

## Family Living Programs

### Affordable Housing – Building Individual and Community Capacity

#### Situation

In an era of tight affordable housing supply, households need to be prepared to be successful in obtaining and sustaining housing. The cost of housing during the last decade has consistently outpaced inflation. By the fourth quarter of 2005, the median priced home sold in Wisconsin had risen to \$162,000, up from \$92,900 in 1995. This is a 74.4 percent increase in 10 years. During the same period, average wages for Wisconsin workers rose by about half that amount. While similar information is not available for rental payments, according to the National Low Income Housing Coalition, it now takes a full time job at \$12.22 an hour to afford a moderately priced (\$635/month) two-bedroom apartment in Wisconsin.

As owning a home has become increasingly unaffordable, recent research has found that homeownership benefits both households and communities. Homeownership serves as a means to generate personal wealth, financial stability, improved school outcomes for children, and a higher quality of life for households, while also benefiting the community through increased neighborhood stability.

#### Response

UW-Extension partners with community organizations to provide several renter and homeowner education programs. They include:

- **Rent Smart**, a program for renters who are having difficulty obtaining or maintaining affordable, adequate rental housing. This program provides high-risk tenants with practical training and stresses information that can help them succeed as tenants and avoid confrontations and legal problems. Topics include: determining monthly income and tracking expenses; planning spending and reducing expenses; understanding credit reports and ways to improve credit; determining apartment needs and understanding search strategies; interviewing landlords; completing a rental application and knowing what landlords look for; reading and understanding rental agreements; maintenance; and communication. *Rent Smart* is a ready-to-use curriculum, available in English and Spanish, designed to be the core of a community tenant education program conducted in partnership with local rental providers, housing authorities, tenant service providers and others. *Rent Smart* was developed by UW-Extension faculty and staff in consultation with the Wisconsin Apartment Association, the Wisconsin Trade and Consumer Protection Division, the Tenant Resource Center, the Apartment Association of Southeast Wisconsin and other housing and tenant support groups.
- **The Homeownership Counseling Education Program**, a “train-the-trainer” program offered to homebuyer educators throughout the state. This program began in Milwaukee and is co-sponsored by Milwaukee County UW-Extension.

In addition to UW-Extension's role in training homebuyer educators, UW-Extension educators work with nonprofit organizations, lending institutions and public entities throughout the state to deliver education to potential first time home buyers. Topics include knowing what a household can afford and qualifying for a loan, searching for a house, maintenance and upkeep, working with a real estate salesperson, working with a lender, contracts and the closing process, and available assistance programs.

## **Outcomes**

UW-Extension education programs directly assisted almost 900 Wisconsin households to improve housing decisions during 2005. UW-Extension educators in counties across the state offer the *Rent Smart* program to renting households. To assist these households to enter the home buying process, UW-Extension educators offer training or support local homebuyer training by offering components of the local program. Further, the *Homebuyer Counseling Education Program* has trained over 200 educators in ten years, who in turn have trained thousands of potential first time homebuyers.

In addition to direct educational efforts, UW-Extension educators are assisting their communities to increase capacity to develop and preserve adequate, safe, and affordable housing. UW-Extension educators are working with county task forces and collaboratives in at least ten counties to facilitate meetings and provide data and program information, leading to strategies to create affordable housing opportunities in their communities. Typical membership of the coalitions includes local government, real estate salespersons, lenders, nonprofit organizations, and the Wisconsin Housing and Economic Development Authority. UW-Extension educators have also assisted with grant writing.

UW-Extension educators in ten counties worked with community partners through housing coalitions to explore local strategies to address issues of homelessness and housing affordability. Several communities have focused on providing housing opportunities for the homeless population, while others have addressed rehabilitation needs or the need to increase the supply of affordable housing.

Through both direct education programs and community assistance efforts, UW-Extension is building capacity in the citizens and communities of Wisconsin to obtain, sustain and create affordable housing.

## **Contact**

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