

# North Carolina Housing Issues

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Chris Estes

North Carolina Housing Coalition



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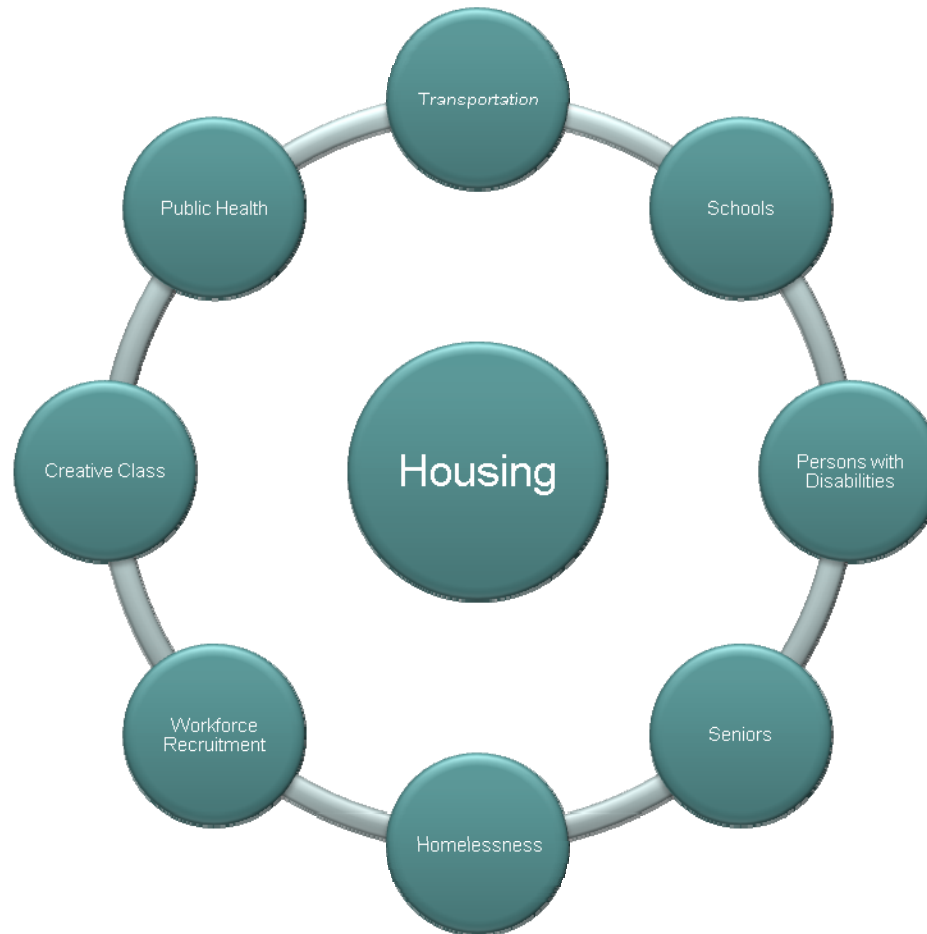
The North Carolina Housing Coalition is a private, nonprofit membership organization working for safe, quality and affordable housing that promotes self-determination and stable communities for low and moderate income North Carolinians.

# North Carolina Housing Coalition



- We provide resource and referral for those looking for housing assistance.
- We gather, produce and distribute information, research, data, resources on housing to assist advocates and developers of affordable housing in their work.
- We educate, engage and empower people to advocate for more resources and better policy decisions that increase the supply of affordable housing and improve resident outcomes in NC.

# Housing as the “Hub”



# What does “Affordable Housing” Mean and to Whom?



- Affordable housing is defined as housing that costs the household no more than 30% of its income. Will be higher for homeowners.
- 2006 NC Annual Median Income: \$54,555
- 2006 AMI for Renters: \$30,401
- 2006 SSI \$603 per month = \$7,236 year  
30% = \$181 for rent and utilities



# 2006-2010 NC Strategic Plan

- High Priority Needs
  - Existing Homeowners earning 0-30% AMI
  - Families and Individuals displaced by Disaster earning 0-50% AMI
  - Homeless Families and Individuals
  - Non-Homeless Persons with Special Needs earning 0-30% and 31-50% AMI
  - Renters earning 0-30% and 31-50% AMI
  - Homeownership for Non-White HH 51-80% AMI



# NC Housing Facts

- 43% of Renters Cannot Afford a 2 Bedroom FMR Unit
- Household Must Earn \$14.15/Hour to Afford 2 Bedroom FMR Unit
- SSI equates to \$3.50/hour
- Estimated 20,000 + on Section 8 Waiting List
- Foreclosures tripled from job loss, ARM's and predatory refinance and have continued to rise.



# Labor Market

- Four of Five Fastest Growing Jobs Pay Less Than Housing Wage
- Dislocated Workers Earn 50% of Previous Wage
- Affordable Rental and Entry Level Homeownership will have Significant Demand
- Credit Counseling and Housing Counseling are Critical

# Housing Issues for Persons with Disabilities



- Access to Independent Living Opportunities (leases with services separate).
- Accessible quality accessible housing.
- Opportunity to increase income and assets with loss of other benefits.
- Access to Community-Based Services
- Access to Transportation Network
- Fair Housing Discrimination

# Four Ways to Affect Housing Policy





# NC Housing Trust Fund

**\$50 Million Annually for NC Housing Trust Fund**

- Administered by NC Housing Finance Agency
  - Supportive Housing
  - Rental Development Financing
  - Urgent Repair Program
  - Mortgage Assistance for Low-Income Homeownership
  - Flexible source of funding for housing production and rehab

# Housing Policy Accomplishments



- Predatory Loan Origination
- Foreclosure Process Abuse
- Migrant Housing Act
- Property Tax relief for Seniors under \$25,000



# Other Issues for NCHC

- Expand Home Protection Pilot Program
- Housing Counseling
- Convert Manufactured Housing Parks to Tenant-Owned Cooperatives
- Fair Housing Act Amendment
- Expand Housing 400 and Operating Subsidy Funding
- Inclusionary Zoning for Local Governments
- Fight Exclusionary Zoning Policies



# National Issues

- National Housing Trust Fund w/o restrictions on voter registration
- HUD and USDA Funding: Section 8, CDBG, 811, 515 and several other Programs from HUD
- Public Housing Authority Funding and Operations



# Other Housing Efforts

- Engage the Disability Community into housing advocacy and policy-making
- Shift more HUD funds toward high priority needs with the Consolidated Plan
- Create ongoing state production-based operating subsidy
- Community Engagement and Education
- Substandard Housing as Public Health Issue







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# Contact Information

Chris Estes

NC Housing Coalition

919 881-0707

[cestes@nchousing.org](mailto:cestes@nchousing.org)

[www.nchousing.org](http://www.nchousing.org)