



Family and Consumer Sciences Extension

Housing Education 2006: 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 (80%) 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 grown.
- The average value of owner-occupied housing units is \$143,792 in Georgia (US Census Bureau, 2000).
- 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.
- Lack of practical knowledge on how to routinely maintain and repair a home prevents households from keeping a safe, decent, and sanitary home environment. In some instances it may be a good cause for eviction of limited-resource tenants.
- 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 credits increased awareness of fair housing laws with rises in reporting.

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.
- Provide HUD approved housing counseling.

Extension's Contribution to Solving the Problem

- More than 1,400 hours of housing education were provided to 1,478 Georgians.
- Media were used to provide housing education: exhibits reached almost 350 people; TV spots were broadcast to a viewing audience of over 16,000; and eleven newspaper columns went to a circulation of 145,000 readers.

Impact on Georgians

- All of the participants who completed the *First Time Home Buyer Education* programs in Gilmer and Colquitt counties said it was helpful to improve their knowledge about buying a home. Over 78% of the participants planned to adopt recommended practices. For example, 88% indicated they are more likely to pay their mortgage on time; 93% are more likely to plan for affordable housing expenditures in their current

budget; 79% are more likely to compare the available mortgage options before committing to a loan; and 93% are more likely to evaluate their family's needs to better understand the type of home needed.

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