

# Homeflow Makes the Home Flow — AND SAVES MONEY —

Homeflow is a UF/IFAS Extension curriculum that integrates research-based information about home maintenance, energy efficiency and upgrades, financial management and maintaining healthy relationships into a home environment that “flows” together. Homeflow has been used for HabiJax, Jacksonville’s Habitat for Humanity program, as well as other Habitat affiliates in Florida. One of the program’s main goals is to help reduce risk of future mortgage foreclosures. Graduates of Homeflow may become eligible for down-payment forgiveness and other forms of financial assistance.



## FINANCIAL BENEFITS

Homeflow participants save an average of **\$250-\$350** per month in housing costs such as mortgages and rent. Between 2016 and 2019,

**160** people have participated in Homeflow education, saving an estimated **\$715,500 to \$954,000** in housing costs.<sup>1</sup>

## EMPOWERING NEW HOMEOWNERS

After participating in Homeflow, participants<sup>2</sup> felt more confident they can:

Manage finances successfully

**BEFORE: 29%**



**AFTER: 57%**



Behave and communicate in a manner that will help occupants get along

**BEFORE: 26%**



**AFTER: 53%**



Save on heating and cooling costs

**BEFORE: 28%**



**AFTER: 61%**



Understand how indoor air quality affects the health of home and occupants

**BEFORE: 22%**



**AFTER: 60%**



<sup>1</sup>A 25% deduction to the full \$954,000 was calculated to account for errors in assumptions or estimations due to lack of data (e.g., how many failed to maintain mortgage payments since taking possession of their new home).

<sup>2</sup>Based on 160 individuals who attended programs 2016-2019.