



Thursday, August 19, 2010 at 10am CST  
Auburn United Methodist Church  
**Membership Meeting Minutes**

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Marcie Porter, Chair

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**LIHCA Members Present:** Kitty Chance (Wet Stone, LLC), Marion Johnson (Department of Mental Health), Mary Jane Oakley (Legal Services Alabama), Sharon Tolbert (City of Auburn),

**LIHCA Board Members Present:** Rusty Bennett, Greg Carlson, Jennifer Clarke, Ron Gilbert, Karen McCauley, Marcie Porter, Bill Tilly

**Interested Parties:** Fred Bennett (The Bennett Group), Stephen Firsing (UCP of Greater Birmingham), Victoria Patterson (ACADV), Anne Penney (East Alabama Mental Health Center), David Warren (Auburn Bank), Todd White (City of Auburn), Cathy Williams (NeighborWorks Columbus)

**Collaborative Solutions, Inc. Staff:** Ashley Kerr

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### **Administration**

Marcie welcomed everyone to the meeting and asked that individuals introduce themselves to the group.

She asked if the membership had any questions or edits about the meeting minutes from the May 20<sup>th</sup> meeting in Decatur. She asked for a motion to accept the meeting minutes.

### **Motion to Accept the Meeting Minutes from May 20, 2010.**

1<sup>st</sup>: Marion Johnson

2<sup>nd</sup>: Karen McCauley

All: Yes

No/Abstention: 0

Marcie reviewed the agenda with the group and turned the meeting over to Ashley Kerr from CSI.

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### **Introduction to LIHCA**

Ashley Kerr gave a brief introduction to LIHCA for those in the room who were unfamiliar with the organization.

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### **Policy Committee Report**

Rusty Bennett reviewed the goals and objectives of the Policy Committee. An overview of the goals, objectives, and progress are below:

- Increase research on statewide housing issues to advance advocacy and education throughout the state.

- AHFA Action Plans – LIHCA plans to offer recommendations to AHFA with regard to their forthcoming HOME and Low Income Housing Tax Credit Action Plans. These plans will be made available to the public in Fall 2010. LIHCA will put its comment letters online to share with members.
- Fact Sheets – Collaborative Solutions, Inc. (CSI) has created 2 different fact sheets related to special needs housing. One is for Alabamians living with mental illness and the other for people living with HIV/AIDS. CSI plans to create more fact sheets, including one on homelessness.
- Needs Assessment – LIHCA is working with the Alabama Commission to Reduce Poverty and the YWCA Central Alabama on a poverty and housing needs assessment.
- Develop and implement a housing trust fund advocacy campaign.
  - Plans are underway for LIHCA's 2011 strategy, including reaching out to strategic partners.
  - Alabama Arise, one of LIHCA's strategic partners, is hosting its annual meeting on September 18, 2010. Member groups will be voting on Arise's 2011 legislative priorities. LIHCA is reaching out to member groups to solicit their vote at the meeting.
  - The Center for Community Change, a technical assistance provider and Housing Trust Fund expert, has offered to visit LIHCA in Fall 2010 to help with its 2011 legislative plan.
  - The Center for Community Change is convening in New Orleans in October 2010 to bring together a variety of southern states' housing coalitions to strategize about 2011 Housing Trust Fund campaigns.
- Increase awareness and knowledge of national and state housing issues and opportunities.
  - LIHCA continues to communicate with our national partners (NLIHC, NAEH) who help us stay informed about housing issues on a national level.

LIHCA as a group wants to look at all of the housing issues in Alabama and look at housing opportunities for all income levels, especially for those who are in lower income levels.

Next steps for LIHCA's Policy Committee include:

- LIHCA needs to paint a picture of housing need throughout the state. It would also benefit our members if there was a centralized database of available and affordable housing units in Alabama.
- Advocate among state partners to address policies that hinder the development of affordable housing for very low-income families.
- Set housing policy priorities for 2011.

LIHCA is partnering with the Alabama Alliance to End Homelessness and Collaborative Solutions, Inc. to host the *Housing Works! Strategies for Preventing and Ending Homelessness* conference November 9-11, 2010 at the Perdido Beach Resort. These organizations are working together to effect affordable housing policy change in the state. Please mark your calendars and join us for this unique opportunity to come together to address the ongoing issue of

poverty and the lack of safe, decent, and affordable housing in our state. More information is available at [www.lihca.org](http://www.lihca.org).

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### **Membership and Education Committee Report**

Marcie reported on membership goals. LIHCA wants to increase its members and she shared that the more members LIHCA has, the stronger its voice is on affordable housing policy in the state. LIHCA is working to bring members who have not renewed back into the fold.

Marcie reviewed the goals and objectives of the Membership and Education Committee. An overview of the goals, objectives, and progress are below:

- Develop and execute a strategic communications program to increase awareness to recruit, involve, and maintain LIHCA membership throughout the state.
  - LIHCA has had more members in the past than it does today. As stated above, LIHCA wants to recruit old and new members to continue our work in Alabama. Marcie asked members to offer input on the educational component of the membership meetings.
  - LIHCA will host Town Hall meetings throughout the state to raise the awareness of housing need and LIHCA's vision. Mobile, Montgomery, and Florence are the remaining meetings in 2010.
  - Quarterly educational sessions at membership meetings.

Next steps for the Membership and Education Committee:

- LIHCA also wants to inform members of current housing resources, encourage collaborations and partnerships. One way that LIHCA may do this is offering a quarterly membership newsletter; this will be an opportunity to highlight LIHCA's accomplishments as well as the accomplishments of its members.
  - LIHCA is very excited about the upcoming conference in November. The conference brings together three different organizations and their members to address the lack of affordable housing and homelessness issues in Alabama. It is also a great opportunity to get CEUs and support the Gulf Coast.
  - Marcie asked those in the room that were not members to join, both as an individual and as an organization. She also asked everyone in the room to encourage their colleagues and board members to become LIHCA members and support LIHCA's efforts. Marcie shared that LIHCA wants representation from all across the state.
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### **Financial Report**

Greg Carlson offered LIHCA's financial report to the group.

Assets: \$21,483.40

Liabilities: \$2,172.89 (July 2010 expenses)

Net Worth: \$21,483.40

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### **Old Business**

There was no old business.

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## **New Business**

Housing Works! Conference, November 9-11, 2010, Perdido Beach Resort, Orange Beach, AL.  
More details are available at [www.lihca.org](http://www.lihca.org).

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## **Educational Component**

"Homeownership Options for Special Needs Consumers" – Facilitator Rusty Bennett.

Panelists: Jennifer Clark, YWCA Central Alabama; Karen McCauley, Alabama Association of Habitat Affiliates; Cathy Williams, NeighborWorks Columbus.

Rusty began the educational session by discussing homeownership among lower-income populations. Often these populations tend to have a higher percentage of rent burden than their higher-income counterparts, and are more likely to have housing issues such as overcrowding and substandard housing. These challenges often make housing precarious and can compromise the health conditions of those living in the home.

Rusty introduced the panel and asked that each panelist tell the group about their organizations.

### Cathy Williams, NeighborWorks Columbus

NeighborWorks Columbus has been around for about 12 years and its service area is Columbus, GA, as well as Russell and Lee counties in Alabama. It is a Community Housing Development Organization (CHDO), a Community Development Financial Institution (CDFI), and a Community Development Entity (CDE). NeighborWorks Columbus began its work in neighborhood revitalization. Former President Bush pushed homeownership and NeighborWorks helped individuals and families into homeownership. Genesis was in neighborhood revitalization. Bush really pressed homeownership. In the last few years, homeownership has really changed in light of the foreclosure crisis. Columbus, where NeighborWorks is located, has seen massive growth due to BRAC and currently, there is \$1 Billion worth of construction related to improving the infrastructure and capacity for soldiers who will be moving to Ft. Benning. There is also a lack of affordable single, family homes in Columbus. Due to this, NeighborWorks is not only helping families with homeownership, but also looking in the rental market to help families. NeighborWorks also has a Section 8 to homeownership program, which moves people off of subsidy roles into homeownership and helps them build assets. It also runs the Columbus Cottage program, which is a program that helps elderly and indigent persons build a new, affordable home on the land where their previous house was located. NeighborWorks and the City of Columbus work together to raise the money to demolish the home and rebuild a new one. NeighborWorks has also started a new program with manufactured homes that are energy compliant. For more information, go to <http://www.nwcolumbus.org/index2.htm>.

### Karen McCauley, Alabama Association of Habitat Affiliates

Alabama has 36 Habitat for Humanity Affiliates that serve 42 counties in the state. Habitat for Humanity has built over 1500 homes in Alabama and is approaching 2000 homes (this translates to 150-200 homes per year). Habitat for Humanity has three baseline requirements: 1) Families must have a need for housing and are within 30-60% of the Area Median Income; 2) Families must have an ability to pay a 0% interest mortgage for 25-30 years— this is generally a mortgage payment of \$200-\$300 per month; and 3) Families must be willing to partner with Habitat for Humanity. Families must go through a homebuyer education program for 12-16 months and engage in sweat equity.

After Hurricane Katrina, Habitat for Humanity International raised more money for the Gulf Coast than the AL Governor's Office and Habitat was one of the first on the ground rebuilding the coast.

Looking forward, Habitat for Humanity wants to be a "spoke in the wheel," that is, it wants to be a partner in the community and one of many options for residents. There is a great interest in neighborhood revitalization. There is also a lot of work that needs to be done to build capacity of the affiliates. Because Habitat affiliates hold mortgages, each affiliate must follow federal RESPA laws.

### Jennifer Clarke, YWCA Central Alabama

The YWCA is an international organization, but each YWCA affiliate works independently. YWCA Central Alabama has been in existence for 107 years. It has four components to the organization: social advocacy, child care, provision of domestic violence services, and housing. The YWCA Central Alabama is a microcosm of a Continuum of Care within its walls, as it offers shelter, transitional housing, and permanent housing. In Birmingham there is a lack of safe, decent, and affordable housing. In Woodlawn (a neighborhood of Birmingham), there is literally no place for folks to go. There are scarce homeownership or rental opportunities, and the neighborhood has 43% poverty. When the YWCA began looking into Woodlawn, there was a prevalence of institutionalized apartment buildings that were derelict, and people were living in substandard conditions. The YWCA wanted to work on developing the neighborhood and invested its time and resources into redeveloping affordable housing units in Woodlawn. It was able to acquire a series of apartment complexes (58 units), and the units are available to people living at or below 60%, 50%, and 30% of Area Median Income. The YWCA sets income standards so that individuals and families are not paying more than 30% of their monthly income on housing). In addition to the apartments, the YWCA has revamped the Interfaith Hospitality House (shelter for families). Because the YWCA has made such a heavy footprint in the rental community in Woodlawn, they are not looking into homeownership options in the neighborhood.

### Recommendations On How to Engage Service Providers in the Work That You Do.

- Strategic partnerships: Seek out organizations that can advance your mission and goals. The panelists have really had to reach out and partner in the rural communities with local governments, lenders, and other partners.

- With regard to partnering in one's community, it is very important to invite ALL voices to the table. This includes bankers, lenders, and realtors along with service providers.

### Challenges to Homeownership

- Instability of income (job insecurity, natural and man-made disasters)
- Bad credit, no credit, and not understanding one's credit history. NeighborWorks and other housing counselors can help individuals learn about credit issues and can help them improve credit scores.
- Upfront money (down payment costs, etc.). One way to plan for this is to put money into an Individual Development Account (IDA). The money can be used towards the purchase of a home.

### How Do the Panelists Accommodate for Disability?

- Connecting individuals and families with appropriate mainstream resources.
- Habitat for Humanity has single-family homes that are designed for people with physical disabilities.

### Creative Ideas re: Home Maintenance

- The Section 8 to homeownership program requires individuals to put money into an escrow fund for maintenance needs.
- Habitat for Humanity uses a "partner family" program – this connects new homeowners with one-on-one help.
- All three organizations are partners with homeownership families and help them when possible to maintain their housing stability.
- Faith-based groups can be a great resource.

One thing that service providers can do is to designate a staff person for housing. This moves the agency into housing-based case management and gets the agency to begin thinking of ways to keep people housed while they are engaged in case management services. It also gets the staff person to reach out into the community and strategically partner with housing resources.

There were no further questions so Rusty thanked the panel.

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### **Motion to Adjourn the Meeting.**

1<sup>st</sup>: Greg Carlson

2<sup>nd</sup>: Karen McCauley

Yes: All

No/Abstention: 0

The meeting was adjourned at 12pm.