



# the gnc Advocate

A PUBLICATION OF GREENSBORO HOUSING COALITION

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Dear Friends:

A remarkable thing happened on February 26: More than 350 people gathered to celebrate the 20th Anniversary of the Greensboro Housing Coalition's commitment to create healthy, safe homes and neighborhoods, to reduce homelessness, to rescue foreclosures, and to address other issues that prevent us from being a healthy city, in spirit and physical well-being.

This newsletter provides a summary of the dynamic 2009 Housing Summit. Please take the time to digest its contents.

The Coalition is supported by grants and donations including the energies of countless Greensboro citizens and monetary contributions. If you haven't done so, won't you become a 2009 member of the Coalition through a gift of at least \$50? A membership card and envelope are enclosed to assist your acting on this invitation.

Yours for healthier, more appropriate housing for all,

**Jim Keith**                      **Beth McKee-Huger**  
 Board Chair                      Executive Director

**From Beth's Desk**

Greensboro is a leader in civil rights and is more integrated than many cities. Still, most of us live in communities where most of our neighbors look like ourselves. No one intended to discriminate in housing opportunities — but there is a significant difference in conditions between housing in the almost all white northwest quarter of the city and areas with more integration or almost all African American residents.

Our housing policies and practices have failed large sectors of our community. The result has been sub-prime lending, foreclosures, chronic homelessness, and disparities in the quality and availability of affordable housing due to race. However, as Martin Eakes asserted, we have many reasons to be optimistic. He believes that the "shared suffering, and self-sacrifice" of these difficult days will lead to healing. Page two of this newsletter lists your recommendations for creating a community of fair, safe, sustainable housing for all.

*Beth McKee Huger*



**In the last quarter YOU helped people to decent housing through your support of GHC:**

- 2 purchased homes
- 76 completed homebuyer or tenant education
- 28 prevented foreclosure
- 24 applied for home repair assistance
- 202 addressed rental questions
- 51 received services to move from homelessness

## Housing Summit participants brainstorm ideas for safe, affordable and fair housing

*These are the valuable suggestions made by the Housing Summit participants in a lively break out session. GHC takes each of these ideas into account, examines them and if they are workable, implements them.*

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### Change our communication strategies:

Use Facebook and other social utilities. Be careful of terminology that equates the person with his or her problem (for example, a “low income”, “fixed income”, or “homeless” person). Publicize non-compliant landlords.

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### Change our decision-making process:

Pay attention to barriers. Conduct “social impact” statements to keep neighborhoods affordable when undergoing redevelopment projects. Consider all perspectives to make sure we don’t “throw good money after bad.” Be especially mindful of the needs of vulnerable people including youth coming out of foster care, senior citizens, and immigrants.



### Change our strategies with

**neglected properties:** Provide rehab with volunteers and out-of-work contractors in exchange for low rents. Continue RUCO and other enforcement policies to hold landlords accountable.



### Change our access to homeownership:

Provide home purchase options for a wide range of income levels. Teach credit counseling in schools. Offer fair and reasonable lending options.

### Change our knowledge and skills:

Educate tenants about their rights and how to care for their homes. Provide landlords with information about how to legally and ethically work with diverse populations. Teach homebuyers the ins and outs of when and how to purchase a house, how to deal with lenders, and how to maintain their homes. Note: Greensboro will soon be offering a landlord/tenant mediation program!

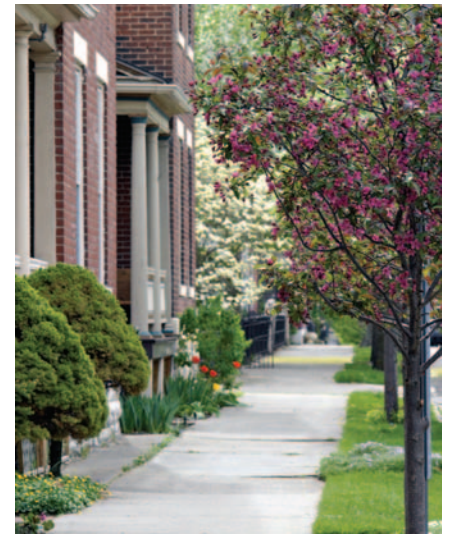
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**Change our attitudes:** Become more inclusive. Explore shared housing patterns in other cultures and see what we can adapt here. Create programs to match people who have extra bedrooms with those who need housing.

**Change our laws and ordinances:** Enact a local fair housing ordinance. Require landlords to pay relocation costs if housing is condemned (unless the tenant is at fault). Encourage inclusionary zoning.

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**Change our funding priorities:** Use vouchers to close the gap between household income and the rents landlords need to pay their costs. Acquire land for affordable housing developments. Purchase or rehab foreclosed properties to get them occupied again as quickly as possible. Create incentives for inclusive housing. Provide housing with supportive services for those who have been chronically homeless.



**Change our design:** Use sustainable design in buildings and neighborhoods (with third-party verification). Offer a range of options to fit diverse needs, such as smaller homes and lots for individuals and small households, and larger homes for shared housing. Create safe, efficient ways to travel from homes to shops, services, and schools.

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**Change our participation in community initiatives:** Engage students from colleges and universities, members of faith communities, and civic groups to help address housing issues.

*Join us to make housing healthy!*

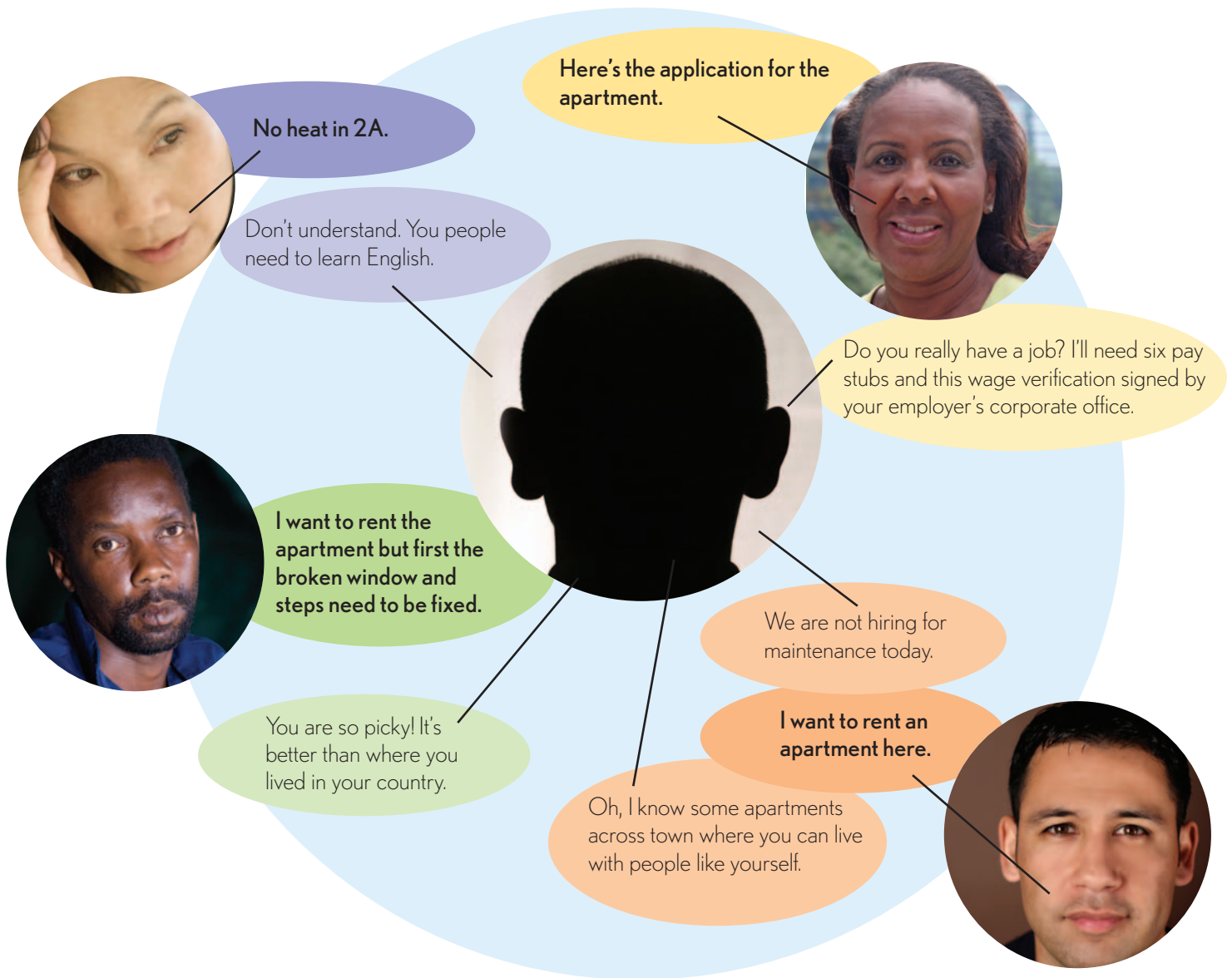
# housing fact:

Making Home Affordable, the new federal plan to prevent foreclosure, offers incentives for mortgage servicers, investors, and homeowners to achieve refinancing or loan modification to bring payments and/or loan terms to 31% of gross income, where feasible. Read the details on [www.FinancialStability.gov](http://www.FinancialStability.gov) or call GHC homeownership counselors at 691-9521.

## Housing Hotline shares **real** (and unfortunate) stories renters hear

Potential tenants hear some unfortunate things when trying to rent a home or apartment. Here, we've illustrated some of the most commonly heard by the Housing Hotline ...

Perhaps the property manager treats everyone this way — regardless of race — but then who would rent here? Later this year, paired testing will see whether white and minority and immigrant applicants receive equal consideration. But first we are informing landlords about their responsibilities for equal housing opportunity and informing tenants about their rights to fair treatment. Fair housing is a win for everyone: safe conditions save everyone the cost of housing-related health problems, and diversity strengthens communities and neighborhood schools. Thank you for working with us to welcome everyone to a safe place to live.





**greensboro housing coalition**

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## Thanks . . .

### Thank you to new and renewing individual members:

Irene Agapion-Palamaris, Jack & Helen Alford, Loretta Alexander, Donald & Carolyn Allen, Jane Aycock, Clea Baker, Janet Blue, Teresa Sue Bratton, Dona Butler, Skip & Denny Crowe, Mel Crowe, Esther Dallman, David Dalton, Ruth DeHoog, Karl & Debbie Fields, Julia Hersberger, Z & Charlene Holler, Ray & Beth Huger, Jim Keith, Bob & Jolyn Kelley, Brett Koceja, Joel Landau, Joanna & Thomas LeClair, Autrice Campbell Long, Daniel & Martha McAlister, Mitch McGee, Elsie Anne McKee, John McLendon, Mitcham & Associates, Mary Montgomery, Larry & Claire Morse, Ayliffe Mumford, Rosayn Orr, Elaine Ostrowski, Anna & Eric Phillips, Jim & Muriel Prevatt, Martha Ransley, Betty Ritz Rogers, Kenny & Tammy Roundtree, Palmer & Julie Shelburne, Mark Sills, Mary Nelle Smith, Larry & Glenda Standley, Chris Stearns, Carolyn & Jim Turner, Michiel Van der Sommen, David & Wendy Wheeler, Craig Whittaker, Linda Wilson.

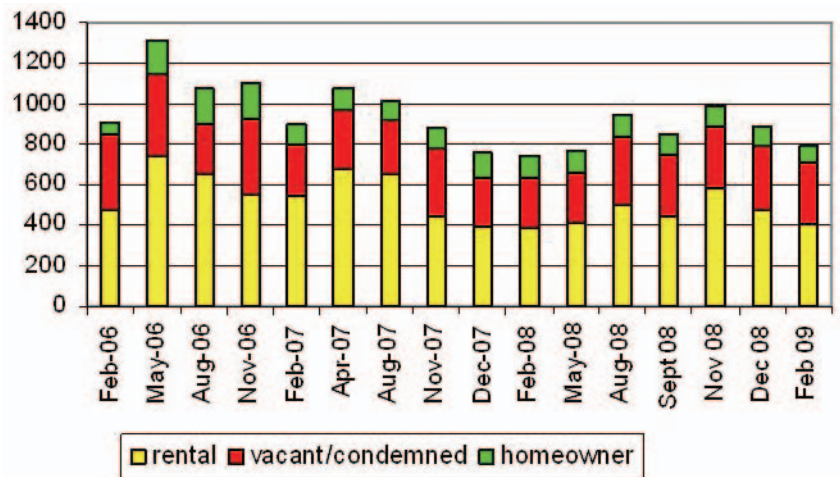
### Thank you to new and renewing individual members:

Carruthers & Roth PA, Mitcham & Associates, NC Community Shares, New Creation Community Presbyterian Church, New Garden Friends Meeting, Shepherd Development Company, SunTrust, Toleo Foundation, Wrenn-Zealy Properties.

**Thank you for grants:** Holy Trinity Episcopal Church, Fulfilling the Dream Fund, Community Foundation of Greater Greensboro, Kresge Foundation, United Way of Greater Greensboro (CEVG, Bryan Fund).

## Scorecard February 2006 - February 2009

Reducing the number of unsafe homes despite tough economic times.



Become a member of  
Greensboro Housing  
Coalition and support  
safe, affordable  
housing in Greensboro.  
Call 691-9521 today!

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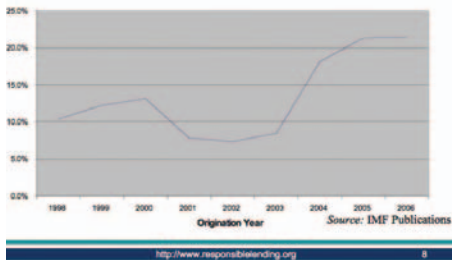
 WHAT SURPRISED PEOPLE AT THE HOUSING SUMMIT?
 

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*Martin Eakes, founder of the Self-Help Credit Union, delivered a sobering yet inspiring keynote address to Housing Summit attendees.*

**Subprime Share of All Mortgages  
(by origination year)**



*Eakes shared this graph which shows how quickly interest grows on sub-prime loans.*

### “EVERYTHING MARTIN EAKES SAID!”

Martin Eakes, founder of the Self-Help Credit Union, has been warning of a credit and housing crisis for many years. Much of the blame for the current housing and economic crisis stems from the use of sub-prime loans. These loans required homebuyers to put little or no money down, and had an initial interest rate as low as 1.25%. This interest rate usually lasted for a month and then rose sharply and repeatedly. (See graph.) Martin Eakes calls these loans the neutron bombs of the financial world. “They destroy people and leave buildings.” Over 7 million families hold sub-prime loans, and an estimated 2.2 million of them will lose their homes to loan defaults and foreclosures.

Minorities were and will continue to be hit hard by defaults. Fifty-two percent of loans made to African Americans were sub-prime, and 40.66% of loans made to Hispanics and Latinos were sub-prime, compared to a 22.2% rate of sub-prime loans for white, non-Hispanic borrowers. One third of all sub-prime loans will end in foreclosure.

Mr. Eakes believes the problems will worsen before they get better. However, he also believes we have tremendous opportunities to make better policies and to promote fair housing in new, more effective ways.



*Eakes believes we have great opportunities to create new, effective ways to promote fair housing. Participants at the Summit, above, were inspired by his moving speech.*



### “WALKABLE COMMUNITIES ARE REALISTIC & ACCESSIBLE”

Tom Low, principle town planner for Duany Plater-Zyberk (DPZ), weaves together multiple income housing units with shops, schools, services, and open space to create compact, walkable neighborhoods. These neighborhoods create social interaction, environmental sustainability, and inclusion of people of different cultural, racial, and socio-economic backgrounds by building these values into the design itself. Willow Oaks, in Greensboro, is a project of DPZ.



### “10-15% OF HOMELESS ARE CONSIDERED ‘CHRONICALLY HOMELESS’”

But Jehan Benton announced a new study showing that moving chronically homeless people with disabilities into housing saves significant money on hospitalization and jail costs. Guilford County’s successful pilot project for the Housing Support Team is coming to an end, so we are advocating for continued funding from the NC legislature.

*Jehan Benton, of Partners Ending Homelessness, shared information about the chronically homeless and how they are being assisted in the community.*

*Elon Law students analyzed housing policies and programs from various cities to look at models that might be feasible for use in Greensboro.*



**“GREEN IS A PROCESS”**

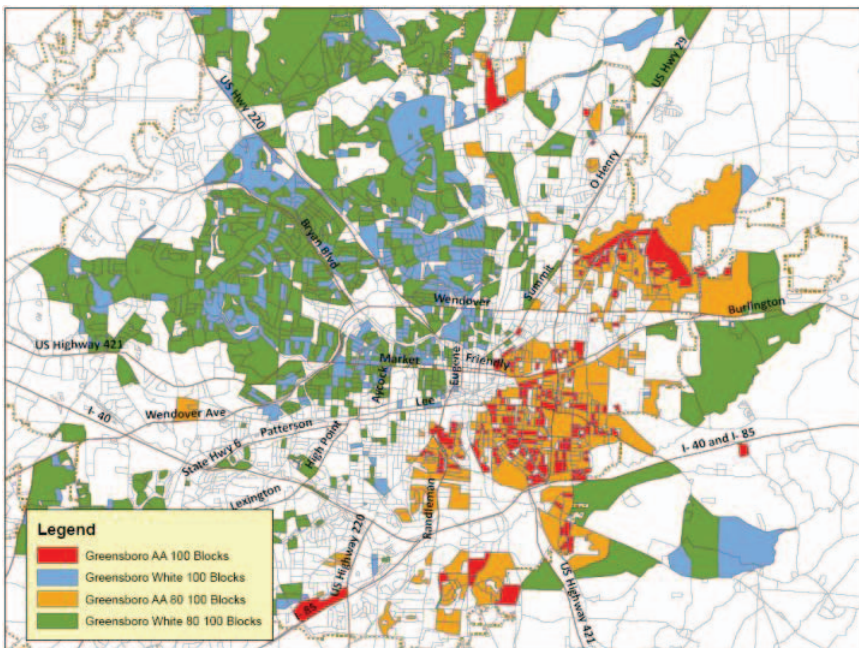
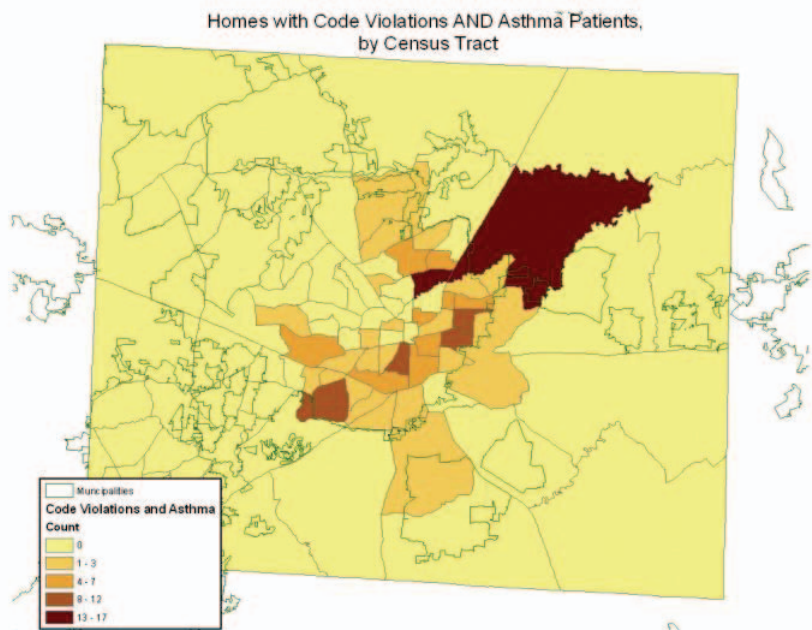
“Green” can be a call to responsible choices in business and personal decisions, or it can be a marketing ploy. Dennis Quaintance noted that not everything labeled “green” is environmentally sustainable. We must choose carefully, and get third-party verification as we attempt to make environmentally sound decisions. Further Mr. Quaintance, a successful entrepreneur, believes that sustainable choices are also good business. He reminded participants to obey the capitalist rule, “the income must be more than the outgo.”

**“THE IMPACT THAT CHANGING LEGISLATION CAN HAVE”**

Elon Law students compared policies and programs in different cities and states to find effective models for providing long-term affordable, safe housing. They analyzed which models might be feasible in Greensboro and suggested that affordability covenants, relocation assistance for tenants who move due to property condemnation, small property rental repair programs, and ordinance changes could be used here to increase fair housing opportunities.



*Willena Cannon, GHC’s Healthy Home organizer, discusses ideas during the Housing Summit’s brainstorming session.*



**“THE HIGH CORRELATION BETWEEN ASTHMA, MINORITY POPULATIONS, AND CODE VIOLATIONS”**

These maps show that there is a high rate of asthma in people who live in housing that has code violations. Most of the housing in Greensboro that has been cited for code violations is in the integrated and minority “crescent” that curves from the northeast to south and southwest. In mostly-white northwest Greensboro very few houses have code violations, and asthma rates are dramatically lower.