

Initiative Seeks To Make More Affordable Housing Available

BY ERIC CARLSON

"We have a need," said Thurman Everett, interim director of the Brunswick County Public Housing agency. He estimated that 943 homes in the county are substandard, overcrowded or without adequate plumbing.

"We are ready to make loans," said Harold Sellars, a senior vice president of United Carolina Bank in charge of the company's Community Reinvestment Act (CMA) lending program for qualified low-income home buyers.



SELLARS

"So far, we've built or purchased 223 units," said Scott Redinger, administrator of the Wilmington Housing Finance Division (WHFD), a non-profit corporation that makes affordable housing available to low-income families and elderly persons on a limited fixed income.

"Now how do we do that here?" asked David Mapson, president of DDS Management Services, Inc. Operating on a shoestring budget, the group has purchased and renovated several homes for needy families in the Leland area.

Finding an answer to Mapson's question was foremost on the minds of those who attended a workshop on low-income housing initiatives in Bolivia Monday. The gathering was put together by Everett, who heads the agency that makes rental subsidies available to about 500 low-income tenants.

"A child that goes to sleep in a warm bed wakes up with a mind that wants to learn."

—Thurman Everett

The problem, Everett said, is that there aren't enough homes available in Brunswick County. Another 300 are on a waiting list for affordable rental units.

"We can assist a family with their rent if they qualify," Everett said. "But the tenant has to find his own place and there aren't enough to go around. There is a dire need for affordable housing in Brunswick County."

While he would like to have more rental units in the county, Everett said he would much rather see low-cost affordable housing made available so his clients could purchase homes of their own. He said the problem of substandard housing hurts the county's efforts to recruit new industry and improve education.

"If we can show that Brunswick County has adequate housing and good education, we will be more attractive to new businesses," he said. "Housing is the key. A child that goes to sleep in a warm bed wakes up with a mind that wants to



EVERETT

learn."

None of the workshop participants said it would be easy to improve the county's housing prospects. But no one said that it couldn't be done.

Redinger explained how his organization finds or constructs low-cost housing, screens low-income applicants and negotiates with lenders to arrange affordable payments. Since it was formed in 1987, the WHFD has found innovative ways to make housing available at the lowest possible cost.

"We found out that the building trades program at Cape Fear Community College was using (easily removable) double-headed nails so they could frame up houses and take them apart again," Redinger said. "We asked them if instead they would dry in the houses in exchange for materials and let us move them to a lot."

The corporation obtained a grant and a line of credit from a building supply company that allowed it to finance the arrangement. Now the community college builds two homes a year for the WHFD, which sells them for a \$1,000 profit and uses the money for new housing ventures.

In another project, the corporation

accepted a donation of an abandoned school from the City of Wilmington. In researching the deed, the WHFD found that the land had been platted for 27 buildable lots. So the corporation demolished the school and created a subdivision of affordable two- and three-bedroom homes.

Sellars told the group his bank and other North Carolina lenders are eager to find the right combination of affordable housing and qualified low-income borrowers. But in a tourist-driven economy like Brunswick County's, that can be a difficult task.

"We can find contractors all day long that want to build \$200,000 houses," Sellars said. "It's hard to find ones that will build houses for \$50,000."

Sellars said federal loan programs make it both possible and profitable for banks to offer affordable terms to qualified low-income borrowers. He urged the group to "stay with the initiative" to make low-cost housing available in Brunswick County.

"Banks haven't lost their minds. They're not out to give away the keys to the vault," Sellars said. "We're going to do it because it's good business to loan money to people who can pay it back."

Redinger said the Wilmington Housing Finance Division is considering a proposal to broaden its effort into a regional non-profit agency serving much of southeastern North Carolina, including Brunswick County.

Everett said he plans to research the regional plan and will present his findings to the county commissioners.



STAFF PHOTO BY ERIC CARLSON

SCOTT REDINGER, administrator of the Wilmington Housing Finance Division, displays a drawing of a low-income housing project now being built by the non-profit organization. He told officials in Bolivia Monday that the group may expand its efforts into a regional non-profit corporation that would include Brunswick County.

RAISES OF UP TO 20% TO BE GIVEN

Board To Seek \$137,000 For Upgrade Of Nursing Program

BY LYNN CARLSON

Citing problems recruiting and retaining public health nurses, the Brunswick County Health Board will ask the county commissioners to approve a \$137,000 program to add nurses and to give raises of up to 20 percent to nurses already on staff.

The plan, as outlined by Health Director Michael Rhodes for the next fiscal year, would require about \$17,000 in new county funds. Rhodes said about \$90,000 would come from existing escrow accounts serving such programs as Medicaid, and about \$30,000 from "lapsed salaries," budgeted funds for nursing positions which have remained unfilled because suitable candidates could not be found.

Health department staff and the statewide director of nursing say Brunswick County public health nurses are paid considerably less than their colleagues working for local hospitals, nursing homes and home health agencies.

After working with Judith Britt, director of the N.C. Office of Nursing, Rhodes recommended upgrading the salaries of the department's public health nurses by 20 percent, its family nurse practitioners by 15 percent, and its licensed practical nurses (LPNs) by 10 percent.

"We have had no method for rewarding anybody for length of service or for merit," he said. "A 20-percent increase would not put anybody over (the salaries paid nurses employed elsewhere in the community).

"Since the 1977-78 budget, there has been only a 10 percent cost of living increase for our nursing staff. Salaries in other agencies have gone

up faster, and (the nurses') workload has increased along with the population and the demand for services."

"Recruiting is a real problem" because of the department's salary ranges, coupled with a requirement that county employees reside in Brunswick County, Rhodes said. "The Cape Fear region has an adequate pool of nurses, but I'm not sure Brunswick County does," he added.

His plan would add three full-time licensed practical nurses and the new administrative position of nursing director. Licensed practical nurses are less extensively trained and are paid less than registered nurses, but they may perform many routine nursing procedures, he said.

Public health nurses, who are registered nurses, would be freed from some clinic duties so that they could "get out in the field" and better fill state mandates such as maternity care coordination. Maternity care coordination is designed to lower in-

fant mortality by having nurses follow up on high-risk patients such as unwed teenagers, and to work closely with other agencies to serve those patients.

"The R.N.'s just aren't available to do the home visits they need to do," Rhodes said, claiming the situation costs the department Medicaid revenue which would have paid for such care.

About seven nursing positions are currently vacant, he said—"about 50 percent of our workforce." Consequently, several planned projects have had to be delayed, including the Norplant contraceptive implant program and a breast/cervical cancer screening program.

Rhodes praised the work of Nursing Supervisor Victoria Smith, saying she "does the work of at least two nurses, maybe three." He said hiring a nursing director with administrative training would let Smith spend more time with patients.

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