

Extension Housing Outreach Award Application

Introduction

Every year I am asked to provide Housing Education in the county from first time homebuyer's classes. It continually shows up on the needs assessment. I take pleasure in knowing that people are interested in this topic and through housing related Extension programs in Putnam County they can get their answers. Recently in Putnam County, the housing market has reached all-time highs. It seems to be a sellers' market so it is even more critical to educate first time homebuyers' on the processes. Class participants are taught how to purchase a home, maintain a home, energy conservation, environmental concerns and the importance of green cleaning and recycling. Various teaching methods are used during housing programs such as power points, lectures, activities and handouts. The program was changed this past year due to COVID and alternatives were put in place to offer the classes and follow up virtually via Zoom in lieu of face to face contact. I was still able to serve my clientele but in a different capacity. We were still able to interact with each other, answer questions and complete paperwork including evaluations. The program was offered to various audiences such as young homeowners, limited resource populations, older adults and individuals/families. Program objectives encompass everything from teaching people how to purchase their first home and how to clean mold to using energy efficient lighting in the home. Last year in Putnam County, through Extension Education programming efforts, there was a home-loan volume produced totaling \$3,812,304.

Program Description

First Time Homebuyers' classes use the curriculum *Realizing the American Dream*. It is a comprehensive curriculum that covers various topics. The class teaches clients about the home buying process, managing money, credit and home maintenance. It is a very in depth class filled with information that is a necessity to purchasing a first home. Participants have to develop a spending plan during the class and find ways to reduce debt and save money. Clients receive a book while interacting with power points, lecture and video. I partner with local banks, mortgage companies, Habitat for Humanity, Tennessee Housing Development Agency and Rural Development to provide this class. The class is now offered online at *eHomeAmerica* and virtually via Zoom. It is the same curriculum except it is presented in electronic form and participants can complete the class at their own pace through eHomeAmerica. The participants that choose to take the online version still have to complete a one hour phone conversation with me to finalize the class. The phone follow up gives me the opportunity to answer any further questions they may have and direct them on the next steps. Clients seen through the virtual Zoom option were still able to receive content via powerpoint presentations, handouts and the interactive white board.

Program Impact

Impact is evaluated by utilizing surveys, end of program interviews and follow up surveys.

Impacts were:

- 30 First Time Homebuyer's Seminars
- 43 First Time Homebuyer's eHomeAmerica Online Seminars
- \$3,812,304 brought to county from Homebuyer's Seminars by participant purchases
- 68 determined how much they could pay for a home
- 64 analyzed their readiness for home ownership
- 68 gained better understanding of the mortgage process
- 60 are better able to manage their living environments
- 58 gained better understanding of energy conservation

Classes are marketed through newspaper articles, THDA Website, mortgage lenders, realtors, phone calls and personal contacts. The Housing Program that is taught in Putnam County uses materials provided by UT Extension, Tennessee Housing Development Agency (THDA), National Center for Healthy Housing and the UT Specialist. By providing various avenues for educational sessions, I am able to network with many different people. My networking partners include: THDA, Habitat for Humanity, University of Tennessee Specialist, University of Tennessee Extension Agents, Rural Development, Highlands Residential Housing, City of Cookeville and FCE County Council. Due to my interest and impact on housing

programming in Putnam County, I was asked to be a member of the Housing Advisory Board with THDA. Extension is identified in every aspect of programming by proper use of marketing logos on handouts, materials and titles in media outlets.

Program Transferability

The First Time Homebuyers Classes can only be taught by certified educators by THDA and Neighborworks. The program materials are very informative but could not be shared with co-workers for their use unless they went through the certification course. The Healthy Housing materials could be used by anyone and shared with all.

Help Yourself to a Healthy Home



Protect Your Children's Health



- Indoor Air Quality
- Asthma & Allergies
- Mold & Moisture

- Carbon Monoxide
- Lead
- Drinking Water

- Hazardous Household Products
- Pesticides
- Home Safety



Help Yourself to a **Healthy Home**

You want to take good care of your family. You try to eat healthy foods. You take your children to the doctor for regular checkups. You try your best to protect your family from accidents and illness. You want to live in a safe neighborhood and home.

But did you know your home might have hidden dangers to your children's health? Ask yourself:

- Is the air in your home clean and healthy?
- Do your children have breathing problems, like asthma?
- Is someone in your home allergic to mold?
- Do you know the signs of carbon monoxide poisoning?
- Is there lead anywhere in your home?
- Is your tap water safe to drink?
- Do you have household products with chemicals in them that can make you sick?
- Do you use bug spray or other products to keep away pests?
- Do you keep poisons where your children can reach them?

The answers to questions like these will help you learn if your home is safe and healthy. This booklet will make it easier to answer these and other important questions about your home and how you live in it. It will also give you ideas about how to protect your children's health. It is up to you to make sure your home is a healthy home, but there are lots of places to go for help.

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Make Your Home Healthy – Keep It Clean

Why Use Green Cleaners?

Of the hundreds of cleaning products on the market today, most contain ingredients you can't even pronounce. While it is likely that manufacturers have conducted extensive testing on these consumer products, the risks posed by their chemical content are uncertain, and, in many cases, probably low. Nevertheless, human health is always well served by reducing exposure to chemicals. Decreased chemical use is also a pollution prevention measure. In short, green cleaning is good for you *and* good for the environment!

Reasons to Make and Use Your Own Green Cleaners:

- Most of the ingredients you may already have in your home.
- You save money.
- Generally, green cleaners work as well as those with harsher chemicals.
- Green cleaning keeps dangerous toxins out of your home.

The following pages, *Recipes for Green Cleaning*, can be printed in a booklet form.

How to prepare the cards:

1. The following pages, *Recipes for Green Cleaning*, should be printed back to back on heavy weight paper. Make sure your printer settings align the pages so they are aligned correctly when folded. You may have to adjust your printing settings. The odd-numbered recipes will be printed on the front, and the even-numbered recipes will be printed on the back.
2. Each recipe can then be cut apart and laminated (or you could laminate the entire page and then cut each recipe apart).
3. Punch a hole in the open space on the upper left area of each recipe.
4. Be careful not to place the hole near the edge of the recipe card, where it might tear during use.
5. Stack the individual recipes with the odd-numbered recipes on the top.
6. Use a ring to hold them together.

Keep booklet with your green cleaning supplies.

Original work created by the University of Georgia Cooperative Extension.

Adapted by Martha Keel, Ph.D., and Bonnie Hinds, M.S.



Make Your Home Healthy – Keep It Clean

Recipes for Green Cleaning

Adapted by Martha Keel, Ph.D., and Bonnie Hinds, M.S.

From *Green Cleaning — Recipes for a Healthy Home* by the University of Georgia Cooperative Extension



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Make Your Home Healthy – Keep It Clean

Green Cleaning



All-Purpose Cleaner

2 tablespoons borax

¼ cup vinegar

2 cups hot water

- Mix ingredients in a spray bottle or bucket.
- Apply and wipe clean.

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Make Your Home Healthy – Keep It Clean

Green Cleaning



Refrigerator Cleaner

1 tablespoon baking soda

1 quart warm water

- Dissolve baking soda in water.
- Wipe all surfaces inside and out.
- For stubborn spots, rub with a paste made from baking soda and a little water.
- Rinse well with a clean, wet cloth.

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Make Your Home Healthy – Keep It Clean

Green Cleaning



Scouring Powder

1 cup baking soda

1 cup borax

1 cup noniodized salt

- Put ingredients in container.
- Sprinkle on area to be cleaned.
- Wipe with a sponge and rinse well.

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Make Your Home Healthy – Keep It Clean

Green Cleaning



Toilet Bowl Cleaner

1 cup borax

½ cup vinegar

- Flush toilet to wet the sides of the bowl.
- Sprinkle borax around the toilet bowl.
- Spray vinegar on top of borax.
- Leave for several hours or overnight.
- Scrub with a toilet brush.

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Make Your Home Healthy – Keep It Clean

Green Cleaning



Floor Cleaner

½ cup white vinegar

1 gallon warm water

- Mix ingredients.
- Avoid overwetting the floor by using a spray bottle to apply the cleaner to the floor.
- Mop as usual.
- Rinse with clean water.

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Identification #: _____

Gender: _____ Race: _____ Age: _____ Highest Education Level: _____ Family size: _____

CUSTOMER SURVEY

PART 1

Please read the statements below. For each statement, circle True or False based on your perception of the statement. Please circle the one that best represents how you feel.

- | | | |
|-------------------------------------------------------|------|-------|
| 1. I know how to prepare a budget. | TRUE | FALSE |
| 2. My credit score affects my mortgage interest rate. | TRUE | FALSE |
| 3. I am on my own when buying a home. | TRUE | FALSE |
| 4. All home loans are the same. | TRUE | FALSE |
| 5. Buying a home means weighing wants and needs. | TRUE | FALSE |

Please read each of the statements below. For each statement, please mark whether you Agree, Disagree, or are Not Sure. Please choose whichever one best represents how you feel.

- | | | | |
|-----------------------------------------------------------|-------|----------|----------|
| 1. I am ready to buy a home. | AGREE | DISAGREE | NOT SURE |
| 2. I understand the home buying process. | AGREE | DISAGREE | NOT SURE |
| 3. I feel confident working with and selecting a Realtor. | AGREE | DISAGREE | NOT SURE |
| 4. I feel confident selecting a mortgage product. | AGREE | DISAGREE | NOT SURE |
| 5. I understand the home purchase closing process. | AGREE | DISAGREE | NOT SURE |

How did you hear about this class?

What do you hope to learn today?

What is the best way to tell others about this agency's programs: radio, email, twitter, newspaper, community events, etc. _____

PART 2

Please read the statements below. For each statement, circle TRUE or FALSE based on your perception of the statement. Please circle the one that best represents how you feel.

- | | | |
|-------------------------------------------------------|------|-------|
| 1. I know how to prepare a budget. | TRUE | FALSE |
| 2. My credit score affects my mortgage interest rate. | TRUE | FALSE |
| 3. I am on my own when buying a home. | TRUE | FALSE |
| 4. All home loans are the same. | TRUE | FALSE |
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| 5. I understand the home purchase closing process. | AGREE | DISAGREE | NOT SURE |

What did you like best about this program?

What did you like least about this program?

How can the class be improved?

Would you recommend this class to others? ____ Yes ____ No