



ISSUES AND OPPORTUNITIES: AFFORDABLE HOUSING

DRAFT 10/30/2020

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1. INTRODUCTION

This report provides an overview of affordable housing issues and opportunities including cost burden analysis, estimation of the affordable housing gaps, maps and a summary of goals and policies from current housing documents and plans from the Town of Carrboro and Orange County.

Affordable housing has been a long-time priority for The Town of Carrboro, dating at least from Vision 2020. The Town's Affordable Housing Goals and Strategies Document was first approved in 2014 and has a focus on expanding affordable housing opportunities for both homeowners and renters.

To preserve and expand affordable housing, Carrboro established an Affordable Housing Advisory Commission (AHAC) to identify resources, strategies, and recommendations to modify or enact new policies that will advance affordable housing objectives. Annual updates on progress towards these goals are provided to the Town Council.

There is a concern in the community that a loss of affordable units is pushing out long-term residents, especially Black, Indigenous, and People of Color (BIPOC) some of whom are being priced out. Gentrification, student-occupied housing, low-income earners, and rising housing costs are other issues that have been identified during interviews and by the Carrboro Connects Task Force members. These tensions may not be unique to Carrboro or the Triangle region, but there is concern that these pressures are threatening the diversity of the community and what makes Carrboro such a distinct, welcoming, and vibrant community for all if some households cannot afford to live in the Town.

Constraints such as limited land and environmental concerns, wealth disparities, racial inequities, lack of economic and employment opportunities, proximity to transit corridors, tax base capacity and needed government services are but a few of many topics that residents are concerned about. All of these issues relate in some way to access to affordable housing. Finding the right balance of interests such as preserving biodiversity, making progress toward climate change and strengthening the fiscal base of the community while expanding access to affordable housing will be explored in the comprehensive planning process. The recurring challenges of having transparency between residents, review processes, and developers continues to be an issue facing Carrboro. In addition, it remains a challenge to make sure that those most affected, including BIPOC, low-income individuals and families, refugees and others are active participants in informing and developing policies.

The Town has several partnerships that assist in affordable housing solutions. They include the Home Consortium (Orange County and the Towns of Carrboro, Chapel Hill, Hillsborough), Orange County Affordable Housing Coalition, Orange County Partnership to End Homelessness, the Orange County Home Preservation Coalition, Triangle J Council of Governments, and a number of housing organizations that the Town funds on an annual

basis. The Comprehensive Plan will be looking at ways in which the Town can work with these partners in a coordinated way to make progress on its goals.

2. OVERVIEW AND DATA TRENDS

A. HOUSING TRENDS

Carrboro currently has 9,202 households according to the U.S. Census 2018 American Community Survey (ACS) 5-Year data, as shown in Table 1. The Town's median for-sale housing value is \$350,800 with a median gross rent of \$1,036, also according to 2018 ACS 5-Year data. Overall, Orange County has 52,529 households and a \$292,500 medium housing value. The median gross rent is \$1,077.

Housing units were built at the most rapid pace between 1970-1990. Since then, annual growth of housing units has slowed, but continues to increase approximately 1% per year as shown in Table 2 and Figure 1.

Table 1: Housing Unit Growth 1970-2019

Year	Carrboro	Orange County
1970	1,944	16,950
1980	3,748	28,712
1990	6,485	38,683
2000	8,497	49,289
2010	9,221	55,597
2019	9,781	60,293

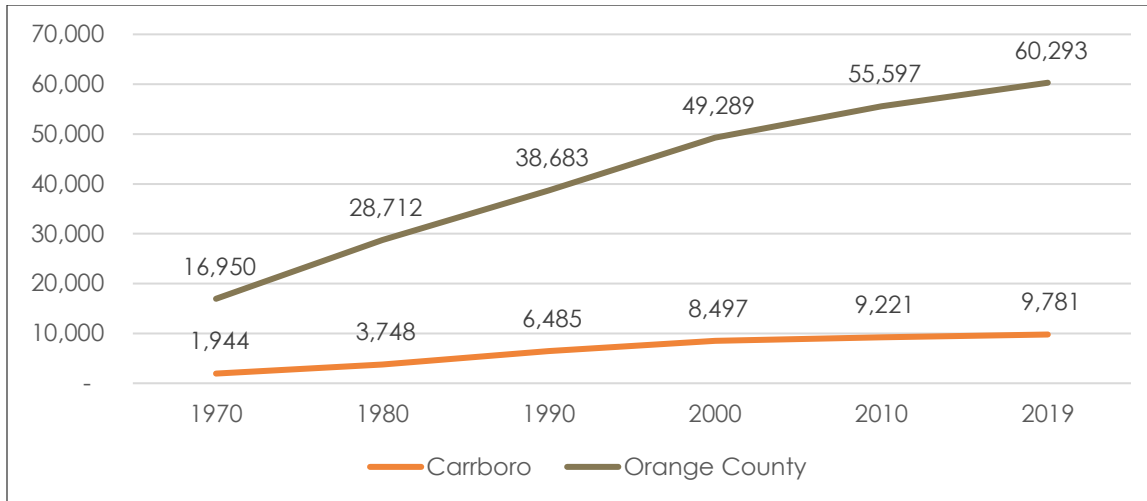
Source: U.S. Census 1970-2010, 2019 U.S. Census Estimate

Table 2: Annual Housing Unit Growth: 1970-2019

Year	Carrboro	Orange County
1970-1980	9%	7%
1980-1990	7%	3%
1990-2000	3%	3%
2000-2010	1%	1%
2010-2019	1%	1%

Source: U.S. Census 1970-2010, 2019 U.S. Census Estimate

Figure 1: Growth in Housing Units 1970-2019

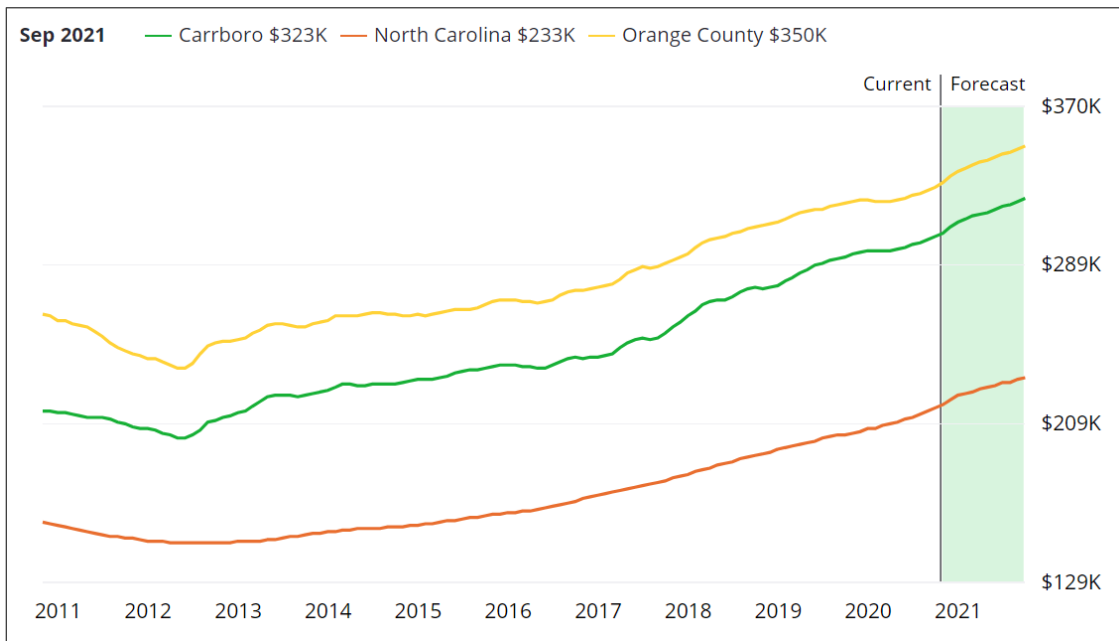


Source: U.S. Census 1970-2010, U.S. Census 2019 Estimate

B. FOR-SALE HOUSING VALUES

There has been a continued upward trend of for-sale home values since 2012 reaching \$323,000 in September 2020, compared with \$233,000 in North Carolina and \$350,000 in Orange County. The median value of single-family homes was \$347,000 and the median value of condominiums was \$163,000. (Zillow.com Home Value Index, September 2020).

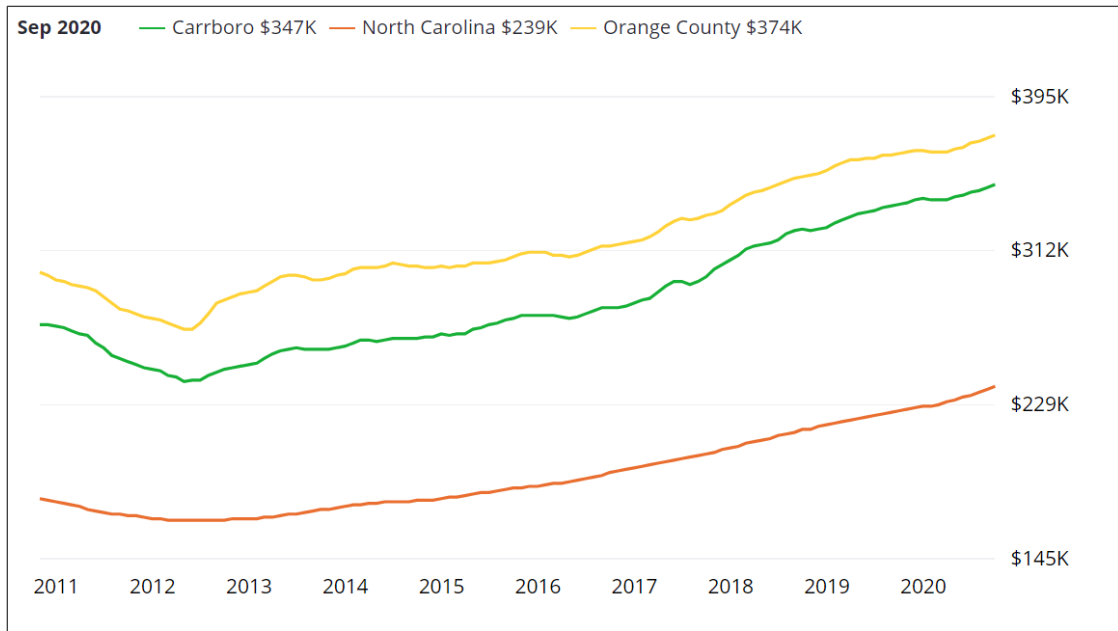
Figure 2: For-Sale Housing Estimated Value (All Types)



Source:

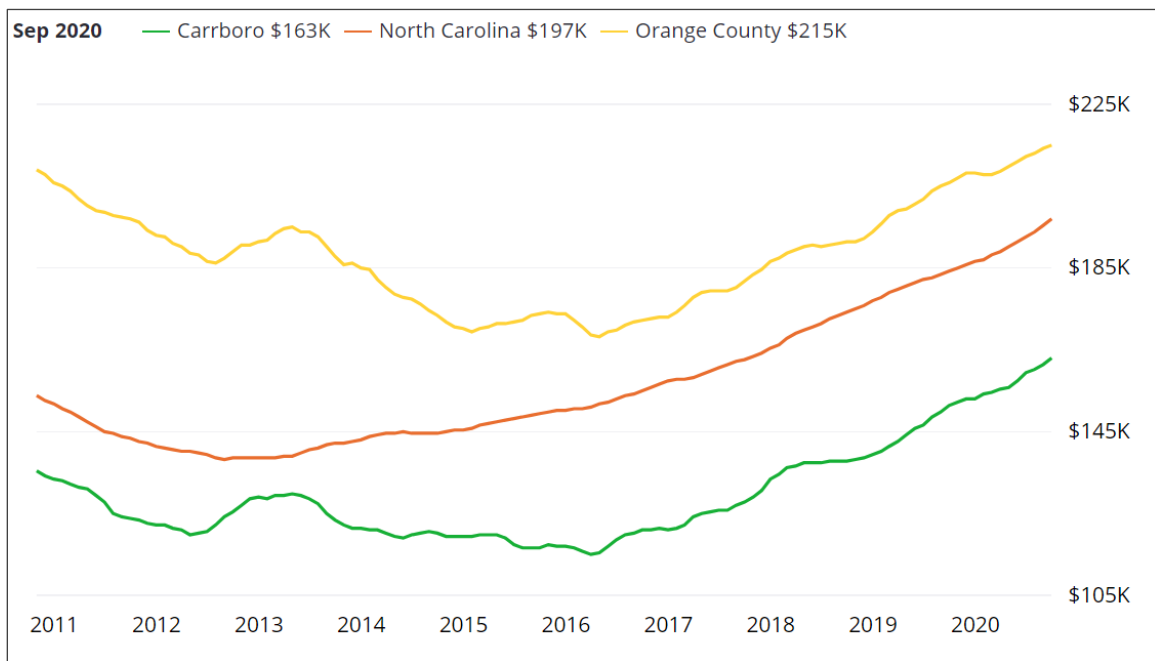
Zillow.com Home Market Overview, accessed October 28, 2020

Figure 3: Single-Family Homes Estimated Value



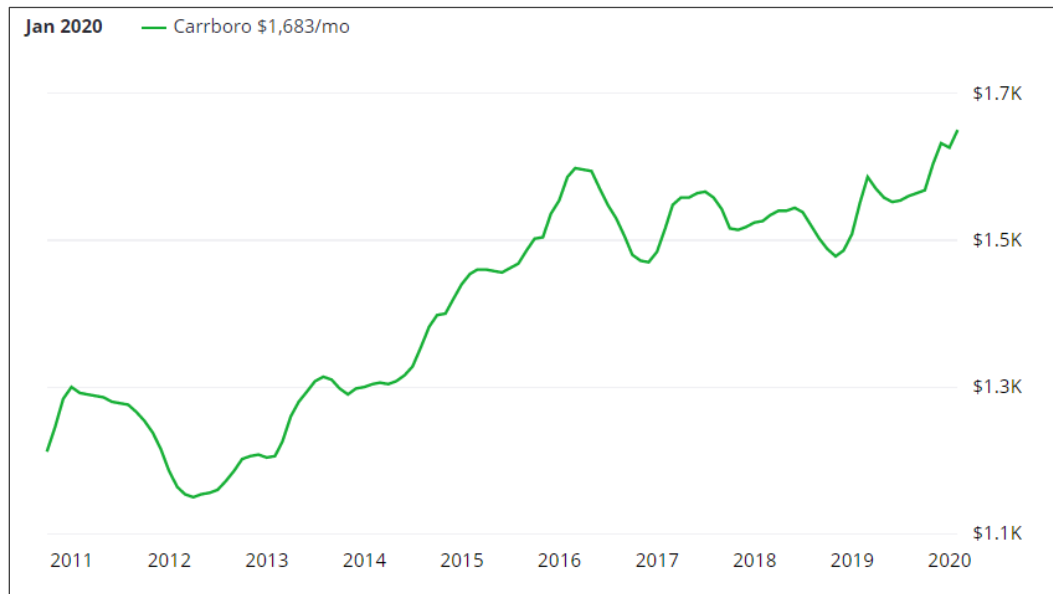
Source: Zillow.com, accessed October 28, 2020

Figure 4: Condominium Estimated Value



The graph below shows a steady increase in rent for Carrboro since 2012. When comparing rent prices with other real estate companies, Zillow listed similar properties between \$600 to \$945, which are very few, and go as high as \$3,900 with a median rent of \$1,683.

Figure 5: Monthly Rent 2011-2020



Source: Zillow.com Home Market Overview, January 2020 Data, accessed July 28, 2020 (More recent data was not available from Zillow. See Figures 7 through 9 for more recent data in 2020)

Table 3: Gross Median Rent by Number of Bedrooms

Bedroom Type	FY 2020 FMR	Median Rent
1 Bedroom	\$934	\$970
2 Bedroom	1,088	1,195
3 Bedroom	1,461	1,404
4 Bedroom	1,645	2,350

Source: HUD Median Income and Fair Market Value 2020 - <https://www.huduser.gov/portal/datasets>

As shown in Table 3, Fair Market Rent (FMR) ranges from \$934 for a one-bedroom unit to \$1,645 for a four-bedroom unit. FMR is determined by HUD to represent limits on rent for programs such as Housing Choice Vouchers and regulated buildings that receive a housing subsidy.

In the case of Carrboro, FMR is very close to gross median rent for apartments between one and three bedrooms. There is, however, a large gap in affordability for large households that may require four bedrooms (\$1,645 FMR compared with \$2,350 median rent in the market). In addition, FMR is only relevant to households that are able to receive housing subsidies (that are in short supply) or obtain units that are restricted in rent to FMR. For other households that do not receive these subsidies (which would be most renters), their income

is typically not high enough to pay rent without being cost burdened, as will be explained in the next section of this report.

The ACS data shown in Table 3 is confirmed by more recent market data. For example, as of January 2020, Carrboro median rent for a 2-unit bedroom was \$1,300 a month¹. Surveying three other online rental companies such as Trulia, Apartments, and Realtor, 1-2-unit bedroom units ranged from \$600 to \$2,500, see Table 5. These escalating rental prices are of a major concern to many Carrboro residents. Through interview, it has been noted that long-time residents cannot afford increasing rent and there has been a concern of possible loss of diversity due to escalating rents, which in many cases are higher than a mortgage payment.

Table 4: Median Rent

Type of Rental Unit	Median Rent
2 Bedroom Median Rent	\$1,314
3 Bedroom Median Rent	\$1,661
Single-Family Median Rent	\$1,843

Source: Zillow.com Home Market Overview, January 2020 Data, accessed September 4, 2020

Table 5: Range in Rental Prices by Data Source

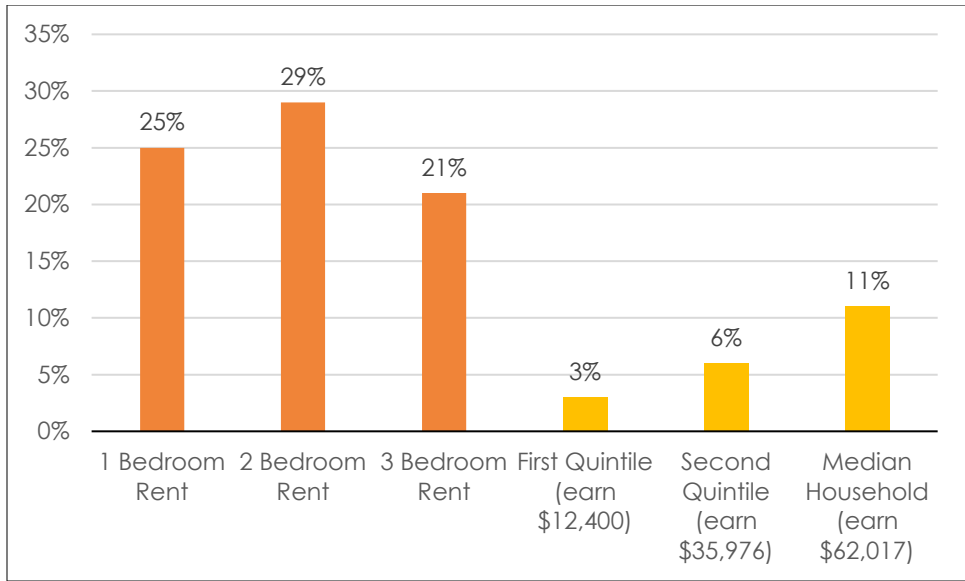
Listing Source	Number of Bedrooms	Rent Ranges
Trulia.com	1-2	\$600 - \$1,300
Apartments.com	1-2	\$600 - \$2,100
Realtor.com	1-2	\$750 - \$2,500

Source: Trulia, Apartments, and Realtor, September 2020

An additional data source from Zumper provides average monthly rents by number of bedrooms over the past six years. As can be seen in the figures below, this data confirms that the average monthly rent has generally been increasing, even during the Pandemic of 2020 after only an initial slight decrease. Between 2014 and 2020, there has been an increase of approximately 25% for one-bedrooms, 29% for two-bedrooms and 16% for three-bedroom units, while wages only increased by 3% for the lowest quintile of income earners, 6% for the next quintile, and 11% for the median household.

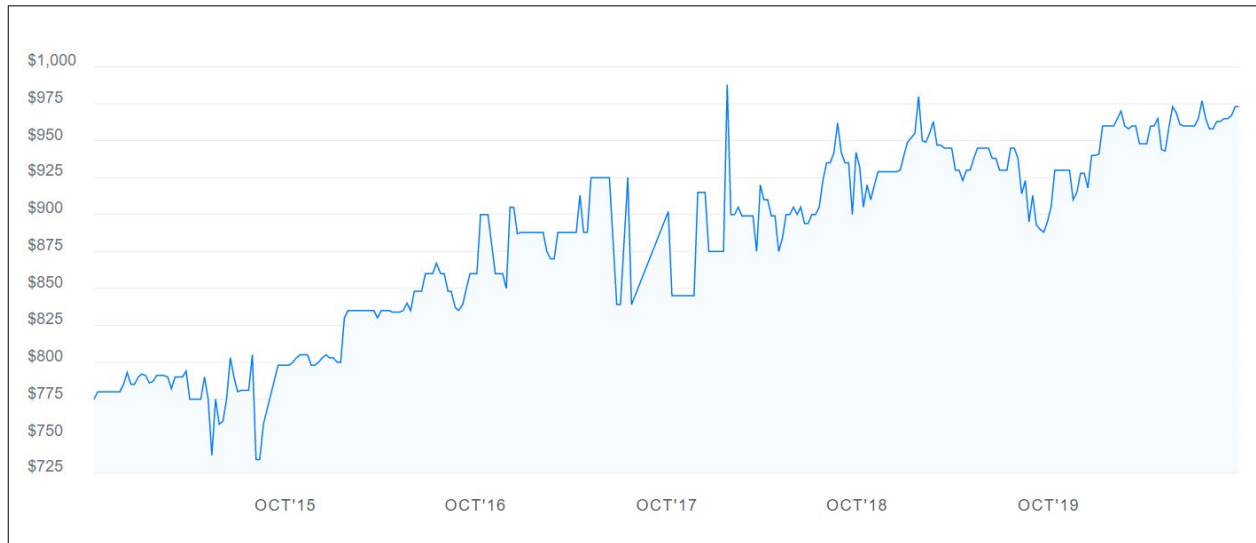
¹ <https://www.zillow.com/carrboro-nc/home-values/>

Figure 6: Rent Increasing Faster than Income (2014-2018)



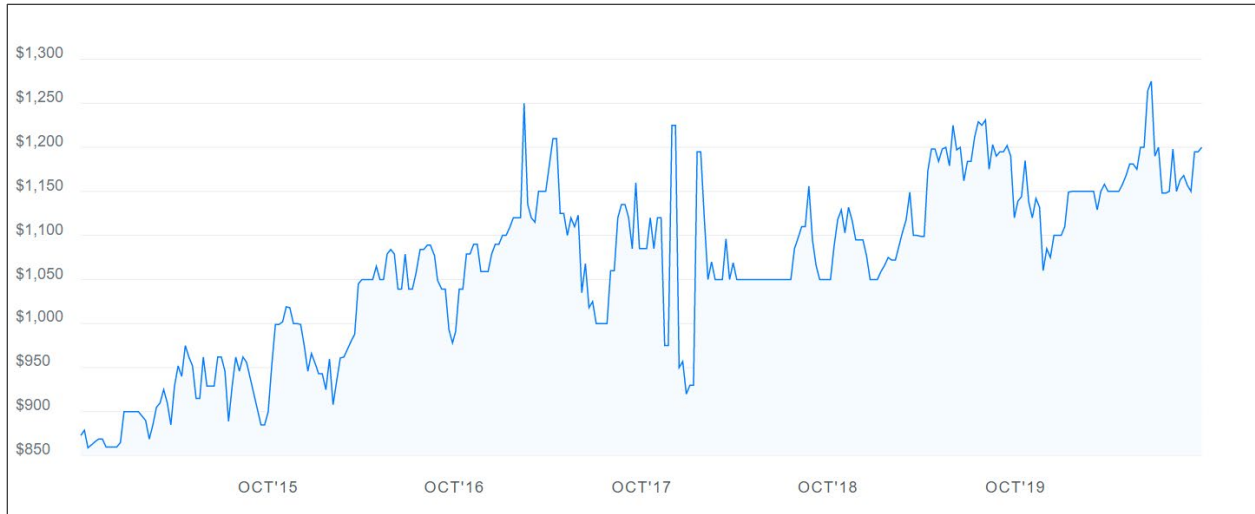
Source: Zumper.com and American Community Survey Annual Release of 5-Year Estimates, 2014-2018

Figure 7: One-Bedroom Monthly Rent Oct 2014 to Oct 2020



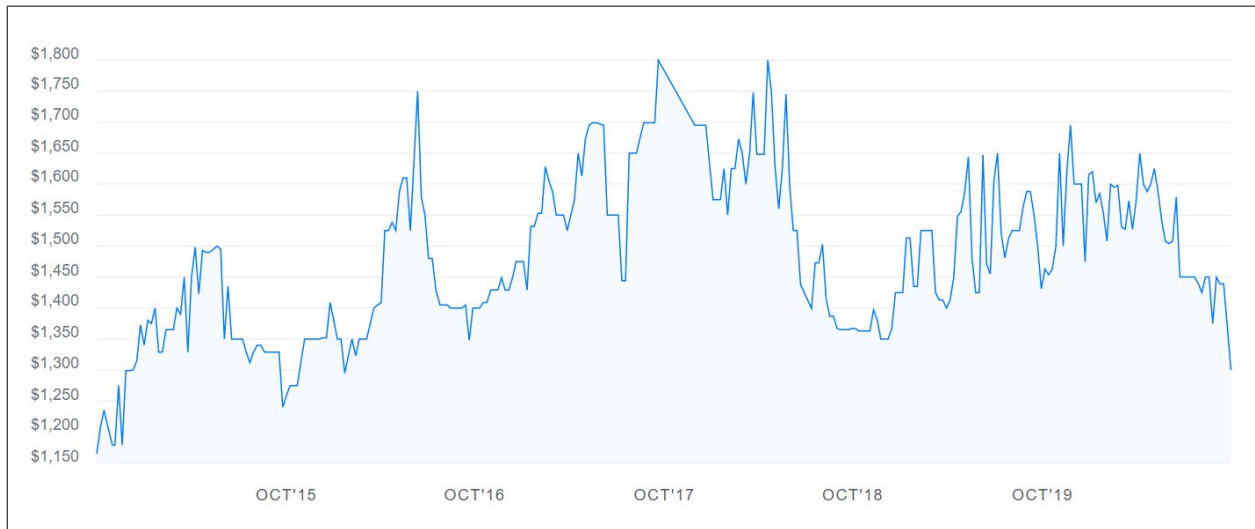
Source: Zumper.com - <https://www.zumper.com/rent-research/carrboro-nc>

Figure 8: Two-Bedroom Monthly Rent Oct 2014 to Oct 2020



Source: Zumper.com - <https://www.zumper.com/rent-research/carrboro-nc>

Figure 9: Three-Bedroom Monthly Rent Oct 2014 to Oct 2020



Source: Zumper.com - <https://www.zumper.com/rent-research/carrboro-nc>

AFFORDABILITY GAP BY INCOME LEVEL

Table 6: Housing Affordability by Income Level

Range	Example of Jobs	Annual Income 2018	Affordable Monthly Mortgage or Rent
1st Quintile	Minimum wage workers such as some retail and animal care & service workers	\$12,400	\$310
2nd Quintile	Community and social services, bakers, quality control inspectors	\$35,976	\$899
3rd Quintile (Middle)	Craft & fine artists, industrial designers, editors, reporters, teachers	\$62,717	\$1,568
4th Quintile	Computer & information systems managers, emergency management directors, advertising & marketing	\$100,939	\$2,523
5th Quintile	Financial managers, administrators, top executives	\$255,332	\$6,383

Source: Income levels are from the U.S. Census American Community Survey between 2011 and 2018. U.S. Bureau of Labor Statistics, Occupational Outlook Handbook

Table 6 analyzes housing affordability by income level. For each quintile of households by income level, the types of jobs that Carrboro residents may hold are shown with the average annual income for the quintile and what an affordable payment would be for that income level. For example, the first quintile represents minimum wage salaries such as some retail workers earning about \$12,000 per year. The second quintile includes jobs such as many community and social services earning approximately \$36,000. The third quintile includes many arts, design, entertainment, sports, and media jobs, earning approximately \$63,000. Technical and management positions jump into the six-figure salaries with computer & information systems and advertising making up the fourth quintile, while financial managers and top executives make up the highest quintile of income earners.

For each of these quintiles, the table shows what an affordable monthly mortgage or rent would be for the given income level. For example, those in the first quintile can only afford about \$310 in rent. These households may be lucky to find some type of subsidized housing or will need to pay a high portion of their income towards rent or may have to double up to afford a place to live.

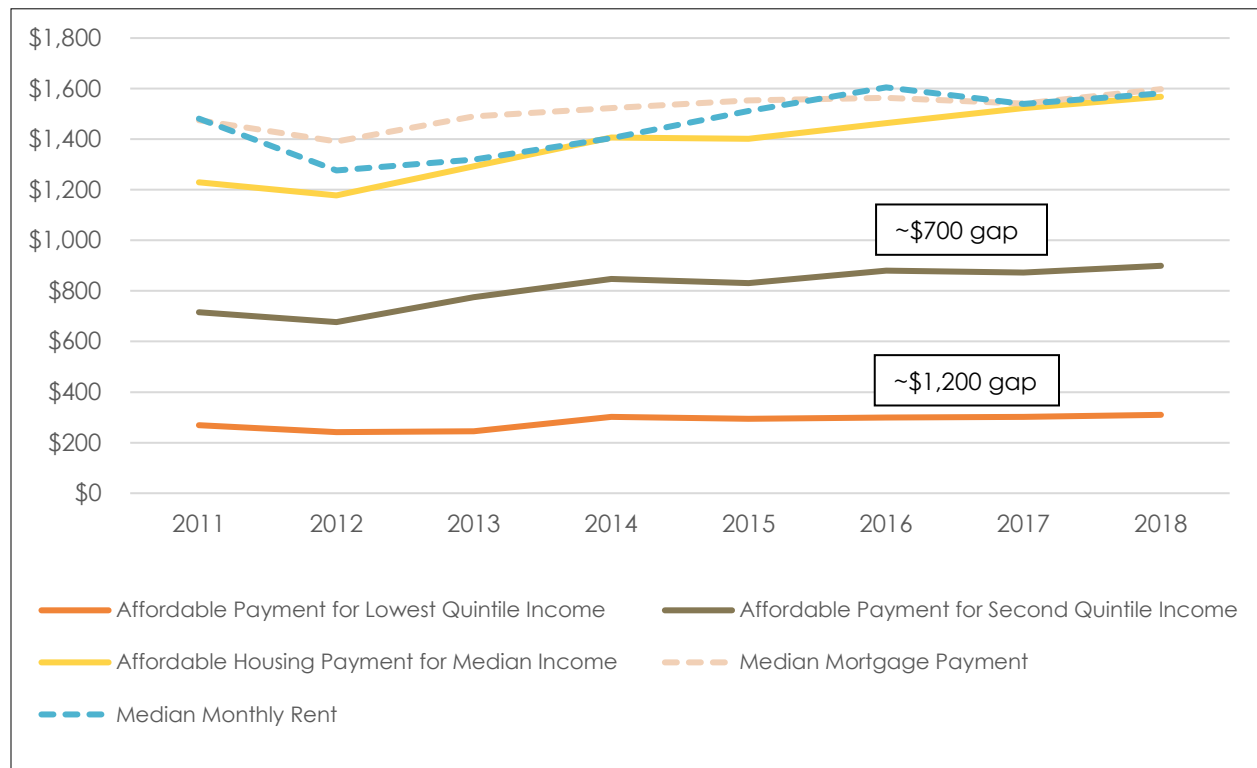
If one compares the ability to pay with the median housing costs shown in Table 6, it is evident that those earning the first two quintiles (representing 40% of Carrboro's population) have difficulty in finding homes that are affordable to them, while those earning above that level, tend to have options in the housing market.

Figure 10 shows that while the median income earner in Carrboro (shown in yellow) closely tracks the median monthly costs in for-sale and rental housing (shown by the dashed lines), a large affordability gap exists between those at lower-incomes and housing costs. The gap between the lowest quintile (those earning \$12,000 on average such as a retail worker

earning minimum wage) and monthly rent remained steady at about \$1,200 between 2011 and 2018 in inflation-adjusted dollars. The second quintile (those earning \$36,000 on average such as a barber or hairdresser) had a gap of approximately \$700 a month. Due to factors such as high cost of land, limited supply, and low vacancy, there is little incentive in the market to provide more affordable units.

The full details of this analysis are shown in Table 7 for the years 2011 to 2018 for both homeowners and renters and compares affordability levels to the median levels in the for-sale and rental housing markets in Carrboro.

Figure 10: Affordable Monthly Payment by Income Level in Carrboro



Sources: Income levels are from the U.S. Census American Community Survey between 2011 and 2018. Affordable payments calculated based on Freddie Mac Mortgage Calculator. For-sale and rental housing costs from Zillow between 2011 and 2018. All calculations adjusted for inflation to 2018 dollars.

Table 7: Affordable Payment by Income Level in Carrboro

Income Level	2011	2012	2013	2014	2015	2016	2017	2018
Lowest Quintile (e.g. minimum wage retail worker)	\$10,742	\$9,665	\$9,781	\$12,079	\$11,777	\$11,987	\$12,064	\$12,400
Second Quintile (social service workers)	\$28,621	\$27,070	\$31,013	\$33,886	\$33,259	\$35,225	\$34,886	\$35,976
Middle Quintile (editors, reporters, teachers)	\$49,182	\$47,110	\$51,718	\$56,286	\$56,079	\$58,530	\$60,928	\$62,717
Fourth Quintile (high tech)	\$89,508	\$82,981	\$90,295	\$96,269	\$98,461	\$99,806	\$101,433	\$100,939
Highest Quintile (executives)	\$219,585	\$227,867	\$250,626	\$259,614	\$264,625	\$263,729	\$264,416	\$255,332
AFFORDABLE MONTHLY PAYMENT								
Lowest Quintile	\$269	\$242	\$245	\$302	\$294	\$300	\$302	\$310
Second Quintile	\$716	\$677	\$775	\$847	\$831	\$881	\$872	\$899
Median Income	\$1,230	\$1,178	\$1,293	\$1,407	\$1,402	\$1,463	\$1,523	\$1,568
MEDIAN HOUSING COST IN CARRBORO								
Census Median Home Value	\$345,700	\$348,300	\$337,000	\$334,700	\$324,500	\$326,700	\$334,500	\$350,800
Zillow Median For-Sale Price	\$228,000	\$210,900	\$231,000	\$237,600	\$244,080	\$246,100	\$241,280	\$252,960
Mortgage Payment for Median Sale Price	\$1,475	\$1,391	\$1,490	\$1,523	\$1,554	\$1,564	\$1,541	\$1,598
Zillow Median Rent	\$1,482	\$1,277	\$1,320	\$1,404	\$1,512	\$1,605	\$1,539	\$1,581

Sources: Income levels are from the U.S. Census American Community Survey between 2011 and 2018. Affordable payments calculated based on Freddie Mac Mortgage Calculator. For-sale and rental housing costs from Zillow between 2011 and 2018. All calculations adjusted for inflation to 2018 dollars.

C. HOUSING COST BURDEN

According to the U.S. Department of Housing and Urban Development (HUD), households paying over 30% of their income for housing, including utilities, are considered cost burdened. For example, this standard would equate to spending more than \$1,480 per month for a household earning the median income of Carrboro which is \$59,202.

HUD uses Area Median Income (AMI) as a guide for determining Fair Market Rent and hence many subsidy programs. AMI for the Durham-Chapel Hill Area is \$90,917. Since the Town's median is lower for households who reside in Carrboro, this analysis of cost burden is based on Carrboro's residents, not the higher value for households in the rest of the Durham-Chapel Hill Area who tend to earn higher salaries and therefore can afford higher value homes.

Based on these standards, 656 homeowners have a housing cost burden, representing 17% of all homeowners, while 20% of homeowners in Orange County have a housing cost burden.

Table 8: Homeowner Cost Burden

Homeowners	Cost Burden			
	Carrboro		Orange County	
Homeowners w/cost burden	656	17%	6,507	20%
- With a Mortgage	588	20%	5,345	25%
- Without a Mortgage	68	7%	1,162	11%
Homeowners without cost burden	3,294	83%	26,032	80%
Total Homeowners	3,950	100%	32,539	100%

Source: ACS 2018 Five-Year Estimates

Cost burden is very much related to income levels in Carrboro. Over four in five homeowners with a mortgage with income under \$50,000 have cost burden, with 100% of those earning less than \$20,000 having cost burden. Even among households earning between \$50,000 and \$75,000, one in three homeowners with a mortgage faces cost burden.

Table 9: Cost Burden by Household Income for Homeowners with a Mortgage

Range	% of Homeowners with Cost Burden
Less than \$20,000	100%
\$20,000-\$34,999	81%
\$35,000-\$49,999	86%
\$50,000-\$75,000	31%
\$75,000+	8%

Source: ACS 2018 5-Year Estimates

The issue is even more severe for renter households. As shown in Table 10, half of renters are cost burdened. In Carrboro, more than one in five renters (22%) are paying between 30%-50% of their income on rent and utilities. In addition, 28% of renters are extremely cost burdened, meaning they are spending more than 50% of their household income on rent and utilities.

Table 10: Renter Cost Burden

Renters	Cost Burden (30% or More of Income Toward Housing)			
	Carrboro		Orange County	
Renters w/Cost Burden	2,591	49%	9,412	47%
- 30% - 50% of Income	1,136	22%	4,322	22%
- 50% or More of Income	1,455	28%	5,090	25%
Renters w/o cost burden	2,661	51%	10,578	53%
Total Renters	5,252	100%	19,990	100%

Source: ACS 2018 5-Year Estimates

Like homeowners, renters with lower household income face much higher levels of cost burden. In fact, four in five renters earning less than \$20,000 face severe cost burden (over 50% of their income toward housing). The total share with cost burden is even higher (94%) for households earning between \$20,000 and \$35,000, likely because there is greater need than availability of affordable housing to those earning less than the Area Median Income. Similar to homeowners, even one in five households earning between \$50,000 and \$75,000 face high cost burden. Note that this data includes student renters with limited income, some of whom may have support from families or financial aid, but many are also struggling to meet their expenses.

Table 11: Renter Cost Burden by Household Income

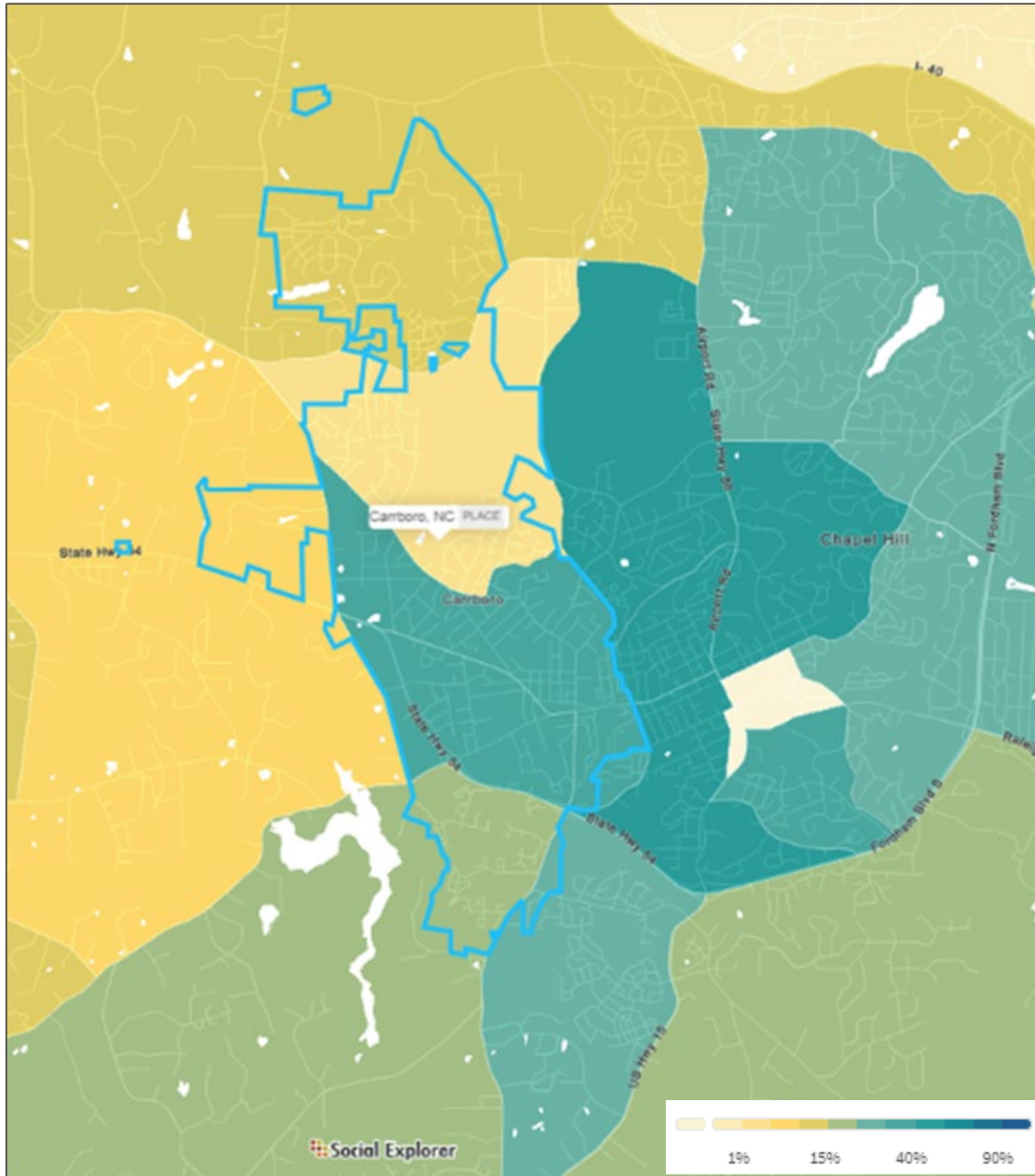
	30-50%	50% +	Total Cost Burdened
Less than \$20,000	4%	78%	81%
\$20,000-\$34,999	56%	38%	94%
\$35,000-\$49,999	32%	3%	35%
\$50,000-\$75,000	21%	0%	21%
\$75,000+	10%	0%	10%

Source: ACS 2018 Five-Year Estimates

Where do cost burdened households live? The highest concentration is along the NC 54 corridor and between NC 54 and Hillsborough Rd, which is also where more rental housing is located.

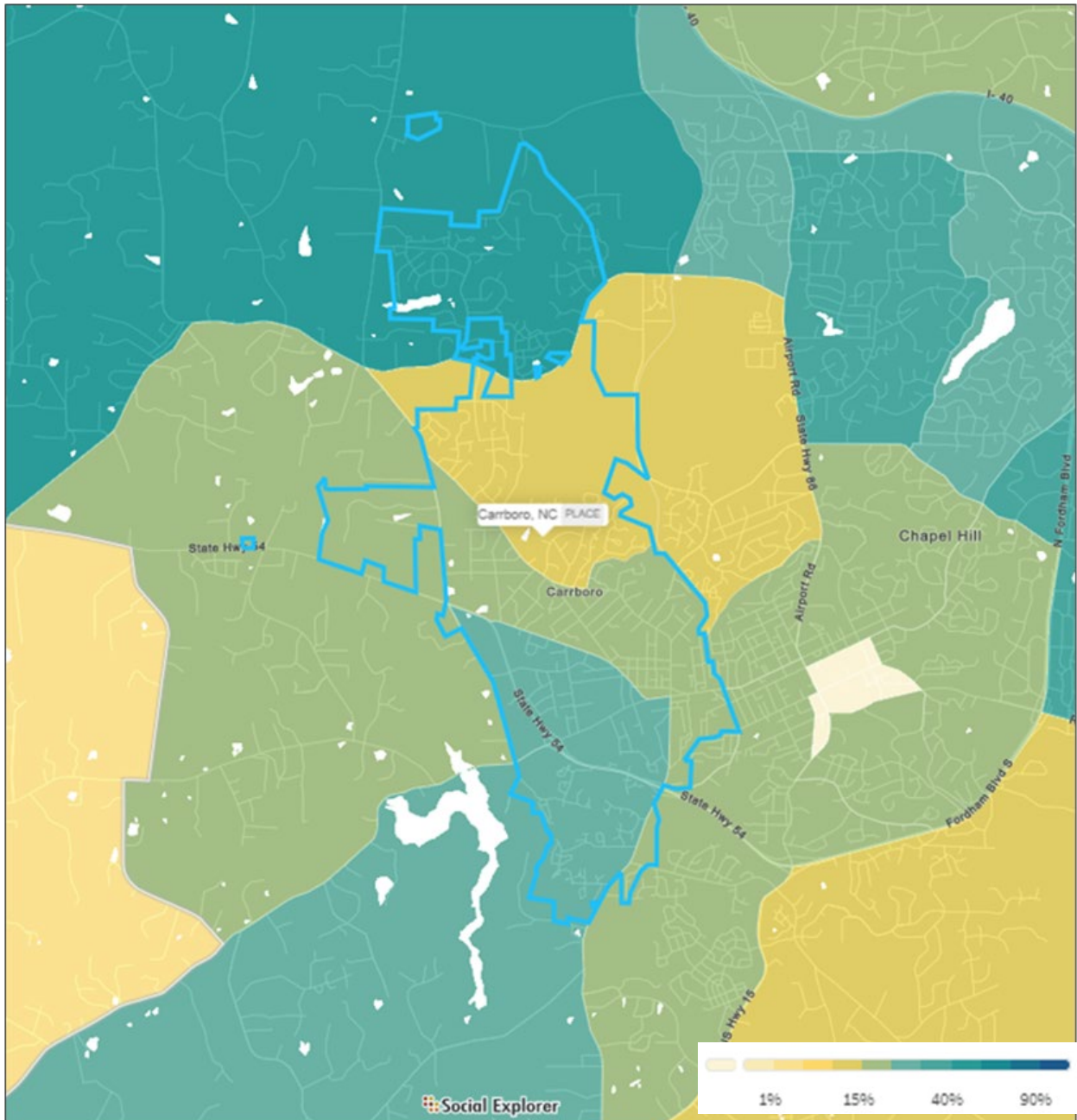
The following maps illustrate renters with severe cost burden (pay over 50% of their income toward housing), renters with cost burden (pay over 30% of their income toward housing), and homeowners with cost burden (pay over 30%).

Figure 11: Renters with Severe Cost Burden: Paying More than 50% of Income Toward Housing



Source: Social Explorer, 2020, ACS 2018 5-Year Estimates

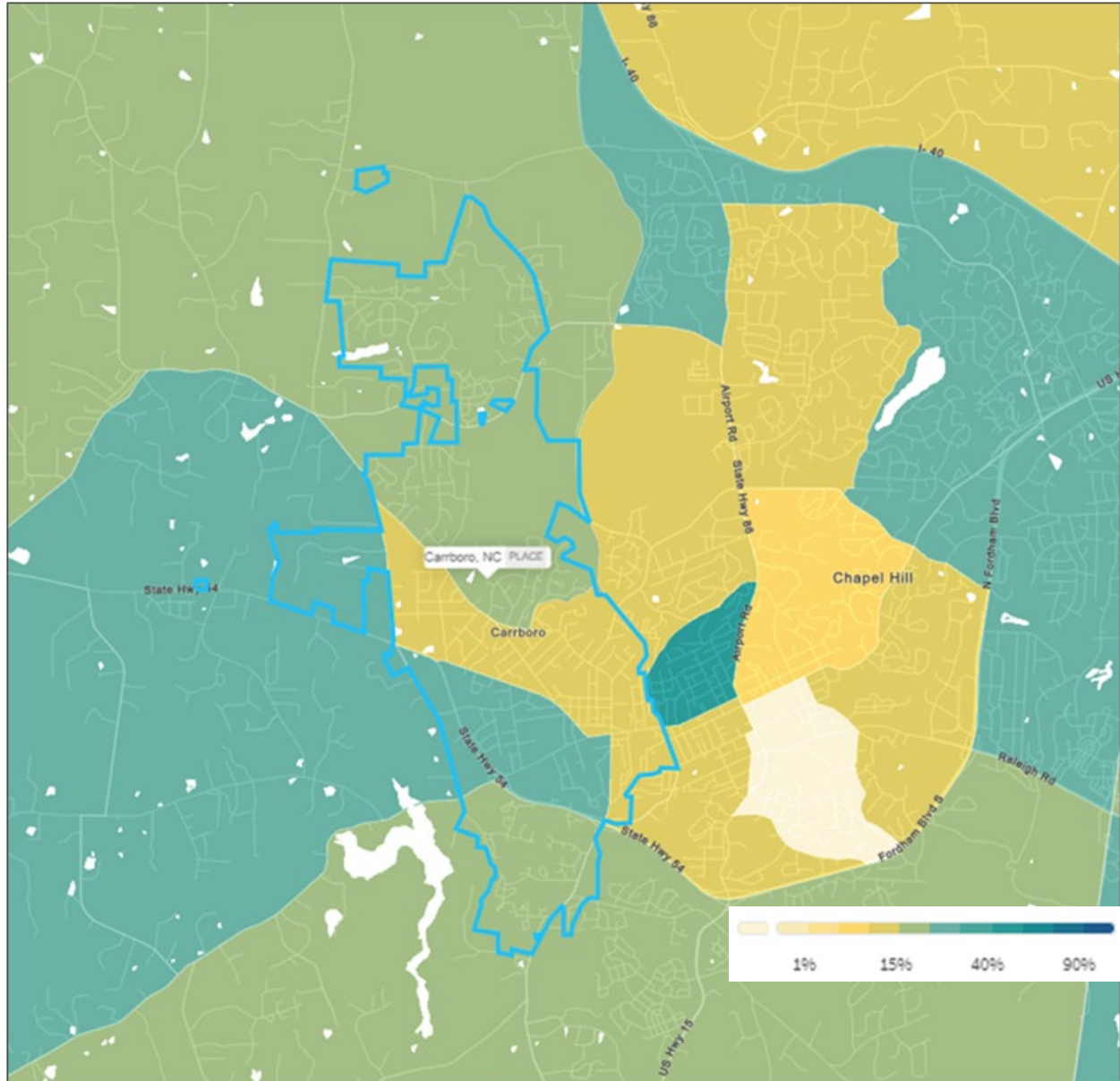
Figure 12: Renters with Cost Burden (Pay Over 30% of Income Toward Housing)



Source: Social Explorer, 2020, ACS 2018 5-Year Estimates

For homeowners paying more than 30% of their income for housing, a similar pattern plays out with the highest concentrations near NC 54 and, to a lesser extent, north of Hillsborough Road.

Figure 13: Homeowners with Cost Burden (30% or More of Income Toward Housing)



Source: Social Explorer, 2020, ACS 2018 5-Year Estimates

In addition, housing cost burden is associated with race and ethnicity. In fact, while 15% of white, Non-Hispanic households in Carrboro experience severe cost burden, 19% of Hispanic households and 21% of Black households experience severe cost burden. These numbers compare with 17% of all households who face cost burden.

Table 12: Severe Cost Burden by Race and Ethnicity in Orange County

	# of Households	Severe Cost Burden	
White, Non-Hispanic	39,918	6,109	15%
Black, Non-Hispanic	5,639	1,165	21%
Hispanic	2,741	508	19%
Asian/Pacific Islander, Non-Hispanic	3,279	450	14%
Native American, Non-Hispanic	212	53	25%
Other, Non-Hispanic	768	264	34%
Total	52,465	8,549	16%

Source: ACS 2018 Five-Year Estimates

When looking at race and ethnicity, of those experiencing any type of housing problems such as high cost utility bills, outdated and un-weatherized housing, cost-burden, senior & special needs housing, overcrowding, incomplete plumbing facilities and/or incomplete kitchen facilities, the highest impacted population in Orange County are Other (54%), Hispanic (50%), Black Non-Hispanic (42%), Asian (33%), White (30%) and Native American (29%). In total, that is 33% (17,465) of Orange County households are facing a hardship.

Table 13: Orange County Households Experiencing Any of 4 Housing Problems

HHs Experiencing any of 4 Housing Problems	# of HHs	Problems	
White, Non-Hispanic	39,918	12,042	30%
Black, Non-Hispanic	5,639	2,396	42%
Hispanic	2,741	1,380	50%
Asian/Pacific Islander, Non-Hispanic	3,279	1,090	33%
Native American, Non-Hispanic	212	61	29%
Other, Non-Hispanic	768	412	54%
Total	52,465	17,329	33%

Source: [HUD Affirmatively Furthering Fair Housing](#), 2017

D. HOUSING GAP ANALYSIS

What is the approximate number of affordable units that would be needed to eliminate housing cost burden? An affordable housing gap analysis was done to compare the number of Carrboro households to available housing units at an affordable housing price. In total, there is a gap of approximately 1,078 units, representing 12% of all housing units. For homeowners, there is a gap of 314 units, while for renters, the gap is 765 units.

Table 14: Total Affordable Housing Gaps

	# of Units	% of Units
Homeowners	314	8%
Renters	765	15%
Total Gap	1,078	12%

An explanation of the methodology used to arrive at the affordability housing gap for homeowners and renters is described in the following section.

HOMEOWNERSHIP HOUSING GAP

Table 15 describes the affordable housing gap for for-sale housing which is needed to be affordable for households earning between \$25,000 and \$75,000. Note that there are no affordable units for households earning under \$25,000, even though there are 49 homeowner households at this level. These households may be seniors on a fixed-income without a mortgage, doubled-up households or other circumstances, but would not likely be able to qualify for a mortgage or be able to have the income to adequately maintain the home.

The highest grouping of household incomes in need of affordable housing is between \$25,000 and \$35,000 where there is a gap of 172 homes. These households could afford a mortgage of approximately \$60,000, far lower than condominiums or smaller homes cost, meaning that additional housing programs would be needed to reduce the size of the mortgage. In addition, there is a need for approximately 87 homes for households earning between \$35,000 and \$50,000.

The total homeowner affordable housing gap is 314 units.

Table 15: Homeowner Affordable Housing Gap Analysis

2018 HH Income Range	Examples of Job Titles	# of Homeowners	Affordable Monthly Payment	Affordable Home Value	# of For-Sale Units	Housing Gap
<\$15k	Minimum wage retail workers	-	225	N/A	0	0
\$15,000 - \$24,999	Food & beverage serving & related workers	49	467	\$19,739	0	-49
\$25,000 - \$34,999	Forest/conservation/agricultural workers, railroad workers, truck drivers	180	700	\$59,556	8	-172
\$35,000 - \$49,999	Carpenters, const. equip workers, technicians, social service workers, health educators	102	992	\$109,327	15	-87
\$50,000 - \$74,999	Graphic/industrial designers, dentists, nurses, EMTs & paramedics	429	1,458	\$188,961	423	-6
\$75,000 +	Management, high tech, architects, doctors, business/financial workers	2,151	2,042	\$291,622	3,360	1,209

Source: ACS 2018 Five-Year Estimates, Freddie Mac Mortgage Calculator, Esri 2020 for Units by Sale Price

RENTER HOUSING GAP

There is an even larger affordable housing gap for renters. As shown in Table 16, there are 638 renter households earning less than \$15,000 competing for just 98 rental units that would be affordable to them, leading to a gap of 540 rental units. Similarly, there are 377 renter households competing for 152 homes that would be affordable leading to a housing gap of 225 units.

This makes a total shortage of 765 rental units that would need to be priced at affordable levels for these households earning up to \$25,000. This analysis also shows a demand for more rental units for households earning over \$50,000 as well. This pent-up demand keeps rental prices high in the community as those with higher incomes compete over the existing rental housing supply.

Table 16: Renter Housing Gap Analysis

2018 HH Income Range	Examples of Job Titles	# of Renters	Affordable Rent	# of Rental Units	Gap
<\$15k	Minimum wage retail workers	638	\$225	98	-540
\$15,000 - \$24,999	Food & beverage serving & related workers	377	\$467	152	-225
\$25,000 - \$34,999	Forest/conservation/agricultural workers, railroad workers, truck drivers	1,295	\$700	1563	269
\$35,000 - \$49,999	Carpenters, const. equip workers, technicians, social workers, health educators	788	\$992	2420	1632
\$50,000 - \$74,999	Graphic/industrial designers, dentists, nurses, EMTs & paramedics	1,097	\$1,458	652	-445
\$75,000 +	Management, high tech, architects, doctors, business/financial workers	1,058	\$2,042	241	-817

Source: ACS 2018 Five-Year Estimates

E. TOWN OF CARRBORO HOUSING PROGRAMS AND INVESTMENTS

The Town of Carrboro established the Affordable Housing Fund by a resolution in 2007. Payments to the Fund are made by developers in lieu of providing affordable housing under the applicable provisions of the Land Use Fund. There was a property tax increase for a dedicated revenue source, which is the Affordable Housing Fund. This rate was scheduled to increase to 1.5 cents in 2020-2021, but the increase was postponed due to COVID-19. However, an equivalent amount at the 1.5 cent rate was transferred into the Fund. Other sources of funding may include grants, donations, loans, interest payments and other contributions.

Over the past five years, the Town has invested \$1,425,638 in affordable housing programs, utilizing this Fund and other resources, creating or preserving 151 units as shown in Table 17 and Table 18.

Table 17: Summary of Housing Investments 2015-2020

Expenditure Type	Amount Expended	Units Created/ Preserved	Average/unit	Percent of budget
Critical Repair	\$130,779	20	\$6,538.95	9%
Rental Assistance	\$55,641	46	\$1,209.59	4%
Housing Acquisition	\$80,000	3	\$26,666.67	6%
Land Banking	\$357,208	24	\$14,883.67	25%
Human Services	\$140,200	0	-	10%
Miscellaneous	\$140,093	58	\$2,415.40	10%
Recurring Expenses	\$521,717	0	-	37%
Total	\$1,425,638	151	\$9,441.31	100%

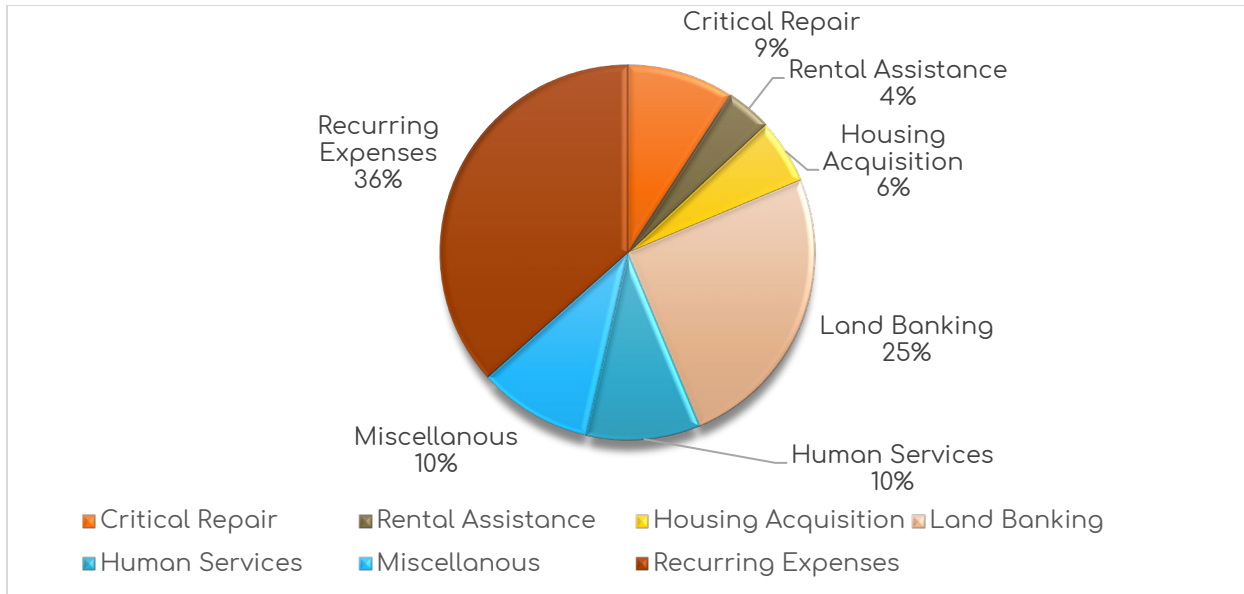
Table 18: Town of Carrboro Housing Programs (2015-2020)

Expenditure Type	FY 15-16		FY 16-17		FY 17-18		FY 18-19		FY 19-20	
	Amt. Expend	Units Created/ Preserved	Amt. Expended	Units Created/ Preserved	Amt. Expended ³	Units Created/ Preserved	Amt. Expended ⁴	Units Created/ Preserved	Amt. Expended ⁵	Units Created/ Preserved
Critical Repair	\$2,500	1	\$0		\$33,151	7	\$46,757	5	\$48,371	7
Rental Assistance	\$1,000	1	\$639	1	\$1,150	2	\$7,715	10	\$45,137	32
Housing Acquisition	\$0		\$25,000	1	\$0		\$20,000	1	\$35,000	1
Land Banking	\$0		\$0		\$0		\$357,208	24	\$0	
Human Services	\$33,600		\$32,150		\$28,950		\$24,500		\$21,000	
Miscellaneous	\$0		\$0		\$46,453	58	\$66,392		\$27,248	
Recurring Expenses	\$89,787		\$99,183		\$100,949		\$110,959		\$120,839	
Total	\$126,887	2	\$156,972	2	\$210,653	67	\$633,531	40	\$297,595	40

Table Notes:

- Miscellaneous: Fee waiver for CASA, The Landings: debt service to OWASA and deferred maintenance, Northside Neighborhood Initiative
- Land Banking in FY18-19 includes contribution to purchase of Merritt Mill land for CASA project - 24 future units in Carrboro
- Recurring expenses include matching payments determined by Interlocal Agreements to Community Home Trust, Home Collaborative (Consortium), and Partnership to End Homelessness
- FY19-20 rental assistance: \$22,084 COVID related
- Amounts do not include grants approved in a prior fiscal year when projects remain uncompleted/not paid out

Figure 14: Percent of Housing Budget by Program



In 2020-2021, the following programs were available for a total budget of \$338,000:

- Community Home Trust	\$74,518
- Home Consortium Match	\$14,057
- Partnership to End Homelessness	\$35,232
- AHSRF Deferred Loan Program	\$10,000
- Affordable Housing Advisory Board	\$ 500
- Critical Home Repair	\$61,050
- Rental Deposits Program	\$31,703
- Acquisition and Development	\$100,000
- Unexpended Reserves	<u>\$10,940</u>
	\$338,000

AVAILABLE ASSISTED HOUSING

In terms of rental housing, there are currently 12 projects with 315 units where properties have long-term affordability restrictions, made possible by a combination of subsidies and Town assistance. Direct Town support provided grants or fee waivers and through indirect support, HOME funds, interlocal agreements, and zoning/density bonus resources were used.

There is a total of 57 units affordable for-sale homes that have been assisted and are sold based on income limits. This consists of a mix between house, condo, and town homes. The Town provides direct and indirect support to non-profit developers such as Habitat for Humanity of Orange County and Community Home Trust to provide homeownership opportunities to eligible households.

Table 19: Location of Affordable Housing Developments – Rental and Homeownership

Address	Complex Name	Subsidy	Developer/ Owner	Housing Type	Units	Notes	Town Support Direct	Town Support Indirect
AFFORDABLE RENTAL DEVELOPMENTS								
100 Andy's Lane	The Landings at Winmore	LIHTC - expires 2038, affordable for 99 years	Community Home Trust	Apartments	58	21 units set aside for ELI	Yes	Yes
600 West Poplar Avenue	Carolina Spring	LIHTC - expires 2026	First Centrum Corp.	Apartments	124	Seniors only-55+		
Merritt Mill Road	Merritt Mill Road (est. 2022)	LIHTC - expires 2050	CASA	Apartments	24	FUTURE Build-2022	Yes	
103 West Main Street	Club Nova	LIHTC - expires 2032	CASA	Apartments	24	Supportive Housing		
Dillard Street		Non-profit	CASA	Apartments	3	Supportive Housing		
Jones Ferry Road	Collins Crossing	Nonprofit	CASA	Condos	3	Workforce		
Jones Ferry Road	Collins Crossing	Nonprofit	Empower-ment	Condos	3		Yes	Yes
Fidelity Street	Hillmont	Nonprofit	Empower-ment	Apartments	9		Yes	Yes
North Greensboro St.	Cedar Rock Co-op	Nonprofit Co-op	Weaver Community Housing	Apartments	7		Yes	
Crest Street	Bolin Creek Co-op "The Bog"	Nonprofit Co-op	Weaver Community Housing	Apartments	10		Yes	
605 Oak Avenue	Oakwood Apartments	Public Housing	Town of Chapel Hill - Housing and Com. Develop.	Apartments	30			
430 N Greensboro St.	Shelton Station		Legacy Real Property Group	Apartments	20	Re-zoning, additional density granted		Yes
Subtotal Affordable Rental Units					315			
AFFORDABLE HOMEOWNERSHIP								
Starlite Drive			Habitat for Humanity	House	3		Yes	Yes
Fowler Street			Habitat for Humanity	House	1			Yes
Starlite Drive			Habitat for Humanity	House	1			Yes
Dillard Street			Habitat for Humanity	House	1			Yes

Creel Street			Habitat for Humanity	House	1			Yes
Cobb Street, pending 2021			Habitat for Humanity	Town Homes	2	Senior preferred	Request for funds expected	Yes
Cobb Street, pending 2021			Habitat for Humanity	Town homes	2		Request for funds expected	Yes
Jones Ferry Road	Twin Magnolias	Nonprofit land trust	Community Home Trust	Condo	1			Yes
Eugene Street		Nonprofit land trust	Community Home Trust	House	1			Yes
Starlite Drive		Nonprofit land trust	Community Home Trust	House	1		Yes	Yes
Broad Street		Nonprofit land trust	Community Home Trust	House	1		Yes	Yes
Dillard Street		Nonprofit land trust	Community Home Trust	House	1		Yes	Yes
Crest Street		Nonprofit land trust	Community Home Trust	House	1			Yes
Crest Drive		Nonprofit land trust	Community Home Trust	House	1			Yes
North Greensboro Street	Cedar Court	Nonprofit land trust	Community Home Trust	House	1		Yes	Yes
Mulberry Drive	Mulberry Place	Nonprofit land trust	Community Home Trust	Condo	1			Yes
Wesley Street		Nonprofit land trust	Community Home Trust	House	1	Has not closed	Yes	Yes
Viburnum Way	Pacifica	Nonprofit land trust	Community Home Trust	Co-housing	7			Yes
Lexes Trail	Ballentine	Nonprofit land trust	Community Home Trust	Town homes	17			Yes
Camilla Street	Claremont	Nonprofit land trust	Community Home Trust	Duplexes	12			Yes
Subtotal For-Sale Units					57			
Total Affordable Units					372			

Source: Town of Carrboro

As shown in Table 20, three properties, all apartment buildings, are listed as accepting housing vouchers, although additional properties may accept vouchers as well. Two are reserved for seniors over 55 years of age and one property allocating 21 units for ELI. The Landings at Winmore is the only property receiving both LIHTC and direct & indirect financial assistance.

Table 20: Location of Housing Developments - Voucher Acceptance

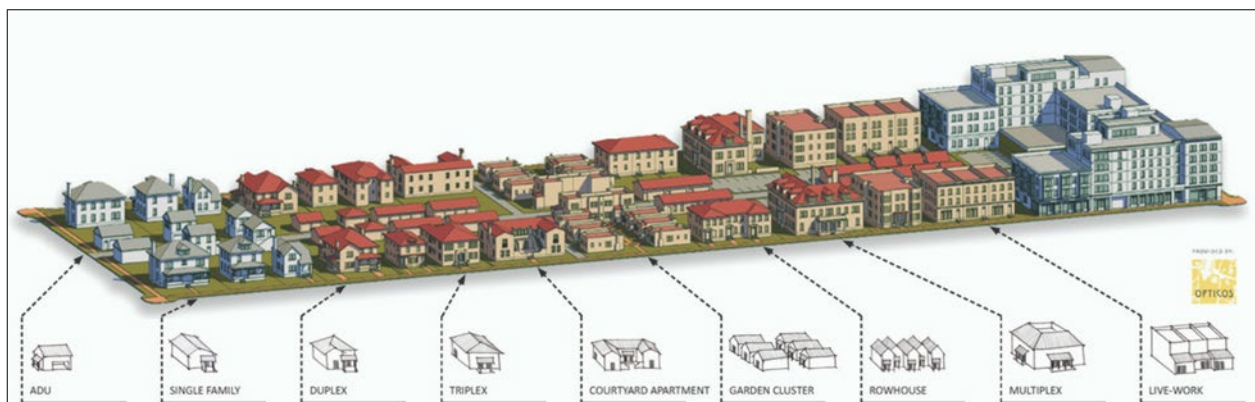
Address	Complex Name	Subsidy	Developer/ Owner	Housing Type	Units	Notes	Town Support Direct	Town Support Indirect
600 West Poplar Ave	Carolina Spring	LIHTC	Private	Apartments	124	Seniors only 55+		
103 Culbreth Road	Covenant Place Retirement	HUD 202	Private-United Church Homes & Services	Apartments	42	Seniors only 55+		
100 Andy's Lane	The Landings at Winmore	LIHTC	Community Home Trust	Apartments	58	21 units set aside for ELI	Yes	Yes
Total					224			

Source: Town of Carrboro

F. HOUSING TYPES

Carrboro has a variety of housing types, from townhomes to apartments to single-family homes. The diversity allows for different people to call Carrboro home, as natives, university students, retirees, singles and families are intermixed. Yet there is concern that this range may be disappearing and that the Land Use Ordinance and development approval process makes it difficult to build smaller homes and smaller multi-family projects. The Town also has a range of housing prices, although interviews have shown there is growing concern over the loss of affordability. Furthermore, it has been noted that the issue of “missing middle” is yet another obstacle that Carrboro faces. This relates to fewer options of small-scale buildings with multiple units close to amenities at an affordable price.

Figure 15: Missing Middle Housing



Source: missingmiddlehousing.com

Single-family, detached homes are the most common type of housing units in both Carrboro and Orange County, with 9,781 and 57,502, respectively². In Carrboro, over half of homes are single-family. About 94% of units are occupied with a 6% vacancy rate. Single family homes are dispersed throughout Carrboro while multi-family units are located near Downtown and along major transit corridors. These include Highway 54, Old Fayetteville Road, and Jones Ferry Road.

While Orange County may have approximately 4,800 mobile homes, there are approximately 100 in Carrboro.

Table 21: Housing Types

Type of Units	Carrboro		Orange County	
Total	9,781		57,502	
1-unit, detached	3,953	58%	33,556	40.4%
1-unit, attached	889	7%	4,255	9.1%
2 units	318	2%	1,353	3.3%
3 or 4 units	422	3%	1,534	4.3%
5 to 9 units	1,099	6%	3,315	11.2%
10 to 19 units	1,975	9%	5,150	20.2%
20 or more units	1,035	6%	3,533	10.6%
Mobile home	90	8%	4,799	0.9%
Boat, RV, van, etc.	0	0%	7	0.0%

2018: ACS 5-Year Estimates

CONSTRUCTION AND RENOVATION

Table 22: New Construction (Over \$100,000)

Permit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Residential	60	64	85	68	44	51	63	37	59	29	
Multifamily	60					1		1	93		
Commercial	3	4	4	18	4	1	5		7	2	
Total	123	68	89	86	48	53	68	38	159	31	

Source: Town of Carrboro

Between 2010 and 2020, 763 permits were issued in Carrboro for new construction housing and commercial properties. There has been a fairly steady level of residential (single-family)

² Housing Characteristics - [2018: ACS 5-Year Estimates](#)

permits. While there are fewer multi-family permits, these projects involve multiple units. Much of the new construction happened in clusters, mostly located in the northern part of the Town.

Table 23: Major Renovation

Permit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Residential	7	7	5	8	12	7	5	10	6	2	1
Multifamily											2
Commercial	2	1	5	6	5	11	3	4	3	1	
Total	9	8	10	14	17	18	8	14	9	3	3

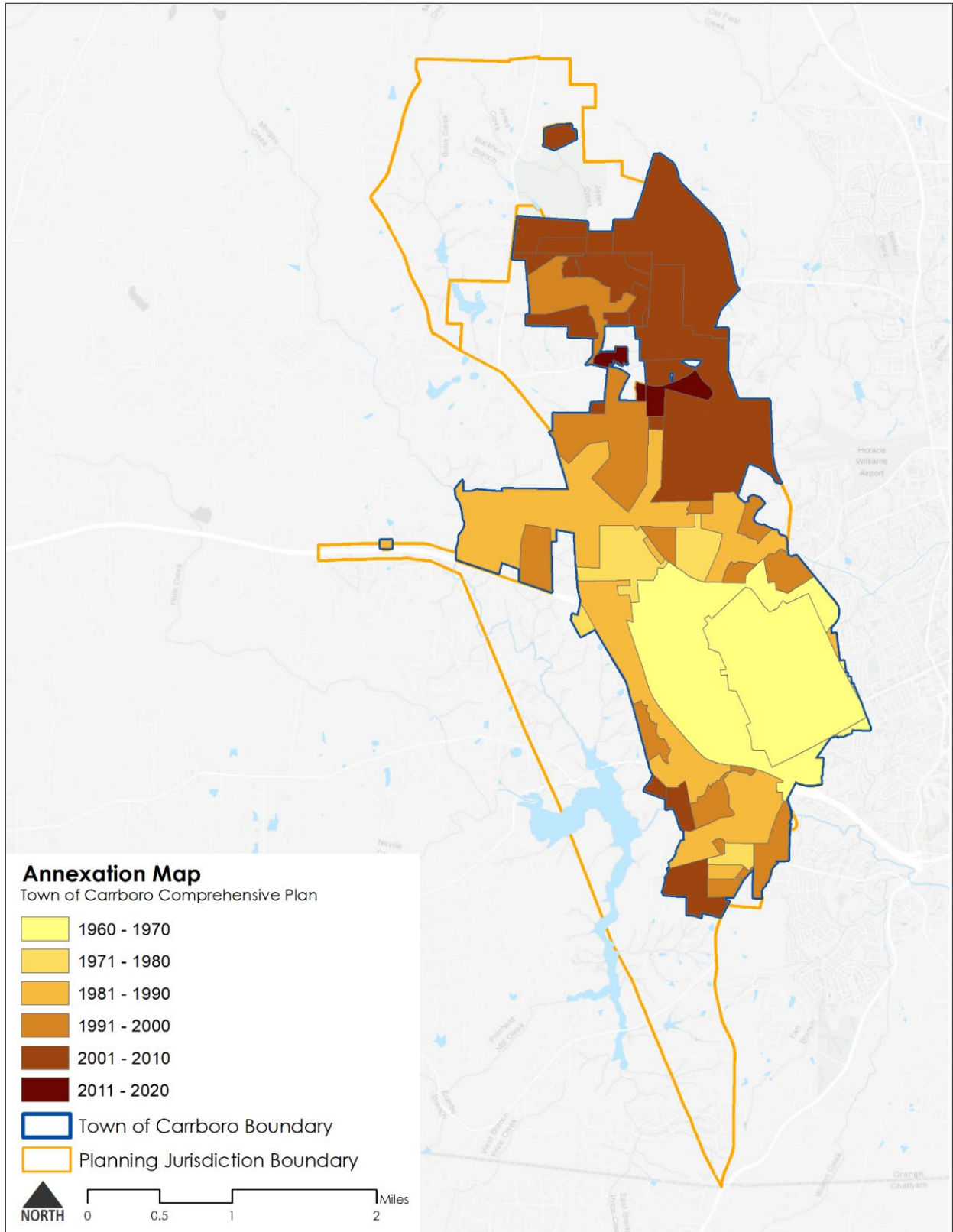
Source: Town of Carrboro

Applications approved for major renovation or addition permits (defined as over \$100,000) for housing and commercial properties totaled 113, with only 2 multi-family developments. In 2015, 18 permits were issued for residential and commercial development, the highest between 2010 and 2020. Many of these improvement projects occurred in the immediate downtown area while other activity transpired along the outskirts of Carrboro and the Planning Jurisdiction.

G. ANNEXATION

Figure 15 shows an annexation map for the Town between 1960 and 2020. The Annexation map demonstrates development patterns in Carrboro by decade, revealing the trends in age of housing stock. The downtown area, center in yellow, is the oldest area where structures date back to the 1960s or earlier. Beyond downtown, the Town expanded to the north, west and south. The most recent development has been in the north, corresponding to the Northern Study Area Plan that was adopted in 1998 and 1999.

Figure 16: Annexation Map



3. KEY ISSUES AND OPPORTUNITIES

Several key issues and opportunities for improvement emerged during the review of various housing policy documents, reports, and studies. Certain themes also resurfaced as interviews with Town officials, advisory committee meetings, and organizations were conducted. The information presented throughout this chapter and findings from Carrboro participants are summarized below with additional context.

A. CREATION OF AFFORDABLE HOUSING

Creation and preservation of affordable housing are among the top concerns for Carrboro residents. The cost burden analysis demonstrates people are being priced out due to the increase of property value, taxes, and other living expenses. Current wages are often not sufficient for many individuals and families to be able to purchase a home, with a median value of a single-family home at \$336,000 (Zillow.com). Even two-bedroom condominiums and small homes have risen, with a median value of \$193,000 according to Zillow.com. Meanwhile, the median rental price is now \$1,683 for all rental units, is higher than what is affordable for the median income household in Carrboro, let alone those households at lower income levels. As noted, Missing Middle housing types are in short supply in Carrboro, thus severely limiting potential solutions for various groups of people. This loss affects residents that have difficulty keeping up with living expenses and who may not, or cannot, deal with other burdens, such as maintenance of a single-family home.

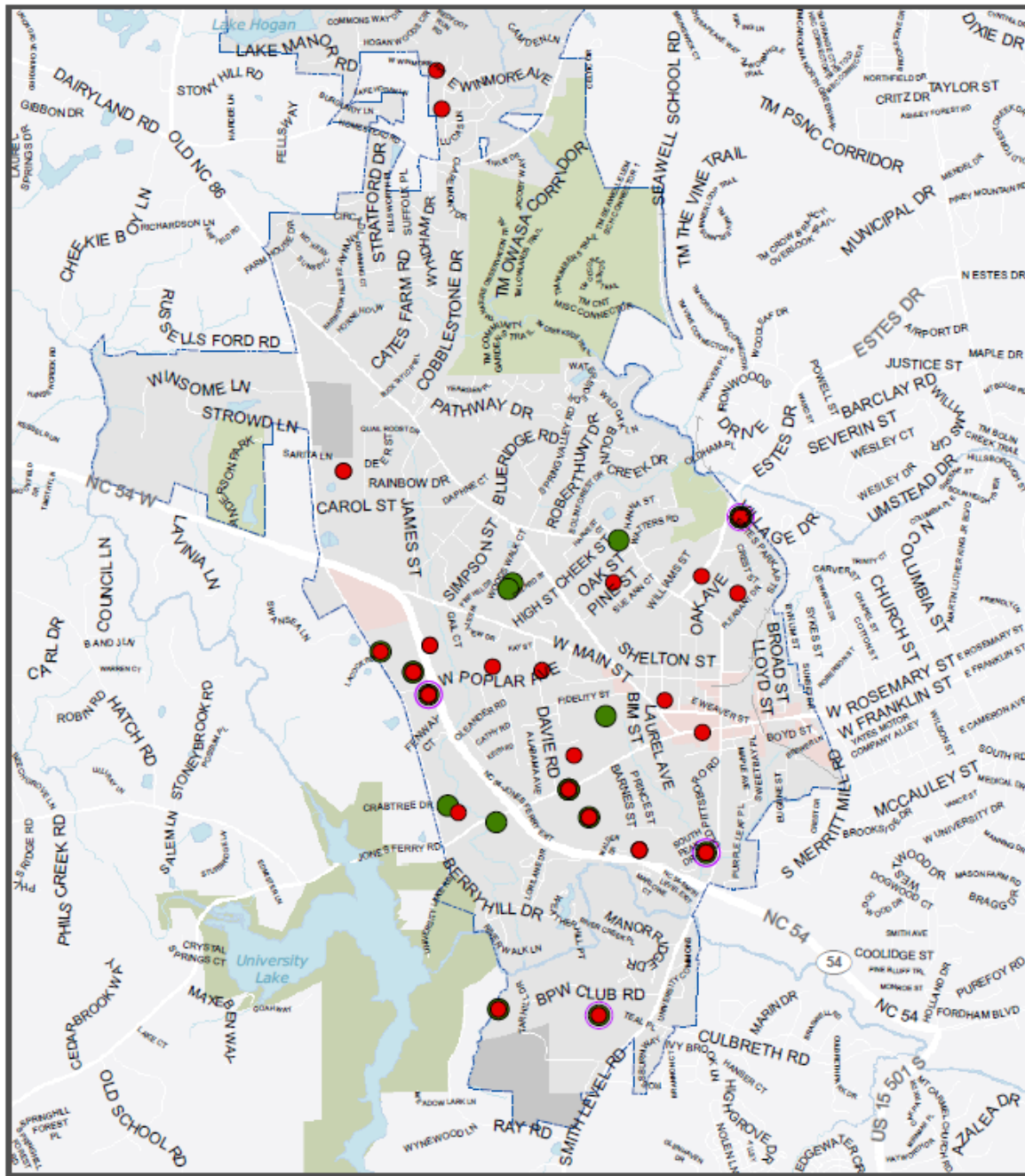
The Town has recognized this issue and created an Affordable Housing Fund that is being used for a variety of purposes to increase the supply of housing and preserve existing affordable housing.

With the goal of expanding housing units that the average household can afford, Carrboro is also working in tandem to increase access to affordable housing for immigrants and minorities, such as African American and Hispanic groups. According to the Orange County Impediments to Fair Housing, African Americans and Hispanics face difficulties receiving conventional mortgage loans. Other obstacles such as language barriers, not being well informed about potential resources that could help, experiences with structural or historical racism, and low civic engagement contributes to this problem.

As unprecedented events occur, such as the COVID-19 pandemic, mortgage lending can become more exclusive, tightening of credit terms can occur, and potential foreclosure cases may ensue, leading to eviction. Renters also face additional challenges as many could be without employment, thus unable to meet housing expenses and risk evictions as well.

Orange County offers an Emergency Housing Assistance program that provides financial assistance for rental deposits, utilities, and rent. It is open to Orange County residents and is based on income limits. A map of both "Pre-Covid 19" and "Post-Covid 19" is shown in Figure 15.

Figure 17: Emergency Housing Assistance Location Map



EHA Addresses

- Pre-COVID-19
- COVID-19
- Repeat



TOWN OF CARRBORO
301 W. Main St.
Carrboro, NC 27510

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The Town of Carrboro provides emergency housing assistance (EHA) to low-income households who are facing eviction or need deposit assistance to secure housing. Figure 9. Shows the location of housing assistance in FY 20-21. Federal CARES Act funds were used to assist households affected by the Coronavirus.

B. MAINTAINING EXISTING AFFORDABLE HOUSING

There are two types of affordable housing that are in danger of being displaced through the rising cost of housing in Carrboro. The first is existing subsidized housing, such as Low-Income Housing Tax Credit projects that are expiring. Unless new funding is put into place, these units will return to market without any rent restrictions. There are also subsidized communities that have deferred maintenance and other upkeep of their properties, which without additional funding will continue to deteriorate.

The second is Naturally Occurring Affordable Housing (NOAH). This is for-sale and rental housing that has traditionally been affordable but is quickly being lost because demand for housing has increased faster than supply over recent years. The older mill homes are now hot in the market. Rental complexes along NC 54 and Jones Ferry Road were once affordable for a wide-spectrum of households but are now out of the realm for many households, especially service-workers, retail-workers, and others with limited household incomes. Unsubsidized housing stock has become scarcer as households with higher incomes are able to price out lower and middle-income households. This loss is shifting the balance to higher incomes and, as many interviewees attested, concern over gentrification and a loss of diversity in the community has become a major concern.

The comprehensive planning process will investigate different ways to address both issues, in terms of expanding tools and techniques to maintain long-term affordability through methods such as refinancing existing housing, working with the Community Home Trust, and with property owners and affordable housing developers to provide long-term affordability of units.

C. ADDRESSING HIGH COST BURDEN

One in five homeowners have a high cost burden. This is due to rising for-sale housing costs, property taxes and, for low, moderate and many middle-income households, stagnant wages.

Maintaining rental housing as affordable is a significant challenge. Data shows renters are paying 30% and even 50% or more of their income towards housing. The number of units in Carrboro with gross rents below \$1,000 decreased by 2,197 or 94% from 2010 to 2018. Rent exceeding \$1,000 almost tripled from 921 units to 2,777 units during the same period according to ACS estimates. At the county level, units less than \$1,000 dropped by 76%

while units over \$1,000 increased by 57%.³ Nearly half of all renters have high cost burden including 28% with extremely high cost burden.

Addressing high cost burden can be accomplished through demand side approaches (e.g. down payment assistance or rental subsidies) as well as supply-side approaches such as the construction of new affordable for-sale and rental housing.

D. PROMOTING SUSTAINABLE AND ENERGY-EFFICIENT HOUSING

The high cost and limited availability of land make it even more difficult to construct and maintain housing that is affordable. Carrboro faces competing interests in terms of preserving the natural environment and being mindful of opportunities for development. Yet, proper planning and site design can address affordable housing through providing increased density on developable land, while preserving natural resources, such as recommended in the Northern Study Area Plan and other planning documents as well as the housing density bonus.

Other strategies the Town is using to address sustainability efforts include weatherization and environmentally friendly rehab, including repairs. Additionally, accessible dwelling units (ADU), micro-housing, and mobile/modular homes are being investigated to provide additional affordable units, conserve less energy, and potentially consume less land by allowing infill on existing lots

E. Senior Housing and Special Needs

Seniors and people with disabilities also face difficulties in receiving basic housing needs. The 2017-2022 Master Aging Plan (MAP) was drafted in response to the increasing aging population and to improve need for improved structures and services to be accessible, and inclusive of older adults with varying needs and capacities⁴. The plan identified increased advocacy and involvement from the elderly as needed to continue the efforts listed in the plan, with modifications based on emerging needs.

F. HOMELESSNESS

Though homelessness in Orange County has decreased, it continues to be a concern and remains an in-progress objective. A June 2019 homeless gap analysis revealed 105 people on the HOME list in January–April of 2019 compared with 65 people during same period in 2018⁵. The May 2019 – December 2020 Orange County Plan to End Homelessness was drafted to make homelessness become rare, brief, and one time, ultimately leading to an end. Further objectives are laid out in four categories along with twelve (12) actionable

³ 2010: 5-Year Estimates, 2018: ACS 5-Year Estimates

⁴ 2017-2022 Orange County Master Aging Plan

⁵ Update to Homeless Systems Gaps Analysis – June 2019

steps. This plan also aligns with the Home Together Plan, which covers similar objectives such as ending regular and chronic homelessness among veterans and people with disabilities.

4. SUMMARY OF GOALS AND STRATEGIES FROM EXISTING PLANS

Carrboro has been responsive to the needs of residents by creating metrics that yield progress and results. Several plans and policies were drafted with action items that address the key issues highlighted. Each policy document imposes strategies and accountability. For a more descriptive context, please see the full document in the appendix.

A. 2019 GOALS & STRATEGIES

- i. [2019 Goals & Strategies](#)
- ii. In 2014, the Affordable Housing Task Force (AHTC) presented their evaluation of existing policies and regulations to support the continued increase of affordable housing opportunities in Carrboro. The Goals and Strategies document focuses its efforts on identifying short and long-term goals to include in a comprehensive affordable housing strategy. The most up to date version was updated in 2020. They are:
 - 1.1: Increase number of homeownership units that are permanently affordable in Carrboro. 2024 goal is to have 85 affordable ownership homes. In July 2020, there were 71 affordable homeownership units (Note: the Cobb Street project will add 4 units next FY)
 - 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 (LUO reference)
 - 1.3: Decrease barriers to first-time homeownership and to homeownership retention, particularly among seniors
 - 1.4: Continuously improve public transit access, with a particular eye to moderate-income homeownership communities and developments with an affordability component
 - 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. By July 2020, there were 372 affordable rental units
 - 2.2: Reduce negative effects of parking requirements on rental prices (LUO reference)
 - 2.3: Slow the pressure on rental prices by increasing rental housing stock, particularly in high-transit areas
 - 2.4: Reduce erosion of rental housing quality and affordability
 - 2.5: Examine the current marketplace for mobile and modular homes (LUO reference)
 - 3.1: Concerted Land Use Planning/small land use plan for three high priority/high potential areas

- 3.2 Improve opportunities for developers and potential partners to identify affordability in a project
- 3.3: Develop dedicated funding source--in partnership with county and peer municipalities-(Completed)
- 3.4 Ensure implementation of the Affordable Housing Strategy
- 3.5 Provide greater incentives for developers to include affordable housing in their projects⁶
- 3.6 Reduce utility costs (*focusing on weatherization*)
- 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

B. 2020 – 2025 CONSOLIDATED PLAN ORANGE COUNTY (O.C.)

- i. [2020-2025 CPOC](#)
- ii. The O.C. North Carolina, HOME Collaborative is a participating jurisdiction in the U.S. Department of Housing & Urban Development's (HUD) HOME Investment Partnerships Program (HOME). Local governments can join to form a consortium to receive HOME funding for affordable housing, which include the following: O.C., Town of Carrboro, Town of Chapel Hill, and the Town of Hillsborough. The Consolidated Plan is a guide for O.C. HOME Collaborative participating jurisdictions to use for their housing and community development initiatives. The housing needs assessment, market analysis, and community-stakeholder input have identified four priorities and generated goals, with detailed steps for implementation. The summary goals are:
 - 1: Rental Construction
 - 2: Rental Assistance
 - 3: Housing Rehabilitation & Preservation
 - 4: Home Ownership Construction
 - 5: Homebuyer Assistance
 - 6: Supportive and Youth Services
 - 7: Code Enforcement & Revitalization
 - 8: Infrastructure
 - 9: Economic Development
 - 10: Grant Administration

⁶ Note: input to the Town has clarified that affordable development process must be easy and economical; an aggregated list of recommendations from developers is available (increased density bonus, expedited review process, fee waivers, parking requirement waivers, etc.)

C. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (IFHC)

i. [IFHC Analysis](#)

- ii. The report lists several barriers to fair housing access and proposes recommendations to address the impediments discovered. Background data for Orange County, (demographic, employment and income, and housing data), housing legal status, fair housing complaints, and strategies are provided with details. The following are impediments identified, with additional detail located in report.
 1. A lack of affordable housing has resulted in severe rent burdens among many renters, especially those with low and moderate incomes.
 2. African Americans and Hispanics face difficulties receiving conventional mortgage.
 3. Based on the number of fair housing complaints filed, disabled persons face difficulties accessing fair housing loans.
 4. A lack of subsidized rental properties exists outside the Towns of Chapel Hill and Carrboro (and inside Carrboro).
 5. Zoning throughout the county largely restricts the development of denser, more affordable housing.

D. ORANGE COUNTY 2017 – 2022 MASTER AGING PLAN (MAP)

i. [MAP Plan](#)

- ii. The 2017 – 2022 MAP functions as an extension to the AARP Framework for an Age-Friendly Community (AFC). The AFC framework contains 8 domains, or goals, of livability that influence the quality of life for older adults. The goals are intended to make O.C. an age friendly community, a place where structures and services are adapted to be accessible to and inclusive of older adults with varying needs and capacities. The MAP covers a wide range of topics, from communication and information to housing and outdoor spaces and buildings. The following goals are O.C.'s guiding principles in serving the older adult population:

Housing Goal: Improve choice, quality, and affordability of housing, including housing with services and long-term care options.

E. ORANGE COUNTY AFFORDABLE HOUSING SUMMIT REPORT 2018

- i. [OCAHS Report](#)
- ii. OC currently has a wide gap between supply and need for affordable housing that continues to grow. The OC's Affordable Housing Coalition is a group consisting of non-profit housing developers, social service providers, advocacy groups, and local government partners. They analyzed and compiled data from multiple sources that shed light on the depth and urgency of the affordable housing crisis in OC and convened a Summit in February 2018 to share this information. The resulting report presents a clear call to action, inviting active participation of all stakeholders in the community.