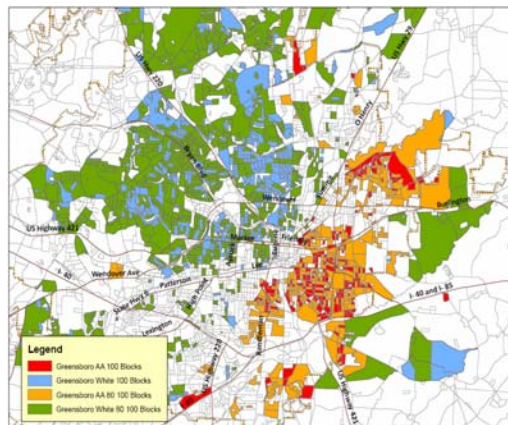


# Fulfilling the Dream in Greensboro

Becoming more inclusive, building the partnerships and policies for fair, safe, and affordable housing

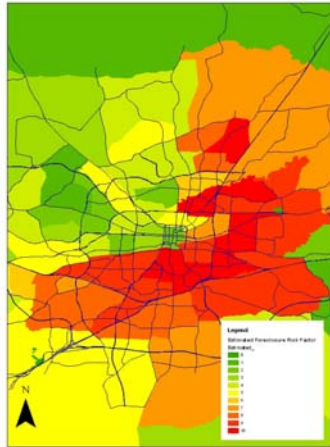
Greensboro is a leader in civil rights: 32% of the population has neighbors from different races than their own. But the other 68% lives in blocks where at least 80% of neighbors are like themselves.



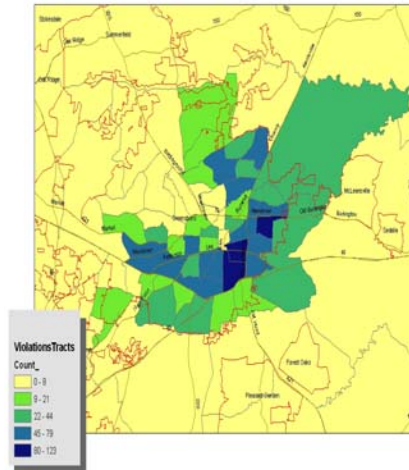
From Greensboro's Analysis of Impediments to Fair Housing Choice

Separate and unequal in safety: the substandard housing units and the subprime mortgages are mostly in non-majority-white areas.

HUD Dataset for Neighborhood Stabilization Program Priorities



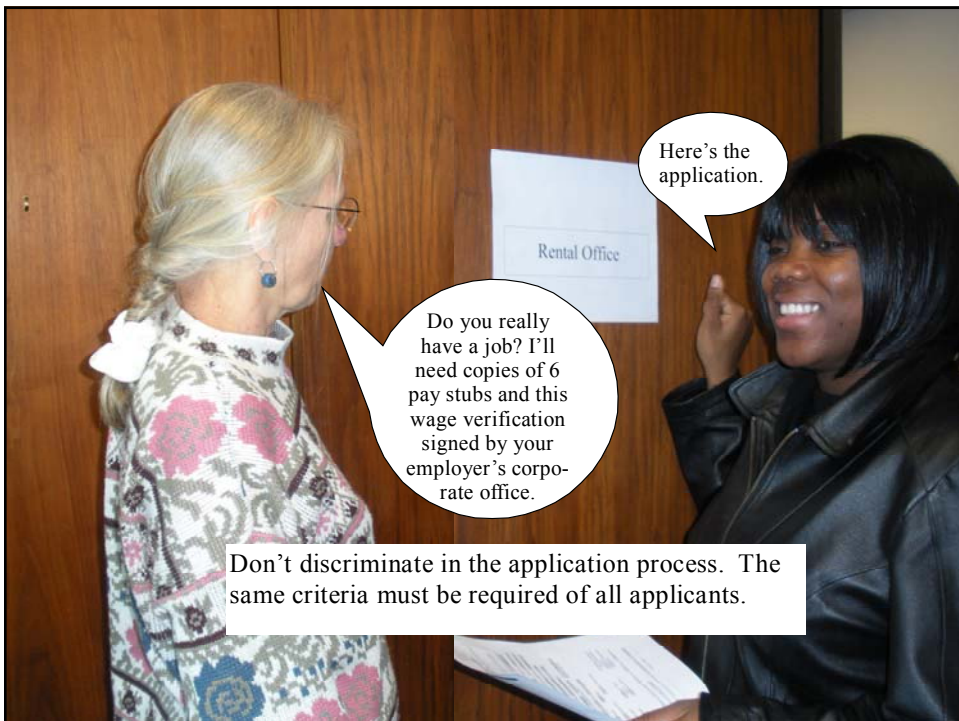
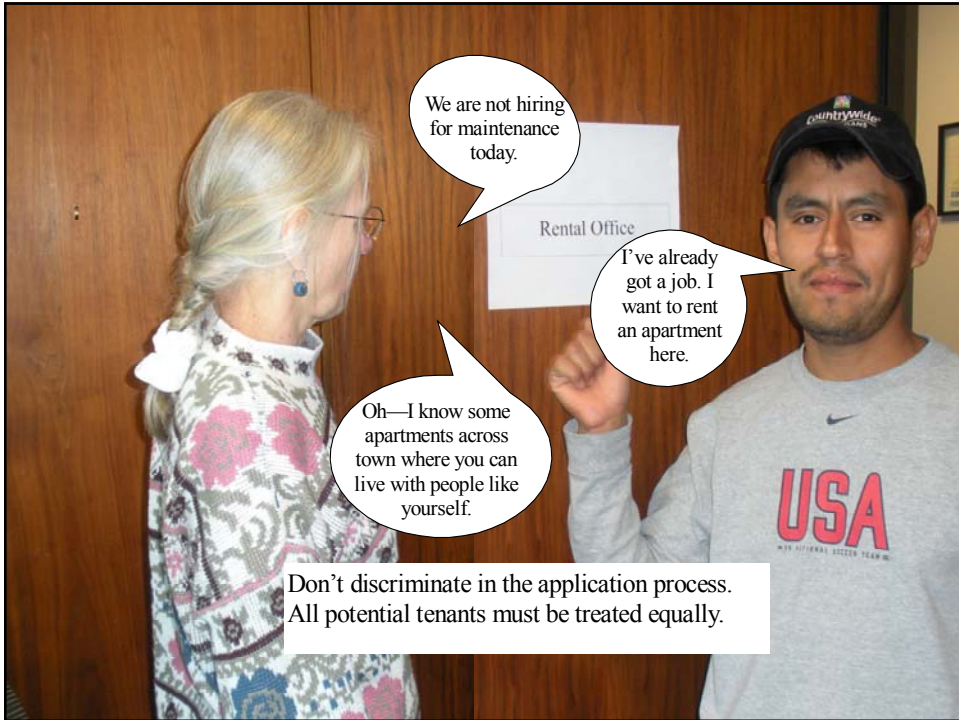
Greensboro Housing Code Violations, by Census Tract



From Greensboro's Neighborhood Stabilization Program and code enforcement database

Most of the differences in housing options are not intentional but they still create disparities in life-long opportunities.

Some of the ways we have seen this happen, portrayed by GHC staff:

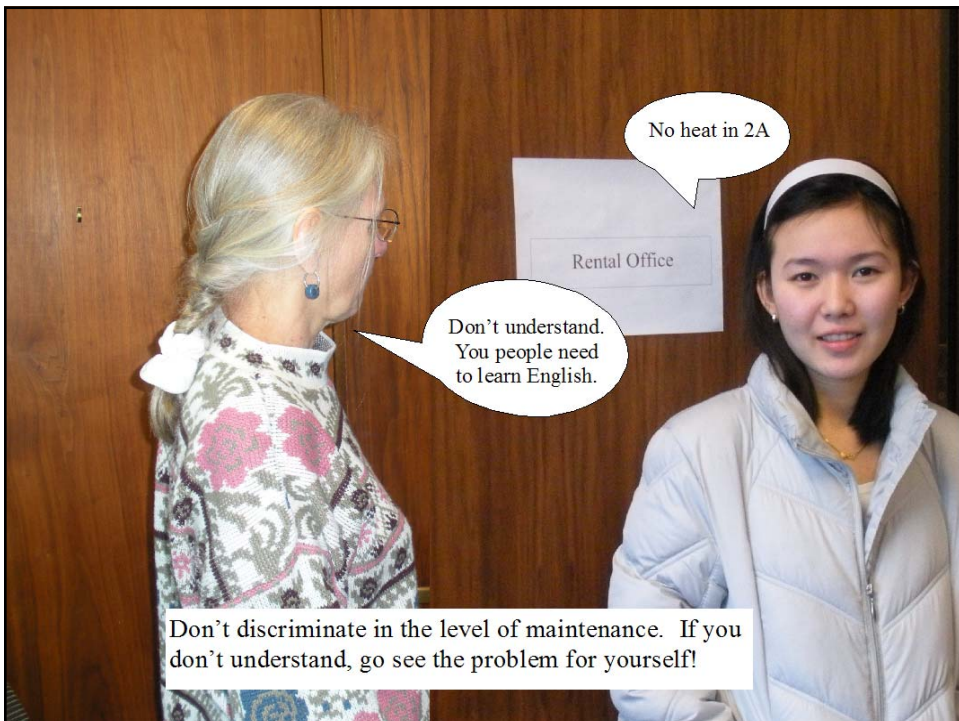




I brought the key back from looking at the apartment. I'd like to rent it after the rotten steps and broken windows have been replaced.

You are so picky! It is better than where you lived in your country.

Don't discriminate in the level of maintenance. All housing must meet minimum standards to be rented.



No heat in 2A

Don't understand. You people need to learn English.

Don't discriminate in the level of maintenance. If you don't understand, go see the problem for yourself!

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## Focus groups with immigrant tenants echo these experiences

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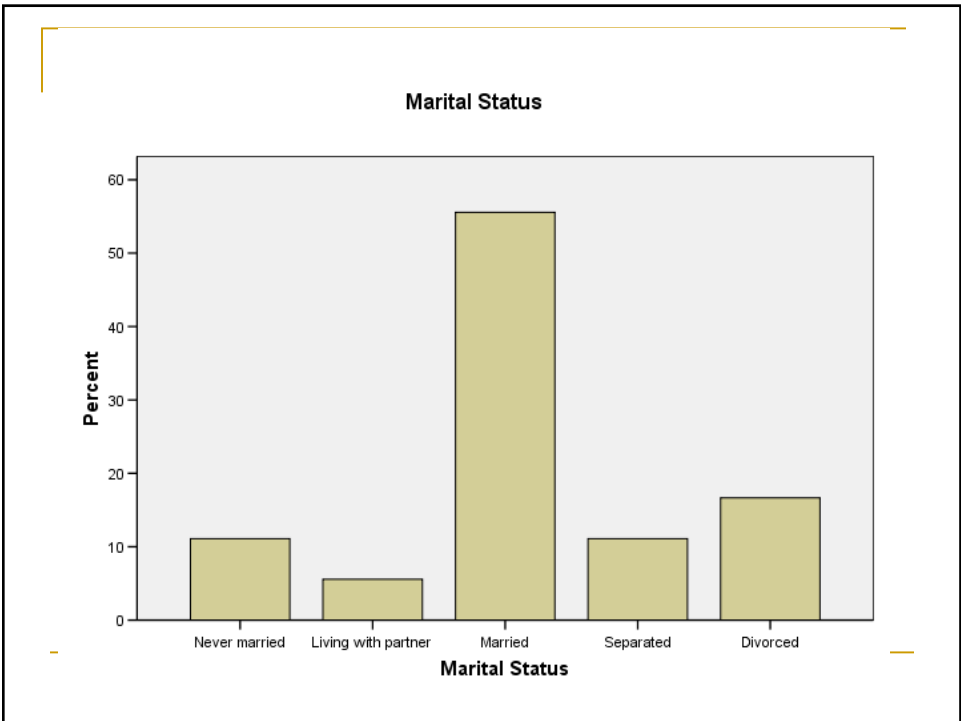
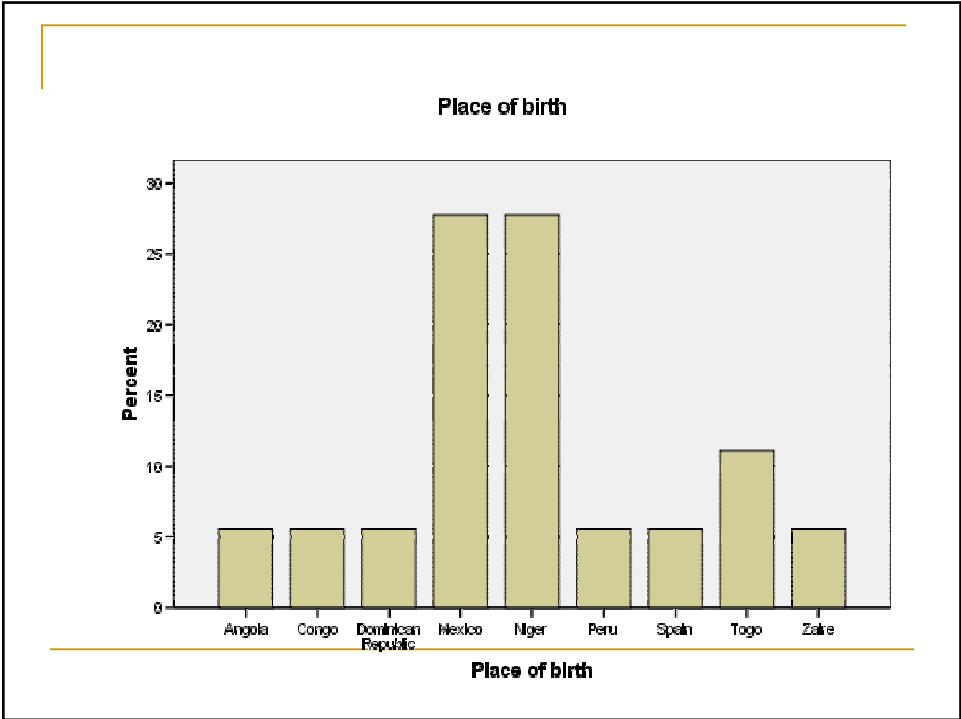
### Study of Immigrant Tenants in Greensboro [Preliminary Findings]

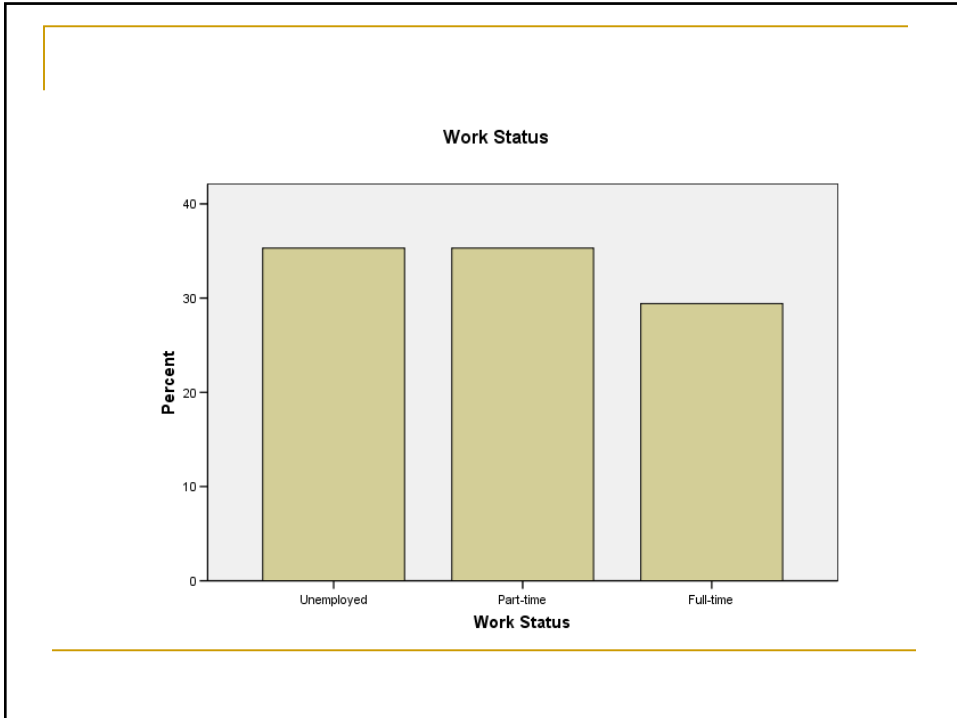
By Dr. Mark Sills (FaithAction International House)  
And Dr. Stephen Sills, UNCG

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## Data Collection

- Two focus groups to date to explore issues of discrimination and fair housing compliance with immigrant tenants.
  - Survey to collect background information, demographics, and general housing-related information and administered before each focus group.
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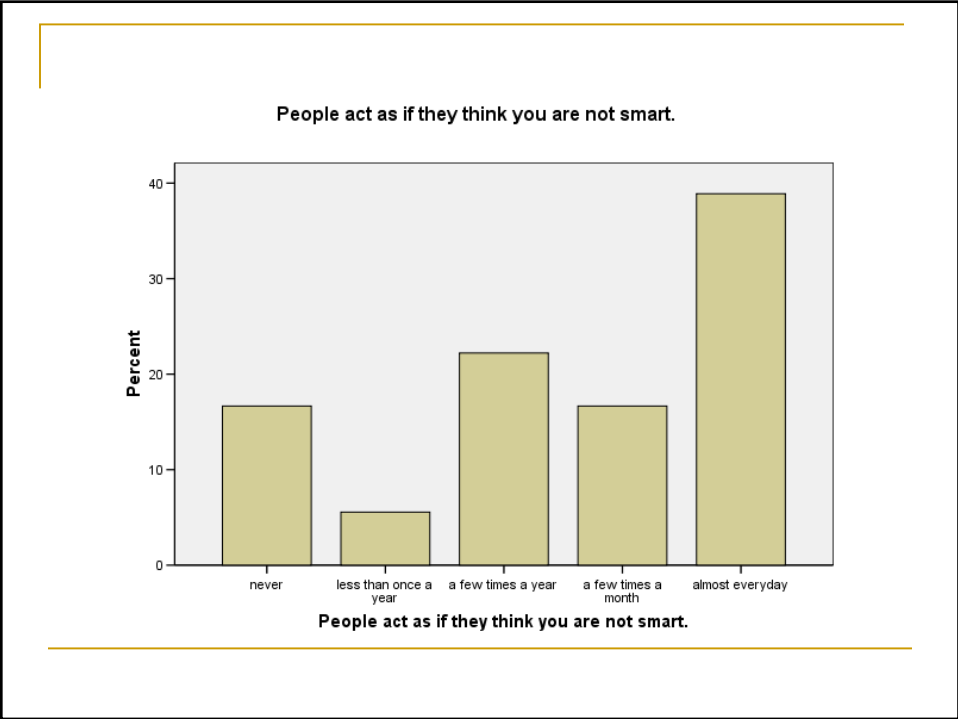
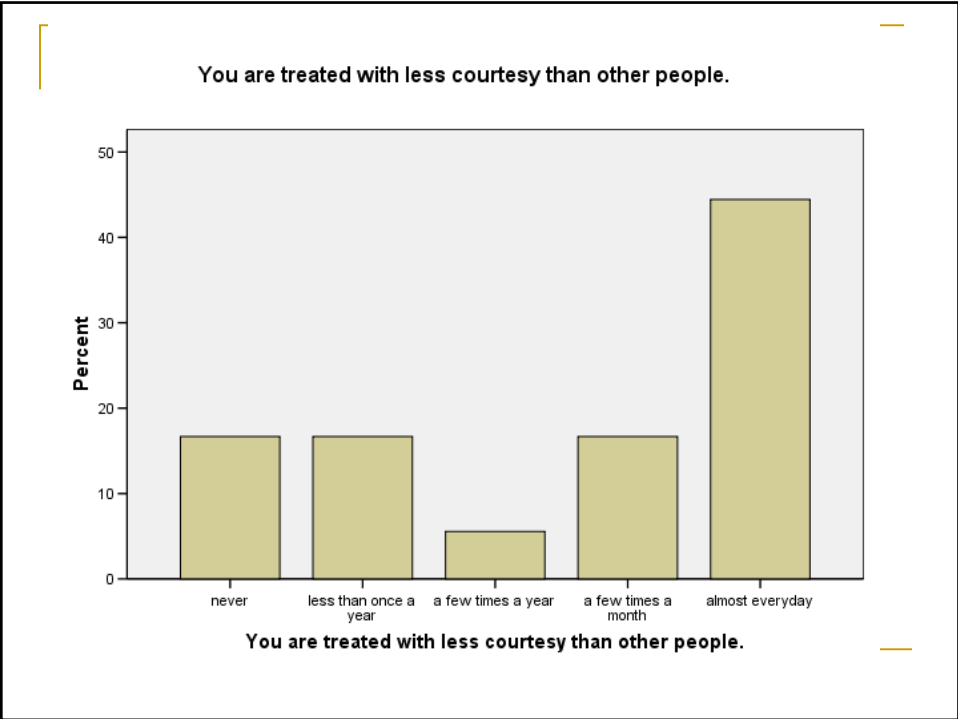




## What do you like about Greensboro?

- “Quiet and the houses are large”
- “Easy to get around in your car”
- “Not too expensive”
- “Good for my children”
- “Weather is nice”

Yet...their perception is that they are unwelcome.



## Rental Issues

- Lack of public transit limits housing choices
  - “A lot of us do not drive, only the husband, so only we can walk.”
- No credit history
  - “They kept rejecting me because I had no credit.”
  - “When you don’t have credit, everything is more expensive – the fees are higher, the rent is higher, the deposit is higher, if you don’t have credit, if you don’t have a record, no one trusts you and everything is more expensive.”
  - “I had to find someone to sign for me.”
- Steering/ denial of property on the basis of nationality
  - “I went to look for an apartment on New Garden... the lady told me ‘Ma’m I don’t even need to check your credit, take your money, you know what go to West Market, to XXX apartments, here is no place.’ She didn’t even take my application.”

## Rental Issues

- Cultural insensitivity
  - “I called the maintenance and he came and said, ‘it just smells like an African house, there is no problem here.’”
- All participants had difficulties with language barriers
  - “...if I talk on the phone they say ‘ you have an accent, I cannot understand you.’....but when they want to take your money, they understand everything.”
- Problems with maintenance
  - “There were too many roaches, because of the wood, it was getting old... and the carpets were so dirty, there was some kind of bug on the carpet...”
- Substandard housing leading to health issues
  - “My baby was sick, for 1 or 2 months it was leaking in my apartment and smelled so bad...”

## Rental Issues

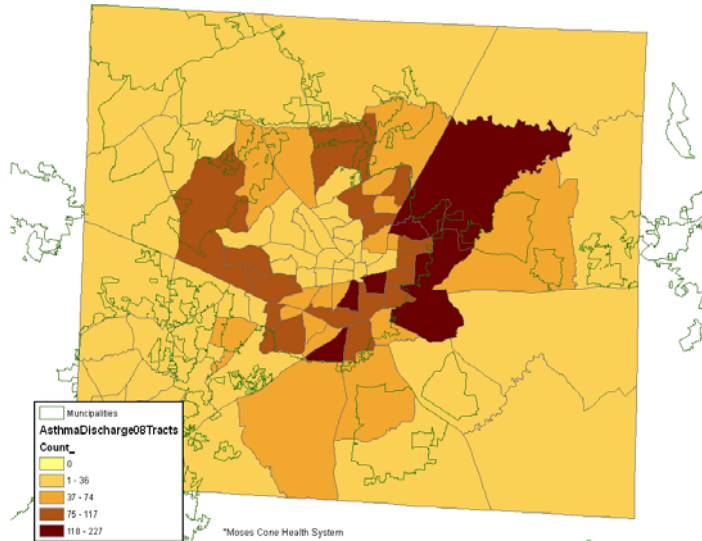
- Deposits not returned, no explanation
  - Only 4 out of 14 focus group participants received their full deposits back
  - Others were charged move-out fees in excess of the deposit including additional:
    - Carpet replacement fees
    - Repainting fees
    - Cleaning fees

The disparities in housing conditions impact health

Thanks to Guilford County Public Health for the Healthy Homes Mapping project:

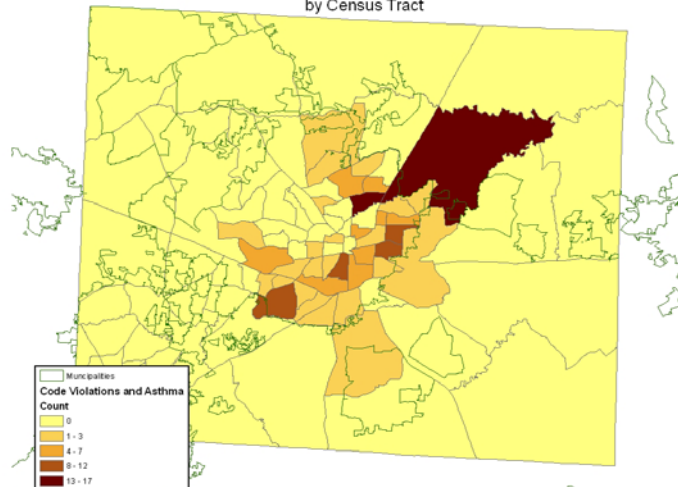
## Here are the asthma hospitalizations...

Asthma Hospital Patients\*, by Census Tract, 2008



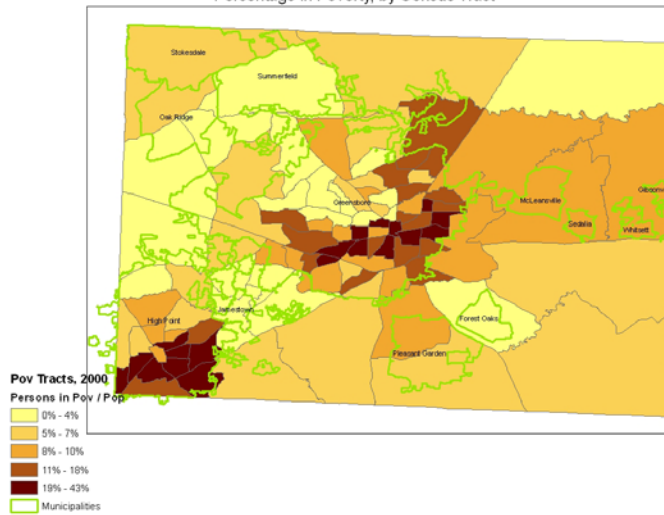
## And here is where asthma intersects with substandard housing....

Homes with Code Violations AND Asthma Patients, by Census Tract



# A frame of reference: high poverty areas

Percentage in Poverty, by Census Tract

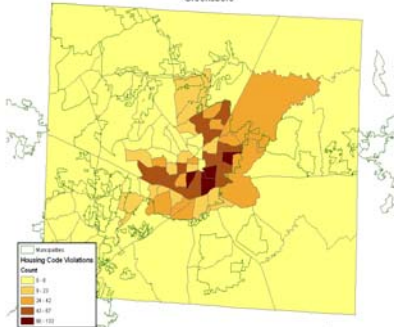


Fortunately, the Rental Unit Certificate of Occupancy (RUCO) ordinance and healthy homes efforts are reducing the code violations and disparities....

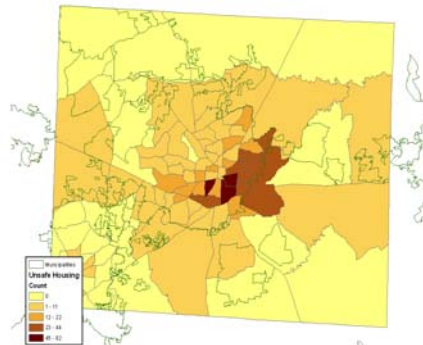
Historical data

12/31/08

Total Housing Code Violations by Census Tract  
Greensboro



Unsafe Housing Citations, by Census Tract, 2008



## The economic stimulus bill can reduce the foreclosures

Some of the housing provisions in the financial stability plan:

### Homeowners \$75 billion

Funds: Incentives for *realistic* loan modifications to bring mortgage payments down to 31% of income (same principle but lower fixed interest rate); also: tax credits for energy upgrades

Policy: More flexibility in Hope for Homeowners; consistent guidelines for loan modifications; *Brad Miller introducing legislation today to allow judicial modifications to bankruptcy plans*

Distribution: Homeowners gather income, expense, & loan document info; after March 4  
can see if they qualify

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## Homebuyers

Funds: Tax credits of \$8000 for home purchases, with no repayment required

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## Homeless prevention \$1.5 billion

Funds: Rapid re-housing, rental assistance, housing search, security/utility deposits, moving costs, case management, homelessness prevention, relocation assistance if tenant is displaced by foreclosure

Policy: Renter protection language if foreclosure

Distribution: Expanded Emergency Shelter Grant for areas hardest hit by foreclosures

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Neighborhoods \$2 billion + additional  
\$1 billion for Community  
Development Block Grants (CDBG)

Funds: Neighborhood Stabilization Program (NSP) to purchase-rehab foreclosed properties for affordable homeownership or rentals; eligible uses for CDBG funds

Distribution: Competition for NSP, grants to entitlement cities for CDBG

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Project-based subsidized housing  
\$2.25 billion, tax credits \$2.25 billion

Stabilizes renewal process for project-based rental properties, plus energy upgrades for housing for elderly, disabled, and families

Capital investment in developing affordable rentals, on competitive basis for 2007, 2008, 2009 allocations of tax credits

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How can you use these tools  
for making housing fair, safe,  
and affordable?

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Share your ideas around your table and  
listen to each other!