

The University of Alabama

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<p>Briefly tell your story and include who was involved and the focus of the initiative. *</p>	<p>HomeFirst is a volunteer-led, financial wellness program powered by The University of Alabama’s Center for Community-Based Partnerships (CCBP) to serve Greene, Hale, and Tuscaloosa County individuals and families on their path toward first-time homeownership or foreclosure prevention. HomeFirst exemplifies a volunteer effort that contributes to the quality of life in our community by supporting each participant’s path toward homeownership by focusing on core areas related to homebuyer readiness and foreclosure prevention through financial capability, including: savings, money management, access to banking, credit building, and debt reduction.</p> <p>Since 2019, Dr. Nicole Prewitt, director of Programs and Partnerships for Community Engagement at CCBP and an ITGA Board member, has led the HomeFirst program to introduce undergraduate students, graduate students, and community members to effective strategies to promote financial and housing stability in the United States, emphasizing pathways to homeownership among low- to moderate-income populations.</p> <p>The specially designed HomeFirst curriculum covers savings, money management, banking, credit building, debt reduction, and homebuyer readiness. Volunteer coaches meet with participants over three months to guide them through the curriculum. The goal is to help participants identify the obstacles blocking their way to purchasing a home, and to develop solutions that help participants establish applicable savings plans, raise their credit scores, and reduce debt.</p> <p>The ultimate purpose of the HomeFirst program is to expand the pool of eligible homeowners by improving financial capability. The program uses the financial capability scale (FCS), a standardized evaluation of financial capability that demonstrates client impacts and is used by financial coaching programs. The FCS scale contains six questions with two optional alternative questions and is measured on an eight-point scale to assess financial well-being.</p> <p>With the support from HomeFirst, volunteer coaches are trained to offer one-on-one support to their community participant while developing a broad-based action plan for homebuying. Volunteer coaches not only offer assistance for savings plans but are able to help participants at any step on their path toward housing stability.</p>
<p>Provide supporting documents (i.e., newspaper articles, photos or videos) to demonstrate how</p>	<p>Attached with personal emails to support nomination included</p>

he/she contributed to improving the quality of life in your campus community:	
Summarize the current status of the project or initiative.	<p>Since 2017 HomeFirst has served over 150 individuals and families on the path to homeownership. Since Dr. Prewitt took the helm of HomeFirst in 2019, HomeFirst has served 123 of those 150 households and HomeFirst coaches have logged more than 432 coaching meetings with community participants. The financial capability of participants has improved. On average, participants enter with a 4.53 FCS and exit with a 6.14 FCS. This progress is comparable to financial coaching programs offered by professionals. The program has also been durable enough to plan for replication. The University of Alabama (UA) has analyzed our research and capabilities and, using the skills and knowledge we have learned from our successful homeownership education program, HomeFirst is now providing technical assistance by replicating the program to the University of Alabama at Birmingham and the Housing Authority of Greene County, Alabama.</p>