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## OSU Extension Housing Corps—Testing an Innovate Approach to Foreclosure Prevention in Rural Counties

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## OSU Extension Housing Corps—Testing an Innovate Approach to Foreclosure Prevention in Rural Counties

### Abstract

An AmeriCorps program at OSU Extension offices was tested in rural Ohio counties with particularly high foreclosure growth rates. The goal was to increase rural homeowners' awareness about the statewide foreclosure prevention efforts. Fourteen AmeriCorps members provided rural homeowners with information and assisted with the online enrollment in the Save the Dream Ohio program. Despite its challenges, the program was successful in reaching over 7,000 homeowners, in engaging about 150 community volunteers, and in providing professional and personal development opportunities of over 200 hours to each AmeriCorps member.

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### Foreclosures in Ohio

Few things symbolize the American Dream better than the desire to own a home (Green & White, 1997; Tinsley, Cude, Rodgers, & Sweaney, 2008). At the same time, few things are more threatening to the wellbeing of families and the economic stability of communities than the high level of foreclosure experienced in recent years (e.g., Currie & Tekin, 2011; Molloy & Shan, 2011). In 2012, 70,469 new foreclosures were filed in Ohio, with about 30% of those mortgages being "under water" (Ohio ranks 8th nationally). Rural Ohio counties are particularly hard hit. The top five counties with the highest foreclosure growth rates in the past year had populations ranging from 14,000 to 59,000 (Rothstein, 2013).

While the state government's Save the Dream Ohio program established a statewide support system, surveys of participating homeowners yielded two findings: (1) In rural counties, homeowners are widely unaware of the financial assistance provided by Save the Dream Ohio program; (2) Groups of highly vulnerable homeowners continue to face the risk of re-default, even after having received emergency financial assistance.

AmeriCorps members are a highly effective means to solve this community need. According to program evaluation literature (e.g., Frumkin et al., 2009; Perry, Thomson, Tschirhart, Mesch, & Lee, 1999), members:

- Provide direct community outreach about housing programs and one-on-one financial assistance to economically disadvantaged homeowners.
- Engage in the intersection of community service and individual need, thus developing both leadership skills and subject-matter understanding of personal financial decision-making.
- Connect communities by engaging volunteers and community partners in providing housing services to homeowners at the risk of foreclosure.

In 2011, ServeOhio—Ohio Commission on Service and Volunteerism granted OSU Extension AmeriCorps funding to assist in the state's foreclosure prevention efforts. The AmeriCorps program was named "OSU Extension Housing Corps."

## **Implementation of the AmeriCorps Program**

Seventeen AmeriCorps members were recruited and housed at nine OSU Extension offices across the state of Ohio; one was housed at the state Extension office. Fourteen of the 17 members completed the 10.5-month service year from August 15, 2012 to June 30, 2013. Members served both their host county as well as the surrounding counties to build capacity for nonprofits and communities to respond to the housing crisis (Turner, 2008). Activities included:

- Conducting outreach events to inform homeowners about loss mitigation programs offered through Ohio's foreclosure prevention effort Save the Dream Ohio;
- Assisting homeowners with online program enrollment in the Save the Dream Ohio program by offering informational sessions at public libraries, schools, religious institutions, community centers, government offices;
- Disseminating information about Ohio's foreclosure prevention effort to local businesses, nonprofits and community organizations;
- Initiating or actively furthering community-based affordable housing task forces;
- Participating in regularly conducted training on effective community outreach offered by the program team and the Ohio Housing Finance Agency; and
- Actively engaging community volunteers to achieve program goals.

A second set of objectives was developed to provide financial follow-up to homeowners who received assistance through the Restoring Stability program. Members developed a resource and referral sheet for each county that served to respond to homeowners' requests for housing, food, and financial assistance.

This new AmeriCorps program attracted a number of funding sources. First, an AmeriCorps State Grant for a 1-year planning period in 2011/2012 was awarded by ServeOhio—Ohio Commission on

Service and Volunteerism. In the following year, an AmeriCorps State Grant for the first-year implementation of the program was awarded. Matching funding was needed, not only to provide the mandatory match for the AmeriCorps grant, but also to fund a part-time program manager position, program director release time, member health care insurance, and travel and programming expenses at the state and county levels. It was obtained from OSU Extension personnel funds, OSU Extension Innovative program grant, OSU CARES grant, and the Ohio Housing Finance Agency.

## Outcomes

During the 10.5-month service term, AmeriCorps members reached 7,162 homeowners about the Save the Dream Ohio program and assisted 198 homeowners in completing the online application for financial assistance. In addition, members followed up with 120 homeowners who were exiting the Save the Dream Ohio program about their future financial education and assistance needs.

A total of 152 community volunteers were recruited by the AmeriCorps members to become engaged in the program. These volunteers reflected the breadth of social sector agencies, faith communities, law-enforcement agencies, and private persons in these communities.

Members completed an average of 267 hours of subject-matter and personal-development training. Training included on-campus workshops, monthly phone-based trainings, and a series of webinars that were offered through NeighborWorks America and the national Cooperative Extension System (e.g., Love Your Money, University of Tennessee Extension; Pathways Conference, University of Wisconsin Extension).

## Conclusion

The AmeriCorps project was nominated in spring 2013 for the Emerging Community Engagement Award of The Ohio State University. Despite this recognition, the successful outreach of the AmeriCorps and the many lessons learned as well as feedback to the statewide Save the Dream Ohio Foreclosure Prevention program, the decision was made to not continue this program. Two aspects influenced this decision. First, Save the Dream Ohio initiated the creation of a statewide "Welcome Center" at the Ohio Housing Finance Agency. Among other tasks, the Welcome Center was designed to follow the AmeriCorps' footsteps by answering questions homeowners have about the foreclosure prevention program, to help homeowners with online enrollment, and to connect homeowners with a housing counseling agency.

Second, without further access to the start-up funding that the OSU Extension Housing Corps attracted in its first year, the county offices hosting AmeriCorps members would have had to contribute approximately \$5,000 to host a member. This is hardly feasible in most rural, economically challenged counties targeted for the AmeriCorps program. It is a high-maintenance program in regard to program development, HR, and fiscal units' involvement. For the program to excel, there needs to be significant personnel and financial support. If these resources are available, the example of the OSU Extension Housing Corps documents the strong impact of a dedicated volunteer corps in assisting an Extension system in addressing the social and economic challenges of rural counties.

## Acknowledgments

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