## Affordable Housing in Chatham County

January 2019 BOC Retreat

#### Agenda

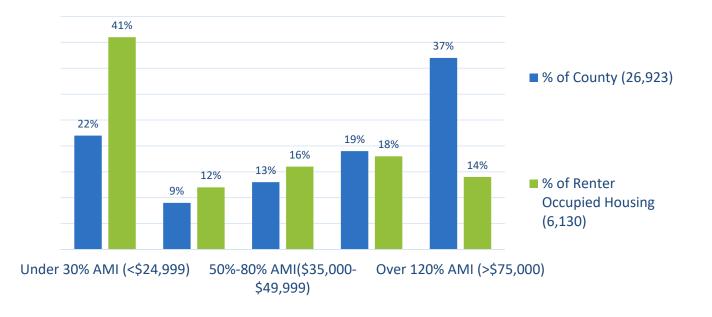
- Key Issues: Affordability, Quality & Supply
- What are we doing?
- 2019 Affordable Housing Tasks
- Housing & Community Development Vision

### Key Issues

Affordability, Quality, and Supply

#### **Key Issues:**

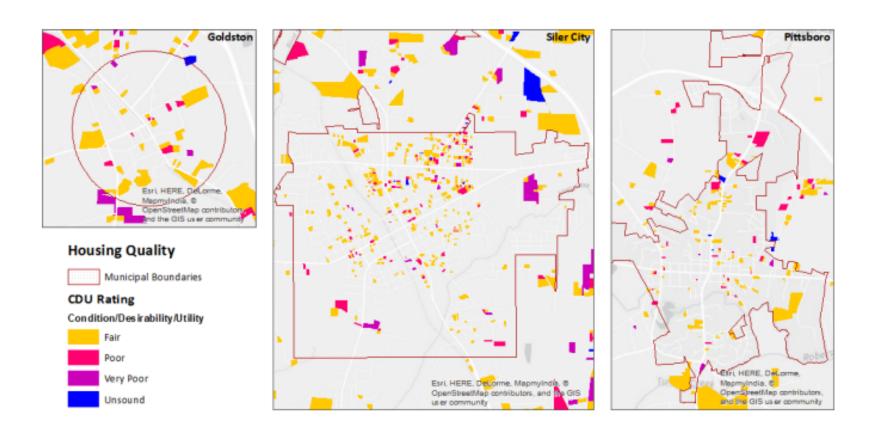
#### Affordability



- 49% of renter households in Chatham County are making less than 30% of AMI
- 66% of renter households are making less than 80% of the AMI (less than \$50,000) and are cost-burdened
- 41% of all renter households in Chatham County are cost burdened
- Housing and Transportation Index estimates that the typical household in Chatham spends 32% of their income on housing and 28% on transportation, totaling 60%. The recommended threshold is 45%.

#### AFFORDABLE RENTAL HOUSING REPORT AND STRATEGY TOOLBOX

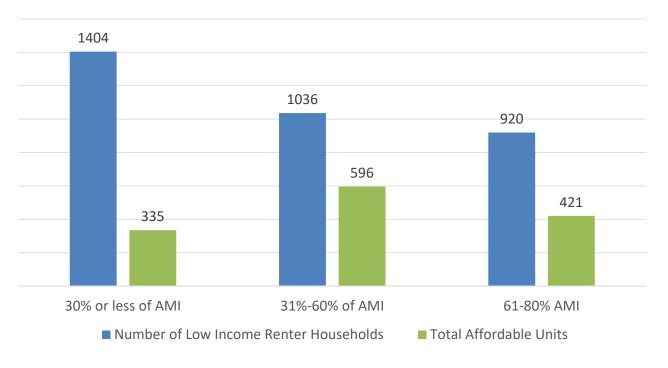
#### Quality



Source: Page 31. Affordable Rental Housing Report & Strategy Toolbox

#### Key Issues

#### Supply



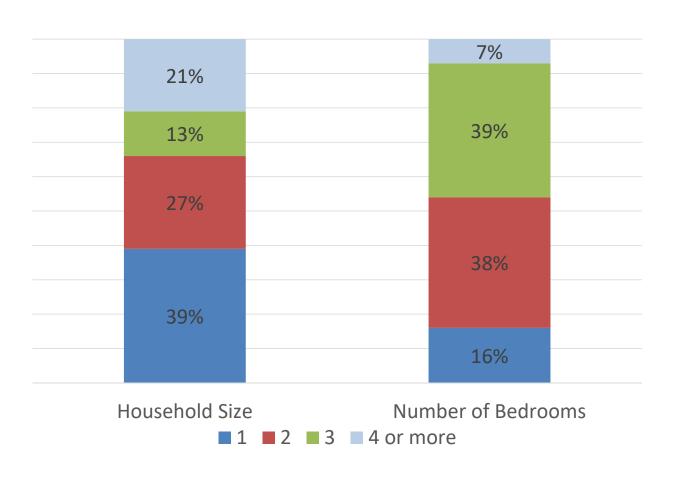
There is a gap of **1,995 affordable rental units in Chatham** 

1,404 units of that gap is housing for households making between 0 and 30% of AMI

80% of the housing stock is single-family homes, 15% are mobile homes.

Source: Page 7 and 27 Affordable Rental Housing Report & Strategy Toolbox

## **Key Issue**Supply



Source: Page 28 Affordable Rental Housing Report & Strategy Toolbox

What are we doing?

#### AHAC - Year in Review

JAN	FEB	MARCH	APRIL	MAY	JUNE
canceled	Presentation from Siler City Planning Director, Discuss Housing Trust Fund	Rebuilding Together, Siler City Neighborhood Assessment, Foreclosed Property	Adopted Neighborhood Assessment, Review Housing Trust Fund Guidelines and Location Policy	Fair Housing Overview and Hispanic Liaison Presentation	Chatham County Comprehensive Plan Implementation Workshop
JULY	AUG	SEPT	ОСТ	NOV	DEC
Habitat for Humanity, Review Revised Housing Trust Fund Guidelines	Siler City Minimum Housing Code and Review Housing	Housing Authority presentation, Landlord Forum Planning, Review	Pittsboro Task Force presentation, Discuss Chatham County website	UNC's Development Finance Initiative and	Council on Aging Master Aging Plan, Elect New

#### FAIR HOUSING OVERVIEW



FAIR HOUSING PROJECT
LEGAL AID OF NORTH CAROLINA
P. O. BOX 26687, RALEIGH, NC 27611
1.855.797.FAIR
WWW.FAIRHOUSINGNC.ORG



#### Policies, Programs, and Efforts

Policies	Programs	Efforts
Reimbursement Policy for Impact Fees (amended December	Housing Trust Fund	Applied for \$750,000 in CDBG money
2018)	Safe House for Victims of Domestic Violence with Chatham Family Violence	Community engagement with Landlords about
Housing Trust Fund Guidelines (passed September 2018)	Prevention Services & Chatham Housing Authority	Section 8 & Fair Housing  Engagement with housing
	Emergency Hotel Assistance with Central Piedmont Community Action – CPCA	efforts in municipalities (Pittsboro Affordable Housing Task Force & Siler City BIC)
	Fair Housing Counseling	

2019 Affordable Housing Tasks

#### 2019 Goals

01

Increase the number & diversity of affordable rental options

03

Preserve existing naturally occurring affordable housing

02

Preserve legally-binding affordable housing

04

Ensure rental quality

05

Support low-income renters

06

Foster healthy communities

07

Improve economic mobility

#### In progress

- Internal process for effectively managing the Housing Trust Fund
- Designing intentional and consistent Community Engagement Quarterly Conversations
- Moving towards preparing the Chatham County Location Policy for adoption
  - Pittsboro/Pittsboro Affordable Task Force (feedback given)
  - Town of Siler City (meetings being scheduled)
  - Town of Goldston

### Horizon Issues

Determining how to address emergency housing needs?

**Example:** Central Piedmont Community Action

How do we address housing quality issues at the county level?

**Example:** Engaging with landlords through programming and incentives to maintain and/or rehabilitate properties – October 2018 Landlord forum

### Housing & Community Development Vision

# Chatham Housing & Community Development Vision

#### **Investment & Development**

Housing Trust Fund is a BIG step towards proactively investing in affordable housing for our community. Currently the priorities of the Housing Trust fund are:

- 1) To increase the supply of affordable housing near resources like grocery stores, public transportation, schools, jobs, and healthcare
- 2) To reduce and avoid undue concentrations of poverty and subsidized housing
- 3) To incentivize development of affordable and workforce housing for low-and moderate-income households
- 4) To promote diversity and vitality of neighborhoods

#### **Potentially Missing:**

Investment in programs that reduce housing instability and address emergency housing needs (Johnson Mobile Home Park, CPCA)

# Chatham Housing & Community Development Vision

**Investment & Development** 

**Community Engagement & Education** 

Fair Housing
Housing Quality Issues
Development Opportunities
Policies that promote and incentivize development

ALL require community engagement and education across stakeholder groups

Quarterly Conversations

Developing a more accessible portal to our "affordable housing program" via the website

# Chatham Housing & Community Development Vision

**Investment & Development** 

**Community Engagement & Education** 

#### **Effective Policy & Program Infrastructure**

Housing Trust Fund guidelines Reimbursement Policy Location Policy (pending)

Building flexible, effective policies that meet our communities needs.

Implementing strong programs leveraging investment, and what we learn through community engagement and education.

Policies cannot be immune to change. Evaluation has to happen after each year or so to ensure our program is not creating more barriers than already exist and that we remain flexible and are able to adapt to our community's already varied needs.

## Chatham Housing & Community Development

Investment	Engagement & Education	Policy & Program Infrastructure
Housing Trust Fund \$200,000	Quarterly Conversations  Fair Housing Counseling  Participating in town committees and other community efforts (Siler City BIC, Pittsboro AHB, Aging Plan)	Housing Trust Fund Guidelines  Reimbursement Policy  Location Policy  **Emergency Hotel Stays - CPCA **  Safe House with Chatham Housing Authority

### Questions?