

Housing Happenings

Issue 3

EDITOR'S CORNER

Greetings! The Pender County Housing Department is gearing up for a very exciting fiscal year. We have several new events planned to educate our tenants, the general public and landlords. Please stay tuned for the announcement for time and date for each of these events.

Angela Keith, Housing Director

County Manager's Office

Hello Everyone,

I just wanted to take this opportunity to introduce myself to you since I'm the "new(est) County Manager." While I've been in Pender County just since August 4th, I've been involved in local government for 28 years. During my time in city and county government. I've always been a strong advocate of affordable, quality housing for citizens. I've personally been involved in the administration of a variety of efforts involving housing, from preparing housing redevelopment plans, to creating new homeownership opportunities, to revitalizing entire neighborhoods. I know first-hand how important good housing is to a community, and its impact not only for families and children, but its importance relative to overall community and economic development. Angela has been educating me about housing issues in Pender County, and I commend the efforts of her and her staff to improve housing. I am truly looking forward to working with them and the Board of Commissioners to further promote affordable housing, homeownership, neighborhood revitalization and other important community development programs in our county. We have a great deal of opportunity in Pender County, and all it takes is a concerted effort of all the partners to be successful.

Thank You.

Rick Benton





FEATURED ARTICLE

Wilmington A.M.E. Zion Housing Development Corporation: Leading the Community in Developing and Sustaining Affordable Housing in Southeastern North Carolina

The Wilmington A.M.E. Zion Housing Development Corporation (WAMEZ) has been a leader in affordable housing and homebuyer education for more than fifteen years. Its' mission is to provide decent affordable housing to low to moderate income persons through innovative programs of housing and human development. According to Linda Smith, executive director, "We provide a wide range of asset building tools to our targeted low to moderate income clientele to help them grow to the next level." Five years ago there were a number of community housing organizations (CHDOs) in the city. Currently WAMEZ is one of the few still in existence and remains committed and active by providing both homeownership counseling and housing development. It is a full service counseling agency providing homebuyer education to first time homebuyers, as well as financial literacy, pre-home ownership, post homeownership, predatory lending counseling and foreclosure mitigation counseling.

WAMEZ was founded in 1993 under the leadership of four inner-city A.M.E. Church congregations, namely; St. Luke, Warner Temple, Price Cathedral and St. Andrew. The founders saw the need for affordable housing in the City of Wilmington and proceeded to address the issue. Since then, the organization has continued to strive toward being a viable resource in the community by promoting homeownership for the persons that they are privileged to serve. In its fifteen year existence, it has successfully placed twenty-eight low to moderate income persons in beautiful homes that the organization has constructed or rehabilitated. At present, even though WAMEZ builds within the city limits on lots that the organization purchases or those obtained through the city of Wilmington, but is continuously looking for opportunities to purchase, develop, and build upon land in the surrounding areas. The homes are generally two or three bedrooms and range from 1000-1300 square feet, depending upon the size of the lot, and include an appliance package that feature a dishwasher, range, refrigerator and microwave. There are currently three brand new homes awaiting the arrival of qualified homeowners at a purchase price of \$149,900. WAMEZ also offers down payment assistance of up to \$35,000 to help with lowering what a potential homeowner would have to borrow to achieve homeownership.

Though the organization's primary counseling component is homebuyer education, due to current economic conditions, foreclosure counseling services are being offered. This service will assist current homeowners avoid or address foreclosure issues and possibly help them to keep the home they have worked hard to maintain. As WAMEZ continues to seek out a variety of partnerships with local, regional, state, and national public and private organizations to expand its service offerings, it was recently awarded grant funding as an affiliate organization to the North Carolina Finance Agency to provide additional foreclosure counseling through the National Foreclosure Mitigation Counseling Program. A part of the NC HOPE HOTLINE established for persons facing foreclosure, WAMEZ will be available to assist residents in Wilmington and the four county region which includes Brunswick, Columbus, New Hanover, and Pender Counties who may be faced with losing their homes to foreclosure. These services are provided at no fee to the public. "It is of utmost importance that homeowners don't ignore telephone calls and letters from the mortgage lender. It is just as important that they don't wait to contact their mortgage companies if they know early on that they are having problems with making the payments", states program coordinator, Toronya Ezell.

The Homebuyer Education course is open to the public and a course is conducted primarily through a combination of classroom and one-on-one instruction. For those individuals who are within the income guidelines of 80% and below the median income, the classes are free of charge. For persons above the income limit, there is a nominal fee. Potential homeowners learn the basic elements to successful home purchase through the following tools: Assessing Your Readiness to Buy a Home, Budget and Credit, Insurance and Property Taxes, Real Estate and Lending Terms, Interest Rates and Loan Products, First Time Homebuyer Programs, Closing on Your First Home and Home Maintenance: The Physical and Financial Condition. Individualized counseling consists of developing a personalized action plan by reviewing an applicant's credit, debt and budget and assessing what specific loan programs are best suited for their affordability.

"WAMEZ's mission is critical to all of us because they are often the first step in homeownership for the hard working middle class and one of the last lines of defense for those facing foreclosure. This organization is invaluable in the services it offers. It helps the people that help us every day, like the mechanic fixing our car or the public works employee providing our utilities or the policemen patrolling our streets. This organization fills an important gap, providing financial literacy and credit counseling we all wish was taught in the schools. Our community is lucky to have an organization like this one." - Michael Otelsberg, REALTOR & Developer.

For more information on please contact 910-815-3826.



TENANT ANNOUNCEMENTS

- Effective August 1, 2008 the Pender County Housing Department implemented a new policy that states all “zero income” tenants will be required to complete “quarterly reviews.” Please remember to report all changes within 10 calendar days
- The Pender County Housing Department will be hosting a Homeownership seminar January 31, 2009 (tentative date). Invitations will be sent out to all Section 8 tenants as well as Rural Development Rental Assistance tenants. Advertisement will be posted in the local newspaper.
- Please do not give “security deposits” or any other money to new landlords until it has been approved by the Housing Department.
- Remember before moving into a new unit you must give 30 days notice to your old landlord and the Housing Department. You must also schedule and successfully clear your exit inspection before a new lease will be authorized.
- Please remember to be courteous to all neighbors. A noise ordinance has been implemented at Seven Oaks from
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FOOD FOR THOUGHT:

CREDIT WORTHINESS

If homeownership is one of your goals these tips can help you protect or repair your credit..

- Know when and how to use credit
- Know the cost and value of credit
- Pay yourself first! Save money, Save money!
- Shop for the best deals
- Know how to order and read your credit report
- Recognize the benefits of budgeting and utilize budgeting tools
- Decrease your spending
- Protect your identity and avoid credit repair scams

LANDLORD UPDATE



- Please remember all repairs are to be made in a timely manner in order to avoid abatements.
- Please remember it is illegal to charge tenants more rent than you agreed upon at lease signing . Tenants are not authorized to “pay the difference.” Any such arrangements will be grounds for termination of tenant assistance and termination of the HAP agreement between the Housing Department and the landlord.
- Please do not allow tenants to get several months behind in rent before notifying the Housing Department. It is much easier to seek and obtain assistance for tenants when the rent owed is in smaller increments.
- The rent freeze is still in effect until further notice.
- Please advise tenants to purchase renters insurance
- Thirty new families have received vouchers. If you have or know of any available units please notify the Housing Department ASAP.
- Please make certain “before” scheduling an inspection that your unit is ready. Units that have not been properly cleaned and/or all repairs made will not pass HQS inspection. Please keep in mind HUD’s mission for decent, safe and quality housing.



Pender Adult Services is now
Offering Public transportation for
Pender County residents. A detailed