



Family and Consumer Sciences Extension

Housing Education 2004: 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.
- Median value of owner-occupied housing units is \$111,200 in Georgia in 2000 (US Census Bureau).
- 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 1,760 hours of housing education to 1,126 Georgians. Sixty-four percent of the housing education program participants were low-income Georgians.
- Provided housing education by media to thousands of Georgians. Housing education articles reached nearly 46,400 readers; ten exhibits reached 2,476 people; radio spots were broadcast to a listening audience of over 484,000; and thirty-five newspaper columns went to a circulation of almost 532,900 readers.

Impact on Georgians

- Almost all the participants who participated in the *First-Time Home Buyer Education* program said it was helpful to learn about affordable housing concepts and practices. The majority of them planned to adopt learned practices. For example, 90% of the participants planned to evaluate affordable housing expenditures in their current budget and to evaluate their family's needs to better understand the type of home needed; 80% planned to save money for down payment; and all the participants planned to compare all the available mortgage options before making a commitment for the loan.
- Those who participate in the housing extension program typically report benefits they gain from

the program: 17% of the respondents are able to buy their first home; 29% of the respondents are able to avoid consumer fraud or predatory lending offers; 15% of the respondents are able to obtain down payment assistance or a loan from a government office (i.e., HUD, USDA, DCA); 15% of the respondents are able to report a housing discrimination or fair housing problem; and 46% of the respondents are able to solve a maintenance problem in their homes.

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