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Innovative New Training Helping Area Stay Competitive by Matching Local Workers with Homes They Can Afford

An innovative new program in Wilmington is providing housing opportunities affordable for teachers, nurses, police officers, and other moderate-income workers.

“Everyday workers don’t make enough money to afford a home in Wilmington,” says Diane Greene, of Homes4NC, a non-profit organization of the NC Association of REALTORS®. “The average home price is over \$223,000 which means it takes a salary of about \$66,775 for the home to be affordable—no more than 30 percent of salary. Most critical workers like teachers, nurses, fire fighters, retail clerks, administrative workers, and bank tellers, make less than that. That affordability gap can negatively affect the area’s ability to attract and retain the highest quality workers and drives up wages for employers.”

Inga Delts is a single mother who works as a graduate school admissions specialist at UNCW. She was living in an apartment with her nine-year-old son Alex and wanted to own her own home close to the university.

Delts met Jody Wainio, a REALTOR with Buyer's Choice Realty who recently received special classroom training and certification in Workforce Housing programs created to

help people, like Delts, who work in jobs that pay 60 percent to 120 percent of the area median income (AMI).

As an NC Workforce Housing Specialist, Wainio put her newfound knowledge to work for Delts. She first helped with the initial preparations then helped Delts take advantage of a special program providing 100 percent financing, no PMI and market rates. Wainio found a 1,800 square-foot house in short sale and Delts purchased her first home.

“I told Jody, I really want this house,” says Delts. “I said this is the house. I can feel it. I mean everything is perfect for Alex and me. My son can have his own bedroom, I can pull my car into a garage, we have a fire place, it’s only a stone’s throw from town so I don’t waste hours getting to and from the university, and the payments don’t eat up my entire paycheck.”

According to Wainio, Delts was an ideal candidate for workforce housing. “She has special training and is employed in a good job with one of the area’s largest employers, but makes less than the median income. She has good credit, and wants to live close to her job. I’m glad I took the workforce housing training where I learned about the special programs to help her.”

Delts had come close to purchasing a home once before—“before the market correction”, as Wainio puts it. But, according to Delts, she “wasn’t comfortable with the financing deal: She explains, “The payments were too high and I like for my son to have shoes on his feet and food on his plate, so I passed. Being a single mother changes your whole outlook on how you spend money.” So, this new house was, as Delts puts it, “My own little American dream, and I can do it within my means.”

However, her joy of home ownership was almost short-lived when only a month after moving into her new home, Delts fell ill with a particularly aggressive strain of pneumonia. Unpacking and decorating the new home took a back seat to more than two months in the hospital, an induced coma, being rushed by helicopter to UNC Hospital in Chapel Hill, two surgeries, and thrice having her mother told she might not make it through the night. Blood clots that developed in her legs during the coma left her unable

to walk and required constant rehabilitation to relearn to use her legs even with braces and a cane.

Delts feared most about her job and new home. “As I lay in that hospital bed I kept thinking my dream might disappear. Through the 14 days of coma, 21 days on an oscillator, and I can’t even tell you how long on a respirator, I saw the home I’d worked so hard for going away and my son’s smile sitting there in his new bedroom disappearing.”

But, with the help of Wainio that has not happened. Even though Delts is on leave from work with a reduced salary, the REALTOR matched her with a financing program with such manageable payments she is keeping her home. “I am able to keep my house, so I’m very blessed.” She adds, “I love Jody. She is the best REALTOR ever! Thank goodness for her knowledge of workforce housing or Alex and I would still be living in an apartment instead of our own, comfortable piece of the American dream. It’s been a really good year.”

There are currently 31 Workforce Housing Specialists in the Wilmington area and they can be found by visiting Homes4NC.org.

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For more information on Workforce Housing in North Carolina please find attached a document by Homes4NC, a non-profit organization of the NC Association of REALTORS®, that helps families with housing needs, provides emergency disaster relief and supports educational programs. Visit **Homes4NC.org**

To learn more and arrange an interview with Inga Delts, Jody Wainio, and Diane Greene of Homes4NC please contact: **Dale McGlothlin, SeaChange Global, (202) 341-8615, dm@seachangeglobal.com**