

2008 ANNUAL REPORT



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February 2009

Dear Friends:

In 2008 the gap between the cost of housing and many families' incomes widened dramatically, leading to more foreclosures and evictions. The domino effect on the incomes of landlords, builders, realtors, and mortgage lenders spread to every part of our community. When people get sick from unhealthy houses, or become homeless because they can no longer afford housing, their misfortune hurts all of us in increased economic and social costs, as well as a general loss of confidence.

And yet, the story of housing in Greensboro in 2008 is one of incredible creativity, generosity, and social capital. Almost every step in the Action Plan written by participants in Housing Summit 2008 was implemented—and additional actions taken that we did not anticipate. By the end of the year, when weather grew cold and situations grew dire, from within the Greensboro community emerged Greensboro CARES and the WE! emergency communities. From out of state came major grants entrusting Greensboro Housing Coalition to bring our community together to demonstrate to other cities how to do healthy homes and fair housing.

The impact of new federal programs is yet to be seen. Though many people have suffered and continue to suffer from the deepening economic calamity, we have much reason for hope. Greensboro has the capacity to not only restore housing to where it was before, but also to transform the crisis into opportunities to create housing that is safer, more inclusive, and more affordable. There are no quick fixes or single shots; some great ideas will backfire if we don't take a comprehensive approach. But Greensboro has the real potential for doing this right, taking into account every stakeholder, and showing other cities how to solve complex housing problems.

Join us in this dream and in the hard work to fulfill it. We have the chance for fair, safe, affordable housing!

Sincerely,

Jim

Jim Keith
Chair, Board of Directors

Beth

Beth McKee-Huger
Executive Director

Healthy Homes

Purpose:

A healthy home is dry, pest free, clean, properly ventilated, contaminant free, safe, and well maintained. A healthy home supports the health of its residents by reducing asthma triggers such as mold, cockroaches, and pesticides, averting falls from unsafe structures, and preventing poisoning from lead, carbon monoxide, and improperly stored household cleaners.

Accomplishments in 2008:

- Received the Innovation award from Blue Cross Blue Shield and North Carolina Housing Coalition for our healthy homes advocacy
- Helped get 413 homes repaired in collaboration with code enforcement inspectors, housing rehabilitation managers, and lead hazard inspectors
- Expanded the Healthy Homes Greensboro Initiative by seven organizations
- Measured the progress towards reducing unsafe housing and documented the racial disparities in housing conditions
- Conducted the fifth annual Healthy Homes Bus Tour "House Calls"

Plans for 2009:

- Restore housing to healthy conditions and improve the health outcomes in low-income communities, thereby creating an environment in which residents can thrive. (This is a two-year initiative supported by a grant from the Kresge Foundation.)
- Launch the Integrated Pest Management (IPM) project. (GHC and the Alliance for Healthy Homes received funding from HUD for a three-year technical study of IPM in privately owned multi-family rental units. GHC will assist owners, educate tenants, and work with pest management companies to implement IPM methods, thus reducing pests and pesticide use. Pre- and post-tests will record pest related allergens and numbers of pests observed.)
- Protect babies and pregnant mothers from exposure to dangerous housing conditions with Healthy Beginnings in Healthy Homes, supported by United Way and Lincoln Financial Group.
- Reach out to immigrant communities and instill leadership skills in the next generation through Future Leaders internships. (As immigrant youth learn community organizing, they help their countrymen address housing issues, thanks to the Fund 4 Democratic Communities and Fulfilling the Dream.)



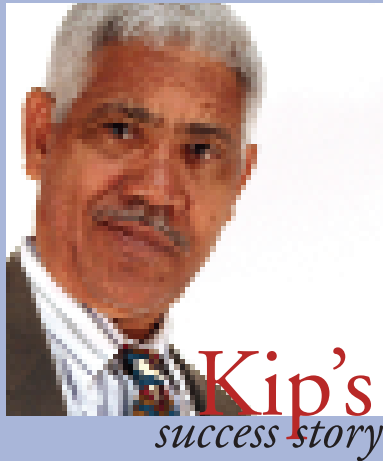
Healthy Homes Greensboro Initiative

Many health care practitioners, social workers, and other professionals regularly make home visits to clients. GHC will provide educational materials and financial support for training 50 of these professionals about how to identify and document unhealthy housing conditions using checklists and Geographic Information Systems (GIS) technology. GHC's Certified Healthy Home specialists can then use this information to diagnose the causes of identified problems, prescribe a course of treatment, (for example, educating residents in proper home care and identifying professionals, such as lead remediation experts), and follow up with residents to determine if the problem has been successfully addressed.

fact:

Substandard housing resulted in at least \$108 million in health care and disability costs for children in 2007, as documented in a study by Dr. David Chenoweth.

See the full study at www.greensboro-housingcoalition.com



When Kip, a Korean War veteran and his wife first met with the Housing Support staff at GHC there seemed to be a single problem: fear of foreclosure. His counselor worked with lenders to set up a payment plan. However, in the process, she noticed that the insurance charged through the bank looked too expensive. It was – Kip was paying twice as much as he should have. The bank fixed the problem and reimbursed him for the months he overpaid. He also got his taxes lowered by half because he qualified for the Homestead Tax Credit. Finally, his counselor contacted the Weatherization program and he received a new HVAC system and had his house weatherized. The knowledge and commitment of GHC Housing Support staff makes a tremendous difference for many people in Greensboro.

Housing Counseling

Purpose:

Affordable homes contribute to the stability and security of individuals, families, and communities. As people struggle in a volatile economy, and as mortgages and rents increase out of proportion to household income, an illness or job layoff can easily result in loss of a home. GHC's housing counselors work with owners, tenants, landlords, and lenders to help people access affordable housing and reduce foreclosures and evictions.

Accomplishments in 2008:

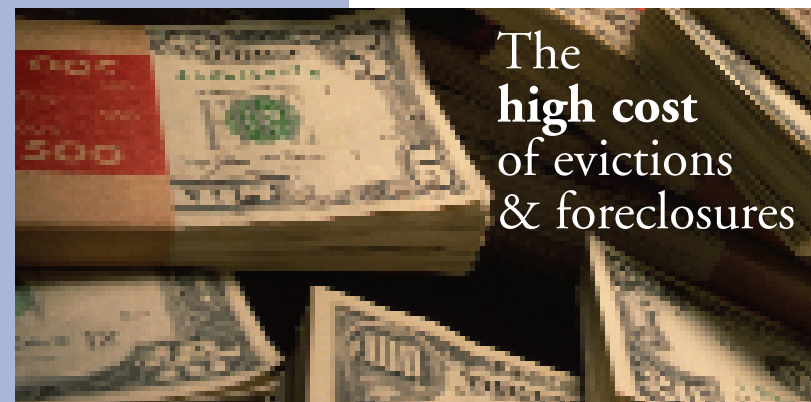
- Received the Affordable Housing Achievement Education Award from Homes4NC, the foundation of the North Carolina Association of Realtors
- Helped 326 tenants find or sustain housing by providing housing search, dispute resolution, and eviction prevention counseling
- Helped 38 people prepare to buy homes and 65 people avoid foreclosure.
- Conducted the Preserving Home Ownership bus tour to see the impact of foreclosures on a variety of neighborhoods
- Provided "Managing Your Money", financial management classes
- Promoted the successful passage of the Housing Bond to prevent foreclosures

Plans for 2009:

- Expand our foreclosure prevention work through joining the National Foreclosure Mitigation Counseling program
- Provide education for landlords and tenants about discrimination and make referrals for fair housing enforcement
- Expand our tenant education programs, including Ready to Rent and quarterly programs about "RUCO" (Rental Unit Certificate of Occupancy)

Besides the personal toll foreclosure exacts on individuals and families, the financial cost is high, too. Consider that 3739 (1) evictions and 3954(2) foreclosures were filed in Guilford County in 2008, with an average cost of \$4,650 per eviction and \$78,000 per foreclosure (3)

(1) North Carolina Administrative Office of Courts; (2) North Carolina Administrative Office of Courts; (3) Joint Economic Committee of Congress,



Moving out of Homelessness

Purpose:

Homeless people often suffer from physical or mental disabilities that hinder their efforts to find safe, sustainable housing. If they have no safety net to provide financial, social, or medical support, homelessness can become a permanent condition. Chronic homelessness is devastating to individuals and families. Communities are also hurt, as tax money goes to increased costs for security, medical services, and shelters.

Accomplishments in 2008:

- Partnered with Family Service of the Piedmont, Open Door Ministry, and Guilford Center to move 38 chronically homeless people into permanent housing
- Helped Housing Support Team participants sustain housing by promoting stability and resolving problems that arise with landlords and neighbors
- Connected participants with Hope Teams-- volunteers who partner with those newly moved to transitional housing to offer friendship and support

Plans for 2009:

- Complete the pilot project funded by the State of North Carolina to compare the cost of housing and services for the homeless with the costs incurred from chronic homelessness such as medical care and jail
- Pursue permanent funding for the Housing Support Team



Bobby's success story

Bobby slid into chronic homelessness due to mental illness and substance abuse. He had little hope of finding stability in housing or his life. The Housing Support Team helped Bobby apply for and get Section 8 housing vouchers, find a place to live, and get on-going medical care. Bobby now lives in a nice apartment and has reconnected with his children and grandchildren. He has even spoken at GHC's Ready to Rent classes, offering encouragement to others who are trying to find their own ways out of homelessness.

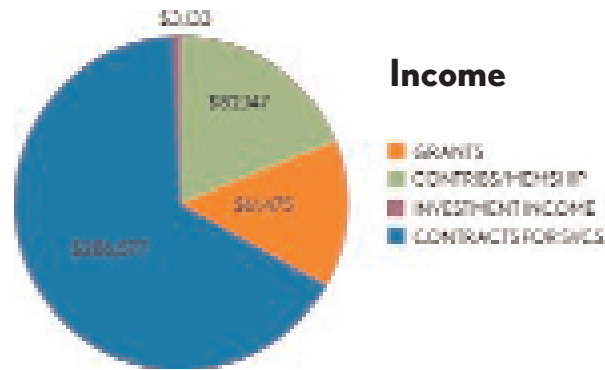
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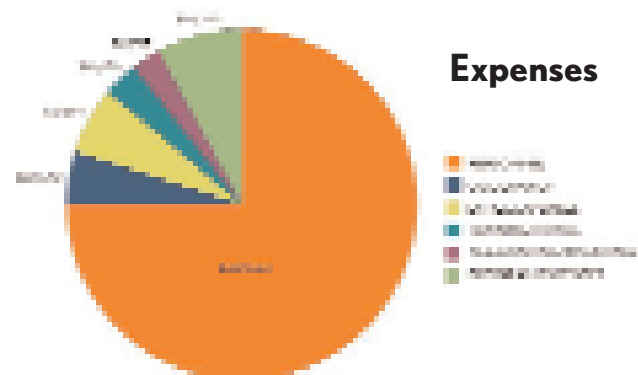
Greensboro Housing Coalition

Statement of Activities July 2007 - June 2008



Income:

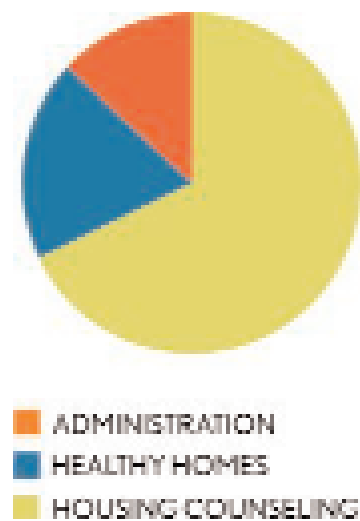
| | |
|-----------------------------|------------------|
| Contributions & memberships | \$82,147 |
| Grants | \$61,475 |
| Contracts for services | \$286,577 |
| Investment income | \$3,133 |
| TOTAL INCOME | \$433,332 |



Expenses:

| | |
|-----------------------|------------------|
| Personnel | \$331,633 |
| Occupancy | \$21,542 |
| Office expenses | \$27,671 |
| Training/travel | \$14,456 |
| Accounting/insurance | \$35,222 |
| Program expenses | \$11,737 |
| TOTAL EXPENSES | \$442,261 |

Snapshot



Contracts

- Center for Neighborhood Enterprise for financial literacy workshops
- City of Greensboro for Housing Hotline, marketing of NCHousingSearch.org, lead paint outreach
- HUD Housing Counseling for housing counseling program
- Family Service of the Piedmont for Housing Support Team
- Alliance for Healthy Homes for
- Multifamily Integrated Pest Management study

Grants

- Community Foundation of Greater Greensboro
- Fulfilling the Dream Fund
- Fund 4 Democratic Communities
- Holy Trinity Episcopal Church
- Kresge Foundation
- Lincoln Financial Group
- United Way (Bryan Health & Human Services, CEVG)
- Weaver Foundation

Note: For audited statement, please contact Greensboro Housing Coalition 122 N. Elm St. Suite M-6, Greensboro, NC 27401. The above statement reflects the fiscal year ending June 30, 2008 and the membership list reflects the calendar year 2008.



Donations:

Organizational and Individual Members

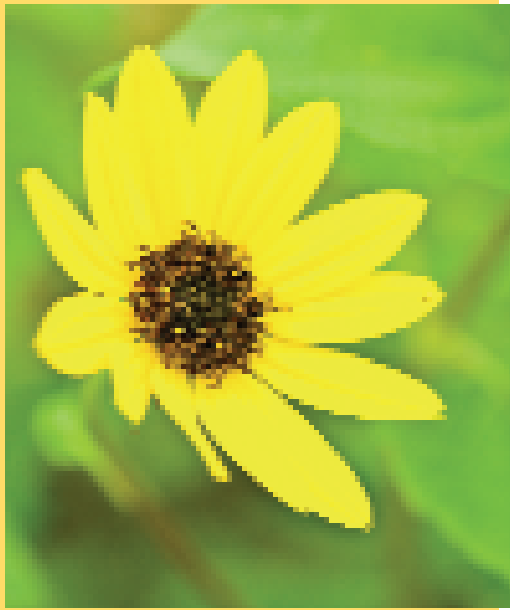
Organizations/Corporations

Alliance for Healthy Homes
 Replacements, LTD
 Barnabas Network
 SunTrust
 First Lutheran Church
 Wachovia Corporation
 Greensboro College
 Greensboro Housing Authority
 Habitat For Humanity
 League of Women Voters
 Mental Health Association
 NC Housing Coalition
 New Creation Community
 Presbyterian Church
 Presbyterian Church of the Covenant
 Sandra Anderson Builders
 Self-Help Community
 Development Corporation
 West Market Street United Methodist

Lou Bouvier
 Bennett Boyles
 Paul Brackbill
 Teresa Sue Bratton
 Barbara Clawson
 Skip & Denny Crowe
 Mel Lee Crowe
 Esther Dallman
 David Dalton
 Herbert Davis
 Katie Dorsett
 Karl & Debby Fields
 Sharon Fisher
 Betsy Harrington
 Z & Charlene Holler
 Ray & Beth Huger
 Stephen Johnson & Marnie Thompson
 Jim Keith
 Bob & Jolyn Kelley
 Brett Koceja
 Joel Landau
 Tim and Robin Lane
 Autrice Campbell Long
 Mitch McGee
 Anne McKee
 Elsie McKee
 John McLendon
 Harold Moag
 Claire & Larry Morse

Ivan Mosley
 Ayliffe Mumford
 Donna Newton
 Maura Nsonwu
 Todd O'Boyle
 Rosalyn Orr
 Elaine Ostrowski
 Jim & Muriel Prevatt
 Betty Priestley
 Mary Lee Rembert
 Maurice & Genie Schwartz
 Palmer & Julie Shelburne
 Kristen Short
 Mary Nelle Smith
 Norman Smith
 Betsy & Bruce Stafford
 Larry & Glenda Standley
 Libby Stanley
 Chris Stearns
 Mark & Sharon Sumner
 William & Phyllis Tally
 John & Robin Timmins
 Catherine Von Furstenberg-Dussman
 Cynthia Wallace & Richard Craig
 Charles Ward
 David & Wendy Wheeler
 Sterling & Barbara Whitener
 Linda Wilson
 Ellen Worth

Thanks to all of you for your generosity!



Healthy Homes success story

When Marie, age 90, came to the Greensboro Housing Coalition looking for ways to make her home safer, healthier and more comfortable, counselors introduced her to Gene Brown, executive director of Housing Greensboro.

What followed was a wonderful collaboration. Housing Greensboro created a work plan and supervised a volunteer crew from the Triad Apartment Association. Lincoln Financial provided funding, as did Brixx Pizza and Panera Bread Company. Now Marie's home is handicapped accessible. The bathroom, roof, and exterior siding are repaired, and she has additional electrical outlets.

Appropriately, the repairs took place on Valentine's Day, and were a happy labor of love.

Greensboro Housing Coalition

122 N. Elm St. Suite M-6
Greensboro NC 27401
336-691-9521

www.greensborohousingcoalition.com

Special thanks to East 14th Creative for graphic design.

Our community speaks out

I just want to let you know that the work you do for our community means so much. From partnering with us to get RUCO and the Healthy Homes Program underway, to hosting the Housing Summit and housing bus tour each year, the Housing Coalition is always on the front line, leading the march for decent, safe, affordable housing. The Coalition is Greensboro's very necessary safety net. Every day, and especially now, we thank you for being here. Thank you for all you do.

— **Yvonne Johnson, Mayor, Greensboro, NC**

Thank you for all you do to make Greensboro a city we all want to call home." — **Paul Gibson**

"The work that Greensboro Housing Coalition does has proven to be an invaluable asset to anyone involved in the real estate industry, as a tenant or landlord. You should look back on the past year's accomplishments and give yourselves a pat on the back for focusing on the community in such a positive way!"

— **Irene Agapion-Palamaris, ARCO Realty**

"The Housing Coalition serves as an important facilitator among landlords, renters, owners, and government that is assuring adequate and safe housing throughout the community. The Weaver Foundation is pleased to support this work that results in a better place for everyone to live and work."

— **Skip Moore, Weaver Foundation**

I want to sincerely thank GHC for the remarkable ways that you helped and supported me during my struggle. [Your housing counselors offered] commitment and tireless efforts to make sure I found a home. Thank you again for all the wonderful generous things you did for me — and for giving me hope.

— **Becky, GHC client**



417

Code violation repairs made through advocacy and public attention

38

Rental units secured by formerly homeless people

65

Foreclosures avoided

147

Utility disconnections stopped (preventing condemnation)

326

Tenant evictions prevented

35

People counseled on home ownership