

AFFORDABLE RENTAL HOUSING REPORT & STRATEGY TOOLBOX

for Goldston, Pittsboro, Siler City, and Chatham County

July 2017

Prepared with guidance from the Chatham County Housing Committee, with representatives from Chatham County, Town of Goldston, Town of Pittsboro, and Town of Siler City



Acknowledgements

Thank you to the individuals who invested time and energy into this report and strategy toolbox over the past year. This document was adopted by the Chatham Housing Committee on July 25, 2017.

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This is a large document with a lot of information. To dive into a specific section, use the navigation shortcuts below.

- If you want to understand what this project is and who guided it, start with **Introduction and Overview of Committee** on page 13
- If you want to understand the affordable rental housing challenge, start with **What is Affordable Housing?** on page 14
- If you want to begin with what we want to achieve, start with **Goals and Outcomes** on page 34
- If you want to focus specifically on what can be done, start with **Strategies** on page 35
- If you want to see the priority strategies for each jurisdiction, start with **Executive Summary** on page 6
- If you want to brush up on your housing terminology, refer to **I. Affordable Housing Glossary of Terms** on page 62
- If you want to see the goals, strategies, partners, outcomes, and performance metrics all in one place, refer to the **II. Goals Matrix** on page 72
- If you have questions or comments,

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Executive Summary

The Chatham Housing Committee is a working group of elected officials and staff from Chatham County, Goldston, Pittsboro, and Siler City, that met for approximately one year to focus on issues and strategies around affordable rental housing. This first section of this report provides an overview of what affordable housing is, briefly reviews the history of affordable housing work in Chatham County, and presents data around demographics, housing stock, affordable housing inventory, and other elements that shape affordable housing in the county. Key county-wide issues that were identified include:

- Forty-nine percent of renter households are making less than 30% of AMI. About 2,223 (66%) of renter households are making less than 80% of the AMI and are cost-burdened.
- There are not enough rental units for low-income households, especially extremely low-income households. It is estimated there are 1,404 renter households making 30% or less of AMI, but only 335 rental units affordable to households making 30% or less of AMI.
- There is an estimated gap of 1,995 affordable rental units in Chatham. The majority of this gap is found in the lack of rental housing for households making between 0 and 30% of AMI.
- There is a disparity in the number of bedrooms in rental units and the number of people in renter households. Thirty-nine percent of renter households are one-person households, yet only 16% of rental units are one-bedroom or studios. A unit with fewer bedrooms is more affordable, so the inventory does not cater to low-income smaller households. Conversely, while 46% of market-rate units have three or more bedrooms, there are few naturally occurring affordable housing units with at least three bedrooms.
- Chatham County's demographics pose an equity issue in the affordable housing dialogue. Older adult households have a lower median income than the general population. White households' median income is more than twice that of black households and of Hispanic or Latino households. This suggests there may need to be different strategies for different populations.
- The Housing & Transportation Index estimates that the typical household in Chatham County spends 32% of their income on housing and 28% on transportation, totaling to 60% of its income. This is much higher than the recommended threshold of 45%.

With these issues in mind, the Housing Committee identified seven goals, listed below. They encompass both a housing focus and a people focus, acknowledging that the availability of quality affordable housing is just one element of addressing the issue; equity, income disparities, and access to resources are important as well.

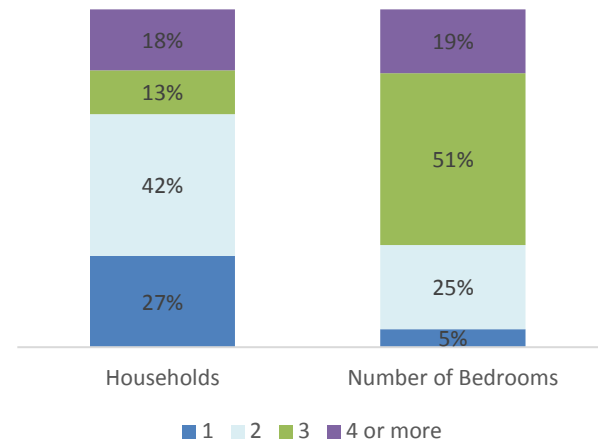
- Increase the number and diversity of affordable rental options
- Preserve existing legally-binding affordable housing
- Preserve naturally occurring affordable housing (NOAH)
- Ensure rental quality
- Support low-income renters
- Foster healthy communities
- Improve economic mobility and equity

Within each goal, a set of desired outcomes was identified, as well as a metric to measure progress, baseline data for that metric, and a target goal. The Goals Matrix on page 72 lists these along with the policy, program, and partnership strategies and partners needed to accomplish these outcomes. Many of the strategies are interrelated and address different elements of the affordable rental housing issue. As such, they are most effective when implemented together; implementing just one or another individually will not have as significant of an impact on addressing the issue as a whole. Most of the strategies listed are able to be implemented in any of the jurisdictions, but key priorities for each jurisdiction are noted in the next few pages.

Partnership Priorities | Chatham County, Goldston, Pittsboro, Siler City

Chatham County has a total population of 67,431 people and 26,923 households. Renters make up 22% of all households. The overall median household income is \$55,642, but the median renter household income is just \$30,742. Eighty percent of the housing stock is single-family homes, and another 15% are mobile homes. While this is typical for a rural county, there is still a disparity between number of bedrooms available and household sizes.

The Housing Committee was successful in part because it engaged decision-makers from all of the jurisdictions in learning about, discussing, and making recommendations related to affordable rental housing. This partnership is important to carry forward, as the key priority strategies would be most successful if all jurisdictions work to implement them together. Chatham County’s elected officials and staff can play an important role in convening the partners and leading the effort on implementing the below priority strategies:



Key Short-term Strategies (1-2 years):

- **Develop a housing resources website and hard copy versions of resource information:** Partner with the County to distribute information about housing resources, including providing a link to the County’s housing webpage on Siler City’s and Pittsboro’s websites, and providing hard copies of information in town offices. *(More detail available on page 54)*
- **Establish a Location Policy and have each jurisdiction adopt it so it applies across the county:** A location policy encourages development projects that fulfill the policy’s objectives, which can include increasing the supply of affordable housing in proximity to resources like grocery stores, public transit, schools, and jobs; reducing and avoiding undue concentrations of poverty and subsidized housing; and promoting diversity and vitality of neighborhoods. Under such a policy, a development can get points for different criteria and receive certain fee reimbursements, based on the points achieved. *(page 39)*
- **Identify publically-owned developable land and issue RFPs for development:** An analysis of GIS parcel data using a set of criteria can identify parcels that might be suitable for affordable housing development. When suitable sites are found, the County and towns can issue a Request for Proposals to affordable housing developers to build housing on that land. Providing the land at no or low cost can help fill the financing gap for an affordable housing development. This analysis can be done on a recurring basis as parcel ownership and/or criteria changes. *(page 43)*
- **Establish a Housing Trust Fund:** A housing trust fund is a distinct fund that can be funded by a variety of sources, including a “Penny for Housing” or similar property-tax set-aside, payments-in-lieu from developers, contributions from the general fund, sale of property, or other sources. Funds are distributed to projects that meet identified housing goals, such as land acquisition, housing development, preservation, weatherization, or rehab, and renter support. *(page 37)*

Key Mid-term Strategies (3-5 years):

- **Partner with a community land trust:** A community land trust model, often run by a nonprofit, preserves long-term affordability for its portfolio of properties by retaining ownership of the land and leasing the home to the homebuyer or serving as property manager for rental properties. The Community Home Trust, currently operating in Orange County, has indicated a willingness to consider expanding into Chatham County, or to provide technical assistance to help a new community land trust form in Chatham County. *(page 46)*

Goldston | Priority Focus

Goldston has a total population of 285 individuals and 135 households. The median household income, at \$39,063 is 42% lower than the county-wide median household income. Renters make up 26% of all households.



Goldston's residents are older, with **40% of the population being above age 60**, and just 16% under age 19.

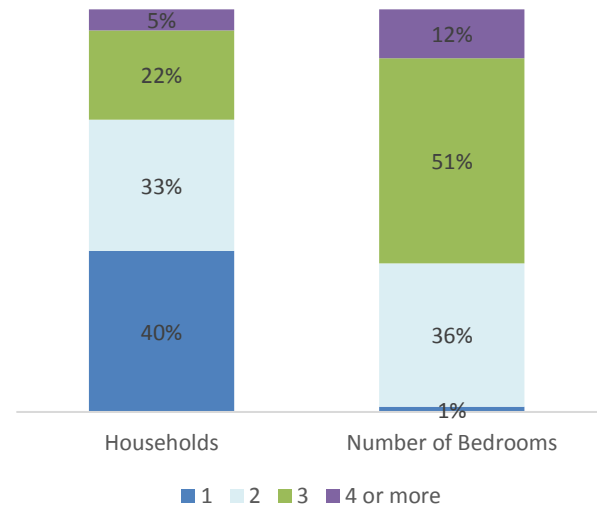
At **84%**, Goldston has a larger proportion of **White, non-Hispanic/Latino households** as compared to the rest of the county.

67% of all renter households in Goldston have household incomes below \$50,000 per year.



Of these low-income renter households, **100% are housing cost-burdened**, spending more than 30% of their income on rent and utilities.

The housing stock in Goldston is primarily single-family homes (97%), with the rest (3%) being mobile homes. The majority of the housing stock is two- and three-bedroom homes (87%), while 40% of the households are single-person households. This correlates with the large proportion of older adults, and suggests there may be a need for smaller units that, if affordable and low-maintenance, would allow older adults to live independently and remain in the Goldston community longer. Goldston is small, with a low-density development pattern and a small commercial area. While there are limits to what types of development can be supported, given the rural nature of the area, there are opportunities for infill and context-sensitive development that could provide more options for residents, particularly around the commercial area.



Key Issues:

- Limited housing type options
- Disparity between number of bedrooms available and household sizes
- Renters have low incomes and a high percentage of renters are cost burdened
- Large proportion of older adults

Priority focus: Increase number and diversity of affordable rental options

Key Short-term Strategies (1-2 years):

- **Allow for the development of missing middle housing**, smaller multi-unit structures (duplexes, triplexes, and multifamily with less than 20 units) that can blend in with the character and feel of established residential neighborhoods or commercial areas, which provide greater options for residents. This is currently being considered in the Goldston Unified Development Ordinance. *(More detail available on page 39)*

Key Mid-term Strategies (3-5 years):

- **Partner with a community land trust:** A community land trust model, often run by a nonprofit, preserves long-term affordability for its portfolio of properties by retaining ownership of the land and leasing the home to the homebuyer or serving as property manager for rental properties. In Goldston, this could be a valuable tool to preserve affordability long-term. *(page 46)*

Pittsboro | Priority Focus

Pittsboro has a total population of 3,992 residents and 1,601 households. The median household income, at \$53,422, is the highest of the three municipalities and just 4% lower than the county-wide median household income. However, one third of all households in Pittsboro are renter households, and the median income of renter households is much lower, at just \$26,842 per year.



Pittsboro’s residents are older, with **30% of the population being above age 60**, and **4% over age 85**.

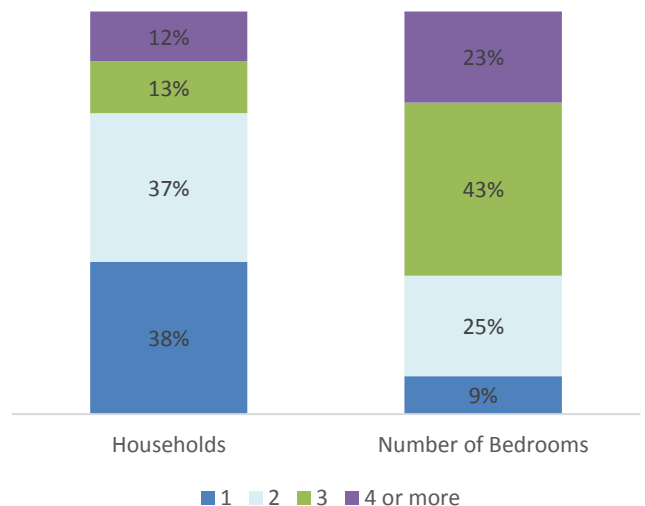
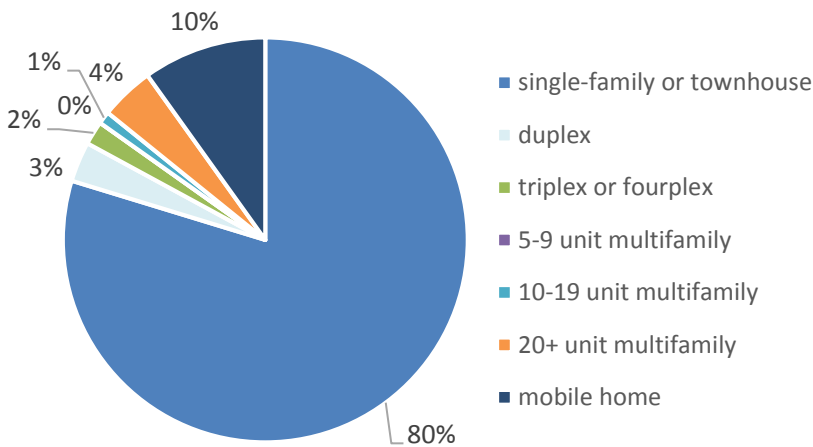
At **25%**, Pittsboro has a larger proportion of **Black households** as compared to the rest of the county.

65% of all renter households in Pittsboro have household incomes below \$50,000 per year.



Of these low-income renter households, **69%** are **housing cost-burdened**, spending more than 30% of their income on rent and utilities.

The housing stock in Pittsboro is primarily single-family and mobile homes, which together make up 90% of the housing stock. While there are some small attached duplexes and larger multifamily apartment complexes, there are very few small apartment buildings with between five and 19 units. While one- and two-person households make up 75% of all households, only 34% of units are one- and two-bedroom units. This suggests that smaller households do not have many options and may have to pay more for a larger unit than they need or desire.



Key Issues:

- Limited housing type options
- Disparity between number of bedrooms available and household sizes
- Renters have low incomes and a high percentage of renters are cost burdened
- Large proportion of older adults

Priority focus: Increase number and diversity of affordable rental options

Key Short-term Strategies (1-2 years):

- **Revise Development Policies:** Review the development ordinances and processes to ensure they are not inhibiting the development of housing types with one- or two-bedroom units and are promoting the construction of new units. A few examples:
 - **Reduce parking requirements** for multifamily developments that are limited to persons of low or moderate income or the elderly, as residents of these units are less likely to own a car. *(More detail available on page 42)*
 - **Allow for the development of missing middle housing**, smaller multi-unit structures (duplexes, triplexes, and multifamily with less than 20 units) that can blend in with the character and feel of established residential neighborhoods or commercial areas, which provide greater options for residents. *(page 39)*
 - **Encourage affordable housing provisions in large planned developments** that require approval under a conditional use permit, to provide a mix of housing affordability in the development that reflects the income ranges of those who live and work in the development and surrounding areas. *(page 36)*
- **Ensure that the Chatham Park development includes an adequate number of affordable units:** Work with Chatham Park developers and affordable housing developers to ensure that an adequate number of affordable units are provided in Chatham Park, as agreed upon by the Additional Element Committee for the Chatham Park Master Plan. This could include Chatham Park developers donating land to affordable housing developers to build projects with tax credits, or partnering with a community land trust to preserve long-term affordability of homes in Chatham Park.
- **Preserve legally-binding affordable housing:** Track legally-binding affordable units and, when their affordability period is approaching expiration, work with the property owners to find an option that maintains their affordability for an extended number of years. *(page 47)*
- **Conduct outreach to landlords about Section 8 program:** Partner with the Chatham Housing Authority to engage with landlords and increase the number of landlords and properties that accept vouchers. *(page 46)*

Key Mid-term Strategies (3-5 years):

- **Partner with a community land trust:** A community land trust model, often run by a nonprofit, preserves long-term affordability for its portfolio of properties by retaining ownership of the land and leasing the home to the homebuyer or serving as property manager for rental properties. In Pittsboro, this could be a valuable tool to manage affordable units built in Chatham Park. The Community Home Trust, currently operating in Orange County, has indicated a willingness to consider expanding into Chatham County, or to provide technical assistance to help a new community land trust form in Chatham County. *(page 46)*
- **Identify publically-owned developable land and issue RFPs for development:** An analysis of GIS parcel data using a set of criteria can identify parcels that might be suitable for affordable housing development. When suitable sites are found, the Town can issue a Request for Proposals to affordable housing developers to build housing on that land. Providing the land can help fill the financing gap for an affordable housing development. This analysis can be done on a recurring basis as parcel ownership and/or criteria changes. *(page 43)*
- **Encourage developers to use the 4% tax credit:** Unlike the 9% Low-Income Housing Tax Credit, the 4% tax credit is non-competitive and more readily available. For these projects to be financially viable, local governments usually need to provide a subsidy, which can be in the form of financial assistance, land donation, or reduced development costs. *(page 48)*

Siler City | Key Issues and Opportunities

Siler City has a total population of 8,193 residents and 2,705 households. The median household income, at \$29,956, is 54% lower than the county-wide median household income.



Siler City's residents are younger, with **29% of the population being below age 19**, and just 19% over age 60.

At **46%**, the proportion of **Hispanic and Latino households** in Siler City is much higher than the rest of the county.



77% of all renter households in Siler City **have household incomes below \$50,000** per year.



Of these low-income renter households, **63% are housing cost-burdened**, spending more than 30% of their income on rent and utilities.

The housing stock in Siler City is fairly diverse. While predominantly single-family, there is a range of housing types including multiplexes and both small and large multifamily apartment complexes. Outside of single-family homes, mobile homes are the most prevalent housing type at 15%. Half of all housing units are renter-occupied, which is very high for the region. There are a large proportion of small (one-person) and large (four-or-more person) households, but the housing stock is made up primarily of two- and three-bedroom units. The quality of housing was mentioned by the Committee staff and elected officials as a primary concern. Indeed, over 20% of Siler City's housing stock was rated as being in "fair" or worse condition by the tax assessor.

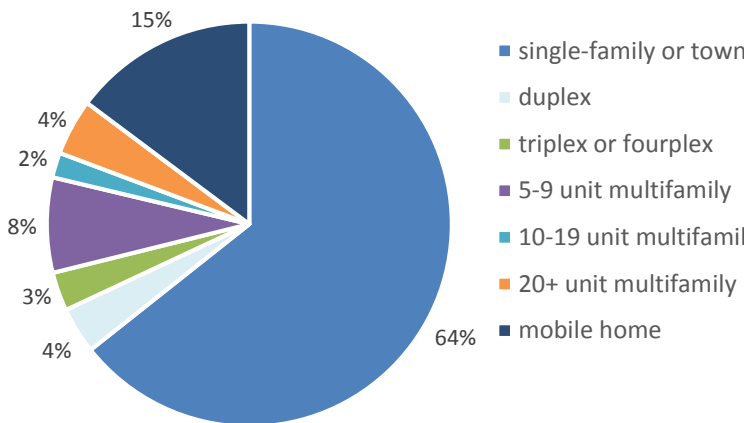


FIGURE 1: HOUSING STOCK IN SILER CITY

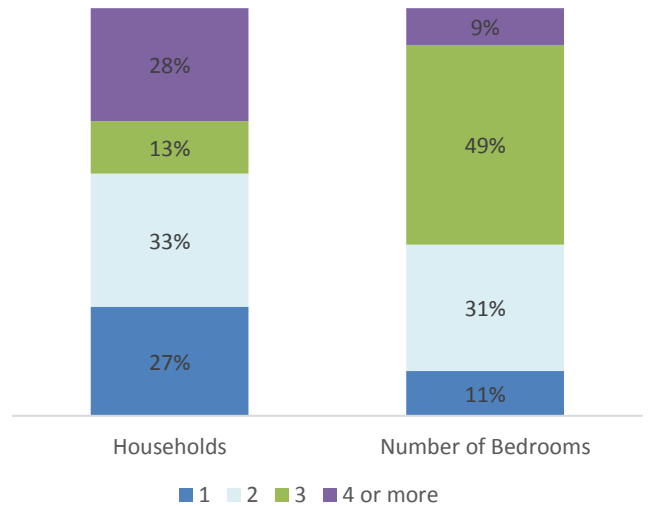


FIGURE 2: HOUSEHOLD SIZE SUPPLY AND DEMAND

Key Issues:

- Large proportion of rentals
- Poor housing quality
- Disparity between number of bedrooms available and household sizes
- Renters have low incomes and a high percentage of renters are cost burdened
- Large proportion of residents for whom English is not their first language

Priority focus: Rental quality and low-income renter support

Key Short-term Strategies (1-2 years):

- **Strengthen the Minimum Housing Code:** Siler City should consider strengthening the code. This could include adding definitions of terms to the ordinance, clearly defining responsibilities of owners and tenants, defining reasonable cause to inspect properties, including right of first refusal for affordable housing organizations to purchase a property before it is offered to other parties, and establishing reasonable penalties to encourage compliance and help cover administration costs. This effort could also include sending building inspectors to code enforcement trainings to improve their understanding of best practices in enforcing the code. *(More detail available on page 49)*
- **Conduct a neighborhood housing assessment:** Conduct an in-depth neighborhood housing assessment of the 10 identified neighborhoods to include demographic data, crime data, property and ownership information, and a house condition survey conducted on foot. Once the data are collected and synthesized, a focus group of stakeholders should be assembled, including building inspectors, planners, police, and nonprofit repair providers, to jointly discuss the data and initiate a participatory dialogue about strategies. *(page 53)*
- **Develop a housing resources website and hard copy versions of resource information:** Partner with the County to distribute information about housing resources, including providing a link to the County's housing webpage on Siler City's website, and providing hard copies of information in town offices. *(page 54)*
- **Provide fair housing education to landlords:** Partner with the Chatham Housing Authority and other jurisdictions to offer fair housing trainings. Trainings cover topics like legal history around the Fair Housing Act, responsibilities of landlords and property managers, housing discrimination, and more specific examples of illegal practices. *(page 54)*

Key Mid-term Strategies (3-5 years):

- **Offer landlord incentives:** Develop a program to reward landlords for responsible behavior or taking steps to prevent complaints. Potential incentives could include, if a landlord completes a training program and provides their tenant with a tenant guide, they are eligible for free preventative maintenance and security inspections, a designated police department liaison, a security deposit guarantee, to name a few. *(page 52)*
- **Engage community members in need of affordable housing or assistance services:** Partner with the County, towns, and social services agencies to include housing as an issue on surveys, in community conversations, and other outreach. Use this information to better understand what housing barriers residents encounter and what types of assistance may be most effective. *(page 55)*
- **Strengthen and expand weatherization programs:** Partner with the County's utility assistance programs and nonprofit weatherization providers to better understand where assistance is needed, and work to coordinate weatherization and rehabilitation efforts to address properties requesting utility assistance. *(page 56)*
- **Establish a program of periodic inspections:** Periodic inspections help ensure that landlords who have had past violations keep their properties in compliance with the Minimum Housing Code. Within a defined targeted area, a periodic inspection program could include outreach to residents, gathering property management contact information for landlord-owned properties, conducting regular inspections, and informing property owners about repair, rehab, and weatherization programs that are available in the area. *(page 51)*

Introduction and Overview of Committee

In January 2016, the Chatham County Board of Commissioners asked Triangle J Council of Governments to form a working group of elected officials to focus on affordable housing. After discussions with the County Manager and town managers of Pittsboro and Siler City, a framework was developed for a time-limited task force with a specific focus on affordable rental housing. Each elected board in the county appointed members to the Housing Committee, so that the membership included:

Representation	Committee Member	Position
Chair	Dennis Streets	Director of the Chatham County Council on Aging
Chatham County	Mike Dasher	Chatham County Board of Commissioners
<i>Chatham County Alternate</i>	Jim Crawford	Chatham County Board of Commissioners, Chair
Goldston	Tim Cunnup	Goldston Mayor
Pittsboro	Pamela Baldwin	Pittsboro Board of Commissioners, Mayor Pro Tem
<i>Pittsboro Alternate</i>	Bett Wilson Foley	Pittsboro Board of Commissioners
Siler City	Chip Price	Siler City Board of Commissioners
<i>Siler City Alternate</i>	Larry Cheek	Siler City Board of Commissioners, Mayor Pro Tem

In addition to the elected officials, county and town staff members were selected to serve as committee liaisons to coordinate meeting logistics, gather information, submit regular progress reports to town and county leaders, and lead implementation of adopted strategies. These staff included Renee Paschal, County Manager; Tansy Long, Chatham County Policy Analyst; Bryan Gruesbeck, Pittsboro Town Manager; and Bryan Thompson, Siler City Town Manager. Staff from Triangle J Council of Governments, including John Hodges-Copple, Julia Katz, and Aspen Romeyn, facilitated the committee meetings, gathered and analyzed data, and compiled research, strategies, and best practices.

The committee was tasked with meeting for up to one year and using research, data, and expertise available to: (1) identify affordable rental housing challenges that are present in Chatham County and its municipalities, (2) engage with developers, landlords, and community groups to better understand market conditions and potential incentives, and (3) to compile short-, medium-, and long-term strategies and best practices that will address affordable rental housing challenges in the Chatham County housing market.

The committee meeting framework was as follows:

November 2016 – *Committee Charge and Data Review*, review of existing information and history of affordable housing work in the county, and identification of any gaps in information to research further.

January 2017 – *Population and Outcomes*, clearly define the target population, discuss location and other incentive policies, begin discussion of key outcomes.

March 2017 – *Incentives and Investment*, learn from Brick Capital CDC on how a Community Development Corporation (CDC) model can be used to develop and renovate housing, and from the Development Finance Initiative on how local governments can work with developers to create more affordable housing.

May 2017 – *Preservation and Acquisition*, learn from the Greensboro Housing Coalition on how they used the Minimum Housing Code as a tool to improve the quality of existing naturally occurring affordable rental properties. Discuss local government investment options, and see how a developable land analysis can be used to identify publically-owned land suitable for affordable housing.

June 2017 – *Review Potential Strategies*, review proposed strategies, best practices, and goals and outcomes. Hear from the Community Home Trust on how a land trust model works to maintain long-term affordability.

July 2017 – *Finalize the Plan*, discuss implementation, formalizing partnerships, building in accountability, and how to measure success.

What is Affordable Housing?

Housing is considered affordable when housing costs, including rent or a mortgage and utilities, make up no more than 30% of a household’s gross monthly income. The term “affordable housing” is generally used to refer to housing for households who make 80% or less of the Area Median Income (AMI), which is defined by HUD for metropolitan statistical areas. Workforce housing is also often discussed, and in the Chatham County context, this term refers to housing that is affordable to households who make between 80 and 120% of the Area Median Income. The table below shows HUD’s FY2016 Income Limits for the Durham-Chapel Hill Metro FMR area, which includes Chatham, Durham, and Orange counties. Figure 1 shows the income ranges that describe different affordable housing terms.

TABLE 1: HUD FY 2016 INCOME LIMITS FOR DURHAM-CHAPEL HILL HUD METRO FMR AREA

Median Income	FY 2016 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
	Low (80%) Income Limits	39,600	45,250	50,900	56,550	61,100	65,600	70,150	74,650
	Very Low (50%) Income Limits	24,750	28,300	21,850	35,350	38,200	41,050	43,850	46,700
	Extremely Low (30%) Income Limits	14,850	17,000	20,160	24,300	28,440	32,580	36,730	40,890

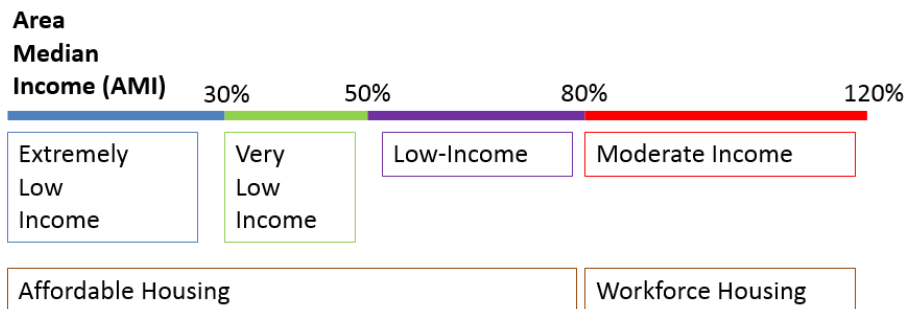


FIGURE 3: AFFORDABLE HOUSING TERMINOLOGY BY AREA MEDIAN INCOME

Who Does Affordable Housing Serve?

Affordable housing serves many different types of people. Seniors who are on fixed-incomes often cannot afford increasing market-rate rents. People who are dealing with chronic issues, like homelessness, mental health issues, or others need the foundation of an affordable home to be able to successfully acquire and maintain employment or find stability in their lives.

Given the income inequality, wage stagnation, and rapidly rising housing costs in our region, many people who would qualify for affordable housing include workers like teachers, social workers, police officers, tradesmen, child care workers, bus drivers, retail clerks, and many more. These are people whose jobs play an essential role in serving Chatham County residents and providing the goods and services that they need.

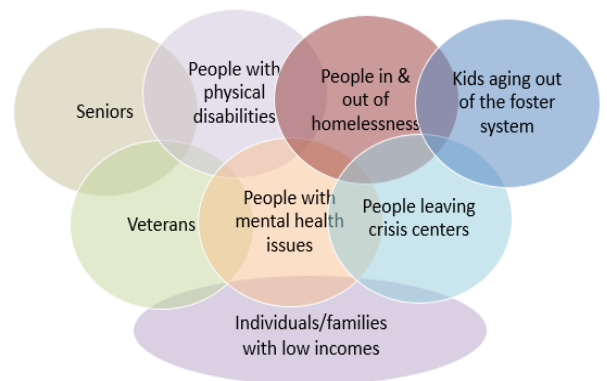


FIGURE 4: POPULATIONS SERVED BY AFFORDABLE HOUSING

Important Impacts

Affordable housing has broad impacts on the individual, family, neighborhood, and community. When families cannot afford quality housing, they may end up living in substandard housing and/or spending more than 30% of their income on gross rent, thereby having less money to spend on healthcare, education, healthy foods, transportation to work, and other resources that improve quality of life and opportunity. These impacts include:

Health:¹ Housing quality can have negative health impacts like asthma, falls and injuries, lead-poisoning, and depression and anxiety. Children and older adults are at a higher risk for these health outcomes. In fact, compared to the general population of older adults, unstably housed older adults visit the emergency room nearly four times as much, experience higher rates of geriatric health problems like falls and memory loss, and may even be at a higher risk for premature death.

Education: Unstable housing or homelessness leads to stress and difficult learning, which leads to disrupted school attendance, resulting in poorer school performance.

Local Economy:² The development of affordable housing can benefit the local economy. Every 100 typical low-income housing tax credit apartment units will generate:

- \$7.9 million in local income in the first year, \$2.4 million annually
- 122 local jobs in the first year, 30 jobs a year, ongoing
- \$827,000 in taxes in the first year, \$441,000 annually. In this case, taxes equates to local government revenue from all sources: taxes, fees, fines, revenue from government-owned enterprises.

Types of Affordable Housing

There are a number of types of housing, including funding-specific or population-specific housing that falls under the larger umbrella of affordable housing. To successfully address the affordable housing issue in Chatham County, all of these types will need to be considered.

Snapshot: Who benefits from “Affordable” Housing? Average Chatham Workforce Income vs. Area Median Income

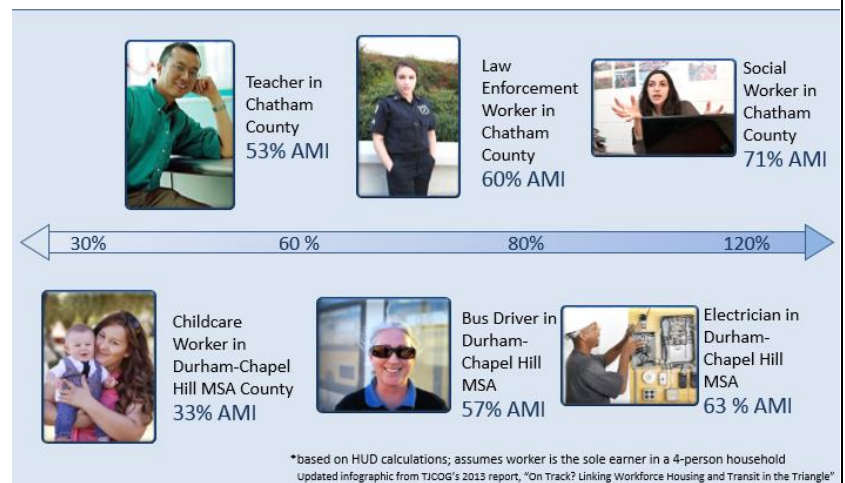


FIGURE 5: AVERAGE CHATHAM WORKFORCE INCOME VS. AREA MEDIAN INCOME, 2015

¹ Impact of Affordable Housing on Families and Communities: A Review of the Evidence. (2014). Enterprise. <http://www.dallasareahabitat.org/wp-content/uploads/2012/09/Impact-of-Affordable-Housing-on-Families-and-Communities-A-Review-of-the-Evidence-Base.pdf>

² The Local Economic Impact of Typical Housing Tax Credit Developments. (2010). National Association of Home Builders. https://www.novoco.com/sites/default/files/atoms/files/nahb_jobs-report_2010.pdf

Income-Restricted Affordable Housing

This housing is intentionally developed as affordable housing and is only available to households that meet specific income limits. The income restriction is legally-binding, and is often set by the requirements of the funding or financing source. Housing built through Low-Income Housing Tax Credits, HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG), or other federal funding sources fall in this category. In addition, homes built or managed by a specific entity, such as Habitat for Humanity, or a community land trust often have legally-binding income restrictions. Some additional categories of income-restricted affordable housing are listed below. It is important to note that it is extremely difficult, and perhaps impossible, to build new affordable housing without a subsidy. The rent paid by moderate- and low-income tenants is simply not enough to cover the costs of land acquisition, construction, and operation.

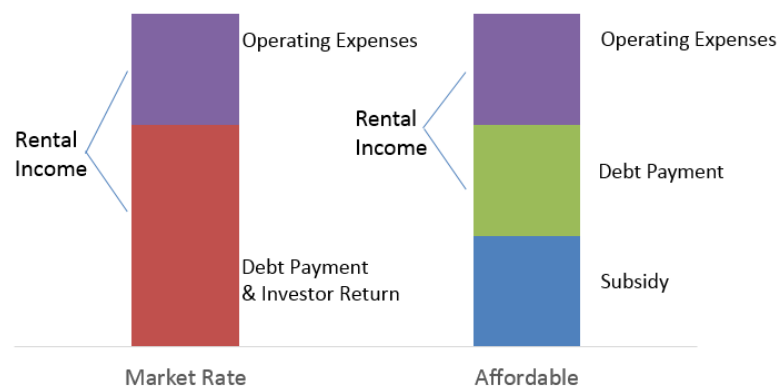


FIGURE 6: THE FINANCING STRUCTURE OF MARKET-RATE VERSUS AFFORDABLE HOUSING



FIGURE 7: WHAT "AFFORDABLE HOUSING" LOOKS LIKE

Public Housing

Public housing units are built or purchased with government subsidies and owned and operated by the local public housing authority. Public housing authorities generally only serve extremely-low income households, in the less than 30% of AMI range, although some new management models are emerging. The Chatham County Housing Authority does not own or operate any public housing units, they only manage the HUD-Veterans Affairs Supportive Housing (HUD-VASH) and Housing Choice Voucher (Section 8) programs.

Supportive Housing

This housing is generally income-restricted and provides supportive services to its residents. The type of services depends on the needs of the residents, and they may be short-term, sporadic, or ongoing indefinitely. This may

include housing for older adults, or people with disabilities, mental health issues, or other needs that require additional support to help them successfully stay housed and have a high quality of life. The Targeting Program, a partnership of the NC Housing Finance Agency and NC Department of Health and Human Services, requires owners of low-income housing tax credit properties to set aside 10% of their units for very low-income persons with disabilities. The Key rental assistance program, which is state funded, can be used to make the Targeting Program units affordable to persons with disabilities that have income less than 50% AMI. In Chatham County, there are 40 total targeted units, 32 of which use Key rental assistance, and six that have a different form of rental assistance.

Tenant-Based Housing Choice/Section 8 Vouchers

Tenant-based Section 8 vouchers are provided by the Public Housing Authority and can be used for any property where the landlord accepts vouchers. This is another way of making market-rate housing affordable to lower income households. With a Section 8 voucher, a household pays 30% of their income towards rent and utilities, and the voucher pays the difference between that amount and the rental rate directly to the landlord. Known primarily as Section 8 vouchers, these are also referred to as Housing Choice Vouchers.

Market-Rate Affordable Housing

Also known as Naturally Occurring Affordable Housing (NOAH), this is housing that is affordable based on price point and it is not restricted to low-income households. This housing is generally older, lacks amenities, and may be of substandard quality. In a survey of multifamily apartment buildings, CoStar found that approximately 36% of all apartment units across the country are NOAH units.³

³ Pyati, Archana. "New CoStar Data Reveal a Vast National Inventory of Naturally Occurring Affordable Housing – and an Untapped Opportunity." Urban Land: The Magazine of the Urban Land Institute. October 24, 2016.

<http://urbanland.uli.org/economy-markets-trends/new-costar-data-reveal-vast-national-inventory-naturally-occurring-affordable-housing-untapped-opportunity/>

History of Affordable Housing in Chatham County

Affordable housing has been at the forefront of discussions in Chatham County for almost 20 years. The figure below shows the groups that were formed and the reports released since 1998.

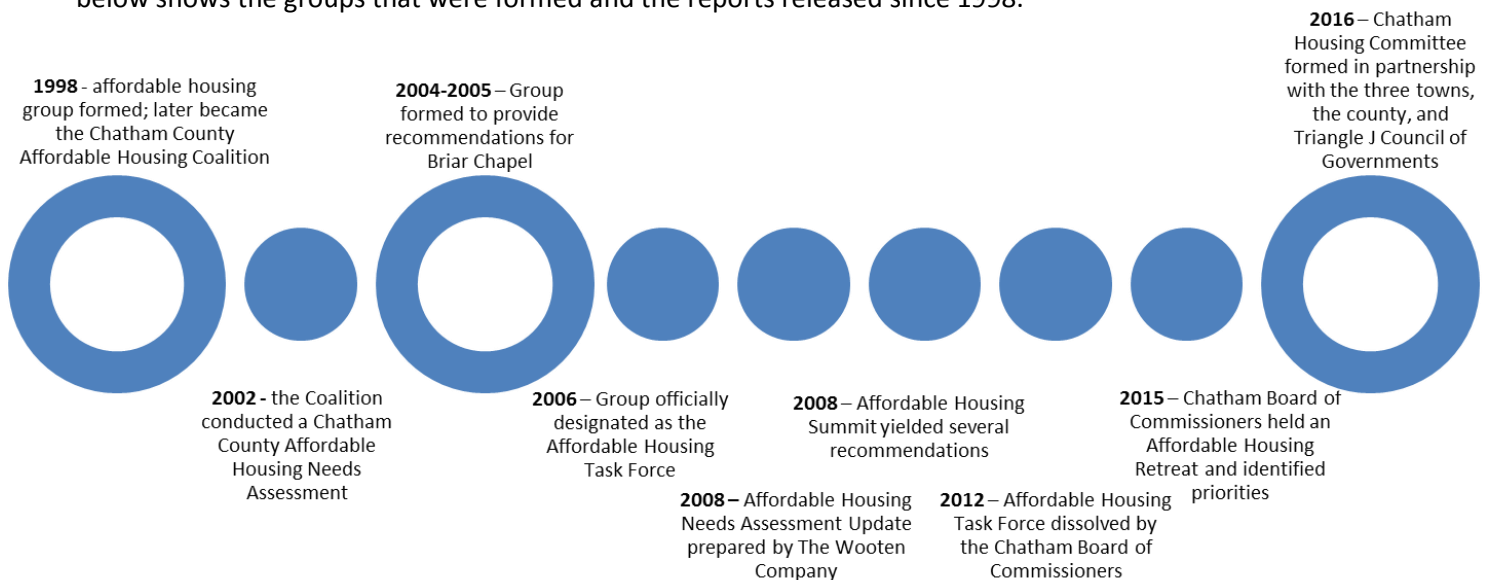


FIGURE 8: HISTORY OF AFFORDABLE HOUSING INITIATIVES

The Chatham County Affordable Housing Needs Assessment, released in 2002, and the Affordable Housing Needs Assessment Update, prepared in 2008, had a series of recommendations, some which overlapped. These are shown in the table below, along with their implementation status. Not all of these are still relevant to the context of Chatham County, but it is important to note what was discussed in the past and where implementation stands.

TABLE 2: RECOMMENDATIONS FROM PREVIOUS AFFORDABLE HOUSING PLANS

Recommendation	2002	2008	Implementation
Expand homebuyer counseling programs	✓		Chatham Housing Authority & Habitat for Humanity provide counseling services
Donate unused town/county and tax foreclosure land to nonprofit agencies for affordable housing	✓		No formal process; ad hoc decisions
Create an affordable housing trust fund	✓		No
Provide bonuses or incentives for including affordable housing in large-scale for-profit developments	✓		No
Require 10% minimum affordable housing in new residential or mixed-used developments		✓	Compact Communities Ordinance in County; not required for all and no requirements in town ordinances
Adopt and enforce a county-wide minimum housing code	✓	✓	No
Reimburse impact fees or other fees for affordable housing	✓		County has a formal process for reimbursing nonprofit providers
Seek subsidy funds for building affordable elderly and/or disabled housing	✓		Developers do this, but no formal process at gov't level

Establish an Affordable Housing Commission to explore program and policy options	✓	✓	Created, later deactivated
Hire a housing professional to coordinate affordable housing functions		✓	Yes, one county staff person coordinates housing as part of their duties
Support countywide zoning		✓	Yes
Form a cross-jurisdictional council of local governments to foster official adoption of a comprehensive affordable housing strategy		✓	In progress; this Chatham Housing Committee is part of this effort

Household Demographics

The tables and charts below depict the demographics of Chatham County, with some breakdowns by municipality. The municipal boundaries and planning areas are shown in the map in Figure 9 below. Data comes from the American Community Survey, 2011-2015 Estimates.

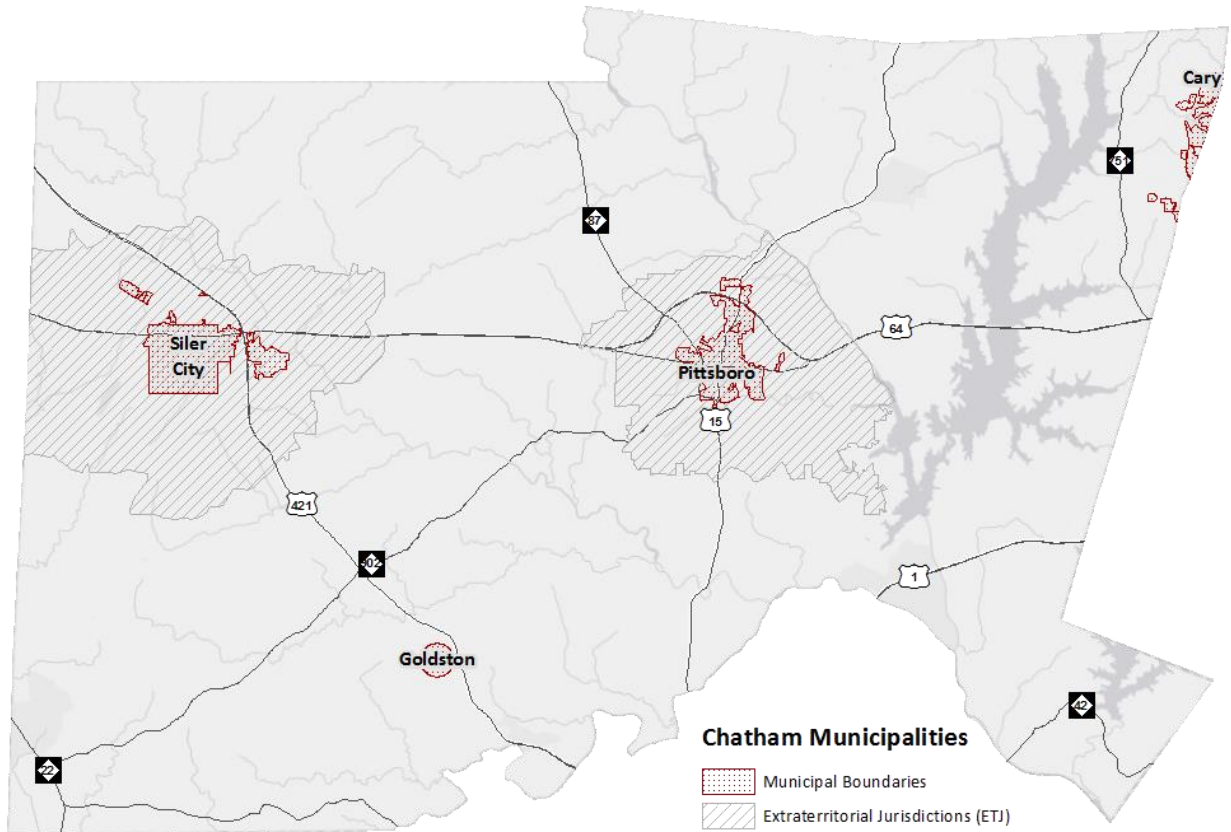


FIGURE 9: CHATHAM MUNICIPALITIES

In terms of age and race, some numbers that stand out are:

1. The median household income in Pittsboro is much higher, at \$53,422, than Goldston and Siler City.
2. Siler City’s population is younger than the other towns and the county as a whole.
3. Pittsboro and Siler City have more diversity with higher percentages of people of color.
4. At 46%, the proportion of Hispanic and Latino households in Siler City is much higher than the rest of the county.

TABLE 3: DEMOGRAPHICS OF ALL HOUSEHOLDS

	Goldston	Pittsboro	Siler City	Chatham County
Total Population	285	3,992	8,193	67,431
Total Households	135	1,601	2,705	26,923
Median Household Income	\$39,063	\$53,422	\$29,956	\$55,642
Under 19	16%	21%	29%	22%
20 to 44	18%	34%	36%	26%
45 to 59	27%	16%	15%	21%
60 to 84	37%	26%	18%	27%
85 & up	3%	4%	1%	3%
White, not Hispanic/Latino	84%	57%	29%	71%
Black/African American, not Hispanic/Latino	7%	25%	20%	12%
Hispanic or Latino (of any race)	4%	12%	46%	13%

Source: 2011-2015 American Community Survey, Tables DP05 & S2502

Table 4 below shows demographics for renter households. Fifty percent of Siler City’s households rent, more than twice as high as the county overall. Compared to the demographics of all households in the county, renter households have a lower median income, and have higher percentages of older adults.

TABLE 4: DEMOGRAPHICS OF RENTER HOUSEHOLDS

	Goldston	Pittsboro	Siler City	Chatham County
Total Renter Households	36	526	1,363	6,130
Percent of Renter Households	26%	33%	50%	22%
Median Renter Household Income	***	\$26,842	\$20,919	\$30,742
Under 35	33%	36%	30%	23%
35 to 54	17%	20%	38%	39%
55 to 84	45%	36%	31%	29%
85 & up	6%	9%	0.6%	8%
White, not Hispanic/Latino	58%	68%	21%	64%
Black/African American, not Hispanic/Latino	14%	24%	39%	18%
Hispanic or Latino (of any race)	4%	8%	35%	16%

Source: 2011-2015 American Community Survey, Tables S2502 & S2503

***not available

Older Adults in Chatham County

By 2034, the population of adults 65 years and older will increase by 94.1%, from 15,189 to 29,475. In 2015, 22% of Chatham’s population was 65 years and older. By 2034, 32% of Chatham’s population will be 65 years and older. The proportion of older adults in Chatham *today* is almost twice as high as other local counties like Durham, Wake, Johnston, and Orange. There is already a great need for affordable housing for older adults, and it will continue to increase as the population ages and as their housing needs change. As older adults’ homes get older, maintenance needs will become more prevalent. As new housing is built, the needs of this aging population should be taken into account. Housing could be built near resources to facilitate aging in community and maintaining independence for adults who no longer want to or are able to drive. Compared to the total

population, a higher percentage of older adult households are low income, cost burdened, white, live alone, and have a disability.

TABLE 5: DEMOGRAPHICS OF OLDER ADULT HOUSEHOLDS

	Total Chatham Population	Population 65+
Population	67,431 people 26,923 households	15,226 people 9,231 households
Median Household Income	\$56,642	\$47,724
Renting Household	22%	16% (1,476 households)
Cost-Burdened Renters (> 30% of income for housing)	40% of renters (6,150 households)	43% of renters (635 households)
White, Not Hispanic or Latino	71%	86%
Black/African American	12%	12%
Hispanic/Latino	13%	1%
Living Alone	11%	26%
With a disability	14%	32%

Source: 2011-2015 American Community Survey, Tables S0103, B19049, B11010, S1901

Cost-Burdened Households

A household is considered cost burdened if it spends more than 30% of its income on gross rent and utilities. This is particularly true for households with incomes less than 80% of AMI, because they have fewer resources left over to pay for transportation, food, health care, education, and other essentials that improve quality of life and increase opportunity. When looking at Census data for households by income range, this report used \$50,000 or less as a rough equivalent to households making less than 80% of AMI.

In Chatham, 41% of all renter households are cost burdened, and of renter households making less than \$50,000, 66% (2,223) are cost burdened. The table below shows the numbers and percentages of low-income cost-burdened households by jurisdiction. Note that these numbers are from estimates averaged over a five-year period, and they are relatively small, which affects the precision of the estimate.

	Goldston	Pittsboro	Siler City	Unincorporated Chatham County	Total Chatham County
Total renter households with incomes less than \$50,000	24	343	1,047	1,949	3,363
Number that are cost burdened	24	236	660	1,303	2,223
Proportion that are cost burdened	100%	69%	63%	67%	66%

Source: 2011-2015 American Community Survey, Tables B25106

It is also important to consider the aggregate cost of housing and transportation. A household is considered housing and transportation cost burdened if it spends more than 45% of its income on housing and

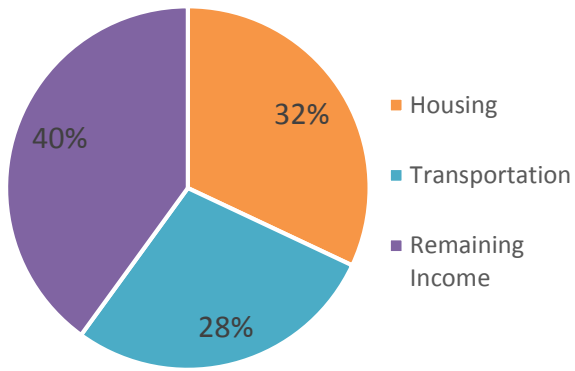


FIGURE 10: HOUSEHOLD SPENDING ON HOUSING & TRANSPORTATION COSTS

transportation costs combined. According to the Housing and Transportation Affordability Index (H+T Index), developed by the Center for Neighborhood Technology, the typical household in Chatham County spends \$14,514 on annual transportation costs. The H+T Index also estimates that the typical household spends 32% of their income on housing and 28% on transportation, totaling to 60% of its income, much higher than the recommended threshold of 45%.⁴

Estimated Future Need for Affordable Housing
Understanding past and future need for affordable housing can help local governments understand the scope of the issue and set targets to develop additional units of affordable

housing and maintain the affordability of existing units.

To estimate future need, five-year American Community Survey estimates were pulled for each survey period from 2005-2009 to 2011-2015. The total number of households with incomes below \$50,000, and cost-burdened households with incomes below \$50,000 were then summarized. The rate of growth between 2009 and 2015 for these two categories was calculated and then used to forecast the estimated number of households out to 2030. These estimates are approximations; a number of things could change the forecasted numbers significantly, such as proactive affordable housing development in Chatham County, strong changes in the overall Triangle housing market, and different employment or commuting patterns from what we see today, to name a few.

Given these caveats, the data suggest that number of cost-burdened households will not grow very quickly, only increasing by 81 households between 2015 and 2030. Overall, a target of creating an additional 2,300 units of affordable housing by 2030 is aspirational but not outside the realm of possibility, given that Chatham County has issued building permits for 500-700 new units per year for the past several years.⁵

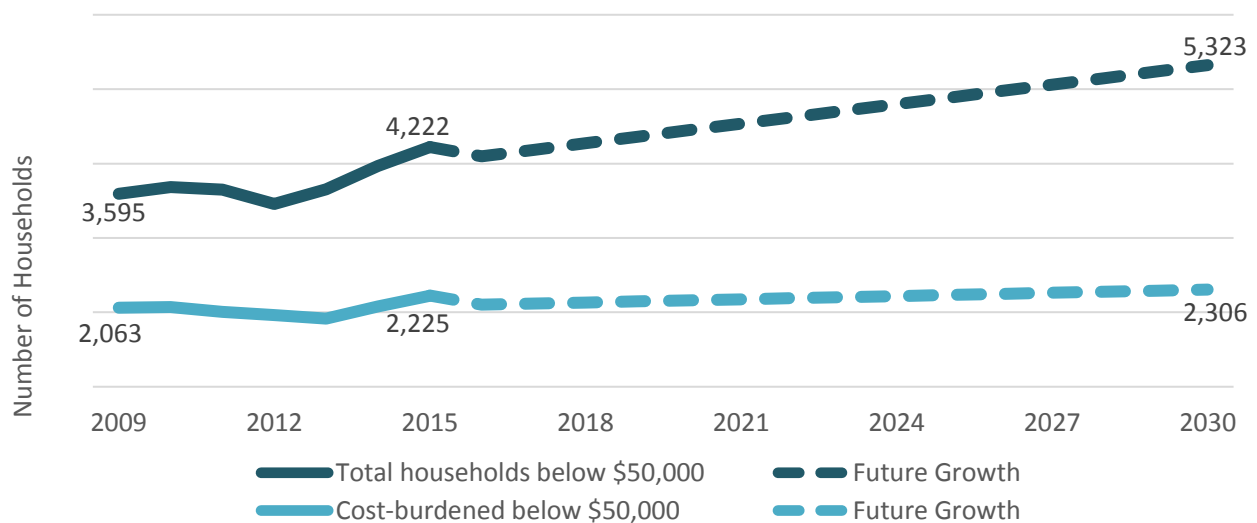


FIGURE 11: FORECASTED NEED FOR AFFORDABLE HOUSING

⁴ H+T Affordability Index: <http://htaindex.cnt.org/map/>

⁵ U.S. Census Bureau Building Permit Survey: <https://www.census.gov/construction/bps/>

Affordable Rental Housing Inventory

Affordable rental housing in Chatham County comes in three forms:

1. Income-Based Housing
2. Naturally Occurring Affordable Housing (NOAH) also known as Market-Rate Affordable Housing
3. Housing Choice Vouchers (Section 8)

There is an estimated total of 895 affordable rental units and 470 vouchers, with an overlap of 60 vouchers in income-based rental units. The following sections describe the location and number of units that are affordable and the number of vouchers being used.

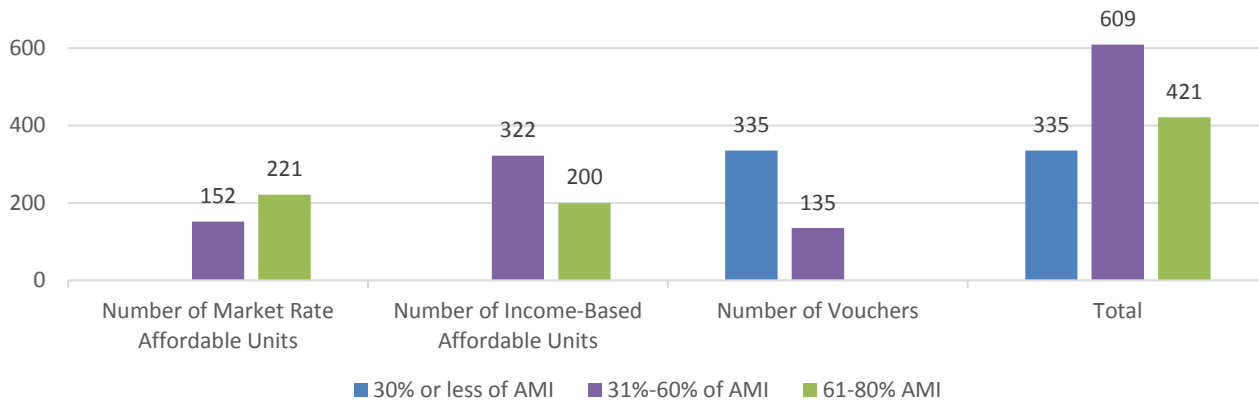


FIGURE 12: INVENTORY OF AFFORDABLE RENTAL HOUSING IN CHATHAM COUNTY⁶

Income-Based Housing

Income-based housing is only available to households that meet specific income limits and has a legally-binding income restriction. Most of these properties were built using tax credits or other federal subsidies that require the units remain affordable for some period of time, usually 15 or 30 years. The subsidy end date is shown in the table below. At the end of the subsidy period, there is an opportunity to extend the affordability period, and if that does not happen, the rents may go up to market rates. There are a total of 522 income-based housing units in Chatham County. A more detailed list can be found in Appendix V.

Property Name	Subsidy End Date	Units	Type of Subsidy
ARC/HDS Chatham County Group Home #2	6/25/2020	6	HUD PBRA, Section 202
ARC/HDS Chatham County Group Home #3	10/8/2020	6	HUD PBRA, Section 202
ARC/HDS Chatham County Group Home #1	10/5/2018	5	HUD PBRA, Section 202
Bellemont	2046	76	Rural Dev. 515
Braxton Manor Apartments	12/31/2029	32	LICHTC
Cardinal Chase	10/4/2026	48	LICHTC, HOME
Cateland Place	12/31/2028	64	LICHTC
North Glen Apartments	2/28/2044	32	LICHTC, Rural Dev. 515
Pine Glade Apartments	2/28/2033	32	Rural Dev. 515
Pittsboro Village Apartments, Phase I	12/4/2035	28	HOME, Section 8, Rental Assistance
Pittsboro Village Apartments, Phase II	12/31/2046	40	LICHTC, RDA Assistance
Powell Spring	12/31/2025	48	LICHTC
Sheffield Manor Apartments	12/31/2021	36	LICHTC
Walnut Grove Apartments	12/31/2019	37	LICHTC
Windsor Arms Apartments	1/17/2033	32	Rural Dev. 515

⁶ CoStar, LIHTC Database, Chatham County Housing Authority

Naturally-Occurring Affordable Housing

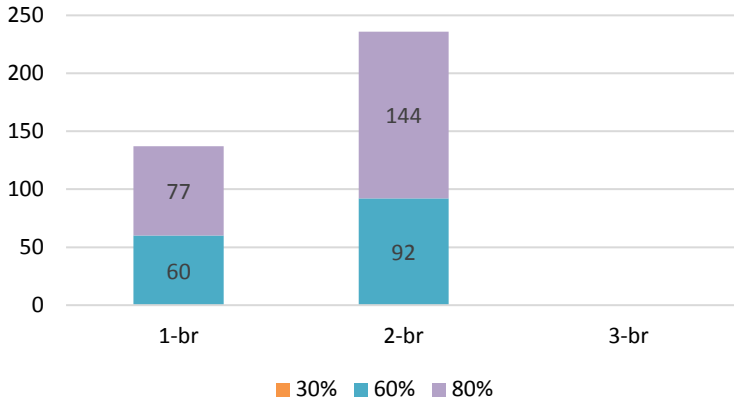
Naturally-occurring affordable housing (NOAH), also known as market-rate affordable housing, is often affordable because the units are of lower quality and/or older. Triangle J COG subscribes to CoStar, a real estate listing company that collects information on multifamily residential buildings, typically with 20 units or more. Triangle J COG can use this data to derive information on larger multifamily NOAH properties in Chatham County, which are listed below. There are likely more affordable rentals that are single-family, duplexes, or other smaller properties. Triangle J COG made a few assumptions for this NOAH analysis:

1. One individual lives in each bedroom. Therefore, we gauge the affordability of a one bedroom rental unit based on HUD’s income limits for a one-person household, a two bedroom rental unit based on HUD’s income limits for a two-person household, and so on.
2. CoStar does not provide a complete listing of market-rate affordable housing, but our analysis is dependent on its available listings.

TABLE 6: NATURALLY OCCURRING AFFORDABLE HOUSING IN CHATHAM COUNTY

Building Name	Address	City	Units	Units Affordable	
				to 80% AMI	Year Built
20-127 Allendale Dr.	20-127 Allendale Dr.	Pittsboro	20	20	1983
594 Cedar Lake Rd.	594 Cedar Lake Rd.	Chapel Hill	6	Unknown	1981
Camden Governors Village	100 Durant St.	Chapel Hill	242	201	1998
Creekside Apartments	25 Creekside Cir.	Pittsboro	40	40	1978
Stonecrest Apartments	320 W 11th St.	Siler City	72	72	2005
Tripp Cottages	W Third St.	Siler City	40	40	2007

Source: CoStar Group, www.costar.com



The chart to the left shows that the majority of NOAH rental housing is affordable to households making between 60 and 80% of AMI. There are no NOAH rental units that are affordable to households making 30% of AMI and there are no NOAH three-bedroom rental units. This suggests that it is even more difficult for larger families to find *naturally occurring* affordable rental housing than single individuals or a family of two to three.

FIGURE 13: NATURALLY OCCURRING AFFORDABLE RENTAL HOUSING

Section 8 Vouchers

Chatham County Housing Authority provides Section 8 vouchers (also known as Housing Choice Vouchers) to qualifying low-income households. With a Section 8 voucher, a household can rent a unit from a landlord who accepts vouchers. The household pays 30% of their income towards rent and utilities, and the voucher pays the difference between that amount and the rental rate directly to the landlord. Currently, there are 470 vouchers total, and there are another 250-350 households on the waiting list. Below are details on the types of households using vouchers, the types of vouchers being distributed, and the general locations by zip code where vouchers are being used.

Of the 470 vouchers, 60 are being used in income-restricted housing units. This means that 60 units are being funded with two different types of subsidies. By regulating that vouchers cannot be used in certain income-

restricted housing and by ensuring that landlords accept vouchers, Chatham can help house additional households.

TABLE 7: SECTION 8 VOUCHERS

Vouchers In Use	470 households	Community (Zip Code)	% of Vouchers
Waiting List	250-350 households		
Voucher Holders			
Avg. Head of Household Age	48	Bear Creek	4%
Avg. Household Size	2.2	Bennett	1%
Avg. Household Income	\$12,015	Chapel Hill	4%
Households making less than \$23,850	71% (335 households)	Goldston	2%
Disabled	43% (202 households)	Moncure	1%
Elderly	23% (108 households)	Pittsboro	30%
Non elderly or disabled	34% (160 households)	Sanford	1%
Female Head of Household	53% (249 households)	Siler City	49%
Voucher Type Distribution			
Regular voucher	410 vouchers		
Non-Elderly-Disabled voucher	50 vouchers		
Veterans Affairs Supportive Housing (VASH) Project-Based, Mobile Homes	10 vouchers		

Key Issues and Trends

The following sections discuss key issues in affordable rental housing in Chatham County. Some key points are:

- Forty-nine percent of renter households are making less than 30% of AMI. About 2,223 (66%) of renter households are making less than 80% of the AMI and are cost-burdened.
- There are not enough rental units for low-income households, especially extremely low-income households. It is estimated there are 1,404 renter households making 30% or less of AMI, but only 335 rental units affordable to households making 30% or less of AMI.
- There is an estimated gap of 1,995 affordable rental units in Chatham. The majority of this gap is found in the lack of rental housing for households making between 0 and 30% of AMI.
- There is a disparity in the number of bedrooms in rental units and the number of people in renter households. Thirty-nine percent of renter households are one-person households, yet only 16% of rental units are one-bedroom or studios. A unit with fewer bedrooms is more affordable, so the inventory does not cater to low-income smaller households. Conversely, while 46% of market-rate units have three or more bedrooms, there are few naturally occurring affordable housing units with at least three bedrooms.
- Chatham County’s demographics pose an equity issue in the affordable housing dialogue. Older adult households have a lower median income than the general population. White households’ median income is more than twice that of black households and of Hispanic or Latino households. This suggests there may need to be different strategies for different populations.
- The H&T Index estimates that the typical household in Chatham County spends 32% of their income on housing and 28% on transportation, totaling to 60% of its income. This is much higher than the recommended threshold of 45%.

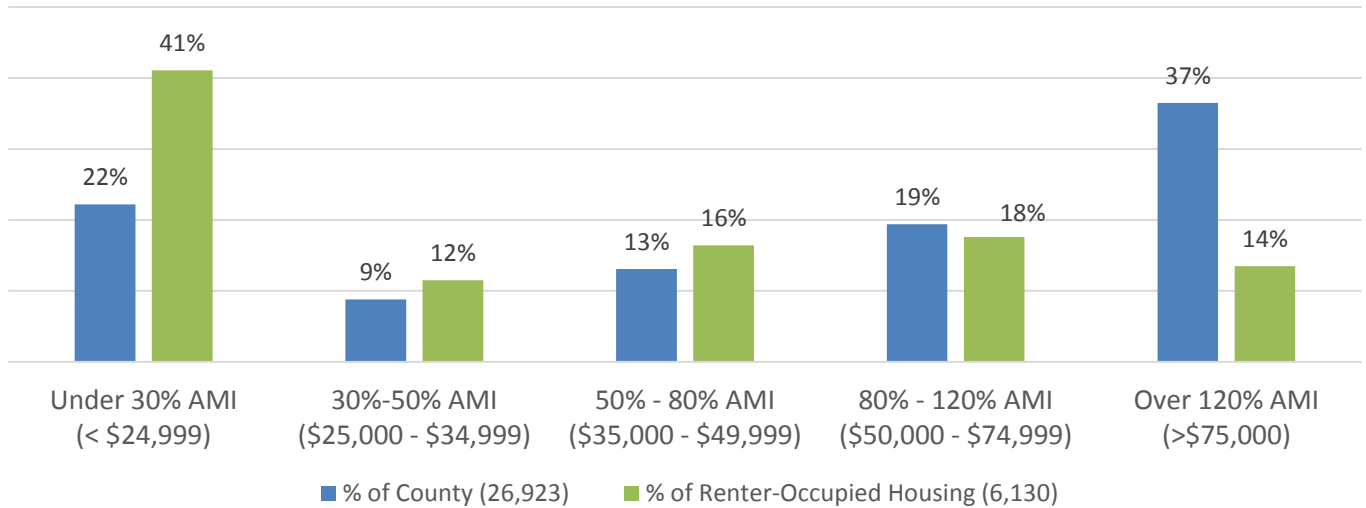
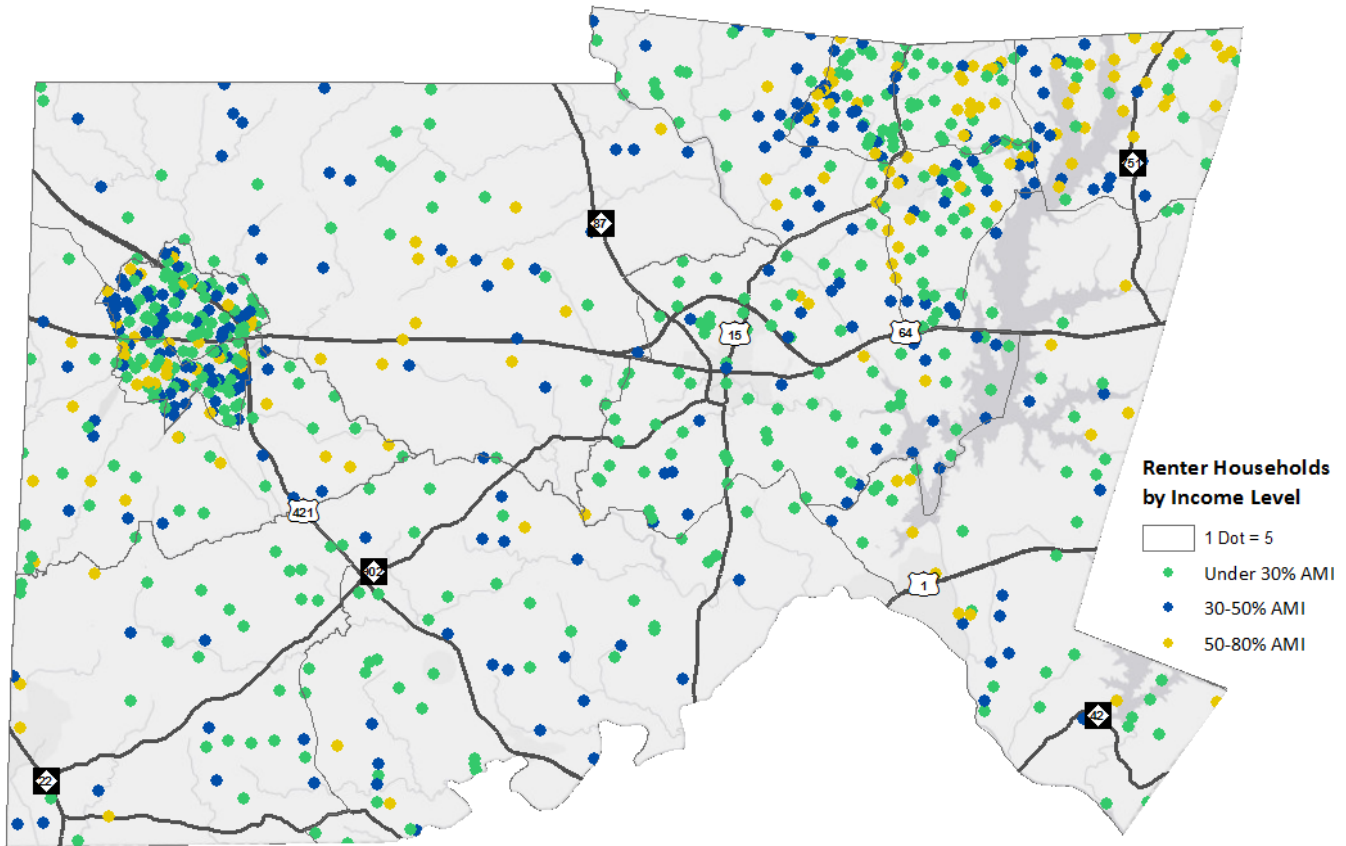


FIGURE 14: PERCENTAGE OF HOUSEHOLDS BY INCOME RANGE (ROUGH ESTIMATES OF % OF AMI)⁷

⁷ 2011-2015 American Community Survey, Table 2503



Source: 2011-2015 5-Year American Community Survey

FIGURE 15: DISTRIBUTION OF RENTER HOUSEHOLDS BY INCOME LEVEL ACROSS THE COUNTY (EVEN DISTRIBUTION BY CENSUS TRACT)

Discrepancy in Supply and Demand

The fact that there is a high percentage of low-income renter households is exacerbated by the fact that rents are high and quality rental housing is sparse. Figure 15 below shows the number of rental housing units available by affordability for each income bracket (percent of AMI) (purple) next to the number of renter households in that income bracket (blue).

In Chatham County, there are not enough affordable units given the number of low-income households. The chart below shows that it is estimated there are 1,404 renter households making 30% or less of AMI, but only 335 rental units affordable to households making 30% or less of AMI.⁸

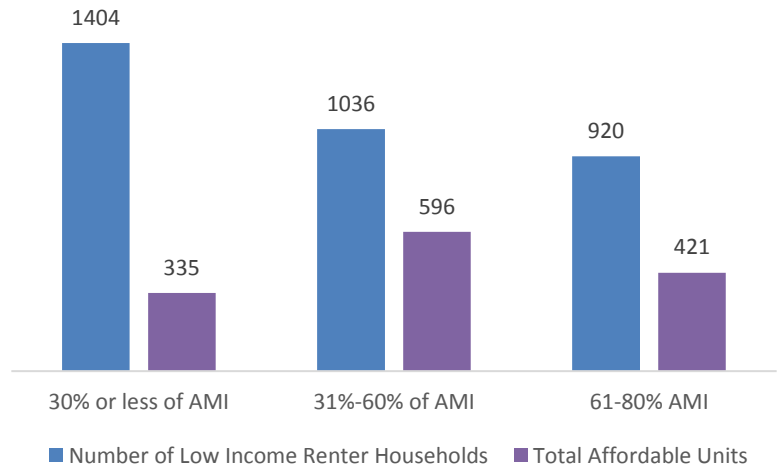


FIGURE 16: LOW-INCOME RENTERS VS. AFFORDABLE RENTAL UNITS

⁸ Sources: ACS Table S2503, LIHTC Units, CoStar, Chatham Housing Authority

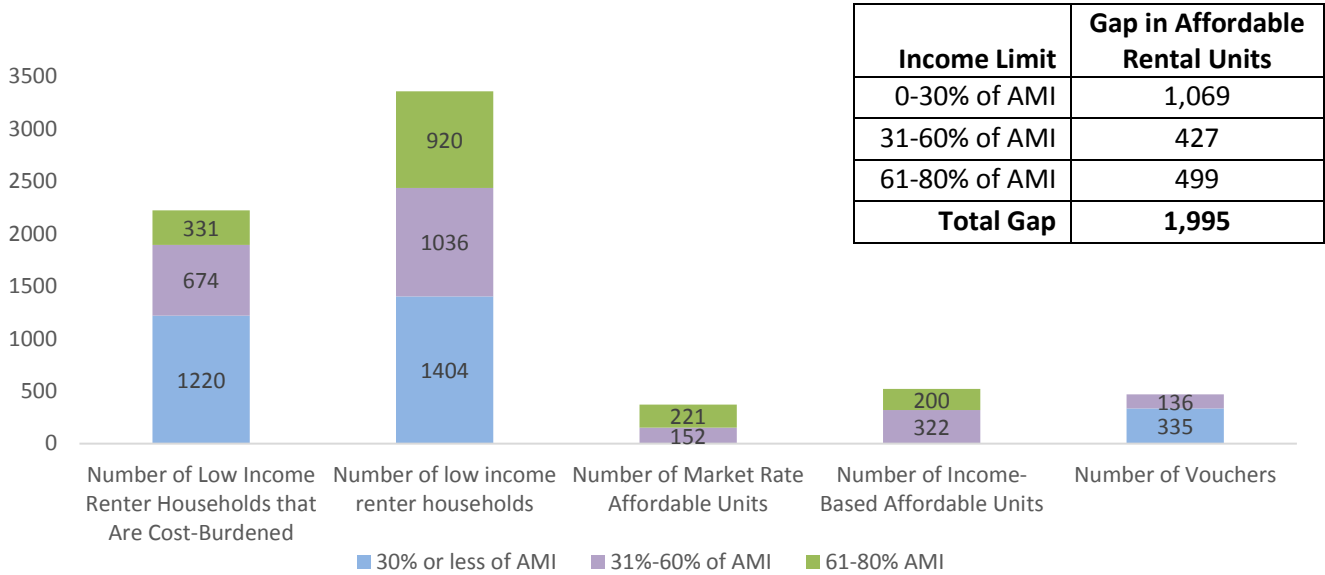


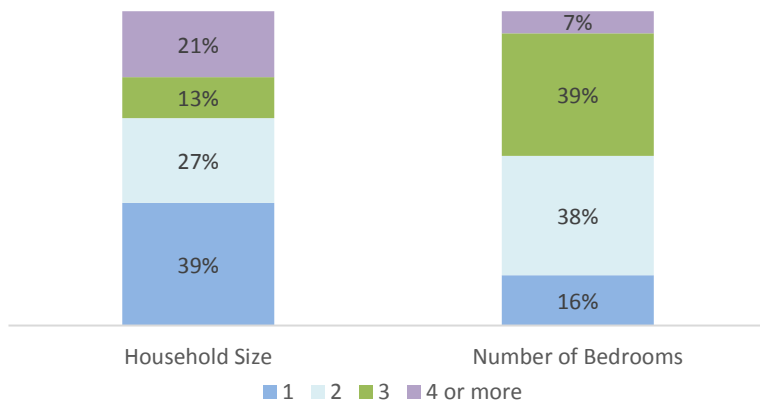
FIGURE 17: LOW-INCOME RENTER HOUSEHOLDS AND AFFORDABLE HOUSING BY TYPE⁵

Figure 17 above breaks down cost-burdened low-income renter households and low-income renter households by AMI. It also breaks down the affordability of market rate affordable rental units, income-based rental units, and vouchers. This chart shows that there is an estimated gap of 1,995 affordable rental units in Chatham. The majority of this gap is found in the lack of rental housing for households making between 0 and 30% of AMI.

In Chatham County, there is also a discrepancy in the supply and demand of rental units based on the household size and the number of bedrooms per unit. Assuming one person stays in each bedroom, there are not enough one-bedroom units for the number of one-person households in the County. This is a big problem given the fact demonstrated in Figure 20 below, that the fewer bedrooms in a unit, the less expensive the rent will be. Thirty-nine percent of renter households are one-person households, yet only 16% of rental units are one-bedroom or studios.

Assumptions made in charts with affordable rental units with income-based affordable units:

1. Section 515 USDA housing is for households making 80% or less of AMI.
2. Section 202 HUD housing is for households making 50% or less of AMI
3. Low-income housing tax credit (LIHTC) housing is for households making 60% or less of AMI

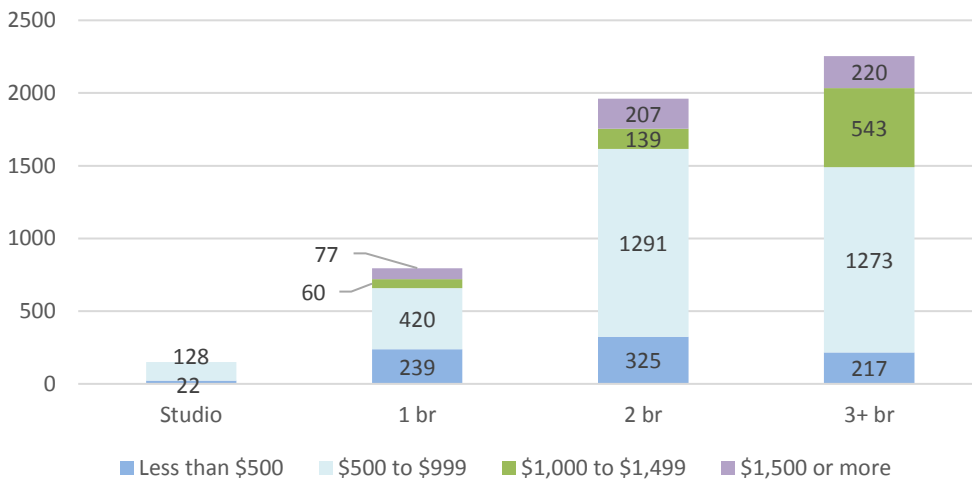


Bedrooms in Unit	Number of Households	Number of Units
1	2415	985*
2	1649	2,351
3	803	2,396
4	1263	398

* One-bedroom units include studios, which make up 2% of rental housing stock

FIGURE 18: RENTER HOUSEHOLD SIZE COMPARED TO NUMBER OF BEDROOMS IN RENTAL UNITS⁹

⁹ Source: ACS Tables B25042 & S2501



The chart to the left shows that the more bedrooms in a unit, the higher the rent will be. If a one-person household is trying to save money, its most affordable options will be a studio and one-bedroom.

FIGURE 19: GROSS RENT BY NUMBER OF BEDROOMS¹⁰

Income Disparities

Affordable housing eligibility is based on income. In addition, housing quality and safety are often reflected in rent, and therefore determined by the household income. The less money a household has, the fewer housing options it has. Therefore, it is key to look at who has lower incomes in the county and target strategies to specific populations or geographic areas accordingly. Table 5 in the section on older adults shows that **older adult households** have a lower median income than the general population. In Chatham County, white households’ median income is more than twice that of **black and African American households and of Hispanic or Latino households**. Affordable housing in Chatham County is an equity issue.

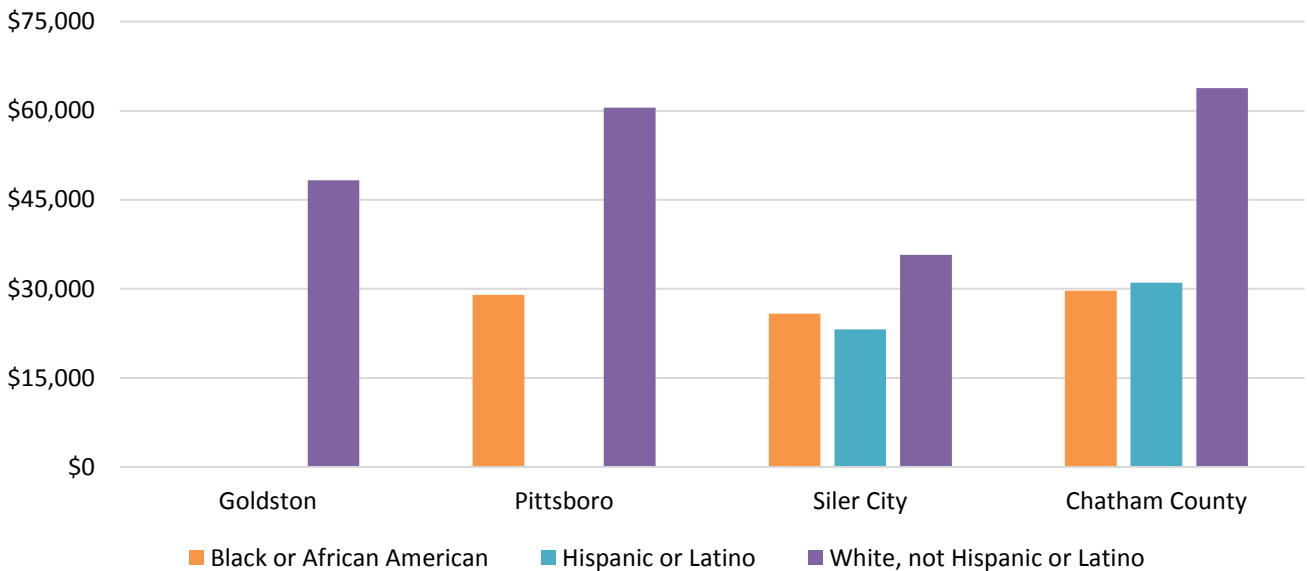


FIGURE 20: MEDIAN INCOME BY RACE/ETHNICITY AND PLACE⁸

¹⁰ Source: ACSB25068

¹¹ Source: ACS Table B19013: B,I,H

Quality

Some naturally occurring affordable housing may be affordable because it is older, has deferred maintenance needs, or is of poor quality. The quality of rental housing is an important issue, because while families living in these NOAH units may not be cost burdened by rent, they may have very expensive utility bills or be experiencing health or safety issues. These health and safety issues may be due to their housing conditions and can have a significant impact on their overall quality of life.

Quality can be hard to assess and enforce for a variety of reasons. In the case of landlord-owned properties, renters in Siler City and Pittsboro may not be aware they can request repairs and pursue enforcement options with the town if their landlord does not make the repairs. Some renters may fear retaliation from their landlord, or be wary of talking with authorities, particularly for populations where English is not their first language. Both Pittsboro and Siler City have Minimum Housing Codes, but Goldston and the County do not.

Several nonprofits do rehabilitation, repair, and weatherization work in Chatham County, including Rebuilding Together of the Triangle and Central Piedmont Community Action. Rebuilding Together receives funding from the NC Housing Finance Agency through the Urgent Repair Program and Single-Family Rehabilitation Program for Chatham County, but does not have enough funding or staff to meet the need. As of Spring 2017, Rebuilding Together's waiting list in Chatham is approximately 85-100 properties, which is about four years. In addition, the agency works mostly with homeowners.

The maps in Figure 21 show the distribution of poor condition residential properties across the county, as assessed by the tax assessor. This data indicates that Siler City in particular struggles with quality issues. The Siler City Planning Department has identified 10 neighborhoods that have both a high proportion of rental properties and a high proportion of properties in poor condition. From further analysis of tax assessor data, out of the 523 housing units in these neighborhoods, 126 (24%) are in poor, very poor, or unsound condition. In addition, there are many parcels in poor or worse condition in the southwestern portion of the county.

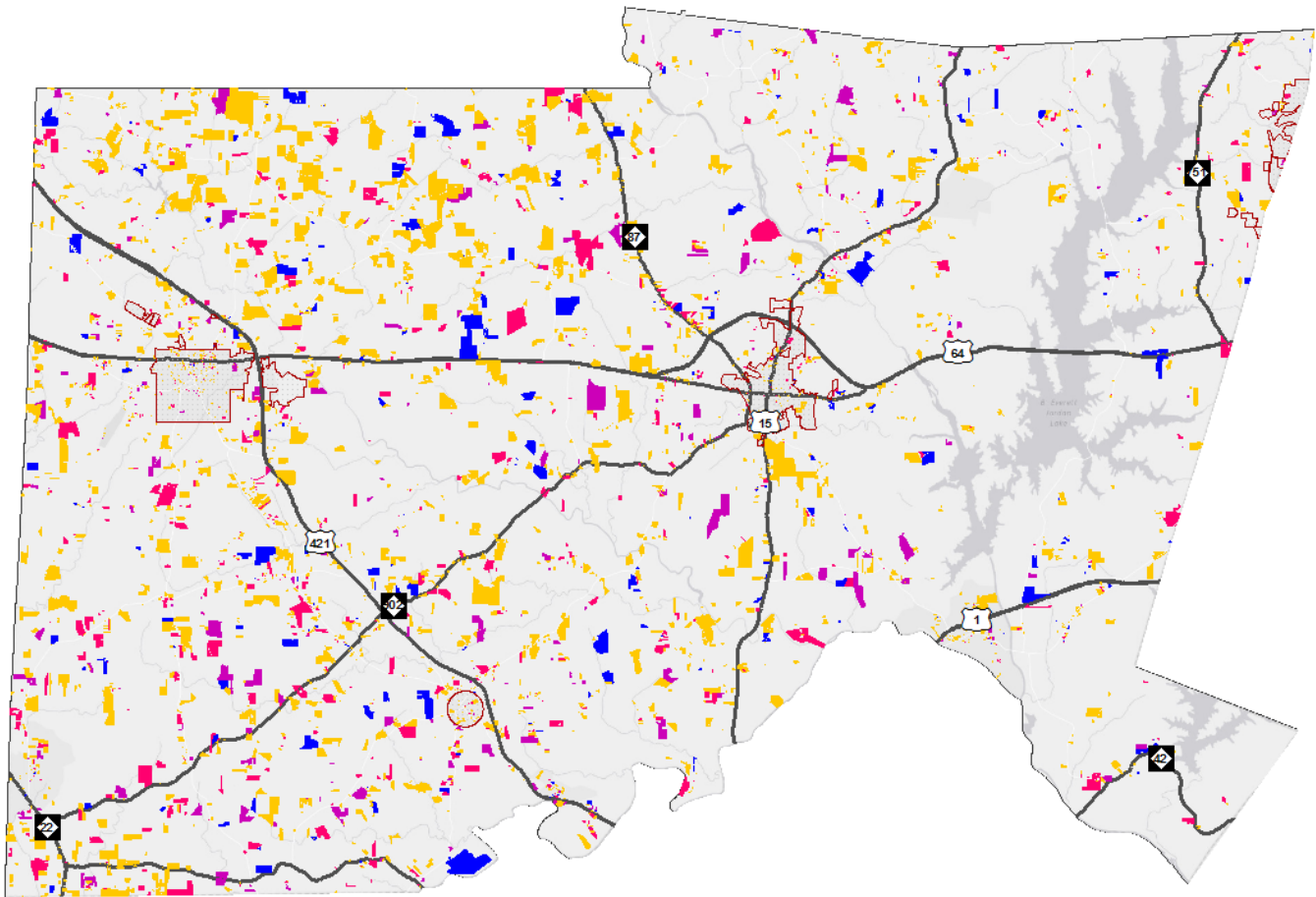
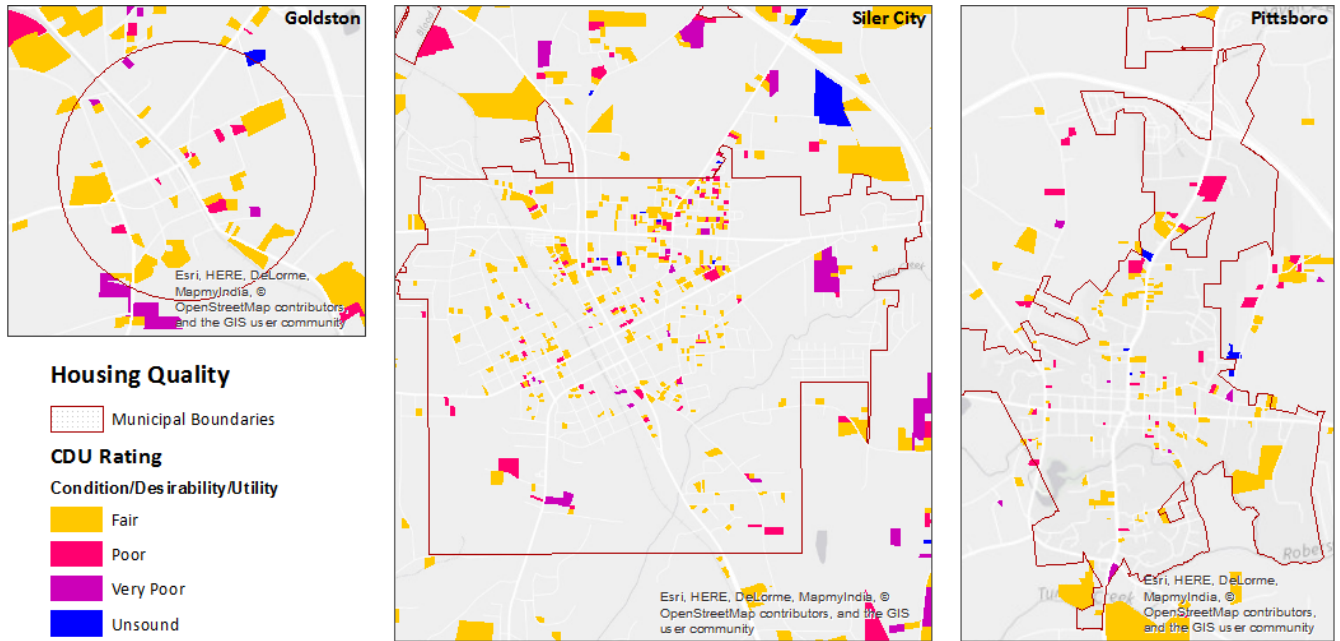


FIGURE 21: RESIDENTIAL PROPERTY CONDITION

Commuting Trends

County-level commuting trends provide a picture of where residents work and workers live. Of the 28,338 workers who live in Chatham County, 43% work in Chatham, 16% work in Orange, 13% work in Wake, 10% work in Durham, and the rest work in surrounding counties. Of the 17,894 people who work in Chatham County, 69% live in Chatham, 7% live in Wake, 5% in Randolph, and 4% in Lee, with smaller numbers commuting in from Durham and Orange counties.

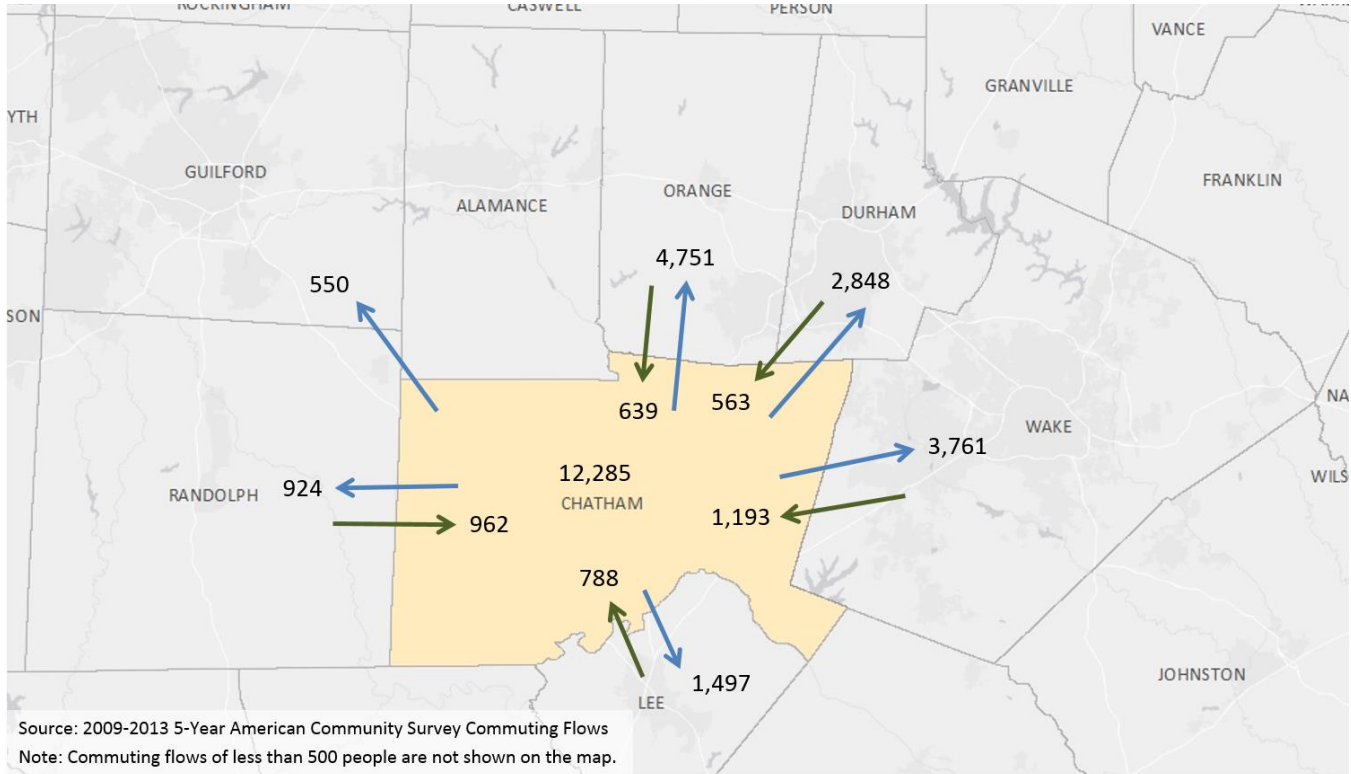


FIGURE: COMMUTING FLOWS TO AND FROM CHATHAM COUNTY

County Migration Flows

The Internal Revenue Service provides high-level migration data, which can provide some insight into who is moving in and out of a community. The top ten county-to-county migration flows for 2013-2014 are shown in the two figures on the next page.

In-Migration Flows

In 2013-14, Chatham County saw a total in-migration of 5,276 people.

75% moved from another county within North Carolina.

24% moved from Wake County

16% moved from Orange County.

In-migration average per tax return: \$79,884

Net migration for 2013-2014 was 1,696 persons, up from 982 persons in 2012-2013, and 652 persons in 2011-2012.

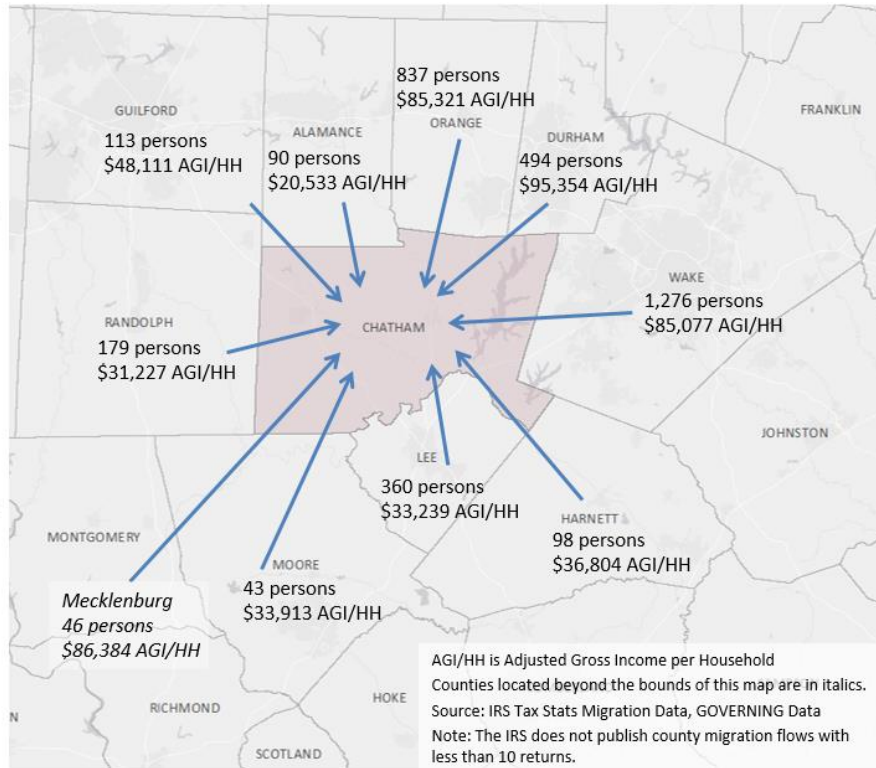


FIGURE 22: COUNTY-TO-COUNTY IN-MIGRATION FLOWS

Out-Migration Flows

In 2013-14, Chatham County saw a total out-migration of 3,580 people.

75% moved to another county within North Carolina.

16% moved to Wake County

14% moved to Orange County.

Out-migration average per tax return: \$67,554

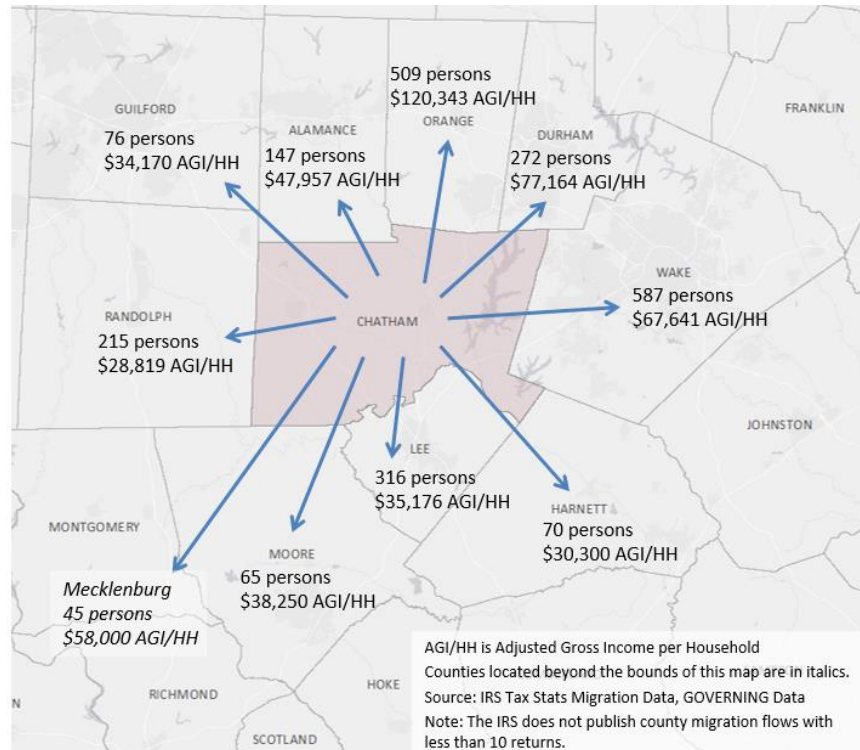


FIGURE 23: COUNTY-TO-COUNTY OUT-MIGRATION FLOWS

Households moving in to Chatham County have a higher adjusted gross income than households moving out. It's hard to say why this is the case, but it could be a sign of increased costs of living in Chatham County, the attractiveness of Chatham relative to higher-priced housing markets in Durham, Orange, or Wake counties, or that people are seeking better economic opportunities in other counties.

Goals and Outcomes

The seven goals identified by the Housing Committee are listed in the left column of the table below. The goals include both housing-focused goals, such as increasing the number of and quality of rental units, as well as people-focused goals, including supporting low-income renters with education, counseling, and assistance, and addressing equity and income disparities, both of which contribute to the affordable housing issue in Chatham County.

Identifying desired outcomes and measuring progress towards target goals is key to addressing the affordable rental issue in Chatham County in a meaningful way. The table below shows the outcomes, metrics, baseline data, and target for each goal. The colored arrows in the metrics column indicate the desired trend for each metric. Recommended strategies to address each outcome are provided in detail in the next section. The complete matrix of goals and outcomes, including strategies and partners, is in Appendix I.

TABLE 8: GOALS AND OUTCOMES MATRIX

Goal	Outcomes	Metrics & Desired (Trend)	Baseline Data	Target Goal
Increase number and diversity of affordable rental options	<ul style="list-style-type: none"> • Increase in number of legally-binding affordable units • Increase the availability of a range of unit sizes to match the need (number of bedrooms) • Develop new units near resources (transit, shopping, etc.) • Provide enough units for Section 8 voucher holders 	<ol style="list-style-type: none"> 1. Number of legally-binding affordable units (↗) 2. Proportion of rental housing stock that is studio/1 bedroom or 2 bedrooms (↗) 3. Proportion of housing stock that is within a half-mile of transit & FFV vendors (↗) 4. Ratio of Section 8 vouchers to Section 8 units (legally-binding & market-rate landlords) (↘) 	<ol style="list-style-type: none"> 1. 522 2. Studio/1bd: 16% (985) 2bd: 38% (2,351) 3. 17.8% (6,737) 4. 100% 	<ol style="list-style-type: none"> 1. 100 new units in 3 years. 2. Increase studio/1bd to 20% within 3 years (an addition of ~241 units to existing stock). 3. Increase to 20% within 3 years. (addition of 829 units/70% of all new based on permit history) 4. Maintain at 100%
Preserve existing legally-binding affordable housing	<ul style="list-style-type: none"> • Keep existing legally-binding affordable housing units at affordable rents 	<ol style="list-style-type: none"> 1. Proportion of legally-binding affordable units that have reverted to market-rate (↘) 	<ol style="list-style-type: none"> 1. 0% 	<ol style="list-style-type: none"> 1. 0%
Preserve naturally occurring affordable housing (NOAH)	<ul style="list-style-type: none"> • Prevent displacement of low- & moderate-income renters • Maintain number of NOAH units 	<ol style="list-style-type: none"> 1. Number of naturally occurring affordable units (→) 	<ol style="list-style-type: none"> 1. 373 units % Affordable: 30% AMI: 0% 60% AMI: 37% 80% AMI: 90% 	<ol style="list-style-type: none"> 1. Maintain baseline
Ensure rental quality	<ul style="list-style-type: none"> • Prevent displacement of low- & moderate-income renters • Improve neighborhood conditions • Increase availability of healthy & safe places for renters 	<ol style="list-style-type: none"> 1. Proportion of rental properties considered to be in poor, very poor, or unsound condition by tax assessor (↘) 2. Proportion of properties in target Siler City neighborhoods considered to be in poor, very poor, or unsound condition by tax assessor (↘) 	<ol style="list-style-type: none"> 1. 6% 2. 24% 	<ol style="list-style-type: none"> 1. Reduce 2. Reduce to 20% in 3 years (~22 units)
Support low-income renters	<ul style="list-style-type: none"> • Reduce barriers to renting • Prevent displacement of low- & moderate-income renters 	<ol style="list-style-type: none"> 1. Number of households that receive security deposit assistance through Chatham Housing Authority (↗) 2. Number of households that receive rent assistance (Salvation Army or Central Piedmont Community Action) (→) 	<ol style="list-style-type: none"> 1. 20 annually 2. 80 	<ol style="list-style-type: none"> 1. 25 per year (an additional \$3,250 per year) 2. No target. Improve tracking to better understand why assistance is needed.
Foster healthy communities	<ul style="list-style-type: none"> • Lower utility costs for low- & moderate-income renters • Increase availability of healthy & safe places for renters 	<ol style="list-style-type: none"> 1. Number of households that receive utility or energy assistance through Chatham Social Services Department or Salvation Army (→) 2. Number of households that receive weatherization or Heating & Air Repair/Replacement (HAARP) assistance (Central Piedmont Community Action) (→) 	<ol style="list-style-type: none"> 1. 1,663 in FY17 2. 11 in FY17 	<ol style="list-style-type: none"> 1. No target. Improve tracking & use it to identify properties in need of weatherization rehab. 2. No target. Improve tracking and partnerships with Social Services Dept.
Improve economic mobility & equity	<ul style="list-style-type: none"> • Improve economic mobility of low-income households • Decrease proportion of cost-burdened renter households • Improve equity when looking at cost-burden by race, ethnicity, & age. • Retain residents • Decrease proportion of residents who commute outside of the county for work 	<ol style="list-style-type: none"> 1. Share of aggregate household income in bottom two income quintiles (↗) 2. Proportion of households who are housing & transportation cost-burdened (Spend more than 45% of income on combined costs) (↘) 3. Proportion of renter households below 80% AMI who are housing cost-burdened (↘) 4. Proportion of renters who are 60+ years old & cost burdened (↘) 5. Ratio of median income of Latino households to median income of white non-Latino households (↗) 6. Ratio of median income of Black households to median incomes of white non-Hispanic households (↗) 7. Proportion of residents who commute outside of the county for work (↘) 	<ol style="list-style-type: none"> 1. 12% 2. 91% 3. 66% 4. 41% 5. 0.49 6. 0.46 7. 59% 	<ol style="list-style-type: none"> 1. Increase 2. Reduce by 3% in 3 years 3. No target 4. Track & try to reduce. Given projected increase in older adult population, likely will see increase. 5. No target 6. No target 7. No target

Strategies

What role can Chatham County and the towns of Goldston, Pittsboro, and Siler City play in encouraging and incentivizing affordable housing development and preservation? A local government can take four broad approaches.

1. **Educate** the developer or landowner about the benefits and consequences of different types of development and provide technical assistance. Educate elected officials, planning boards, and the public about affordable housing to reduce misconceptions and garner community buy-in for proposed developments.
2. **Facilitate** desired kinds of development by providing intangible incentives, such as making the development review and approval process easier, faster or less costly. Facilitate infrastructure investments that support the development of affordable housing in places that will enable residents to have a good quality of life.
3. **Stimulate** development in desired ways by providing tangible support, such as land donation, grants, or revolving loans to help fill the financing gap.
4. **Regulate** development by setting standards to be followed as new developments are approved and built or to ensure quality of existing housing.

With these broad approaches in mind, specific strategies appropriate for the Chatham County context are described in the sections below, organized by goal. While these suggested strategies can be implemented individually, they are often more effective when combined to address different angles of the affordable housing issue simultaneously. The table below provides clickable links that can be used to navigate this section in an electronic version of this document.

Goal	Policy Strategies	Program & Partnership Strategies
<i>Increase number & diversity of affordable rental options</i>	<ul style="list-style-type: none"> • Encourage affordable housing provisions in large planned developments • Establish a Housing Trust Fund • Establish a Location Policy • Allow for the development of missing middle housing • Reduce parking requirements • Utilize property tax exemptions 	<ul style="list-style-type: none"> • Identify publically-owned developable land & issue RFPs for development • Support a community land trust • Conduct outreach to landlords about Section 8 program
<i>Preserve existing legally-binding affordable housing</i>	<ul style="list-style-type: none"> • Utilize a Housing Trust Fund to help finance a renewal of the affordability period 	<ul style="list-style-type: none"> • Track units • Advocate for renewal of affordability period
<i>Preserve naturally occurring affordable housing (NOAH)</i>	<ul style="list-style-type: none"> • Establish a right of first refusal policy for rental housing of more than four units • Establish a Housing Trust Fund • Utilize the 4% Low-Income Housing Tax Credit 	<ul style="list-style-type: none"> • Track units
<i>Ensure rental quality</i>	<ul style="list-style-type: none"> • Strengthen the Minimum Housing Code • Establish a program of periodic inspections • Offer landlord incentives 	<ul style="list-style-type: none"> • Conduct a neighborhood housing assessment in target neighborhoods in Siler City
<i>Support low-income renters</i>	<ul style="list-style-type: none"> • Continue partnering with Chatham County Housing Authority & support security deposit program 	<ul style="list-style-type: none"> • Develop a housing resources website & hard copy versions of resource information

	<ul style="list-style-type: none"> • Support organizations that provide housing-related assistance & education 	<ul style="list-style-type: none"> • Provide fair housing education to landlords • Engage community members in need of affordable housing or assistance services
Foster healthy communities	<ul style="list-style-type: none"> • Strengthen & expand weatherization programs • Offer green building incentives • Enhance alternative transportation networks 	<ul style="list-style-type: none"> • Partner with mobile health services • Partner with nonprofits & government agencies • Collaborate with Public Health Department to address affordable housing as a social determinant of health
Improve economic mobility & equity	<ul style="list-style-type: none"> • Establish & strengthen economic development policies & programs • Enhance alternative transportation networks 	<ul style="list-style-type: none"> • Engage elected officials, local government staff, and the community at large to understand & address housing, income, & equity issues

Goal: Increase Number and Diversity of Affordable Rental Options

Encourage Affordable Housing Provisions in Large Developments

Large developments that require approval under a conditional use permit generally include a mix of residential types as well as commercial and other non-residential uses that may employ low- and moderate-wage workers. Encouraging the provision of affordable housing (or payment-in-lieu) as part of the approval process provides a mix of housing affordability in the development that reflects the income ranges of those who live and work in the development and surrounding areas. This provision is already included in some ordinances in Chatham County jurisdictions. These and other potential policies are listed below:

- **Chatham County | Compact Communities Ordinance:** Either 1) a minimum of 5% of the total residential units in the development are affordable to homebuyers with incomes at 60% of AMI or below and are held in a land trust by a nonprofit in perpetuity, or 2) a minimum of 10% of the total residential units in the development are affordable to homebuyers with incomes at 60% of AMI or below and remain affordable for at least 30 years, or a payment-in-lieu agreement is reached by entering into a contract with the County.¹²
- **Chatham County | Plan Chatham revised zoning districts,** in planning stages: The Plan Chatham Comprehensive Plan has proposed establishing a revised set of zoning districts at various scales, including Planned Residential Development revisions and Village Zoning Districts. When these are finalized, affordable housing provision or payment-in-lieu should be included where applicable.
- **Pittsboro | Planned Development District (PDD):** this district applies to developments that are 100 acres or more. Currently, affordable housing is not mentioned as a specific element, but the Town Board of Commissioners may recommend revisions or additions as part of the approval process. It is recommended that at least 10% of the residential units in a PDD are designated as affordable to households below 80% of AMI, and this can be achieved by the developer providing the units, through

¹² <http://www.chathamnc.org/home/showdocument?id=23780>

partnering with an affordable housing developer to provide the units, or through a payment-in-lieu agreement with the Town.

- **Siler City | Planned Residential Developments and Planned Unit Developments:** These districts include either a mix of residential types (PRD) or a mix of uses (PUD), and both require approval from the Town Board. These districts are an opportunity to request provision of affordable housing units or payment-in-lieu, if the Town Board desires.

Establish a Housing Trust Fund

Established by local elected officials, housing trust funds are distinct funds made up of a variety of sources, including public revenue, to provide affordable housing. Housing trust funds have an organized way to distribute the funds to specific projects and to achieve housing goals. Some housing trust funds contribute to a single town or county while others are multi-jurisdictional.

Chatham County could benefit from housing trust funds, whether one is established jointly between the county and towns or the county and towns develop their own individually.

Housing trust funds are structured in many different ways. In Appendix IV, there are descriptions of two existing housing trust funds. One is A Regional Coalition for Housing (ARCH) in Washington, and is an example of a multi-jurisdictional housing trust fund. The other is the Polk County Housing Trust Fund in Iowa, an example of a county-based housing trust fund.

Municipalities in the Triangle region are also implementing housing trust funds, including Carrboro¹³ and Chapel Hill.¹⁴ In FY16-17, Carrboro budgeted 4.4% or \$962,383 of their budget toward affordable housing which went into their Affordable Housing Special Revenue Fund. This amount came from:

- \$500,000 from the sale of a town-owned property
- \$130,639 budgeted from the General Fund
- \$331,744 carried over from the previous year's Affordable Housing Special Revenue Fund

Chatham Housing Trust Fund

Given the population and inter-jurisdictional dynamics, there could be an inter-jurisdictional housing trust fund for Chatham County, Siler City, and Pittsboro. The fund could support general affordable housing goals. Below are potential ways to organize such a housing trust fund:

Structure:

- Managed by the County's Finance and Administration Departments
- Created through an inter-local agreement with County and Towns (see ARCH's Interlocal Agreement)¹⁵
- There will be three groups that work with the fund.

¹³ <http://www.townofcarrboro.org/1020/Apply-for-Funding-Affordable-Housing-Fun>

¹⁴ <http://www.townofchapelhill.org/town-hall/departments-services/housing-and-community/funding/affordable-housing-development-reserve>

¹⁵ <http://www.archhousing.org/about-arch/pdf/2010%20Amended%20and%20Restated%20ILA%20Compiled%20Signatures.zip>

1. *Inter-jurisdictional Board of Commissioners.* An inter-jurisdictional group of Commissioners from each municipality make the ultimate decisions based on the applications and the recommendations made by the Executive Board and the Resident Advisory Board.
2. *Executive Board.* The Executive Board is made up of member government's executive level staff (Managers and/or Elected Mayor) and planners. The Executive Board administers the work program and budget, develops recommendations, and forwards housing trust fund recommendations to the Inter-Jurisdictional Board of Commissioners for approval. Representatives of the Executive Board supervise the Resident Advisory Board.
3. *Affordable Housing Advisory Committee.* The advisory committee is made up of 8-12 residents from all municipalities involved. This Committee reviews applications and provides recommendations for the Housing Trust Fund. Committee members should have an understanding of community affordable housing issues, as well as certain specialized perspectives, which could include planning, finance, real estate, housing development, assisting low-income households and persons with special needs, faith community, racial diversity, architecture, and residents of affordable housing. To avoid potential conflicts of interest, staff and board members of housing provider organizations or businesses are not allowed to be voting members of the Affordable Housing Advisory Committee, and if anyone can benefit from funding decisions, they are recused from the discussion. This Committee has responsibilities beyond Housing Trust Fund decisions; more detail on this Committee can be found in the implementation section.

Source of Funds:

Funds may be generated and funded by:

- Payments made by developers in lieu of providing affordable housing units under the applicable provisions of the Compact Communities Ordinance or other similar policies
- Sale of property
- Donations from foundations, organizations, or individuals
- Grants
- Interest payments
- "Penny for Housing," similar property-tax set-aside, or other types of designations from the general fund

All of these sources of funds may come in slowly. If there is a desire to act more quickly, local governments can use other financing instruments such as bonds to be able to pursue housing policies and investments. Any of these sources can be a revenue for financing these tools.

Spending Criteria

Some housing trust funds choose their projects with an open application program and others use Requests For Proposals with specific criteria and locations. The following criteria are recommended:

- Funds must be used to address projects that meet the local government's affordable housing goals. Potential project areas could include:
 - Land Bank and Land Acquisition
 - Rental Subsidy and Development Program
 - Home Ownership Development and Assistance Program
 - Future Development Planning
 - Preservation, Weatherization, or Rehab
 - Programs to Support Voucher Holders

- Funding can be flexible based on the needs of a projects and could be in the form of a loan, land, or grants
- Funding will be prioritized for projects that meet the Location Policy criteria
- Project is located in Priority Areas
- Project scores well on a scoring rubric, Examples of Scoring Rubrics, RFPs or Applications for Housing Trust Funds or similar mechanisms:
 - ARCH guidelines¹⁶ and application forms¹⁷
 - Chapel Hill’s scoring rubric¹⁸ and application¹⁹
 - Orange County’s RFP and scoring criteria (page 29) for bond funds²⁰
 - Asheville’s Housing Trust Fund Documents²¹

Establish a Location Policy

Location policies help local governments incentivize the development of affordable housing in locations suitable for affordable housing. Asheville, NC has a Land Use Incentive Policy that provides a development fee and property tax reduction based on a point system. Raleigh, NC’s Affordable Housing Location Policy provides gap financing for 4% and 9% LIHTC projects that meet the policy. The County, Siler City, and Pittsboro could adopt a location policy that incentivizes the following:

1. Proximity to resources (grocery stores, schools, jobs, parks, etc.)
2. Proximity to transit
3. Avoiding concentrations of poverty

Location Policy for Chatham County, Siler City, Pittsboro, and Goldston

Objectives

The policy is intended to provide incentive grants (or appropriations) in the form of fee reimbursements to encourage development projects that fulfill important public purposes to Chatham County. The purpose of the location policy is to encourage development and preservation of affordable housing with the overall goals of affirmatively furthering fair housing choice for all residents. Specific objectives of the policy include the following:

- To increase the supply of affordable housing in underserved locations near resources like grocery stores, public transportation stations, schools, jobs, and healthcare;
- To reduce and avoid undue concentrations of poverty and subsidized housing;
- To incentivize development of affordable housing for low and moderate-income households; and
- To promote diversity and vitality of neighborhoods.

Process and County and Town Board Review

The local jurisdiction’s board will review applications that seek reimbursement grants under this policy. The board’s decision to provide reimbursement grants from the Housing Trust Fund, and the amount of any reimbursement grant which is allowed, while within the discretion of the board, shall be guided by this Policy.

¹⁶ <http://www.archhousing.org/developers/docs/2016%20ARCH%20TF%20Guidelines.docx>

¹⁷ <http://www.archhousing.org/developers/hf-application-form.html>

¹⁸ <http://www.townofchapelhill.org/home/showdocument?id=30450>

¹⁹ <http://www.townofchapelhill.org/home/showdocument?id=30452>

²⁰ http://www.orangecountync.gov/departments/purchasing_division/rfp%205228%20bond%20funds.pdf

²¹ http://www.ashevilenc.gov/departments/community/community_development/unding_programs/housing_trust.htm

The County and towns' staff will accept and evaluate applications submitted pursuant to this Policy for compliance among other things, this Policy's requirements and goals, and any other applicable plans. The Staff will also evaluate the number of potential points, which a project could achieve under the Policy, and will then provide a report to the appropriate board, with a recommendation based upon the foregoing analysis.

The board will hear the staff assessment report and the applicant's request and set a public hearing. Following the public hearing, the board will make a discretionary determination as to whether to award the requested grant, and the amount of any grant awarded, based on its overall evaluation of the submitted project, not just the number of points.

Every 10 points can earn one year of economic incentive (equivalent to property taxes in excess of currently assessed taxes for one year annually applied, to be dated from the date of release of all occupancy permits for the project). The baseline rents defining "affordable" and "workforce" housing shall be the rents, for income and household size and determined by the number of bedrooms in qualified residential units, as determined by HUD for the year in which the Certificate of Occupancy is issued.

Every 10 points can also earn a 10% reimbursement grant for fees and charges. Examples of these fees and charges include but are not limited to the following: zoning permit, building permit, driveway permit, grading permit, school impact fees, plan review fees, water capacity/impact fees, and water service connection fees. This reduction is in addition to the existing fees rebated for affordable housing projects. Affordable housing projects eligible for the 50% fee reimbursement are eligible for additional fee reimbursements for points awarded to the project above 50 points. Permit fees must be paid according to the schedule of fees in the appropriate jurisdiction; the grant will reimburse the percentage of those fees as determined by the board, after the release of all occupancy permits for the project.

Requirements

The following are requirements that must be met in order for the board to consider an application. Applications which do not meet these minimum requirements are not permitted to request a reimbursement grant or participate in this policy.

- For projects with mixed-income residential components, at least 10% of the units must serve households earning 80% or less of the Area Median Income.
- The affordable units must be affordable to and leased to income-eligible households for at least 15 years. If sold after 15 years, right of first refusal is given to nonprofit developers.
- The proposed development must be located to provide residents convenient access to jobs, schools and services. The applicant must provide information that describes how the development meets this criterion, and address walkability, access to transportation, and show locations of jobs, schools and services and their distance from the development. Generally, a walking distance of one-half mile or less to centers of businesses, education and services, or to an already established transit stop, is considered convenient access. However, an applicant may make a case for convenient access that falls outside of that definition. Co-location of affordable housing and any of these resources in the same development would be eligible for location-related points.

Point System

The following point system will guide the Board in determining the actual amount of reimbursement grant money. Because the point system is a guide, the Board is authorized to allow more or less points on any particular factor, depending upon, among other things, the characteristics, and potential benefits and/or detriments of an individual project.

Points	5	10	15	20	30	40	50	60	70	80	90	100
10%+ Affordable (up to 80% AMI)				x								
20%+ Affordable (up to 80% AMI)					x							
30%+ Affordable (up to 80% AMI)						x						
40%+ Affordable (up to 80% AMI)							x					
50%+ Affordable (up to 80% AMI)								x				
60%+ Affordable (up to 80% AMI)									x			
70%+ Affordable (up to 80% AMI)										x		
80%+ Affordable (up to 80% AMI)											x	
90%+ Affordable (up to 80% AMI)												x
25%+ Workforce (up to 120% AMI)	x											
50%+ Workforce (up to 120% AMI)		x										
75%+ Workforce (up to 120% AMI)			x									
Location: 0.25 mile from transit stop when served by an existing or concurrently developed sidewalk or marked and maintained multi-modal path			x									
Location: 0.50 mile from transit stop when served by an existing or concurrently developed sidewalk or marked and maintained multi-modal path		x										
Location: 1 mile from job center when served by an existing or concurrently developed sidewalk or marked and maintained multi-modal path			x									
Location: 0.50 mile from store selling fresh fruits and vegetables when served by an existing or concurrently developed sidewalk or marked and maintained multi-modal path			x									
Location: 0.50 mile of an existing public school when served by an existing or concurrently developed sidewalk or marked and maintained multi-modal path			x									
Location: at least a 0.25 mile distance from income-restricted housing and mobile home parks		x										
Sustainable Practices: Plan meets Green Building Standards, or adequately addresses minimizing the environmental impact and energy efficiency		x										
Tenant Affordability: 20 years		x										
Tenant Affordability: 30 years				x								

Application Procedure:

- Applications shall be in the form of a letter written to the Town/County staff contact.
- The application letter should indicate clearly how the project meets the grant eligibility requirements, and the score it should receive under each of the scoring elements, as well as noting the total score.
- The application letter should clearly indicate who the developer contact person is, and how that person can be contacted.
- The application letter must provide the PIN Number of the property to be developed, the current tax value of the property, and an estimate of the tax value of the project post completion.
- The application letter must estimate the cost of permits eligible for the permit rebate.
- The application letter must provide an estimated start date for project construction, and an estimated date for project completion and issuance of all occupancy approvals

- The Town/County staff shall be responsible for reviewing all proposals and determine compliance with this policy,
- Unless granted an exemption from the jurisdiction’s Board of Commissioners or just cause shown, no grant will be allowed under this Policy for projects which have received building permits.
- If approved, Town/County staff will prepare a Location Policy agreement, to be reviewed by an attorney, which will detail the specific terms of the grant. These include, but are not limited to:
 - An estimated award, based upon the estimated difference between the current property tax value and the estimated tax value post completion, and the Board approved incentive grant. The actual grant will be based upon the actual assessed value at the completion of construction, as determined by the tax assessor.
 - The number of units that must be provided at affordable or workforce rents, and the duration of time those rents must be provided.
 - Monitoring criteria and provisions/penalties for non-compliance.

Reporting:

- Any project receiving an incentive related to provision of affordable or workforce housing must provide
 - An annual report to the Town/County, providing both a complete rent roll and income and household size of income-qualified tenant, and unit number correlated to rent roll, establishing compliance with the Location Policy requirements. The first annual report is due six months after the first day tenants move in.
- The Town/County may, upon 10 days written notice, inspect the rent role and household income verification records.
- If the project is out of compliance, it will have 30 days to become in compliance.
- If the project is not in compliance within that time frame, then the Location Policy agreement will become null and void and all prior grant funds must be returned to the Town/County.

Allow for the Development of Missing Middle Housing

Missing middle housing, developed by Dan Parolek of Opticos Design, is a term used to describe a range of multi-unit or clustered housing types compatible in scale with single-family homes to help meet the growing demand for walkable living. These housing types may include duplexes, fourplexes, bungalow or cottage courts, and courtyard apartments. Allowing for these housing types in development ordinances provides increased housing options for residents, particularly for one- and two-person households.

More information on missing middle housing, including how to regulate them, is available at the below links:

<https://www.cnu.org/our-projects/missing-middle-housing>

<https://communitybuilders.org/how-we-help/webinars/missing-middle-housing-meeting-the-demand-for-walkable-living>

Reduce Parking Requirements

Research shows that renter households are more likely to have fewer or no vehicles than homeowner households. A greater percentage of older adult renters in particular have no car compared to renters and homeowners of other ages. One of the local for-profit affordable housing developers who participated in the Developer & Practitioner’s Focus Group noted that, in their company’s portfolio of senior properties, only two-thirds of residents have cars, so parking requirements of one parking space per unit is more than enough. Reducing the amount of required parking reduces construction costs and in some cases may allow more land to

be available for development of additional units. The current off-street parking requirements for multi-family residences in each jurisdiction is below:

Chatham County (includes Goldston)	Pittsboro	Siler City
<ul style="list-style-type: none"> - 1.5 spaces per dwelling unit, regardless of number of bedrooms 	<ul style="list-style-type: none"> - Efficiency (0 bedrooms): 1.0 parking space/dwelling unit - 1 bedroom: 1.25 parking spaces/dwelling unit - 2 bedrooms: 1.5 parking spaces/dwelling unit - 3 or more bedrooms: 2.0 parking spaces/dwelling unit 	<ul style="list-style-type: none"> - One and one-half (1.5) spaces for each one (1) bedroom unit and two (2) spaces for each unit with two (2) or more bedrooms. - Multi-family units limited to persons of low or moderate-income or the elderly require only one (1) space per unit.

Chatham County and Pittsboro could consider amending their ordinances to include language like Siler City’s with reduced parking requirements for multifamily units that are limited to persons of low or moderate-income or the elderly.

Utilize Property Tax Exemptions

Under NC General Statute, property owned by a non-profit organization and used for low- or moderate-income housing is exempt from property taxes. This also applies to properties that have shared ownership between a non-profit and a for-profit entity. The owner of the property must apply with the county assessor to receive this exemption.

Property that is held by a non-profit for future use as low- or moderate-income housing can have taxes deferred for a period of 10 years. If the property is not used for low- or moderate-income housing within ten years from receiving tax deferral, the deferred taxes become due and payable.²² If a nonprofit is purchasing property and banking it for future use as affordable housing, utilizing this property tax exemption can keep carrying costs low until the property is developed.

Identify Publically-Owned Developable Land and Issue RFPs for Development

Developable Land Inventory

Given the relatively high prices of land in the Triangle, providing land for affordable housing can be a very effective way for local governments to encourage construction of new affordable housing units in desirable locations. A developable land inventory uses GIS mapping software to analyze parcel data and identify parcels that might be suitable for affordable housing development based on a set of identified criteria. For parcels owned by a town or county, the local government can then issue an RFP for development of affordable housing. The inventory also identifies parcels that may be suitable for land banking, which a local government or nonprofit partner could acquire for future uses. This inventory can be done on a recurring basis, and the criteria can be tweaked over time to accommodate different priorities or different project types. An initial analysis was completed using the criteria shown in Table 9. This included development criteria, which identify suitable parcel characteristics, and quality of life criteria, which incorporates access to food, recreation, and transit.

²² NC G.S. 105-278.6: <http://www.ncga.state.nc.us/gascripts/statutes/statutelookup.pl?statute=105-278.6>

TABLE 9: DEVELOPMENT CRITERIA

1. Ownership Status

Category/Criteria	Points
Governmental	+5
Institutional	+4
Church	+1
Heirs	+0.5

GIS field: OWNSCORE

2. Parcel Size

Category/Criteria	Points
0 to 0.25 acres	0
0.26 to 7.25 acres	+4
7.26 to 10 acres	+3
More than 10 acres	0

GIS field: PARZSCORE

3. Building Value to Land Value

Category/Criteria	Points
< 1	+1
>1	0

GIS field: BVLtoLVLSORE

A ratio greater than 1 suggests the parcel may be vacant or has buildings that are lower-value and could be demolished.

4. Land Value per Square Foot

Category/Criteria	Points
Less than \$0.50/sf	+2
\$0.51 - \$3.00/sf	+1
\$3.01 - \$7.50/sf	0
More than \$7.50/sf	-1

GIS field: LVFSORE

5. Development Status

Category/Criteria	Points
Vacant	+2

GIS field: DEVSCORE

Parcels with an improved value of less than \$10,000 are considered vacant.

6. Proximity to Water Line

Category/Criteria	Points
Within 1,000 feet of a water line	+3
8 inches or greater	

GIS field: WATERSORE

7. Flood Zone

Category/Criteria	Points
Center of parcel in Zone AE	-2
Portion of parcel in Zone AE	-1

GIS field: FLOODSCORE

Zone AE designates areas subject to inundation by the 1-percent-annual-chance flood event, also known as the 100-year floodplain.

Quality of Life Criteria

8. Food Access

Category/Criteria	Points
Grocery, within 2 miles	+2
Grocery, within 4 miles	+1
Not Grocery, any Fresh Fruits & Vegetables (FFV), within 4 miles	+0.5

GIS field: GROSCORE

Vendor location data from Chatham Public Health Department 2017 inventory. Grocery store definition from 2017 NCHFA Qualified Allocation Plan.

9. Recreation Access

Category/Criteria	Points
Recreation Area, within ½ mile	+1
Recreation Area, within 2 miles	+0.5

GIS field: GROSCORE

Includes both parks and greenways, location data from Chatham Public Health Department 2017 inventory.

10. Transit Access

Category/Criteria	Points
Chatham Transit Express Route, within ½ mile	+3
Park and Ride Service Area	+0.5

GIS field: TRANSCORE

Park and ride service area based on approximation of how far people would drive to that park and ride lot to catch the bus; generally between 2 and 5 miles.

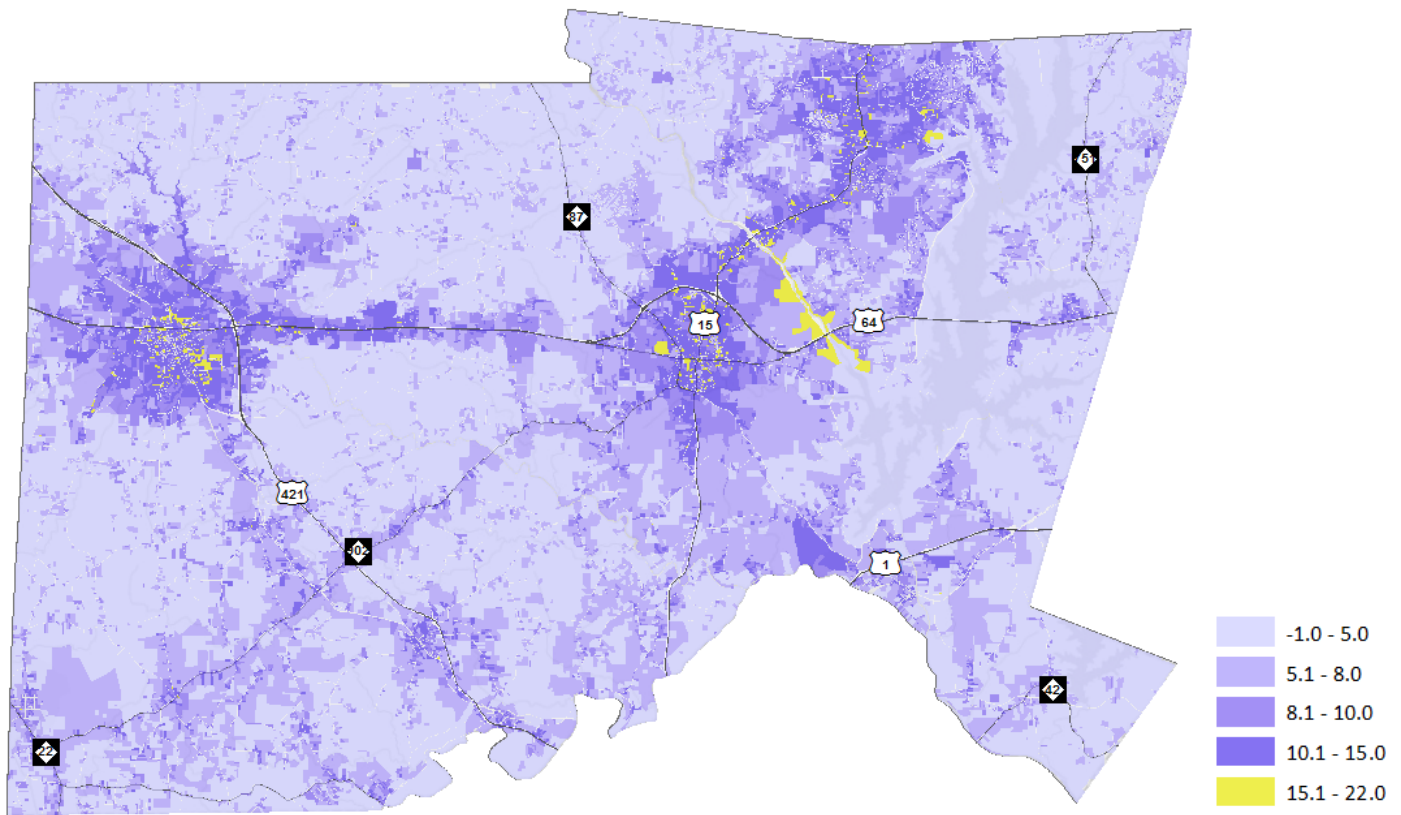


FIGURE 24: DEVELOPABLE LAND INVENTORY

Each parcel is assigned a score for each criteria category. The sum of these scores gives each parcel an overall score, with a higher score being more suitable for development of affordable housing. These suitable parcels are shown in yellow in Figure 24. After this first pass analysis is completed, the high-scoring parcels can be looked at more closely to identify ones that would be development possibilities.

Request for Proposals for Development on Publicly-Owned Land

Once potential publically-owned sites are identified through the Developable Land Analysis, the County or towns can issue a Request for Proposals to affordable housing developers to develop some number of those sites for affordable housing. Providing the land, especially in areas where land costs are high, can help fill the financing gap for an affordable housing development. Furthermore, the RFP process and criteria can be used to encourage development of housing at certain income levels or in certain locations. Several cities and counties in the region have issued RFPs for publically-owned land, including City of Durham,²³ City of Raleigh,²⁴ and Orange County.²⁵ Those RFP documents can be used as guides in developing one for Chatham County, but a few potential elements to include are listed below:

- Require an affordability period to run with the land and be secured by a recorded Declaration of Restrictive Covenants. In Orange County this period is for 99 years.

²³ <https://durhamnc.gov/DocumentCenter/View/14996>

²⁴ <https://www.raleighnc.gov/content/HousingNeighborhoods/Documents/TwentyFourSingleFamilyRFP.pdf>

²⁵ http://www.orangecountync.gov/departments/purchasing_division/5229%20REQUEST%20FOR%20PROPOSALS%20FOR%20COUNTY-OCHA%20OWNED%20PROPERTY.pdf

- Give greater consideration to projects that contain a certain mix of incomes (e.g., number of units affordable to people below a certain income level versus number of market-rate units) or mix of uses (residential and retail or office).
- Encourage firms who contract on the project to pay a living wage to their workers.²⁶
- Give greater consideration to responding companies that hire lower income residents from within the project area to work on the project.
- Define standards for design and quality of construction.
- Give greater consideration to projects using Green Building Standards, or plans adequately address minimizing the environmental impact and increasing energy efficiency.

This land identification and RFP process can be repeated on a regular basis to directly incentivize the development of new affordable housing units in the county.

Support a Community Land Trust

A Community Land Trust is a model that preserves long-term affordability for its portfolio of properties. Under this model, the land trust retains ownership of the land (and in some cases the structure), and issues a 99-year ground lease to the homebuyer. Land trusts can also own rental property and serve as a property manager. The two land trusts in the Triangle are community-supported nonprofits: Community Home Trust operates in Orange County and Durham Community Land Trustees operates in Durham. The Community Home Trust has indicated a willingness to consider expanding into Chatham County or providing technical assistance to help a new land trust form in Chatham County. In planned development projects where developers are setting aside some units to be affordable, the land trust can purchase those homes and sell them to lower-income families. Selling the homes using the CLT model preserves the affordability long-term. The County and towns could consider supporting Community Home Trust's expansion into Chatham County. Community Home Trust or another nonprofit could also assist the local governments with managing affordable rental housing.

Conduct Outreach to Landlords about the Section 8 Program

Since the Housing Authority does not own housing, its most important service is Section 8 vouchers. Landlords are not required to accept Section 8 vouchers. Households might be on the waiting list for a voucher for years, and once they receive their voucher they may have trouble finding a landlord who accepts it. Chatham County, Goldston, Pittsboro, and Siler City could work with the Housing Authority to engage with landlords. A formalized outreach program to identify landlords and cultivate relationships with them can help increase the number of landlords who accept vouchers. Once the housing authority has a list of landlords who accept vouchers, they can share those names with voucher recipients. It is also important to keep a list of landlords who do not accept vouchers to share with voucher recipients.

Engagement with landlords can include:

1. Improving and maintaining relationships with landlords currently accepting vouchers.
 - a. Organize a roundtable with current landlords accepting vouchers to understand their experiences. Discuss what is working and what could improve.
2. Do outreach and cultivate relationships with landlords who are not accepting vouchers.
 - a. Invite landlords to meetings where the Housing Authority introduces the process and outcomes

²⁶http://www.orangecountync.gov/departments/purchasing_division/Living%20Wage%20Contract%20Policy%208.1.16.pdf

- of accepting vouchers. Housing Authority can learn why landlords do not accept vouchers and what landlords need from the Housing Authority to do so.
- b. Organize an event for landlords that do not accept vouchers and for landlords that do accept vouchers. Ask landlords that accept vouchers to describe the experience.
- 3. Cultivate relationships with new landlords in the county to encourage them to accept vouchers.
 - a. Invite landlords to meetings where the Housing Authority introduces the process and outcomes of accepting vouchers.

Goal: Preserve Existing Legally-Binding Affordable Housing

[Establish Housing Trust Fund](#)

(above, click link to jump to section)

Track Units

Legally-Binding Affordable Units

It is important to track income-restricted units that have long-term periods of affordability so that before their affordability expires, the towns and County can make decisions that help maintain their legally binding affordability.

TABLE 10: EXPIRING AFFORDABILITY OF LEGALLY-BINDING UNITS AND BUILDINGS IN CHATHAM

	Buildings	Units
2-8 Years (2018-2025)	5	90
9-15 years (2026-2032)	2	96
16 years and more (2033 -)	8	336

A baseline spreadsheet with the inventory of legally-binding affordable housing units in Chatham can be found in Appendix V. Add new legally binding affordable units as they are built and include the expiration date of the affordability period. Use this database to update the listings: <https://lihtc.huduser.gov/>.

Advocate for Renewal of Affordability Period

Start working on a strategic plan five years before the development’s affordability period expires. When a development is expiring, there are a few options:

1. An organization buys the development to maintain affordability. This could be a residential management company, a nonprofit, a government agency, or another entity.
2. Resyndicate tax credits to preserve legally-binding status. This is done in partnership with the NC Housing Finance Agency and can provide funds to make any necessary repairs.

Webinar and slides on this topic from Enterprise (slides 35-43 describe the action plan for purchasers):

<http://www.enterprisecommunity.org/download?fid=15572&nid=19725>

<http://www.enterprisecommunity.org/resources/live-online-event-year-15-transition-strategies-expiring-lihtc-properties-recording-19727>

Section 8 Vouchers

The Chatham County Housing Authority (CCHA) provides Section 8 vouchers (also known as Housing Choice Vouchers). It is important to track where these are being used and make sure that landlords are accepting them

throughout the county to provide options for those looking for housing. It would be ideal to work with CCHA and the property managers of income-restricted properties to reduce the number of vouchers being used in legally-binding affordable units, as this limits the total number of households who are able to receive subsidies.

Goal: Preserve Naturally Occurring Affordable Housing

Establish a Right of First Refusal Policy

A right of first refusal policy requires owners of rental property to give identified entities the right to buy rental housing before they offer to sell it to another party. For this policy to be successful, potential buyers need to have experience purchasing and operating rental housing, and they need to have quick access to funding or financing. The Housing Trust Fund could potentially be used to help finance a purchase under this policy. Montgomery County in Maryland has such a policy in its code of ordinances.²⁷ Some key provisions are listed below:

- Applies to owners of rental housing with four or more units who are offering their property for sale
- They must provide an offer in writing to the County, Housing Authority, or other identified nonprofit
- The offer must include substantially the same terms and conditions as they would to a third party buyer, and it must remain open for 60 days after it is received

In Montgomery County this tool has been used to purchase eight properties containing 1,244 units at an average cost to the County of \$27,588 per unit, and they have leveraged an additional \$73,899 per unit in financing from other sources.²⁸

[Establish Housing Trust Fund](#)

(above, click link to jump to section)

Encourage Developers to Utilize the 4% Low-Income Housing Tax Credit

The 4% low-income housing tax credit (LIHTC) is a tax credit that combined with low interest housing bonds allows up to 200 units per project. Receiving the 4% tax credit is not as difficult as the 9% tax credit because there is a non-competitive application process. While there are restrictions on what the tax credits can be used to finance, developers can typically receive subsidy equal to 30% of a projects qualified basis in present value terms.²⁹ For projects to be financially viable, usually local governments need to provide a subsidy and this can be in the form of land donation or reduced development costs.

Features of the 4% tax credit include:

- At least 20% of units must be affordable at 60% or less of AMI
 - In general, because of market rate rents being relatively low in Chatham, it might be most feasible to do 100% affordable
 - Mixed-income 4% projects in Chatham might be eligible in places like Chatham Park where the market rate rent prices would likely be high enough to compensate for the remaining costs

²⁷ Montgomery County, MD Code of Ordinances, Chapter 53A:

http://library.amlegal.com/nxt/gateway.dll?f=templates&fn=default.htm&vid=amlegal:montgomeryco_md_mc

²⁸ Montgomery County Department of Housing & Community Affairs Affordable Housing Programs, December 2014:

https://www.montgomerycountymd.gov/DHCA/Resources/Files/director/DHCA_Moving_Forward.pdf

²⁹ To learn more: <https://fas.org/sgp/crs/misc/RS22389.pdf>

- 30 year minimum affordability period
- Volume cap³⁰ tax exempt bond must cover at least 50% of development expenses, not including land acquisition. Volume cap tax exempt bonds are the type of bond used for these deals.
 - It is usually higher than this in order to make the project feasible
- Can be used for new construction or rehab
- Can be combined with Historic Rehabilitation and New Markets tax credits
- Most projects need at least 80-100 units to make the project financially feasible
- Transactional costs are high, and to make it worthwhile, the total project costs are usually around \$10 million
- Applications are noncompetitive but are open every six months, starting in January

The City of Raleigh has succeeded at promoting the use of the 4% tax credit as a tool to develop and rehabilitate more affordable housing. They have added expanding the use of the 4% tax credit as a goal in their housing plan³¹, incentivize the use of it through their location policy,³² and issued a notice to developers to encourage them to use it.³³

Track Units

Naturally Occurring Affordable Housing

Naturally occurring affordable housing (NOAH), also known as market-rate affordable housing, is important to track. Triangle J COG subscribes to CoStar, a real estate listing company that collects information on multifamily residential buildings, typically with 20 units or more. Triangle J COG can use this data to derive information on NOAH properties. It is important to track this information as part of an overall affordable housing inventory. In Chatham, it is likely that there are a number of single-family NOAH properties, but these are hard to track. Another tool is to track demolition permits, to get a sense of how many units are being lost. The Chatham Housing Trust Fund can help

Goal: Ensure Rental Quality

Strengthen the Minimum Housing Code

A Minimum Housing Code can be an effective tool to bring unsafe rental properties up to a decent standard. Both Pittsboro and Siler City currently have Minimum Housing Codes but a few ordinance amendments could strengthen the codes, and with consistent enforcement, they could be used to improve the quality of rental

³⁰ Volume cap bonds can be allocated to finance multifamily housing projects, single-family housing, student loans, industrial development and other areas. Volume Cap is federally authorized and refers to the maximum amount of tax-exempt private activity bonds that can be issued annually in each state. Tax-exempt private activity bonds facilitate public and private sector collaboration in providing financing for eligible projects at interest rates below that of the conventional market. http://www.ipedconference.com/powerpoints/tax-exempt_housing_bond_basics.pdf

³¹ City of Raleigh's Housing Plan:

<https://www.raleighnc.gov/content/HousingNeighborhoods/Documents/AffordableHousingImprovementPlan.pdf>

³² City of Raleigh Location Policy:

<https://www.raleighnc.gov/content/HousingNeighborhoods/Documents/AffordableHousingLocationPolicy.pdf>

³³ City of Raleigh's 4% Tax Credit Notice:

<https://www.raleighnc.gov/content/HousingNeighborhoods/Documents/LIHTCNotice.pdf>

housing within town limits. Neither the County nor Goldston has a Minimum Housing Code, but they could consider adopting one as well.

The specific procedures for enforcing the code are in the respective municipal codes, but generally, a Minimum Housing Code goes into effect if a complaint is received about substandard conditions that a landlord has not addressed. A building inspector or code enforcement officer inspects the property, makes note of the conditions, and if violations are found, holds a hearing where the property owner can answer the complaint. After the hearing, the inspector states in writing his/her determination of the issue, and if necessary, issues an order requiring the owner to, depending on the situation, either repair, alter and improve the dwelling to comply with the minimum standards, or to vacate and remove or demolish the dwelling within 90 days. In the event the owner does not comply with the order, the inspector can submit next steps for approval by the Mayor and Board of Commissioners. If the Town chooses, it can make any necessary repairs, alterations, or improvements, or demolish the property and issue the costs as a lien against the property. There are options under general statute to include these costs in property tax bills to improve collection rates. These and other comprehensive housing enforcement strategies are detailed in a report for High Point, North Carolina completed by the Center for Community Progress.³⁴

In Greensboro, the Greensboro Housing Coalition has worked closely with the City to amend language in and enforce the Minimum Housing Code. Their code is a good standard to use to develop a strong Minimum Housing Code, and the Housing Coalition has indicated they are willing to serve as a resource as the towns strengthen their codes.³⁵ Recommended amendments to the code are listed below:

- **Chatham County should consider adopting a Minimum Housing Code** that applies to the unincorporated parts of the county. The code should include the items below and be consistent with the Pittsboro and Siler City codes.
- **Goldston should consider adopting a Minimum Housing Code** that applies within their jurisdiction. The code should include the items below and be consistent with the County, Pittsboro, and Siler City codes. This would be enforced by the County Building Inspections Department, so it needs to be developed in cooperation with the County.
- **Add clear definitions of terms:** Pittsboro’s code includes definitions, but they may need to be reviewed to ensure they are complete. Siler City does not have any definitions at this time, and they should be added. Definitions of terms limits how much the ordinance is open to interpretation and clearly communicates the intent and scope of the code.
- **Define responsibilities of owners and tenants:** Pittsboro’s code currently defines these responsibilities, but Siler City’s does not. To strengthen the code, these could be included and checked for comprehensiveness. Clarifying responsibilities sets standards for both owners and tenants and can be valuable to refer to in the event of a disagreement about a code violation.
- **Define reasonable cause to inspect properties:** Both ordinances state that inspections can occur with reasonable cause, but reasonable cause needs to be defined clearly. The thresholds that provide reasonable cause under N.C. General Statutes are as follows:³⁶

³⁴ Center for Community Progress. “Implementing a Coordinated Approach to Address the Systemic Causes of Vacancy and Abandonment in High Point, North Carolina.” November 2016:

http://www.communityprogress.net/filebin/161102_HighPoint_TASP_Report_FINAL.pdf

³⁵ Greensboro Housing Code: <http://www.greensboro-nc.gov/modules/showdocument.aspx?documentid=22512>

³⁶ C. Tyler Mulligan, “Residential Rental Property Inspections, Permits, and Registration: Changes for 2017,” Community and Economic Development Bulletin. March 2017. https://www.sog.unc.edu/sites/www.sog.unc.edu/files/reports/2017-03-22%2020161389%20CED_9.pdf

- Reasonable cause to inspect means any of the following:
 - There has been a complaint that substandard conditions exist within the building or dwelling unit;
 - There has been a request that the building or dwelling unit be inspected;
 - The inspection department has actual knowledge of an unsafe condition within the building and/or dwelling unit;
 - Violations of the local ordinances or codes are visible from the outside of the property;
 - The owner has a history of more than four (4) verified violations of the housing ordinances or codes within a 12-month period; and
 - Property is located within a targeted area designated as blighted.
- **Include right of first refusal:** For condemned properties, send notice to affordable housing organizations who have registered to be notified 45 days in advance to allow them the opportunity to purchase it before it is demolished or offered to other parties.
- **Establish reasonable penalties:** The codes for both towns currently do not issue fees or penalties for noncompliance. Establishing reasonable fees will both encourage compliance and help cover the cost of administering the program.

This effort could also include sending building inspectors to code enforcement trainings to improve their understanding of best practices in enforcing the code.

Establish a Program of Periodic Inspections

While the state has limited the purview of rental inspections programs in recent years, targeted periodic inspections are still allowed under specific conditions. A periodic inspection program could be particularly helpful in Siler City, where planning staff has identified a few neighborhoods that have a high proportion of rental properties and many properties that are in poor condition.

Periodic Inspections with Reasonable Cause

Once reasonable cause (defined above) is established for a building, the local government can require the building to be periodically inspected for some period of time (e.g., twice per year for two years), which can be used to check that a violation that has been resolved does not re-occur. It is important that the local government establish a periodic inspection policy that identifies the number and frequency of inspections for each reasonable cause.

Periodic Inspections in Targeted Areas

Periodic inspections can also be carried out in targeted areas that are designated as blighted. See the Community and Economic Development Bulletin³⁶ for specifics on how a governing board can designate a geographic area for a targeted effort. The targeted area can be no greater than one square mile or 5% of the jurisdiction's overall area, whichever is greater.³⁷

The Siler City Planning Department provided the locations of 10 neighborhoods that have both a high proportion of renters and poor housing quality. These neighborhoods cover 174 acres (0.27 square miles) out of Siler City's 3,853 total acres, or 4.5%, and thus could be eligible for a periodic inspection program.

³⁷ N.C. G.S. 160A-424 Periodic inspections for hazardous or unlawful conditions:
http://www.ncleg.net/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_160A.html

Within the targeted area, a periodic inspection program could include outreach to residents, gathering property management contact information for landlord-owned properties, conducting regular inspections, and informing property owners about repair, rehab, and weatherization programs that are available in the area.

Generally, this approach in neighborhoods with poor condition not only provides safe and habitable housing for residents, but also improves overall neighborhood condition and increases future tax revenue.

Potential Action Steps:

- **Establish a periodic inspection policy** that identifies the number and frequency of inspections for each reasonable cause.
- **In Siler City, designate a geographic area for a targeted periodic inspections effort**, including a plan to address the ability of low-income owners to comply with minimum housing code standards.

Offer Landlord Incentives

Responding to citizen complaints, both for housing issues and crime issues, costs money. Some jurisdictions have developed programs that reward landlords for exhibiting good landlord behavior or taking steps to prevent complaints, which in turn lower the costs to the city.³⁸ Potential programs or incentives are listed below, with examples from local communities. In some cases it may make sense for Chatham County municipalities to partner with other communities to utilize existing programs or create resources at the regional level.

If a landlord completes both of the following:

- **Low-cost training courses** that encourage effective property management, such as how to screen tenants, Crime Prevention Through Environmental Design strategies, Fair Housing Laws, how to accept Housing Choice (Section 8) Vouchers, and legal steps to halt illegal activity on rental property.
 - City of Durham Landlord Training brochure: <https://durhamnc.gov/documentcenter/view/14193>
 - City of Raleigh Landlord Training: <https://www.raleighnc.gov/safety/content/CommServices/Articles/LandlordTraining.html>
- **Provides their tenants with a tenant guide** that lays out basic rights, responsibilities, and duties for both landlords and tenants.
 - City of Durham Tenant Training Manual: <https://durhamnc.gov/DocumentCenter/View/1720>

Then they are eligible to utilize any of the following resources:

- **Free preventative maintenance and security inspections**, provided by building inspectors and/or police officers, to point out issues that can be addressed to increase security and safety.
- **Designated police department liaison.** Establishing a relationship between a designated police liaison and a multifamily property manager provides an opportunity to share information, review crime trends, and identify strategies to reduce crime issues in and near multifamily housing developments.
 - Project PHOENIX in the Town of Cary: <http://www.townofcary.org/services-publications/police/community-services/project-phoenix>
- **Participation in landlord forums with key officials**, including elected officials, local government staff, or

³⁸ Center for Community Progress. "Raising the Bar: A short guide to landlord incentives and rental property regulation." December 2015: http://mayorscaucus.org/wp-content/uploads/2016/01/SSMMA_landlord-incentives_how-to-guide_final-am-12-28-15.pdf.

Housing Authority staff. These forums provide the opportunity to raise issues and concerns, find mutually-beneficial solutions, and share resources.

- **Receive a security deposit guarantee** for tenants who meet screening requirements but do not have funds for a deposit. This could be tied to the Chatham County Housing Authority’s existing Security Deposit Revolving Loan Program.
- **Provision of free or low-cost equipment**, such as smoke or carbon monoxide detectors, security locks, etc. The towns may be able to obtain a large number of these at a discount.
- **Loans or grants for property improvements.** The towns or county could provide funding for property improvements that contribute to tenant health, safety, or community appearance.

Conduct a Neighborhood Housing Assessment in Target Neighborhoods in Siler City

The Siler City Planning Department has identified 10 neighborhoods that have both a high proportion of rental properties and properties in poor condition. An in-depth neighborhood housing assessment that looks at parcel, neighborhood, and community-level data could provide a greater understanding of the issues in these neighborhoods and what strategies would help address them. Data could include demographic data, crime data, property and ownership information, and a house condition survey conducted on foot. Once the data are collected and synthesized, a focus group of stakeholders should be assembled, including building inspectors, planners, police, and nonprofit repair providers, to jointly discuss the data and initiate a participatory dialogue about strategies.

Goal: Support Low-Income Renters

Continue Partnering with Chatham County Housing Authority and Support Security Deposit Program

The Chatham County Housing Authority (CCHA) provides Section 8 vouchers and other services to low-income households. Chatham County should continue to cultivate and strengthen its relationship with CCHA.

In 2013, CCHA established a non-profit entity called Chatham Housing Initiatives (CHI). CHI is governed by a five-member Board of Directors. Its mission is to establish a “One Stop Shop” that provides individualized care for low to moderate-income families of Chatham County by providing quality services and programs that nurture, sustain, and promote economic self-sufficiency with housing sustainability as its primary goal.

CHI is currently running a Security Deposit Revolving Loan Assistance Pilot Program to provide security deposit assistance to eligible potential Housing Choice Voucher households. The program began after a survey to voucher applicants showed that 60% of survey respondents thought the rental deposit was the number one reason for not being able to secure housing if given a voucher. The Security Deposit Revolving Loan Assistance Pilot Program offers an interest-free loan program with a guarantee to the landlord that, in the event of a default, they will be reimbursed the amount of the security deposit. The tenant is responsible for making monthly payments over 6-24 months to the CHI, and when the amount is paid in full, the funds are transferred to the landlord to hold as the tenant’s security deposit. There are eligibility requirements including the completion of a financial management workshop and case management follow-up. The program aims to help households secure affordable housing utilizing assistance payment, to reduce the risk of homelessness, and improve the lease-up rate.

This three-year pilot program has received \$13,000 from the County to support 50 families in the next three years. The pilot program has yet to be evaluated. If the program is successful, we recommend continuing and growing the program to benefit more households.

Potential Action Steps:

- **Communicate with Housing Authority to understand the needs of low-income renters.** For instance, they often hear there is a particular need for affordable one- and two-bedroom units
- **Work with Housing Authority to track and evaluate Security Deposit Revolving Loan Assistance Program**
- **Continue supporting the Security Deposit Revolving Loan Assistance Program** as long as the program is efficient and effective
- **Encourage housing authority to cultivate relationships with landlords** to increase the number of landlords who maintain quality rental units that accept vouchers

Support Organizations that Provide Housing-Related Assistance and Education

Continue to partner with and provide funding to nonprofits that provide crisis payments, such as rent or utility assistance. Track the amount of money going into assistance programs and evaluate whether money is being spent effectively.

The County could partner with organizations, including the Housing Authority, to provide classes for residents on topics like renters' rights, assistance programs, weatherization, and how to save money on utilities.

Develop a Housing Resources Website and Hard Copy Versions of Resource Information

Many groups in Chatham are working with residents struggling with housing issues, whether it involves finding housing, receiving Section 8 vouchers, or receiving financial assistance for deposits, rent, or utilities. These services are provided by the Department of Social Services, Chatham County Council on Aging, Central Piedmont Community Action, the United Way of Chatham County, the Chatham County Housing Authority, and other groups. There is a range of services being provided by a diverse range of organizations, but there is not one place that residents can go, either online or in-person, for housing assistance. There is a housing website under the County Planning Department's page, but it is difficult to find and not comprehensive.

Potential Action Steps:

- **The County and towns create a webpage** housed on the County website where housing assistance information and resources can live.
- **The towns could also have a housing page** on their websites where they can direct residents to this new County housing page.
- **Create a "how-to" document** that departments and organizations who work with low-income renters can refer to regarding issues about rental quality, tenant rights, fair housing, and assistance programs.
- **All information online could also be available in hard copy and distributed** in relevant government offices, non-profit organizations, faith-based communities, healthcare facilities, social services organizations and other locations frequented by low-income households.
- **All information should be translated into Spanish.**

Provide Fair Housing Education to Landlords

Chatham County could consider offering fair housing education to landlords. Whether this is organized by the County, the Housing Authority, or a joint partnership between other municipalities, this is an important component in ensuring renters' rights. Fair housing training helps landlords and housing providers understand renters' legal rights. The trainings are meant to protect both landlords and renters. Trainings cover topics like legal history around the Fair Housing Act, responsibilities of landlords and property managers, housing discrimination, and more specific examples of illegal practices. The Fair Housing Project based in Raleigh, is a great resource for learning more about fair housing education.³⁹ See Appendix VI for a sample fair housing workshop flyer.

Engage Community Members in Need of Affordable Housing or Assistance Services

It is important for there to be community engagement around affordable housing. Triangle J COG developed a survey that focused on questions around affordable rental housing (see Appendix VII). Triangle J COG partnered with the Public Health Department, Department of Social Services, and Council on Aging to distribute the survey in both English and Spanish. Here are the results as of June 2017.

- 78 participants:
 - 19 renters including 9 people living in income-restricted housing & 2 people with Section 8 vouchers
 - 53 homeowners
 - 5 living for free (but some said they were living with a relative because they couldn't find affordable housing)
- Participants that were renters often checked that it was difficult to very difficult to find available housing, housing near public transportation, housing with the right number of bedrooms, and housing in the location they were looking for.
- When asked "What do you think are the most important housing issues in Chatham County", some common responses were:
 - Not enough affordable housing, especially in the rental market
 - Poorly maintained rental housing by landlords, maintenance issues
 - Not enough one bedroom rentals
 - Not enough rentals for families with more than two kids
 - Not enough affordable housing near bus lines
 - Not enough options for older adults

The County and towns can strengthen their community engagement procedures so that they understand the needs and wants of residents in terms of affordable housing. The County and towns can use that information to inform the housing program on issues like what types of housing should be preserved and developed and what types of assistance should be offered.

Potential Action Steps:

- In terms of housing needs, Chatham can ask residents about their preferences for the following topics:
 - Number of bedrooms
 - Type of housing (single family, apartment, duplex, etc.)
 - Desired neighborhood
 - Energy efficient housing

³⁹ <http://www.fairhousingnc.org>

- Types of assistance needed
- Work with the Department of Social Services, Council on Aging, and Department of Public Health to encourage them to include housing as an issue on surveys, community conversations, etc. The Community Health Needs Assessment can include a variety of questions around housing (rental, homeownership, quality, safety, affordability, location, etc.) The Health Department can include housing as a main topic in their Community Conversations series. Be sure these conversations and input are being shared throughout all departments so that County resources are used effectively and do not overwhelm and overburden residents with requests for input.
- Anytime community engagement occurs, all forms of communication should be translated into Spanish.
- To increase community engagement, market housing programs so that all residents are aware that they exist and how to access them.
- Target low-income residents who will be most impacted by affordable housing programs.
- When distributing surveys and opportunities for public engagement, work with local non-profits, churches, Council on Aging, Health Department, Social Services Department, Housing Authority, and others.

Goal: Foster Healthy Communities

Strengthen and Expand Weatherization Programs

The County is administering over \$350,000 annually toward emergency assistance programs for heating and utilities payments, and several nonprofit organizations are spending additional resources on these programs (see Appendix VIII). From initial research, there could be improved tracking and partnerships to match homes needing assistance with weatherization programs. Over time, such a partnership could save make homes more energy efficient, reduce utility costs for families, and improve the health and safety of homes. While most assistance funds are provided by state and federal government programs as well as Duke Energy, the funds could be used more efficiently.

To start, the utilities assistance program staff could begin tracking the utilities assistance requests by address, needs, frequency, and details of the units. With this information, the County can determine if there are certain properties who could benefit from weatherization assistance. The County can also learn how best to allocate resources to increase healthy housing and reduce the number of substandard units.

Ideally, weatherization programs would coordinate with rehab programs like Rebuilding Together of the Triangle. That way, homes can be fixed in a comprehensive way – with rehab and weatherization completed at the same time. The Chatham County Council on Aging has developed a database of rehab requests that rehab providers have access to in order to coordinate assistance. This database streamlines requests and helps providers efficiently complete requests.

Chatham County could explore partnering with Green and Healthy Homes Initiative⁴⁰, a national organization that provides technical assistance, grants, and resources to communities and governments interested in developing innovative models for healthy homes policies and programs.

⁴⁰ <http://www.greenandhealthyhomes.org>

Offer Green Building Incentives

Green buildings can help improve the health of residents by improving air quality, reducing waste, controlling moisture and temperatures, and increasing energy efficiency. Green building methods could be encouraged through the criteria in Requests for Proposals to develop on publically-owned land, or as part of the Location Policy scoring matrix. The North Carolina State University Extension Program provides a list of green building incentives programs.⁴¹ In addition, through a partnership with the N.C. Housing Finance Agency (NCHFA), Advanced Energy offers a suite of four affordable housing programs for low-income markets.⁴²

Enhance Alternative Transportation Networks (walking, biking, bus, vanpool, carpool)

Continue to work with Chatham Transit, DCHC MPO, TARPO, and NCDOT to improve pedestrian, bicycle, and transit facilities in the county, particularly where they connect affordable housing developments with resources such as grocery stores, recreation, health care and educational facilities. Data from the Consumer Expenditure Survey suggests that Chatham County residents on average spend over \$13,000 per year on auto ownership costs. Alternative means of accessing resources can reduce transportation costs and improve health outcomes, which can have a meaningful impact on low- and moderate-income households in particular.

Partner with Mobile Health Services

If and when hospitals in Chatham create mobile health services, local governments could encourage health practitioners to:

- Visit areas with potentially poor housing quality like mobile home parks
- Ask questions to patients about housing and neighborhood quality
- Keep track of geographical areas that have higher needs based on housing quality

Partner with Nonprofits and Government Agencies

Many nonprofits in Chatham are working on housing issues. When appropriate, continue to support and partner with these organizations to leverage all resources and efforts around affordable housing. Understanding the needs of each organization can help diversify housing provisions and balance resources. Organizations include:

- Habitat for Humanity
- Central Piedmont Community Action (formerly JOCCA)
- United Way of Chatham County
- Rebuilding Together

In addition to nonprofits, Chatham's housing programs could partner with the following three groups that work in affordable housing including direct service, financial assistance, housing rehab, or public engagement.

- Chatham County Council on Aging
- Public Health Department
- Department of Social Services

⁴¹ <https://energy.ces.ncsu.edu/incentives-rebates-and-programs/>

⁴² https://www.advancedenergy.org/2017/02/20/advanced-energys-affordable-housing-programs/?_cldee=bWFyeWVzZWxsQGdtYWlsLmNvbQ%3d%3d&recipientid=contact-4258f1bbd75be5118103c4346bad2660-7ca5d4b2846d4a0294f7c829bf1d531b&esid=dcc37610-77f4-e611-8103-5065f38a4961

Continue to Collaborate with Public Health Department to Address Affordable Housing as a Social Determinant of Health

The Chatham County Public Health Department could be a key partner in addressing the link between housing and health outcomes. In general, when the County and Towns are discussing affordable housing and healthy housing, the Public Health Department could be invited to participate. A few additional partnership opportunities are listed below:

- Collaborate with the Public Health Department to include more questions about housing in the Community Health Assessment. The Public Health Department surveys county residents every three years as part of the Community Health Assessment (CHA), which is used to guide their programs for future years. This assessment looks at health outcomes like diabetes and cancer, and also looks at social determinants of health like access to healthy foods and housing. The survey currently asks residents to rate housing as an issue affecting their health, and could be used to collect resident feedback on other housing issues as appropriate. The next Community Health Assessment takes place in 2018.
- Use demographic, health, and services data collected by the Public Health Department to inform affordable housing efforts. For instance, they have inventoried and mapped the locations of stores that serve fresh fruits and vegetables throughout the County. This can be used to help identify locations that are more suitable for the development of affordable housing, or to identify where the County can work to increase access to healthy foods for low-income residents.
- Work with the Public Health Department to support any affordable housing that receives government subsidies or tax exemptions in adopting the HUD standards for smoke-free housing.⁴³ In addition, encourage privately-funded housing developments to adopt the same policy.

Goal: Improve Economic Mobility and Equity

Establish and Strengthen Economic Development Policies and Programs

- The County and Towns could **establish living wage policies** to ensure that local government workers are making enough money to afford to live locally. The living wage in Chatham County varies based on family size and type. According to the MIT Calculator⁴⁴, ranges from \$10.66 (for a household of one adult) to \$17.20 (for a household with two adults and three children).
- The County and towns could **establish policies to incentivize businesses to hire local residents**. By hiring locally, people can spend less money on transportation costs. It can also increase retention because people will potentially be living closer to their jobs. Chatham County has an incentive policy⁴⁵ that encourages businesses to hire locally, but this policy is not often being used and the local hiring incentive has never been used. Chatham County could connect with NC Justice Center to discuss potential policy improvements.
- The County and towns could **offer incentives to attract businesses that offer living wage jobs**. Some incentives already exist, and they could be amended to encourage living wage opportunities.
- Chatham could **strengthen workforce development** programs to increase the number of workforce-prepared residents. When businesses for mega-sites are identified, economic development

⁴³ <http://smokefreehousingnc.com/>,

<https://portal.hud.gov/hudportal/documents/huddoc?id=SMOKEFREEACTIONGUIDE.PDF>

⁴⁴ <http://livingwage.mit.edu/>

⁴⁵ <http://www.chathamcdc.org/sites/default/files/page-files/Chatham%20County%20Incentive%20Policy%20Final%20Format%20-%2006-18-12.pdf>

professionals could work with Central Carolina Community College and other education organizations to develop targeted trainings to prepare local workers for incoming jobs.

[Enhance Alternative Transportation Networks](#) (above, click to jump to section)

Engage Elected Officials, Local Government Staff, and the Community at Large to Understand and Address Housing, Income, and Equity Issues

Across the region, it is becoming increasingly difficult to afford housing. Not everyone has the same opportunity to obtain higher education, higher paying jobs, and therefore, not everyone has the same opportunity to afford to live in Chatham. To ensure everyone, including people who work in Chatham, can afford to live in Chatham, it is important to understand the demographics of the community and to look at affordable housing with an equity lens. White households are making twice as much as African Americans/Black and Hispanic/Latino households in Chatham County. This racial disparity leads to housing disparities. There are similar racial disparities in educational achievements in Chatham. It is necessary to understand these types of systemic racial differences to move the housing dialogue forward. Potential action steps to address equity issues include:

- All jurisdictions could start or continue to include equity in conversations around housing and similar conversations where income and race play a large role
- Siler City could cultivate future Hispanic/Latino leaders to represent their districts
- Elected officials and staff from all jurisdictions could participate in a racial equity training from an organization like Racial Equity Institute or Dismantling Racism

Implementation and Tracking Progress

The strategies provided in this document are a mix of relatively easy, low-cost solutions, and others that will require significant investment and partnership between the local governments and other stakeholders to successfully implement.

Following the adoption of this report, Triangle J will work with each jurisdiction over the next year to implement what is a priority for them in the near-term. Triangle J staff is also available to provide technical support in future years.

Affordable Housing Advisory Committee

An Affordable Housing Task Force, made up of community members appointed by the Chatham County Board of Commissioners, was active from 2006 to 2012. Now that additional planning work has been completed through the 2015 Board of Commissioners retreat, the Plan Chatham Comprehensive Plan, and the strategies provided in this report, a new advisory committee will be formed that can work on implementing priority strategies, providing policy suggestions to the Board of Commissioners, and reviewing progress towards the identified outcomes. This committee, beginning in fall of 2017, will be comprised of community members and meet monthly on an ongoing basis. Triangle J staff will help county staff develop the structure for this committee, advertise vacancies, and facilitate monthly meetings for at least the first year.

Biennial Staff-Level Housing Workshop

To coordinate staff-level work on housing strategies, the housing stakeholders could meet at least every two years to look at progress made so far, talk about issues and opportunities they have encountered, and decide the priority focus for the next several years. These stakeholders could include the County and Town managers; the County Policy Analyst and her equivalent in the towns; representatives from Public Health, Planning, Aging, and Social Services; and housing providers, including Chatham Housing Authority, Habitat for Humanity, Rebuilding Together, and Central Piedmont Community Action. Prior to each meeting, the metrics should be updated with current data to be able to compare progress since the previous meeting. Guidance for how to find and analyze the data used for the metrics is available in Appendix III.

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- II. [*Goals Matrix*](#)
- III. [*Data Collection Methods*](#)
- IV. [*Examples of Housing Trust Funds*](#)
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General Housing Language

Accessible Unit: A dwelling unit that has physical features, such as grab bars or an entrance ramp, that help tenants with mobility impairments gain full use and enjoyment of their apartment.

Affordable Housing: Housing where the housing cost and utilities makes up no more than 30% of the gross household income for a low-income household. In terms of homeownership, housing is affordable when the principal, interest, taxes, insurance, and utilities make up no more than 30% of household income. For rental units, housing is affordable when the rent and utilities make up no more than 30% of household income. Affordable housing is generally used to refer to housing for households who make 80% or less of the Area Median Income.

Area Median Income (AMI): A statistic generated by US Dept. of Housing and Urban Development (HUD) for purposes of determining the eligibility of applicants for affordable housing programs. HUD determines AMI on an annual basis for each metro area and non-metro county, making adjustments for household size and other factors.

Community Land Trust: Community Land Trusts help low- and moderate-income families benefit from the equity built through home ownership and at the same time preserve the affordability of these homes so future residents will have the same affordable homeownership opportunities. A Community Land Trust (CLT) creates affordable housing by taking the cost of land out of the purchase price of a home and maintains affordability by controlling the resale price of houses on CLT land through a ground lease and resale formula.

Community Reinvestment Act (CRA): A 1977 federal law that requires banks and savings and loan associations to help meet the credit needs of their local communities, including low-income communities.

Cost-burdened Households: When 30% or more of a household's income is spent on housing costs, including mortgage or rent, and utilities.

Severely Cost-burdened Households: When 50% or more of a household's income is spent on housing costs, including mortgage or rent, and utilities.

Extremely Low-income Household: A household whose income is less than 30 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Fair Housing Act: The Fair Housing Act, or Title VIII of the Civil Rights Act of 1968, originally prohibited housing discrimination based solely on race, color, religion or national origin. In 1988, Congress expanded the law to include people with disabilities as a protected category within the terms of the Fair Housing Act.

Fair Market Rent: HUD calculates a Fair Market Rent (or FMR) to estimate the rent that would be required to be paid in a particular housing market area in order to obtain privately owned, decent, safe and sanitary rental housing with suitable amenities. Fair Market Rent includes the cost of utilities.

Group Home: A dwelling unit in which more than four unrelated persons may reside who are battered individuals, abused children, pregnant women and their children, runaway children, temporarily or permanently disabled mentally, emotionally or physically, individuals recovering from drug or alcohol abuse, and all other persons who possess a disability which is protected by the provisions of either the Americans with Disabilities Act of 1991, along with family members and support and supervisory personnel. These homes are generally required to be licensed by the state.

Healthy Home: A healthy home is one that is marked not only by the absence of health and safety threats (lead, indoor allergens, radon, carbon monoxide) in the built environment, but also one that nourishes physical, mental, social and environmental wellbeing.

Housing Discrimination: Discrimination based on protected class status, including race, gender, age, ethnicity, national origin, sexual orientation, gender identity, marital status, or veteran status. Specific areas of housing discrimination are rental discrimination, sales discrimination, lending and mortgage discrimination, and discrimination in the approval of homeowner's insurance.

Living Wage: A living wage, also sometimes referred to as a subsistence wage, is the minimum employment earnings needed, given the costs of food, childcare, health insurance, housing, transportation, and other basic necessities in a defined geographic area, to meet a family's basic needs while also maintaining self-sufficiency.

Low-income Household: A household whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Market Rate Rental Housing: Privately-owned housing that rents at whatever the owner or property manager deems reasonable, which is usually dictated by the market or local economy, and varies by location and quality of amenities.

Mixed-Income Development: A type of development that includes families at various income levels, including some market-rate housing and some affordable to low- or moderate-income households below market rate. Mixed-income developments are intended to decrease economic and social isolation.

Moderate-income Household: A household whose income is between 80 and 120 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Preservation: A broad range of activities aimed at keeping existing legally-binding affordable housing affordable for a longer period of time.

Public Housing: Public housing is decent and safe rental housing owned by a housing authority and made available to eligible low-income households, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. Housing authorities have the discretion to establish eligibility preferences to reflect the needs in its own community. The U.S. Department of Housing and Urban Development (HUD) provides funds directly to local PHAs that manage the housing for low-income residents at rents they can afford.

Subsidized Housing: Subsidized housing is housing that is made available at below-market rates through the use of government subsidies. Unlike other government support programs, such as food stamps or Medicaid, housing subsidies are not an entitlement and are generally in short supply. Most subsidized housing is reserved for income-qualifying low-income households and have rents that do not exceed a specific percentage (usually 30%) of a household's gross annual income. The financial subsidy may come in the form of funds to off-set development or pre-development costs, or assistance to pay for rental or operating subsidies.

Supportive Housing: Permanent housing with services. The type of services depends on the needs of the residents. Services may be short term, sporadic, or ongoing indefinitely. The housing is usually affordable, and may be individual units located in the community, or part of a supportive facility. Club Nova in Carrboro provides supportive housing for people with mental illness. The XDS tiny homes at Penny Lane is another local example.

Transitional Housing: Shelter for homeless individuals and families for six months to two years in an environment of security and support designed to help residents progress toward self-sufficiency. A middle point between emergency shelter and permanent housing. Dove House in Durham, operated by Housing for New Hope, is an example of transitional housing.

Universal Design: Universal design incorporates the characteristics necessary for people with physical limitations into the design of common products and building spaces, so that they are comfortably usable by all people, not just people with disabilities. This method of design also makes products and homes more widely marketable and profitable. Examples of universal design features include lowered light switches, levered door knobs, stair-less building entries, and wider doorways (See: <http://www.design.ncsu.edu/cud/>).

Unsubsidized Affordable Housing/Naturally Occurring Affordable Housing: Unsubsidized affordable housing, also known as naturally occurring affordable housing, is housing that is not currently publicly subsidized. The rent prices that the housing can demand in the unsubsidized private market given the properties' quality, size, or amenities is low enough such that the tenants of these properties, whose income might otherwise qualify them to be a participant in publicly funded housing programs, can reasonably afford them.

Very Low-income Household: A household whose income is between 30 and 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Visitability: Designing new housing units to accommodate mobility impaired individuals or to allow "aging in place." This concept typically includes three key features:

1. At least one zero-step entrance on an accessible route leading from a driveway or public sidewalk,
2. All interior doors providing at least 31 ¾ inches of unobstructed passage space and
3. At least a half bathroom on the main floor

Visitability differs from universal design in that it does not ensure complete residence accessibility. Rather, it ensures that the principal spaces in a building, such as the entrance, entry-level floor and washroom facilities, are accessible to a person in a wheelchair.

Workforce Housing: Housing where the housing cost and utilities makes up no more than 30% of the gross household income for a moderate-income household. In terms of homeownership, housing is affordable when the principal, interest, taxes, insurance, and utilities make up no more than 30% of household income. For rental units, housing is affordable when the rent and utilities make up no more than 30% of household income. Workforce housing is generally used to refer to housing for households who make between 80% and 120% of the Area Median Income.

Policy and Development Language

Accessory Dwelling Unit (ADU): A secondary dwelling unit on the same lot as a principal single-family home. ADUs can be built within a primary residence (such as a small apartment in a basement with a separate entrance) or detached from the primary residence. These dwelling units provide supplementary housing and can be integrated into existing neighborhoods with little or no impact on the character of the neighborhood. Because ADUs are usually small, they are more affordable than full-size rentals and include units both attached or detached from the primary housing unit. Examples include a guest house, pool house, garage apt., in-house apt., granny-flat, etc.

Community Land Trust: An organization is established to own the land on which homes are situated. The trust sells the physical structures to home purchases for an affordable price, along with a long-term lease. When the

home is sold, it must be sold at an affordable price to a qualifying homebuyer. Community Home Trust in Orange County includes more than 240 homes available for buyers who earn up to 115% of AMI.

Conservation Subdivision (CSDs): A design strategy that attempts to preserve undivided, buildable tracts of land as communal open space for residents.

Dedicated Tax/Penny for Housing: Often billed as a “penny for housing”, a dedicated tax devotes a portion of the property tax rate (often one cent) to a housing fund that can be used by the local government to buy or otherwise preserve affordable housing.

Density Bonus: Zoning tool that permits developers to build more housing units, taller buildings, or more floor space than normally allowed in exchange for provision or preservation of an amenity, like a number or percentage of affordable units included at the same site or another location.

Feasibility Study: An analysis of the ability to complete a project successfully, taking into account legal, economic, technological, scheduling, and other factors. Feasibility studies allow project managers to investigate the possible negative and positive outcomes of a project before investing too much time and money.

Inclusionary Zoning: Inclusionary zoning is a zoning tool that incentivizes or requires real estate developers to set aside a percentage of the units in a residential development to be affordable to households under a certain income level. Inclusionary zoning programs can be voluntary, where developers get an incentive such as a density bonus if they include affordable units in their development; conditional, where the requirements are negotiated individually for each development under a conditional district; or mandatory, where all developments over a certain number of units are required to set aside some portion as affordable housing. Inclusionary zoning is not specifically authorized by the NC General Assembly, and relies on an interpretation of the zoning, subdivision, and police powers that has not been tested in court. For this reason, implementing an inclusionary zoning program involves some legal uncertainty, and many communities in North Carolina are reluctant to take on that risk. Dare County, the Town of Davidson, and the Town of Chapel Hill all have some form of inclusionary zoning program in place.

Land Banking: Assembling, temporarily managing, and disposing of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

Market Study: A comprehensive study of a specific proposal including a review of the housing market in a defined market area. Project-specific market studies are often used by developers, syndicators, and government entities to determine the appropriateness of a proposed development, whereas market-specific market studies are used to determine what housing needs, if any, exist within a specific geography.

Minimum Housing Code: Authorized under NC General Statute 160A-441, cities and counties can use a minimum housing code to repair, close, or demolish dwellings that are considered unfit for habitation due to dilapidation, lack of ventilation, light, and sanitary facilities. These codes generally set out minimum standards for housing condition and provide a process of enforcement.

Mixed-Use Development: A type of development that combines various uses, such as office, commercial, institutional, and residential, in a single building or on a site in an integrated development project with significant functional interrelationships and a coherent physical design.

Multifamily Housing: Multifamily housing refers to residential structures of five or more attached units.

Quality Housing: (Also may be referred to as decent housing or standard housing.) Generally refers to housing that meets a defined minimum standard. This standard could be HUD’s Housing Quality Standards that all units

must meet to accept Housing Choice Vouchers, which covers 13 performance requirements, including sanitation, food preparation, space and security, electricity, air quality, access, etc. This standard may also be the minimum housing standards set forth in a jurisdiction's Minimum Housing Code, which also cover elements such as structure, access, space and security, electrical, heating, ventilation, sanitation, etc. The standards in a Minimum Housing Code can be defined by the jurisdiction, and in some cases may go above and beyond HUD's Housing Quality Standards.

Rental Registration Program: Residential rental registration, inspection, and licensing programs are used by local governments to ensure that residential rental properties are maintained in a safe and decent condition. Local governments are able to require periodic inspections within a geographic area defined by the governing board, but outside of that geographic area inspections are permitted only when there is reasonable cause. Inspection standards are generally taken from building codes and minimum housing codes. Durham, Greensboro, and Raleigh all have rental registration programs.

Single-Family Housing: A dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling. In many funding programs, properties with up to four units (including duplexes, triplexes, and quadplexes) are treated as single-family housing.

Transfer of Development Rights (TDR): A voluntary, incentive-based program that allows landowners to sell development rights from their land to a developer or other interested party who then can use these rights to increase the density of development at another designated location.

Financing Language

Community Development Block Grant (CDBG): Created under the Housing and Community Development Act of 1974, this HUD program provides grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. Larger cities in NC receive CDBG money directly, while the Division of Community Assistance in the NC Department of Commerce distributes funding to smaller cities.

Community Development Corporation (CDC): A nonprofit corporation whose activities and decisions are initiated, managed, and controlled by its constituencies and whose primary mission is to develop and improve low-income communities and neighborhoods through economic and related development.

Community Development Financial Institution (CDFI): A specialized institution that works in market niches that have not been adequately served by traditional financial institutions. Provide a wide range of financial products like mortgage financing, commercial loans, financing for community facilities and services needed by low-income households. Self-Help Credit Union in Durham is an example.

Funding Gaps: A major part of financing affordable housing is covering funding gaps. A funding gap is the difference between the cost a developer pays to produce the housing and the available, secured financial resources to help pay for costs. Three primary types of funding gaps are:

1. **Affordability Gap:** occurs when the housing cost is higher than a household can afford to pay at the targeted income level.
2. **Multifamily Underwriting Gap:** occurs when the financing sources secured for an affordable or mixed-income project are less than the total development cost, or TDC.

3. **Value Gap:** occurs when the cost to construct an affordable unit is greater than the purchase price or rent that the local market will bear.

Gap Financing (also known as a bridge loan or interim financing): A short-term loan that is used until an entity secures permanent financing or removes an existing financial obligation. The loans are short-term (up to one year) with relatively high interest rates and are backed by some form of collateral such as real estate or inventory

Historic Preservation Tax Credit: A tax credit available for the rehabilitation of historic properties, can be used to help finance the renovation of historic buildings for affordable housing. The federal tax credit provides a 20% tax credit for properties that will be used for a business or other income-producing purpose. The North Carolina tax credit for income-producing properties uses a tier system and can provide between 10-20% in state tax credits in addition to the 20% federal tax credit. North Carolina homeowner tax credits provide a state tax credit for 15% of eligible rehabilitation expenses. Both state tax credit programs were effective January 1, 2016, and are set to sunset January 1, 2020.

Holding Costs: Costs incurred by a developer if the property sits idle. Typical examples of holding costs include interest on loans, taxes, and property maintenance and security.

HOME Investment Partnerships Program: This HUD program provides grants to states and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people.

Housing Revenue Bonds: Bonds issued to finance construction or rehabilitation of multifamily housing projects where a specified proportion of the units will be rented to moderate- and low-income families, in some cases specifically targeted toward elderly residents. These securities may provide financing either directly or through a loans-to-lenders program, and may be secured by federal agency guarantees or subsidies.

Housing Trust Fund: Generally distinct accounts that receive dedicated sources of public funds to support affordable housing.

HUD Section 202 Program: HUD's Section 202 program provides nonprofit organizations funds for the construction, rehabilitation or acquisition of supportive housing for very-low-income elderly persons, and provides rent subsidies for the projects to keep them affordable.

HUD Section 8/Housing Choice Voucher: A federal housing assistance program in which participants pay a portion of their adjusted gross income (i.e. income after standard deductions) for rent and the remainder of the rent is paid by HUD. Section 8 is either project based or tenant based. A project-based voucher stays with the unit when a tenant moves. A tenant-based voucher allows a tenant to use it in any market-rate rentals that accept vouchers, and the voucher remains with the tenant when they move. A household with a voucher usually has to pay only 30% of their income for rent and utilities, and the voucher covers the remaining costs up to fair market rent value. The average waiting list nationally is 2 years.

HUD-VASH Voucher Program: Funded by the U.S. Department of Housing and Urban Development and the U.S. Department of Veterans Affairs Supportive Housing voucher program, this program provides housing assistance for homeless veterans while also partnering them with a local VA medical center.

Key Program: The Key Program is a partnership between NC Dept. of Health and Human Services and the NC Housing Finance Agency that provides funding to increase the number of tax credit units able to serve extremely

low income persons with disabilities by providing landlords with an additional operating subsidy. DHHS refers tenants to the available units, and NCHFA processes the rental assistance.

Low-Income Housing Tax Credits (LIHTC): The LIHTC program was created in the Tax Reform Act of 1986, and it includes both competitively allocated “9 percent” tax credits and non-competitive “4 percent” tax credits. Developer-owners of LIHTC properties can claim credits against their federal income tax liability, for up to ten years after the property is completed and leased up, provided that the property remains in compliance with LIHTC requirements. Typically, a LIHTC property is owned by a limited partnership or limited liability company in which the real estate developer is the general partner or managing member and in which corporate investors hold the remaining ownership interests. The North Carolina Housing Finance Agency issues tax credits.

1. 9% tax credit: subsidizes 70% of the eligible development costs for new construction and substantial rehabilitation of housing projects not otherwise subsidized by the federal government. Competitive, meaning each community only gets a select number of 9% projects per year.
2. 4% tax credit: subsidizes 30% of the acquisition of existing buildings and to federally subsidized new construction or rehabilitation. Used when 50% or more of the project’s eligible costs are financed with tax-exempt private activity bonds. Non-competitive, meaning there is no limit to how many projects in a community can use 4% tax credits.

Market Rate Rent: The rent that an apartment commands in the primary market area considering its location, features and amenities. Market rent should be adjusted for concessions and owner-paid utilities.

Mortgage Interest Deduction: A common itemized income tax deduction that allows homeowners to deduct the interest they pay on any loan used to build, purchase, or make improvements upon their residence. This is the one of the largest federal housing subsidies in the United States.

National Housing Trust Fund: The National Housing Trust Fund is a dedicated fund intended to provide revenue to build, preserve, and rehabilitate housing for people with the lowest incomes. Funding was first available in 2016 and it comes to NC communities through the NC Housing Finance Agency. Funding can be used for projects located in a high income county (as designated by NCHFA) and commit at least 25% of its units to be affordable to households with incomes at or below 30% of area median income.

New Market Tax Credits: The NMTC program incentivizes community development and economic growth with tax credits that attract private investment to distressed communities. They can be used for mixed-used projects that include residential rental if at least 20% of the gross income is generated by a commercial component.

Payment-In-Lieu (PIL): When a developer chooses not to build affordable housing units recommended by a local policy, they pay a PIL to the municipality as an alternative. That money often goes into an affordable housing fund.

Pro forma: A pro forma is an analysis that projects the financial return of a proposed real estate development. It includes assumptions such as project revenues and costs, cash flow, and estimated return. Developers use pro formas to determine whether or not to go forward with a project. For affordable housing developments, a pro forma can be used to identify funding gaps, and the impacts of different policy or financial incentives on revenues, operating expenses, cash flow, and return.

Project-Based Rent Assistance: Rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income-eligible tenant of the property or an assisted unit. The assistance stays with the property when the tenant moves.

Rental Assistance Demonstration (RAD): Allows proven financing tools to be applied to at-risk public and assisted housing and has two components:

1. Allows Public Housing and Moderate Rehabilitation properties to convert to long-term Section 8 rental assistance contracts, and
2. Allows Rent Supplement, Rental Assistance Payment (RAP), and Mod Rehab properties to convert tenant-based vouchers issued upon contract expiration or termination to project-based assistance

Tax-Exempt Private Activity Bonds: Tax-exempt bonds issued by or on behalf of local or state government for the purpose of providing special financing benefits for qualified projects. The financing is most often for projects of a private user, and the government generally does not pledge its credit. This type of a bond results in reduced financing costs because of the exception of federal tax.

Tax Increment Financing (TIF): Used by municipalities to capture future increases in property tax revenue and make these dollars available as a development incentive, subsidy, or investment.

USDA Rural Development Section 515: Under the Section 515 program, USDA Rural Development makes direct loans to developers to finance affordable multifamily rental housing for very low income, low income, and moderate income families, for elderly people, and for persons with disabilities. Section 515 loans have an interest rate of 1%, amortized over 50 years, to finance modest rental or cooperatively-owned housing.

Glossary Sources

Metro Cities Housing Terms Glossary: http://www.metrocitiesmn.org/vertical/Sites/%7B63D48B3B-FE99-433B-BCDD-78BBF3D7629D%7D/uploads/HANDOUT_Housing_Terms_Glossary.pdf

MIT Living Wage Calculator: <http://livingwage.mit.edu/pages/about>

National Low-Income Housing Coalition, USDA Rural Rental Housing Programs: <http://nlihc.org/sites/default/files/2014AG-152.pdf>

National Parks Service, 20% Historic Rehabilitation Tax Credit: <https://www.nps.gov/tps/tax-incentives/before-you-apply.htm>

NC Housing Coalition Glossary of Housing Terms: http://www.nchousing.org/research-data/nchc_research_publications/nchc-housing-comm-manual/Glossary%20of%20Terms.pdf

NC Housing Finance Agency, 2017 Qualified Allocation Plan: http://www.nchfa.com/sites/default/files/page_attachments/17-Final2017QAP.pdf

NC State Historic Preservation Office, The NEW NC Historic Preservation Tax Credits: <https://www.presnc.org/files/2013/10/Tax-credit-summary-final.pdf>

Raleigh Affordable Housing Glossary of Terms: http://apa-nc.org/wp-content/uploads/2014/06/aicp-raleigh-affordable_housing_glossary.pdf

UNC School of Government, Coates' Canons: NC Local Government Law: <http://canons.sog.unc.edu/a-primer-on-inclusionary-zoning/>

UNC School of Government, Community and Economic Development in North Carolina and Beyond: <http://ced.sog.unc.edu/residential-rental-inspection-programs-new-authority-and-limitations/>

U.S. Department of the Treasury, Community Development Financial Institutions Fund, New Markets Tax Credit Program: <https://www.cdfifund.gov/programs-training/Programs/new-markets-tax-credit/Pages/default.aspx>

U.S. Housing and Urban Development Department: <https://www.hud.gov/offices/lead/healthyhomes/norton2ppt.pdf>

II. Goals Matrix

Goals	Policy Strategies	Program & Partnership Strategies	Partners	Outcomes	Metrics & Desired (Trend)	Baseline Data	Target Goal
Increase number & diversity of affordable rental options	<ul style="list-style-type: none"> Encourage affordable housing provisions in large planned developments Establish a Housing Trust Fund Establish a Location Policy Allow for the development of missing middle housing Reduce parking requirements Utilize property tax exemptions 	<ul style="list-style-type: none"> Identify publically-owned developable land and issue RFPs for development Conduct outreach to landlords about Section 8 program 	<ul style="list-style-type: none"> County & Town governments – including elected officials, planning boards, staff Developers & landlords Chatham Housing Authority 	<ul style="list-style-type: none"> Increase in number of legally-binding affordable units Availability of a range of unit sizes (number of bedrooms) Availability of units near resources (transit, shopping, etc.) Enough units for Section 8 voucher holders 	<ol style="list-style-type: none"> Number of legally-binding affordable units (↗) Proportion of rental housing stock that is studio/1 bedroom or 2 bedrooms (↗) Proportion of housing stock that is within a half-mile of transit & FFV vendors (↗) Ratio of Section 8 vouchers to Section 8 units (legally-binding & market-rate landlords) (↘) 	<ol style="list-style-type: none"> 522 Studio/1bd: 16% (985) 2bd: 38% (2,351) 17.8% (6,737) 100% 	<ol style="list-style-type: none"> 100 new units in 3 years. Increase studio/1bd to 20% within 3 years (an addition of ~241 units to existing stock). Increase to 20% within 3 years. (addition of 829 units/70% of all new based on permit history) Maintain at 100%
Preserve existing legally-binding affordable housing	<ul style="list-style-type: none"> Establish a Housing Trust Fund to help finance a renewal of affordability period 	<ul style="list-style-type: none"> Track units Advocate for renewal of affordability period 	<ul style="list-style-type: none"> NC Housing Finance Agency Developers County & Town governments 	<ul style="list-style-type: none"> Keep existing legally-binding affordable housing units at affordable rents 	<ol style="list-style-type: none"> Proportion of legally-binding affordable units that have reverted to market-rate (↘) 	<ol style="list-style-type: none"> 0% 	<ol style="list-style-type: none"> 0%
Preserve naturally occurring affordable housing (NOAH)	<ul style="list-style-type: none"> Establish a right of first refusal policy Establish a Housing Trust Fund Encourage developers to utilize the 4% Low-Income Housing Tax Credit 	<ul style="list-style-type: none"> Track units 	<ul style="list-style-type: none"> NOAH owners (including mobile home park owners) County & Town governments NC Housing Finance Agency Developers & landlords Planning Departments/TJCOG 	<ul style="list-style-type: none"> Prevent displacement of low- & moderate-income renters Maintain number of NOAH units 	<ol style="list-style-type: none"> Number of naturally occurring affordable units (→) 	<ol style="list-style-type: none"> 373 units % Affordable: 30% AMI: 0% 60% AMI: 37% 80% AMI: 90% 	<ol style="list-style-type: none"> Maintain baseline
Ensure rental quality	<ul style="list-style-type: none"> Strengthen the Minimum Housing Code Establish a program of periodic inspections Offer landlord incentives 	<ul style="list-style-type: none"> Conduct a neighborhood housing assessment in target neighborhoods in Siler City 	<ul style="list-style-type: none"> County & Town governments Nonprofits, Council on Aging Planning departments Landlords 	<ul style="list-style-type: none"> Prevent displacement of low- & moderate-income renters Improve neighborhood conditions Availability of healthy & safe places for renters 	<ol style="list-style-type: none"> Proportion of rental properties considered to be in poor, very poor, or unsound condition by tax assessor (↘) Proportion of properties in target Siler City neighborhoods considered to be in poor, very poor, or unsound condition by tax assessor (↘) 	<ol style="list-style-type: none"> 6% 24% 	<ol style="list-style-type: none"> Reduce Reduce to 20% in 3 years (~22 units)
Support low-income renters	<ul style="list-style-type: none"> Continue partnering with Chatham County Housing Authority and support security deposit program Support organizations that provide housing-related assistance and education 	<ul style="list-style-type: none"> Develop a housing resources website and hard copy versions of resource information Provide fair housing education to landlords Engage community members in need of affordable housing or assistance services 	<ul style="list-style-type: none"> Chatham Housing Authority County & Town governments Planning departments Nonprofits, Council on Aging Landlords (including mobile home park owners) Faith communities Community members 	<ul style="list-style-type: none"> Reduce barriers to renting Prevent displacement of low- & moderate-income renters 	<ol style="list-style-type: none"> Number of households that receive security deposit assistance through Chatham Housing Authority (↗) Number of households that receive rent assistance (Salvation Army or Central Piedmont Community Action) (→) 	<ol style="list-style-type: none"> 20 annually 80 	<ol style="list-style-type: none"> 25 per year (an additional \$3,250 per year) No target. Improve tracking to better understand why assistance is needed.

Goals	Policy Strategies	Program & Partnership Strategies	Partners	Outcomes	Metrics & Desired (Trend)	Baseline Data	Target Goal
Foster healthy communities	<ul style="list-style-type: none"> Strengthen and expand weatherization programs Offer green building incentives Enhance alternative transportation networks (walk, bike, bus) 	<ul style="list-style-type: none"> Partner with mobile health services Partner with nonprofits and government agencies Collaborate with Public Health Department to address affordable housing as a social determinant of health 	<ul style="list-style-type: none"> Green builders & weatherization contractors Planning departments Public Health Departments Hospital & health care clinics Faith communities Nonprofits 	<ul style="list-style-type: none"> Lower utility costs for low- & moderate-income renters Availability of healthy & safe places for renters 	<ol style="list-style-type: none"> Number of households that receive utility or energy assistance through Chatham Social Services Department or Salvation Army (→) Number of households that receive weatherization or Heating & Air Repair/Replacement (HAARP) assistance (Central Piedmont Community Action) (→) 	<ol style="list-style-type: none"> 1,663 in FY17 11 in FY17 	<ol style="list-style-type: none"> No target. Improve tracking & use it to identify properties in need of weatherization rehab. No target. Improve tracking and partnerships with Social Services Dept.
Improve economic mobility & equity	<ul style="list-style-type: none"> Establish and strengthen economic development policies and programs Enhance alternative transportation networks 	<ul style="list-style-type: none"> Engage elected officials, local government staff, & the community at large about housing, income, & equity issues 	<ul style="list-style-type: none"> County & Town governments & staff Central Carolina Community College Chatham Economic Development Corporation Chatham Transit Network Community members 	<ul style="list-style-type: none"> Improve economic mobility of low-income households Decrease proportion of cost-burdened renter households Improve equity when looking at cost-burden by race, ethnicity, & age. Retain residents Decrease in proportion of residents who commute outside of the county for work 	<ol style="list-style-type: none"> Share of aggregate household income in bottom two income quintiles (↗) Proportion of households who are housing & transportation cost-burdened (Spend more than 45% of income on combined costs) (↘) Proportion of renter households below 80% AMI who are housing cost-burdened (↘) Proportion of renters who are 60+ years old & cost burdened (↘) Ratio of median income of Latino households to median income of white non-Latino households (↗) Ratio of median income of Black households to median incomes of white non-Hispanic households (↗) Proportion of residents who commute outside of the county for work (↘) 	<ol style="list-style-type: none"> 12% 91% 66% 41% 0.49 0.46 59% 	<ol style="list-style-type: none"> Increase Reduce by 3% in 3 years No target Track & try to reduce. Given projected increase in older adult population, likely will see increase. No target No target No target

III. Data Collection Methods

The data sources and methods used to gather baseline data for the metrics are shown below, listed in the same order as the metrics are listed in the Goals Matrix. These data sources were accurate as of the Spring of 2017. All mentions of "ACS" refer to the most recent 5-year American Community Survey, which can be obtained from www.factfinder.census.gov. The data in this report are from the 2011-2015 ACS.

Number of legally-binding affordable units

The baseline spreadsheet with the current inventory of legally-binding affordable units is in Appendix V. This should be updated with new legally-binding affordable units as they are built. When updating the metrics, sum the number of units for all of the rows. New units that are federally subsidized can be found on this website as well: <http://www.preservationdatabase.org/>

Proportion of rental housing stock that is studio/1 bedroom or 2 bedrooms

Look up ACS Table B25042 "Tenure by Bedrooms". Use the information for "Renter occupied". Divide each cell with the number of units that has each number of bedrooms by the total number of renter-occupied units. So if there are "100" "no bedrooms" (studios), and 1,000 "Renter occupied" units, divide 100 by 1000 to get the percentage of studio units.

Proportion of housing stock that is within a half-mile of transit & FFV vendors

Obtain the most recent address point shapefile from the county GIS office, any updates to the transit network from Chatham Transit Network, and the most recent food vendor survey data from the Chatham Public Health Department. Using ArcGIS, create a 1/2 mile buffer around Chatham Transit fixed-route and food vendors that have any kind of fresh fruits and vegetables. Using the address points layer from Chatham GIS, select points where "BLDGTYPE" = 'APT' OR "BLDGTYPE" = 'DUP' OR "BLDGTYPE" = 'MH' OR "BLDGTYPE" = 'RES' OR "BLDGTYPE" = 'TOWNHOUSE' to get the total number of residential address points. Then, selecting from the selection, select address points within the buffered 1/2 mile area and divide by the total number of residential address points. With 2017 data, this was 6,737 address points out of a total of 37,831 residential address points.

Ratio of Section 8 vouchers to Section 8 units (legally-binding & market-rate landlords)

Ask the Chatham Housing Authority. In 2016/17, CHA stated that all voucher holders are able to find units, but the survey responses indicate some people have a hard time finding landlords willing to accept vouchers.

Proportion of legally-binding affordable units that have reverted to market-rate rents.

Compare the current number of legally-binding affordable units to the baseline spreadsheet provided in Appendix V. If there are any units that were on the baseline spreadsheet but are no longer subsidized or otherwise legally-binding, assume that they have reverted to market-rate rents. Take the number that have reverted over the current number of legally-binding units to get the proportion.

Number of naturally occurring affordable units

This metric will need to be measured with help from Triangle J COG or another subscriber to CoStar, which is an online database of multifamily properties.

1. Look up the HUD Income Limits for the current year: <https://www.huduser.gov/portal/datasets/il.html>. To find the monthly affordable rent for each income limit by household size, take the annual income amount, divide it by 12 and multiply that by 0.3.
2. Using the CoStar online database, find all housing in Chatham County that is not rent restricted or subsidized. Download the information into an excel sheet. You might have to filter out units that do not have rent information.
3. Assume every bedroom is being occupied by one person. So a 1-bedroom unit is being occupied by a 1-person household, a 2-bedroom unit, occupied by a 2-person household, and so on.

- Using the columns "__ Bedroom Asking Rent/Unit", compare the rent prices for units (by number of bedrooms) to the affordable rent for each bracket of income limits (by number of persons in a family). Count the number of 1-bedroom units that are affordable at each income bracket for 1-person households, the number of 2-bedroom units that are affordable at each income bracket for 2-person households, and so on. Using an "if,then" formula can facilitate this process. If something is affordable for a family in the 50% of AMI income limit, only count that unit at 50%, do not recount it as a unit affordable to a household at 80% of AMI.

Proportion of rental properties considered to be in poor, very poor, or unsound condition by tax assessor

Combine the most recent tax data excel spreadsheet with the most recent parcel shapefile. Using the address points layer from Chatham GIS, select points where "BLDGTYPE" = 'APT' OR "BLDGTYPE" = 'DUP' OR "BLDGTYPE" = 'MH' OR "BLDGTYPE" = 'RES' OR "BLDGTYPE" = 'TOWNHOUSE' to get the total number of residential address points. Select from parcels that intersect with these selected address points, to get residential parcels. Create a new layer from selected features. Select from parcels where the owner address does not match the site address, "OWADR1" <> "AKPSAD", to get parcels that are most likely rental properties. With 2016 data this yielded 16,933 parcels (22,440 address points). Then select parcels where the tax assessor condition rating is either poor (PR or MPR), very poor (VP or MVP), or unsound (UN or MUN). With 2016 data this yielded 991 parcels (1,264 address points). Take the proportion of address points, as those correlate most closely to units.

Proportion of properties in target Siler City neighborhoods considered to be in poor, very poor, or unsound condition by tax assessor

Combine the most recent tax data excel spreadsheet with the most recent parcel shapefile. Using the address points layer from Chatham GIS, select points where "BLDGTYPE" = 'APT' OR "BLDGTYPE" = 'DUP' OR "BLDGTYPE" = 'MH' OR "BLDGTYPE" = 'RES' OR "BLDGTYPE" = 'TOWNHOUSE' to get total number of residential address points. Select from parcels that intersect with these selected address points, to get residential parcels. Create a new layer from selected features (30,110 parcels). Select parcels within the target neighborhoods identified by Siler City Planning Department (Triangle J COG has a shapefile of these neighborhood boundaries): List A (predominately rental property): 1. Johnson mobile home park – 1200 block E. 11th St., 2. Justice mobile home park – 1500 block E. Raleigh St., 3. 300 block of W. 5th St, 4. 300 block of W. 6th St., 5. Brookwood Apartments – 700 block W. Dolphin St.; List B (combination of rental property and home ownership), 1. 500 & 600 blocks of E. 5th St., 2. 500 & 600 blocks of E. 4th St., 3. E. 9th St. from Greensboro Ave. to N. 5th Ave., 4. N. Chatham Ave. from W. 5th St. to Memorial Dr., 5. Cottage Grove Ave., 6. 400, 500, & 600 blocks of Womble St., 7. 12th-15th Sts. This yielded 287 parcels (523 address points). Then select from selection parcels where the tax assessor condition rating is either poor (PR or MPR), very poor (VP or MVP), or unsound (UN or MUN). This yielded 41 parcels, which include 126 address points. The proportion is calculated from the number of address points considered to be in poor condition (126) out of all residential address points in the target neighborhoods (523).

Number of households that receive security deposit assistance through Chatham Housing Authority

Ask Chatham Housing Authority.

Number of households that receive rent assistance (Salvation Army or Central Piedmont Community Action)

Call Chatham County Salvation Army at (919) 542-1593. Call Central Piedmont Community Action at (919) 742-2277.

Number of households that receive utility or energy assistance through Chatham Social Services Department or Salvation Army

Chatham County's Social Services Department runs the programs below. Call the department to find out how many people they serve each fiscal year.

- Work First Emergency Assistance (mostly electricity)
- County Emergency Assistance Fund (mostly electricity)

- Low Income Energy Assistance Program (LIEAP) (mostly heating)
- Crisis Intervention Program (mostly heating)
- Energy Neighbors (Duke heating)

Also, Chatham County Salvation Army provides utilities assistance. Call them at (919) 542-1593

Number of households that receive weatherization or Heating & Air Repair/Replacement (HAARP) assistance (Central Piedmont Community Action)

Call Central Piedmont Community Action at (919) 742-2277.

Share of aggregate household income in bottom two income quintiles

Look up ACS Tables B19080 and B19082. The bottom two quintiles generally correspond to the lower and lower-middle socioeconomic classes, and are the bottom 40% of households with income. In 2015 the household income upper limit of second quintile was \$45,356.

Proportion of households who are housing & transportation cost-burdened (Spend more than 45% of income on combined costs)

Access the Housing + Transportation Index at <http://htaindex.cnt.org/map/>. Enter in "Chatham County, NC", click on "Household" in bottom left chart. Subtract number of households below 45% from total households. Last H&T data from 2013 ACS, accessed April 2017.

Proportion of renter households below 80% AMI who are housing cost-burdened

Look up ACS Table 2503. Look at the rows under "Monthly housing costs as a percentage of household income in the past 12 months" and the columns for "Renter occupied housing units". Using the percentages in each row "30 percent or more", calculate the number of HHs that are low income (with an income less than \$50,000) that are cost-burdened. Multiply the percentage for "30 percent or more" by the number of total renter households (Under the row "total occupied housing units" and the column "renter occupied housing units"). Find the number of renter HHs making less than 80% of AMI or whatever census income range is closest to the HUD data associated with the year of the most current ACS data. Find the number of renter HHs whose income are less than 80% of AMI and are also paying more than 30 percent of their income toward housing. Divide the number of low-income renter HHs by the number of low-income cost-burdened renter HHs.

Proportion of renters who are 60+ years old & cost burdened

Older adults data can be found in ACS Table S0102. Scroll down to the row category "Renter-occupied housing units" and under "Gross Rent as a Percentage of Household Income in the Past 12 Months" look at the row "30 percent or more" and the column for "60 years and over."

Ratio of median income of white non-Latino households to median income of Latino households

Look up ACS Table B19013H: Median household income in the past 12 months (in 2015 inflation-adjusted dollars) (White alone, not Hispanic or Latino householder). Look up ACS Table B19013I: Median household income in the past 12 months (in 2015 inflation-adjusted dollars) (Hispanic or Latino householder). Divide the median income Table B19013I from by the median income from Table B19013H

Ratio of median income of white non-Hispanic households to median income of Black households

Look up ACS Table B19013H: Median household income in the past 12 months (in 2015 inflation-adjusted dollars) (White alone, not Hispanic or Latino householder). Look up ACS Table B19013B: Median household income in the past 12 months (in 2015 inflation-adjusted dollars) (Hispanic or Latino householder). Divide the median income from Table B19013B by the median income from Table B19013H

Proportion of residents who commute outside of the county for work

Look up ACS Table S0802. Under "Place of Work", 1 - (Worked in County of Residence) in the Total: Estimate column.

IV. Examples of Housing Trust Funds

A Regional Coalition for Housing (ARCH): an example of a multi-jurisdictional housing trust fund

- Washington State. <http://www.archhousing.org/>
- Read [2016 ARCH Trust Fund Guidelines](#)⁴⁶ to understand their process and criteria

ARCH is a partnership of the County and East King County Cities who have joined together to assist with preserving and increasing the supply of housing for low- and moderate-income households in the region. ARCH assists member governments in developing housing policies, strategies, programs, and development regulations; coordinates the cities' financial support to groups creating affordable housing for low- and moderate-income households; and assists people looking for affordable rental and ownership housing. ARCH is comprised of 15 Eastside cities and King County. ARCH's member governments have supported a wide range of housing created and operated by local organizations and private developers that serve individuals, families, seniors, the homeless, and persons with special needs.

Organizational Structure:

A Regional Coalition for Housing (ARCH) was created in 1992 through an interlocal agreement of several suburban governments in Eastside King County. ARCH helps establish a teamwork approach to solving local housing issues.

- Cities continue to take action individually, but through ARCH, their actions can be coordinated with the actions of other ARCH members. Using ARCH, cities build upon the experiences of other members as they develop their own regulations.
- Funding awards are made through the ARCH Housing Trust Fund process so that city contributions can be coordinated among members.
- On shared objectives, such as outreach on Accessory Dwelling Units (ADUs), cities can work collectively through ARCH.
- ARCH groups: City Council, Executive Board, Citizen Advisory Board, and Staff

Councils

- Member Councils play a key role in ARCH's overall efforts.
- Councils initially adopt the ARCH interlocal agreement and any amendments.
- Download [2010 Amended and Restated Interlocal Agreement](#)⁴⁷
- Councils review and take action on land use issues that affect affordable housing from recommendations by their Planning Commissions.
- Councils review and take action on ARCH work programs and administrative budgets.
- Councils review and take action on the use of local resources for projects recommended through the housing trust fund process and for specific projects.

Executive Board

Consists of member executive level staff (City Manager or Elected Mayor). The Executive Board supervises the Citizen Advisory Board and ARCH staff in the day-to-day administration of the work program and budget, and forwards housing trust fund recommendations to members for approval.

⁴⁶ <http://www.archhousing.org/developers/docs/2016%20ARCH%20TF%20Guidelines.docx>

⁴⁷ <http://www.archhousing.org/about-arch/pdf/2010%20Amended%20and%20Restated%20ILA%20Compiled%20Signatures.zip>

Citizen Advisory Board

The ARCH Citizen Advisory Board (CAB) consists of twelve to fifteen community residents and housing professionals that work with ARCH staff to develop recommendations for the Housing Trust Fund and work program activities. The CAB forwards these recommendations to the Executive Board for approval. The CAB also helps coordinate various outreach efforts including the ARCH Community Housing Awards. Citizen Advisory Board members contribute an understanding of community affordable housing issues, as well as certain specialized perspectives including planning, finance, real estate, housing development, assisting low income households and persons with special needs, faith community, racial diversity, architecture and residents of affordable housing. The CAB also strives to be representative of the Eastside communities that make up ARCH. Eastside residents interested in serving on the ARCH Citizen Advisory Board should contact ARCH for more details. The CAB does not have any representatives of housing providers or developers that could benefit from trust money.

Staff

Consists of a combination of staff hired by ARCH and staff loaned by the City of Bellevue. ARCH Staff in concert with member staff, work directly with the Citizen Advisory Board, housing developers, and the public, in the implementation of the annual work program.

Polk County Housing Trust Fund (PCHTF): an example of a county housing trust fund
Des Moines, Iowa. <http://www.pchtf.org/>

PCHTF allocates over two million dollars annually to build, preserve, and maintain affordable housing. These allocations to local developers and service providers are guided by community data and measured against progress toward specific goals of closing gaps in affordable housing inventory and services. Standing Committees carefully evaluate proposals from for-profit and nonprofit organizations that seek to address local needs and then recommend funding for those that can demonstrate the greatest impact. It is this competition for limited funds that produces innovative approaches to addressing affordable housing issues.

While the Polk County Housing Trust Fund is rarely the sole funder of a project or program, it is often the most flexible. Leveraging the organization’s resources with other funding streams is a high priority for the Board of Directors. By offering maximum flexibility to the developer or provider, the PCHTF encourages creative solutions that might not be fundable elsewhere.

PCHTF uses data collected through its planning activities to guide its funding decisions. The use of sophisticated mapping technology allows PCHTF staff to identify geographic areas in need of housing options based on factors such as adjacent jobs and easy access to transportation and services. Data analysis helps our committees understand what types of units are needed, and where, in order to put our funding to its most strategic use.

Current Housing Allocation Plan: <http://www.pchtf.org/applications/pdfs/2015-2016/FY16-HAP-Approved-6-5-15.pdf>

PCHTF Program and Available Funds:

Program	Available Funds
Pre-development technical assistance	\$20,000
Single family home ownership	\$380,000
Owner occupied repair	\$300,000
Rental development	\$1,000,000
Capital improvement of existing rental housing	\$75,000
Rental unit repairs (not capital improvements)	\$75,000

Capital improvement – group homes	\$50,000
Capacity building	\$150,000
Total	\$2,050,000

Public Sector Funders

PCHTF is a qualified Local Housing Trust Fund defined in Iowa law and can receive and allocate tax dollars to increase the number of affordable housing units in Polk County.

1. Polk County Polk County is the founding funder of the Trust Fund. The Board of Supervisors determined that the best use of tax revenue for housing was through an independent organization managed by community volunteers familiar with housing needs. It formed and funded the Polk County Housing Trust Fund in 1995.

Today, through the use of 28 agreements, Polk County is still the Trust Fund’s largest single source of funds. The money is deployed to fund new and rehabilitated affordable housing units in the county. It is also used to cover the administrative costs of operating the Trust Fund. By allowing its funds to be used for overhead the County permits 100% of other funding streams to be used for direct services.

2. State of Iowa (State Housing Trust Fund)
The State of Iowa funds affordable housing through its allocation to the State Housing Trust Fund. For many years, the SHTF was funded at varying levels depending upon the wishes of any given legislature. Recently, through the efforts of affordable housing advocates the SHTF has been funded with an annual appropriation from the Rebuild Iowa Infrastructure Fund and an increasing portion of the proceeds of the Real Estate Transfer Tax. These funds are allocated by Iowa Finance Authority to 26 local housing trust funds in Iowa. Due to the population it serves, Polk County Housing Trust Fund is the largest recipient. State Law restricts the use of these funds to costs of new construction and rehabilitation of existing affordable housing units.

Managing over \$2M of state and local funds each year is one of the major activities of the Trust Fund. Through its various committees the PCHTF establishes an annual Housing Allocation Plan and invites local non and for profit developers to make application. A competitive application process along with strict post award oversight guarantees that the most worthy projects receive funding and that promised results are achieved

Private Sector Funders

Over 60 businesses and foundations support the PCHTF. These include financial groups, banks, foundations, tech companies, and housing businesses.

Spending PCHTF Money

The Polk County Housing Trust Fund is responsible for deploying community funds to increase availability of and access to affordable housing in Polk County. Monies are available on a competitive basis for a number of types of projects. Applications can be found here: <http://www.pchtf.org/applications/>

V. Legally-Binding Affordable Housing Units, as of 2017

Organized by subsidy end date.

Property Name	City	Subsidy End Date	Units	Type of Subsidy	Resident	Property Address	Owner Type
ARC/HDS CHATHAM COUNTY GROUP HOME #1	Siler City	10/5/2018	5	HUD PBRA, Section 202	Elderly, 62+	320 M L King Jr Blvd	Non-Profit
WALNUT GROVE APTS* (2)	Pittsboro	12/31/2019	37	LIHTC	Seniors	321 Rectory St	For Profit
ARC / HDS CHATHAM COUNTY GH # 2	Siler City	6/25/2020	6	HUD PBRA, Section 202	Elderly, 62+	1011 W 5th St	Non-Profit
ARC / HDS CHATHAM COUNTY GH # 3	Siler City	10/8/2020	6	HUD PBRA, Section 202	Elderly, 62+	813 Tanglewood Dr	Non-Profit
SHEFFIELD MANOR APT* (3)	Siler City	12/31/2021	36	LIHTC	Seniors or disabled	813 Sheffield Dr	For Profit
POWELL SPRING	Pittsboro	12/31/2025	48	LIHTC	Senior	600 Millbrook Dr	For Profit
CARDINAL CHASE	Siler City	10/4/2026	48	LIHTC, HOME	Family	205 S 10th Ave	Non-Profit
CATELAND PLACE	Siler City	12/31/2028	64	LIHTC	Family	380 W 11th St	For Profit
BRAXTON MANOR APARTMENTS* (2)	Siler City	12/31/2029	32	LIHTC	Seniors, Assisted	101 S 3rd Ave	For Profit
WINDSOR ARMS APTS* (2)	Siler City	1/17/2033	32	Rural Dev. 515	Family	1409 E 11th St	For Profit
PINE GLADE APTS* (2)	Siler City	2/28/2033	32	Rural Dev. 515	Elderly	509 Pine Glades Ave	Non-Profit
PITTSBORO VILLAGE APARTMENTS	Pittsboro	12/4/2035	28	HOME, Section 8, Rental Assistance	Family	400 Honeysuckle Dr	For Profit
NORTH GLEN APARTMENTS* (2)	Siler City	2/28/2044	32	LIHTC, Rural Dev. 515	Family	1221 W 11th St	For Profit
BELLEMONT POINTE	Pittsboro	2046	76	Rural Dev. 515	Family	251 Lowes Dr	For Profit
PITTSBORO VILLAGE APARTMENTS PHASE II	Pittsboro	12/31/2046	40	LIHTC, RDA Assistance	Family	400 Honeysuckle Dr	For Profit
Total			522				

VI. Fair Housing Workshop Flyer Sample



Fair Housing Workshop



Do you have questions about:

- Fair Housing
- Evictions
- Security Deposits
- Repairs
- Rent increases

Landlord & Tenant Rights

Free Workshop

Date:
Thursday
July 28th, 2016

Time:
6:00pm - 7:00pm

Location:
VCCDC
Home Ownership Center
2231 Sturgis Road, Suite A
Oxnard, CA 93030

Whether you are a tenant or a landlord, this is a workshop you won't want to miss! Learn about your rights and responsibilities when it comes to fair housing, evictions, security deposits, repairs, and rent increases. Free Admission!

In Collaboration With:

To register contact us at: (805) 273-7800 or ContactUs@vccdc.org

2231 Sturgis Road, Suite A, Oxnard, CA 93030



Tel.: 805.273.7800 • www.vccdc.org



Ventura County Community Development Corporation is a housing counseling agency approved by the Department of Housing and Urban Development (HUD).



Guest speakers will present clear and unbiased information. Sales of products or services by the guest speaker are not permitted. VCCDC does not endorse the views expressed or the products/services offered by the guest speaker and/or the organization they represent. The information given will be general and may not apply to your specific situation.

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VII. Chatham County Affordable Rental Housing Survey

Please complete the survey here or send via mail to Triangle J Council of Governments (4307 Emperor Blvd., Suite 110, Durham, NC 27703). Or scan and email to jkatz@tjcog.org.

1. What is the zip code where you live? _____
2. If you work, what is the zip code where you work? _____
3. If you work, approximately how many miles do you travel to get to work (one way)? _____
4. If you work, how do you commute? (drive alone, carpool, bus, taxi, other)

5. Do you: (check any that apply)

_____ Rent _____ Stay somewhere for free _____ Have a mortgage _____ Own your home outright

If you rent, please answer the following questions:

- a. Do you live in an income-based apartment (your apartment is for people making below a certain income level)? _____
- b. Do you receive a housing voucher that you use to pay your rent (Section 8, VASH, etc.)? _____
 - i. If yes, what type? _____
 - ii. Was it difficult to find a home where the landlord would accept the voucher? _____
- c. For renters not using a voucher, was it difficult to find a home to rent? _____
- d. **For all renters:** what was difficult about finding a home to rent? *(Check all that apply):*

	Not Difficult	Somewhat difficult	Very Difficult
Finding an <i>available</i> home			
Finding a home in the location you were looking for			
Finding a home with the right number of bedrooms			
Finding a home accessible to public transportation			
Other:			

- e. What is your monthly rent? _____

- f. How much do your utilities (electricity, gas/oil, water, phone, internet, etc.) cost on average each month? _____

- g. How many bedrooms are there in your home? _____

- h. How many people live in your household? Please write the number of individuals in each category: Adults: _____ Children: _____

- i. How many cars are available for your household to use? _____

For All Survey Respondents

- 6. What is your monthly household income (total income of people in your household including wages, salaries, Social Security, disability, public assistance, pensions, etc.)?

- 7. How many people pay for expenses in your household? _____

- 8. What is your race/ethnicity? _____

- 9. How old are you? _____

- 10. What is your gender? _____

- 11. Are you a single parent of minor children? _____

- 12. What do you think are the most important housing issues in Chatham County?

Thank you!

Por favor complete la encuesta aquí o mande por correo electrónico a Consejo de Triangulo J de Gobiernos (4307 Emperor Blvd., Suite 110, Durham, NC 27703). Escanear o correo electrónico a jkatz@tjcog.org.

¿Cual es el código postal donde tu vives? _____

¿Si tú trabajas, cual es el código postal donde tú trabajas? _____

¿Si tú trabajas, aproximadamente cuantas millas viajas para llegar al trabajo (un solo camino)? _____

¿Si tu trabajas, como viajas? (manejas solo ,viajas con otros, autobús , taxi ,otro)

Usted: (Marque cualquier que aplique)

_____ Renta _____ Te quedas en algún lugar gratis _____ Tienes hipoteca _____ Eres dueño total de tu casa

Si tú rentas, por favor de contestar las siguientes preguntas:

¿Usted vive en un apartamento basado en ingreso (su apartamento es para personas ganando menos de cierto nivel de ingreso)? _____

¿Usted recibe un cupón de vivienda que usas para pagar su renta (Sección 8, VASH, etc.)? _____

Si, que tipo? _____

¿Fue difícil encontrar vivienda donde el propietario aceptara el cupón? _____

¿Para los que rentan no usando cupón, fue difícil encontrar vivienda de rentar? _____

Para todos que rentan: ¿Qué fue difícil sobre encontrar una vivienda de rentar? (Marque todo que aplique):

	Nada Difícil	Algo Difícil	Muy Difícil
Encontrar una vivienda disponible			
Encontrar una vivienda en la localización que buscabas			
Encontrar una vivienda con el numero correcto de recamaras			
Encontrar una vivienda con acceso a transportación publica			
Otro:			

¿Qué es tu renta mensual? _____

¿Qué es el costo promedio mensual de sus servicios públicos (electricidad, gas/petróleo, agua, teléfono, internet, etc.)? _____

¿Cuantas recamaras hay en su vivienda? _____

¿Cuántas personas viven en su vivienda? Por favor escriba el número de individuos en cada categoría:

Adultos: _____ Niños: _____

¿Cuántos carros son disponibles para uso en su hogar? _____

Para Todos Los Respondientes De La Encuesta

¿Qué es el ingreso mensual del hogar (total ingreso de personas en su hogar incluyendo pago, salario, Seguro Social, incapacitación, asistencia pública, etc.)?

¿Cuántas personas pagan gastos en su hogar? _____

¿ Que es tu raza/etnicidad? _____

¿ Cuantos años tú tienes? _____

¿ Que es tu sexo? _____

¿Eres padre/madre soltero/a de niños menores? _____

¿Que es lo que tu piensas que son los asuntos mas importantes de vivienda en el Condado de Chatham?

Gracias!

VII. Utilities and Rent Assistance and Weatherization Programs

This chart shows formalized programs in Chatham County that provide utilities and rent assistance as well as weatherization.

Program	Organization Administering Funds	Use	Funded in 2016 / FY16-17 (April)	HH served in 2016 / FY16-17
Work First Emergency Assistance	County	Mostly electricity	\$5,750 (\$9,251 left)	20
County Emergency Assistance Fund	County	Mostly electricity	\$21,224 (\$3,776 left)	122
Low Income Energy Assistance Program (LIEAP)	County, State Funded	Mostly heating	\$164,700	661
Crisis Intervention Program	County	Heating & cooling	\$179,000	470
Energy Neighbors	County (Duke Energy \$)	Heating & cooling	\$13,081	70
Utilities Assistance	Chatham Salvation Army	All	\$37,297	320
Rent/Emergency Housing	Chatham Salvation Army	Shelter & Rent	\$9,312	80
Community Services Block Grant (CSBG)	Central Piedmont Community Action	Utility & Rent	Utility: \$6,472 Rent: \$7,592	22 (Siler City/Silk Hope: 7; Pittsboro/NE Chatham: 13; Moncure: 1)
Weatherization Assistance Program/ Heating & Air Repair/Replacement Program (HARRP)	Central Piedmont Community Action	Weatherization	Weatherization: \$40,200 HARRP: \$32,500	11 Weatherization: 6, cap: \$6700/HH HAARP: 5, cap: \$6500/HH
TOTAL			\$517,128	1,776

IX. List of Local Affordable Housing Developers and Finance Providers

Brick Capital Community Development Corporation

Community Development Corporation with a focus on developing affordable housing for low-income families

www.bc-cdc.org

Sanford, NC

(919) 775-2300

CASA

Develop and manage affordable rental housing for a range of populations including veterans, families, people who are chronically homeless, and people who have mental or physical disabilities.

www.casanc.org

Raleigh, NC

(919) 754-9960

Community Investment Corporation of the Carolinas (CICCAR)

A regional lending consortium offering permanent debt financing to support the development of affordable multifamily housing.

<https://www.ncbankers.org/ciccar/>

Raleigh, NC

(919) 781-7979

Development Finance Initiative (DFI)

Support implementation of local community and economic development priorities that require private investment

www.sog.unc.edu/resources/microsites/development-finance-initiative

Durham, NC

(919) 843-7736

DHIC, Inc.

Affordable housing developer

www.dhic.org

Raleigh, NC

(919) 832-4345

Evergreen Construction Company

Affordable housing developer, builder, and property manager

www.evergreenconstructionco.com

Raleigh, NC

(919) 848-2041

Habitat for Humanity of Chatham County

Affordable housing developer for low-income homeowners

www.chathamhabitat.org

Chatham, NC

(919) 542-0794

The Landmark Group

Developer of multi-family housing and mixed-use commercial projects through public and private partnerships, from adaptive reuse of historically significant structures to new construction

www.landmarkdevelopment.biz

Winston-Salem, NC

(336) 722-9871

Laurel Street Residential

Affordable housing developer focusing on the east coast

www.laurelstreetres.com

Charlotte, NC

(704) 561-5225

North Carolina Housing Finance Association

Public agency that finances affordable housing opportunities for North Carolina, providing financing through the sale of tax-exempt bonds and management of federal tax credit programs, the federal HOME Program, the state Housing Trust Fund, and other programs

www.nchfa.com

Raleigh, NC

(919) 877-5700

Mosaic Development Group

Works to develop and preserve affordable housing

www.mosaicdevelopmentgroup.org

Charlotte, NC

(704) 342-3316

ReaVentures Group, LLC

Developers specializing in development and long-term ownership of affordable housing in the Southeast.

<http://www.reaventures.com/>

Atlanta, GA

(404) 250-4093

Rebuilding Together of the Triangle

Provider of free home repair and renovation services to homeowners serving Wake, Durham, Orange, and Chatham Counties

www.rebuildingtogethertriangle.org

Garner, NC

(919) 996-0999

Rehab Builders, Inc.

A design-build construction company that specializes in rehabilitating historic buildings, including for affordable housing.

www.rehabbuilders.com

Winston-Salem, NC

(336) 722-6132

Self-Help Credit Union

Provide financing for affordable housing including property acquisition, construction and rehabilitation, expansion, and refinancing

www.self-help.org/business/real-estate/real-estate-development

Durham, NC

(919) 956-4682

Solstice Partners, LLC

Affordable housing developer

Cary, NC

(919) 610-7883

TBLF LLC

Real estate development company specializing in affordable housing for families of low- and moderate- income

www.tblfdevelopment.com

Durham, NC

(919) 474-9137

Third Wave Housing

Developer of multifamily tax credit and historic properties.

<http://www.thirdwavehousing.com>

Winston-Salem, NC

(904) 616-2643

Weaver-Kirkland Development, LLC

Affordable housing developer

www.weaver-kirkland.com

Greensboro, NC

(336) 378-7900

Workforce Homestead Inc.

Developer and consultant of multifamily rental housing, specializing in service to low- and moderate-income populations

Chapel Hill, NC

(919) 810-0371