + x_9 V_{\text{Stories}} + x_{10} D_{\text{A/C}} + x_{11} D_{\text{Basement}} + x_{12} D_{\text{SeasonSold}}$$

where the “dummy” variables in the equation (D) were set to 0 or 1. D_{IntGroup} was set to 1 if the sale occurred within 500 feet of a Habitat home; D_{Post2013} was set to 1 if the sale occurred during the post-intervention period (2014-2019); and $D_{\text{A/C}}$, D_{Basement} , and $D_{\text{PeakSeason}}$ were set to 1 for homes with air conditioning, basements, and homes sold during peak season, respectively.

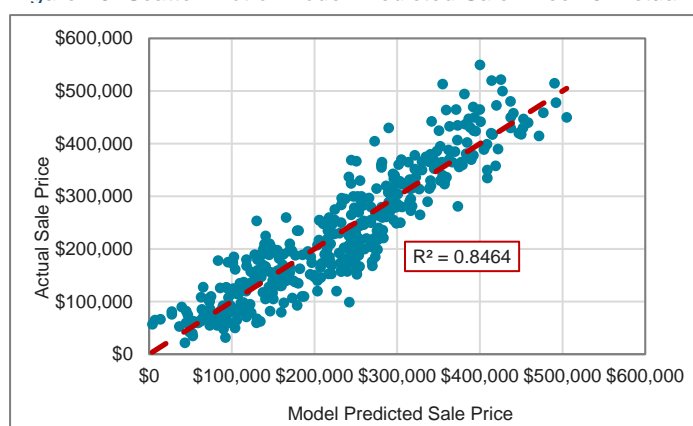
The continuous variables in the equation (V) represent the heated square footage of the home, V_{SqFt} , the number of bedrooms in the home (up to 4), V_{bedrooms} , the number of bathrooms in the home (up to 3), $V_{\text{Bathrooms}}$, the year the home was built, $V_{\text{YearBuilt}}$, the building quality grade index, V_{BQGI} , and the number of stories in the home, V_{Stories} .

The coefficient on the interaction term ($D_{\text{IntGroup}} * D_{\text{Post2013}}$), x_3 , is the difference-in-difference (DID) estimator. The sign and significance of this coefficient determines whether the construction of a Habitat home creates a local amenity effect or local dis-amenity effect. A significant and positive coefficient value would indicate that the construction of a Habitat home raises nearby residential property sale values in Orange County.

Model Results

Based on the home characteristic data used in the regression, the model was able to predict 84.6% of the variation in home sale prices (R-squared value = 0.846) for the 417 home sales included in the study, shown in *Figure 41*.

Figure 40: Scatter Plot of Model Predicted Sale Price vs. Actual



The value and sign of the coefficient results for the variables included in the regression model, shown in *Table 25*, indicate the influencing effect of each home characteristic on the overall sale price with all other variables held constant. The p-value indicates the significance of the correlation, with p-values less than 0.05 considered significant (i.e. the probability that characteristics with a p-value less than 0.05 influenced sale prices purely by chance is less than 5%).

The DID estimator coefficient results indicate that the construction of a Habitat home raises nearby property values by \$3,100, however these results are not significant (p-value = 0.82). Home characteristics that did have a significant result in the model (p-value less than 0.05) are highlighted in green in *Table 25*, with the building quality grade index having the most significant effect on the overall sale price.

Table 29: Hedonic Regression Model Results

Variable	Coefficient	P-Value
Intervention Group ($D_{\text{IntGroup}} = 1$)	-12,000	0.27
Post-Intervention Period ($D_{\text{Post2013}} = 1$)	40,000	1.0E-13
Heated Sq Ft	22	0.0004
# of Bedrooms	22,000	6.6E-06
# of Bathrooms	15,000	0.01
Year Built	54	0.71
Building Quality Grade Index	240,000	5.1E-65 *
# of Stories	13,000	0.10
Has A/C ($D_{\text{A/C}} = 1$)	10,000	0.22
Sold During Peak Season ($D_{\text{SeasonSold}} = 1$)	5,300	0.27
Has Basement ($D_{\text{Basement}} = 1$)	28,000	0.002
DID Estimator ($D_{\text{IntGroup}} * D_{\text{Post2013}} = 1$)	3,100	0.82 **

*Most significant correlation

**Least significant correlation

Limitations of the Analysis

This study had several limitations. Due to the limited number of qualified, single-family homes that were sold within 2,000 feet of a Habitat for Humanity home in Orange County during the study period, a sufficient sample size of home-sale data was not available to accurately model the four Habitat neighborhoods individually. As a result, any localized effects that may not have surfaced in the overall model results were unable to be accounted for.

In addition, there are other factors believed to influence property values that were outside of the scope of this study including proximity to local amenities, crime statistics, and nearby schools. Expanding the study to include these neighborhood-specific characteristics may help improve the accuracy of the model, however, the relatively high model fit (R-squared value of 0.846), together with the fact that the coefficients on the variables are consistent with expectations, suggests that the variables included in this study provide adequate controls for the characteristics of the homes sold.

Conclusion and Next Steps

The Habitat for Humanity of Orange County 2020 Impact Report provides an opportunity to assess and reflect on the needs and goals of Habitat homeowners. Through a focus group, a survey measuring quality of life, and individual homeowner meetings, Orange County Habitat gathered data and stories on the organization's successes and identified opportunities for enhanced programming and support.

Habitat homeowners and their families experienced improvements in academic achievements for children and homeowners alike and many plan to continue a tradition of pursuing additional education in the future. Homeowners made it clear that they enjoyed their homes and felt their neighborhoods were a great place to live. In fact, more than half of the homeowners surveyed said they could not imagine moving from their current homes. Community connections also improved, while homeowners and their children felt safer than they had in previous living situations. Many homeowners also saw improvements in their ability to save money and most felt positive about their futures and the futures of their children. These impacts help tell the story of how Orange Habitat not only plays an influential and positive role in the lives of the homeowners themselves, but for the broader community.

The purpose of this study was to help quantify the impacts of Habitat on homeowners and the community, but also to help identify areas where the organization can provide additional support, as well as the resources they already offer. Habitat's Homeowner Services staff are currently available to work with homeowners one on one to address needs, set goals, and share information. Additionally, Orange County Habitat is currently redesigning their homeowner advocacy committee to provide enhanced ability for homeowners to volunteer to support the creation and provision of Habitat programming. The committee will be comprised of representatives from each of Habitat's neighborhoods.

Part of Habitat for Humanity's model for homeowner success is to offer education and training opportunities for home buyers and existing homeowners. Each set of workshops cover a select set of topics that provide knowledge, tools, and support to be a successful homeowner. Workshops cover: Financial Foundations, Home Buyer Readiness, Ownership and Beyond, Homeowner Associations, Neighborhood Leaders, Home Maintenance and Repair, and Healthy, Happy Living. Orange County Habitat will begin some of these newly designed educational and training workshops in 2020.

Finally, in an effort to strengthen partnerships between the non-profits, University of North Carolina-Chapel Hill, UNC Health, the community and Habitat and its homeowners, several partnerships will continue to be a priority for the organization. For example, the Homeowner Services Department is currently working with the UNC School of Occupational Therapy on two grad student projects to help gain a better understanding of how Habitat can holistically support homeowners as they age in place and remain connected to their communities. Additionally, Orange County Habitat participates in the Orange County Home Preservation Coalition to address home maintenance and repair needs for homeowners across the County. The Coalition is made up of organizations that provide home repair, weatherization, and energy efficiency services.

Overall, the opportunity to receive feedback from Habitat homeowners through the homeowner focus group and surveys provided an opportunity for the organization to address existing needs and create future opportunities to support the homeowners they work with. Habitat is using the opportunity to create and expand new homeowner resources and programming to better equip individuals who participate in their programs to become successful homeowners. Homeowners and community partners should continue to work with Orange County Habitat and the Homeowner Services team to most effectively engage with Habitat neighborhoods to ensure all residents and communities prosper.



Appendices

Appendix 1: Homeowner Survey (English version)

Appendix 2: Homeowner Survey Raw Responses

Appendix 1: Homeowner Survey



Welcome to the Habitat for Humanity of Orange County's Homeowner Survey! Thank you for taking the time to participate and help us better understand Habitat's impact on your family and community.

Habitat for Humanity of Orange County is working with Triangle J Council of Governments to survey Habitat homeowners to understand Habitat's impact in empowering families in achieving strength, stability, and self-reliance through homeownership. The survey will examine the connection between homeownership and a homeowner's quality of life, including: family and educational achievement, neighborhood and community connectedness, financial stability, health, and overall well-being.

Survey respondents will receive a \$15 gift card for participating. Your responses will be kept completely confidential and no personally identifiable information will be shared as part of this report.

Please complete the below survey and return it to Habitat for Humanity of Orange County (88 Vilcom Center Drive, Suite L110, Chapel Hill, NC 27514) by **November 22, 2019**. You can also complete the questionnaire using the website address listed below.

Find it online here:
<https://bit.ly/31FEUL>

If you have any questions about this survey, please reach out to Kevin Giff at Habitat for Humanity of Orange County or Erika Brown at Triangle J Council of Governments. Thank you for your time!

Kevin Giff
Community Development Manager
Habitat for Humanity of Orange County

919-932-7077 ext. 232
Kgiff@orangehabitat.org
88 Vilcom Center Drive, Suite L110
Chapel Hill, NC 27514

Erika Brown
Planner II
Triangle J Council of Governments

919-558-2700
Ebrown@tjcog.org
4307 Emperor Blvd., Suite 110
Durham NC 27703

Demographic Information

1. Which neighborhood do you reside in?	A. Carrboro B. Chestnut Oaks C. Crescent Magnolia D. Culbreth Park E. Fairview F. New Homestead Place G. Northside H. Phoenix Place I. Richmond Hills J. Rusch Hollow K. Tinnin Woods L. Other _____
2. What is your age?	A. Less than 20 years old B. 20 – 29 years old C. 30 - 39 years old D. 40 - 49 years old E. 50 - 59 years old F. 60 - 64 years old G. 65 + years old
3. At what age did you become a Habitat Homeowner?	A. Less than 20 years old B. 20 – 29 years old C. 30 - 39 years old D. 40 - 49 years old E. 50 - 59 years old F. 60 - 64 years old G. 65 + years old
4. What is your race?	A. Black/African-American B. White/Caucasian C. Middle Eastern/North African D. Asian/Asian American/Pacific Islander E. American Indian/Native American/Alaska Native F. Two or more races G. Hispanic/Latino H. Other, please specify: _____
5. What is your gender?	A. Female B. Male C. Other D. Prefer not to respond
6. What is the highest level of school you have completed or the highest degree received? Please select the answer that best applies to you.	A. Less than high school degree B. High school degree or equivalent C. Some college D. Associate degree E. Bachelor's degree F. Graduate or Professional degree
7. What is your marital status?	A. Never married B. Living with significant other/partner C. Married D. Separated E. Divorced F. Widowed

8. What language do you primarily speak at home? Select all that apply.	A. English B. Spanish C. Burmese D. Karen E. Arabic F. Chinese G. Vietnamese H. Korean I. Other, please specify: _____
9. What is your total annual household income before taxes?	A. Less than \$20,000 B. \$20,000 to \$34,999 C. \$35,000 to \$49,999 D. \$50,000 to \$74,999 E. \$75,000 to \$99,999 F. More than \$100,000
10. Which of the following categories best describes your employment status currently?	A. Working full-time, 40 or more hours per week B. Working part-time (1-34 hours per week) for wages, and like to work part-time C. Working part-time (1-34 hours per week) for wages, but would like to work full-time D. Stay at home parent E. Full-time student F. Disabled or not able to work G. Unemployed, looking for work H. Unemployed, not looking for work I. Retired
11. If you currently work, what is your profession/industry?	A. Administration B. Housekeeping C. Dining Services D. Education E. Medical Professional F. Law Enforcement/Emergency Services G. Retail H. Childcare I. Service Industry J. Other K. Not applicable (I do not work)
12. How many people currently live in your home (including yourself)?	A. 1 B. 2 C. 3 D. 4 E. 5 or more
13. Do you have any children?	A. Yes B. No
<u>If you answered NO to question 13, please skip to question 26.</u>	
14. How old are your children?	A. 0-5 years old B. 6-10 years old C. 10-17 years old D. 17-24 years old E. 25+ years old

15. Have you ever had children living in your Habitat home with you?	A. Yes B. No
16. How many children under age 18 live with you some or all of the time?	A. 1 B. 2 C. 3 D. 4 E. 5 or more F. None
17. Are you a single-parent household?	A. Yes B. No
Family and Achievement	
18. Have your children 18 years or older graduated high school?	A. Yes B. No C. Not applicable
19. Have your children 18 years or older attended or completed college or university?	A. Yes B. No C. Not applicable
20. What ages were your children when you moved into your Habitat home? Select all that apply.	A. 0 – 1 years old B. 2 – 8 years old C. 9 – 12 years old D. 13 – 17 years old E. 18 years or older F. I had no children when I moved into my Habitat home
21. Since moving into your Habitat home, have your children gone to school more or less often?	A. Much less B. Less C. No change D. More E. Much more
22. Since moving into your Habitat home, have your children's grades gotten better or worse?	A. Much worse B. Worse C. About the same D. Better E. Much better
23. Since moving into your Habitat home, do you feel better or worse about your children's future?	A. Much worse B. Worse C. About the same D. Better E. Much better
24. Did your children have a quiet place to study at home BEFORE you moved into your Habitat home?	A. Yes B. No C. Not applicable
25. Do your children currently have a quiet place to study within your Habitat home TODAY?	A. Yes B. No C. Not applicable
26. Have YOU started/completed higher education or training programs since becoming a Habitat homeowner?	A. Yes B. No, but I plan to C. No, and I don't plan to

27. If yes, what programs have YOU started or completed? Select all that apply.	A. High school degree or equivalent B. Community or technical college C. 4-year college or university D. Masters' or professional degree E. Certification/license F. Other, please specify: _____
28. Have ANY OF YOUR FAMILY MEMBERS (other than yourself) started and/or completed higher education or training programs since moving into your Habitat home?	A. Yes B. No, but they plan to C. No, and they don't plan to D. Not applicable
Experiences as a Habitat Homeowner	
29. How many years have you lived or worked within Orange County?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years
30. How long have you lived in your Habitat home?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years
31. How long do you plan to remain in your current home?	A. I want to leave as soon as possible B. Not too much longer (1-2 years) C. At least a few more years (3-5 years) D. For a long time (5-10 years) E. I cannot imagine ever moving F. I am not sure yet.
32. If you are planning to move from your home, please share why.	
33. Did you look into or try to buy a house before you learned about Habitat for Humanity?	A. Yes B. No
34. If yes, what was the main reason that prevented you from buying a home outside of Habitat for Humanity? Select all that apply.	A. Lack of information/understanding of the homeownership process B. Lack of money for down payment C. Monthly payments were too high D. Too much debt E. Lack of credit/poor credit history F. Was not interested in being a homeowner G. Could not find the right house H. Other, please specify (write in): _____

35. How would you rate your current neighborhood as a place to live? On a scale of 1 to 5 with 1= "Worst" and 5 = "Best"	A. 1 B. 2 C. 3 D. 4 E. 5
36. How would you rate your house as a place to live? On a scale of 1 to 5 with 1= "Worst" and 5 = "Best":	A. 1 B. 2 C. 3 D. 4 E. 5
37. BEFORE you moved into your Habitat home, did you experience any of the following? Select all that apply.	A. live in a tight or crowded living situation? B. live in poor quality housing? C. live in housing that was too expensive? D. Live too far from work or children's' school? E. feel unsafe? F. None of these apply to me.
38. Please provide any additional information about your experiences with where you lived before you moved into your Habitat home.	
Overall Impacts	
39. For the following statements, select whether you agree or disagree.	
Since becoming Habitat homeowners, the lives of my family members are better.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree
I feel that Habitat for Humanity's homeownership program has contributed to the positive changes in my family's life.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree
Owning a home has positively impacted the way I feel about myself.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree
I have found Habitat for Humanity's workshops helpful.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree
Habitat for Humanity has been supportive to my family.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree

I could not have owned my home without the help from Habitat for Humanity.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree
My association with Habitat for Humanity has helped me experience personal growth.	A. Disagree B. Somewhat Disagree C. Somewhat Agree D. Agree
Neighborhood and Community/Social Connectedness	
40. Thinking about BEFORE you moved into your Habitat home, please note whether you agree or disagree about the following statements	
My family participated in community events regularly.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The children in my home made academic achievements.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The children in my home had friends.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The behavior of the children in my home needed to be improved.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The adults in my home made work achievements.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I spent quality time with my family.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable

The children in my home received good to excellent grades.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I felt I had attained personal financial security.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I felt connected to my community.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I felt like I knew my neighbors.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I felt safe in my neighborhood.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
My children felt safe in our neighborhood.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I was involved in neighborhood activities.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I took a leadership role in my community.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
41. Provide further information or clarification about your answers to the above question.	
42. Please note whether you agree or disagree about the following statements TODAY .	
My family participates in community events regularly	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable

The children in my home have made academic achievements.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The children in my home have friends.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The behavior of the children in my home has improved.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The adults in my home have made work achievements.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I spend more quality time with my family.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
The grades of the children in my home have improved.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I feel I have attained personal financial security.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I feel connected to my community.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I feel safe in my neighborhood.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
My children feel safe in our neighborhood.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable

I am involved in neighborhood activities.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
I have taken a leadership role in my community.	A. Disagree B. Somewhat disagree C. Somewhat Agree D. Agree E. Not applicable
43. Provide further information or clarification about your answers to the above question	
44. Does your neighborhood have a Homeowner's Association (HOA)?	A. Yes B. No C. Unsure
<u>If you answered NO or UNSURE to question 44, please skip to question 50.</u>	
45. Is your HOA active (i.e. meeting monthly, quarterly, or annually)?	A. Yes B. No
46. Please describe your participation in your HOA	A. I serve in a leadership role B. I attend meetings regularly C. I attend meetings sometimes D. I do not attend meetings
47. Do you feel that you have received sufficient training and information on the operation of HOAs in your neighborhood?	A. Yes B. No
48. Do you feel that your HOA is running effectively?	A. Yes B. No
49. Please provide any additional feedback about your HOA that you would like Habitat to know.	
Financial Stability/Well-Being	
50. What was your monthly rent or mortgage payment BEFORE moving into your Habitat home?	A. Less than \$300 B. \$300 to \$599 C. \$600 to \$1,000 D. \$1,000 to \$1,500 E. More than \$1,500 F. I do not remember
51. What is your monthly mortgage payment TODAY? This includes monthly mortgage cost only.	A. Less than \$300 B. \$300 to \$599 C. \$600 to \$1,000 D. \$1,000 to \$1,500 E. More than \$1,500

52. Which best describes your monthly household utility costs BEFORE moving into your Habitat home? Utility costs include electricity, gas, water, and sewer. This does not include HOA dues.	A. Below \$99 B. \$100 to \$149 C. \$150 to \$199 D. \$200 to \$249 E. \$250 to \$299 F. \$300 to \$349 G. \$350 to \$399 H. \$400 to \$499 I. \$500 to \$599 J. \$600 to \$699 K. More than \$700 L. I do not remember
53. Which best describes your monthly household utility costs TODAY? Utility costs include electricity, gas, water, and sewer. This does not include HOA dues.	A. Below \$99 B. \$100 to \$149 C. \$150 to \$199 D. \$200 to \$249 E. \$250 to \$299 F. \$300 to \$349 G. \$350 to \$399 H. \$400 to \$499 I. \$500 to \$599 J. \$600 to \$699 K. More than \$700
54. How much do you pay in Homeowner's Association (HOA) dues?	A. Less than \$100 B. \$100 to \$200 C. \$200 to \$300 D. More than \$300 E. Not applicable
55. Has your ability to save money for the future gotten better or worse since moving into your Habitat home?	A. Worse B. No change C. Better
56. Has your ability to pay your bills on time gotten better or worse since moving into your Habitat home?	A. Worse B. No change C. Better
57. Has your ability to cover a large unexpected bill (home or auto repairs, \$100 or more) gotten better or worse since moving into your Habitat home?	A. Worse B. No change C. Better
58. Please choose any public/government assistance programs you used BEFORE owning your Habitat home?	A. I did not use any public/government assistance programs. B. Unemployment Benefits C. Food Stamps or Food Assistance (SNAP, WIC) D. Temporary Assistance for Needy Families (TANF) E. Medicaid/Medicare F. Social Security (SS) G. Social Security Disability Insurance Program (SSDI) H. Supplemental Insurance Income (SSI) I. Utility Bill/Energy Assistance Programs (EAP) J. Rent Assistance K. Public Housing L. Other, please specify

59. Please choose any public/government assistance programs you USE TODAY?	A. I still do not use any public or government assistance programs. B. Unemployment Benefits C. Food Stamps or Food Assistance (SNAP, WIC) D. Temporary Assistance for Need Families (TANF) E. Medicaid/Medicare F. Social Security (SS) G. Social Security Disability Insurance Program (SSDI) H. Supplemental Insurance Income (SSI) I. Utility Bill/Energy Assistance Programs (EAP) J. Rent Assistance K. Public Housing L. Other
Health	
60. In general, would you say your health is excellent, very good, fair, or poor?	A. Excellent B. Very good C. Fair D. Poor
61. Can you afford to go to the doctor when you need to?	A. Yes, always B. Yes, sometimes C. No, never
62. Please note whether you agree or disagree about the following statements BEFORE YOU MOVED INTO YOUR HABITAT HOME.	
Overall my family's health was good before I moved into my Habitat home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Sometimes we felt we didn't have enough control over the direction our lives were taking.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Our family was under a lot of emotional stress.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Someone in my household had asthma or allergies.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
I personally went to the doctor often.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
My family members (other than myself) went to the doctor often.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
I felt good about myself.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree

I felt positive about the future.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
63. Please note whether you agree or disagree about the following statements TODAY .	
Overall my family's health has improved since I moved into my Habitat home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Sometimes we feel we don't have enough control over the direction our lives are taking.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Our family is under a lot of emotional stress.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Someone in my household has asthma or allergies.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
I personally go to the doctor often.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
My family members (other than myself) go to the doctor often.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
I feel good about myself.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
I feel positive about the future.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
64. Please provide any other comments you have about how Habitat for Humanity has impacted your life.	

Thank you for participating in this survey. Please provide your contact information on the following page if you would like to receive a gift card for your participation.

First Name:	
Last Name:	
Address:	
City/State/Zip:	
E-mail Address: (if applicable)	

Appendix 2: Homeowner Survey Raw Responses

Homeowners shared about their experiences with housing prior to becoming Habitat homeowners in response to the survey question asking homeowners about their housing quality and housing conditions prior to become Habitat homeowners. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I lived with someone, so if something happened I would be homeless.
- With the high cost of living in Chapel Hill, there are/were few options that I had for affordable housing.
- I lived in a senior apartment building that was just five years old and was supposedly considered affordable housing. The rent went up every year and I just heard the increase for next year is \$55/month. There was/is a problem with mold, insects, and general maintenance along with a poor rapport between the property manager and tenants.
- There were many people drinking in the apartments. The apartments were not maintained. (translated from Spanish)
- Before: I pay so much rent, not enough space, so many people Now: I pay less, much space, paying my own home.
- I lived in a nice duplex but I was paying almost a \$800 a month. And because I didn't make a lot of money I was constantly falling behind in my monthly payments in having to pay late fees.
- I couldn't see myself continuing to raise my children out there. I had a 2 bedroom. My daughter and son had to share a bedroom and it was a lot of people hanging out. Smoking, fighting, being loud on school nights, etc. I was so ready for change.
- I really didn't want to raise my girls in Durham County. I am so thankful for Orange County Habitat for Humanity and working at UNC for 14 years now and present! :)
- Mobile home was very cold. Lot rent was expensive. Rat and mice in the home. Kerosene heater was used. Always lived in mobile homes.
- I lived in two-bedroom apartment, I have to sleep in the living room. I have two children.
- I lived in two-bedroom expensive apartment with my three children, its so crowded, after that i live in public housing, it's feel unsafe for me and my family with people doing drug, and poor housekeeping condition in my neighborhood.
- I lived many years in public housing, old building and need to repair a lot.
- People fighting around my apartment. Sometime police come, it looked scary.
- Unsafe environment for children and we lived three beds with 10 persons. No place for children's studying.
- It had mold it the bathroom and heated by gas and it affect my daughter asthma.
- Where we lived they broke the glass to our car and we were robbed.
- There was mold and bad smells. (translated from Spanish)
- My family and I lived in a very dangerous mobile home with fear that a storm or tornado could destroy. (translated from Spanish)
- It was crowded.
- I lived in a trailer park. There was no room for my child who was 3 to play safely.

Some survey respondents provided additional information about their experience of their neighborhood's Home Owner Associations. Raw responses are included below. Some responses have been removed or redacted for personal information.

- There are a lot of issues with our HOA. Homeowners are TOLD what to do without being informed about the decisions that are made. The correct protocol for conducting a meeting is never done. Most of the officers do not attend meetings. There is such a division in our community that has stemmed from mistrust in the leadership of our HOA.
- Because not everyone has moved in yet and no committee has been formed, I feel that we are somewhat in the dark about how things work. There has only been one meeting so far which Crescent Magnolia wasn't really a part of.
- We were required to have one but never trained. Although some feel habitat should not be involved they should. The people that move into these community don't take the HOA serious

because we don't have the money to fight foreclosure when non-payment of dues happen and the don't listen to us

- I feel very confident about HOA because I did receive Habitat trainings and orientations that facilitate me to understand how to work in my neighborhood.
- HOA could be better if others would volunteer. We need a management company to service the HOAs.
- The problem is being able to get members and getting the homeowners to follow the rules and being able to get homeowners out to meetings when scheduled.
- Thanks to Habitat for helping translate for Spanish and Asian-language speakers. (translated from Spanish)
- I feel like we are low to middle income neighborhood with an HOA that be legally held reliable with uneducated people running it with no money for unbiased attorney. HOA needs to be gone.
- I would like the homeowner's association in our neighbor to be more active and grounded in the community. (translated from Spanish)
- HOA dues are too much for a homeowner.
- I feel I have somewhat received sufficient training and information on the operation of HOAs and I somewhat feel our HOA is running effectively.

Homeowners provided additional feedback on how Habitat for Humanity has impacted their lives. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I have had my share of good and bad experiences with Habitat as an organization and in my neighborhood. It is great to have the sense of accomplishment for building my own home and getting to know so many people. When we first moved in it was great to have space right outside my house for ALL the neighborhood kids to come to and play.
- Habitat was a way for me to become a homeowner. Being a homeowner comes with a price. I am fortunate to have paid my mortgage off, but have been unable to do some repairs or upgrades that I would like to make. I wished Habitat provided means to help someone like myself, being that I don't necessary qualify as low income, but I'm definitely not high income.
- Habitat has provided my family a place where we have stability. It has given us a hand up to look for better opportunities.
- Habitat has given me personal security and stability for my family. It is a great organization for families like us. Thank you for existing. God fills you with blessings. (translated from Spanish)
- By having a place to live I have peace of mind
- I need medical assistance because I have several diseases, before I did not have money to pay the doctor but now I can save money to pay my doctor and medicines. Thanks to Habitat.
- This was simply a blessing and I'm forever grateful.
- I like the fact that if I have any concerns, someone is here to help me.
- We have enough space in the house and bathroom. We don't need to worry about parking spots. Everything is ours.
- I feel that my home has improved my mental health. I feel it helped my son health and mental as well. I am a native of Chapel Hill and would not be able to live in Chapel Hill without Habitat for Humanity.
- Habitat for Humanity had impacted my life. I feel more secure to live, owning a home in United States is a big challenge for me and my family, but with the program like Habitat for Humanity I can face the challenge. Never dreamed about being a homeowner in the U.S., this is a reality to make a difference. I am thankful for being a homeowner. I hope this program will make more space for families like me.
- Habitat for Humanity has impacted my life for becoming a homeowner is a big achievement in my life. I am thankful for being a Habitat homeowner. I could not be a homeowner without this program.
- Feel comfortable to become a homeowner. I'm so proud of myself to have my own home.

- Habitat has changed my living situation. It made it where I'm less stressed and worry free about my future and my children's future and not have to house hop. I love my own space, where I used to stay we had assigned parking spots and now I don't have to worry where my guests will park. My mortgage is a little higher then I expected, but other than that I love my new home!
- Before I moved into habitat my son had breathing problems.
- The years have been quiet that we have lived here. (translated from Spanish)
- Because I know that I own my house, that I can live alone and take care of myself and have confidence to live very well because I have my house. (translated from Spanish)
- Habitat for humanity has improved my family's financial and emotional state enormously.
- It is an excellent program I am very happy to be part of them and happy to have my home and my community thank you very much habitat. (translated from Spanish)
- I have been very involved with Habitat by serving the affiliate and community. I've been involved in workshops, conferences, travels, board and committee. Most of all I'm an advocate for Habitat community.
- I can't thank Habitat enough for allowing me to raise my daughter in a stable home. The last three years have been challenging (job loss) but I thank Habitat for working with me.
- I am grateful to Habitat for the opportunity. I've learned to set things completely on my own without always running to my mom. Now after getting new job, I plan on going to the workshops to help me with finances.
- Since moving in my home my children have asthma. I have been told that I do not have mold in my home by a Habitat worker, but when ask another service they stated that the home is mold on my walls.
- Having my home makes me happy. I didn't have move all the time. It's nice to own your home. My home needs a face lift. Needs work in area.
- Habitat for Humanity impacted my life. I feel more happy to live in my own home.
- I can plan for my vacation, and even my future.