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HFHSA San Antonio: Taking Stock to Move Ahead

John Donahue

Trinity University, jdonahue@trinity.edu

Christine Drennon

Trinity University, cdrennon@trinity.edu

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HFHSA San Antonio -

Taking Stock to Move Ahead

**A Research Report prepared for Habitat For
Humanity San Antonio**

John M. Donahue, Ph.D. and Christine Drennon, Ph.D.

*And the Students of *Research Methods: Fieldwork and Geographical
Information Systems**

**Social Research Training Institute
Department of Sociology and Anthropology
One Trinity Place
Trinity University
San Antonio, Texas**

June 17, 2004

Table Of Contents

Abstract	3
Background	3
Methodology	4
Statistical Profile of the Homeowners	6
Communities and Habitat for Humanity	7
Community Engagement	7
Results	8
Conclusion	10
Recommendations	10
Application Process	10
Hearing About HFHSA	11
Submitting an Application	11
Moving in	12
Recommendations to Improve the Application Process	17
The Education Program	15
Recommendations to Improve the Education Program	17
The Construction Experience	19
Overview	19
Sweat Equity	20
The Construction Process	20
Experience with Partners	22
Experience with Volunteers	22
Post Construction Issues	24
Lasting Impacts of the Construction Process:	
Maintaining One's Home	25
Code Compliance	25
Property Value	26
Land and Property Value	27
Recommendations	29
The Impact of the Homeowning Experience on Adults	30
Crime	31
Methods	31
Results	32
Conclusion	33
Political Participation	33
The Impact of the Homeowning Experience on Children	34
On Individual Children	35
The Community-Wide Impact	
on the Education of HFHSA Students	37
Continuing Contact with HFHSA	40
Conclusion	42
Appendices and GIS Maps	43

HFHSA San Antonio: Taking Stock to Move Ahead

Abstract

Habitat for Humanity San Antonio (HFHSA) has a long history and well-recognized role in San Antonio. This evaluation research report offers data and recommendations that might assist HFHSA to look back on its 27 year history, reflect on its accomplishments, note changes in its institutional efforts and glean insights that might assist in improving current operations and planning for the future.

Background

The two researchers are instructors in two classes taught in the spring semester 2004 at Trinity University. Professor John Donahue teaches Research Methods: Fieldwork and Professor Christine Drennon Geographical Information Systems. Between February and May instructors and students in these two courses carried out a “process evaluation.” Process evaluation implies that the evaluators are not outsiders to the program or project, but participate with staff and clients in generating the data that will be most helpful to the agency in assessing how it is achieving its goals and objectives. The data sources include archival material, participant observation, interviews, census materials and educational surveys.

Geographical Information Systems are computer based information systems that allow researchers to collect, store, manage, analyze, and map information about locations. GIS data provides useful information to the process evaluation,

because it allows researchers to visualize (on a map) the changes in the local neighborhoods and communities that HFHSA has wrought in San Antonio.

Because of the long history of HFHSA in San Antonio, there is a breadth of information available that allowed us to trace the impacts that HFHSA has had on local communities – beyond the families that inhabit the homes themselves. The GIS component involved collecting historical information about the neighborhoods in which HFHSA homes have been built, and then tracing changes in those neighborhoods using a variety of socio-economic indicators.

After preliminary discussions with HFHSA President and CEO Dennis Bechhold and Assistant Vice-president for Family Services Brenda Mata, a focus group was held on February 3, 2004. Joining the group was Stephanie Wiese, Vice President for Development. Focus group questions included:

- How has the HFHSA Program changed in the past 10 years?
- How do you think HFHSA homes and HFHSA communities differ from the housing and communities built by other low-income housing programs offered around the city?
- Do you think one can see or feel the difference in the community?
- What policies seem to be working?
- What did you expect the homeowner impact to be?
- What sort of homeowner feedback do you receive concerning the program?
- How do you get homeowner feedback?
- What kind of information are you hoping we can provide?
- Are there policies you are considering changing?
- Where do you see HFHSA in 5 years?

Following the focus group students asked questions for further background prior to initiating the research.

Methodology

Following the Focus Group, two studies were then undertaken: one was a family-level study that surveyed individual families and homeowners to determine

the impact that HFHSA and homeownership has had on individual families. The other study was a community-level study. It used GIS technology to determine the impact that HFHSA has had on larger communities. Students engaged in the community-level study collected data from a variety of sources to determine the impact of HFHSA's activities on the greater community. Data included site selection (where in the city activities have taken place, and are they near other community services), crime statistics, school statistics, and indicators concerning property.

To conduct the family-level survey, a random sample of 36 households (10%) was chosen from among the population of 343 homeowners. Of these 26 were interviewed and surveyed and another 10 were only surveyed. Of the total population of homeowners 28 percent had purchased their home before 1996 and 72 percent after that date. An attempt was made to stratify the sample so as to have similar proportions in the interviews and surveys. The reason for this decision lies in a policy change in 1996. Prior to that date HFHSA homes were built "in line" (three or four in a cluster) or singly in existing neighborhoods. After that date HFHSA homes have been built in large subdivisions.

At the end of the fieldwork period the pre-1996 percentage of the sample was 12% and the post-1996 percentage was 88%. The overrepresentation of post 1996 homeowners did provide us with more data on current conditions, which should be useful for the evaluation of current policy.

The Institutional Review Board of Trinity University, which is charged with the protection of human subjects in research, reviewed the consent forms,

interview schedules and survey forms and approved our assurances of participant confidentiality.

Copies of the interview schedule and survey forms are found in the appendix.

A Statistical Profile of Homeowners

- The number of married homeowners was higher than expected (69%).
There is anecdotal data that single female homeowners eventually marry once there is some residential stability. Currently single or divorced homeowners account for 31% of the sample.
- The median age of homeowners is 37, ranging from 26 years of age to 75.
- Fifty percent of homeowners reported having completed a high school education or beyond (see map 1 in appendix for High School Drop Out Rates and HFHSA homes).
- Sixty percent have three or more children, of which 19% are six years old or younger. One might have expected a larger percentage of pre-school children. The lower percentage may reflect the higher median age of homeowners (37 years) or that homeowners are limiting family size in response to space and employment demands.
- Seventy-five percent of homeowners interviewed work outside the home. Jobs tend to be unskilled.
- Previously to owning a home, 44% lived in rented houses and 56% in apartments, the majority for three years or less at that address. Sixty-five percent lived with four or more people in the rental property.

- Homeowning does not have a statistically significant impact on income over time. This may be due to the fact that most homeowners are in jobs with relatively modest incomes. In fact among the homeowners who purchased their homes before 1996, those making less are twice as many as the more recent owners. One reason may be that their children have left home, allowing them to quit a second job. Others may have retired. In any case homeowning has improved the quality of life, if not their income (see map 2). (See additional maps 3 – 5 in the appendix that map socio-economic characteristics of San Antonio, and of the Habitat for Humanity communities.)

Communities and HFHSA

Community Engagement

Where HFHSA locates new housing developments has a tremendous impact on the nature of the community that will form. Are the new developments near community services, or are they fairly isolated? Building social capital is beneficial and vital for the success of both individuals and community. Robert Putnam states, “Networks of community engagement foster sturdy norms of reciprocity”¹. As individuals more frequently interact with one another, the trust and responsibility towards each other increases. Thus opportunities for neighborhood engagement are a vital component of fulfilling HFHSA’s goal of not only offering a decent home, but also for building a strong community. The

¹ Putnam, Robert. *Bowling Alone*. New York: Simon and Schuster, 2000:20

indicators used to measure the opportunity for community involvement that are accessible to HFHSA communities include: number and proximity of community centers, YMCA and Boys and Girls Clubs, libraries, outdoor pools, parks and recreational facilities and protestant and catholic churches within a mile radius.

<i>HFHSA Area</i>	<i># of Community Centers (in 1 mile radius)</i>	<i># of Libraries (in 1 mile radius)</i>	<i># of Outdoor pools (in 1 mile radius)</i>	<i># of YMCA or Boys and Girls Clubs (in 1 mile radius)</i>	<i># of Parks and Recreation Facilities (in 1 mile radius)</i>	<i># of Catholic Churches (in 1 mile radius)</i>	<i># of Protestant Churches (in 1 mile radius)</i>	<i>Total</i>
<i>North West</i>	<i>3</i>	<i>0</i>	<i>2</i>	<i>0</i>	<i>5</i>	<i>1</i>	<i>5</i>	<i>16</i>
<i>West Central</i>	<i>2</i>	<i>2</i>	<i>3</i>	<i>3</i>	<i>19</i>	<i>7</i>	<i>13</i>	<i>49</i>
<i>East Central</i>	<i>7</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>9</i>	<i>4</i>	<i>22</i>	<i>44</i>
<i>South West (Cluster 1)</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>3</i>	<i>1</i>	<i>3</i>	<i>8</i>
<i>South West (Cluster 2)</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>3</i>	<i>1</i>	<i>10</i>	<i>16</i>
<i>North East</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Total</i>	<i>13</i>	<i>3</i>	<i>7</i>	<i>4</i>	<i>39</i>	<i>14</i>	<i>53</i>	<i>133</i>

Results

The overall findings show that the HFHSA Homes, in relationship to community indices, are located in a variety of environments (see maps 6 –12 in appendix). These range from high numbers of community involvement opportunities to few opportunities. These choices avail the residents with many places of worship and places to use community facilities but did not directly imply stronger or weaker relationships with residents. Religion is a personal experience and is not directly correlated with homeownership, but can provide stability for a community if it is utilized (maps 12.1 -12.5). Although this is an important factor for creating a cohesive community, neighbors can and should

find alternative means to strengthen their relationships. Examples would be neighborhood associations and to use what is available in their area until new community places are created.

The areas located closer to downtown, West Central and East Central have a greater number of community facilities and churches in a 1-mile radius of the HFHSA neighborhoods (maps 6-11 in appendix). The North West community (Plaza Florencia) has an average number of community places and churches available for interaction (map 7). The additional clusters of houses are located farther away from central San Antonio and the number community venues and the number of places of worship dwindles. HFHSA houses are clustered in the southwestern and northeastern part of San Antonio as well, but do not have commensurate concentration as with the other communities (maps 9 and 11). This may be due to the communities being newer and in less developed areas of the city. Although abundance and variety is not present in these areas, the opportunity for strong personal relationships still exists. The decision to build HFHSA homes in subdivisions has clearly created more opportunities for community building among the residents.

Overall, across geographic communities, there were great variations in the amount of opportunities for community involvement. These differences create difficulties in reaching a definite conclusion regarding whether or not neighbors spend time within their immediate community. Therefore, our findings are inconclusive as to particular community engagement, but the study maintains

opportunities within neighborhoods will increase the potential for a strong community.

Conclusion

Owning a HFHSA home will not necessarily cause a homeowner to engage in community activism. Yet, building a community of hardworking individuals will create an atmosphere that has the potential to cultivate a healthy environment for stable families. This type of neighborhood serves to provide a solid base and constructive social network to providing a higher standard of living.

Recommendations

In order to enhance the involvement of the community the following may help offer a better structure for community building. Included in the homeowners class should be information regarding places located near each community for individuals to become involved; such places may include churches, community centers, parks, recreation facilities, and libraries. Also where these opportunities are not available, a greater emphasis should be placed on creating an active homeowner association and community gatherings. The community picnic and playground area provide opportunities for neighborhood interaction and it appears beneficial to provide every community with this feature.

Application Process

The first portion of the homeowner interview centered on their first contact with HFHSA, and the application process. The goal of these questions was to understand how smoothly the application process is functioning.

Hearing about HFHSA

Prospective homeowners of HFHSA houses have heard about the program in a variety of ways. The most common were to hear about the program from a friend, family member or neighbor. One homeowner heard about the HFHSA program while she was working as a Vista Volunteer (1997).² The Sisters of the Holy Spirit told another homeowner about the HFHSA program (1999). One homeowner found out about the HFHSA program when she received a letter at her old apartment complex announcing the program (1991). A woman that worked at HFHSA told another homeowner about the program (2000). One homeowner's parents had read an article about HFHSA in the newspaper and told her about the HFHSA program (2000). During a trip to the beauty shop, one homeowner overheard a group of young women talking about HFHSA (2001). While driving through her mother's neighborhood, one homeowner became familiar with the program from a HFHSA sign she saw (2002). A group of friends told one homeowner of a meeting at the local church about a new subdivision going up. The homeowner attended the meeting, at which point she learned about HFHSA (2002). One homeowner (2002) had passed the word to her sister and extended family, eight of whom are now HFHSA homeowners. Lastly, one homeowner found out about HFHSA when a volunteer coordinator for HFHSA came into her place of work to buy food for a near by build (2003).

Submitting an Application

² The year of home purchase is provided to allow HFHSA staff to place a comment or suggestion in the appropriate temporal context so to be better able to evaluate its relevance for current policy and practice.

The time from when a prospective homeowner first heard about HFHSA and first applied varies a great deal. The time may be as short as less than a day or as long as two years. The average prospective homeowner applies within 4 to 5 months, but a large number of applicants only take a month. Since HFHSA has been around for over 25 years a large number of applications have arrived during that time. HFHSA has increased the number of houses built per year in the last 6 years or so, allowing for more people to be accepted to the program. One homeowner applied within a few months of hearing about the HFHSA program and after she had talked it over with her husband (1989). Another homeowner was so excited about the program that she applied the same day she heard about the HFHSA program and moved in about a year later (1993).

Moving In

After applying in 1997, one homeowner took nearly two years to move into the new home (1998). Several homeowners responded that they waited a year to apply and that it took another year before they moved into their new homes (1998, 2001). Another homeowner also moved in a year after the application process (1999). In 1999, one homeowner applied and moved in within six months (2000). One homeowner replied by saying it took HFHSA one month to respond to her application (2002). Finally, one homeowner applied in June of 2003 and moved into the new home in September 2003, only a few months later.

The Application Process

Most of the homeowners responded that the application process was relatively easy and went rather quickly. One homeowner responded that she had

to wait a year, in order to clear her debt, before she could meet the requirements (1999). There were five homeowners who shed a negative light on the application process. The first of the five said that it was hard to fill out all the forms because they were so complicated, especially the income form (2000). Another homeowner said that there was a lot of paperwork, most of which was repetitive (2003). Frustrated with the application process, one homeowner (2001) made complaints stating that getting the appropriate forms and information was a struggle. She did not have her own means of transportation so going in to fill out paperwork was difficult. In fact, she always seemed to bring the wrong papers and had to return many times. She was very afraid of being denied during the application process, found the employee was difficult to work with, and the over all application process was quite stressful. Two homeowners stated that the language barrier posed a serious problem during the application process (both in 2002). One of the Spanish speaking homeowners believed that she was discriminated against for being monolingual in Spanish and gave several examples to prove her point (2002). Since most of the applicants had low incomes, transportation was not always available on a regular basis. Many homeowners had problems reaching the office of HFHSA. Still, the majority of prospective homeowners felt that the application process was short, easy, necessary, and straightforward.

Recommendations to Improve the Application Process

Prospective homeowners had varying responses to possible improvements to the application process. One of the homeowners thought that

the requirements were too strict, but they were that way to eliminate some of the applicants (1999). On the other hand, one of the homeowners said that the process was not strict enough and that HFHSA should monitor who is living in the house more closely (2000). One of the homeowners (1989) expressed concern about the partner system. This homeowner's partner was not very helpful and as a result she had questions that were never answered. Another homeowner (1999) said that the process was rather unorganized, and it was difficult to tell who was in charge, or who was going to build her house. Two of the homeowners requested that the issues with the language barrier should be resolved (both in 2002). One of these Spanish-speaking homeowners also thought that HFHSA should extend the qualifications to include people who are working to become legal citizens (2002). Another homeowner would like to see the paperwork become less repetitive and less tedious (2003). Finally, one of the homeowners felt that until her financial problems were resolved, the employees were very difficult to work with and that they did not want to help her. After her financial problems were solved, however, she felt that all of the problems at HFHSA seemed to disappear.

A number of homeowners suggested getting help with their paper work to decrease the confusion associated with that part of the process. Homeowners even suggested meeting one on one with the HFHSA staff to specifically go over the forms (1996, 2000). Another suggestion to decrease problems with the forms was offering them in Spanish and English. Homeowners who breezed through the process suggested a more strict application process and follow-up on the

claims applicants make. One homeowner (2002) claimed HFHSA made promises they didn't keep. Specifically they didn't get the floor plan that they were told they would get. Instead they received one less bathroom. They were also charged more if they wanted any extras. Unfortunately, she couldn't afford them. Parts of the house, like the floor, were in bad shape before she even moved in. She had already signed the closing forms so there was nothing she could do to get compensated. She suggests showing a model home with floor plans to give homeowners a better idea of what they are getting (2002). Other communication problems occurred between the homeowner and the partner, the homeowner and HFHSA, and the homeowner and the construction team. A clear line and method of communication, from the beginning of application would help to rectify many of these problems. For example, during the application process, provide the applicant with a timetable within which the homeowner would receive notification of acceptance, complete sweat equity hours and education classes and move into the house. The goal would be for both parties to agree to the steps and the timetable. If the timetable were not met, at least both parties would understand the reasons.

Overall HFHSA has been an influential actor in the lives of many San Antonians. HFHSA has provided over 340 families with a home and the pride associated with being a homeowner. The application process with a few corrections could further facilitate homeownership among people who would otherwise never be able to share that part of the American dream.

The Educational Program

After the application process is complete, HFHSA homeowners must complete six educational classes. These hours go towards their 300 sweat equity hours. The required classes are “Home Maintenance & Repair”, “Safety, Code, Compliance & Landscaping”, “Conflict Resolution”, “Homeowners Insurance”, “Property Tax”, and “Money Smart Financial Education”. The majority of our respondents took the classes, while others moved in before the classes were modified in 2003, or had a spouse who took it.

The question “Did you find these classes useful?” yielded good results in terms of what classes were successful and stuck out in the homeowners’ minds. For instance, we learned that nearly one-half who took classes remembered and liked the financial/money management class. Next popular was the credit information class (most likely “Money Smart Financial Education”), which seemed to inform people about the potential risks of credit card debt. Next, three homeowners mentioned the home maintenance class (1997, 2000). A homeowner who moved in during 1998 mentioned the violence/anger management class (Conflict Resolution); a 2000 move-in mentioned the neighbor class (also Conflict Resolution); another homeowner mentioned gardening (1999); and another mentioned the debt consolidation class (1998).

One homeowner (1997) liked the classes because he or she could get hours toward sweat equity and HFHSA made it so that you actually get something out of it, like learning about credit. She also enjoyed learning skills about keeping the house up. One homeowner (1999) did not find the classes to be useful because she did not have time or physical ability to use the skills she

learned, specifically landscaping. A homeowner who moved in during 2000 had mixed feelings about the classes. Overall, she did not find the classes useful because they were boring and not interactive. Her main problem was that the classes had a mixture of Spanish and English speakers, so a lot of time was focused on making sure everyone was up to speed. Upon further questioning, she did say that the home construction class was useful because she learned how to lay tile (as well as re-roof and repair holes) and has used this skill already. A homeowner who moved into his house in 1998 said that he would have enjoyed a class on home maintenance and repair. Another major complaint was from homeowners who had to take the classes in the 8 hour block (1995, 2001). This was very overwhelming and so HFHSA's step to break the classes up seems to be a good idea. A homeowner who moved to a HFHSA home in 2000 did not find the classes to be helpful. She said they did not go into enough detail. She felt her fellow classmates were just there to fulfill their requirement.

Overall, classes were mentioned specifically as useful 82 percent of the time. This shows that the classes had a positive impact on the homeowners, and could be more so with several suggestions.

Recommendations

1. HFHSA may consider making some of the classes optional, or having categories from which homeowners can choose. Nearly every one of the people who took classes mentioned that the class on finances was most helpful. One person even requested that there be more classes offered with a wider array of financial subjects. The "Safety, Code, Compliance & Landscaping" and "Conflict

Resolution” classes seemed to have mixed reviews. This shows the different interests and needs of the homeowners, so having some classes elective in nature may help with homeowner enthusiasm and participation.

2. HFHSA might also look for ways to make the classes more interactive and allow homeowners choose to have the classes in English or in Spanish.

3. People should be given the option of taking the classes in smaller increments of time or with frequent breaks to allowing the homeowner to get the most out of the class by maintaining a higher level of attention throughout the class.

4. Several of the homeowners loved the fact that class hours counted as sweat equity. Some felt more sweat equity hours and more education classes should be required of the applicants. The reason given was to encourage people to be more thankful for their homes, as some felt that others took their homes for granted. Increasing the number of education hours would allow people to learn more about their home and how to care for it.

5. Providing homeowners a clear explanation on the differences between renting and owning a home would clear up many confusions and complaints of homeowners. Several of the homeowners still see HFHSA as their landlord.

This clarification be part of the education program. Discussion of the written contract concerning what HFHSA’s responsibilities are after purchase might also be helpful. For example, if something breaks, it needs to be clear who is to fix it. If it is the homeowners’ responsibility perhaps providing the homeowner with a list of possible companies who could fix the problem as well as telephone numbers might be helpful. Because homeowners have never previously owned a

home they are learning how to help themselves and this could be a helpful aid and learning tool. These list could simply have bold headings such as heating/cooling, carpentry, etc. with companies listed below this. If the maintenance companies discounted services for HFHSA homeowners, they might be able to add more customers and it would also reflect highly on the company that they help HFHSA.

The Construction Experience

Overview

Homeowners were asked to describe and evaluate the construction experience with specific attention paid to their interaction with the volunteers and their HFHSA Partner.

Homeowners in the sample had purchased their homes between 1987 and 2002. There is no pronounced change over time in the way they described their construction experience overall, with either their personal contributions (sweat equity), relationships with other volunteers, or the relationships with their “Partners”. Of the thirty-six interviews collected, all but five describe their construction experience as positive. Of the five who did not, two (1987, 1993) did not indicate either a positive or negative impression, and only two (1998, 2001) answered that they had an overall negative experience. Several of the other homeowners shared some of the grievances that these two articulated, but did not indicate that they were dissatisfied overall. The neutral and negative responses are distributed randomly throughout the time period (1987-2002) so

we conclude that current construction procedures are consistent in providing an overall positive experience for homeowners.

Sweat Equity

All of the interviewees fulfilled their sweat equity requirements. Most mentioned that they split their hours between their homes, and other HFHSA homes. Generally, the homeowners enjoyed this requirement, and the option to spend time on homes other than their own. For instance, “They really show you that you can do anything that you set your mind too” (1997), and “she really enjoyed the manual labor/hands on work that she got to do” (2000). One person (1999) requested that the sweat-equity requirement actually be increased. There were however, some people who did not like the construction process. One woman (1999) said it was “stressful because of the hours I worked then coming to help build, but it was exciting when I didn’t have to go to work first.” Another woman, (2001) “didn’t enjoy the sweat equity. It was frustrating and overwhelming.” It was difficult to schedule because she was working full time and had three kids. The kids were too young to help. She had to take time away from work and school. A third homeowner (320) said that, “300 hours in 3 months was hard because it was hot (summer).” Furthermore, another (2001) notes that there was no child care provided, which made fulfilling her hours difficult.

The Construction Process

When it came to the homeowners’ comments on the construction process itself, most seemed to appreciate the experience. One woman (1997) said the

experience was, “Terrific! There are like 200 people at the job site and they teach you how to do so many things. They show you that you can do anything you set your mind to.” Another (1999) said, “It was awesome! It was neat seeing your house go up little by little.” Another (1999) said, “It really opened her eyes to how people can join together despite their differences for a good cause.”

Another homeowner (2000) said, “ It was great. It was amazing how people want to help out one another and how everyone can work together no matter what their background or where they come from.” One woman (2002) said she “did things she never in her life dreamed she could do, and she was impressed that “people come that just want to help because they can. It was amazing.”

Many of the homeowners, women especially, felt empowered in learning how to, and actually build their home. One woman (2002) said she, “thought it was very helpful. Learned to do construction things she had never done before, these skills helped them later because later they built on to their own third room to the house with these skills.” Another woman (2002) said that she “liked that she learned how to do construction. This was something she had never done before and she got a lot out of it.”

Most homeowners who lived in subdivisions mentioned that they enjoyed the fact that they got the opportunity to get to know their neighbors by building with them. One woman (2000) described it as, “one of the best experiences of her life. She felt it was a lot of fun and gave her a sense of community as the entire neighborhood came together and tried to work to achieve the goals of the neighborhood together.” A lot of other homeowners echoed her sentiments.

Experiences with Partners

Most of the homeowner's responses to the question were short and not very elaborate. As a result, references to their experiences with their "Partner", as opposed to the volunteers in general, are few. There are a couple of homeowners who stated that they have been partners with other families after their homes had been completed, but none make mention of their own partners who helped them through the construction process.

Experiences with Volunteers

Homeowner experience with the volunteers has been overwhelmingly positive. Work with the volunteers has been described by several as fun and highly enjoyable. For instance, "the people were humble and nice" (1995), and "its amazing how people want to help out one another and how everyone can work together", (2000). Another (2002) said that she, "made lots of friends in the neighborhood and with volunteers, while another individual (1989) even carried on a close relationship with one of the volunteers for several years after her home was completed. The volunteer was a member of a church group which sponsored the home, and the volunteer rallied support from her church when the homeowner's child fell ill with heart problems. Another woman (1993) noted that she still keeps in touch with the woman who donated the land on which her home was built. Many expressed gratitude towards the people and organizations that sponsored their homes and several of them have kept in touch with those people.

Two others (1993, 2002) also described post-construction relationships, and even the two homeowners who rated the experience unsatisfactory

expressed their pleasure with working with the volunteers. Clearly, the homeowner's personal interaction with the volunteers was unquestionably good. The only exception recorded here is with (2003), who did not get to work with the volunteers on her home because they were mostly inmates from a correctional institution, and she was not permitted to be on the premises with them. This is not to say that there were not problems working with the volunteers. There were several. It is just that these problems were organizational and concerned the volunteers as a group, rather than being specific personal problems with individuals. One of the homeowners (1998), whose overall experience was negative, perceived a lack of organization and training among the volunteers. According to her, there were a large number of people working on her home, and that this group was changing frequently. As a result of the size and changing composition of the volunteer force, she was not introduced to enough people and never knew who was doing what. She also did not feel that they were sufficiently trained. The result was that the experience was very confusing for her, and the house has suffered from inadequate construction. Several homeowners share complaints about poorly organized and trained volunteers. One (1999) thought that, "workers need to pay more attention to doing a proper job", and that the workers were rushed, with the result that several items in her home have fallen into disrepair due to poor workmanship. Another (2000) has suggested that volunteers be organized better from the outset since she, "had problems with who was going to construct it [her house]", and found

that that large number of workers were unorganized with the result that construction took longer than it should have.

Two of the homeowners, (1997, 2002), had difficulties with the volunteers stemming from the fact that they (the homeowners) spoke little English and there were no Spanish-speakers among the workers. The former found the inability to communicate the hardest part of construction, and the latter expressed a feeling of isolation from the otherwise nice volunteers.

The only other construction difficulty described not related to language or volunteer training was a delay when sponsors failed to raise enough money to build a house in a timely manner.

As stated before, these grievances are relatively few, and in most cases fail to give the homeowner's overall experience a sour flavor. Also, the grievances are dispersed throughout the entire period of study, and don't seem to be localized around a particular year or two. Homes have been built successfully with a volunteer workforce, the homeowners have proved eager and willing to contribute their required share, and the homeowners seem to have gotten along quite well with the volunteers.

Post Construction issues

The following observations and suggestions deal with construction flaws that homeowners discovered in their homes. An issue that came up repeatedly in the interviews was the fact that several of the houses had flaws in them that the homeowners did not notice until they had already closed on the house. One homeowner (1998) said that there were, "cracks in wall, foundation problems,

and outlets on one side of house don't work." Another (1999) complained that, "towel racks have fallen off the walls, and part of the kitchen cabinets have fallen off." She also pointed out that, "We can't fix stuff because we can't afford to, so it just stays broken." Another homeowner (2000) reported that, "the lights in the halls and in one other bedroom never worked. Also, the telephone jacks had to be replaced because they did not work." A homeowner (2002) said her, "heater has not worked from day one because it was never started." And another person (2002) said that, "she has helped the neighbors with their electric water heater. These are not working very well for anyone in their neighborhood." Another homeowner said, "that the floor had glue and all kinds of stuff all over it and was ruined before they had moved in. Also, location of phone plug between the two windows in the kitchen was inconvenient because she has to leave her phone on the kitchen windowsill."

Lasting Impacts of the Construction Process: Maintaining One's Home

Do homeowners in HFHSA neighborhoods take better care of their homes? Do they invest in them more readily? Do the property values reflect that care and investment? Do these investments encourage others in surrounding neighborhoods to do the same? These are the variables we chose in order to study the degree to which HFHSA homeowners invest in their homes and neighborhoods.

Code Compliance

Fifteen HFHSA homes in different neighborhoods were selected randomly and surveyed to determine if they were compliant with city codes. All of the

homes in the HFHSA neighborhoods were found to be in compliance. In addition, 15 homes in surrounding, non- HFHSA neighborhoods were surveyed. Of those surveyed, 13 were found to be in compliance and 2 were not. Of the two that were found not to be in compliance with city code, all violations were derived exclusively from abandoned vehicles and overgrown lots, particularly overgrown vacant lots, with grass and brush heights exceeding 12 inches. The HFHSA homes exhibited a higher level of code compliance than non-HFHSA homes, but this did not necessarily translate into an impact on the surrounding neighborhoods. Other factors, including the age of the properties, may factor into code compliance, in addition to the individual nature and preference of the homeowners. This difference may emerge as a result of the ‘sweat equity’ that HFHSA homeowners put in. As a result of those hours, HFHSA owners may be more likely, and have a greater incentive than the average homeowners, to invest in their property.

Overall, the HFHSA properties looked much cleaner and better cared for than their non-HFHSA neighbors. Both the structure and the property itself – including landscaping – seemed better cared for in the HFHSA neighborhoods.

Property Value

In addition to complying with city code, do HFHSA neighborhoods increase in property value, and do the neighborhoods immediately surrounding them do as well? Nearly complete survey of 275 HFHSA houses was gathered for the statistics. Using the ‘Condition, Desirability, Utility rating of the Bexar County Appraisal District, it was found that 49 HFHSA homes received ‘excellent’

ratings, 127 'goods', 85 'averages', 4 'fairs', and 1 'poor'. Only five houses fell in the lower two rankings indicating that the HFHSA houses are well maintained. Spatially, the majority of the 'excellent' houses are located in the newly constructed complex 'Plaza Florencia'. The houses built in the 1970s and 1980s near downtown are mostly rated 'average'. The 'good' homes are located on the northwest, south, and east sides of the city, with a few scattered elsewhere. The houses with lower ratings are in no specific locations, so there is no indication that a particular region is more susceptible to disrepair or that older houses are falling into disrepair at an accelerated rate.

Land and Property Value

The last rating of HFHSA houses comes from the assessment of the property's total value and land value. While these numbers may not be representative of the actual market value of the house, the Tax Assessor uniformly values them. The most valuable homes (\$60,000 to \$74,000 total value) were found in the southern parts of San Antonio. This is especially interesting, since the value of the land there is lower than in other HFHSA neighborhoods. Most of the value of the HFHSA house is in the improvements made and not in the land, and therefore the majority of the most valuable HFHSA houses are on the least valuable land. However, since most HFHSA families keep their houses for an extended amount of time, whether or not having a high BCAD total value is a good thing is questionable, since high value equates to higher property taxes.

Comparative data was also collected on the property values of neighboring houses, to see if they were impacted by the construction of new HFHSA homes. Since BCAD records only go back three years (in the form that is now available), houses neighboring 2002 construction were the only ones that could be evaluated. It was found that the increase in value of the neighboring homes was statistically the same as the increase in the HFHSA neighborhoods. If actual appraisals are not conducted (for instance, appraisals are done at the time of sale, and HFHSA homes are not sold on the open housing market), then BCAD tends to apply adjusted rates to areas larger than single neighborhoods.

The tax assessor also keeps records of some of the basic amenities that a house has for valuation. Most of this data was uniform due to the similarities in design of most HFHSA houses, but one statistic stood out: 53 HFHSA homes from the sample have central air conditioning. Since central air is not installed during the construction process, this indicates that about one fifth of homeowners have made a significant investment in their homes. For a new house of comparable size, central air conditioning costs between \$5,000-\$7,000 – adding ductwork to an existing house would increase that price. With one fifth of the homes adding central air, this may be a strong indicator that HFHSA homeowners are investing further in their homes.

In conclusion, it was found that neither code compliance nor building permits were as useful or as accurate indicators as had been initially thought. However, tax assessments and the property and structural values and ratings did prove to be useful and accurate indicators of the conditions of HFHSA homes

throughout the city, but not necessarily of the communities that surround them. Based on the results and findings reported here, to assert that the HFHSA homes are having a profound impact on their surrounding communities in terms of property and structural conditions and the additions made would be premature. Time may tell a different story.

Recommendations

1. Have an experienced bilingual construction boss on site that would supervise construction at all times.
2. Provide a volunteer training course.
3. Address language issues. One interviewee (1998) was a monolingual English speaker who had been placed in a HFHSA home where her entire neighborhood was Spanish-speaking. This individual wanted to get to know her fellow homeowners better, but she was unable to do so because of her inability to speak Spanish. Her suggestion to HFHSA was to check the language diversity in a neighborhood and to be sure that at least some families in the group of homes spoke the same language.
4. Other suggestions dealt with the language barrier between HFHSA and the homeowner. Some reported that they could not get in touch with anyone in the office who speaks Spanish. There were also suggestions to have bilingual personnel on the construction site to facilitate better communication between the homeowner and the volunteers.
5. Provide a quality control mechanism to address construction problems as they arise. A supervisory team could visit each construction site several times

throughout the construction process to assess and solve any problems that might arise.

6. Provide an ombudsman to insure communication between homeowners and those leading and organizing the volunteers and also between those two parties and HFHSA staff in general. With that person in place, there will be a means for homeowners and volunteers to identify and resolve problems as they arise. This could be the same individual mentioned in Recommendation 1.

7. One homeowner (1999) recommended a “walk through” should be done by the family member along with the HFHSA staff to be sure everything works and that everything is satisfactory in the home before everything is signed.³ In some of the cases, the families could not afford to pay someone to come and fix their house, so it simply stayed broken. One other possible way to fix such problems would be by having a follow up process after the family had lived in the home a while to verify everything worked accordingly. It might be useful for HFHSA to go into the house several weeks after it is built to confirm that everything is working.

8. Should central air be an option when building the homes? It would keep installation costs lower if it were part of the original building plans, and for a few dollars more a month could easily be figured into the original mortgage, rather than a higher interest home improvement mortgage later.

The Impact of the Home owning Experience: Adults

Once homes have been built and moved into, what are some of the longer-term impacts that communities feel from being part of this home-owning

³ In normal home construction it is customary to generate a “punch list” of items that the contractor must fix before the home is placed on the market.

community? Are there impacts on both adults *and* children? How do the impacts differ? Three variables were investigated to determine the impact of the home owning experience on adults and children: the amount of crime in the area, adult political participation (i.e., do people vote?), and (on children) do children of HFHSA families perform better in school?

Crime

Safety from crime, or at least the perception of safety, is an extremely important aspect of community development. A family living in a crime-ridden area may feel fearful of or isolated from other members of the neighborhood, and this isolation may further perpetuate crime problems by increasing the social disorganization of the neighborhood. Crime prevention depends then, in part, on the strength of a community.

In order to properly assess HFHSA 's impact on the families and neighborhoods it works with, it is important to consider the safety of HFHSA neighborhoods. Measuring the crime of an area is an indirect way of assessing the strength of a community. If HFHSA neighborhoods have significantly lower crime rates than non-HFHSA neighborhoods, it is perhaps because HFHSA neighborhoods create strong communities that discourage deviant behavior. Similarly, because of HFHSA's unique policy that requires "sweat equity" and considerable physical investment into the homes, homeowners may have a greater respect for their own homes as well as their neighbors', which may lead to lower rates of property crimes.

Methods

Type I crime and drug arrest data for 2003 were plotted on a map of San Antonio and compared with the location of HFHSA houses (maps 13 and 14). In order to isolate the effect of HFHSA communities as opposed to individual HFHSA houses, five clusters of HFHSA “neighborhoods” were identified and used in this analysis. Each neighborhood was then compared with the neighborhoods adjacent to it, which were classified as a “group.” Every neighborhood, HFHSA or non-HFHSA, was measured as a five-by-five square of city blocks. As the crime rate may vary significantly in industrial or commercial areas, only crimes occurring in residential areas were considered in this analysis, which is why some groups have fewer defined neighborhoods than others.

In order to determine whether or not different rates of crime in HFHSA and non-HFHSA neighborhoods were due to chance, a t-test was performed on the data, with the number of crimes as the dependent variable and house type (HFHSA or non-HFHSA) serving as the independent variable.

Results

In 2003, the five HFHSA neighborhoods averaged fewer crimes and fewer drug arrests than the surrounding neighborhoods. Non-HFHSA neighborhoods had an average of 10.5 Type I crimes and 6.2 drug arrests, whereas the mean for HFHSA neighborhoods was only 9.4 Type I crimes and 3.2 drug arrests per neighborhood. A statistical analysis proved, however, that the difference of means between HFHSA and non-HFHSA neighborhoods was not statistically significant. The hypotheses – that HFHSA neighborhoods would have significantly lower crime rates than surrounding neighborhoods – were rejected.

Conclusion

Crime and drug statistics must be analyzed with consideration given to different factors that affect and predict crime rates - such as location, income, and age - rather than expecting homeownership or community atmosphere to be the sole determinants of decreased rates of incidence. Since society is composed of relationships and intertwined networks, deviance should not be examined strictly on an individual basis because it minimizes the complex socialization process that shapes personal decision-making. In HFHSA neighborhoods where a sense of community is emphasized, a decrease in crime and drug activity was expected and confirmed. However, to further exaggerate this effect HFHSA homeowners may want to invest in a neighborhood watch where they take more responsibility and control in creating a safer environment. Overall, HFHSA of San Antonio has had a positive influence on building safe communities for low-income families, but the introduction of HFHSA housing alone cannot counteract the multitude of variables that influence crime rates.

Political Participation

A second indication that adult lives may be impacted by homeownership is civic participation. To measure that, the percentage of registered voters who participated in the 2000 General Election was investigated. Do HFHSA homeowners participate politically more than others?

Upon investigation, unfortunately there is no conclusive quantitative data that correlates precincts containing HFHSA communities with a greater proportion of registered individuals who vote. Instead, HFHSA homes are scattered

throughout precincts that range from the lowest percentage election participation (0%-15.6%) to the highest percentage election participation (61.5%-95.5%). No specific pattern for voting could be identified according to HFHSA communities. Why is there a lack of correlation between voting precincts with HFHSA communities and greater voter participation? First, most of the HFHSA communities have been built within the last decade and therefore, interpersonal relationships are still building. As time continues, HFHSA homeowners may have more opportunities to build upon the connections within their communities that may encourage voting. Second, it may be possible that some homeowners are not U.S. citizens and thus are ineligible to vote. Finally, the results of surveys examining education attainments within HFHSA community schools show significant impacts of homeownership on the behavior and successes of the children of HFHSA homeowners rather than in the homeowners themselves. As the educational data appears to demonstrate, HFHSA communities provide children stable environments in which to develop and subsequently thrive. They may prosper as a result of the social capital that is fostered within these communities and develop a greater sense of civic duty to their environment. Thus, while there are no current conclusive findings regarding voting patterns and HFHSA residents, examining the children of HFHSA homeowners, once they reach voting age, may demonstrate an increase in voter participation.

The Impact of the Home owning Experience on Children

HFHSA impacts the lives of people of many ages from young to old. However, it seems that in many cases, homeownership has the largest impact on

children. HFHSA families are driven to put in the sweat equity required for homeownership, displaying the high level of commitment they have to themselves and the betterment of their families. This same commitment, when combined with a stable and healthy living environment, provides a resource that supports and encourages HFHSA children in the pursuit of their education. The stability provided by homeownership allows children to take full advantage of their education; giving them the ability to achieve a higher level of financial success than their parents had and breaks the “cycle of poverty” that may exist. These children have a place to call home, bring their friends to play, and work on homework in quiet.

The Impact of HFHSA on Individual Children

The most common impacts that the experience with HFHSA has had on children are a sense of stability, confidence, responsibility, and most of all a place to call home. For example, in one household (1999), “The children are much happier now that they have a permanent place to call home. The children used to worry that their mom would have to marry somebody or else they would have to live with another family to get a house.” Many teenagers of these families were able to help with the actual building of their own house and are now able to help with the maintenance of their home by doing chores (2001). These children have started to learn the level of responsibility it takes to be a homeowner and hopefully one day they will use these skills to maintain a home of their own. These children have also watched their parents go through a very tough and humbling experience. For many people it is hard to ask another

person for help. However, these families apply to HFHSA because they strive to achieve better lives for their family and children. These children are able to see that honest hard work and effort pays off in the end (2003).

Moving into a HFHSA home has also provided a safer and quieter environment in which children can grow up. In many instances, the children's previous neighborhoods were full of violence, making it difficult for children to play safely. As one woman (2002) describes, "The kids can [now] stay alone in the house because it is such a good neighborhood and environment. The neighborhood has been so great to them. The old lady across the street keeps an eye on all the kids when they are outside and welcomed them into their home right away."

The children of HFHSA homeowners also prosper at school. Some of the families were able to move into homes that were closer to the school than those they previously attended (which was very helpful). Many of the children have continued to excel in school and have made new friends (1998, 1999). Because the children are more secure at home and have a stable environment, it is easier for them to concentrate in school. For example, the daughter of one family (1993) was having a very hard time at her old school, but once they moved into their HFHSA home she was able to get a new start at a new school. She did not get into trouble as much after moving and has now gone on to college, something she always wanted to do but never thought she would be able to do. In another family, where the children were the primary reason for applying for a HFHSA home, two children have gone on to have great jobs at the Bank of America, and another is attending college (1991). Many children of homeowners

have graduated from high school and attend colleges such as St. Mary's University and San Antonio Community College (1998).

Finally, children work better with their peers after the experience of HFHSA. Many children are able to move into neighborhoods with a lot of other children in the same position as they are. This way, they are able to share many of the same experiences - which can be very helpful in the formation of lasting friendships. Since they have a house, they are able to invite friends over and play around the neighborhood without the parents having to worry about whether it is safe. One family (2002) stated, "They have made a ton of new friends that they have been able to grow up with and have the same experiences with", while another (2000) said, "they have tons of friends in the neighborhood that also live in HFHSA homes." As one homeowner (1991) states, "It's hard to explain...happiness and emotion. They were so excited...it was like a miracle. Their lives changed. They were good before, but now they were proud of themselves."

It is fairly obvious to see that HFHSA has a major impact on children in the home, at school, and with their peers. The sense of security and stability of a home has a great effect on these children. They are able to do well in school and in turn are able to "be kids" like all children and not have to worry about where they are going to sleep or whom their mom is going to have to marry.

The Community-Wide Impact on the Education of HFHSA Students

The impact of HFHSA can also be seen in those schools attended by a substantial number of HFHSA students. Since most children in HFHSA families

are elementary school aged, it is logical to evaluate elementary schools located nearby the largest HFHSA “complexes⁴” in San Antonio. After employing statistical methodology and making logical assumptions, three San Antonio schools stand out as having a substantial number of students from HFHSA families in attendance. These three schools are Bob Hope, Ruiz, and Spring Meadows Elementary Schools (see map 15).

Using data acquired from the Texas Education Agency (TEA)⁵ on (1) the percentage of all students at each school that pass the TAAS test⁶ (which will be referred to in this paper as NTAAS), (2) the percentage of economically disadvantaged students⁷ at each school that pass the TAAS test (which will be referred to in this paper as ETAAS), and (3) the annual attendance rate for each school, the impact of HFHSA on these three schools can be evaluated. Comparing the performance on standardized tests and average attendance rates in HFHSA schools (averaged as a group) to all other schools in the community produces significant results - the three significant HFHSA schools perform better than other San Antonio schools. The following table displays the higher “percentage change in attendance rates” that these three significant HFHSA schools have in comparison with the San Antonio schools in general. This higher performance is reflected in almost every variable available in this dataset. Other

⁴ There are 6 HFHSA “complexes” located throughout San Antonio. The term complex refers to a substantial grouping of HFHSA houses within a small geographical area. See map 6 in the appendix.

⁵ Data obtained from the TEA <http://www.tea.state.tx.us/perfreport/aeis/>

⁶ During the time period in which data for this study is taken, the TASS test was still the standard test administered to elementary-aged students (the TAKS test was not the standard yet)

⁷ This includes all students who qualify for a free school lunch.

key variables that are particularly applicable for this study are displayed in the same table:

	<i>HFHSA School</i>	<i>Non-HFHSA School</i>
<i>Variables</i>	<i>Average</i>	<i>Average</i>
<i>% Change in Attendance Rates</i>	<i>1.29%</i>	<i>0.46%</i>
<i>% Change in NTAAS</i>	<i>161.92%</i>	<i>165.28%</i>
<i>% Change in ETAAS</i>	<i>218.69%</i>	<i>195.18%</i>
<i>Attendance in 2002</i>	<i>97.20%</i>	<i>96.54%</i>
<i>NTAAS in 2002</i>	<i>85.27%</i>	<i>77.24%</i>
<i>ETAAS in 2002</i>	<i>84.13%</i>	<i>76.50%</i>

The values for “percentage change in NTAAS” and “percentage change in ETAAS” in this table are very interesting. While this shows that the TAAS passing rate for the entire student body at both HFHSA and non-HFHSA schools increased by about the same amount during this time period (although non-HFHSA schools grew by 4% more), the TAAS scores of economically disadvantaged students grew 23% faster in HFHSA schools. This indicates that overall, students in both types of schools are becoming increasingly more successful TAAS test takers at about the same rate – but economically disadvantaged students at HFHSA schools are improving much faster than those at non-HFHSA schools. This is extremely significant, since the majority of HFHSA students would fit into the category of economically disadvantaged. This is the most direct means for showing the educational impact of HFHSA – directly evidencing a dramatic improvement within the category HFHSA students are most likely to fall. It is also interesting to note that both NTAAS and ETAAS scores were about 10% higher, on average, in HFHSA schools than in non-

HFHSA schools in the year 2002 (the most recent year for which data is available). Indeed, the impact of homeownership through HFHSA on the performance of elementary school children seems tremendous.

Continuing Contact with HFHSA

Homeowners in the sample were asked how long they had lived in their HFHSA home. The majority of the individuals had lived there between three to six years, and 63 percent had been in their home since 1996. The range of time in which different interviewees had lived in their home was between six months to twenty-three years, thus allowing a broad time period in which to assess their continuing contact with HFHSA.

The homeowners were asked if and how they continued to participate with HFHSA today. The majority of interviewees no longer participated with HFHSA while a select few did in one way or another. For the homeowners who no longer participated in or with HFHSA, there seemed to be an underlying theme; they wished they were still active. Those who had no further contact with HFHSA typically gave as reasons as being too busy with children, going back to get a higher degree of education, sibling or spouse's illness, or simply not ever really considering it as an option. Yet, the majority expressed their sadness in having not continued.

While they were the minority in this instance, those homeowners who made the decision to continue with their participation were not only participants, but in many cases, they were activists in HFHSA. Being that there were only several who claimed to still be participating, the range of participation types was

small, but each response seemed to be a little bit different. One of the homeowners said that she still participated in HFHSA was through contributing donations to the Catholic Church, which specifically sets aside funds for HFHSA, while simultaneously purchasing goods and things for HFHSA's "ReStore" (1991). While this may be an indirect way to interact and keep involved, it is still very important and beneficial to HFHSA. Two of the other HFHSA interviewees claimed that they stayed active through aiding in the building of their neighbors homes and through helping out with electrical and plumbing problems that their neighbors were having. And finally, the last of those individuals who claimed to still participate in HFHSA said that they participated through aiding in raising funds for their friends and families so they could get the construction of their houses going. As mentioned earlier, there were not many of those surveyed who claimed to still be actively involved with HFHSA, however those who did, were quite active and really wanted to help make a difference.

Nearly one-half of those interviewed had been a Partner. Some remembered for whom they were partners, but most did not. The majority of those who *had* been a partner did not remember for whom they had been partners, typically could remember the area in which the family lived. For those who did remember, they either had partnered for a family member or a close neighbor. One of the interviewees (1997) who had partnered remembered her family very well because the family was handicapped and needed much assistance. The homeowner found that they had become very good friends with the family, and to this day, they remain close friends.

Conclusion

When asked to make recommendations to improve the operations of HFHSA two-thirds either had no response (16 percent) or simply said that everything was fine (50 percent). The comments offered by the remaining one-third came as constructive criticisms and suggestions to improve the homeowning experience. All agreed that HFHSA has had a positive, and for many, a nearly miraculous impact on them and their children.

APPENDICES

1. Interview Schedule
2. Survey form
3. Consent form
4. Maps
 1. High School Drop Out Rates
 2. Median Household Income
 3. Percent Female Head of Households
 4. Percent Latino
 5. Percent African American
 6. HFHSA Neighborhoods
 7. Zip Code 78228 (North West – Plaza Florencia)
 8. Zip Code 78207 (West-Central)
 9. Zip Codes 78211 and 78221 (South-West)
 10. Zip Code 78203 (East Side)
 11. Zip Code 78109 (North East – Converse)
 12. 1-12.5 Churches in the five Habitat areas
 13. Incidents of Type 1 Crimes in a HFHSA Neighborhood
 14. Drug Arrests – HFHSA Neighborhood 2
 15. Elementary Schools in which HFHSA neighborhoods are located

**PERMISSION FORM FOR HABITAT FOR HUMANITY OF SAN ANTONIO
HOMEOWNER**

Habitat for Humanity of San Antonio, 311 Probant, San Antonio, TX 78204

We invite you to participate in a study of the Habitat for Humanity Program in San Antonio. As a Habitat Homeowner you have a unique perspective on how the program works and what might be done to keep it strong and improve its operation. The Project Director is Ms. Brenda Mata , Assistant Vice President for Family Services. The Principal Investigator is Dr. John M. Donahue in the Department of Sociology and Anthropology at Trinity University. Students from Trinity University under the direction of Dr. John Donahue will be collecting the information with which to review the Habitat for Humanity program. They will be conducting personal interviews of some of the homeowners and conduct a survey among others.

The purpose of this permission form is to obtain your consent to use the information you provide -not any personal identification —to find out how well the program works. Your name will not be recorded on the survey forms: a numerical code will be used and your replies will be known at most to three persons, Dr. John Donahue (The Principal Investigator) and the student interviewers. We assure you that any and all information collected will be held in strictest confidence and in no case will your identity be revealed to anyone else.

The completed survey forms will be kept in a locked box at the headquarters of Habitat for Humanity in San Antonio, Texas. Only the Project Director and the Principal Investigator will have keys to the locked box. The evaluation forms will be destroyed after five years.

Any questions you have regarding this program may be directed to the Project Director, Assistant Vice President for Family Services, Ms. Brenda Mata at (210) 223-5203 or to the Principal Investigator, Dr. John Donahue at (210) 999-8508. Information regarding the conduct and review of research involving human subjects can be obtained from the Chair of the Institutional Review Board of Trinity University in San Antonio, Dr. Paul Giolma at (210) 999-7563.

Your signature below indicates that you agree to participate in this research and that:

- You have read and understand the information written above;
- You understand that participation is voluntary and that your refusal to participate in the research will not penalize you in any way; and,
- You understand that you are free to withdraw from participation in the research at any time without penalty.

Homeowner

Date

Received by

Date

5. Maps