

Goals & Models

Of successful elements in highly
rated communities

Affordable Housing Highlights: Dashboard & Annual Report

APEX

***Needs analysis:** 2000 units for households earning less than \$40K. 3150 cost burdened & 700 extremely cost burdened, less racially diverse, does not have a proportional share of region's subsidized rental housing, market pressures displacing moderate-income families, lack of affordable housing development requirements confuses developers*

The goals of the Affordable Housing Plan are to:

Welcome, attract, and retain a diverse population.

Meet the housing needs of a diverse population, including for people with moderate and low incomes and of different age groups.

Connect AH development with transit service, transportation infrastructure, and amenities.

Partner regionally to meet the housing needs of vulnerable populations.

Raise community awareness of affordable housing needs, solutions, and broader impacts.

Apex will meet these goals by...

BUILDING THE TOWN'S CAPACITY

- Town Staff Capacity
- Housing Advisory Board

ADVANCING ADVOCACY AND PUBLIC EDUCATION

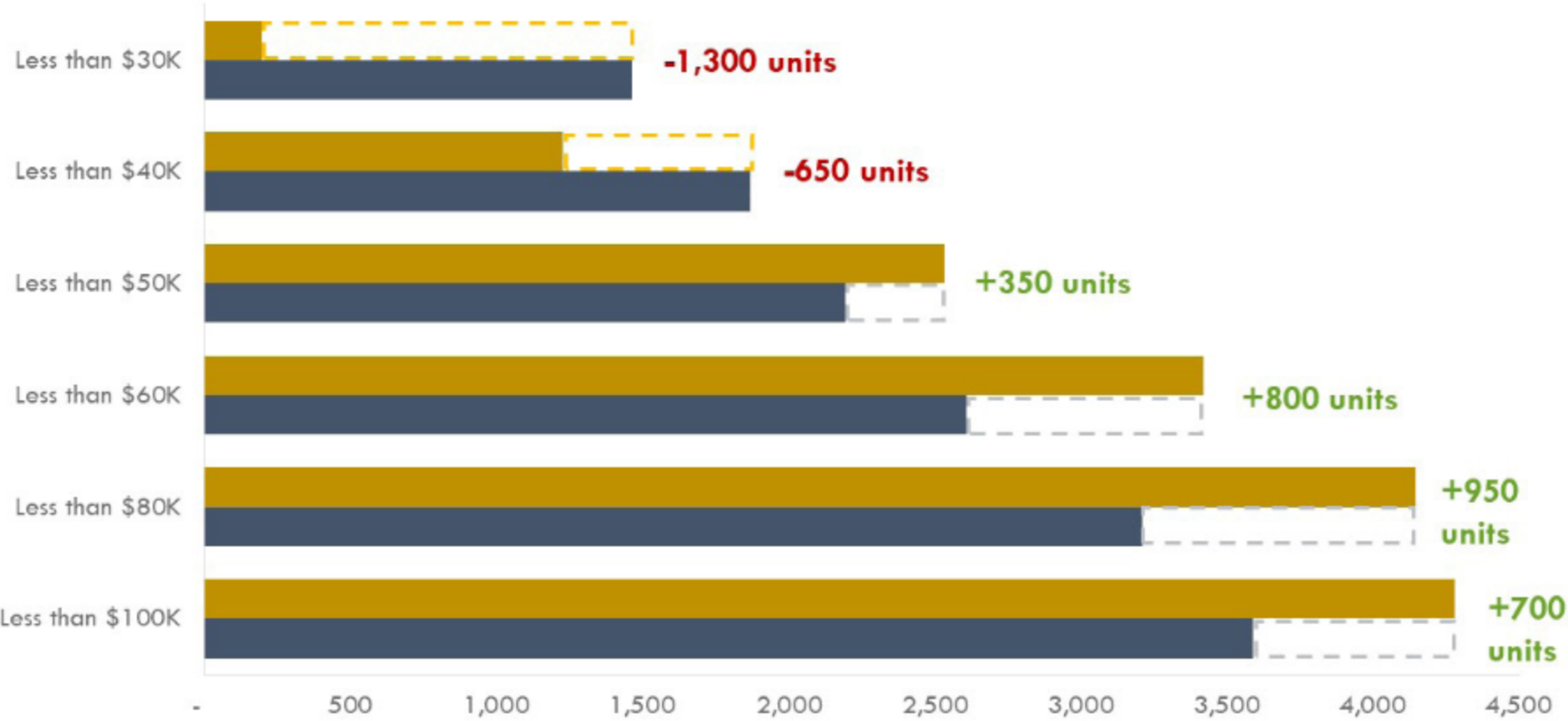
- Annual Housing Report
 - [Annual Housing Report 2022-2023](#)
 - [Annual Housing Report 2021-2022](#)
- Diversity & Racial Equity Initiatives
- Affordable Housing Advocacy Partners

IMPLEMENTING PROGRAMS AND POLICIES

- Affordable Housing Incentive Zoning
- Owner-Occupied Rehabilitation
- Assistance Low Income Housing Tax Credit
- Gap Financing Support for Homeownership
- Transit Oriented Development Density
- Public Land Acquisition & Sale
- Emergency Rental Assistance & Supportive Services
- Accessory Apartments
- "Soft Density" Zoning By-Right

Apex Cumulative Rental Housing Gap, 2018

■ Supply ■ Need



Partners

Source	Type
HOME Funds	Federal
Housing Choice	Federal
LIHTC	Federal
Wake County Affordable Housing Development Program (AHDP)	County
Elderly & Disabled Housing Rehabilitation Program	County
Emergency Rehabilitation Program	County
Neighborhood Revitalization, Public Facilities, & Public Improvements	County
Public Land Disposition	County
Rental Assistance Housing Program	County
Emergency Assistance, Street Outreach, & Rapid Rehousing	County
NC Home Advantage Tax Credit	State

Source	Type
NC 1st Home Advantage Down Payment Assistance	State
Urgent Repair	State
Community Partners Loan Pool	State
Philanthropy	Non-government
Private Banks	Non-government
Private Investment	Non-government

Affordable Housing Highlights: Sept. 2024 updated plan with clear goals & actions which is used to make requests for federal grants

ASHEVILLE

Asheville Priorities and Goals

- ❖ Prioritize incentivizing and/or supporting efforts that meet the greatest needs.
- ❖ Protect against displacement of all forms.

5 Goals for the next 10 years:

- Promote policies and resources that help residents stay in Asheville
- Preserve existing affordable housing and improve housing quality
- Increase the supply of housing that meets the diverse needs of current and future residents
- Align place-based policies and programs with related City Initiatives
- Broaden and strengthen the affordable housing ecosystem

Goal 1: Promote policies and resources that help residents stay and thrive in Asheville (Renters)

Strategy and Sub-Strategies	Time Horizon?	Community Priority?	Implementers	Funding?	Bond Eligible?	On State Legislative Agenda?
1.1: Increase acceptance of rental assistance	Short	X	CED; Housing partners; Housing Authority of City of Asheville; BRAC; Thrive	Bond; General Fund; HOME; Philanthropy	Maybe	
<i>Continue to support Thrive's Landlord-Tenant Partnership Program</i>						
<i>Partner with HACA on community and landlord education campaign</i>						
<i>Develop partnership with HACA and the Buncombe Rental Assistance Collaborative to understand funding gap</i>						
<i>Require city subsidized units to accept all forms of rental assistance</i>						
1.2: Provide emergency rental assistance	Short		Buncombe County Social Work Services; Buncombe Rental Assistance Collaborative; Nonprofit partners	ESG; Major employers*; Philanthropy	No	
<i>Explore funding existing programs in the short term, including partnering with Buncombe County Social Work Services and/or the Buncombe Rental Assistance Collaborative's existing ERA programs</i>						
<i>Identify convener for network of providers to help optimize resources</i>						
<i>Identify funding source for permanent emergency rental assistance program</i>						
1.3: Increase rental options for households with the greatest barriers	Medium	X	Continuum of Care; Nonprofit partners	N/A	No	
<i>Convene property managers of City-funded properties to educate on master lease model/facilitate introductions to nonprofit partners</i>						
1.4: Build a rental registry	Medium		CED; Just Economics	TBD pending exploration	No	
<i>Collaborate with an external partner on their rental registry program</i>						
<i>Identify what additional resources are needed to scale existing registry</i>						
<i>Coordinate with code enforcement to identify priority rental properties</i>						
1.5: Expand tenant protections, including:	Long				No	
1.2.A: Source of income protections	Long		CED; Buncombe County; Tenant advocates	CDBG; General Fund; HUD Fair Housing Initiatives Program; Philanthropy	No	X
<i>Collaborate with fair housing partners to develop state legislative advocacy</i>						

Partners

Source	Type
City Owned Land	City
Housing Trust Fund	City
Land use Incentive Grant	City
Fee Grant Program for Affordable Housing	
Metropolitan Sewer District Connection Discount	County
(see partners on last page of Affordable Housing Plan also)	
Haywood Community Development	Nonprofit

Data Tracking

Indicator	Year									
	1	2	3	4	5	6	7	8	9	10
Affordable housing staff (total # of staff)										
City funds invested in housing affordability programs (\$ per year)										
Affordable rental housing units developed (new) (# completed)										
Affordable rental housing units preserved (# preserved)										
Affordable for-sale housing units developed (new) (# sold)										
Homes repaired (# repaired)										

Median Wage

INDUSTRY	SHARE OF ASHEVILLE RESIDENT EMPLOYMENT	MEDIAN WAGE	MAXIMUM AFFORDABLE RENT
Agriculture, forestry, fishing ar	0.4%	\$94,917	\$2,372.93
Construction	5.4%	\$28,485	\$712.13
Manufacturing	9%	\$41,903	\$1,047.58
Wholesale trade	1.5%	\$41,774	\$1,044.35
Retail trade	10.4%	\$25,655	\$641.38
Transportation and warehousin	2.5%	\$34,853	\$871.33
Information	1.3%	\$50,068	\$1,251.70
Finance and insurance, and rea	5.2%	\$42,856	\$1,071.40
Professional, scientific, and ma management services	13.3%	\$45,256	\$1,131.40
Educational services, and healt	25.6%	\$42,345	\$1,058.63
Arts, entertainment, and recrea	18.3%	\$22,153	\$553.83
Other services, except public a	4.6%	\$30,490	\$762.25
Public administration	2.5%	\$50,649	\$1,266.23

Examples of data collection...
Needs analysis
&
Progress evaluation

Affordable Housing Highlights: 2024-25 budget proposed very clear financial designations for affordable housing collaboration. Responded to residents' insistence, although it is more because of public pressure than conviction

CARY

Goals

1. Diverse new housing developments
2. High quality of life...including concern for individuals with disabilities
3. Regional & Non-profit partnerships

Progress:

1. 474 new affordable housing units in progress
2. \$23M spent or committed to housing initiatives
3. 51 households assisted through Healthy Homes Cary Program
4. \$102M private funds leveraged for affordable housing
5. 10 acres of town-owned land used for new housing opportunities
(does not designate “affordable”)

Some model elements

[2024-25 Project recommendation List & CDBG Annual Action Plan](#): excellent strategies, initiatives, and funding recommendations.

Funding:

[Affordable housing costs](#): just like Raleigh's to make clear the levels of affordability

Partners

Source	Type
DHIC	Nonprofit
The Caring Place	Nonprofit
Dorcas Ministries	Nonprofit
Rebuilding Together	Nonprofit
White Oak Foundation	Nonprofit
Greenwood Forest Baptist Church	Nonprofit
Beacon Management Group	Nonprofit
Raleigh Area Land Trust	Nonprofit
Passage Home	Nonprofit
Kramden	Nonprofit
A Doorway to Hope	Nonprofit
Triangle Family Services	Nonprofit
Habitat for Humanity	Nonprofit
CASA	Nonprofit
Laurel Street Developers	Nonprofit
Central Pines Regional Council	Nonprofit

Affordable Housing Highlights: A model for a standing Housing Committee, very clear and measurable and transparent objectives

DURHAM

“Goals for Meaningful Change”

(2019-2025)

The \$160 million multi-year investment in affordable housing and services for low-income Durham residents includes specific and measurable goals.

2,400

Build 1,600 new affordable rental homes and preserve 800 affordable rental homes.

1,700

Move 1,700 unhoused individuals and families into permanent housing.

400

Provide 400 affordable homeownership opportunities for low-income homebuyers.

3,000

Help 3,000 low-income renters and homeowners remain in or improve their homes.

\$130 million

Create at least \$130M in contracting opportunities for Minority and Women-Owned Business Enterprises (MWBEs).

The efforts to achieve these goals are funded by:

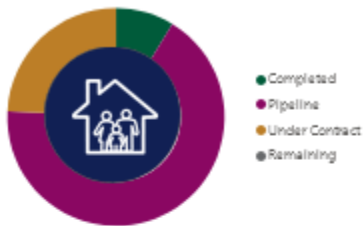
- *\$95M affordable housing bond*
- *\$65M in existing City and federal funds*

Transparent & Accountable Progress

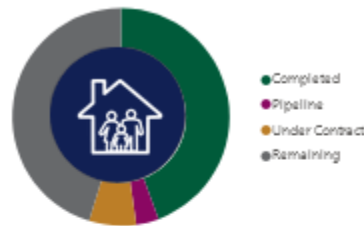
[Progress-Impact-Partners-Resources](#) and [AH Implementation Committee](#)

Progress Timeline

New Rental Homes



Preserved Rental Homes



Homeless Individuals in Permanent Housing



Homeownership Opportunities for Low-Income Homebuyers



Housing Stability and Home Repair



Contracts for Minority- and Women-Owned Business Enterprises



NOVEMBER 2022

E Main + Liberty Street Demolition Begins

DHA and the City of Durham began the revitalization process for the former 519 East Main + Liberty Street Apartments in downtown Durham. The planned Elizabeth Street Apartments' new construction is scheduled to break ground on the site in early 2023 and will replace the buildings currently being torn down. This first phase will offer 72 family units.

ranging from 30% of Area Median Income (AMI) and below to 80%

OCTOBER 2022

JJ Henderson Senior Apartments Grand Re-Opening

The renovation of JJ Henderson, which offers 177 affordable rent homes for seniors or disabled community members, includes HVAC upgrades, energy-efficient appliances, improvements to interior air quality, a new roof, interior unit renovations, and building system upgrades.

SEPTEMBER 2022

Willard Street Receives Top Award for Excellence in Affordable Housing

Willard Street received the Housing North Carolina Award for rental housing, awarded annually to projects that demonstrate excellence in design, sustainability, contribution to the local community and public and community support.

SEPTEMBER 2022

HUD Choice Neighborhoods Implementation C

Durham was selected by the U.S. Department of Housing and Urban Development (HUD) to receive \$40 million in Choice Neighborhood

Affordable Housing Highlights: Over \$3M more approved over last few months for affordable housing.

RALEIGH

Goals

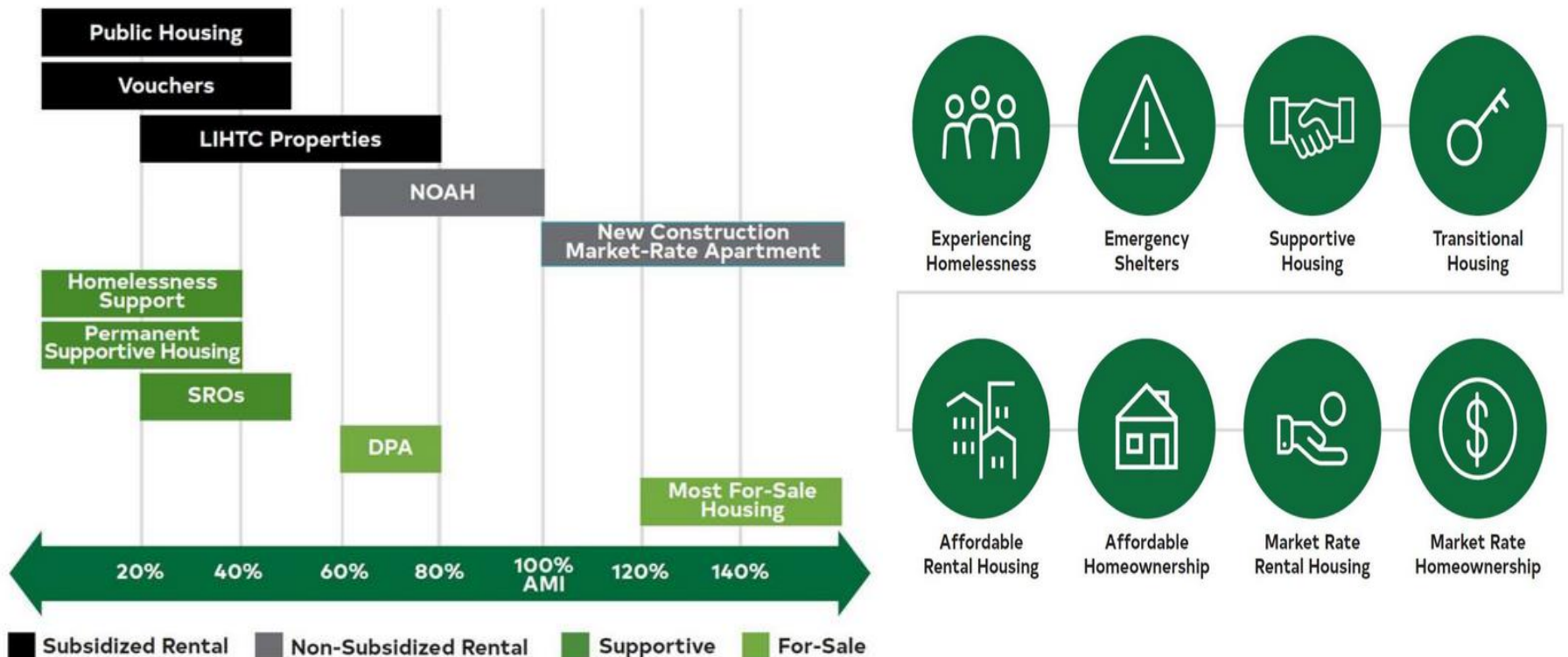
Department	Goal
City Council	In 2016, the City established an aspirational goal to create 570 affordable housing units per year for 10 years, for a grand total of 5,700 housing units by 2026.
Housing & Neighborhoods Department (They are the driver of all affordable housing plans)	<ul style="list-style-type: none">• Prevent and end homelessness• Encourage mixed-income neighborhoods• Increase # of affordable units• Promote community integration & housing choice for people with disabilities• Deepen level of affordability• Lower barriers to accessing affordable units• Preserve affordability long term

+\$3M in less than 2 months

City of Raleigh is recognizing the crisis and taking action.

In [Affordable Housing 101](#), they clearly explain the problem and their goal.

“The City's affordable housing programs focus primarily on the development of affordable rental units as well as support for homelessness initiatives and first-time homebuyers with low incomes.”



Affordable Housing Highlights: Quick action since March approval & clear monitoring strategies “that will aid in the realization of the Town's ambitious vision for an inclusive, livable, and affordable future.”

KNIGHTDALE

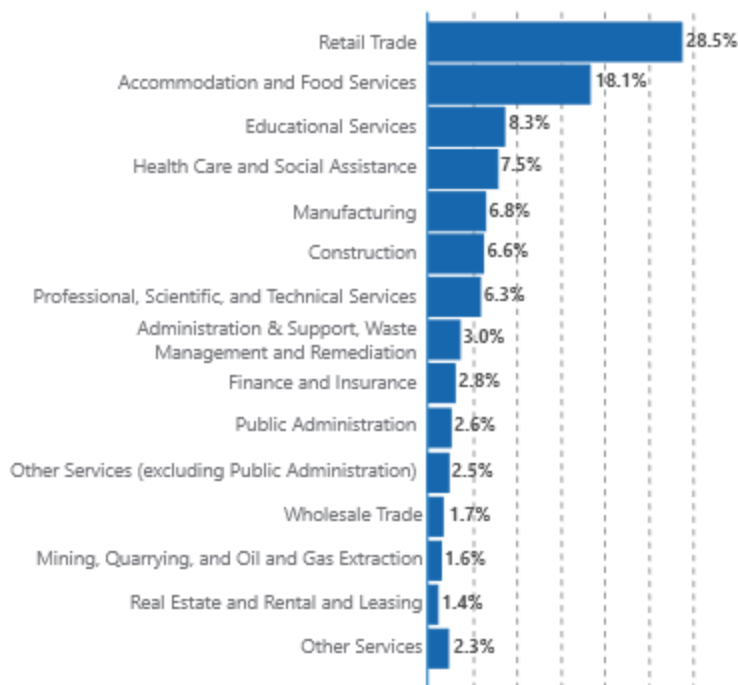
Goal:

demonstrate an inclusive, livable, and affordable future (10 year)

Goals	Strategies
Funding	Affordable Housing Trust Fund Land Acquisition Policy
Process	Capacity Building & Community Engagement Housing Advisory Board Zoning Incentives
Subsidy	Gap Financing Development Partnerships Direct Assistance
Demonstration	Expand Housing Options Mixed-Income Focus Permanent Affordability Inclusive, Livable Environment

ECONOMY

JOBS BY INDUSTRY IN KNIGHTDALE



Source: US Census Bureau, DIV THE MAP 2021

REGIONAL EMPLOYMENT PROJECTIONS

The table below shows employment projections for select industries in the Raleigh-Durham planning sub-region, as defined by the North Carolina Department of Commerce. The industries included in the table are projected to experience growth between 2021 and 2030 and have an average weekly wage above the overall state average of \$1,146. Although the growth projections are for the overall Raleigh-Durham planning sub-region, they provide guidance on where Knightdale may focus economic development activities.

Industry Code	Industry Title	Projected Growth 2021-2030	Annualized Growth Rate	Average Weekly Wage 2021
236000	Construction of Buildings	1,091	0.87%	\$1,596
237000	Heavy and Civil Engineering Construction	1,295	1.79%	\$1,364
334000	Computer and Electronic Product Manufacturing	1,331	0.63%	\$2,941
423000	Merchant Wholesalers, Durable Goods	1,754	0.79%	\$2,017
424000	Merchant Wholesalers, Nondurable Goods	1,498	1.35%	\$1,600
425000	Wholesale Electronic Markets and Agents and Brokers	169	0.56%	\$2,236
511000	Publishing Industries (except Internet)	1,805	1.25%	\$2,695
518000	Data Processing, Hosting & Related Services	412	1.10%	\$2,249
522000	Credit Intermediation and Related Activities	1,791	1.10%	\$2,006
523000	Securities, Commodity Contracts, and other Financial Investments	2,059	2.13%	\$2,764
524000	Insurance Carriers & Related Activities	1,760	1.36%	\$2,043
531000	Real Estate	1,275	1.10%	\$1,290
541000	Professional, Scientific & Technical Services	19,224	1.85%	\$2,222
551000	Management of Companies and Enterprises	1,101	1.10%	\$2,309
611000	Educational Services	8,903	0.85%	\$1,199
621000	Ambulatory Health Care Services	8,995	1.92%	\$1,297
622000	Hospitals	8,778	1.55%	\$1,418
711000	Performing Arts, Spectator Sports, and Related Industries	1,319	4.43%	\$1,237
813000	Religious, Grantmaking, Civic, Professional, and Similar Organizations	2,509	1.15%	\$1,267

Source: North Carolina Department of Commerce

Affordable Housing Highlights: voters overwhelming approval for a \$10M Affordable Housing Bond Referendum & application for HUD \$235M to preserve long-term MHC affordability for LMI residents.

CHAPEL HILL

Goal: 900 new affordable homes and preservation of 400 affordable homes

Areas of Focus	Strategies
•Reduce barriers to building homes	Regulatory changes Education and outreach Inclusionary zoning and housing policy
•Expand and preserve affordable homeownership	Down payment assistance program Transitional Housing programs Consistent funding for property tax relief
•Expand and preserve affordable rental housing	Master leasing Relocation assistance Gap Financing
•Increase staffing and funding capacity	Dedicate funding sources Realign governance & funding processes Revolving loan fund Partnerships Staffing capacity

Data & Transparency



AFFORDABLE HOUSING ANNUAL REPORT

FISCAL YEAR 2024 (JULY 1, 2023 - JUNE 30, 2024)



Key Results

\$7.4 Million <small>Town budget for affordable housing strategies</small>	284 <small>affordable housing units approved by Council</small>	15% <small>of total units approved by Council that are permanently affordable</small>	85% <small>of funding available allocated to projects</small>
6 <small>affordable units developed with support from the Town</small>	164 <small>affordable units preserved with support from the Town</small>	1,000 <small>affordable units in the pipeline to be developed in the next 5 years</small>	128 <small>Low-income homeowners supported with Property Tax Assistance</small>

Key Successes

- Council unanimously approving our first-ever Comprehensive Affordable Housing Plan.
- Breaking ground on Trinity Court public housing redevelopment.
- Leveraging funding to support projects, including a \$1.5 million Community Project Funding award for Tanyard Branch Trace from Congresswoman Foushee's office.
- Assisting 4 Town employees secure housing closer to where they work through our Employee Housing Program.
- Supporting the rehabilitation of 36 affordable homes.
- Continuing our efforts to promote affordable housing in market rate communities with the completion of 5 townhome units in the Bridgepoint community and Council approval of 236 units in 4 developments.
- Merging our Public Housing and Affordable Housing & Community Connections departments into one cohesive team working towards a shared mission.





Left to Right: Affordable Housing Plan and Investment Strategy adopted by Council, Full Staff photo of the Affordable Housing & Community Connections Department, and Trinity Court Groundbreaking Celebration.

Affordable Housing and Community Connections Work Plan FY24-26

Affordable Housing

PROJECTS	FY 2024				FY 2025				FY 2026			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
INITIATE DEVELOPMENT AND PRESERVATION PROJECTS												
Develop Homestead Gardens	★	★	★									
Develop Tanyard Branch Trace			★									
Develop Legion Road			★		★	★					★	
Develop Trinity Court												
Explore Affordable Housing Development on Identified Town Properties		★		★	★				★			
Implement Preservation Strategy		★										
Acquire and Rehab Properties for Affordable Housing Preservation												
Support Property Tax Assistance												
CREATE AND IMPLEMENT HOUSING POLICIES												
Implement the Employee Housing Program												
Participate in the LUMO Re-Write Project												
Explore Affordable Housing Incentive Options	★											
Create Affordable Housing Plan	★											
Implement Inclusionary Housing/Zoning												
FUND AFFORDABLE HOUSING PROJECTS												
Implement Affordable Housing Investment Plan												
Manage the Affordable Housing Development Reserve			★		★					★		
Manage the Affordable Housing Fund												
Jointly Manage the HOME Program				★				★				★
Manage the Community Development Block Grant Program	★	★	★		★	★		★	★	★	★	★
OWN & MANAGE HOUSING												
Manage Transitional/Affordable Housing Inventory												
COLLABORATIONS												

[Live Dashboard](#)

[For Quarterly report & Subsidized Housing](#)

Affordable Housing Highlights: 2023 Town of Morrisville Affordable
Housing Development Incentive Policy

MORRISVILLE

Goals

Areas of Focus	Strategies
•Establish a Community Servant Housing Choice Program	Down payment assistance Shared equity Rent assistance
•Create an Affordability Partnership Tool	Master leases Land purchases Density bonuses
•Pay into the Regional Housing Trust Fund	Be a charter member of a regional housing trust fund to contribute to affordable housing solutions for the RTP and attract regional dollars to favored local projects.

Affordable Housing Development Incentive Policy

Regulatory Incentives and Affordability Mechanisms

	Rental opportunities for households with incomes at or below 60% of AMI	Homeownership opportunities for households with incomes at or below 80% of AMI
Eligible Projects	<ul style="list-style-type: none">• Mixed-income rental developments, with an initial target of 20% of units affordable to households at or below 60% of AMI.• 100% affordable rental developments, such as Low-Income Housing Tax Credit developments.	<ul style="list-style-type: none">• Single family developments that donate a portion of lots or developable land to affordable homeownership developers (preferred)• Single family developments (or condominiums) that provide some homes at prices affordable to households at or below 80% of AMI and restrict the income of first buyers of those homes, with or without public subsidy.
Example Incentives	<ul style="list-style-type: none">• Density bonus• Height bonus• Reduced tree protection requirements• Reduced parking minimums	<ul style="list-style-type: none">• Reduction in minimum lot sizes• Density bonus• Allowances for a percentage of subdivision for attached single-family housing such as townhomes where otherwise not permitted

Affordable Housing Highlights: easy to navigate and engage with [website](#)

DAVIDSON

Goals

from Chapter 5

Davidson Planning Ordinance

5.1 GENERAL GOALS

The section is hereby adopted consistent with the goals adopted by the Town Board as follows:

- A.** At any point in time, a minimum of 12½% of the housing units in Davidson shall be affordable as defined by this Ordinance.
- B.** The Town is willing to assist in the provision of affordable housing in order to secure the benefits from a diverse housing stock.
- C.** The owners/occupants of such affordable housing will also participate in the provision of the affordable housing, although the means of that participation will vary with the method of its provision. For example, the property owner may accept less-than-market rate property appreciation or a tenant may accept fewer amenities.
- D.** The Town, affordable housing providers, and developers will employ a variety of tools to meet the affordability goals, to match the characteristics of each project, to fulfill the town's housing needs, to maintain the Town's investment, and to eliminate substandard housing.
- E.** Affordable housing will be dispersed throughout the Town.
- F.** The location of affordable housing should be supported by pedestrian & bicycle facilities and public transit that connect the owners/occupants to activity centers that may include places for employment, shopping, recreation, and/or education. It is acknowledged that very low income individuals/families are statistically the most transit- dependent population.

Davidson Affordable Housing

AFFORDABLE HOUSING Fast Facts



Town Mission (1999)

"Davidson's historic mix of people in all income levels is fundamental to our community, so town government will encourage opportunities and services that allow people of all means to live and work here."



Davidson was the first mandatory inclusionary zoning ordinance in NC.

Residential developments of seven or more units required to set aside 12.5% of their residential units as affordable housing units.

Today, we have 93 homes that meet housing needs at income levels from 50%-120% AMI (including 9 rental units).



Neighborhoods that include Affordable Housing:

- Little Gate
- Summers Walk
- Davidson Springs
- South Main Square
- Bradford
- Walnut Grove
- Davidson Bay Phase I
- Harbour Place
- Davidson Bay Phase II
- Davidson Walk



Down Payment Assistance & Critical Home Repair Program

HOME funded down payment assistance is available for eligible homebuyers, up to \$10,000.

There is also a Critical Home Repair Program that supports current homeowners who need assistance with home maintenance and repairs to keep their homes.



Area Median Income

The 2024-2025 Area Median Income (AMI) per household is \$106,000.



Payment-in-Lieu

Payment-in-Lieu funds help with down payment assistance, critical home repairs, affordable housing administration costs and affordable property acquisition.



Who lives in Affordable Housing?

Homeowners and renters include teachers, police officers, fire fighters and medical assistants. Other occupations include machine operators, yoga instructors, librarians, nurses, legal assistants, professors, architects, computer hardware engineers, real estate brokers, electrical engineers, etc.



How do we fund it?

- Grants
- Payment-in-lieu dollars
- Recurring funds
- Partnerships



How much of a need is there?

The need changes and grows daily.

The Town's goal over the next 10 years is to create a total of 592 affordable units.



What's the Plan?

The Town of Davidson's Affordable Housing Needs Assessment Implementation Strategy was approved in 2023 and is currently being carried out.



Housing Survey

The Town of Davidson launched the 2024 Employer and Employee Housing Survey. This is an opportunity for you to share your housing story and inform the work the Affordable Housing & Equity Department administers. Click on the survey in English or Spanish below:

[Complete the survey here!](#)

[Completa la encuesta aquí](#)

Task Force Binder information to consider as we address needs & create goals:

- At least 900 LMI renters and 500 LMI homeowners with severe housing needs
- 85% of Garner renters with young children are low income
- 3000 Amazon workers
- New residents are younger renters and older homeowners
- Garner has the highest % of LMI households for both renters and owners (p. 14 of notebook)
- Extremely low-income are most likely to have housing needs, particularly renters. The need for 80-120% is miniscule. (p. 15)
- Vacancy rates among affordable units is at 1%
- 500 subsidized units in Garner, 100 units to expire in 2028.
- ***Importance of conversations with community members.***
- Conclusion is that Garner has at least 900 LMI renters and 500 LMI homeowners with severe housing needs (p. 25)

(HUD Low income limit = 80%, Very low income limit =50%, Extremely low income limit= 30%)

HUD Data: rent limits DO NOT INCLUDE 100% because 100% is above market rate. Some thoughts as I review our notebook and consider the proposed goals.