



Family and Consumer Sciences Extension

Housing Education 2007: 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.¹
- Eighty percent (80%) of the blue-collar workforce in Georgia are not aware of programs for low-income and first time home buyers.¹
- In Georgia, one in four households making 80 percent or less of the area median income spends 50 percent or more of their income on housing.²
- A barrier to sustainable homeownership is the inability to afford entry costs to purchase the house.
- Georgia remains in the top ten states with high foreclosure rates.³
- Lack of practical knowledge on how to maintain and repair homes prevents homeowners from keeping a safe, decent and sanitary home environment.
- Discrimination practices in purchasing, building and renting homes persist.⁴

Research-based Solutions

- Special mortgage and refinancing programs to help families purchase and remain in a home of their own.
- Special mortgage programs that require prospective home buyers to participate in home buyer counseling classes to obtain a loan.
- Education and continued enforcement of fair housing and lending laws.

Extension's Role

- Create an awareness of the availability of special mortgage programs and housing and credit counseling.
- Provide HUD approved education and counseling on money management, credit, buying a home, renting preventing mortgage delinquencies and maintaining one's home.
- Increase awareness of predatory lending and fair housing laws.

Extension's Contribution to Solving the Problem

- Education and counseling were provided to 220 households.
- Exhibit on buying a home reached over 350 employees of a poultry processing plant in Colquitt County.
- Print and broadcast media increased awareness of housing issues.

Impact on Georgians

- Of the households participating in homebuyer education or counseling, 48% bought a home or are working towards becoming mortgage ready.
- Three families were assisted in resolving their mortgage delinquency or securing rental housing.

Sources:

1. Housing and Demographics Research Center (2001, September). Workforce Housing in Georgia. Retrieved from <http://www.fcs.uga.edu/newfacs/hace/docs/Workforce%20Housing%20in%20Georgia.pdf>
2. Georgia Department of Community Affairs (2007, May). State of Georgia Annual Action Plan for FFY2007 Consolidated Funds [Electronic version]. Retrieved from <http://www.dca.state.ga.us/>.
3. Realty Trac (<http://www.realtytrac.com/news-trends/index.html>). Accessed July 19, 2008

4. Abravanel, M.D. (2006, Feb.). Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law. [Electronic version]. Retrieved from <http://www.huduser.org/Publications/pdf/FairHousingSurveyReport.pdf>

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