



Hartford Area
Habitat
for Humanity®

Habitat for Humanity:

Reflective Report on the Impact of Homeownership

February 2021



This report is a collaboration between Hartford Area Habitat for Humanity, Travelers Foundation, and the Connecticut Data Collaborative. We are especially grateful to the homeowners who trusted Habitat to support them in their journey to homeownership and who took the time to provide feedback about their experiences on the homeowner survey.



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Key Findings

Hartford Area Habitat for Humanity (Habitat) asked homeowners to complete a survey about their experience in 2008 and 2018. Topics included satisfaction, education, income, stability, and civic engagement.

This report explores Habitat's impact on participating households and neighborhoods.



Homeownership

Homeowners are satisfied with their experience.

- 99% would recommend Habitat to a friend or relative
- Over 8 in 10 respondents said they now have a better understanding of homeownership topics
- 75% said their house or apartment was their favorite thing about their neighborhood



Education

Both adults and children have advanced their education since moving into their home.

- 1 in 3 homeowners continued their education
- 1 in 5 homeowners completed a certificate or degree program
- 3 in 4 children completed their high school education



Income

More than one-third of homeowners reported an increase in income since moving into their home.

- 82% save for emergencies or unanticipated expenses
- 72% have money left over at the end of the month



Civic Engagement

Homeowners report being engaged in the community.

- Over half of homeowners volunteered in the past 12 months
- 78% of homeowners voted in the last 12 months (during 2017-2018)



Safety

Homeowners report mixed feelings about the safety of their neighborhood.

- 79% feel safe in their own home at night
- 19% said safety was one of the things they liked the most about where they live
- 32% said safety was one of the things they like the least about where they live



Stability

Habitat homeowners plan to stay in their current home.

- 3 in 4 homeowners plan to stay in their current home for the next 5 years
- 71% of homeowners said they would continue to live in their neighborhood if they had the choice



Property Values

Habitat properties have resulted increased appraisal values and increased revenue to the City.

- Habitat properties added over \$500,000 in tax revenue to the City of Hartford in 2018

About This Report

This report summarizes data from the 2008 and 2018 Hartford Area Habitat for Humanity homeowner surveys.^{1,2} When available, comparisons are made over time and public data is used to add historical and community context. Ninety-seven (97) homeowners completed the 2008 survey and 114 completed the 2018 survey.

Copies of the survey questions are in [Appendices C](#) and [D](#). Public data comes primarily from the U.S. Census Bureau, American Community Survey (ACS), 5-year estimates, 2009-2013 and 2014-2018. No causal relationships can be inferred between Habitat survey data and public data.

Hartford Area Habitat for Humanity has built 280 homes across 11 towns since 2011. This includes new construction, 13 properties that have been re-sold to new families (recycles), and rehabilitations. Most properties (206) have been in the City of Hartford—specifically, in six census tracts and four neighborhoods (Asylum Hill, Clay-Arsenal, Northeast, and Upper Albany). This report focuses on the 151 properties in six Hartford census tracts with 10 or more Habitat properties.

The research question is:

**To what extent is
Hartford Habitat for
Humanity having an
impact on participating
households and
neighborhoods?**



Habitat for Humanity

Hartford Area Habitat for Humanity is part of a global, nonprofit housing organization operated on Christian principles that seeks to put God's love into action by building homes, communities, and hope. Hartford Area Habitat for Humanity is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating, and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions.³

Habitat for Humanity was founded in 1976 on the conviction that every man, woman and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all. Many of the families that Habitat serves are ALICE (asset limited, income constrained, employed) households, meaning they are working and still struggle to afford basic needs. The coronavirus pandemic is expected to exacerbate need in local communities.

Hartford Area Habitat for Humanity programs include:

- Building new construction
- Rehabilitating and preserving existing homes
- Conducting critical home repairs for vulnerable residents, including Veterans, older adults, and those with limited mobility
- Advocating for affordable housing
- Operating Habitat Restore
- Mentoring prospective homeowners
- Providing homeowner education classes
- Engaging volunteers
- Hosting the Youth Engagement Conference

By the Numbers

Since opening its doors in 1989, Hartford Area Habitat for Humanity's impact includes:⁴



300
families served



5,000
volunteers engaged

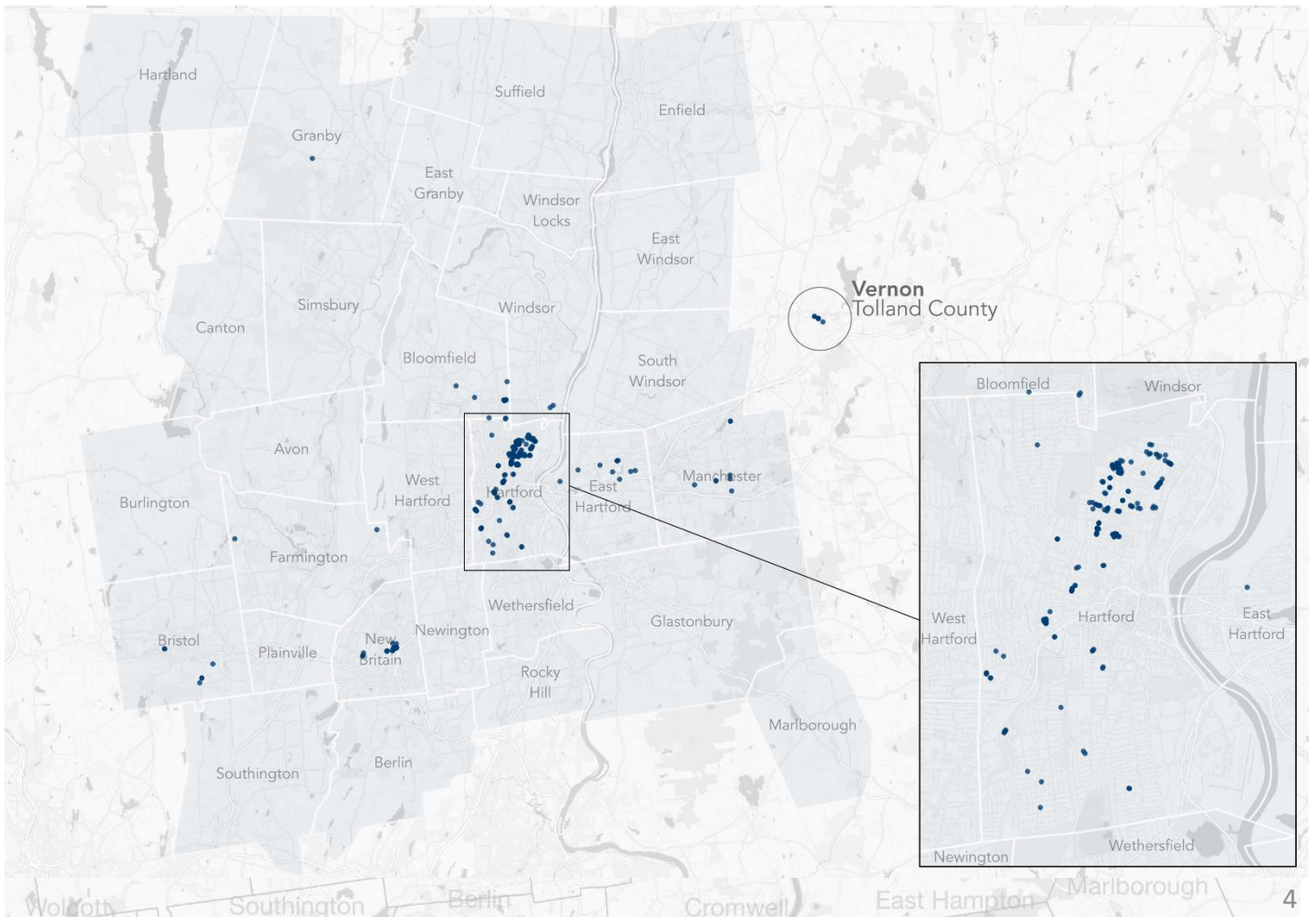


\$34
million
added to tax base
in Hartford County

Greater Hartford

Hartford Area Habitat for Humanity serves the Greater Hartford region, otherwise known as Hartford County. Hartford County includes 29 towns in the central part of Connecticut. Habitat has properties in nearly one-third of these towns (9 of 29 towns; 31%) as well as in the Town of Vernon which is in neighboring Tolland County. Most (74%) of the Habitat builds, recycles, and renovations have occurred within the City of Hartford.

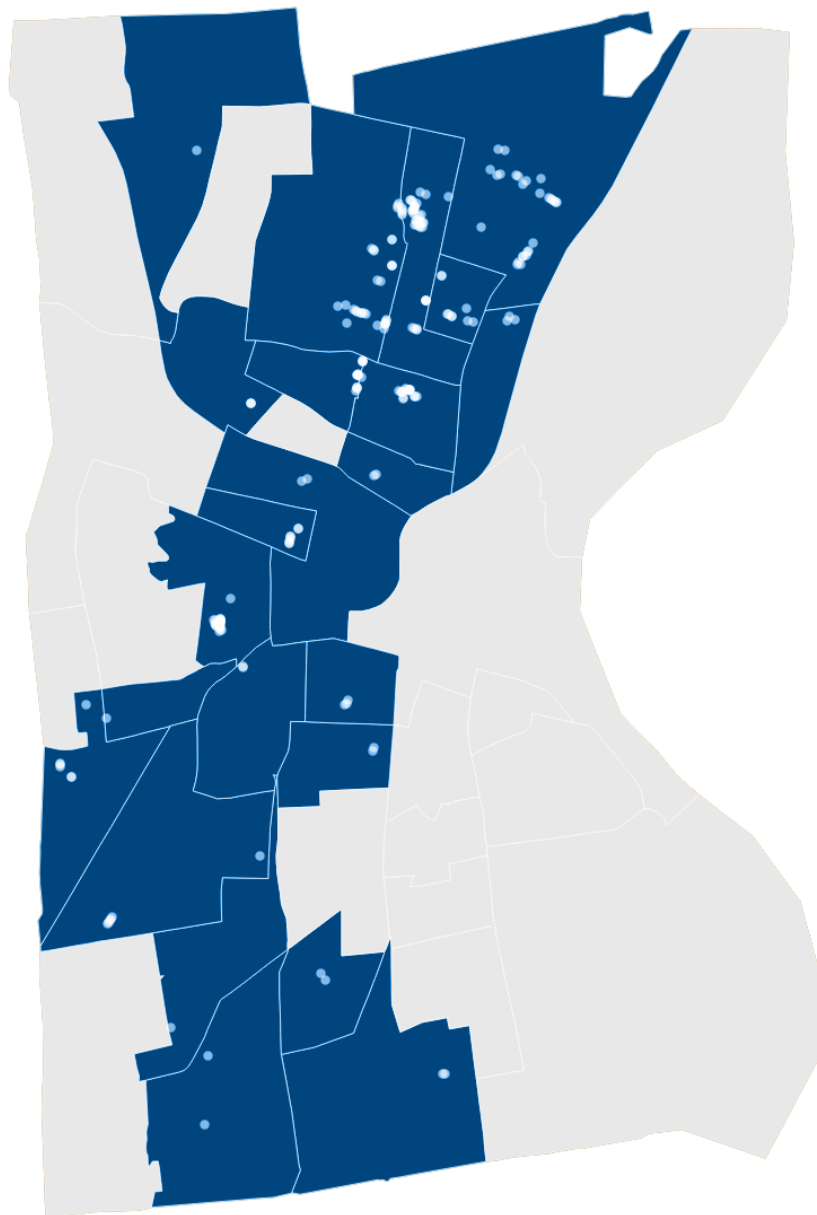
Map of towns in Greater Hartford (shaded gray) and the location of Habitat builds (blue dots).



City of Hartford

Within the City of Hartford, Habitat has worked in 11 neighborhoods. This report focuses on the six census tracts (smaller geographies within neighborhoods) with 10 or more properties. These 151 properties are located within four Hartford neighborhoods: Northeast, Asylum Hill, Clay-Arsenal, and Upper Albany. See [Appendix A](#) for a crosswalk between neighborhood and census tract.

Neighborhood	Census Tract(s)	Builds
Northeast	5012, 5015, 5244	98
Asylum Hill	5031	23
Clay-Arsenal	5018	17
Upper Albany	5014	13



Map of City of Hartford census tracts with Habitat properties (shaded blue) and location of the properties (white dots).

Geographic Comparisons

The table below compares 2018 ACS data for Hartford County, City of Hartford, and Habitat census tracts. Habitat tracts are more diverse than the County with a higher percentage of residents identifying as Black or African American or Hispanic or Latino. Habitat tracts also have a higher percentage of children under age 18 and households receiving cash public assistance or SNAP benefits than the County.^{5,6,7,8,9}

	Hartford County	City of Hartford	Habitat Tracts
Age			
0-19 years	24%	28%	33%
20-39 years	26%	33%	30%
40-59 years	28%	24%	24%
60-79 years	18%	13%	12%
80+ years	5%	2%	2%
Race and Ethnicity			
American Indian or or Alaska Native	0.2%	0.0%	0.1%
Asian	5%	3%	2%
Black or African American	13%	35%	45%
Hispanic or Latino	18%	45%	43%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%	0.0%
White	62%	15%	8%
Some other race	0.3%	0.7%	0.5%
Two or more races	2%	2%	2%
Marital Status			
Married	48%	28%	24%
Never married	35%	56%	58%
Divorced	11%	12%	13%
Widowed	6%	5%	5%
Education			
Less than high school	10%	26%	28%
High school or GED	27%	34%	36%
Professional degree	3%	2%	0.5%
Some college	17%	18%	18%
Associates degree	8%	6%	7%
Bachelor's degree	22%	10%	8%
Master's or Doctorate degree	13%	6%	2%
Public Benefits			
Cash public assistance income or SNAP benefits	16%	42%	49%



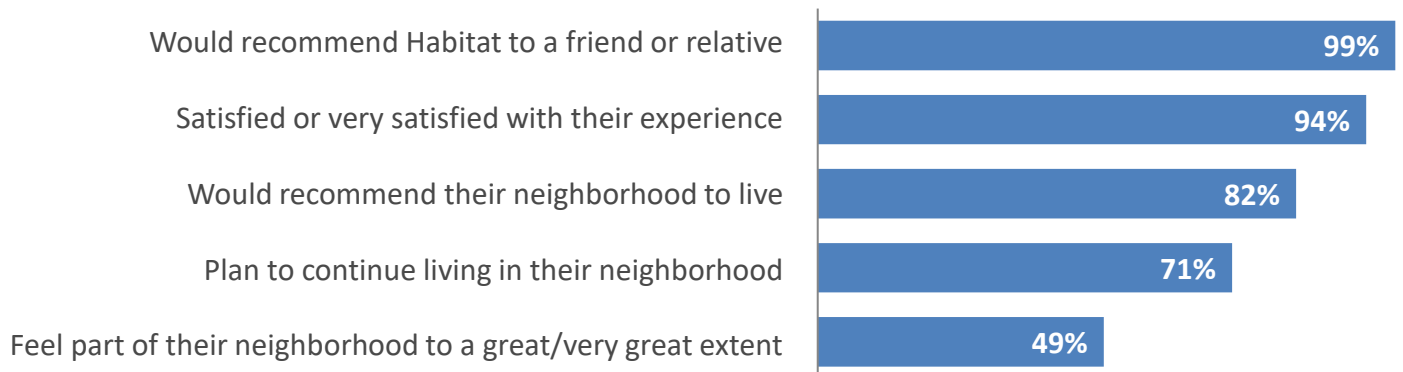
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Family Outcomes

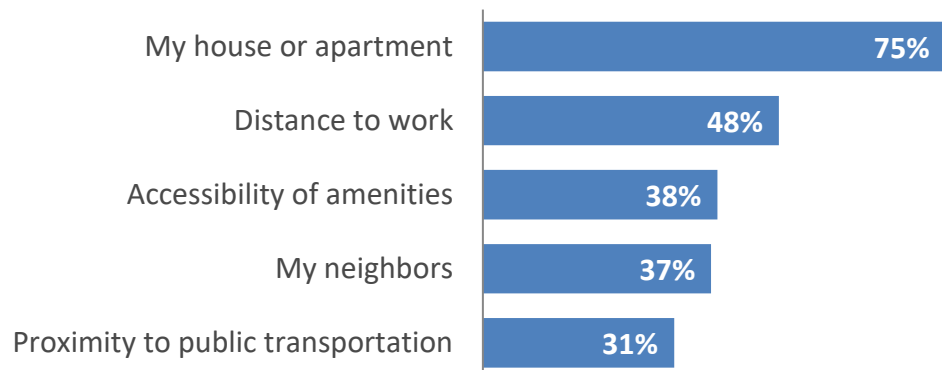
Homeownership

According to the 2018 survey, Habitat homeowners reported being satisfied with their experience and their neighborhood.

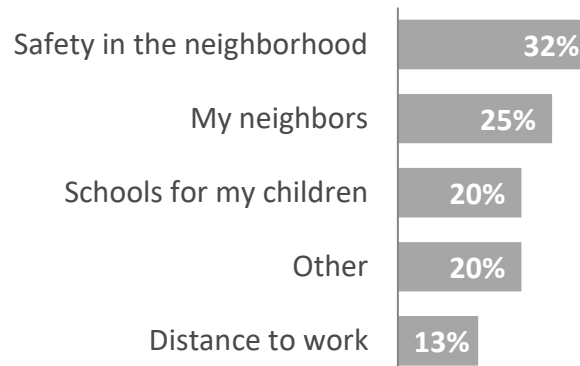
The thing homeowners liked the most about their neighborhood was their house or apartment. What they liked the least was safety in the neighborhood.



Top 5 things homeowners **like** most about their neighborhood.



Top 5 things homeowners **like least** about their neighborhood.



Homeownership

The top 5 benefits of homeownership shared by families were that it is a good investment, allowing them to save for retirement, accrue credit, and leave something for their children; has outside space like a garden or yard; affords them the opportunity to make the space their own through decorations and customization; greater independence and freedom from neighbors; and not having to work with landlords any longer.

In addition, homeowners also shared that their Habitat home is of better quality, has more living space, and has better construction than their previous residence. Prior to becoming a Habitat homeowner, most families lived in an apartment (65%) and paid rent to a landlord (87%).

Additional benefits of partnering with Hartford Habitat for Humanity were the educational, skill-building, and relationship building components.

Over 8 in 10 respondents said they now have a better understanding about key homeownership topics such as homeowner's insurance, home maintenance and repair, real estate taxes, home mortgages, household budgeting, foreclosures, and financial planning.

Top 5 benefits of homeownership:

- | | | |
|---|------------------------|-----|
| 1 | Good investment | 43% |
| 2 | Outside space | 38% |
| 3 | Space to make your own | 36% |
| 4 | Freedom | 29% |
| 5 | No more landlords | 20% |



Benefits of homeownership that were not available to me as a renter from simple things like being able to start a garden and having creative control over home decor to more substantial things like providing security for my children, and also a sense of awareness, gratitude, and accomplishment that are embodied through the program.



Education

According to the 2018 survey, Hartford Area Habitat for Humanity homeowners reported increased education for themselves and their children.



1 in 3

homeowners (39%) continued their education since moving into their home.



1 in 5

homeowners (22%) have completed a certificate or a 2- or 4-year degree program.



3 in 4

children (74%) completed their high school education or GED, compared to the City of Hartford graduation rate of 71% for 2017-2018.



1 in 2

children (46%) are currently enrolled in secondary education

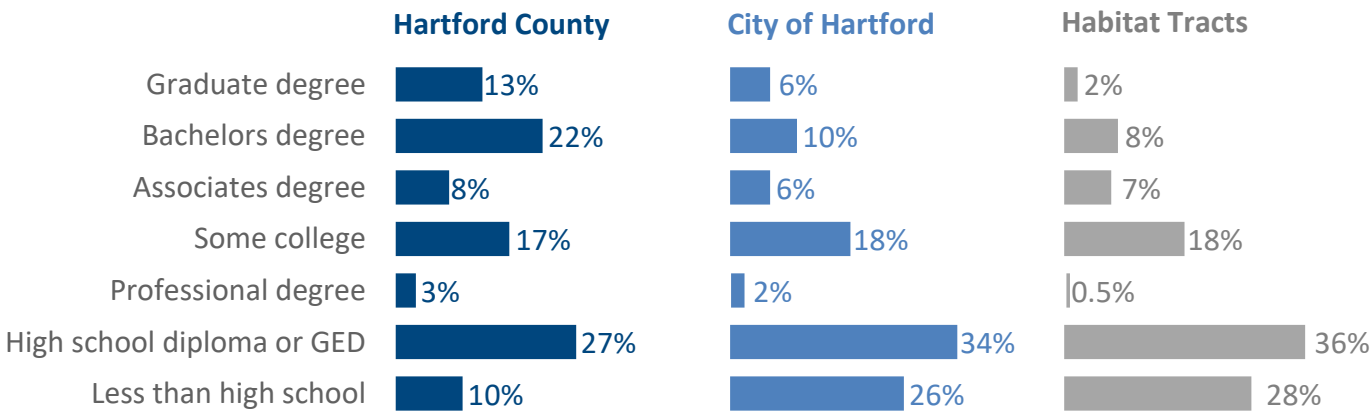


1 in 2

children (49%) completed a secondary degree or vocational training program.

How do Habitat rates compare to education rates for the broader Hartford region?

Habitat census tracts have similar percentages as the City of Hartford but a smaller percentage of residents with bachelor’s degrees or higher, as compared to Hartford County according to the 2014-2018 ACS.²



Income

Outcomes related to income and financial stability among Habitat homeowners are mixed. Over one-third (39%) of homeowners reported an increase in their income since becoming a homeowner while another 41% said their income remained the same, according to the 2008 survey.

No questions about income level were asked on the 2018 survey so questions about budgeting and saving were used as a proxy. Overall, approximately two-thirds of Habitat homeowners indicated that they successfully manage their finances each month, including budgeting and savings.

39% of Habitat homeowners reported an increase in income since moving into their home.

Money Management

Have a budgeting or spending plan

82%

Do a good or excellent job of budgeting and managing money

76%

Rarely or never receive notices about overdue bills

74%

Rarely or never pay late charges on credit cards

71%

Made all bill payments on time and in full in the past 12 months

52%

Savings

Save for emergencies or unanticipated expenses

82%

Save for retirement

79%

Have money leftover at the end of the month sometimes or often

72%

Rarely or never use savings or borrow money to meet monthly expenses

70%

Have a plan that guides how much is set aside for savings

68%

Income

As mentioned previously, 39% of Habitat homeowners reported an increase in their income since becoming a homeowner, according to the 2008 survey, while another 41% said their income remained the same. Public data suggests that average household incomes have increased between 2009 and 2018 in all but one Habitat census tract (5018).

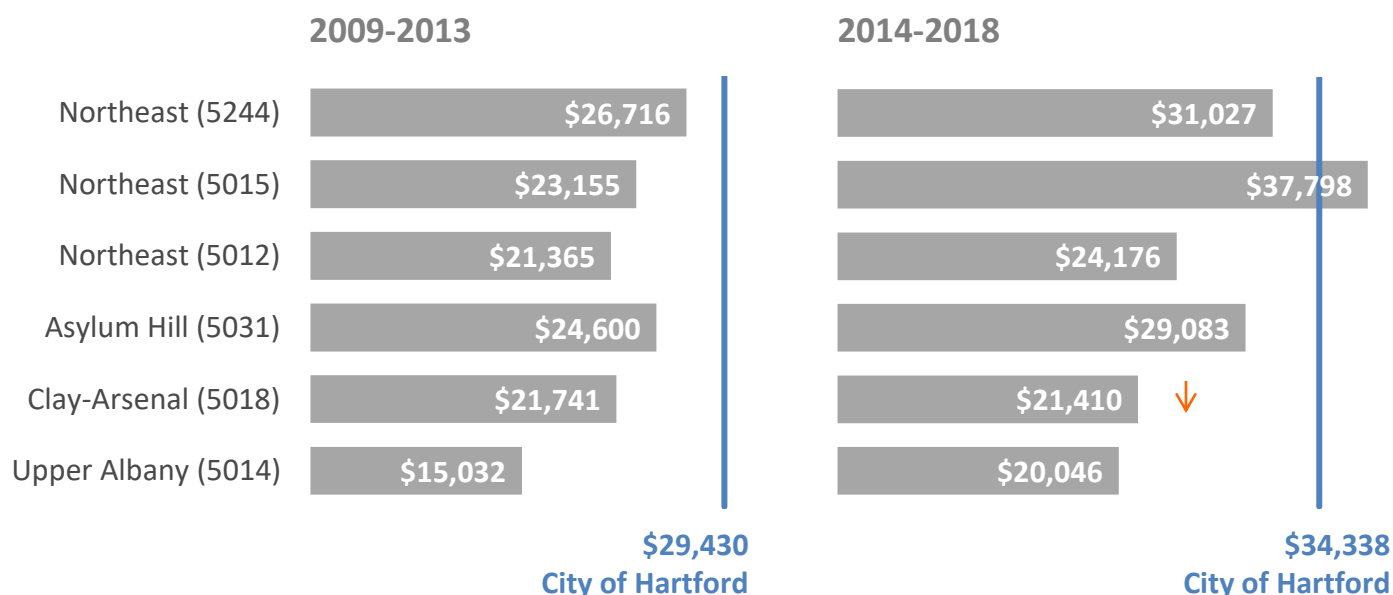
As seen in the charts below, most Habitat census tracts have a median household income below the City of Hartford average. Although it appears that incomes in these tracts are increasing over time with all but one census tract (5018 in the Clay-Arsenal neighborhood), after adjusting for inflation, median income remains almost flat over time.



The Financial Freedom Center was created in 2017 to support the financial awareness of homeowners and pre-applicants. With the support of volunteers, the center has facilitated seminars on budgeting, savings, retirement, and financial planning for the past three years.

How does this compare to incomes in the City of Hartford?

Between 2009 and 2018, median household incomes increased in all but one Habitat census tract, but these increases flatten once adjusted for inflation.^{10,11}





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Community Outcomes

Civic Engagement

Civic engagement is a key component of thriving communities. Civic engagement includes voting, helping on political campaigns, volunteering in the community, staying up to date about current events, caregiving, and assisting a neighbor.¹²

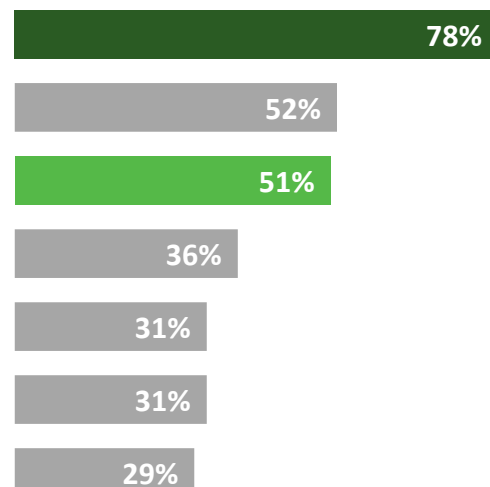
According to the Robert Wood Johnson Foundation, “through civic engagement, such as voting and volunteering, people develop and use knowledge, skills, and voice to cultivate positive change. Such actions can help improve the conditions that influence health and well-being for all. A civically engaged population demonstrates that people not only care about their community and nation but are also motivated to participate.”¹³

According to the Habitat survey, **78% of homeowners voted in the past 12 months, compared to 63% voter turnout for the City of Hartford during the 2016 presidential election.**¹⁴

Neighborhoods where Habitat homeowners live also have a higher percentage of residents registered to vote. Additionally, 51% of Habitat homeowners volunteered with a community organization in the past 12 months, compared to 32% in Connecticut.¹³

51% of Habitat homeowners volunteered in the past 12 months, compared to 32% in Connecticut.

Voted in a local or national election
Participated in a community event
Volunteered with a community organization
Attended a public meeting/contacted a public official
Worked to improve neighborhood public spaces
Became involved in community affairs
Attended a community meeting



Safety

Habitat homeowners reported mixed feelings about the safety of their neighborhood. **Approximately 19% said that safety was one of the things that they liked best about their neighborhood while 32% said that safety was one of the things that they liked least.**

The top three neighborhood concerns were traffic or speeding vehicles (76%); litter, trash, or debris (67%); and drug activity (66%). Homeowners feel more satisfied with their community's emergency services (95%) and sanitation services (93%) than they do with the police response (78%) and traffic control (60%).

When asked how safe they feel in different areas of their community, more homeowners felt safe in their home at night or walking in the daytime than when outside at night.

The following percentages of homeowners said they **feel safe or very safe** in each area.



79% in their own home at night



77% walking in the neighborhood during the daytime



69% in parks, playgrounds, and other outdoor recreation areas



69% outside their home at night (on the porch or in the yard or alley)



50% walking in the neighborhood at night

Community Outcomes

Safety

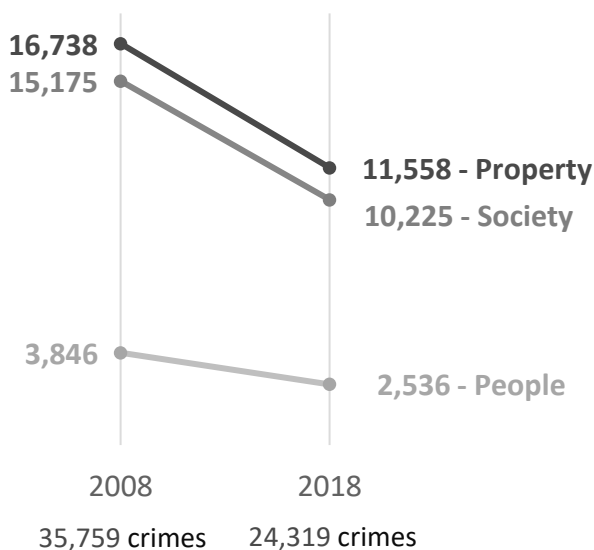
How does this compare to safety for the broader Hartford region?

Overall, crime has decreased between 2008 and 2018 in both the City of Hartford and Habitat census tracts. However, one reason that some homeowners reported safety concerns may be because one-third of crimes in Hartford occurred in Habitat census tracts during 2008 (32%) and 2018 (31%), whereas these areas account for around 15% of the Hartford population.¹⁵

City of Hartford

The City of Hartford had 35,759 crimes reported in 2008: 16,738 against property, 15,175 against society, and 3,846 against people. In 2018, Hartford reported 24,319 crimes: 11,558 against property, 10,225 against society, and 2,536 against people.¹⁵

The City of Hartford experienced a 32% decrease in crime between 2008 and 2018.



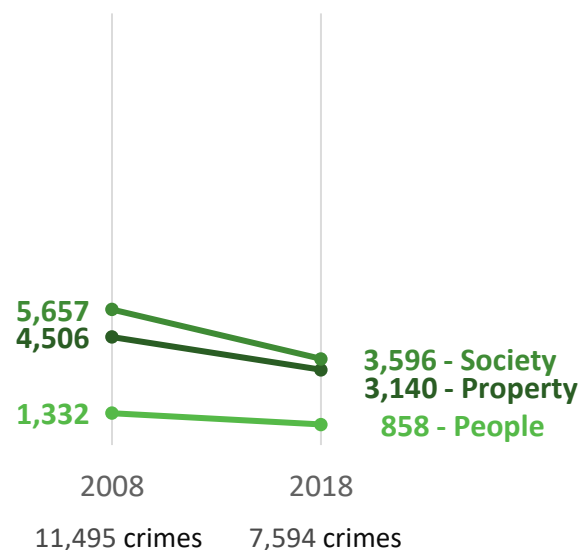
Despite, the absolute number of crimes having decreased, the proportion of crime type has remained the same over time: 47% against society, 41% against property, and 11% against people.¹⁵

Crimes against society include engaging in something that is prohibited (e.g., gambling, drug violations). Crimes against property are those in which obtaining possessions is the goal such as in robbery and burglary. Crimes against people were done against individuals such as murder or assault.¹⁶

Habitat Census Tracts

Habitat for Humanity census tracts had 11,495 crimes reported in 2008: 4,506 against property, 5,657 against society, and 1,332 against people. In 2018, the Habitat for Humanity census tracts reported 7,594 crimes: 3,140 against property, 3,596 against society, and 858 against people.¹⁵

Habitat census tracts experienced a 34% decrease in crimes between 2008 and 2018.



Stability

Place matters. Research suggests that where people live is associated with education and employment opportunities and other social capital such as child care, social supports, and general wellbeing.^{17,18}

Mobility – or the movement of households in and out of an area – is one indicator of neighborhood quality and stability. Low-income households and renters tend to move more regularly than owners or those with higher incomes, which can present challenges for both adults and children by separating them from support systems and schools. As such, it would be expected that Habitat homeowners would have lower rates of mobility, indicating increased stability.^{17,18}



3 in 4

Habitat homeowners **plan to stay in their current home** for the next 5 years, according to the 2018 survey

How does this compare to stability for the broader Hartford region?

The American Community Survey provides insight into mobility at the community level by asking respondents whether they have moved within the last year. Homeowners are less likely to report having moved in the last year than renters in both the City of Hartford overall and the areas of the city in which Habitat works.

Mobility is approximately the same for Hartford overall and where Habitat has properties for both renters and owners. For example, 93% of owners in Hartford and 95% of owners in Habitat areas did not move in the last year.¹⁹

Two Habitat tracts reported an increase in stability for owners between 2008 and 2018. More homeowners continued to live in tract 5244 (2% difference) of the Northeast neighborhood and in tract 5014 (20% difference) of the Upper Albany neighborhood.

Owners are more likely to have stayed in their home in the last year than **renters**.

	Owners	Renters	Difference
Hartford	93%	78%	15%
Habitat Areas	95%	79%	16%

Property Values: South Marshall Case Study

In 2011, the development on South Marshall Street was three parcels of vacant land. The net assessments of these parcels were: \$125,600; \$146,900; and \$188,500. The annual property taxes were: 6,532; \$7,639; and \$9,803. **Therefore, the combined assessment value in 2011 was \$461,000 with a total annual property tax of \$23,974.**^{20,21}

The territory was then divided into 16 parcels, with one townhouse in each. After the development, an additional \$13,717 in property taxes were collected in the first year (an increase of 50%). Property tax increased to \$25,234 the second year and increased by an additional \$33,362 by the eighth year following development.^{20,21}

The City would have received approximately \$261,774 in property taxes if the land had remained vacant and taxes increased at the same rate as they did for the developed land. Since the parcels were developed into new housing with assessments increasing each year, **the City received \$411,557 in property taxes, which is 57% more in property taxes that if the land remained undeveloped.**

Value	2012	2013	2019
Assessment	--	\$662,377	\$771,785
Tax	\$37,691	\$49,208	\$57,336



Photos of the property pre- and post-Habitat development, from Google Street View.^{22,23}

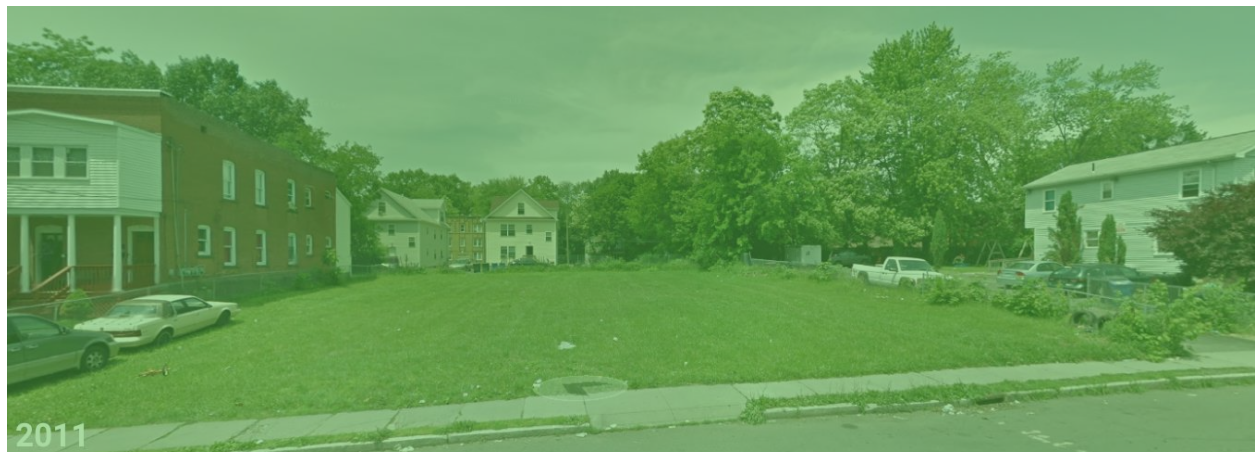
Property Values: Garden Street Case Study

In 2015, Habitat constructed two new houses on Garden Street in the City of Hartford. Due to the new construction, **property taxes increased by over \$3,000 each, representing a 1,300% increase in the city's tax base.**^{[20,21](#)}

Assessment	2013	2019	% change
Property 1	\$7,070	\$48,265	583%
Property 2	\$7,000	\$48,230	589%
Taxes	2014	2019	% change
Property 1	\$220	\$3,586	1,530%
Property 2	\$228	\$3,583	1,471%

One of the neighboring houses to the Garden Street development had a 14% increase in taxes billed, from \$3,633 in 2013 to \$4,150 in 2019. Despite the Hartford mill rate remaining the same, the assessed value of the neighboring house also increased 14% from \$48,906 in 2013 to \$55,860 in 2019.^{[20,21](#)}

While the increase in assessed value and property taxes of the neighboring property cannot be causally attributed to the new Garden Street development, it raises the question of what community-level effects might be discovered through a more rigorous research design or with the availability of more robust public data.



Photos of the property pre- and post-Habitat development, from Google Street View.^{[24,25](#)}

Conclusion & Recommendations

Housing is often touted as the foundation of opportunity. Homeownership is associated with increases in educational attainment, health and wellbeing, income, and safety as well as with reductions in reliance on government assistance, children's behavior problems, and rates of asthma. Homeownership is also associated with improved neighborhood satisfaction for low- and moderate-income homeowners, which is in turn associated with better health, wellbeing, productivity, and social relationships. Research suggests that homeowners' perceptions of their situation are just as meaningful as the actual neighborhood conditions.

Hartford Area Habitat for Humanity homeowner survey results suggest that participating families perceive that the program is having a positive impact. Habitat homeowners are satisfied with their experience, adults and children have advanced their educations, and more than one-third of homeowners have increased their income. Homeowners also report having gained knowledge about homeownership topics and being able to save money for things like emergencies and retirement.

Habitat may also be positively impacting the Hartford community. According to survey results, Habitat homeowners report being engaged in the community through volunteering and voting, feeling safe in their homes but also report mixed feelings about safety of their neighborhoods, and are planning to stay in their home and neighborhood.

When contextualizing the survey results with public data, we found that census tracts with Habitat properties were generally representative of the City of Hartford in terms of demographics. Habitat serves a slightly greater percentage of families who receive cash public assistance or SNAP benefits than the City and County. Habitat census tracts have a smaller percentage of residents with bachelor's degrees than the County and lower median household incomes than the City of Hartford.

Recommendations for future data collection and analyses include:

- Standardizing survey questions across years to allow for comparisons over time.
- Identifying timeframes for when outcomes are expected to be reached and surveying homeowners accordingly. For example, articulate what changes expected in the first year of homeownership versus over time.
- Measuring actual changes versus perception of changes. For example, collecting tax returns or education certificates from homeowners or asking about income in dollar amounts versus direction of change.
- Adding additional survey question logic to increase the specificity of responses. For example, only asking homeowners with children who have graduated from high school the questions about children attending secondary education.

Conclusion & Recommendations

- Developing ongoing partnerships with neighboring tax assessor offices that do not currently make data publicly available.

Isolating the community and economic impacts of Habitat on the City of Hartford is challenging given currently available survey and public data. The findings in this report are not causal relationships. Rather, they represent homeowner perceptions of their experience and highlight possible associations between homeownership and individual and community-level outcomes. This report also did not examine the intergenerational impact of Habitat on homeowners. As Habitat begins to expand neighboring counties, future short- and long-term data collection and analysis is recommended to understand Habitat's impact.



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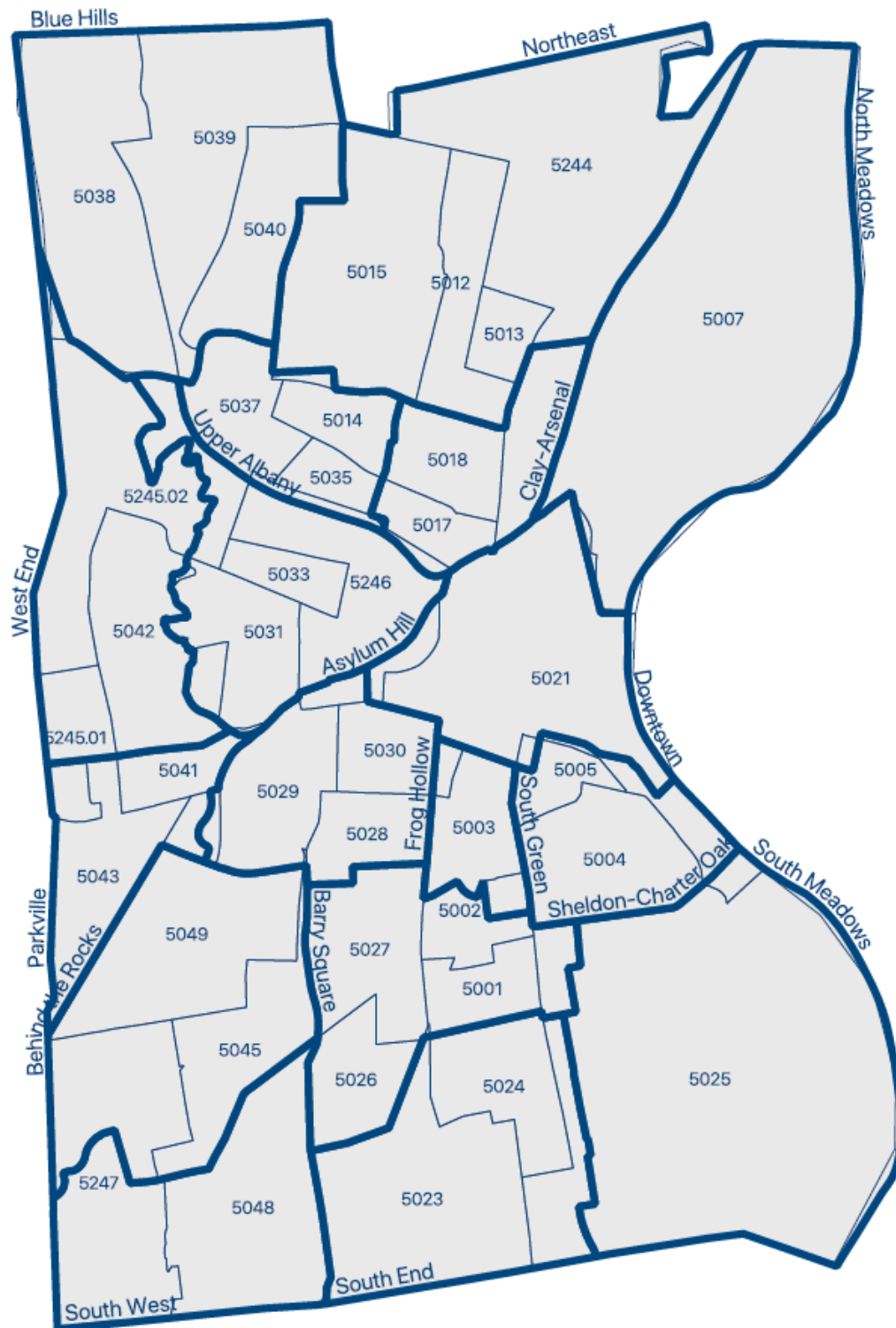
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Map of Census Tracts vs. Neighborhoods



Method for Calculating Property Taxes

Background

Property tax data comes from the City of Hartford's Open Data Portal. To estimate the effect of Habitat builds on the City in terms of property taxes, the assumption was made that the land would have remained 'as is' prior to Habitat's purchase of the property.

Individual developments were examined to approximate the revenue derived from these developments. All the properties examined were vacant lots prior to Habitat's involvement, resulting in large increases in property taxes. These increases represent continued and sustained property tax revenue for the City.

Working with property tax data required converting street addresses to land use parcels. Parcels have lifecycles, meaning that sometimes a parcel is split into new parcels when land is purchased while others cease to exist over time. Parcels that were included in this analysis of property taxes were only those that matched over time between 2013 and 2018. 2013 was used as the start date since that is the first year that the dataset has more complete data. 2018 was used as the end date since the second Habitat homeowner survey was completed that year.

Furthermore, properties classified as "residential" include larger apartment or condominium buildings, not just single or small multifamily properties. This means that sometimes a landlord or business owner may be the entity responsible for paying property taxes, rather than a homeowner.

Method

- Street addresses for each Hartford Area Habitat for Humanity property located in the City of Hartford were matched to land parcel numbers
- Parcel numbers were matched over time between 2013 and 2018
- Parcel numbers were then matched to property tax data for each year
- Billed property taxes were summed for the year 2018, which suggest that over \$512,293 were billed for parcel numbers that match Habitat property addresses for that year

2008 Homeowner Survey

Hartford Habitat is attempting to compile data regarding the benefits of homeownership. If you could please take a few minutes to complete this survey and return it to the Habitat office, we would appreciate it.

1. How long have you lived in your home?
2. How many children do you have and what are their ages?
3. Do you believe owning your home is better than renting? If so, why?
4. What are some of the benefits of homeownership that were not available to you as a renter?
5. Do you maintain a garden outside your home?
6. Are you involved in any community and/or neighborhood programs? If so, please name.
7. Did you vote in the last election?
8. Has your income increased or remained at the same range since purchasing your home?
9. Do you think crime has decreased or remained the same since purchasing your home?
10. Since moving into your home, how many of your children have graduated high school?
11. Since moving into your home, how many of your children have graduated from college and/or completed a certificate program?
12. Since moving into your home, have you completed a college degree?
13. Are you currently enrolled in a certificate or degree program? If so, what school are you attending?
14. Do you encourage others to apply for the Habitat program?
15. Do you still participate in Hartford Habitat through partnering, construction, etc.?
16. If not, are you interested in partnering with Habitat? Please let us know what you would like to do?
17. How can Habitat help to keep you engaged and involved in our ministry?

2018 Homeowner Survey

We are interested in your thoughts about the neighborhood in which you live. The following general questions are about life in your neighborhood.

1. Overall, considering everything, how satisfied would you say you are living in this neighborhood?
 - ☐ Very satisfied
 - ☐ Satisfied
 - ☐ Somewhat satisfied
 - ☐ Somewhat dissatisfied
 - ☐ Dissatisfied
 - ☐ Very dissatisfied
2. Right now, how likely are you to recommend this neighborhood to someone else as a good place to live?
 - ☐ Definitely would recommend the neighborhood
 - ☐ Probably would recommend the neighborhood
 - ☐ Probably would not recommend the neighborhood
 - ☐ Definitely would not recommend the neighborhood
3. If you had the choice, would you continue to live in this neighborhood?
 - ☐ Yes
 - ☐ No
4. Please explain why you feel this way.
5. What are the things that you like best about living in this neighborhood? You can choose up to three of the factors listed.
 - ☐ My house or apartment
 - ☐ My neighbors
 - ☐ Distance to work
 - ☐ Accessibility of amenities, such as community centers and stores
 - ☐ Proximity to public transportation
 - ☐ Schools for my children
 - ☐ Access to job opportunities
 - ☐ Safety in the neighborhood
 - ☐ Affordability of housing
 - ☐ Types of housing available
 - ☐ Other (specify in next question)

2018 Homeowner Survey

6. If you selected other above, please specify:
7. What are the things that you like least about living in this neighborhood? You can choose up to three of the factors listed.
- ☐ My house or apartment
 - ☐ My neighbors
 - ☐ Distance to work
 - ☐ Accessibility of amenities, such as community centers and stores
 - ☐ Proximity to public transportation
 - ☐ Schools for my children
 - ☐ Access to job opportunities
 - ☐ Safety in the neighborhood
 - ☐ Affordability of housing
 - ☐ Types of housing available
 - ☐ Other (specify in next question)
8. If you selected other above, please specify:

Now, let's turn to your thoughts about living in your neighborhood.

9. To what extent do you feel a part of this neighborhood?
- ☐ A very great extent
 - ☐ A great extent
 - ☐ Some extent
 - ☐ Little extent
 - ☐ No extent
10. The following questions are about situations that sometimes occur. Please indicate how likely you think it is that people in this neighborhood would help out in these situations.

	Very likely	Likely	Somewhat likely	Not that likely	Not at all likely
You need a ride somewhere.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A package was delivered when you were not at home and it needed to be accepted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You needed a favor, such as picking up mail or borrowing a tool.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2018 Homeowner Survey

	Very likely	Likely	Somewhat likely	Not that likely	Not at all likely
You needed someone to watch your house when you were away.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An elderly neighbor needed someone to periodically check on him or her.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A neighbor needed someone to watch a pet when he or she is not home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A neighbor needed someone to take care of a child in an emergency.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Next, how do you learn about what is happening in your neighborhood and how do you get involved in local activities?

11. To what degree do people in this neighborhood share information about what's happening locally?

- ☐ A great deal
- ☐ A fair amount
- ☐ Some
- ☐ A little
- ☐ Not at all

12. This next question is about ways in which people sometimes find out about what is happening in their neighborhood. Please indicate whether or not you use these methods to get information.

	Yes	No
Neighbors, relatives, and friends	<input type="checkbox"/>	<input type="checkbox"/>
Flyers or newsletters	<input type="checkbox"/>	<input type="checkbox"/>
Book clubs or neighborhood associations	<input type="checkbox"/>	<input type="checkbox"/>
Faith community members	<input type="checkbox"/>	<input type="checkbox"/>

2018 Homeowner Survey

13. If you checked other above, please specify:

	Yes	No
Local human service organizations	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify in next question)	<input type="checkbox"/>	<input type="checkbox"/>

14. Here is a list of different ways in which people sometimes become involved in their communities. Please indicate whether or not you have participated in these activities in this neighborhood during the past 12 months.

	Yes	No
Attend a resident or tenant meeting, a block club meeting, or a neighborhood association meeting.	<input type="checkbox"/>	<input type="checkbox"/>
Attend a public meeting, write to a public official, or talk with a public official	<input type="checkbox"/>	<input type="checkbox"/>
Volunteer your time to support a nonprofit or community organization	<input type="checkbox"/>	<input type="checkbox"/>
Become involved in community affairs, civic activities, or political issues	<input type="checkbox"/>	<input type="checkbox"/>
Work to improve the public spaces in your neighborhood	<input type="checkbox"/>	<input type="checkbox"/>
Vote in a local or national election	<input type="checkbox"/>	<input type="checkbox"/>
Participate in a community event or social activity sponsored by a local organization	<input type="checkbox"/>	<input type="checkbox"/>

These next questions are about the goods and services that are available in your neighborhood.

15. Thinking about basic retail necessities, such as food, clothing, and banking, what portion of those basic goods and services are available right in this neighborhood?

- ☐ Almost all
- ☐ Many
- ☐ Some
- ☐ Few
- ☐ None

2018 Homeowner Survey

16. Here is a list of different activities that people sometimes can do in their communities. Please indicate how important it is to you that you can do each of these things right in this neighborhood.

	Very important	Important	Somewhat important	Not that important	Not at all important
Do your main food shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do other kinds of shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase gasoline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eat out	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do your banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receive medical or health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receive dental care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. Using that same list, please indicate how often you do each of these activities right in this neighborhood.

	Often	Sometimes	Rarely	Never
Do your main food shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do other kinds of shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase gasoline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eat out	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do your banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receive medical or health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receive dental care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2018 Homeowner Survey

These next questions will address what concerns, if any, you may have about your neighborhood.

18. Here is a list of things people sometimes consider issues in communities. Please indicate whether or not you think each is a problem in this neighborhood.

	Yes	No
Poorly maintained streets and sidewalks	<input type="checkbox"/>	<input type="checkbox"/>
Litter, trash, or debris	<input type="checkbox"/>	<input type="checkbox"/>
Abandoned or vacant houses and/or apartments	<input type="checkbox"/>	<input type="checkbox"/>
Abandoned or vacant non-residential buildings	<input type="checkbox"/>	<input type="checkbox"/>
Graffiti	<input type="checkbox"/>	<input type="checkbox"/>
Poorly maintained public spaces, such as parks and playgrounds	<input type="checkbox"/>	<input type="checkbox"/>
Traffic or speeding vehicles	<input type="checkbox"/>	<input type="checkbox"/>
Inadequate street lighting	<input type="checkbox"/>	<input type="checkbox"/>
Drug activity	<input type="checkbox"/>	<input type="checkbox"/>
Dumping	<input type="checkbox"/>	<input type="checkbox"/>
Vandalism and/or break-ins	<input type="checkbox"/>	<input type="checkbox"/>
Squatting	<input type="checkbox"/>	<input type="checkbox"/>
Stray cats and/or dogs	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify in next question)	<input type="checkbox"/>	<input type="checkbox"/>

19. If you selected other above, please specify:

2018 Homeowner Survey

These next questions will address what concerns, if any, you may have about your neighborhood.

20. Here is a list of services that are offered in communities. Please indicate whether or not you are satisfied with each of them.

	Yes	No
Police Response	<input type="checkbox"/>	<input type="checkbox"/>
Emergency services, such as fire department and ambulances	<input type="checkbox"/>	<input type="checkbox"/>
Public utilities, such as water, electric, and gas	<input type="checkbox"/>	<input type="checkbox"/>
Public transportation	<input type="checkbox"/>	<input type="checkbox"/>
Sanitation services, such as trash pickup and recycling	<input type="checkbox"/>	<input type="checkbox"/>
Street repair, cleaning, and plowing	<input type="checkbox"/>	<input type="checkbox"/>
Parks, playgrounds, and recreation centers	<input type="checkbox"/>	<input type="checkbox"/>
Public library facilities	<input type="checkbox"/>	<input type="checkbox"/>
Traffic control	<input type="checkbox"/>	<input type="checkbox"/>

These final questions focus on your thoughts about safety in your neighborhood.

21. This question is about certain places in your neighborhood. Please indicate how safe you feel in each of these places?

	Very safe	Safe	Somewhat safe	Not that safe	Not at all safe
In your home at night	<input type="checkbox"/>	<input type="checkbox"/>			
Outside your home at night (on the porch or stoop, or in the yard or alley)	<input type="checkbox"/>	<input type="checkbox"/>			
Walking in the neighborhood during the daytime	<input type="checkbox"/>	<input type="checkbox"/>			
Walking in the neighborhood at night	<input type="checkbox"/>	<input type="checkbox"/>			
In parks, playgrounds, and other outdoor recreational areas	<input type="checkbox"/>	<input type="checkbox"/>			

2018 Homeowner Survey

These next questions will address what concerns, if any, you may have about your neighborhood.

22. How safe do you believe the following residents are in the neighborhood?

	Very safe	Safe	Somewhat safe	Not that safe	Not at all safe
In your home at night	<input type="checkbox"/>	<input type="checkbox"/>			
Outside your home at night (on the porch or stoop, or in the yard or alley)	<input type="checkbox"/>	<input type="checkbox"/>			
Walking in the neighborhood during the daytime	<input type="checkbox"/>	<input type="checkbox"/>			
Walking in the neighborhood at night	<input type="checkbox"/>	<input type="checkbox"/>			
In parks, playgrounds, and other outdoor recreational areas	<input type="checkbox"/>	<input type="checkbox"/>			

23. What other comments do you have about living in this neighborhood?

24. Which of the following best describes where you lived before you moved into your current home?

- ☐ Single-family home
- ☐ Apartment
- ☐ Other (specify in next question)

25. Specify other:

26. Which of the following best describes how you paid for place you lived?

- ☐ I paid rent directly to a landlord
- ☐ I paid rent to someone else living in the same home
- ☐ I lived in the home, but did not pay rent

2018 Homeowner Survey

27. Compared to your prior home, would you say the overall quality of your Habitat home is much better, better, about the same, worse, or much worse than the overall quality of your prior home?
- ☐ Much better than prior home
 - ☐ Better than prior home
 - ☐ About the same as prior home
 - ☐ Worse than prior home
 - ☐ Much worse than prior home
28. Thinking about the amount of living space you have now, would you say that living space in your Habitat home is much larger, larger, about the same, smaller, or much smaller than the living space in your prior home?
- ☐ Much larger than prior home
 - ☐ Larger than prior home
 - ☐ About the same as in prior home
 - ☐ Smaller than prior home
 - ☐ Much smaller than prior home
29. When it comes to the quality of construction and materials, would you say the building construction of your Habitat home is much better, better, about the same, worse, or much worse than the building construction in your prior home?
- ☐ Much better than prior home
 - ☐ Better than prior home
 - ☐ About the same as in prior home
 - ☐ Worse than prior home
 - ☐ Much worse than prior home
30. Please think about your current utility bills and how they compare to the utility bills you had in your prior home. Are your utility bills in your Habitat home a lot higher than in your prior home, a little higher than in your prior home, about the same, a little lower in your prior home, or a lot lower than the utility bills in your prior home?
- ☐ A lot higher than in prior home
 - ☐ A little higher than in prior home
 - ☐ About the same as in prior home
 - ☐ A little lower than in prior home
 - ☐ A lot lower than in prior home
 - ☐ Not applicable

2018 Homeowner Survey

31. Now that you are in your new home, what, if anything, would you say is different about how you use your home or how you relate to family, friends, or neighbors in your home?
32. What, if anything, have you done to make your Habitat house your own?
33. Since you started partnering with Habitat for Humanity, what, if anything, are you doing differently with regard to your finances?
34. When it comes to what you learned throughout your Habitat experience, how valuable do you feel it was for you to partner with Habitat? Would you say it was...?
- ☐ Very valuable
 - ☐ Valuable
 - ☐ Somewhat valuable
 - ☐ Not that valuable
 - ☐ Not at all valuable
35. Thinking about back to before you started partnering with Habitat for Humanity, how well do you think you understood the following topics? Would you say you understood them very well, somewhat, or not that well?

	Very well	Somewhat	Not that well
Household budgeting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home mortgages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real estate taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeowners insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial planning, including managing credit and debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home maintenance and repair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2018 Homeowner Survey

36. Thinking back to before you started partnering with Habitat for Humanity, how well do you think you understood the following topics? Would you say you understood them very well, somewhat, or not that well?

	Very well	Somewhat	Not that well
Household budgeting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home mortgages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real estate taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeowners insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial planning, including managing credit and debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home maintenance and repair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

37. To following is a list of things that may have happened as a result of partnering with Habitat with Humanity. Please indicate to what extent, if any, you feel these things happened.

	To a great extent	To some extent	To a limited extent	Not at all
You received information about why home maintenance and repair are important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You received information about the things that should be done to maintain your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You were taught actual skills for maintaining and repairing your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You now use the skills you learned to maintain or repair your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You received information about financial management for homeowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You now use the financial skills you learned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You developed relationships with other Habitat homeowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You developed relationships with other members of your community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You became involved in community activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2018 Homeowner Survey

38. Overall, thinking about everything, how satisfied are you with your experience with Habitat for Humanity. Would you say you are...?
- ☐ Very satisfied
 - ☐ Satisfied
 - ☐ Somewhat satisfied
 - ☐ Not that satisfied
 - ☐ Not at all satisfied
39. What suggestions, if any, do you have for ways in which Habitat can improve its homeownership program?
40. Do you have any suggestions about the selection process used by Habitat?
41. Do you have any suggestions about the educational classes offered by Habitat?
42. Do you have any suggestions about Habitat's sweat equity requirement that participants help to build their own or a neighbor's home, work in a ReStore, or do some similar activity?
43. If a friend or relative was in a situation similar to yours, how likely would you be to recommend that they consider Habitat for Humanity? Would you definitely recommend, probably recommend, recommend, probably not recommend, or definitely not recommend Habitat?
- ☐ Definitely would recommend
 - ☐ Probably would recommend
 - ☐ Probably would not recommend
 - ☐ Definitely would not recommend
44. How likely do you think it is that you will move from your current home within the next five years? Would you say that you definitely will, probably will, probably will not, or definitely will not move in the next five years?
- ☐ Definitely will move
 - ☐ Probably will move
 - ☐ Probably will not move
 - ☐ Definitely will not move

2018 Homeowner Survey

45. When you move to your next home, would you prefer to rent or own that residence?
- ☐ Rent
 - ☐ Own
46. Is there anything you need that Habitat for Humanity can help you with?
47. Do you have an interest in partnering with Family Services (mentor, volunteer, facilitator)?

NR3 - Habitat Homeowner Household Finances

People have different ways of managing their money and different approaches to spending and saving money. We'd like to learn about what Habitat homeowners do.

48. Overall, considering everything, how good a job would you say you do with budgeting and managing your money?
- ☐ Excellent
 - ☐ Good
 - ☐ Fair
 - ☐ Poor
49. Please describe why you feel that way.
50. Regardless of whether or not you are always able to follow it, do you have some kind of budget or spending plan?
- ☐ Yes
 - ☐ No
51. Please describe that budget or spending plan.

2018 Homeowner Survey

52. Some people have a plan for how they save money, while other people do not. Regardless of whether or not you are always able to follow it, do you have a plan that guides how you set aside money for savings?

- ☐ Yes
☐ No

53. Please describe that savings plan.

54. The following is a list of purposes for which people sometimes save money. For each of them, please indicate whether or not you save for those purposes.

	Yes	No
Emergencies or other unknown expenses that aren't anticipated	<input type="checkbox"/>	<input type="checkbox"/>
The purchases of specific goods or services, such as a car, a vacation, or home furnishings	<input type="checkbox"/>	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	<input type="checkbox"/>
Education expenses	<input type="checkbox"/>	<input type="checkbox"/>
Contribution to charities	<input type="checkbox"/>	<input type="checkbox"/>
Helping relatives who do not live in your household	<input type="checkbox"/>	<input type="checkbox"/>
Pledging a set portion of your income to your faith community	<input type="checkbox"/>	<input type="checkbox"/>
Starting or contributing to a business	<input type="checkbox"/>	<input type="checkbox"/>
Legal costs or immigration fees	<input type="checkbox"/>	<input type="checkbox"/>
Remittance, that is, sending money to others outside the United States	<input type="checkbox"/>	<input type="checkbox"/>
Something else (please specify in next question)	<input type="checkbox"/>	<input type="checkbox"/>

55. If you identified something else please describe.

2018 Homeowner Survey

56. There are times when people save money for a certain reason, but end up using it for something else. When you save money for a particular purpose, how often do you find yourself spending it on something else?
- ☐ Often
 - ☐ Sometimes
 - ☐ Rarely
 - ☐ Never

Unfortunately, people sometimes find themselves in situations where they are unable to pay all of their bills. (By household bills, we are referring to mortgage; credit card and loan payments; and bills for utilities, insurance, and other services, such as a cell phone, cable TV, and the Internet.)

57. Were there any times during the past 12 months when you were not able to make all of your bill payments on time and in full?
- ☐ Yes
 - ☐ No

58. How did you decide which bill to pay?

59. The following is a list of financial situations people sometimes encounter. Please indicate how often you find yourself in each of these situations.

	Often	Sometimes	Rarely	Never
I have money left over at the end of the month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I pay late charges on credit cards or other debt.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To meet my monthly expenses, I use money from my savings or borrow money from others.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I receive phone calls or letters about overdue bills.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2018 Homeowner Survey

63. Right now, how satisfied are you with how you manage your household finances?

- ☐ Completely satisfied
- ☐ Satisfied
- ☐ Somewhat satisfied
- ☐ Not very satisfied

EDUCATIONAL ATTAINMENT:

[note: the paper survey skipped questions 61 and 62 so they are not included here for consistency]

63. Have you continued your education since moving into your home?

- ☐ Yes
- ☐ No

64. If Yes, please select how

- ☐ Completed certificate program
- ☐ Completed 2 or 4 year degree
- ☐ Completed graduate degree
- ☐ Currently enrolled in certificate program
- ☐ Currently enrolled in 2 or 4 year degree program
- ☐ Currently enrolled in graduate degree
- ☐ Other: _____

Educational Attainment for Children:

65. When you first moved into your home, how many children did you have?

66. How many children do you have now?

67. Would you be willing to share ages now?

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68. Of the children listed that are of age, how many completed high school with a diploma or GED?

69. How many are currently enrolled in secondary education (vocational training, certificate program, college degree program)?

70. How many have completed a secondary program including vocational training, degree program?

Thank you for completing the survey!



Hartford Area
Habitat
for Humanity®

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