

SUMMER
2009

the **gnc** Advocate

A PUBLICATION OF GREENSBORO HOUSING COALITION

Board Members

Jim Keith, *Chair*
Ivan Mosley, *Vice-Chair*
Wes Early, *Secretary*
Mitch Mitcham, *Treasurer*
Richard Craig,
Assistant Treasurer
Irene Agapion-Palamaris
Trudy Atkins
Jason Austin
Lisa Dellinger
Bob Kelley
Erica Moore
Tom Noble
Mary Nelle Smith
Horace Sturdivant
Anne White

Staff

Beth McKee Huger,
Director
Deloris "Dee" Brown
Housing counselor coord.
Willena Cannon
Healthy Homes organizer
Housing counselors:
Vivian Clarke
Andrew Kristel
Umba Bushiri
Masetta Dorley
Jacob Goad
Healthy Homes team:
Skip Crowe
Andrea Dalporto
Anna Phillips
Michelle Headley,
clerical
Sarah Ladd, *VISTA*

From Beth's Desk

Why do YOU want housing to be safe, affordable, and fair? Everyone realizes that housing is important to the people who live in it—but why does other people's housing impact you? If it isn't safe and residents are injured, we all pay the price for increased health care, disability, school, and work absences. If it isn't affordable, we have the simultaneous problems of no construction jobs, vacant apartments, foreclosed houses — and homelessness—or at least, overcrowding as people "stay" with friends and relatives. If it isn't fair, we have segregated residential patterns that divide unsafe housing on one side of town and safe and unaffordable on the other. The ripple effects of deteriorating housing and limited life opportunities further concentrate problems and increase fears. Landlords, banks, realtors, schools, health insurers, construction workers, and the tax base all suffer when people can't choose a decent place to live. Decent housing is a community investment that pays a return, not a charity. What will YOU do to make housing safe, affordable, and fair? Read this newsletter about foreclosure prevention, fair housing, healthy homes, and homeless prevention—and join Greensboro Housing Coalition!

Beth McKee Huger

Join or donate to make housing healthy!

The economic downturn and failure of the housing market have thrown many individuals and families into crisis. The work of Greensboro Housing Coalition is more vital than ever. When you support GHC you help infants and children live in healthy, safe housing; families avoid losing homes to foreclosure; and homeless men and women find stable housing

Be part of GHC's work. Become a member using the enclosed membership form or make a donation on our website:
www.greensborohousingcoalition.com.

Thank you!



Through GHC you have helped:

- 40 homeowners prevent foreclosure
- 21 homeowners seek repairs or keep utilities connected
- 32 tenants look for decent rentals
- 31 tenants resolve problems in their rental housing
- 45 tenants with utilities
- 203 homeless families or individuals

THE ADVOCATE FOR SAFE AND AFFORDABLE HOUSING . . .

www.greensborohousingcoalition.com

Fair Housing is not an option; it's the law

"Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)...prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability)." (www.hud.gov/offices/fheo/FHLaws/).



If you are having trouble paying your mortgage:

- 1) Talk with your mortgage lender
- 2) Contact an agency approved by the U.S. Housing and Urban Development (www.hud.gov/foreclosure) or NC Housing Finance Agency (www.ncforeclosurehelp.org) as soon as you realize you are or soon may be unable to keep up with mortgage payments. Don't wait until the lender has filed foreclosure papers with the court.
- 3) Open all mail from your mortgage company. It offers good information for avoiding foreclosure, or may notify you of pending legal actions. Keep all letters and show them to your housing counselor.
- 4) Don't get scammed. Never work with companies who demand a fee. If someone claims they will stop your foreclosure if you sign a document appointing them to act on your behalf, STOP! You may be signing away your title to your property. Legitimate counseling agencies are certified by the United States Dept. of Housing and Urban Development and offer services at no cost.

Fair Housing

In response to reports of housing discrimination by landlords, GHC, together with FaithAction International House, and Stephen Sills, sociology professor at UNCG, will be conducting research to identify property owners who deny rights to those protected under Title VIII. The researchers will use protocols developed by the U.S. Department of Housing and Urban Development (HUD). Landlords who refuse to rent on the basis of race, ethnicity, nation of origin, disability, or familial status will be reported to the City's Fair Housing Department. The Department can assess monetary damages to victims of discrimination or order the property owner to stop all discriminatory practices. (www.greensboronc.gov/departments/Relations/fairhousing). GHC will also be working with tenants to teach them about their rights, resources that are available if they think they have experienced discrimination, and strategies for self-advocacy.

Landlords cannot:

- Redirect potential clients to other properties "more suitable for their kind"
- Demand excessive and difficult-to-obtain proof of employment (such as letters from the corporate office) from potential tenants based on race or ethnicity or disability
- Decline to work out ways to communicate with people who are not fluent in English in order to avoid renting to them
- Ignore requests for repairs
- Refuse to rent to large families
- Refuse to rent to those with disabilities
- Refuse to make reasonable accommodations for those with disabilities

Foreclosures

Our Housing Counselors are working with over 50 new and continuing clients to prevent housing foreclosures. In the early months of the housing crisis most clients were from lower economic brackets and lived paycheck to paycheck even in a "good" economy. Now counselors are seeing more people from middle and upper economic classes who have lost jobs and face losing homes. Given that Guilford County's unemployment rate is 10.7% GHC anticipates that foreclosure counseling will continue to be a vital service.

GHC is a U.S. Department of Housing and Urban Development (HUD) certified housing counseling agency and is also a participant in the North Carolina Finance Agency which administers the National Foreclosure Mitigation program. GHC counselors work with clients and mortgage companies to structure repayment plans and loan modifications. They also refer clients to other agencies offering support to people in crisis.

Classes offered by GHC are designed to help people develop the skills and discipline needed to successfully manage their personal finances. The Money Management series includes: budgeting, banking, borrowing basics, credit, credit history, general homeownership, and managing your mortgage. GHC also holds "More than Just a Mortgage" a class required by some lending companies. All classes are free and attendees receive a Tool Kit for money management and textbooks. Advanced registration is required.



Research by epidemiologist Dr. David Chenoweth concluded that substandard housing resulted in \$108 million in health care and disability costs for children in North Carolina in 2007. This is a 13.7% increase over 2006 data. (See the study at www.greensborohousingcoalition.com.) Another study by the Guilford County Health

Homelessness prevention and rapid re-housing

Department showed a strong correlation between asthma hospitalizations and code violations. Clearly substandard housing is a public health issue.

GHC is directing resources to identify and eradicate in-home health hazards through the Greensboro Healthy Homes Initiative (GHHI), and a three-year study of Integrated Pest Management (IPM) in multi-family rental properties.

GHC, the Guilford County Health Department, and 15 collaborating partners expanded the Greensboro Healthy Homes Initiative (GHHI) in 2008. The goal of the initiative is to teach social workers, health care providers and other professionals who regularly make home visits in low-income communities to identify conditions that cause or trigger illness such as mold, lead, cockroach infestations, broken railings, water leaks, and excessive clutter. Once identified, certified Healthy Home specialists at Greensboro Housing Coalition and other agencies visit the homes, diagnose the problems, suggest strategies for resolving them, inform residents about available financial and professional resources, and follow up to see that the problems have been fixed. GHHI provides checklists and educational materials to professionals who make home visits, financial support to train and certify Healthy Home specialists, and a forum for networking among housing specialists, health care workers, contractors, lead and mold remediation specialists, and non-profits. To date over 24 Healthy Homes specialists in the Greensboro area have been trained.

A new model: The traditional protocol for helping the homeless was to shelter individuals, address the causes of their homelessness (job loss, substance abuse, disability, etc.) and then find housing. However it proved difficult for individuals to find work, participate in substance abuse recovery programs, or get medical treatment with no phone, no place to rest, no place to get clean, no place to be safe. The Housing First model, focuses on getting people into safe and sustainable housing *first*.

With a stable place to live and support from homelessness specialists and relevant agencies, individuals are better able to find and maintain employment, complete medical treatments, and learn life skills such as money management. Studies in New York and other urban areas show that rapid re-housing (also called supportive housing) is the "least expensive of the resources that might otherwise be accessed" to help homeless people find permanent housing. Rapid re-housing is a tremendous help to those individuals who are temporarily "down on their luck" and need a short-term lift. It is also a successful strategy for chronically homeless individuals with mental illness.

The City of Greensboro will be receiving federal stimulus money to fund additional programs for homelessness prevention and rapid re-housing. GHC, in partnership with Family Services of the Piedmont and the City of Greensboro will be looking at the best ways to use these funds to provide sustainable housing and support services for homeless individuals and families, with the goal of helping them find and sustain permanent housing.

Grant to study efficacy of pest-control system

Greensboro Housing Coalition has received a 3-year grant from HUD to study the efficacy of Integrated Pest Management (IPM) in privately owned, multi-family rental properties. GHC has recruited six landlords with a total of 105 units to participate in the study.



IPM prevents pests by eliminating sources of food, shelter, and water. It incorporates hygienic household practices, repair of cracks and leaks, and the limited, targeted use of pesticides. IPM has been shown to be more effective and less costly than traditional pesticide-only approaches to pest control. Getting rid of pests and not exposing residents to pesticides is helpful in reducing asthma attacks, respiratory irritation, and allergy symptoms.



greensboro housing coalition

122 N. Elm St., Ste. M-6
Greensboro, NC 27401

non-profit organization
US POSTAGE
PAID
Greensboro, NC
PERMIT #101

THANKS

Thanks to our new and renewing individual members:

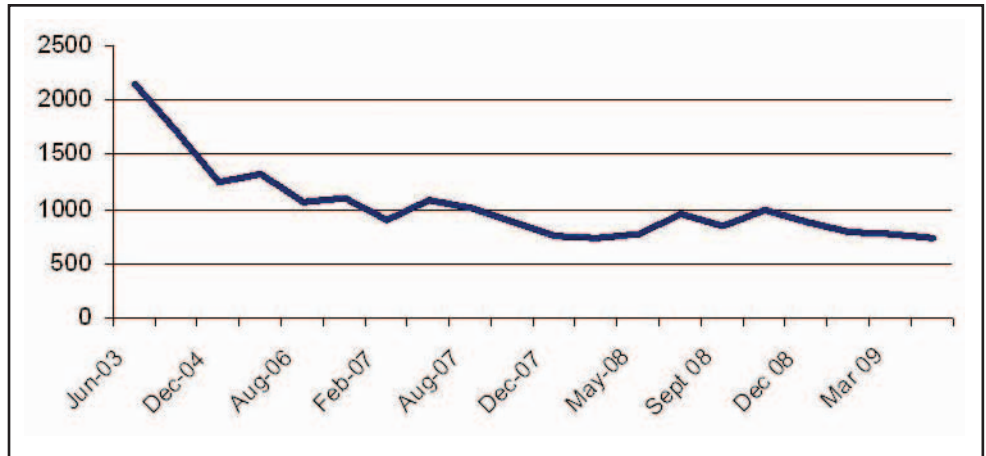
Dorothy Blanchard, Ralph Cauthen, Rowene Clark, Richard Craig & Cynthia Wallace, Lisa Dellinger, Judy Ksieniewicz, Frank Moore, Anna & Eric Phillips, Betty Priestly, Georgia Sprinkle, Betsy & Bruce Stafford, Sterling Whitner, Charles Wilkins, Otis Wilson.

Thanks to our new organizational members:

Elon University, Partners Ending Homelessness.

Thanks to NC Healthy Start for a RICHES grant for training community partners in healthy homes.

The number of housing code violation cases in Greensboro is coming down!



housing fact:

The Housing Support Team has kept 66 people with mental illness in housing, after each spent many years on the streets and in jails and hospitals. It can often take two years of intense services to help chronically homeless people with mental illness to adjust to the responsibilities of maintaining housing.