



Affordable Housing Study

June 28, 2021

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Affordable Housing Plan Steering Committee

Adam Svolto, Pathways for Prosperity
Christopher Bostock, Merrill Lynch Wealth Management
Cynthia Wilson, Pathways for Prosperity
Raven McKoy, Pathways for Prosperity
Crystal Williams, United Way
Semone Pemberton, Fayetteville-Cumberland Human Relations Commission
James Manning, Kingdom CDC
Justin Hembree, Mid-Carolina Council of Governments
Ron Gunter, Fayetteville Habitat for Humanity
Tammy Laurence, Fayetteville Metropolitan Housing Authority

Community Stakeholders

Cumberland County Department of Community Development
Fayetteville Public Works Commission
Ft. Bragg Garrison Commander's Office
Metropolitan and Rural Planning Organizations
Mid-Carolina Council of Governments Area Agency on Aging
Fayetteville Millennial Advisory Commission
United Developers / Duggins Smith Companies

City of Fayetteville City Council

Mayor Mitch Colvin
Mayor Pro Tem Kathy Jenson
Shakeyla Ingram
Tisha Waddell
D.J. Haire
Johnny Dawkins
Christopher Davis
Larry Wright
Courtney Banks-McLaughlin
Yvonne Kinston

City Staff

Christopher Cauley, Acting Director ECD
Adolphus Thomas, Community Development Administrator
Michelle Haire Economic Development Administrator
Alex Baker, Community Relations Manager
Dr. Gerald Newton, Development Services Director
Dave Steinmetz, Assistant Development Services Director

Consultant Team - Triangle J Council of Governments

Erika Brown, Program Manager
Katrese Hale, Planner II Housing

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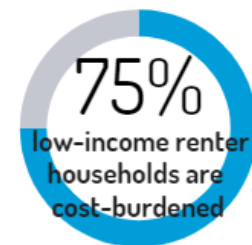
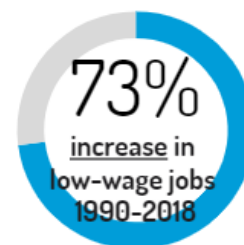
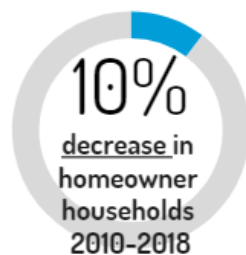
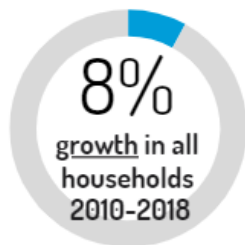
EXECUTIVE SUMMARY

Affordable housing issues are not unique to any metropolitan area, including Fayetteville, NC. Affordable housing has been and continues to be a national concern for many growing communities. Understanding there is no “one size fits all” solution, the City has commissioned an affordable housing study to guide the City of Fayetteville’s public investment and provide recommendations to address the housing needs within the community. In partnership with City staff, Mid-Carolina Council of Governments, local community organizations, stakeholders and residents, Triangle J Council of Governments conducted an affordable housing study to assist in initiating and implementing a strategic plan for affordable housing that will combat the looming housing crisis.

The first section of this report provides an overview of the history of affordable housing work in Fayetteville, outlines what affordable housing is, and presents data related to the supply and demand of housing.

The City of Fayetteville’s population has continued to grow over the last decade while the number of housing units constructed has declined, consequently constraining the housing supply. Economics theories tell us that when supply is low and demand is high, price increases. Additionally, while the Fayetteville region has seen growth in employment, job growth has mostly been in low wage occupations. A constrained housing market and low wage paying jobs are two of many factors that have caused many households to be considered housing cost burdened, meaning they pay more than 30% of their income on housing (rent or mortgage and utilities).

With these challenges in mind, the consultant team engaged a steering committee made up of community leaders in the housing industry, which assisted in engaging other community stakeholders and residents, including but not limited to housing and economic developers, residents of affordable housing, older adults, millennials, and affordable housing professionals. Key themes that emerged from the data analysis and community engagement, which reflect community priorities and address challenges in Fayetteville’s housing market:



INTRODUCTION

Purpose and Overview

In summer 2020, the City of Fayetteville commissioned an Affordable Housing Study in partnership with Mid-Carolina Council of Governments and Triangle J Council of Governments. The purpose of conducting the Affordable Housing Study is to help build a more comprehensive understanding of the affordable housing system in the City in order to create a plan to address housing needs and increase more affordable and safe housing opportunities. This report summarizes housing needs, community feedback, and targeted key strategies for recommendation. More specifically, the report sections will include:

Existing Programs & Past Studies

Identifies past groundwork related to housing affordability, including community engagement, previous studies, and an outline of existing programs and resources that currently exist.

Community Engagement

Outline of the public engagement process utilized to produce this housing study and garner affordable housing strategies.

Housing Affordability

Key metrics and the definition of housing affordability.

Needs Assessment

Data and key trends of demographic and socioeconomic characteristics, housing supply and demand, and the existing housing stock.

Affordable Housing Goals & Strategies

Strategies, tools, and best practices to support preservation and creation of affordable housing in relation to needs and opportunities identified through the needs assessment and community engagement. An outline of specific recommendations to implement over a 10-year plan, including priority strategies and considerations within the Fayetteville context.

Process

Throughout the summer and fall of 2020, Triangle J COG conducted a housing needs assessment to highlight the trends in housing supply and demand and identify some of the most pressing challenges for low- and moderate-income households. In November 2020, key insights from the assessment were presented to community stakeholders, including City Council. The information was shared with a group of community leaders, known as the Affordable Housing Plan Steering Committee. The Committee assisted in developing a community engagement session, where affinity groups participated in facilitated discussions and staff collected feedback. More information about the findings from the engagement session and individual conversations with community stakeholders can be found further in this report.

Together, the findings from the needs assessment and feedback provided by the community led the consultants to develop five goals that address key challenges related to the provision of safe and affordable housing for low- and moderate-income households. Recommended strategies include a variety of approaches for the City of Fayetteville – from amending existing regulatory procedures, expanding existing programs, creating a dedicated funding source, and educating community members. Each of the strategies has been identified as short- or long-term implementation, as well as key considerations, and potential funding needs.

This assessment is a starting point for better understanding the complex issue of affordable housing in Lee County. Additional input is needed from stakeholders and the community to understand the complete picture of affordable housing and needs represented by the data within this report. With this understanding, as well as the continued support of elected officials, community stakeholders, and staff, these strategies will work towards address the housing and economic needs of low- and moderate-income households.

Note that readers should review Appendix 1: Data Sources and Collection Methods for additional information on the data sources utilized and analysis completed for this report. Feedback from the community can be found in both Appendix 2: Community Engagement Detailed Feedback and Appendix 3: Stakeholders' Detailed Feedback. Finally, readers should review Appendix 4: Affordable Housing Glossary of Terms for a complete list of affordable housing terms included in this report.

EXISTING PROGRAMS & PAST STUDIES

Existing Programs, Policies, and Resources

City of Fayetteville Housing and Community Development Initiatives

The City of Fayetteville currently offers programs to support affordable, safe, and quality housing. Funds are provided through U.S. Department of Housing and Urban Development (HUD) programs: the Community Development Block Grant (CDBG), and the Home Investment Partnership Program.¹ In Fiscal Year 2020-21, the City was allocated \$1,534,192 CDBG and \$904,982 in HOME funds.

Affordable Housing Development (Multi-Family)

The City partners with private developers to make gap financing available for the construction of multifamily affordable housing units. Typically, this partnership is paired with Low Income Housing Tax Credits, a Federal tax policy that creates cash infusions administered through the North Carolina Housing Finance Agency and is in the form of competitive loans with flexible repayment terms.

Affordable Housing Development (Single Family)

The City partners with certified Community Housing Development Organizations (CHDOs) and other private developers to provide affordable housing to low to moderate income persons. Fifteen percent of HOME funds are allocated towards CHDO projects. The City typically partners with CHDOs such as Habitat for Humanity, to construct new affordable homes for homeownership.

Blight Removal Program (Residential and Commercial)

In an effort to eliminate blight within the City limits of Fayetteville, the Blight Removal Program is designed to demolish and remove property that is abandoned, unsafe, seriously damaged or deteriorated beyond reasonable financial cost to effectively rehabilitate. The vacant parcels may be used for future affordable housing development. This program is typically used for the demolition of structures only without acquisition.

Emergency Home Repair Program (Single Family)

The Emergency Housing Repair Program (EHRP) is a grant program to provide up to \$10,000 for emergency housing repairs to low to moderate income homeowners that occupy the dwelling as their primary residence. Emergency repairs are also provided to mobile homeowners. Priority is given to projects that remedy or prevent substandard conditions, displacement, and to improve accessibility for the disabled. This program is administered by a not for profit partner.

First-Time Homebuyer Education Workshop and Credit Counseling

The City offers both a first-time homebuyer's workshop and credit counseling services through a not for profit partner. The homebuyer workshop is designed so that participants gain an understanding of the entire home buying process to include budgeting for

homeownership, closing on the home, and maintaining the home after purchase. Credit counselors work on an individual basis to help residents understand the impacts of their credit score and action steps to improve their score in preparation for homeownership.

Homebuyer Assistance Program (Single Family)

The City is working to develop a first-time homebuyer down payment assistance program. This program will assist with down payment, closing costs, and other eligible expenses for first time homebuyers or individuals who have not owned a home in three years. The North Carolina Housing Finance Agency helps to make home ownership affordable for eligible homebuyers with the N.C. Home Advantage Mortgage, which offers competitive financing and forgivable down payment assistance. This program will be designed to pair with the State program.

Investor-Owner Rehabilitation Housing Loan Program (Single Family)

The City also makes loans available to investor-owners to assist with necessary repairs to rental properties. This program aims to benefit low to moderate income tenants, expand the supply of decent and affordable housing and revitalize of deteriorating neighborhoods. Federal rules require the home to be brought fully up to current code, which is not always cost-feasible. Loan amounts and terms are based upon the repair estimate amount.

Owner-Occupant Housing Rehabilitation Loan Program (Single Family)

The Housing Rehabilitation Loan Program provides low/no interest loans to low to moderate income homeowners located within the city limits to make necessary repairs to their homes. Federal rules require the home to be brought fully up to current code, which is not always cost-feasible. Loan type and terms are dependent upon applicant's eligibility.

Target Area Revitalization Program (Single Family and Multi- Family)

The goal of the Target Area Revitalization program is to improve the neighborhood environment and quality of life for residents within the identified areas of the City by providing exterior rehabilitation of existing residential structures. Residential exterior financial assistance is offered in the form of grants to property owners up to \$10,000 and matching grants for investor owners.

Other Programs (Single Family and Multi- Family)

This City has, over time, allocated funding to support redevelopment efforts related to affordable housing. Currently the City is offering an employee incentive to buy a home within certain redevelopment areas in the form of a \$20,000 forgivable loan for down payment assistance. The City has partnered in the past with the Fayetteville Metropolitan Housing Authority on major revitalization efforts to include HOPE VI with saw the City invest millions into infrastructure and infill housing development. The City has also allocated funds for acquisition of targeted properties within the Campbellton neighborhood for the construction of affordable housing. The City, in partnership with FMHA, is conducting a planning study in the Murchison Neighborhood to develop a redevelopment plan and work with private sector partners to create housing opportunities at multiple price points.

Noted Challenges and Opportunities

The City has faced challenges with the creation of new affordable units as well as the required monitoring. The lack of staff and the rising cost of construction are just a few factors that have made affordable housing developments expensive and unfeasible. Particularly challenging are Federal monitoring requirements on Investor Owner Rehabilitation (rentals) which requires the City to annually monitor the income. This requirement is a significant diversion from grant funds that would otherwise go to homeowner occupied rehabilitation. As Fayetteville grows and market interest increases, the opportunity to partner with private sector developers requires specialized training, knowledge, and partnerships to make room for housing to be developed at all price points and income levels. The current Affordable Housing Program policy is dated and may not be adequate for partnering with more competitive proposals and both 9% and 4% LIHTC projects moving forward.

These challenges provide the City of Fayetteville the opportunity to create and fund a Community and Economic Development Compliance Officer position. A compliance officer is essentially responsible for monitoring programs funded with local, state, or federal funds within the Community and Economic Development department. This person would be acquainted with federal requirements for the varying housing programs. The task of creating and distributing community resource guides could be rolled into this position as the compliance officer will be well versed in the varying programs (See Goal 1). This position could be funded through federally funded administration dollars. Alternatively, the City could request these services from the county or a community organization through partnership.

Looking Forward and the FY 2020-2024 Five-Year Consolidated Plan

The City of Fayetteville is an entitlement community and in compliance with HUD regulations, the City of Fayetteville prepared a FY 2020-2024 Five Year Consolidated Plan for the period of July 1, 2020 through June 30, 2025. This consolidated plan is a strategic plan for the implementation of the City's Federal Programs for housing, community, and economic development within the City of Fayetteville. The Five Year Consolidated Plan establishes the City's goals for the next five (5) year period and outlines the specific initiatives the City will undertake to address its needs and objectives by promoting: the rehabilitation and construction of decent, safe, sanitary, and affordable housing; creating a suitable living environment; removing slums and blighting conditions; affirmatively furthering fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

The following goals and objectives with identified for the City of Fayetteville for the use of Community Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME) funds.ⁱⁱ

- **Goal 1:** Improve, preserve, and expand the inventory of affordable housing for low- and moderate- income persons and families living in the City of Fayetteville.
- **Goal 2:** Improve the living conditions and services and increase the availability of housing for homeless persons and families in the City of Fayetteville and eliminate unfair housing practices that may lead to homelessness.
- **Goal 3:** Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in the City of Fayetteville.

- **Goal 4:** Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of the City of Fayetteville.
- **Goal 5:** Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of the City of Fayetteville.
- **Goal 6:** Provide sound and professional planning, administration, oversight and management of Federal, state and local funded programs.

Analysis of Impediments to Fair Housing 2015-2020

The City of Fayetteville completed an Analysis of Impediments for Fair Housing in April 2020.ⁱⁱⁱ Additionally, the City and Cumberland County completed an Analysis of Impediments to Fair Housing as part of the requirements for preparing the HUD Consolidated Plans for the 2015-2020 reporting period and for the CDBG funding received by each jurisdiction.^{iv} According to these analyses, a primary concern is the shortage of affordable, safe, and quality housing in the Fayetteville area, and a lack of Federal and State subsidies impedes the ability for development of a sufficient number of housing units for low- and moderate-income households. In addition, affordable housing is not located in areas of opportunity. While there is sufficient vacant land for infill housing, the housing market is unable to deliver housing opportunities for low- and moderate-income households without additional financial incentives provided by local government.

Understanding that the City has an older built-up environment, there is a lack of affordable, quality, and accessible housing units in the City of Fayetteville and Cumberland County. The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost-burdened and spend 30% or more of their monthly income on housing. For sale housing opportunities also present a challenge, as many houses affordable to low- and moderate-income households are in need of substantial rehabilitation work. More than 20% of the County's housing units, including the City of Fayetteville, were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled. This mismatch presents a particular challenge for low- and moderate-income households with accessibility needs.

Education related to existing housing resources as well as Fair Housing rules and tenants' rights continues as a need for the City. Specifically, there is need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population. The general public may also require further education to increase the awareness of housing and economic challenges for Fayetteville households – particularly as there are many households with constrained housing choice due to constrained household income. This, combined with a lack of economic opportunities in the City of Fayetteville and Cumberland County, prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Community Member and Youth Surveys

Pathway for Prosperity (P4P) conducted both a community member and youth survey in 2017 to gauge barriers and/or supportive factors for economic mobility by individuals living in poverty.

The community member survey received 1,514 responses with 648 responses collected on paper through in-person engagement (international folk festival, community watch meetings, library, and partner organizations). P4P made a concerted effort to engage individuals with lived experience in poverty—the data suggests that they were successful: 46% of respondents reported annual household incomes of \$49,000 or less. Rank ordering of barriers and supportive factors changed depending on demographic characteristics. Respondents reported the following as top barriers and supportive factors to economic mobility:

Top Barriers:

1. Lack of job training - 43%
2. High cost of living - 41%
3. Criminal background - 35%

Top Supportive Factors:

1. Job training - 43%
2. Affordable housing - 40%
3. Higher minimum wage - 39%

The youth survey garnered 345 responses with a 16-question survey offered on paper during in-person engagement with high school age students. Respondents reported the following as top barriers and supportive factors to help people move up the economic ladder:

Top barriers:

1. No high school diploma - 55%
2. High cost of living - 45%
3. Criminal background - 39%

Top supportive factors:

1. Hard work - 51%
2. Education beyond high school - 45%
3. Higher minimum wage - 42%

Key takeaway: Housing affordability and high cost of living came up as key indicators for folks being able to pursue opportunities

Social Capital Survey

ETC Institute administered a social capital community survey for Greater Fayetteville United in 2017 to measure trust and relationships among citizens in the area. The top two obstacles and barriers that were identified as making it difficult for people to be involved in the community were an inflexible or demanding work schedule and a lack of information.

The key takeaway was that respondents who are more engaged in the community are much more trusting of people in general, more trusting of people in their neighborhood, and more trusting of people of various races, cultures, and ethnicities than those who are not as engaged in the community.

COMMUNITY ENGAGEMENT

Steering Committee

City of Fayetteville Community and Economic Development Department created a steering committee to assist with supporting staff and consultants as part of this study. The Steering Committee was tasked with meeting to: 1) identify affordable housing challenges that are present in the City of Fayetteville and the greater region, 2) engage with developers, landlords, and community groups to better understand market conditions and potential incentives, and 3) provide insight on short and long-term strategies and best practices that will address affordable housing challenges in the Fayetteville housing market.

Committee Member	Organization
Adam Svolto	Pathways for Prosperity
Christopher Bostock	Merrill Lynch Wealth Management
Cynthia Wilson	Pathways for Prosperity
Raven McKoy	Pathways for Prosperity
Crystal Williams	United Way
Semone Pemberton	Fayetteville-Cumberland Human Relations Commission
James Manning	Kingdom CDC
Justin Hembree	Mid-Carolina Council of Governments
Ron Gunter	Fayetteville Habitat for Humanity
Tammy Laurence	Fayetteville Metropolitan Housing Authority

Community Engagement Session

On January 30th, 2021 at 10:00am, the Steering Committee held a Zoom meeting to solicit the community’s feedback on affordable housing issues and needs in the City of Fayetteville. A total of 51 community members and at least 8 different organizations participated. The session opened with a presentation defining affordable housing and an assessment of the housing need in the City of Fayetteville. Following the presentation, all participants answered a series of poll questions before self-selecting into one of five breakout sessions, facilitated by a member of the steering committee. Affinity groups included: residents of affordable housing, affordable housing developers, economic developers/small business owners/landlords, millennials and senior citizens, as well as one breakout group for the general public.

There was a total of five affinity groups present: Residents of Affordable Housing, Developers, Economic Development/Small Business Owners/Landlords, Millennials/Seniors, and the General Public. A compilation of all the notes from these groups yielded the following high-level feedback from the session.

Provide education and training for:

- Clients of affordable housing—personal finance management, basic home maintenance, accessing available supports, tenant rights
- Landlords—responsibilities and rights, property management coordination, program administration, process of accepting for rent subsidies/section 8
- General public—counter persistent stigma associated with public housing/housing subsidy
- Public-private partnerships – linking community organizations, developers, educational institutions, and small businesses with the city to broaden scope of available services

1. Increase the number and diversity of affordable housing units

- Providing alternative housing options (live/play/work communities, tiny homes, container homes, accessory dwelling units)
- Communal/transitional housing for special populations (homeless/aging/single parents)
- Preservation existing housing stock and/or repurposing of abandon, blighted or historic buildings
- Providing developers funding and incentives to build affordable housing
 - Fast track permitting, density bonuses, etc.
 - Tax credits and tax abatement programs

Provide safe, accessible and affordable amenities for housing developments

- Providing adequate streetlighting, sidewalks, broadband access, maintenance (mold mitigation, pest control), etc.
- Close proximity to medical facilities, laundry facilities, grocery stores, day care facilities, libraries, community spaces, recreational parks and green space, etc.
- Handicap accessible public transportation

1. Address rules and regulations that limit affordable housing (private, local and state level)

- Administrative/application processes to acquire housing
- Costly nonrefundable fees
- Stringent qualification and income requirements
 - Criminal background checks
 - Credit checks
- Reducing regulatory barriers for housing development (stormwater management, rezoning/plat reviews fee and timing, etc)
- Taxation
- Fair Housing Act
- Protections for source of income

Stakeholder Feedback

Online meetings were held with the following stakeholders to get their feedback on barriers to affordable housing and potential tools to alleviate them.

Public Works Commission – 2.16.21

Public Work Commission (PWC) offers an array of incentives and programs to promote energy efficiency. One standout program is the People Who Care Project which is a joint effort between PWC and Cumberland County Salvation Army. This project assists qualified residents in paying their electricity bills through customer donations.

PWC is looking for opportunities to relieve fees in community and economic development projects. Fee structure and high tap in costs can become a huge a financial burden on a project ultimately making it unfeasible. Wishes to develop a working relationship with developers to design better energy efficient developments. Such as providing rebates for utilizing energy efficient control thermostats or solar panels.

United Developers – 2.18.21

United Developers a nationally recognized organization known for constructing quality multifamily, single family and commercial developments across the Southeast region. United Developers has also been instrumental in the production of affordable housing in the Fayetteville Region.

United Developer's interview responses revealed some of the challenges developers face while working in Fayetteville which included but were not limited to:

- Long processing or approval times from inception of idea to beginning construction
- High construction costs (material and labor)
- Difficulty securing (low-cost) financing with banks
- Primarily able to do 9% tax credit developments, which are limited in funding awards compared to 4% tax credit developments.
- Challenges related to public opposition to affordable or public housing – Not In My Back Yard issues

City of Fayetteville Development Services Department – 2.25.21

The City of Fayetteville Development Services is responsible for the city's planning, zoning, building, inspection, permitting, and codes enforcement. Development Services consist of three divisions: Planning & Zoning, Permitting & Inspections and Code Enforcement. Together these divisions provide land use guidance to staff, government officials, and the public for decisions regarding long-term land use (rezoning, special use permits, development and redevelopment, etc.)

Plans are created to act as a guide for zoning and planning and have a direct impact on how the city develops. Regulations established through land use plans can either promote or deter affordable housing developments. The City's 2040 Comprehensive Plan outlines six future land use goals with policies that will yield the desired future of land use and the type and scale of development in Fayetteville.^v

- Goal 1: Focus value & investment around infrastructure and strategic nodes
- Goal 2: Promote compatible economic and commercial development in key identified areas.
- Goal 3: Encourage redevelopment of strip commercial areas.
- Goal 4: Foster safe, stable and attractive neighborhoods.
- Goal 5: Preserve and enhance environmental features through open space protection.
- Goal 6: Compliment and capitalize on the strategic importance of military installations and educations and medical institutions.

In addition to the comprehensive plan, an interview with Development Services highlighted current efforts and practices in place for future development in the City of Fayetteville. One of the City's focuses is improving and expanding downtown mixed used areas to include residential and commercial uses. A map of underutilized properties was created to identify areas suitable for housing developments. The City has worked closely with Habitat for Humanity to in the past to construct new homes on donated land. As it pertains to the administration zoning practices, the City is planning to go away with conditional zoning and is hoping to revamp the rezoning process into a two-tier system to rezone property.

Some of the challenges Development Services noted were:

- Parking requirements
- Stormwater regulations restricting 80-90% impervious surfaces to promote green developments
- High utility tap fees - tied to impervious surfaces
- Limited small/flag lots
- Underutilized ADUs
- Underutilized density allowances/ bonuses

Fort Bragg

According to data retrieved from Ft. Bragg's Community-Relations Department, there are more than double the number of military persons residing off-post (34,754) than residing on-post (16,863). There is a total of 6,536 on-post housing units. The large portion of the military community living off-post has had negative consequences on Fayetteville's housing market, specifically rental housing. The market is fast due to the high number of renters in the military. Members of the military typically have higher incomes and lease for shorter-terms which has influenced and inflated the rental market through higher-than-average square footage costs.

HOUSING AFFORDABILITY

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. When including transportation expenses, housing is affordable when the sum of those totals is no more than 45% 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 than of the Area Median Income (AMI), which is defined by HUD for metropolitan statistical areas. Workforce housing refers to housing that is affordable to households making between 80 and 120% of the Area Median Income. The table below shows HUD's FY2020 Income Limits for Fayetteville Metro MSA area, which includes Cumberland, Hoke and Harnett counties.

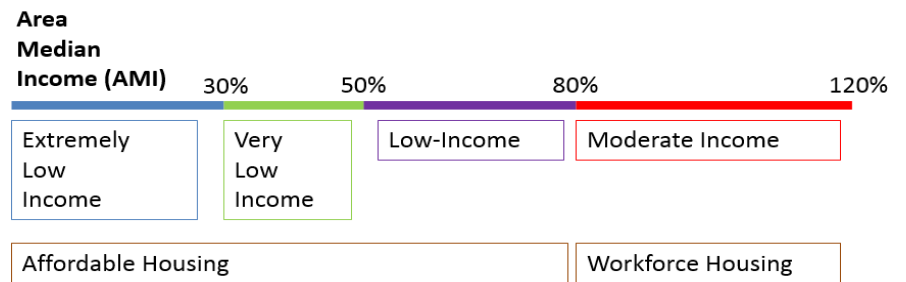
FIGURE 1: HOUSING AFFORDABILITY AND COST-BURDEN



TABLE 1: HUD FY 2021 INCOME LIMITS FOR FAYETTEVILLE METRO MSA AREA

Median Income (100% AMI)	FY2020 Income Limit	Persons in Family			
		1	2	3	4
\$58,000	Extremely Low (30%) Income Limits	\$12,760	\$17,240	\$21,720	\$26,200
	Very Low (50%) Income Limits	\$20,350	\$23,250	\$26,150	\$29,050
	Low (80%) Income Limits	\$32,550	\$37,200	\$41,850	\$46,500

FIGURE 2: AFFORDABLE HOUSING TERMINOLOGY BY AREA MEDIAN INCOME



Types of Affordable Housing

There are several 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 the City of Fayetteville, all types will need to be considered.

Legally Binding Affordability Restricted (LBAR) Housing

This housing is intentionally developed with a legally binding affordability restriction attached to the property or housing structure that restricts the cost to a defined income level for a defined period of time. The restrictions are 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. In addition, homes built or managed by a specific entity, such as Habitat for Humanity or 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 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 3: TYPES OF AFFORDABLE HOUSING IN FAYETTEVILLE, NORTH CAROLINA



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 less than 30% AMI, although some new management models are emerging. Fayetteville Metropolitan Housing Authority owns and manages ten family communities and elderly/disabled rental apartments totaling 1,045 public housing units.^{vi}

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 life.

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.

Naturally Occurring Affordable Housing (NOAH)

Also known as market rate housing where the quality, size, location, or amenities of the housing result in rent low enough for low-income households to reasonably afford them. This is housing that is affordable based on price point and is not restricted to low-income households. This housing is generally older, lacks amenities, and may be substandard quality. Please note that NOAH is not a market driven solution to affordable housing, but it should be recognized that existing housing can play an important role in the affordable housing strategy.

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 rise in low wage paying jobs, new construction stagnation, and rapidly rising housing costs in the Fayetteville region, many people who would qualify for affordable housing include workers like childcare workers, retail sale clerks, food service providers, construction workers, healthcare workers and many more. These are people the providing the goods and services needed in serving Fayetteville residents.





FIGURE 4: AVERAGE ANNUAL SALARIES IN FAYETTEVILLE METROPOLITAN STATISTICAL AREA



For extremely low-income households, they may live in public housing, housing built with tax credits, use vouchers to rent a home or apartment, or have a home built by Habitat for Humanity. In terms of non-subsidized housing, or naturally occurring affordable housing, they may be more likely to live in mobile homes or poor-quality rentals. For low-income households, or around 50-60% of AMI, tax credit apartment projects often serve this income level, as does Habitat for Humanity, and housing voucher programs.

NEEDS ASSESSMENT

City of Fayetteville		
Population 	<u>2010</u> 198,875	<u>2018</u> 209,867
	 5.5%	
Households 	<u>2010</u> 74,683	<u>2018</u> 80,598
	 7.9%	

Fayetteville Region		
Jobs 	<u>2010</u> 248,905	<u>2018</u> 259,355
	 4.2%	
New Housing Units 	<u>2010</u> 4,446	<u>2018</u> 1,416
	 68.2%	

Key Findings:

- 1) City of Fayetteville has seen growth in population and households over the last 10 years, with a shift toward more low-income renter households.
- 2) Jobs are growing in the Fayetteville region, but primarily in low-wage industries.
- 3) Housing production has drastically declined since 2010, constraining supply in the housing market.
- 4) Existing housing stock and recently permitted units provide limited housing choice and diversity.

Demographic Context

Population

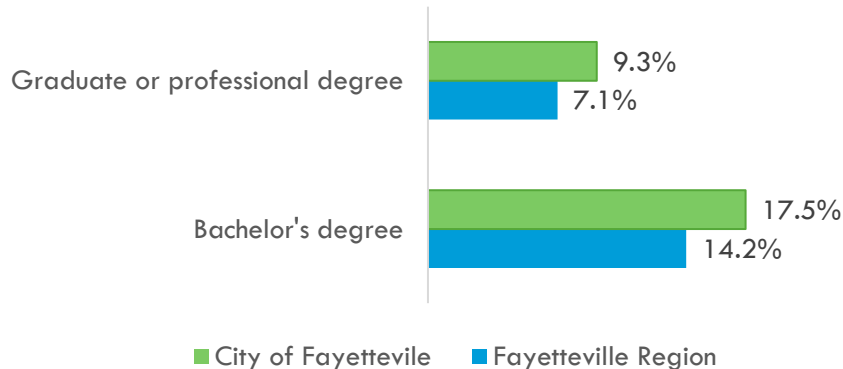
The City of Fayetteville is unique as its racial makeup of White and African American populations are fairly equal.

Fayetteville population is rather young with a median age of 30. The elder population makes up a little over a tenth of Fayetteville's population. Due to its close proximity to Fort Bragg, veterans represent 20.7% of the population.

TABLE 2: DEMOGRAPHICS OF TOTAL POPULATION (2018)

	City of Fayetteville	Fayetteville Region
Total Population	209,867	515,706
Total Households	80,598	187,226
Median Household Income	\$44,057	\$48,294
Age	Under 5 years	7.6%
	65 years & over	11.4%
	Median age years	30
Race/Ethnicity	White, not Hispanic/Latino	45.1%
	Black/African American, not Hispanic/Latino	42.3%
	Hispanic or Latino (of any race)	12.0%
Veterans	20.7%	16.9%

GRAPH 1: EDUCATIONAL ATTAINMENT (2018)



Education and Income

The City of Fayetteville residents are well-educated with 91.5% of the population being a high school graduate or higher. In comparison to the greater Fayetteville Region, the City of Fayetteville outperforms the region in the acquisition of both bachelor and professional degrees. In contrast, the City of Fayetteville median household income is about \$4,000 less than the region overall.

Economy and Employment

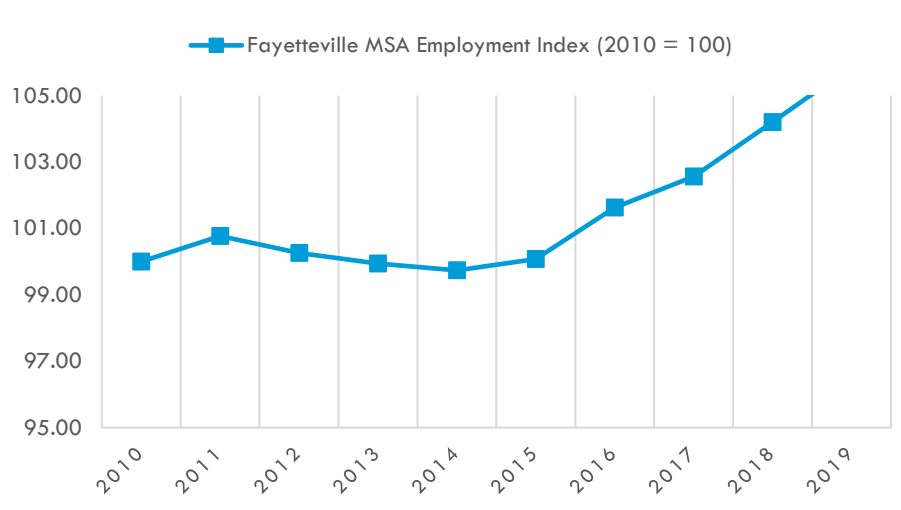
Employment

Since 2010, annual employment in the Fayetteville region declined from years 2012 - 2014 but overall total employment (or the number of jobs) has increased by 4.2%. Additionally, from 2010 to 2018 unemployment decreased from rate of 10.6% to 4.4%.

Industry

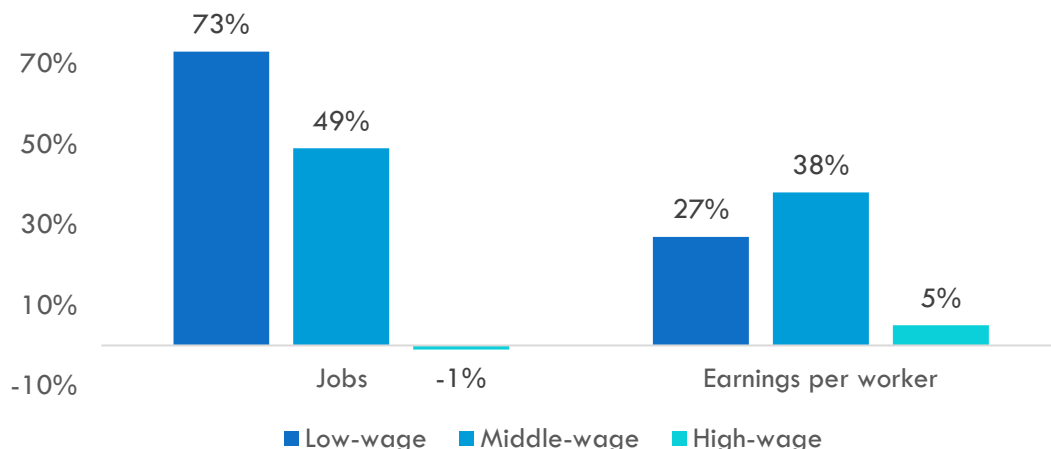
The top three industries that have seen the most growth in the Fayetteville region are transportation and warehousing (48.1%), Arts, entertainment and recreation (44.1%) and Accommodation and food services (22.8%). The industries that have suffered losses in the number of employed are Military (-14.5%), Administrative and support and waste management (-9.2%) and Manufacturing (-3.6%).

GRAPH 2: EMPLOYMENT GROWTH



Source: BEA CAEMP25, NAICS (2001 – forward) 2010-2018

GRAPH 3: GROWTH IN JOBS AND EARNINGS BY WAGE: FAYETTEVILLE, NC; 1990-2018



Source: PolicyLink's National Equity Atlas, U.S. Bureau of Labor Statistics, Woods & Poole Economics, Inc.)

Growth effects on wages

The region has seen high growth in low-paying jobs, but low wage gains in those low-paying jobs. Supporting this conclusion is the Occupational Employment Statistics Survey that provide data showing that some of the top employed occupations in the region are among the lowest paying occupations in the region.

The following tables further illustrate PolicyLink’s findings. As of May 2019, 6 of the 10 top employing occupations are also the lowest paying occupations in the region based on the annual mean salary. This means there’s even more people who are making median income or less and are all looking for housing that is affordable.

TABLE 3: TOP TEN HIGHEST EMPLOYED OCCUPATIONS

Rank	Occupational Title	Total Employed	Annual Mean Salary
1	Office and Administrative Support Occupations	17,000	\$35,910
2	Sales and Related Occupations	14,700	\$31,010
3	Food Preparation and Serving Related Occupations	14,550	\$22,450
4	Educational Instruction and Library Occupations	10,560	\$42,670
5	Transportation and Material Moving Occupations	10,130	\$32,010
6	Healthcare Practitioners and Technical Occupations	9,330	\$77,640
7	Production Occupations	7,180	\$35,320
8	Business and Financial Operations Occupations	6,560	\$73,720
9	Healthcare Support Occupations	6,400	\$28,710
10	Installation, Maintenance, and Repair Occupations	5,580	\$44,460

Source: OES May 2019

TABLE 4: TOP TEN LOWEST PAYING OCCUPATIONS

Rank	Occupational Title	Total Employed	Annual Mean Salary
1	Food Preparation and Serving Related Occupations	14,550	22,450
2	Personal Care and Service Occupations	2,340	24,800
3	Building and Grounds Cleaning and Maintenance Occupations	3,630	25,530
4	Healthcare Support Occupations	6,400	28,710
5	Sales and Related Occupations	14,700	31,010
6	Transportation and Material Moving Occupations	10,130	32,010
7	Farming, Fishing, and Forestry Occupations	130	32,660
8	Production Occupations	7,180	35,320
9	Office and Administrative Support Occupations	17,000	35,910
10	Construction and Extraction Occupations	4,260	40,160

Source: OES May 2019

Commuting Trends

The Census Bureau's *On the Map* data shows where people live and work. According to their mapping tool, Fayetteville is a net importer of jobs. Only about a third of the employees who work in Fayetteville also live there.

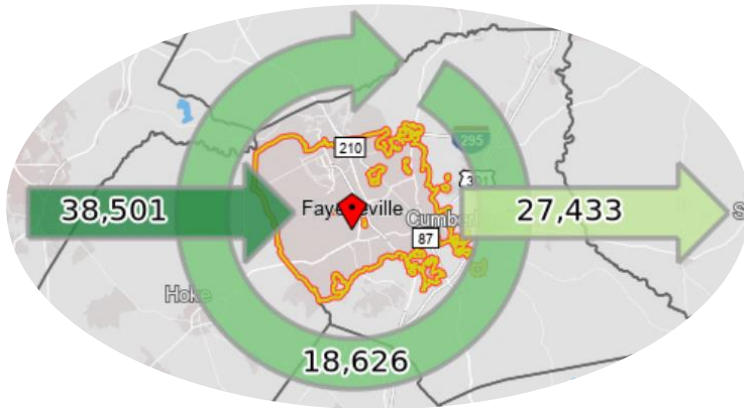
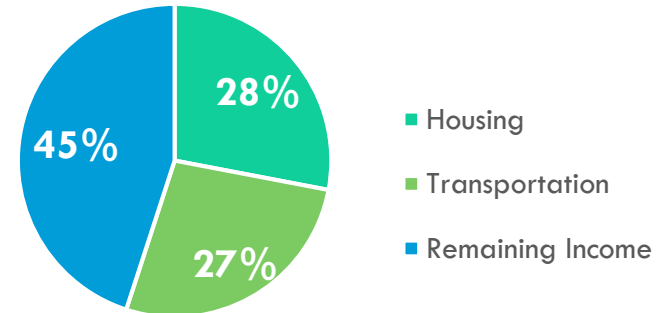


TABLE 5: COMMUTING TO WORK

Modes of Transportation	City of Fayetteville
Car, truck, or van -- drove alone	78.0%
Car, truck, or van -- carpooled	9.2%
Public transportation	0.7%
Walked	7.4%
Other means	1.5%
Worked at home	3.2%
Mean travel time to work (minutes)	19.1

Sources: LEHD *On the Map*, Center for Neighborhood Technology H + T Affordability Index

GRAPH 4: AVERAGE HOUSEHOLD SPENDING FOR HOUSING AND TRANSPORTATION IN FAYETTEVILLE



Aside from housing, transportation costs are typically the second largest household expense. Housing cost-burden alone is insufficient to determine the state of housing affordability within a community. The H+T Index defines affordable housing as housing where the *combined* cost for housing and transportation is less than 45% of income, since housing that is farther away from jobs and services may cost less, but any savings could be overshadowed by travel costs. **On average, Fayetteville households are spending 55% of their income of those costs – 10% more than is recommended for the typical household.**

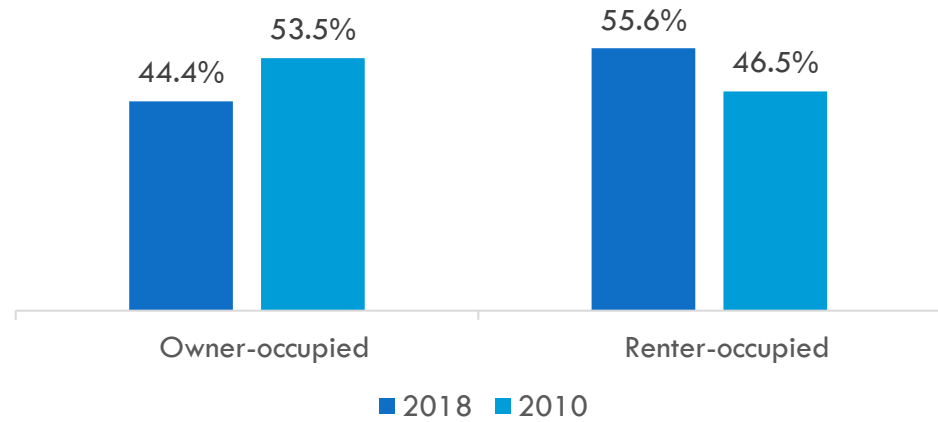
Fayetteville, most commuters drive alone, while the remainder primarily carpooled or walked. The mean time to travel to work for city residents is 19.1 minutes. Given changes in working environments due to COVID-19, transportation patterns are likely to change over time and may impact where households choose to live.

Housing Market

Housing Tenure

Renters make up the majority in occupied housing for the city, 55.6%. This starkly contrasts the Fayetteville region with 114,270 owner-occupied units to 72,956 renter occupied units. While both jurisdictions renter population has increased since 2010, Fayetteville's housing tenure is almost the exact opposite of what it was in 2010. In 2010, renters occupied 46.5% of housing units and owners occupied 53.5%.

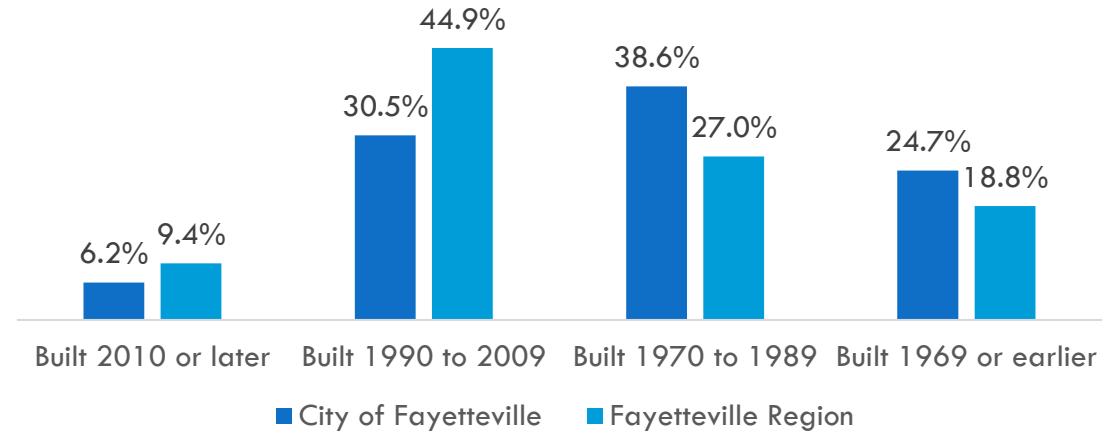
GRAPH 5: HOUSING TENURE FOR FAYETTEVILLE HOUSEHOLDS



Age of housing

Much of the City of Fayetteville and greater Fayetteville region's housing stock is aging – **roughly 21% of units were built before 1969**. While there may be many naturally occurring affordable housing units due to aging housing stock – many may also need **health and safety repairs** to remain on the market.

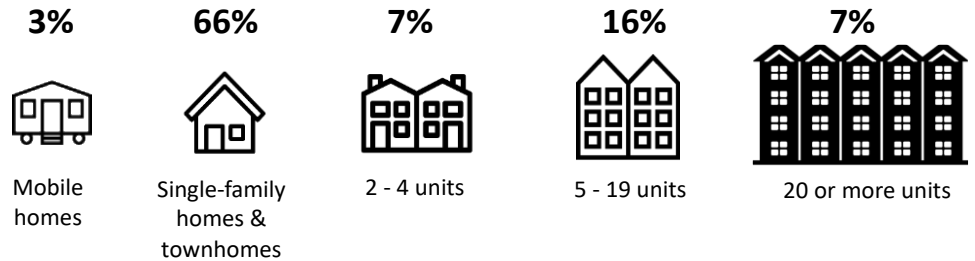
GRAPH 5: HOUSING STOCK BY AGE BUILT



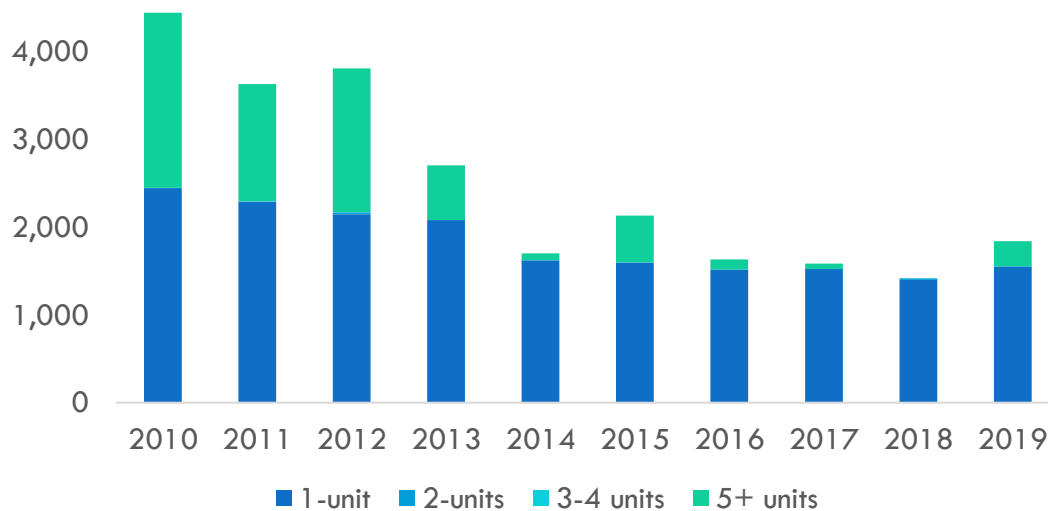
Housing Diversity

New units that are being permitted primary single-family units and developments with more than 5 units. Additionally, overall, new units being permitted have decreased since 2010. Properties with more units can provide more flexibility and may be cheaper because the cost of land is split over many units unlike single family homes. **In the Fayetteville Region, two- to four-unit developments are 0.3% of all new units developed** and 5+ unit developments have been on average about 27% of all new units built.

FIGURE 5: CITY OF FAYETTEVILLE HOUSING TYPES



GRAPH 6: FAYETTEVILLE REGION BUILDING PERMITS BY TYPE



New units permitted follow a similar pattern to existing housing stock. **Single-family homes, both attached and detached, and multi-family apartment buildings dominate the market, creating a lack of housing diversity within the City.** Few two to four unit properties – often referred to as Missing Middle Housing – are permitted within the City

More than two-thirds of Fayetteville households are 1- and 2-person household, yet just 35% of housing units are 1- and 2-bedroom units.

Key Takeaway: There is a mismatch between existing housing units and households size. There are limited options for those who want smaller homes.

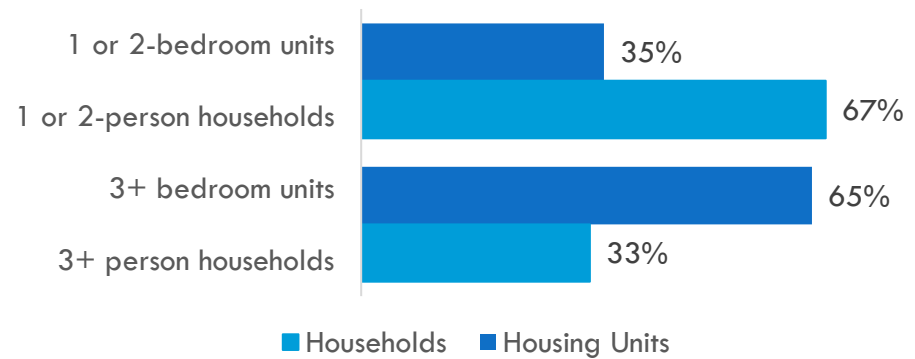
Housing Supply

During the period of January 2012 and August 2020, the Fayetteville metropolitan area housing supply declined, constraining the housing market. The market reaches equilibrium – neither a buyer or seller’s market – between six and seven months of supply.

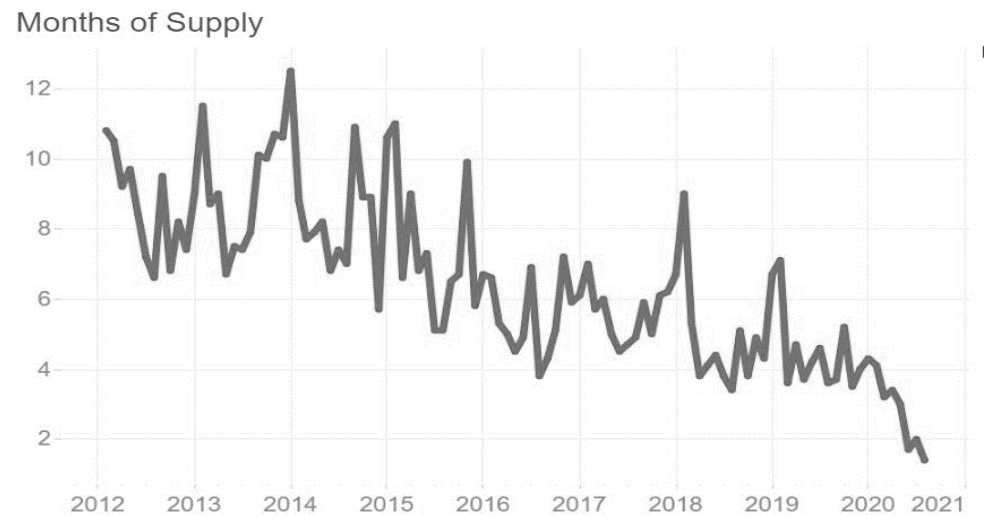
In August 2020, Fayetteville had 1.4 months of supply on the market, meaning supply was highly constrained compared to demand.

Key Takeaway: Additional units must be added to the market – regardless of price point – in order to achieve market equilibrium.

GRAPH 7: NUMBER OF HOUSING UNITS VS NUMBER OF HOUSEHOLDS



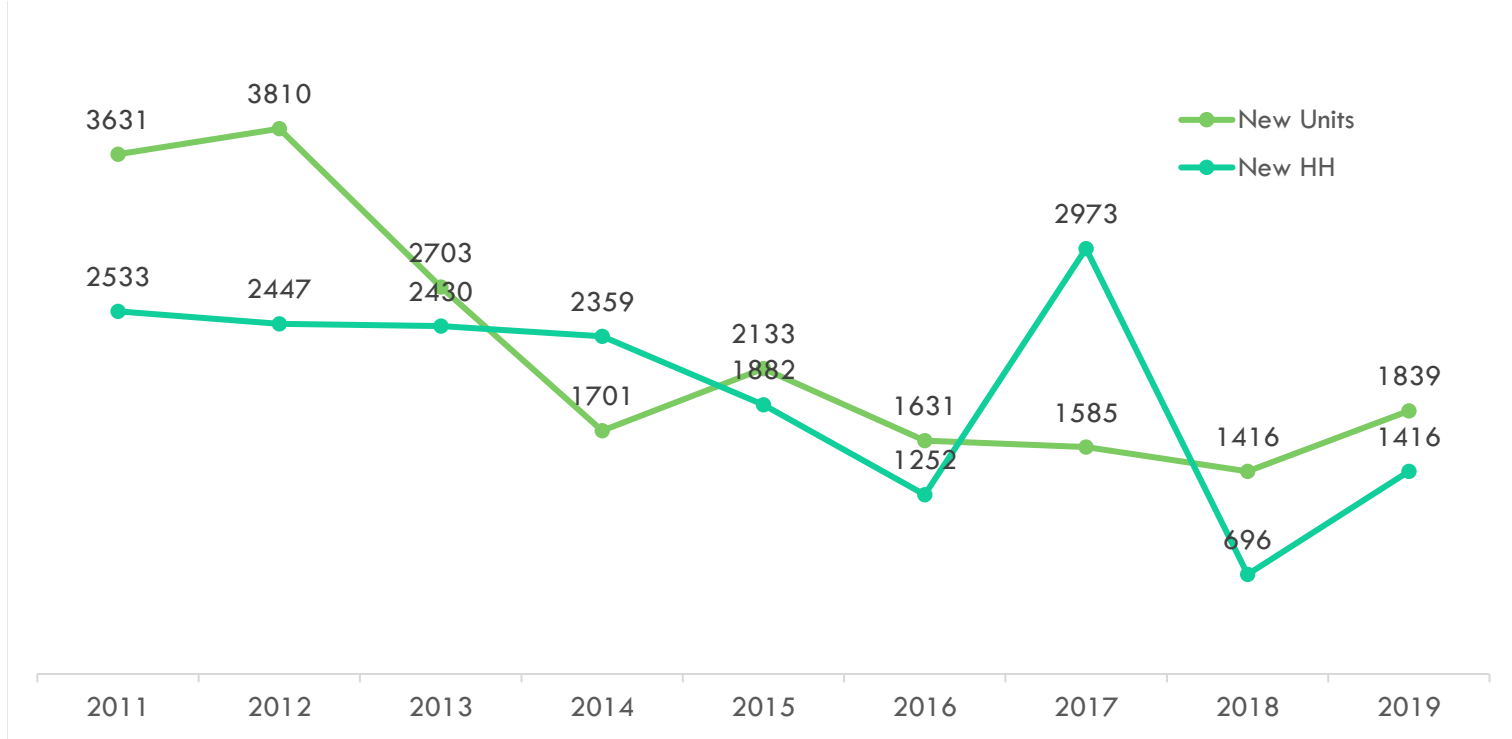
GRAPH 8: FAYETTEVILLE REGION HOUSING SUPPLY 2012-2020



Source: Redfin Data Center

New units permitted are keeping up with the number of new households, though the market continues to be constrained. Without much excess housing stock created, there are fewer housing choices for households to choose from. There are even fewer affordable choices for low- and moderate-income households.

GRAPH 9: NEW UNITS PERMITTED AND NEW HOUSEHOLDS, 2010-2018

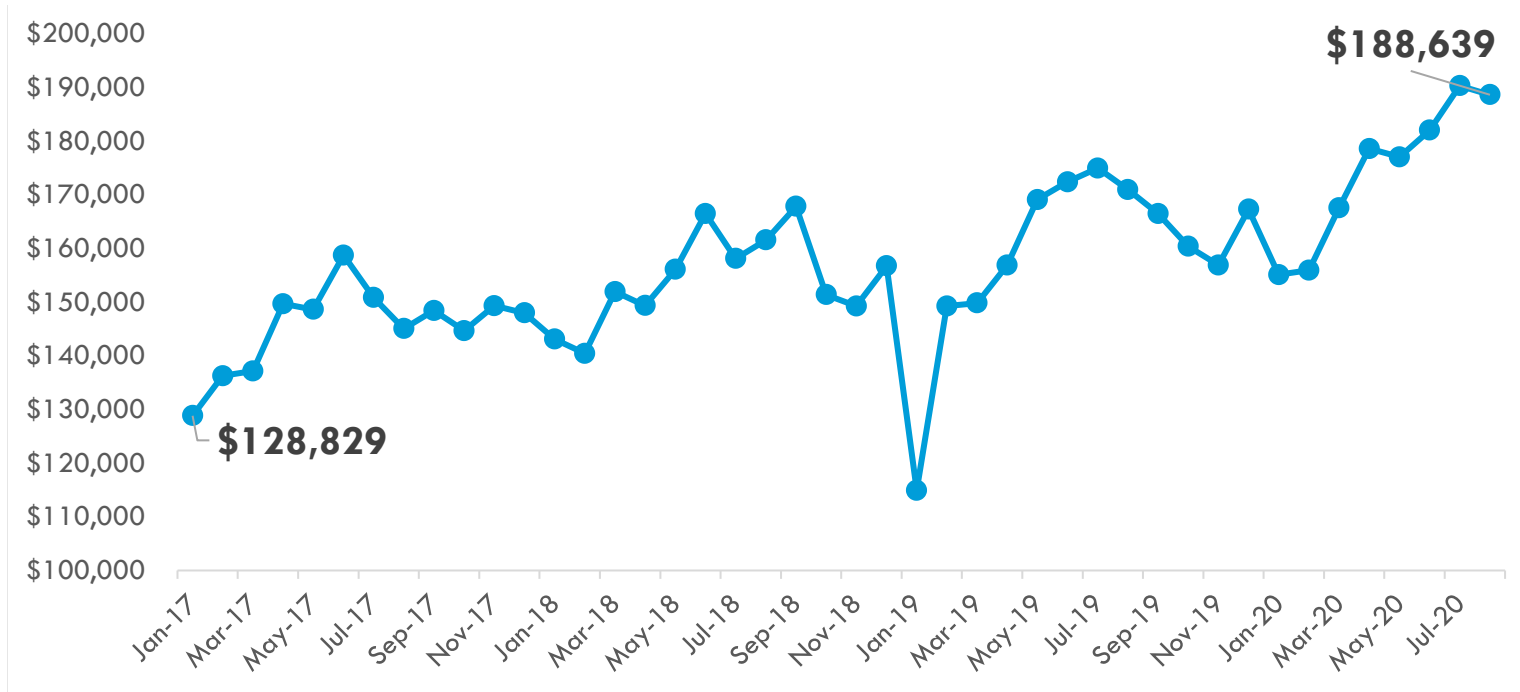


Sources: U.S. Census Bureau: 5-Year Estimates, 2014-2018 American Community Survey, Building Permits Survey

Housing Affordability

In the region, you can see housing values have increased between 10 – 40 (between 2000 and 2015.) That trend has continued to date. Over the last 3.5 years, the median sales price in Fayetteville has increased more than 40% since (more than \$50,000). As of August 2020, the average sales price of \$188,639, according to the Fayetteville Realtors Association, and is affordable to households at or above 50% AMI. Households that make more than 50% of AMI may be able to afford a monthly housing payment at this price point, but must also be able to qualify for a mortgage and have funds available for the down payment – all of which can be difficult for first time homebuyers.

GRAPH 10: AVERAGE HOME SALES PRICE, FAYETTEVILLE

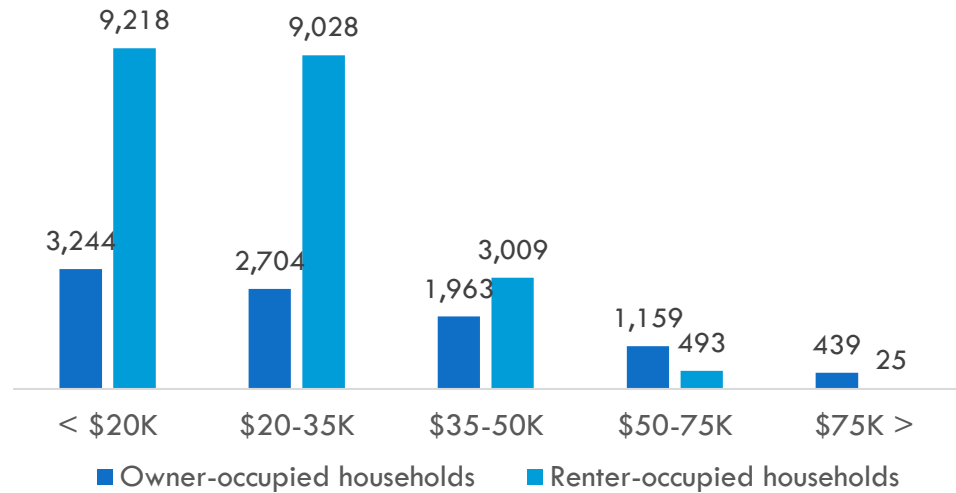


Source: Fayetteville Realtors Association

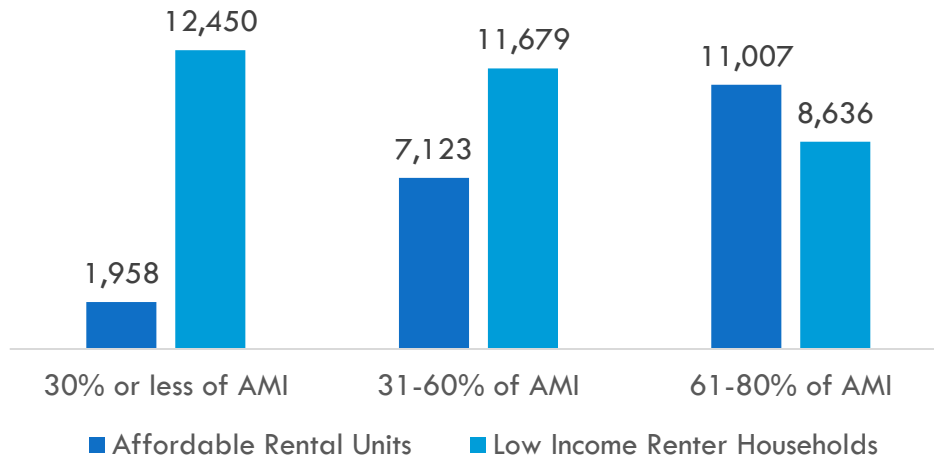
In Fayetteville, households making less than \$50,000 per year, 69% are housing cost-burdened. **For renter households its even higher: 75% are housing cost-burdened.** There are over **95,000** homes in Fayetteville, **56%** of which are rented.

Key Takeaway: The market is constrained for both renters and homeowners, particularly households making less than \$50,000 annually.

GRAPH 11: CITY OF FAYETTEVILLE COST BURDENED HOUSEHOLDS (AH GAP)



GRAPH 12: AFFORDABLE RENTAL UNITS AND LOW-INCOME RENTAL HOUSEHOLDS

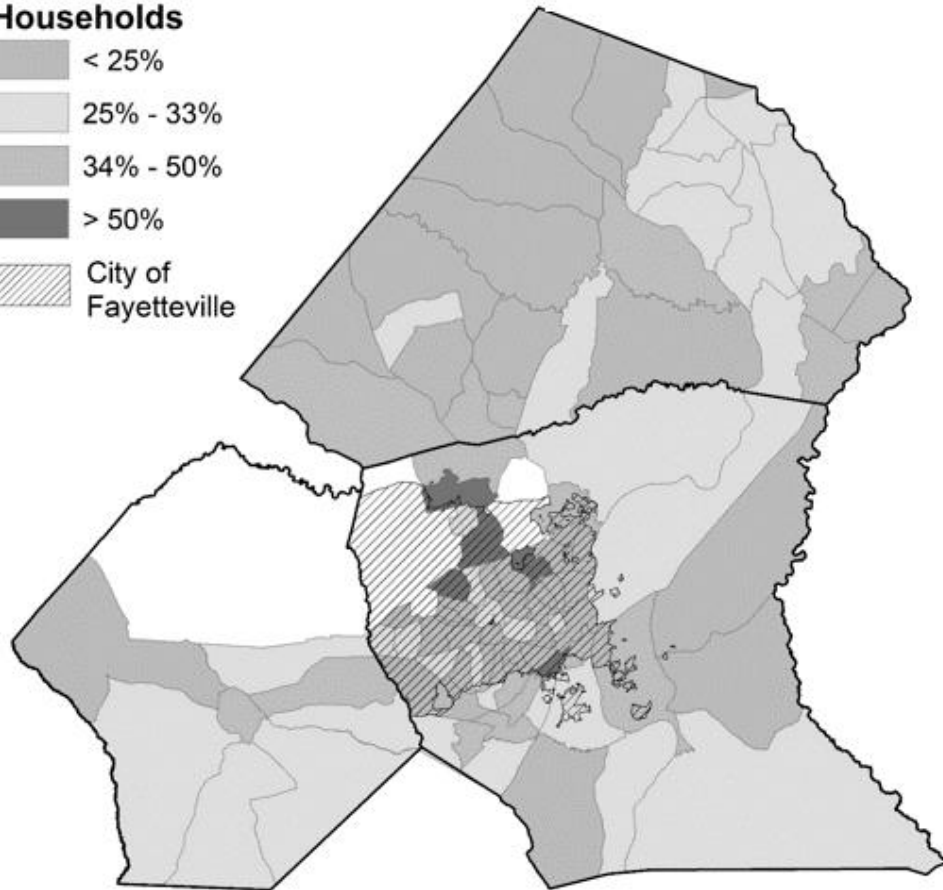
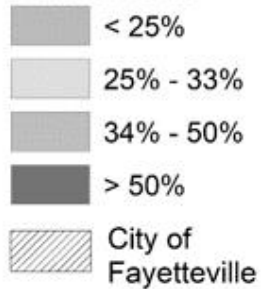


In Fayetteville, there are an estimated 20,200 affordable rental units and 23,800 low-income renter households. **There is a severe lack of rental units affordable to households that make 30% of AMI or less.**

Sources: U.S. Census Bureau: 5-Year Estimates, 2014-2018 American Community Survey, National Preservation Database, CoStar Real Estate Database

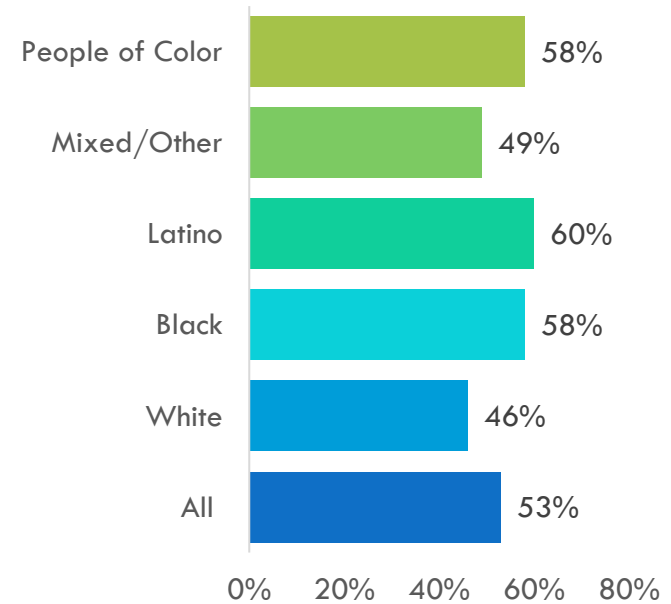
This map illustrates housing cost-burden, by Census Tract, for the Cumberland, Harnett, and Hoke Counties. The majority of the tracts where more than 50% of households are cost burdened are located within the City. Low-income renter households are particularly affected, with more than 75% of households considered cost-burdened. When cost-burdened households are disaggregated by race, Black and Latino households have higher rates of cost-burden than White households overall.

Cost Burdened Households



Key Takeaway: Low-income Black and Latino renter households have the highest rates of cost-burden.

GRAPH 13: COST BURDENED FOR RENTERS BY RACE



Source: ACS 2014-2018, 5 year estimates, PolicyLink's National Equity Atlas

AFFORDABLE HOUSING STUDY GOALS & STRATEGIES

What role can the City of Fayetteville play in encouraging affordable housing development and preservation? Local governments can participate in a variety of ways, including but not limited to, educating the public, facilitating development applications, stimulating the economy through supportive infrastructure, allocating funds or other assets to address funding gaps, and setting regulatory standards suitable for affordable housing.

With these broad approaches in mind, four goals were identified. Specific strategies suitable for the Fayetteville context are described under each of the below goals. 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.



In order to implement some of the strategies outline in this report, the following actions should be considered:

- Increase public awareness of affordable housing needs and resources.
- Identify or create funding sources for affordable housing.
- Increase staff capacity to implement strategies and monitor progress outlined in this report and beyond.
- Facilitate intergovernmental coordination and collaboration.
- Engage the community through a citizen advisory committee to assist with ongoing planning and implementation of the plan and progress reports to City Council on an annual basis.

Overview of Housing Study Goals and Strategies



Goal 1: Improve knowledge, awareness, and access to housing needs and resources

- 1.1 Develop housing resources & engage
- 1.2 Support Community organizations
- 1.3 Increase landlord engagement



Goal 2: Expand the supply of affordable, quality housing options

- 2.1 Housing Trust Fund
- 2.2 Public land disposition
- 2.3 Land banking
- 2.4 Provide gap financing
- 2.5 Encourage affordable housing provisions



Goal 3: Preserve existing affordable housing and ensure housing quality

- 3.1 Leverage state preservation programs
- 3.2 Periodic inspections



Goal 4: Support self-sufficiency

- 4.1 Location policy
- 4.2 Support missing middle and infill housing
- 4.3 Down payment assistance
- 4.4 Economic and workforce development



Goal 1: Improve knowledge, awareness, and access to housing needs and resources

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
<p>1.1 Develop a housing resources website and hard copy versions of resource information</p>	<p>Create a page on the City’s website devoted to providing information about housing resources, making it clear to housing developers, affordable housing residents, and community members what resources are available and where they can go for additional information. Information about Cumberland County programs and resources can also be included.</p> <p>Create a “how-to” document that departments and organizations who work with low-income homeowners or renters can refer to regarding issues about housing quality, tenant rights, fair housing, and assistance programs. This is particularly important for those organizations like the Cumberland County Council on Older Adults who often interact with special needs populations.</p> <p>Note that 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 community members.</p> <p>All information should be translated into Spanish and available in other languages upon request.</p>	<p>Cost: Community engagement or other City staff will need to devote time to compiling existing community resources and creating a webpage as well as hard copy materials. Community and Economic Development staff should identify key partners in other City departments or community organizations to develop relationships and create referral pathways between organizations. Developing these relationships and managing referrals may require additional staff capacity.</p> <p>Impact: No direct impact for number of affordable units; reduce burden for low-income households in more efficiently navigating existing resources.</p>
<p>1.2 Support community organizations that provide housing-related assistance and education</p>	<p>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, through performance metrics such as length of time for assistance, average amount of assistance per household, if households.</p>	<p>Cost: Research, community engagement, and creation of marketing materials and resources will require staff time.</p> <p>Creation of a Tenant Based Rental Assistance (TBRA) program</p>



Goal 1: Improve knowledge, awareness, and access to housing needs and resources

Considerations & Next Steps	Potential Cost and Impact (where applicable)
<p>The City could partner with organizations, including the Housing Authority, NC Legal Aid Project Program or the local Board of Realtors, to provide classes for residents on topics like fair housing rights, assistance programs, weatherization, and how to save money on utilities. The Fayetteville Metropolitan Housing Authority (FMHA) provides Section 8 vouchers and other services to low-income households. The City of Fayetteville should continue to cultivate and strengthen its relationship with FMHA.</p> <p>Increased partnership between the City of Fayetteville the FMHA could help to establish a Tenant Based Rental Assistance (TBRA) Program with HOME funds. Tenant-based rental assistance is a rental subsidy that entitlement communities can use to help individual households afford housing costs, such as rent and security deposits.^{vii} While there are many types of TBRA programs, the most common type provides payments to make up the difference between the amount a household can afford to pay for housing and local rent standards established by HUD.^{viii} The Section 8 voucher program is one example of a typical TBRA provided to public housing authorities. Other TBRA programs help tenants pay for costs associated with their housing, such as security and utility deposits, self-sufficiency programs, targeted populations programs or anti-displacement assistance programs.^{ix}</p> <p>Referrals between the housing authority and the Cumberland County Department of Social Services may be useful for households that qualify for both rental assistance and assistance paying utilities. Assistance for utility payments as well as emergency rental assistance can be obtained from DHHS.</p> <p>Potential Action Steps for increased partnership with FMHA:</p>	<p>would require allocation of HOME funds or other federal or local funding to pay for rental or utility assistance for low-income households. Note that the funding source for this type of program should be dedicated in order to provide a sustainable resource to the community.</p> <p>The FMHA would also need to increase staff time related to partnering with the City on a TBRA program and to liaison with other rental and utility assistance providers. All resources should be broadly shared with community and other social service organizations and clearly indicated on the City’s website, if programs and resources are made available.</p> <p>Community engagement staff can partner with existing non-profits or community organizations, such as Action Pathways, to provide affordable housing education.</p>



Goal 1: Improve knowledge, awareness, and access to housing needs and resources

	<p>Potential Cost and Impact (where applicable)</p>
<p>Considerations & Next Steps</p> <ul style="list-style-type: none"> • 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 • Encourage housing authority to continue to relationships with landlords to increase the number of landlords who maintain quality rental units that accept vouchers (more defined in later strategy). • Support research and development of TBRA Program with federal funding and partner with the County’s Department of Social Services and other local non-profit organizations that provide similar services to streamline referrals. 	<p>Impact: Outcome will improve knowledge and access to existing and future housing resources for low-income households. If a TBRA Program is created,</p>
<p>1.3 Increase landlord engagement</p> <p>Engage with landlords who are interested in providing affordable housing opportunities, who may benefit from participating in the Housing Choice Voucher (Section 8) Program in partnership with the Fayetteville Metropolitan Housing Authority. Currently, FMHA is in the process of engaging with landlords to potentially create landlord incentives.</p> <p>More specifically, landlord engagement may include:</p> <ul style="list-style-type: none"> • Improving and maintaining relationships with landlords currently accepting vouchers. Organize a roundtable with current landlords accepting vouchers to understand their experiences. Discuss what is working and what could improve. • Conduct outreach and cultivate relationships with landlords who are not accepting vouchers. Invite landlords to meetings where the Housing Authority introduces the process and outcomes of accepting vouchers. Housing Authority can learn why landlords do not accept vouchers and what landlords need from the Housing Authority to do so. 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. 	<p>Cost: TBD</p> <p>Impact: TBD</p>



Goal 2: Expand the supply of affordable, quality housing options

	Potential Cost and Impact (where applicable)
<p>2.1 Establish Housing Trust Fund</p>	<p>Cost and Impact: If the City of Fayetteville provided an annual allocation of \$500,000, and increased the subsidy to \$5,000 per unit, a total of 100 units could be supported. While this is insufficient to fund the full development cost of affordable housing, a housing trust fund's support can help developers and non-profits often leverage funding from other sources by showing the support of the local government.</p>
<p>Considerations & Next Steps</p> <p>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 jurisdiction or county while others are multi-jurisdictional or regional.</p> <p>The City of Fayetteville could benefit from creating a housing trust fund, as a way to determine priorities for providing public funding to affordable housing projects. A trust fund allows for oversight by creating policy guidelines and processes for how to evaluate and award funding by identifying eligibility and evaluation criteria, setting application cycles and deadlines, and determining how will make the final recommendations and decisions related to funding.</p> <p>Traditionally, a housing trust fund has a dedicated revenue source, which is established through a policy or local legislation. Funding can come from a variety of sources, including a general revenue fund, a housing bond, revenue from development fees or other program income. Creating a housing trust fund is a priority strategy because it helps create parameters for how to fund affordable housing projects. While a dedicated revenue fund is ideal, housing trust funds often use general revenue funds to capitalize the trust fund upon creation. Local governments can provide an annual allocation of any amount to begin establishing this fund.</p> <p>A minimum of \$500,000 is recommended to be allocated from general fund revenues. However, the trust fund can be set up to receive funds from other sources, such as impact or development fees, increased sales taxes, allocations from a general obligation bond (often funded by projected property tax increases).</p> <p>Eligible and priority projects are determined by local decision makers, but often include contributions to new construction or preservation of affordable housing,</p>	



Goal 2: Expand the supply of affordable, quality housing options

Considerations & Next Steps	Potential Cost and Impact (where applicable)	
<p>including gap financing for 4% or 9% LIHTC projects, land acquisition, smaller scale property rehabilitation, or piloting new affordable housing initiatives or innovative concepts.</p> <p>If the City is considering creating a housing trust fund, some important things to keep in mind are:</p> <ul style="list-style-type: none"> • How will awards be structured—as grants, low-interest or forgivable loans, credit guarantees, or in some other form? This decision will be guided in large part by the activities to be funded and the needs of the potential applicants. • How will the application process be structured? Some cities, towns, and counties allow applications to be submitted on a rolling basis, while others issue an annual or semi-annual request for proposals, often in coordination with other funding programs. Alternatively, some jurisdictions automatically allocate housing trust fund proceeds to designated housing and services providers to fund existing programs. • How will applications be evaluated? Will priority be given to any types of projects, or projects with certain characteristics? • Does the existing HOME funded criteria need updating due to more competitive applications in recent years? 		
<p>2.2 Public Land Disposition</p>	<p>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, or school board, the local government can then issue an RFP for development of affordable housing.</p>	<p>Cost: Planning, Economic and Community Development, or GIS staff will need to conduct a land disposition analysis and conduct engagement meetings with other departments or local government agencies to create a land disposition policy to be approved</p>



Goal 2: Expand the supply of affordable, quality housing options

Considerations & Next Steps	Potential Cost and Impact (where applicable)
<p>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. Some initial consideration has been given to land supply, utilization, and residential suitability within the 2040 Comprehensive Plan.^x</p> <p>Once potential publicly-owned sites are identified through the Developable Land Analysis, the City 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.</p> <p>Furthermore, the RFP process and criteria can be used to encourage development of housing at certain income levels or in certain locations – such as prioritizing extremely low-income households at 30% of AMI or below, or development within areas determined as revitalization priorities for the City.</p> <p>Some considerations in developing a land disposition policy include:</p> <ul style="list-style-type: none"> • 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. • 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. • 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. 	<p>by Council. An annual RFP process will be required to assist with aligning City priorities with land disposition.</p> <p>Impact: Depending on the land disposition policy, the number of affordable units could range from 10%-100% of units developed through each project. If the City prioritizes LIHTC development on publicly owned land, 100% of the units will be made affordable, and projects typically range from 80-180 units.</p>



Goal 2: Expand the supply of affordable, quality housing options

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
	<ul style="list-style-type: none"> • Give greater consideration to projects using Green Building Standards, or plans adequately address minimizing the environmental impact and increasing energy efficiency. <p>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 city.</p>	
2.3 Land Banking	<p>Land banks, which can be government supported, quasi-governmental or independent non-profit organizations, obtain land through a number of different mechanisms: tax foreclosures, municipal government transfers, donations, or open-market purchases.^{xi} In areas where cost of land is low, land banking helps local government prepare for the creation of additional affordable housing by holding the properties while developers assemble financing and wait for the market to be ready for the new development. Additionally, if the local government holds ownership of the property, municipal taxes can be reduced or eliminated during the holding period and property maintenance assumed by the local government.</p> <p>A similar parcel level analysis can help identify properties or areas suitable for land banking that meet community needs of affordable housing creation and neighborhood revitalization. Once acquired, the local government, or a designated non-profit organization can temporarily hold them while a larger affordable housing strategy is determined. Some communities use or lease the space in the interim to support community activities, such as creation of a community garden.</p>	<p>Cost: TBD</p> <p>Impact: TBD</p>
2.4 Provide gap financing	<p>Support the use of Low-Income Housing Tax Credits (LIHTC) for mixed-income and mixed-use development. The City has previously provided financial support for 9% LIHTC projects, but has not yet worked with developers on accessing 4% LIHTC equity. Both funding sources are a good opportunity to increase the number of affordable units in Fayetteville. Many communities in NC are transitioning to</p>	<p>Cost: Given examples of Wake County and the City of Raleigh, gap financing can be between \$7,000 and \$25,000 (typically) on a per unit basis. For Wake County, \$7 million annually can</p>



Goal 2: Expand the supply of affordable, quality housing options

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
	<p>providing gap financing to 4% LIHTC applications because funding for 9% LIHTC projects is so limited.</p> <p>Levels of funding are typically provided on a per-unit basis. In Wake County, NC, a funding pool for gap financing caps per unit subsidy at \$25,000, unless providing deeper levels of affordability. In 2021, Wake County’s funding for affordable housing was set at \$7 million.^{xii}). Loans can be provided as construction or permanent financing, traditionally at lower interest than the market, with rates ranging from 0-5%. Terms vary, but often match the length of affordability restrictions required for the property.</p> <p>The City of Raleigh is also a leader in providing gap financing for 4% and 9% LIHTC projects. The City passed an \$80 million affordable housing bond in 2020, of which \$24,000 over the next five years will specifically support LIHTC gap financing – approximately \$4.8 million per year.^{xiii} Overall, in the 2021-2022 Annual Action Plan, the City anticipates this gap financing to support the creation of 650 affordable rental units per year with this funding, approximately \$7,300 per unit.^{xiv}</p>	<p>assist up to 280 households, while Raleigh’s \$4.8 million assists up to 680 households.</p> <p>A 10-year, \$50 million affordable housing bond (30% of which is used for gap financing, \$15 million), at \$10,000 per unit of assistance, could help 150 households per year. This is approximately two 9% LIHTC projects, or one 4% project.</p> <p>At \$20,000 per unit, the same amount of funding from the bond could assist 75 households per year, or approximately one 9% LIHTC project.</p> <p>Impact: The number of households impacted would be dependent on the level of gap financing provided on a per unit basis, as well as the overall amount of funding available for this strategy on an annual basis.</p>
<p>2.5 Encourage affordable housing provisions</p>	<p>While mandatory inclusionary zoning is not legal in NC, voluntary inclusionary zoning is allowable with certain restrictions. Any developments that require approval from local government to stray from existing by-right development standards – whether through a special use or conditional use permit or requests for upzoning or rezoning – provide an opportunity for local government to request the developer provides some level of affordable housing within the development. Often times, local</p>	<p>Cost: TBD</p> <p>Impact: TBD</p>



Goal 2: Expand the supply of affordable, quality housing options

Considerations & Next Steps	Potential Cost and Impact (where applicable)
<p>governments create density bonus policies to provide further incentives for developers to provide affordable housing provisions within their developments.</p> <p>Encouraging the provision of affordable housing 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. The City can consider creating a public statement or a “policy expectation” that developers will provide at least 10 or 15% percent affordable units within a development or have the option of contributing to a fund through a “payment-in-lieu” fee. This process is a negotiation with the developer and traditionally outlined in a development agreement with the local government, as it cannot be mandated by NC General Statute.</p>	



Goal 3: Preserve existing affordable housing and ensure housing quality

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
3.1 Leverage state preservation programs	<p>The NC Housing Finance Agency provides funding to local governments or non-profits for the repair and rehabilitation of owner-occupied units for low-income households. These funds can be paired with local or federal funds, such as HOME funds, to increase access to additional funding for these programs. In the past, the City has allocated substantial amount of HOME funds for owner-occupied rehabilitation, with high per unit assistance. NCHFA’s Urgent Repair Program is currently provided by Fayetteville Urban Ministries, a non-profit community organization. The City should partner with this organization to apply for funding through NCHFA’s Essential Single-Family Rehabilitation Loan Pool Program, which provides up to \$30,000 of assistance for low-and moderate-income homeowners using federal HOME funds allocated to the state.</p> <p>Partnering with NCHFA on owner-occupied repair programs increases access to funding and potentially allows the City to re-allocated some of its HOME funds to other competing priorities, such as providing gap financing for construction of new affordable housing units.</p>	
3.2 Create a periodic inspection program	<p>A periodic residential inspection program could be particularly helpful in the City of Fayetteville, where community members and staff have identified housing quality and blight as challenges for community revitalization. While the state has limited the purview of rental inspections programs in recent years, targeted periodic inspections are still allowed under specific conditions.^{xv} Note that the most recent legislation in this area, Session Law 2016-122, became effective on January 1, 2017.</p> <p>Inspections related to minimum housing code are able to be conducted with either reasonable cause or within a targeted area that is designated as blighted. Once reasonable cause 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</p>	<p>Cost: Planning, Economic and Community Development, or GIS staff will need to conduct a land disposition analysis and conduct engagement meetings with other departments or local government agencies to create a land disposition policy to be approved by Council. An annual RFP process will be required to assist with aligning City priorities with land disposition.</p>

	<p>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.</p> <p>Periodic inspections can also be carried out in targeted areas that are designated as blighted. The targeted area can be no greater than one square mile or 5% of the jurisdiction's overall area, whichever is greater. 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.</p> <p>Potential Action Steps:</p> <ul style="list-style-type: none"> • Establish a periodic inspection policy that identifies the number and frequency of inspections for each reasonable cause. • 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. • Create program for low- and moderate-income owner-occupied households to receive assistance if participating in inspection program – or at least create a referral process to an already existing owner-occupied rehabilitation program provided by the City and give preference to households that have received violations or are located within the priority area. Note that the City should consider creating this targeted assistance program prior to implementation of a targeted inspection program to mitigate any issues for low-income owner-occupied households in violation of minimum housing standards. 	<p>Impact: Depending on the land disposition policy, the number of affordable units could range from 10%-100% of units developed through each project. If the City prioritizes LIHTC development on publicly owned land, 100% of the units will be made affordable, and projects typically range from</p>
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Goal 4: Support self-sufficiency

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
<p>4.1 Create a location policy</p>	<p>Location policies help local governments incentivize the development of affordable housing in locations suitable for affordable housing. 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 City of Fayetteville. 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.</p> <p>Asheville, NC has a Land Use Incentive Grant that provides a development fee and property tax reduction based on a point system.^{xvi} Raleigh, NC’s Affordable Housing Location Policy provides gap financing for 4% and 9% LIHTC projects that meet the policy.^{xvii}</p> <p>The City of Fayetteville and Cumberland County could adopt a location policy that incentivizes the following:</p> <ul style="list-style-type: none"> • Proximity to resources (grocery stores, schools, jobs, parks, etc.) • Proximity to transit • Avoiding concentrations of poverty or areas of blight <p>Specific objectives of the policy include the following:</p> <ul style="list-style-type: none"> • 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. 	<p>Cost: TBD</p> <p>Impact: TBD</p>



Goal 4: Support self-sufficiency

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
<p>4.2 Support development of missing middle housing and infill development</p>	<p>Accessory Dwelling Units (ADU) specifically create opportunities for owner-occupied households to create a wealth building opportunity and remain in their homes as they age. Increasing ability to small scale developers to create missing middle housing through infill development creates more housing options and helps improve capacity for smaller business owners.</p> <p>A strategy to decrease barriers to allow for development of missing middle housing, such as duplexes, triplexes, ADUs, cottage courts, etc. and involves policy reforms that allow smaller parcel sizes and subdivisions, support condominium and cooperative ownership structures, allow higher densities and building heights, and reduce minimum parking requirements.</p>	<p>Cost: Staff time or funding to hire a consultant to research best practices and proposed ordinance changes or amendments to the UDO.</p> <p>Impact: No direct impact for number of affordable units; reduce burden for low-income households in more efficiently navigating existing resources.</p>
<p>4.3 Down payment assistance</p>	<p>Many younger households are considering purchasing a home, but find they are unable to access sufficient funds for a down payment. Consider creating a down payment assistance program for first-time homebuyers who qualify as low- or moderate-income households. The City can partner with local non-profit organizations, such as Kingdom CDC, which provides homebuyer counseling education. Eligible households that participate in the program can access down payment assistance and pair funds with the North Carolina Housing Finance Agency N.C. Home Advantage Mortgage, which offers low cost financing and additional down payment assistance.^{xviii}</p> <p>Consider program parameters such as making the down-payment assistance a deferred, forgivable loan at zero percent interest. If the homeowner remains in the home, the loan is forgiven after a certain number of years.</p> <p>To further focus this strategy, consider providing additional down payment or closing cost assistance in one of the City's areas where redevelopment is focused.</p> <p>Currently, the City has created a down payment assistance program for City employees interested in purchasing a home in the Murchison or Campbellton neighborhoods. The program provides up to \$20,000 per family and is currently</p>	<p>Cost: Many local government down payment assistance and closing cost programs provide up to \$10,000 to qualifying homebuyers. This, paired with assistance from NCHFA provides up to \$20,000 in assistance.</p> <p>Impact:</p> <ul style="list-style-type: none"> • \$100,000 would assist with 10 home purchases a year • \$250,000 would assist with 25 home purchases a year • \$500,000 would assist with 50 home purchases a year



Goal 4: Support self-sufficiency

	Considerations & Next Steps	Potential Cost and Impact (where applicable)
	<p>funded by the City’s general fund. In the future, CDBG funds could be used to support a down payment assistance program, though technical assistance should be sought to ensure the program aligns with CDBG requirements. If the City is interested in identifying other specific populations, household eligibility requirements, qualifying properties, and terms of the loan need to be identified.</p>	
<p>4.4 Economic and workforce development</p>	<p>Continue CDBG funded Economic Development programs for small business development and retention, job skills training, and small business assistance centers. Consider partnering with FMHA, NCWorks Career Center, Cumberland County Workforce Development Board, and Pathways for Prosperity to create a working group to consider ideas for partnership and apply for additional funding.</p> <p>Pathways for Prosperity, a community coalition, may be well suited to help facilitate conversations related to economic mobility and self-sufficiency across identified partners, as well as communicate resources identified in previous strategies with low- and moderate-income households and the organizations that serve them.</p>	<p>Cost: TBD</p> <p>Impact: TBD</p>

APPENDIX

Appendix 1: Data Sources and Collection Methods

The data sources and methods used to gather data are shown below, listed in the same order that the data is presented in this report. These data sources were accurate as of February 2020. Unless otherwise noted, data is from the 5-year American Community Survey for 2010 and 2018. Data is provided at both the City and Regional level where applicable. The Region, for purposes of this report, is considered Cumberland, Harnett, and Hoke counties.

Census data and methodology may be found at <https://data.census.gov/cedsci/>

American Community Survey Data

The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people. It is important to note that the ACS is a survey, not a count. Therefore, all data from the ACS are estimates with a margin of error. All mentions of ACS in this report refer to the 2010 and 2018 5-year estimates.

Bureau of Economic Analysis

The Bureau of Economic Analysis (BEA) is an agency of the Department of Commerce. BEA produces economic accounts statistics that provide a comprehensive, up-to-date picture of the U.S. economy. Graph 2: Employment Growth depicts BEA regional data for local area employment (CAEMP25N) from 2010-2018.

Bureau of Labor Statistics

Commuting Trends

The U.S. Census Bureau generates data on how residents commute to work. Additionally, LED On the Map generates data with the residence and workplace relationship to create commuting flows, which can provide some insight into who is working and living in the community. The map of commuting trends was generated using the Census' LED On the Map tool.

Housing Inventory Data

Legally Binding Affordable Housing

The inventory of legally binding, income restricted affordable housing was compiled using multiple data sources: the National Preservation Database, Fayetteville Metropolitan Housing Authority, and CoStar, a multifamily real estate database.

Naturally Occurring Affordable Housing

The inventory of naturally occurring affordable housing (NOAH) properties was measured using CoStar, an online database of multifamily properties, to which Triangle J COG currently subscribes. CoStar typically includes multifamily properties with 20 or more units. Single-family properties, including mobile homes, are not included in this inventory. Some assumptions were made to calculate NOAH units:

1. HUD Income Limits were used to determine the affordable rent for each income limit by household size. The 2018 HUD Income Limits were used for this report. 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. HUD Income Limits are available here: www.huduser.gov/portal/datasets/il.html.
2. All multifamily properties in Lee County that are not rent restricted or subsidized were downloaded from CoStar, an online real estate database. Properties without rent information will not be included in the inventory.
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. Rent prices for units (by the number of bedrooms) were compared to the affordable rent for each bracket of income limits (by number of persons in a family). The number of 1-bedroom units that are affordable at each income bracket for 1-person households were counted, and so on. If a unit is affordable for a family in the 30% AMI income limit, the unit is not recounted as affordable to 60% or 80%.

Appendix 2: Community Engagement Detailed Feedback

Poll Results

1. **What, in your view, makes your community most livable? Select up to 3.**
 - a. Safety (70%)
 - b. Economy (53%)
 - c. Education and Enrichment (40%)

2. **The most important roles for the City to play to address affordable housing is... Select up to 3.**
 - a. Educate: Inform citizens, businesses, developers and public bodies about benefits and consequences of different types of development. (76%)
 - b. Facilitate: Encourage submittals/support Low Income Housing Tax Credit applications, streamline the permitting process, etc. (71%)
 - c. Allocate: Provide land, subsidies, etc. to address funding gaps, provide services, or financial assistance to owner and renters. (66%)
 - d. Regulate: Set standards for site zoning and layout, parking, quality, etc. that help produce and maintain quality affordable housing (66%)

3. **If you had funds, which would be the most important strategy to support housing affordability?**
 - a. Provide funding for developers to build more affordable housing (26%)
 - b. Provide down payment assistance for first-time homebuyers. (21%)
 - c. Provide funding for eviction and foreclosure prevention (15%)
 - d. Donate or sell publicly owned land to help build more affordable housing (13%)
 - e. Provide funding supportive services for people experiencing homelessness (13%)
 - f. Provide funding for home repairs (8%)
 - g. Direct funding to other priorities (5%)

4. **Would you support a modest increase in taxes to generate local funding sources for affordable housing?**
 - a. Yes, I support higher taxes for affordable housing. (56%)
 - b. No, I do not support higher taxes for affordable housing. (30%)
 - c. I do not know (14%)

5. **What amenities do you see as most important for housing developments? Select up to 3.**
 - a. Near public transit/walkability (74%)

- b. Provides affordable broadband access (52%)
- c. Near jobs (38%)
- d. Near shopping and entertainment opportunities (36%)
- e. Sidewalks (36%)
- f. Near affordable daycare options (31%)
- g. Laundry facilities (26%)

General Public

Facilitators: Adam Svolto, Erika Brown

- Regardless of type of housing, important to leverage wraparound social services for best outcomes; need a multidisciplinary, integrated approach
- Three important audiences for education and training:
 - Clients of affordable housing—personal finance management, basic home maintenance, accessing available supports – what resources are already available in the community? Information or training on responsibilities of a tenant/how to be a good tenant.
 - Landlords—property management coordination, program administration; consider incentives for landlord participation. Training with public housing authority to better understand process of accepting section 8 vouchers. There is a stigma that landlords have of accepting section 8 vouchers so it is difficult for those who have them to find somewhere they can rent. Information or training on responsibilities of a landlord/how to be a good landlord.
 - General public—counter persistent stigma associated with public housing/housing subsidy
- Tiny houses raised as potential strategy to increase available housing units
 - Communal/transition concept (homeless/aging/single parents)
 - City may consider reducing regulatory barriers to tiny homes and other creative development (accessory dwelling units/pocket communities)
 - There has been some work done on this already with a community engagement meeting.
- Consider refurbishment of blighted housing; is there an opportunity to use re-use these properties to support affordable housing, specifically as transitional housing for people experiencing homelessness.
- While development of new units or preserving units, keep in mind the importance of amenities, such as preservation of trees
- Regulatory review of storm water management requirements and other barriers to developing affordable housing is key. Not just a funding issue.
- Concern raised about property taxes as factor w/r/t community attractiveness (consider surrounding counties with lower tax rates)
- State level issue—no protection in NC for source of income (limits where housing choice vouchers can be used) – is there a way that local government can find a way to create protections – Chicago did this?

AFFORDABLE HOUSING RESIDENTS

Facilitators: Semone , Tammy Lawrence

1. ***What does affordable housing mean to you?***
 - a. Public Housing
 - b. Housing that is safe, decent housing with support to be able to have upward mobility to a better life.

2. ***Are there other items you feel are important to discuss related to housing in Fayetteville?***
 - a. Mistreatment of low-income tenants by landlords
 - b. Fair Housing Act violations by landlords
 - i. Particularly towards elder and African American adults
 - c. Lack of citizen engagement in public meetings/planning processes; decision makers are not **actively listening**

3. ***What are barriers you have faced in securing affordable and safe housing for your family?***
 - a. Administrative/application requirements (i.e. criminal background checks)
 - b. Poor property management and maintenance (i.e. pest control, street lighting)
 - c. Stigma of public housing; lack of community

4. ***Given your financial responsibilities with regard to housing, how does that impact your ability to spend on other things? What is the impact on your life?***
 - a. Housing takes up majority of income

5. ***In your experience, how long have you waiting/is the waiting list for subsidized housing in Fayetteville?***
 - a. Waited 3 years
 - b. Currently 63 individuals are the FMHA waiting list for public housing
 - i. Applications taken once a month

OLDER ADULTS/YOUNGER GENERATION

Facilitator/note taker: Cynthia Wilson, Raven McKoy

1. ***Given your financial responsibilities with regard to housing, how does that impact your ability to spend on other things? What is the impact on your life?***
 - a. Need of additional income to afford housing either by
 - i. Taking on second job
 - ii. Getting roommate
 - b. Lower quality of life
 - i. Oftentimes due to less time and money available to spend on extracurricular activities
2. ***What is your experience in securing affordable and safe housing within Fayetteville? (barriers/challenges, ease, what you were looking for, too expense, located where you want it, etc.)***
 - a. Need for more education and information on affordable housing for young adults.
 - i. Civic engagement and information sharing would be helpful for young adults.
 - b. Lack of respect as a young renter by landlords
 - c. Poorly maintained properties and delayed repairs
 - i. Landlords may not be able to afford to maintain the property.
 1. Example provided: A severe mold situation and the young adult complained about this situation, but private landlord did not mitigate the issue as they should have.
 - d. Proximity to resources such as near hospital, grocery stores.
 - e. Challenging and expensive administrative/application process
 - i. Costly nonrefundable fees, security deposits, pet fees and other admin fees
 - ii. Stringent income requirements
 1. If a young adult applied for affordable housing but does not have a dependent, they do not qualify because of income requirements. **
 - iii. Long processing times
3. ***What about your current neighborhood (or where you would like to live) do you appreciate?***
 - a. Safety
 - b. Prefer a single-family house or townhouse over an apartment unit. (more privacy)
 - c. Comfortability
 - d. Walkability
 - e. Close to shopping, entertainment, and grocery stores
 - f. Laundry facilities or the appliances included in the home.
 - i. If it is a laundry facility on site, this should be safe and affordable for tenants.

SOCIAL SERVICE PROVIDERS/PRACTITIONERS

Facilitator/note taker: Alex Baker, Crystal Williams

1. ***What need(s) are you seeing most in the community that are not being met related to housing?***
 - a. Available affordable housing.
 - b. Programs to assist individuals based on unforeseen life events
 - c. Legal representation on evictions (programs that support)
 - d. Eviction diversion programs
 - e. Waiting list process for housing (what options does a family have while waiting on placement into a housing program)
 - f. Assistance with startup (furniture, appliances, etc.)
 - g. Day Care Assistance

2. ***To what extent do you feel there is sufficient housing options for those who require supportive services (for older adults or those with disabilities)? If insufficient, what is the challenge (cost, availability, not the right type of supportive services, location, etc.):***
 - a. Lack of community rooms that are available for information sharing sessions
 - b. Inability to access medical care (for older adults, those with disabilities, low-income earners or rural residents)
 - i. Lack of safe transportation options
 - ii. Lack of medical facilities in close proximity

ECONOMIC DEVELOPMENT/BUSINESS/LANDLORDS

Facilitator/note taker: Adolph Thomas, Michelle Haire

Number of participants: 4 (landlord, property owner, employee of domestic violence and CEED rental housing manager)

1. ***For landlords specifically – If you rent units to households that utilize rent subsidies/assistance, what is your experience?***
 - a. Good experience with tenants paying on time and maintaining property
 - b. Rent subsidies/assistance is not enough; tenants may still have issues paying their rent
 - i. Providers sometimes have to connect tenants with additional local resources such as Connection of Cumberland County.

2. ***If you do not rent units to households that use rent subsidies/assistance, why not?***
 - a. Lack of information on available resources

3. ***Do you have any issues gathering subsidies, attracting tenants, working with the public housing authority? Do you have any recommendations to improve the process?***
 - a. None

4. **What challenges or experiences do you have with being a landlord? Is maintenance and upkeep of your property a challenge and why?**
 - a. Maintenance cost exceeds rents
 - b. Lack of care/ownership/responsibility on behalf of tenants
 - c. Lack of communication/relationship between landlord and tenants
 - d. Privacy concerns

5. **For business owners and economic developers – What is your experience with attracting employees in the area? Do you feel there is a sufficient pool of candidates that meet your needs within the community?**
 - a. N/A

6. **If not, what is being done/can be done to support workforce development within Fayetteville?**
 - a. Connecting people to jobs whether they have a college degree or not
 - b. Partnering with NC Works to provide additional training sites
 - i. Currently FTCC is the primary location?
 - c. Live/Work/Play communities – bringing housing and employment together

7. **Additional comments:**
 - a. The community need to be educated on affordable housing and stigmas surrounding it
 - b. Tenants need to be educated on their rights

REAL ESTATE DEVELOPERS

Facilitator/note taker: Chris Cauley, Katrese Hale

1. **What could the City do better for incentivizing affordable housing?**
 - a. Partner with developers
 - b. Waive fees and permits for affordable housing
 - c. Timing of developments
 - d. Different array of housing for supporting services
 - e. City may need to pick up tab to provide amenities
 - f. Tax for affordable housing
 - g. Inclusionary zoning – a lot of developers are not into it

2. What barriers exist to development and maintenance?

- a. Different types of affordable housing
- b. More funding – tiny homes
- c. Balance requirements and regulations – city partnership
- d. Community support
- e. Cost of operations and maintenance
- f. Not in my backyard issues especially with rezoning
- g. Waive fees and permitting costs
- h. I hate all the restrictions but it is needed for a decent safe affordable community

3. What types of housing incentives for affordable or mixed income housing have you seen in other communities?

- a. Education and preparing families for homeownership
- b. Making a community that people want to live
- c. Educate frequent repair clients about expectations for housing repair
- d. Senior tax rebate
- e. Programs that help residents transition out of affordable housing
- f. Container homes (replacing trailer parks)
- g. Gave families UBI

Appendix 4: Affordable Housing Glossary of Terms

General Terms

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.

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

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.

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.

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/>).

Market Rate 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.

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

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 AML.

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.

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.

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.

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:

Affordability Gap: occurs when the housing cost is higher than a household can afford to pay at the targeted income level.

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 Choice Voucher/HUD Section 8: 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.

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

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: 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.

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.

9% tax credits: 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.

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.

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.

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