

East Winston CDC

Brings Housing Programs, Families Together

**By Steve Sharp
Special to the Phoenix**

Pour through the various housing assistance programs offered to low and moderate income homeowners and prospective buyers and you will find a host of programs, ranging from free paint to low interest loans and grants. Then wander through some Winston-Salem neighborhoods and you will find numerous boarded-up and vacant houses, abandoned houses that until recently were rented to families who needed shelter and paid as much as fifty percent or more of their income to get it.

Despite a variety of programs available to homeowners of modest incomes and would-be buyers, residents of deteriorating neighborhoods face a number of obstacles in their pursuit of homeownership and the upkeep of residential properties. The problems are not in East Winston alone. As suburban life grows more attractive to middle class Americans, many cities throughout the state face a deterioration of urban neighborhoods, leaving lower income families with substandard, inadequate, or unaffordable housing.

There are no easy solutions to reversing the trend which results in deterioration and abandonment. To counter neighborhood decline a variety of approaches are needed, not only by government

agencies, but by lenders, builders and residents as well. The numerous studies, reports and task forces which have addressed the problem in recent years have all reached the same conclusion:

There are no easy solutions to reversing the trend which results in deterioration and abandonment. To counter neighborhood decline a variety of approaches are needed...

- There is a need for affordable housing for purchase and rent by households with incomes below \$30,000 a year.

- The majority of households with incomes below \$15,000 have the greatest need. The need far exceeds the production of affordable housing units.

- Private sector involvement is necessary in the development and redevelopment of neighborhoods.

The problems with providing affordable housing to lower income people are not so much with the programs

themselves as with the process of putting those who need it and those who have the resources together.

Residents need good quality housing at a price that they can af-

ford.

Builders need evidence that construction and renovation of lower cost housing can be affordable to them, ie. profitable.

Real estate companies can realize profits and still provide support for emerging redevelopment areas.

Banks offering special home loan programs can work with potential home buyers to build solid credit and savings.

Government assistance must contribute in ways which make the federal/local tax dollar go the farthest. The use of federal community

development funds to leverage private investment in housing or to provide public guarantees to private lenders can help to reduce and share the risk of financing projects traditionally considered unfeasible using traditional lending criteria.

While neighborhood revitalization is sometimes an over used phrase and an unrealized goal of the community, the burden of making dreams into reality falls squarely on those who desire a better place to live.

By learning about what is available to assist the renter, understanding the process that leads to homeownership, taking advantage of home improvement funds, in short, by knowing how, who, when and where to get when you want to get involved in making your apartment, your house, your neighborhood and

your community a better place for you and your future, the resident becomes the driving force in improving and developing the community.

The East Winston Community Development Corporation was created to provide residents

with the information, support, and resources they need to make existing programs work for them and to design and shape new and innovative approaches in the pursuit of an ever improving community.

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