

# Housing Update

## Executive Director's Notes

*November 20, 2006*

I spent a couple of days in Washington DC last week, meeting with other housing coalitions from around the country and the great staff at the **National Low Income Housing Coalition** ([click here to visit their website](#)). It is always helpful to hear what other states are doing as well as get caught up on what is happening on federal housing legislation.

I also had several visits with staff of **Sen. Elizabeth Dole (Al Garasche)**, **Rep. David Price (Asher Hildebrand)** and **Rep. Mel Watt (Lauren Oppenheimer)**. Thanks to all three for their time and thoughts on housing issues. What I learned is that not much is likely to change on housing funding for the 2007 budget and there is a strong chance that no new budget for housing funding will get passed before this congress adjourns in December. However this would mean the remaining budget items would fall under the new Democratic leadership to pass, something I think the new leadership would rather not have to deal with.

I told them that I think the two biggest national issues between now and the 2008 election are the future of public housing (and rental assistance) and the passage of a National Housing Trust Fund. We shall see how these play out in the next two years.

### **North Carolina Housing News**

News in this week's update: research on Latinos losing out on home lending, an analysis of race, wealth and home ownership, class action bid against Raleigh Housing Authority fails, Winston-Salem names new Authority director, homeless shelter opens in Carteret County, Chapel Hill Council calls for new inclusionary zoning ordinance, Hospitality House in Asheville gets new director, and several more.

**CRA-NC** wants your thoughts and experiences with NC lending institutions. They meet annually with financial institutions to discuss their corporate lending practices. There are several areas of bank activity - lending, services, investments and grants - that they want your opinion of banks performance. Please take a few moments to share your thoughts. Contact Richard Brown, at 919-667-1557 ext 22 or [Richard@cra-nc.org](mailto:Richard@cra-nc.org).

Finally, a new **Member Spotlight** on **Countrywide CDC** in Brunswick County. **Resea Willis** and her staff have done a tremendous job pulling her county together to talk about affordable housing issues, and I look forward to working with them going forward.

### **Membership Survey!!!**

We are interested in getting your feedback. Please take the time to complete a short member survey to give us your thoughts on our work, services and conference. This is important information that will help us in our planning and increase our ability to keep the Housing Coalition growing. Clicking on this link will take you a page on our website that will explain more about the survey. It is a web-based document that should only take you a few minutes to fill out.

### **National Housing News**

Please visit our [Federal Housing Budget Update](#) page on our website to see the four Housing Priorities as proposed by the **National Low Income Housing Coalition**. Click [here](#) to view that page to get the latest on HUD, USDA, and especially CDBG funding recommendations.

### **Annual Housing Conference - Save the Date!**

Our **2007 Annual Housing Conference with CICNC** is scheduled for **May 8<sup>th</sup> & 9<sup>th</sup>** in **Winston-Salem** again. Please mark your calendars now! As part of the conference planning we will be convening an **Outreach Committee** to assist with planning the workshops offered at the conference. Participation on this committee is open to any member of the Housing Coalition. If you are interested, please contact John Niffenegger at [jniff\(at\)nchousing.org](mailto:jniff(at)nchousing.org).

Thanks for your support of our work by being a member.

**Chris Estes**

Executive Director

We thank our **Investors' Council** members:

- [Wachovia](#)
- [SunTrust](#)
- [NC Housing Finance Agency](#)
- [Federal Home Loan Bank of Atlanta](#)
- [RBC Centura](#)
- [Reznick Group](#)
- [BB&T](#)
- [Bank of America](#)
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**Housing authority asked to halt sale of complex**

**Focus on the homeless this week**

**Latinos losing out on mortgage loans**

**Documents cite HUD's OK on Fayette Place**

**Study: Race Impacts Income, Home Ownership**

**Tenants denied class-action status**

**HAWS celebrates naming of new executive director**

**Homeless shelter to open its doors**

**Get Your Home Ready For Winter's Chill**

**Mobile homes still vulnerable**

**Task force calls for housing ordinance**

**New mission for helping homeless**

## ANNOUNCEMENTS

### NC Housing Coalition Member Satisfaction Survey is Online!

In order to better serve you in the future, we have developed a brief member satisfaction survey, available online. The purpose of this survey is to learn more about your perception of and experience with the NC Housing Coalition. Your responses will remain anonymous and confidential, and will be used to help us improve our services and better respond to the needs of our members. To take his survey, which should only take a couple of minutes to complete, please click [here](#).

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### CHIN awarded 2006 HMIS Breakthrough Year Award

At HUD's 2006 National HMIS Conference, held on September 18-19, 2006, in Denver, CO, CHIN was awarded the 2006 HMIS Breakthrough Year Award. HUD states, "After a delayed software rollout, the Carolina Homeless Information Network (CHIN) made significant strides and advancements in early 2006 with rapid deployment and increased coverage. CHIN is the recipient of the 2006 HMIS Breakthrough Year Award." Congratulations to CHIN staff **Hunter Thompson** and **Laura McDuffey** for all their hard work!

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### SARE grants available for sustainable community work

There's still time before the **November 28 deadline** to submit a proposal for the **Southern Region Sustainable Community Innovation (SCI) Grants** that fund projects linking sustainable agriculture to rural community development.

The SCI grants are a partnership of the Southern Region Sustainable Agriculture Research and Education Program, the Southern Rural Development Center and the Appalachian Regional Commission.

Recent SCI projects have assisted women farmers in Georgia to develop business plans and acquire skills for cottage industries based on vegetables and herbs. A project in Louisiana is conducting workshops to educate sugar cane farmers about diversifying their farms and stimulating agritourism opportunities in their communities. A project in Virginia used SCI funds to produce a public tour of county farms as a way to start building relationships between farmers and potential customers and stimulate direct marketing.

This year introduces a second level of SCI grant opportunities. Level One funds projects up to \$10,000 and is available throughout the Southern Region. Level 2 funds projects up to \$50,000, but is only available in certain Appalachian counties, which are listed in the call for proposals. Level 2 projects also must promote value-added sustainable agriculture.

The call for proposals can be obtained at <http://www.southernsare.org>.

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## **Supportive Housing Development Workshop on December 5th in Asheville**

The **North Carolina Housing Finance Agency** will be holding a free one-day supportive housing development workshop in Asheville on Tuesday, **December 5th**. The workshop will include basic information about the supportive housing development process as well as specific information about the new Housing 400 Supportive Housing Development Program (SHDP 400). To receive a workshop announcement and to register, please contact LaWanda Hall-Davis at 919-877-5707 or by email at [lhDavis@nchfa.com](mailto:lhDavis@nchfa.com)

For more information about the Supportive Housing Program, please go to the link below:  
[www.nchfa.com/Nonprofits/SHDsupportivehousing.aspx](http://www.nchfa.com/Nonprofits/SHDsupportivehousing.aspx)

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## **Supportive Housing Funding Announcement**

The Housing 400 Initiative has posted applications and criteria in both the Supportive Housing Development Program (SHDP 400) and the Preservation Loan Program (PLP 400). The application deadline for the PLP 400 is **December 8, 2006** and for the SHDP 400 is February 28, 2007.

For further information and instructions, please visit  
<http://www.nchfa.com/About/housing400.aspx>.

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The **Community Reinvestment Association of North Carolina** meets annually with financial institutions to discuss their corporate lending practices. There are several areas of bank activity - lending, services, investments and grants - that we want your opinion of banks performance. Can you take a few moments to share your thoughts? For more information, please contact Richard Brown, Community Organizer, at 919-667-1557 ext 22 or [Richard@cra-nc.org](mailto:Richard@cra-nc.org), or visit our website at [www.cra-nc.org](http://www.cra-nc.org).

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**Appalachian State University's Energy Center has developed an Affordable Passive Solar Planbook. Also available are 12 sets of full working drawings for free to affordable housing groups.** Eight of the plans already built have also completed the Systems Vision program in order to become Energy Star certified.

For more information please contact Lee F. Ball Jr., Building Science Instructor & ASU Energy Center Research Analyst, at:

Department of Technology  
Appalachian State University  
Kerr Scott Hall  
Boone, NC 28608

Phone: 828-262-7289; Fax 828-265-8696; Email: [balllf@appstate.edu](mailto:balllf@appstate.edu)

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## **Second Draft 2007 Qualified Allocation Plan Available**

The Second Draft 2007 Qualified Allocation Plan and three appendices (market study, design and compliance) are now on the NC Housing Finance Agency website:

<http://www.nchfa.com/Rental/RD2007qap.aspx>.

Also available on the website is the description of major revisions, which covers changes from the First Draft. Please review this document first.

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## **Lead-based Paint Grant Monies Available to Durham Residents**

A grant from the federal government will enable Durham to help families living in privately owned, low-income housing rid their homes of lead-based paint. The state will receive \$3 million over the next three years to clean up older homes containing lead-based paint. Approximately 40 percent of the grant, or \$1.2 million, is earmarked for Durham, where officials estimated 20,000 homes potentially have hazardous lead paint. Durham expects to begin receiving the grant money in March 2007 and will help remove lead-based paint from homes that have children under the age of six living in them. For more information, contact Donald Ham at 560-4570, ext. 257 or [donald.ham@durhamnc.gov](mailto:donald.ham@durhamnc.gov).

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## **The City of Raleigh has an RFQ for the development of an Analysis of Impediments to Fair Housing Choice available.**

Please spread the word. For more information, contact Joseph Rappl at (919) 857-4343 or [joseph.rappl@ci.raleigh.nc.us](mailto:joseph.rappl@ci.raleigh.nc.us).

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## **DHIC recently opened the application process for an 80 unit mixed-income affordable housing rental community near Davie Street and East Street in downtown Raleigh.**

The completion of the **Carlton Place** community is expected in **January 2007**. Sixty-four of the apartments will be reserved for residents with limited incomes. Carlton Place will provide an attractive and affordable rental housing option for those who want to live in the area. Carlton Place is located two blocks east of Downtown Raleigh in a neighborhood that has been the primary focus of the City of Raleigh's redevelopment efforts over the past 15 years. The Downtown East neighborhood where Carlton Place is located is predominantly residential with supporting uses such as schools and parks. Residents will have access to a wide range of amenities. Downtown Raleigh offers easy access to transportation, restaurants, banks, pharmacies, health care facilities, businesses, educational and entertainment opportunities. DHIC also received a Home Depot Foundation Grant dedicated to incorporating green building features, such as energy star appliances, low VOC carpet and paint, fluorescent light fixtures, long life bulbs and low-flow plumbing fixtures.

As part of the DHHS & NCHFA Targeting Plan, DHIC has partnered with Wake County Human Services (WCHS) to act as the lead agency in the referral process for eight units that have been reserved for individuals/families with a head-of-household who has a disability. Actual rents charged to residents that WCHS refers will be based on a standard where households will be required to pay no more than 30% of gross income for total housing costs, which include rent and utilities. Wake County Human Services (WCHS) will assure that residents of the targeted apartments are offered necessary support services. These clients may have mental health

diagnoses, developmental or physical disabilities, or substance abuse disorders, and they may be formerly homeless. WCHS provides and will continue to provide services to these client referrals, including case management, support services such as Community-Based Service and Personal Assistance, vocational services such as ADVP and Supported Employment, supported leisure/recreational/retirement, and residential services.

For more information, please visit the DHIC website listed below:

[http://www.dhic.org/apartment\\_communities/wake\\_co/carlton\\_place.html](http://www.dhic.org/apartment_communities/wake_co/carlton_place.html)

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Support the **NC Housing Coalition** by using [www.goodsearch.com](http://www.goodsearch.com) when you search the web. Just enter in **NC Housing Coalition** as your charity of choice, and money from Goodsearch's advertisers will be donated to us without you spending a dime!

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## JOB OPENINGS

### Director of Development and Communications

**Habitat for Humanity of Wake County** seeks a Director of Development and Communications who is a goal-driven, results-oriented development professional is needed to plan, manage, and implement external relations programs. Responsibilities include annual and capital fundraising, public relations, communications, and special events. The successful candidate will build and lead an external relations team to support the organization's strategic plan to increase its homebuilding capacity. S/he will personally develop and sustain productive relationships with Habitat Wake's major gift constituencies, Habitat for Humanity International, other Habitat affiliates, and the local philanthropic community; direct and support the fundraising efforts of the development staff, Board, Friends, and other volunteers; and serve as the principal in-house liaison with fundraising counsel in a proposed capital campaign.

Reporting to the Executive Director, the Director of Development and Communications serves as the Chief Development Officer and is a member of Habitat Wake's management team. The successful candidate will have a minimum of a bachelor's degree; progressively responsible and successful experience in major gifts fundraising, including personal cultivation and solicitation, or equivalent experience in the for-profit sector; excellent written, oral, and interpersonal communication skills; and an understanding of and commitment to the mission and philosophy of Habitat for Humanity. Review of applications will begin immediately and continue until the position is filled.

Competitive non-profit salary (up to low 70s) commensurate with experience and qualifications; plus benefits package.

Habitat for Humanity of Wake County is an equal opportunity employer. EOAAE. All qualified applicants will receive employment consideration without regard to race, color, religion, sex, or national origin.

Qualified applicants should submit a cover letter, and resume with salary history via email to [jobs@habitatwake.org](mailto:jobs@habitatwake.org). Applications should include electronic files named as follows: "applicant name-resume.doc" and "applicant name-cvr ltr.doc". The full job description is posted at [www.habitatwake.org](http://www.habitatwake.org).

Please address correspondence to Woody H. Yates, Executive Director, 2400 Alwin Court, Raleigh, NC 27604, 919.833.1999 ext. 235. [woody.yates@habitatwake.org](mailto:woody.yates@habitatwake.org)

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### Housing Development Coordinator

**The Arc of NC** seeks a western NC Housing Development Coordinator (20 counties), to assist the Director of Housing in creating new housing options for individuals with developmental disabilities. This housing professional will contribute to the development/construction of new housing stock, participate in regional housing and disability coalitions and support the agency's housing division.

Minimum Requirements: Four year degree; min 3 years housing development experience, knowledge of HUD and state housing development grants, excellent communication skills and

basic computer skills. Frequent multi-county travel, some evening meetings required, public speaking experience a plus. Salary range: \$30-42,000.

Please send cover letter and resume to Joy Savage, Dir of Housing, The Arc of NC, [jsavage@arcnc.org](mailto:jsavage@arcnc.org), or fax to: 336.378.0758, or mail to: 5509-A W. Friendly Ave, Ste 100, Greensboro, NC 27410

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### **Commercial Loan Officer**

**Self-Help**, a statewide non-profit, seeks Commercial Loan Officer for Wilmington office. This position involves work with commercial lending team; originating loans, participating in outreach programs, marketing and analyzing loan requests. Bachelor's degree and 4 years small business lending, assistance or management experience are favorable. Strong communication skills required. Spanish fluency a plus. Equivalent combination of education and experience may be considered. Competitive non-profit salary plus generous benefits. Send resume and cover letter to Hiring Manager - Wilmington, PO Box 3619, Durham, NC 27702 or email to [hiringmanager@self-help.org](mailto:hiringmanager@self-help.org). See [www.self-help.org](http://www.self-help.org) for full description.

Self-Help is an equal opportunity employer. Women and people of color are encouraged to apply.

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### **Director of Housing and Development**

**Housing Assistance Corporation** seeks a full-time Director of Housing Development to manage the agency's affordable community, single family and multi-family housing development activities. Responsibilities include analyzing and negotiating real estate acquisitions, developing project concepts and funding sources, scheduling, and managing construction projects from site development to completion. Qualifications include three years experience in real estate development, ability to read engineering drawings and specifications and proficiency with computer software. Salary commensurate with experience.

Please send resume and cover letter to Housing Assistance Corporation, P.O. Box 2057, Hendersonville, NC 28793 or e-mail to [homehac@bellsouth.net](mailto:homehac@bellsouth.net) by **November 15**.

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## **END OF ANNOUNCEMENTS/JOB OPENINGS**

Please email [John Niffenegger](mailto:John.Niffenegger) any announcements or local news articles you would like to include in our weekly housing updates.

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## MEMBER SPOTLIGHT – COUNTYWIDE CDC

### Mission

Countywide Community Development Corporation's mission is to improve the quality of life for residents of Brunswick County and surrounding areas. The Residents of Brunswick County founded, manage and control this community-based organization. Countywide CDC seeks to be an ally and assistant to residents of the community – a resource that can fundamentally transform people's lives.

We believe that "Helping People Help Themselves" produces results that are constant, measurable and real. Throughout the implementation of our programs and projects, we seek to change essentially the mindset of the entire community. Countywide CDC breeds the concepts of self-sufficiency, sound money management, homeownership, wealth building, pride, hope and life back into the communities we serve.

Our organization is inclusive and continues to develop self-help strategies that seek to build human, educational and economic assets for the underserved, underrepresented, low wealth, needy and minority Residents of Brunswick and surrounding counties.

### Programs and Projects

Countywide CDC **Home Ownership Preparation and Education (HOPE)** Program is the key to breaking the generational cycle of poverty and lack. This is a 24-hour course taught over 10 weeks coupled with 10 hours of one on one counseling. This program has four goals: 1) Educate the participant in financial literacy and predatory lending; 2) Instruct the client in crediting and budgeting; 3) Assist the client in obtaining a mortgage and maintaining their home; and 4) Instill the concept of creating wealth for themselves and their children. The certificate that each participant obtains can be used to qualify for a number of down payment assistance programs.

We have designed the HOPE Program in conjunction with the **Individual Development Account Program (IDA)**. In this program for every dollar a client saves at our financial partner bank, a funding organization matches that dollar 1:1 or 2:1. This enables residents to obtain the down payment needed on most home mortgages. These funds are restricted and can only be used towards the purchase of a home. We require a commitment of the participants, class attendance and the desire to purchase a home. At the close of the class, each participant in the program is asked to search out another participant and mentor him or her through the program. Often times it is another family member. This helps to break the generational cycle of poverty and lack.

**Project Uplift is a Basic Construction Training Program** for participants from 18-44 years of age, low income and lacking in skills to earn a living wage. The participants take 256 hours of class room, on the job training and life skills. The training is in the residential construction and boat building disciplines. They also receive financial literacy training, one on one and group counseling employability and basics skills along with assistance for referrals to meet their other needs. After training, each participant works with our staff and partners in the private sector to either further their training or acquire employment.

Countywide CDC joined NC Housing Coalition because of the access to current relevant information and the ability to impact housing issues on the state level that directly affect our region, as well as the support that we receive in assisting us in educating and advocating locally for our residents.

If you are interested in becoming a Member Spotlight or know of such an organization, please email [John Niffenegger](mailto:John.Niffenegger).

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## **WELCOME NEW MEMBERS**

**Advocacy for the Poor**

**Laurinburg Housing Authority**

**NC Housing Foundation, Inc.**

**Lanika Ortega**

**Union County Community Shelter**

**Volunteers of America of the Carolinas**

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## THIS WEEK'S ARTICLES

### **Sale of homes opens Cherry**

*Condos, townhomes likely to displace some in mostly black area*

The Charlotte Observer  
Fred Kelly  
November 8, 2006

In the 1970s, residents banded together to preserve homes and keep out developers they feared would displace low-income families in a historically black neighborhood near uptown.

They persuaded the city to loan them \$1.4 million to buy 127 homes and renovate them.

But the neighborhood's largest landlord, the nonprofit Cherry Community Organization, said Tuesday it has sold roughly half the homes to a private developer who plans to build condominiums and townhouses.

The group said the deal includes affordable housing and means improvements for many vacant homes.

Some residents, however, say it means they will have to vacate a neighborhood that long avoided the gentrification taking hold in other neighborhoods near uptown.

The deal comes at a time when more upper- and middle-income professionals are moving into inner-city neighborhoods and developers are buying up property and waiting until land values rise.

"I pray every day" that residents are not displaced from the Cherry neighborhood, said Virginia Bynum, a resident and member of the Cherry Community Organization Board. "It hurt my heart when we had to board (the houses) up."

### **The land deal**

StoneHunt LLC wants to bulldoze 63 housing units to build 112 condominiums, 90 townhouses and a 42-unit senior living center and possibly a commercial-residential project. Cherry Community Organization President Phyllis Lynch would not say how much the group received for the land. Under the agreement, at least 25 percent of the new units will be affordable to low-income families, said Stoney Sellars, a principal in the development company. Sellars promised to try to relocate displaced residents in other housing in the neighborhood.

The Cherry Community Organization will keep ownership of at least 14 homes and put money from the sale into improving them, officials said.

Sellars, who is black, said he initially was reluctant to make the deal because historically black neighborhoods in Charlotte and across the country have been displaced by private and public development.

However, he said, he believes the project will eventually help the Cherry neighborhood.

Developers have long eyed the neighborhood.

Homes that sold for as little as \$30,000 to \$70,000 a decade ago, in some cases, are now selling for more than \$200,000, said Steve DeConti, who owns houses in the neighborhood and once lived there.

DeConti said he fears condos and townhouses will destroy the character of an area where many residents know each others because their families have remained for generations.

"I hate it," DeConti said. "You can see this happening all over Charlotte."

### **History of resistance**

Neighbors came to Lynch more than 30 years ago, saying they wanted to keep developers out.

The Cherry Community Organization used the city loan and federal money to rehabilitate homes, collect rents and maintain the properties. The group typically rented the homes for less than \$400 a month.

But a few years later the deal went downhill. A 1987 audit cited the organization because it could not account for more than \$38,000 in undocumented payments. An audit four years later was critical of the group's record-keeping and management practices.

The city threatened to foreclose on the group's property, but relented when what would become Bank of America agreed to pay the debt in exchange for some property.

Now many of the organization's homes are boarded up after falling into disrepair. Board members said maintenance costs outstripped what they could charge poor families in rent.

In recent years, younger professionals have moved into the neighborhood, restoring homes. Developers have also made speculative land purchases, officials say.

Lynch, the neighborhood organization president, said she has had previous offers from private developers, but wanted to find one "we could trust."

At the Nickel City Grill on Baldwin Avenue, owner Parris Price is less optimistic.

Price predicts that eventually many of his customers will have to move.

Many residents, he said, share his opinion.

"You can see it coming," Price said.

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### **Housing authority asked to halt sale of complex**

The Durham Herald-Sun  
Ray Gronberg  
November 10, 2006

DURHAM -- A Baltimore developer has asked Durham Housing Authority officials to halt its

planned sale of the Fayette Place apartment complex, saying the authority violated federal regulations and ignored significantly better offers to work with the prospective buyer.

The request from Struever Bros. Eccles & Rouse came Thursday in a letter to DHA Executive Director Harrison Shannon which was also relayed to Mayor Bill Bell and City Manager Patrick Baker.

Company President Bill Struever said in the letter that he wants the housing authority to "halt any negotiations or related actions in furtherance" of the planned \$4 million sale of Fayette Place complex to Campus Apartments Inc., a Philadelphia developer that intends to raze the 200 existing units and replace them with housing for N.C. Central University students.

Struever also demanded that the housing authority explain "the apparent and substantial [legal] deficiencies" of the process it used to market Fayette Place, a former public-housing complex that he maintained under federal regulations should have been put up for public bidding and sold for nothing less than its fair market value.

The firm lodged its protest as the housing authority and Campus Apartments neared agreement on the terms of a purchase contract for the 20-acre property, which is off East Umstead and Merrick streets.

DHA spokeswoman Jean Bolduc said the announcement of the contract was imminent and she had drafted a news release to that effect that was missing only the final "dates and dollars" from the lawyers working on the deal.

Authority board members gave Shannon and his staff permission to negotiate a purchase contract with Campus Apartments in June. Administrators believe they can't "walk away from an ethical offer even though there's another, higher offer out there," Bolduc said.

Struever's letter acknowledged that his firm -- which is already working with city officials on the planned redevelopment of the nearby Rolling Housing housing complex -- wants to buy and redevelop Fayette Place, too. In August it offered up to \$5.5 million for the property, and last month it raised its bid to a maximum of \$6 million.

Both offers topped the maximum \$3.9 million bid submitted by Campus Apartments before the June vote.

Authority Chairman Tom Niemann acknowledged in a late September interview that DHA officials used Struever Bros.' interest in the property to convince Campus Apartments to raise its price and abandon one of the strings it wanted attached to a deal.

Both Campus Apartments and Struever Bros. have tried to say they'll pay full price only if they can convince the City Council to rezone Fayette Place for higher-density development.

Campus initially said it was willing to pay only \$3.1 million for the property as it's now zoned, and Struever Bros.' August proposal offered \$4 million for the site under current zoning. Struever Bros.' second offer raised the floor under its version of the deal to \$5 million.

After Struever got involved, Campus Apartments dropped its condition on rezoning and offered a straight \$4 million.

But Struever Bros.' last offer for a rezoned parcel is the only one DHA is known to have received that tops the appraised value of Fayette Place -- \$5.8 million.

Struever made it clear Thursday that he intends to protest DHA's no-bid marketing of the

property, which is legal only if the U.S. Department of Housing and Urban Development agrees that a negotiated sale is in the best interest of the housing authority.

DHA Finance Director Joe Styres conceded in June that officials had marketed Fayette Place privately, without advertising for bids. Campus Apartments heard about the effort and submitted an unsolicited offer, and another firm, TCG Development Services, turned in a bid after officials asked it to.

Fayette Place is owned by a shell corporation controlled by DHA. Officials believed they were thus "relieved from the competitive" process normally required, and HUD at the time was "verbally supporting us in [that] contention," Styres said in June.

Regulators have pressed the authority to sell some of its real-estate holdings to compensate for an illegal diversion of public-housing subsidies into the shell corporation, Development Ventures Inc., that occurred years ago under Shannon's predecessor, James Tabron.

Shannon -- who took over in October 2005, more than two years after Tabron's scandal-induced departure -- has strong ties to HUD Secretary Alphonso Jackson from the days when they were public-housing administrators in Texas.

Jackson's tenure at HUD has recently provoked controversy, as he has been accused of urging subordinates to award contracts to supporters of the Bush administration.

In his letter, Struever said he believes HUD regulators will block the impending sale of Fayette Place to Campus Apartments because of the lack of public bidding.

If they do, the resulting delay will damage the effort to redevelop Rolling Hills and other properties nearby, and deny the housing authority the financial benefits of a sale, he said.

Struever added that his firm wants to buy Fayette Place because a combined project there and at Rolling Hills offers the possibility of creating "a revitalized central-city housing market for people of all incomes."

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### **Focus on the homeless this week**

*Candlelight vigil tonight begins round of talks and programs*

The Charlotte Observer  
Ashley Barron  
November 12, 2006

Until last year, organizations that helped the hungry and homeless in York County worked independently. If one group of workers had a client they couldn't help, maybe they'd call across town to see if someone else could, but there was no real cooperation or communication.

That changed in November 2005 with the formation of the Catawba Area Coalition for the Homeless. About 40 participants in the coalition include representatives from Pilgrims' Inn, the Department of Mental Health, the Clover Area Assistance Center, HOPE, Salvation Army, United Way, Safe Passage and other groups, as well as interested individuals from York, Chester and Lancaster counties.

"The goal is to raise awareness and get more support, more people to go to community leaders and to know it's an issue," said Gina Amato, director of Pilgrims' Inn. "We've coordinated efforts, and become friends through e-mails that are circulated every day. It's been good for all of us because we're not alone anymore."

Pilgrims' Inn served about 250 homeless people last year.

If one agency runs out of clothing, or even food, they can call another group to get emergency help.

The coalition also has organized events for national Hunger and Homelessness Awareness Week, today through Saturday.

Public events include a candlelight vigil at 6 tonight at Rock Hill City Hall. Those attending are asked to bring a canned good. The Rev. Eric Gailliard of Redeeming Life Church will open with prayer, the Rev. Lavinia Pride of Mount Sinai Church of Faith will sing, and Gina Amato will speak briefly.

Afterward, Winthrop University students will participate in "Home Sweet Homeless," sleeping in cardboard boxes on the Dinkins Student Center lawn. The coalition will deliver breakfast Monday morning, donated by Starbucks.

From 2 to 4 p.m. Monday, a free Affordable Housing Seminar at the Cherry Park enclosed shelter will provide information on housing opportunities in the area. Beth Covington, director of the United Way in York County, said the seminar will be a great learning opportunity for area human resources directors as well as faith, nonprofit and for-profit organizations.

On Saturday, Pilgrims' Inn will hold a yard sale, 7 a.m.-noon at the center, 236 W. Main St. in Rock Hill.

Also on Saturday, a Thanksgiving feast will be offered 10:30 a.m.-2 p.m. at the Rock Hill Girls' Home, 648 S. Jones Ave. The free event is open to the community.

Closing the week's events will be a special program, "To Inform and Inspire: An Afternoon of Stories," at 3 p.m. Saturday at the Rock Hill Community Theatre, 236 W. Main St. Stories, poems, songs and facts exploring the theme of hunger and homelessness will include presentations of "The Little Match Girl" and "The Calm After the Storm." The suggested donation is \$10 per person; canned goods will be collected.

"The image of the homeless is that they're alcoholics, drug addicts or just bums, period," Amato said. "But it's not. It's people who are down on their luck, have lost a job or whatever, can't pay the rent. ... A lot of them don't know there are places like us."

Amato said it's hard for those whose lives are more stable to relate to the homeless. But with cold weather coming and the shelters full, those of us who have more need to acknowledge the need and help any way we can.

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## **Latinos losing out on mortgage loans**

*Credit score system is hostile to many*

The Charlotte Observer  
Kenneth Harney  
November 11, 2006

**WASHINGTON** - Picture this scenario: You've lived in this country for the past 15 years, earned a decent wage, raised a family, always paid your rent, utilities, cell phone bills and other expenses on time. But you made little or no use of the conventional banking and credit systems -- avoiding bank loans, credit cards and debts in general.

Now you go to apply for a mortgage to buy your first home and get smacked with this sobering news: Sorry, but there is not enough information in your national credit bureau files to score your credit. We have to either charge you an interest rate well above prevailing rates -- 9 percent or 10 percent in a 6 1/2 percent market -- or reject you altogether.

That is what large numbers of Latino families now face, according to a new survey. The 14,000-member National Association of Hispanic Real Estate Professionals polled 500 of its members and found that:

- Nearly one-third said their clients end up paying "subprime" rates on mortgages because their limited credit histories make them appear high-risk when lenders use traditional FICO scores, the dominant credit evaluation method in the highly automated mortgage underwriting process.
- Nearly 80 percent said that for every Latino household they help put into a home of their own, they're forced to turn away two prospects solely because they can't pass muster under traditional score-based computer underwriting programs.

The chairperson of the Hispanic realty association, Frances Martinez Myers, estimates that if mortgage lenders used alternative credit scoring models that factored in rent, utilities and other types of payments that are not reported to the national credit bureaus, an additional \$200 billion in new home loans could be extended to Latino purchasers.

Felix DeHerrera, incoming chair of the association, said that under current underwriting approaches, Latinos often get "penalized for being debt-averse, rather than being rewarded for their consistency in meeting financial commitments, even if it is in cash."

### **The 'thin file' issue**

The credit scoring inadequacy problem extends far beyond Latinos. Fair Isaac Corp., developer of the FICO score, estimates that as many as 50 million Americans -- of all ethnic backgrounds, ages and incomes -- are unscorable or difficult to score because they have minimal information on file at the three national bureaus.

In effect, the credit deck is stacked against them. They often are forced to pay higher fees and interest rates than they deserve.

But there is good news for many of these consumers: Growing numbers of lenders and mortgage brokers understand the "thin file" issue and have begun offering at least one of several alternatives as to traditional credit scores.

At the annual convention of the National Association of Hispanic Real Estate Professionals earlier this month, a new guide was released listing hundreds of brokers and lenders around the country who use the Anthem system of nontraditional credit reports and scores as supplements to FICOs.

Anthem, developed by First American CREDCO, the credit data subsidiary of Santa Ana, Calif.-based First American Corp., evaluates whatever information on an applicant may exist in the files of the national bureaus -- Equifax, Experian and TransUnion. Then it mixes in information collected by CREDCO from other sources. These include regular child-care payments, telephone, electricity and other utilities payments, current and former rent payments, plus personal credit data from businesses that do not report to the bureaus -- small local retailers that extend credit, payday lenders, rent-to-own companies and the like.

This produces an alternative credit file that can then be scored. First American CREDCO says their scores accurately predict borrowers' risk of future default. Better yet, alternative scoring allows lenders to cut mortgage rates, down payments and fees for people with solid -- albeit nontraditional -- credit backgrounds.

The goal, according to Mark Catone, CREDCO's senior vice president, is to help "deserving families to secure prime-grade mortgage loans," in spite of the fact they score poorly using traditional FICOs.

The Anthem system is just one of several alternatives now available to help "thin file" applicants. Fair Isaac itself offers an alternative-data counterpart to its traditional FICO score known as the Expansion score. Another company is functioning as a national repository for nontraditional credit data. Annapolis, Md.-based PRBC.com specializes in helping consumers build their own alternative credit databases by supplying verifiable rent, utilities and other periodic payment information directly to the firm.

Bottom line: Just because there's not a lot on file about you in the big three credit bureaus no longer means that you can't obtain a home mortgage on favorable terms. You just need to ask about -- or demand -- scoring alternatives from lenders that give you a fairer shot.

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## **Documents cite HUD's OK on Fayette Place**

The Durham Herald-Sun  
Ray Gronberg  
November 14, 2006

DURHAM -- Federal regulators have approved the Durham Housing Authority's proposed \$4 million sale of the Fayette Place apartment complex to a Philadelphia developer, according to documents released Monday by the authority.

The U.S. Department of Housing and Urban Development's Special Applications Center signed off on the deal Nov. 3, saying that the agency's normal rules for disposing of public-housing complexes don't apply to Fayette Place.

Regulators conditioned the approval letter on the authority's making sure that the prospective buyer, Campus Apartments Inc., replaces Fayette Place with at least 168 units of housing that

serves people of low income.

If the firm doesn't deliver on that, "the property must revert to DHA," according to the letter from HUD Special Applications Center Director Ainars Rodins.

Campus Apartments develops student housing, and is said to be interested in a project that would serve students attending N.C. Central University.

NCCU officials have said they've told the firm that they need 500 to 700 beds to accommodate the anticipated demand from students -- a figure the firm could squeeze into as few as 168 units.

Housing authority officials released the letter as part of their continuing response to a letter sent to local officials last Thursday by Struever Bros. Eccles & Rouse, a Baltimore developer that's unhappy about being shut out the bidding for Fayette Place.

Company President Bill Struever complained that the authority marketing the 20-acre complex privately rather than taking bids in the open, and said he thought federal regulators would block the sale.

Authority officials have voiced confidence that HUD would approve the deal, based on verbal assurances they had received from regulators, but until Monday weren't able to produce anything in writing backing that up.

Rodin's letter gave the authority permission to use the proceeds of the sale to pay off a \$943,500 debt noted in a 2004 HUD audit that found that DHA officials had improperly channeled public-housing subsidies into the shell corporation that owns Fayette Place and four other properties.

The regulator also said that the authority could use the balance to finance renovations of existing public housing -- a stipulation DHA officials want changed because it would bar them from using the money on the other properties owned by the shell corporation, Development Ventures Inc.

Two DVI-owned apartment complexes, Woodridge Commons and Edgemont Elms, are losing tenants because officials haven't renovated them any time recently. The authority wants the option of using any surplus from Fayette Place on them.

Authority spokeswoman Jean Bolduc said DHA Executive Director Harrison Shannon has pressed regulators on that point, and been told that it "would be acceptable" to use the money on Woodridge and Edgemont Elms. Officials are waiting for written confirmation.

Meanwhile, authority's board Chairman Tom Niemann worked Monday to quell potential complaints from elected officials.

He wrote to Mayor Bill Bell and other members of the City Council to ask that they "not jump to conclusions" until he can give them a "complete summary of the facts and circumstances that surround this important real-estate and community transaction."

Niemann also said he intended to consult Shannon, the authority's lawyers, HUD officials, City Council member Howard Clement and his colleagues on the board for advise on how to deal with the situation. Clement is the council's liaison to the housing authority.

Asked about the consultations Monday, Niemann said the board will discuss the Fayette Place

deal and Struever's letter on Wednesday when members convene for a previously schedule monthly meeting.

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### **Study: Race Impacts Income, Home Ownership**

*Census Bureau Data Show White Households Have Higher Incomes Than Minorities*

WRAL.com  
November 14, 2006

**WASHINGTON** -- Decades after the civil rights movement, racial disparities in income, education and home ownership persist and, by some measurements, are growing.

White households had incomes that were two-thirds higher than blacks and 40 percent higher than Hispanics last year, according to data released Tuesday by the Census Bureau.

White adults were also more likely than black and Hispanic adults to have college degrees and to own their own homes. They were less likely to live in poverty.

"Race is so associated with class in the United States that it may not be direct discrimination, but it still matters indirectly," said Dalton Conley, a sociology professor at New York University and the author of "Being Black, Living in the Red."

"It doesn't mean it's any less powerful just because it's indirect," he said.

Home ownership grew among white middle-class families after World War II when access to credit and government programs made buying houses affordable. Black families were largely left out because of discrimination, and the effects are still being felt today, said Lance Freeman, assistant professor of urban planning at Columbia University and author of "There Goes the 'Hood.'"

Home ownership creates wealth, which enables families to live in good neighborhoods with good schools. It also helps families finance college, which leads to better-paying jobs, perpetuating the cycle, Freeman said.

"If your parents own their own home they can leave it to you when they pass on or they can use the equity to help you with a down payment on yours," Freeman said.

Three-fourths of white households owned their homes in 2005, compared with 46 percent of black households and 48 percent of Hispanic households. Home ownership is near an all-time high in the United States, but racial gaps have increased in the past 25 years.

Black families have also been hurt by the decline of manufacturing jobs - the same jobs that helped propel many white families into the middle class after World War II, said Hilary Shelton, director of the NAACP's Washington office.

Among Hispanics, education, income and home ownership gaps are exacerbated by recent Latin American immigrants. Hispanic immigrants have, on average, lower incomes and education levels than people born in the United States. About 40 percent of U.S. Hispanics are immigrants.

Asian Americans, on average, have higher incomes and education levels than whites. However, they have higher poverty rates and lower home ownership rates.

The Census Bureau released 2005 racial data on incomes, education levels, home ownership rates and poverty rates Tuesday. The data are from the American Community Survey, the bureau's new annual survey of 3 million households nationwide. The Associated Press compared the figures with census data from 1980, 1990 and 2000.

Among the findings:

- Black adults have narrowed the gap with white adults in earning high school diplomas, but the gap has widened for college degrees. Thirty percent of white adults had at least a bachelor's degree in 2005, while 17 percent of black adults and 12 percent of Hispanic adults had degrees.
- 49 percent of Asian Americans had at least a bachelor's degree in 2005.
- The median income for white households was \$50,622 last year. It was \$30,939 for black households, \$36,278 for Hispanic households and \$60,367 for Asian households.
- Median income for black households has stayed about 60 percent of the income for white households since 1980. In dollar terms, the gap has grown from \$18,123 to \$19,683.
- Hispanic households made about 76 percent as much as white households in 1980. In 2005, it was 72 percent.
- The gap in poverty rates has narrowed since 1980, but it remains substantial. The poverty rate for white residents was 8.3 percent on 2005. It was 24.9 percent for black residents, 21.8 percent for Hispanic residents and 11.1 percent for Asian residents.

Thomas Shapiro, professor of law and social policy at Brandeis University, said the "easiest answer" to narrowing racial gaps is to promote home ownership, which would help minority families accumulate wealth.

"The wealth gap is not just a story of merit and achievement, it's also a story of the historical legacy of race in the United States," said Shapiro, author of "The Hidden Cost of Being African American."

Shelton, of the NAACP, called for more funding for preschool programs such as Head Start, improving public schools and making college more affordable.

"Income should not be a significant determining factor whether someone should have an opportunity to go to college," Shelton said.

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## **Tenants denied class-action status**

*Section 8 cases left to individuals*

The News & Observer  
Josh Shaffer  
November 15, 2006

RALEIGH - A Superior Court judge denied a request Tuesday to launch a class-action suit against the Raleigh Housing Authority, a move that would have joined 55 low-income tenants who lost federal housing assistance.

Judge Carl Fox's ruling means those tenants will likely have to fight the housing authority on their own, one at a time.

The case started with Valerie Harris, a single mother of five in Wendell, who was dropped from the Section 8 housing program in 2004 for failing to report more than \$2,000 in income -- a charge she denied.

Two Raleigh lawyers tried to build a lawsuit around roughly 800 case files, or 600 people, in similar straits.

The lawyers, Christopher Graebe and Jack Holtzman, whittled the cases down to 55 people who were terminated for "fraud" then given a hearing where no evidence or witnesses were presented.

Also, the lawyers argued, these cases were presided over by the same housing authority staff that made the decision to drop them.

But Fox said several aspects of their case failed to satisfy him.

One criterion for granting class-action status is having a number so large that it is impossible to bring the cases up one at a time. Fifty-five cases, Fox said, is not that numerous.

He added the concern that most of those people have not been contacted personally. Harris and a second low-income tenant are appearing on everyone's behalf.

Fox also said he needed to see more evidence than the three-page affidavit provided by the attorneys asserting that all 55 people meet class-action criteria.

"I consider a lawsuit to be a very serious thing," Fox said. "Suing someone is not to be taken lightly."

The housing authority provides federal rent vouchers to more than 3,000 low-income tenants who qualify for the Section 8 program.

Thousands of families are on the waiting list for such rent assistance.

Fox's decision was a setback for the Raleigh attorneys, who have won several victories against the authority in previous years.

In February, U.S. District Judge Terrence Boyle ruled that the housing authority failed to give a fair hearing to Michelle Evans after canceling her housing benefits, a case that mirrored that of Harris. Boyle called Evans' case a "glaring impropriety" that violates the Constitution.

In 2005, Boyle stopped the authority from taking a voucher from Monique Williams, a Zebulon woman who was threatened with eviction, agreeing that the agency's tactics appear to violate the law. She was not able to cross-examine witnesses presented against her, the judge noted.

In Harris' case, Wake District Court Judge James R. Fullwood issued a preliminary injunction in 2004, calling the housing authority's process for hearings "woefully inadequate under the HUD regulations and the U.S. Constitution."

Graebe said a next move was uncertain but he would pursue Harris' case and use it to hold the housing authority accountable in the rest of the cases.

During the hearing, housing authority attorney Charles Francis said there is no reason to think any errors made in Harris' case would turn up in others.

He added that he had only received the affidavit about the 55 tenants this week.

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**HAWS celebrates naming of new executive director**

*After having a difficult year, the agency hires Larry Woods, who will take over Dec. 4*

Winston-Salem Journal  
Bertrand M. Gutierrez  
November 15, 2006

There were marshmallows, fruit punch and a standing ovation during a meeting yesterday of the Housing Authority of Winston-Salem. The agency's board of commissioners had appointed Larry Woods as executive director.

He will start Dec. 4 and have an annual salary of \$140,000.

Jim Rousseau, the board chairman, said after the meeting that Woods will help the housing authority pull itself out of a difficult year. Woods, 56, was hired for many reasons, perhaps above all to restore the agency's credibility and extend its mission of providing affordable housing, Rousseau said.

"Larry, you've been a long time coming," Rousseau said. "He's self-made, and he's going to bring a whole lot." Woods, a child of public housing, has been working in it for more than 20 years, having had top-level positions in some of the most sophisticated housing agencies in the United States, including New York and Philadelphia.

He is the deputy executive director at the Wilmington Housing Authority in Delaware. With 2,000 public-housing units, that agency is similar in makeup to the Winston-Salem authority, which has 1,085 units. Until yesterday, Woods had not held the top administrative post of executive director.

"My door is always open," Woods said in a room packed with employees. "I really need to understand how you see certain things."

Last year, questionable spending at the Winston-Salem authority led to the forced departure of the previous executive director, Reid Lawrence. The U.S. Department of Housing and Urban Development took over major financial and personnel decisions. Two interim directors have held the top job since October 2005.

But since that time, progress has been made, HUD officials acknowledged last week. The housing authority's board of commissioners has been expanded from five to nine members, and it has set up finance and development committees to review proposals before they reach the full board. Also, a chief financial officer for the authority has been hired.

Members of the housing authority's board said they see Woods' appointment as a new chapter.

"He said he would have an open-door policy, and I feel this is what we need at the housing authority" said Naomi Jones, a commission member.

Board member DeWayne Anderson said that Woods has the ability to work with the board, the staff and other city agencies.

The authority has had some success with the construction of housing developments that replaced the run-down Happy Hill and Kimberly Park neighborhoods.

But even after the new units are built, Anderson said, the housing authority has had a net loss of 1,000 units, which means diminished revenues.

Anderson said he looks forward to seeing how Woods will take on development projects.

Rousseau said that Woods' appointment would have a real effect on people living in public housing.

"We will be able to provide the resources and spend the funds that are appropriated to the level that they are intended," he said.

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## **Homeless shelter to open its doors**

Carteret County News-Times  
Cheryl Burke  
November 15, 2006

**MOREHEAD CITY** — For years Carteret County agencies and service organizations have struggled with how to deal with the homeless.

With 60 families about to be displaced because of the closing of three mobile home parks as well as low-income houses on Bay Street to make way for development plans, that problem is about to become more critical.

Some of those who find themselves on the streets will soon have a place to go until they get back on their feet.

Hope Mission of Carteret County Inc., in conjunction with other county agencies and churches, will open a homeless shelter Wednesday designed to provide temporary emergency shelter for individuals.

The shelter will be housed in the building that currently is the location of the soup kitchen operated by Hope Mission. Initial plans call for taking up to 12 individuals.

Hope Mission soup kitchen manager, the Rev. Gene McLendon, said agencies and churches have been meeting for months discussing possible solutions, both to short-term and long-term homeless situations.

"These aren't just homeless people on the streets. Many of these are working families on a minimum income who have an emergency, like illness, and they get behind in their rent. They get further behind and are evicted," said Rev. McLendon.

"Last year we spent \$15,000 on displaced families. That was to help pay utility bills, medical bills and rent."

Other agencies, such as the Salvation Army, are coming along side Hope Mission to help those who will stay at the shelter get back on their feet.

"We have a five-year plan, and a homeless shelter was one of the key issues we had planned to address," said Capt. Mark Czanderna of the Morehead City Salvation Army. "When Hope Mission said they would take the lead, we were thrilled and stand ready to help."

The shelter will be supported through donations from individuals and churches. In the future, there are plans to apply for grants.

Many in the community have worked for years to get a shelter and have recognized the need. A series of meetings involving county agencies have been held during the last year to seek solutions.

Capt. Czanderna said his agency provides emergency housing for between 10 to 20 families each month. The Salvation Army usually places families in motels. While they will continue that program as funds are available, he now plans to refer some families to the mission.

"We also stand ready to take referrals if Hope Mission needs help," he said.

The Rev. Tim Havlicek, president of the Hope Mission Board of Directors, said the mission would only provide assistance to those facing legitimate emergencies.

"It's really an overnight emergency place for homeless folks, especially during the months of inclement weather," he said. "We want them to have a place to get a warm meal and a warm place to sleep at night.

"In a way this is a temporary fix until the community figures out the next step to take."

Rev. McLendon sees Hope Mission serving as a temporary, transitional place, with agencies assisting families to get back on their feet, be it through helping find jobs and training or medical assistance.

He envisions the shelter expanding in the future and purchasing three houses to serve the homeless.

"One would be for women, one for men and one for people struggling with drug and alcohol addiction," he said.

Capt. Czanderna emphasized the county is facing a critical homeless situation with the 60 families being displaced.

"We discussed this at the Ministerial Association meeting Tuesday," he said. "There is no quick solution to long-term, temporary housing. And affordable housing for low-income families in this county is getting harder to find.

"A social worker provided me a list of low-cost housing, but most of those are full with long waiting lists.

Capt. Czanderna said he and other church leaders, including the Rev. Charles Royal of First Baptist Church of Morehead City, met recently to discuss the needs of the families about to be evicted.

"We discussed working with churches. One idea was if each church could adopt a family and work with them to provide long-term care, we could work with them on a case-by-case basis."

While meetings will continue to discuss how to address the homeless needs, Hope Mission is busy completing renovations in preparation for the opening on Wednesday of the shelter.

They will also continue to offer the soup kitchen.

Rev. McLendon said individuals are needed to supervise the shelter overnight.

"They would stay from 6 p.m. to 7 a.m. to supervise the shelter. Law enforcement will assist with security," he said.

Those interested in donating toward the shelter or interesting in volunteering can contact Rev. McLendon, 240-2359 or 726-1818.

Checks can be made out to Hope Mission and earmarked for the shelter. Checks should be mailed to Hope Mission, P.O. Box 1927 , Morehead City , N.C. 28557 .

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## **Get Your Home Ready For Winter's Chill**

WRAL.com  
J. Scott Wilson  
November 16, 2006

Whether you live in the frigid North or the sunny South, winter places a special set of demands on your house.

With just a little preparation, you can make sure your house weathers the cold months in style. In this article, you'll find a step-by-step list of things to do to get ready.

### **Heating System**

Robert Formisano, an American Institute Of Architects (AIA) certified architect, from the Home Repair Guide for About.com, had this to say about heating system maintenance: "The most important thing you can do is make sure you have heat in the winter, and that means checking your heating system for proper operation *before* very cold weather hits."

The first thing to do is turn your heater on and make sure it's blowing warm air. Remember that, unlike air conditioners, heaters usually don't start blowing right away. Don't panic. Wait a couple of minutes. It's also not uncommon to get some odd smells the first time you fire up the heater for the season.

You'll also want to change the filter (check your owner's manual) and have a technician come and inspect the system and do any necessary service. This is especially critical for gas heaters, as leaks in any of the lines can be deadly.

If your heating system has venting that's different from your air conditioner, make sure there's no summer clutter blocking the vents. You can set the thermostat to 80, but if you've got a box sitting on top of the register, your living room will still be cold.

## **Windows And Doors**

If you've got air leaks, the first cold day of autumn will reveal them to you. One of the oldest methods for detecting an air leak is to use a lit candle, moving it around the border to see if it flickers in response to air flow. However, if the leak is anything above a pinhole, you should be able to feel the cold air coming in.

The two main methods for sealing your windows are caulk and plastic sheeting. The sheeting, which usually secures to the window frame with an adhesive strip, is the most effective from an insulation standpoint, as it creates an "air cushion" between the window and the room. However, if you've got modern double-paned windows, you already have an insulating air space. The plastic can be cumbersome to install, and once it's up, you won't be opening your windows again until it comes down.

Around exterior doors, check the weather stripping. Older doors that may have shrunk and left an airspace at the bottom can benefit from the use of a "draft dodger," a cloth or canvas strip filled with beanbag material that sits up against the base of the door, blocking cold drafts.

## **Chimney And Fireplace**

Before you get your fireplace going for the season, get it cleaned and checked by a professional. This is *not* a job for the do-it-yourselfer! If you're tempted to use one of the "chimney-sweeping logs" in lieu of a pro, Formisano says, "They are no substitute for mechanical chimney sweeping and removal of creosote deposits. Even the one manufacturer, CSL, that has approval from the CSIA (Chimney Safety Institute of America) states on its packaging: 'The Creosote Sweeping Log does not take the place of inspection and professional cleaning.' At best, these logs are a part of an ongoing chimney inspection and maintenance program."

Many chimney sweeps also do air and dryer duct cleaning, and this would be a great time to see if that needs to be done.

## **Plumbing**

Now's the time to wrap your outside hose bibs. Pipe insulation kits can be had at any home center. Avoid the newspaper-and-duct-tape method, as water will penetrate through even the smallest hole and render the paper useless, not to mention the problems of having a soggy mass of paper up next to your house, which can foster mold growth.

If you have a hose bib you'll be using during the winter, removable foam covers are also available that allow you access to the bib with just a few twists of a latch.

Check interior pipes, too, anywhere they are exposed such as in attics and crawl spaces.

Insulate your hot water heater, too. Most hot water heaters are parked in unheated areas and lose a tremendous amount of heat. An insulating blanket and topper can cut energy use by almost 40 percent.

Last but not least, don't forget to drain your sprinkler system and hoses. Water expands as it freezes, and you could be in for a nasty surprise when you turn your sprinklers on in the spring if you don't drain the pipes in the fall.

## **Roof And Gutters**

Heat rises, and any missing shingles in your roof will let a veritable cascade of warmth spill out. Replacing loose shingles, of course, is always a good idea ... but it's not something you get around to often. Winterizing gives you the perfect excuse.

While up on the roof, take a look at the gutters. Once the leaves are done falling, be sure to clear them all out of the gutters. They will hold water which, once frozen, will be a very heavy weight pulling the gutters off the house. As you're rinsing out the gutters, pay attention to the water flow. If you see any low spots or areas where the water pools, try to even out the gutter floor to alleviate the problem. This may be as simple as a few taps with a rubber mallet or as involved as replacing an entire section.

Look at the outside of your chimney, too. While any qualified chimney sweep will make a visual inspection of your chimney, this is your chance to make one of your own. A second set of eyes can't hurt, especially on something so potentially dangerous and costly.

Once you've done all these jobs, sit back in front of the fire and bask in the fact that your house is ready for winter's onslaught, which according to the Farmer's Almanac is going to be wetter and colder than usual.

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### **Mobile homes still vulnerable**

*Safety standards higher, makers say*

The News & Observer  
Frank Norton  
November 17, 2006

Mobile home manufacturers say the industry has made vast safety improvements in recent decades, but none that could have prevented the deaths of the Columbus County residents killed Thursday when a tornado struck.

"Our thoughts and prayers go out to the families of the people who were devastated by this storm," said Brad Lovin, executive director of the N.C. Manufactured Housing Institute.

"But there is nothing unique about tornados affecting manufactured housing versus any other type of housing. I've seen buildings made of steel totally destroyed."

Thursday's storm damaged or destroyed more than two dozen mobile homes, as well as several site-built houses.

Since the late 1970s, federal Department of Housing and Urban Development regulations have required that mobile homes be strapped to the ground, usually with 3-foot anchors, and that the homes use 2-by-4 rather than 2-by-2 wood framing.

Though it is not generally required, many manufacturers also wrap the homes with a strengthened wood composite to fortify the structure.

Still, not even modern manufacturing and installation practices are designed for anything approaching tornado-force winds, which can exceed 300 mph, said Hazel Stephenson, deputy director of the N.C. Department of Insurance's manufactured building division. In Columbus County, mobile homes must be built and installed to withstand winds of up to 110 mph.

"Nothing but a bunker half buried in the ground could survive a tornado," said Michael Ott, a mobile home salesman. Ott lives in a mobile home in Hampstead, a coastal community 25 miles from Armour, the community that was hit by Thursday's storm.

About 1.4 million North Carolinians live in mobile homes.

Industry officials say the homes are often endangered by tornados because state and local governments tend to zone them into flat, rural areas unprotected by topography or man-made infrastructure.

Raleigh zoning director Greg Hallam said mobile home communities are often zoned into flood plains and other less desirable tracts because that is where owners, wanting cheaper land, propose them.

North Carolina ranks No. 1 nationally in mobile home production, with about 30 plants, 20,000 employees and a \$3 billion annual economic impact, according to the state Manufactured Housing Institute. The Institute represents about 1,200 manufacturers, retailers, parts suppliers and finance companies in North Carolina's mobile home trade.

The state Department of Insurance in 1981 became one of the nation's first to set mobile home installation standards.

Federal lawmakers used those standards to model the federal Manufactured Housing Improvement Act of 2000, which requires every state to set such standards. It also requires states to provide training and certification programs for installation contractors.

The federal Department of Housing and Urban Development works with the state agencies that monitor those programs.

Inspections of new mobile home residences are carried out by county building inspectors, just as they are for nonmanufactured homes.

Despite early adoption, the N.C. Insurance Department's manufactured home division lacks the staff and resources to guarantee that mobile homes are properly installed, especially in rural, eastern North Carolina, said **Chris Estes**, executive director of the **N.C. Housing Coalition**.

"Manufactured homes, when set up properly, tend to survive winds better than stick-built homes," **Estes** said. "The question is whether they are set up properly, and that's very inconsistent in North Carolina."

Stephenson, of the Insurance Department, said more advanced warning may have helped the Columbus County tornado victims, but not building or installation codes.

"Whatever a tornado hits, that's what's going to be destroyed," she said.

According to the Arlington, Va.-based National Manufactured Housing Institution, there are about 10.5 million mobile homes and 22 million Americans who live in them.

The industry makes about 130,000 units per year and generates sales of about \$8 billion. There are about 10.5 million mobile homes in the United State, 95 percent of which never leave their original site, according to the national group.

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### **Task force calls for housing ordinance**

The Durham Herald- Sun  
Rob Shapard  
November 18, 2006

CHAPEL HILL -- The town needs a new ordinance that sets stronger and more comprehensive requirements for lower-cost housing in new developments.

So says a Town Council-appointed task force that has studied the affordable-housing issue in Chapel Hill for nearly a year. The group calls for a new "inclusionary zoning" ordinance in its newly drafted report, which is on the council's agenda for Monday.

It remains to be seen whether the full council wants to pursue such an ordinance, but council members have made it clear they aren't satisfied with what the town does now.

What's "included" in inclusionary zoning is a certain percentage of homes set at officially "affordable" prices, along with the market-rate homes.

The town does have certain rules now that many developers must deal with in terms of affordable units. But proponents say the aim for a new ordinance would be to spell things out more clearly and set requirements that apply more frequently.

The task force includes council members as well as housing advocates, developers and others.

"I think we've had a really good process," said Councilwoman Sally Greene, who chaired the group. "We got a lot of complicated things on the table because we have all these people involved."

The task force argues in part that "there is a compelling need and justification for an inclusionary zoning ordinance in Chapel Hill," and that the town's current requirements have had some success but "fall short of being comprehensive."

The group points to shortcomings particularly related to multifamily developments, and notes the town likely will see more proposals for multifamily projects in the future.

Currently, the town doesn't have rules that directly and in all cases force a developer to include affordable units.

If a developer wants to create five or more home lots, the town generally requires the developer to limit at least one-fourth of the units to no more than 1,350 square feet for at least 30 months, known as the "small-house" requirement.

Instead of that option, the developer can choose to keep 15 percent of the units at prices that meet official "affordable" standards -- typically defined as affordable for a family making 80 percent of the area's median income, or sometimes less.

If the developer is proposing between five and 12 lots in Chapel Hill, there's also the option of making a "payment-in-lieu" to the town for affordable-housing initiatives.

Now, if the developer wants a property rezoned, the town's thinking is a little different. The council's position is that it "expects" 15 percent affordable units in a rezoning, but developers are well aware of that "expectation."

In addition, the town's comprehensive plan "encourages" developers to include 15 percent affordable units when seeking a special-use permit.

"I think everyone on the task force has been very committed to striking a balance between an ordinance that's more comprehensive, and at the same time is fair to developers," Greene said.

The group is recommending that an ordinance have strategies for getting affordable housing in developments that call for five or more units, and also for ensuring the lower-cost units stay "affordable" permanently, and target families both below and up to the 80 percent-of-median income level.

It also suggests creating a new advisory board for the town on affordable housing, and hiring a consultant to help get an ordinance into a form the council can enact.

At the same time, the group reported it "found this issue much more complex than we anticipated," and also that "numerous details of our proposed ordinance remain unresolved."

For example, in its draft ordinance, the group does not include a specific number for the percentage of affordable units that the town should require.

"We started with the assumption that we would ask for 15 percent, because that's what we do currently in the policies we do have in place," Greene said. "But then you start to think about how you calculate that, and more questions arise."

In terms of considering developers' perspectives, one of the key ideas in the report is that the town should consider letting developers build more densely in some cases, to help them recoup the cost of the affordable units.

Local developer Carol Ann Zinn, who served on the task force, said she felt the recommendations were positive overall.

"I think there is still a burden on the developer in this," she said. "But it's less, and there is progress."

Zinn cited the possibility of increased density as one sign of progress.

"I'm glad we're tackling it," she said. "It's not a perfect world. We're not where a lot of us ideally would like to be. But we're moving forward."

### **New mission for helping homeless**

*Nonprofit has new idea for getting homeless into homes*

Asheville Citizen Times  
Dale Neal  
November 20, 2006

ASHEVILLE — Howard Stone took the job of executive director at Hospitality House five months ago, believing that business as usual wasn't going to work for the longtime shelter for Asheville's homeless.

"The same principle that applies to a business should ideally apply to nonprofits," Stone said. "Hospitality House has been around for 20 years doing marvelous work, but after 20 years, any business, any organization can grow moribund."

Stone led staff, board and volunteers to reinvent the nonprofit with a new name and a new mission. Under the banner of Homeward Bound, the nonprofit will no longer just warehouse the homeless but take them off the streets, offering permanent housing in subsidized apartments.

The board of directors knew the nonprofit was at a crossroads last year when Kristy Carter left as executive director.

"We have always had a wonderful staff with well-meaning people, but that wasn't enough," explained Eileen McMinn, the board's chairwoman. "We needed to figure out how to have a self-sustaining organization that's good at providing services without always being in a crisis mode."

Enter Stone. After a career as management consultant, Stone had retired to Durham, but he was looking for new challenges. A lung cancer survivor who had recently lost a grown son, Stone wanted to work. He saw an ad in the Durham paper about the Asheville opening so he applied.

"We recognized a strong leader, someone with experience," McMinn said.

Stone started with a business analysis of the operation, then reported his findings and recommendations to the staff and board at an all day retreat in September. The outlook was not good for the nonprofit. Most of its annual \$600,000 budget came from government sources and very little from private donations. The houses that the nonprofit did own were in disrepair, and the mission had changed.

Asheville had adopted a 10-year plan to end chronic homelessness. Many cities have been trying to attack homelessness at the core, not by warehousing homeless people in temporary shelters each night and turning them out on the streets by day.

"If we believe in permanent housing, why not get out of transitional housing?" Stone said.

First came a name change. Despite its 20 years of service, Hospitality House had little brand recognition in the community, said Tracy Adler, owner of Café on the Square and a new board member. "I hadn't known about it and here I have a business downtown."

The name had come from the initial shelter set up at Calvary Presbyterian Church, but the nonprofit had been forced to close that shelter last year because of a lack of funding.

The new name, Homeward Bound, better defines the nonprofit's new mission as part of "Housing First-Housing Plus," the city of Asheville's 10-year plan to end chronic homelessness.

"I was horrified at first for emotional reasons. This had worked so well in the past, and I've been here so long," admitted Cindy Smith, a veteran staffer with Hospitality House who had served as the interim executive director.

But Smith and others also saw the result of moving

33 homeless men into Woodfin Apartments in partnership with Mountain Housing Opportunities.

"Seeing how much these guys value having their own apartments, their own place, really turned me around," Smith said. "I let go of the past."

Stone also made salary freezes a thing of the past. After the staff hadn't seen a cost of living raise in three years, he made sure their paychecks showed the increases. Along with the increases, he asked them to contribute financially to Homeward Bound, along with each member of the board of directors.

To put the finances on a more even keel, Stone has put the nonprofit's properties on the market with the Sojourner House at French Broad Avenue listed at \$350,000 and Sojourner House at Grail Street for \$290,000. Selling those downtown residences could solve much of the nonprofit's finance problems even before he starts serious fundraising efforts.

He's considering selling the AHope property as well and moving into a larger space.

"AHope was built to serve 80 people, but it's getting 200 a day now," he said.

Homeward Bound will also continue its successful Room at the Inn program. A dozen homeless women find shelter for a week at a time at 24 participating churches. Stone would like to see the program expanded to more churches and religious groups to serve men and families without homes.

James Butler has seen both sides, living on the streets as a client of Hospitality House, and later working as a manager at the Calvary shelter. He's moved into one of the new Woodfin Apartments where he will help other residents.

"We're changing the name," he said, "but the bottom line is still the service."

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