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# 2016 - 2020 AFFORDABLE HOUSING STRATEGIC PLAN FOR ORANGE COUNTY, NC

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**ORANGE COUNTY**  
NORTH CAROLINA

*300 W. Tryon Street  
Hillsborough, North Carolina 27278*

DRAFT

*Affordable Housing is the foundation for  
achieving self-sufficiency and promotes  
stronger more inclusive communities.*



**EQUAL HOUSING  
OPPORTUNITY**

# Orange County Affordable Housing Strategic Plan

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# Orange County Affordable Housing Strategic Plan

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# Orange County Affordable Housing Strategic Plan

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# Orange County Affordable Housing Strategic Plan: 2016 - 2020

## I. EXECUTIVE SUMMARY

### A. NEED FOR AFFORDABLE HOUSING

Every resident of Orange County, North Carolina deserves a decent, safe, sound and affordable place to live, in a neighborhood that provides opportunities to succeed. The market alone is not always able to meet that need, and, accordingly, governments at all levels must work together to help. Orange County's shortage of affordable housing has reached a crisis. Much of the housing in Orange County is not affordable to low- and moderate-income households and working families who are oftentimes cost burdened by 30% or more in their housing costs.

This Orange County Affordable Housing Strategic Plan: 2016 -2020 (AHSP) has been developed as the County's long-range vision for addressing affordable housing needs over the next five (5) years. The AHSP analyzes the current housing market, examines trends in the housing market economic opportunities of Orange County, identifies shortcomings in affordable housing countywide, determines goals for the next five years, and proposes strategies to meet those goals.

The AHSP focuses on the status and interaction of four (4) fundamental conditions within the community:

- The rental and homeowner housing market;
- Economic trends, specifically in terms of household income;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting affordable housing;

The methodology employed to undertake the AHSP includes:

- **Research**

Demographic data for the County for purposes of analysis included:

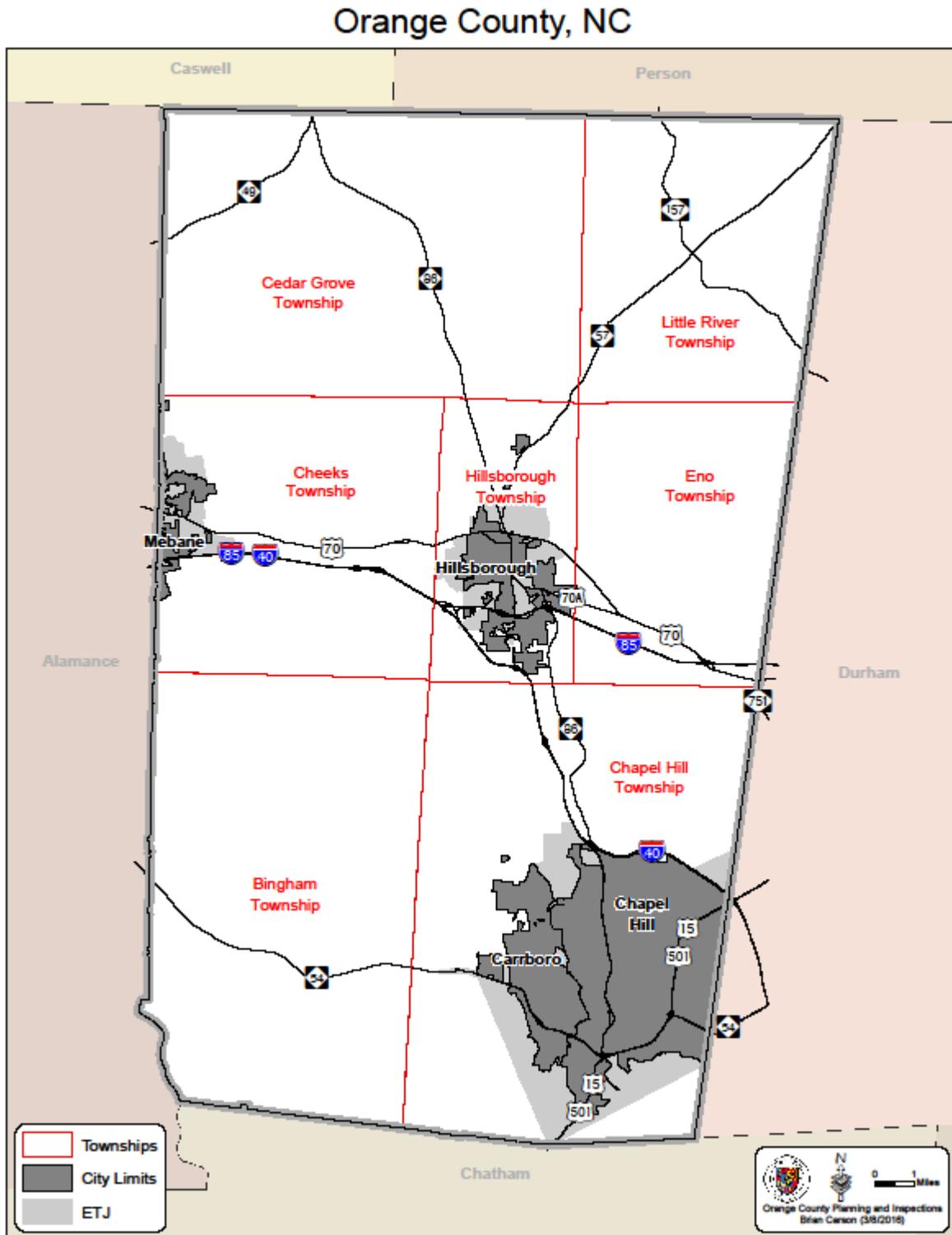
- the U.S. Census, American Community Survey and the HUD Comprehensive Housing Affordability Strategy (CHAS) data and tables and other federal and state programs and local data sources
- A review of the affordable housing objectives and policies of Orange County, Chapel Hill, Carrboro, and Hillsborough
- A review of local real estate and mortgage practices

- **Interviews & Meetings**

- Meetings and/or interviews were conducted with County Staff, representatives from Chapel Hill, Carrboro, and Hillsborough, public housing providers in Orange County and the Town of Chapel Hill, community and social service/advocacy agencies for the disabled, housing providers, the local Board of Realtors, and home builders.

Because this analysis involves four entities, data will be presented in the following order when available: Orange County (or Durham-Chapel Hill, NC MSA where appropriate), the Town of Chapel Hill, the Town of Carrboro, and finally the Town of Hillsborough (see the map on the following page, Municipalities of Orange County, NC). This AHSP provides an broad view of the County and affordable housing needs and related strategies and recommendations recognizing that actions in one area may affect the actions in the other areas requiring on going collaboration and engagement of the community, affordable housing providers and municipal partners.

# Municipalities of Orange County, North Carolina



**B. COUNTY GOALS AND PRIORITIES:**

The Orange County Board of County Commissioners adopted the following five County Goals and Priorities for Fiscal Year 2009 and has reaffirmed them through to 2016. While this AHSP most specifically addresses Goal One, it connects to and supports each of these five goals.

**Goal One: Ensure a community network of basic human services and infrastructure that maintains, protects and promotes the well-being of all County residents.**

**Goal Two: Promote an interactive and transparent system of governance that reflects community values.**

**Goal Three: Implement planning and economic development policies which create a balanced, dynamic local economy, and which promote diversity, sustainable growth and enhanced revenue while embracing community values.**

**Goal Four: Invest in quality County facilities, a diverse work force, and technology to achieve a high performing County government.\**

**Goal Five: Create, preserve, and protect a natural environment that includes clean water, clean air, wildlife, important natural lands and sustainable energy for present and future generations.**

The Orange County Board of Commissioners (BOCC) met on January 29, 2016 for an annual retreat. In reviewing the five county goals of the BOCC above, affordable housing was a high priority under Goal 1: Ensure a community network of basic human services and infrastructure that maintains, protects, and promotes the well-being of all county residents. The Board further stated that there be a priority for decent, standard housing options for all residents regardless of household income level and that funds be used to develop a targeted number of units (set numerical goal), especially rentals. The AHSP addresses this priority of the Board.

**C. AFFORDABLE HOUSING NEEDS:**

In developing an Affordable Housing Strategic Plan in Orange County, the demographic and socio-economic characteristics of the County were evaluated as a basis for determining and identifying affordable housing issues in the County. Some of the findings as presented in the tables, maps, data and analyses of the AHSP are summarized below and include the following:

### Income and Poverty

- The median income for Orange County has continued to be well above that for the state and neighboring jurisdictions. In 2011 the median household income for Orange County was \$56,055, compared to \$46,291 for North Carolina.
- Based on a comparison between the 2000 Census and 2007-2011 American Community Survey estimates, Orange County's population increased by 11.5% between 2000 and 2011. The median household income of the area increased almost threefold compared to the population increase, 32.3%. This indicates that a higher percentage of higher income persons moved into the area. *New housing construction (and existing housing developments upgrading) has responded predominately to the higher income market. As a result rents have continued to climb and the number of affordable units to decline shutting lower income households out of the market for affordable decent, safe and sound housing.*
- In comparison, to an increase in median household income, nearly forty percent (39.74%) of all residents in Orange County were considered low- to
- moderate-income at the time of the 2010 U.S. Census. In the Town of Chapel Hill, approximately 37.44% of the residents were considered low- to moderate-income at the time of the 2007-2011 American Community Survey. The Town of Carrboro had a 46.07% low- to moderate-income population percentage, while 46.43% of the Town of Hillsborough was low- to moderate-income.
- *Over fifteen percent 16.9% (20,542 individuals) of the population in Orange County was living below the poverty level in 2011, according to the 2007-2011 American Community Survey. This was up from 14.1% (15,318 individuals) in 1999.*
- As median income has gone up so have the number of residents in poverty and in unstable and or substandard housing; and the number faced with the option of last result--moving out of their community and the county for affordable housing. *Worse still are the extremely limited to non-existent options for those residents at risk or already experiencing homelessness.*
- The County's poverty statistics for families with children are significant, particularly for single mothers. The chart in the housing market analysis of the AHSP illustrates the poverty statistics for families living in Orange County. At the time of the 2007-2011 American Community Survey, the percentage of some families with children living below the poverty level was as follows:
  - Families with related children under the age of 18 was 14.5%.
  - Female-headed families with related children under the age of 18 was 35.2%.

- Families with a householder who is White is 6.1%
  - Families with a householder who is Black or African American is 20.6%.
  - Families with a householder who is Asian is 15.4%.
  - Families with a householder who is Hispanic or Latino is 29.4%.
- In 2011, approximately 8.7% of all families in the Town of Chapel Hill lived below the poverty level; of the female householders, 28.3% were below the poverty level and 30.9% of those with children under 18 years were below poverty.
  - In the Town of Carrboro, approximately 10.1% of all families were below the poverty level; of the female head of households, 27.7% were below poverty level and 31.3% lived with related children under 18 years.
  - *In the Town of Hillsborough, approximately 23.7% of families lived below the poverty level in 2011; of the female householders, 70.3% lived below the poverty level, with 77.0% of those living with children under 18 years living below poverty.*
  - *There are 9.9% (5,016) of all individuals on limited incomes from social security, supplemental social security and public assistance.*

### Rental and Owner Occupied Housing Stock and Housing Costs

- According to the 2007-2011 American Community Survey, there were 50,837 households in Orange County; compared to the 2000 Census that reported 45,863 households in the County. Of the households in 2011, 60.2% were owners and 39.8% were renters, whereas in 2000, 57.6% were owners and 42.4% were renters; there was a small increase in homeownership over the decade.
- Of the three jurisdictions, Hillsborough has the highest percentage of owner-occupied units at 55% and Chapel Hill is closer to an equal distribution between owner-occupied units at 49.1% and 50.9% respectively. Carrboro has the largest percentage of rental housing stock, 64.5%. Hillsborough in relation to its overall housing stock has the highest percentage of older housing, 25% built before 1960. This is more recently being balanced by new construction; however there is still the need to improve and preserve the existing affordable housing stock.
- According to the 2007-2011 American Community Survey, there are 55,315 housing units in Orange County, of which 50,837 (91.9%) are occupied; this leaves a vacancy rate of 8.1% in the County. *Most of the vacant units are located in the northwestern and southeastern portions of the County, and in the central portion of Chapel Hill and most require some level of rehabilitation. According to the U.S. Census and the American*

***Community Survey data, over 27% (1,209) of all vacant units are not habitable.***

- The median value of owner-occupied homes in Orange County in 2000 was \$179,000, compared to \$108,300 for the State of North Carolina. The median value of owner-occupied homes in Orange County in 2011 was \$270,300 compared to \$152,700 for the State of North Carolina. The values of the housing stock in Orange County continue to be substantially higher than those of the State of North Carolina as a whole and of neighboring jurisdictions. ***The increasing cost of acquiring existing properties and land makes land banking a valuable tool in preserving and developing affordable housing for present and future residents.***
- Just over a quarter of all owner-occupied households (28.6%) with a mortgage are paying over 30% of their monthly income on housing, indicating a moderate percentage of owners whose housing is not considered affordable. The median mortgage expense in Orange County for 2000 was \$1,333, compared to \$1,831 in 2011.
- Residents of Hillsborough had the lowest median monthly housing costs among the three jurisdictions for owner-occupied units, paying \$1,383. Carrboro had the highest monthly housing cost for homeowners of the three jurisdictions at \$1,873 per month. Chapel Hill has monthly housing costs of \$1,673 per month.
- ***The median monthly rent in Orange County increased by 22.81% between 2000 and 2011, from \$684 to \$840, respectively.*** The median monthly housing cost for Chapel Hill in 2011 was \$1,095; the median monthly housing cost for Carrboro was \$885; the median monthly housing cost for Hillsborough was \$964. While rents in the past were relatively more affordable in Hillsborough the trend is much higher increases in rent.
- ***The monthly housing costs for 48.2% of all renter-occupied households in Orange County exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2011, that amount increased to 53.8%, which is a 5.6% increase from 2000.***
- According to the 2007-2011 American Community Survey (ACS) data, there were 50,837 households in 2011 in Orange County. Based on this data, 14,494 (28.5%) of all households were single person households living alone.

## Cost Burdened

- A central housing problem facing many households in Orange County is a lack of affordable housing and many of the County's lower income households are paying more than 30% (cost burdened) to more than 50% (severely cost burdened) of their total household income on the monthly cost for housing.
- According to the 2007-2011 ACS data, 44.1% of all renter households are cost burdened by 30% or more, and 12.1% of all owner households are cost burdened by 30% or more. In addition, 28.4% of all renter households are cost burdened by 50% or more, and 7.7% of all owner households are cost burdened by 50% or more. *This means in whole numbers that 7,629 households were cost burdened by 30% to 50%, and 8,751 households were cost burdened by greater than 50%.*
- In Chapel Hill, 53.5% of all renter households are cost burdened by 30% or more, and 19.8% of owner-occupied households are cost burdened by 30% or more. Additionally, 35.8% of renter households are cost burdened by 50% or more and only 9.4% of owner-occupied households are cost burdened by 50% or more.
- In Carrboro, 47.9% of all renter households are cost burdened by 30% or more, and 30.7% of owner-occupied households are cost burdened by 30% or more. Additionally, 23.9% of renter households are cost burdened by 50% or more and only 9.3% of owner-occupied households are cost burdened by 50% or more.
- In Hillsborough, 43.4% of all renter households are cost burdened by 30% or more, and 39.0% of owner-occupied households are cost burdened by 30% or more. Additionally, 34.4% of renter households are cost burdened by 50% or more and only 9.8% of owner-occupied households are cost burdened by 50% or more.

## Mobile Homes (Manufactured Housing)

- *In 2000, Mobile (manufactured) homes made up 10.4% of the housing stock; a source of affordable housing in the county. By 2011, mobile (manufactured) homes had decreased and make up 7.9% of the housing stock.* There was also a slight decline in multi-family units of twenty or more units (down from 9.1% to 7.1%).
- Mobile home parks in Orange County are geographically located throughout the entire County but most are clustered along the major state and federal highway corridors. *Approximately sixty-five (65) of the mobile home parks (65%) are located within 3,000 feet of a major roadway: Route 54; Route*

**86; Route 70; Route 70A; Route 40; Route 85; and I-85/40. The majority of the remaining thirty-four (34) are located within one (1) mile of these major roadways.** Fifty-four (54) of the mobile homes are located in the southern half of the county which includes the portions of the County south of Hillsborough. There are only three (3) mobile home parks located in the northernmost quarter of the county.

- In January 2016, the condition of each of the 2,017 mobile homes in the 100 mobile home parks of the County was analyzed as to the scope of rehabilitation work needed to make the mobile home safe, sound, and secure, and to bring it up to minimum code standards. It was determined that:
  - 378 (18.74%) mobile homes are in sound condition
  - 990 (49.08%) mobile homes are in need of minor repairs
  - 580 (28.76%) mobile homes are in need of major repairs
  - 69 (3.42%) mobile homes are economically infeasible to repair
  - A total of 55 mobile home parks had vacant spaces (250 vacant spaces). Of those parks with vacancies, the average number of vacancies is 4.6 spaces with the largest number of vacancies at one park of 28 spaces available with room to expand.
- According to the 2010-2014 American Community Survey, there are an estimated 4,089 mobile homes in Orange County, 7.3% of the total housing units. This indicates that roughly half of all mobile homes are located outside of mobile home parks.
- The average sales price for manufactured housing also has continued to steadily increase with the smallest unit costing approximately \$39,500 in 2010 to \$45,000 in 2014 for 1,115 sq. ft. unit and larger units ranging from \$65,300 (\$45.41/sq. ft.) to \$82,000 for a 1710 sq. ft. unit (\$47.95/sq. ft.). **The cost and or lack of financing along with the cost of insurance makes even this purchase difficult for low income households and has caused this to become more of a rental option for land owners and residents of the mobile home parks.** A comparison of other manufactured housing with stick built was also examined in the AHSP. The AHSP recommends that the county continue to pursue ways to work with landowners and owners of individual units to preserve and expand this stock of housing where feasible and environmentally suitable.

### **Persons with Disabilities**

The 2007-2011 ACS data showed the number of disabled individuals in Orange County to be approximately 11,180 or 8.4% of the total population over the age of 5 (126,228). This is an indicator of the need for housing for

the disabled which are mainly low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

- Of persons with disabilities between ages five and seventeen (1,079), most have cognitive difficulties, followed by individuals that have self-care difficulties.
- Of persons with disabilities between ages eighteen to sixty-four (6,326), the disabilities for high numbers of persons span the range of difficulties including difficulty with independent living.
- *Of the population age 65 and older (12,749), 29.6% (3,775) have a disability that also span a range of difficulties including hearing, cognitive, ambulatory and vision among other difficulties.*

### **Housing Needs of Seniors**

- More affordable housing options for seniors are also greatly needed. In sum, to serve a county with 22,123 residents over 60 years of age Orange County has approximately 1,534 designated senior-specific housing units across the continuum of care. *Further, it is most often the case that for each type of current housing option for seniors, there are few to no vacancies (waiting lists from one to several years) despite costs that would be out of reach for many seniors.*
- Single person households aged 65 and over comprised 3,277 households, or 6.4% of all single person households. It is expected that as these seniors continue to age in place, additional accommodations and special needs housing will be necessary for this portion of the County's population. The County will need to assist in obtaining and providing funding and work with housing service and senior support agencies to provide more programs, activities, and accommodations for this growing population of the county.

### **Homeless**

- *Specific needs of the extremely low-income that are housed, but are at imminent risk of becoming unsheltered or living in shelters are: food, clothing, transportation and job training with housing.*
- Another housing issue is the lack of continuous and coherent housing supportive services.

### **Live and Work Pattern**

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The following data highlights patterns in residency and employment in the County (data was not available for Hillsborough): the population that live and work in the jurisdiction is 20.11% (19,698) in Orange County; 10.56% (6,435) in Chapel Hill and 4.75% (540) Carrboro.

### Other Housing Problems

- A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burdened over 50%.
- According to the 2006-2010 Comprehensive Housing Affordability Strategy (CHAS) data (the most current complete set of the data): *Throughout Orange County, the number of renter households experiencing one of the four housing problems is greater than the number of owner-occupied households experiencing a housing problem.* This trend is much more pronounced in the Town of Chapel Hill where renter households are almost three times more likely to experience a housing problem than owner-occupied households.
- The 2006-2010 HUD CHAS data for Orange County reveals that, 43.4% of renter households and 32.5% of owner-occupied households experienced one of the four housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burdened by 30% or more).
- *According to CHAS data (2007 – 2011) over 5,000 households at 0%-30% median income have one of more of the four housing problems; however, the overwhelming problem was housing cost burden greater than 50% of income (4,245).*
- 47% of all disabled renters have a housing problem that includes cost burdened by 30% or more or another type of housing problem. 32% of disabled homeowners have a housing problem that includes cost burdened by 30% or more or another type of housing problem.
- In Carrboro 51.1% of renter households and 30.7% of owner occupied households experienced a housing problem.

- In Chapel Hill 54.9% of renter households and 20.5% of owner-occupied households experienced a housing problem.
- In Hillsborough 47.3% of renter households and 39.0% of owner-occupied households experienced a housing problem.
- According to the 2007-2011 American Community Survey (the most current complete set of census estimates): When comparing homeowners and renters by race, “White” households represent the largest percentage of homeownership (84.1%) with “Black or African American” households comprising (9.4%) of the total homeowners.
- In examining housing needs and patterns to help determine goals and strategies, analysis included the extent to which any racial/ethnic group has a greater need in comparison to the County’s overall population need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2010 U.S. Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following are some of findings of disproportionate needs in Orange County. Some of the findings with regards to homeownership, access to credit and financing among others was:
  - The number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants, and minority households have a lower origination rate and almost double the denial rate.
  - Of the total number of “White” households, 65.52% are homeowners and 34.48% are renters. In comparison, of all “Black and African American” households, 42.85% are homeowners and 57.15% are renters.
  - According to the Home Mortgage Disclosure Act (HMDA) data: The percentage of total applications by Whites accounts for almost three-quarters (74.3%) of the total number of applications, regardless of income.
  - Loan origination rates are higher for White applicants than for minority applicants as a whole, and minority denial rates are higher than White denial rates.

In summary, the extremely and very low-income residents of the county (0 to 30% to 50% of median income) including seniors, the homeless and persons at-risk of homelessness and persons with disabilities are the most adversely affected by the high cost of housing and the great lack of affordable housing in

Orange County. The lack of affordable housing that is decent, safe, and sound forces these residents of the county into substandard housing and a life of instability that also affects education, health and employment outcomes for families and individuals and the community.

In providing a continuum of affordable housing, the county's goals should include other special needs housing such as a place for persons who are victims of domestic violence and having a shelter(s) that can appropriately serve a mix of families and individuals. Goals should include strengthening planning and coordination of resources for emergency situations where families and individuals become homeless due to life events, acts of nature or involuntary displacement to help them return to or obtain as quickly and effectively as possible stable housing and independence. The following section (Section D.) provides the proposed Orange County Strategic Plan Goals and Strategies: 2016 – 2020 and respective actions and recommendations.

**NOTE: AFFORDABLE HOUSING PRIMER**

For your information and convenience, at the following links is the website for an ***Affordable Housing Primer*** that is a helpful basic reference and educational tool produced by the North Carolina Housing Coalition on affordable housing including affordable housing terms and programs:

[http://www.nchousing.org/research-data/affordable-housing-primer/2009-affordable-housing-primer/Affordable\\_Housing\\_Primer\\_2009\\_final.pdf](http://www.nchousing.org/research-data/affordable-housing-primer/2009-affordable-housing-primer/Affordable_Housing_Primer_2009_final.pdf)

<http://www.nchousing.org/research-data/affordable-housing-primer> (by Table of Contents)

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**D. STRATEGIC PLAN GOALS AND STRATEGIES: 2016 - 2020**

Affordable Housing is the foundation for achieving self-sufficiency and promotes stronger, more inclusive communities.

The AHSP is intended to be a “living” affordable housing plan that provides a framework for moving forward in addressing the affordable housing needs of current and future County residents. The successful implementation of the AHSP is based in the expectation and more importantly in the commitment to work together collaboratively with the County’s municipal, state and federal and other public and private community partners, Advisory Boards, Authorities and Commissions and the community at large to meet the affordable housing needs of the County. There will be many additional opportunities for public and private entities and the community to have further input into the AHSP and implementation of the goals, strategies and actions and recommendations.

The ASHP builds upon the analyses, data, community-wide input, findings and strategies in the Orange County Consolidated Plan and the Analysis of Impediments to fair housing choice prepared for the Orange County HOME Consortium that is comprised of Orange County and the Town of Carrboro, Town of Chapel Hill and Town of Hillsborough. The AHSP identifies the critical need for affordable housing for individuals and households of extremely and very low income and for population groups with special needs including the homeless, persons with physical and or mental disabilities and the elderly.

The AHSP reviews existing affordable housing programs and tools of the County and assessments of the county’s housing stock. This included examining mobile home parks of the County which provides a significant source of affordable housing, publicly owned land and other development opportunities and challenges for preserving and increasing the supply of affordable housing. The development opportunities and challenges were examined with consideration given to the County’s existing and planned infrastructure and access to transportation, employment, services and other community assets.

The AHSP identifies goals for the next five years, and proposes strategies and opportunities through a list of proposed actions and recommendations to meet those goals. This includes the proposed county-wide shared goal of 1,000 affordable housing units provided through acquisition, construction, urgent repair, assisted housing, and rehabilitation of the existing housing stock, over the next five (5) years.

In order to begin to meet the need for affordable housing in Orange County, particularly residents who are most cost burdened at 30% to 50 % median income as discussed in the AHSP, the ASHP has a proposed overarching shared countywide goal of 1,000 affordable housing units. The shared countywide goal of 1,000 units are to be provided through acquisition, construction, urgent repair, assisted housing, and rehabilitation of the existing housing stock, over the next five (5) years. At least

500 of those units is recommended to be new assisted rental units through the proposed five million dollar Bond for affordable housing in addition to other county and public and private resources.

The AHSP proposes that of the 1000 units goal 25 – 30% of the units be rental units serving extremely low and very low income households, at or below 30% – 50 % of median income (using the federal definition) and another 25 - 30% serving special needs populations including the homeless, persons with physical and or mental disabilities and seniors. The highest priority is recommended for these populations and then for individuals and households that are at or below 50 - 80% of median income for the County.

The AHSP has identified ten goals with strategies provided for each goal and action and recommendations to implement them. The thirty-three Actions (A)/Recommendations(R) are listed with each goal and set of strategies. Those numbered with both A and R (AR) are Actions/Recommendations county staff is requesting to pursue immediately and or require funding decisions. With the Board’s approval of the AHSP, the Director of the Department of Housing and Community Development in consultation and collaboration with other county staff and approval of the County Manager will bring back to the BOCC detailed work plans and metrics in collaboration with the community, municipal partners, Advisory Boards and County agencies as appropriate.

The format of the following table presents the ten goals, by each goal and the respective plan strategies and actions (A)/recommendations (R). The actions (A)/recommendations (R) are listed and grouped with the respective goal and related strategies and are also numbered consecutively across all goals providing thirty-three actions/recommendations in all. Those numbered with both A and R (AR) are actions/recommendations county staff is requesting to pursue immediately and or require more funding decisions.

# Orange County Affordable Housing Strategic Plan

## Goals: 2016 - 2020

**Affordable housing is the foundation for achieving self-sufficiency and stronger more inclusive communities.**

**2016 – 2020 Five Year Countywide Shared Goal:  
1,000 Affordable Housing Units\***

\*New Acquisitions, Construction, Urgent Repairs, Newly Assisted and or Rehabilitated

**GOAL 1: Provide a continuum of decent, sound and safe affordable housing with a diversity of housing types, densities and choice throughout the County that promotes inclusive communities and full access to its assets for current and future populations.**

<b>Strategies</b>	<b>Action/Recommendation</b>
<p><b>1.1:</b> Identify publically owned land or property located within the County that may be used to address affordable housing needs identified in the Plan.</p> <p><b>1.2:</b> Identify and pursue local, state, federal and private resources including partnering with university communities to leverage available resources (that include publicly owned land and surplus facilities and financial support) for development of permanent affordable housing at a level that is “key” to meeting the basic need of decent safe and sound affordable housing for a broad cross section (age and income) of the residents of Orange County.</p> <p><b>1.3:</b> Promote an innovative approach to multi-family and special needs housing that is responsive to the needs of Orange County, makes effective use of technology, addresses financial and environmental sustainability, and provides quality developments with balanced focus on reducing construction and maintenance costs.</p> <p><b>1.4:</b> Locate affordable housing units/developments in areas that are proximate to needed services, shopping, schools, transportation options, and employment centers.</p> <p><b>1.5:</b> Support the development of permanent affordable workforce housing options including creative and non-traditional options in design (amenities, size, number of units and cost) for young adults and other single individuals starting careers and families with members in modest paying professional careers (such as teachers, service workers and medical assistants).</p>	<p><b>AR1:</b> Provide county or other publicly owned property through a RFP for the immediate development of single family attached, detached, and multi-family housing units. Based on the SWOT analysis of publicly owned land, the County owned, small-parcel property (3 acres or less) will be provided for the development of small scale, single family detached and attached (duplex, triplex) units for sale or rent to qualified buyers and/or occupants through partner affordable housing non-profits.</p> <p><b>AR2:</b> Implement a competitive process for evaluating proposals for development and maintenance of affordable housing inventory. The proposals will be evaluated by the Orange County Housing Authority and and/or the Affordable Housing Advisory Board as appropriate. These bodies will make recommendations to the BOCC on the distribution of any county funds.</p>

**1.6:** Support a range of affordable housing initiatives in partnership with non-profit organizations and outreach to the broader community to leverage state and federal funds to provide a range of housing opportunities for County residents.

**1.7:** Preserve and monitor the affordable housing stock that exists by developing strategies, tools and partnerships that allow the County to retain the supply of decent, safe, sound, and accessible housing that is affordable to low- and moderate-income owners and renters including manufactured homes.

**1.8:** Plan for possible displaced homeowners and renters of manufactured housing that may have difficulty finding other sources of affordable housing due to rising land costs and rent, expected particularly in Chapel Hill and Carrboro.

**1.9:** Coordinate the location of higher intensity / high density residential and non-residential development with existing or planned locations of public transportation, commercial and community services, and adequate supporting infrastructure (i.e., water and sewer, high-speed internet access, streets, and sidewalks), while avoiding areas with protected natural and cultural resources. This could be achieved by increasing allowable densities and creating new mixed-use zoning districts where adequate public services are available.

**1.10:** Improve the public infrastructure through rehabilitation, reconstruction, and new construction that will facilitate affordable housing and economic development.

**1.11:** Evaluate the feasibility of incentives and utilize them to stimulate the development/ production of needed affordable low income housing and increase participation and or private investment by lenders, landlords, apartments, developers and faith-based organizations.

**AR3:** The County should negotiate an agreement with the Orange County Housing Authority to manage and maintain affordable housing inventory owned by the County.

**AR4:** Through a Design Competition create and implement an innovative development plan and designs for the larger county-owned parcel(s) including the Southern Human Services Center site that will include a mix of affordable housing uses including workforce housing and or special needs housing and services as suited to the site and identified priority needs.

**A5:** Assess land use planning efforts to identify and provide greater opportunities for the joint location of affordable housing and employment centers near existing or near term construction of public utilities and transportation which reduces commuting times, traffic congestion on roadways, air emissions, and generally improve quality of life for families and individuals.

**A6:** Assess land use planning efforts in consultation with the developer community (for profit/nonprofit) to identify potential barriers to development and to identify effective incentives for Orange County to increase affordable housing options including exploring the success of other communities and evaluating Chapel Hill's efforts to encourage developers to build affordable units as part of new developments.

**A7:** Utilize planning and development opportunities, related to northern and western Orange County that include the NC 57/Speedway Small Area Plan, the Efland-Mebane Small Area Plan, Economic Development Zoning Districts, and the Efland Sewer Project, as well as regulations and practices contained in the Orange County Unified Development Ordinance and the Comprehensive Land Use Plan.

**AR8:** With the completion of a conditions survey and SWOT analysis of mobile home parks in the County, immediately pursue opportunities to preserve the inventory, expand and or improve this source of affordable housing through acquisition, land banking and partnership opportunities. This may include and is not limited to minor to moderate repairs and or conversion of underutilized parks to modular housing, cottages, and or small (micro/tiny) homes.

**A9:** Encourage blending of development that can be supported by on-site/individual wastewater and utility systems (i.e. individual septic and wells) to afford use of underutilized mobile parks and small sites where feasible.

**A10:** Examine increasing allowable densities and creating new mixed-use zoning districts where adequate public services are available.

**ART1:** Develop in collaboration with community service providers:

- 1) a community plan to respond to housing emergencies due to acts of nature, life events, etc.;
- 2) a coordinated community-wide service model for intake of homeless individuals and families seeking assistance; and a displacement plan for larger housing displacement events due to new development and or sale of property affecting households of low income and no immediate alternative housing options and to minimize housing instability, loss of personal property and an adverse impact on families and individuals and particularly on vulnerable populations.

**GOAL 2: Increase the quantity and quality of affordable housing, and help low-income families acquire needed information, knowledge, and skills to improve their employment opportunities and reduce the number of families falling below the poverty level.**

Strategies	Action/Recommendation
<p><b>2.1:</b> Continue and strengthen collaboration between Agencies (public/private) and with municipalities in and neighboring to the County to support existing and new initiatives to meet affordable housing and related service needs and to promote maximum empowerment and self-sufficiency of all income groups and households.</p> <p><b>2.2:</b> Promote the development of affordable, decent, safe and sound rental housing that avoids the creation of areas of low-income concentration.</p> <p><b>2.3:</b> Implement the County’s Analysis of Impediments, the Consolidated Plan and the Housing Authority Plans.</p> <p><b>2.4:</b> Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County to provide access to these resources by all residents of the County.</p> <p><b>2.6:</b> Increase public safety, community policing, municipal services, and public service programs in distressed/problem areas of the County.</p> <p><b>2.7:</b> Remove and eliminate blighting conditions through demolition of vacant, abandoned and dilapidated structures infeasible for rehabilitation and provide replacement housing where determined feasible and or consider for land banking.</p> <p><b>2.8:</b> Promote neighborhood revitalization in strategic areas to improve communities of low wealth and substandard conditions through acquisition, demolition, rehabilitation, code enforcement, infrastructure, infrastructure improvements, housing construction, public and community facilities improvements, and educational and employment developmental opportunities.</p>	<p><b>ART 2:</b> 1) Continue to strengthen the intra- and inter- agency collaboration and community engagement for addressing specific needs and shared and or related goals that include affordable housing. Some of these include the Family Success Alliance staffed by the Health Department; Master Aging Plan, initiatives for the Partnership to End Homelessness, working with OWASA to reduce water consumption and increase cost savings for tenants and homeowners, transportation, and land use.</p> <p>2) In consultation with our community partners, fully utilize our community human capital assets, areas of expertise and unique capacities and special powers to facilitate carrying out the goals and strategies and of the <i>Orange County Affordable Housing Strategic Plan: 2016 -2020</i>. This may include requesting our community partners, particularly in areas of expertise, to participate in developing guiding principles, general guidelines and or design criteria/considerations for the different types of housing needed and planned over the five year period of the Plan. This will include engaging our Advisory Boards, Authorities and Commissions and other public and private partners in their areas of expertise such as the Orange County Housing Authority under AR3 above to , our Municipal Partners and the collective leadership of the Board of Orange County Commissioners (BOCC).</p>

**A13:** 1) Assist low- and moderate-income households including Section 8 Housing Choice Voucher Program households through the Housing Authority in becoming homeowners by providing down payment assistance, closing cost assistance, and pre and post housing counseling training. 2) Develop a similar model for successful obtainment, maintenance and retention of rental housing and providers of rental housing particularly for the Housing Choice Voucher Program.

**A14:** Provide a Family Self-Sufficiency Program for Section 8 Housing Choice Voucher participants.

**A15:** Accommodate the development of group homes, foster care facilities, transitional housing facilities and other housing types in appropriate locations to provide increased opportunities for social interaction, a de-institutionalized lifestyle, and gainful employment.

**GOAL 3: Provide permanent and temporary housing and community and supportive services for populations with special needs that include the homeless, older residents, disabled, mentally ill, and persons with acquired immune deficiency syndrome.**

Strategies	Action/Recommendation
<p><b>3.1:</b> Support the coordinated strategies undertaken by the Partnership to End Homelessness for housing and support services for homeless persons, and persons who are at risk of becoming homeless.</p> <p><b>3.2:</b> Increase the number of accessible permanent housing units through new construction and through rehabilitation of existing housing units and through financial or development incentives on available vacant and developable land in the County.</p> <p><b>3.3:</b> Continue to enforce the ADA and Fair Housing requirements for landlords to permit reasonable accommodations to their rental properties so they become accessible to tenants who are disabled.</p> <p><b>3.4:</b> Support the local Continuum of Care’s (Coca) efforts to provide emergency shelter, increase support for rapid rehousing, and permanent supportive housing for persons and families who are homeless or who are at risk of becoming homeless.</p>	<p><b>AR16:</b> Assist and participate in collaborative efforts in partnership with the local Continuum of Care and the affordable housing community and partners to address the following unmet community needs:</p> <ol style="list-style-type: none"> <li>1) an adequate emergency shelter (s) that can accommodate individuals and families of mixed composition and sex and for men;</li> <li>2) a Domestic Violence shelter according to best practices and expertise in meeting the needs of victims;</li> <li>3) more permanent supportive housing for disabled homeless people including creative and non-traditional affordable housing options that reduce cost and provide for more affordable units; and service needs of unaccompanied minors/youth.</li> </ol> <p><b>A17:</b> Make full use of performance data from the HMIS to help drive program decision-making and to monitor, evaluate, and report program and system-wide performance and gaps of the housing and service delivery system for the homeless.</p> <p><b>A18:</b> Continue to work collaboratively and review other success models and evidence based approaches and or programs to address the following challenges:</p> <ol style="list-style-type: none"> <li>1) Identifying landlords willing to rent to formerly homeless people, with either short-term rental assistance or assistance via a rapid rehousing program or long-term rental assistance via permanent supportive housing tenant-based voucher programs;</li> <li>2) Bringing rapid rehousing approaches to scale and providing adequate funding for rapid rehousing initiatives; and</li> </ol>

- 3) Engaging homeless people in developing a permanent “housing plan” and in working to improve their own self-sufficiency, using asset-based strategies.

**Goal 4: Provide an adequate supply of affordable and suitable housing options for older residents to age in place, for those over housed and or priced out due to market forces, maintenance and other uncontrollable costs and promote and develop a range of affordable housing design choices and locations that allow them to remain in their community of choice in Orange County.**

Strategies	Action/Recommendation
<p><b>4.1</b> Expand assistance in the retrofitting, repair, and maintenance of existing homes owned by financially challenged households, particularly those that are senior residents.</p> <p><b>4.2:</b> Provide financial and educational assistance to qualified homebuyers; providing education and advocacy regarding tenants’ rights; and providing financial assistance to homeowners wanting to install indoor plumbing and/or connect their properties to public water and sewer facilities.</p> <p><b>4.3</b> Increase the supply of affordable, decent, safe, sound and accessible housing for senior residents, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.</p> <p><b>4.4</b> Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled and or develop programs to promote improvement of substandard renter properties.</p> <p><b>4.5</b> Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.</p>	<p><b>AR19.</b> Expand the County’s Urgent Repair Program to serve 50 to 60 senior residents and or persons with disabilities, thereby substantially reducing or practically eliminating a long waiting list to serve this population for urgent housing repair needs. This would require an additional \$150,000 to \$200,000 to the current fiscal year funding level of \$75,000 allocated to complete approximately 25 owner-occupied housing units of senior households and or households with persons with a disability.</p> <p><b>A20.</b> Implement a priority that of a total number of assisted units of a project or program, a certain percentage should serve extremely low (30% AMI) and very low income (50%AMI) elderly persons and persons with a disability.</p>

**GOAL 5: Preserve the current supply of rental housing stock that is aging and in need of rehabilitation and upgrading to maintain the existing supply of affordable units into the future and to prevent the loss of more affordable housing.**

Strategies	Action/Recommendation
<p><b>5.1: Continue to provide financial assistance to low- and moderate income homeowners to rehabilitate their existing owner-occupied housing.</b></p> <p><b>5.2: Continue to require that all new housing built or located in Orange County continues to meet the minimum standards specified in the State of North Carolina Building Code, the Orange County Unified Development Ordinance, the US Department of Housing and Urban Development and the USDA Rural Development Agency when appropriate.</b></p> <p><b>5.3: Enforce state and local codes and ordinances to bring buildings into compliance with the standards through systematic enforcement.</b></p> <p><b>5.4: Conduct Lead Based Paint (LBP) inspections and assessments as necessary for full compliance with all applicable LBP regulations and to control or reduce, to the extent feasible, all LBP hazards in all older housing of the County.</b></p>	<p><b>AR21:</b> Leverage maximum funding through the North Carolina Housing Finance Agency Single-Family Rehabilitation Loan Pool (SFRLP) funds. Each recipient of SFRLP funds is now eligible with recent program changes for up to \$500,000 (instead of \$170K) to conduct financially-feasible, moderate housing rehabilitation for households that are below 80% AMI. Due to the extent of rehabilitation required for typical older homes of Orange County applicants, few homes can be completed based on the state requirement of only \$45K to bring each home up to code. Additional funds of \$200,000 - \$250,000 will allow the County to complete approximately 10 homes instead of three (3) homes and fully and more effectively leverage the state funding.</p> <p><b>A22:</b> Review the County’s Minimum Housing Standards Ordinance in coordination with the Affordable Housing Advisory Board to provide recommendations to the BOCC on making it an effective tool as intended in fostering compliance with the Ordinance and preserving the County’s housing stock of decent safe and sound housing.</p>

<p><b>Goal 6: Affirmatively further fair housing, promote fair housing choice and improve community wide knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements throughout the County.</b></p>	
<p><b>Strategies</b></p>	<p><b>Action/Recommendation</b></p>
<p><b>6.1:</b> Improve the public’s, landlords’, realtors’, bankers’ and other lenders’, and local officials’ knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.</p> <p><b>6.2:</b> Strive for better intergovernmental cooperation between Federal and State partners, County, local officials, as well as community groups, to effectively identify and address potential barriers to affordable housing choice in the Orange County Consortium Area.</p> <p><b>6.4:</b> Educate and promote that all residents have a right to live outside impacted areas.</p> <p><b>6.5:</b> Require all public, private, and non-profit housing developers to abide by provisions of the Fair Housing Act in the development of housing in Orange County.</p> <p><b>6.6:</b> The County Planning Department should monitor, review and revise within the limits of state statutes the local zoning ordinances as applicable to assure compliance with the Fair Housing Act.</p>	<p><b>A23:</b> Continue to strengthen educational and outreach programs so all persons will become aware of their rights under the Fair Housing Act and the County’s Human Relations Ordinance and raise community awareness and implementation to address the full meaning of affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population.</p>

<p><b>GOAL 7: Provide increased access to job opportunities and skill development for low income residents which will increase household income, and help promote fair housing choice.</b></p>	
<p><b>Strategies</b></p>	<p><b>Action/Recommendation</b></p>
<p><b>7.1:</b> Strengthen partnerships and program delivery that provides increased employment, self-sufficiency, education, job training, and technical assistance and economic empowerment of low and moderate income residents in the County.</p> <p><b>7.2:</b> Enhance the County’s businesses and industries, expand its tax base, and create a more sustainable economy for residents and businesses.</p> <p><b>7.2:</b> Support and enhance workforce development and skills training that result in a “livable” wage and increases job opportunities, especially for low and moderate-income individuals.</p> <p><b>7.3:</b> Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate income areas and minority neighborhoods.</p> <p><b>7.4:</b> Promote and encourage economic development to increase employment opportunities.</p> <p><b>7.5:</b> Increase access to areas of education and employment through housing choice and viable transportation options.</p>	<p><b>AR24:</b> Study, plan, and develop additional bus routes to provide more public transportation to business “nodes” for low-income workers and to have better access to jobs, services, community amenities and work force development opportunities.</p>

**GOAL 8: Continue to provide staffing at a high level and quality of service for the County with a commitment to excellence to meet the need for 1) planning, administering, managing, leveraging and providing oversight of federal, state, private and local funded programs and projects and 2) increasing cooperation and collaboration among public, private and municipal partners and communities in addressing affordable housing preservation and development needs of the region that ultimately affect the quality of life for all residents.**

Strategies	Action/Recommendation
<p><b>8.1: Provide program management and oversight for the successful administration and leveraging of federal, state, private and local funded programs and projects; for support of collaborative initiatives, community engagement; for support of various Advisory Boards and Authorities and for research and planning services, special studies and meeting various environmental, fair housing, and other compliance requirements with all federal, state, and local laws and regulations.</b></p>	<p><b>AR25:</b> Provide leadership and or support to staff and the community as needed to implement the strategies and recommendations of this Strategic Plan and related County Plans and activities with the guidance and approval of the County Manager and BOCC as needed and required and with broad community involvement including the County’s many stakeholders.</p> <p><b>AR26:</b> 1) Continue to strengthen internal management of funded programs and projects including policies and procedures, best practices, learning, training and information sharing, reporting and intra and interagency practices and coordination by the Department. This includes listening to, seeking to understand, continuous engagement and responsiveness to our many customers and or partners.</p> <p>2) Strive to ensure maximum leveraging of resources, funding and programs to meet the current and future affordable housing needs of County residents.</p> <p><b>AR27:</b> Monitor, track and report activities and results of this Strategic Plan to the BOCC by the Department of Housing, Human Rights and Community Development in cooperation and collaboration with other County Agencies, municipal partners and the community.</p>

**GOAL 9: Continue to pursue available resources (financial and non-financial) and assess and implement a County dedicated funding source(s) needed to provide the financial resources necessary to address the widening gap in affordable housing needs and available housing to meet that need in the County recognizing that lack of a reliable and on-going source of funding:**

- 1) adversely impacts an increasing amount of residents that are low and modest income, seniors, with a disability and the most vulnerable;
- 2) seriously constrains and minimizes community efforts to meet that need;
- 3) Orange County values inclusive, caring, strong communities with opportunities for all residents to become self-sufficient and that affordable housing provides a fundamental foundation; and
- 4) available land and existing units loss are opportunities that may not be regained.

Strategies	Action/Recommendation
<p><b>9.1:</b> Encourage support for the planned County Bond Issue for schools and affordable housing and continue to increase community understanding of the need and benefit to the entire County; that the proposed Bond will not only meet critical education capital and affordable housing needs of the County, but will also:</p> <ol style="list-style-type: none"> <li>1) provide an increase in jobs,</li> <li>2) reduce blight and unsafe housing conditions and strengthen and improve communities;</li> <li>3) contribute to the local economy by attracting and retaining a talented, diverse and skilled workforce needed by employers; and finally,</li> <li>4) add to the quality of life by reducing the number of residents who must commute or leave the County to have affordable housing.</li> </ol> <p><b>9.2:</b> Continue to support and provide an increased source of funding beyond federal HOME funding (that still provides an important resource but has been significantly and increasingly reduced over the past several years) to the extent practicable for on-going affordable housing programs and projects by the County’s local non-profit housing providers and continue to ensure priority needs are being met as well as encouraging maximum leveraging and sustainability.</p> <p><b>9.3:</b> Continue to provide and maintain a set aside of funding for land banking and acquisition opportunities for current and future affordable housing development.</p>	<p><b>AR28:</b> The County Manager will assess and recommend to the BOCC a dedicated funding source(s) needed and a plan of implementation to provide a source of reliable funds for affordable housing starting with FY2016-17.</p> <p><b>AR29:</b> Provide and maintain a set aside of funding for land banking and acquisition opportunities and keep this fund opportunity driven.</p> <p><b>AR30:</b> Seek and support opportunities to partner with community and municipal partners on: 1) major projects and or funding applications to federal, state and private funders and 2) building a stronger and more productive relationship with local and regional financial institutions.</p> <p><b>AR31:</b> Seek and support opportunities to partner with community and municipal partners in carrying out the strategies and actions of this Plan.</p>

**GOAL10: Encourage and support intergovernmental coordination, cooperation and collaboration in the provision of affordable housing in Orange County recognizing the greatest success, efficiencies and benefit County and region wide to all our current and future residents will be achieved through multi-jurisdictional efforts now and into the future.**

Strategies	Action/Recommendation
<p><b>10.1:</b> Continue to expand collaboration among staff, communities, educational institutions and elected officials of municipalities in the region to meet the critical human and region wide need of affordable housing and to support where feasible the goals and strategies of this Strategic Plan.</p> <p><b>10.2:</b> Continue to build on the relationships between the County and Towns and neighboring jurisdictions as applicable to ensure that future housing meets the broad range of needs of our communities and that these needs are met in the most efficient, effective, and equitable manner, and that new affordable housing developments and improvements enhance the County’s and each municipalities’ unique quality of life and community character.</p> <p><b>10.3:</b> Work collaboratively with municipal partners, the university community, the nonprofit community and the private sector to develop effective outreach and community building strategies that increase public, private and for-profit investment and support for affordable housing in the region.</p>	<p><b>AR32:</b> Continue and strengthen the County’s and Towns’ joint assessment and planning to obtain federal and other funding and public and private resources sources to provide assistance as needed to households earning lower incomes and or to residents with special needs and to our extremely vulnerable residents.</p> <p><b>AR33:</b> Continue collaboration and information exchange and to seek opportunities for joint efforts between the jurisdictions in addressing community needs and in maximizing utilization of resources and community benefit. This includes where feasible funding, planning, training, problem solving, civic engagement and identifying and building other community partnerships as needed to meet affordable housing and related community wide needs.</p>

# Orange County Affordable Housing Strategic Plan

## II. ASSESSMENT OF HOUSING NEEDS AND MARKET ANALYSIS

### A. INTRODUCTION

In developing an Affordable Housing Strategic Plan in Orange County, the demographic and socio-economic characteristics of the County were evaluated as a basis for determining and identifying affordable housing issues in the County.

Orange County is located in north central North Carolina. Town of Hillsborough is the county seat and is located in center of the County. North Carolina's Research Triangle occupies a portion of the



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County via Chapel Hill, is home to many technology companies, and is anchored by educational institutions including the University of North Carolina at Chapel Hill, Durham Technical Community College (Orange and Durham Counties), North Carolina Central University, and Duke University. Duke University and North Carolina Central University are both in Durham County. Major employers within the area, according to the Employment Security Commission of North Carolina's Quarterly Census of Employment and Wages, include UNC Chapel Hill, UNC Health Care System, Chapel Hill-Carrboro City Schools, Orange County Schools, Orange County, Town of Chapel Hill Inc., Eurosport, and General Electric.

The County is governed by a seven (7) member Board of Commissioners, elected in partisan countywide elections. The Board is responsible for adopting an annual budget, establishing the annual property tax rate, appointing various officials, planning for county needs, and enacting local ordinances. Advising the Board of Commissioners are more than 40 different boards and commissions made up of volunteer county citizens; while some boards have been established by state law, others have been created by the Orange County Board of County Commissioners. Additionally, the Board appoints the Orange County Manager, to manage all county departments.

Based on the size of Orange County, the most complete set of data available. However, 2007-2011 American Community Survey more current estimates of general demographics for the area. Most data from the 2010 U.S. Census has been released to date, so this data is presented whenever possible. This Census data, along with other databases such as the CHAS Data, has been used to evaluate Orange



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County’s demographic and socio-economic characteristics, as well as other conditions affecting affordable housing.

Based on a comparison between the 2000 Census and 2007-2011 American Community Survey estimates, Orange County’s population increased by 11.5% between 2000 and 2011. Additionally, the median household income of the area increased by 32.3%, which indicates that a higher percentage of higher income persons have moved into the area.

**Changes Between 2000 & 2011**

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	119,430	132,784	11%
Households	46,586	51,638	11%
Median Household Income	\$42,372.00	\$56,055.00	32%

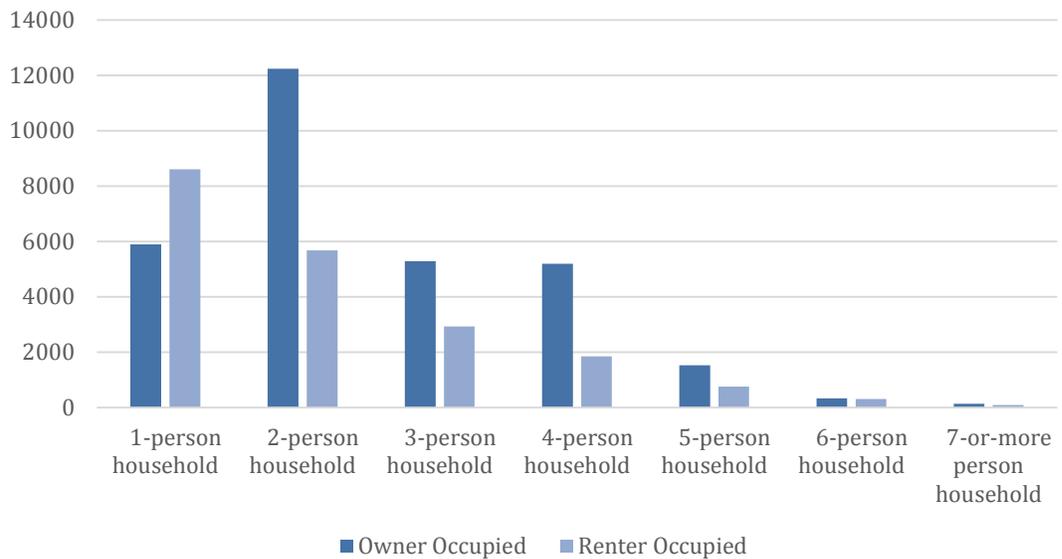
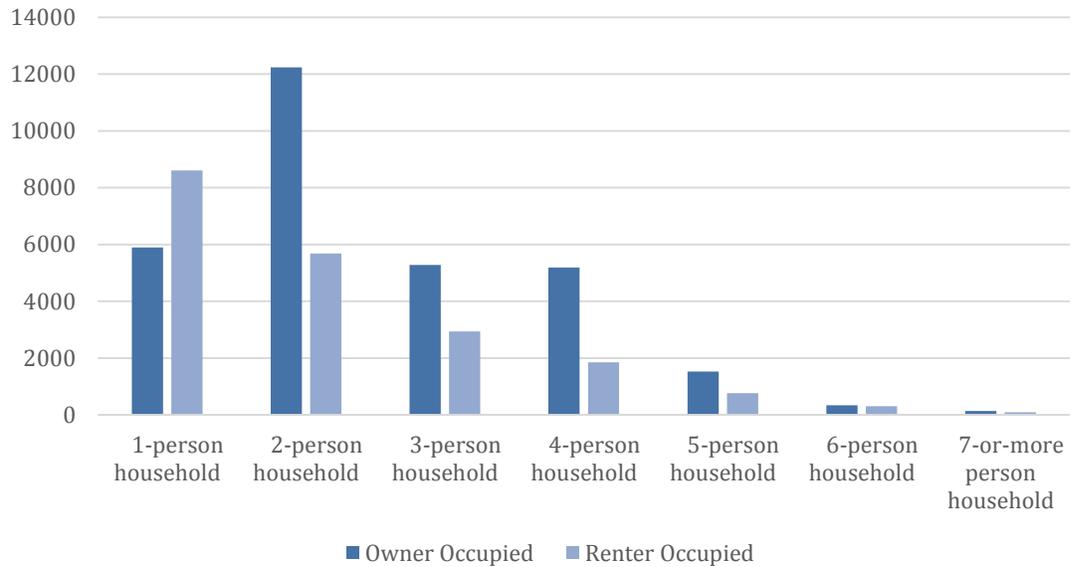
Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**B. HOUSING TENURE:**

According to the 2007-2011 American Community Survey, there were 50,837 households in Orange County. This is a small increase from the 2000 Census, which reported that there were 45,863 households in the County. Of the households in 2011, 60.2% were owners and 39.8% were renters, whereas in 2000, 57.6% were owners and 42.4% were renters. This shows that there was an increase in homeownership in the past decade.

The average size of the owner-occupied households was 2.56 persons, and the average renter household was 2.13 persons. The chart below illustrates household size breakdown for owner and renter households.

### Occupancy by Tenure in Orange County, NC

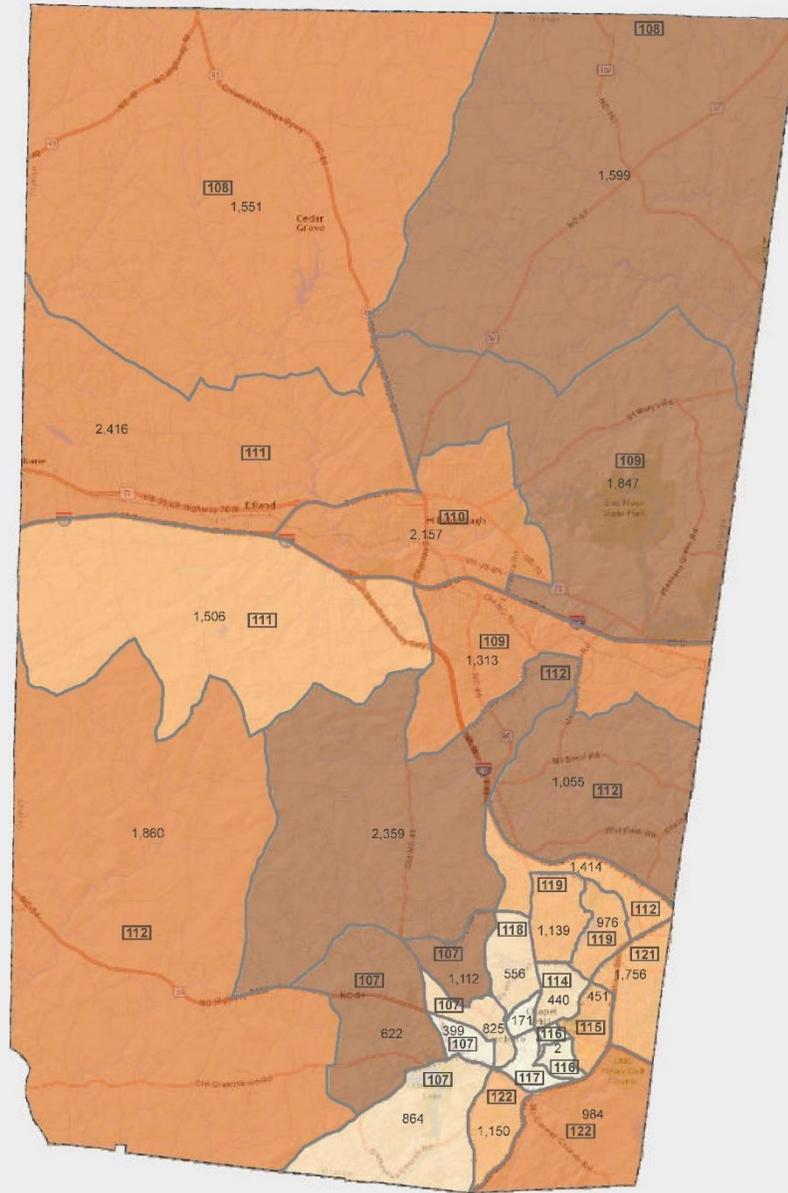


Source: 2007-2011 American Community Survey

Of the three jurisdictions, Hillsborough has the highest percentage of owner-occupied units at 55.0%, and lowest renter-occupied units at 45.0%. Chapel Hill is closer with an equal distribution between owner-occupied and renter-occupied with 49.1% and 50.9%, respectively. Carrboro has only 35.5% of its housing stock owned and occupied, with a large majority of its housing stock rented at 64.5%.

The following maps illustrate the percentages of Owner and Renter-Occupied Housing Units by Census Tract in Orange County.

**Percent Owner Occupied Housing Units by Tract: Orange County, North Carolina**



**Legend**

**Percent Owner Occupied Housing Units**

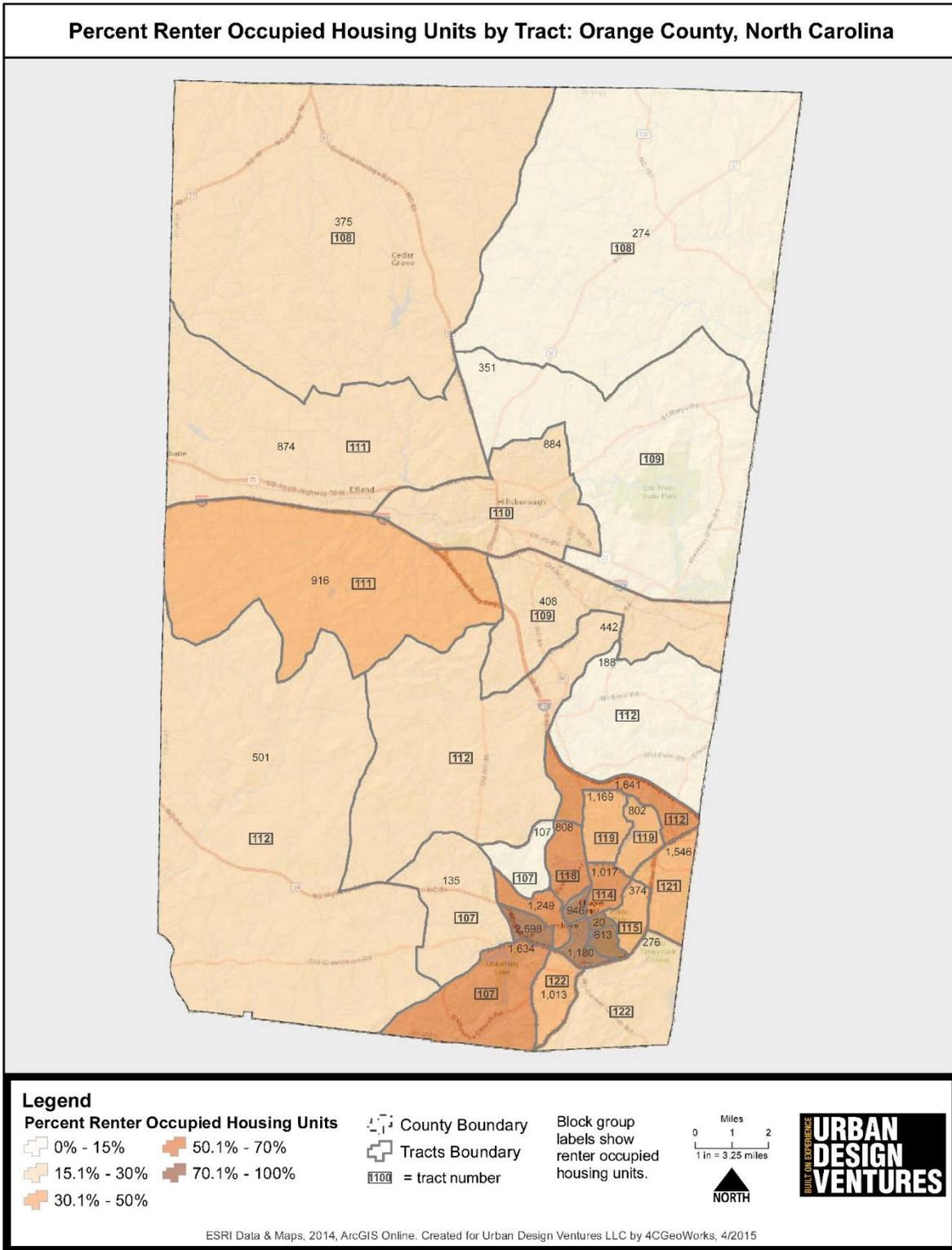
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 75%
- 75.1% - 100%

- County Boundary
- Tracts Boundary
- 110 = tract number

Census Tract labels show owner occupied housing units.



ESRI Data & Maps, 2014, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2015



**Number of Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Total Households *</b>	<b>7,585</b>	<b>5,030</b>	<b>7,315</b>	<b>3,920</b>	<b>27,790</b>
Small Family Households *	1,665	1,630	2,465	1,540	15,760
Large Family Households *	460	250	345	165	1,500
Household contains at least one person 62-74 years of age	469	900	1,009	529	4,525
Household contains at least one person age 75 or older	560	473	670	293	1,995
Households with one or more children 6 years old or younger *	1,064	815	1,052	387	3,308
* The highest income category for these family types is >80% HAMFI					

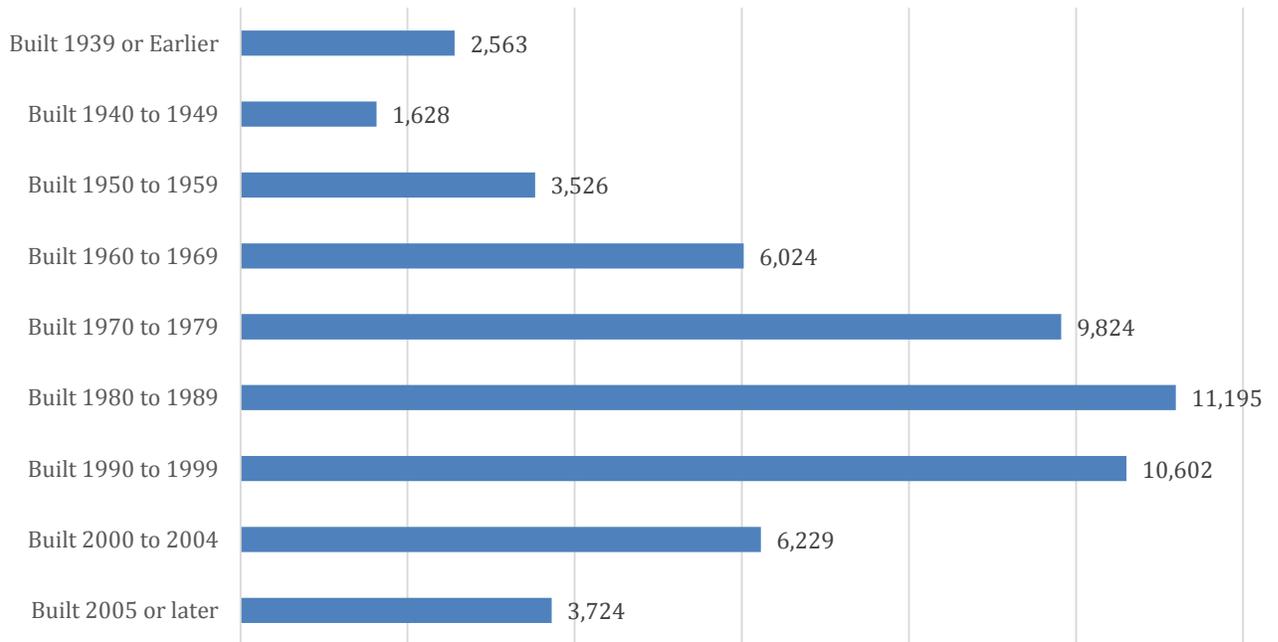
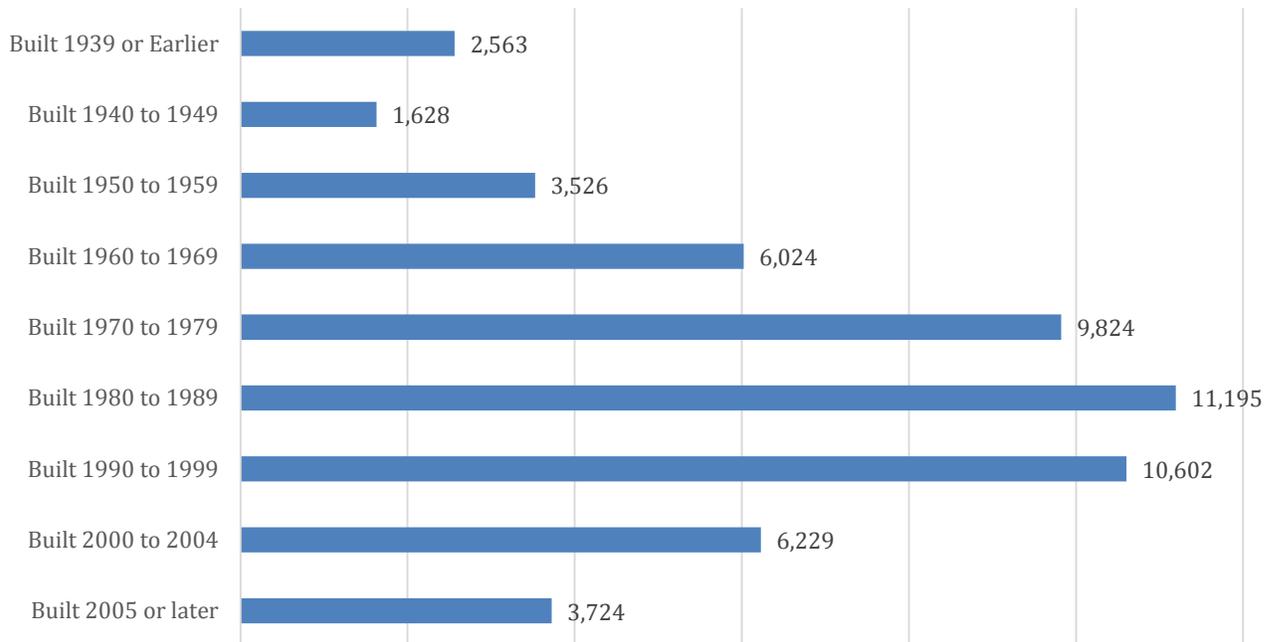
Data Source: 2007-2011 CHAS

Based on the 2007-2011 American Community Survey Data, Orange County’s housing stock is diverse, with 37.2% of it constructed after 1990, and 48.9% was constructed between 1960 and 1989. Therefore, over three-quarters of the County’s housing stock (86.1%) were built following 1960. It is estimated that Orange County has seen moderate construction of housing to meet the demands of the County’s increasing population. Since the year 2000, the County has built 18% of its housing stock.

A further breakdown of the data shows that Hillsborough has the highest percentage of the oldest housing stock among the three jurisdictions, with 25.8% of its stock built before 1960. However, Hillsborough has seemingly balanced this out by building 25.8% of its housing after 2000. Chapel Hill and Carrboro only had 14.7% and 8.8% of their stock built before 1960, respectively. For Chapel Hill, that means 2,936 homes and 782 homes for Carrboro. Carrboro built only 10.8% (959) of its housing stock since 2000, and Chapel Hill built nearly four times as much since 2000, having built 19.8% of its housing stock, or 3,954 homes.

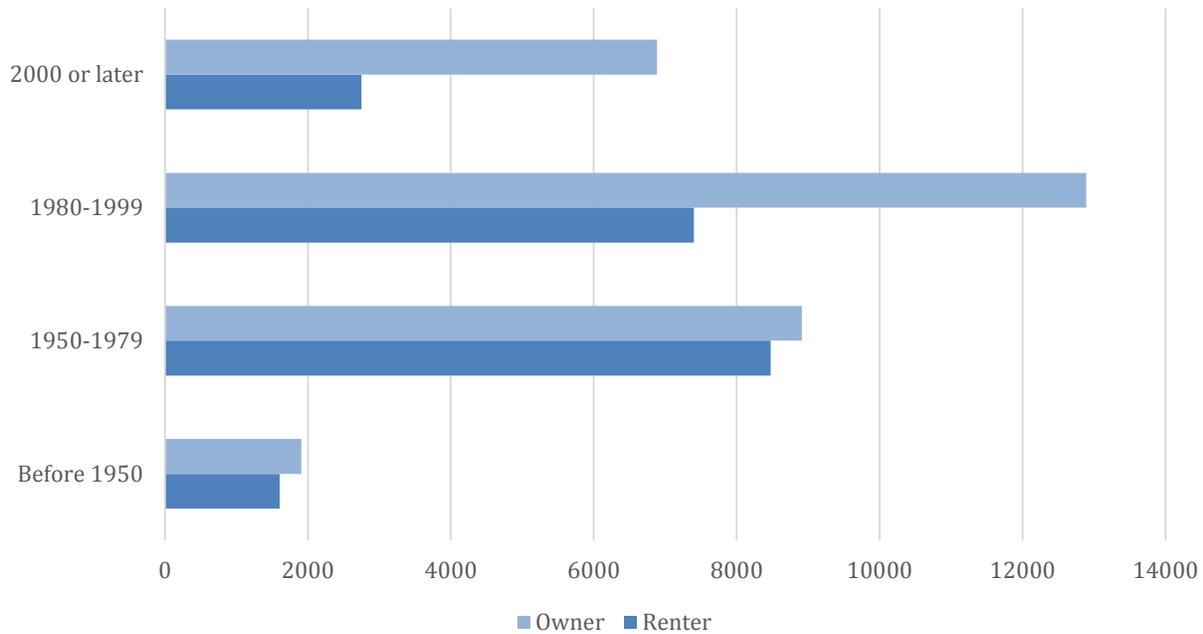
The chart below illustrates the year that housing structures were built in Orange County based on the 2007-2011 ACS.

**Year Structure Built in Orange County, NC**



Source: 2007-2011 American Community Survey

**Year Structure Built by Renter/Owner Occupancy Type**



Source: 2007-2011 American Community Survey

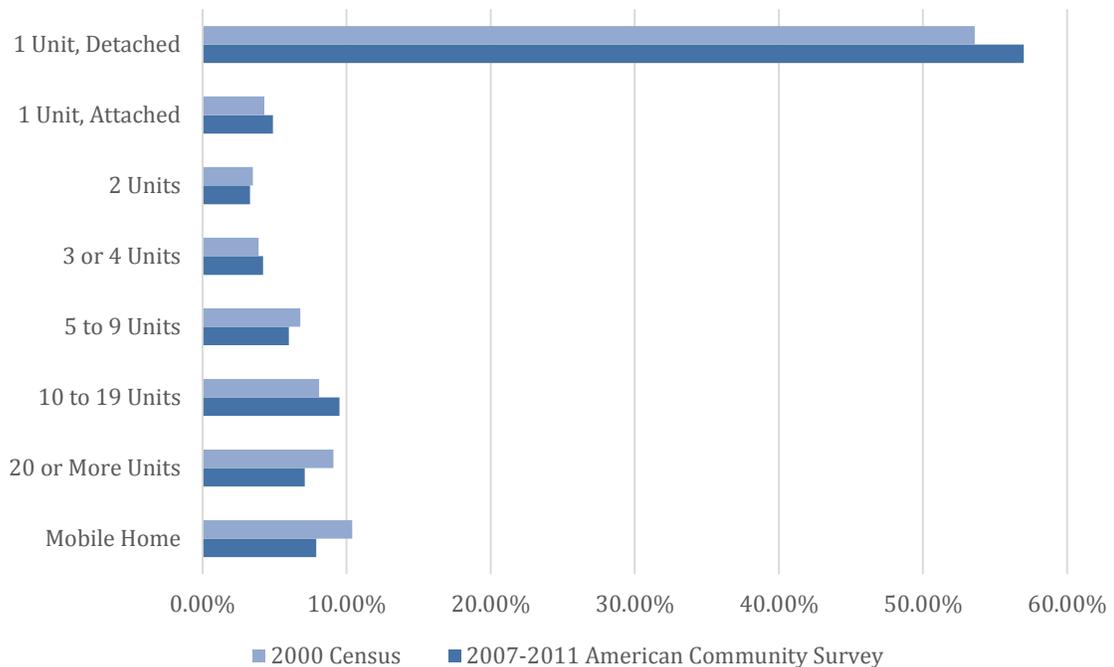
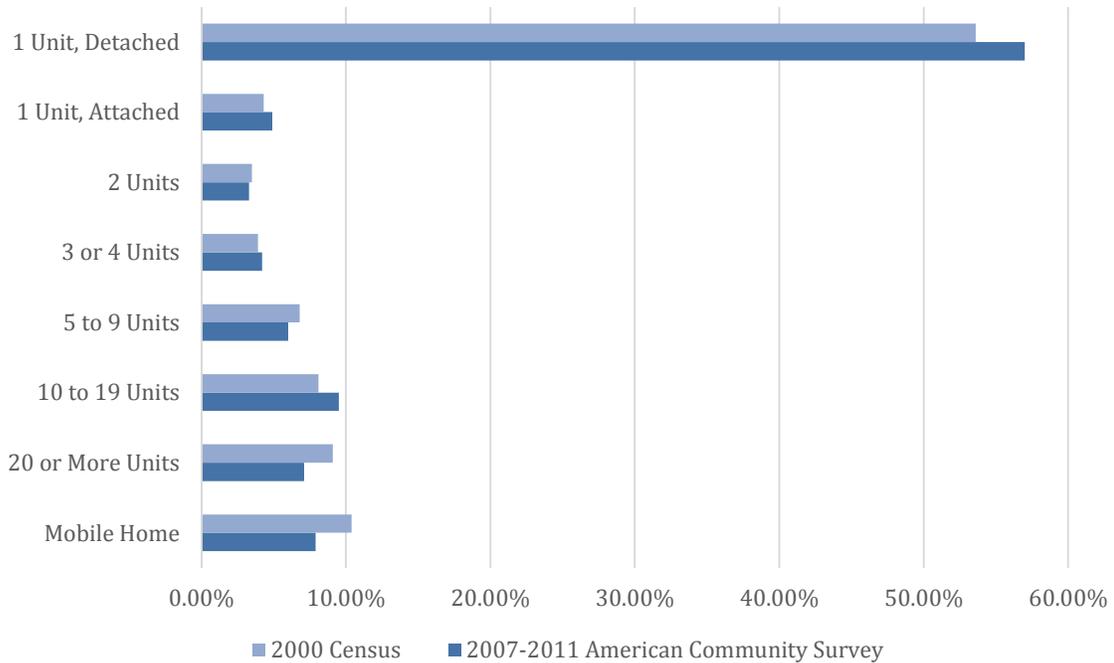
In 2000, the County’s housing stock primarily consisted of single-family units, in particular, detached (53.6%) and single-family attached (4.3%). In 2000, multi-family units in Orange County consisted of: two units (3.5%); three to four units (3.9%); five to nine units (6.8%); ten to nineteen units (8.1%); and twenty units or more (9.1%). Mobile homes made up 10.4% of the housing stock. The median value of owner-occupied homes in Orange County in 2000 was \$179,000, compared to \$108,300 for the State of North Carolina.

In 2011, the County’s housing stock primarily consisted of single-family detached (57.0%) and single-family attached (4.9%). In 2011, multi-family units in Orange County consisted of: two units (3.3%); three to four units (4.2%); five to nine units (6.0%); ten to nineteen units (9.5%); and twenty units or more (7.1%). Mobile homes made up 7.9% of the housing stock.

A further analysis of the three jurisdictions within the County shows that Hillsborough is predominantly made of 1 unit, detached homes, comprising 73.4% of its housing stock (1,690 homes). Chapel Hill and Carrboro have more variety, with only 44.2% and 36.0% of their respective housing stocks consisting of 1 unit, detached homes. Chapel Hill has approximately 5,152 buildings with 10 or more apartments (25.8%), and Carrboro has approximately 3,162 buildings with 10 or more apartments (35.6%).

The median value of owner-occupied homes in Orange County in 2011 was \$270,300 compared to \$152,700 for the State of North Carolina. Overall, the values of the housing stock in Orange County seem to be substantially higher than those of the State of North Carolina as a whole. The following chart shows the change in types of housing stock over the last decade.

### Housing Stock in Orange County, NC



Source: 2000 U.S. Census & 2007-2011 American Community Survey

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## C. MANUFACTURED HOUSING (MOBILE HOME PARKS) in ORANGE COUNTY

Manufactured housing (mobile homes) is a significant part of the affordable housing stock in the county. As a part of the assessment of the affordable housing stock for the AHSP, a survey of the condition and amenities of the county's manufactured housing/mobile home parks was conducted in January, 2016. Definitions used for manufactured housing according to the Orange County Code of Ordinances are provided below followed by findings of the survey.

### Definitions for Manufactured Housing/Mobile Homes

According to the Orange County Code of Ordinances, the following definitions apply to manufactured housing:

#### Manufactured Home

A dwelling unit, transportable in one or more sections that:

- a) Is not constructed in accordance with the standards of the North Carolina Uniform Residential Building Code for One- and Two-Family Dwellings;
- b) Is composed of one or more components, each of which was substantially assembled in a manufacturing plant and designed to be transported to the home site on its own chassis,
- c) Exceeds 40 feet in length and eight feet in width,
- d) The manufacturer voluntarily files certification required by the Secretary of the Department of Housing and Urban Development and complies with the standards established, and
- e) Is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities.

#### Manufactured home park or subdivision:

A parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

- **Mobile Home Space/Lot** – A parcel of land occupied or intended to be occupied by only one mobile home and for the exclusive use of the occupants of said mobile home. Mobile Home Space shall also mean a parcel of land in a mobile home park, provided with the necessary utility connections, patio, and other appurtenances necessary for the erection thereon of only one mobile home, and for the exclusive use of the occupants of said mobile home.

- **Mobile Home Stand/Pad** – That portion of the mobile home space which has been reserved and prepared for the placement of the mobile home.
- **Modular Home** – A dwelling unit constructed in accordance with the construction standards of North Carolina Uniform Residential Building Code for One- and Two-Family Dwellings and composed of components substantially assembled in a manufacturing plant and transported to the building site for final assembly and placement on a permanent foundation. Without limiting the generality of the foregoing, a modular home may consist of two or more sections transported to the pieces of lumber on a permanent foundation.

### **Survey of Manufactured Housing/Mobile Home Parks in the County**

Orange County has approximately 100 registered mobile home parks that are spread throughout the County. These parks vary in quality, size, amenities, and condition of the mobile homes in each mobile home park. Many of the mobile home parks are located in wooded areas with dense vegetation surrounding the parks. A handful of the parks appeared to have some type of logging activity taking place. Some of the parks are located near farms with pastures home to goats, cows, horses, sheep, chicken, and a variety of other livestock.

There are 100 mobile home parks in Orange County that are registered and all were surveyed as part of this study. Of the 100 mobile home parks identified, two (2) also contained recreation vehicles (RVs). Only a few had double wide trailers and there were less than 10 pre-fabricated or modular homes located in the mobile home parks.

### **Survey Method**

The Mobile Home Park Survey was conducted through background research, visits to each of the mobile home parks, and an analysis of the results of the survey. At each site visit, a general survey form was completed. The condition of each mobile home was rated based on the following scale:

- 1 = mobile home in sound condition
- 2 = mobile home in need of minor repairs
- 3 = mobile home in need of major repairs
- 4 = mobile home economically infeasible to repair

Additionally, at each site visit, an inventory was taken of the condition of the infrastructure, available utilities, existing amenities, and environmental concerns that were present.

## **Geographic Location**

Mobile home parks in Orange County are geographically located throughout the entire County but some clustering was apparent, especially along the major state and federal highway corridors. Approximately sixty-five (65) of the mobile home parks (65%) are located within 3,000 feet of a major roadway: Route 54; Route 86; Route 70; Route 70A; Route 40; Route 85; and I-85/40. The majority of the remaining thirty-four (34) are located within one (1) mile of these major roadways. Fifty-four (54) of the mobile homes are located in the southern half of the county which includes the portions of the County south of Hillsborough. There are only three (3) mobile home parks located in the northernmost quarter of the county.

## **Units Per Mobile Home Park**

There are a total of 2,017 mobile homes in the 100 mobile home parks throughout Orange County. The average number of mobile homes in the individual mobile home parks is approximately 20 units. The park with the largest number of units (Maple Ridge Mobile Home Park) has 87 units, and one existing designated park had no units.

A total of 55 mobile home parks had vacant spaces (250 vacant spaces). Of those parks with vacancies, the average number of vacancies is 4.6 spaces. The park with the largest number of vacancies (Homestead Mobile Home Park) has 28 spaces available with room to expand.

According to the 2010-2014 American Community Survey, there are an estimated 4,089 mobile homes in Orange County, 7.3% of the total housing units. This indicates that roughly half of all mobile homes are located outside of mobile home parks.

## **Condition of the Units**

The condition of each of the 2,017 mobile homes was analyzed as to the scope of rehabilitation work needed to make the mobile home safe, sound, and secure, and to bring it up to minimum code standards:

- 378 (18.74%) mobile homes are in sound condition
- 990 (49.08%) mobile homes are in need of minor repairs
- 580 (28.76%) mobile homes are in need of major repairs
- 69 (3.42%) mobile homes are economically infeasible to repair

The mobile home parks themselves were classified as to the percentage of units in each park that were categorized as “in sound condition” or “in need of

minor repairs”. Of the 100 mobile home parks, there were seventeen (17) parks (17%) with less than 35% of their mobile homes categorized as “in sound condition” or “in need of minor repairs”. There were thirty-four (34) parks (34%) with between 35% and 65% of their mobile homes categorized as “in sound condition” or “in need of minor repairs”. There were forty-six (46) parks (46%) with over 65% of the mobile homes categorized as “in sound condition” or “in need of minor repairs”. There were three (3) mobile home parks with no mobile homes to survey. Following is a map which illustrates the overall condition of the mobile homes within that specific mobile home park. Four additional maps are provided that illustrate number of spaces in each park, median household income, proximity to services and employment and planned sewer and water infrastructure. The four maps also indicate potential affordable housing development areas.

### **General Observations**

Many of the mobile home parks in Orange County are in poor condition as shown in the referenced map. A large majority of the parks do not have paved roads and instead have gravel roads, some of which need to be repaired. Almost every park, with the exception of five (5), has street lights attached to the power line poles inside the park. Most have one (1) or two (2) street lights which provide only minimum light in the park at night. Generally, each mobile home park has mailboxes and some type of trash/solid waste facilities. There are a small handful of parks with their own sewer and water treatment facility. Several parks had large propane storage tanks for refueling mobile homes. All of the parks had electricity and individual metered hookups.

Several sites had environmental concerns such as proximity to railroad lines, elevated highway, or a stream that could flood. Many mobile home park residents have pets outside including: cats; dogs; chickens; and ducks. It generally appeared that a large percentage of the occupants were of Hispanic or Latin Origin.

### **Unit Pricing and Mobile Home Parks for Sale**

During the recent conditions survey of mobile home parks in Orange County, there was only one park known to be listed for sale; Ridgewood Mobile Home Park. Mobile homes are generally cheaper and more affordable than traditional stick built homes. The table below compares the pricing of different sized mobile homes. These estimates include typical installation cost and exclude the cost of land. The average sales price for manufactured housing also has continued to steadily increase with the smallest unit costing approximately \$39, 500 in 2010 to \$45,000 in 2014 for 1,115 sq. ft. unit and

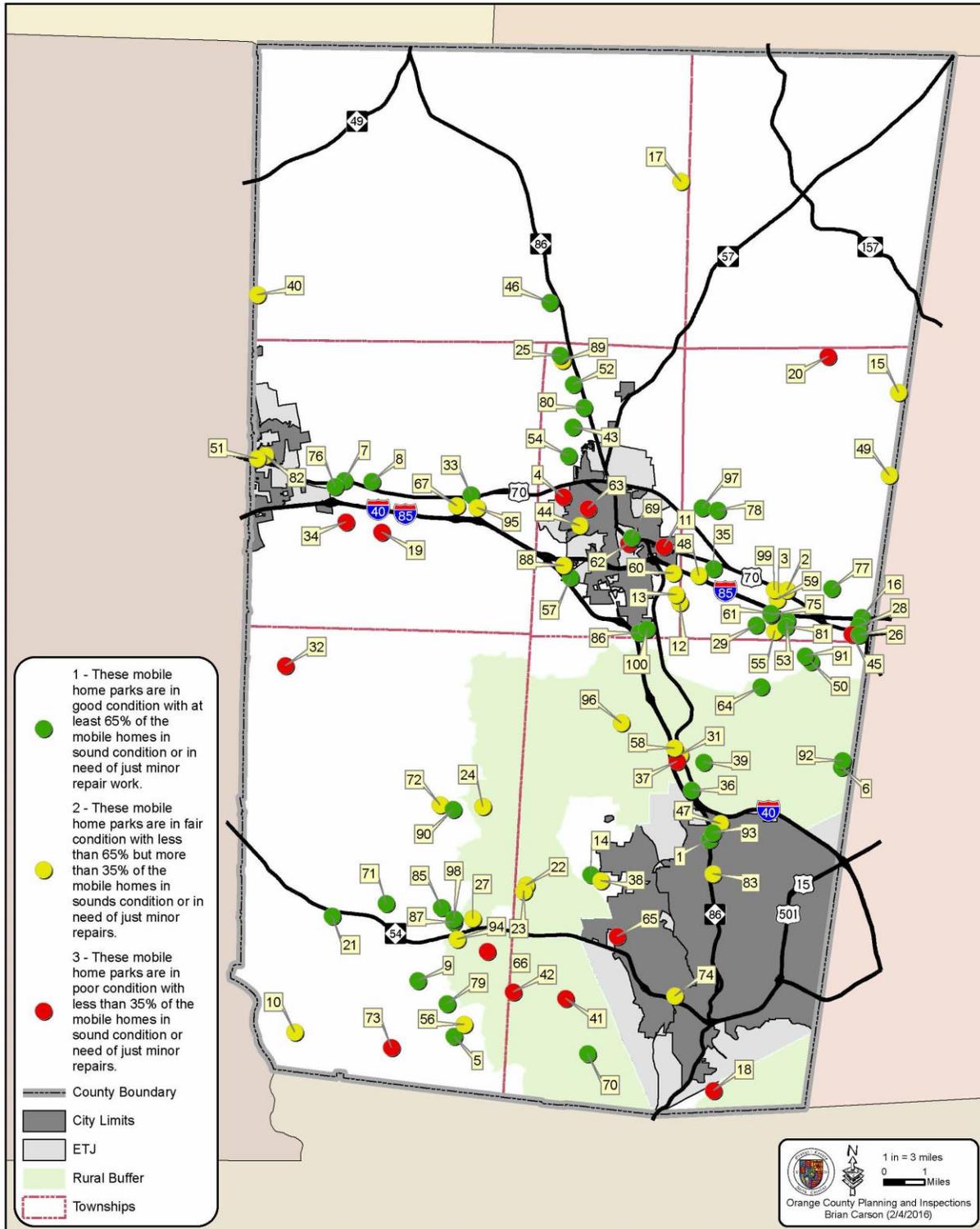
larger units ranging from \$65,300 (\$45.41/sq. ft.) to \$82,000 for a 1710 sq. ft. unit (\$47.95/sq. ft.).

The cost and or lack of financing along with the cost of insurance makes even this purchase difficult for low income households and has caused this to become more of a rental option for land owners and residents of the mobile home parks. A comparison of other manufactured housing with stick built was also examined in the AHSP. The AHSP recommends that the county continue to pursue ways to work with landowners and owners of individual units to preserve and expand this stock of housing where feasible and environmentally suitable.

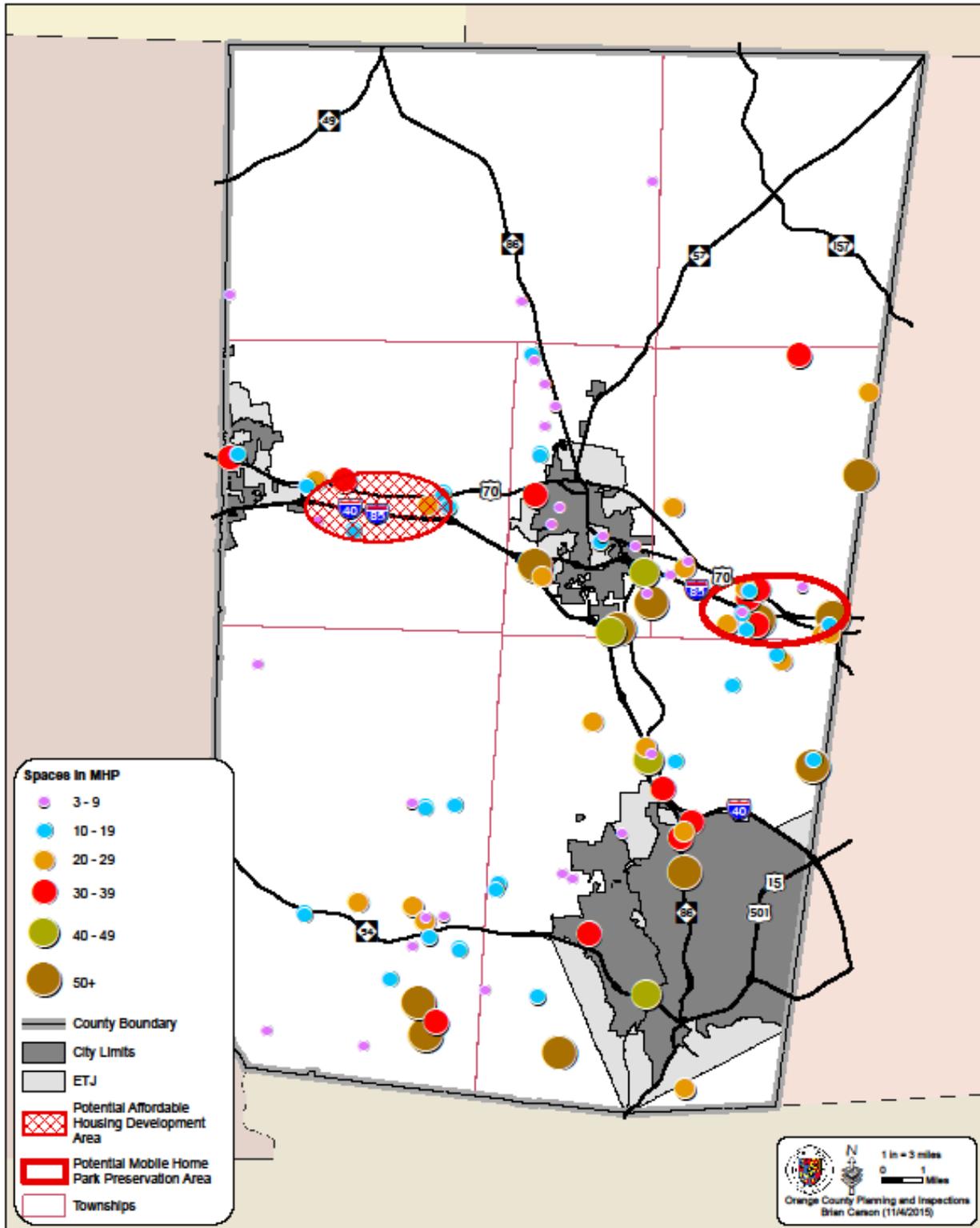
### Cost of Mobile Homes

	2010	2011	2012	2013	2014
<b>All Homes:</b>					
Average Sales Price	\$62,800	\$60,500	\$62,200	\$64,000	\$65,300
Average Square Footage	1,520	1,465	1,480	1,470	1,438
Cost Per Square Foot	\$41.32	\$41.30	\$42.02	\$43.54	\$45.41
<b>Single Section:</b>					
Average Sales Price	\$39,500	\$40,600	\$41,100	\$42,200	\$45,000
Average Square Footage	1,110	1,115	1,100	1,100	1,115
Cost Per Square Foot	\$35.59	\$36.41	\$37.36	\$38.36	\$40.36
<b>Multi-Section</b>					
Average Sales Price	\$74,500	\$73,900	\$75,700	\$78,600	\$82,000
Average Square Footage	1,730	1,705	1,725	1,720	1,710
Cost Per Square Foot	\$43.06	\$43.34	\$43.88	\$45.70	\$47.95

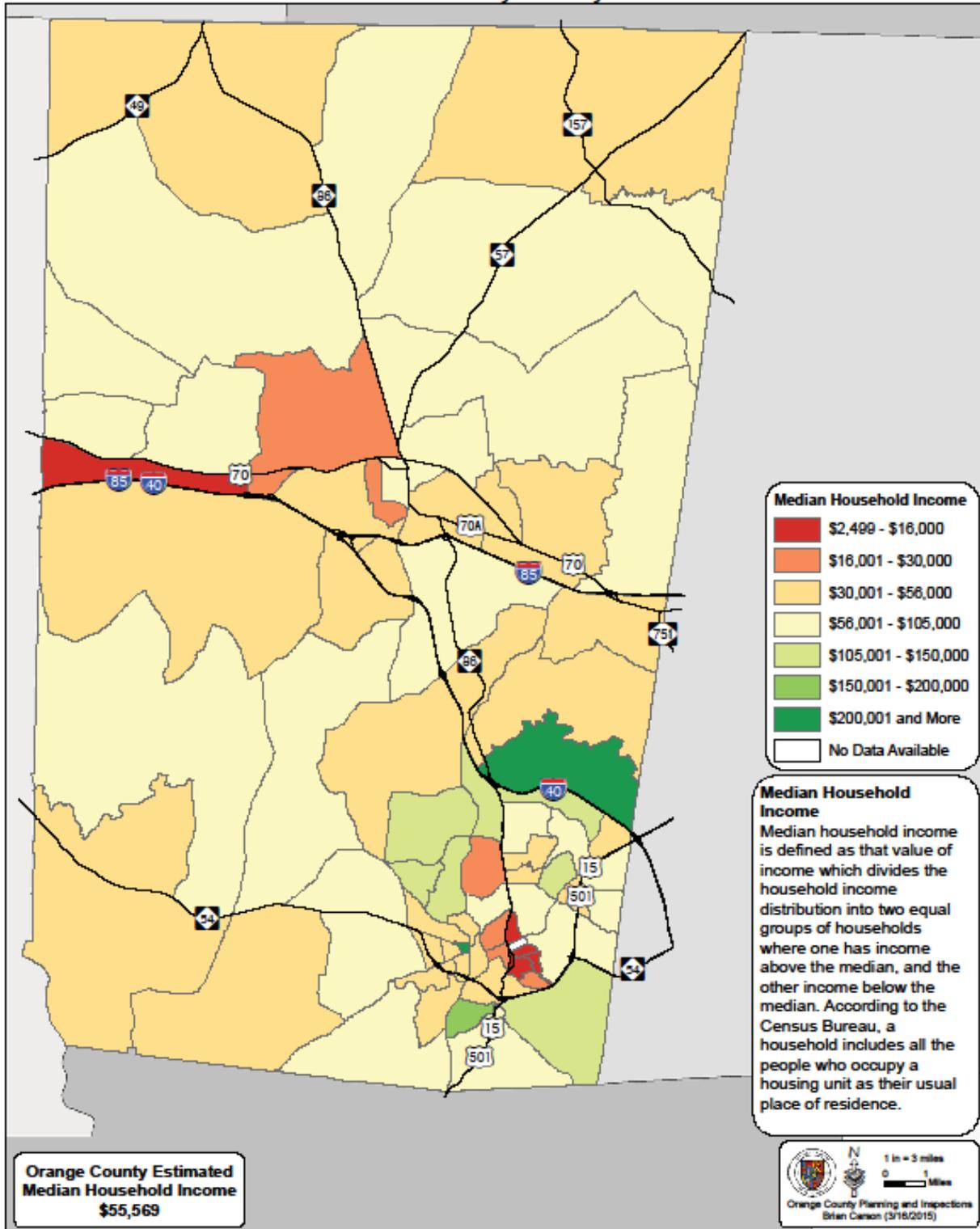
## 2016 Mobile Home Park Conditions



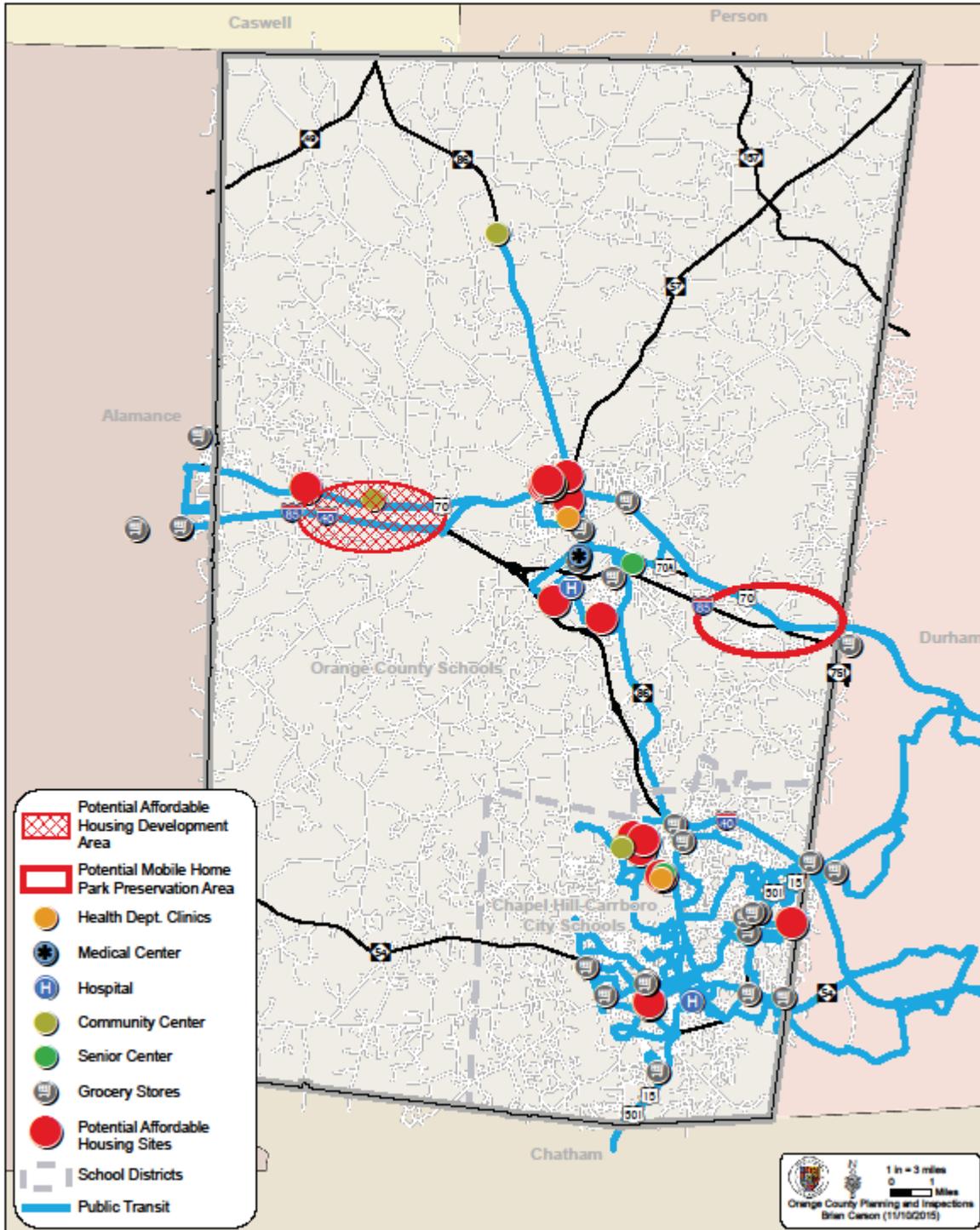
## 2014 Mobile Home Park Locations



Median Household Income by Block Groups  
American Community Survey 2009-2013



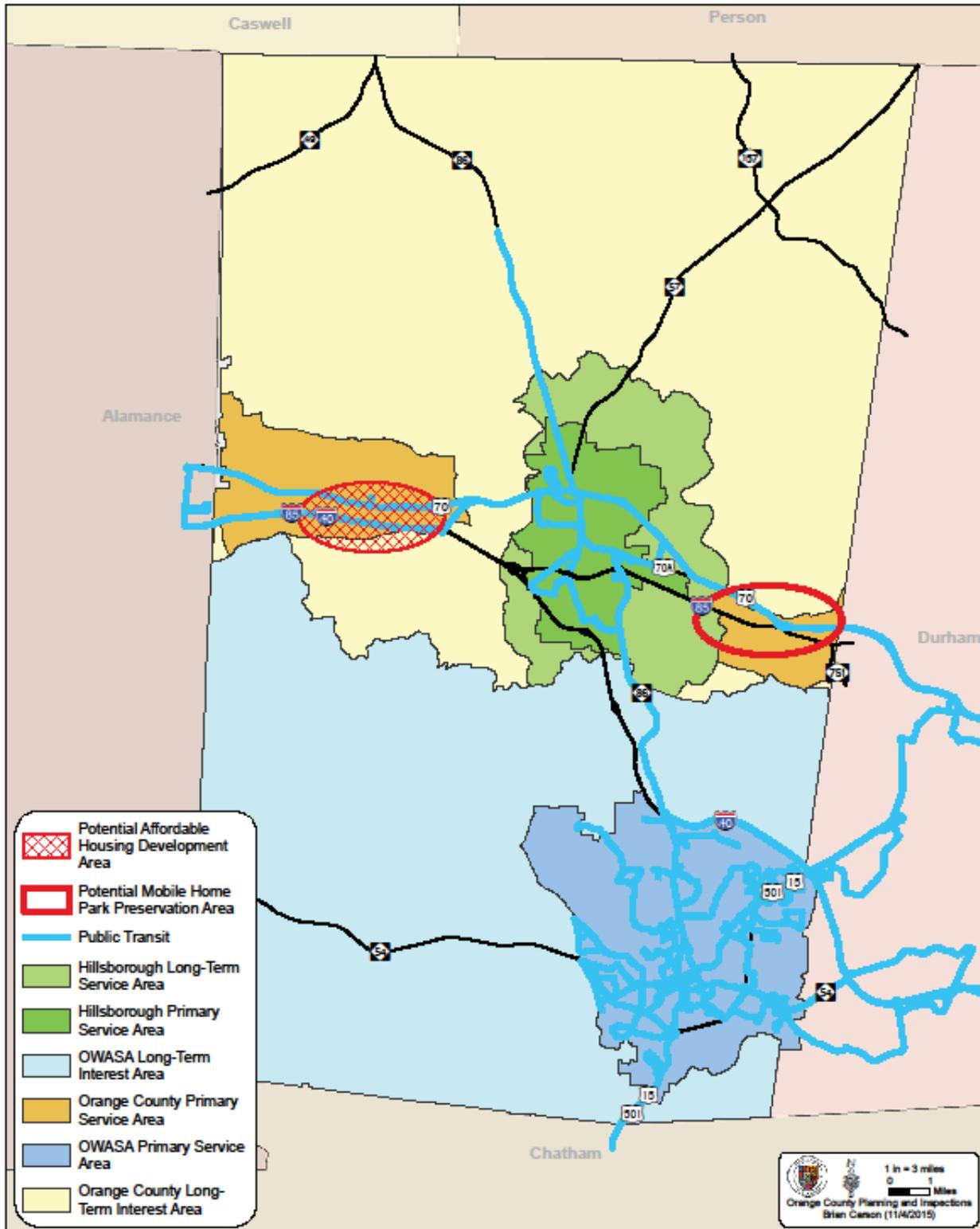
## Orange County Services/Employment



### **Additional Research Required**

Information regarding the relationship between the residents of the mobile home park and the owners of the mobile home park is not known at this time. There is further research needed to identify within each park, if the residents own or lease their mobile home park and what types of agreements are in place between the owner of the park and the residents of the park. Additional research is also required to determine the level of interest by park owners to improve, retain and or expand their park within the extent allowed under local and state codes (particularly taking into consideration the type of water and sewer systems that may be in use).

## Potential Affordable Housing Development Area



**D. SPECIAL NEEDS HOUSING:**

**Disability**

The table below includes the 2007-2011 ACS data that shows the number of disabled individuals in Orange County. The total population over the age of 5 is 126,228 and the disabled population is 11,180 or 8.4%. This is an indicator of the need for housing for the disabled which are mainly low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

**Disability Status for Residents in Orange County, NC**

Disability Status of the Civilian Non-Institutional Population	Total Population	Population with a Disability	Percent with a Disability
<b>Total</b>	<b>133,120</b>	<b>11,180</b>	<b>8.4%</b>
<b>Population under 5 years</b>			
Population under 5 years	6,892	0	0.0%
With a hearing difficulty	(X)	0	0.0%
With a vision difficulty	(X)	0	0.0%
<b>Population 5 to 17 years</b>			
Population 5 to 17 years	20,805	1,079	5.2%
With a hearing difficulty	(X)	54	0.3%
With a vision difficulty	(X)	95	0.5%
With a cognitive difficulty	(X)	967	4.6%
With an ambulatory difficulty	(X)	95	0.5%
With a self-care difficulty	(X)	263	1.3%
<b>Population 18 to 64 years</b>			
Population 18 to 64 years	92,674	6,326	6.8%
With a hearing difficulty	(X)	1,285	1.4%
With a vision difficulty	(X)	860	0.9%
With a cognitive difficulty	(X)	2,816	3.0%
With an ambulatory difficulty	(X)	3,416	3.7%
With a self-care difficulty	(X)	832	0.9%
With an independent living difficulty	(X)	1,839	2.0%
<b>Population 65 years and over</b>			
Population 65 years and over	12,749	3,775	29.6%
With a hearing difficulty	(X)	1,599	12.5%
With a vision difficulty	(X)	492	3.9%
With a cognitive difficulty	(X)	1,392	10.9%
With an ambulatory difficulty	(X)	2,273	17.8%
With a self-care difficulty	(X)	777	6.1%
With an independent living difficulty	(X)	1,718	13.5%

SEX			
Male	25,537	4,291	16.8%
Female	28,345	3,672	13.0%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	-	-	-
White alone	101,135	8,234	8.1%
Black or African American alone	15,997	2,153	13.5%
American Indian and Alaska Native alone	-	-	-
Asian alone	9,523	126	1.3%
Native Hawaiian and Other Pacific Islander alone	-	-	-
Some other race alone	-	-	-
Two or more races	2,498	381	15.25%
White alone, not Hispanic or Latino	94,385	7,938	8.4%
Hispanic or Latino (of any race)	10,754	671	6.2%

Source: 2009-2011 American Community Survey

Of the population age 65 and older, 29.6% have a disability. Men have a lower rate of disabilities than women (8.1% and 8.7%, respectively).

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. Nearly three-quarters (73.1%) of disabled persons ages in the labor force are employed, whereas 92.5% of non-disabled persons in the labor force are employed.

Based on the 2000 CHAS Data and the 2007-2011 ACS Data, it is estimated that 47% of all disabled renters have a housing problem that includes cost burdened by 30% or more or another type of housing problem, and 32% of disabled homeowners have a housing problem that includes cost burdened by 30% or more or another type of housing problem. A breakdown of the types of disability is as follows: hearing difficulty = 2.21%; vision difficulty = 1.09%; cognitive difficulty = 3.89%; ambulatory difficulty = 4.34%; self-care difficulty = 1.4%; and independent living difficulty = 2.67%.



### Victims of Domestic Violence

Based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 150 single family households are victims of domestic violence, dating violence, sexual assault, and stalking, and are in need of housing assistance.

## E. ELDERLY HOUSING:

As part of the Master Aging Plan, Orange County aims to offer an array of housing options that reflects the diverse preferences and abilities our older adult population portrays. The Orange Department of Aging will conceptualize a continuum of housing types to accommodate rapid growth in the County's senior population and then, invest in development of preferred housing models.



### Current Models of Senior Housing

Throughout Orange County, there is a continuum of formal senior housing options. These options range from senior homes and apartments for people over 55 years of age who are independent in their activities, to nursing homes that provide support for people who need assistance with basic activities of daily living. Generally speaking, senior housing is subject to a range of regulatory oversight. Homes and apartments without services are not highly regulated unless federal subsidies and discounted rents apply. Conversely, nursing homes are one of the most highly regulated industries in the country, second only to nuclear power plants. The continuum of formal senior housing options is defined below and elaborated in text.

### 55+ Independent Living Communities

55+ communities are residential areas created for senior adults that want to rent or own a living space that requires minimal upkeep and provides a community feel. The aged-restricted communities have various housing types, such as single-family homes, duplexes, apartments and condos for rent, ownership or lease. Homes in these communities are usually built on one level and are smaller by today's norms (1500 to 2300 sq. ft.). 55+ communities generally offer recreational and social activities but not formal health services. The Continuing Care Retirement Community is a variation of senior-designated housing that offers units across the continuum of care from independent living to nursing home care and hospice.

### Independent Living Communities in Orange County

Reduced rent Senior Apartments: There are two venues for reduced rent senior housing, Eno Haven (76 units) and Carolina Spring (124 units) For both locations, residents must be 55 years of age or older. Both complexes provide

discounted rents and accept Section 8 housing vouchers but practically speaking, these vouchers are rarely available. Exclusive of Section 8 vouchers, Eno Haven offers a 30%-60% discount to eligible residents, based on an income referenced sliding scale. Discounts are made possible through a tax credit program available to developers.

HUD Subsidized Senior Apartments: There are three venues for subsidized senior housing. First Baptist and Manley Estates (41 units), Covenant Place (42 units) and Adelaide Walters Apartments (24 units). All three of these venues are considered HUD 202 (serving people older than 62 years), Section 8 housing (serving people with low incomes). Rentals are priced at 30% of one's adjusted income and take social security, pensions, and personal assets into account.

Private pay Continuing Care Retirement Community: There is one Continuing Care Retirement Community – Carol Woods. Across the continuum of care, Carol Woods serves people in 150 apartments, 152 cottages, 10 townhomes, 65 assisted living units and 60 nursing home units. Carol Woods also has an early acceptance program. This program provides people with access to Carol Woods's services (dining, recreation, health) while they remain in their own home within the community. Admission to Carol Woods is selective, based on current health status and financial criteria. Once admitted, residents expect to live the rest of their lives at Carol Woods.

## **Cooperative Housing**

Cooperative housing, sometimes called co-housing is a type of housing in which residents actively participate in the design and operation of their own neighborhoods. Elder co-housing is designed especially for active adults, 55 and above. In elder cohousing, residents can choose to grow older meaningfully, consciously and independently in a self-managed, close-knit community. Elder co-housing neighborhoods include the features that define co-housing in general, but beyond that, they are built with the future in mind.

- Using universal design, each living space can transition from a home for an active lifestyle to one that supports progressing needs for accessibility.
- Common areas, indoors and out, are designed to provide easy access, socialization, and recreation for all levels of physical ability.
- Studio residences can be included in a community's common house to provide living quarters to home health aides whose services may be shared by several residents, allowing members to remain at home for all but major medical emergencies.

Co-housing communities usually are comprised of 20-40 households. Houses are designed as attached or single-family homes along one or more

pedestrian streets or clustered around a courtyard. Because neighbors hold a commitment to a relationship with one another, almost all cohousing communities use some form of consensus as the basis for group decision-making.

Variations on co-housing: Co-housing is distinct from a regular neighborhood by having some degree of “intention” that is evident between the people who choose to live there. A Pocket Neighborhood focused on seniors might be considered a smaller version of elder co-housing with 8-12 homes configured around a central courtyard. Typically, a pocket neighborhood contains a common house where guestrooms, exercise facilities, a kitchen, or tool shed might be found. Shared housing is another co-housing option. Here, unrelated people choose to live together in one house, establishing norms and policies that guide aspects of living such as meal preparation, caregiving, and shared possessions. Rental housing with an arts focus is a model that was brought up in the Aging in Community Speaker Series. This model brings seniors together in rental housing around a common interest such as art, music, theater or dancing. Inherent within this model is the concept that seniors offer their talents to each other and to the community through galleries, music “jams”, performances, and participatory events.

### **Cooperative Housing Options in Orange County**

Orange County has two co-housing communities, Pacifica and Arcadia, but neither is specific to seniors. Orange County does not have any pocket neighborhoods. Shared housing is – allowed in Orange County by ordinances up to five (5) unrelated people living in the same house. Also in Carrboro and Hillsborough, five (5) unrelated people are permitted to live as a “family” in single-family dwellings. In Chapel Hill, four (4) unrelated people are permitted to share a single-family home.

### **Adult Care Homes**

Adult Care Homes represent a state-regulated housing option that serves people who need everyday assistance with personal care and health care but do not require skilled care such as that provided in a nursing home. For example, someone with moderate dementia who is mobile yet needs meals prepared and prompting to maintain wake/rest cycles might live in an adult care home. Adult Care Homes typically have a mixture of planned and unplanned activities. There are two types of adult care homes that are regulated by the same State and County processes. Assisted Living is group housing that serves more than six people. Family Care Homes (formerly known as Rest Homes) serve 6 or fewer residents.

## **Adult Care Homes in Orange County**

Orange County has five assisted living facilities. Carolina House has 54 units, including 8 units that are specifically designated for people with dementia who require specialized care. Carolina House serves residents who can pay privately or have long term care insurance. Nurses provide oversight to care processes but do not participate in hands on care. Certified Nursing Assistants and Med Tech's are the direct caregivers at Carolina House. The Stratford has 44 regular units and 33 memory care units that serve those with dementia. Medicaid is an accepted payer source for Stratford residents.

To be eligible for admission to The Stratford, residents must be 55 yrs. or older and able to stand without assistance. Carillon Assisted Living of Hillsborough has 96 units including 21 units dedicated for residents with dementia. Under the condition of prior approval for personal care services, this assisted living facility will accept people for whom Medicaid is the primary payer. Of note, Medicaid payment is not accepted for residents of the memory care unit. Villines, which has been operating in Hillsborough since 1962, has 17 units serving people from a diverse range of race-ethnicities and socio-economic strata. Villines does accept Medicaid payment. Crescent Green of Carrboro has 120 units, serves people 55 and older, and does accept Medicaid payment. Similar to the Villines, it does not have a separate memory unit.

All of the assisted living facilities are for-profit organizations. Three of them, Carolina House, The Stratford, and Carillon, are corporately owned while Villines and Crescent Green of Carrboro are family-owned and operated.

Family Care Homes represent a subset of Adult Care Homes that serves 6 or fewer older adults who need some assistance to remain independent but do not need nursing home level care. There are four family care homes in Orange County and a fifth, Winmore Eldercare Home, under construction. Charles House-Yorktown and Winmore are operated by Charles House Association, the non-profit parent organization and admission source for both locations. LiveWell, a for-profit, family-owned home, serves residents with a variety of health issues and specializes in serving people with dementia. Cedar Grove is family-owned and operated with 2 separate residences in northern Orange County serving men with mental health issues. Orange Community Residence is a family care home that serves people living with HIV.

## **Nursing Homes**

Nursing Homes are highly regulated organizations serving two populations of older adults, 1) short term residents who need rehabilitation after a hospital stay or 2) long stay residents for whom independent living is not possible.

Long stay residents require assistance with three out of five activities of daily living. (Activities of Daily Living include: eating, dressing, bathing, toileting, and transferring from one place to another.) Nursing homes operate under a medical model of care and are staffed by licensed professionals, including doctors, nurses, physical therapists, occupational therapists, speech therapists, dieticians, and social workers.

### **Nursing Homes in Orange County**

Orange County has four, for-profit nursing homes that all accept Medicare and Medicaid payment. Brookshire Nursing Center in Hillsborough is a family

owned 5-star facility with 80 skilled care units. Brookshire also offers 20 independent and adult care homes. Pruitt-Carolina Pointe is a corporately owned 2-star nursing home with 138 units (plus 3 units classified as adult care home level of care). Chapel Hill Healthcare and Rehabilitation Center is a corporately owned 4-star nursing home with 108 units. Britthaven was a corporately owned nursing home with 130 skilled nursing units that included 29 units for people with dementia and 7 adult care home beds. Britthaven was closed in 2012 and this capacity was lost. (Carol Woods also has a nursing home on its campus but currently, this home is not available to people unaffiliated with Carol Woods.)

### **Senior Housing Costs**

In Orange County, the out of pocket costs associated with housing that is specifically for seniors is variable depending on the availability of subsidies (senior apartments), payer source (family care homes, assisted living, and nursing homes) and added amenities (private vs. semi-private room, cable, in room telephone etc.). As examples, the discounted rate for a one-bedroom senior apartment at Carolina Spring is \$742/month and a two-bedroom apartment is \$870/month. At Eno Haven, a one-bedroom apartment at market rate is \$585/month and a two bedroom is \$700/month. At the 30% discount rate, a one-bedroom apartment would rent for \$409 and a two-bedroom would rent for \$490.

All rent costs at HUD subsidized senior housing are calculated at 30% adjusted income based on social security payments, pensions, and assets. At Carol Woods Continuing Care Retirement Community, a studio unit for one person costs \$2466/month after an entry fee of \$86,000 is paid. For a large cottage with double occupancy, the monthly fee is \$5865 after an entry fee of \$427,000 is paid. Monthly fees for family care homes such as Yorktown and LiveWell average \$5500. Monthly fees for assisted living facilities vary greatly. For example, a private room at The Stratford is \$2900/month while a private room in the dementia unit is \$4800/month. Semi-private room rates are

\$1950/month and \$3800/month in the dementia unit. In contrast, the average cost for residents of Carolina House is \$5500/month, not including cable and telephone service or additional services people need after admission.

Nursing home costs also vary widely, depending on whether the payer source is Medicare (short stay - rehabilitation), Medicaid (long stay), private pay (with or without long term care insurance). Thus, it is difficult to pin point the out-of-pocket expenses for nursing home residents. That said, according to a 2012 MetLife survey, the average annual cost for a private room in a nursing home is \$90,500.

### **Availability**

In Orange County, vacancies within the pool of senior housing options are not abundant. Both of the discounted rent senior apartment complexes report no vacancies as of December 2013. In the case of HUD funded senior housing people can expect wait lists to last well over 1 year. For example, Adelaide Walters currently has a 25-person waiting list. On average, 2 apartments become newly available each year. At Carol Woods, people can expect 1-4 year waits for studio and one-bedroom units. Wait lists for large cottages are typically 10 years. As of December 2013, Yorktown and LiveWell family care homes had no vacancies. Assisted Living facilities generally have openings for private pay residents but openings for residents whose stays are publically funded are scarce or non-existent. Nursing homes generally have openings for residents with Medicare funding that need short term rehab however may not have an opening for a resident who requires long term care with only Medicaid funding (particularly if they are known to have behavioral problems or need rehab services.) Most nursing homes do have openings for people who are able to pay privately. Rarely does a nursing home have 100% occupancy (except perhaps on the memory care units) because beds are kept available for people with particular payer sources.

In sum, to serve a county with 22,123 residents over 60 years of age Orange County has 1534 designated senior-specific housing units across the continuum of care. Further, it is most often the case that each type of housing option has few to no vacancies despite costs that would be out of reach for many seniors.

## **F. INCOME AND POVERTY:**

The 2000 Census reported that the per capita income for the County was \$24,873. The median household income for Orange County was \$42,372, which is above the State of North Carolina's \$39,184. The 2007-2011 American Community Survey reported that the per capita income for the County was \$25,256 in 2011. The median household income for Orange

County was \$56,055, compared to \$46,291 for North Carolina. The table below illustrates household income trends.

### Household Income in Orange County, NC

Items	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
<b>Total Households</b>	<b>45,916</b>	<b>100%</b>	<b>50,837</b>	<b>100%</b>
Less than \$10,000	5,456	11.9%	4,880	9.60%
\$10,000 to \$14,999	2,551	5.6%	2,491	4.9%
\$15,000 to \$24,999	5,664	12.3%	5,033	9.9%
\$25,000 to \$34,999	5,460	11.9%	4,779	9.4%
\$35,000 to \$49,999	6,827	14.9%	6,304	12.4%
\$50,000 to \$74,999	7,598	16.5%	7,117	14.0%
\$75,000 to \$99,999	4,371	9.5%	5,490	10.8%
\$100,000 to \$149,999	4,394	9.6%	6,660	13.1%
\$150,000 to \$199,999	1,783	3.9%	8,134	16.0%
\$200,000 or more	1,812	3.9%	-	-
<b>Median Household Income</b>	<b>\$42,372</b>	<b>--</b>	<b>\$56,055</b>	<b>--</b>

Source: 2000 U.S. Census and 2007-2011 American Community Survey

The table below identifies the Section 8 Income Limits in the Durham-Chapel Hill, NC HUD Metro FMR Area based on household size for FY 2015. The Median Family Household Income for a family of 4 living in Orange County, NC is \$67,400 in 2015.

**Section 8 Income Limits for 2015**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits (\$)	\$14,150	\$16,200	\$20,090	<b>\$24,250</b>	\$28,410	\$32,570	\$36,730	\$40,890
Very Low (50%) Income Limits (\$)	\$23,600	\$27,000	\$30,350	<b>\$33,700</b>	\$36,400	\$39,100	\$41,800	\$44,500
Low (80%) Income Limits (\$)	\$37,750	\$43,150	\$48,550	<b>\$53,900</b>	\$58,250	\$62,550	\$66,850	\$71,150

Data obtained from hud.gov

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low (30%) income limits may equal the very low (50%) income limits.

**Low- and Moderate-Income in Orange County, NC**

TRACT	BLKGRP	LOW/MOD	LOW/MOD UNIV	LOW/MOD PCT
010701	1	545	1955	27.88%
010703	1	1,125	1,895	59.37%
010703	2	780	1,340	58.21%
010703	3	1,580	2,185	72.31%
010703	4	525	855	61.40%
010704	1	505	925	54.59%
010704	2	1,585	2,295	69.06%
010704	3	305	1,680	18.15%
010705	1	825	1,950	42.31%
010705	2	1,100	1,290	85.27%
010705	3	455	840	54.17%
010705	4	90	145	62.07%
010706	1	105	1,430	7.34%
010706	2	135	1,970	6.85%
010801	1	575	830	69.28%
010801	2	960	3,115	30.82%
010801	3	340	1,010	33.66%

010802	1	1,005	2,105	47.74%
010802	2	335	2,625	12.76%
010901	1	440	1,915	22.98%
010901	2	1,215	1,620	75.00%
010901	3	530	1,645	32.22%
010902	1	640	1,335	47.94%
010902	2	810	2,640	30.68%
011000	1	385	2,580	14.92%
011000	2	825	1,445	57.09%
011000	3	395	860	45.93%
011000	4	275	515	53.40%
011000	5	375	905	41.44%
011101	1	245	1,080	22.69%
011101	2	570	1,115	51.12%
011101	3	565	720	78.47%
011101	4	835	2,525	33.07%
011101	5	955	1,595	59.87%
011102	1	530	1,825	29.04%
011102	2	905	1,925	47.01%
011102	3	1,155	1,895	60.95%
011202	1	390	2,850	13.68%
011202	2	760	1,805	42.11%
011202	3	620	2,060	30.10%
011203	1	375	1,350	27.78%
011203	2	675	1,925	35.06%
011203	3	430	1,520	28.29%
011204	1	905	1,935	46.77%
011204	2	140	1,460	9.59%
011205	1	325	2,615	12.43%
011205	2	490	2,245	21.83%
011205	3	1,050	1,945	53.98%
011300	1	1,950	2,375	82.11%
011400	1	400	1,570	25.48%
011400	2	1,290	1,725	74.78%
011500	1	860	2,015	42.68%
011601	1	25	25	100.00%
011601	2	510	510	100.00%
011602	1	215	215	100.00%
011602	2	115	115	100.00%
011602	3	1,135	1,230	92.28%
011700	1	1,140	1,485	76.77%
011700	2	1,065	1,805	59.00%

011800	1	620	905	68.51%
011800	2	975	1,950	50.00%
011901	1	395	2,610	15.13%
011901	2	1,025	1,935	52.97%
011901	3	275	645	42.64%
011902	1	590	2,450	24.08%
011902	2	240	1,515	15.84%
012100	1	785	2,010	39.05%
012100	2	750	2,640	28.41%
012100	3	355	650	54.62%
012100	4	335	1,860	18.01%
012201	1	245	1,760	13.92%
012201	2	300	1,045	28.71%
012202	1	800	1,400	57.14%
012202	2	280	1,710	16.37%
012202	3	565	2,140	26.40%
		<b>47,925</b>	<b>120,585</b>	<b>39.74%</b>

Data obtained from hud.gov

Nearly forty percent (39.74%) of all residents in Orange County were considered low- to moderate-income at the time of the 2010 U.S. Census. Just over fifteen percent (16.9%) of the population in Orange County was living below the poverty level in 2011, according to the 2007-2011 American Community Survey. In the Town of Chapel Hill, approximately 37.44% of the residents were considered low- to moderate-income at the time of the 2007-2011 American Community Survey. The Town of Carrboro had a 46.07% low- to moderate-income population percentage, while 46.43% of the Town of Hillsborough was low- to moderate-income. Among the three jurisdictions, Hillsborough had the largest percentage of its population living in poverty (24.7%). 22.1% of Chapel Hill's residents are in poverty, and 16.8% of Carrboro's residents live in poverty. In comparison, 16.1% of the population in North Carolina shared this same economic status.

## Employment and Education

The following tables highlight employment trends in Orange County, North Carolina.

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	61	18	0	0	0
Arts, Entertainment, Accommodations	2,417	4,693	14	26	12
Construction	594	303	4	2	-2
Education and Health Care Services	4,039	4,025	24	22	-2
Finance, Insurance, and Real Estate	1,103	1,686	7	9	2
Information	517	640	3	4	1
Manufacturing	1,439	80	9	0	-9
Other Services	675	1,268	4	7	3
Professional, Scientific, Management Services	2,155	1,952	13	11	-2
Public Administration	0	0	0	0	0
Retail Trade	2,581	2,942	15	16	1
Transportation and Warehousing	408	54	2	0	-2
Wholesale Trade	761	389	5	2	-3
<b>Total</b>	<b>16,750</b>	<b>18,050</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Labor Force**

Total Population in the Civilian Labor Force	<b>27,563</b>
Civilian Employed Population 16 years and over	25,955
Unemployment Rate	5.83%
Unemployment Rate for Ages 16-24	2.91%
Unemployment Rate for Ages 25-65	2.80%

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	8,998
Farming, fisheries and forestry occupations	1,011
Service	2,463
Sales and office	5,314
Construction, extraction, maintenance and repair	562
Production, transportation and material moving	304

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	18,908	81%
30-59 Minutes	3,936	17%
60 or More Minutes	634	3%
<b>Total</b>	<b>23,478</b>	<b>100%</b>

### Live and Work Patterns

The following table highlights patterns in residency and employment in the County. Data was not available for Hillsborough.

	Orange County		Chapel Hill		Carrboro	
	Number	Percent	Number	Percent	Number	Percent
Live outside the jurisdiction but work in the jurisdiction	40,411	41.25%	38,114	62.56%	3,486	30.67%
Live in the jurisdiction but work outside of the jurisdiction	37,851	38.64%	16,375	26.88%	7,339	64.58%
Live and work in the jurisdiction	19,698	20.11%	6,435	10.56%	540	4.75%

The following tables highlight education trends in Orange County, North Carolina.

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	801	98	343
High school graduate (includes equivalency)	1,299	110	424
Some college or Associate's degree	1,870	83	934
Bachelor's degree or higher	13,306	481	2,887

### Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	31	198	190	225	190
9th to 12th grade, no diploma	578	274	168	189	208
High school graduate, GED, or alternative	4,300	273	454	1,106	425
Some college, no degree	10,959	553	333	1,107	494
Associate's degree	118	254	123	517	180
Bachelor's degree	2,411	2,377	1,673	2,453	1,224
Graduate or professional degree	365	2,456	2,773	4,970	2,450

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$15,354
High school graduate (includes equivalency)	\$25,715
Some college or Associate's degree	\$32,369
Bachelor's degree	\$43,076
Graduate or professional degree	\$64,909

Orange County, North Carolina is home to a university, hospitals, and some manufacturing establishments and therefore has a diverse economy. The three (3) largest categories of jobs in Orange County in business by sector is as follows:

- Arts, Entertainment, Accommodations - 4,693 jobs
- Education and Health Care Services - 4,025 jobs
- Retail Trade - 2,942 jobs

These three categories represent 64.6% of the total number of jobs in the County.

The Labor and Economic Analysis Division of the State of North Carolina’s “Quarterly Census of Employment and Wages (QCEW) Largest Employers” lists the largest employers in Orange County for the third quarter of 2014.

The Labor and Economic Analysis Division of the State of North Carolina’s

They are as follows:

1. UNC Chapel Hill
2. UNC Health Care System
3. Chapel Hill Carrboro City Schools
4. Orange County Schools
5. Orange County Government
6. Eurosport
7. Town of Chapel Hill Inc.
8. UNC Physicians Network LLC
9. Aramark Food and Support Services
10. Wal-Mart Associates Inc.

According to the 2007-2011 American Community Survey data, Orange County has an unemployment rate of 5.83% which is lower than the North Carolina unemployment rate of 9.7% for that same period. In Orange County, there are 16,750 workers and 18,050 jobs. The unemployment rate is also larger in the 16-24 age group as opposed to older age groups. This suggests that as younger members of the workforce leave school and enter the workforce, they are struggling to find employment.

According to the 2007-2011 American Community Survey data, there are job deficiencies (the number of qualified workers exceeds the number of jobs available) in the following sectors:

- Agriculture, Mining, Oil and Gas Extraction – 29.5% of the sector workforce is utilized
- Construction – 51.0% of the sector workforce is utilized
- Education and Health Care Services – 99.7% of the sector workforce is utilized
- Manufacturing – 5.6% of the sector workforce is utilized
- Professional, Scientific, Management Services – 90.6% of the sector workforce is utilized
- Transportation and Warehousing – 13.2% of the sector workforce is utilized
- Wholesale Trade – 51.1% of the sector workforce is utilized

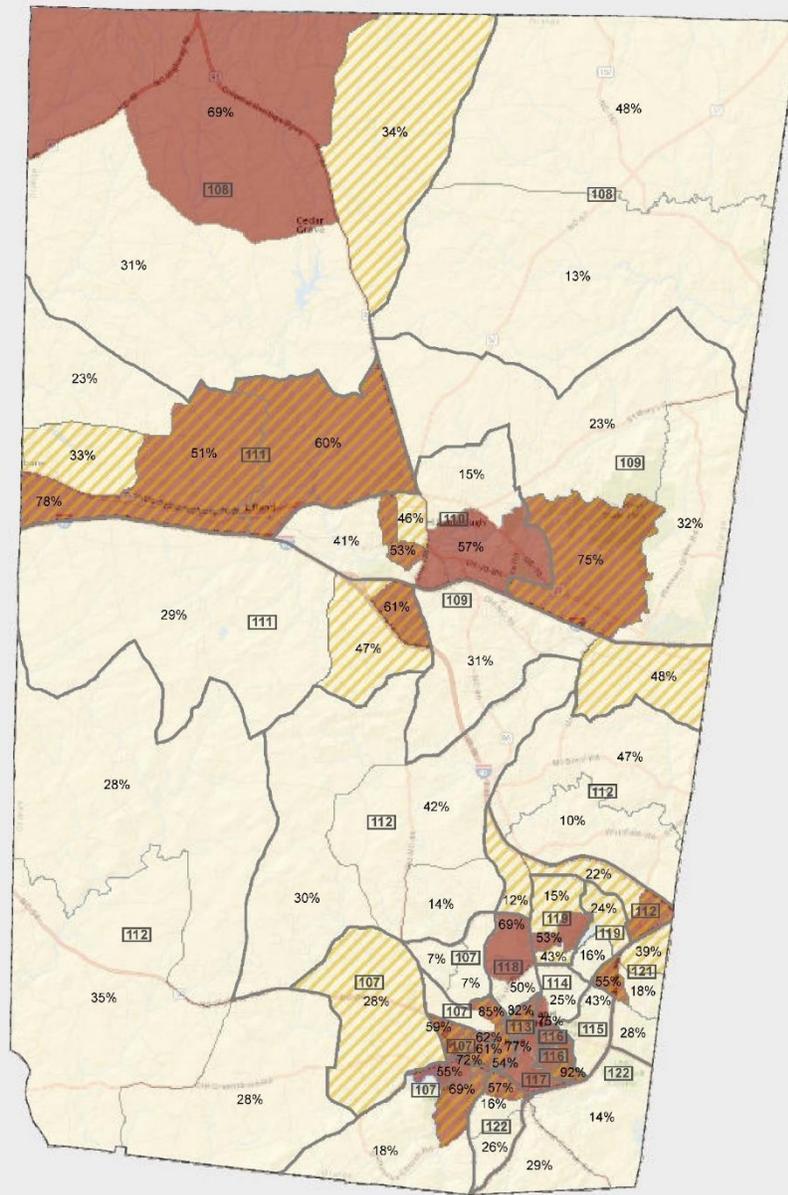
Orange County is also experiencing an employment deficiency (the number of jobs available exceeds the number of qualified workers) in the following sectors:

- Arts, Entertainment, Accommodations – 51.5% of the sector jobs are filled
- Finance, Insurance, and Real Estate – 65.4% of the sector jobs are filled
- Information – 80.8% of the sector jobs are filled
- Other Services – 53.2% of the sector jobs are filled
- Retail Trade – 87.7% of the sector jobs are filled

The following maps illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in Orange County.



**Low/Moderate Income with Minority Percentage by Block Group: Orange County, North Carolina**



**Legend**

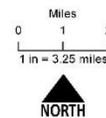
**Low/Moderate Income**

- Less than 51%
- 51% or More

\* Based on Census 2010

- Minority >= 32.55%
- County Boundary
- Tracts Boundary
- 1108 = tract number

Block group labels show the low/moderate income percentage.

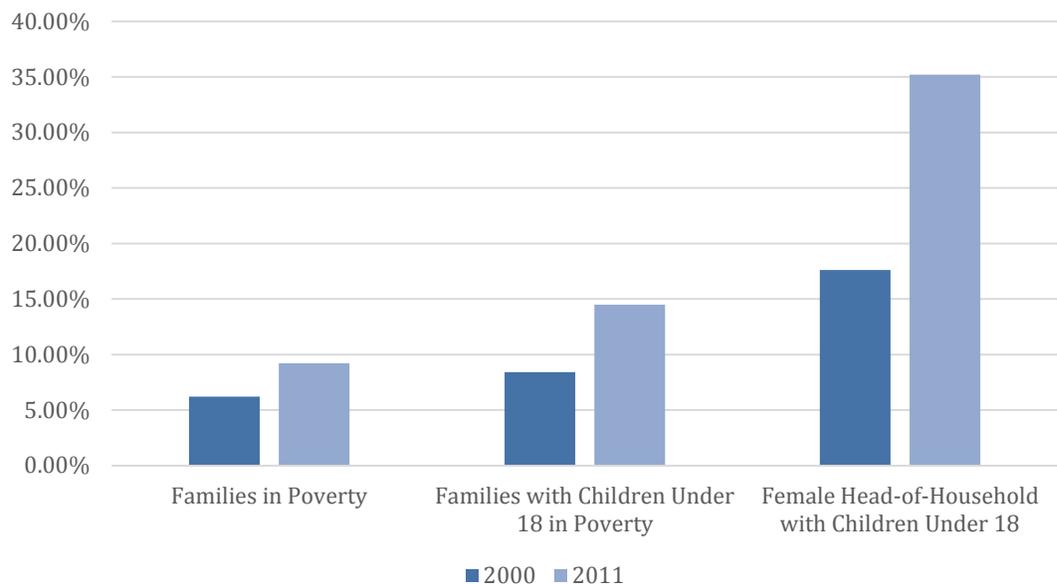


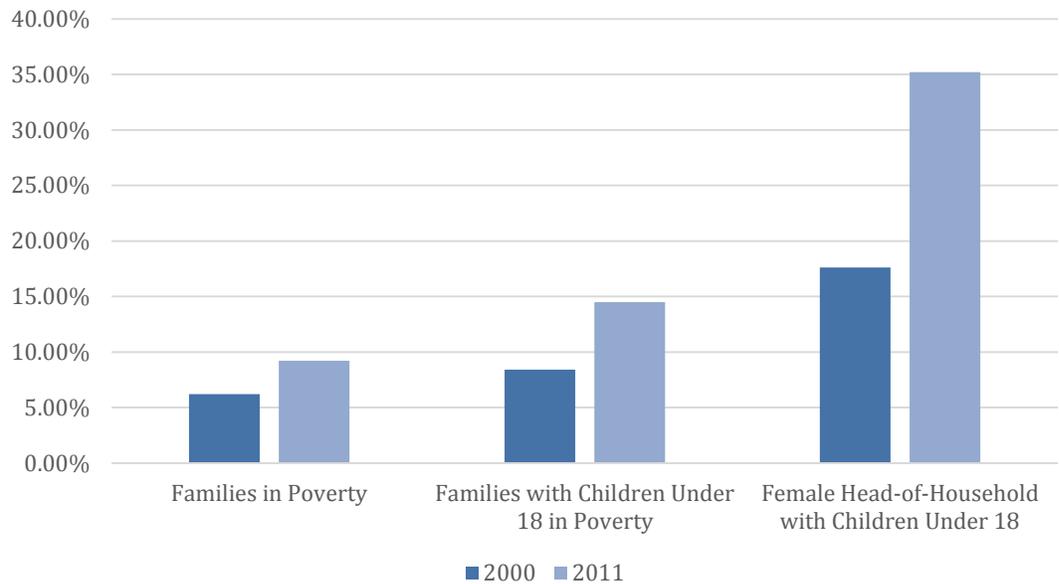
ESRI Data & Maps, 2014, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2015

In 1999 there were approximately 15,318 individuals (14.1%) living in poverty and in 2011 there were approximately 20,542 individuals (16.9%). The County's poverty statistics for families with children are significant, particularly for single mothers. The chart below illustrates the poverty statistics for families living in Orange County. At the time of the 2007-2011 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

- Families with related children under the age of 18 was 14.5%.
- Female-headed families with related children under the age of 18 was 35.2%.
- Families with a householder who is White is 6.1%
- Families with a householder who is Black or African American is 20.6%.
- Families with a householder who is Asian is 15.4%.
- Families with a householder who is Hispanic or Latino is 29.4%.

### Families in Poverty in Orange County, NC





Source: 2000 U.S. Census and 2007-2011 American Community Survey

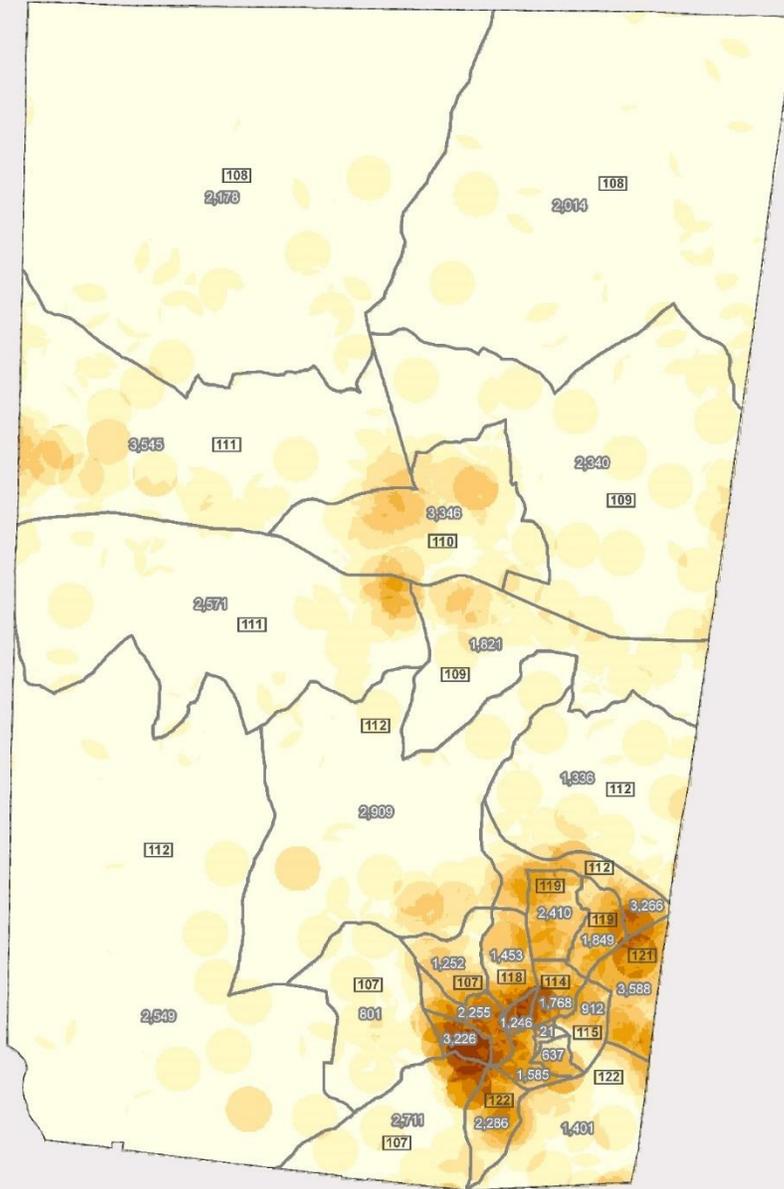
In 2011, approximately 8.7% of all families in the Town of Chapel Hill lived below the poverty level; of the female householders with no husband present, 28.3% were below the poverty level and 30.9% of those with children under 18 years were below poverty. In the Town of Carrboro, approximately 10.1% of all families were below the poverty level; of the female head of households with no husband present, 27.7% were below poverty level and 31.3% lived with related children under 18 years. In the Town of Hillsborough, approximately 23.7% of families lived below the poverty level in 2011; of the female householders with no husband present, 70.3% lived below the poverty level, with 77.0% of those living with children under 18 years living below poverty.

**G. CONDITION OF HOUSING:**

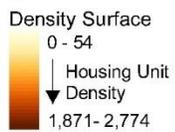
According to the 2007-2011 American Community Survey, there are 55,315 housing units in Orange County, of which 50,837 (91.9%) are occupied; this leaves a vacancy rate of 8.1% in the County. Most of the vacant units are located in the northwestern and southeastern portions of the County, and in the central portion of Chapel Hill.

The maps below illustrate the number of Total Housing Units per Block Point and the percentage of Vacant Housing Units by Block Group in Orange County.

**Total Housing Units by Block Points & Tracts: Orange County, North Carolina**

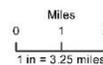


**Legend**



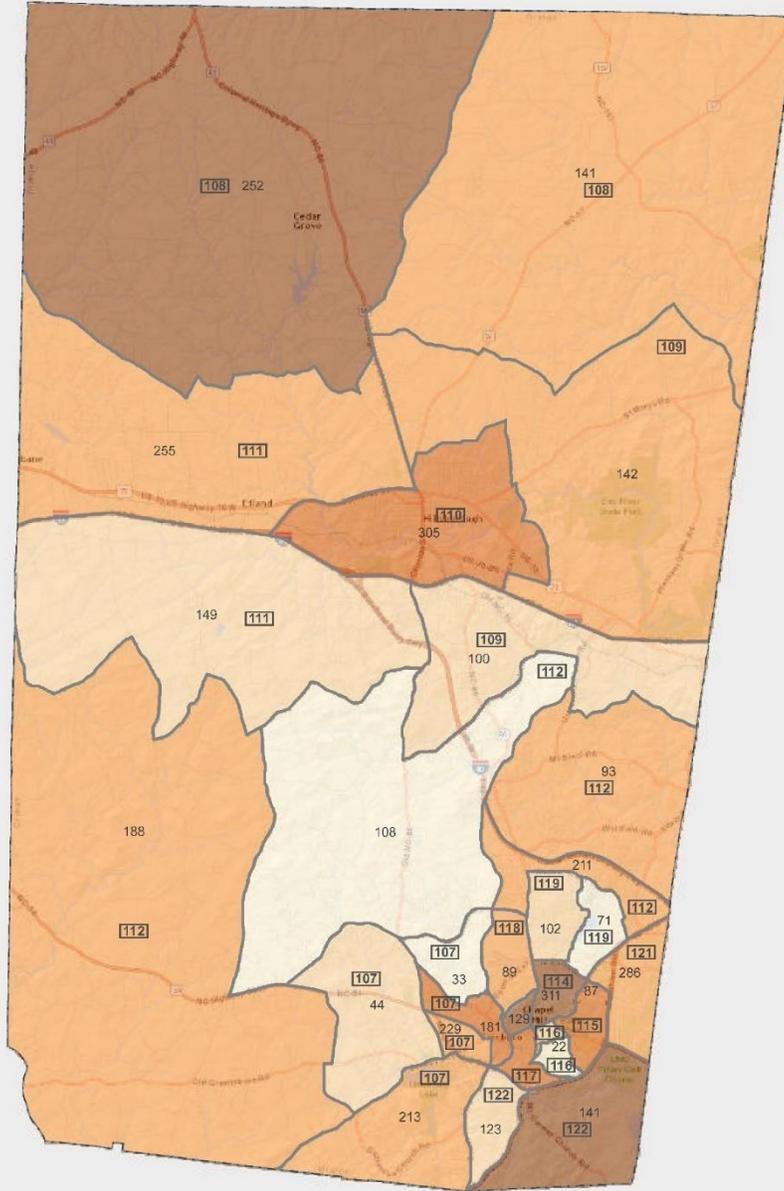
- County Boundary
- Tracts Boundary
- = tract number

Census Tract  
labels show  
2014 total  
housing units.



ESRI Data & Maps, 2014, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2015

Percent Vacant Housing Units by Tract: Orange County, North Carolina



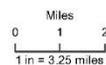
Legend

Percent Vacant Housing Units

- 2.6% - 4%
- 4.1% - 6%
- 6.1% - 8%
- 8.1% - 10%
- 10.1% - 17.6%

- County Boundary
- Tracts Boundary
- [110] = tract number

Census Tract labels show vacant housing units.



ESRI Data & Maps, 2014, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2015

**H. HOUSING COSTS:**

The following is an in depth study into housing costs for both homeowners and renters. As part of this study, housing costs are compared to income to determine the effect housing cost has on a household. The table below show the maximum monthly housing cost for a family of four by Area Median Income group. It also shows the maximum price of a home each of those families can afford.

AMI	Gross Household Pay (Family of 4)	Per Month	Max. Monthly Housing Cost	Max Price of Home
30%	\$24,250.00	\$2,020.83	\$606.25	\$92,000.00
50%	\$33,700.00	\$2,808.33	\$842.50	\$130,000.00
80%	\$53,900.00	\$4,491.67	\$1,347.50	\$201,000.00
100%	\$67,400.00	\$5,616.67	\$1,685.00	\$248,000.00

*\*The income in this table does not account for taxes. These numbers are the highest possible housing costs per family. This table also assumes that each family will put a 20% downpayment on a house when it is purchased.*

**Owner Costs**

The median mortgage expense in Orange County for 2000 was \$1,333, compared to \$1,831 in 2011. The table below illustrates mortgage status and selected monthly owner costs. Monthly owner costs increased by 7.05%, while median household income during the same time period increased by approximately 32.3%.

Residents of Hillsborough had the lowest median monthly housing costs among the three jurisdictions for owner-occupied units, paying \$1,383. Carrboro had the highest monthly housing cost for homeowners of the three jurisdictions at \$1,873 per month. Chapel Hill has monthly housing costs of \$1,673 per month.

The number of homes in Orange County without a mortgage increased slightly from 23.8% in 2000 to 27.7% in 2011. This is most likely due to the owners having lived in their homes long enough to have paid off their mortgage.

### Mortgage Status and Selected Monthly Owner Costs

Monthly Owner Cost	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
<b>Houses with a mortgage</b>	<b>14,805</b>	<b>76.2%</b>	<b>22,129</b>	<b>72.3%</b>
Less than \$300	50	0.3%	26	0.1%
\$300 to \$499	365	1.9%	246	1.1%
\$500 to \$699	1,042	5.4%	666	3.0%
\$700 to \$999	2,684	13.8%	1,954	8.8%
\$1,000 to \$1,499	4,597	23.7%	4,909	22.2%
\$1,500 to \$1,999	2,894	14.9%	4,860	22.0%
\$2,000 or more	3,173	16.3%	9,468	42.8%
Median (dollars)	\$1,333	(X)	1,831	(X)
<b>Houses without a mortgage</b>	<b>4,612</b>	<b>23.8%</b>	<b>8,474</b>	<b>27.7%</b>
Median (dollars)	\$362	(X)	\$518	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

Just over a quarter of all owner-occupied households (28.6%) with a mortgage are paying over 30% of their monthly income on housing, indicating a moderate percentage of owners whose housing is not considered affordable. The table below illustrates housing costs for owner-households.

### Selected Monthly Owner Costs as a Percentage of Household Income Housing Units with a Mortgage

Owner Costs as a % of Income	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
<b>Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)</b>	<b>14,652</b>	<b>76.2%</b>	<b>22,129</b>	<b>72.3%</b>
Less than 20 percent	10,345	53.3%	8,712	39.6%
20 to 24.9 percent	2,905	15.0%	4,047	18.4%
25 to 29.9 percent	2,011	10.4%	2,938	13.4%
30 to 34.9 percent	1,119	5.8%	1,842	8.4%
35 percent or more	2,884	14.9%	4,445	20.2%
Not computed	153	0.8%	145	(X)

### Selected Monthly Owner Costs as a Percentage of Household Income

<b>Housing Units without a Mortgage</b>				
<b>Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)</b>	<b>4,612</b>	<b>23.75%</b>	<b>8,474</b>	<b>27.7%</b>
Less than 20 percent	3,687	79.9%	6,038	72.3%
20 to 24.9 percent	297	6.44%	672	8.0%
25 to 29.9 percent	151	3.3%	472	5.6%
30 to 34.9 percent	119	2.6%	287	3.4%
35 percent or more	274	6.0%	892	10.7%
Not computed	84	1.8%	113	1.3%

Source: 2000 U.S. Census & 2007-2011 American Community Survey

**Monthly Owner Costs as a Percentage of Household Income**

	<b>Orange County</b>	<b>Carrboro</b>	<b>Chapel Hill</b>	<b>Hillsborough</b>
Monthly Owner Costs as a percentage of household income – Housing Units with a Mortgage	22.8%	23.4%	22.5%	23.5%
Monthly Owner Costs as a percentage of household income – Housing Units without a Mortgage	11.5%	10.0%	10.0%	14.5%

Source: 2007-2011 American Community Survey

**Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months in Orange County**

<b>Orange County, North Carolina</b>		
	<b>Estimate</b>	<b>Percentage</b>
<b>Total:</b>	<b>50,837</b>	<b>-</b>
<b>Owner-occupied housing units:</b>		
<b>Less than \$20,000:</b>	<b>2,284</b>	<b>100.00%</b>
Less than 20 percent	245	10.73%
20 to 29 percent	301	13.18%
30 percent or more	1,738	76.09%
<b>\$20,000 to \$34,999:</b>	<b>3,043</b>	<b>100.00%</b>

Less than 20 percent	737	24.22%
20 to 29 percent	739	24.29%
30 percent or more	1,567	51.50%
<b>\$35,000 to \$49,999:</b>	<b>2,865</b>	<b>100.00%</b>
Less than 20 percent	925	32.29%
20 to 29 percent	735	25.65%
30 percent or more	1,205	42.06%
<b>\$50,000 to \$74,999:</b>	<b>4,317</b>	<b>100.00%</b>
Less than 20 percent	1,511	35.00%
20 to 29 percent	1,462	33.87%
30 percent or more	1,344	31.13%
<b>\$75,000 or more:</b>	<b>17,836</b>	<b>100.00%</b>
Less than 20 percent	11,332	63.53%
20 to 29 percent	4,892	27.43%
30 percent or more	1,612	9.04%
<b>Zero or negative income</b>	<b>258</b>	<b>-</b>
<b>Renter-occupied housing units:</b>		
<b>Less than \$20,000:</b>	<b>20,234</b>	<b>-</b>
Less than 20 percent	58	0.91%
20 to 29 percent	174	2.73%
30 percent or more	6,153	96.37%
<b>\$20,000 to \$34,999:</b>	<b>3,936</b>	<b>100.00%</b>
Less than 20 percent	12	0.30%
20 to 29 percent	1,263	32.09%
30 percent or more	2,661	67.61%
<b>\$35,000 to \$49,999:</b>	<b>3,323</b>	<b>100.00%</b>
Less than 20 percent	406	12.22%
20 to 29 percent	2,148	64.64%
30 percent or more	769	23.14%
<b>\$50,000 to \$74,999:</b>	<b>2,683</b>	<b>100.00%</b>
Less than 20 percent	1,457	54.30%
20 to 29 percent	833	31.05%
30 percent or more	393	14.65%
<b>\$75,000 or more:</b>	<b>2,337</b>	<b>100.00%</b>
Less than 20 percent	1,958	83.78%
20 to 29 percent	317	13.56%
30 percent or more	62	2.65%
<b>Zero or negative income</b>	<b>483</b>	<b>-</b>
<b>No cash rent</b>	<b>1,087</b>	<b>-</b>

Source: 2007-2011 American Community Survey

**Tenure by Housing Costs as a Percentage of Household Income in the**

Past 12 Months in Carrboro, NC

Carrboro, North Carolina		
	Estimate	Percentage
<b>Total:</b>	<b>8,881</b>	<b>-</b>
<b>Owner-occupied housing units:</b>		
<b>Less than \$20,000:</b>	<b>152</b>	<b>100.00%</b>
Less than 20 percent	18	11.84%
20 to 29 percent	0	0.00%
30 percent or more	134	88.16%
<b>\$20,000 to \$34,999:</b>	<b>170</b>	<b>100.00%</b>
Less than 20 percent	37	21.76%
20 to 29 percent	49	28.82%
30 percent or more	84	49.41%
<b>\$35,000 to \$49,999:</b>	<b>303</b>	<b>100.00%</b>
Less than 20 percent	77	25.41%
20 to 29 percent	27	8.91%
30 percent or more	199	65.68%
<b>\$50,000 to \$74,999:</b>	<b>316</b>	<b>100.00%</b>
Less than 20 percent	64	20.25%
20 to 29 percent	61	19.30%
30 percent or more	191	60.44%
<b>\$75,000 or more:</b>	<b>2,196</b>	<b>100.00%</b>
Less than 20 percent	1,283	58.42%
20 to 29 percent	632	28.78%
30 percent or more	281	12.80%
<b>Zero or negative income</b>	<b>13</b>	<b>-</b>
<b>Renter-occupied housing units:</b>		
<b>Less than \$20,000:</b>	<b>1,593</b>	<b>100.00%</b>
Less than 20 percent	13	0.82%
20 to 29 percent	13	0.82%
30 percent or more	1,567	98.37%
<b>\$20,000 to \$34,999:</b>	<b>1,682</b>	<b>100.00%</b>
Less than 20 percent	9	0.54%
20 to 29 percent	544	32.34%
30 percent or more	1,129	67.12%
<b>\$35,000 to \$49,999:</b>	<b>1,035</b>	<b>100.00%</b>
Less than 20 percent	124	11.98%
20 to 29 percent	765	73.91%

30 percent or more	146	14.11%
<b>\$50,000 to \$74,999:</b>	<b>748</b>	<b>100.00%</b>
Less than 20 percent	454	60.70%
20 to 29 percent	269	35.96%
30 percent or more	25	3.34%
<b>\$75,000 or more:</b>	<b>549</b>	<b>100.00%</b>
Less than 20 percent	422	76.87%
20 to 29 percent	127	23.13%
30 percent or more	0	0.00%
<b>Zero or negative income</b>	<b>100</b>	<b>-</b>
<b>No cash rent</b>	<b>24</b>	<b>-</b>

Source: 2007-2011 American Community Survey

### Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months in Chapel Hill, NC

Chapel Hill, North Carolina		
	Estimate	Percentage
<b>Total:</b>	<b>19,970</b>	<b>-</b>
<b>Owner-occupied housing units:</b>	<b>9,809</b>	<b>-</b>
<b>Less than \$20,000:</b>	<b>479</b>	<b>100.00%</b>
Less than 20 percent	31	6.47%
20 to 29 percent	17	3.55%
30 percent or more	431	89.98%
<b>\$20,000 to \$34,999:</b>	<b>640</b>	<b>100.00%</b>
Less than 20 percent	45	7.03%
20 to 29 percent	132	20.63%
30 percent or more	463	72.34%
<b>\$35,000 to \$49,999:</b>	<b>596</b>	<b>100.00%</b>
Less than 20 percent	218	36.58%
20 to 29 percent	140	23.49%
30 percent or more	238	39.93%
<b>\$50,000 to \$74,999:</b>	<b>1,262</b>	<b>100.00%</b>
Less than 20 percent	422	33.44%
20 to 29 percent	458	36.29%
30 percent or more	382	30.27%
<b>\$75,000 or more:</b>	<b>6,778</b>	<b>100.00%</b>
Less than 20 percent	4,271	63.01%
20 to 29 percent	1,810	26.70%
30 percent or more	697	10.28%

<b>Zero or negative income</b>	<b>54</b>	<b>-</b>
<b>Renter-occupied housing units:</b>		
<b>Less than \$20,000:</b>	<b>3,489</b>	<b>100.00%</b>
Less than 20 percent	45	1.29%
20 to 29 percent	135	3.87%
30 percent or more	3,309	94.84%
<b>\$20,000 to \$34,999:</b>	<b>1,679</b>	<b>100.00%</b>
Less than 20 percent	0	0.00%
20 to 29 percent	433	25.79%
30 percent or more	1,246	74.21%
<b>\$35,000 to \$49,999:</b>	<b>1,465</b>	<b>100.00%</b>
Less than 20 percent	212	14.47%
20 to 29 percent	812	55.43%
30 percent or more	441	30.10%
<b>\$50,000 to \$74,999:</b>	<b>1,513</b>	<b>100.00%</b>
Less than 20 percent	731	48.31%
20 to 29 percent	429	28.35%
30 percent or more	353	23.33%
<b>\$75,000 or more:</b>	<b>1,304</b>	<b>100.00%</b>
Less than 20 percent	1,096	84.05%
20 to 29 percent	146	11.20%
30 percent or more	62	4.75%
<b>Zero or negative income</b>	<b>371</b>	
<b>No cash rent</b>	<b>340</b>	

Source: 2007-2011 American Community Survey

**Tenure by Housing Costs as a Percentage of Household Income in the Past 12 Months in Hillsborough, NC**

Hillsborough, North Carolina		
	Estimate	Percentage
<b>Total:</b>	<b>2,302</b>	<b>-</b>
<b>Owner-occupied housing units:</b>		
	<b>1,267</b>	<b>-</b>
<b>Less than \$20,000:</b>	<b>140</b>	<b>100.00%</b>
Less than 20 percent	13	9.29%
20 to 29 percent	54	38.57%
30 percent or more	73	52.14%
<b>\$20,000 to \$34,999:</b>	<b>67</b>	<b>100.00%</b>
Less than 20 percent	12	17.91%
20 to 29 percent	30	44.78%
30 percent or more	25	37.31%
<b>\$35,000 to \$49,999:</b>	<b>187</b>	<b>100.00%</b>
Less than 20 percent	33	17.65%
20 to 29 percent	52	27.81%
30 percent or more	102	54.55%
<b>\$50,000 to \$74,999:</b>	<b>241</b>	<b>100.00%</b>
Less than 20 percent	80	33.20%
20 to 29 percent	46	19.09%
30 percent or more	115	47.72%
<b>\$75,000 or more:</b>	<b>632</b>	<b>100.00%</b>
Less than 20 percent	414	65.51%
20 to 29 percent	175	27.69%
30 percent or more	43	6.80%
<b>Zero or negative income</b>	<b>0</b>	<b>-</b>
<b>Renter-occupied housing units:</b>		
	<b>1,035</b>	<b>-</b>
<b>Less than \$20,000:</b>	<b>411</b>	<b>100.00%</b>
Less than 20 percent	0	0.00%
20 to 29 percent	0	0.00%
30 percent or more	411	100.00%
<b>\$20,000 to \$34,999:</b>	<b>91</b>	<b>100.00%</b>
Less than 20 percent	0	0.00%
20 to 29 percent	0	0.00%
30 percent or more	91	100.00%
<b>\$35,000 to \$49,999:</b>	<b>110</b>	<b>100.00%</b>

Less than 20 percent	9	8.18%
20 to 29 percent	86	78.18%
30 percent or more	15	13.64%
<b>\$50,000 to \$74,999:</b>	<b>132</b>	<b>100.00%</b>
Less than 20 percent	90	68.18%
20 to 29 percent	42	31.82%
30 percent or more	0	0.00%
<b>\$75,000 or more:</b>	<b>189</b>	<b>100.00%</b>
Less than 20 percent	165	87.30%
20 to 29 percent	24	12.70%
30 percent or more	0	0.00%
<b>Zero or negative income</b>	<b>16</b>	<b>-</b>
<b>No cash rent</b>	<b>86</b>	<b>-</b>

Source: 2007-2011 American Community Survey

To determine the average list prices of homes in Orange County, the County researched listings through Trulia Real Estate at Trulia.com. There are ten (10) listings for one-bedroom homes in Orange County, with prices as low as \$49,000 to as high as \$279,000. Two-bedroom homes list for prices that range from approximately \$23,000 for the low price to \$675,000 for a high price. Three-bedroom homes list for prices that range from approximately \$30,000 for a low to \$1,400,000 for a high. Four-bedroom homes list for prices that range from approximately \$37,900 for a low to \$3,900,000 for a high.

According to the 2007-2011 ACS data, 44.1% of all renter households are cost burdened by 30% or more, and 12.1% of all owner households are cost burdened by 30% or more. In addition, 28.4% of all renter households are cost burdened by 50% or more, and 7.7% of all owner households are cost burdened by 50% or more.

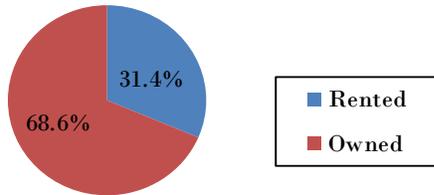
### Housing in Orange County and Surrounding Counties

The following tables compare housing and socioeconomic data for Orange County, Chapel Hill, Carrboro, and Hillsborough to the counties surrounding Orange County. The tables representing data from a county include the jurisdictions within the county as well; the tables are in alphabetical order.

## Alamance County Housing Market

### Rental Housing Units

(As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$732
Two-Bedroom Unit	\$828
Three-Bedroom Unit	\$950

### Median Home Sale

\$125,600

### Population Characteristics

Population	149,439
Households	59,948
Average Renter-Occupied Household Size	2.39
Average Owner-Occupied Household Size	2.44
Estimated Median Household Income 20	\$42,592
% Families Below Poverty Level	11.70%

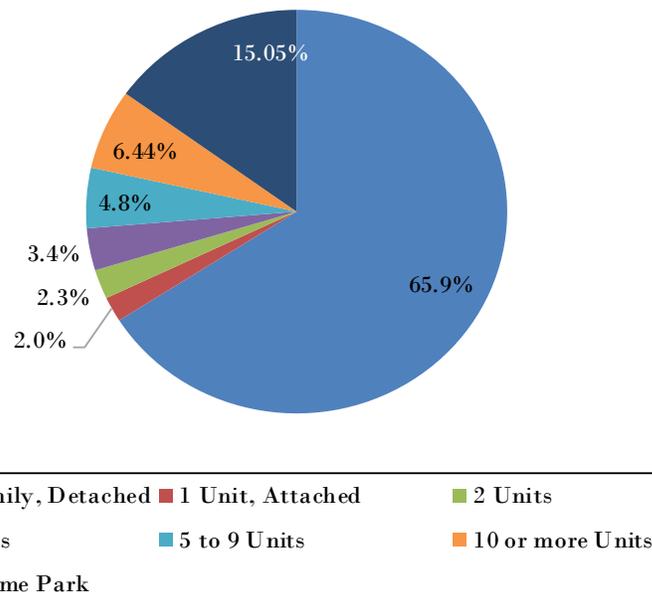
### Racial/Ethnic Distribution

White	104,484
African American	27,015
Native American or Alaskan	332
Asian or Pacific Islander	1,999
Hispanic	16,106
Other	11,843

### Occupations of Households

Management & Professional	21,718
Sales & Office	18,337
Service Occupations	12,060
Construction and Maintenance	7,298
Other	11,433

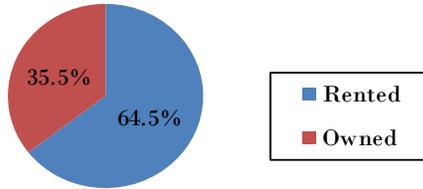
### Type of Buildings



## Carrboro Housing Market

### Rental Housing Units

(As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$650
Two-Bedroom Unit	\$863
Three-Bedroom Unit	\$1,339

### Median Home Sale

\$215,000

### Population Characteristics

Population	19,367
Households	8,881
Average Renter-Occupied Household Size	1.88
Average Owner-Occupied Household Size	2.69
Estimated Median Household Income 20	\$51,310
% Families Below Poverty Level	9.40%

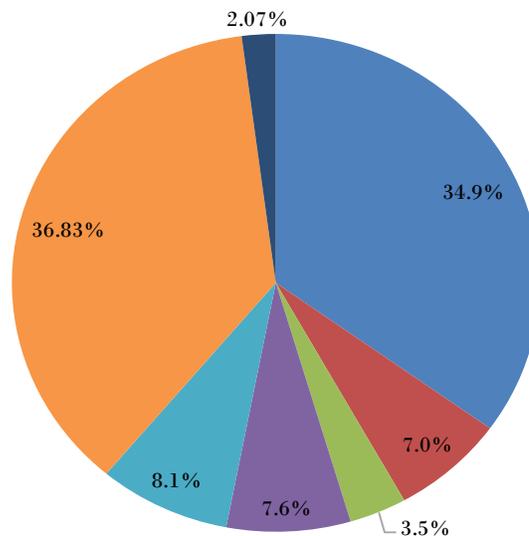
### Racial/Ethnic Distribution

White	13,329
African American	2,203
Native American or Alaskan	97
Asian or Pacific Islander	1,690
Hispanic	3,189
Other	1,598

### Occupations of Households

Management & Professional	6,370
Sales & Office	1,623
Service Occupations	2,317
Construction and Maintenance	700
Other	586

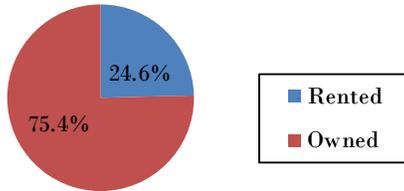
### Type of Buildings



Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

## Caswell County Housing Market

### Rental Housing Units (As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$550
Two-Bedroom Unit	\$610
Three-Bedroom Unit	\$1,000

### Median Home Sale

\$149,000

### Population Characteristics

Population	23,734
Housholds	8,690
Average Renter-Occupied Household Size	2.58
Average Owner-Occupied Household Size	2.53
Estimated Median Household Income 20	\$38,318
% Families Below Proverty Level	15.20%

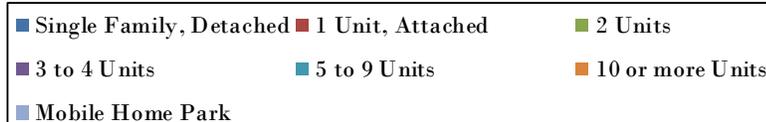
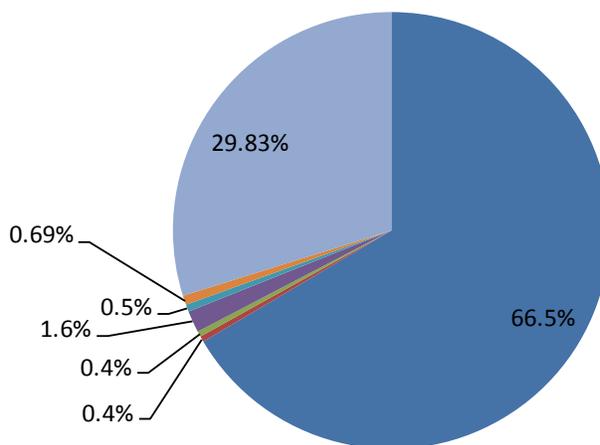
### Racial/Ethnic Distribution

White	14,831
African American	8,057
Native American or Alaskan	148
Asian or Pacific Islander	7
Hispanic	755
Other	329

### Occupations of Households

Management & Professional	2,263
Sales & Office	2,129
Service Occupations	1,627
Construction and Maintenance	1,122
Other	1,838

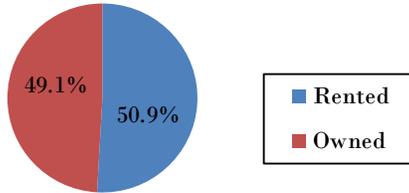
### Type of Buildings



## Chapel Hill Housing Market

### Rental Housing Units

(As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$772
Two-Bedroom Unit	\$1,382
Three-Bedroom Unit	\$1,804

### Median Home Sale

\$348,500

### Population Characteristics

Population	56,289
Households	19,970
Average Renter-Occupied Household Size	2.14
Average Owner-Occupied Household Size	2.53
Estimated Median Household Income 2010	\$62,620
% Families Below Poverty Level	7.20%

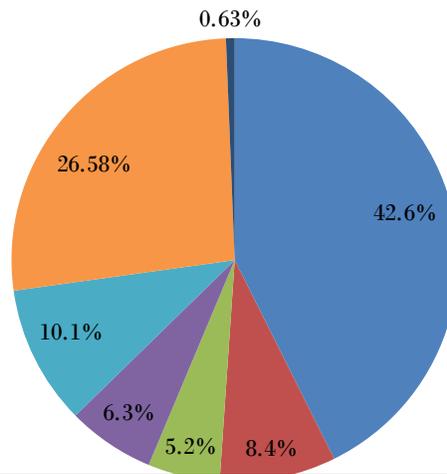
### Racial/Ethnic Distribution

White	41,858
African American	5,681
Native American or Alaskan	125
Asian or Pacific Islander	6,679
Hispanic	2,666
Other	955

### Occupations of Households

Management & Professional	15,359
Sales & Office	5,314
Service Occupations	3,898
Construction and Maintenance	562
Other	822

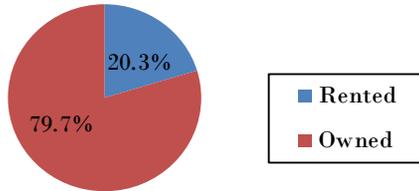
### Type of Buildings



Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

## Chatham County Housing Market

### Rental Housing Units (As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$550
Two-Bedroom Unit	\$610
Three-Bedroom Unit	\$1,000

### Median Home Sale

\$122,000

### Population Characteristics

Population	62,506
Households	25,251
Average Renter-Occupied Household Size	2.37
Average Owner-Occupied Household Size	2.47
Estimated Median Household Income 20	\$57,140
% Families Below Poverty Level	15.50%

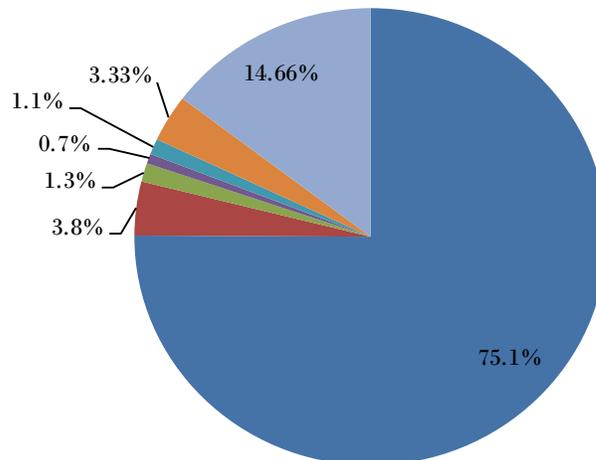
### Racial/Ethnic Distribution

White	61,499
African American	48,310
Native American or Alaskan	223
Asian or Pacific Islander	784
Hispanic	7,932
Other	3,676

### Occupations of Households

Management & Professional	12,252
Sales & Office	5,510
Service Occupations	4,172
Construction and Maintenance	3,409
Other	3,920

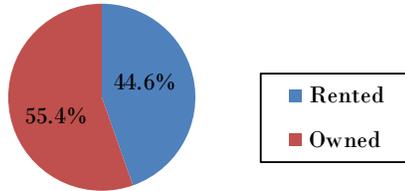
### Type of Buildings



Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

## Durham County Housing Market

### Rental Housing Units (As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$550
Two-Bedroom Unit	\$610
Three-Bedroom Unit	\$1,000

### Median Home Sale

\$153,008

### Population Characteristics

Population	263,862
Households	119,137
Average Renter-Occupied Household Size	2.25
Average Owner-Occupied Household Size	2.41
Estimated Median Household Income 20	\$52,038
% Families Below Poverty Level	11.60%

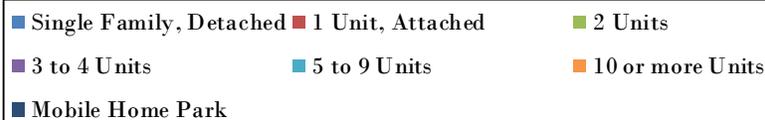
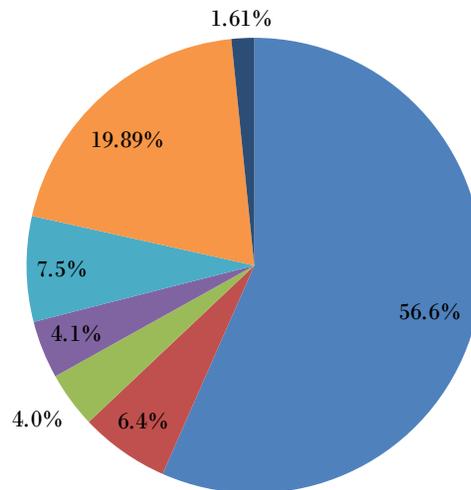
### Racial/Ethnic Distribution

White	125,638
African American	98,207
Native American or Alaskan	775
Asian or Pacific Islander	11,737
Hispanic	34,123
Other	20,156

### Occupations of Households

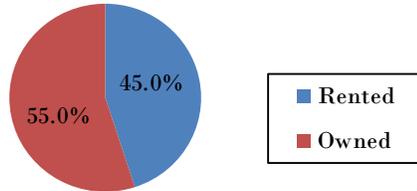
Management & Professional	63,781
Sales & Office	26,657
Service Occupations	20,725
Construction and Maintenance	10,771
Other	9,076

### Type of Buildings



## Hillsborough Housing Market

### Rental Housing Units (As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$659
Two-Bedroom Unit	\$751
Three-Bedroom Unit	\$1,032

### Median Home Sale

\$265,000

### Population Characteristics

Population	6,036
Housholds	2,302
Average Renter-Occupied Household Size	2.16
Average Owner-Occupied Household Size	2.59
Estimated Median Household Income 20	\$61,250
% Families Below Poverty Level	16.20%

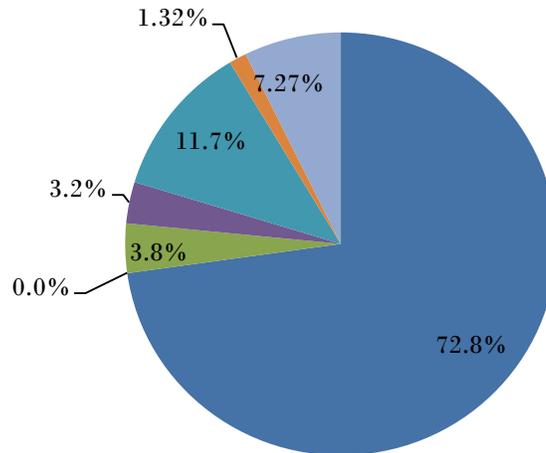
### Racial/Ethnic Distribution

White	3,661
African American	2,007
Native American or Alaskan	35
Asian or Pacific Islander	149
Hispanic	312
Other	43

### Occupations of Households

Management & Professional	1,166
Sales & Office	611
Service Occupations	436
Construction and Maintenance	266
Other	179

### Type of Buildings

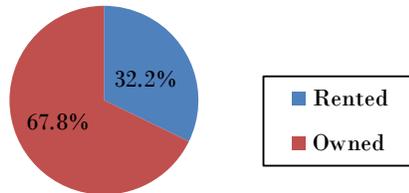


Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

## North Carolina Housing Market

### Rental Housing Units

(As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$732
Two-Bedroom Unit	\$828
Three-Bedroom Unit	\$1,074

### Median Home Sale

\$147,600

### Population Characteristics

Population	9,418,735
Households	3,664,119
Average Renter-Occupied Household Size	2.4
Average Owner-Occupied Household Size	2.55
Estimated Median Household Income 20	\$46,693
% Families Below Poverty Level	11.80%

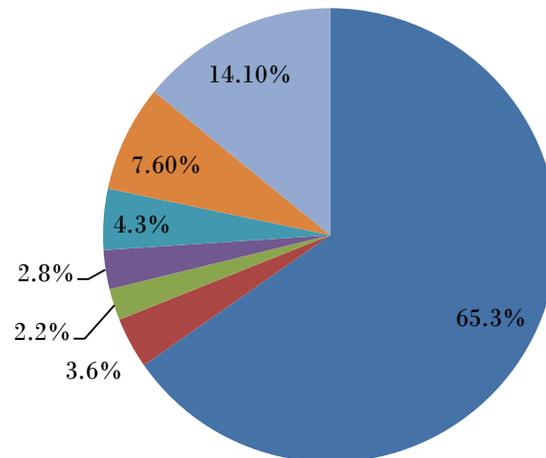
### Racial/Ethnic Distribution

White	6,560,948
African American	2,016,228
Native American or Alaskan	108,960
Asian or Pacific Islander	207,540
Hispanic	336,670
Other	764,707

### Occupations of Households

Management & Professional	1,483,481
Sales & Office	1,024,692
Service Occupations	708,590
Construction and Maintenance	444,817
Other	580,070

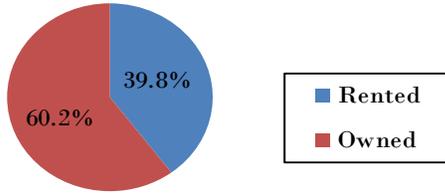
### Type of Buildings



Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

## Orange County Housing Market

### Rental Housing Units (As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$732
Two-Bedroom Unit	\$828
Three-Bedroom Unit	\$1,074

### Median Home Sale

\$266,000

### Population Characteristics

Population	131,856
Housholds	50,837
Average Renter-Occupied Household Size	2.13
Average Owner-Occupied Household Size	2.56
Estimated Median Household Income 20	\$57,261
% Families Below Poverty Level	9.20%

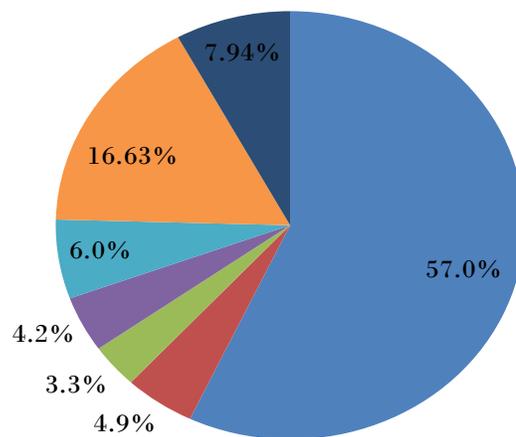
### Racial/Ethnic Distribution

White	100,020
African American	16,110
Native American or Alaskan	460
Asian or Pacific Islander	8,893
Hispanic	10,229
Other	3,793

### Occupations of Households

Management & Professional	34,665
Sales & Office	13,061
Service Occupations	10,317
Construction and Maintenance	4,268
Other	3,703

### Type of Buildings

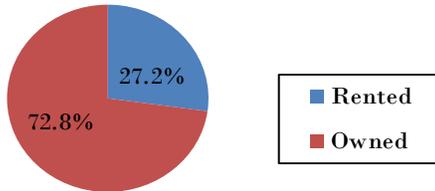


Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

## Person County Housing Market

### Rental Housing Units

(As % of total occupied units)



### Median Rents

One-Bedroom Unit	\$550
Two-Bedroom Unit	\$541
Three-Bedroom Unit	\$798

### Median Home Sale

\$79,415

### Population Characteristics

Population	39,218
Households	15,523
Average Renter-occupied Household Size	2.5
Average Owner-occupied Household Size	2.5
Estimated Median Household Income 2010	\$43,381
% Families Below Poverty Level	12.70%

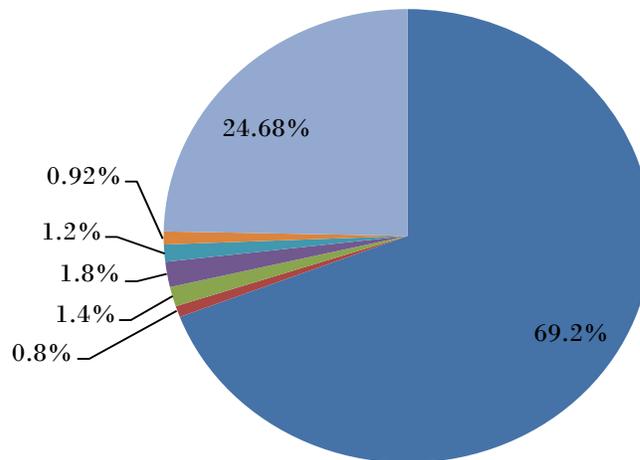
### Racial/Ethnic Distribution

White	27,077
African American	10,709
Native American or Alaskan	252
Asian or Pacific Islander	165
Hispanic	1,566
Other	668

### Occupations of Households

Management & Professional	4,850
Sales & Office	4,229
Service Occupations	3,037
Construction and Maintenance	2,369
Other	2,788

### Type of Buildings



Single Family, Detached	1 Unit, Attached	2 Units
3 to 4 Units	5 to 9 Units	10 or more Units
Mobile Home Park		

### Housing Type in Orange County, NC and Surrounding Towns and Counties

Total:	Alamance County	Carrboro	Caswell County	Chapel Hill	Chatham County	Durham County	Hillsborough	North Carolina	Orange County	Person County
1 unit, detached	65.93%	34.93%	66.51%	42.64%	75.06%	56.59%	72.79%	65.26%	<b>57.02%</b>	69.19%
1 unit, attached	2.01%	6.98%	0.43%	8.44%	3.81%	6.35%	0.00%	3.64%	<b>4.86%</b>	0.79%
2 units	2.35%	3.51%	0.41%	5.22%	1.31%	3.97%	3.77%	2.24%	<b>3.33%</b>	1.39%
3 or 4 units	3.37%	7.59%	1.61%	6.35%	0.69%	4.10%	3.17%	2.78%	<b>4.23%</b>	1.80%
5 to 9 units	4.82%	8.08%	0.53%	10.15%	1.11%	7.48%	11.68%	4.35%	<b>5.97%</b>	1.22%
10 to 19 units	3.46%	25.10%	0.26%	13.10%	0.91%	10.73%	1.32%	4.04%	<b>9.48%</b>	0.06%
20 to 49 units	1.76%	8.58%	0.41%	9.13%	1.55%	5.79%	0.00%	2.23%	<b>4.94%</b>	0.59%
50 or more units	1.22%	3.15%	0.03%	4.35%	0.87%	3.37%	0.00%	1.33%	<b>2.21%</b>	0.27%
Mobile home	15.05%	2.07%	29.83%	0.63%	14.66%	1.61%	7.27%	14.10%	<b>7.94%</b>	24.68%
Boat, RV, van, etc.	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.03%	<b>0.02%</b>	0.00%

Source: 2010 U.S. Census

### Trend in Housing Type in Orange County, NC and Surrounding Counties

Total:	Alamance County		Caswell County		Chatham County		Durham County		North Carolina		Orange County		Person County		Average
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	
1 unit, detached	67.40%	65.93%	65.30%	66.51%	68.60%	75.06%	57.10%	56.59%	64.40%	65.26%	53.60%	57.02%	68.30%	69.19%	60.59%
1 unit, attached	2.00%	2.01%	0.30%	0.43%	3.30%	3.81%	5.30%	6.35%	3.00%	3.64%	4.30%	4.86%	1.80%	0.79%	3.73%
2 units	2.30%	2.35%	0.20%	0.41%	2.70%	1.31%	4.90%	3.97%	2.50%	2.24%	3.50%	3.33%	2.00%	1.39%	2.75%
3 or 4 units	3.40%	3.37%	1.30%	1.61%	1.20%	0.69%	5.60%	4.10%	3.20%	2.78%	3.90%	4.23%	2.40%	1.80%	3.57%
5 to 9 units	4.90%	4.82%	0.40%	0.53%	1.20%	1.11%	8.60%	7.48%	4.30%	4.35%	6.80%	5.97%	1.30%	1.22%	5.54%
10 to 19 units	2.20%	3.46%	0.40%	0.26%	0.90%	0.91%	8.80%	10.73%	3.20%	4.04%	8.10%	9.48%	0.40%	0.06%	6.85%
20 to 49 units	2.50%	4.68%	0.60%	0.28%	1.80%	1.78%	8.00%	14.10%	2.90%	5.37%	9.10%	11.69%	0.20%	0.33%	8.53%
Mobile home	15.30%	15.05%	31.30%	29.83%	20.20%	14.66%	1.60%	1.61%	16.40%	14.10%	10.40%	7.94%	23.50%	24.68%	11.78%
Boat, RV, van, etc.	0.00%	0.02%	0.10%	0.00%	0.10%	0.04%	0.00%	0.00%	0.20%	0.03%	0.20%	0.02%	0.10%	0.00%	0.01%

**Trend in Housing Type in Orange County, NC  
And Towns**

	Orange County		Carrboro		Chapel Hill		Hillsborough	
	2000	2010	2000	2010	2000	2010	2000	2010
1 unit, detached	<b>53.60%</b>	<b>57.02%</b>	32.50%	34.93%	40.60%	42.64%	71.00%	72.79%
1 unit, attached	<b>4.30%</b>	<b>4.86%</b>	5.40%	6.98%	7.90%	8.44%	0.30%	0.00%
2 units	<b>3.50%</b>	<b>3.33%</b>	4.30%	3.51%	5.40%	5.22%	4.40%	3.77%
3 or 4 units	<b>3.90%</b>	<b>4.23%</b>	6.10%	7.59%	6.70%	6.35%	2.40%	3.17%
5 to 9 units	<b>6.80%</b>	<b>5.97%</b>	12.90%	8.08%	10.50%	10.15%	9.60%	11.68%
10 to 19 units	<b>8.10%</b>	<b>9.48%</b>	21.70%	25.10%	11.10%	13.10%	3.40%	1.32%
20 or more units	<b>9.10%</b>	<b>11.69%</b>	15.80%	28.25%	16.50%	17.45%	0.70%	1.32%
Mobile home	<b>10.40%</b>	<b>7.94%</b>	1.30%	2.07%	1.20%	0.63%	7.40%	7.27%
Boat, RV, van, etc.	<b>0.20%</b>	<b>0.02%</b>	0.00%	0.00%	0.10%	0.00%	0.80%	0.00%

Source: 2000 and 2010 U.S. Census

The Chart illustrates slight trends in housing type between 2000 and 2010. While values stayed fairly similar, some housing types increased or decreased in this time period. One (1) Unit detached homes became a higher percentage of housing stock in Orange County during this time, while the prevalence of mobile

homes decreased. Additionally, while single-unit, detached homes increased in prevalence in the Towns of Chapel Hill and Hillsborough, their prevalence in Durham County slightly decreased.

**Trend in Population, Households, Housing Units, Income and Poverty in Orange County, NC  
And Selected Municipalities and County**

	Orange County		Chapel Hill		Durham County		Hillsborough	
	2000	2010	2000	2010	2000	2010	2000	2010
Population	119,430	132,784	48,715	57,233	223,314	267,587	5,446	6,087
Households	46,586	51,638	17,808	20,564	89,015	109,348	2,101	2,324
Total Housing Units	49,289	55,597	18,976	22,254	95,452	120,217	2,329	2,593
Household Income	\$42,372	\$56,055	\$39,140	\$52,785	\$43,337	\$49,894	\$40,111	\$49,114
Individual Poverty Rate	14.1%	16.3%	21.6%	22.2%	13.4%	16.1%	12.6%	19.8%

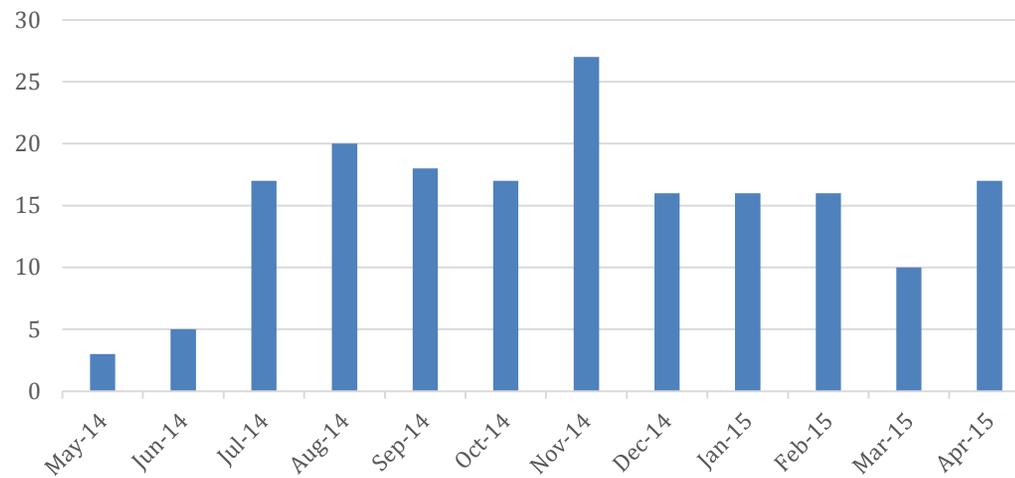
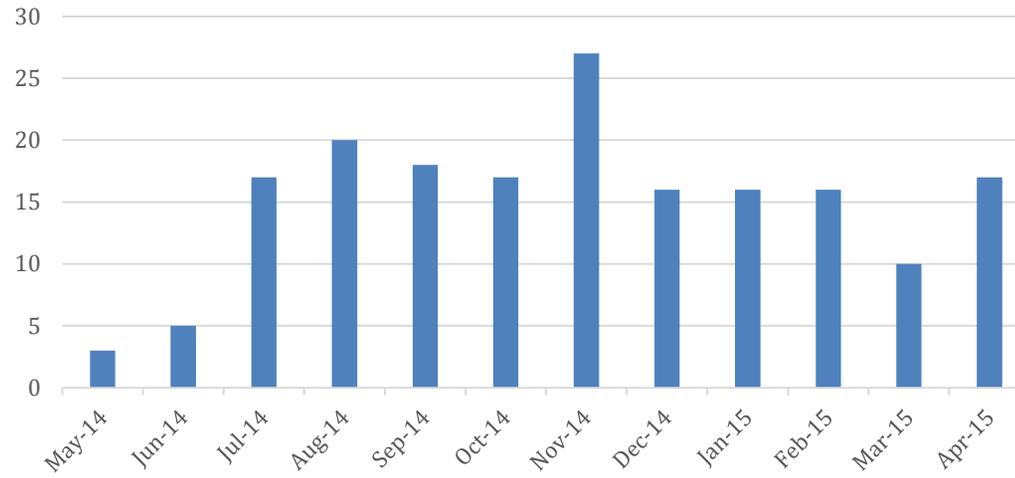
Source: 2000 and 2010 U.S. Census

Population increased for all selected Counties and Towns. In addition, the total number of households and the housing units increased as well. Household income increased between 15-35%, with the Town of Chapel Hill and Orange County experiencing the largest increases at 34.9% and 32.3%, respectively. The increase of poverty rates may show the impact of inflation of household income, as well as concentration of new income in these areas among higher-income residents.

### **Foreclosures**

According to RealtyTrac, Orange County experienced a foreclosure rate of 1 in every 3,419 housing units. North Carolina had a foreclosure rate of 1 in every 1,182 housing units. The following chart illustrates the monthly foreclosure filings in Orange County from May 2014 to April 2015.

### Foreclosures in Orange County, NC



Source: [www.realtytrac.com](http://www.realtytrac.com)

The number of foreclosures for Orange County was at its highest in November 2014 with 27 foreclosures.

### Renter Costs

The median monthly rent in Orange County increased by 22.81% between 2000 and 2011, from \$684 to \$840, respectively. The table below illustrates rental rates within the County at the time of the 2000 U.S. Census and 2007-2011 American Community Survey.

### Gross Monthly Rent

Rental Rates	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	388	2.0%	155	0.8%
\$200 to \$299	809	4.2%	202	1.1%
\$300 to \$499	3,029	15.8%	854	4.5%
\$500 to \$749	7,086	37.0%	5,156	26.9%
\$750 to \$999	4,820	25.2%	7,557	39.5%
\$1,000 to \$1,499	1,624	8.5%	3,770	19.7%
\$1,500 or more	621	3.2%	1,453	7.6%
No cash rent	760	4.0%	1,092	5.4%
Median (dollars)	\$684	(X)	\$840	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

The median monthly housing costs for Chapel Hill in 2011 was \$1,095; the median monthly housing costs for Carrboro was \$885; the median monthly housing costs for Hillsborough was \$964.

The monthly housing costs for 48.2% of all renter-occupied households in Orange County exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2011, that amount increased to 53.8%, which is a 5.6% increase from 2000. The table below illustrates the housing cost for renter-households.

**Gross Rent as a Percentage of Household Income**

Rental Cost as a % of Income	2000 U.S. Census		2007-2011 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	2,390	12.5%	1,821	9.8%
15 to 19 percent	2,390	12.5%	2,070	11.1%
20 to 24 percent	2,137	11.2%	2,374	12.7%
25 to 29 percent	1,749	9.1%	2,361	12.7%
30 to 34 percent	1,469	7.7%	1,504	8.1%
35 percent or more	7,750	40.5%	8,534	45.7%
Not computed	1,252	6.5%	1,570	(X)

Source: 2000 U.S. Census & 2007-2011 American Community Survey

The 2015 Fair Market Rents for the Orange County FMR Area are shown in the following table.

**Final FY 2015 FMRs by Unit Bedrooms**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
<b>Final FY 2015 FMR</b>	<b>\$597</b>	<b>\$737</b>	<b>\$874</b>	<b>\$1,127</b>	<b>\$1,320</b>

Source: [www.hud.gov](http://www.hud.gov)

According to Trulia Real Estate at Trulia.com and RentOMeter.com, the range for one-bedroom apartment rentals is between approximately \$400 and \$1,400 per month. The range for two-bedroom apartment rentals is approximately \$650 and \$2,495 per month. The range for three-bedroom apartment rentals is approximately \$650 and \$3,000 per month.

According to “Rentometer”, it is estimated that the area’s median rent for a one-bedroom unit is \$701 and \$828 for a two-bedroom unit. The monthly FMR’s for Orange County are within the HUD HOME Rents range (between High and Low HOME Rents) for one (1) bedroom apartments. The monthly FMR for Orange County was below the HUD HOME Rents range (both High and Low HOME Rents) for efficiency apartments, two (2) bedroom apartments, three (3) bedroom apartments, and four (4) bedroom apartments.

**Cost Burdened**

A central housing problem facing households in Orange County, NC is a lack of affordable housing and the fact that many of the County’s lower income households are paying more than 30% of their total household income on the monthly cost for housing. The following information was noted: 7,629 households were cost burdened by 30% to 50%, and 8,751 households were cost burdened by greater than 50%.

There were 5,425 White households cost burdened by 30% to 50%, and 5,864 that were cost burdened by over 50%; 966 Black/African American households were cost burdened by 30% to 50%,

and 1,734 Black/African American households were cost burdened by greater than 50%; 684 Hispanic households were cost burdened by 30% to 50%, and 573 Hispanic households were cost burdened by over

50%; and lastly, 545 Asian households were cost burdened by 30% to 50% and 580 Asian households were cost burdened by over 50%;

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
<b>Jurisdiction as a whole</b>	<b>33,758</b>	<b>7,629</b>	<b>8,751</b>	<b>819</b>
White	26,705	5,425	5,864	570
Black / African American	3,835	966	1,734	115
Asian	1,845	545	580	100
American Indian, Alaska Native	84	29	0	30
Pacific Islander	0	0	0	0
Hispanic	1,289	664	573	4

Data Source: 2007-2011 CHAS

A total of 5,425 White households were considered cost burdened by between 30% and 50%, which is 71.1% of the total households in this group. This number is slightly lower than the 75.9% of the total population which the White category comprises.

A total of 966 Black/African American households were considered cost burdened by between 30% and 50%, which is 12.7% of the total cases of households that were considered cost burdened. This number is slightly above the 12.2% of the total population that the Black/African American category comprises but is within the 10% threshold that would designate this racial category as disproportionately affected.

A total of 664 Hispanic households were considered cost burdened by between 30% and 50%, which is 8.7% of the total cases of households that were considered cost burdened. This number is slightly higher than the 7.8% of the total population that the Hispanic category comprises.

A total of 5,864 White households were considered cost burdened by greater than 50%, which is 67.0% of the total households that were considered cost burdened. This number is below the 75.9% of the total population that the White category comprises. A total of 1,734 Black/African American households were considered cost burdened by greater than 50%, which is 19.8% of the total cases of households that were considered cost burdened. This number is higher the 12.2% of the total population that the Black/African American category.

While this could indicate that this category of the population is disproportionately cost burdened, it is within the 10% threshold. A total of 573 Hispanic households were considered cost burdened by greater than 50%, which is 6.5% of the total cases of households that were considered cost burdened. This number is below the 7.8% of the total population that the Hispanic category comprises.

Throughout Orange County 44.1% of all renter households are cost burdened by 30% or more, and 12.1% of all owner households are cost burdened by 30% or more. Furthermore, 28.4% of renter households are cost burdened by 50% or more while only 7.7% of owner households are cost burdened by 50% or more.

In Carrboro, 47.9% of all renter households are cost burdened by 30% or more, and 30.7% of owner-occupied households are cost burdened by 30% or more. Additionally, 23.9% of renter households are cost burdened by 50% or more and only 9.3% of owner-occupied households are cost burdened by 50% or more.

In Chapel Hill, 53.5% of all renter households are cost burdened by 30% or more, and 19.8% of owner-occupied households are cost burdened by 30% or more. Additionally, 35.8% of renter

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households are cost burdened by 50% or more and only 9.4% of owner-occupied households are cost burdened by 50% or more.

In Hillsborough, 43.4% of all renter households are cost burdened by 30% or more, and 39.0% of owner-occupied households are cost burdened by 30% or more. Additionally, 34.4% of renter households are cost burdened by 50% or more and only 9.8% of owner-occupied households are cost burdened by 50% or more.

### **Disproportionately Greater Need: Severe Housing Problems**

A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burdened over 50%.

In order for Orange County to determine its goals and strategies, it must determine the extent to which any racial/ethnic group has a greater need in comparison to the County's overall population need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2010 U.S. Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following tables illustrate the disproportionate needs of Orange County.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>5,705</b>	<b>1,080</b>	<b>805</b>
White	3,255	570	550
Black / African American	1,335	355	115
Asian	450	50	100
American Indian, Alaska Native	0	4	30
Pacific Islander	0	0	0
Hispanic	539	80	4

Data Source: 2007-2011 CHAS

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>2,090</b>	<b>2,935</b>	<b>0</b>
White	1,330	1,740	0
Black / African American	353	678	0
Asian	155	120	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	139	364	0

Data Source: 2007-2011 CHAS

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>1,258</b>	<b>6,040</b>	<b>0</b>
White	838	4,200	0
Black / African American	148	1,135	0
Asian	35	175	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	245	369	0

Data Source: 2007-2011 CHAS

**780%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>334</b>	<b>3,585</b>	<b>0</b>
White	239	2,565	0
Black / African American	50	500	0
Asian	10	270	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	35	160	0

Data Source: 2007-2011 CHAS

The racial composition of Orange County, according to the 2011 American Community Survey data, was 75.9% White; 12.2% African American/Black; 0.3% American Indian and Alaskan Native; 6.7% Asian; 2.9% Other races; and 2.0% two or more races. The Hispanic or Latino population was 7.8%. There were three (3) disproportionately impacted groups in terms of severe housing problems. Black/African Americans make up 12.2% of the population as a whole, yet have 23.4% of the housing problems in the 0-30% AMI income category and 32.4% of the housing problems in the 80-100% AMI income category. Hispanic households make up 7.8% of the population as a whole, yet have 19.5% of the housing problems in the 50-80% AMI income category.

The website [www.dataplace.org](http://www.dataplace.org) provides an overview of data for communities across the county. The table below highlights important data to further illustrate the housing problems in Orange County as compared to the State of North Carolina. Slightly more households in Orange County experience housing problems than those in North Carolina as a whole. More than half (58.9%) of households with income less than 80% of the median income are cost burdened in the County, and over a third (33.5%) are severely cost burdened.

### Housing Hardships in Orange County, NC

Categories of Housing Hardships (2000)	Orange County	Chapel Hill	Carrboro	Hillsborough	North Carolina
Percentage of Households with income 0-80% of area median with housing cost burden	58.9%	68.5%	65.5%	48.1%	47.8%
Percentage of Households with income 0-80% of area median with severe housing cost burden	33.5%	43.4%	32.5%	19.2%	23.7%
Percentage housing units that are overcrowded	4.8%	7.8%	5.2%	2.3%	3.4%
Percentage housing units without complete kitchen facilities	1.5%	3.4%	0.3%	0.3%	0.5%
Percentage occupied housing units without complete plumbing facilities	0.6%	0.9%	0.2%	0.3%	0.6%

### Private Financing

The Financial Institutions Reform, Act of 1989 (F.I.R.R.E.A.) requires any makes five (5) or more home mortgage activity to the Federal Reserve Bank under Disclosure Act (HMDA). The HMDA data in the Appendix B of this Analysis of available data, there is an appearance of a potential discriminatory lending pattern related to the denial rates faced by minority applicants. Illustrated in the following tables, minority applicants have larger denial rates of conventional loans than White/Non-Hispanic applicants in every income category.



Recovery, and Enforcement commercial institution that loans, to report all home loan the Home Mortgage was obtained and is included Impediments. Based on the

Additionally, minority applicants have more than double the denial rate than White/Non-Hispanic applicants in all but two income categories.

In comparison to the City of Durham, NC, Orange County has higher discrepancies in lending denial rates between minorities and non-minorities. While denial rates are higher for both non-minority and minority groups in every income category compared to the City of Durham, the difference between the denial rates of minorities and non-minorities is much greater in Orange County.

The following table compares lending in Orange County to the Durham-Chapel Hill, NC MSA; this MSA includes all the Census Tracts in Orange County. Conventional mortgages in Orange County made up 32.4% of the conventional mortgages in the Durham-Chapel Hill MSA for 2013.

**Home Purchase Loans Originated**

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount \$000's	#	Amount \$000's	#	Amount \$000's	#	Amount \$000's
<b>Orange County</b>	<b>171</b>	<b>33,888</b>	<b>1,409</b>	<b>371,418</b>	<b>2,822</b>	<b>651,516</b>	<b>161</b>	<b>21,211</b>
Durham-Chapel Hill MSA	1,194	209,834	5,185	1,147,191	9,691	1,840,595	534	51,344
% of MSA Lending in Orange County	14.3%	16.1%	27.2%	32.4%	29.1%	35.4%	30.1%	41.3%

Source: <http://www.ffiec.gov/hmda>

The table below shows the conventional loan applications in Orange County. Of the conventional loan applications in the County, 9.55% were denied, while 9.65% were withdrawn and 6.69% were approved but not accepted.

**Disposition of Conventional Loans**

	Orange County (Count)	% of Orange County Applications	% of Total MSA Applications
<b>Loans Originated</b>	1,409	71.96%	<b>19.49%</b>
<b>Approved, Not Accepted</b>	131	6.69%	<b>1.81%</b>
<b>Applications Denied</b>	187	9.55%	<b>2.59%</b>
<b>Applications Withdrawn</b>	189	9.65%	<b>2.61%</b>
<b>File Closed for Incompleteness</b>	42	2.15%	<b>0.58%</b>

Source: <http://www.ffiec.gov/hmda>

The table on the following page outlines the disposition of conventional loans in the Durham-Chapel Hill, NC Metropolitan Statistical Area (MSA) by income level.

Loan applications from low-income households have the highest denial rates, as 28.91% of applicants whose income level is less than 50% of the National median are rejected, compared to just 5.9% of those whose income is more than 120% of the National median that are denied. Upper-income households have higher origination rates than other income groups, with each declining income level having a lower origination rate.

### Disposition of Conventional Loans by Income Level

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications
Less than 50% of National Median	588	8.27%	311	52.89%	52	8.84%	170	28.91%	45	7.65%	10	1.70%
50-79% of National Median	1,328	18.68%	903	68.00%	115	8.66%	177	13.33%	114	8.58%	19	1.43%
80-99% of National Median	729	10.26%	525	72.02%	51	7.00%	77	10.56%	61	8.37%	15	2.06%
100-119% of National Median	769	10.82%	573	74.51%	43	5.59%	57	7.41%	71	9.23%	25	3.25%
120% or More of National Median	3,694	51.97%	2,808	76.02%	214	5.79%	218	5.90%	383	10.37%	71	1.92%
<b>Total</b>	<b>7,108</b>	<b>100.00%</b>	<b>5,120</b>	<b>72.03%</b>	<b>475</b>	<b>6.68%</b>	<b>699</b>	<b>9.83%</b>	<b>674</b>	<b>9.48%</b>	<b>140</b>	<b>1.97%</b>

Source: <http://www.ffiec.gov/hmda>

The following tables show the dispositions of conventional loans disaggregated by minority status and income level for the Durham-Chapel Hill MSA. The number of applications for conventional loans submitted by White, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed; additionally, the percentage of loans originated out of the total applications by White households is higher than the percentage of loans originated out of the total applications by minority households in all income categories. The percentages are based on the number of applicants in each minority status category, so as the number of White, non-Hispanic applicants far outnumber the minority applicants in each category; the results may be slightly misleading.

**Conventional Loan Disposition Rates by Minority Status,  
Less than 50% of National Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White, Non-Hispanic	296	57.36%	177	59.80%	26	8.78%	63	21.28%	24	8.11%	6	2.03%
Minority, Including Hispanic	220	42.64%	113	51.36%	17	7.73%	74	33.64%	15	6.82%	1	0.45%
<b>Total</b>	<b>516</b>	<b>100.00%</b>	<b>290</b>	<b>56.20%</b>	<b>43</b>	<b>8.33%</b>	<b>137</b>	<b>26.55%</b>	<b>39</b>	<b>7.56%</b>	<b>7</b>	<b>1.36%</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic low-income applicants slightly outnumbers the number of minority applicants in this income group. Minority applicants have a lower origination rate and a higher denial rate than White applicants with income less than 50% of the MSA median income.

**Conventional Loan Disposition Rates by Minority Status,  
50-79% of National Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White, Non-Hispanic	808	67.00%	602	74.50%	52	6.44%	76	9.41%	65	8.04%	13	1.61%
Minority, Including Hispanic	398	33.00%	248	62.31%	41	10.30%	74	18.59%	32	8.04%	3	0.75%
<b>Total</b>	<b>1,206</b>	<b>100.00%</b>	<b>850</b>	<b>70.48%</b>	<b>93</b>	<b>7.71%</b>	<b>150</b>	<b>12.44%</b>	<b>97</b>	<b>8.04%</b>	<b>16</b>	<b>1.33%</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants, and minority households have a lower origination rate and almost double the denial rate.

**Conventional Loan Disposition Rates by Minority Status,  
80-99% of National Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White, Non-Hispanic	492	74.21%	373	75.81%	30	6.10%	36	7.32%	42	8.54%	11	2.24%
Minority, Including Hispanic	171	25.79%	112	65.50%	14	8.19%	33	19.30%	11	6.43%	1	0.58%
<b>Total</b>	<b>663</b>	<b>100.00%</b>	<b>485</b>	<b>73.15%</b>	<b>44</b>	<b>6.64%</b>	<b>69</b>	<b>10.41%</b>	<b>53</b>	<b>7.99%</b>	<b>12</b>	<b>1.81%</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate and more than twice the denial rate than White applicants.

**Conventional Loan Disposition Rates by Minority Status,  
100-119% of National Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White, Non-Hispanic	562	78.27%	438	77.94%	26	4.63%	29	5.16%	57	10.14%	12	2.14%
Minority, Including Hispanic	156	21.73%	104	66.67%	9	5.77%	23	14.74%	11	7.05%	9	5.77%
<b>Total</b>	<b>718</b>	<b>100.00%</b>	<b>542</b>	<b>75.49%</b>	<b>35</b>	<b>4.87%</b>	<b>52</b>	<b>7.24%</b>	<b>68</b>	<b>9.47%</b>	<b>21</b>	<b>2.92%</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants in this income group. Minority applicants have a lower loan origination rate and a higher denial rate than White applicants.

**Conventional Loan Disposition Rates by Minority Status,  
120% or More of National Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White, Non-Hispanic	2,611	78.76%	2,057	78.78%	141	5.40%	130	4.98%	243	9.31%	40	1.53%
Minority, Including Hispanic	704	21.24%	504	71.59%	45	6.39%	53	7.53%	86	12.22%	16	2.27%
<b>Total</b>	<b>3,315</b>	<b>100.00%</b>	<b>2,561</b>	<b>77.25%</b>	<b>186</b>	<b>5.61%</b>	<b>183</b>	<b>5.52%</b>	<b>329</b>	<b>9.92%</b>	<b>56</b>	<b>1.69%</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a slightly lower origination rate and a higher denial rate.

The following table offers a closer look at the denial rates of conventional loans by denial reason and income level in the Durham-Chapel Hill MSA. For applicants earning up to 119% of median income, debt to income ratio and employment history account for more than 50% of all denials. Collateral is the most common reason for denial for applicants earning 120% of median income or more; for those earning less than 50% of median income, debt to income ratio and credit history are the most and second-most reasons, respectively. Additionally, debt to income ratio and credit history are the two most common reasons for total denials, followed closely by collateral.

### Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79%		80-99%		100-119%		120% or More		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	43	36.13%	38	26.76%	18	28.13%	11	25.00%	37	18.59%	1	12.50%	<b>148</b>	<b>25.69%</b>
Employment History	12	10.08%	4	2.82%	5	7.81%	3	6.82%	2	1.01%	0	0.00%	<b>26</b>	<b>4.51%</b>
Credit History	28	23.53%	42	29.58%	16	25.00%	11	25.00%	27	13.57%	1	12.50%	<b>125</b>	<b>21.70%</b>
Collateral	16	13.45%	30	21.13%	11	17.19%	8	18.18%	57	28.64%	0	0.00%	<b>122</b>	<b>21.18%</b>
Insufficient Cash	7	5.88%	8	5.63%	2	3.13%	1	2.27%	19	9.55%	0	0.00%	<b>37</b>	<b>6.42%</b>
Unverifiable Information	2	1.68%	8	5.63%	3	4.69%	4	9.09%	12	6.03%	0	0.00%	<b>29</b>	<b>5.03%</b>
Credit Application Incomplete	4	3.36%	2	1.41%	2	3.13%	3	6.82%	21	10.55%	2	25.00%	<b>34</b>	<b>5.90%</b>
Mortgage Insurance Denied	0	0.00%	0	0.00%	0	0.00%	1	2.27%	0	0.00%	0	0.00%	<b>1</b>	<b>0.17%</b>
Other	7	5.88%	10	7.04%	7	10.94%	2	4.55%	24	12.06%	4	50.00%	<b>54</b>	<b>9.38%</b>
<b>Total Denials/ % of Total</b>	<b>119</b>	<b>20.66%</b>	<b>142</b>	<b>24.65%</b>	<b>64</b>	<b>11.11%</b>	<b>44</b>	<b>7.64%</b>	<b>199</b>	<b>34.55%</b>	<b>8</b>	<b>1.39%</b>	<b>576</b>	<b>100.00%</b>

Source: <http://www.ffiec.gov/hmda/>

In summary, the HMDA Data indicates that low-income households have a higher rate of denial than higher income households do. Overall, in the United States, the origination rate of conventional loans is approximately 67%. In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for almost three-quarters (74.3%) of the total number of applications, regardless of income.

Loan origination rates are higher for White applicants than for minority applicants as a whole, and minority denial rates are higher than White denial rates. These numbers support the finding that White owner-occupied households greatly outnumber Minority owner-occupied households in the United States. The table below illustrates the total numbers of conventional loan applications received in the country by minority status (where race is available).

**Conventional Loan by Minority Status**

	Applications Received	% of Total Applications
White, Non-Hispanic	4,769	74.3%
Minority, Including Hispanic	1,649	25.7%
<b>Total</b>	<b>6418</b>	<b>100.0</b>

An analysis of loans granted by race in Orange County, North Carolina, and across the country, is beneficial to illustrate the financial trends in Orange County. The following tables present data gathered from [www.dataplace.org](http://www.dataplace.org). The table below presents loans for the purchase of single-family homes by race in 2007 (the most recent data available).

### Home Purchase Loans by Race

Loans by Race	Orange County	North Carolina	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	84.4%	76.7%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	3.9%	12.7%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	5.9%	2.9%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.2%	5.2%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	2.0%	5.2%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	3.5%	2.1%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	15.6%	23.3%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.2%	0.2%	0.2%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in Orange County, North Carolina, and the United States. The median income in Orange County is higher than the median income of North Carolina and the United States. Orange County has a lower rate of lending to very low- and low-income borrowers than North Carolina and the United States.

### Home Purchase Loans by Income

Income (2007)	Orange County	North Carolina	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$91,000	\$65,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	1.12	1.09	1.13
Percentage of owner-occupied home purchase loans to very low-income borrowers	4.8%	5.9%	5.70%
Percentage of owner-occupied home purchase loans to low-income borrowers	13.9%	21.3%	19.20%
Percentage of owner-occupied home purchase loans to middle-income borrowers	20.1%	25.7%	25.80%
Percentage of owner-occupied home purchase loans to high-income borrowers	61.1%	47.1%	49.30%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in Orange County in 2005 (the most recent data available) for the purchase of conventional home loans is lower than the rates in North Carolina and the country.

### Loans from Subprime Lenders by Purpose and Loan Type

Type	Orange County	North Carolina	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	3.4%	11.2%	17.70%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	10.3%	16.7%	20.40%

Source: [www.dataplace.org](http://www.dataplace.org)

**I. HOUSING ISSUES:**

A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%. The following tables illustrate the households that have one or more housing problems, and those that are cost burdened.

**Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	130	25	30	0	185	14	0	54	0	68
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	110	90	10	10	220	0	0	29	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	200	150	115	35	500	80	39	74	0	193
Housing cost burden greater than 50% of income (and none of the above problems)	4,245	1,049	280	60	5,634	930	730	654	229	2,543
Housing cost burden greater than 30% of income (and none of the above problems)	250	1,129	1,544	259	3,182	219	340	750	560	1,869
Zero/negative Income (and none of the above problems)	544	0	0	0	544	260	0	0	0	260

Data Source: 2006-2010 CHAS

**Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter	Owner
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	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	4,695	1,319	440	105	6,559	1,015	775	818	229	2,837
Having none of four housing problems	695	1,654	3,860	1,809	8,018	389	1,300	2,185	1,770	5,644
Household has negative income, but none of the other housing problems	544	0	0	0	544	260	0	0	0	260

Data Source: 2006-2010 CHAS

### Cost Burdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,084	787	369	2,240	283	349	669	1,301
Large Related	325	19	55	399	120	38	34	192
Elderly	330	160	155	645	308	379	413	1,100
Other	3,115	1,270	1,245	5,630	514	294	288	1,096
<b>Total need by income</b>	<b>4,854</b>	<b>2,236</b>	<b>1,824</b>	<b>8,914</b>	<b>1,225</b>	<b>1,060</b>	<b>1,404</b>	<b>3,689</b>

Data Source: 2006-2010 CHAS

### Cost Burdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	870	238	20	1,128	238	260	314	812
Large Related	230	0	0	230	90	38	0	128
Elderly	275	80	0	355	213	154	179	546
Other	3,040	730	260	4,030	445	269	159	873
<b>Total need by income</b>	<b>4,415</b>	<b>1,048</b>	<b>280</b>	<b>5,743</b>	<b>986</b>	<b>721</b>	<b>652</b>	<b>2,359</b>

Data Source: 2006-2010 CHAS

### Overcrowding Conditions (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	294	150	125	45	614	80	39	93	0	212
Multiple, unrelated family households	0	35	0	0	35	0	0	10	0	10
Other, non-family households	15	55	0	0	70	0	0	0	0	0
<b>Total need by income</b>	<b>309</b>	<b>240</b>	<b>125</b>	<b>45</b>	<b>719</b>	<b>80</b>	<b>39</b>	<b>103</b>	<b>0</b>	<b>222</b>

Data Source: 2006-2010 CHAS

The 2006-2010 Comprehensive Housing Affordability Strategy (CHAS) data details housing characteristics of households based on race, income, and tenure of housing. HUD CHAS data for Orange County reveals that, 43.4% of renter households and 32.5% of owner-occupied households experienced one of the four housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burdened by 30% or more). In Carrboro 51.1% of renter households and 30.7% of owner occupied households experienced a housing problem. In Chapel Hill 54.9% of renter households and 20.5% of owner-occupied households experienced a housing problem. In Hillsborough 47.3% of renter households and 39.0% of owner-occupied households experienced a housing problem.

Throughout Orange County, the number of renter households experiencing one of the four housing problems is greater than the number of owner-occupied households experiencing a housing problem. However, this trend is much more pronounced in the Town

of Chapel Hill where renter households are almost three times more likely to experience a housing problem than owner-occupied households.

According to the 2007-2011 American Community Survey (ACS) data, there were 50,837 households in 2011 in Orange County. Based on this data, 14,494 (28.5%) of all households were single person households living alone. Single person households aged 65 and over comprised 3,277 households, or 6.4% of all single person households. It is presumed that as these seniors continue to age in place, additional accommodations and special needs housing will be necessary for this portion of the County's population. The County will need to assist in obtaining funding, and work with housing service and elderly support agencies to provide programs, activities, and accommodations for the elderly population.

A large housing problem in Orange County is affordability. According to the 2007-2011 ACS data, 53.8% of all renter households are cost burdened by 30% or more, and 28.6% of all owner households are cost burdened by 30% or more.

The very low-income, the elderly, and the disabled populations are the most affected by the high cost of housing in Orange County. The elderly and disabled are on fixed or limited incomes. The lack of affordable housing that is decent, safe, and sound forces them into below code standards housing.

### Homelessness

The other large group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

Orange County is part of Orange County Partnership to End Homelessness Continuum of



Orange County Partnership to End Homelessness

Care. The Orange County Partnership to End Homelessness has recently begun implementing a Coordinated Entry system that prioritizes people for Permanent Supportive Housing; it will eventually expand to include Rapid Rehousing and other housing/services. The CoC's 100,000 Homes Taskforce meets monthly to collaborate on finding housing and services (MH, SA, medical, legal, etc.) for chronically and/or vulnerably homeless individuals. Orange County

DSS and the Inter-Faith Council for Social Service provide Rapid Rehousing and Transitional Housing, respectively, targeted to families with children; they are both very actively involved in the Leadership Team and subcommittees and refer clients to each other. The CoC has formed a working group with the Durham Veterans Administration, Volunteers of America and NC Coalition to End Homelessness to develop strategies to end Veteran homelessness in 2015.

Orange County does not receive an ESG entitlement grant for the local shelter activities. The CoC implements a Rapid Rehousing program with state ESG money. The program has served approximately 20 households with a budget of \$100,000 each year. This program has received local funding to continue to meet needs in the community. The CoC's Plan to End Homelessness and overall approach to ending and preventing homelessness is based on HEARTH and the Federal Strategic Plan to End Homelessness' goals and strategies. Over the past several years the CoC established a Support Circle program to help people transition from homelessness to permanent housing.

Specific needs of the extremely low-income that are housed, but are at imminent risk of becoming unsheltered or living in shelters are: food, clothing, transportation and job training with housing. The local social service agencies provide food and clothing through food pantries, food kitchens and thrift stores. Transportation and job training are limited and funds are needed to address those needs.

The local organizations maintain records in the HMIS system and continue to monitor and tract assisted households. The HMIS reports indicate that a small percentage of assisted clients return to homelessness after twelve (12) months of service.

The high cost of decent, safe, and sanitary housing in the County creates instability of housing for the lower income families in the area. Many families are living from paycheck to paycheck and are paying over 35% of their income for housing.

Another housing issue is the lack of continuous and coherent housing supportive services. There is also a lack of comprehensive homeownership education and education on the home-buying process beyond the basics. For example, predatory lending practices, fair housing rights, purchasing a house on a "land contract," and lack of knowledge and training on how to maintain a house are issues that need to be addressed more in-depth as well as post counseling.

The Point in Time survey of the homeless population was recently completed, January 2016 and that data along with data from previous surveys and HMIS reports should be examined for trends and other information on this population in planning and focusing service delivery and community resources on a more data driven basis.

### **Housing Problems and Disproportionate Need**

Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. According to the 2011 American Community Survey data, there were 75.9% White; 12.2% African American/Black; 6.7% Asian; 2.9% Other races; and 2.2% two or more races with disproportionate needs. The Hispanic or Latino population was 7.8%.

The following tables illustrate the disproportionate needs in Orange County by Area Median Income:

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>6,170</b>	<b>614</b>	<b>805</b>
White	3,455	370	550
Black / African American	1,455	234	115
Asian	500	0	100
American Indian, Alaska Native	4	0	30
Pacific Islander	0	0	0
Hispanic	619	0	4

Data Source: 2007-2011 CHAS

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>3,560</b>	<b>1,465</b>	<b>0</b>
White	2,175	905	0
Black / African American	555	473	0
Asian	260	15	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	444	55	0

Data Source: 2007-2011 CHAS

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>3,555</b>	<b>3,760</b>	<b>0</b>
White	2,550	2,505	0
Black / African American	439	845	0
Asian	150	60	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	340	279	0

Data Source: 2007-2011 CHAS

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>1,175</b>	<b>2,754</b>	<b>0</b>
White	890	1,914	0
Black / African American	179	365	0
Asian	45	235	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	45	150	0

Data Source: 2007-2011 CHAS

The racial composition of Orange County, according to the 2011 American Community Survey data, was 75.9% White; 12.2% African American/Black; 0.3% American Indian and Alaskan Native; 6.7% Asian; 2.9% Other races; and 2.0% two or more races. The Hispanic or Latino population was 7.8%. The 0-30% AMI Black/African

American group was disproportionately affected by housing problems. Black/African Americans make up 12.2% of the population as a whole, yet have 23.6% of the housing problems in the 0-30% AMI income category.

### **Lead-Based Paint**

The hazards associated with Lead-Based Paint (LBP) are greater concern for low-income families who live in dilapidated housing and who often do not have the financial resources to make their homes lead-safe. To address this concern, the County has developed the following strategy for reducing LBP hazards. The objective is to increase the number of homes that are made lead-safe and reduce the number of child lead poisoning cases in Orange County through a program that addresses all types of environmental hazards in low-income housing. The County will ensure compliance with environmental regulations by conducting the following activities:

- Insuring that the construction staff is knowledgeable about the requirements concerning LBP as it pertains to all federal housing programs.
- Distributing information on LMP hazards to all households that participate in the County's housing programs.
- Conducting LBP inspections and assessments as necessary
- Implementing environmental control or abatement measures (LBP and asbestos) as required in all federally funded projects

The proposed accomplishments include the following:

- Full compliance with all applicable LBP regulations
- Control or reduce, to the extent feasible, all LBP hazards in all housing rehabilitated with federal funds
- Reduction in the number of incidences of elevated blood lead levels in children

A report released in November 2012 by the North Carolina Department of Public Health, indicated that Orange County tested 1,128 youth from infancy through age 2. Of those tested, 0.2% tested positive for elevated blood lead levels. However, most of these cases are not due to household lead based-paint, but from old toys and other sources of lead.

In Orange County, evaluations (risk assessments) of lead-based paint in housing units will be conducted by on a case-by-case basis and lead abatement will be prescribed as needed for dwellings targeted for rehabilitation. In addition, all assisted housing tenants

will be informed of the hazards of lead-based paint. The Orange County Health Department is currently administering a Healthy Homes Program and will continue to consult and collaborate with housing inspections staff of the Department of Housing, Human Rights and Community Development and other community partners in implementing this program.

### **III. ORANGE COUNTY HOME CONSORTIUM ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

#### **A. FINDINGS**

The Orange County, North Carolina, HOME Consortium is a participating jurisdiction (PJ) under the U.S. Department of Housing & Urban Development's (HUD) HOME Investment Partnerships Program (HOME). Under the HOME Program, local governments are able to join together to form a consortium in order to receive HOME funding for affordable housing. The Orange County HOME Consortium is made up of four (4) members: Orange County, the Town of Carrboro, the Town of Chapel Hill, and the Town of Hillsborough. The Town of Chapel Hill also receives Federal Community Development Block Grant (CDBG) funding each year. Orange County is the Representative Member and administrator for the HOME Consortium.

As a HUD grantee, the Orange County HOME Consortium is required to "affirmatively further fair housing." In order to demonstrate that the community is "affirmatively furthering fair housing," each grantee must conduct an Analysis of Impediments to Fair Housing Choice (AI) which identifies any impediments to fair housing choice and what steps the community will take to affirmatively further fair housing. An Analysis of Impediments (AI) was prepared for Orange County and approved by the Orange County BOCC in December 2015. Like the Consolidated Plan also required and prepared for the Orange County HOME Program and Consortium approved by the Orange County BOCC in May 2015, findings and recommendations of the AI have been considered and incorporated into the proposed AHSP.

The Fair Housing Act makes it illegal to discriminate in the sale, rental, financing, or insurance of a dwelling, or in any other type of housing related transaction on the basis of race, sex, religion, national origin, color, disability, or familial status (the presence of children under the age of 18 in

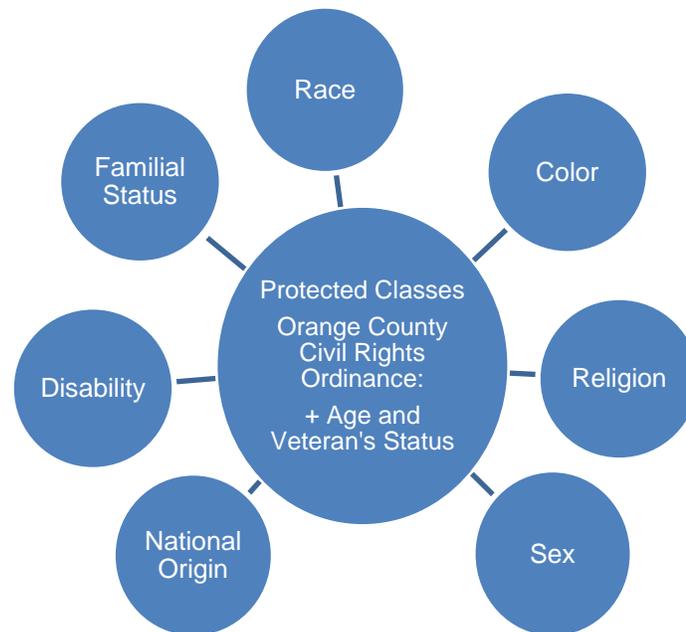
the household). In addition, certain multifamily dwellings, constructed after 1991, are required to be accessible to persons with disabilities.

HUD advises communities that the Analysis of Impediments to Fair Housing should also address “Visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

HUD defines “fair housing choice” as:

*“The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices.”*

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their race, color, religion, sex, national origin, disability, or familial status in the sale, rental, and financing of housing. Additionally, the Orange County Civil Rights Ordinance also prohibits discrimination against persons based on their age and veteran’s status.



## B. ANALYSIS of IMPEDIMENTS AND STRATEGIES

Orange County's 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments:

### Impediment 1: Fair Housing Education and Outreach

There is a need to continue educational and outreach programs so persons will become aware of 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.

**Goal:** Improve the public's, landlords', realtors', bankers', and local official's knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights and requirements of the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Educate and promote that all residents have a right to live outside impacted areas.
- **1-D:** Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between Federal and State partners, County and local officials, as well as community groups, to effectively identify and address potential barriers to affordable housing choice in the Consortium Area.
- **1-F:** Require all public, private, and non-profit housing developers to abide by provisions of the Fair Housing Act in the development of housing in Orange County.

### Impediment 2: Quality of Rental Housing vs. Affordability

O

Orange County has a large supply of rental housing that does not meet the minimum property standards, according to U.S. Census and American Community Survey Data. Over 27% (1,209) of all vacant units are not habitable and 9.9% (5,016) of all individuals are on limited incomes from social security, supplemental social security and public assistance. Furthermore, 44.1% (8,923) of the total rental households are cost burdened by 30% or more of their monthly income for housing cost.

**Goal:** Promote the development of affordable, safe, sound, and decent rental housing that avoids the creation of areas of low-income concentration.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage landlords to rehabilitate their properties.
- **2-B:** Continue to enforce local codes and ordinances, as well as consider adopting a Rental Registry Program.
- **2-C:** Increase the number of Section 8 Housing Choice Voucher Holders that convert rental vouchers to homeownership through the Orange County Housing Authority.
- **2-D:** Utilize HOME funds for down payment assistance to promote homeownership for renters.

### Impediment 3: Continuing Need for Accessible Housing

There is a need for more accessible housing that is decent, safe, and sound.

**Goal:** Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords by making handicap improvements.
- **3-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the County.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to permit reasonable accommodations to their rental properties so they become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the County to make accessibility improvements to their properties in order for these residents to continue to remain in their own homes.

#### Impediment 4: Economic Issues Affect Housing Choice

There is a lack of economic opportunities in the County which prevents low-income households from improving their income and ability to live outside areas with concentrations of low-income households, which makes this a fair housing concern.

**Goal:** The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Strengthen partnerships and program delivery that enhances the County’s businesses and industries, expands its tax base, and creates a more sustainable economy for residents and businesses.
- **4-B:** Support and enhance workforce development and skills training that result in a “livable” wage and increases job opportunities, especially for low- and moderate-income individuals.
- **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.

- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Increase access to areas of education and employment through housing choice and viable transportation options.

### Impediment 5: Public Policy

There is a need to improve public policies that affirmatively further fair housing.

**Goal:** Local governing bodies will affirmatively further fair housing and promote fair housing choice.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The County Planning Department should monitor and review and revise the local zoning ordinances to make sure they are in compliance with the Fair Housing Act.
- **5-B:** Support a County Bond Issue to provide additional funds for the Construction of affordable housing in the County.
- **5-C:** Study, plan, and develop additional bus routes to provide public transportation to business “nodes” for low-income workers to have better access to their jobs.
- **5-D:** Study, plan, and rezone specific areas that would permit the development of affordable and mixed-income housing and reexamine the need for the Rural Buffer around the Town of Chapel Hill.

# Orange County Affordable Housing Strategic Plan

## **IV. EXISTING AFFORDABLE HOUSING PROGRAMS and RESOURCES OF ORANGE COUNTY**

### **A. FEDERAL FUNDED PROGRAMS:**

#### **HOME Investment Partnership**

The Orange County, North Carolina, HOME Consortium is an entitlement community under the U.S. Department of Housing & Urban Development’s (HUD) HOME Investment Partnerships Program (HOME). Under the HOME Program, local governments are able to join together to form a consortium in order to receive HOME funding for affordable housing. The Orange County HOME Consortium is made up of four members: Orange County, the Town of Chapel Hill, the Town of Carrboro, and the Town of Hillsborough.

Orange County has a good performance record with HUD. The HOME program has a 25% match requirement that is shared by the four participating Consortium members. The HOME also has a 15% Community Housing Development Organization (CHDO) (certified nonprofit that meets program standards) requirement. The County historically has had one CHDO. The HOME program allows 10% for administrative costs and the Orange County BOCC provides general funds to supplement the administrative costs of the program..

Since the Orange County HOME Consortium was established in 1996, the Consortium has disbursed \$8,476,114 in HOME funds to assist in the completion of 578 housing units. The HOME Consortium has also disbursed \$669,273 in HOME funds to complete 24 tenant -based rental assistance housing units in the County. Additionally, the HOME Consortium has reserved \$2,239,087 in HOME funds for use by CHDOs in the County. Housing units built with CHDO funds are reflected in the total number of housing units created with HOME funds in the tables below.

The following tables detail the amount of funds that went to affordable housing activities that were completed throughout the Orange County HOME Consortium’s existence (based on reporting in HUD’s database system as of December 2015):

### HOME Program: Project Funding Completions by Activity Type and Tenure

Activity	Rental	Homebuyer	Homeowner	Total	% of Funds
Rehabilitation	\$878,534	\$228,362	\$1,077,755	\$2,184,651	23.06%
New Construction	\$802,750	\$1,970,979	N/A	\$2,773,729	29.28%
Acquisition	\$1,096,716	\$2,750,039	N/A	\$3,846,755	40.60%
TBRA	\$669,273	N/A	N/A	669,273	7.06%
<b>Total</b>	<b>\$3,447,273</b>	<b>\$4,949,380</b>	<b>\$1,077,755</b>	<b>\$9,474,408</b>	<b>100.00%</b>
<b>% of Funds</b>	<b>36.4%</b>	<b>52.2%</b>	<b>11.4%</b>		<b>100.00%</b>

### HOME Program: Units Completed by Activity Type and Tenure

Activity Units	Rental	Homebuyer	Homeowner	Total	% of Funds
Rehabilitation	92	15	64	171	29.58%
New Construction	98	111	N/A	209	36.16%
Acquisition	24	174	N/A	198	34.26%
TBRA	24	N/A	N/A	24	
<b>Total</b>	<b>214</b>	<b>300</b>	<b>64</b>	<b>578</b>	<b>100.00%</b>
<b>% of Funds</b>	<b>37.0%</b>	<b>51.9%</b>	<b>11.1%</b>		<b>100.00%</b>

### HOME Program: Cost per Unit by Activity Type and Tenure (Based on Completions)

Activity Units	Rental	Homebuyer	Homeowner	Average
Rehabilitation	\$9,549	\$15,224	\$16,840	\$12,776
New Construction	\$8,191	\$17,757	N/A	\$13,271
Acquisition	\$45,697	\$15,805	N/A	\$19,428
TBRA	\$27,886	N/A	N/A	\$27,886
<b>Average</b>	<b>\$12,981</b>	<b>\$16,498</b>	<b>\$16,840</b>	<b>\$15,234</b>

The following tables detail the number and types of beneficiaries of affordable housing activities that were completed throughout the Orange County HOME Consortium's existence:

### HOME Program: Units by Number of Bedrooms

	Rental Units		Homebuyer Units		Homeowner Units		Total Units		TBRA Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
0 bedrm	0	0.00%	1	0.33%	0	0.00%	1	0.17%	0	0.00%
1 bedrm	73	34.11%	12	4.01%	1	1.56%	86	14.90%	10	41.67%
2 bedrms	105	49.07%	89	29.77%	36	56.25%	230	39.86%	9	37.50%
3 bedrms	30	14.02%	169	56.52%	27	42.19%	226	39.17%	5	20.83%
4 bedrms	5	2.34%	26	8.70%	0	0.00%	31	5.37%	0	0.00%
5+ bedrms	1	0.47%	2	0.67%	0	0.00%	3	0.52%	0	0.00%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>		<b>24</b>	

### HOME Program: Units by Occupancy

	Rental Units		Homebuyer Units		Homeowner Units		Total Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Tenant	214	100%	0	0%	0	0%	214	37.1%
Owner	0	0%	299	100%	64	100%	363	62.9%
Vacant	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>	

### HOME Program: Units by Race

	Rental Units		Homebuyer Units		Homeowner Units		Total Units		TBRA Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
White	74	34.58%	173	57.86%	9	14.06%	256	44.37%	5	20.83%
Black/ African American	124	57.94%	78	26.09%	55	85.94%	257	44.54%	19	79.17%
Asian	2	0.93%	30	10.03%	0	0.00%	0	0.00%	0	0.00%
American Indian/ Alaskan Native	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Native Hawaiian/ Other Pacific Islander	0	0.00%	2	0.67%	0	0.00%	2	0.35%	0	0.00%
American Indian/ Alaskan Native & White	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Asian & White	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Black/ African American & White	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
American Indian/ Alaskan Native & Black/ African American	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Multi-racial	14	6.54%	15	5.02%	0	0.00%	29	5.03%	0	0.00%
Asian/ Pacific Islander (valid until 03-31-04)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Hispanic (Valid until 03-31-04)	0	0.00%	1	0.33%	0	0.00%	1	0.17%	0	0.00%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>		<b>24</b>	

### HOME Program: Units by Ethnicity

	Rental Units		Homebuyer Units		Homeowner Units		Total Units		TBRA Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Hispanic (valid until 03-31-04)	0		1		0		1		0	
Hispanic/Latino	6		69		0		75		0	
<b>Subtotal</b>	<b>6</b>	<b>2.80%</b>	<b>70</b>	<b>23.41%</b>	<b>0</b>	<b>0.00%</b>	<b>76</b>	<b>13.17%</b>	<b>0</b>	<b>0.00%</b>
<b>Total responses</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>		<b>24</b>	

### HOME Program: Units by Median Income

	Rental Units		Homebuyer Units		Homeowner Units		Total Units		TBRA Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
0 to 30%	92	42.99%	34	11.37%	14	21.88%	140	24.26%	23	95.83%
30 - 50%	103	48.13%	98	32.78%	40	62.50%	241	41.77%	1	4.17%
50 - 60%	14	6.54%	60	20.07%	7	10.94%	81	14.04%	0	0.00%
60 - 80%	5	2.34%	107	35.79%	3	4.69%	115	19.93%	0	0.00%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>		<b>24</b>	

### HOME Program: Units by Type of Rental Assistance

	Rental Units		Homebuyer Units		Homeowner Units		Total Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Section 8	33	15.42%	0	0.00%	0	0.00%	33	6.55%
HOME TBRA	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Federal, State, or Local Assistance	65	30.37%	4	1.77%	0	0.00%	69	13.69%
No Assistance	116	54.21%	222	98.23%	64	100.00%	402	79.76%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>	

### HOME Program: Units by Size of Household

	Rental Units		Homebuyer Units		Homeowner Units		Total Units		TBRA Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
1 Person	102	47.66%	63	21.07%	31	48.44%	196	33.97%	14	58.33%
2 Persons	51	23.83%	73	24.41%	27	42.19%	151	26.17%	5	20.83%
3 Persons	34	15.89%	45	15.05%	5	7.81%	84	14.56%	2	8.33%
4 Persons	18	8.41%	60	20.07%	1	1.56%	79	13.69%	3	12.50%
5 Persons	5	2.34%	34	11.37%	0	0.00%	39	6.76%	0	0.00%
6 Persons	4	1.87%	20	6.69%	0	0.00%	24	4.16%	0	0.00%
7 Persons	0	0.00%	4	1.34%	0	0.00%	4	0.69%	0	0.00%
8+ Persons	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>		<b>24</b>	

### HOME Program: Units by Type of Household

	Rental Units		Homebuyer Units		Homeowner Units		Total Units		TBRA Units	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Single, Non-Elderly	73	34.11%	64	21.40%	3	4.69%	140	24.26%	13	54.17%
Elderly	14	6.54%	2	0.67%	49	76.56%	65	11.27%	4	16.67%
Single Parent	89	41.59%	119	39.80%	5	7.81%	213	36.92%	7	29.17%
Two Parents	13	6.07%	98	32.78%	3	4.69%	114	19.76%	0	0.00%
Other	25	11.68%	16	5.35%	4	6.25%	45	7.80%	0	0.00%
<b>Total</b>	<b>214</b>		<b>299</b>		<b>64</b>		<b>577</b>		<b>24</b>	

## Community Development Block Grant

The Town of Chapel Hill is a Federal Entitlement Community under the Community Development Block Grant (CDBG) Program. The Town of Chapel Hill's Office of Housing and Community is the administrating agency for the Town's CDBG program. Close coordination is maintained with the other Town departments including: the Economic Development Department, the Public Works Department, the Parks and Recreation Department, the Planning and Sustainability Department, local Police and Fire Departments.

During the FY 2013 Program Year, the Town of Chapel Hill spent \$192,819.41 on affordable housing and \$28,458.80 on homeless facilities. With this money, the Town of Chapel Hill was able to rehabilitate three (3) single-unit homes, rehabilitate thirty (30) multi-family homes, and assist seventy-three (73) homeless individuals.

The Town of Chapel Hill will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the Town's CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used during the FY 2015-2019 Five Year Consolidated Plan:

- The public services activities are for social service organizations whose clientele have a low income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The acquisitions and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- The housing activities have income eligibility criteria; therefore the income requirement directs funds to low- and moderate-income households throughout the County.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

## Public Housing

The Chapel Hill Department of Housing is the only local public housing authority that provides public housing units in Orange County. The Department currently operates 337 units of public housing in three locations, and annually has a waiting list. Chapel Hill Department of Housing has a total of 35 mobility accessible units in its county-wide portfolio (approximately 10% of its inventory). The Chapel Hill Department of Housing’s biggest challenges are the lack of sufficient assisted and or affordable units to meet the demand for housing by low income persons, and renovating the existing public housing units. There is a need for beautification projects in the public housing developments, and improvements to the buildings, such as new siding, new roofs, etc.

There is a need for accessible housing accommodations for the elderly applicants on the Section 8 waiting list. The Chapel Hill Department of Housing has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. The Chapel Hill Department of Housing is using its capital funds to improve the conditions of the public housing units and to provide a more suitable living environment. Accordingly, the Chapel Hill Department of Housing’s Capital Funds Program Five-Year Action Plan proposes to spend \$449,057 worth of improvements throughout the public housing communities during FY 2015.

These funds will be used for:

- Management Improvements: \$ 2,000
- Administration: \$ 44,905
- Dwelling Structures: \$341,652
- Dwelling Equipment – Nonexpendable \$ 23,000
- Relocation Costs \$ 37,500

The Chapel Hill Department of Housing is improving public safety and crime prevention at its public housing communities. Safety measures are a high priority due to the increase in violent and drug-related crimes.

Based on interviews with the Department of Housing staff and residents, if patrolling were increased in and around the housing developments, safety would be increased and crime would decrease. If officers were patrolling on the ground, on foot or on bikes, it would create a more noticeable presence

of law enforcement in the public housing communities, which could decrease incidences of crime and violence.

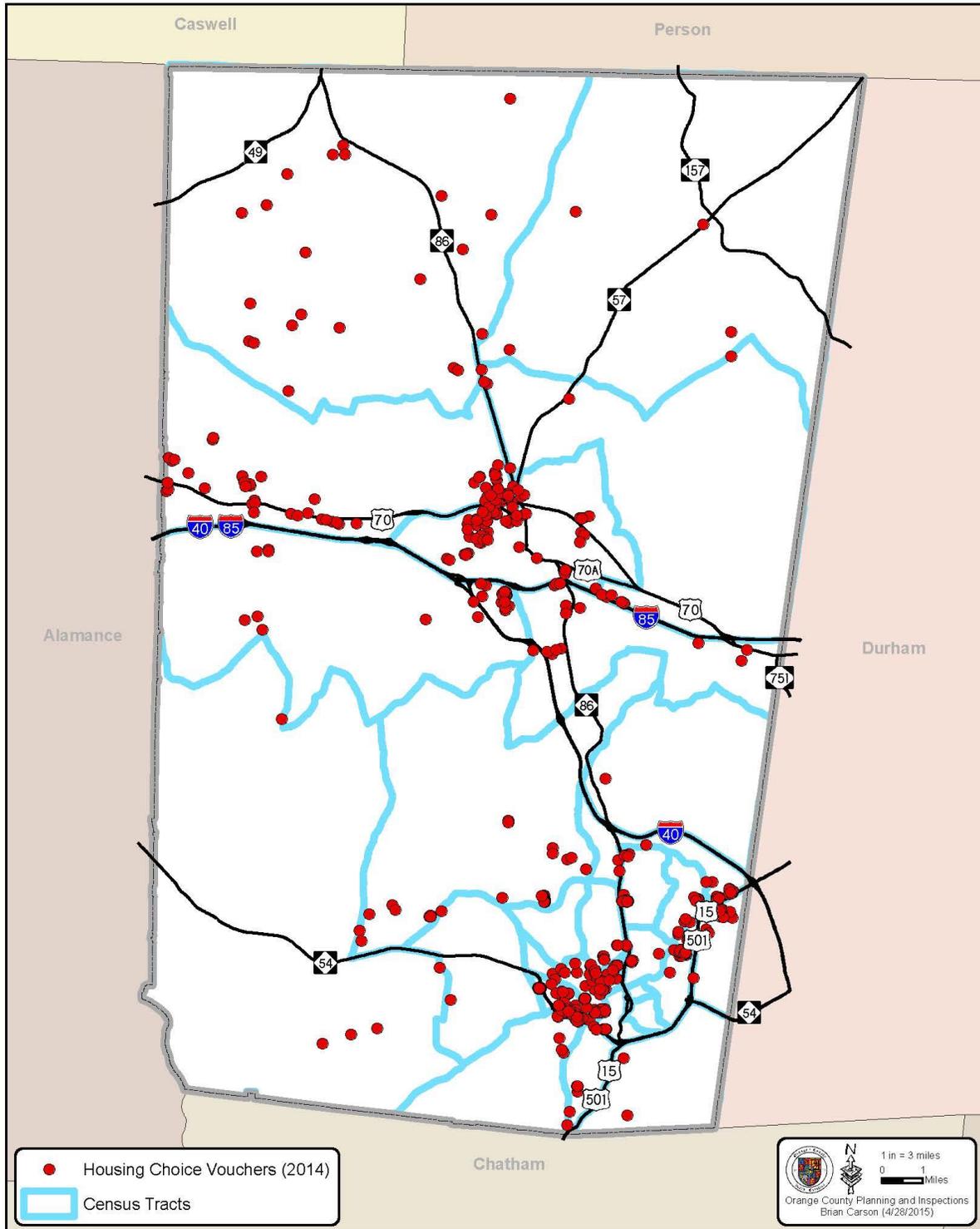
### **Housing Choice Voucher Program (Section 8)**

The Orange County Housing Authority Board (OCHA) of Commissioners operate the federal Housing Choice Voucher (HCV) program known historically as Section 8. The program has federal budget authority to provide approximately 623 vouchers (units) of rental assistance annually to low income families. The Board of Orange County Commissioners appoint the seven members of the OCHA Board (one member a voucher holder) that serve as the governing board. The OCHA Board of Commissioners sets policy for the HCV housing functions and approves the Five Year and Annual Public Housing Agency Plans.

The Orange County Department of Housing, Human Rights and Community Development, carries out the day to day administration of the HCV Program. HUD administers the federal funds for the HCV program and provides a flat fee per assisted unit for administrative costs and Orange County BOCC provides general funds to supplement the administrative costs of the program.

The following map illustrates the distribution of HCV rental assistance (units) in Orange County (2014). There is a summary following the map that provides additional information about the County's HCV program.

### Housing Choice Vouchers (2014)



## Orange County Partnership to End Homelessness

The Orange County Partnership to End Homelessness (OCPEH) is a coalition of housing and service providers, local government and the broader community working together to prevent and end homelessness in Orange County. The OCPEH acts as the region’s Continuum of Care (CoC) a federal nationwide funded initiative. In addition to federal funds received, the four (4) jurisdictions participating in the Orange County HOME Consortium – Orange County, Towns of Chapel Hill, Hillsborough and Carrboro – support the OCPEH budget on a pro-rata basis. The funding covers the salary of the Homeless Programs Coordinator, Homeless Management Information System (HMIS) fees for the CoC and miscellaneous costs. The OCPEH is the CoC and comprises a Leadership Team and several subcommittees.

The OCPEH coordinates the efforts of homeless service providers and social service agencies throughout the County and is structured into five (5) main components:

- **The Leadership Team** of the OCPEH serves as its board of directors and is responsible for broad policies, initiatives and decisions for Orange County’s CoC. Recently this has included updating the Plan to End Homelessness and developing strategies for communicating about the work of the Partnership, a communitywide approach for addressing panhandling and street homelessness and a Homeless Housing Needs Assessment requesting additional local government funding for RRH and PSH. It also oversees each of the six subcommittees of the OCPEH that work to increase access to housing, employment, benefits and services and to educate the public about the issues of homelessness.
- **The 100,000 Homes Taskforce** is responsible for achieving most of the services-related goals and strategies of the OCPEH’s Plan to End Homelessness and comprises representatives from health, behavioral health, substance abuse treatment, veterans, social services, street outreach, housing, and shelter providers, law enforcement and the UNC School of Social Work. The committee maintains a list of the most vulnerable and chronically homeless people in the community assesses their needs through its vulnerability assessment tool and actively collaborates to connect

them with housing and services. The Taskforce also oversees the annual Point in Time (PIT) Count and works to increase services for the homeless including the number of SOAR workers.

- **The Housing Workgroup** is responsible for achieving the housing-related goals and strategies of the Partnership’s Plan to End Homelessness; the committee comprises representatives from homeless housing nonprofit and government agency providers (ES, TH, PSH and RRH). Its top priorities currently include: expanding RRH capacity; developing a coordinated assessment system; developing more PSH and affordable rental units; increasing targeted exits from PSH to permanent housing and creating/strengthening local discharge agreements. The committee is also responsible for CoC and ESG grant applications, overseeing and measuring the performance of HUD-funded projects, HMIS participation and data collection and analysis.
  
- **The Job Partners Workgroup** is responsible for helping to develop and for achieving the employment-related goals and strategies of the Partnership’s Plan to End Homelessness. The committee comprises representatives from employment, job training and education providers, foster care system, business community, chamber of commerce and local government. In 2012 it began implementing the Job Partners Program which helps people experiencing or at risk of homelessness – with an emphasis on youth aging out of the foster care system and people with criminal histories - become job-ready and find employment. The committee is also developing a proposal for a transitional employment program, possibly in the food production and/or food service sector.
  
- **Outreach Court** launched in 2012 becoming the first court in North Carolina to offer people experiencing homelessness who have committed misdemeanor crimes the opportunity to follow individual treatment plans and have charges dropped instead of going to jail. It was developed by the Partnership to End Homelessness based on similar courts throughout the country as well as Drug Court and Community Resource Court models. Outreach Court Committee members include court system representatives, UNC School of Law students, police officers and mental healthcare and substance abuse treatment providers. The committee meets before the monthly Outreach Court to review the docket, discuss participants’ progress and strategize about helping them to succeed.

**B. STATE PROGRAMS:**

**Low Income Housing Tax Credits**

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. The LIHTC is the primary program nationwide that produces the largest amount of affordable housing.

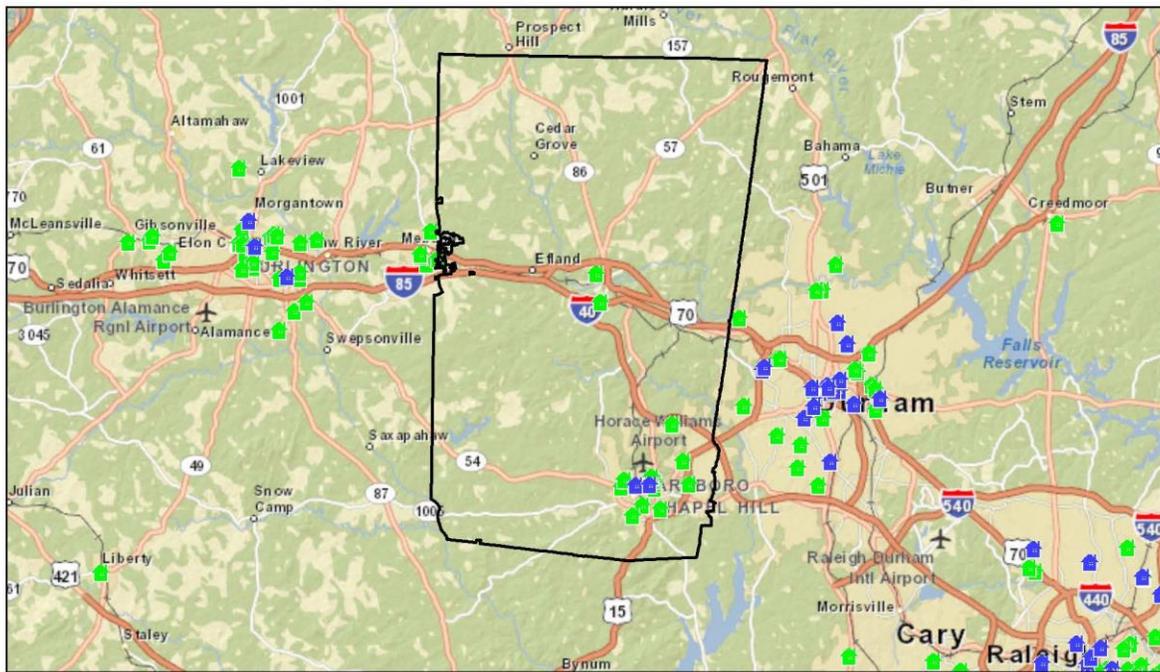


There is one LIHTC project currently underway in Orange County. DHIC Inc., a nonprofit housing developer, plans to construct two rental communities in the Town of Chapel Hill: Greenfield Place, (80 apartments for working families); and Greenfield Commons, (approximately 60 units for senior citizens). DHIC successfully applied for Low Income Housing Tax Credits from the North Carolina Housing Finance Agency. The Town of Chapel Hill has committed 8.5 acres of town owned property for the development. The property is located on an undeveloped portion of the Chapel Hill Memorial Cemetery.

The County is supportive of the use of LIHTC projects to provide affordable housing to low-income households. There are 11 LIHTC housing developments in the County with a total of 446 units. Since 2010, there have been 2 LIHTC housing development projects in the County with a total of 124 units.

The following map illustrates the distribution of Assisted Housing in Orange County:

Assisted Housing - Consolidated Plan and Continuum of Care Planning Tool



June 18, 2015

-  Public Housing Development
-  Override 1
-  Multifamily Properties - Assisted

0 3.75 7.5 15 mi  
0 5 10 20 km  
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

The following is a list of LIHTC projects which were built in Orange County from 1987 through 2013:

### LIHTC in Orange County

HUD ID Number:	Year Placed in Service	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:	Type of Project
NCA1987010	1987	105a Lindsay Street	105 Lindsay St	Carrboro	NC	27510	-	2	-
NCA1994335	1994	Dobbins Hill	1749 Dobbins Dr.	Chapel Hill	NC	27514	55	55	Family
NCA1994560	1994	Whitted Forest	115 Holiday Park Rd	Hillsborough	NC	27278	35	36	Family
NCA1998020	1998	Carolina Spring	600 W Poplar Ave	Carrboro	NC	27510	124	124	Elderly
NCA2004050	2004	Club Nova Apartments	103 W Main St Ste D	Carrboro	NC	27510	24	24	Family
NCA2008035	2008	Cedar Hill	275 S Eleventh St	Mebane	NC	27302	32	32	Family/ Disability/ Homeless
NCA2008055	2008	Dobbins Hill II	1751 Dobbins Dr.	Chapel Hill	NC	27514	32	32	Family/ Disability/ Homeless
NCA2008070	2008	Elmwood	616 E Oakwood St	Mebane	NC	27302	20	20	Family/ Disability/ Homeless
NCA2011035	2011	Eno Haven	815 US Highway 70a E	Hillsborough	NC	27278	76	76	Elderly Housing
NCA2013008	2013	490 Hampton Pt	490 Hampton Pt	Hillsborough	NC	27278	48	48	Family

Source: <http://lihtc.huduser.org/>

## C. LOCAL PROGRAMS

### County Bonds for Affordable Housing

The largest single source of funding for affordable housing development in Orange County has been through the Orange County Bond Program almost fifteen years ago. Orange County has had two bond issuances for Affordable Housing; one in 1997 and the other in 2001.

In November 1997, Orange County voters approved a \$1.8 million dollar housing bond issue; the first housing bond issue approved in the County. Funds were to be used for affordable housing initiatives in three areas: land acquisition, housing development, and homeownership programs.

On April 7, 1998, the Board of County Commissioners appointed a Housing Bond Policy Task Force with membership from a representative of the seventeen (17) local non-profit housing organizations and associations. The Task Force developed a proposed Housing Bond Policy which was approved by the Board on December 15, 1998.

After the policy was completed, Request for Proposals were solicited from existing county housing non-profit agencies. Approximately, ten (10) proposals were received in July and August from interested organizations.

As you will note, there was approximately \$352,500 in uncommitted funds available from the 1997 Housing Bond Program due to the return of funds previously committed to Orange Community Housing and Land Trust (now Community Home Trust (CHT) for the Meadowmont Project as well as \$2,500 from the EmPOWERment Pine Hill Drive Project. The Advisory Board recommended that these uncommitted funds be added to the Land Banking Fund established with the subsequent second housing bond in 2001.

**Updating:** The 1997 and 2001 bonds summary and will be added.

DRAFT

## ORANGE COUNTY HOUSING BOND PROGRAM

Orange County voters approved the second Affordable Housing Bond issue in November 2001 for affordable housing in the amount of \$4 million dollars. The Affordable Housing Advisory Board (AHAB) began review of the existing bond policy in preparation of identifying projects to be financed from the 2001 bonds. AHAB's review yielded further recommendations for modifications and the revised bond policy was presented to the Board of County Commissioners (BOCC) and approved on October 15, 2002.

On November 4, 2002, the County issued a Request for Proposals soliciting applications for the first round of bond funding with total available funds of \$1,040,000. Funding pools were established in the following categories: Homeownership; Special Needs—Ownership or Rentals; and Non-Special Needs Rental and Cooperative Housing.

The following Program Fact Sheets provide a summary of the local housing programs and assistance currently funded with county, federal and state funds and administered by the County. The Program Fact Sheet provides for each program a brief description of the program and purpose, eligibility, challenges, successes and accomplishments and a prospective 5-year outlook. The first group of programs are administered by the Department of Housing, Human Rights and Community Development as follows:

- Housing Choice Voucher Program
- Civil Rights Enforcement and Fair Housing Assistance Program
- Limited English Proficiency Program
- HOME Investment Partnership Program
- Single Family Rehabilitation Program
- Urgent Repair Program

A Program Fact Sheet has also been provided for the:

- Partnership to End Homelessness
- Rapid Re-Housing

Partnership to End Homelessness is administered by the Homeless Coordinator in the County Manager's Office. The Homeless Coordinator is jointly funded by and works in collaboration with Orange County and the three towns, Chapel Hill, Carrboro and Hillsborough. A Program Fact Sheet has also been included for the Rapid Re-Housing Program administered by the Department of Social Services.

The final Fact Sheets in this Section of the AHSP are for the three Boards supported by technical and professional staff of the Department of Housing, Human Rights and Community Development. The three Boards' members are appointed by the Orange County BOCC and are: the Affordable Housing Advisory Board, the Human Relations Commission and the Orange County Housing Authority. The Department is also the lead agency in coordination with staff from each of the three Towns for the Orange County Consortium discussed earlier in this Section. The Consortium does not have a regular meeting schedule; members meet on an as needed basis.

## Civil Rights Enforcement and the Fair Housing Assistance Program

### Program History and Purpose

The Department enforces the local Orange County Civil Rights Ordinance through the investigation of discrimination complaints in housing and public accommodations. The Ordinance was enacted on June 6, 1994 and was amended on August 3, 1995. The Department has a cooperative agreement with HUD to enforce the federal Fair Housing Act. As a HUD partner, the Department is formally a Fair Housing Assistance Program (FHAP) and therefore enforces the federal Fair Housing Act by performing fair housing complaint investigations, conciliations and trainings.

### Eligibility/Criteria

Victims of housing discrimination are eligible to file a complaint with the Department if the alleged discrimination:

- occurred within Orange County;
- is based on one or more federally-defined protected classes and
- occurred within one (1) year of the complaint date.

Property providers in Orange County are eligible to receive fair housing training.

### Challenges

The duties and responsibilities of staff who administer the FHAP program are routinely challenged to efficiently and effectively investigate and close discrimination complaint cases and conduct education and outreach and develop related materials and programs for fair housing and civil rights protections afforded under the County's Ordinance. The enforcement of the Ordinance with regard to public accommodations is funded through the general fund. Limited funding and staff also limits the ability to effectively develop outreach activities and materials and to assure that protected classes are aware of their rights and how to pursue assistance in remedying believed violations including accommodations.

### Successes/Accomplishments

The Department received 42 housing discrimination "inquiries" during the 2015 calendar year. Seven (7) inquiries met the eligibility criteria and were accepted for investigation. The Department also closed six (6) discrimination complaints in FY2015. Staff conducted 9 fair housing trainings and presentations in 2015

The Department has not received or investigated a complaint of discrimination in public accommodations in over three (3) years. The most recent complaint was based on disability. The Human Relations Commission has recently undertaken the goal of disability awareness and equal access for disabled persons throughout the County. Based on their actions, the HRC will improve citizens' and business owners' awareness of the need to make accommodations for disabled persons

### 5-Year Outlook

The Department will improve outreach efforts and increase visibility in the community. This would be done through the efforts of Human Relations Commission and partnerships. Outreach and increased visibility is expected to result in more residents in protected classes knowing their rights and seeking assistance in remedying violations.

## Limited English Proficiency Program (LEP)

### Program History and Purpose

In 2005 Orange County recognized that its Spanish-speaking population was nearing the 5% or 1,000 members necessary to require access to services under Title VI of the Civil Rights Act of 1964. According to a departmental survey, the County served an average of 20,640 Latinos per year. Today Orange County serves citizens who speak 9 different languages and dialects. The LEP program works to eliminate barriers between persons with limited English proficiency and the services provided by the County. This includes, but is not limited to, providing in-person and telephonic interpretation.

### Eligibility/Criteria

All persons seeking the service of Orange County governmental services are eligible to participate.

### Challenges

While the LEP program provides written and spoken language services, addressing the language and cultural needs of residents is both a goal and constant challenge.

### Successes/Accomplishments

The Department has increased its number of available translators and interpreters. The Department is continuously investigating methods to increase the effectiveness of the LEP program through research of cultural trends and by working with all County departments in identifying deficiencies in their communication with LEP clients.

### 5-Year Outlook

Continue to identify language resources and providers and increase awareness and responsiveness in providing services and assure they are accessible to all residents in an equitable manner.

## Housing Choice Vouchers

### Program History and Purpose

Commonly known as Section 8, this federally-funded program includes the case management and administration of rent and mortgage subsidy payments for qualified program participants.

### Eligibility/Criteria

Participants must be low income (less than 80 Area Median Income – AMI), very low income (less than 50% AMI), or extremely low income (less than 30% AMI). The program requires that at least 75% of participants admitted during any given fiscal year be extremely low income.

### Challenges

Currently, the number of households needing affordable housing and rental assistance exceed the current available housing stock and funding. The program has experienced long waiting lists for over ten years. Many applicants added to the waiting list can expect to remain on the list for five (5) years or more, depending on whether the person/family qualifies for program preferences. Landlords willing to take vouchers (Section 8) continues to decrease making it extremely difficult for voucher holders to find decent safe and sound affordable housing even after years of being on the waiting list.

### Successes/Accomplishments

The waiting list was recently purged and opened after being closed for several years; while this allowed the list to be updated and was opened to accept new applicants over 800 households were added in the two and half days the list was opened. These households will now begin their wait on the list. The startup of the homeownership component of the program has been successful. Additional homeowners are expected by the end of the calendar year. The agency has built relationships with local non-profits to assist in locating eligible properties and developing outreach to landlords. Unless more affordable housing units in the hundreds become available more low income, seniors, homeless and other vulnerable populations will find it extremely difficult to live in Orange County or will become homeless. The goal is to provide more affordable housing and increase the homeownership option for those households eligible.

### 5- Year Outlook

Unless more affordable housing units in the hundreds become available more low income, seniors, homeless and other vulnerable populations will find it extremely difficult to live in Orange County or will become homeless. The goals are to support the development of more affordable housing, increase landlord participation and outreach, development of a self-sufficiency program and increase the HCV homeownership option for those households eligible.

## HOME Investment Partnership Program

### Program History and Purpose

Commonly referenced as the HOME Program, this federally-funded program provides grants to states and localities to fund a wide range of affordable housing activities, including new construction, rehabilitation, homeownership assistance and direct rental assistance to low-income families. Orange County is the lead agency for the Orange County HOME Consortium and administers HOME grants to local non-profits to carry-out one or more of the above qualifying activities.

### Eligibility/Criteria

Eligible HOME activities must benefit homeowners or renters whose income is at or below 80% of the Area Median Income (AMI).

### Challenges

The HOME allocations from the federal government have steadily and drastically decreased over the past eight (8) years which limit the number of affordable housing activities that can be performed. At its peak in 2009, Orange County was allotted about \$733,000. In 2015 the Orange County Consortium was awarded \$311,832.

### Successes/Accomplishments

HOME funding has been used annually to provide new affordable homeownership and rental housing units as well as a small tenant based rental assistance program (24 units). There have been 578 housing units constructed, rehabilitated, or acquired to date.

### 5-Year Outlook

Forecasted funding in 5 years is \$253,989 based on current funding trend. The Department is working to identify other funding sources and to leverage current funding to supplement the decreasing HOME allotment.

## Single-Family Housing Rehabilitation Program

### Program History and Purpose

The Single-Family Housing Rehab program is funded by the State of North Carolina’s Housing Finance Agency. The purpose of the program is to improve single-family homes of low to moderate income persons through moderate rehabilitation and energy efficiency.

### Eligibility/Criteria

Participants must be 62 years or older or disabled, must own and occupy the subject home, and must be low income (at or below 80% of the Area Median Income – AMI). Families who are not elderly or disabled may also qualify if there is a child under the age of six (6) occupying the home and there is a confirmed presence of lead-based paint.

Qualifying projects must cost at least \$5,000, but no more than \$45,000. Mobile or manufactured houses are not eligible for this program.

### Challenges

Identifying homes that meet the State’s criteria has proven difficult. Furthermore, there are no other available funds, such as CDBG funding, to leverage projects that may exceed the \$45,000 cost limit.

### Successes/Accomplishments

This state program funding allows for rehabilitation of a few (approx. four) units of seniors and or persons with a disability.

### 5-Year Outlook

Identify supplemental funding that will allow rehabilitation of additional units and assist more persons on the waiting list and that will maximize funding available through the state.

## Urgent Repair Program

### Program History and Purpose

The Urgent Repair Program makes minor repairs or modifications to existing housing that pose an imminent threat to the health or safety of its inhabitants, or where modifications are necessary to increase accessibility for frail or disabled tenants. This program is funded by the County and receives no State or federal funding.

### Eligibility/Criteria

Participants must:

- Own and currently occupy the home in need of repair;
- Be moderately low or low income families (<50% AMI); and
- Be 62 years or older (or disabled)

The program currently limits repairs to \$6,000.

### Challenges

Due to the limited financial resources and the maximum of \$6,000 per repair, the program is also limited in the volume and type of repairs it can complete within each fiscal year. Consequently, there is an annual waiting list that continues to grow. Currently, new applicants can expect to be on the list for up to one year, depending on the urgency of the repairs needed. There are currently over 30 senior and or disabled applicants on the waiting list for urgent repairs.

### Successes/Accomplishments

Through the Urgent Repair Program, approximately 20 – 25 senior and or disabled homeowners are able to be assisted with urgent repairs. These repairs allow them to remain in their homes and retain decent, safe and sound housing.

### 5-Year Outlook

The goal is to seek increased funding so that urgent repairs can be provided in a more timely manner and minimize the number of seniors and or disabled persons on the waiting list for an increased capacity of serving 40 to 50 applicants annually.

## Partnership to End Homelessness

### Program History and Purpose

The Orange County Partnership to End Homelessness is a coalition of housing and service providers, local government and the broader community working together to prevent and end homelessness in Orange County. This program has been in existence since 2007. Housing initiatives include the 100,000 Homes Taskforce, which has developed treatment plans for several individuals in our community who are chronically homeless, most of whom have serious health, mental health, and/or substance use problems.

### Eligibility/Criteria

The services provided by the Partnership to End Homelessness are availed to any Orange County resident in need of such services.

### Successes/Accomplishments

Outreach Court launched in 2012 becoming the first court in NC to offer people experiencing homelessness who have committed misdemeanor crimes the opportunity to follow individual treatment plans and have charges dropped instead of going to jail.

The Housing Workgroup is responsible for achieving the housing-related goals and strategies of the Partnership’s Plan to End Homelessness; the committee comprises representatives from homeless housing nonprofit and government agency providers (ES, TH, PSH and RRH). Its top priorities currently include: expanding RRH capacity; developing a coordinated assessment system; developing more PSH and affordable rental units; increasing targeted exits from PSH to permanent housing and creating/strengthening local discharge agreements. The committee is also responsible for CoC and ESG grant applications, overseeing and measuring the performance of HUD-funded projects, HMIS participation and data collection and analysis.

### Challenges

In Orange County, the number of persons existing in homelessness is expected to increase as housing affordability becomes more of an issue. Those who would traditionally be able to leave homelessness are not able to afford more permanent housing. Those on the verge of homelessness are less likely to be able to afford their current housing situation. Despite homeless providers’ efforts, the housing market has proven to be a barrier to stable affordable housing.

### 5-Year Outlook

The Orange County Partnership to End Homelessness provides a wide range of services to the homeless of Orange County. Efforts to reduce the number of homelessness in the County involve a coordination of shelters, mental health services, social services, governments, housing services, schools, and health services. The 100,000 Homes Taskforce will continue to maintain a list of the most vulnerable and chronically homeless people in our community, assess their needs through its vulnerability assessment tool and actively collaborate to connect them with housing and services.

## Rapid Rehousing Program (RRH)

### Program History and Purpose

Funded by the Emergency Solutions Grant program (ESG) and administered by the OC Dept. of Social Services, this program provides housing relocation and stabilization services and short and/or medium-term rental assistance as necessary to help homeless individuals and families to move as quickly as possible into permanent housing in an effort for them to achieve stability. Services and assistance generally consist of short-term and medium-term rental assistance and related expense, e.g. rental application fees and security deposits, housing search and placement, housing stability case management, mediation, legal services, and credit repair.

### Eligibility/Criteria

In general, participants must be homeless or in transitional housing, have an annual income less than 30% of the Area Median Income (AMI), and lacks sufficient resources and support networks necessary to retain housing without ESG assistance.

Participants are placed in housing that meets a minimum housing standard.

### Challenges

There is a limited supply of housing providers with qualifying dwellings who are willing to accept ESG-related payments. The ESG grant is awarded on an annual basis and in addition to the decrease in funding; there is no guarantee of funding or the amount of funding on a year-to-year basis.

### Successes/Accomplishments

The ESG funds have been supplemented with County general funds and has allowed the Department of Social Services to assist individuals and families in retaining or obtaining permanent housing based on the rapid rehousing model.

### 5-Year Outlook

Clients served through this program will be prioritized according to the currently used homelessness assessment tool. This will ensure that households with the greatest needs are assisted. Other families will be referred to other human services programs.

## Affordable Housing Advisory Board (AHAB)

### History and Purpose

The Affordable Housing Advisory Board advises the Orange County Board of Commissioners regarding affordable housing issues and increasing the community's awareness of, understanding of, commitment to and involvement in producing attractive, affordable housing. Additionally, the board monitors the implementation of the

### Successes/Accomplishments

This Board works closely with the Orange County Housing Authority Board. The Affordable Housing Advisory Board was very involved in the development of the Housing Element and have thoroughly reviewed the goals of the Housing Element of the Comprehensive Plan and reported on agency accomplishments in support of these goals.

Accomplishments include:

- Input and review of the Five Year Consolidated Plan and Annual Action Plan
- Review of the Analysis of Impediments
- Educating the Community on Affordable Housing Needs, Resources Required and How it is Connected to the Vitality of the County
- Supporting inclusion of \$10 million for Affordable Housing in the Bond Referendum planned by the BOCC for 2016; the AHAB is pleased that the BOCC included at least five million
- Assess initiatives to expand the supply of affordable mobile homes

### Challenges

- Developing temporary housing for displaced residents;
- Encouraging the Town of Hillsborough to develop a funding pool for housing payment assistance for its very low income residents;
- Encouraging more affordable housing options in Northern Orange County, including, but not limited to payment in lieu of affordable housing options and
- Encouraging a "regional" approach to affordable housing along with the Towns in an effort to coordinate and/or consolidate efforts to address affordable housing needs in the County.

### 5-Year Outlook

The Board plans to continue to pursue the opportunity to work collaboratively with the Planning Board to assess changes needed to further development of affordable housing and the progress and accomplishments. The Board also looks forward to working with the Human Relations Commission in implementing the Analysis of Impediment, the Orange County Housing Authority, and the municipal and the many community partners in providing affordable, decent safe and sound housing in the county for all current and future residents.

## Orange County Housing Authority (OCHA)

### History and Purpose

The present Orange County Housing Authority was established in 2009, resigning the BOCC from being the Housing Authority. The Housing Authority administers the Housing Choice Voucher (HCV) program as funded by HUD. This includes management of program applications, establishing and overseeing the Resident Advisory Committee, and educating the community and elected officials of continuing affordable housing needs.

### Successes/Accomplishments

- Review and Discussion of the Consolidated Plan and Analysis of Impediments
- Purging of the Existing Waiting List, Planning for and Opening of the Housing Choice Voucher Waiting List (over 800 applications received). For the first time, applications could be mailed in and applications were accepted on Saturday during the application period.
- Development and Submission of the HCV Five Year Plan and Annual Plan following required Public Hearing
- Initiating a New Resident Advisory Committee
- Educating the Community and BOCC on affordable housing needs in support of including affordable housing in the Bond Referendum.
- New Resident Member on the Board and full membership and active participation and attendance of members

### Challenges

The Housing Authority desires to discover creative ways to engage the community in the development of an array of affordable housing solutions. There needs to be a focus on families and their sustainability as stable citizens with the resources they need to be resilient and self-sufficient.

### 5-Year Outlook

Planning for a 2016 Affordable Housing Conference (in collaboration with the Affordable Housing Advisory Board)

- Developing a family self-sufficiency program
- Assess initiatives associated with expanding supply of affordable mobile homes
- Landlord outreach and incentives
- Review and Amendment of the HCV Program Administrative Plan
- Increasing homeownership participation in HCV Program for participants
- Educating the community on affordable housing needs and the importance to the vitality of the County
- Continued advocacy on behalf of low-income families in need of sustainable housing solutions.

## Orange County Human Relations Commission

### History and Purpose

The Orange County Human Relations Commission was officially formed by a resolution on June 16, 1987 in response to a Ku Klux Klan rally in Chapel Hill.

Activities include:

- a. Studying and making recommendations concerning problems in the field of human relationships;
- b. Anticipating and discovering practices and customs most likely to create animosity and unrest, and seeking solutions to problems as they arise;
- c. Making recommendations designed to promote goodwill and harmony among groups in the County irrespective of their race, color, creed, religion, ancestry, national origin, sex, affectional preference, disability, age, marital status or status with regard to public assistance.

The HRC drafted the Orange County Civil Rights Ordinance which was enacted on June 6, 1994 (amended August 3, 1995). Staff was thereafter hired to enforce the Ordinance and carryout the other functions on behalf of the HRC.

### Successes/Accomplishments

The Board of County Commissioners requested the HRC to develop a social justice goal in 2004. After years of research, analyses and drafts, the BOCC adopted the Social Justice Goal on September 2, 2010. During the 2015 calendar year the County implemented a mandate for all agenda items to include a consideration of any possible Social Justice Impact.

The 25th annual Pauli Murray Human Relations Award ceremony took place on February 22, 2015. Commissioner Barry Jacobs thereafter made a petition to erect a permanent display of all award honorees.

The HRC held its annual Fair Housing Poster Contest and Human Relations Essay Contest to engage Orange County youth in the quest for social justice and equal opportunities. Winning entries of the poster contest are enshrined in the Department's calendar and other materials. Winners of the essay contest received a cash award.

On June 2, 2015 the HRC presented a Proclamation to Support the Full Implementation of the Americans with Disabilities Act. Upon its adoption by the Board of County Commissioners, it was recommended that the County investigate the accessibility of all of its facilities. The HRC has since formed a committee with the Department of Asset Management and has collaboratively engaged in the process of assessing the County facilities.

### Challenges

Challenges include ensuring that the membership of the HRC reflects racial, cultural and gender diversity, identifying the areas of discrimination, disparate treatment or social injustice that the HRC should address, and improving fair housing outreach which will increase the community awareness of the laws and not fear pursuing their rights and remedies when they believed to be violated.

### 5-Year Outlook

The HRC is continuously seeking opportunities to build a rapport with underrepresented communities and bridging any gaps in communication of their respective civil rights, equal access to opportunities and their rights to participate in government. Collaborative efforts with organizations that serve minority populations will ensure that persons with disabilities, racially diverse, multi-ethnic and immigrant communities in Orange County will have equal access to and an understanding of available resources within the County. The HRC will make concerted efforts to increase the diversity of its membership. The HRC will also endeavor to increase the number of housing discrimination complaints investigated and closed in 100 days on an annual basis consistent with HUD goals. This goal will be achieved through outreach and education.

## Impact Fee Reimbursement Program

- **Owner-Occupied Housing** - Any organization requesting impact fee reimbursement must certify in writing, that, for owner occupied housing, it will remain affordable to the anticipated beneficiary or beneficiaries for a period of a minimum of twenty (20) years or longer depending upon the funding source. This requirement will be secured by a Declaration of Restrictive Covenants.
- **Rental Housing** - An organization requesting impact fee reimbursement for rental housing must certify that the property will remain affordable for ninety-nine (99) years. The rental housing certification must be secured by a Declaration of Restrictive Covenant requiring repayment to Orange County of the impact fee if the rental housing does not remain affordable during the period of affordability, which covenant will be further secured by a note and deed of trust. Evidence must be provided that agency and/or program Guidelines are in place to assure affordability compliance.

## Land Trust Model

The Land Trust model utilizes a non-profit, community based organization known as a Community Home Trust (CHT) whose purpose is to acquire land and make it available to individual families and others, such as cooperatives, through a long-term lease for a term up to 99 years. The leaseholders or homebuyers do not hold title to the land - the title is retained by the CHT - they own the improvements or housing units/structures on the land. The benefits of this model include the ability of the CHT and housing ownership and protection of affordability for future residents in the sale of buildings and other improvements on the land. The land lease gives the CHT the first option to purchase the home, when and if it is sold, at an affordable price set by a resale formula. The resale formula gives homeowners a fair return for their investment, while keeping the price of the housing units/structures affordable for future residents.

## County Land Banking

Orange County BOCC allocated as part of its budget process for 2015 - 2016 (July 1, 2015 to June, 2016) to include in the Capital Improvement Plan \$1 million for a land banking program. The purpose of the program is to acquire aggregate parcels and/or improve existing county-owned properties for future residential development to address displaced manufactured homes, as well as affordable housing alternatives. These

funds will help support the development of affordable housing by acquiring improved and unimproved land for current and future affordable housing development.

### **Minimum Housing Standards**

Orange County investigates violations of the Orange County Minimum Housing Code Standards in order to protect the health, safety, and welfare of the residents of Orange County. This program is limited to residential dwellings domiciled with the unincorporated boundaries of Orange County. The Ordinance presently applies only to rent-occupied dwellings in order to conserve the enforcement resources of the County and to provide for greater efficiency in the operation of the inspection process. The primary challenge with enforcing this Ordinance is no effective recourse for non-compliance as well as lack of on-going resources to monitor housing conditions. This leaves residents who are tenants continuing to live in substandard housing, indecent conditions and or at risk of losing their housing in retaliation for reporting unsatisfactory living conditions and or the continued deterioration of the housing stock. This also creates blighting and de-stabilizing influences in neighborhoods and communities and creates disincentives for private re-investment.

### **Other County Affordable Housing Policies**

- Right of First Refusal:** A right of first refusal or right to purchase is accomplished by means of a Declaration of Restrictive Covenants on the property purchased by the first-time homebuyer. Any assignment, sale, transfer, conveyance, or other disposition of the Property or any part thereof whether voluntarily or involuntarily or by operation of law ("Transfer") shall not be effective unless and until the below-described procedure is followed.

If the original homebuyer or any subsequent qualified homebuyer ("Buyer") contemplates a Transfer to a non-low-income household as defined herein, Buyer shall send to Orange County and/or the sponsoring non-profit organization, not less than 90 days prior to the contemplated closing date of the Transfer, a "Notice of Intent to Sell." This Notice of Intent to Sell shall be accompanied by a copy of a completed, fully executed bona fide offer to purchase the Property on the then current North Carolina Bar Association "Offer to Purchase and Contract" form. If Orange County and/or the sponsoring non-profit organizations elects to exercise its said right of refusal, it shall notify the Buyer of its election to purchase within 30 days of its

receipt of the Notice and shall purchase the Property or portion thereof within 90 days of the receipt of the "Notice of Intent to Sell." As between the County and the sponsoring non-profit organization, if both wish to and have the means to exercise the right of first refusal, the sponsoring non-profit organization shall have priority.

If neither Orange County nor the sponsoring non-profit organization advise the Buyer in a timely fashion of intent to purchase the Property, then the Buyer shall be free to Transfer the property in accordance with this Section.

- **Equity Sharing:** All financial contributions provided by the County will be provided as a deferred second loan secured by a forty (40) year Deed of Trust and Promissory Note, forgivable at the end of 40 years. This Deed of Trust and Promissory Note shall constitute a lien on the Property; subordinate only to private construction financing or permanent first mortgage financing.
- **Affordability Period:** The period of affordability will be 99 years and each individual housing unit will be secured by a declaration of Restrictive Covenants that will incorporate a right of first refusal that may be exercised by a sponsoring non-profit organization and/or Orange County.  
The non-profit organization and/or the County as applicable retains full responsibility of compliance with the affordability requirement for assisted units throughout the term of affordability, unless affordability restrictions are terminated due to the sale of the Property to a non-qualified buyer.

If the buyer no longer uses the Property as a principal residence or is unable to continue ownership, then the buyer must sell, transfer, or otherwise dispose of their interest in the Property only to a qualified homebuyer, i.e., a low-income household, one whose combined income does not exceed 80% of the area median household income by family size, as determined by the U.S. Department of Housing and Urban Development at the time of the transfer, to use as their principal residence.

However, if the property is sold during the term of affordability to a non-qualified homebuyer to be used as their principal residence, the net sales proceeds (sales price less selling costs and 1st mortgage payoff) or "equity", after repayment, if required by the Note and Deed

of Trust, of the initial County contribution, will be divided 50/50 by the seller of the Property and the County. If the initial County contribution does not have to be repaid because the sale occurs more than forty years after the County contribution is made, then the sale of the Property and the County will divide the entire equity realized from the sale.

**D. ORANGE COUNTY MUNICIPAL PARTNERS:**

**Town of Chapel Hill**

On June 13, 2011, the Town of Chapel Hill Town Council adopted an Affordable Housing Plan.

- **Affordable Housing Strategy Statement**

“The Town of Chapel Hill’s goal is to increase the availability of and access to housing for households and individuals with a range of incomes, from those who are homeless to those in middle-income households. The Town of Chapel Hill will work with for-profit and non-profit housing providers to offer a variety of housing opportunities that will promote socioeconomic diversity; provide individuals with the ability to remain in Chapel Hill through different stages in their lives; and support employee recruitment and retention.”



- **Goal Statements**

- A. Support solutions and programs that offer affordable housing options along the entire continuum of housing need**

- i. Research and quantify the number, type, and location of affordable housing units that are needed and desired by the community
    - ii. Maintain a commitment to providing affordable homeownership opportunities
    - iii. Focus on the development of affordable rental housing for a variety of lifestyles, which includes studio units, supportive housing units, universal access units, and units for families
    - iv. Support the reuse and redevelopment of property that can be developed into affordable housing
    - v. Research, develop, and identify funding sources for a middle-income housing program, such as a revolving loan fund
    - vi. Support the ability for senior citizens to age-in-place or transition to affordable housing within the community
    - vii. Work with affordable housing providers to develop a sustainable housing maintenance program

- viii. Develop a policy for the acceptance of an Inclusionary Zoning Ordinance payment-in-lieu option.

**B. Advocate for a sustainable community that balances economic vitality, social equity, and environmental protection**

- ix. Ease the residential tax burden by increasing the non-residential tax base consistent with the principles of the Town's Comprehensive Plan
- x. Evaluate the impact that adopted policies and regulations, such as the zoning regulations, neighborhood conservation districts and the urban services boundary, have on housing cost and development
- xi. Link affordable housing policies with transportation needs and costs
- xii. Work with community partners to support the rights of renters and landlords
- xiii. Develop affordable, off-campus student rental housing along transportation corridors in order to reduce the conversion of single-family properties into student rental units
- xiv. Address the development pressures on the Pine Knolls and Northside neighborhoods by supporting a housing and cultural preservation program in the neighborhood.

**C. Pursue creative partnerships on a local and regional level**

- xv. Continue efforts to streamline the Town's development review process to reduce the cost of development
- xvi. Research and assemble incentive packages that encourage the development of mixed-income housing
- xvii. Identify and develop local funding sources
- xviii. Explore innovative solutions to reduce the cost of non-mortgage related housing costs such as energy expenses, homeowner association dues, and taxes
- xix. Expand the financial support available to non-profit housing providers both for operating and project expenses
- xx. Consider solutions that include partnering with the County, other municipalities, and major employers

At the September 29, 2014 Affordable Housing Strategy Meeting, the Committee recommended the following actions:

- Authorize staff to create a pilot rental and utility connection assistance program in response to the emergency housing crisis facing Orange County families whose property management companies have discontinued participation in the Section 8 Housing Choice voucher program.
- Amend the Affording Housing Fund guidelines to identify rental and utility connection assistance, including deposits, as eligible activities, as outlined in the Resolution.
- Set aside \$10,000 for FY15 of the Affordable Housing Fund for rental and utility connection assistance to eligible households for housing within Town limits.
- Authorize reimbursement to the Community Empowerment Fund for costs incurred for two households that were at risk of homelessness due to the decisions of their property management companies.

**Context with Key Issues:**

- Several Orange County residents will soon be or have already been displaced as a result of their apartment complexes no longer accepting Section 8 Housing Choice vouchers. Two of the County's primary property management companies that accepted Section 8 vouchers recently changed their tenant eligibility requirements, effectively eliminating close to 20% of the total supply of Section 8 housing stock in Orange County.
- As a result of this change in policy, 89 families, many of which have lived in the county (some in their existing homes) for 10+ years, have faced the threat of eviction and/or homelessness or might already be experiencing homelessness. Other families are bearing the financial burden of paying fair market rent month-to-month while searching for new homes, or have relocated to other counties or states.
- There are a variety of barriers for low income families seeking to remain in Town, including the lack of an adequate housing stock accepting Section 8 vouchers or generally affordable for low-income families. Additionally, these families face other financial barriers, including security deposits and utility connection fees,

which in Chapel Hill can be approximately \$1,000 for a two-bedroom apartment.

- To address these barriers, local nonprofit organizations and government agencies are working together to assist the families in finding housing that accepts Section 8 vouchers and to provide financial assistance for rental and utility connection costs. In June, 2014, the Town of Carrboro allocated funds for this purpose.
- The Community Empowerment Fund (CEF), a local non-profit organization, has actively been working with households impacted by this immediate crisis. To prevent two households from experiencing homelessness, CEF provided security deposits totaling \$1,500. It is recommended that the Council reimburse CEF for these expenses. Through discussions with CEF, it has been determined that the assisted households meet the guidelines and can provide the documentation suggested in the staff recommendation.

**Explanation of Recommendation:**

- The Town of Chapel Hill’s Affordable Housing Fund was established to preserve affordable housing opportunities in Chapel Hill. Since the Fund was established in 2002, the eligible uses have been expanded beyond preservation of owner-occupied housing for affordable purposes to include loans for purchase of property, renovation of property, homeownership assistance, local match contribution for federal affordable housing grants, and construction of affordable housing.
- Staff believes that amending the eligible uses of the Affordable Housing Fund for the purposes of providing rental and utility connection assistance to low-income families who have been or will soon be displaced from their homes is in keeping with the Town’s affordable housing goals and represents an appropriate use of the Fund.
- Families who seek assistance would be required to provide the following information in order to qualify for rental or utility connection assistance:
  - Documentation from the current landlord stating that the family’s current place of residence no longer accepts Section 8 housing vouchers.

- A copy of the County's Request for Tenancy Approval form, which shows that the family has been approved for housing in the Town of Chapel Hill.
- Proof of receipt of a Section 8 housing voucher.
- The Town of Carrboro's program requires that participants reimburse the Town for the funds given when they move out.

**Fiscal Note:**

- Up to \$10,000 of the established Affordable Housing Fund in FY15 will be used for this purpose, with maximum assistance of \$1,000 per eligible family for two-bedroom and \$1,500 maximum for three-bedroom homes. The current available balance of the Affordable Housing Fund is approximately \$125,000.
- Staff proposes that the Town's funds be provided as either a grant or a loan depending on how long they stay in their home. If the household moves from the unit within 12 months, staff recommends full repayment of the Town's funds when the household receives reimbursement of their security deposit. If the household remains in the home for 12 months, staff recommends forgiveness of the Town's funds.

**Town of Carrboro**

Since mid-2012, the Town of Carrboro Affordable Housing Task Force has been evaluating existing policies and regulations that have been in place to support and increase affordable housing



opportunities in the Town. Since the summer of 2013, the Task Force has focused its efforts on identifying short-term and long-term goals to include in a comprehensive affordable housing strategy. The policy document is the result of that work and also includes target completion dates for a number of initiatives. This document is intended to support the Board of Aldermen's efforts to guide its next steps, and to help establish a base line against which ongoing and future efforts will be measured. Rather than fixing, absolutely, a course of action, the document is intended to position the Town so that it is able to allow/respond to opportunities as they arise.

The following are the Affordable Housing Goals and Strategies for the Town of Carrboro:

# Town of Carrboro Affordable Housing Goals and Strategies

The Town of Carrboro is devoted to providing opportunities for safe, decent and affordable housing for all residents no matter their

Goal	Strategies	Target Completion Date	Partners/Resources Needed
<b>1. Affordable Homeownership (Target income range is 60%-115% AMI)</b>			
1.1 Increase number of homeownership units that are permanently affordable in Carrboro. 2024 goal is to have 85 affordable ownership homes. In 2014 there were 41 affordable ownership homes. This is an average annual increase of 4.5 homes.	A. Gather more data from the developers about what percentages will work to both incentivize them and respond to the market condition	Q4 FY 2014-15	Developers, Affordable Housing Coalition, non-profit housing developers, staff
	B. Request that the BOCC continue to fund impact, permitting fees for non-profits.	Q4 Annually	
	C. Decide whether or not to modify the ordinance to reflect a model that will both incentivize developers and respond to market conditions.	Q1 FY 2015-16	CHT and other non-profit housing providers, Developers
	D. Identify/build dedicated subsidy source to assist with land trust transactions.	Ongoing	Consolidated plan partners; CHT and other AH Coalition participants
1.2 Fully evaluate and reduce housing density restrictions to slow the climb of housing prices and diversify housing stock, particularly in high transit areas.	A. Schedule a community discussion to examine open space requirements and their implications on housing prices and the feasibility for inclusion of affordable units.	Q3 - Q4 FY 2014-15	For- and non-profit housing providers, citizens, environmental advocates, recreation advocates

	B. As a component of the parking plan, determine whether modifications to parking requirements could materially affect homeownership prices, development opportunities, and density. Unbundled parking for condominiums and townhouses should be included in this analysis.	FY 2015-16	Staff, Parking plan consultant
	C. Explore opportunities to modify zoning and land-use ordinances related to in-fill residential, connected housing, zero lot-line housing, and mixed-use developments.	Q1 FY 2015-16	Staff, intern, graduate planning workshop students, development community
1.3 Decrease barriers to first-time homeownership and to homeownership retention, particularly among seniors	A. Develop and implement a clear set of priorities and policies for the use of payment-in-lieu and/or other dedicated funding that includes opportunities to support this goal. Potential priorities:	Q4 FY 2014-15	AH Task Force, Board of Aldermen, Consolidated Plan partners
	A1. Down payment assistance for families participating in local homebuyer education programs.		Federal and state funding for down payment assistance, energy upfits, repairs, etc. Durham staff - Southside program as model
	A2. Grants for critical home repairs, energy efficiency, upfits to accommodate changing mobility, etc. +opportunities to decrease utility		
1.4 Continuously improve public transit access, with a particular eye to moderate-income homeownership communities and developments with an affordability component.	A. Determine whether subsidizing transit access should be an approved use for payment-in-lieu or other dedicated housing funds.	With 1.3 above	AH Task Force, Board of Aldermen, Consolidated Plan partners

	B. Partner with CHT, and homeowners associations to identify and pursue opportunities to fund or otherwise make practical greater transit service to growing areas, including feeder systems to main routes.	Ongoing	Chapel Hill Transit, developers, HOAs, transit alliance
	C. Play a leadership role at local and regional transit 'tables' to ensure future transit priorities and policies support affordable housing goals.	Ongoing	Transit Partners, DCHC MPO
<b>2. Affordable Rentals (Target income is 60% or less of AMI)</b>			
2.1 Increase number of rental units that are permanently affordable to individuals and families earning less than 60% of AMI. 2024 goal is to have 470 affordable rental units. In 2014 there were 349 affordable rental units. This is an average annual increase of 12	A. Modify ordinance to reflect a model that will both incentivize developers to include affordable units in their rental developments while also responding to market conditions.	Q1 FY 2015-16	Developers/Property Owners, OC Housing Coalition
	B. Work with Orange County, the University, and other landowners to examine, identify and reserve one or more tracts for future LIHTC and/or HUD-restricted rental communities.	Ongoing	Local governments, property owners, University
	C. Better position the town for future affordable rental development /redevelopment opportunities by cultivating relationships with experienced non-profit affordable rental housing developers.	Ongoing	OC Housing Coalition, NC Housing Coalition, DHIC

2.2 Reduce negative effects of parking requirements on rental prices.	A. Fully examine research and data regarding parking density and "bundling" to determine best approaches to achieve this goal.	Q4 FY 2015-16	Expect consultant to parking plan will provide some assistance. Possible UNC Planning Workshop.
	B. Utilize Town's parking management policy to support this goal.	Q4 FY 2015-16	" "
2.3 Slow the pressure on rental prices by increasing rental housing stock, particularly in high-transit areas.	A. Examine and consider reducing restrictions on accessory dwelling units. This strategy has the potential to support homeownership affordability by enabling homeowners to generate income to support their homeownership costs.	With 1) above	
2.4 Reduce erosion of rental housing quality and affordability	A. Research effective voluntary rental registry models and determine the efficacy of a similar program in Carrboro. If feasible, determine opportunities to implement a registry or rating system through a non-profit or other civic organization, with Town support.	With 1) above	
	B. Require all landlords with more than one unit of rental property to register for a business privilege license, and examine use of business regulations to enforce better stewardship of housing and neighborhoods.		
	C. Gather and examine rental housing data to better anticipate and monitor opportunities/conditions for redevelopment/rehabilitation.		OC Housing Coalition, Orange County HHRCD/Chapel Hill (Consolidated Plan partners)

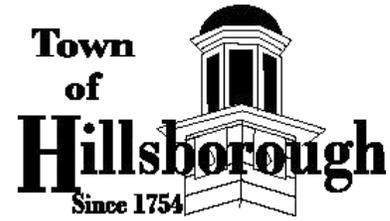
	D. Convene landlords and property managers on an annual (regular) basis to build positive relationships, educate about Carrboro's housing expectations and policies, and encourage transparency about redevelopment/rehab/sale plans.	Following 1) above and ongoing	
2.5 Examine the current marketplace for mobile and modular homes.	A. Educate the Board of Aldermen about the difference between the housing styles and regulations that apply.	Q1 FY 2015-16	
<b>3. Overarching Priorities</b>			
3.1 Concerted Land Use Planning/small land use plan for three high priority/high potential areas.	A. Identify the three high priority/potential areas that are ripe for development or re-development. Could include: downtown, Jones Ferry Corridor, Estes Drive.		
	B. Consider the current planning processes that are underway and share coordination and overlap.		
3.2 Improve opportunities for developers and potential partners to identify affordability in a project.	A. Include members of OCAHC in initial development review to encourage creative solutions/opportunities for affordable housing to be integrated into projects, and/or identify best opportunities to secure payment-in-lieu.		
3.3 Develop a dedicated funding source--in partnership with county and peer municipalities	A. Explore the parameters of an AH Bond.		HOME Consortium, Con Planning Partners, OC Housing Coalition, and Downtown Housing Improvement Corporation (DHIC).
	B. Explore a public private fund for example TCF.		

	C. Find out about tax deduction.		
	D. Look to identify complimentary external funding that could be better leveraged with municipal participation.		
	E. Assessment of the most cost effective strategies-if we had a pot of money what is the best way to use it.		
3.4 Ensure implementation of the Affordable Housing Strategy	A. AH task force meeting quarterly.		
	B. Ensure operationalization and monitor progress of affordable housing plan by staffing at least 1/2 time.		
	C. Continuing to look at data and continuing to understand it- existing stock-number of affordable units and distribution- including transit access, non-motorized travel, overlaid with the distribution of housing.		
3.5 Provide greater incentives for developers to include affordable housing in their projects	A. Expedited review for projects that include affordable housing component.		
	B. Ask 3-5 developers to do an assessment of the costs for all of the LUO requirements-how much does this increase the cost per unit, or the rent per unit.		
	C. Evaluate the provision of public sector assistance for infrastructure in exchange for the provision of some percentage of affordable units (scaled).		

3.6 Reduce utility costs	A. Work with Owasa, Explore grants for energy efficiency.	Ongoing	
3.7 Acquisition of land/property-be proactive with OWASA in the land or parcels they are saying they will offer to municipalities first- Start to engage with them	A. OWASA-example but there are other options.		OWASA
	B. Consider condemned properties - provide an incentive for homeowner to sell loan fund for Habitat, Empowerment to allow for the property to be renovated and fixed up.		

### **Town of Hillsborough**

The Town of Hillsborough has partnered with organizations that undertake affordable housing initiatives in the Town by assisting with utility extensions. The Town has also required applicants to provide land or payments in lieu of constructing affordable housing.



Hillsborough has also approved two affordable housing tax credit rental properties.

The Town is currently undergoing a planning process to determine affordable housing policies for the Town. The Town's Commissioners are looking into inclusionary zoning methods, meant to counter the effects of high housing costs. The town plans on hiring a consultant to conduct a local economic analysis of the housing market to help the town board determine the correct percentage of single-family homes affordable to residents making 80% of Area Median Income (AMI).

# Orange County Affordable Housing Strategic Plan

## V. PUBLICLY OWNED LAND

### A. COUNTY:

#### Potential Affordable Housing Sites

This analysis examines County owned property for its potential for affordable housing development. The following criteria were applied to the 160 parcels owned by Orange County. Parcels were eliminated if they fell into any of the following categories:

1. Within open space or designated County park property
2. Within a conservation easement
3. Inside “Long-Term Interest Areas” regarding future water and sewer infrastructure\*
4. No water or sewer services nearby
5. Within 100-year floodplain
6. Within dedicated Right-of-Way
7. Parcel completely developed
8. Inside Rural Buffer zoning
9. School site

\* Water and Sewer Management, Planning, and Boundary Agreement (WASMPBA)

\* OWASA Long-Term Interest Area: An area within which public water and/or sewer service is not anticipated to be made, but if such services are to be provided, OWASA will be the responsible utility service provider. Long-Term Interest Areas are not service areas, and do not include areas outside of Orange County.

\* Orange County Long-Term Interest Area: The areas of Orange County planning jurisdiction not part of a Primary Service Area or another Long-Term Interest Area within which public water and/or sewer service is not anticipated to be made, but if such services are to be provided, Orange County will be responsible for coordinating the provision of utility service. Long-Term Interest Areas are not service areas, and do not include areas outside of Orange County.

\* Hillsborough Long-Term Interest Area: An area within which public water and/or sewer service is not anticipated to be made, but if such services are to be provided, the Town of Hillsborough will be the responsible utility service provider. Long Term Interest Areas are not service areas, and do not include areas outside of Orange County.

The following 12 parcels survived the review process based on the criteria provided above. Local land use regulations were not applied as criteria and need to be considered as part of any development initiative. Surplus land identified through this vetting process and not included in the 12 parcels provided should be reviewed for potential sale to help fund affordable housing activities.

County staff has also worked with the local towns, Chapel Hill, Carrboro and Hillsborough on identifying suitable public owned properties within their boundaries for affordable housing and the sites identified are being vetted through their local officials. The County has also reached out to area universities and quasi-public authorities to identify land that may be available for affordable housing development and this research is still underway.

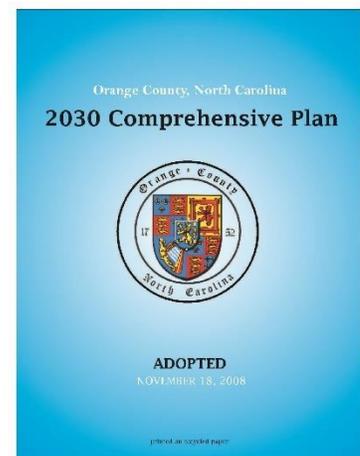
# Orange County Affordable Housing Strategic Plan

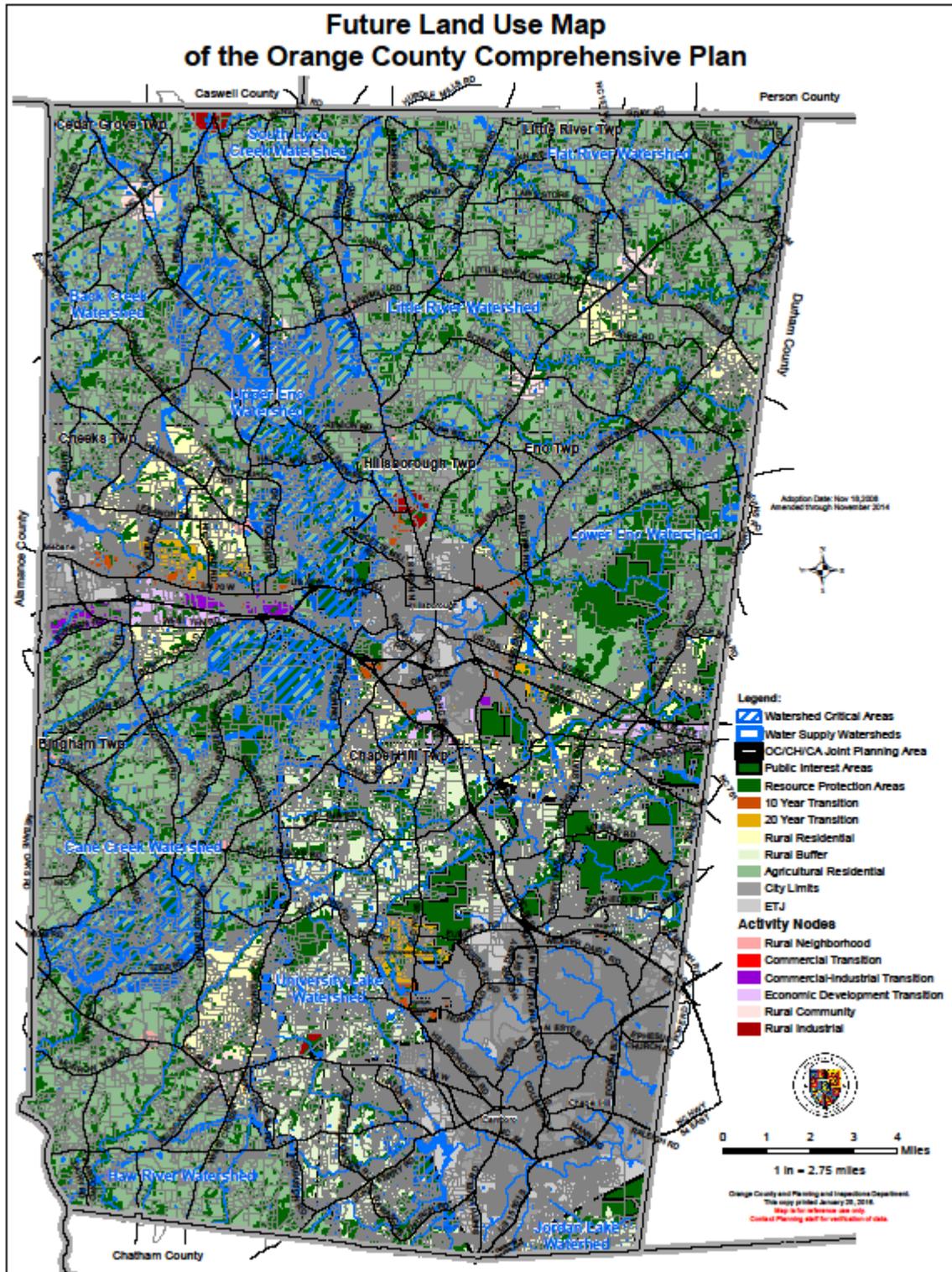
## VI. LAND USE AND DEVELOPMENT

### A. INTRODUCTION

Land use and zoning standards set mandatory parameters for varying land uses, housing types, and density to shape community character. Zoning can be used as a means to exclude or include diverse housing stocks. Zoning can often affect housing affordability if higher density, smaller lots, or multi-unit buildings are not permitted. However, zoning alone does not determine whether or not developments will result in lower density. In many cases, communities are not developed to the maximum density allowed by zoning or supported by adopted land use plans. For example, proposed residential development may determine density and the total number of units based on the existing base zoning district instead of exploring upzoning opportunities through the rezoning process. Upzoning or rezoning property to a different residential or commercial zoning district that allows for greater density supported by a comprehensive land use plan could allow for increased density and more residential units compared to what would be permitted with the existing base zoning district.

Development in Orange County is planned and guided by the Orange County 2030 Comprehensive Land Use Plan which acts as a blueprint for future growth and development. Zoning and land use controls are regulated and based on the Orange County Unified Development Ordinance. Several goals identified in the 2030 Comprehensive Land Use Plan and the Housing Element support affordable housing efforts and needs in the county. These goals are reflective in standards contained in the Unified Development Ordinance that provide for affordable housing opportunities. Orange County strives to support affordable housing efforts through zoning regulations, permitting processes, and housing policies.





Common zoning principles that are enforced in Orange County and throughout the state can have a disproportionate impact on available housing and housing costs. Similar to many growing communities and counties in North Carolina, Orange County zoning and land use regulations try to strike a balance between varying impacts and growth management techniques. Some can create barriers hindering affordable housing efforts while supporting other goals, nonetheless, certain zoning techniques have been identified as impediments. In order to promote and support affordable housing opportunities, these impediments must be reviewed, cross-balanced, and examined in order to reduce or ameliorate barriers in the future.

## **B. CURRENT REGULATIONS SUPPORTING AFFORDABLE HOUSING OPPORTUNITIES**

Providing housing opportunities for residents in a range of income levels is essential for a well-balanced community. Local government land use controls that limit the supply of housing can be the primary reason for the lack of affordable housing. The urban services boundary implemented in Orange County regulates the location of water and sewer infrastructure and the supply of available land for development. This can limit the supply of developable land; create a higher demand and increase housing prices in the local real estate market.

Recognizing these effects and determining what factors are within Orange County's control is imperative in developing regulations that support affordable housing in the county. The Orange County Unified Development Ordinance contains standards and regulations allowing for and supporting affordable housing opportunities for Orange County residents. These are identified below:

- The Unified Development Ordinance does not set minimum square footage requirements for residential structures, which assists in reducing overall costs. Minimum room square footages and dimensions are consistent with the North Carolina State Building Code.
- Orange County strives to allow for a variety of housing types for residents in the general use zoning districts, economic development zoning districts, and conditional zoning districts in Orange County. Many of these residential uses are permitted by right which reduces

the amount of red tape and shortens the review process. A diversity of adequate housing is fundamental to the welfare of the county and its residents. Conventional housing (i.e. stick built or tract built home) is not consistently affordable for or desired by all residents. As a result, it is imperative to provide for different housing types with proper regulation to meet the needs of the general public.

- Apartments and other multifamily residential uses including townhomes and condominiums are permitted in Orange County. These uses are permitted by right in several residential zoning districts, general commercial zoning districts, economic development districts, and conditional zoning districts.
- Two family dwellings (also known as a duplex) are permitted by right in several residential zoning districts, general commercial zoning districts, economic development districts, and conditional zoning districts.
- Manufactured housing including mobile homes and modular homes are permitted by right on individual lots in several residential zoning districts, general commercial zoning districts, economic development districts, and conditional zoning districts.
- Mobile home parks are permitted in the county with the creation of a Mobile Home Park – Conditional Zoning District. The purpose of the Mobile Home Park - Conditional Zoning (MHP-CZ) District is to provide for the development of properly located and planned facilities for mobile home parks.
- Group care facilities are currently permitted in Orange County in nine residential zoning districts, six general commercial zoning districts, and one conditional zoning district with a Class B Special Use Permit.
- Rehabilitative care facilities are permitted by right in Orange County in the general zoning districts, economic development districts, and conditional zoning districts.
- Rooming houses (also known as boarding houses) are permitted by right in four residential zoning districts and one general commercial district.
- Efficiency apartments (also known as accessory dwelling units) up to 800 square feet are permitted as an accessory use to a single family dwelling unit in several residential zoning districts, general commercial zoning districts, economic development districts, and conditional zoning districts.

- A total of 100 mobile homes parks are identified as operational in Orange County, majority of which do not meet zoning requirements adopted in 2011. Many were established prior to zoning in the various townships and no mobile home parks were formally adopted since the early 1990's. However, these parks are permitted to remain operational based on Article 8, Nonconformities, and provide affordable housing opportunities to residents.
- Recently approved standards allow for up to five persons who are not related to reside together in a residential dwelling unit which could promote co-housing.
- The Orange County Density Bonus policy offers density bonuses to developers as an incentive to provide affordable housing units within their residential development. These bonuses are also intended to promote economically mixed housing developments to provide a range of housing types and options to low income families. An increase in density may be permitted for developments providing housing opportunities to low or median income households. Density bonus of 25% to 40% may be approved for developments providing a minimum percent of units for sale to families earning less than 50% to 80% of Orange County median income. For example, a development proposing 20 units for sale to families earning less than 50% to 80% of Orange County median income would allow for a bonus of 5 units, permitting a developer to develop 25 total units.

### **C. BARRIERS TO FAIR HOUSING**

Many factors affect housing costs in Orange County which create barriers for affordable housing. Although many of these are beyond government control, there are some factors that can be identified and reviewed to reduce barriers at the local level. Zoning regulations are implemented nationwide to assist in regulating land uses and to accomplish objectives for the public good.

Several planning tools or land use regulations have been established by Orange County in the past to encourage manageable growth, protect the environment, and ensure a sustainable, vibrant, and well-balanced community. However, some of these same tools and regulations can create unintended consequences affecting the availability of affordable housing. When reviewing these tools and barriers it is important to note that public objectives and community goals relating to urban sprawl reduction, efficient

provision of public sewer, environmental protection, and public health need to be balanced with development in residential and employment sectors. This can create obstacles when determining options and making decisions to provide affordable housing.

Some of these tools and regulations were identified as impediments to affordable housing in the Orange County Home Consortium's Five Year Consolidated Plan and Analysis of Impediments to Fair Housing Choice. The matrix on the next page identifies the most common planning tools, their purpose, unintended impacts, and if they have been identified as impediments in Orange County.

Regulatory Tool	Purpose	Unintended Impact	Identified Impediment	Strategies
<p><b>Urban Growth Boundary</b></p>	<p>Used to control growth in a rapidly growing area by encouraging higher density development inside the boundary line and encouraging lower density growth outside the boundary line.</p>	<p>Contributes to higher land and housing prices due to the limited amount of land available for development.</p>	<p>Yes. The Urban Services Boundary limits infrastructure and development in the Rural Buffer. This limits the amount of developable land and increases land and housing costs.</p>	<p>Review and examine minimum lot sizes, setback standards, and other land use regulations effecting density allowances to determine possible modifications to support and accommodate smaller lot sizes, micro housing, pocket neighborhoods, and cluster housing.</p>
				<p>Review existing minimum lot sizes, density standards, and other land use regulations pertaining to two-family dwelling units to determine possible modifications to encourage this housing type in the future.</p>
				<p>Evaluate existing standards and new opportunities to support and allow for offsite septic facilities for wastewater treatment. By reviewing existing standards and exploring modern advances in offsite septic infrastructure and technology, the Unified Development Ordinance may allow for flexible residential site design and accommodate smaller lot sizes compared to the traditional onsite septic system.</p>
<p><b>Exclusionary Zoning Practices</b></p>	<p>Used to protect neighborhoods from incompatible uses and nuisances.</p>	<p>Increases land and development costs by limiting the location of residential land uses and availability of land for residential development.</p>	<p>Yes. Standards contained in the Unified Development Ordinance such as required minimum lot sizes in specific zoning districts and limiting the location of individual residential uses such as group homes, limit affordable housing opportunities.</p>	<p>Review existing permitted residential land uses, residential land use standards, and review processes specifically related to group homes to determine if existing residential standards and review processes can be modified to expand and provide for more diverse residential uses throughout the county.</p>
				<p>Review and examine Section 5.2, Table of Permitted Uses, of the Orange County Unified Development Ordinance to determine if modifications can be made to allow for a greater mix of residential uses and nonresidential uses in appropriate zoning districts in the county. Allowing for a greater mix of uses in the appropriate zoning districts can assist in expanding and supporting future affordable housing efforts in a sustainable manner by allowing housing to be located near employment centers, public transit, and public services.</p>
				<p>Review and examine Section 5.2, Table of Permitted Uses, of the Orange County Unified Development Ordinance to determine if modifications can be made to allow for a greater mix of residential uses and nonresidential uses in appropriate zoning districts in the county. Allowing for a greater mix of uses in the appropriate zoning districts can assist in expanding and supporting future affordable housing efforts in a sustainable manner by allowing housing to be located near employment centers, public transit, and public services.</p>

<p><b>Inclusionary Zoning Practices</b></p>	<p>Used to encourage affordable housing by requiring developers to reserve a portion of new units for low to moderate income households.</p>	<p>Constrains land from complete economic use and may increase average housing prices.</p>	<p>No. Currently, there is no state enabling legislation in North Carolina to support this regulatory tool. Voluntary inclusionary zoning practices can be implored with the use of the conditional use permitting process. However, this can extend the review period and create delays for residential projects.</p>	
<p><b>Subdivision Controls</b></p>	<p>Subdivision ordinances, which regulate the land development, infrastructure, and site design characteristics of new housing are a primary tool communities use to plan and regulate residential development. May require regulations such as increased street widths, more parking, and greater setback standards.</p>	<p>May consume more land than necessary and unnecessarily raise the cost of housing. These costs may be added onto the initial costs of a home and passed onto the new home owner.</p>	<p>No. Standard minor and major subdivision regulations enforced by the Orange County Unified Development Ordinance are marginal in order to protect the health, safety, and welfare of residents.</p>	
<p><b>Impact Fees</b></p>	<p>Fee imposed by a local government on new development to pay for a portion of costs of providing public services incurred as a result of the new development.</p>	<p>Required impact fees on residential units are paid by the developer which may be passed onto the home owner, increasing housing costs.</p>	<p>No. Orange County does collect an impact fee for each residential unit prior to construction. However, for affordable housing construction, this fee is reimbursed to the developer from the county.</p>	

<p><b>Permitting Process</b></p>	<p>Used to ensure that proposed development meets local government zoning and land use regulations.</p>	<p>Multiple, time consuming steps may increase carrying costs on developers' construction debt. These costs may be passed onto the home owner, increasing housing costs.</p>	<p>No. Orange County's permitting process is standard and comparable to other local governments. No excessive permitting or wait times are employed by the county for residential developments.</p>	
<p><b>Restrictions on Certain Types of Housing</b></p>	<p>Used to keep types of housing out of an area that might be considered unattractive or could bring in undesirable neighbors.</p>	<p>Lowers the available stock of housing units for low income residents and increases average housing costs.</p>	<p>No. Currently Orange County allows for a variety of housing types including single family homes, townhomes, duplexes, apartments, and, mobile homes.</p>	

**D. DURHAM-ORANGE LIGHT RAIL TRANSIT PROJECT**

Our Transit Future, a transit planning group, has proposed a light rail line to run between Chapel Hill, Carrboro, and Durham. This line would connect major employment destinations, such as UNC Hospitals, Duke/VA medical centers, and universities, as well as provide transit between the urban centers. This project is in the planning stages and is not expected to be completed until 2025 or 2026. The planning process has included a discussion about developing affordable housing around the light rail line and by the light rail stations.

Stakeholders have expressed concern that when the light rail system is operational, there will be an increase in demand for housing close to the stations which may eliminate some affordable housing options. A concerted effort to provide affordable housing options along the light rail line, would combat these increases in housing costs. This could be an opportunity for Orange County to identify and promote sites for affordable housing along the transit line in cooperation with Chapel Hill. Lower income residents depend upon public transportation more than those in other income groups. Therefore, with the proposed development of a light rail transit system, the prospect to build affordable housing would provide housing opportunities for low and moderate income individuals and families that would use the light rail system.

**FEDERAL HOUSING FINANCE AGENCY (FHFA)**

Federal law requires the Federal Housing Finance Agency (FHFA) to issue a regulation to implement the Duty to Serve requirements specified in the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, as amended by the Housing and Economic Recovery Act of 2008. The statute requires Fannie Mae and Freddie Mac (the Enterprises) to provide leadership to facilitate a secondary market for mortgages on housing for very low-, low-, and moderate-income families in three underserved markets specified in the statute:



- Manufactured housing
- Affordable housing preservation
- Rural housing

FHFA has issued a proposed rule that seeks to strike a balance between the requirement that the Enterprises serve families in these markets and their continued safety and soundness.

- **Underserved Markets Plans**

Under the proposed rule, the Enterprises would each be required to submit to FHFA a draft Underserved Markets Plan covering a three-year period, and the public would be invited to provide input on the draft Plans. The draft Plans would be posted on FHFA’s website and the final Plans would be posted on the Enterprises’ and FHFA’s respective websites.

The Plans would comprise “Activities,” including Core Activities that the Enterprises would be required to consider in developing their Plans. The Core Activities represent nine categories of Statutory Activities and eleven categories of Regulatory Activities developed by FHFA. The Enterprises could also propose Additional Activities in their Plans. Eligible Activities would receive Duty to Serve credit (scoring points). If Fannie Mae or Freddie Mac decides not to include a Core Activity in its Plan, it would be required to provide reasons why in the Plan.

FHFA would also provide Duty to Serve credit for Fannie Mae or Freddie Mac activities that promote residential economic diversity in an underserved market for affordable housing in high opportunity areas or mixed-income housing in areas of concentrated poverty.

- **Manufactured Housing**

For the manufactured housing market, Duty to Serve credit would be provided for Regulatory Activities that Fannie Mae and Freddie Mac undertake related to financing manufactured housing units titled as real estate and not “chattel” loans secured by personal property, because real estate loans perform better, have greater borrower protections, and have lower default rates than chattel financing. However, the proposed rule invites public comment on whether the final rule should authorize Duty to Serve credit for the purchase of chattel loans.

Under the proposed rule, Fannie Mae and Freddie Mac would also be required to consider undertaking Regulatory Activities related to purchasing blanket loans on the following types of manufactured housing communities: small communities with 150 rental sites or fewer; communities owned by their residents, nonprofits or governmental agencies; and communities where tenants' site leases include certain tenant protections.

- **Affordable Housing Preservation**

For affordable housing preservation, Duty to Serve credit would be provided for Statutory Activities that Fannie Mae and Freddie Mac undertake related to preservation of affordable housing funded under the following programs enumerated in the statute:

- U.S. Department of Housing & Urban Development (HUD) Section 8 Rental Assistance Program;
- HUD Section 236 Interest Rate Subsidy Program;
- HUD Section 221(d)(4) FHA Insurance Program;
- HUD Section 202 Housing Program for Elderly Households;
- HUD Section 811 Housing Program for Disabled Households;
- McKinney-Vento Homeless Assistance Programs;
- USDA Section 515 Rural Housing Programs;
- Federal Low-Income Housing Tax Credits; and
- Other comparable state and local affordable housing programs.

Duty to Serve credit would also be provided for Regulatory Activities that Fannie Mae and Freddie Mac undertake related to purchasing loan pools from small banks and community-based lenders on small multifamily rental properties of 5 to 50 units; Activities related to public housing properties that use HUD's Rental Assistance Demonstration Program; Activities related to properties in designated areas under HUD's Choice Neighborhoods Initiatives Program; purchasing energy efficiency retrofit loans on multifamily rental properties; and purchasing energy retrofit loans on single-family properties with Fannie Mae or Freddie Mac first mortgage liens.

Fannie Mae and Freddie Mac would also be required to consider undertaking Regulatory Activities that support preserving affordable homeownership for single-family properties under shared equity

programs that are administered by a community land trust, a nonprofit organization or a state or local governmental agency. Eligible shared equity programs must ensure affordability for 30 years -- or longer if permitted by state law, monitor the units to ensure affordability is preserved over resales, and support the homeowners to promote successful homeownership.

- **Rural Housing**

For the rural housing market, Duty to Serve credit would be provided for Activities that serve rural areas generally. Duty to Serve credit would also be provided for Regulatory Activities supporting housing in high-needs rural regions, defined as Middle Appalachia, the Lower Mississippi Delta region, and colonias, which are communities located primarily within 150 miles of the U.S.-Mexico border in Arizona, New Mexico, Texas, or California; and Activities supporting housing for high-needs rural populations defined as members of a Federally recognized Native American tribe located in a Native American area, or migrant or seasonal agricultural workers, as defined in the proposed rule. The proposed rule would define a “rural area” as a census tract outside of a Metropolitan Statistical Area (MSA) as designated by the Office of Management and Budget, or a census tract in an MSA, but outside of the MSA’s Urbanized Areas and Urban Clusters, as designated by the U.S. Department of Agriculture’s Rural Urban Commuting Area codes.

- **Evaluations and Ratings**

FHFA would annually evaluate and rate Fannie Mae and Freddie Mac’s performance under their Underserved Markets Plans by allocating points for each Activity performed and translating the composite scores to overall ratings for each of the three underserved markets. FHFA would report those results to Congress on an annual basis.

## VII. Appendices

### A. Affordable Housing Primer

For your information and convenience, at the following links is the website for an **Affordable Housing Primer** that is a helpful basic reference and educational tool produced by the North Carolina Housing Coalition on affordable housing including affordable housing terms and programs:

<http://www.nchousing.org/research-data/affordable-housing-primer/2009-affordable-housing-primer/Affordable Housing Primer 2009 final.pdf>

<http://www.nchousing.org/research-data/affordable-housing-primer> (by Table of Contents)

### B. COMMUNITY PARTNERS

Following is a representative and not exhaustive list of community partners that fund, advocate for, develop, sponsor and or manage affordable housing and or related services. The Department of Housing, Human Rights and Community Development, other County Agencies and the Orange County Affordable Housing Advisory Board look forward to working together in collaboration and cooperation with the community in the implementation of the Orange County Affordable Housing Strategic Plan (AHSP): 2016 -2020.

A fact sheet template will be provided to all interested community partners for completion as a AHSP community resource in forming workgroups and providing and sharing information about the planning and work to be undertaken over the next five years with the approval of the Orange County Board of County Commissioners to implement the AHSP and the community-wide goal of 1000 units: new acquisitions, construction, urgent repairs, newly assisted and or rehabilitated affordable housing units.

#### **Centre for Homeownership and Economic Development Corporation, Inc.**

The executive director is James Stroud and was found in 2004 and then incorporated in May 2010. Their mission is to provide housing opportunities and aggressively address community development. They were created to assist individuals with homebuyer education and financial literacy.

### **Charles House Association**

The Charles House Association is a private, nonprofit organization whose mission is to enrich the lives of seniors, support families caring for aging family members, and represent the community's commitment to its elders. The organization serves Durham, Orange, Chatham, and Alamance Counties, in addition to the Towns of Chapel Hill and Carrboro in particular.

### **Club Nova**

Founded on July 1, 1987 and incorporated on August 23, 2004. Club Nova Community, Inc. (CNCI) has been in operation for 26 years. The current Executive Director is Karen Kincaid. Their goal is to provide opportunities for individuals with mental illness to lead meaningful lives of their choice in the community.

### **Community Empowerment Fund (CEF)**

The current executive director is Maggie West. CEF was founded in 2009 and later incorporated on October 28, 2010. CEF has operated continuously for over four years. Their mission is to cultivate opportunities, assets, and communities that support the alleviation of homelessness and poverty. They accomplish this by providing goal-oriented savings accounts, workforce development, financial education, and relationship-based support to homeless and near-homeless individuals. They also assist members in gaining employment, stable housing, and financial security."

### **Community Home Trust**

Founded in 1991, Community Home Trust (formerly Orange Community Housing and Land Trust) strives to strengthen our community with affordable homeownership opportunities for low and moderate income households.

Accomplishments: As of December 31, 2015 there were 242 homes in CHT's inventory, 197 of which are in Chapel Hill, 45 of which are in Carrboro. The second quarter of the 2015-16 fiscal year included the following highlights: sold seven homes, one of which was new to the inventory; prevented a foreclosure; conveyed land in Waterstone to Habitat for Humanity; engaged in the Northside Initiative, and moved office to Chapel Hill.

CHT Strategic Plan: 2017-18 through 2021-22: Purposed Projects/Challenges include sale of 112 homes (resales); plan to add 23 new homes to CHT's portfolio with subsidy needs of \$1.7 million.

### **Development Finance Initiative**

Created in 2011 and currently under the Directorship of Michael Lemanski the Development Finance Initiative resides on the UNC campus. The Development Finance Initiative (DFI) at the School of Government partners with local governments in North Carolina to attract private investment for transformative projects by providing specialized finance and development expertise. To improve the lives of North Carolinians by engaging in practical scholarship that helps public officials and citizens understand and improve state and local government.

### **El Centro Hispano, Inc.**

The current Executive Director is Pilar Rocha-Goldberg and they were founded in 1992 and incorporated on August 20, 1996. They have been operating for 22 years in Durham County and 3.5 years in Carrboro and Orange County . Their mission is to strengthen the Latino community and improve the quality of life of Latino residents in Carrboro, Chapel Hill, and the surrounding area. Through education, service and community organizing as well as partnering with other organizations

### **El Futuro**

El Futuro was incorporated in November 2004 and patients were first seen in November 2005. The current Executive Director is Luke Smith, M.D. Their mission is to strengthen the whole community by providing and advancing bilingual and culturally informed behavioral health treatment for underserved Spanish speaking individuals and families.

### **EmPOWERment**

Founded in 1996, by two UNC Social Work students, Myles Presler and Termain Kyles. EmPOWERment is currently under the directorship of Delores Bailey. Their mission is to empower people and communities to determine their own destinies through affordable housing, community organizing and grassroots economic development.

### **Habitat for Humanity, Orange County, NC Inc.**

The current executive director is Susan Levy. The Orange County, NC chapter of Habitat for Human was incorporated on April 13, 1984 and has been in operations for 30 years. Their mission is to change lives by bringing together God's people and resources to help families in need build and own quality affordable homes in safe and supportive communities.

### **Housing for New Hope**

New Hope (HNN) was incorporated in 1992 and has been serving the homeless community for 22 years. The current executive director is Terry Allebaugh. Their mission is to prevent and end homelessness by providing increased access to Healthcare, Integrated Services, and Housing in the Triangle.

### **Inter-Faith Council for Social Service**

The current executive director is John W. Dorward, was incorporated in 1966 and has been in operation for 50 years. Their mission is to meet basic needs and helps individuals and families achieve their goals. By providing shelter, food, direct services, advocacy and information to people in need.

### **Senior Care of Orange County, Inc.**

The mission of the Senior Care of Orange County is to provide social and health services to frail, disabled, and isolated adults 18 years and older with special needs that will benefit from Adult Day Health programs. Stimulating activities, enriching programs, provision of nutritious meals and snacks, as well as rehabilitative services are offered. The program also provides respite and education for family members and caregivers. The primary goal is to prevent or delay the onset of institutionalization of participants.

### **Mental Health America of the Triangle**

The Mental Health America of the Triangle is based in the City of Durham and provides support, education, service, and advocacy for those whose lives are touched by mental illness and/or substance abuse.

### **Marian Cheek Jackson Center for Saving and Making History**

Serving the Towns of Chapel Hill and Carrboro and Orange County, the Jackson Center strives to advance the vitality, diversity, and historical integrity of neighborhoods struggling with displacement.

### **North Carolina Housing Coalition**

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

### **Orange County Disability Awareness Council**

The Orange County Disability Awareness Council assists in the implementation of the ADA through education, training, and other efforts to identify removal of physical, attitudinal, and other barriers to full inclusion and independence for those with disabilities.

### **Orange County Affordable Housing Coalition**

The Orange County Affordable Housing Coalition is an association of individuals and organizations that work together to provide housing opportunities for residents of Orange County. The Coalition is made up of nineteen (19) members who range from representatives from municipal governments, to service providers, to housing providers. The Coalition serves as a forum for these organizations to collaborate on affordable housing issues and to identify common policies for which to advocate. For 2016, the Orange County Affordable Housing Coalition has developed the following work plan:

- Resources:
  - Identify publically-owned land that can be used for affordable housing development
  - Encourage Chapel Hill to continue its Penny Tax program for affordable housing
  - Request that the County continue to provide roughly \$1 million in affordable housing funds
  - Collaborate with the County on the affordable housing bond referendum
- Policies and Practice:

- Advocate for a County-wide needs assessment for affordable housing prior to the November 2016 affordable housing bond referendum
- Encourage collaboration amongst the municipalities in Orange County and encourage collaboration amongst service and housing providers
- Examine the rural buffer around Chapel Hill
- Standardize the Payment-in-Lieu-of-Taxes for affordable housing
- Encourage local jurisdictions to address the need for affordable rental housing
- Increase the Coalition's presence in the community through advocacy and social media

### **Rebuilding Together of the Triangle, Inc.**

Rebuilding of the Triangle revitalizes low-income homes and communities, assuring that low-income homeowners from the elderly and disabled to families with children and military veterans live in safe, healthy homes. The organization completed 48 projects in 2014.

### **RENA-Rogers Road Eubanks Neighborhood Association**

The current executive Director: Ms. Rose Caldwell (interim) Street Address: 1711 Purefoy Drive, Chapel Hill Incorporated on October 29, 2007, and in operation since 1972, as a community association.

Mission Statement: To ensure that Rogers Eubanks community residents affordable access to safe drinking water, sanitary waste disposal, and safe communities. Also to support youth by developing their sense of responsibility, confidence, academic success, and commitment to environmental justice.

### **Triangle J Council of Governments**

The Triangle J Council of Governments (TJCOG) promotes collaboration among local governments, stakeholders, and partners in a seven (7) county region. Additionally, TJCOG offers many rehabilitation and aging services to its members, as well as promotes regional planning initiatives.

### **The Arc of Orange County**

Incorporation in 1979 the current Executive Director is Robin Baker. The Arc of Orange County promotes full participation in areas of life in our community through advocacy, education, and collaboration, as well as through provision of quality support services to individuals with developmental disabilities, their families, and the community."

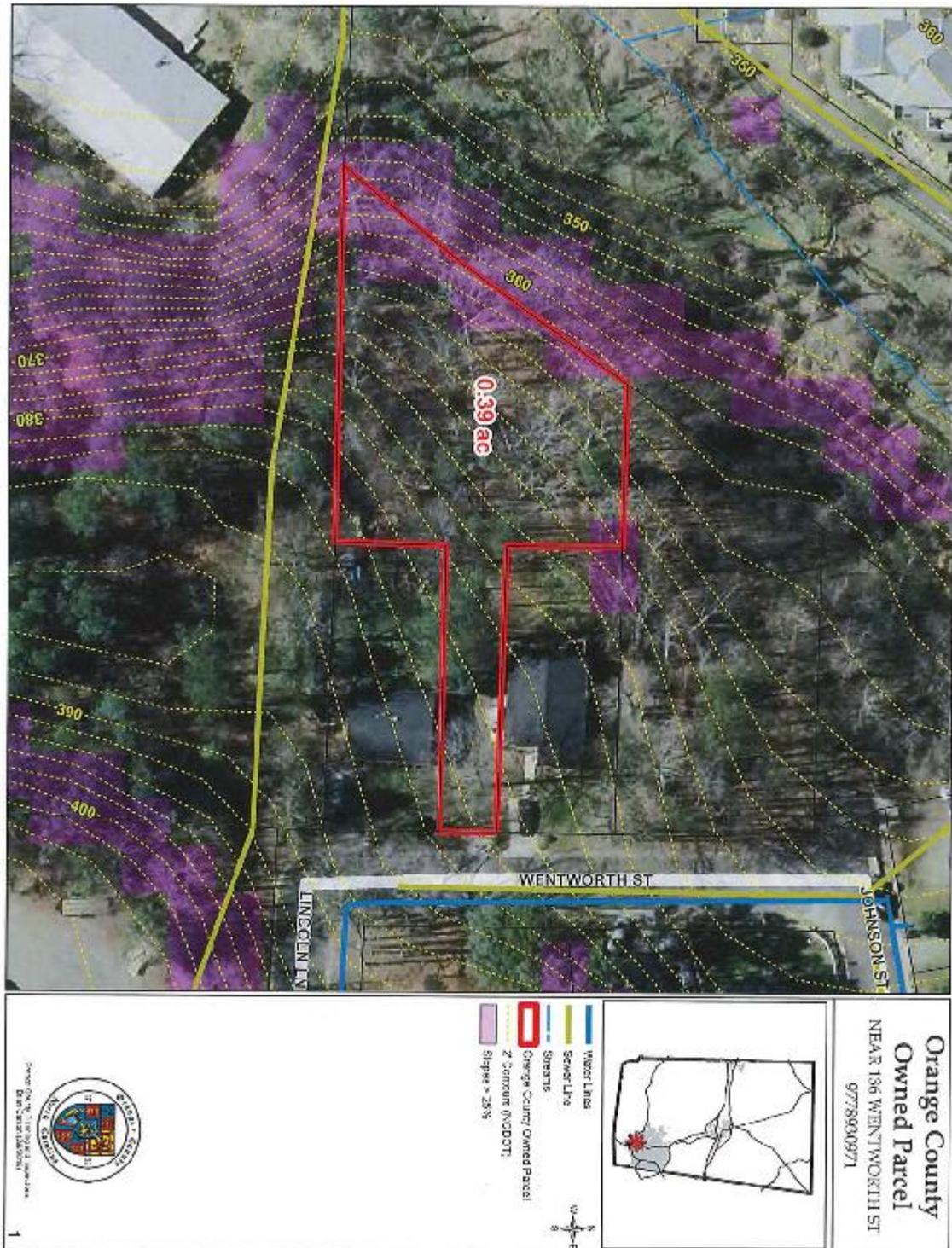
### **The Women's Center, Inc. dba Compass Center for Women and Families**

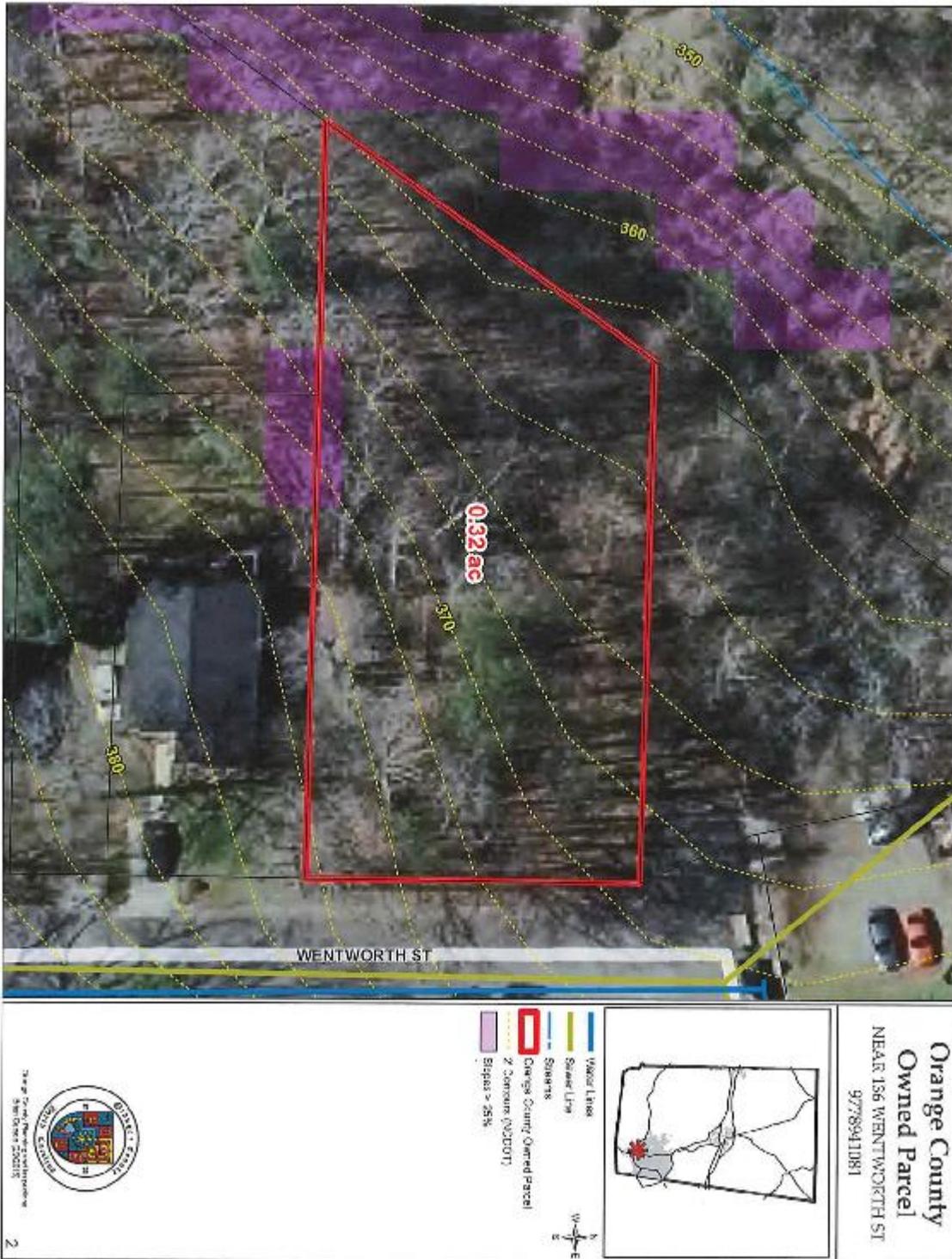
Compass Center for Women and Families helps individuals and families build stable lives by preventing domestic violence and increasing self-sufficiency. We provide domestic violence crisis services, career and financial education, assistance with legal resources, adolescent empowerment programs, as well as civic engagement and connections to community resources.

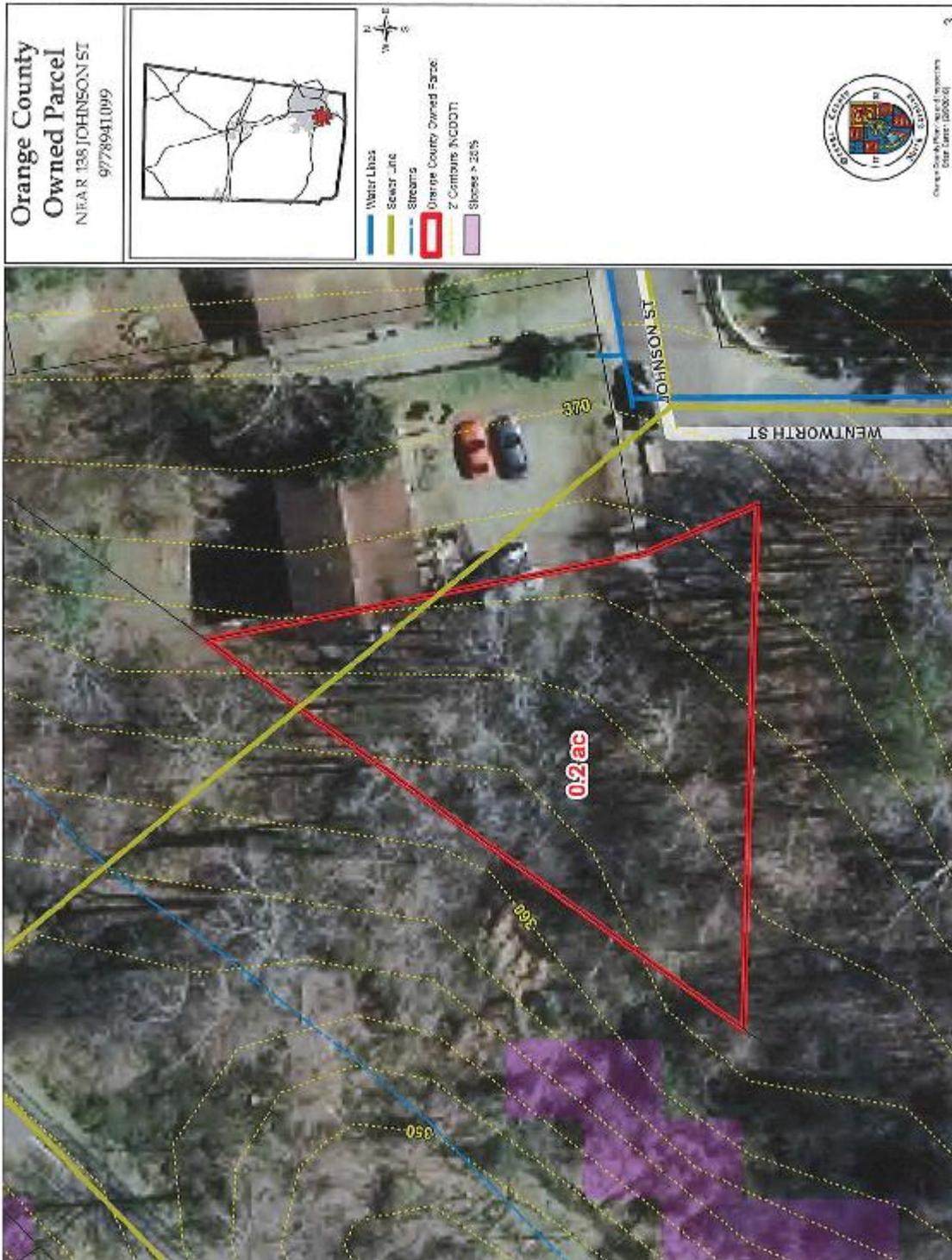
### **United Way of the Greater Triangle**

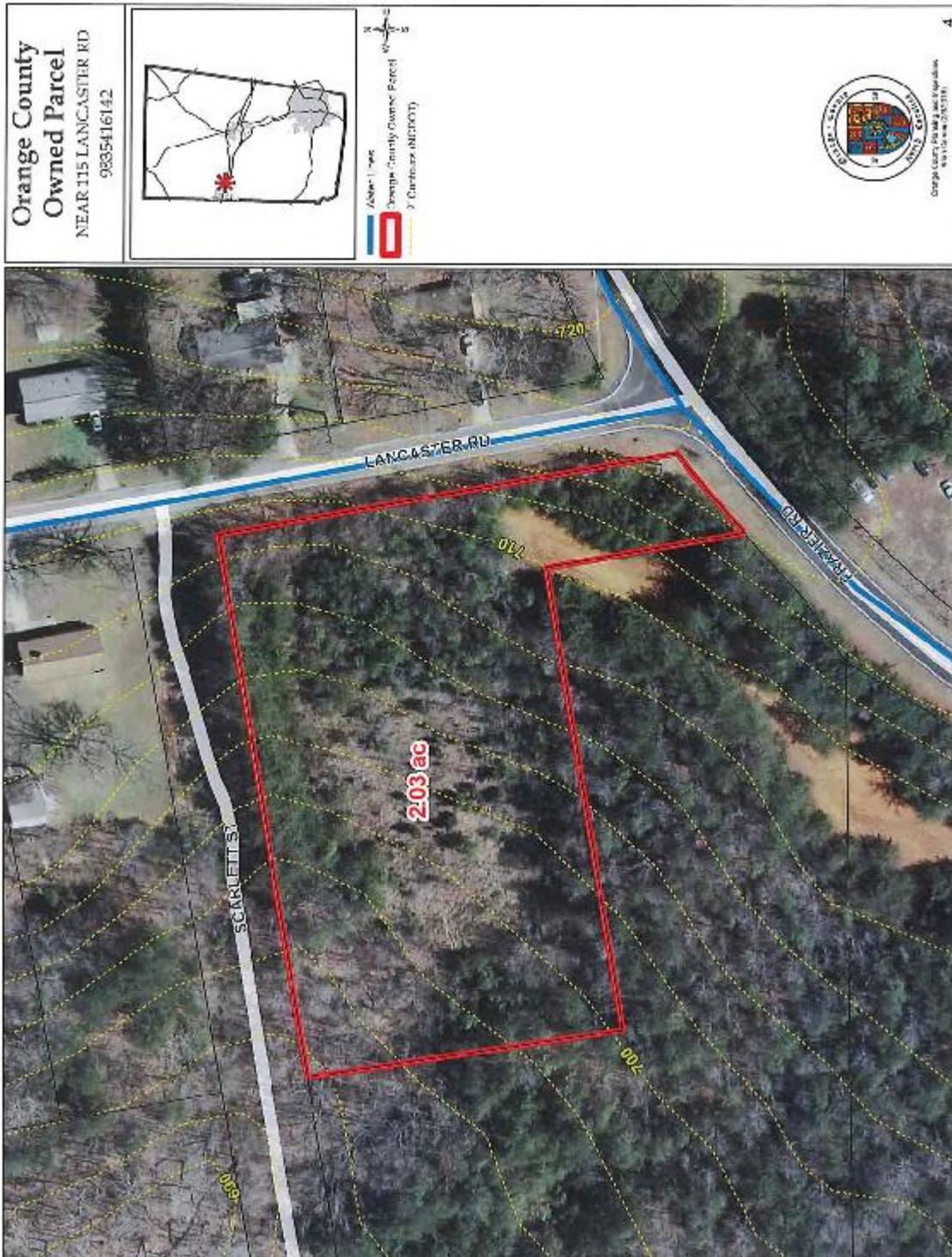
United Way of the Greater Triangle (UWGT) uses a collaborative approach to be a vital community partner. Working with businesses, nonprofits, and community and government leaders, UWGT looks to improve the lives of the residents it serves.

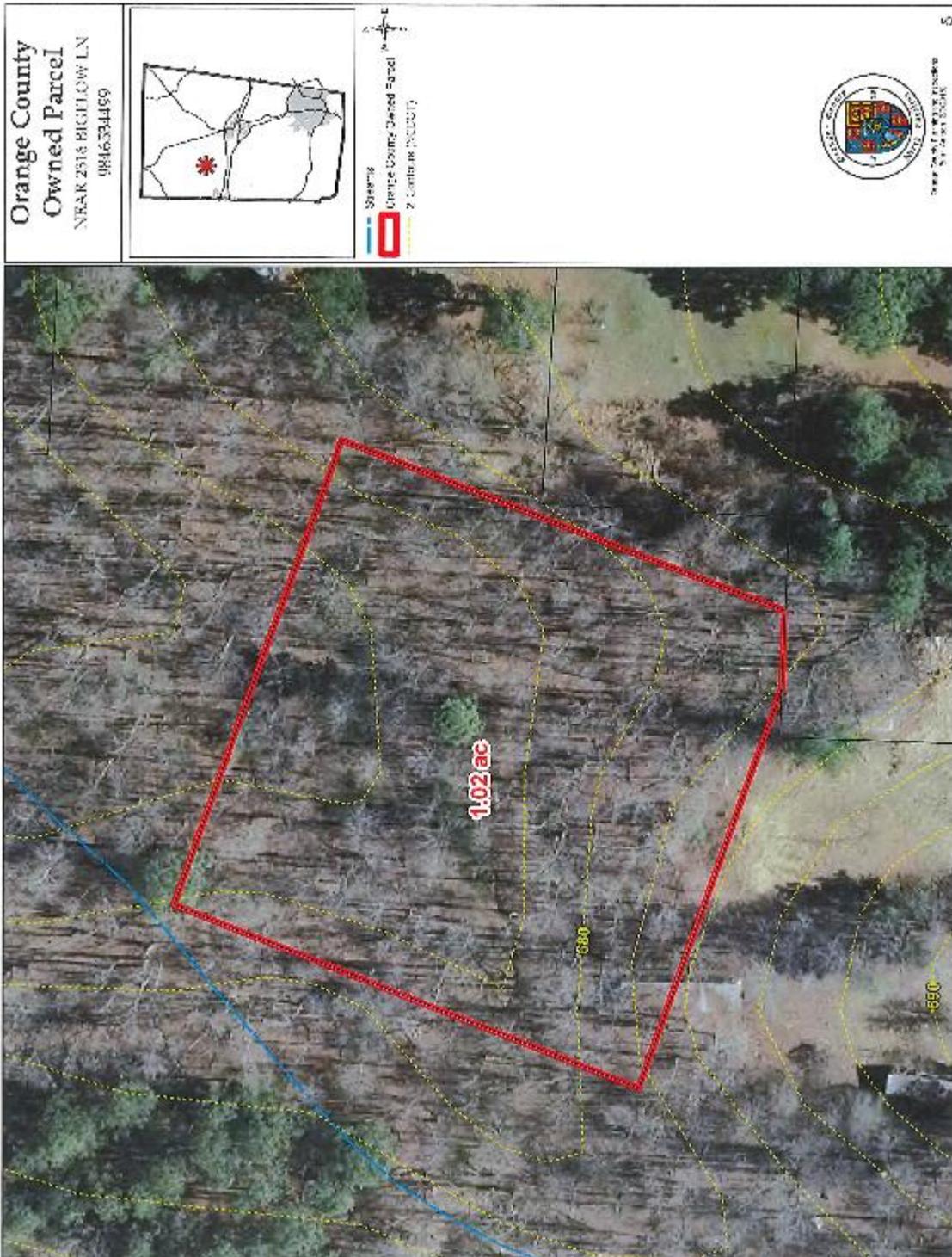
### C. Orange County Owned Land: Twelve Potential Parcels for Affordable Housing Development

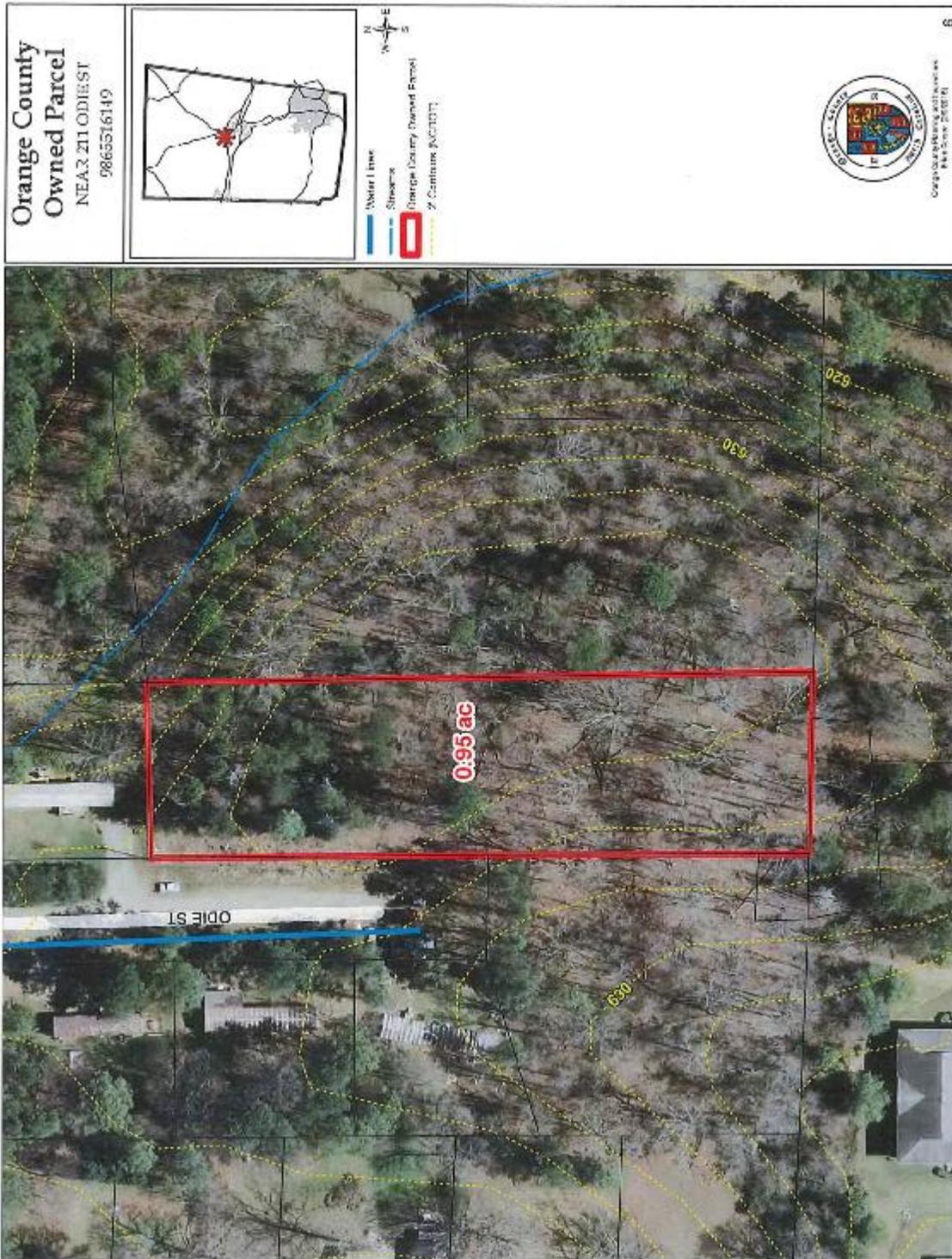


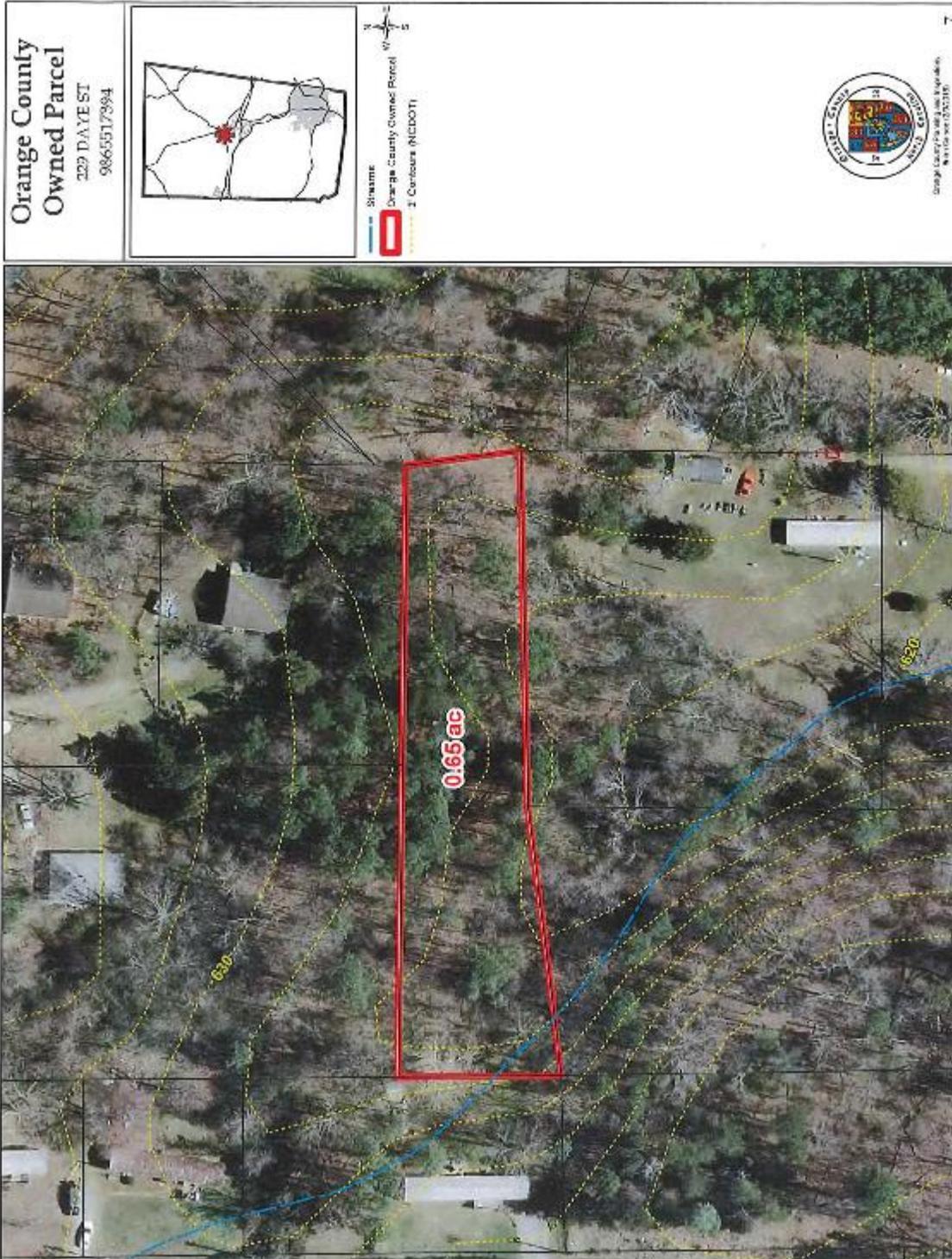






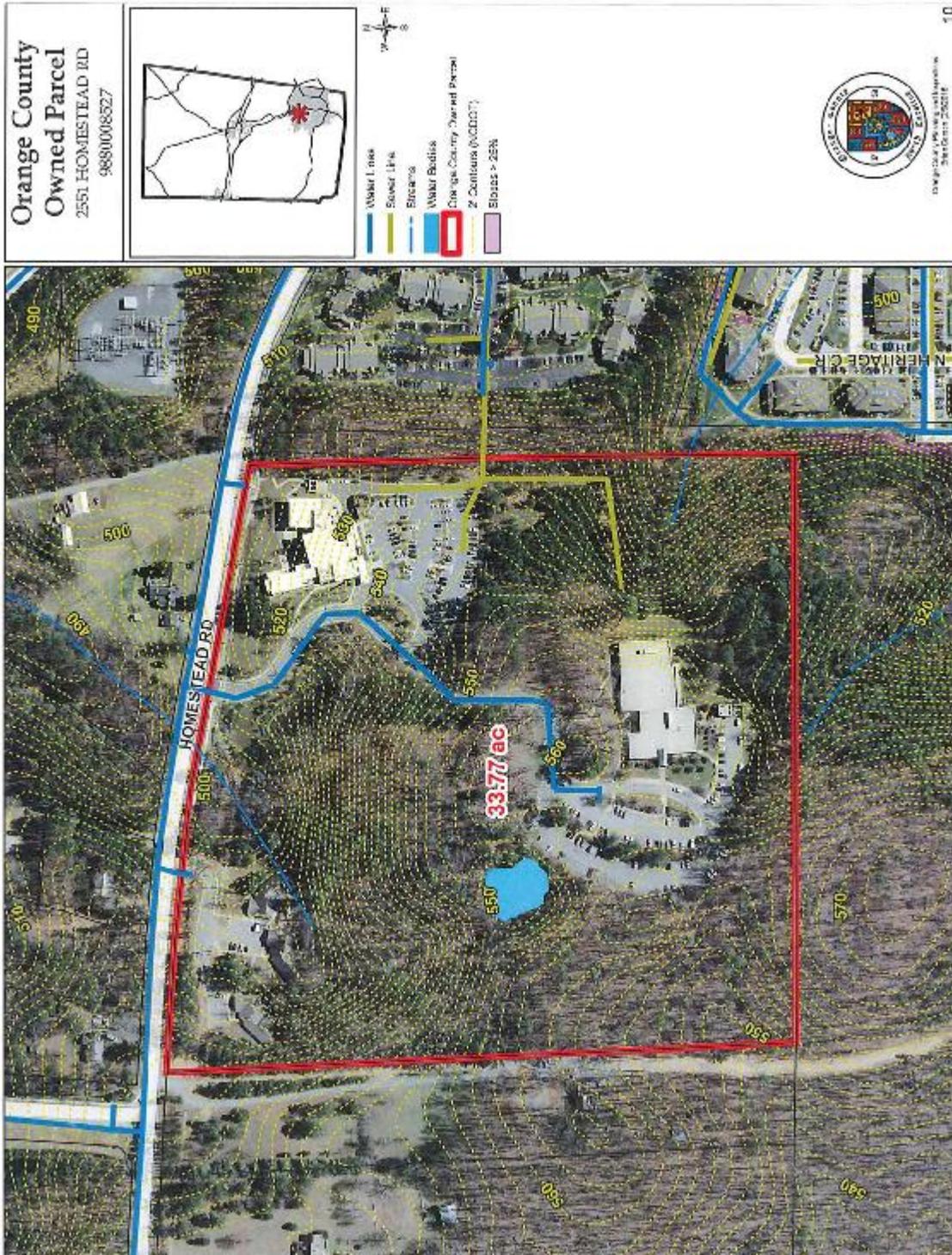


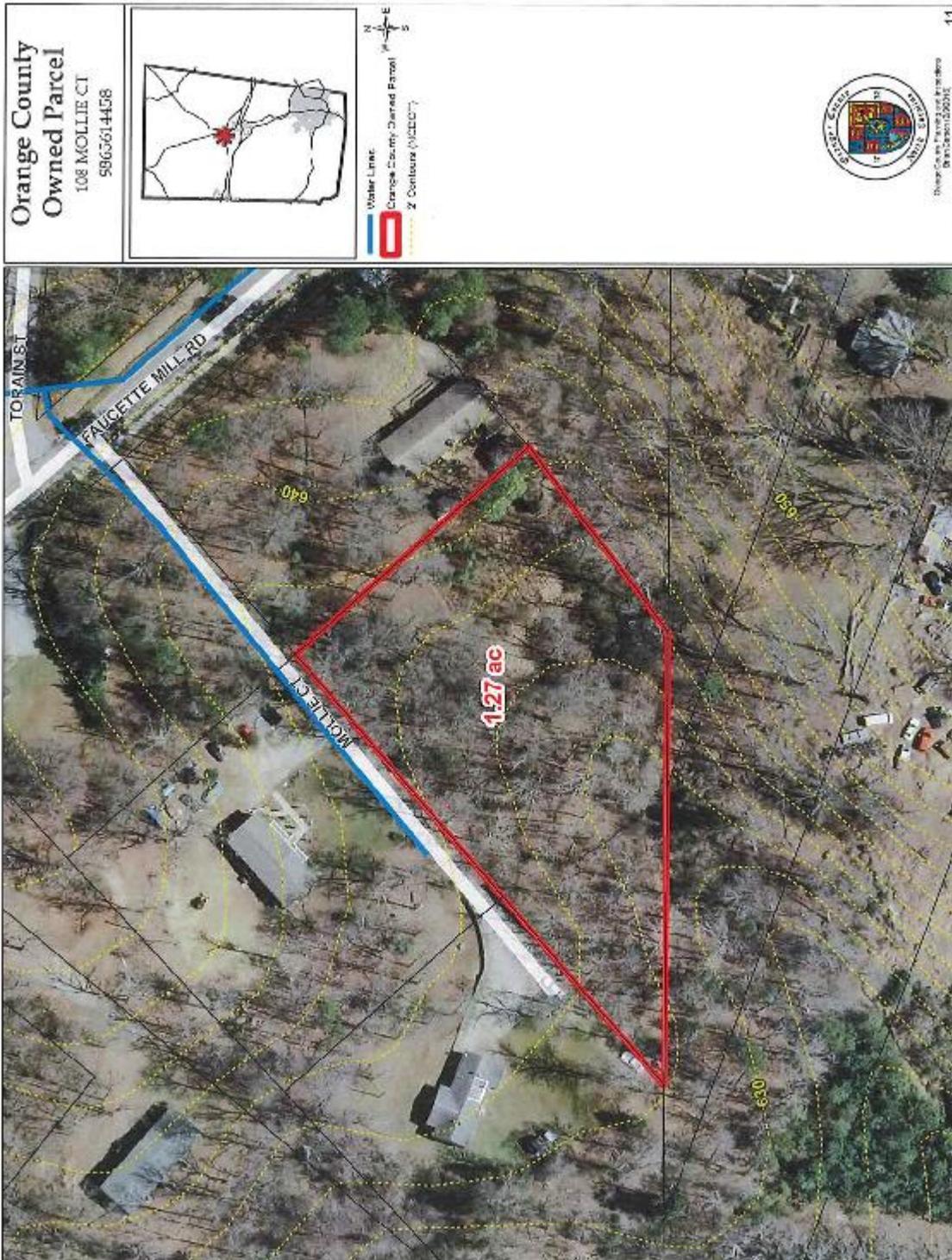


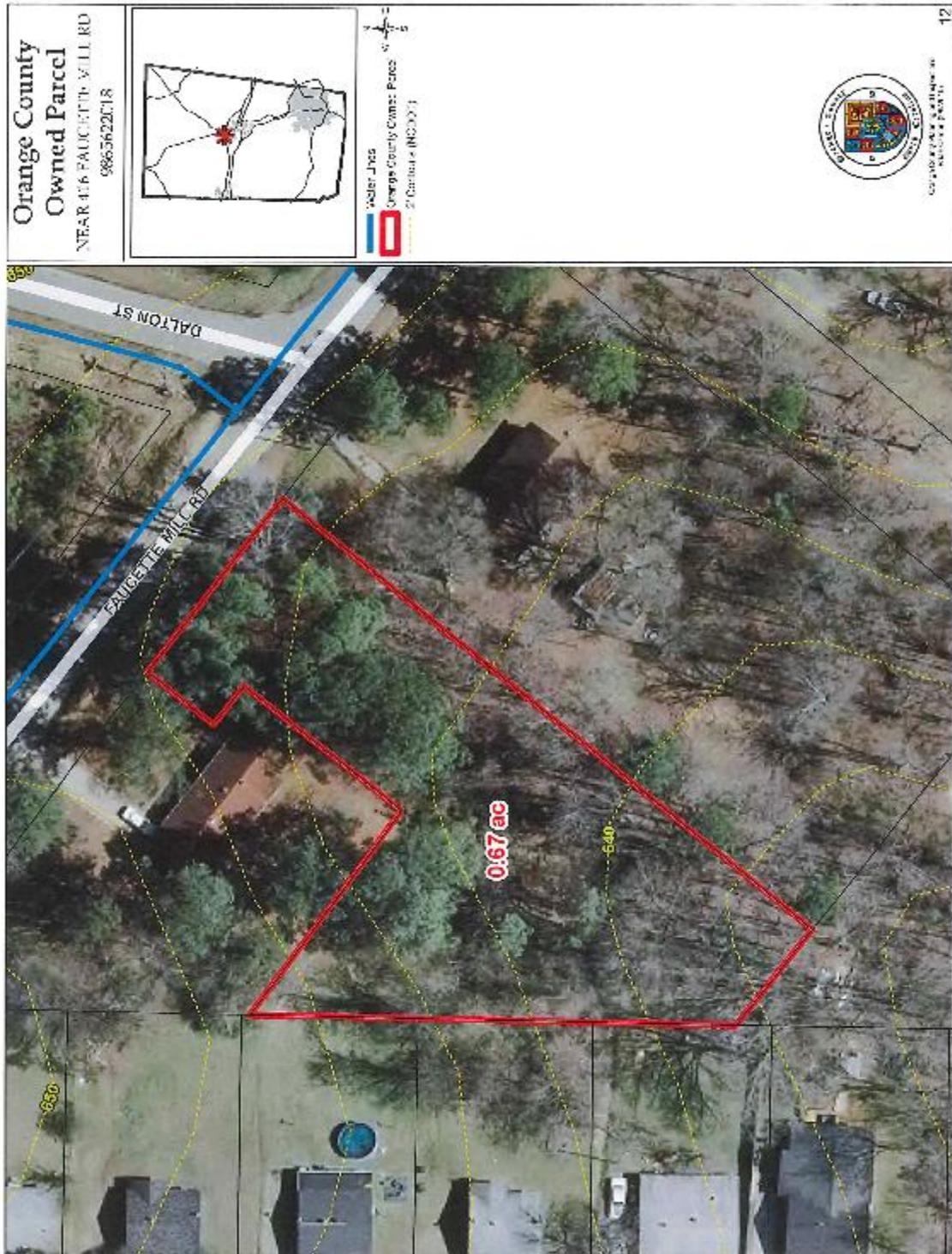












## D. Mobile Home and Mobile Home Parks Fact Sheet

MOBILE HOME AND MOBILE HOME PARKS FACT SHEET					
<b>Definitions</b>					
Based on the Orange County Unified Development Ordinance (UDO) a <b>mobile home</b> , also known as a manufactured home, is defined as a dwelling unit, transportable in one or more sections that:					
<ul style="list-style-type: none"> <li>- Is not constructed in accordance with the standards of the North Carolina Uniform Residential Building Code for One- and Two-Family Dwellings,</li> <li>- Is composed of one or more components, each of which was substantially assembled in a manufacturing plant and designed to be transported to the home site on its own chassis,</li> <li>- Exceeds 40 feet in length and eight feet in width,</li> <li>- The manufacturer voluntarily files certification required by the Secretary of the Department of Housing and Urban Development (HUD) and complies with the standards established, and</li> <li>- Is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities.</li> </ul>					
A <b>mobile home park</b> or subdivision is a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.					
<b>Permitting</b>					
<b>Mobile homes</b> are allowed on individual lots, similar to a single family home, in Orange County. To be permitted they are required to meet zoning standards contained in the UDO and be setup in accordance with the North Carolina State Building Code. Currently, individual mobile homes are a permitted use in all residential zoning districts and two general commercial zoning districts, LC-1 (Local Commercial) and EC-5 (Existing Commercial).					
<b>Mobile home parks</b> are permitted in the county with the creation of a Mobile Home Park – Conditional Zoning District. Conditional Zoning Districts are floating zoning districts, permitted within most land use designations allowing for the development of specific land uses, in accordance with established standards. A conditional zoning district requires the approval of a rezoning by the Board of County Commissioners, approval of a site plan or Master Plan, and may include agreed-upon conditions of development. The purpose of the Mobile Home Park - Conditional Zoning (MHP-CZ) District is to provide for the development of properly located and planned facilities for mobile home parks. Adequate housing is fundamental to the welfare of county residents; however, conventional housing is not consistently affordable to, nor desired by, all members of the general public. Where properly regulated and located, mobile home parks address the public need for alternative housing and achieve a satisfactory relationship to adjoining and nearby property.					
<b>Existing Mobile Home and Mobile Home Parks Information</b>					
Throughout the county there are a total of one hundred existing mobile home parks. Over the past fifteen years, no mobile home parks have been constructed or proposed in the county. The following information was collected and compiled based on information and data provided from the Orange County Tax Office, Orange County Environmental Health, and the Orange Water and Sewer Authority (OWASA).					
Total Number of Spaces Located in Mobile Home Parks		2,297			
Total Number of Occupied Spaces Located in Mobile Home Parks		1,481			
Total Number of Mobile Homes in Orange County		4,258			
<i>*Lot data was not available for one mobile home park</i>					
<b>Mobile Home Parks – Operating Wastewater Systems</b>					
83% On-Site Septic		14% Public System		3% State Permitted System	
<b>Mobile Home Parks – Operating Water Systems</b>					
49% Community Well		34% Public System		17% State Permitted System	
Only 14% of existing mobile home parks are operating with a public water and public sewer system.					
<b>Location of Mobile Home Parks in Orange County</b>					
84% Orange County		7% Hillsborough	5% Chapel Hill	2% Carrboro    2% Mebane	
<b>Potential Affordable Housing Area (PAHA) – Efland Area</b>					
Existing Number of Mobile Home Parks		8			
Total Number of Spaces Located in the PAHA		127			
Total Number of Occupied Spaces Located in the PAHA		104			
<b>Potential Mobile Home Park Preservation Area (PMHPPA) – Eno Area</b>					
Existing Number of Mobile Home Parks		15			
Total Number of Spaces Located in the PMHPPA		398			
Total Number of Occupied Spaces Located in the PMHPPA		319			

## **E. Orange County Minimum Housing Standards**

### **CODE OF ORDINANCES ORANGE COUNTY, NORTH CAROLINA**

#### **VOLUME I - GENERAL ORDINANCES >> Chapter 20 – HOUSING>> ARTICLE II. - MINIMUM HOUSING STANDARDS**

#### **ARTICLE II. - MINIMUM HOUSING STANDARDS**

Sec. 20-31. - Finding; purpose.

Sec. 20-32. - Definitions. Updated

Sec. 20-33. - Minimum standards of fitness for dwellings and dwelling units.

Sec. 20-34. - Minimum standards for structural conditions.

Sec. 20-35. - Minimum standards for basic plumbing.

Sec. 20-36. - Minimum standards for heating.

Sec. 20-37. - Minimum standards for electrical equipment and facilities.

Sec. 20-38. - Minimum standards for lighting and ventilation.

Sec. 20-39. - Minimum standards for space, use and location.

Sec. 20-40. - Minimum standards for control of insects, rodents and infestations.

Sec. 20-41. - Minimum standards applicable to rooming houses; exceptions.

Sec. 20-42. - Responsibilities of owners and occupants.

Sec. 20-43. - Powers and duties of the public officer.

Sec. 20-44. - Inspection; duty of owners and occupants.

Sec. 20-45. - Procedure for enforcement.

Sec. 20-46. - Appeals from orders of public officer.

Sec. 20-47. - Methods of service of complaints and orders.

Sec. 20-48. - Violations; remedies and penalty.

Sec. 20-49. - Non-conforming conditions.

Sec. 20-50. - Conflict with other provisions.

Sec. 20-51. - Severability.

Sec. 20-52. - Effective date.

**Sec. 20-31. - Finding; purpose.**

Pursuant to G.S. §§ 153A-121, 153A-350 et seq. (Article 18, Part 4 entitled Building Inspection), and 160A-441 et seq. (Article 19, Part 6 entitled Minimum Housing Standards), it is hereby declared that, there exist in the County dwellings which are unfit for human habitation due to dilapidation, defects increasing the hazards of fire, accidents or other calamities, lack of ventilation, light or sanitary facilities, or due to other conditions rendering the dwellings unsafe or unsanitary, or dangerous or detrimental to the health, safety, morals, or otherwise inimical to the welfare of the residents of the County, and that these conditions are more likely to be found in renter-occupied housing.

In order to protect the health, safety, and welfare of the residents of the County, it is the purpose of this Ordinance to establish minimum housing standards for the initial and continued occupancy of all renter-occupied dwellings. This Ordinance presently applies only to renter-occupied dwellings in order to conserve the enforcement resources of the County and to provide for greater efficiency in the operation of the inspection scheme hereinafter created.

(Ord. of 2-21-1984, art. 1, eff. 7-1-1984)

**Sec. 20-32. - Definitions.**

The following definitions shall apply in the interpretation and enforcement of this Ordinance:

Deterioration shall mean that a dwelling can be repaired, altered, or improved to comply with all of the minimum standards established by this Ordinance at a cost not in excess of 50 percent of its fair market value, as determined by finding of the Public Officer.

Dilapidated shall mean that a dwelling cannot be repaired, altered or improved to comply with all of the minimum standards established by this Ordinance except at a cost in excess of 50 percent of its fair market value, as determined by finding of the Public Officer.

Dwelling shall mean any building, structure, manufactured home or mobile home, or part thereof which is wholly or partly used or intended to be used for living, sleeping or habitation by human occupants, and includes any outhouses and appurtenances belonging thereto or usually enjoyed therewith. Any manufactured home or mobile home used solely for a seasonal or vacation purpose shall not be regarded as a dwelling. Temporary housing hereinafter defined, shall not be regarded as a dwelling. The term shall include within its meaning the terms rooming house and rooming unit, as hereinafter defined.

Dwelling unit shall mean any room or group of rooms, including a bathroom with commode or urinal and tub or shower used exclusively in connection with the occupancy of the unit, located within a dwelling and forming a single habitable unit with facilities which are used or intended to be used for living, sleeping and cooking.

Enclosed room shall mean a floor space in a dwelling or dwelling unit which by the use of fixed partitioning walls and doors is wholly separated from any other floor space.

Extermination shall mean the control and elimination of insects, rodents or other pests by removing or making inaccessible materials that may serve as their food by poisoning, spraying, fumigating, or trapping or by any other recognized and legal pest elimination method approved by the Public Officer.

Garbage means animal and vegetable waste resulting from the handling, preparation, cooking and consumption of food including the combustible and non-combustible waste material resulting therefrom including paper, rags, cartons, boxes, tin cans, glass and dust and similar household waste.

Gender. Words having a masculine gender shall include the feminine and neuter genders.

Habitable room shall mean a room or enclosed floor space used or intended to be used for living, sleeping, cooking or eating purposes, excluding bathrooms, water closet compartments, laundries, heater rooms, foyers, or communicating corridors, closets and storage spaces.

Infestation shall mean the presence, within or around a dwelling, of any insects, rodents or other pests in such number as to constitute a menace to the health, safety or welfare of the occupants or the public.

Let shall mean to rent to another for money or other valuable consideration.

Manufactured home or mobile home shall mean a portable manufactured housing unit designed for transportation on its own chassis and placement on a temporary or semipermanent foundation having a measurement of over 32 feet in length and over eight feet in width. As used in this Ordinance, "mobile home" also means a double-wide mobile home which is two or more portable manufactured housing units designed for transportation on their own chassis, which connect on site for placement on a temporary or semipermanent foundation having a measurement of over 32 feet in length and over eight feet in width.

Multiple dwelling shall mean any dwelling containing two or more dwelling units.

Occupant shall mean any person living, sleeping, cooking or eating in or having actual possession of a dwelling, dwelling unit or rooming unit.

Operator shall mean any person who has charge, care or control of a building, or any part thereof, in which dwelling units or rooming units are let.

Owner shall mean any person who alone, jointly, or severally with others:

- (a) Shall have title to any dwelling, dwelling unit or rooming unit, with or without accompanying actual possession thereof;
- (b) Shall have charge, care or control of any, dwelling, dwelling unit or rooming unit, as owner or agent of the actual owner, or as executor, executrix, administrator, administratrix, trustee or guardian of the estate of the actual owner. Any such person thus, representing the actual owner shall be bound to comply with the provisions of this Ordinance, and the rules and regulations adopted pursuant thereto, to the same extent as if he were the owner.

Party or Parties in interest shall mean all persons who have interests of record in a dwelling, dwelling unit or rooming unit and any persons who are in possession thereof.

Person shall mean any individual, corporation, firm, partnership, association, organization or other legal entity.

Plumbing shall mean and include all of the following facilities and equipment: gas pipes, gas burning equipment, water pipes, mechanical garbage disposal units (mechanical sink grinders), sewage disposal pipes, water closets, sinks, installed dishwashers, lavatories, commodes, urinals, bathtubs, shower baths, installed clothes washing machines, catch basins, drains, vents and any other similar fixtures, together with all connections to water, sewer or gas lines.

Premises shall mean the dwelling, its appurtenant structures, and so much of the adjoining and surrounding land as is used or is reasonable or necessary for its use as a habitation for human occupants.

Public authority shall mean the Orange County Housing Authority or any officer who is in charge of any department or branch of the government of Orange County or the State of North Carolina relating to health, fire, building regulations or other activities concerning dwellings in the County.

Public officer shall mean the officer or officers employed by the County and designated by the County Manager as the officer authorized to exercise the powers prescribed by this Ordinance. Any such public officer shall be a qualified code-enforcement official as defined and provided in North Carolina General Statutes § 143-151.8 et seq. (Article 9B, North Carolina Code Officials Qualification Board).

Renter occupied shall mean occupied by a person other than the owner pursuant to an oral or written agreement between the owner and the occupant to let the premises.

Rooming house shall mean any dwelling, or that part of any dwelling containing one or more rooming units, in which space is let by the owner operator to three or more persons who are not related by blood, adoption, or marriage to the owner or operator.

Rooming unit shall mean any room or group of rooms including or not including a private bath forming a single habitable unit used or intended to be used for living and sleeping, but not for cooking and eating.

Rubbish shall mean combustible and non-combustible waste material, except garbage, and the term shall include the residue from the burning of wood, coal, coke and other combustible material, cartons and boxes, tree branches, yard trimmings and other large discarded articles.

Supplied shall mean paid for, furnished, or provided by, or under the control of, the owner or operator.

Temporary housing shall mean any tent, trailer or other structure used for human shelter which is designed to be transportable and which is not attached to the ground, to another structure, or to any utilities system on the same premises for more than 30 consecutive days.

Unfit for human habitation shall mean that conditions exist in a dwelling, dwelling unit, rooming house or rooming unit which violate or do not comply with one or more of the minimum housing standards established by this Ordinance.

Words having certain meaning. Whenever the words "dwelling, dwelling unit, rooming house, rooming unit, premises" are used in this Ordinance they shall be construed as though they were followed by the words "any part thereof."

(Ord. of 2-21-1984, art. 2, eff. 7-1-1984)

**Cross reference**— Definitions generally, § 1-2.

**Sec. 20-33. - Minimum standards of fitness for dwellings and dwelling units.**

- (a) Every renter-occupied dwelling and dwelling unit shall comply with all of the minimum housing standards established by this Ordinance.
- (b) No person shall let any dwelling or dwelling unit which does not comply with all of the minimum housing standards established by this Ordinance.

(Ord. of 2-21-1984, art. 3, eff. 7-1-1984)

**Sec. 20-34. - Minimum standards for structural conditions.**

The following standards shall constitute the minimum standards for condition of a dwelling or dwelling unit:

- (a) All foundations, foundation walls, piers or other foundation supports; all exterior walls, interior structural walls, joists, rafters, sills and other structural members shall be maintained in sound condition and good repair, free of decay, rot, deterioration, or damage and capable of supporting the load which normal use would cause to be placed thereon.
- (b) All roofs, flashings, exterior walls, basement walls, foundation walls, floors, doors, hatchways, windows and any other part of a dwelling exposed to the weather shall be constructed and maintained so as to be waterproof and weathertight.
- (c) The ground shall not be used as a floor nor shall any wood floors be placed on the ground.
- (d) Every outside and inside stair or steps, porches, landings, and other parts or appurtenances shall be kept in sound condition and good repair, free of holes, cracks, grooves, splinters, and other ramshackle and tumble-down conditions as may increase the hazards of collapse, tripping, falling, rodent or pest infestation, fire, or otherwise endanger the health or safety of the occupants.
- (e) Every floor, interior wall or partition, and ceiling of all rooms, closets and hallways shall be finished and covered with suitable materials and maintained in a clean and sanitary condition free of dirt, grease, oil, and peeling and flaking paint.

- (f) All interior surfaces and all exterior surfaces which are accessible to children under the age of seven years which are covered with lead-based paint which is loose, cracking, scaling, peeling, chipping, or flaking shall be treated or covered as follows:
  - (1) Surfaces to be treated must be thoroughly washed, sanded, and scraped or wire brushed so as to remove all loose, cracking, scaling, peeling, chipping, and flaking paint and then repainted with at least two coats of a suitable nonleaded paint.
  - (2) Surfaces to be covered shall be free of any loose, cracking, scaling, peeling, chipping, and flaking paint and then covered with gypsum wall board, plywood, drywall, plaster, or other suitable material.
- (g) Every dwelling shall be provided with exit facilities adequate for the safety of the occupants as provided in the North Carolina State Building Code.
- (h) Every exterior door shall be capable of being locked on either side and every window shall be capable of being secured.
- (i) The premises of a dwelling shall be properly graded to prevent the accumulation of stagnant water.

(Ord. of 2-21-1984, art. 4, eff. 7-1-1984)

**Sec. 20-35. - Minimum standards for basic plumbing.**

- (a) Every dwelling unit shall be supplied with potable water and have 24-hour a day access to a privy or commode connected to a public sewer or other sewage disposal system approved by the Orange County Department of Environment and Natural Resources, or the North Carolina Department of Health and Human Services. This is not to be construed as requiring water to be piped into the dwelling unit.
- (b) A commode or urinal and tub or shower if provided shall be located in an enclosed room or rooms.
- (c) Any plumbing fixture shall be so constructed and installed that it will function safely and effectively and shall be maintained in good repair capable of performing the function for which it was originally intended.
- (d) Whenever all or any part of the existing plumbing system or fixtures shall be replaced, modified, altered or expanded, then such new installation shall be made in accordance with the North Carolina State Building Code.

(Ord. of 2-21-1984, art. 5, eff. 7-1-1984)

**Sec. 20-36. - Minimum standards for heating.**

Every dwelling or dwelling unit shall be supplied with a central or electrical heating system or other safe heating facilities in proper operating condition and designed to be capable of heating all habitable rooms, bathrooms, and water closet compartments to a

minimum temperature of 68 degrees Fahrenheit measured three feet above the center of the floor whenever the outdoor temperature is below 55 degrees Fahrenheit.

(Ord. of 2-21-1984, art. 6, eff. 7-1-1984)

**Sec. 20-37. - Minimum standards for electrical equipment and facilities.**

Every dwelling and dwelling unit shall be wired for electrical lights and convenience receptacles as follows:

- (a) Every habitable room containing 70 square feet or floor area or less shall contain at least two floor or wall-type electrical convenience receptacles and every habitable room containing more than 70 square feet of floor area shall be provided with at least three receptacles but not less than one receptacle for every 50 square feet of floor space.
- (b) Every bathroom, water closet room, laundry room, and furnace room shall contain at least one supplied ceiling or wall type electric light fixture.
- (c) Every public hall and stairway in every multiple dwelling shall be adequately lighted by electrical lights from sunset to sunrise.
- (d) All electrical fixtures, receptacles, equipment and wiring shall be maintained in a state of good repair, safe, free of fire or shocking hazards, and capable of performing the function for which it was originally intended.
- (e) Whenever all or any part of the existing electrical system, wiring, or fixtures shall be replaced, modified, altered, or expanded then such new installation shall be made in accordance with the North Carolina State Building Code.

(Ord. of 2-21-1984, art. 7, eff. 7-1-1984)

**Sec. 20-38. - Minimum standards for lighting and ventilation.**

- (a) Every dwelling unit shall be provided with natural light and ventilation by one or more windows, opening to the outdoors, as follows:
  - (1) In dwelling units containing fewer than five habitable rooms exclusive of kitchens, bathrooms; and water closets, a window or windows shall be provided in all habitable rooms.
  - (2) In dwelling units containing five or more habitable rooms exclusive of kitchens, bathrooms and water closets, a window or windows shall be provided in at least four habitable rooms.
- (b) The windows shall be glazed with glass or other translucent or transparent material. The aggregate area of glazing material in windows shall not be less than eight percent of the floor area of, the room served by them, but in no event shall the glazed area in a habitable room be less than ten square feet or in a bathroom, less than three square feet. Windows used for ventilation shall have an aggregate openable area of at least 50 percent of the glazed area required for lighting.

- (c) Every kitchen, bathroom, and water closet compartment shall comply with the light and ventilation requirements for habitable rooms except that no window shall be required in kitchens, bathrooms, and water closets, equipped with a ventilation system which meets the standards of the North Carolina State Building Code.

(Ord. of 2-21-1984, art. 8, eff. 7-1-1984)

**Sec. 20-39. - Minimum standards for space, use and location.**

- (a) Every dwelling unit shall contain at least the minimum room size in each habitable room as required by the North Carolina State Building Code. This provision shall not apply to mobile homes which meet Federal or State construction and safety standards at the time of manufacture.
- (b) Every dwelling unit shall contain at least 150 square feet of habitable floor area for the first occupant, at least 100 square feet of additional habitable area for each of the next three occupants and at least 75 square feet of additional habitable floor area for each additional occupant.
- (c) At least one-half of the floor area of every habitable room shall have a ceiling height of not less than seven feet and six inches.
- (d) Floor area shall be calculated on the basis of aggregate room area. However, closet area and wall area within the dwelling unit may count for not more than ten percent of the required habitable floor area. The floor area of any part of any room where the ceiling height is less than four and one-half feet (4'6") shall not be considered as part or the floor area for the purpose of determining maximum permissible occupancy.

(Ord. of 2-21-1984, art. 9, eff. 7-1-1984)

**Sec. 20-40. - Minimum standards for control of insects, rodents and infestations.**

- (a) In every dwelling unit, for protection against mosquitoes, flies, and other insects, every door used or intended for use for ventilation opening directly from a dwelling unit to outdoor space shall have supplied and installed screens and a self-closing device; and every window or other device opening to outdoor space used or intended to be used for ventilation shall likewise be supplied with screens.
- (b) Every basement or cellar window used or intended to be used for ventilation, and every other opening to a basement which might provide an entry for rodents shall be equipped with screens or such other device as will effectively prevent their entrance.
- (c) Every dwelling unit shall be kept free of any insects, rodents or other pests therein or on the premises.

(Ord. of 2-21-1984, art. 10, eff. 7-1-1984)

**Sec. 20-41. - Minimum standards applicable to rooming houses; exceptions.**

All of the provisions of this Ordinance, and all of the minimum standards and requirements of this Ordinance, shall be applicable to rooming houses, and to every person who operates a rooming house, or who occupies or lets to another for occupancy any rooming unit in any rooming house, except as provided in the following paragraphs:

- (a) At least one water closet or approved privy in good working condition shall be supplied for each four rooms within a rooming house wherever these facilities are shared.
- (b) Every room occupied for sleeping purposes by one occupant shall contain, at least 70 square feet of floor area, and every-room occupied for sleeping purposes by more than one occupant shall contain at least 50 square feet of floor area for each occupant 12 years of age and over and at least 35 square feet of floor area for each occupant under 12 years of age.
- (c) The operator of every rooming house shall be responsible for the sanitary maintenance of all walls, floors, and ceilings, and for the sanitary maintenance of every other part of the rooming house. He shall be further responsible for the sanitary maintenance of the entire premises where the entire structure or building within which the rooming house is contained is leased or occupied by the operator.
- (d) Every water closet, flush urinal, lavatory basin and bathtub shall be within an enclosed room or rooms, which are separate from the habitable rooms, are accessible from a common hall, and are accessible without going through any other rooming unit therein. If sanitary facilities are outside, they shall be accessible to occupants of each rooming unit without going through another rooming unit.
- (e) All rooming units shall have access to an exterior door and exit without going through another rooming unit.

(Ord. of 2-21-1984, art. 11, eff. 7-1-1984)

**Sec. 20-42. - Responsibilities of owners and occupants.**

- (a) Every owner of a multiple dwelling shall be responsible for maintaining in a clean and sanitary condition the shared or public areas of the dwelling and premises thereof.
- (b) Every owner of a dwelling or dwelling unit shall keep in a clean and sanitary condition that part of the dwelling, dwelling unit and premises thereof which he occupies and controls.
- (c) Every occupant of a dwelling or dwelling unit shall dispose of all his rubbish and garbage in a clean and sanitary manner.
- (d) It shall be the responsibility of the owner, in all cases, to furnish, supply, install, and maintain all plumbing and plumbing fixtures in a dwelling unit, including protection against freezing. It shall be the responsibility of the occupant of a dwelling unit to keep all supplied plumbing and plumbing fixtures therein as clean and sanitary as the condition of the premises permit and to exercise reasonable care in the proper use and

operation of same, including the doing of any act or the use and maintenance of any protection required by or provided by the owner for the prevention of freezing.

- (e) It shall be the responsibility of the owner in all cases to furnish, supply, install and replace all required windows, window glazings and screens. It shall be the responsibility of the occupant of a dwelling unit to maintain the same in good condition, normal wear and tear excepted. Whenever any window, window glazing, or screen is damaged or broken by the willful act or neglect of the occupant, then it shall be the responsibility of the occupant to bear the cost of repairing or replacing the same.
- (f) The owner of any dwelling unit shall be responsible for providing a dwelling unit free of insects, rodents, or other pests at the time of original letting to any occupant. Thereafter, every occupant or a dwelling containing a single dwelling unit shall be responsible for the extermination of any insects, rodents or other pests therein or on the premises; and every occupant of a dwelling unit in a dwelling containing more than one dwelling unit shall be responsible for such extermination whenever the unit is the only one infested. Whenever infestation is caused by failure of the owner to maintain a dwelling in rodent-proof or reasonable insect-proof condition, extermination shall be the responsibility of the owner. Whenever infestation exists in two or more of the dwelling units in any dwelling or in the shared or public parts of any dwelling containing two or more dwelling units, extermination shall be the responsibility of the owner.

(Ord. of 2-21-1984, art. 12, eff. 7-1-1984)

**Sec. 20-43. - Powers and duties of the public officer.**

The County Manager shall designate a Public Officer to enforce the provisions of this Ordinance and to exercise the duties and powers herein prescribed. The Public Officer is authorized to exercise such powers as may be necessary or convenient to carry out and effectuate the purposes and provisions of this Ordinance, including the following powers in addition to others herein granted:

- (a) To investigate the dwelling conditions and to inspect dwellings and dwelling units located in the County, in order to determine which dwellings and dwelling units do not meet the minimum standards contained in this Ordinance.
- (b) To administer oaths and affirmations, examine witnesses and receive evidence.
- (c) To enter upon premises for the purpose of making examinations and inspections; provided, such entries shall be made in accordance with Section 20-44 of this Ordinance and State law, and shall be made in such manner as to cause the least possible inconvenience to the persons in possession.
- (d) To appoint and fix the duties of officers, agents and employees, as the Public Officer deems necessary to assist in carrying out the purposes of this Ordinance, and to delegate any of the Public Officer's functions and powers to such officers, agents and employees.
- (e) To perform such other duties as may be prescribed herein or by the Board of Commissioners of Orange County.

(Ord. of 2-21-1984, art. 13, eff. 7-1-1984)

**Sec. 20-44. - Inspection; duty of owners and occupants.**

- (a) The Public Officer is hereby authorized to enter, examine, and survey at all reasonable times and in a reasonable manner all dwellings, dwelling units, rooming houses, rooming units and the premises associated therewith to determine if there exist upon such premises conditions which do not meet the standards contained in this Ordinance, as follows:
- (1) Whenever it appears to the Public Officer (on his own motion) that any dwelling or dwelling unit does not meet the minimum standards contained in this Ordinance;
  - (2) Whenever a petition is filed with or complaint is received by the Public Officer charging that any dwelling or dwelling unit contains conditions that do not meet minimum standards contained in this Ordinance. The following may act by petition: (i) a public authority; (ii) at least five residents of the County regarding any renter-occupied dwelling. The following may act by petition or complaint provided that the person making the complaint identifies himself or herself to the Public Officer: any one occupant of a dwelling unit which is renter-occupied regarding that dwelling unit.
- (b) The owner and occupant of every dwelling, dwelling unit, rooming house and rooming unit, or the person in charge thereof, shall give the Public Officer free access to such dwelling, dwelling unit, rooming house or rooming unit and its premises at all reasonable times and in a reasonable manner for the purposes of such inspection, examination and survey consent of the occupant in actual possession or in control of the premises shall be sufficient permission to the Public Officer to enter upon the premises. Whenever the Public Officer is denied permission to enter upon and inspect the premises, by the occupant, the Public Officer may obtain a warrant authorizing him to conduct such inspection of the premises as authorized by North Carolina General Statutes § 15-27.2.
- (c) Every occupant or person in possession of a dwelling, dwelling unit, rooming house or rooming unit shall give the owner thereof, or his agent or employee, access to any part of such dwelling or dwelling unit and its premises at reasonable times and in a reasonable manner for the purpose of making such repairs and alterations as are necessary to effect compliance with the standards contained in this Ordinance or with any lawful order issued pursuant to the provisions of this Ordinance.

(Ord. of 2-21-1984, art. 14, eff. 7-1-1984)

**Sec. 20-45. - Procedure for enforcement.**

- (a) Whenever it appears to the Public Officer that any dwelling or dwelling unit does not meet minimum standards contained in this Ordinance, he shall issue and cause to be served upon the owner and the parties in interest in such dwelling or dwelling unit a complaint stating the charges and containing a notice that a hearing will be held before the Public Officer at a place therein fixed, not less than ten nor more than 30 days after

the serving of the complaint. The owner or any party in interest shall have the right to file an answer to the complaint and to appear in person, or otherwise, and give testimony at the place and time fixed in the complaint. Notice of such hearing shall also be given to at least one of the persons signing a petition relating to such dwelling. Any person desiring to do so may attend such hearing and give evidence relevant to the matter being heard. The rules of evidence prevailing in the courts of this State shall not be controlling in hearings before the Public Officer.

- (b) After such notice and hearing, the Public Officer shall state in writing his determination whether the dwelling or dwelling unit complies with the minimum standards contained in this Ordinance, and if not, whether it is deteriorated or dilapidated.
  - (1) If the Public Officer determines that the dwelling or dwelling unit is deteriorated, he shall state in writing his findings of fact in support of such determination, and shall issue and cause to be served upon the owner thereof an order directing and requiring the owner to repair, alter, or improve such dwelling or dwelling unit to comply with the minimum standards contained in this Ordinance within a specified period of time, not to exceed 90 days. Such order may also direct and require the owner to vacate and close such dwelling or dwelling unit until such repairs, alterations, and improvements have been made.
  - (2) If the Public Officer determines that the dwelling is dilapidated, he shall state in writing his findings of fact to support such determination, and shall issue and cause to be served upon the owner thereof an order directing and requiring the owner either to repair, alter or improve such dwelling unit to comply with the minimum standards contained by this Ordinance, or else to vacate and remove, or demolish the same within a specified period of time not to exceed 90 days.

(Ord. of 2-21-1984, art. 15, eff. 7-1-1984)

**Sec. 20-46. - Appeals from orders of public officer.**

- (a) An appeal from any decision or order of the Public Officer may be taken by any person aggrieved thereby within ten days from the rendering of the decision or service of the order, and shall be taken by filing with the Public Officer and the Orange County Board of Adjustment notice of appeal which shall specify the grounds upon which the appeal is based. Upon the filing of any notice of appeal, the Public Officer shall forthwith transmit to the Board all the papers constituting the record upon which the decision appealed from was made. When an appeal is from a decision of the Public Officer refusing to allow the person aggrieved thereby to do any act, his decision shall remain in force until modified or reversed. When an appeal is from a decision of the Public Officer requiring the person aggrieved to do any act, the appeal shall have the effect of suspending the requirement until the hearing by the Board, unless the Public Officer certifies to the Board, after the notice of appeal is filed with him, that by reason of the facts stated in the certificate (a copy of which shall be furnished to the appellant), a suspension of his requirement would cause imminent peril to life or property, in which case the requirement shall not be suspended except by restraining order granted for due cause shown upon not less than one day's written notice, to the

Public Officer, by the Board, or by a court of record. In the absence of an appeal, the order of the Public Officer is final.

- (b) The Board shall fix a reasonable time for the hearing of all appeals, shall give due notice to all the parties, and shall render its decision within a reasonable time. Any party may appear in person or by agent or attorney. The Board may reverse or affirm, wholly or in part, or may modify the decision or order appealed from, and may make such decision and order as in its opinion ought to be made in the matter, and to that end it shall have all the powers of the Public Officer, but the concurring vote of four members of the Board shall be necessary to reverse or modify any decision or order of the Public Officer. The Board shall have power also in passing upon appeals in any case where there are practical difficulties or unnecessary hardships in the way of carrying out the strict letter of the Ordinance, to adapt the application of the Ordinance to the necessities of the case to the end that the spirit of the Ordinance shall be observed, public safety and welfare secured, and substantial justice done. This power shall be exercised according to the procedures and standards contained in the Orange County Zoning Ordinance for the exercise of the variance powers contained in that ordinance.
- (c) Every decision of the Board shall be in writing and shall be promptly filed in the office of the Public Officer, and, shall be open to public inspection; a certified copy shall be sent by mail, or otherwise, to the appellant.
- (d) Every decision of the Board shall be subject to review by proceedings in the nature of certiorari instituted within 15 days of the decision of the Board, but not otherwise.
- (e) During the time allowed for the filing of an appeal to the Board or for the filing of a petition for writ of certiorari, but not more than 30 days after the issuance of an order by the Public Officer or the rendering of a decision by the Board, whichever is applicable and whichever is later, any person aggrieved by the order or decision may petition the Superior Court for a temporary injunction restraining the Public Officer pending final disposition of the cause as provided in subsection 20-46(a) or subsection 20-46(d) hereof.

(Ord. of 2-21-1984, art. 16, eff. 7-1-1984)

**Sec. 20-47. - Methods of service of complaints and orders.**

Complaints and orders issued by the Public Officer shall be served upon persons either personally or by registered or certified mail. If the whereabouts of such persons are unknown and the same cannot be ascertained by the Public Officer in the exercise of reasonable diligence, the Public Officer shall make affidavit to that effect, and the serving of such complaint or order upon such person may be made by the publishing of same at least once no later than the time at which personal service would be required under the provisions of this Ordinance in a newspaper having general circulation in the County. Where service is made by publication, a notice of the pending proceedings shall be posted in a conspicuous place on the premises affected by the complaint or order.

(Ord. of 2-21-1984, art. 17, eff. 7-1-1984)

**Sec. 20-48. - Violations; remedies and penalty.**

- (a) The owner of any dwelling or dwelling unit who fails to comply with an order issued by the Public Officer pursuant to subsection 20-45(b) of this Ordinance from which no appeal has been taken, or fails to comply with an order of the Board of Adjustment following an appeal, shall be guilty of a misdemeanor. Each day that any such failure to comply with such order continues shall constitute a separate and distinct offense.
- (b) If the owner of any dwelling or dwelling unit fails to comply with an order issued by the Public Officer pursuant to subsection 20-45(b) of this Ordinance from which no appeal has been taken, or fails to comply with an order of the Board of Adjustment following an appeal, then the Public Officer may cause such dwelling or dwelling unit to be vacated and closed; and may cause to be posted on the main entrance of any dwelling so closed, a placard with the following words: "This building is unfit for human habitation. The use or occupancy of this building for human habitation is prohibited and unlawful. If a person removes a notice that has been affixed to a dwelling or dwelling unit by the Public Officer, that person is guilty of a misdemeanor.
- (c) Occupancy of dwelling or dwelling unit posted or placarded as provided in subsection 20-48(b) of this Ordinance shall constitute a misdemeanor. Each day that such occupancy continues after such posting or placarding shall constitute a separate and distinct offense.
- (d) Whenever a violation is denominated a misdemeanor under the provisions of this Ordinance, the Public Officer, either in addition to or in lieu of other remedies, may initiate any appropriate action or proceeding to prevent, restrain, correct, or abate the violation or prevent the occupancy of the building involved.
- (e) Neither this Ordinance nor any of its provisions shall be construed to impair or limit in any way the power of the County to define and declare nuisances and to cause their abatement by summary action or otherwise, or to enforce this Ordinance by criminal process as authorized by North Carolina General Statutes § 14-4 and the enforcement of any remedy provided herein shall not prevent the enforcement of any other remedy or remedies provided herein or in any other ordinances or laws.

(Ord. of 2-21-1984, art. 18, eff. 7-1-1984)

**Sec. 20-49. - Non-conforming conditions.**

- (a) The area, dimensional, and proportional provisions of subsections 20-37(a), 20-38(a), 20-38(b), 20-39(a), 20-39(c), 20-41(b) shall not apply to dwellings or dwelling units in use prior to the adoption of this Ordinance, but no such dwelling or dwelling unit shall be modified, altered, expanded, or replaced except that any such new installation shall be made in accordance herewith.
- (b) The provisions of this Ordinance shall apply to manufactured homes or mobile homes except when Federal or State construction and safety standards provide a standard other than as provided herein and when such mobile homes meet any such Federal and State construction and safety standards at the time of manufacture.

(Ord. of 2-21-1984, art. 19, eff. 7-1-1984)

**Sec. 20-50. - Conflict with other provisions.**

In the event any provision, standard or requirement of this Ordinance is found to be in conflict with any provision of any other ordinance or code of the County the provision which establishes the higher standard or more stringent requirement for the promotion and protection of the health and safety of the residents or the County shall prevail.

(Ord. of 2-21-1984, art. 20, eff. 7-1-1984)

**Sec. 20-51. - Severability.**

If any provision of this Ordinance is for any reason held to be invalid or unconstitutional by any court of competent jurisdiction, such provision shall be deemed a separate, independent provision and such holding shall not affect the validity of any other provision hereof, and to that end, the provisions of this Ordinance are hereby declared to be severable.

(Ord. of 2-21-1984, art. 20, eff. 7-1-1984)

**Sec. 20-52. - Effective date.**

This Ordinance shall be effective on July 1, 1984.

(Ord. of 2-21-1984, art. 20, eff. 7-1-1984)

Footnotes:

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**State Law reference**— Building inspection, G.S. 153A-350 et seq.