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Housing Coalition Headlines

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Coalition of Madison County,
NC

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Management Musings



Wow, last week brought us gray skies and an inch of snow at the beginning of the week, 80's midweek, and a mid 60's carolina blue sky

spring day at the end of the week. Just as we had to be flexible and prepared for anything in regards to the weather last week, that's what it is like being part of a grass-roots non-profit. Flexibility and preparedness are essential to success!

With that said, please join me in giving the dedicated Staff of CHC a shout out! They exemplify that flexibility and preparedness and prove it daily...

Like this past Thursday when they traded their desks & laptops in for trash bags & orange vests to clean up a nearby roadside in celebration of Earth Day and in honor of the beautiful landscape that makes up Madison!

Madison MayFest!

This is your official....

SAVE THE DATE and invitation to purchase TICKETS notice for

Find us on [Facebook!](#) Search "CHC Madison" then go to our page and [PLEASE](#) "like" us.

Who We Are

CHC is a 501(c)(3) independent, non-profit organization, governed by a volunteer board. CHC's mission is to promote and facilitate healthy, safe, and [affordable housing](#) in Madison County, NC.

Madison MayFest 2018! Mark your calendars for Saturday, May 19th from 5:30-9:30 PM for our second annual MayFest, CHC's signature spring event. Enjoy delicious local food, toe tappin', dancin' music, and treasures from our local businesses, artists, crafters and more!
Come celebrate and support with us CHC's mission to



promote and facilitate affordable, safe, and healthy housing for all neighbors of Madison County. You can purchase tickets by visiting our website and clicking the "Buy Tickets" button at chcmadisoncountync.org or by calling (828) 649-1200 to

find out how to pay by check or cash.

Speaking of MayFest, you may have seen an e-mail in your inbox from **CHC requesting your nominations** for which organizations, individuals, officials, businesses and churches made the biggest impact in our community this past year. CHC wants to recognize Madison County's "**Good Neighbors**" this year and present each with the accolades they deserve with a **community impact award announcement during Madison MayFest this year. So please take the short survey and nominate your Good Neighbors, plus be entered to win \$50.00 to either Mars Hill Hardware, Gentry Hardware, or Bowman Hardware when you complete your survey.**

<https://www.surveymonkey.com/r/CHCGoodNeighborAward>

As many of you have heard by now, **CHC is working hard to re-open Coal Feed & Lumber building in downtown Marshall as "Reclaim Madison."** The Reclaim store will be a place to purchase hardware as well as used building materials and appliances at thrift store prices. Reclaim Madison will serve the market demand for building



materials in Madison County and support CHC in its affordable housing programs.

Further, CHC is excited to announce that we have a **winner** for our "**Reclaim Madison Logo Challenge!**" **Sarah Pike** has designed an awesome logo. Stay tuned to see the creative design she has come up with as the official face of Reclaim. It will be a fine addition to the storefront as we are leaving the original Coal Feed & Lumber sign intact. The Logo Challenge was a really fun contest and every submission was wonderful...it was a tough choice and we thank all of you who participated.

On March 21st, CHC Staff and Board got together for our **"Spring Appeal Letter Stuffing Party."** Check your mailboxes! **Your donations will help fund our Summer Service Group Program**



which comprises of more than 25 service groups coming to Madison County to help our neighbors with urgent housing repairs. **In 2017, leveraging your gracious donations plus grant dollars with 897 service group volunteers, 15,332 hours of urgent repair work were invested into the homes of 56 Madison County families. We couldn't help our Neighbors without your support!** Thank you to all of you have responded to our appeal thus far!

Warm Regards,

Christopher Brown, Executive Director

Volunteer Corner

By Stephanie McCullough

April already!?! Though we may sometimes feel as if we're in a time warp, those living in an unstable or unsafe housing situation may feel like time is standing still. That is why CHC exists, to help those folks in Madison County who need stability and safety in the most sacred of places, their home. Our programs continue to strengthen and evolve and we see greater impacts to our community. Here's the news on some of that headway being made:

The New Year started out with several urgent repairs being done in order to secure water access for some of our neighbors. There were also some issues with busted pipe repairs. We even had one client who needed a complete set up: water run from well to home, septic set up, and power routed to home. She had been living for months with none of these essentials! Thankfully we have a dedicated individual volunteer who spent two long days at this neighbor's home and now she has power, water and septic.

Our February **Neighbors Helping Neighbors** workday was a terrific success. Thirteen volunteers showed up to remedy trip hazards, remove a retaining wall in danger of collapse, rebuild two rotten decks, replace a leaky sliding glass door, and perform some yard maintenance and beautification. The gentleman served was a gracious host, providing snacks and drinks to all in attendance. Though he may have been physically unable to assist, he was at our beck and call to answer questions and provided great conversation.

It was a fantastic community building experience, with a neighbor showing up to lend a hand with use of his tractor. Come be a part of this rewarding community experience! Join us for our next NHN in April. Contact Stephanie @ VolunteerCoordinator@CHCMadisonCountyNC.org or call 649.1200

for more information. Can't make it in April? Looking ahead to May, our NHN is currently scheduled for May 26th. With that kind of advance notice, surely you can mark it on your calendar. Keep in mind the workday is just 10am-3pm with a break for lunch, which we ask you to bring, but CHC provides everything else. Sign up today!

We are pleased to announce the addition of a new group from Eagleville, Pennsylvania: Lower Providence Presbyterian Church will be joining our summer program this year. We hope it's the beginning of a long term relationship in which they choose to repeat trips to Madison County each summer, like many of our return groups. Thanks to Ted Mingle and his crew for joining us in our efforts to secure safe housing for our Madison County neighbors. Our summer planning is underway and it's gearing up to be a goody! We have already heard from fifteen groups, anxious to start the worksite conversation, and we've got some big jobs in mind.

Fortunately, many of these groups request projects like digging septic lines and installing roofs, and we are happy to oblige. Our tentative plan is to install three roofs and coordinate the building or repair of at least four accessibility ramps. Of course, there are many other projects on our radar, ranging from stabilization of foundation to floor repair to gutter work. We have our work cut out for us! We look forward to the next newsletter and our opportunity to report all the great things to take place this summer. In the name of safe housing, onward and upward!

Client & Grants Update

By Chris Watson

In February CHC was awarded a \$175,000 set aside under the NC Housing Finance Agency's (NCHFA) Essential Single-Family Rehabilitation Loan Pool. Although this is CHC's first time working in the program, it is the 25th year of the program, and is the NCHFA's primary program for comprehensive rehabilitation of owner occupied homes. Since the Program's creation, a total of \$ 140,250,184 has been committed to rehabilitate 4,017 homes in the state. The NCHFA has made a total of \$8 million available to eligible organizations for the rehabilitation of owner-occupied homes in selected counties under the 2018 cycle of the ESFRLP.

The focus of the program is on financially feasible, essential rehabilitation. ESFRLP funds are targeted to owner-occupied units. Homes must be occupied by households with elderly, disabled and/or Veteran full-time household members or a child six years old or younger with lead hazards. Household incomes must be at or below 80% of the area median income. The home must be permanently affixed to the property. The funds are provided to the family at no costs through a secured forgivable loan process.

CHC can use up to \$25,000 per home for essential rehabilitation to facilitate the aging in place of elderly and disabled residents,

promote the long-term affordability, and reduce operating costs through energy efficiency improvements. The program period runs for three years, and once CHC has completed 3 projects, it can apply for additional funds, effectively allowing the agency to perform as many rehabilitations as it has the capacity to manage.

In addition to ESFLRP, CHC was just allocated \$100,000 in HOME Investment Partnership funds to continue funding the existing Rural Rehabilitation program. This program is similar to the ESFLRP program as it is also designed to stabilize existing housing over the long-term. Having both programs ensures the agency will be able to invest at least \$275,000 over the next three years in the long-term stability and affordability of the existing housing stock in Madison County.

Both of these program grants provide some funding to help cover the cost to administer the housing rehab programs. However, CHC will need to raise at least \$20,000 to cover the total cost to manage the programs. This is a significant amount, but illustrates one of the many ways CHC stretches its local donor investments to have the greatest impact on its Madison County neighbors.

Eats & Drinks for Housings Sake

Visit Happy Cinco de Mayo in Marshall on Mondays in May when they donate 10% of receipts to CHC! They offer an extensive menu of delicious food and a fun, friendly atmosphere. Smoky Mountain Diner has been sponsoring CHC in April. A family owned restaurant,



they are located in Hot Springs and offer made-from-scratch, delicious breakfast, lunch, and dinner. Check 'em out! Drop your spare change in the CHC donation jar on the counter. Thank you!

Blue Mountain Pizza in Weaverville sponsored CHC in March for the THIRD year in a row. They matched up to \$500 in our Donation Jar and donated 10% of receipts on Thursday, March 15th. We thank



them for their delicious pizzas, fun atmosphere, and their support!

Madison Natural Foods sponsored CHC for the first time this year with a "10% Saturday" and it was a great success!

They are located in downtown

Marshall and offer a one-stop shop for all of your quality grocery, supplement, body and healthcare needs.

Stackhouse in Mars Hill sponsored us in January. Their world famous menu with Mad Co references swooned us, our supporters, and all our bellies!

Wagon Wheel in Mars Hill supported Eats and Drinks in December.

Their delicious breakfast, lunch and dinner menu makes for a great pit-stop any time of the day!

Donation Box

As mentioned above, our Spring Appeal has been mailed; however, you can **donate** at any time!

Keep in mind that donations from *pocket change* to *pocket gold* when leveraged through CHC's program are instantly multiplied by at least 4!

So please, **give** what you can. You will be directly affecting big change whatever the amount!

Mail a tax deductible gift to The Community Housing Coalition of Madison County, P.O. Box 1166, Marshall, NC 28753. Or visit our website at <http://www.chcmadisoncountync.org> to make a donation online.

Thank you!

Legs & Regs

Federal Update

President Trump [signed into law a \\$1.3 trillion omnibus spending package](#) with significant increases for affordable housing and community development programs. The bill includes a 12.5% increase in the Housing Credit allocation and a 10% increase in HUD's budget. The increased appropriations see growth in programs like HOME, CDBG, and tenant- and project-based rental subsidies. For a more detailed description of the budget, [click on our alert](#). Senate Democrats have released the "[Jobs & Infrastructure Plan for America's Workers](#)." The new plan proposes \$1 trillion in total federal spending. Democrats' infrastructure plan includes \$62 billion for neighborhood revitalization, lead remediation, affordable housing, and disaster recovery.

Earlier this week, the Senate voted 67-31 to [pass the Economic Growth, Regulatory Relief and Consumer Protection Act](#), legislation that would revise and remove key parts of The Dodd-Frank Wall Street Reform and Consumer Protection Act. The bill now moves to the House. Among other things, the bill would:

- exempt 85 percent of banks and credit unions from Home Mortgage Disclosure Act (HMDA) reporting requirements, meaning they would no longer be required to report the race, sex or credit scores of applicants, which could increase discriminatory lending;
- give manufactured-home retailers the ability to make financing recommendations, which could lead to lending abuses; and

- grant Qualified Mortgage (QM) status to loans in the portfolios of banks and credit unions with less than \$10 billion of assets, which could be a return to making bad loans.

Closing Thoughts

The thaw is here! In order to maintain a healthy home, here are some DIY home maintenance tips to perform in the spring:

Gutters and downspouts: Pull leaves and debris from gutters and downspouts. Reattach gutters that have pulled away from the house. Run a hose on the roof and check for proper drainage. If leaks exist, dry the area and use caulking or epoxy to seal the leak.

Siding: Clean siding with a pressure washer to keep mold from growing. Check all wood surfaces for weathering and paint

failure. If wood is showing through, sand the immediate area and apply a primer coat before painting. If paint is peeling, scrape loose paint and sand smooth before painting.

Window and door screens: Clean screening and check for holes. If holes are bigger than a quarter, that is plenty of room for bugs to climb in. Patch holes or replace the screen. Save bad screen to patch holes next year. Tighten or repair any loose or damaged frames and repaint. Replace broken, worn, or missing hardware. Wind can ruin screens and frames if they are allowed flap and move so make sure they are securely fastened. Tighten and lubricate door hinges and closers.

Foundation: Check foundation walls, floors, concrete, and masonry for cracking, heaving, or deterioration. If a significant number of bricks are losing their mortar, [call a foundation professional](#). If you can slide a nickel into a crack in your concrete floor, slab or foundation call a professional immediately.

Roof: Inspect roof surface flashing, eaves, and soffits. Perform a [thorough cleaning](#). Check flashings around all surface projections and sidewalls.

Deck and porches: Check all decks, patios, porches, stairs, and railings for loose members and deterioration. Open decks and wood fences need to be treated every 4-6 years, depending on how much exposure they get to sun and rain. If the stain doesn't look like it should or water has turned some of the wood a dark grey, [hire a deck professional](#) to [treat your deck](#) and fence.

Landscape: This is a natural for spring home maintenance. Cut back and trim all vegetation and overgrown bushes from structures. Limbs and leaves can cut into your home's paint and force you to have that side of the house repainted. A little trimming can save a lot of money and time.



Source: <https://www.homeadvisor.com/r/spring-maintenance-checklist/#ixzz595rjauCW>

Thank you for reading our Housing Coalition Headlines. We will catch you all on the flip side of spring in the heat of the summer when things are in full swing and many exciting affordable housing developments have occurred.

Forward
To A Friend

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<http://chcmadisoncountync.org>

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