



Family and Consumer Sciences Extension

Housing Education 2005: Acquiring and Maintaining Affordable Housing

Learning for Life

The University of Georgia Cooperative Extension

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.
- The estimated average value of owner-occupied housing units was \$136,912 in Georgia in 2004 (US Census Bureau, 2004).
- In Georgia, one in four households with 80% area median income spend 50% or more on housing.
- 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.
- The 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.
- There is a limited awareness of discriminating practices in purchasing, building and renting homes.

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.
- HUD learning credits increased awareness of fair housing laws.

Extension's Role

- Create an awareness of the availability of special mortgage programs and housing and credit counseling.
- Provide home buyer classes/educational information on money management, credit, home buying, home maintenance and foreclosure prevention.
- Provide educational resources and information on home repairs and maintenance.
- Increase awareness of fair housing laws.

Extension's Contribution to Solving the Problem

- More than 2,246 hours of housing education were provided to 2,753 Georgians. This includes 770 hours of first-time homebuyer education provided to 1,390 individuals.
- Media were used to provide housing education to thousands of Georgians. Housing education articles reached nearly 1,460 readers; six exhibits reached over 1,000 people; two radio spots were broadcast to a listening audience of over 42,800; and eleven newspaper columns went to a circulation of 286,100 readers.

Impact on Georgians

- All the participants who participated in the *First-Time Home Buyer Education* program said it was helpful to improve their knowledge about buying and maintaining a home. The comparison of pre and post test data indicate that 79% of the participants improved their home buying knowledge.
- The majority of the participants who completed the first time homebuyer education program planned to adopt recommended practices. For example, 80% planned to save money for down payment; all the

participants planned to pay their mortgage payments on time; 92% planned to pay other bills on time every month; and 100% planned to schedule daily, weekly, and monthly housekeeping chores.

- 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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