

2009 ANNUAL REPORT



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February 2010

Dear Friends:

In 2009, Greensboro demonstrated that our community is an emerging national leader. At the National Healthy Homes Policy Summit in May, GHC presented our strategic collaboration as a model for healthy homes in mid-sized communities. We established “sustainable housing” as our theme for our Housing Summit before the federal government announced that Housing & Urban Development, Dept. of Transportation, and the

We are grateful for the generosity, compassion, wisdom, and cooperation with which YOU, our members, have supported this crucial work for decent housing.

Environmental Protection Agency would integrate their planning for sustainable communities! GHC received the only fair housing grant given by the Fulfilling the Dream Fund, for addressing racial disparities, and the first healthy homes grant

from the Kresge Foundation, to develop interventions that other communities can replicate.

The City of Greensboro — with active participation from GHC — began implementation of the Homeless Prevention Rapid Re-housing Program and put together an outstanding application to Dept. of Energy for healthy energy-efficient homes and massive community outreach.

The housing problems are growing as unemployment persists, so our community needs every creative initiative to emerge from the recession with sustainable housing that works for the long-term. We are grateful for the generosity, compassion, wisdom, and cooperation with which YOU our members have supported this crucial work for decent housing. Please join with us in pursuing a healthy, green, affordable, fair future.

Sincerely,



Jim Keith



Beth McKee-Huger

New GHC programs . . .

Fulfilling the Dream Greensboro Housing Coalition was awarded the only fair housing grant by the New York-based **Fulfilling the Dream Fund** to break down barriers that limit housing choices for racial minorities and immigrants — and the Fund 4 Democratic Communities added stipends for immigrant youth to learning community organizing skills. The goal is to become more inclusive, while building the partnerships and policies for fair, safe, and affordable housing.

Greensboro has a reputation as being a leader in the fight for civil rights and 32 percent of the population has neighbors from different races than their own. But the other 68 percent lives in blocks where at least 80 percent of their neighbors are people like themselves. Neighborhoods are separate and unequal in safety: the substandard housing units and the subprime mortgages are mostly in non-majority-white areas. Most of the differences in housing options are not intentional but they still create disparities in life-long opportunities.

Greensboro
Housing
Coalition . . .

- informs landlords and tenants about fair housing requirements for equal opportunity for all
- advocates for policies that make housing safer for all, regardless of race, color, gender, national origin, religion, families with children, or disabilities.



Homeless Prevention and Rapid Re-housing Program

Homeless Prevention and Rapid Re-housing Program (HPRP), moves homeless families and individuals back into rental housing as quickly as possible — and keeps others from losing housing in the first place. Imagine the ripple effect of homeless prevention on children’s stability, employees’ dependability, everyone’s stress level, health care costs, and landlords’ occupancy levels! Greensboro Housing Coalition was selected to provide case management services for the City of Greensboro’s allocation of HPRP stimulus dollars.

When things happen — job loss, health problems, death in the family, family break-up, business failure — housing loss often follows. HPRP housing counselors work intensively with people to help stabilize housing while they get back on their feet. HPRP funds can cover past due rent and utilities to preserve housing, assist with deposits to get into affordable apartments or houses, and subsidize rent for a limited time — if the participants are following through with employment training and job search.

Healthy Homes Intervention Model

Children thrive in healthy homes. When not exposed to asthma triggers and poisoning from lead, pesticides and carbon monoxide, they will grow up to their full potential, saving the health care expenses and long-term disability costs resulting from substandard housing.

The **Healthy Homes Intervention Model** was developed as a strategic collaboration to reduce health disparities. GHC built partnerships and staff capacity and created protocols and action plans to identify health risks in homes, help residents get repairs, and follow-up to measure improvements. Healthy Beginnings in Healthy Homes, one part of the Intervention Model, focused attention on parents making a healthy environment for their babies and young children. Healthy Homes Specialists advise families about the healthy ways to correct these; explain resource options; assist with homeowner applications for lead grants and Housing Greensboro repairs; counsel tenants about their rights and responsibilities with landlords and help them communicate effectively with their landlords; and advocate for “safe, sanitary, and habitable” conditions.

Special thanks to . . .

- Kresge Foundation that made its first healthy homes grant to GHC to develop a model for other communities to replicate
- Lincoln Financial Group and United Way’s CEVG grant supported the start-up of Healthy Beginnings.

GHC Success Story

An interview with

Tanya Wandel



What was your situation before you came to GHC?

"Instability. I didn't have money for app fees, and I didn't know how to get an apartment here. I was a mess. I didn't have anything of my own."

How was GHC able to assist you?

"GHC helped me find a home and gave me the referrals I needed for furniture I needed. My house was a two-bedroom house and [The Barnabas Network] helped me furnish the whole house, even my daughter's room. I was able to give my daughter her own bed this time. GHC also helped me get the funds to move in."

How is your situation now?

"It's a lot better. Everything has fallen into place."

What would you tell others about GHC?

"The referral program is outstanding. I really believe that GHC takes their clients into consideration, they're not just worried about their jobs, they're genuinely concerned about the community. You don't know how many other agencies turned me away."



National Foreclosure Mitigation Counseling

The National Foreclosure Mitigation Counseling Program (NFMC) is designed to keep homeowners from losing their homes.

When homeowners lose jobs or face a costly illness, the prospect of foreclosure erodes not only their own security but also the value of their neighbors' properties. GHC's homeownership counselors work with homeowners and lenders to find solutions through NFMC administered by NC Housing Finance Agency. New federal programs — like Making Home Affordable and HAMP — provide incentives to lenders to modify loans but the high volume of calls and changing rules make it difficult for homeowners and housing counselors to communicate with mortgage servicers to reach a sustainable resolution.

Integrated Pest Management

Integrated Pest Management (IPM) in Multifamily Housing is dedicated to building teamwork among

tenants, apartment maintenance workers, and pest control professionals to eliminate pests — the healthy and sustainable way. Rats and cockroaches are not just gross — they can trigger respiratory problems and disease. Pests need food so tenants are taught to wash dishes and store food properly; pests need water and shelter, so landlords need to repair leaks, and seal cracks in the walls. When needed, pest control professionals can apply carefully targeted pesticides.

GHC's Healthy Homes Specialists conduct tenant education and holistic housing assessments to identify maintenance issues. HUD is funding this research project with the Alliance for Healthy Homes to measure the long-term benefits of IPM.



Our city is so fortunate to have an organization that is meeting the housing needs of so many in our community. As a result of the counseling and resources that the caring staff at Greensboro Housing Coalition provides, we are making great strides to end homelessness in Greensboro. — Rosemary Kellam, Office Manager, First Baptist Church, Greensboro

and update on existing core services . . .

Greensboro Housing Coalition provides advocacy for safe and affordable housing, raising community awareness of housing problems and solutions. The 2009 Housing Summit, themed *Transforming the Housing Crisis into Opportunity*, built partnerships and inspired action as over 300 people shared their ideas and heard Self-Help founder Martin Eakes deliver a sobering, yet inspiring, keynote address about the role of subprime mortgages in the housing crisis. Greensboro Housing Coalition continues to be an active voice for decent housing in the City of Greensboro's five year housing plan, sustainability and fair housing committees, RUCO board (Rental Unit Certificate of Occupancy), refugee support network, homeless prevention coalition, and many other groups working for a strong community.

The numbers, we served 2559 households in 2009, or a little over one percent of Greensboro. These households included 5531 individuals, so just over two percent of Greensboro's population have benefited from the GHC's services. Of these, 243 homeowners served for a mortgage issue, 191 homeowners with repair or utility needs, 1432 tenants, and 380 homeless people. More than half have been able to improve their housing situation or their understanding of their responsibilities/rights through the services, despite the incredible challenges each faces. Services cost approximately \$150-\$300 per household, depending on the amount of time each requires to achieve the client's goal.

"Almost all of the clients I work with are low-income immigrants who are unsure of their housing rights in the United States. Thanks to the Greensboro Housing Coalition and the Healthy Homes Program, more and more of them are becoming educated in their rights and responsibilities as tenants. GCH has been invaluable in helping clients understand how to contact their landlords and how to fight for affordable, safe housing in Greensboro. Plus, since there is a Spanish-speaker at GCH, my clients get help directly."

— *Jaimie Foster, Thriving at Three coordinator,
Center for New North Carolinians*

Lead Safe Housing Education and Outreach

The goal of **Lead Safe Housing Education and Outreach** is to teach homeowners, tenants, and rental property owners about the dangers of lead poisoning, which can cause lifelong learning and behavior damage to young children. Homes built before 1978 may have lead paint under the more recent layers of other paint. Because of that, peeling paint or repair work disturbing painted surfaces can spread the lead dust, which then gets into young children as they put their toys and hands into their mouths. Healthy Homes Specialists check homes for indications of lead hazards and refer owners to the City of Greensboro's Lead Safe Housing grants. Beginning in April 2010 the EPA Renovation Repair Painting Rule (RRP) will require contractors that disturb lead-based paint in homes, child care facilities and schools, built before 1978 to be certified and follow specific work practices to prevent lead contamination, so GHC will recommend that owners ask to see their contractor's certification.

Comprehensive Housing Counseling

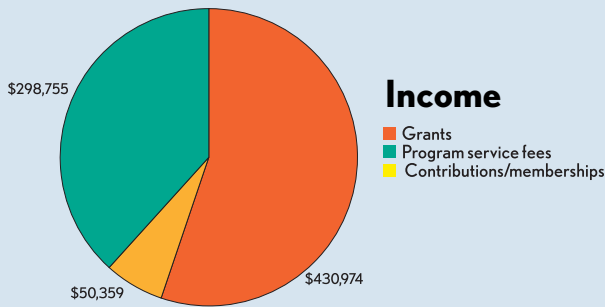
Helping individuals and families to reach their housing goals is **Comprehensive Housing Counseling**, a HUD-approved housing counseling agency. Through CHC, Greensboro Housing Coalition teaches homebuyer and tenant education, counsels homeowners in default on their mortgages or seeking repairs, assists tenants in searching for suitable rentals or resolving disputes, and helps homeless persons get into emergency shelters and permanent housing.

Housing Hotline

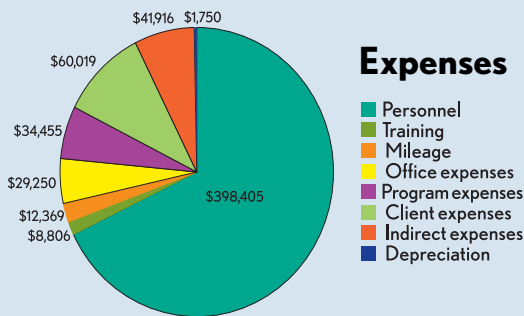
Responding to complex housing questions from homeowners, tenants, landlords, people experiencing homelessness, service providers and concerned friends wondering what to do to help is the job of **Housing Hotline**. The City of Greensboro has supported the Hotline for many years as it serves as the safety net for people facing housing crises and those trying to find — or avoid losing — decent housing. The Hotline goes far beyond traditional "information & referral" to "make a way out of no way." Often by the time someone calls the Hotline, there are no easy answers, so skillful housing counselors patiently listen to the underlying issues and connect the caller to the community resource that best fits the situation.

Greensboro Housing Coalition

Statement of Activities July 2008 - June 2009

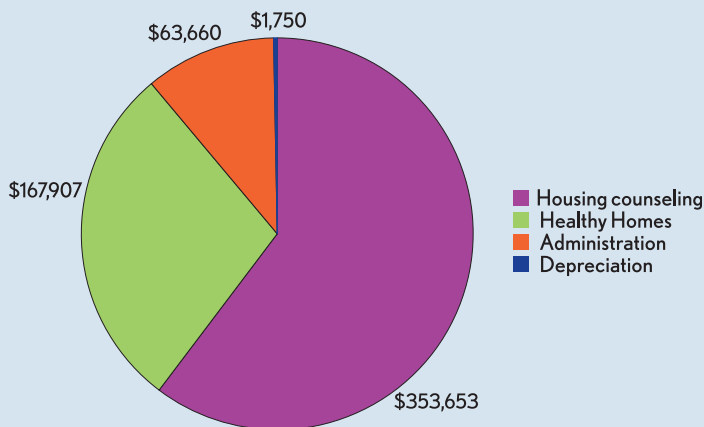


Income:	
Grants	\$430,974
Contributions/memberships	\$50,359
Program service fees	\$298,755
Investment income	\$180
TOTAL INCOME	\$780,268



Expenses:	
Personnel	\$398,405
Training	\$8,806
Mileage	\$12,369
Office expenses	\$29,250
Program expenses	\$34,455
Client expenses	\$60,019
Indirect expenses	\$41,916
Depreciation	\$1,750
TOTAL EXPENSES	\$586,970

Snapshot



Contracts:

- Housing Hotline - *City of Greensboro*
- Comprehensive Housing Counseling - *HUD*
- Homebuyer Education - *Greensboro Housing Authority*
- Money Management Education - *Center for Neighborhood Enterprise*
- Foreclosure Mitigation - *NC Housing Finance Agency*
- Homeless Prevention Rapid Re-Housing - *City of Greensboro*
- Housing Support Team - *Family Service of the Piedmont*
- Lead Safe Housing - *City of Greensboro*
- Integrated Pest Management - *Alliance for Healthy Homes/HUD*
- Administration - *City of Greensboro*

Grants:

- Home Safety for Seniors - *United Way Bryan Fund*
- Healthy Beginnings in Healthy Homes - *United Way CEVG Fund*
- Foreclosure Prevention - *Hillsdale Fund*
- Tenant Education - *Community Foundation of Greater Greensboro*
- Fair Housing - *Fulfilling the Dream Fund*
- Healthy Homes - *Kresge Fund*

Note: The audited financial statements prepared by Apple Koceja & Associates, CPA, are on the website www.greensborohousingcoalition.com/about-gbc.



Donations:

Organizational and Individual Members

Organizations/Corporations

Craft Insurance Center
Family Service of the Piedmont
Holy Trinity Episcopal Church
Housing Greensboro
Lincoln Financial Group
Mitcham and Associates
New Creation Community
Presbyterian
New Garden Friends Meeting
Presbyterian Church of the Covenant
Shepherd Development Company
Shugart Family Foundation
Toleo Foundation
Wal-Mart

Individual members:

Irene Agapion-Palamaris
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Jack and Helen Alford
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Sheron Sumner
Phyllis Tally
John and Robin Timmins
Carolyn Turner
Michiel Van der Sommen
Charles Ward
Sterling and Barbara Whitener
Craig Whitaker
Charles Wilkins
Otis Wilson
Ron and Linda Wilson
Robert and Ellen Worth
Michelle Wright

In memory of long-term GHC members:

Mary Montgomery
Rosalyn Orr
Jim Turner

Thanks!

Thanks to all of you for your generosity!



An Interview with
Lawrence Tate

What was your situation before you came to GHC?

I was homeless and didn't have any place to stay besides the shelter. It was terrible to have to live with a lot of people with ... different attitudes and it wasn't good for morale.

How was GHC able to assist you?

They were able to assist me by finding me a place and furniture. GHC has done a really good job for me. As a matter of fact, I recommended GHC to quite a few people.

How is your situation now?

It's working out great. I have housing and I'm very satisfied with the place that I have. I have a Section 8 voucher now, too.

What would you tell others about GHC?

Come up and see what they have to offer because they really help people. It's not all talk, it's action, and they go to work for you. You have to do your part. You really do. You go to where they send you, and put your application in, but the leads are really good.

Greensboro Housing Coalition

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Special thanks to East 14th Creative for graphic design.

**A family stays together
– and plans for
the future**



“GHC’s rapid rehousing programs have helped my family get back together.”

— Pedro Acevedo

The Acevedo-Caravello family now together and in permanent housing.

Pedro Acevedo and Carolina Caravello are doing just fine now. The same could not be said six months ago when housing and income was an issue for themselves and their daughters, ages four and two. Pedro states, “When we were separated, I was at Moses Cone where I stayed for 10 days for depression, then went to Oxford House for a month. I couldn't pay rent there so I had to leave and go to Weaver House. A guest told me about the Greensboro Housing Coalition and I came here and spoke with Umba. She gave me alternatives for housing and sent my name to the HPRP program. Greensboro Housing Coalition opened the door for me and gave me orientation and worked with me to talk about housing and employment. The HPRP Housing Locator and case manager worked with my family to secure housing, establish a budget, pay security deposits and monthly housing expenses for a period of time.

Pedro feels the homeless prevention and rapid re-housing program has “meant a lot to me and my family. It has helped my family to get back together. I am still struggling job-wise, but now that is the only problem I have. The Housing Coalition came and gave me a big boost in my life.” Carolina, who stayed with her mother during their time of separation, states that the program has helped out a lot. She is currently employed at Food Lion and has begun the process to obtain her GED through Reading Connections. After securing a two-bedroom apartment, she states “it feels real good to be in our own place; it's real quiet. It makes you feel like you're independent and you have accomplished something on your own.”

With the pressure of being out on the streets eliminated, the family is now better able to focus on strengthening their relationship. On Monday, February 22, 2010, they made their family complete by exchanging wedding vows and entering into a rewarding journey of a different kind.