



Family and Consumer Sciences Extension

— *Housing Education 2003:*

Acquiring and Maintaining Affordable Housing

Putting Knowledge to Work for Georgia Families

The University of Georgia

Cooperative Extension Service

The Problem

- There is a severe shortage of affordable housing for Georgia's workforce.
- Eighty percent of the blue-collar workforce in Georgia is not aware of programs for low income and first time home buyers (Workforce Housing Study, 2001).
- Over the last ten years, the gap between household income and housing cost has been growing.
- In Georgia, one in six households is cost-burdened (pays more than 30% of income on housing expenses).
- A main barrier to sustainable home ownership is the inability to afford entry costs to purchase the house and to plan for all the expenses related to owning a home. Mortgage default or delinquency may be the end result.
- Lack of practical knowledge on how to routinely maintain and repair a home prevents households from keeping a safe, decent, and sanitary home. In some instances it may be a good cause for eviction of limited-resource tenants.

Research-based Solutions

- Special mortgage programs for low and moderate-income families provide entry costs assistance
- Special mortgage programs require prospective home buyers to participate in home buyer counseling classes to obtain a loan.
- Home maintenance and repair knowledge helps homeowners to afford necessary repairs and prevents tenants from facing eviction and at the same time improves the overall quality of life of a household.

Extension's Role

- Create an awareness of the availability of special mortgage programs and housing and credit counseling.
- Provide home buyer classes/educational information in personal finance, pre-home purchase, home maintenance and foreclosure prevention.
- Provide the appropriate life skills curriculum on home repairs and maintenance.

Extension's Contribution to Solving the Problem

- Provided over 2,170 hours of housing education to 1,530 Georgians. Approximately 26% of all housing education program participants are considered low-income or at risk.
- Provided housing education by media to thousands of Georgians. Housing education in newsletter articles reached nearly 15,000 people; radio spots were broadcast to a listening audience of over 730,000; newspaper columns went to a circulation of almost 253,550 and television programs were targeted to 60,200 viewers.
- It is anticipated that extension programs were helpful for participants to develop housing knowledge and reduce their home repair costs.
- Developed a new home buyer curriculum for USDA Program.

Impact on Georgians

- Almost all the participants who participated in the *First-Time Home Buyer Education* program said it was helpful for them to learn about affordable housing concepts and practices. The majority of them planned to adopt learned practices. For example, all the participants said they plan to evaluate affordable housing expenditures in their current budget; and to save money for a down payment for a home as well as evaluate their family's needs to understand the best type of home for them.
- Those who participated in the housing extension program reported benefits they gained from the program by responding to a follow-up evaluation. For example, 17% of the respondents were able to buy their first home; 29% of the respondents were able to avoid consumer fraud or predatory lending offers; 15% of the respondents were able to obtain down payment assistance or a loan from a government office (i.e., HUD, USDA, DCA), 15% of the respondents were able to report a housing discrimination or fair housing problem; and 46% of the respondents were able to solve a maintenance problem in their homes.

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