

FY 2021-22

Housing & Neighborhood Development

ANNUAL REPORT



GREENSBORO
Housing & Neighborhood
Development

About Us

From the Director

If you've tried to rent or buy a home recently, you already know this difficult truth: It's never been harder to find safe, affordable housing in the City of Greensboro.

It makes our mission more important than ever. Every day in this last year, we confronted this challenge.

We provided rent and utilities payments to people in danger of being evicted. We put a roof over the heads of people experiencing homelessness.

We funded new affordable housing developments. We helped design a fund to restore even more.

We made homes lead-free. We taught people how to buy a house and provided funds for down payments.

We faced a backlog of dangerous, vacant residences and worked with owners to make them nice places to live once again.

We're doing this with an extensive list of partners. Most importantly – we are doing this with our neighbors.

Every program and every initiative we run must recognize that substandard or unaffordable housing disproportionately impacts people of color, people with disabilities, and low-income individuals. And if our goal is to build stronger communities, we must do so in a way that embraces the culture and identities of the people who live there. We must ensure this reinvestment benefits our neighbors, and doesn't turn into gentrification and displacement.



This is the future we want for Greensboro. We will build it, together.

Michelle Kennedy
Director
Housing & Neighborhood Development



Community Partners

Please join us in thanking our community partners for helping provide safe and affordable housing, education, and more to city residents.

Black Lamb Development Corporation

Central Carolina Health Network

Community Foundation of Greater Greensboro

Community Housing Solutions

Family Service of the Piedmont

Greensboro Housing Coalition

Greensboro Landlord Association

Greensboro Urban Ministry

Housing Consultants Group

Interactive Resource Center

Room at the Inn, Incorporated

Salvation Army of Greensboro

The Servant Center

Youth Focus – Act Together

YWCA of Greensboro

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Expanding and Improving Housing Programs

Building on recommendations of Housing GSO – the City’s 10-year affordable housing plan – the department focuses on affordable rental units, neighborhood reinvestment, access to homeownership, and supportive housing.

Homebuyer Assistance

The Housing Connect GSO homebuyer initiative has been a hallmark of the department in recent years. It provides homebuyer education and forgivable, zero-percent interest loans for down payment and closing costs. Contracting with Housing Consultants Group, the department funded education for more than 838 residents and provided down payment and closing cost assistance to 121 households.

Housing and Neighborhood Development also worked to modify the Program design to better serve low- and moderate-income homeowners and to encourage home buying in reinvestment and redevelopment areas. These changes go into effect in fiscal year 2022-2023.

Rehabilitation & Repair Program

The department started revamping its housing rehabilitation programs to increase the number of Greensboro residents living in safe, affordable housing and to decrease the barriers to accessing City and community partners’ repair programs. Many owners are denied services because they cannot meet the credit terms.

Others are denied services from community programs, such as weatherization assistance, because there are no complementary resources ready to coordinate fixing repair items.

The department proposes to restructure rehabilitation assistance so that projects are funded through grants or forgivable loans, instead of loans that may require repayment or lock the owner’s equity in long-term deferred mortgages. This substantive change is the beginning of establishing and funding an emergency repair program so the City and its partners can respond to urgent home repair needs and head off major rehabilitation later when the damage may be more severe.

The department plans to work with nonprofit partners to carry out an emergency repair program by the end of 2022.



GREENSBORO
Housing & Neighborhood
Development
Housing GSO



7

TORNADO
DISASTER HOMES
REBUILT

36

HOMES MADE
LEAD-SAFE OR
HEALTHY

121

FORGIVABLE
HOME LOANS
DISTRIBUTED

838

RESIDENTS RECEIVED
HOMEBUYER
EDUCATION

\$1.9M

HOUSING FUNDS COMING
FROM ONE-PENNY TAX
RATE INCREASE



Public-Private Housing Loan Fund Developed

More than \$32 million of leveraged public and private capital will be available for funding Greensboro multi-family affordable housing beginning in December. The first of its kind in Greensboro, the fund will help grow and preserve the city's affordable housing stock.

The "GSO Housing Fund," stewarded by the Community Foundation of Greater Greensboro and Housing and Neighborhood Development Department, will be spent on loans with low interest rates to nonprofit and for-profit developers. Projects that will qualify for the loans are new construction and renovation or preservation of existing housing.

This public-private project was first discussed in 2019 among stakeholders during the research phase of the City's 10-year affordable housing plan, Housing GSO: Creating Opportunities to Build a Better Community, adopted in 2020.

The Community Foundation was part of those discussions and then several months later hired Marcus Thomas to establish the fund. He says no one expected him to come up with a plan, let alone have a good portion of it funded, in his timeline of six months. But, he did.

"I kind of took the ball and ran with it and in six months, got it to where we are today with \$6 million of the \$32 million already committed, ready for developers to make use of as of December," Thomas says.

In this public-private partnership, community groups share resources for a common cause. Benefits include access to private capital, technology, people and skills, investment opportunities, and business development.

More simply, according to Thomas, these partnerships help preserve and grow the city's affordable housing stock.

So far, three local financial institutions have committed to investing in the fund, as has the Community Foundation and some of its donors, as well as the City of Greensboro.

Thomas says his previous 14 years in the banking industry came in handy for this project, giving him professional contacts to get the ball rolling. Now armed with secured financial leverage, he is engaging private, local philanthropists to also invest in the GSO Housing Fund.

"The cheaper the capital that we're able to get from our investors, the lower the (Community Development Financial Institutions) can make the interest rate for the loans," Thomas says.

Self-Help Credit Union and National Institute of Minority Economic Development – both certified CDFIs – will administer the loans.

One stipulation for a GSO Housing Fund construction loan is that developers have a proven track record in producing affordable housing.

"Whether a project is new construction or preservation of existing housing, there will be deed and covenant restrictions placed on properties to ensure they stay affordable for at least 20 years," Thomas says. This will be monitored by the CDFIs, he adds.

Code Compliance

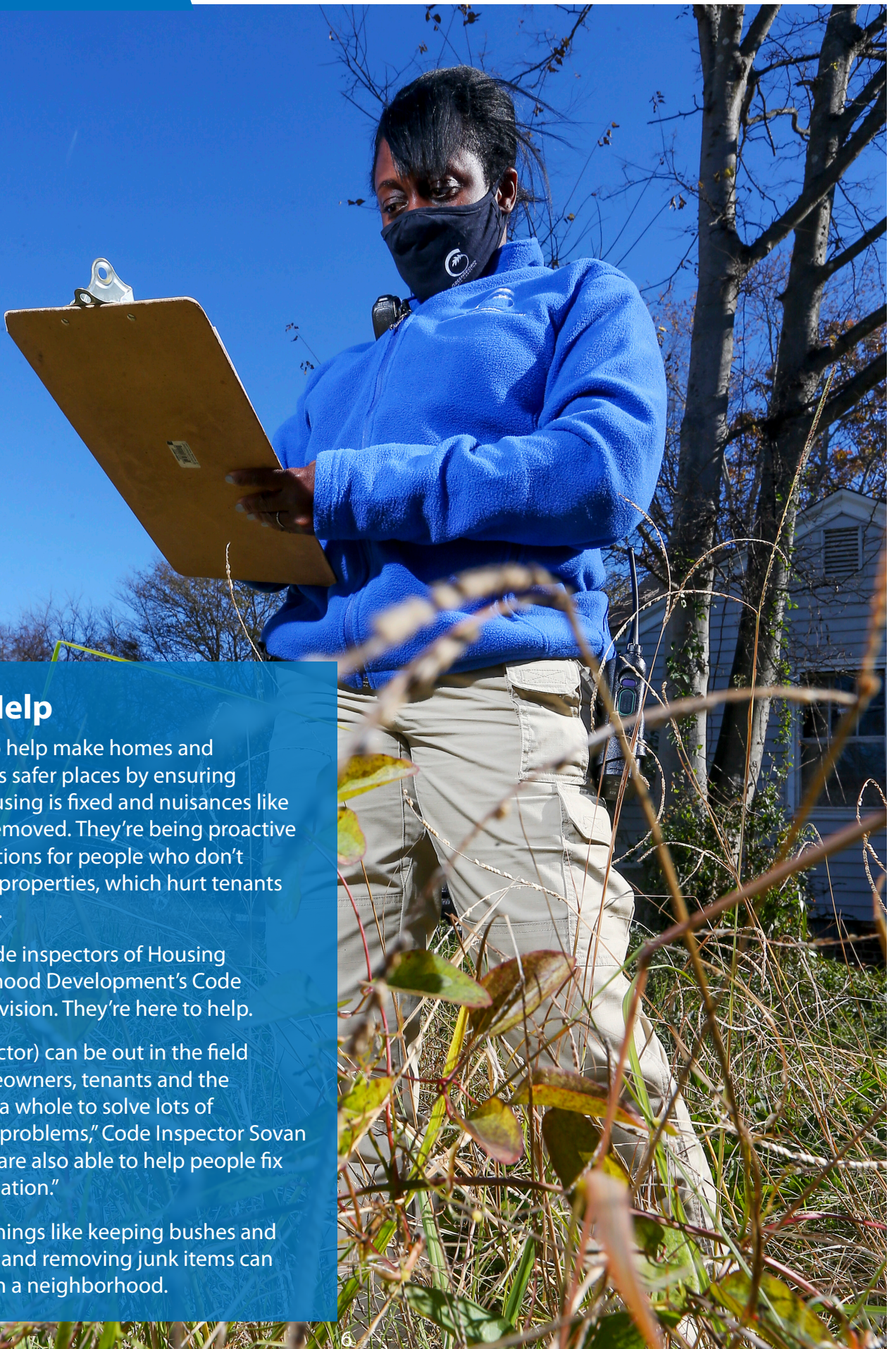
Here to Help

They're here to help make homes and neighborhoods safer places by ensuring dangerous housing is fixed and nuisances like junk cars are removed. They're being proactive at finding solutions for people who don't maintain their properties, which hurt tenants and neighbors.

They're the code inspectors of Housing and Neighborhood Development's Code Compliance Division. They're here to help.

"(A code inspector) can be out in the field reaching homeowners, tenants and the community as a whole to solve lots of miscellaneous problems," Code Inspector Sovan Nyll says. "You are also able to help people fix their living situation."

He says even things like keeping bushes and grass trimmed and removing junk items can reduce crime in a neighborhood.



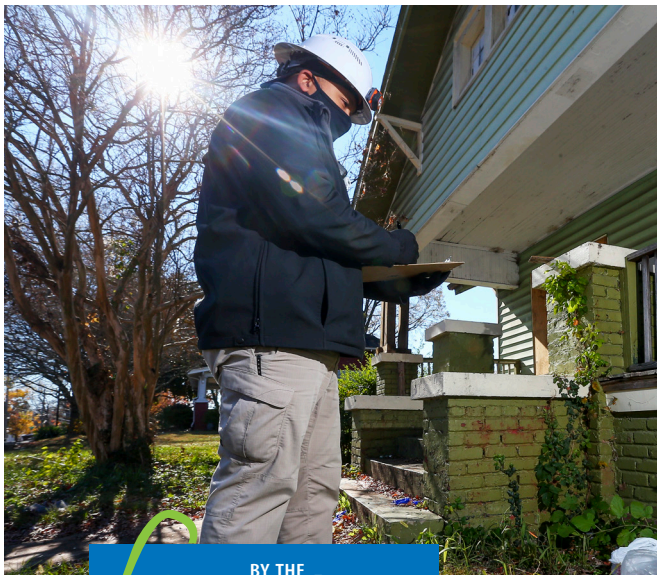
The inspectors are working to be more approachable and remove barriers. That means connecting tenants to housing nonprofits for assistance. It's also things like Inspector Supervisor Carla Harrison being able to speak Spanish, Nyll taking a Spanish class for City employees, or inspectors using a language hotline with interpreters who speak a wide range of languages.

Harrison's language skills helped her communicate with the owner of a vacant home off South Elm-Eugene Street that was a hub for drug use and site of multiple fires. All the owner needed was a better explanation of what the City required and advice on how to seek the proper building permits.

Now the home is habitable again, Harrison says. "It's a good feeling."

The rules for the Minimum Housing Standards Commission have changed too, giving inspectors time to work directly with property owners who are making steady progress on repairs.

Nyll has been going through the list of 30-plus homes in such bad condition they are recommended to be demolished. Some have



BY THE Numbers

8

STRUCTURES
DEMOLISHED

35

TORNADO
DAMAGED
TREES REMOVED

1,096

VEHICLE CASES
BROUGHT INTO
COMPLIANCE

1,155

DWELLINGS
BROUGHT INTO
COMPLIANCE

2,328

NUISANCE CASES
BROUGHT INTO
COMPLIANCE

\$1.1M

CIVIL
PENALTIES
ISSUED

been in this condition for decades, as the City previously did not have funds or staff to help resolve the situation. Many attracted drug activity or prostitution.

Nyll has been hunting down property owners, often heirs who do not get along. He's urging them to sell the property now or make it a safe place to live before the wrecking ball comes.

It's been working. "Housing that was sitting there for decades is now getting repaired," Nyll says.

On Holt Street a home was in such disrepair that a tree had grown up through a hole in the roof. New owners are now making repairs, after more than a decade in the City's sights and years on the demolition list.

"It went from a tree growing through it to it looks like a house now," Harrison says.

On Julian Street, a historic home sat vacant so long termites destroyed the floor joists. Strangers regularly broke in or trashed the yard. Owner James Speed, who repairs old housing for his rental business, purchased it in 2014. He struggled to keep the renovation on track. It was hard to get contractors.

"When we started out (code inspectors) were a little tough on us. Rightfully so they were tough on us – they were only trying to do their jobs. We didn't know what we bit off," Speed says. "We need to have code compliance because otherwise the neighborhoods would just be a place that will attract the activity you don't want in a neighborhood. The team at code compliance really did help us through this process."

Now, the totally renovated, affordable rental property is home to new tenants.



Supportive Housing Results

Economic Stability

8% become gainfully employed

2% began to receive social security benefits

Health Care Access

2% accessed emergency care

40% connected to stable, primary mental care

Community Connections

40% reconnected with family and friends and able to move in with them

Data from winter motel shelter clients courtesy of IRC.



City Moves Toward Supportive Housing Strategy

Permanent Supportive Housing (PSH) is a model that combines low-barrier affordable housing, health care, and supportive services to help individuals and families lead more stable lives.

This type of housing incorporates supportive services, such as medical and mental health services, case management, assistance with disability applications as well as support for daily living activities and job training.

The purpose of PSH is to better serve people who need the highest level of services and place the greatest demands on emergency, health, and support systems.

In Greensboro, City staff estimate 250 PSH beds are needed. The former Regency Inn and Suites motel at 2701 N. O'Henry Blvd. is currently under renovation to become a PSH housing development.

The motel was used as a full-time, live-in shelter during the winter of 2021-22, complete with supportive services funded by Housing and Neighborhood Development. The facility was operated by Partnership Homes Inc., owner of the property, with case management provided by Greensboro Urban Ministry and Interactive Resource Center (IRC).

Juanita's Story

While spending the winter at a renovated motel with social services provided, 74-year-old Juanita's overall physical and mental health improved.

Juanita is a retired teacher who has been chronically homeless for about 12 years. Diagnosed with schizophrenia, she hasn't been able to secure housing through traditional means. She has no family, friends or support system, and has been assaulted several times while living on the streets.

While staying at the motel, Juanita could rely on safe, indoor housing every night, three balanced meals a day, and daily case management care.

"She let us know that for the first time she felt safe," says Kristina Singleton, IRC executive director, noting that Juanita is a long-time client of the downtown center.

According to Singleton, this allowed case managers to gather vital information about her history, resulting in more intensive care specific to her individual needs. The result was Juanita's medical needs diminished considerably after a few weeks in the shelter.


When the motel closed, Singleton says Juanita rapidly regressed physically and mentally. She sleeps outside again, typically on concrete, and travels with her belongings to find food and the next safe place to hide at night. She experiences more delusions and outbursts.

Juanita recently told her IRC case manager that it's more difficult as a single homeless woman to get into local shelters compared to men or women with children.

"She said her main concerns are the weather, safety, and vulnerability to COVID," says IRC's April Anderson. "She misses the safety and privacy of the motel this past winter, especially having access to her own bathroom."

Singleton says there are no other options for Juanita, as Guilford County's Department of Health and Human Services has deemed she is able to care for herself. Singleton says IRC staff knows Juanita can live on her own in housing, but it needs to be in an "environment that provides daily support to thrive and remain healthy."

Currently, the IRC continues to be the closest security net Juanita has. "Having a place to keep out of the weather, to shower, do laundry, and rest is invaluable to her," Anderson says. "She says she loves and appreciates us."



BY THE Numbers

73

PEOPLE MOVED INTO HOUSING

128

HOUSEHOLDS RECEIVED MEDIUM-TERM RENTAL ASSISTANCE

1,308

PEOPLE PROVIDED SHELTER

3,356

PEOPLE PROVIDED SERVICES

City Provides Rental and Utility Assistance to 3K Households

When the federal government drops \$14 million in your bank account and tells you to go help your community, it seems like mana from heaven.

The reality of the federally-funded COVID-19 Emergency Rental Assistance Program (ERAP) – meant to pay rent and utilities for people financially impacted by the pandemic – was something else.

It was a grueling race to understand federal guidelines, launch digital application software, hire contractor agencies and dozens of people to vet applications and field hundreds of calls, and figure out how to reach people when interacting with strangers was dangerous to your health.

There was the mountain of need – and not from those they expected. From teachers, teaching assistants, small business owners, construction workers. From people who worked. People who never needed help before.

Folks like India Jones, 33, a medical translator. When her employer cut her work hours, she suddenly had to choose which bills she could pay – insurance, car loan, phone bill, water bill, rent. “My bills were more than I could pay a month. I was just trying to find ways to work around it,” she says.

Jones, single and independent, had no one else to rely on – and she never needed to before.

“I was scared. Me never getting approved for something like that (before) I didn’t think I was going to get approved. I was living in fear I was going to get evicted,” Jones says.

Every person, every family, was at risk of losing their home. They were desperate. Tensions were high.

“It was overwhelming. There was clearly a huge need that we couldn’t project for,” says Liz Alverson, Greensboro’s homelessness prevention coordinator, who oversaw the ERAP program. “We had no idea how many folks or residents were struggling to pay their rent.”

There was so much need, even four contractors with up to 35 staff members struggled to meet the demand. More than 12,000 applications poured in. Greensboro became a leader in the nation for its use of the application software, which enabled it to get money out to residents faster than most other cities and counties.

Eviction and utility cutoff moratoriums also bought some time, but staff couldn’t work fast enough.

“We were spending money fast. It was chaotic. We had such a high volume of applications, our partners couldn’t keep up. To have, at one point, thousands of applications that are legitimate – it became overwhelming for everyone involved,” Alverson says. “People were working late into the evening, working weekends because we were determined to keep people housed.”

Jones received 12 months of support, and stayed in her home. Each payment was one less family on the street. There wasn’t enough money. The \$14 million dried up last October. Another \$6.5 million provided from Guilford County’s pot of pandemic aid went nearly as fast.

In all, more than 2,500 individuals and families were shielded from homelessness or living without utilities within a 15-month period. Some folks received as much as 15 months of financial assistance.

As the program – and a year-and-a-half of break-neck work – winds down, Alverson and the team look back at those they were able to help, and the things they were able to accomplish, with a bit of awe.

BY THE Numbers

39

HOUSEHOLDS
RECEIVED MORTGAGE
ASSISTANCE

2,537

HOUSEHOLDS
RECEIVED RENT AND
UTILITY ASSISTANCE

\$13.1M

AMOUNT OF
ASSISTANCE
PAID

2021-22 Affordable Housing Developments

914 Hern Avenue

Single-family home redevelopment



Partnership Place



96
UNITS

31 units for people experiencing homelessness who will receive support services

Redhill Pointe



84
UNITS

Neighborhood Arts

Housing and Neighborhood Development helped fund mural projects in three reinvestment areas – Kings Forest, Dudley Heights, and Glenwood.



GREENSBORO
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