



# the gnc Advocate

A PUBLICATION OF GREENSBORO HOUSING COALITION

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**From Beth's Desk**

In this issue of *The Advocate*, read about mortgage scams, housing-related asthma triggers, and homeless prevention. The common theme? Most of the people losing their homes — or having to live in housing that risks their health — are in protected classes under the Fair Housing Act. Fair Housing prohibits discrimination and “*any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice; any actions, omissions or decisions that have this effect.*”

Foreclosure risks (complicated by mortgage scams targeted at vulnerable homeowners) are more concentrated in neighborhoods with African Americans and immigrants. Housing code violations that compromise health and safety (water leaks, inadequate ventilation, missing smoke detectors, faulty wiring, peeling lead paint) are in these same neighborhoods. Too many people on the edge of homelessness are disabled and/or families with children. Greensboro Housing Coalition is committed to fair housing and equal access to housing in safe condition — with reasonable financing. Fair housing makes a safer and more prosperous city. We all pay when foreclosures, health care costs, and homelessness skyrocket. We all benefit when people can select decent places to live throughout the city — rather than having to choose between a place they cannot afford and a place that makes them sick—or having limited choices because of discrimination. Let's choose, as a community, to tell everyone we know about rights to equal housing opportunity — regardless of race, color, religion, sex, disability, familial status (children in the family), or national origin (even without immigration documentation). Let's make our community policies expand housing choices and safety standards. Thank you!


**In the last three months, through GHC you have helped:**

- 9 homeowners struggling with foreclosures
- 54 homeowners needing resources for home repairs
- 103 tenants needing rental assistance
- 45 tenants pay their past-due utility bills
- 40 homeless people receive ongoing counseling

## Homeless Prevention

Greensboro is launching the **Homeless Prevention and Rapid Re-housing Program (HPRP)** to move homeless families and individuals back into rental housing as quickly as possible — and to keep 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 has been chosen to provide case management services for the City of Greensboro's allocation of HPRP stimulus dollars; in addition, our successful Housing Support Team will be continued through a portion of the State of North Carolina's allocation. High Point is applying for state funding and Greensboro is applying for state funding to expand services through the rest of Guilford County.

*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. Many community resources have agreed to coordinate with HPRP to support the success of individuals and families regaining sustainable housing. Referrals for HPRP can be made through DSS Emergency Assistance Program or by calling the Housing Hotline at 691-9521; the HPRP team then decides which households to enroll.

## The community speaks out about **GHC**



*"My charitable contributions are determined by my personal priorities — to support the working poor, address issues of poverty and homelessness, and eliminate racism. Greensboro Housing Coalition meets all these criteria and achieves visible, measurable results. They do this with an amazing control of administrative costs, spending almost 90% of their budget on programs."*

— Clea Baker



*"As a member of the Greensboro Housing Coalition, it gives me a great deal of satisfaction to assist the citizens of Greensboro and Guilford County with affordable, sanitary, and safe places to live. The Coalition gives low income citizens and others hope for better housing."*

— Horace Sturdivant



*"If we want a healthy and vibrant community in the future then we must continue working toward the goal of affordable, fair and safe housing for all residents. The Greensboro Housing Coalition serves an invaluable role in providing advocacy, coordination, and direct services. We can be involved in those efforts by joining and supporting GHC."*

— John McLendon

### ●●● housing fact:

EPA's RRP Rule (Renovation, Remodeling, Painting Rule) requires that contractors and maintenance workers be trained in addressing lead hazards before doing *any* work disturbing dust on a residence built before 1978. Preparing deteriorating paint for repainting, repairing painted plaster or drywall, replacing doors or windows, and removing carpeting are examples of work that disturbs dust. Call GHC at 691-9521 for a copy of the "Renovate Right" EPA booklet and a "Don't Spread Lead" video or visit [www.greensborohousingcoalition.com](http://www.greensborohousingcoalition.com) to download these (under 'healthy homes').

## Healthy living conditions benefit everyone

Mold, cockroaches and dust mites trigger 4.6 million cases of asthma at a cost of \$3.5 billion/year; several studies and much anecdotal evidence confirm the cost-effectiveness of healthy housing upgrades. In low income neighborhoods, asthma hospitalizations average *15 times* the statewide rate. The community initiative “Housing Matters for Health” will identify unhealthy homes, recommend interventions, remediate the health risks, and measure the outcomes through systematic collaboration.

*Greensboro Housing Coalition* was asked to present this plan as a national model for community-based strategies at the National Healthy Homes Policy Summit where the National Center for Healthy Housing and the Alliance for Healthy Homes convened leading national organizations in housing, health, and the environment to recommend public policy. For the full report, visit [www.greensborohousingcoalition.com](http://www.greensborohousingcoalition.com) (under ‘healthy homes’).

Far fewer roaches and lower water bills equal happier, healthier tenants and relieved property managers. That’s the report so far from the launch of the Integrated Pest Management (IPM) study. IPM is a team approach: tenants, landlords, and pest control companies cooperate to deprive pests of water (plumbing, roof leaks, water spills), food (food storage, unwashed dishes) and hiding places (clutter, cracks in foundations, walls, floors). Targeted, safe pesticide baits and traps, instead of toxic sprays, complete the pest-free plan.



### Foreclosure Prevention:

**CAUTION: MORTGAGE SCAMS AHEAD IN THE NEIGHBORHOOD!!!**

As unemployment increases and more homeowners face difficulty paying their mortgages, more companies spring up to prey on desperation to profit from economic distress. Signs on telephone poles say “Credit Repair \$150,” “Foreclosure help — 98% success rate,” and letters say to pay \$900 a month for three months to a company and mortgage payments will be lowered to \$350.

**DON'T DEAL WITH ANYONE WHO REQUIRES PAYMENT IN ORDER TO “HELP” MODIFY LOANS OR OTHERWISE SOLVE FORECLOSURE RISKS.**

Housing counseling agencies approved by HUD — such as Greensboro Housing Coalition — provide expert assistance FREE. Preventing foreclosure takes careful budgeting and patience as homeownership counselors negotiate with mortgage companies; there are no “quick fixes”, especially for homeowners far enough behind that foreclosure sale dates are set. Call a HUD-approved agency *early* in the process. GHC homeownership counselors work in English, French, and Spanish. Thanks to a grant from the Hillsdale Fund, we will be doing foreclosure-prevention information sessions in neighborhood centers. Visit [www.greensborohousingcoalition.com](http://www.greensborohousingcoalition.com) (under ‘homeownership’) for dates and locations.

### Communications under Renovation:

Our website, [www.GreensboroHousingCoalition.com](http://www.GreensboroHousingCoalition.com), has been undergoing renovations to put housing information at the click of a mouse. Need help with a housing problem? Searching for educational materials for tenants? Want to join GHC? Looking for reports about homelessness or healthy homes? Registering for an upcoming event? Checking out the annual reports or audits? Willing to contact your elected official about housing issues? You can find these easily on our website redesigned by Illuminati Karate. Thanks to a grant from the Fulfilling the Dream fund for communications, GHC will be blogging, creating videos for YouTube, and raising the visibility of our advocacy for fair, safe, and affordable housing. Newsletter by East 14th Creative, videos by McWhorter Concepts.

Mark your calendars!

**THANKS**

**Thanks to new and renewing individual members:** Betty Brown, Chris & Mary Anne Busch, Debbie & Karl Fields, Marlene Pratto, Norman Smith, Robin & John Timmins, Linda & Ron Wilson, Ellen & Robert Worth.

**Organizational members:**  
Presbyterian Church of the Covenant,  
Shugart Family Fund

**Corporate contribution:**  
Wal-Mart to assist tenants in  
Integrated Pest Management

**Grants:**  
Hillsdale Fund for foreclosure  
prevention, Fulfilling the Dream for  
expanding communications.

  
**housing**



*matters for*  
  
**health**



*Working together for  
safe, healthy homes.*

**Greensboro Housing Coalition's  
6th Annual  
Healthy Homes Bus Tour  
Wednesday, September 16  
3:00-6:00 pm  
Tickets are free  
Advance reservations required  
Call 691-9521**