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Housing Coalition Headlines

Community Housing Coalition of Madison County, NC

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In this issue:

[Management Musings](#)

[Volunteer Corner](#)

[Client & Grants Update](#)

[Eats & Drinks for Housings Sake](#)

[Donation Box](#)

[Legs & Regs](#)

[Closing Thoughts](#)

Management Musings

By Christopher Brown, Executive Director

A jolly cheerio and warm season's greetings, readers!! 2018 is peering from around the corner and I hope this finds all ye fine folks still full of good cheer, enjoying the last of leftovers and sweets before we look to the resolutions of the new year! As the mercury sinks and we all dig through the closet for an extra warm scarf or hat, I am filled with warm fuzzies as thoughts of CHC's successful 2017 and high-set sights for 2018. Please join me in toasting farewell to the successes and challenges gone by in '17 and positively looking at our goals with earnest hope and expectation.

It was a bumper year for the heroes of CHC's FUNdraising Committee. CHC first saw a super successful premier signature event at our "Madison Mayfest" and, most recently, at our first Annual "Autumn Evening Out" on October 27th. These fantastic successes were due to all of you who donated your hard work, money, food/drink, and help in spreading the word!

A tremendous thanks to Kevin Peer for volunteering to show his amazing National Geographic films around which the "Autumn Evening Out" event was organized. CHC raised \$1,624 in funds that will go directly to our

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.



agency's mission to continue promoting and facilitating safe, affordable, and healthy housing through advocacy, education, and resource development.

We look forward to next year's Autumn Evening Out and to another successful year of developing funds for CHC's mission. Stayed tune for word on 2018's

Madison MayFest in our next newsletter distribution this spring.

'Tis the season for giving and I hope you have all received CHC's 2017 Winter Appeal Letter.

Staff, board members, and volunteers worked hard on December 6th to get envelopes stuffed and sent to our dear donors in time for the Giving Season! This year we have a goal of \$10,000 in year end contributions. If you've not yet answered the call for support with a donation of your generous \$\$'s, please do so now!



CHC is sad to see beloved board members Jennifer Flynn, Mike Bradley, Lee Hoffman, Beverly Sawyer, and Jennifer Reda go, but we say farewell with excitement and support in their future endeavors in our community and beyond, as well as being comforted by their willingness to continue to advise CHC as we grow! That said, we are excited to welcome four new board members to our CHC Family.

A big warm welcome to these fantastic folks: Pat Franklin, Josh Copus, Sam Parker, and Graeme Frelick!

Furthermore, board member, Susan Sherard, has agreed to take on the role of Vice President as current VP extraordinaire, Larry Burda, steps out and back into the role of board member. So many changes!

We know Susan will be an excellent VP and we are excited for her and Lin Von Dreele's dynamic duo of board leadership in the year ahead.

CHC is excited to announce that it has been awarded

a grant by "Community Foundation of Western North Carolina People in Need Capacity Building Initiative." Beginning in December of this year, CHC will use this award to access the assistance of Dr. John Curtis of IOD Inc. who will facilitate the launching of a strategic and fund development planning overhaul to meet the growing needs of the community CHC serves. This initiative, coined "Madison Neighbors First," will allow the coalition to substantially improve its ability to promote and facilitate affordable, safe, and healthy housing for all Madison County Neighbors. We want to hear from you, so keep an eye out for opportunities to have your voice woven in the fabric of CHC's growth, and don't forget your feedback is always welcome via email (CHC@chcmadisoncountync.org) or direct to Staff at 828-649-1200.

And speaking of big announcements, CHC would like to officially announce that it is moving forward with a very exciting project called Reclaim Madison. Thanks to a long term technical assistance grant award from Minnesota Housing Partnership, CHC is taking steps and working with the Riddle family to re-open the hardware store known as "Coal, Feed & Lumber" in downtown Marshall, but as a salvaged and donated materials "reclaim" thrift store. Another equally important facet of this project is the opening of a community education and learning center for community members to learn skills such as: weatherization, carpentry, roofing, home maintenance, healthy living, and how to reuse and repurpose recycled building materials. In addition to the education center, Reclaim Madison will also be a place of community engagement where Madison County neighbors can give back by volunteering and donating to the store. In the final phases of the project, CHC hopes to convert portions of the upstairs into affordable housing units with the intent of creating new opportunities to live and work within, and in service of, the Madison County community.

As the needs of our community grow, CHC's long term vision is to meet these needs by providing a place such as Reclaim Madison that will keep dollars in Madison County, provide affordable materials and housing for residents, and increase engagement and education for neighbors on a community level.



We thank you all for your support in this vision and could not sustainably continue to meet the needs of our Madison County neighbors without the enduring back bone created by community members like you. Stay tuned for more exciting updates as CHC strives to thrive for the neighbors of Madison County.

Volunteer Corner

By Stephanie McCullough

What a quarter! Over in this corner, we have several new individual, local volunteers who have signed up to assist CHC in its mission "to promote and facilitate healthy, safe, and affordable housing through advocacy, education, and resource development." We envision deeper, long term, year round impacts for the benefit of our clients and their needs by utilizing our ever growing list of local volunteers. These folks have heard about CHC via word of mouth and also by becoming involved in our Neighbors Helping Neighbors (NHN) Workdays.

This quarter saw three enormously successful NHN's which, in itself, is fantastic but the way in which these workdays developed has helped change the structure of the NHN for the better. We are ever evolving as an agency and this is a perfect example. Each NHN has included follow up work the week after the NHN, allowing for involvement of volunteers who are available weekdays rather than weekends. This has made greater impact possible, not just tying up loose ends, but providing additional support through more meaningful connections with our neighbors. This year, a couple of informal NHN's have taken place organically. By seeing a need that hasn't been met and by gathering neighbors to help meet that need,

a lot of clean up took place at one home, while another neighbor had help with cutting, splitting and stacking firewood. It is such an enormously rewarding experience and we hope you'll consider joining us for a 2018 NHN or two. Here are a couple of NHN dates to put on your calendar for next quarter:



February 24th and March 24th. Call me at the office 649.1200 or email me at volunteercoordinator@chcmadisoncountync.org to sign up!

Some other changes coming round include a questionnaire for our clients. We are interested in getting feedback from them in regards to the assistance provided by CHC and how they might be interested in reciprocating. There is great empowerment in being able to give back to your community in some way, and *community* is central to what we do at Community Housing Coalition of Madison County.

Here's to healthy, happy and *warm* housing this season!

Client & Grants Update

As the year comes to a close, we've been covered up in grant applications. Apparently, funders want to spend their holidays reviewing applications, as CHC will apply for 5 major grants in last 45 days of the year (with three to four more will follow in January). These five grants include:

- A \$7,500 capacity building grant for strategic plan and funding development (awarded).
- A \$14,000 grant to expand the impact of our local volunteer program.
- A \$100,000 over four-years funding grant to cover operating costs for the development of Reclaim Madison Store and Community Center.
- A \$175,000 grant to fund the major startup expenses for Reclaim Madison.
- A \$175,000 three-year program grant that will provide up to \$25,000 per home for essential rehabilitation.

It is through these grant applications that we get to lay out the next 12-36 months. As a staff, we ask what is working well in our volunteer programs, how do we continue to expand and improve those programs, what resources do we need, how will we implement a new program grant opportunity, and how will all these resources flow together to make the greatest impact on those that we serve?

It has been especially exciting working through the development of Reclaim Madison, a project that has been on our hearts and minds since I started in 2013. What will it take to implement Reclaim and how will we do it with our limited resources? How will Reclaim Madison reshape CHC to better address the affordable housing crisis in both the short and long-term? How will the business affect economic development and job creation for Madison County?

These are all important questions we ask and to which we work to clearly understand the answers. We then carefully craft those answers into an application that conveys the unique energy that surrounds CHC and the work we are doing in hopes that we can inspire those outside our community to support us.

It takes many avenues of support to address the safe, healthy, and affordable housing crisis facing Madison County. I am so thankful for everyone who believes in CHC and supports our mission. Happy holidays. - Watson

Eats & Drinks for Housings Sake

Please visit **Wagon Wheel**



in Mars Hill on

Thursdays in January when they will donate 10% of their receipts to CHC! Wagon Wheel serves delicious meals Monday-Saturday and offers a diverse menu. Their large number of regular customers say it all! We would like thank you all for your support of affordable housing as well as a local restaurant during Wednesdays in December when **Stackhouse** in Mars Hill donated 10% of its receipts to CHC. Their world famous sandwiches made with quality ingredients and easy-to-find, cozy location make this restaurant an excellent place to stop for a

bite or a cold drink with friends/family this Holiday Season.

CHC would like to thank the following restaurants for their Eats and Drinks for Equal Housing sponsorships in November, October, and September, respectively: **Papa Nick's** in Mars Hill, **Sweet Monkey** in Marshall, and **Spring Creek Tavern** in Hot Springs. Check them out if you are looking for amazing food and a great atmosphere. We are proud of our Madison County eatery's and their dedication to affordable housing!

Donation Box

As mentioned above, our Winter Appeal has been mailed by our hard working helper elves; 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

*****Disclaimer: CHC offices are closed and updates on this section are not necessarily current to the week as staff is on holiday*****

Tax Reform

Conferees have reached an agreement in principle on Tax Reform legislation.

What we are hearing is that the bill includes:

- 37 percent top individual income tax rate; individual Alternative Minimum Tax retained but only for individuals with income above \$500,000 (above \$1 million for married couples);
- 21 percent top corporate income tax rate effective 1-1-18; corporate Alternative Minimum Tax repealed;
- 20 percent deduction for qualifying pass-through income;
- Estate tax retained, but exemption roughly doubled;
- Deduction of up to \$10,000 for combination of state and local property, income, and sales taxes;

- Mortgage interest deduction cap lowered to \$750,000 from current \$1 million;
- Private Activity Bonds (PABs) retained;
- LIHTC retained; no definitive word on the inclusion of Senator Roberts' veterans and rural housing amendments or the offsets;
- LIHTC partially or entirely excluded from Base Erosion Anti-abuse Tax (BEAT) calculation in line with treatment already afforded to the R&D credit (this issue was still fluid as of December 13th);
- NMTC retained; HTC retained but claimed ratably over a 5-year period.

We have not seen any language yet, so we cannot say for sure what the final package means for affordable housing. Reports indicate that Private Activity Bonds may have been preserved, however we do not know in what form. House leadership was looking to limit their scope, and there was a question as to whether that would leave affordable housing out in the cold. As a reminder, if PABs are eliminated as proposed, over \$700 million of multifamily development currently underway in North Carolina would come to a halt. The North Carolina Housing Finance Agency has approved or received applications for 61 properties totaling 6,286 units requesting \$460,125,000 in tax exempt bond volume, which would finance over \$700 million worth of multifamily housing development.

Census Data Show Largest Two-Year Income Gain in Five Decades, Progress Against Poverty in 2016

From the [Center on Budget and Policy Priorities](#): Broad growth in jobs and wages in 2016 produced improvements in living standards. The typical household's income rose by 3.2 percent or \$1,800 from 2015 to 2016, after adjusting for inflation, while the official poverty rate fell from 13.5 percent to 12.7 percent. Coming on top of 2015's progress, this means that over the two-year period from 2014 to 2016, household median income rose quite impressively — by 8.5 percent or \$4,600 — while the poverty rate fell by 2.1 percentage points or 6 million people.

National Housing Preservation Database Update

The National Low Income Housing Coalition (NLIHC) and the Public and Affordable Housing Research Corporation (PAHRC) released a major update to the [National Housing Preservation Database \(NHPD\)](#) today. The data shows 11,172 subsidized units coming

to the end of their subsidy life in the next 5 years. The NHPD includes data on expiring affordability restrictions for properties supported by HUD Project-Based Rental Assistance, USDA rental housing programs, the Low Income Housing Tax Credit, and other HUD programs. The following links will allow you to [register for the NHPD](#), view an [interactive map](#), and [access summary data](#) by state and county.

Enterprise launches Opportunity360

Today, [Enterprise launched Opportunity360](#), a new online platform that measures the extent to which neighborhoods have access to opportunity and helps identify investments that improve lives and communities. Opportunity360 enables users – including investors, people in the housing sector, government officials and others committed to community development – to create one-click Measurement Reports that provide the framework and data necessary to assess both the available pathways to opportunity and the outcomes of opportunity in any neighborhood in the country. It draws on more than 200 indicators organized around five categories – housing stability, education, health and well-being, economic security and mobility – as well as resident feedback aggregated into one web-platform. [Visit the Opportunity360 platform to learn more.](#)

Closing Thoughts



Save yourself some money during the winter months! Winterizing your home

can not only prevent expensive disasters, but can also save you a lot on your utility bill. Follow these low-cost tips and tricks for weatherization during these frosty months:

- Caulk around windows.**
- Replace weatherstripping around doors.**
- Close up your fireplace.**
- Add heavy drapes and rugs.**
- Improve your insulation.**
- Cover your water heater.**
- Get an energy audit.**
- Change your furnace filters.**
- Lower your water heater temperature.**

Lower the thermostat.

For more information, click here:

<https://money.usnews.com/money/personal-finance/articles/2015/10/06/13-hacks-to-winterize-your-home-and-trim-your-heating-bill>

Enjoy this season of nesting and resting, Readers. We will be back with more Housing Coalition Headlines in the spring!



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