



Colorado Habitat for Humanity Impact Study



**Report to Habitat for Humanity of Colorado
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Title Page and Acknowledgements

Report prepared by:

Annette Shtivelband, PhD – Founder / Principal Consultant with Research Evaluation Consulting

Kimberly S. Spahr, MS – Data and Systems Evaluator with Research Evaluation Consulting

Elanor Sidman, MS – Research and Evaluation Associate with Research Evaluation Consulting

Juliana Rosa, PhD – Research and Evaluation Consultant with Research Evaluation Consulting

Mitchel N. Herian, PhD – Researcher / Principal at Soval Solutions

Katherine Walker, M.Div – Evaluation Advisor with Research Evaluation Consulting

Fallon DeMarco, MS – Research and Evaluation Assistant with Research Evaluation Consulting

Special thanks to:

Brielle Killip – Creative Director / Principal with Blue Linen Creative

Jorge Palma – Native speaker translator

Anne Marie Runnels, MS – Research and Evaluation Consultant with Research Evaluation Consulting

Photo Credits

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Executive Summary

Introduction

There continues to be a housing crisis in Colorado. According to the Common Sense Institute, Colorado has over 175,000 fewer housing units than needed to reach the housing to population ratio from prior to the economic recession in 2008 (Lim & LiFari, 2021). The cost of homes is also skyrocketing making homeownership unaffordable for many families, especially underserved and underrepresented families of color and low-income individuals (Newcomer & Resnick, 2018). To compound the situation, the COVID-19 pandemic resulted in a severe level of job loss and income reduction, leaving Coloradans behind on their rent or mortgage, or with less confidence in their ability to pay on time (Avail, 2021; Moon & Ramey, 2020). Such unstable housing has been linked to negative health and well-being outcomes, particularly for children, racial minorities and those living in poverty (Bovell-Ammon et al., 2021; Gaitán, 2018). Habitat for Humanity of Colorado (HFHC) and the 25 Colorado Habitat for Humanity (HFH) affiliates seek to address these housing concerns by building, renovating and repairing safe, stable, affordable for sale homes in partnership with households earning low to moderate incomes throughout the state. In 2021, HFHC hired Research Evaluation Consulting LLC (REC) to conduct a comprehensive assessment that measured the effect affordable homeownership had on Habitat homeowners, their families, and the state of Colorado. The Impact Study focused on the experiences of homeowners and their families. Demographic data, education outcomes, financial impacts, health and quality of life, and neighborhood and community impact were all measured. The study also gave individuals the opportunity to share their stories and provide their feedback. HFH affiliate findings focused on the economic impact of the construction of homes, operating costs, activities related to ReStore, and volunteering across the state. Further, this report highlights the Habitat homeowner experiences of Jenna, Valeria, and Jessica as REC presents findings from this Impact Study.

Methodology

Data from the 2021 Homeowner and Affiliate Surveys were analyzed and interpreted in preparation for this report. New questions were added to the 2021 Homeowner Survey to capture richer information about homeowners and identify the impact of the COVID-19 pandemic on HFH households. The 2021 Homeowner Survey was offered in English and Spanish to accommodate the diverse populations that HFH serves. More targeted recruitment efforts were implemented to obtain a higher representative sample of HFH homeowners throughout the state. Specifically, the survey was available online, in paper format, and homeowners could complete it by phone. An additional survey was also administered to affiliates focused on the economic impact of HFH in Colorado. Affiliates were contacted by email and phone to solicit participation. Finally, REC conducted 3 interviews to capture the stories of current Habitat homeowners.

Results

Detailed findings for the following sections are reported in the full-length report: 1) Household location, 2) Homeowner demographics, 3) Household characteristics, 4) Educational outcomes, 5)

Financial stability, 6) Health and well-being, 7) Feedback about the Habitat homeowner experience, 8) The impact of COVID-19, and 9) The economic impact of HFH in Colorado. Below are some key trends from these sections.

Study Response Rate

The survey was completed by households from 24 out of 25 HFH affiliates across Colorado.

- About 31% of households ($n = 532$) participated in this study.
- The majority of respondents completed the survey in English (93%) and online (95%).

Homeowner Demographics

Demographic trends suggest that a diverse group of homeowners responded to the survey.

- Nearly 85% of participants were employed, with Healthcare (18%), Education, training, or library (14%), and Office administrative support (9%) as the most represented industries.
- About 75% of participants were female and 42.5% were first-generation homeowners.

Household Characteristics

HFH serves diverse households across Colorado.

- About 69% of HFH families earned a combined household income of less than \$50,000 per year, with 28% of households reporting an income near the poverty line for their family size. (U.S. Department of Health and Human Services, 2021).
- Most households (68%) had at least one member considered Black, Indigenous, or People of Color (BIPOC).
- About 67% of households had children under the age of 18 permanently living in their home, and most often, households had two children. Further, 44% of households had adult children who lived in their Habitat home at some time.
- The typical household had lived in their Habitat home 1 to 3 years (21%) and had about three members.

Educational Outcomes

For homeowners with children, positive educational outcomes were reported. Some homeowners even pursued additional education since becoming Habitat homeowners.

- Most homeowners (98%) observed a stable or positive impact on their children's performance in school since moving into their Habitat home. Homeowners felt most confident in their children's future, but least confident that their children's grades improved.
- Educational aspirations were high – many homeowners (71%) expected their children to graduate from college or earn an advanced degree.
- Approximately 25% of homeowners pursued additional education since becoming a Habitat homeowner, which was typically taking some college courses.

Financial Stability

Homeowners also described positive impacts on their financial well-being.

- About 95% of homeowners reported that they could not have owned a home without help from HFH.
- About 81% of homeowners felt somewhat or much more financially secure and almost 72% were Somewhat Better or Much Better at saving money since becoming a HFH homeowner.
- Homeowners felt quite positively about some aspects of their financial stability (e.g., saving for the future), but less positively about other aspects of financial stability (e.g., covering a large, unexpected bill).
- From before to after becoming a Habitat homeowner, there was a significant decline in the total number of public assistance programs homeowners used. In fact, across all programs, homeowners reduced their usage by almost 52%.
- It is estimated that a minimum of \$793,935 was saved for CHP+, Medicaid, SNAP, and TANF as many families stopped utilizing these public assistance programs after becoming Habitat homeowners. It should be noted that this is a conservative estimate as these numbers only represent the current year and not all homeowners provided this information.

Health and Quality of Life

Many Habitat homeowners experienced improved health and well-being outcomes.

- Nearly 92% of homeowners reported that Habitat homeownership improved their household's quality of life.
- Substantial improvements were reported in the lives of homeowners and their families since becoming a Habitat homeowner. In particular, the following trends were found:
 - 92% of homeowners were less stressed
 - 91% of homeowners experienced better mental health for themselves
 - 90% of homeowners observed improvements in their family's health
 - 90% of homeowners had better access to outdoor space for exercise or enjoyment
 - 84% of homeowners reported better physical health for themselves
- Since moving into their HFH home, the following trends were observed:
 - About 77% of homeowners vote in local, state, and federal elections more often.
 - About 75% of homeowners could more easily afford healthcare.
 - Commute time stayed the same or improved for 72% of homeowners.
 - About 61% of households had more quality time with family.

Feedback About the Habitat Homeowner Experience

Homeowners provided feedback and thoughts about their experience with Habitat.

- About 94% of homeowners were either Somewhat Likely, Likely, or Very Likely to recommend Habitat to others.
- Nearly 94% of homeowners were Somewhat Satisfied, Satisfied, or Very Satisfied with their Habitat experience.

- For households with adult children, participants reported that 46% of those adult children were current homeowners themselves.
- Homeowners provided high ratings for both their home and neighborhood as places to live, indicating they viewed their Habitat homes favorably.
- Homeowners felt more pride in their current neighborhoods, but felt that they were only somewhat safer than where they lived before owning a Habitat home.

The Impact of COVID-19

Finally, individuals described some of the impacts of COVID-19 on their household.

- Most Habitat homeowners (72%) reported that the COVID-19 pandemic at least somewhat impacted their household.
- In total, 68% of homeowners shared that living in their Habitat home provided their household a level of security during the pandemic that would not have been possible in their previous living situation.

The Economic Impact of HFH in Colorado

Findings from the IMPLAN analysis indicate that HFH greatly supported the economy of Colorado during Fiscal Year 2020.

- Nearly 92% of affiliates completed the 2021 Affiliate Survey and provided estimates regarding the construction of homes, operating costs, activities related to ReStore, and volunteer activities.
- Affiliates reported through this survey, 73 new homes were built, 156 homes were repaired, and 11 homes were rehabilitated.
- Affiliates employed about 423 FTEs with an average salary of \$49,744.
- A total of 18,690 individual volunteers devoted 87,253 hours to HFH. This equated to about 45 FTE. REC estimates that these volunteers donated the equivalent of \$2.7 million in labor.
- HFH affiliates had \$46.9 million in non-payroll expenses and \$21.0 million in payroll expenditures.
- REC also used IMPLAN to run a statewide model that examined the economic impact of direct employment, labor income, total output, and the associated indirect and induced effects to create a single estimate.¹ Results from this analysis indicated that HFH had a total statewide impact of:
 - 690 employees;
 - \$34.9 million in labor income;
 - \$89.3 million in total industrial output; and
 - \$7.5 million in federal tax revenue and \$2.7 million in state and local tax revenue.

¹ Please note that the estimates generated by IMPLAN differed from what was directly reported by affiliates and HFHC because the model accounted for non-affiliate counties that may be influenced by HFH activities.

Discussion

The purpose of the 2021 Impact Study was to learn more about how HFH affiliates impact their communities and the effects of being a Habitat homeowner on family life, economic stability, connection to community, education, and overall health. Survey data revealed important findings about homeowners, their household characteristics, educational outcomes, financial stability, health and well-being, homeowner feedback, and the impact of COVID-19. The 2021 Affiliate Survey also provided new findings surrounding the substantial economic impact of HFH on the state of Colorado. This study offers valuable information about Habitat homeowners, their families, their communities, and the affiliates who help build, renovate, and repair their homes.

Limitations

It is important to consider the key limitations of this study. First, homeowner data represented a convenience sample. HFHC and REC were only able to collect data from homeowners who had valid contact information. Second, as many people jointly own Habitat homes, some demographic and outcome trends only represent the individual completing the survey and not the profile of all Habitat homeowners. Third, the ongoing COVID-19 pandemic may have dampened some positive impacts of homeownership, particularly regarding health and well-being. Taken together, these limitations likely influenced the results of this impact study. Nonetheless, this study produced some important and robust findings for HFH.

Actionable Recommendations

Based on the findings of this economic impact study, REC makes the following six actionable recommendations to HFHC:

- 1) Celebrate Successes Internally and Externally
- 2) Expand Affordable Housing Options Using the HFH Approach in Colorado
- 3) Examine Additional Evaluation Questions with Available Impact Data
- 4) Compare the Impact Study Findings with Other Credible Data Sources
- 5) Improve the Quality of Homeowner Contact Information
- 6) Conduct Another Statewide Impact Study in 3 Years

Conclusion

This comprehensive Impact Study offers valuable information and insight about Habitat homeowners, their families, their communities, and the affiliates who help these individuals build, renovate, and repair their homes. Through the findings from this study, REC was able to assess how being a HFH homeowner makes a difference in the lives of the families served. REC proposed six actionable recommendations. Overall, HFHC and HFH affiliates in Colorado are making huge strides in creating positive and attainable homeownership opportunities across the state.

PART 1:

Introduction and Methodology



“Being a HFH Homeowner has given me and my family confidence to excel and embrace our dreams.”

“We are able to spend time as a family, as before we struggled and had to work long hours, now we spend a lot of time outdoors and with each other.”

“My kids and I feel stable.”

“I feel safe in my home. I feel safe that I no longer have to worry about the future.”

Introduction

There continues to be a housing crisis in Colorado, which can be attributed to multiple factors. First, there is a shortage of available housing to meet current demand. According to the Common Sense Institute, Colorado has over 175,000 fewer housing units than needed to reach the housing to population ratio from prior to the economic recession in 2008 (Lim & LiFari, 2021). Active housing listings decreased in 2020 due to the COVID-19 pandemic and this decrease resulted in lower inventory for prospective homeowners (Colorado Association of Realtors, 2021).

This shortage in supply is further exacerbated by the increased demand from a population that continues to grow, despite a global pandemic (Colorado Association of Realtors, 2021). Colorado has experienced significant population growth in the last 10 years and is among the fastest growing states in the country. Between 2010 and 2020, the state's population increased by 14.8%; an increase of almost 800,000 new residents (U.S. Census Bureau, 2021). Such growth increases the demand for more affordable housing units. To meet this demand, Colorado would need to add over 54,000 new housing units annually for the next six years with for-sale homes comprising a large percentage of this need (Lim & LiFari, 2021). This increased demand creates additional strain for an already over-taxed housing inventory.

This increased demand and limited supply lead to another issue, that is, an increased cost of homeownership (Newcomer & Resnick, 2018). In 2021, the average cost of a single-family home increased by 29% (Lim & LiFari, 2021). The median sales prices for homes in Colorado's five out of six most populated metro areas ranged between 12% to 116% higher than the national median price (National Housing Conference, 2019). A study conducted by Magellan Strategies (2021) with a sample of 508 registered voters across Colorado found that half of the respondents rated affordable housing as a big problem in their community and 73% reported that housing costs were unaffordable. Indeed, homeownership is unaffordable to anyone making under \$100,000 per year (Amoros, 2018), and this reality disproportionately affects people of color. For example, the average 2018 income of a Black household in Colorado was \$49,081 and the average income of a Hispanic household in Colorado was \$55,026 (Brennan & Contorno, 2020).

Finally, the COVID-19 pandemic has created financial strain due to unemployment or other job losses, which further aggravates the burden of increasing housing costs. Coloradoans who were already cost-burdened with high rent or mortgages before the pandemic are being impacted the hardest during the pandemic due to unaffordable housing (Avail, 2021). According to the U.S. Census Bureau (2021), about 15% of Coloradoans are unable to afford the cost of housing, are behind on their rent or mortgage, or lack confidence in their ability to pay their rent or mortgage on time. Findings from the Colorado Special Eviction Taskforce indicate that between 150,000 and 230,000 households may face eviction or foreclosure in the next year depending on whether relief measures are available (Moon & Ramey, 2020).

Unstable and unaffordable housing have been linked to several negative outcomes particularly for children, such as lower school performance and educational attainment, and an increase in physical and mental health-related issues. These impacts are most pronounced for racial minorities and those living in poverty, so unstable and unaffordable housing perpetuates the cycle of poverty (Bovell-Ammon et al., 2021; Gaitán, 2018). Communities across Colorado are also struggling to recruit and retain their workforce due to affordable housing shortages. “Our hospital struggles with shortages. Our school district is struggling. Pretty much every employer is struggling. Traditionally it has been our lower-wage jobs that were hard to fill, but now it is our middle-wage and higher-wage jobs,” County Commissioner Pogue said in a 2021 Denver Post article discussing the lack of affordable housing in Colorado’s high country (Finley, 2022). So, how does one go about solving the complex puzzle that is the Colorado housing crisis? One piece of the solution: Habitat for Humanity (HFH).

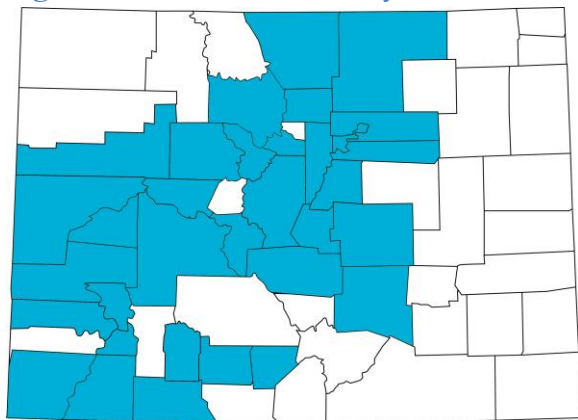
Habitat for Humanity (HFH)

HFH builds safe, decent, affordable homes partnering with households earning low to moderate incomes who purchase the home with an affordable mortgage. Twenty-five HFH affiliates across Colorado are building in 34 counties and to date have built over 3,555 homes in partnership with families who would otherwise be unable to become homeowners (Habitat for Humanity International Fiscal House Counts, 2020).

Habitat for Humanity of Colorado (HFHC)

[Habitat for Humanity of Colorado \(HFHC\)](#) is a nonprofit 501(c)(3) whose purpose is to build the capacity of affiliates by increasing access to resources, facilitating communication between affiliates and the community, and providing statewide leadership toward the creation of thriving communities that support healthy families. HFHC provides a number of essential services to affiliates including funding and financing, state-level advocacy, training and technical assistance, and disaster response coordination. *Figure A* represents the 34 counties² that are served by HFH.

Figure A. Counties Served by HFHC



² Counties served include: Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Delta, Denver, Douglas, Eagle, El Paso, Fremont, Garfield, Grand, Gunnison, Jefferson, La Plata, Larimer, Mesa, Mineral, Montezuma, Montrose, Ouray, Park, Pitkin, Pueblo, Rio Grande, San Juan, San Miguel, Summit, Teller, and Weld.

Research Evaluation Consulting LLC

HFHC partnered with [Research Evaluation Consulting LLC \(REC\)](#) to conduct a 2021 Impact Study to demonstrate how affordable homeownership continues to make a difference for Habitat homeowners. The present study builds on the momentum created from the previous [2018 Impact Study](#) on which HFHC and REC also worked together. For both studies, REC supported data collection and led the data analysis, interpretation, and reporting. REC is a Colorado-based consulting firm that delivers quality research and evaluation services to social sector agencies and purpose-driven organizations. This firm uses its expertise in both quantitative and qualitative research methods to help clients make data-informed decisions. REC also provides clients with a variety of professional and customized services that facilitate, strengthen, and promote effective organizational practices.

Purpose of the Study

The purpose of this report is to provide a comprehensive Impact Study that measures the effect that HFH has had across Colorado and on homeowners. HFH and REC worked together to revise the 2018 Homeowner Impact Survey for 2021 homeowners. The 2021 Homeowner Impact Survey also focused on how partnering with HFH has influenced homeowners' family life, economic stability, connection to community, education, and overall health. The current study included a stronger focus on health and well-being, using new metrics to account for impacts due to COVID-19. Data from HFHC and the 25 Colorado affiliates were used for economic impact analyses and are also included in this report.

Methodology

This section describes the development of the HFH surveys, recruitment and data collection strategies, and techniques used by REC to prepare, clean, and analyze data, and the response rates.

2021 Homeowner Impact Survey

REC, HFHC, and affiliates worked together to revise the Homeowner Impact Survey for 2021 (Please refer to *Appendix A*). Using the 2018 Homeowner Survey as the starting template, questions were added or revised to improve clarity and data quality as well as collect information on new topics of importance to HFHC and affiliates, including impacts of the COVID-19 pandemic. Where possible, REC retained questions from the 2018 Homeowner Impact Survey. This survey contained 46 questions within the following fourteen subsections: 1) Survey Qualification, 2) Home and Neighborhood, 3) Social Connectedness, 4) Health and Well-Being, 5) Financial Well-Being, 6) Public Assistance, 7) Youth Education, 8) Adult Children, 9) Homeowner Education, 10) Feelings about Being a Homeowner, 11) Impact of COVID-19, 12) Household Characteristics, 13) Survey Respondent Demographics, and 14) Future Contact/Raffle Options. The survey was also translated into Spanish by a native Spanish speaker and was hosted online at SurveyMonkey³.

³ [SurveyMonkey](#) is an online survey platform used to collect data.

2021 Affiliate Survey

REC also updated the 2018 Affiliate Survey to determine the impact that HFHC and affiliate organizations had on both the state and local economies during Fiscal Year 2020. (Please refer to *Appendix B*). This online survey that was hosted on SurveyMonkey collected the following affiliate data: 1) Organizational Background, 2) Construction Operations, 3) ReStore Operations, 4) Operating Expenses, 5) Additional Expenses and Volunteer Activities, and 6) Final Thoughts. At the end of the 2021 Affiliate Survey, affiliates could request de-identified data for their homeowners from REC. This survey was hosted online at SurveyMonkey. To encourage participation, HFHC raffled five \$500 mini-grants to affiliates who completed their survey. REC entered the affiliate data into the IMPLAN system⁴ to obtain economic impact numbers for this study.

Homeowner Impact Stories

To better understand how HFH impacted homeowners, REC conducted interviews with three homeowners who were willing to share their stories and provided data that reflected common experiences reported in the study. The interviews lasted about 20 minutes and are reflected in this report. REC spoke with Jenna, Valeria, and Jessica who discussed their experiences with HFH.

Data Collection and Follow-up

Data collection for the 2021 Homeowners Survey began on September 6, 2021 and concluded on November 2, 2021. HFHC contacted all 25 affiliate leaders and requested that they share the survey link with the homeowners they serve. REC and HFHC contacted homeowners using a hybrid approach involving emails, phone calls, and U.S. mail. Homeowners with valid contact information were contacted up to six times to complete the survey. As homeowners completed the survey, they were removed from further contact. Habitat for Humanity of Metro Denver, contacted their homeowners three additional times using text messages. Households that completed the survey had the option to enter a raffle and 50 households received \$20 Amazon gift cards. One raffle entry was provided per household. Affiliate Survey data were collected between October 6, 2021 and October 30, 2021. Three homeowner impact story interviews were conducted between January 5, 2022 and January 10, 2022. These interviewees received a \$20 Amazon gift card for their participation.

Data Analysis

To increase data usability and the accuracy of analyses, REC merged the English and Spanish homeowner data into a single homeowner dataset. REC reviewed and cleaned all homeowner and affiliate data.⁵ Only homeowners who finished at least 30% of the survey were included as part of the final dataset. Further, REC identified all duplicate surveys and for these cases, the most complete survey was retained.⁶ Statistical analyses were conducted in Excel or SPSS Version 27.⁷ The surveys

⁴ IMPLAN (2021) is a software platform used to analyze financial and economic data to determine the impact of economic events or activities (<https://implan.com/platform/>).

⁵ Data cleaning refers to the technique of examining datasets for patterns of missing data, identifying inconsistencies, and altering the format of data to improve overall quality and facilitate analysis (Rahm & Do, 2000).

⁶ If two surveys had completion percentages which differed by 5% or less, REC retained the earliest survey record.

⁷ Statistical Package for the Social Sciences (SPSS) is a software package that is used to perform statistical analyses.

generated both quantitative (i.e., close-ended) and qualitative (i.e., open-ended) data. Quantitative data, or information that is easily represented through numbers, included categorical questions (e.g., gender, employment status) or Likert ratings.⁸ REC examined the overall characteristics of the data, focusing on frequencies⁹, descriptive statistics¹⁰ and measures such as the mean,¹¹ range,¹² standard deviation (SD),¹³ and p-values.¹⁴ Qualitative data, or information not easily represented by numbers, came primarily from open-ended responses. Open-ended data explores complex phenomena, such as opinions and personal statements. While responding to the homeowner and affiliate surveys, many participants shared their thoughts and feelings. REC analyzed all given responses, coded them for common themes and patterns, and grouped those themes together using a Grounded Theory¹⁵ approach. This method provided rich information about participant experiences and a picture of the typical responses given for each question. To better describe the themes, REC also identified representative quotes that illustrated individuals' responses.

Sample Size

REC reported the sample size, or *n*, throughout the report. Sample size refers to how many individuals provided an answer for a particular question. The sample size varied throughout the data analysis, as not all participants answered each question and REC used different data sources to address the evaluation questions. Throughout this report, the capitalized and italicized letter '*N*' indicates the total number of possible homeowners, whereas the lowercase '*n*' represents a subset of the whole group. In total, 532 homeowners (30.5%) completed the 2021 Homeowner Survey and are represented in this report. Almost all homeowners (*n* = 494, 92.9%) completed the survey in English and 38 homeowners (7.1%) completed the survey in Spanish. In total, 505 homeowners (94.9%) completed the survey online and 27 homeowners (5.1%) completed a paper survey. The median completion time for the online survey was about 16 minutes.¹⁶

⁸ Likert ratings: A fixed set of survey responses to questions or statements. Several Likert scale responses were used for questions on the 2021 Homeowner Impact Survey (e.g., Not at All True to Very True).

⁹ Frequencies: A count of data, such as the number of households with children.

¹⁰ Descriptive Statistics: Techniques used to describe groups of data.

¹¹ Mean (M): An average (i.e., arithmetic mean) of all responses, used to describe the central tendency of groups of data.

¹² Range: The range describes the spread of a set of data, with a higher number often indicating more spread in the data and a lower number indicating less spread in the data. Outliers, or unexpected extreme values, may influence the range. When reporting the range, REC ensured that no outliers influenced the interpretation.

¹³ Standard Deviation (SD): The consistency within a group of responses (i.e., a measure of spread). A higher SD indicates that the data is more spread out with differing answers. A lower SD signifies that the data is clustered closer together. SDs are reported in footnotes.

¹⁴ P-value: A statistical comparison threshold. Obtaining a value lower than this threshold suggests that results are extreme enough to not be due to chance. Typically, this value is set at $p \leq .05$

¹⁵ Grounded Theory Approach: A technique developed for analyzing qualitative data. Key steps include coding all responses for major categories and concepts, grouping those categories and concepts, and identifying relevant relationships between responses (Hallberg, 2006). Responses that addressed multiple themes or concepts were counted in more than one category.

¹⁶ The median was used as the best characterization of completion time, because it is most resistant to outliers, or extreme completion times. These extreme completion times most likely represent situations in which participants started the survey and left the computer window open without actively working on the survey. The average completion time was about 296 minutes (SD = 1,887). This completion times only represent the 505 surveys completed online.

PART 2:

Homeowner Results



“There will always be a safe place to be and to belong.”

“We can now focus on enjoying a better life rather than living paycheck to paycheck.”

“I feel extremely proud that I am a homeowner and that I live in a nice neighborhood, and that is a wonderful feeling. It makes me feel good about myself in ways I never experienced growing up because I lived in run-down apartments all my life. Now I feel I have been able to break a generational poverty mindset. This is priceless.”

“Getting a Habitat home has been the biggest blessing of my life.”

Results: 2021 Homeowner Survey

This section presents findings from the 2021 Homeowner Survey, including counties represented, respondent demographics, household characteristics, educational outcomes, financial stability, health and well-being, perspectives on home and neighborhood, experiences with being a homeowner, and the impact of COVID-19.

Household Location

The 2021 Homeowners Survey was distributed to all 25 HFH affiliates in Colorado.

Survey Response Rate by County

Using addresses and zip codes, REC determined the counties of Habitat households. In total, data were available for 531 households (99.8%), representing 26 counties. The most frequent counties were Denver ($n = 165$, 31.1%), Arapahoe ($n = 59$, 11.1%), and Larimer ($n = 57$, 10.7%). *Table A* presents all household counties.

Table A. Survey Response Rate by County (n = 531)

County	n (%)
Denver	165 (31.0%)
Arapahoe	59 (11.1%)
Larimer	57 (10.7%)
Jefferson	45 (8.5%)
Boulder	42 (7.9%)
El Paso	33 (6.2%)
Eagle	27 (5.1%)
Weld	23 (4.3%)
Adams	22 (4.1%)
Mesa	10 (1.9%)
Pueblo	8 (1.5%)
Garfield	6 (1.1%)
Broomfield	5 (0.9%)
Chaffee	4 (0.7%)
Gunnison	4 (0.7%)
Teller	4 (0.7%)
Clear Creek	3 (0.6%)
Summit	3 (0.6%)
Alamosa	2 (0.3%)
Delta	2 (0.3%)
Grand	2 (0.3%)
Archuleta	1 (0.2%)
Douglas	1 (0.2%)
Fremont	1 (0.2%)
Montezuma	1 (0.2%)

Homeowner Demographics

Respondents were asked to report their personal demographics, including being a first-generation homeowner, gender, employment status, and work industry.

First-Generation Homeownership

Homeowners ($n = 471$, 88.5%) reported whether they were the first in their families to own a home. **A total of 200 respondents (42.5%) reported that they were first-generation homeowners.**

Gender

Participants ($n = 467$, 87.8%) reported their gender. **The majority of respondents were female ($n = 351$, 75.2%),** followed by male ($n = 113$, 24.2%), and other ($n = 3$, 0.6%).¹⁷

Employment Status

Homeowner employment data was provided by 470 respondents (88.3%). Most homeowners were employed full-time ($n = 313$, 66.6%), followed by part-time ($n = 48$, 10.2%), and self-employed ($n = 30$, 6.4%). **Such findings indicate that nearly 85% of Habitat homeowners ($n = 401$) are working, either full-time, part-time, or self-employed.**¹⁸ *Table B* summarizes the employment status of all respondents.

Table B. Homeowner Employment Status ($n = 470$)

Employment Type	n (%)
Employed full-time for pay or income	313 (66.6%)
Employed part-time for pay or income	48 (10.2%)
Self-employed	30 (6.4%)
Disabled or unable to work	18 (3.8%)
Not employed, looking for work	16 (3.4%)
Other ¹⁹	16 (3.4%)
Retired	12 (2.6%)
Stay-at-home parent	10 (2.1%)
Not employed and not looking for work	4 (0.9%)
Full-time student	3 (0.6%)

Work Industry

For homeowners who were employed, a total of 389 individuals (97%)²⁰ specified their work

¹⁷ Other responses included, one male and one female, pangender, and they/them.

¹⁸ Ten individuals who chose Other specified some type of consistent work and were counted for this statement.

¹⁹ Other responses included, employed but on a leave of absence, employed while a student, multiple jobs, no comment, family care, seasonal work, employed with hours limited by the pandemic, college student, cannot work due to health, and one family member working.

²⁰ This percentage was calculated out of the 401 homeowners (85.3%) defined as employed full- or part-time for pay or income, self-employed, or working as described in other.

industry. The five most common industries included: 1) Healthcare ($n = 71, 18.3\%$), 2) Education, training, or library ($n = 54, 13.9\%$), 3) Office administrative support ($n = 33, 8.5\%$), 4) Transportation or warehousing ($n = 27, 6.9\%$), and 5) Sales or retail ($n = 23, 5.9\%$).²¹ **Such findings suggest Habitat homeowners work in various industries, especially the service sector.**

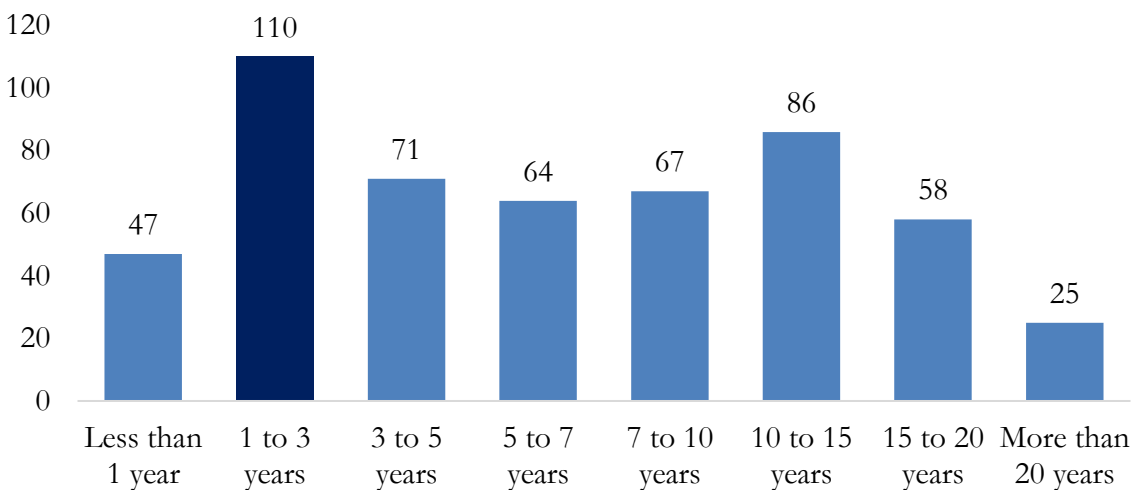
Household Characteristics

This section describes the characteristics of homeowners and their families, specifically housing tenure, household composition, and family demographics. For questions about household members permanently living in a Habitat home, “permanent” was defined as at least half the year.

Housing Tenure

Homeowners ($n = 528, 99.3\%$) reported how long they have lived in their Habitat home. Most often respondents had lived in their home for one to three years ($n = 110, 20.8\%$), followed by 10 up to 15 years ($n = 86, 16.3\%$) and three up to five years ($n = 71, 13.4\%$). **This finding suggests that homeowners represented both longer tenures greater than five years ($n = 300, 56.8\%$) and shorter tenures of less than five years ($n = 228, 43.2\%$).** *Chart A* presents the breakdown of all tenure responses.

Chart A. Length of Time in Habitat Home ($n = 528$)



Household Size

The total number of people permanently living in their home (including all adults and children) was

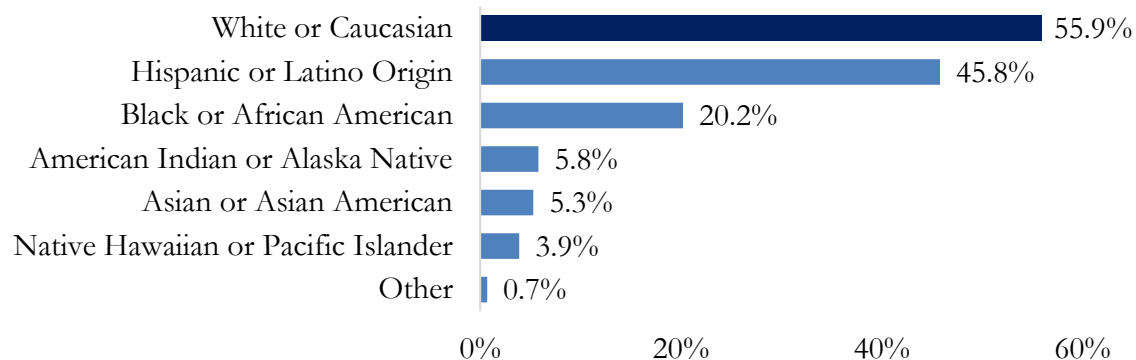
²¹ Additional industries included: Personal care or service ($n = 21, 5.4\%$), Community or social Services ($n = 20, 5.1\%$), Food preparation or food service ($n = 20, 5.1\%$), Construction ($n = 19, 4.9\%$), Other ($n = 18, 4.6\%$), Building and ground cleaning or maintenance ($n = 18, 4.6\%$), Business, finance, or insurance ($n = 15, 3.9\%$), Production and manufacturing ($n = 11, 2.8\%$), Computers or mathematical occupations ($n = 10, 2.6\%$), Arts, design, entertainment, sport, or media ($n = 6, 1.5\%$), Management ($n = 6, 1.5\%$), Protective service ($n = 4, 1\%$), Installation, maintenance, and repair ($n = 3, 0.8\%$), Legal ($n = 3, 0.8\%$), Science or research ($n = 3, 0.8\%$), Architecture and engineering ($n = 2, 0.5\%$), Farming, fishing, or forestry ($n = 1, 0.3\%$), and Production and manufacturing ($n = 1, 0.3\%$).

reported by 432 participants (81.2%).²² Household size ranged from one to eight people with an average of about 3.49 individuals.²³ **About 93% of households ($n = 400$) included more than one household member.**

Race and Ethnicity of Habitat Households

Respondents were asked to report the race and ethnicity of up to eight individuals in their households.²⁴ Homeowners could choose all races and ethnicities that applied to each member of their household. In total, 415 homeowners provided specific race and ethnicity data for their household, representing 1,338 individuals. The following trends are reported at the household level to best represent the composition of Habitat households. **Sixty-eight percent of Habitat households ($n = 281$) had at least one member who is considered Black, Indigenous, or a Person of Color (BIPOC).** Most frequently, Habitat households had **at least one individual** who identified as White or Caucasian ($n = 232$, 55.9%), Hispanic or Latino Origin ($n = 190$, 45.8%)²⁵, and Black or African American ($n = 84$, 20.2%).²⁶ These percentages add up to over 100% because many households included members who identified with more than one racial or ethnic group. *Chart B* presents the racial and ethnic composition of Habitat households.

Chart B. Racial and Ethnic Composition of Habitat Households ($n = 415$)



²² Three homeowners (0.6%) responded that zero people permanently lived in their home. Because these individuals specified the race of people who lived in their home, their responses for the total number of people living in their homes were likely errors. As a result, these data were not included in the household size analyses.

²³ The SD was 1.54.

²⁴ Homeowners were instructed to respond for themselves, all adults, and all children living in their homes. Each household member could identify with more than one race or ethnicity. Therefore, individuals could be included in more than one race/ethnicity grouping. This one demographic question included both race (e.g., White or Caucasian) and ethnicity (e.g., Hispanic or Latino Origin) options.

²⁵ Due to an error in the initial Spanish online survey, household-specific race/ethnicity data were not available for 24 Spanish-speaking respondents (5.8%). All of these households were categorized as BIPOC households and counted in *Chart B* as “Hispanic or Latino Origin”.

²⁶ A follow-up question asked homeowners if they identified with any other races and ethnicities. For homeowners who listed options already on the survey (e.g., Hispanic), they were reclassified into the relevant categories. Three homeowners (0.7%) specified other races and ethnicities, including Berber/Algerian Immigrants, mixed races, and North African White. All other responses to this follow-up question did not specify any additional races (e.g., homeowners responding “No” to this question).

Children in the Home

Homeowners ($n = 513$, 96.4%) also reported whether they had children under the age of 18 permanently living in their home. **About 67% of homeowners ($n = 345$) said there were children living permanently in their homes.** Of these, 331 homeowners (95.9%) reported the number of children, which ranged from 1 to 6. On average, these homeowners had about 2 children.²⁷

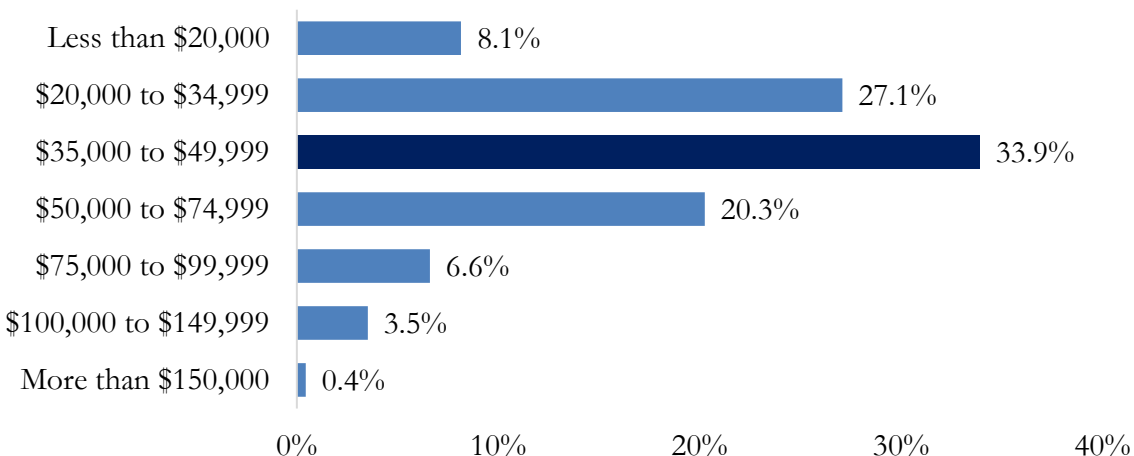
Adult Children Currently or Formerly in the Home

Homeowners ($n = 507$, 95.3%) also reported whether any adult children (ages 18 and over) currently live or formerly lived in their Habitat home on a permanent basis. **About 44% of homeowners ($n = 224$) said they had adult children in their homes at some time.**

Household Income

Information about total annual household income before taxes was provided by 454 homeowners (85.3%). Households were most likely to make between \$35,000 to \$49,999 ($n = 154$, 33.9%), followed by \$20,000 to \$34,999 ($n = 123$, 27.1%), and between \$50,000 and \$74,999 ($n = 92$, 20.3%). **These data suggest that about 81% of Habitat households ($n = 369$) earned a household income between \$20,000 to \$74,999.** Additionally, approximately 28% of Habitat households had an income near the poverty line for their family size (U.S. Department of Health and Human Services, 2021).²⁸ *Chart C* shows the percentage of homeowners in each income range.

Chart C. Annual Household Income ($n = 454$)



²⁷ Three additional homeowners (0.6%) responded “No” to having children permanently living in their home but specified a number of children. Another three homeowners (0.6%) responded “Yes” to having children, but later specified “0” for the number of children. One homeowner (0.2%) responded “Yes” to having children permanently living in their home, and responded 10 to the number of children. These responses were excluded from further analyses because of a high likelihood of error. The SD was 1.13.

²⁸ “Near the poverty line” was defined by the homeowner choosing an income range which included the Federal Poverty Guideline for their family size. For this finding, data were available for 412 homeowners (90.7%) who provided both their household income and size.

Homeownership is Transformational: Creating Hope for the Future – Jenna’s Story



Jenna lived in a one-bedroom apartment in subsidized housing for many years. When she became pregnant with her daughter, she knew that she would need to move into a larger place, but she did not know where to go. She worked a minimum wage job and received state benefits to assist her with food and insurance. A friend suggested that she apply for Habitat for Humanity. She went through the process of the application, interviews, building the home, and taking educational classes.

When the house was built and the keys were given to her, she felt joyful and at peace. She also felt incredibly supported by Habitat, the volunteers, and her neighbors. She knew she could rely on her community to help her whenever she needed anything, and she knew she would reciprocate that help. For example, she takes walks with her neighbors, they assist each other with tasks, and they check on each other for support. As Jenna expressed, *“I have a community of neighbors who have gone through a lot of the same things.... There is so much love involved with Habitat for Humanity. It takes special people*

to understand the values of life. It isn't about just the home. It is about the people believing in humanity. It is about the people believing that life is valued and shared with love.”

Because of her Habitat home, Jenna now describes herself as, *“completely self-sufficient.”* She is able to set aside money for housing needs, for her daughter’s college fund, and for fun activities. She was also able to take a higher paying job with benefits. Her physical and mental health have improved as a result of owning her home. Jenna feels proud that she is showing her daughter that it is possible to pay off loans in order to own a home. Owning a Habitat home brings Jenna peace, safety, and hope for the future. As she described, *“There's so much security. Having your own home lets you dream even bigger, helps you feel like you are normal, stable, and mentally stable because you are paying that mortgage; you have something to show for it. It makes you motivated to continue to work hard to go forward.”*



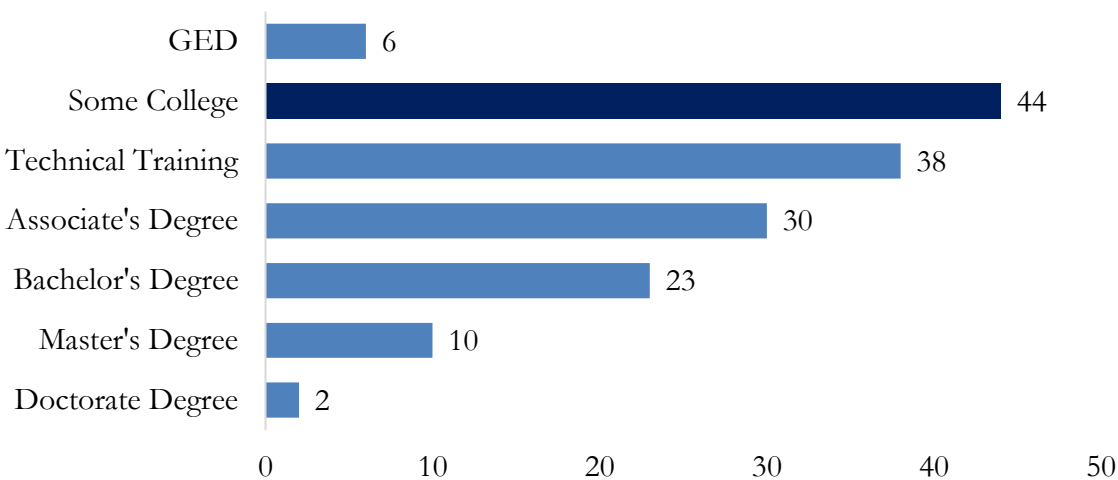
Educational Outcomes

This section presents findings around educational outcomes for homeowners and their children.

Homeowner Education

Homeowners reported if they or a co-owner had pursued and completed any additional education since moving into their Habitat home. A total of 505 participants (94.9%) answered this question, with about 73% saying “No” ($n = 371$) and about 27% saying “Yes” ($n = 134$). **These findings suggest that after moving into their Habitat home, about one-fourth of homeowners completed additional education.** Of those who completed additional education, 130 participants (97%) specified what education they completed. The three most frequent responses included: Some college ($n = 44$, 33.8%), Technical training or vocational diploma ($n = 38$, 29.2%), and an Associate’s degree ($n = 30$, 23.1%). **This data suggests that most homeowners who completed additional education focused on technical training and taking some college courses.** *Chart D* presents the number of homeowners who completed each type of education.²⁹

Chart D. Homeowner Education (n = 130)



School Outcomes for Household Children

A total of 345 homeowners (67.3%) had children under the age of 18 and were asked a number of questions about their children’s school performance and expectations since moving into their Habitat home.

Children’s School Performance

In total, 330 homeowners (95.7%) rated the overall school performance of their children since moving into their Habitat home. In particular, 185 homeowners (56.1%) reported that their children

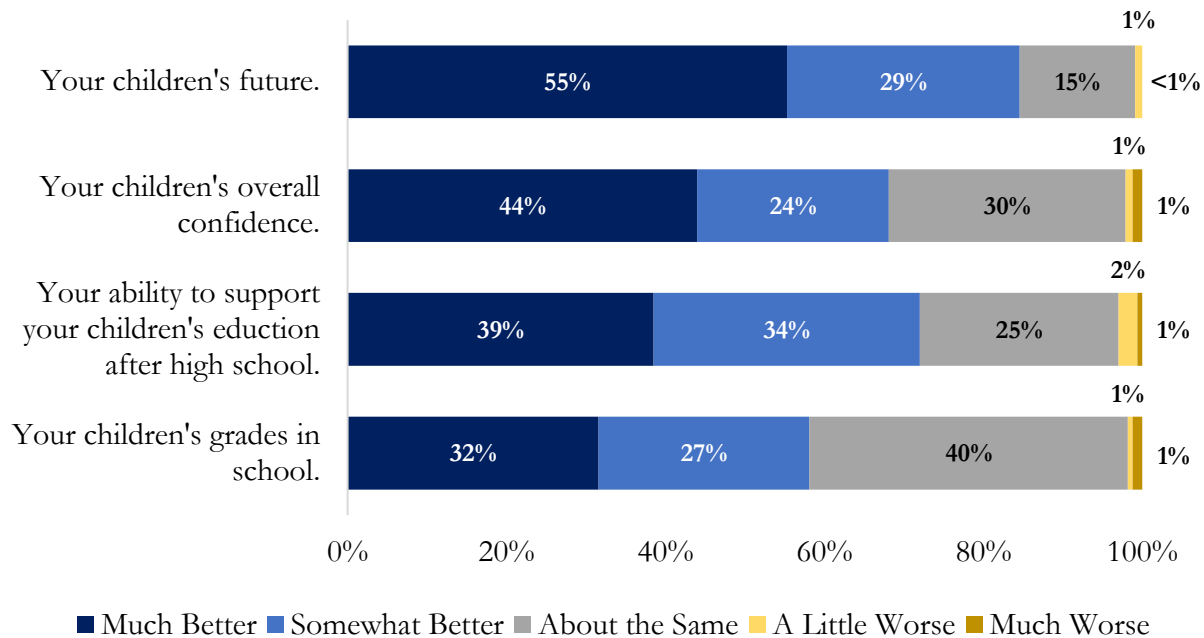
²⁹ A total of 20 homeowners (15.4%) chose multiple options for the additional education they completed. As such, the sum of options in *Chart D* exceeds the total number of homeowners who completed education.

were doing better in school since moving into their Habitat home, 139 participants (42.1%) said that their children were doing about the same, and six individuals (1.7%) felt that their children were doing worse. **This means that nearly 98% of homeowners observed a stable or positive impact on their children’s performance in school since moving into their Habitat home.**

Overall Expectations for Children Since Becoming a Habitat Homeowner

Between 330 and 337 homeowners (95.7% – 97.7%) responded about how their expectations for their children had changed since becoming a Habitat homeowner. Response options ranged from 1 (i.e., Much Worse) to 5 (i.e., Much Better). Across all areas, the average rating was 4.10 out of 5³⁰, **suggesting that most homeowners held somewhat better or much better expectations for their children since moving into their home.** *Chart E* presents frequency for each statement.

Chart E. Overall Expectations for Children Since Becoming a Homeowner (n = 330 – 337)

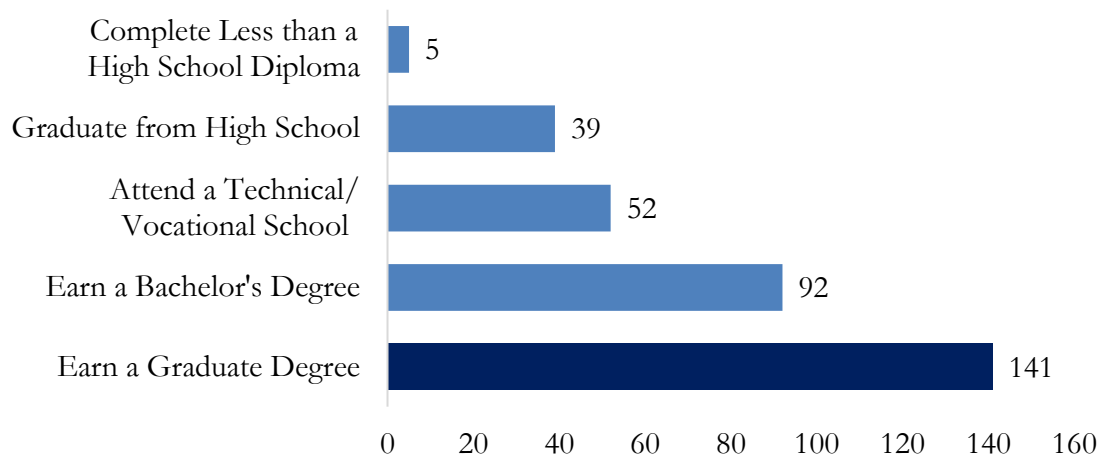


Educational Expectations for Children

Finally, 329 homeowners (95.4%) rated their educational expectation, for their children. Most frequently, homeowners expected their children to: Earn a Graduate degree ($n = 141, 42.9%$), a Bachelor’s Degree ($n = 92, 28%$), or Attend a technical school ($n = 52, 15.8%$). **This means that about 71% of homeowners (n = 233) expect their children to graduate from college or earn a more advanced degree.** *Chart F* presents the full distribution of responses for homeowners’ expectations for their children’s education.

³⁰ The SD for the average school outcome rating was 0.75.

Chart F. Educational Expectations for Children (n = 329)



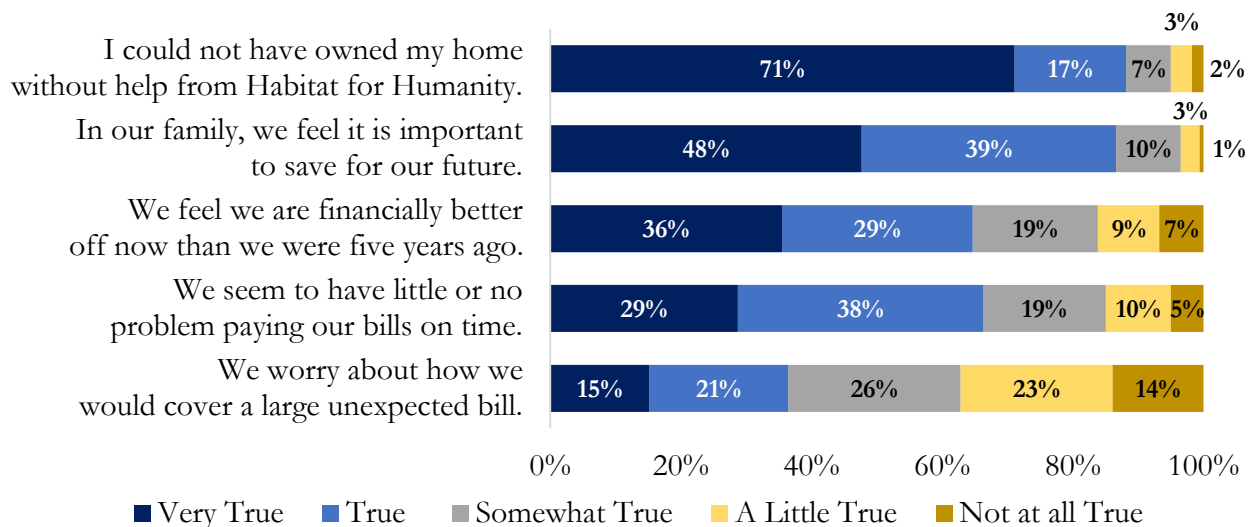
Financial Stability

The section presents results around participants' current finances and the potential financial impacts of becoming Habitat homeowners.

Thoughts About Financial Stability

Homeowners rated five statements about their financial stability. Response options ranged from 1 (i.e., Not at All True) to 5 (i.e., Very True). Between 517 and 522 participants (97.2% – 98.1%) rated each statement. Across all statements, the average rating was 3.88 out of 5³¹, **suggesting somewhat positive views regarding financial stability**. *Chart G* presents the frequencies for each statement.

Chart G. Thoughts About Financial Stability (n = 517 – 522)

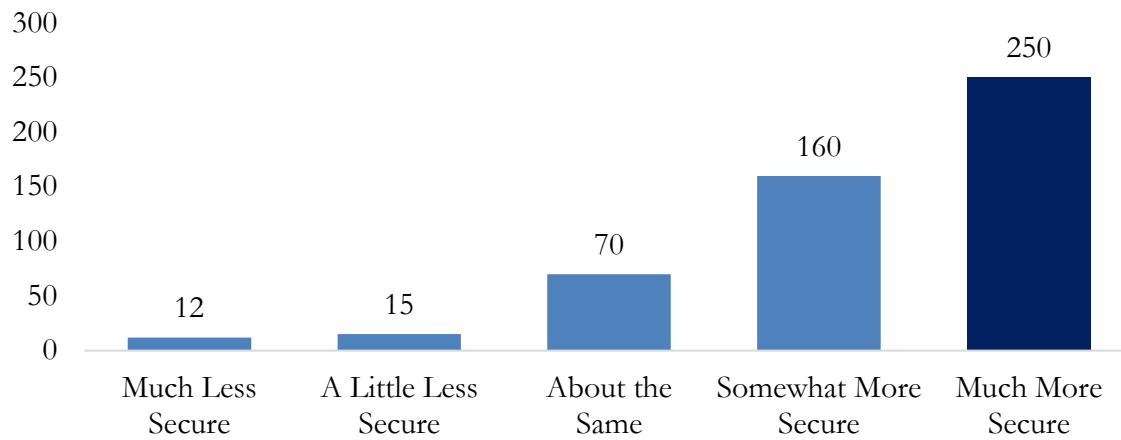


³¹ The SD was 0.68. The statement, “We worry about how we would cover a large, unexpected bill” was reverse-coded when calculating the average financial stability response.

Financial Security Since Owning a Habitat Home

Participants ($n = 507$, 95.3%) rated their financial security since becoming a homeowner on a scale from 1 (e.g., Much Less Secure) to 5 (e.g., Much More Secure).³² **About 81% of respondents ($n = 410$) felt they were somewhat or much more financially secure since moving into their Habitat home.** A total of 70 homeowners (13.8%) felt about the same level of financial security and 27 homeowners (5.4%) felt a little less or much less secure since moving into their Habitat homes. **The average rating was 4.23 out of 5, suggesting a general, positive impact of owning a Habitat home on financial security.**³³ *Chart H* presents perceptions of financial security.

Chart H. Financial Security Since Owning a Habitat Home ($n = 507$)



Ability to Save Money Since Owning a Habitat Home

Most homeowners ($n = 512$, 96.2%) rated their ability to save money since moving into their Habitat home, using a scale of 1 (e.g., Much Worse) to 5 (e.g., Much Better).³⁴ **About 72% of homeowners ($n = 367$) felt they were somewhat better or much better at saving money since becoming a Habitat homeowner.** A total of 114 homeowners (22.3%) said they had about the same ability to save money and 31 homeowners (6%) felt a little worse or much worse at saving money. **The average rating was 4.01 out of 5, suggesting a somewhat positive impact of owning a Habitat home on homeowners' ability to save money.**³⁵ *Chart I* summarizes these findings.

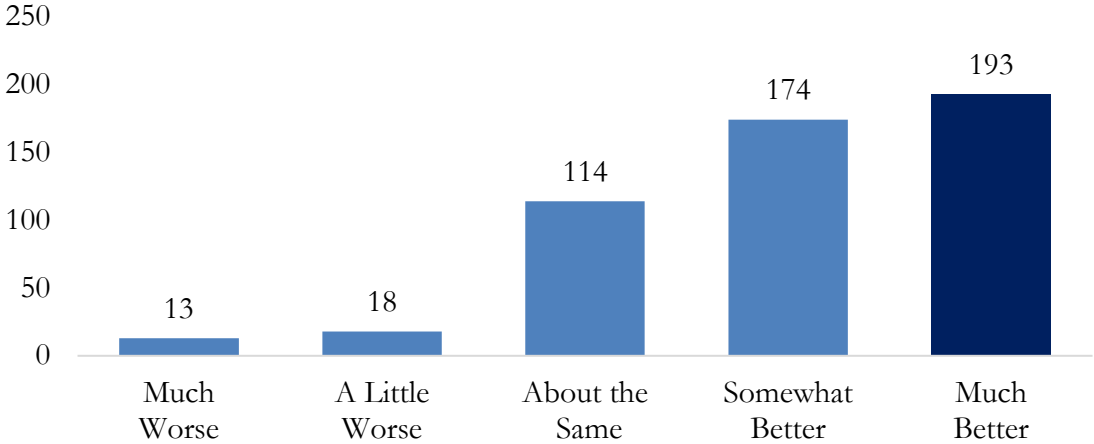
³² An additional 10 participants (1.9%) responded "Don't Know" to this question.

³³ The SD was 0.95.

³⁴ An additional six participants (1.1%) responded "Don't Know" to this question.

³⁵ The SD was 0.99.

Chart I. Ability to Save Money Since Owning a Habitat Home (n = 512)



Public Assistance Use

Financial stability also encompasses the use of public assistance programs such as Health First Colorado (i.e., Medicaid) and the Supplemental Nutrition Assistance Program (i.e., food stamps). From a list of 12 options, participants (*n* = 444, 83.5%) selected all sources of public assistance they had received both *before* and *after* moving into their Habitat home.³⁶

Assistance Before Habitat

Homeowners utilized between zero and 12 types of public assistance programs before moving into their Habitat homes, with an average of 2.44 programs.³⁷ A total of 410 homeowners (92.3%) participated in at least one assistance program before moving into their Habitat home and the most frequent programs used included Health First Colorado (Colorado Medicaid; *n* = 217, 48.9%), the Child Health Plan Plus (CHP+; *n* = 202, 45.5%), and the Supplemental Nutrition Assistance Program (SNAP; *n* = 193, 43.5%).³⁸

Assistance After Habitat

Homeowners utilized between zero and five types of public assistance programs after moving into

³⁶ It was unclear if the remaining 88 homeowners (16.5%) who did not answer both questions did not use any assistance programs or if they decided to skip the questions. Thus, these homeowners were only included if they provided a response for public assistance. For any homeowners who chose “Other” and then specified an option already on the survey (e.g., CHP+, SNAP), those responses were recategorized. Out of the 444 homeowners who responded about assistance programs they used, 13 homeowners (2.9%) selected “Other” and specified “None”, “Not applicable” or “No”. These homeowners were included in the assistance analyses as utilizing zero assistance programs before and after owning their home.

³⁷ The SD was 1.88.

³⁸ Responses from the 28 individuals (6.3%) who chose “Other” included: Colorado Child Care Assistance Program (CCAP), Contributions for homebuilding, the Copay and Prescription Drug Assistance program, COVID-19 unemployment, daycare assistance, food banks, Gas Assistance Program (GAP), housing or rent programs, Internet Essentials, Kids First Financial Aid, Medical Financial Assistance (MFA) from Kaiser, the Reduce Lunch Program, unemployment, the Women, Infants, and Children program (WIC), and YMCA Childcare Assistance. Two of these homeowners did not provide enough information to identify their other assistance programs used before Habitat and one of these homeowners said that they did not know. Some homeowners listed multiple programs under “Other”.

their Habitat homes, with an average of 1.18 programs.³⁹ A total of 308 homeowners (69.4%) utilized at least one assistance program after moving into their Habitat homes. The most frequent programs used after moving into Habitat homes included Health First Colorado (Colorado Medicaid; $n = 179$, 40.3%), the Child Health Plan Plus (CHP+; $n = 98$, 22.1%), and the Utilities Assistance: Low Energy Assistance Program (LEAP; $n = 74$, 16.7%).⁴⁰

Change in Public Assistance Use

Comparing changes in the overall use of public assistance programs, the average number of programs utilized significantly decreased ($p < .05$) from *before* ($M = 2.44$) to *after* ($M = 1.18$) moving into a Habitat home. **These results suggest that, on average, homeowners used significantly fewer types of public assistance programs after moving into a Habitat home.** In fact, the total number of public assistance options selected decreased by 51.8% between these two time periods. In fact, utilization of all programs decreased except for the Supplemental Security Income (SSI) program.⁴¹ *Table C* presents the frequency of use for each public assistance option before and after moving into a Habitat home and the corresponding percent decrease.

Table C. Changes in Public Assistance Use (n = 444)

Public Assistance Type	Before Habitat	After Habitat	Percent Decrease
Housing Voucher	42	0	100%
Old Age Pension (OAP)	3	0	100%
Rental Assistance	47	0	100%
Colorado Works: Temporary Assistance for Needy Families (TANF)	45	3	93.3%
Colorado Energy Office Weatherization Assistance Program (WAP)	27	7	74.1%
Colorado Indigent Care Program (CICP)	41	9	65.3%
Other	28	10	64.3%
Supplemental Nutrition Assistance Program (SNAP) ⁴²	193	70	63.7%
Child Health Plan Plus (CHP+)	202	98	51.5%
Utilities Assistance: Low Energy Assistance Program (LEAP)	144	74	48.6%
Connect for Health Colorado	61	37	39.3%
Health First Colorado (Medicaid)	217	179	37.9%
Supplemental Security Income (SSI)	32	35	--
Total	1,082	522	51.8%

³⁹ The SD was 1.07.

⁴⁰ Responses from the 10 homeowners (2.3%) who chose “Other” included: BHEAP, brother’s assistance, Copay and Prescription Drug Assistance program, food banks, Internet Essentials, Kids First Financial Aid, Medical Financial Assistance (MFA) from Kaiser, the Pandemic Electronic Benefit Transfer Program (P-EBT), the reduced lunch program, and WIC.

⁴¹ This public assistance type increased 9.4%.

⁴² This option was listed as Food Stamps on the 2021 Homeowner Survey.

Child Health Plan Plus (CHP+) Savings

Based on data from the State of Colorado's Joint Budget Committee's Budget in Brief for Fiscal Year 2019-2020 (Joint Budget Committee Staff, 2019), CHP+ costs \$2,353 per child per year enrolled in the program. Data suggests that after moving into a Habitat home, 115 fewer households utilized CHP+.⁴³ **Based on the number of children that the homeowners reported lived in the home this results in an approximate minimum savings of \$270,595 to the CHP+ program.**⁴⁴

Medicaid Savings

Based on data from the State of Colorado's Joint Budget Committee's Budget in Brief for Fiscal Year 2019-2020 (Joint Budget Committee Staff, 2019), Medicaid costs \$5,092 per person per year enrolled in the program. Data suggests that after moving into a Habitat home, 77 fewer homeowners utilized Medicaid.⁴⁵ **This results in an approximate minimum savings of \$392,084⁴⁶ to the Medicaid program.**

SNAP Savings

The Supplemental Nutrition Assistance Program (SNAP) provides food-purchasing assistance for low-income families. According to the U.S. Department of Agriculture (2022), the average SNAP benefit for Colorado households in 2018 was \$247 per month (\$2,964 per year) and the average size for families was two individuals. Focusing on two-person households only, 34 study participants stopped using SNAP services after moving into their Habitat home. **This resulted in an approximate minimum savings of \$100,776 for SNAP.**⁴⁷

TANF Savings

The Temporary Assistance for Needy Families (TANF) program provides financial assistance, most often cash, for low-income families with children. These funds are used to provide basic assistance, childcare, and work, education, or training opportunities for families, among other areas. States regulate the amount of TANF funding that families receive, and this amount is based upon family size, income, and work requirements, among other stipulations. For Colorado in 2019, the maximum monthly benefit amounts for a single-parent family with two children was \$508, for a maximum

⁴³ Please note that this difference of 115 households varies from the difference of CHP+ households reflected in *Table C* above (i.e., 104 households), as an additional 11 families *started* using CHP+ after they moved into a Habitat home.

⁴⁴ Out of the 115 households who stopped using the CHP+ program after moving into their Habitat home, 71 homeowners (61.7%) specified how many children lived in their homes, for a grand total of 115 children (not including the homeowners who estimated zero or 10 children, due to a high likelihood of error). This savings estimate does not account for those homeowners who stopped using the CHP+ program, but did not estimate the number of children living in their home and does not account for multiple years of potential CHP+ savings.

⁴⁵ Please note that this difference of 77 homeowners varies from the difference of before and after Medicaid usage reflected in *Table C* above (i.e., 38 households), as an additional 39 homeowners *started* using Medicaid after they moved into a Habitat home.

⁴⁶ This amount represents a conservative estimate in that it only reflects the survey respondent. It is highly likely that other family members such as adults and children also utilized this program. Further, this estimate does not account for multiple years of potential Medicaid savings.

⁴⁷ This value is an approximation of savings for those families if they had received the average SNAP assistance amount in 2018. This value is limited in that we do not know an estimate of these families' income, how long they utilized the SNAP program, and when they stopped utilizing SNAP.

yearly assistance of \$6,096 (Congressional Research Service, 2021). Five single-parent households with two children reported that they stopped utilizing TANF services after moving into their Habitat home. **This resulted in an approximate minimum of \$30,480 for TANF.**⁴⁸

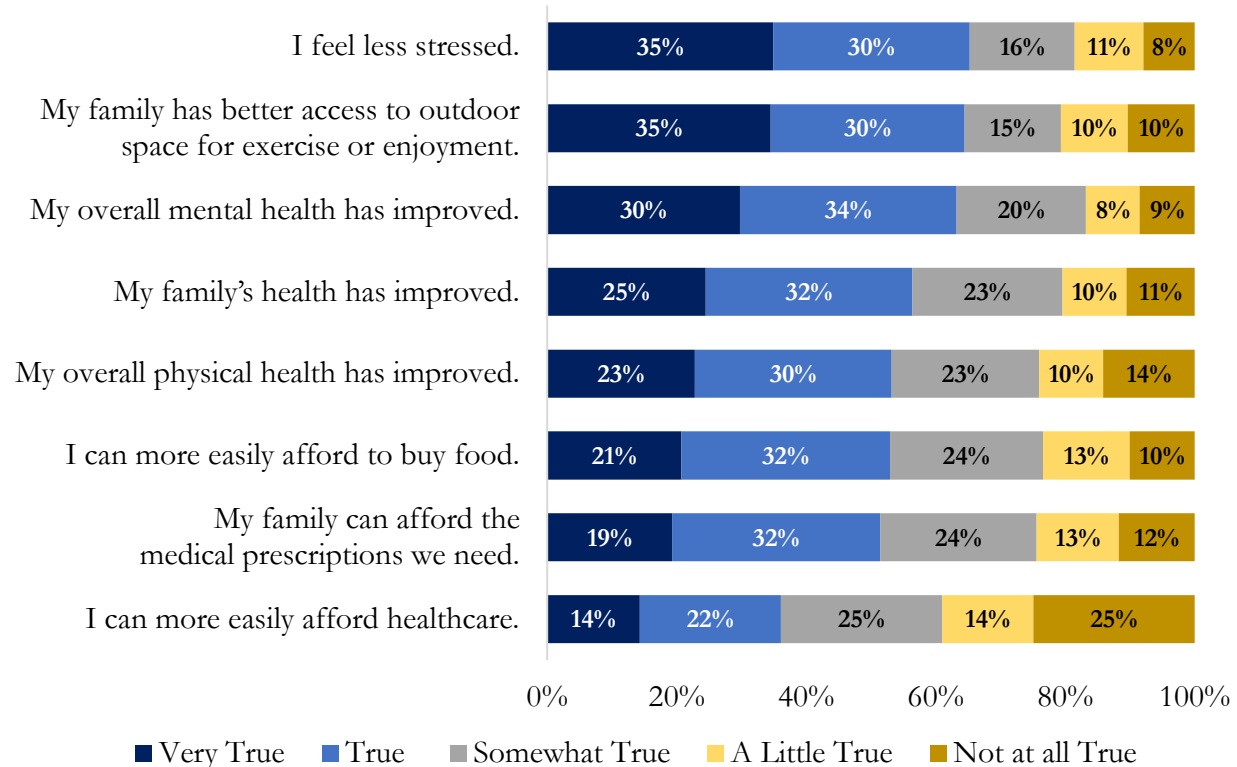
Health and Well-Being

This section focuses on how homeownership impacted various health and well-being outcomes including physical and mental health, family health, healthcare affordability, and food security.

Perceptions of Health and Well-Being

Homeowners rated eight statements related to their households' perceived health and well-being. Response options ranged from 1 (i.e., Not at All True) to 5 (i.e., Very True). Between 513 and 522 participants (96.4% – 98.1%) rated each statement. The overall average rating across all statements was 3.45⁴⁹, which suggests that homeowners experienced some positive health-related changes since moving into their Habitat homes, especially for their mental health. *Chart J* presents the frequencies across statements.

Chart J. Health and Well-Being Ratings Since Becoming a Homeowner (n = 513 – 522)



⁴⁸ This value is an approximation of savings for those families if they had received the maximum TANF assistance amount in 2019. This value is limited in that we do not know an estimate of these families' income, employment, how long they utilized the TANF program and when they stopped utilizing TANF.

⁴⁹ This overall average fell between Somewhat True and True and the scale SD was 1.03.

Impact on Household Health and Well-Being

Homeowners were asked to give an example of how being a homeowner had impacted the health and well-being of themselves and their family. A total of 323 homeowners (60.7%) answered this question and their responses were grouped into the following nine themes presented below.

Improved Quality of Life and Well-Being

A total of 101 homeowners (31.3%) described their general improved quality of life and well-being. They discussed enjoying more time with family or friends, having overall better lives, taking pride in homeownership, or provided generally positive comments. For example, as one participant shared, “[Our] quality of life has improved due to being able to afford after school activities for kids, planting a garden, and having pets.” One homeowner wrote, “[Our health] has become better for all of us.” Another homeowner expressed their gratitude sharing, “We feel secure and protected in our house. We have a great and very quiet neighborhood. This has allowed us to have less stress in our lives and to enjoy better health and well-being.”

Establishing Roots Through Homeownership

Homeowners ($n = 97$, 30%) discussed how consistent and stable housing made the biggest impact on their health and well-being. This ability to plant roots led to fewer disruptive moves and provided homeowners with the freedom to make one’s own rules and choices. As one homeowner described, “Stability has been created in a home we won’t have to leave from. My kids have a home to be raised in.” Another homeowner wrote, “It feels great to be able to decorate and paint and make yard improvements since we know we will be staying here.” As another homeowner shared, “We worried that we would have to leave [our community] due to the cost of housing and rent. We now take pride in owning a home, building equity, and having a secure future. That is a huge stress taken out of our day-to-day lives.”

No Impact or General Homeownership Challenges

Seventy-eight homeowners (24.1%) said that being a homeowner either had no impact on their health or well-being or described health and well-being challenges associated with homeownership. The homeowners who mentioned how owning a home had not influenced their health or well-being provided comments such as “In general, we can’t say that [homeownership] has affected us at the moment” and “No change to the health conditions”.

Improved Mental Health

Some homeowners ($n = 71$, 22%) described mental or emotional benefits of homeownership, such as reduced stress and increased peace of mind. For example, one homeowner responded with, “My daughter’s and my mental health have improved dramatically since moving into a home that we feel is safe and that I can afford.” Another homeowner stated, “The stress level has decreased so much that I feel better mentally.”

Increased Financial Stability and Security

Other homeowners ($n = 62, 19.2\%$) explained how being a homeowner increased their financial stability and security, which benefitted their health and well-being. For example, these individuals described the financial benefits associated with affordable or stable housing costs, the ability to afford more than just the basic life necessities, the ability to save money, and the prospect of bequeathing Habitat houses to family members. One homeowner described how, *“Rents [elsewhere] kept increasing and the possibility of not being able to afford rent was always there. After getting into my Habitat home, I have been able to progress in my career...and actually have really smart financial goals for myself and some money even set aside and saved for my daughter.”* Another individual wrote that, *“It has been a blessing to put my children in school sport[s] without [the] fear [of] not being able to afford it.”*

Higher Quality Housing

These participants ($n = 53, 16.4\%$) felt their Habitat homes were of higher quality and better fit for their needs, with more indoor and outdoor space, more privacy, quieter settings, healthier environmental conditions, or better building construction. As one homeowner described, *“We have more space for the number of people in our family, so we are happier because everyone has a place to take care of themselves. If that means taking a bath, playing or reading alone, but also enough space to be together in one area such as the living room or kitchen as a family. In our old, small home, we were constantly leaving just to have more space outside.”* Another individual wrote, *“Before owning our home...we often lived in smokey buildings with loud tenants. Now, we... don't have the stress of inconsiderate neighbors...”*

Satisfaction with Neighborhoods or Communities

A total of 51 participants (15.8%) expressed satisfaction with their neighborhoods in the context of feeling safe, having opportunities to be involved in the community, appreciating neighbors, enjoying community conveniences, or kids feeling comfortable in school. As one homeowner described, *“Having a safe home in a safe area lowers my stress and worry, helping my health and well-being. With the security being a home owner brings, my children were able to grow up in a safe neighborhood and get an education in a great school district and are now attending college which greatly improves their futures.”* Another individual wrote, *“I can jog around the neighborhood in the mornings before work and not fear for my safety. I feel like owning a home has given me and my family a chance to bond with our neighbors in a very organic way.”*

Physical Health Benefits and Opportunities

Fifty homeowners (15.5%) discussed the various physical health benefits of living in their Habitat home. They were able to maintain more active lifestyles, especially outdoors, and appreciated their proximity to exercise amenities, medical providers, or healthier eating options. For example, one homeowner shared that, *“It has improved our overall health and well-being tremendously. We have access to forest service paths, lakes, and a yard for outdoor time.”* Another homeowner expressed, *“We're more active. I enjoy watching my daughter play outside.”*

Self-Improvement and Personal Growth

These homeowners ($n = 24, 7.4\%$) described the ways in which they experienced personal growth or improvement since becoming Habitat homeowners, including progressing their education or careers, improving as a parent, or feeling more confident and empowered. As one participant wrote, “*I was able to focus on my children instead of working all the time. I was able to open my business.*” Another participant discussed the connections with HFH, responding, “*I have made many friends on the Habitat building team. They...gave me so much confidence and some neat skills. As a petite woman, I had never in my life held a power tool and now I feel very empowered and capable.*”

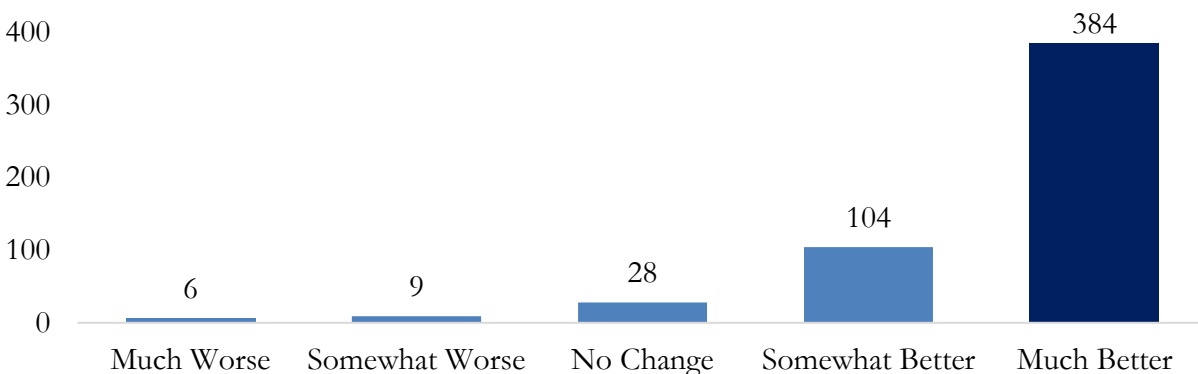
Quality of Life

This next section focuses on how being a homeowner made a difference in participants’ quality of life and engagement with family and community.

Household Quality of Life

Participants ($n = 531, 99.8\%$) responded to a question about whether their lives and the lives of their family members were better or worse since moving into their Habitat home. Response options ranged from 1 (i.e., Much Worse) to 5 (i.e., Much Better). Homeowners’ average response was 4.60,⁵⁰ suggesting that they feel Habitat homeownership has improved their household quality of life. **Nearly 92% of homeowners ($n = 488$) reported that their households’ lives were somewhat or much better since becoming homeowners.** *Chart K* presents the frequency of responses.

Chart K. Change in Household Quality of Life ($n = 531$)



Quality Time with Family

Participants ($n = 528, 99.2\%$) also reported on changes in the amount of quality time with their families since moving into their Habitat homes. Response options included 1 (i.e., Less Quality Time), 2 (i.e., About the Same Quality Time), and 3 (i.e., More Quality Time). More than half of participants ($n = 323, 61.2\%$) reported having more family time since the move. Most other homeowners ($n = 188, 35.6\%$) said they had about the same amount as before the Habitat move, while few ($n = 17, 3.2\%$) said they had less quality time with family. **These findings suggest that**

⁵⁰ SD was 0.76.

moving into Habitat homes allowed many participants to increase quality time spent with their families.

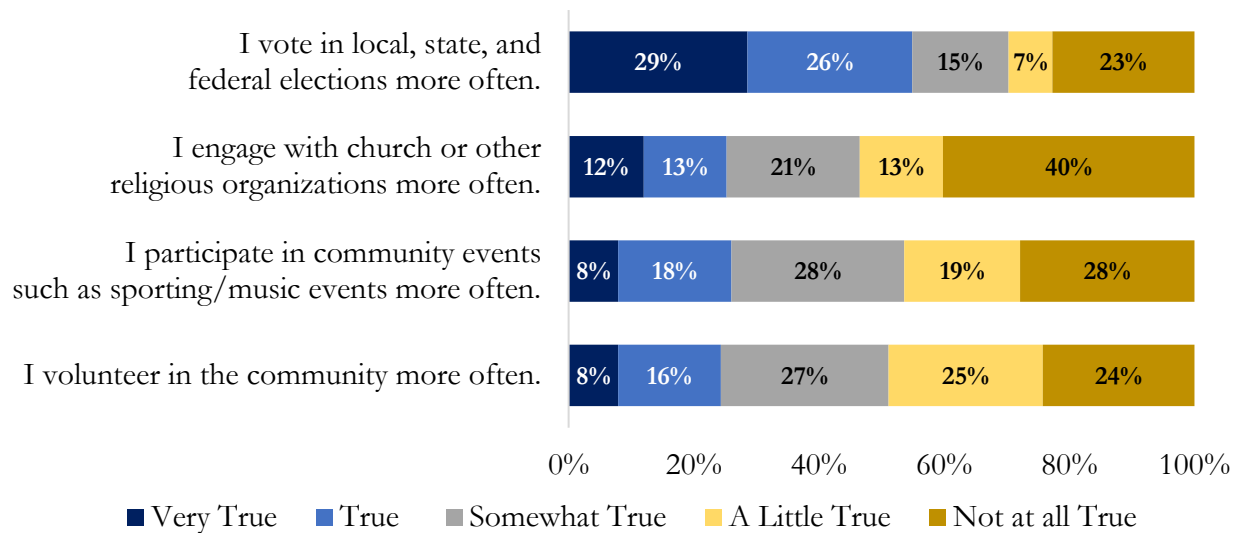
Commute

Respondents ($n = 457$, 85.9%) described how their work commute changed or stayed the same since moving into their Habitat home.⁵¹ A total of 111 participants (24.3%) said their commute decreased, 219 individuals (47.9%) said their commute stayed the same, and 127 homeowners (27.8%) said their commute increased. **These findings suggest that commute time remained the same or improved for 72% of Habitat homeowners.**

Community Engagement

Participants were asked to rate four statements related to their change in community engagement since becoming a homeowner. Response options ranged from 1 (i.e., Not at All True) to 5 (i.e., Very True). Between 527 and 529 participants (99.1% – 99.4%) rated each statement. The overall average rating across all statements was 2.74,⁵² which is between A Little True and Somewhat True. **About 77% of homeowners reported that they voted more often in local, state, and federal elections since becoming a HFH homeowner.** However, changes in other types of community engagement were less common. *Chart L* presents the breakdown of responses for community engagement statements.

Chart L. Community Engagement Since Becoming a Homeowner (n = 527 – 529)



⁵¹ An additional 74 participants (13.9%) responded that this question was not applicable, yielding a question-specific response rate of 99.8% ($n = 531$).

⁵² The SD of the scale was 0.99.

Homeownership is Transformational: Achieving Financial Security – Valeria’s Story



After high school, Valeria moved to Colorado to help her parents. She lived with her parents for a bit and rented apartments on and off. When she had her first baby, a daughter, she struggled to find a stable home. At one point, she lived in five places within a three-year time period. Valeria had grown up in many different homes across the world, so she felt it was very important to give her child a stable home. She knew that she wanted to live in Colorado because it is beautiful and feels safe.

Valerie learned about Habitat for Humanity through a customer at work and decided to apply. She and her mother purchased a home together. Becoming Habitat homeowners has strengthened their relationship. As Valeria described, *“It’s been amazing and brought us closer.”*

Valeria described how every aspect of her life has improved through owning a Habitat home. Her mother works as a teacher in the school district and her daughter thrives in school with many local friends in the neighborhood. *“I am so lucky and it’s due to Habitat’s impact on our living situation.”* Her financial health has improved, as she is able to save money and also provide meaningful activities for her family. She has had stable work and has not been afraid to change her work situation for the better. Her physical health has improved and she and her family enjoy healthy meals together. Her mental health has also improved due to worrying less about housing. As Valeria shared, *“My stress levels are amazingly down just from being able to afford housing and not worrying about being kicked out or having rates raised.”*

Valeria has been able to create a stable home for her daughter, with many fun activities, like paddleboarding, hiking, horseback riding lessons, skiing, hot springs, and ice skating. As Valeria commented, *“Whether it’s [my] county or elsewhere, Habitat has a huge impact, between volunteering and creating housing, and giving people the option to own a home. Habitat has a huge impact on people’s lives and helps them live and thrive. Habitat does a lot of work to ensure that communities are stable and stay put.”*

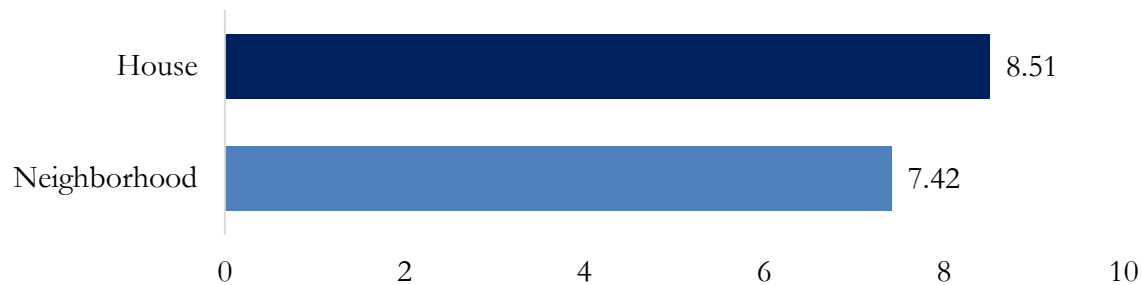
Feedback about the Habitat Homeowner Experience

The survey asked participants about their houses and neighborhoods, their satisfaction with the Habitat homeowner experience, and impacts of being Habitat homeowners.

Overall Ratings for House and Neighborhood

Homeowners rated their house ($n = 531$, 99.8%) and neighborhood ($n = 525$, 98.7%) as places to live, using a scale of 1 (e.g., Worst) to 10 (e.g., Best). On average, homeowners rated their houses at 8.51 and their neighborhood at 7.42.⁵³ **These findings suggest that homeowners felt their neighborhoods were generally good places to live but were even more pleased with their houses.** *Chart M* visualizes the ratings for both Habitat houses and neighborhoods as places to live.

Chart M. House and Neighborhood Ratings (n = 525 – 531)



Neighborhood Safety and Pride Ratings

Homeowners were then asked to what extent they agreed with the statement, “I feel my neighborhood is safer than the neighborhood where I lived before moving into my home” ($n = 532$, 100%) and the statement, “I take more pride in my neighborhood now that I own a Habitat home” ($n = 529$, 99.4%). Response options for the statement ratings ranged from 1 (e.g., Not at All True) to 5 (e.g., Very True). The average neighborhood safety rating was 3.38 while the average neighborhood pride rating was 4.02.⁵⁴ **Together, these findings suggest that homeowners took more pride in their neighborhoods, but felt that their current neighborhoods were only somewhat safer than where they lived before joining Habitat.**

Satisfaction with the Habitat Homeowner Experience

Participants ($n = 496$, 93.2%) rated their satisfaction with the Habitat homeowner experience on a scale from 1 (e.g., Not at All Satisfied) to 5 (e.g., Very Satisfied). **The average rating was 4.27,⁵⁵ suggesting most homeowners were satisfied with their Habitat homeowner experience.**

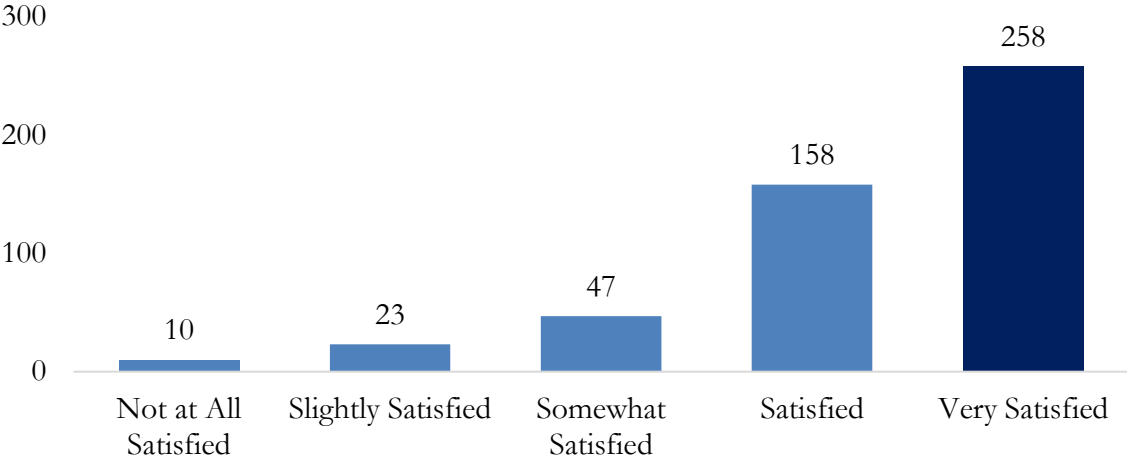
Chart N presents the frequency of responses.

⁵³ The SDs were between 1.69 and 2.30.

⁵⁴ The SDs were between 1.05 and 1.42.

⁵⁵ The SD was 0.95.

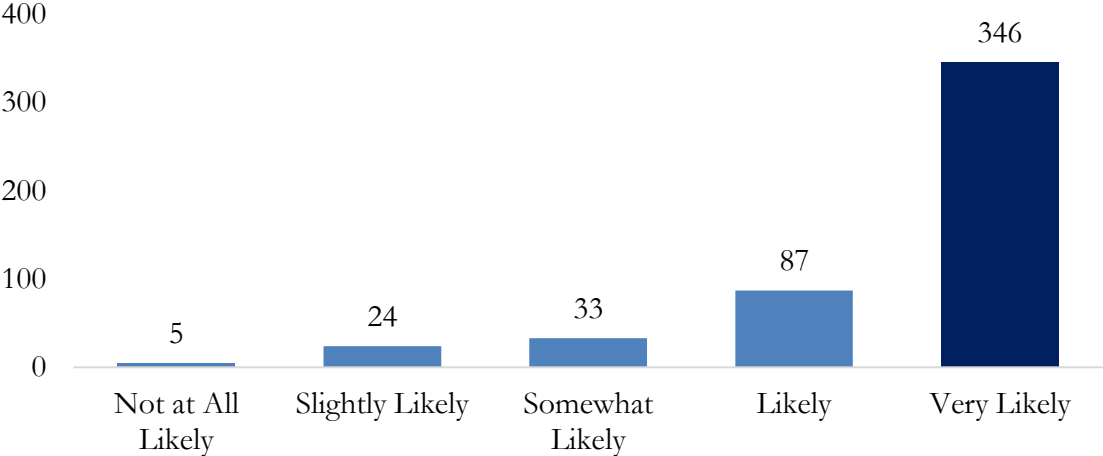
Chart N. Satisfaction with the Habitat Homeowner Experience (n = 496)



Likelihood to Recommend Habitat to Others

Homeowners (n = 495, 93%) also rated their likelihood to recommend Habitat to others, using a scale from 1 (e.g., Not at All Likely) to 5 (e.g., Very Likely). **The average rating was 4.51,⁵⁶ suggesting that homeowners were quite likely to recommend Habitat to others.** *Chart O* presents the frequency of responses.

Chart O. Likelihood to Recommend Habitat to Others (n = 495)



⁵⁶ The SD is 0.89.

Examples of Impact

A total of 360 homeowners (67.7%) provided examples of how being a Habitat homeowner had impacted them and their families. Responses were grouped into six themes, presented below.

Security and Comfort of a Forever Home

Most participants ($n = 142$, 39.4%) reported that Habitat homeownership provided them with a sense of security and comfort. This impact allowed them stable and safe places to live, raise families, age, grow roots, or otherwise prosper into the future. For example, one homeowner shared, *“It offered us stability and security while my children were growing up and continues to offer me that as I inch closer to retirement”* while another homeowner responded, *“We feel secure and have started setting down roots. My kids are plugged into the community.”* A third homeowner wrote, *“We would be homeless with the amount of money people spend for renting. My home is the foundation for our lives.”*

Improved Quality of Life

A total of 134 homeowners (37.5%) discussed how Habitat homeownership enabled them to enjoy a better quality of life. For example, these individuals were able to build stronger relationships with family, friends, or communities, had opportunities to live in desirable houses or areas, experienced improved mental health, and enjoyed a more positive life outlook. As one homeowner shared, *“We moved so often when our kids were really little and lived in crowded housing so having a small yard and a less dense neighborhood has significantly increased our mental health and wellness. We can be outside and not feel unsafe and there is less traffic so I'm not as worried about my kids playing outdoors.”* Another homeowner wrote, *“We have a safe and beautiful home to gather in, host friends and family, enjoy our pets, and [fuel] my passion for gardening.”* One homeowner also described how their Habitat home provided, *“...[a] more stable life, neighbors watching out for each other, [and] great friends.”*

Stronger Financial Footing

These homeowners ($n = 90$, 25%) described how owning their home positively impacted their financial stability. Participants discussed fewer money concerns, more affordable housing, increased savings and home equity, a greater ability to afford non-housing items, and improved financial prospects for themselves or their children. One homeowner wrote how being a Habitat homeowner, *“...helped us to worry about things less and be able to handle things that would have been overwhelming, like vehicles dying or necessary surgeries that we would not have been able to afford”* while another participant shared how being a Habitat homeowner, *“...gave us the opportunity to gain equity and be able to save and plan for a... healthy retirement.”*

Appreciation for Homeownership

Seventy-five homeowners (20.8%) shared how owning a Habitat home provided a sense of accomplishment and pride. These participants described feeling a sense of achievement in being homeowners and discussed how homeownership would have been unattainable or more challenging without Habitat's help. One homeowner described how being a Habitat homeowner, *“...allows me to have something that I will own and have accomplished myself which I never thought I would in*

my lifetime.” Another homeowner responded, “The pride of ownership that comes with helping build your own home is great too.”

Personal Achievements or Contributions

Forty-seven homeowners (13.1%) also described how owning a Habitat home had an impact on their life achievements and allowed them to support their communities. Participants were able to advance their careers, educations, or skills, help their children succeed, and allow them to help others through role modeling, tangible support, or community contributions. For example, one individual expressed, *“I’ve become confident and empowered to build, repair and do many home improvement projects by myself. I was able to go back to school and get a better job.”* Another homeowner wrote, *“We have now been able to become a foster family and help children in our community!”*

No Impact or General Homeownership Challenges

Thirty homeowners (8.3%) described no impact or discussed concerns about their houses and interactions with Habitat affiliates. These homeowners who discussed no impact provided comments such as *“Not Applicable”*.

Improvements in Children’s Lives

Next, 326 homeowners (61.3%) described the extent to which living in Habitat homes improved the lives of their children.⁵⁷ Responses were grouped into seven themes presented below.

Improved Living Situation

Many participants ($n = 129$, 39.6%) described their Habitat homes or neighborhoods as safer, more comfortable, healthier, or family-supportive, felt their children were happier, or mentioned general positive impacts of homeownership. These were all considered as improvements in the lives of their children. For example, one homeowner wrote that their Habitat home provided a, *“FAR better family friendly living [and] learning environment.”* A second homeowner wrote that their children, *“...don't have to suffer as much through dramatic weather temperatures. They live in a healthy environment now.”* A third wrote about how their children, *“...are much happier.”*

Stability and Consistency

These homeowners ($n = 124$, 38%) focused on how their Habitat homes positively impacted their children by providing stability, permanence, consistency, a sense of being settled, and pride in homeownership. For example, one homeowner wrote that all of their children, *“...were able to grow up in one neighborhood and know stability”* while another homeowner shared, *“The fact that [my children] have had a solid, reliable, and nice living space to grow up in and come back to when times are rough means everything. They've had a safe and secure HOME to live in as they learned to grow into responsible adults and spread their wings without feeling rushed. This means everything to me.”*

⁵⁷ Of the remaining 206 homeowners (38.7%), 176 individuals (33.1%) provided no response to this question and 30 participants (5.6%) wrote that they had no children so the question was not applicable to their household.

Academic or Career Benefits

Seventy participants (21.5%) provided examples of how living in their Habitat home supported their children's success in school or career and how they had access to good schools and academic support. One homeowner described the impact of their children's new school, writing, *"The school is located in the safe neighborhood and best school district in Colorado. My children took this advantage to excel in the school and be able to pursue the best universities in the country with full scholarship."* Another homeowner described how their children's success beyond high school, *"My children all attended college and are now living their best lives. I credit that to them having a good home environment. We wouldn't [have] had that without Habitat for Humanity."*

Dedicated Spaces for Children

Some homeowners ($n = 69$, 21.2%) discussed how their children benefitted from privacy and having bedrooms or other spaces of their own where they could grow as individuals. For example, one homeowner wrote about how their son was, *"...able to have his own space and express himself"* while another participant wrote about how their children are, *"...happier to have their own space and able to be themselves and not have to be confined to one space or be shushed all the time by family members. It's nice to see them run play and dance in their environment."*

Social or Recreational Benefits

These homeowners ($n = 58$, 17.8%) wrote about how owning a Habitat home created positive benefits on their children's social and recreational activities. Specifically, participants' children benefited socially from the consistency of friendships, strong neighborhood connections, or opportunities to safely play outside, participate in sports, or simply *"be kids"*. For example, one homeowner shared that her daughter has, *"...better social skills being around the same friends she has [had] since she was a baby. Plus, she made good friends in the neighborhood as well which also boosts her confidence."* Another homeowner wrote that, *"My son...built lifelong relationships with friends and neighbors. He could walk to school with his friends, participate in sports with his friends and attend community gatherings with his friends. Before we lived so far away from his school and none of that was possible."*

Growth as Individuals

These participants ($n = 33$, 10.2%) described how their Habitat home helped their children grow as individuals, mature through increased independence, building confidence, discipline, calmness, and self-esteem, or by learning positive life lessons such as working towards homeownership or other aspirational goals. For example, one individual shared how owning a Habitat home inspired their children, *"... to be responsible and push for more."* Another homeowner shared that, *"My son has become a homeowner and my daughter is in the process of becoming a homeowner."*

No Impact or General Homeownership Challenges

Twenty participants ($n = 20$, 6.1%) did not feel their children had benefited from homeownership or focused on concerns about space, school quality, neighborhood safety,

housing affordability, or Habitat staff, and loan practices. For example, homeowners focused on the need for more space or the school's quality in their new neighborhood.

Homeownership Among Adult Children

Of the 224 participants who said they had adult children currently or formerly living in their Habitat home, 221 individuals (98.7%) provided the number of adult children who currently own a home of their own. Responses ranged from 0 to 5, with an average of 0.71 adult children owning their own homes.⁵⁸ **Slightly fewer than half of households with adult children ($n = 102$, 46.2%) had one or more adult children who are current homeowners.**

The Impact of COVID-19

This section focuses on how the COVID-19 pandemic may have impacted Habitat households.

Rating the Impact of COVID-19

Homeowners ($n = 488$, 91.7%) rated how much the COVID-19 impacted their households, using a scale from 1 (e.g., Not at All) to 5 (e.g., Extremely). **As such, lower ratings correspond to more positive outcomes.** Most frequently, participants responded Somewhat ($n = 152$, 31.1%), followed by A Lot ($n = 121$, 24.8%), Extremely ($n = 80$, 16.4%), A Little ($n = 78$, 16%), and Not at All ($n = 57$, 11.7%). **The average rating was 3.18 out of 5, suggesting that most homeowners felt some impact from the COVID-19 pandemic on their household.**⁵⁹

Household Impacts from COVID-19

Participants ($n = 491$, 92.3%) also identified specific ways in which one or more members of their households were impacted by the COVID-19 pandemic. Individuals selected all appropriate responses from a list of 11 possible options. Participants chose between zero and 11 options, with an average of about two different ways COVID-19 impacted their households.⁶⁰ Household members were most likely to have completed school from home ($n = 235$, 47.9%), worked from home ($n = 197$, 40.1%), or had a reduced number of hours at work ($n = 184$, 37.5%). **Together, these findings reveal that Habitat households struggled most with school and work because of the COVID-19 pandemic.** See *Table D* for all COVID-19 impacts.⁶¹

⁵⁸ The SD was 0.97.

⁵⁹ The SD was 1.22.

⁶⁰ The SD was 1.85.

⁶¹ A total of 42 homeowners (8.6%) chose no options or wrote "None", suggesting that COVID-19 did not greatly impact these households.

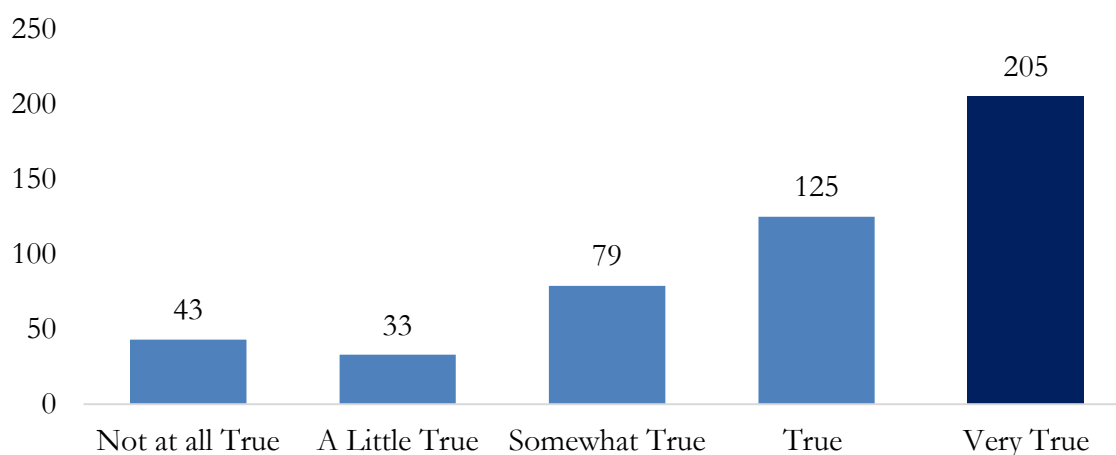
Table D. Household Impacts from COVID-19 (n = 491)

During the COVID-19 pandemic, at least one member of my household...	n (%)
Completed school from home	235 (47.9%)
Worked from home	197 (40.1%)
Had a reduced number of hours at work	184 (37.5%)
Was laid off or lost their job	130 (26.5%)
Contracted the COVID-19 virus	111 (22.6%)
Was unable to pay other bills on time	108 (22%)
Was unable to pay the mortgage on time	67 (13.6%)
Could not afford to purchase food	63 (12.8%)
Experienced other impacts ⁶²	38 (7.7%)
Could not afford to go to the doctor	37 (7.5%)
Could not access the COVID-19 vaccination	2 (0.4%)

Improved Security During the Pandemic

Lastly, homeowners ($n = 485$, 91.2%) rated their agreement with the following statement, “Living in your Habitat home has provided you and your family a level of security during the pandemic that would not have been possible in your previous living situation.” Response options ranged from 1 (e.g., Not at All True) to 5 (e.g., Very True). **The average rating was 3.86 out of 5, suggesting that owning a Habitat home provided security to homeowners and their families during the COVID-19 pandemic.**⁶³ Chart P summarizes the degree to which homeowners did or did not feel more secure during the COVID-19 pandemic as a result of living in their Habitat homes.

Chart P. Improved Security During the Pandemic (n = 485)



⁶² Other impacts ($n = 38$, 7.7%) included: Mental health issues, continuing to work, decline in savings, isolation, loss of a loved one, non-COVID-19 medical concerns, unspecified impacts, unavailable healthcare, parents having to homeschool children, being on disability, choosing to change jobs, unable to be with family, having fewer clients, no economic impact, stimulus payment issues, and utilities increasing in cost.

⁶³ The SD was 1.28.

Homeownership is Transformational: Laying the Foundation for Stability – Jessica’s Story



Jessica had been living with her daughter in transitional housing for two years. She knew that she wanted to give her daughter stability. She heard about Habitat for Humanity and initially, she thought, *“It’s too good to be true.”* When she applied and was selected, she put labor and love into building the house.

This stability of owning a home changed the lives of her family by, *“...a million percent.”* Owning a Habitat home, *“...really was a big part of building the foundation to create new lives for us.”* Jessica did not have to worry about rent increases, lease renewals, or moving. She was able to focus on what was important to her family. She and her daughter were able to make their house into a home – their home. They painted the house, built a garden, remodeled the backyard, added a garage, and adopted dogs.

Jessica shared that owning a Habitat

home, *“Definitely has given me the opportunity to focus on my health, on happiness, on my daughter.”* She and her daughter take pride in their home, *“This is home, we don’t have to worry about the lease renewing or the rent going up, all the things we were used to before. Stability is key. That base, foundation, is what I needed.”*



PART 3:

Economic Impact of Habitat for Humanity in Colorado



“I am able to afford my home. I'm able to afford other things such as sports for my daughter, treats for sleepovers, vet bills for our kitty cat and medical bills. We are able to afford health and wellness.

I'm able to do this without assistance. I'm doing this on my own because I can now.”

“Being a Habitat homeowner has allowed us more financial freedom. We are able to save a little and purchase a car. We feel less stressed financially.”

“We as parents can offer a better future to our children with education and confidence that they can achieve their goals.”

Results: The Economic Impact of HFH in Colorado

This section presents the results of the economic impact study as reported by HFH affiliates. Economic impact studies provide estimates that a particular business, business activity, or industry have upon a local or regional economy. In this case, REC was interested in estimating the impact that HFH has on both local and state economies for Fiscal Year 2020.

IMPLAN Model

To make this estimate, the IMPLAN model was used.⁶⁴ IMPLAN is an industry-standard approach to modeling the effects of economic activity. IMPLAN utilizes an input-output technique to estimate the economic effects of direct spending for expenses and labor costs. By using an input-output approach, IMPLAN considers the flow of spending that typically takes place within an industry to estimate the indirect effects and induced effects of direct spending. Indirect effects include the second-order impact of direct spending that took place in support of Colorado HFH construction activities, operation costs, and ReStore activities. For example, in constructing new homes, HFH affiliates purchase goods and services from local vendors. Local vendors, in turn, purchase goods and services from other local vendors. Induced effects are those impacts that take place as consumers spend their paychecks on local goods and services. IMPLAN calculates the direct, indirect, and induced effects on employment, salary, and total output. Estimates of tax impact are also calculated.

To estimate the economic impacts of HFH activities in Colorado, it was necessary to collect relevant data from HFH affiliates. All 25 HFH affiliates throughout the state of Colorado as well as HFHC⁶⁵ were invited to complete a brief survey asking about expenses, labor expenses, and employment numbers across three broad types of activities: 1) Construction of Homes, 2) Operating Costs, and 3) Activities Related to ReStore. In addition, affiliates were asked to report how many homes had been renovated or rehabilitated during Fiscal Year 2020. Affiliates were also asked to report how many volunteers and volunteer hours had been utilized during the same fiscal year.

A total of 23 out of 25 affiliates (92%) responded to the survey, as did HFHC. Findings from the 2021 Affiliate Survey indicated that a total of 73 new homes were built, 156 homes repaired, and 11 rehabilitations were completed in Fiscal Year 2020. The affiliates reporting financial information ranged from very mature organizations (one was established in 1978) to relatively new (three were formed in 2000). The majority of affiliates were formed in the 1990s. To better understand how affiliates impact local economies, HFHC asked REC to break data out by rural ($n = 11$, 44%), urban ($n = 9$, 36%), and resort regions ($n = 5$, 20%). Therefore, the descriptive data below will be presented in that way, as will the economic impact estimates to follow. Please refer to *Appendix C* for a full list of affiliate survey participants and their respective region.

⁶⁴ For more information on the IMPLAN modeling please access <http://www.implan.com>.

⁶⁵ HFHC is an affiliate site of Habitat for Humanity International. This site was included in the 2021 Affiliate Survey because this organization had information (e.g., operating costs, volunteer hours) that would contribute to the economic impact study that was not being captured from the 25 affiliate sites.

Table E. Financial and Employment Figures for HFH Affiliates for Fiscal Year 2020

	Resort Affiliates	Rural Affiliates	Urban Affiliates	Statewide Total
Construction				
Non-Payroll Expenses	\$5,026,130	\$1,914,169	\$17,850,152	\$24,790,451
Number of Employees	15	23.5	41	79.5
Payroll	\$1,300,245	\$863,462	\$3,311,982	\$5,475,689
ReStore				
Non-Payroll Expenses	\$1,601,697	\$396,542	\$4,852,867	\$6,851,106
Number of Employees	35	33	123	191
Payroll	\$1,833,832	\$1,263,874	\$4,598,225	\$7,695,931
Operations				
Non-Payroll Expenses	\$2,007,749	\$694,478	\$12,522,059	\$15,224,286
Number of Employees	14	14.5	123.5	152
Payroll	\$959,309	\$665,485	\$6,220,376	\$7,845,170
Totals				
Non-Payroll Expenses	\$8,784,085	\$3,005,189	\$35,076,570	\$46,865,843
Number of Employees	67.5	71	284	422.5
Payroll	\$4,242,638	\$2,792,821	\$13,981,331	\$21,016,790
Average Employee Salary	\$62,853.90	\$39,335.51	\$49,230.04	\$49,743.88
Total Homes				
Built	18	8	47	73
Repaired	6	13	137	156
Renovated	0	1	10	11
Homeowners Helped Since Formation	210	513	2,311	3,034
Volunteers				
Number of Volunteers	1,468	713	16,509	18,690
Volunteer Hours	10,466	27,889	48,898	87,253
Volunteer FTE Equivalent	5	14.5	25	45.4
Volunteer Estimated Value	\$317,224	\$845,316	\$1,482,098	\$2,644,638

Financial and Employment Data

Table E above presents the financial and employment data for HFH in Fiscal Year 2020. As noted previously, results are presented for affiliates in resort, rural, and urban areas separately. Statewide figures are also presented. HFH had \$46.9 million in non-payroll expenses and \$21.0 million in payroll expenditures. The statewide average salary was \$49,744 for the 422.5 full-time equivalent (FTE) employees. These figures were driven largely by activities of urban HFHs, which reported relatively large non-payroll expenses, payroll expenses, and numbers of FTEs.

Resort Affiliates

Resort affiliates built 18 new homes in Fiscal Year 2020 and repaired 6 more. These affiliates had \$8.8 million in direct non-payroll expenditures, \$4.2 million in payroll, and employed 67.5 FTE personnel.

Rural Affiliates

Rural affiliates built 8 new homes in Fiscal Year 2020 and repaired or renovated 14 homes. These affiliates had \$3.0 million in direct spending, \$2.8 million in direct labor costs, and directly employed 71 FTE personnel.

Urban Affiliates

Urban affiliates built 47 new homes in Fiscal Year 2020 and repaired or renovated 147 homes. These affiliates reported \$35.1 million in direct expenditures, direct labor expenditures of \$14.0 million, and direct employment of 284 FTE positions.

Volunteer Estimates

Volunteer labor is a component of HFH activities in Colorado and throughout the nation. Affiliates and HFHC were asked to report the number of volunteers they had utilized in Fiscal Year 2020 as well as the number of volunteer hours donated during this time period. As shown in *Table E* above, 18,690 individual volunteers assisted HFH affiliates and HFHC in some capacity. The equivalent of 87,253 hours was donated by those volunteers. While it is difficult to quantify the value of volunteer labor, REC took two approaches.

First, REC looked to a 2014 evaluation conducted on behalf of Charlottesville, Virginia to estimate the equivalent number of FTE employees utilized through volunteer labor. In that report, Rephann (2014) computed the FTE value of volunteer labor by first dividing the total number of volunteer hours by the total number of annual hours for an average full-time worker. There were 87,253 volunteer hours in Fiscal Year 2020. Dividing this value by 1,920 annual hours typically worked by one FTE employee, resulted in the equivalent of 45 FTE personnel volunteered with affiliates across the state.⁶⁶ To obtain the estimated value of volunteer labor, the total number of volunteer hours was multiplied by the estimated hourly value of volunteer labor.

⁶⁶ Rephann (2014) used 1,920 hours rather than 2,080 likely to account for typical vacation and sick leave utilized by full-time employees.

Second, for 2020, Independent Sector, a national organization that computes annual estimates of the value of volunteer labor for each state, estimated the hourly value of a volunteer hour in Colorado to be worth \$30.31 (Independent Sector, 2021). Multiplying this value by the number of total volunteer hours, REC estimates that well over \$2 million in value was generated through the use of volunteer labor (i.e., 87,253 hours multiplied by \$30.31) in Fiscal Year 2020. Volunteers contributed labor that saved over \$2.6 million for HFH affiliates and HFHC. However, this estimate is substantially less than the 2018 Impact Study in which \$8.5 million was reported, likely because of the effects of the COVID-19 pandemic. While this analysis demonstrates the value of utilizing volunteer labor, these estimates are not included in the economic impact estimate that follows.

Economic Impact of HFH in Colorado

The next step of the impact analysis was to use direct employment, labor income, and total output to estimate indirect and induced effects. Because direct spending on construction, operations, and ReStore operations involved unique patterns of spending, it was necessary to identify the IMPLAN codes associated with each type of activity. Again, drawing on earlier work, construction activities were assigned IMPLAN code 57 (i.e., Construction of new single-family residential structures); general operations were assigned IMPLAN code 495 (i.e., community food, housing, and other relief services including rehabilitation services), and ReStore retail activities were assigned IMPLAN code 405 (i.e., retail - building material and garden equipment and supplies stores). Rather than estimate the impacts of each IMPLAN code activity separately, REC estimated a model that combined the three distinct IMPLAN codes simultaneously so that a single estimate could be obtained. The results of the initial analysis are presented in *Table F*. **As indicated in the table, HFH and HFHC had a total statewide employment impact of 690 employees, about \$35 million in labor income, and approximately \$89.3 million in total industrial output⁶⁷.**

Table F. Statewide Economic and Employment Impact of HFH

Impact Type	Employment	Labor Income (\$)	Output (\$)
Direct Effect	422.5	\$21,016,790 ^a	\$42,765,206 ^a
Indirect Effect	103.7 ^a	\$5,819,660 ^a	\$19,102,202 ^a
Induced Effect	164.1 ^a	\$8,159,378 ^a	\$27,452,073 ^a
Total Effect	690.4^a	\$34,995,828^a	\$89,319,483^a
^a Estimate generated using IMPLAN.			

To better examine how HFH affiliates and HFHC impacted specific regions of the state, estimates were generated separately for affiliates that operate in resort, rural, and urban areas of the state. Five affiliates were included in the Resort HFH estimate; ten affiliates were included in the Rural HFH estimate; and nine affiliates were included in the Urban HFH estimate⁶⁸. The results are presented in *Table G* below.

⁶⁷ This value represents the estimated total effect derived from IMPLAN as a function of the direct, indirect, and induced effects calculated.

⁶⁸ This group includes HFHC.

Table G. Resort, Rural, and Urban Economic and Employment Impact of HFH

Impact Type	Employment	Labor Income (\$)	Output (\$)
Resort			
Direct Effect	64.0	\$5,550,052	\$7,802,139
Indirect Effect	11.7	\$594,526	\$1,825,004
Induced Effect	18.1	\$911,943	\$2,860,508
Total Effect	93.8	\$7,056,521	\$12,487,651
Rural			
Direct Effect	71	\$3,155,804	\$2,767,844
Indirect Effect	4.8	\$329,454	\$728,143
Induced Effect	10.0	\$445,385	\$1,438,158
Total Effect	85.8	\$3,840,643	\$4,934,145
Urban			
Direct Effect	287.5	\$18,092,742	\$32,855,657
Indirect Effect	66.4	\$4,168,190	\$11,971,289
Induced Effect	76.8	\$4,284,608	\$12,706,234
Total Effect	430.7	\$26,544,540	\$57,563,180
Note: All numbers are estimates based on IMPLAN model.			

As shown in *Table G*, resort affiliates supported about 94 FTE positions, had a labor income impact of \$7.1 million, and a total industrial output of \$12.5 million. The IMPLAN model shows that rural affiliates supported about 86 FTE jobs, \$3.8 million in labor income, and about \$4.9 million in industrial output. The IMPLAN model indicates that urban affiliate activities supported about 431 FTE jobs, \$26.5 million in labor income, and \$57.6 million in industrial output.

Please note that the numbers presented in *Table G* were not simply summed to produce the results in *Table F* above. Rather, separate estimation models were generated for the statewide estimate and each of the three sub-area estimates in Colorado. This also explains why the separate analyses presented in *Table G* do not simply sum up to the statewide figures presented in *Table F* above. In other words, the separate IMPLAN estimates for each of the three sub-regions only consider the effects that affiliates and HFHC had in the counties they served, while the statewide analysis considers the impact that HFH affiliates and HFHC had on the statewide economy, regardless of affiliate location. The statewide model, therefore, includes economic activity that takes place in other non-affiliate counties of the state and that might be affected by HFH and HFHC activities.

Tax Impact of HFH in Colorado

In addition to employment, labor income, and total industrial output, HFH activities yielded a variety of federal, state, and local taxes as affiliates purchased supplies, when vendors purchased supplies, and as households and employees purchase goods and services throughout the community. *Table H* below presents the statewide estimate of taxes generated through affiliate and HFHC activities in Fiscal Year 2020. Please note that these tax revenue estimates are based on the total

effect of statewide HFH activities. As shown in *Table H* below, the total estimated state and local tax revenue generated through HFH activities was about \$2.7 million in Fiscal Year 2020. An additional \$7.5 million in federal tax revenue was also generated. See IMPLAN (2021b) for more information about, and interpretation of, tax categories in economic impact modeling.

*Table H. State and Local Tax Revenue Generated by HFH Activities*⁶⁹

Category	State and Local Tax Revenue	Federal Tax Revenue
Social Insurance Tax- Employee Contribution	\$34,794	\$2,452,991
Social Insurance Tax- Employer Contribution	\$49,109	\$1,965,046
TOPI: Excise Taxes	\$0	(\$409,311)
TOPI: Custom Duty	\$0	(\$314,274)
TOPI: Sales Tax	\$754,968	--
TOPI: Property Tax	\$710,697	--
TOPI: Motor Vehicle License	\$14,110	--
TOPI: Severance Tax	\$9,262	--
TOPI: Other Taxes	\$41,703	--
TOPI: Special Assessments	\$30,709	--
Corporate Profits Tax	\$77,643	\$298,658
Personal Tax: Income Tax	\$902,465	\$3,569,919
Personal Tax: Estate and Gift Tax	\$0	\$0
Personal Tax: Motor Vehicle License	\$34,003	--
Personal Tax: Property Taxes	\$31,293	--
Personal Tax: Other Tax (Fish/Hunt)	\$47,037	--
Total	\$2,737,792	\$7,563,029

In sum, during Fiscal Year 2020, the economic impact analysis shows that Colorado HFH activities had a significant impact on the state economy (\$89.3 million), support a large number of jobs (about 690 FTE positions), and provided substantial labor income to Colorado workers (about \$35 million in wages). Again, the \$89.3 million figure represents the total direct, indirect, and induced effect of all HFH activities as estimated by IMPAN. In addition, the equivalent of 87,253 hours was donated by volunteers – an estimated equivalent of nearly 45 FTE personnel hours and \$2.6 million of donated labor to HFH. Further, approximately \$2.7 million in state and local taxes and about \$7.6 million in federal tax revenue were generated by HFH activities in Fiscal Year 2020. These estimates demonstrate how HFH has contributed to the economy of Colorado and the nation through their activities in Fiscal Year 2020.

⁶⁹ For further information about the tax categories refer to: <https://implanhelp.zendesk.com/hc/en-us/articles/115009674528-Generation-and-Interpretation-of-IMPLAN-s-Tax-Impact-Report>.

PART 4:

Discussion and Limitations



“Finding a larger, affordable AND quality home used to consume my husband and my everyday life, thoughts and conversation. Now we feel like we can just live, and enjoy each other, not having to worry about what's next. The stress is totally gone, and that has and will make the biggest impact on our children's lives.”

“During hard times we would have become homeless if not for Habitat for Humanity.”

“...I feel more empowered, I feel my child has a more stable and secure home and social environment. I am not afraid I will lose my place in a community I love. I feel more confident in everything I do.”

Discussion

In July 2021, HFHC and REC conducted an Impact Study impact to learn more about how HFH affiliates impact their communities and the effects of being a Habitat homeowner on family life, economic stability, connection to community, education, and overall health. This section summarizes key findings from the Impact Study and presents limitations.⁷⁰

Household Affiliates and Locations

Nearly 31% of all Colorado HFH households ($n = 532$) participated in this study. Most respondents completed the survey in English (93%) and online (95%). At the county level, most households were located in Denver (31%), Arapahoe (11%), and Larimer (11%). **The majority of respondents represented urban areas, which makes sense as urban affiliates accounted for the largest percentage of households served through HFH across the state of Colorado.**

Homeowner Demographics

Respondents were mostly female (75%) and nearly half (45%) were first-generation homeowners. The majority of participants (85%) were employed full-time, part-time, or were self-employed. When asked to specify their work industry, homeowners were employed most often in Healthcare (18%), Education, training, or library (14%), and Office administrative support (8%). **Such findings indicate that many homeowners who completed the survey were women⁷¹, were the first in their family to own a home, and were employed primarily in service sector jobs.**

Household Characteristics

Housing tenure varied – about 32% of households had lived in their home for ten or more years, while almost 30% of households had owned their home for three years or less. Most households (93%) included two or more individuals, with 67% having at least one child under 18 years old currently living in their home. Further 44% of households had adult children over 18 years old who lived in their HFH home currently or in the past. Regarding race and ethnicity, about two-thirds of Habitat households had at least one member considered BIPOC, while the remaining third included Non-Hispanic White household members only. Finally, about 69% of HFH families earned a household income of less than \$50,000 per year, with over 25% of households reporting an income near the poverty line for their family size. **Taken together, HFH appears to serve more underrepresented and underserved households that are less likely to become homeowners such as households that are low to moderate income and BIPOC.**

Educational Outcomes

About 25% of homeowners had completed additional education after moving into their HFH home, frequently including College classes (34%), Technical training (29%), or an Associate's Degree (23%). For households with children, almost all homeowners (98%) reported that their children

⁷⁰ Percentages in this section are rounded to the nearest whole number.

⁷¹ It is also possible that HFH serves a larger percentage of female homeowners; however, more research is needed.

were doing the same or better in school since moving into their Habitat homes. Homeowners felt the largest impact from their Habitat home on their children's futures, with nearly 71% believing that their children will graduate from college or earn an advanced degree. **Overall, many homeowners experienced positive impacts on their own education and that of their children.**

Financial Stability

Homeowners experienced many positive benefits to their financial well-being, such as increased financial security (81%) and the ability to save money (72%). Homeowners strongly agreed that they could not have owned their home without help from HFH and that it was important to save for the future, signaling positive thoughts about financial stability. Homeowners agreed less with other statements; however (e.g., paying bills on time), suggesting that HFH may impact some areas of financial stability more quickly or more strongly than other areas. Moreover, from before to after owning their Habitat home, homeowners used significantly fewer public assistance programs (2.44 versus 1.18 per homeowner). Such a decrease suggests that, over time, Habitat homeowners relied less on financial assistance provided by the State of Colorado. Conservatively, these changes in public assistance could have led to substantial taxpayer savings of nearly \$793,935 (i.e., calculated for CHP+, Medicaid, SNAP, and TANF savings only). **Together, these findings demonstrate that homeowners experienced positive impacts to their financial well-being since owning a Habitat home, including better financial security, the ability to save money, financial stability, and less of a reliance on public assistance programs. These benefits not only allow Habitat homeowners the ability to live more comfortable and healthy lives and provide a better home for their children but also have resulted in savings for the state of Colorado.**

Health and Well-Being

Owning a Habitat home also influenced many aspects of health and well-being, with 92% of homeowners reporting that the quality of life of their family had improved since becoming homeowners. Respondents most agreed that they felt a reduction in their stress and an improvement in their mental health since moving into their Habitat home, revealing key benefits to mental health. Homeowner stories also echoed these emotional and mental improvements, as respondents described improved quality of life and well-being (31%), consistent and stable housing (30%), and improved mental health (22%) as a function of being a Habitat homeowner. Commute time also stayed the same or improved for 72% of homeowners. However, some homeowners did not experience as many benefits to other areas of health and well-being. Fewer homeowners thought that they could better afford healthcare and medical prescriptions since owning a Habitat home. Likewise, homeowners only engaged slightly more with their community since owning a Habitat home, with the largest increase for voting in local, state, and federal elections. Finally, a subset of homeowners (24%) described either no impact or general challenges on health and well-being. **In sum, the majority of homeowners experienced positive impacts on their health and well-being, especially regarding mental and emotional health**

Feedback About the Homeowner Experience

Homeowners expressed great satisfaction (84%) with their Habitat homeowner experience and a high likelihood to recommend Habitat to others (87%). The cumulative impacts in education, financial well-being, and psychological health and well-being discussed above likely contribute to homeowners' satisfaction, as do their positive feelings about their neighborhoods and homes as places to live (ratings of 8.51 and 7.42 out of 10, respectively). Other, impacts to their families and children contribute to higher satisfaction as well. When asked to provide examples about how being a Habitat homeowner had made a difference, respondents described the security or comfort of a forever home (39%), their improved quality of life (38%), and stronger financial footing (25%).

For those households with adult children, 46% own homes of their own, which could suggest multi-generational benefits from the Habitat homeowner experience. It is plausible that better financial well-being from Habitat homeownership may allow for parents and guardians to provide better pathways to homeownership for their children (i.e., better education, financial assistance). Homeowners also described how their Habitat homes influenced their children, including providing an improved living situation (40%), stable and permanent housing (38%), and benefits to their academic and career benefits (22%). **As most homeowners recognized numerous positive benefits of homeownership on Habitat households, they also expressed high satisfaction with the homeownership experience.**

Impact of COVID-19

Finally, homeowners described the impact of COVID-19 on their households. Most often, members in Habitat households completed school from home (48%), worked from home (40%) and had a reduced number of hours at work (38%). Given these major disruptions to employment and schooling, it makes sense that about 72% of homeowners felt at least somewhat impacted by the pandemic. Positively, 68% of homeowners felt improved security during the COVID-19 pandemic due to living in their Habitat home. **Together, these findings suggest that many Habitat homeowners and their families were adversely affected by the COVID-19 pandemic, but owning a Habitat home provided some extra support and security.**

Economic Impact of HFH in Colorado

REC examined the overall economic impact of HFH at the local, state, and federal levels using the IMPLAN model. In total, 92% of affiliates completed the survey and provided estimates regarding the construction (e.g., home construction, renovation, and rehabilitation), operations, and ReStore activities. Affiliates also estimated the total number of homes constructed, renovated, and rehabilitated in Fiscal Year 2020, along with volunteer activities across the year. The high response rate among affiliates allows for a fairly comprehensive look at the activities of HFHC and the affiliates across the state. REC examined results for rural (44%), urban (36%), and resort (20%) affiliates, as well as at the statewide level.

Statewide, HFH contributed \$46.9 million in expenses unrelated to employees (i.e., non-payroll expenses such as building maintenance and supplies). Construction activities contributed most to these costs (53%), followed by operations activities (32%), and ReStore activities (15%). Affiliates spent about \$21.0 million for employee wages and salaries (i.e., payroll expenditures for employees or contractors), employing nearly 423 FTE employees across the state and providing an average salary was \$49,744. Urban affiliates contributed most to these figures, likely due to serving larger communities. **Together, these findings demonstrate that non-operating costs overwhelmingly support the construction and repair of homes, but the majority of salary funds support employees for affiliate operations and ReStore activities.**

Regarding housing trends, affiliates that completed the survey, built a total of 73 homes, repaired 156 homes, and rehabilitated 11 homes in Fiscal Year 2020. The majority of houses built (64%), repaired (88%), and rehabilitated (91%) came from urban affiliates. For volunteer activities, a total of 18,690 individual volunteers devoted 87,253 hours to HFH affiliate sites, equating about 45 FTE. While volunteer activities were likely influenced by the COVID-19 pandemic, **REC estimates that at least \$2.6 million dollars in labor were donated to HFH in Fiscal Year 2020.**

Results from the IMPLAN economic analyses indicated that HFH had a total statewide employment impact of about 690 employee jobs (e.g., jobs that were supported as a function of HFH activities), \$35 million in labor income (e.g., income for contractors and affiliate employees across Colorado), and approximately \$89.3 million in total industrial output (e.g., the combined direct, indirect, and induced effects as estimated by IMPLAN). Specifically, rural affiliates supported almost 86 jobs, had a labor income impact of \$3.8 million, and a total industrial output of \$4.9 million. Urban affiliates supported about 431 jobs, had a labor income of \$26.5 million, and about \$57.6 million in industrial output. Finally, resort affiliates supported 94 jobs, had a labor income of \$7.0 million, and about \$12.5 million in industrial output. Further, HFH activities produced over \$2.7 million in local and state tax revenue as well as more than \$7.6 million in federal tax revenue. **Together, these findings show how HFH greatly supported the local, state, and federal economies in Fiscal Year 2020, including through employment impact, labor income, industrial output, and tax revenue.**

Limitations

While this Impact Study identified a number of promising trends for Habitat homeowners, some factors may have limited the findings of this study. First, not all homeowners participated in the study, meaning that the findings in this report do not fully capture the experiences of all HFH homeowners across Colorado. While the representativeness of this sample was limited, the response rate obtained for the current study was nearly three times higher than the 2018 Impact Study (30.5% vs. 12.6% respectfully). As such, the 2021 Impact Study, provides a much more representative sample of all Colorado Habitat homeowners. Second, the quality of homeowner contact information varied greatly across affiliates, and this likely influenced outreach efforts. As a result, the findings herein may be more biased in that homeowners from more well-established and larger affiliates,

typically from urban areas may have had greater opportunity to provide their feedback. A third limitation comes from the survey, as some questions asked about the respondent, but in many cases, those individuals are co-owners of Habitat homes (e.g., a married couple that own a home together). As such, demographic trends and outcomes affecting multiple household members may not represent the overall profile of Habitat homeowners in Colorado. Fourth, many of these outcomes, such as financial well-being, take time to emerge. While Habitat tenure ranged widely, 30% of households owned their homes for less than three years and it may be unlikely to see concrete impacts to financial well-being from such a short homeownership tenure. Fifth, the ongoing COVID-19 pandemic also represents a limitation, in that the ongoing stress may have dampened some positive impacts of homeownership, particularly regarding health and well-being. Further, volunteer hours were substantially less than the previous 2018 Impact Study another potential consequence of the pandemic. Sixth, response bias may have influenced the results of this study – those with very high or very low dissatisfaction with HFH may have been more motivated to respond to the survey. Finally, about 91% of affiliates engaged with the 2021 Affiliate Survey; however, level of completeness varied and not all affiliates completed this survey. Therefore, the estimates reported in this report do not fully capture all financial impact across the state.

PART 5:

Actionable Recommendations and Conclusion



“I fought for years just to find a meal for my children. There were times I didn't even have enough gas to get to the food bank. I can now provide for my daughter without constant worry and grief. I can get what she needs and not wonder where it will come from.”

“We are part of a community and have help and support at the drop of a hat.”

“This experience has been one of the best parts of my life. I love coming home knowing that this...is mine and I earned it. I [am] so proud when I look around and remember the parts that I did and where it all came from.... I also know I am never alone in life as I have a Habitat family.”

Actionable Recommendations

REC offers the following six actionable recommendations for HFHC.

1) Celebrate Successes Internally and Externally.

Many successes were identified from the 2021 Impact Study and these should be celebrated. Sharing and celebrating these findings internally with HFH staff (e.g., during employee meetings or trainings) may provide professional inspiration, motivation, morale, encourage productivity, and support staff retention within the organization. These findings may also be useful to staff in improving or expanding their service offerings to Habitat homeowners and can help communicate what parts of working with HFH are most important to homeowners. Affiliates, staff, and volunteers would benefit from knowing that HFH is making a difference for homeowners and their families! Celebrating these successes externally with funders and existing homeowners (e.g., presentations, Townhall meetings, outreach efforts to targeted communities) could also demonstrate the key successes and value of HFH's approach to affording housing in Colorado as well as the importance of engaging in evaluation efforts. Widespread dissemination could also provide future support for the continuation and expansion of HFH programs and services across the state.

2) Expand Affordable Housing Options Using the HFH Approach in Colorado.

Results from the 2021 Impact Study demonstrate that HFH homeownership is making a difference in the lives of homeowners and their families. In addition, this approach is positively impacting the local, state, and federal economies through direct and indirect effects as evidenced by the financial impact findings. In fact, \$89.3 million dollars was added from these collective activities as well as 690 FTE position. Further, a conservative estimate of \$793,935 dollars was saved in public assistance support through CHP+, Medicaid, SNAP, and TANF. As such, REC encourages prioritizing the HFH homeownership model across Colorado so that more individuals can be positively impacted and so that homeownership is more accessible for underserved and underrepresented communities throughout the state. It will also be important to identify creative strategies to increase affordable for-sale housing production including increasing financial investments, partnering with modular factories, utilizing community land trusts, revising volunteer opportunities during the pandemic, and building organizational infrastructure of affiliates. More established and larger affiliates should share resources, processes and procedures, and tools that would ensure a smoother transition to promote expansion as well. Ultimately, the HFH approach provides an avenue to address the Colorado housing crisis and help break the cycle of generational poverty.

3) Examine Additional Evaluation Questions with Available Impact Data.

Many of the same metrics were measured in both the 2018 and 2021 statewide Impact Studies. As a result, it is possible to examine what trends and outcomes have been stable or changed over time. REC could investigate, what impact, if any, the COVID-19 pandemic has had on statewide outcomes. Comparing these two datasets, REC could see whether HFH appeared to be serving a larger percentage of underserved and underrepresented homeowners. REC could also examine whether there were any meaningful differences between groups with the current 2021 Impact Study

dataset. For example, REC could investigate if there are any statistically significant differences in outcomes as a function of housing tenure, race, county, type of affiliate (i.e., urban, rural, resort). Using inferential statistics, REC could run a predictive model to see what factors help explain overall satisfaction and likelihood to recommend Habitat. It is plausible that different segments of homeowners may benefit more or less from HFH and such analyses could discern such nuance. Indeed, there are many different evaluation questions that could be asked and answered with the available impact data. Most importantly, these additional data analytics could help HFHC and its affiliates make more strategic and data-driven decisions, especially in light of the pandemic.

4) Compare the Impact Study Findings with Other Credible Data Sources.

Given the housing crisis in Colorado, especially in popular areas like Denver and Boulder, the need for affordable housing and for-sale homes will only continue to increase (National Low Income Housing Coalition, 2022). The Impact Study findings speak to the aggregate experiences of homeowners served by HFH in Colorado but do not reflect greater research trends for the specific counties in which Habitat homes are located. There are likely nuanced trends when considering the housing needs, challenges, and opportunities of urban, rural, and resort areas. Therefore, it may be useful to examine other credible data sources such as the American Community Survey (ACS; U.S. Census Bureau, 2022) to better understand how these findings compare with the typical profile of homeowners across the state. Comparing HFH and non-HFH homeowner outcomes may provide evidence of how Habitat is better serving underserved and underrepresented communities (e.g., BIPOC, low-income) in Colorado (National Low Income Housing Coalition, 2022; Parsons, 2019). HFHC could also compare internal housing cost data with the typical sales price and monthly housing costs of similar houses for non-HFH homeowners to demonstrate exactly how affordable Habitat homes are to individuals across the state. This additional research could help HFHC and the 25 affiliates better understand and target individuals in greatest need of affordable housing and lead to additional funding opportunities for HFH.

5) Improve the Quality of Homeowner Contact Information.

The quality of homeowner contact information varied greatly between the 25 affiliates. While there were 1,745 potential households who were contacted for this study, not all listed households were reached because of the quality of the contact information. As a result, some homeowners may not have participated because they were unaware of the study. Next, in looking at the response rate across all affiliates, certain affiliates had no responses or very few surveys completed. This is unfortunate as those homeowners were not represented in this statewide study. Therefore, REC recommends that HFHC provide training, resources, and technical support to all affiliates, especially those with less complete and accurate homeowner contact information. Improved systems and processes for how homeowner contact information is collected and maintained across affiliates would strengthen future data.

6) Conduct Another Statewide Impact Study in 3 Years

This 2021 Impact Study was a follow-up to a similar Impact Study conducted in 2018, both of which found a number of important and positive impacts on homeowners' educational, financial, and well-being. Given the continuation of the COVID-19 pandemic and the emerging housing crisis in Colorado, REC recommends that HFHC conduct another statewide Impact Study in 3 years. This 2024 Impact Study will continue the momentum of previous impact studies and provide further information about how HFH homeownership makes an impact in the lives of homeowners and the state of Colorado. Hopefully by this time point, the influence of the pandemic will be reduced, resolved, or mitigated. In addition, as affiliates continue serving more homeowners, it will be important to include the opinions and feedback of existing and new members. Further, if survey questions remain similar enough to those used in previous impact studies, it will be possible to track and monitor statewide trends and outcomes over time.

Conclusion

In conclusion, this comprehensive Impact Study offers valuable information about affordable homeownership, Habitat homeowners, their families, their communities, and the affiliates who help these individuals build, rehab, and repair their homes. Through the findings from this study, REC was better able to assess how being a HFH homeowner makes a difference in the lives of the families served. REC also proposed the following six recommendations: 1) Celebrate Successes Internally and Externally, 2) Expand Affordable Housing Options Using the HFH Approach in Colorado, 3) Examine Additional Evaluation Questions with Available Impact Data, 4) Compare the Impact Study Findings with Other Credible Data Sources, 5) Improve the Quality of Homeowner Contact Information, and 6) Conduct Another Statewide Impact Study in 3 Years. Overall, HFHC and HFH affiliates in Colorado are making huge strides in creating positive and attainable homeownership opportunities across the state.

PART 6:

References and Appendices



“It is my own to feel safety and comfort, affordability, independence, creativity to maintain and decorate, build memories with my family, to grow old in and to leave something to my kids when I die.”

“My family has a future that is full of love and happiness and is achievable!”

“I believe having a place that you can afford to call your own is the very foundation for being able to go forth and develop as a human being capable of contributing to this society. Homeownership is the great stabilizer economically and for mental health.”

“I love this house so much and what it has done for my family. We are forever grateful. Thank you so much.”

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Appendix A. 2021 Homeowner Impact Survey – English

Introduction

Welcome to the [Habitat for Humanity of Colorado's](#) (Habitat) 2021 Homeowner Survey! Habitat is partnering with [Research Evaluation Consulting LLC \(REC\)](#), an external evaluation firm, to conduct a statewide Impact Study. This survey is designed to help us learn more about your experiences as a homeowner, your satisfaction with Habitat, and the possible impacts of owning a Habitat home. **If you are no longer an active homeowner, you do not qualify for this study.** This survey will take about 20 minutes to complete. **All your responses will remain completely confidential and will not be connected with you as an individual.** At the end of the survey, all homeowners will have a **chance to enter a raffle to win one of fifty \$20 Amazon gift cards.**

Survey Qualification Page

Please respond to the following questions. Again, the information collected will remain completely confidential.

1. What is your full home address?

Street Address 1 _____

Street Address 2 _____

City _____

State _____

Zip Code _____

2. Do you currently own and live in a Habitat home? *

Yes

No

Home and Neighborhood

The following questions will ask you about your perspectives on home and neighborhood.

3. How long have you lived in your home?

Less than 1 year

1 up to 3 years

3 up to 5 years

5 up to 7 years

7 up to 10 years

10 up to 15 years

15 up to 20 years

More than 20 years

4. On a scale from 1 to 10, how would you rate your... (Choose one for each statement)

	1 (Worst)	2	3	4	5	6	7	8	9	10 (Best)
... House as a place to live?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
... Neighborhood as a place to live?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. How true are the following statements for you? (Choose one for each statement)

	Not at All True	A Little True	Somewhat True	True	Very True
I feel my neighborhood is safer than the neighborhood where I lived before moving into my home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I take more pride in my neighborhood now that I own a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Social Connectedness

The following questions ask you how being a homeowner made a difference on your social experiences and community connections.

6. **Since** becoming a homeowner, are the lives of you and your family members better or worse?

- Much worse
 Somewhat worse
 There was no change
 Somewhat better
 Much better

7. **Since** moving into your home, do you feel you are able to spend more quality time with your family?

- Less quality time
 About the same quality time
 More quality time

8. **Since** purchasing your home, has your work commute...

- Decreased
- Stayed the same
- Increased
- Not Applicable (N/A)

9. How true are the following statements for you? (*Choose one for each statement*)

Since becoming a homeowner...	Not at All True	A Little True	Somewhat True	True	Very True
... I participate in community events such as sporting/music events more often.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
... I engage with church or other religious organizations more often.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
... I volunteer in the community more often.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
... I vote in local, state, and federal elections more often.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Health and Well-being

The following questions will ask you to describe your health and well-being.

10. How true are the following statements for you? (*Choose one for each statement*)

Since becoming a homeowner...	Not at All True	A Little True	Somewhat True	True	Very True
...I can more easily afford healthcare.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...I can more easily afford to buy food.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...I feel less stressed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...My overall mental health has improved.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...My overall physical health has improved.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...My family's health has improved	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
...My family can afford the medical prescriptions we need.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Since becoming a homeowner...	Not at All True	A Little True	Somewhat True	True	Very True
...My family has better access to outdoor space for exercise or enjoyment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. How has being a homeowner impacted the health and well-being of you and your family?

Financial Well-being

The following questions will ask about financial well-being.

12. How true are the following statements for you? *(Choose one for each statement)*

	Not at All True	A Little True	Somewhat True	True	Very True
We feel we are financially better off now than we were five years ago.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We seem to have little or no problem paying our bills on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We worry about how we would cover a large unexpected bill (for home, auto repairs, etc.).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In our family, we feel it is important to save for the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I could not have owned my home without help from Habitat for Humanity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13. **Since** moving into your home, how would you rate your financial security?

- Much less secure
- A little less secure
- About the same
- Somewhat more secure
- Much more secure
- Don't know

14. **Since** moving into your home, how would you rate your ability to save money?

- Much worse
- A little worse

- About the same
- Somewhat better
- Much better
- Don't know

Public Assistance

The following questions ask about the types of public assistance services you use or have used.

15. Please check any assistance you may have received from the following sources **BEFORE** moving into your Habitat home. *(Select all that apply)*

- Child Health Plan Plus (CHP+)
- Colorado Indigent Care Program (CICP)
- Colorado Energy Office Weatherization Assistance Program (WAP)
- Colorado Works: Temporary Assistance for Needy Families (TANF)
- Connect for Health Colorado
- Food Stamps
- Health First Colorado (Colorado Medicaid)
- Housing Voucher
- Colorado's Old Age Pension (OAP)
- Rental assistance
- Supplemental Security Income- SSI/SSDI (6)
- Utilities Assistance: Low Energy Assistance Program (LEAP)
- Other *(Please specify)*: _____

16. Please check any assistance you are **CURRENTLY** receiving now that you are in your Habitat home. *(Select all that apply)*

- Child Health Plan Plus (CHP+)
- Colorado Indigent Care Program (CICP)
- Colorado Energy Office Weatherization Assistance Program (WAP)
- Colorado Works: Temporary Assistance for Needy Families (TANF)
- Connect for Health Colorado
- Food stamps
- Health First Colorado (Colorado Medicaid)
- Housing Voucher
- Colorado's Old Age Pension (OAP)

- Rental assistance
- Supplemental Security Income- SSI/SSDI (6)
- Utilities Assistance: Low Energy Assistance Program (LEAP)
- Other (Please specify): _____

Youth Education

The following questions ask about children **under the age of 18** who are living in your home.

17. Do you have children under the age of 18 who are permanently living in your home?

“Permanently” is defined as **AT LEAST HALF THE SCHOOL YEAR.**

- Yes
- No

Youth Education (Continued)

The following questions will ask you about children who are permanently living in your home. **“Permanently” is defined as AT LEAST HALF THE SCHOOL YEAR.**

18. How many children under 18 are permanently living in your home? _____

19. Overall, would you say your child(ren) is doing better, worse or about the same **in school** since moving into your home?

- Worse
- About the same
- Better

20. Please choose the best response for each of the following questions. (Select one for each question)

Since moving into your home do you feel...	Much Worse	A Little Worse	About the Same	Somewhat Better	Much Better
... Better or worse about your child(ren)’s future?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
... Better or worse about your ability to support your child(ren)’s education after high school?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
... That your child(ren)’s grades in school are better or worse?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Since moving into your home do you feel...	Much Worse	A Little Worse	About the Same	Somewhat Better	Much Better
... That your child(ren)'s overall confidence has become better or worse?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

21. Overall, how far do you expect your child(ren) to go in their education?

- Complete less than a high school diploma
- Graduate from high school
- Attend a vocational or technical school after high school
- Earn a bachelor's degree
- Earn a graduate degree or professional degree beyond a bachelor's

Adult Children

The following questions will ask you about **ADULT children** living with you currently (or who have lived with you in the past) in your home.

22. Do you have any ADULT children (ages 18 or older) who are currently living and / or used to live in your Habitat home on a permanent basis? "Permanent" is defined as **AT LEAST HALF THE YEAR**.

- Yes
- No

Adult Children (Continued)

The following questions will ask you about **ADULT children** living with you currently (or who have lived with you in the past) in your home.

23. How many of your ADULT children *currently* own a home of their own?

- 0
- 1
- 2
- 3
- 4
- Other (Please specify) _____

Homeowner Education

These questions ask you to provide information about any education that you or a co-owner have completed or pursued since becoming a homeowner. **“Co-owner”** is defined as anyone else on the mortgage or deed of your home.

24. **Since** moving into your home, have you or a co-owner pursued and completed additional education?*

- Yes
 No

Homeowner Education (Continued)

Please answer the following question about your or a co-owner’s education. **“Co-owner”** is defined as anyone else on the mortgage or deed of your home.

25. **Since** moving into your home, what additional education have you or a co-owner completed? (Select all that apply)

- None – Does not apply
 GED
 Some college (less than 2 years)
 Technical training or Vocational diploma
 Associate’s Degree
 Bachelor’s Degree
 Master’s Degree
 Doctorate degree or Professional degree beyond a Master’s.

Feelings About Being a Homeowner

The following questions ask you to describe how being a homeowner has impacted the lives of you and your family.

26. How satisfied are you with the Habitat homeowner experience?

- Not at all satisfied
 Slightly satisfied
 Somewhat satisfied
 Satisfied
 Very satisfied

27. How likely are you to recommend Habitat to others?

- Not at all likely
 Slightly likely

- Somewhat likely
- Likely
- Very likely

28. Give an example of how being a Habitat homeowner has impacted you and your family.

29. To what extent has living in a Habitat home improved the lives of your children? Please describe.

Impact of COVID-19

The following questions ask about how COVID-19 may have impacted your household.

30. How much would you say that COVID-19 has impacted your household?

- Not at all
- A little
- Somewhat
- A lot
- Extremely

31. Please select all of the statements that apply to your household. “During the COVID-19 pandemic, **at least one member of my household...**”

- Completed school from home
- Worked from home
- Had a reduced number of hours at work
- Was laid off or lost their job
- Was unable to pay the mortgage on time
- Was unable to pay other bills on time
- Could not afford to purchase food
- Could not afford to go to the doctor
- Could not access the COVID-19 vaccination
- Contracted the COVID-19 virus
- Other (*Please specify*) _____

32. How true is the following statement for you? "Living in your Habitat home has provided you and your family a level of security during the pandemic that would not have been possible in your previous living situation."

- Not at all true
- A little true
- Somewhat true
- True
- Very true

Your Household

The next section focuses on your household and everyone who lives in your home. As a reminder, this survey is anonymous and confidential. Any information you provide will not be associated with you and your family. Findings from this study will be summarized for all survey participants.

33. Including yourself, how many total people (including all adults and children) permanently live in your home? “Permanently” is defined as **AT LEAST HALF THE YEAR**.

34. How many total people (including yourself, all adults, and children) represent the following **racial or ethnic groups**? Please select racial or ethnic groups for each person living in your household. (Select all that apply)

	American Indian or Alaska Native	Asian or Asian American	Black or African American	Hispanic or Latino Origin	Native Hawaiian or Pacific Islander	White or Caucasian
Person 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 7	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Person 8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

35. Do any of your household members **not identify** with the categories above? If so, please describe. (Open-ended)

36. What is the total annual household income before taxes? Please include money from jobs or other earnings, pensions, interest, social security, child support, and so on for all wage-

earners living permanently in the home. "Permanently" is defined as **AT LEAST HALF THE YEAR**.

- Less than \$20,000
- \$20,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$149,999
- More than \$150,000

About You

As a reminder, this survey is anonymous and confidential. Any information you provide will not be associated with you and your family. Findings from this study will be summarized for all survey participants.

37. Are you the first in your family to own a home (i.e., first-generation homeowner)?

- Yes
- No

38. Which of the following best describes your employment status?

- Disabled or unable to work
- Employed full-time for pay or income
- Employed part-time for pay or income
- Full-time student
- Not employed, looking for work
- Not employed, NOT looking for work
- Retired
- Self-employed
- Stay at home parent
- Other (Please specify) _____

39. What industry do you work in currently?

- Architecture or Engineering
- Arts, Design, Entertainment, Sport, or Media
- Business, Finance, or Insurance
- Building and Ground Cleaning or Maintenance

- Community or Social Services
- Computers or Mathematical Occupations
- Construction
- Farming, Fishing, or Forestry
- Food Preparation or Food Service
- Education, Training, or Library
- Healthcare
- Installation, Maintenance, and Repair
- Legal
- Management
- Mining, Quarrying, and Oil and Gas Extraction
- Office Administrative Support
- Personal Care or Service
- Production or Manufacturing
- Protective Service
- Sales or Retail
- Science or Research
- Transportation or Warehousing
- Other (*Please specify*) _____

40. What is your gender?

- Female
- Male
- Other (*Please specify*) _____

Sharing your Story

Sharing your story could help Habitat affiliates across the state improve their programs and make housing available to more people in Colorado. Please answer the following question.

41. Would you be willing to speak with someone at Habitat for Humanity of Colorado to share your story?

- Yes
- No

Sharing your Story (Continued)

Thank you for your willingness to share your story. If selected, someone at Habitat for Humanity of Colorado will contact you to learn more about your experiences with Habitat. Please provide us with contact information so we can reach you at a time that works with your schedule.

42. Please provide the following information:

First Name _____

Email Address _____

Phone Number _____

Gift Card Raffle

Please answer the following question about entry into the raffle for one of fifty \$20 Amazon gift cards. Please note that there is only one raffle entry per household.

43. Would you like to enter a raffle to receive one of fifty \$20 Amazon gift cards for participating in this survey?

Yes

No

Your Contact Information

Please provide your name and a working email address to enter the raffle. Your information will be kept confidential. Please note that a valid email address is required to receive the gift card.

44. Please provide the following information:

First Name _____

Email Address _____

Thank You!

Thank you for your time and input! If you have any questions about the study, feel free to contact Dr. Annette Shtivelband with REC (annette@researchevaluationconsulting.com). Thank you again for your support!

Appendix B. 2021 Affiliate Survey

Introduction

Welcome to [Habitat for Humanity of Colorado's \(HFHC\) 2021 Affiliate Survey!](#) HFHC is once again partnering with [Research Evaluation Consulting LLC \(REC\)](#), an external evaluation firm, to conduct a statewide Impact Study. As part of this effort, HFHC needs your help! This survey will help us learn more about your non-payroll expenses, employment, and payroll expenses in your last completed fiscal year. This information is important for helping us estimate the economic impact that HFHC and affiliate organizations have on the state's economy.

This survey will take about 20 - 30 minutes to complete. As a thank you for your time, all affiliates who complete this survey will have a chance to win one of five \$500 mini grants from HFHC. The results of the 2021 Impact Study and this Affiliate Survey will be shared with affiliate organizations, key stakeholders, and funding organizations across the state and nation. Findings from this survey will be reported in the aggregate (i.e., findings for all affiliates rather than individual affiliates) to generate the economic impact estimate. All questions are required. ***If the question is not applicable for your affiliate or the value is zero, please put "N/A" or "0".*** Thank you for your time and input! If you have any questions about the Impact Study or the Affiliate Survey, please contact Dr. Annette Shtivelband with REC (annette@researchevaluationconsulting.com).

Organizational Background

Please answer the following questions about your affiliate organization.

1. What is the name of your organization? * _____
2. In what year did your organization begin? * _____
3. Since your organization began, how many **total** homeowners has your affiliate served through the construction program (e.g., new, rehab, repair)? *

4. What was your last completed Fiscal Year? *
 January 1, 2020 – December 31, 2020
 July 1, 2020 – June 30, 2021
 October 1, 2020 – September 30, 2021
 Other (Please specify) _____

The following questions focus on your **last completed Fiscal Year**.

5. What is the total number of new housing units built and closed during your last Fiscal Year?
* _____

6. What is the total number of housing units repaired in your last Fiscal Year? *

7. What is the total number of rehabbed housing units that closed during your last Fiscal Year?
* _____
8. What is the total number of recycled housing units that closed during your last Fiscal Year? *

9. What is the average household income in dollars of families who closed on homes in your last Fiscal Year? * _____

*The following question is for the **2020 calendar year.***

10. What was the total amount of property taxes in dollars paid on behalf of homeowners during the 2020 calendar year? * _____

Construction Operations

*Please consider your construction operations during your **last completed Fiscal Year.** Construction Operations include new builds, home repairs, recycle, and rehabs finished in the last completed Fiscal Year. Please provide the following information.*

11. **Total Non-Payroll Expenses** (in dollars). Construction operations include construction materials, warehouse utilities, etc. * _____
12. **Total Number of Employed.** Total number of construction jobs supported by your affiliate during the last completed fiscal year, entered as full-time-equivalent (FTE). For example, if a full-time employee worked for six months or 20 hours a week during FY2021, this would be the equivalent of 0.5 FTE. * _____
13. **Total Payroll Expenses** (in dollars). This includes total payroll expenses paid to construction employees by your affiliate, including wage and salary, all benefits (e.g., health, retirement, etc.), and employer-paid payroll taxes (e.g., social security, unemployment, etc.). *

ReStore Operations

Next, we would like to know about expenses and employment related to ReStore operations.

14. Does your affiliate operate a ReStore? *

Yes

No

ReStore Operations Continued

For the following questions, please report expenses and employment related to ReStore operations during your **last completed Fiscal Year**.

15. **Total Non-Payroll Expenses** (in dollars). Total non-payroll costs of operating ReStore. This includes ReStore rent, utilities, etc. * _____

16. **Total Number of Employed**. Total number of ReStore jobs supported by your affiliate during your last completed Fiscal Year, entered as FTE. * _____

17. **Total Payroll Expenses** (in dollars). Total payroll expenses paid to ReStore employees by your affiliate, including wage and salary, all benefits (e.g., health, retirement, etc.), and employer-paid payroll taxes (e.g., social security, unemployment, etc.). * _____

Operating Expenses

Next, we would like to know about operating expenses and employment during your **last completed Fiscal Year**. **The following expenses should exclude all construction and / or ReStore expenses.**

18. **Total Non-Payroll Expenses** (in dollars). Total non-payroll, day-to-day expenses. This includes rent, utilities, office supplies, etc. * _____

19. **Total Number of Employed**. Total number of office jobs supported by your affiliate during your last completed Fiscal Year, entered as FTE. * _____

20. **Total Payroll Expenses** (in dollars). Total payroll expenses paid to office employees by your affiliate, including wage and salary, all benefits (e.g., health, retirement, etc.), and employer-paid payroll taxes (e.g., social security, unemployment, etc.). * _____

Additional Expenses and Volunteer Activities

*These questions will ask about other expenses beyond construction, operations, and ReStore as well as volunteer activities during your **last completed Fiscal Year**.*

Additional Expenses

21. Has your organization incurred any other additional expenses or expenditures? If so, please specify the purpose of each additional expense and the amount in your last completed Fiscal Year. * _____

Volunteerism

22. In your last completed Fiscal Year, how many volunteers served your organization? * _____
23. In your last completed Fiscal Year, approximately how many hours have been volunteered to your organization? * _____

Final Questions

HFHC and REC are currently conducting an Impact Study with homeowners. As part of this process, REC will share anonymous homeowner data with affiliates who request this information. The following questions ask whether you would want this information and request the zip codes your affiliate serves.

24. What are the ZIP codes that your affiliate serves? * _____
25. Do you want *anonymous* raw data for your region? *
- Yes
- No

Thank You!

If you have any questions about the study, feel free to contact Dr. Annette Shtivelband with REC (annette@researchevaluationconsulting.com). Thank you again for your support!

Appendix C. Affiliate Survey Participants

Affiliate	Region
1) Berthoud Habitat for Humanity	<i>(Rural)</i>
2) Blue Spruce Habitat for Humanity	<i>(Rural)</i>
3) Chaffee County Habitat for Humanity	<i>(Resort)</i>
4) Fort Collins Habitat for Humanity	<i>(Urban)</i>
5) Greeley-Weld Habitat for Humanity	<i>(Urban)</i>
6) Gunnison Valley Habitat for Humanity	<i>(Rural)</i>
7) Habitat for Humanity of Archuleta County	<i>(Rural)</i>
8) Habitat for Humanity of Colorado	<i>(Urban)</i>
9) Habitat for Humanity of Delta County	<i>(Rural)</i>
10) Habitat for Humanity of Grand County	<i>(Resort)</i>
11) Habitat for Humanity of La Plata County	<i>(Rural)</i>
12) Habitat for Humanity of Mesa County	<i>(Urban)</i>
13) Habitat for Humanity of Metro Denver	<i>(Urban)</i>
14) Habitat for Humanity of Montezuma County	<i>(Rural)</i>
15) Habitat for Humanity of Pueblo	<i>(Urban)</i>
16) Habitat for Humanity of Teller County	<i>(Rural)</i>
17) Habitat for Humanity of the Roaring Fork Valley	<i>(Resort)</i>
18) Habitat of Humanity of the San Juans	<i>(Rural)</i>
19) Habitat for Humanity of the St Vrain Valley	<i>(Urban)</i>
20) Habitat for Humanity Vail Valley	<i>(Resort)</i>
21) Loveland Habitat for Humanity	<i>(Urban)</i>
22) Pikes Peak Habitat for Humanity	<i>(Urban)</i>
23) San Luis Valley Habitat for Humanity	<i>(Rural)</i>
24) Summit Habitat for Humanity	<i>(Resort)</i>

