

the gnc Advocate

A PUBLICATION OF GREENSBORO HOUSING COALITION

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From Beth's Desk

Safe, fair, and affordable housing makes \$en\$. Spending money over and over again for problems — such as homelessness, substandard housing, and foreclosures — is not sustainable. Everybody gets a return on investment in homelessness prevention and green & healthy housing.

For example: green & healthy can also reduce foreclosures because homeowners can balance their mortgage plus utilities; better maintenance preserves property values —for the homeowner AND their neighbors. Another example: rental owners can have fewer evictions (reducing their costs) and higher occupancy (increasing their revenue) if they invest in making housing energy efficient and therefore more affordable to live in. High utility costs are major reasons for tenants losing housing (can't pay rent, heating bills, and water service for leaky pipes all at the same time). And past utility bills are frequently an obstacle to tenants moving in, leaving units vacant. Another example: health care providers can have fewer emergency visits if they refer their patients for environmental risk assessments to address problems such as pests and mold. In each area, our whole community benefits when everyone has a fair opportunity for a decent place to live!

PLEASE — think about the ways that safe, fair, affordable housing makes \$en\$e to you. What will you save? What are you willing to do to reinvest those savings in green & healthy homes?

Beth McKee-Huger

In the past quarter, YOUR support of GHC . . .

- Prepared seven home buyers to make wise purchases
- Counseled 16 homeowners to repair, legal and utility resources
- Helped 164 tenants find rental housing or resolve housing problems
- Prevented 100 evictions
- Counseled 152 homeless families
- Moved 45 homeless families into housing

Thank you to individual members:

Anonymous, Irene Agapion-Palamaris, Betsy Harrington, Emily Herman, Julie Hersberger, Z and Charlene Holler, Ray Huger, Dan & Martha McAlister and Norman B. Smith

Thank you to organizational members:

McWhorter Concepts

Mortgage Payment Program (MPP) success stories: A counselor shares her experience

GHC is providing counseling for the Mortgage Payment Program (MPP) administered by North Carolina Housing Finance Agency. For homeowners struggling to make their mortgage payments after job loss, MPP can temporarily cover housing costs (as a loan) while the homeowner does searches for a job or trains for employment.

GHC counsels individuals and families about budgeting, encourages employment goals, and submits the required documents to MPP underwriters for loan approval.

The stories on this page illustrate how GHC works with MPP and how your support helps these collaborations continue.

Call GHC and discover how you can help make housing safe and affordable.

Did you know?

Greensboro Housing Coalition is a nonprofit advocacy organization supported by our members – it is not a government program. While we provide a variety of services with contracts from federal, state, and city governments, we depend on the financial support of individuals and organizations that appreciate and participate in our work.

Join now and pass it on . . .



APPROVED

■ Jenny

Status: Approved

"Jenny" came to GHC seeking Mortgage counseling because she lost her job two years ago. Her unemployment benefit was ending within three months and her lender had not responded to her repeated requests for a loan modification. I told her about the MPP program and she began gathering the required documents. Jenny was attending school for short term certification, looking for employment and had multiple serious medical issues, but I encouraged her to remain focused and positive. Finally, her MPP application was approved. She was grateful to GHC and personally to me as her counselor. I did not only serve as her housing counselor, but also as the person she could talk to; someone to comfort her when she was down.



APPROVED

■ Paul and Lisa

Status: Approved

"Paul" and "Lisa," an unemployed husband and wife, learned about the NCHFA program and came to the information session at GHC. Lisa is currently in a "quick jobs" program. I provided a list of documents requested and the couple returned back within a week with documents. After the application was approved, the family came back to the office to complete the closing papers — in time to go to a family funeral. The next day the couple called me to show gratitude towards me and the way I urgently handled their case.



PENDING

■ Bonnie

Status: Awaiting final approval

"Bonnie" called the GHC hotline to check on the NCHFA program she had found online and I asked her to come in for an initial consultation. She had lost her job and was receiving unemployment benefits. The application process was difficult because Bonnie could not locate some of the documents the program required. I contacted her lender to request the documents after Bonnie gave permission for third party authorization and the lender sent me the requested documents.

Her application has been approved and she is waiting for closing documents.

Purpose Built Communities Update

Since May 2010, the Greensboro Housing Coalition has been building partnerships to undertake a revitalization project in east Greensboro based on the model of the East Lake project in Atlanta. This effort was carried out by Purpose Built Communities (PBC), an offshoot of the Cousins Foundation. We have taken two groups to Atlanta to tour their community which was built on the pillars of mixed income housing, superior educational opportunities, and new resources and services based on community needs. PBC offers their consulting services free of charge to help their network members replicate their successes; there are currently eight cities in the Network and we are hoping to become the ninth! Affiliation with PBC will give us national recognition and create funding opportunities from around the country.

We have 27 organizations that have participated in the planning process of this effort and will soon form a new not-for-profit that will focus on this effort. Our partners include governmental, educational, not-for-profits, for-profits, foundations, property owners and residents. This will be a community-driven holistic revitalization project that will benefit not only east Greensboro, but the city at large.

The Cottage Grove neighborhood along South English Street is developing their vision for their community, which will encompass both single-family and multi-family residences, schools, light industrial and assisted living properties. We will be using Energy Star and LEEDS-certified building processes in both reconstruction and rehabs to lure new residents to the area and reduce housing costs for existing residents. To raise living standards and create economic opportunities for residents, as well as attract businesses and professionals to the area, we will build upon the work already in progress at the Gateway University Research Park and economic development outreach.

Homeless prevention works

Greensboro Housing Coalition moved 86 homeless households into housing and kept 211 from being kicked out of their homes; that is a total of 259 children and 358 adults, more than twice as many households as HPRP programs are expected to serve.

After we stabilize housing for those who have moved recently, we will be able to reopen applications for a limited number of households who can quickly regain self-sufficiency, but HPRP funding — part of the American Recovery Act — will run out by the end of 2011.

We have helped children get roofs over their heads, enabled

employers to have more stable workers, helped unemployed persons become workers, and secured homes for persons with disabilities.



For a household average of \$3406 — which covers case management, temporary rental assistance and utility payments — we have gotten these families to the other side of the bridge, taking them from housing crisis to stability.

Homeless Prevention makes \$en\$. Your support of GHC is even more important in these challenging times.

Integrated Pest Management study conducted

Since 2009, the Greensboro Housing Coalition has worked with the National Center for Healthy Homes to conduct a research study on the use of Integrated Pest Management (IPM) in privately owned multifamily housing in Greensboro. The basic tenets of IPM are to reduce the use of pesticides by:

- Property owner excluding pest entry into units by sealing access points both on the exterior and between units (this can also make apartments more energy efficient).
- Property owners eliminating water sources by fixing water leaks and drainage issues.
- Pest management professionals (PMP) switching to baits and gels and only using sprays during knockdowns in problem units.
- PMPs doing monthly or quarterly inspections and only treating units when there is evidence of pests.
- Tenants keeping their units clean and making sure trash is secure.
- Tenants making sure food is properly stored so pests will not have access.

Seven property managers and owners enrolled 10 different communities and 30 buildings. Tenants were not required to enroll in the study but most tenants in each property agreed to participate. Each tenant responded to a general questionnaire about pest and health issues. Tenants were given information about their part in keeping the units pest free. Infestation levels ranged from extremely high to sporadic reports of pests. Property managers, maintenance personnel and PMPs were trained in the protocols of IPM.

We gathered baseline data and have monitored the units over a two-year period. While the final assessment is not complete, we have seen dramatic reductions of pests in heavily infested units and only isolated reports of pests in other units. Property managers have said they feel tenant education has been invaluable and many want to include the information in their lease packets and give it to tenants during normal inspections. Tenants with asthma who are living in infested units report that asthma attacks have been reduced.

The final report will be used to ask other property owners to include IPM protocols in their properties in order to improve health outcomes, reduce turnover due to more satisfied tenants, and to improve bottom line by increasing occupancy.



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THANKS!

Greensboro Housing Coalition has recently received enough CFL light bulbs for 2000 households from the CITGO – Venezuela Energy Efficient Lighting Program. GHC staff will be distributing energy-saving information and bulbs to income-eligible residents who come to our office. Our Healthy Homes team will give these to tenants and homeowners when we do outreach home visits!

Join us to make housing healthy!

The GHC Advocate is a publication of Greensboro Housing Coalition, designed by East 14th Creative, Inc., and is published quarterly at GHC's office and located at 122 N. Elm St., Suite M-2, Greensboro, NC 27401; phone: 336/691-9521; fax: 336/691-9046. www.greensborohousingcoalition.com

Green & Healthy makes \$en\$e!



**8th Annual
Healthy Homes Bus Tour
Thurs, October 6, 2011
3:30-5:30 pm**

Energy efficient healthy homes reduce health care costs, are affordable due to lower utility bills, and preserve property values. Come see how Greensboro makes \$en\$e.

Making homes "warmer, safer, drier" begins to transform the whole neighborhood!

Advance reservations required: call 691-9521

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