



Becoming Beloved Community: Good Homes for All God's Children

A Guidebook for Housing Ministries in the Diocese of North Carolina



Dedication: Angie Forde

This guidebook is dedicated to the memory of Angie Forde, a mentor for all who seek to serve Christ and to strive for justice and peace. A passionate advocate for people who are houseless, Angie constantly reminded everyone that we cannot rest until all have a good place to live. She was a guiding light up to the end of her life on January 24, 2021. Thanks be to God for her life!

A Message from the Bishop



Dear Builders of Beloved Community,

This booklet is offered as a resource to help you and your congregation consider the missional call to respond to the need for affordable housing in our Diocese. The Committee that has compiled this resource was appointed by the Bishops as part of a resolution, passed at Convention of 2019, but truthfully, this is a Gospel imperative and part of God's invitation to us, to Build Beloved community. Here you will find the compelling and inspiring stories of congregations across our Diocese who have been responding to this call in creative and imaginative ways. The stories represent different models that can be adapted in your own context.

The need is great! The time is now! Jesus asks us not only to follow in his footsteps, but to respond to our neighbors in need. This is what it means to Become Beloved community, to extend ourselves to take action to provide safe, affordable housing for those who have no place to call home. Please consider these models, reach out to the Committee with your questions, pray and discern together how you might respond.

This is the Jesus movement in action! Join us in finding ways to grow and expand Beloved Community and to incarnate new expressions of the way of love for our brothers and sisters, our companions on the journey.

Grace and peace to you as you pray, discern, respond and act,

A handwritten signature in black ink, appearing to read "T. Samuel S. Adams". The signature is fluid and cursive, with a long horizontal stroke at the end.

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Churches are responding to the biblical call to house all God's children. They share their experiences so that other churches can adapt these models to their communities and identify resources to expand housing opportunity. For example:

- Mike was on the streets of Winston-Salem when City with Dwellings helped him identify a place to stay immediately while working towards permanent housing.
- Julie and her adult son with mental challenges needed extra support to move to stable housing in Raleigh, so St. Michael's Family Support Circle nurtured them both and helped with rent until they could manage.
- Stephanie restarted her life at The Ark in Elkin, created by members of Galloway Memorial and friends.
- John moved into his Peewee home in Chapel Hill
- Alice found stability in a restored home through Anson Homes of Hope after escaping abuse in Wadesboro.
- Tran and her children are finally in an apartment near her job because people of faith supported rezoning for the affordable housing development in Greensboro.
- Mulumba's family built their own home in partnership with Habitat for Humanity and many churches.
- Nie and his wife can stay in their own home, despite rising property taxes when their older neighborhood around Chapel of Christ the King became a hot real estate market in Charlotte.

How to use this guide: You do not need to reinvent the wheel! Just consider the paths other churches have taken and contact them to see how to learn from each other's successes and mistakes and share your own, as we provide a safe place for each family to call home.

Act of the 204th Annual Convention of the Episcopal Diocese of North Carolina

Act 2019-2 (Resolution 204.5 as substituted and amended) On Affordable Housing

The 204th Annual Convention of the Diocese of North Carolina enacts:

Resolved, that the 204th Annual Convention calls for the appointment of a Bishop's Committee on Affordable Housing to support missions and parishes in following the Biblical call to become Beloved Community, which includes taking action to ensure that all of God's children have good, safe, and dignified places to live and thrive (Lev. 25: 35-36); and Be it further resolved, that the Convention calls for the following actions to serve God's children through partnerships with organizations in each community to promote housing that is fair, safe, and affordable:

A. That the Committee compile resource information which includes but is not limited to practical assessment tools for community based assets for convocations and meet with each Convocation to expand their understanding of the complex issues related to affordable housing including their relationship to systemic racism and other social/environmental factors;

B. That the Committee compile reports from each convocation concerning the various housing and housing-related ministries in which the congregations and members are engaged, including ministries done in partnership with organizations in local communities;

C. That the Committee share the housing ministry stories and photos received from convocations to inform and inspire congregational and convocational efforts; and

D. That the Committee report annually to Convention on their work identifying the ministries and partnerships and opportunities for congregational and convocational engagement beginning with the 205th Annual Convention.

Biblical Call for Housing and our Response

Jesus was born in a barn because there was no room available in the inn. As an adult, he reminded his would-be followers that “foxes have dens and birds have nests but I have no place to lay my head.” [Matthew 8:18-20] He tells us when we welcome strangers into housing, we are providing home for himself—but that when we overlook others' housing needs, we are leaving him out in the cold, too. [Matthew 25:38, 40]. When we build our lives and our churches on the firm foundation of doing God's word, we survive the storms that batter our world, but when we do not ground ourselves in God's will, we get washed away. [Matthew 7:24-29]. God's will is that the least of these—the most vulnerable—have good places to call home, and yet thousands are on the streets or in marginal housing because there are not homes available; the economic and health storms batter and our communities collapse.

In the Baptismal Covenant, we renew our commitment to continue in the prayers and Apostles' teaching of Jesus' call. We persevere in resisting evil and return to God, confessing that, in thought, word and deed, by what we have done, and by what we have left undone, we have not loved our neighbors as ourselves and have left some without housing. We proclaim in word and

example the Good News of God's love. We seek and serve Christ in all persons, loving all our neighbors as ourselves, and we strive for justice and peace among all people, respecting the dignity of every human being.

The Diocese of North Carolina is Becoming Beloved Community in response to God's call:

Racial equity: The history of racism and present-day inequities are starkly evident in housing. Redlining laws restricted lending in African American neighborhoods, covenants prohibited sales to people of color, "blight" removal smashed proud communities, industrial contamination and "dumps" create environmental hazards, predatory lending strips equity, gaps between housing costs and income result in evictions, and deteriorating conditions are health risks. In places where the population is growing, the demand for housing exceeds the supply, and the cost goes up, increasing cost burdens and vulnerability to eviction or foreclosure. In places of disinvestment and little maintenance, the quality of housing declines and homes may become uninhabitable, contributing to health risks and neighborhood blight. Some of the paths for reconciliation and dismantling racism are welcoming affordable housing development in areas of economic opportunity and supporting community-led revitalization in areas burdened by disinvestment and environmental hazards.

Creation care: Building in environmentally fragile areas, chopping up forests and fields for subdivisions, sprawling development requiring driving long distances with vehicle emissions, and inefficient heating and cooling are some of the ways that housing patterns negatively impact the environment. Some of the ways to care for creation are through energy-efficient housing and well-designed compact land use for walkability to minimize vehicle use and conserve woods and farmland.

Collaboration: Working in isolation from other organizations, duplicating efforts and pursuing short-sighted goals can limit our capacity to address complex housing problems. Some effective strategies are partnerships that share power with a wide range of organizations and institutions benefiting from housing safety and stability, such as hospitals, school systems, local government, other faith communities, neighborhood associations, and nonprofit organizations.

Where do we start?

Guest preachers, Christian Formation discussion leaders and parish discernment consultations are available! Contact the committee at affordablehousing@episdionc.org for resources.

To get started in an affordable housing ministry:

1. identify the housing problem,
2. decide on a realistic local goal,
3. review alternative responses to the problem ,
4. examine all support options (federal, state, local government, private, foundation), and
5. consider all partnership options to leverage opportunities, including Church partnerships.

Our Stories: Successful Solutions to Different Kinds of Housing Needs

To meet housing needs, churches in our Diocese and other faith communities are developing new houses and apartments, purchasing and rehabilitating vacant housing, repairing owner-occupied homes, creating supportive housing for people with special needs, assisting families and individuals to find housing and establish stability, and sheltering those who have lost housing and hope. People of faith are persistent advocates for zoning policies to welcome affordable housing, for public budget priorities to finance housing development and rental assistance, and for effective code enforcement to require property owners to maintain housing in safe condition.

These ministries are unique to each local community yet inspire all of us to create and strengthen partnerships to follow their leadership to do more for God's children.

Churches in Winston-Salem open doors and hearts to neighbors living outside

All five Episcopal churches in Winston-Salem open their hearts and the doors of City With Dwellings to neighbors living outside. St. Timothy's hosts an overnight spot December 1 - March 31 for women and participates in the Community First Center during the day; St. Stephen's, St. Anne's, St. Clement's and St. Paul's all cook meals, provide overnight volunteers and financial assistance, and many other tasks.

The Community First Center opened in spring 2017. Staff and 90 volunteers clocked in more than 3,100 hours serving 1,053 guests last year. They welcome persons experiencing homelessness into a warm, welcoming space, working to connect them to shelter, food and health resources. The CFC is a year-round portal of entry for homeless individuals trying to access resources and begin the housing process. Volunteers provide community and hospitality, and they lead creative programming such as art and horticultural therapy. A volunteer nurse and a counselor are usually on site one day a week. A van transports guests to the DMV and Social Security Office to obtain I.D.'s or have verified appointments or job interviews.



Overflow Shelters are staffed by part-time staff of CwD partners with local congregations to organize overflow shelters for 90+ men and women each night, December 1 – March 31. In partnership with the United Way's Housing Matters Initiative, CwD's HEARRT program has four apartments, combining housing with consistent, supportive services and resources as an immediate intervention for highly vulnerable and chronically homeless persons in our community.

Contact: www.citywithdwellings.org | lea@citywithdwellings.org | 336.790.9766

The Ark in Elkin welcomes people in housing crisis

Jane Motsinger, a member of Galloway Episcopal Church, spearheaded the community movement to establish The Ark Homeless Shelter in Elkin in 2000. The Ark provides emergency shelter and supportive services in a drug- and alcohol-free environment for homeless single women, married couples and families with children. The Ark is open year round and can accommodate up to 25 people per night. Shelter guests receive assistance in looking for employment, obtaining education at Surry Community College, life skills training, and connecting with medical and mental health services. Guests can stay for several months, providing they make weekly progress toward their goals. The current building was built in 2006 with community fundraising and a deferred loan from the NC Housing Finance Agency. Galloway supports The Ark through our Outreach budget and participation in fundraisers, including Cardboard City. The Ark enjoys tremendous community support from churches, businesses, individuals and the Yadkin Valley United Fund. The Ark participates in the DISSY Continuum of Care (Davie, Iredell, Stokes, Surry, Yadkin Counties), the process for accessing HUD funds for housing assistance programs in North Carolina.



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Church of the Advocate built Peewee Homes in its backyard in Chapel Hill

Collaborating with Pee Wee Homes Inc. and Habitat for Humanity, the Advocate built three tiny homes on its site, each less than 360 sq. ft. These homes, and the land beneath them, are leased to Pee Wee Homes Inc. for the cost of insuring the homes each year. Because we are a mission, the lease is official between the Diocese and Pee Wee Homes. Pee Wee Homes residents have a history of homelessness. Their income is less than 30% AMI (area median income), and their rent is 1/3 of their income, generally \$200-\$250 per month. That rent goes towards maintenance of the buildings and an equity fund for the resident. The model is not designed to cost the church anything nor to bring income into the church. The Pee Wee Homes Board tends to needs as they arise. The congregation and clergy simply provide neighborliness and friendship to the tenants of the homes. Houses are designed by a pro bono architect to fit into a particular space. Funds to build the homes were raised from a variety of sources. An alternative funding model would be for a church or individual to take out a loan and pay it back as rent comes in. It is a very attractive project and people want to support it. The partners on this project are the Advocate, the Town of Chapel Hill, the Kenan Flagler Business school at UNC, Carol Woods retirement community, the Self Help Credit Union, and a variety of individuals with skills and passions to share.



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Serving Cup builds independence in Cary and Raleigh

Serving Cup is a faith-based 501(c)3 with origins at Good Shepherd Lutheran Church in Raleigh. Serving Cup has sponsored two projects in the Raleigh area to address the housing needs of adults with intellectual and/or developmental disabilities.

The first project, **Green Level Homes** in Cary, was a partnership between Serving Cup, Lutheran Services of the Carolinas (LSC) and Arc of NC. It serves 12 adults in six two-bedroom apartments.



The second project, **Building Independence** in Raleigh, is a partnership between Serving Cup, LSC and Habitat for Humanity of Wake County. Building Independence is composed of three shared homes on adjacent lots with three bedrooms in each house for a total of nine residents. Each resident has their own bedroom and bathroom with shared living room and kitchen. Laundry facilities are located on site at the apartments and in each individual home at Building Independence. The residents are responsible for preparing their meals, maintaining their rooms and shared spaces, and paying an affordable monthly fee for housing and services. Because Building Independence was built using a modified Habitat design, all structures are energy efficient (Advanced Energy certified) and affordable to maintain.

Contact: info@servingcup.org

Calvary restores houses and lives in Wadesboro

Calvary Episcopal Church and other churches in Wadesboro created Anson County Homes of Hope, an offshoot of Stanly County Homes of Hope, because they saw the need for housing for people in crisis in their own community. The interfaith group incorporated a 501(c)3 nonprofit organization and began acquiring property. They now own a building (purchased for \$75,000), which is being converted into three units: one transitional, one short-term and one longer-term affordable housing. This is in addition to one property that they had already converted to affordable housing, and there is enough land for new construction. (A refurbished kitchen in the original property is pictured to the right.) Their new tenants are thrilled to be in stable housing, and Anson County Homes of Hope is already seeing the difference it makes in tenants' lives.



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Greensboro churches welcome affordable rentals to their neighborhoods

Too often neighbors object to proposals for nearby affordable housing developments and attempt to block zoning requests to allow multifamily residential. This seriously limits the opportunities for workers and people with disabilities to live close to employment and medical care. St. Barnabas discussed racial barriers to housing during adult formation, and member Christine Merriman decided to speak in favor of the housing proposal in meetings of her neighborhood association, the zoning commission and city council. Holy Spirit saw the zoning notice sign next to the church and welcomed the affordable housing developer to the community. All Saints and the Methodist, Presbyterian and Lutheran churches near a third proposed affordable housing development are planning ways to welcome new neighbors when the apartments are completed.



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Churches build homes with hard-working homebuyers and Habitat for Humanity

Churches around the Diocese are building homes in partnership with hard-working homebuyers through Habitat for Humanity. Families invest sweat equity in their new homes and pay no or low interest on their home mortgages. Their mortgage loan payments help build the next home. Congregations and other organizations help fund the cost and provide volunteers to build the home. There are many opportunities for parishioners to become involved: banging nails on a Saturday with a Sunday school class, raising money and awareness with a group of friends, engaging a youth program, providing meals for builders and advocating for affordable housing policies. Most Habitat Builds require broad partnerships with other churches, community organizations and groups to raise enough funds and generate enough volunteers to build a home.



Habitat Builds also help build bridges within the community. A few years ago, the Episcopal Diocese and St. Luke's, Durham, led a Durham Habitat Build to honor the Rt. Rev. Bob Johnson. The Build was called "Hospitality House," and it sought participation from all parts of the Durham Community, including representatives of each of the major faiths, each of the political parties and even fans of each of the area universities. The Build created amazing conversations and opportunities to get to know each other, break down stereotypes and barriers, and work together to build a home in a low-income Durham neighbor.

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Chapel of Christ the King is preserving homeownership in a gentrifying neighborhood

Chapel of Christ the King, Charlotte, is preserving homeownership for Habitat for Humanity homeowners in the rapidly gentrifying Optimist Park neighborhood in Charlotte, where property taxes have more than tripled, through the Optimist Park Emergency Tax Relief Fund. A committee composed of the deacon and one member of the Chapel, the president of the Community Association, the major fundraiser, and a representative of Habitat for Humanity of the Charlotte Region was formed to establish qualifications for the Fund and review applications for assistance. The Committee publicized the applications through Nextdoor and by passing out flyers door-to-door with the help of UNCC's Bonner Leaders. They reviewed each application and made determinations as to the extent that they could provide funds for tax relief. Funds were sent directly to the taxing authority, not to the individual. In the first year, the family helped 11 families pay their tax bills.

A second and very necessary aspect of the program is educating homeowners about how to negotiate if they're being pressured about selling their property for redevelopment. One such program was offered at the Chapel in February 2020, and others will be offered in future, along with education around financial literacy beginning late spring 2021. Finally, we recognize that a Tax Relief Fund (which is funded by donations) is only a temporary fix—it will need to be accompanied by advocacy for tax changes that will provide greater relief to long-time residents of neighborhoods that are gentrifying in a way that makes it unaffordable for long-term homeowners.

Contact: Rebecca Yarbrough | ryarb1@outlook.com

St. Michael's and others nurture families from homelessness to stability in Raleigh

The Family Support Circle consists of a team of eight to 12 members who work in partnership with the Catholic Charities staff to help a family or individual access an array of community services to enable them to become self-sufficient. Churches provide one-third of the rent, plus encouragement and friendship where an existing support network is not available. The program is designed to assist the family for one year with the goal of permanent housing, access to a rental voucher, if needed, and a job. The Catholic Charities Family Support Program works with about 20 different churches in the community.

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Getting Started

What kinds of ministry does your church hear God's call to do? Look at the types of ministry and contact them to learn more about how each works. Visit websites and arrange a field trip.

Willing to share the story of your church's ministry? Email affordablehousing@episdionc.org with the name of the ministry, church name, contact name and email, and a brief description of the ministry, and we'll include it in future editions of this guidebook.

Advocacy

We must all be advocates for a better North Carolina,

Advocacy addresses the policies and practices that affect large groups of people in order to change the root causes of a chronic problem, like homelessness.

Advocacy is absolutely crucial to give voice to a cause and everyone can participate. If we're not advocating for housing, some other issue is getting more attention.

Advocacy can be done by an individual who phones or emails an elected official, or it can be done by a group, creating a sign-on letter or a resolution that is sent to an elected official calling for action on housing inequities or systemic racism.

Who Represents Me?

Don't know who represents you?

- By inserting your address, you can easily identify and email/call your U.S. Senators and House members through links at www.Congress.gov.
- Similarly, you can identify and email/call your North Carolina Senators and House members at www.ncleg.net.

Policy makers need to hear about your direct experiences with the people you serve and their housing needs. Familiarizing elected officials with what's happening in their district, bad and good, is a big part of advocacy.

Before you contact an elected official, it's a good idea to look through one of the many good advocacy manuals that are available, such as "Building Advocacy Skills" by Katherine Hancock Ragsdale.

Some common themes:

- Speak to the issue in human terms (share a story about a person)
- Have a concise description of the problem (e.g., more supportive housing is needed)
- Have a clear recommendation (e.g., increase the Housing Trust Fund to \$25 million)
- Be persistent

Whatever topic advocacy addresses, elected and appointed officials absolutely must hear from the citizens they serve.

Learning the Issues

Affordable housing is complicated and knowing the issues can require some research. However, there are organizations that have good websites for information on housing needs and solutions. Your voice can be enhanced when you are part of a larger effort.

To research current Federal or State housing issues, you can visit:

- National Low Income Housing Coalition at www.nlihc.org
- North Carolina Housing Coalition at www.nchc.org.
- Habitat for Humanity at www.habitat.org
- NC Coalition to End Homelessness at www.ncceh.org

Even if you don't join as a member of the organizations, these websites include a lot of research on housing needs and program advocacy.

Topics for Advocacy

Increasing Housing Investment

Significant public investment is needed to develop and operate housing that is affordable to low-wage workers and persons on disability. Federal and State funding is currently only sufficient for approximately 25% of the people who are eligible for assistance. Most funds are annually appropriated by Congress and the General Assembly.

Federal financing is primarily through HUD (Housing and Urban Development), Treasury (tax credits), Agriculture (rural housing), and Veterans Affairs (housing for veterans). The majority of housing money is appropriated to HUD.

At the State level, the majority of housing money is managed by the N.C. Housing Finance Agency and their website is www.nchfa.com. North Carolina has a Housing Trust Fund to creatively the development of affordable housing.

To learn more about local housing programs, you should visit the websites for your city and your county. In Raleigh for example, visit www.raleighnc.gov and www.wakegov.com.

Land Use

Land is a substantial challenge for developing houses and apartments and it is increasingly difficult to find land that is affordable, suitable for development (street access, safe from flooding or environmental hazards), and located near employment, schools, and medical care.

However, local governments may have zoning ordinances that limit development of affordable housing by requiring larger lots per home and neighborhoods sometimes object to housing proposals that would provide homes for new neighbors.

Learn more about advocating for progressive land-use policies at the "Cost of Home" platform at www.habitat.org

Predatory Lending and Unfair Real Estate Practices

People with limited income or living in areas with a history of disinvestment face barriers to standard financing for mortgages, home equity loans, or other lending. Borrowers may be offered loans with high interest rates, hidden fees, or deceptive features. Subprime mortgages strip equity

from homeowners who find they owe more than the property is worth. Homebuyers of color are sometimes denied loans or steered into less desirable purchases. Tenants who are perceived to have few options are rented hazardous housing.

To protect others from unfair practices, learn more about advocating for responsible lending at www.responsiblelending.org

Fair Housing, Segregation, and Gentrification

Racial segregation and deteriorating housing conditions are some of the legacies of “redlining”. Mortgages were often not approved in the red areas on maps marking African American neighborhoods. African Americans have seldom been able to accumulate the same “property wealth” that has benefitted white families. Foreclosed homes from subprime lending can create lower property values, which attract investors who flip homes so that they are no longer affordable or who rent the homes “as is”. For tenants earning low wages or receiving disability income, the higher rents and/or lower quality contribute to frequent moves, as tenants seek a more sustainable situation.

To learn more about fair housing issues, you can visit www.fairhousingnc.org.

Health Impact

Housing is a health issue. Health and even life expectancy vary dramatically by neighborhood, reflecting the impact of unsafe housing conditions leading to respiratory ailments from moldy conditions (roof and plumbing leaks, inadequate ventilation), injuries from falls and fires (broken steps and rails, electrical shortages, unsafe heating), poisoning by lead paint and carbon monoxide. There is a growing recognition by health care professionals that by addressing certain “Social Determinants of Health” (housing and food insecurities, transportation barriers) we can improve health and reduce the cost of preventable illness and injury. Cone Health tracked a 58% drop in asthma-related Emergency Room visits and inpatient care for children and adults after their substandard apartments were purchased and rehabilitated.

To protect health, reduce medical costs, and close the gap in life expectancy, learn more about advocating for housing as a health strategy. There are several papers at www.bcbsfoundation.org, including “Affordable and Healthy Homes in North Carolina”.

Housing Codes

North Carolina law requires rental housing to be rented and maintained in safe condition. When owners fail to keep housing safe, responsibility falls to tenants to take legal action to address the defects.

Most local governments have ordinances about housing maintenance, authorizing their staff to inspect properties and cite violations. This emphasizes housing conditions as a public safety issue and to prevent an erosion of “safe, sanitary, and habitable” dwellings. Local ordinances describe the violations and the process for inspection, citation, hearings for owners to respond, orders to repair, reinspection, condemnation, civil penalties, and eventually demolition, if owners fail to comply.

Learn more about local codes at the website for your city and county.

Evictions

Many cost-burdened renters in North Carolina are one car-repair, one hospitalization, or one high-utility bill away from being evicted from their homes and that has been shown to affect mental and physical health. Researchers have suggested that these health effects are enough to constitute a public health crisis, prompting the Center for Disease Control to order the suspension of evictions until December 31, 2020. School performance tends to decrease when students are in unstable housing. Parents who are working multiple jobs or worrying about eviction may not have the time to take an active role in their child's education.

To stabilize housing and preserve tenancy for both landlords and tenants, Legal Aid of North Carolina has a Tenants' Rights Clinic at www.legalaidnc.org

Housing Statistics and Studies

North Carolina is projected to add 866,000 households by 2030, with a faster growth of lower-income households. Urban and rural areas have different challenges for affordable housing but no county has housing affordable to a worker earning minimum wage.

To align strategies to the diverse market needs, North Carolina needs a menu of policy tools, such as:

- Expand rehabilitation assistance for improvements in rented or owned housing.
- Provide manufactured-home replacement help for repair needs and disaster risks.
- Identify preservation subsidies to support an owners' commitment to affordable housing.
- Align health screenings and housing improvements.
- Designate affordable housing as a priority for public land in areas with severe needs.
- Allow accessory dwelling units for homeowners to add income-producing housing on their properties.
- Enforce fair housing laws to enable equitable access to housing.
- Establish effective rental inspections to reduce conflict when renters ask for repairs.
- Provide rapid rehousing help to identify and house people as they become homeless.

To plan for North Carolina's housing future, learn more about advocating for wise policies that align with the markets in each geographic region at www.urban.org and enter "Housing for North Carolina's Future" in the search bar.

Resources

- Consultation for churches discerning new uses for ministry with their properties and other assets. www.sympara.org
- Blueprint for Collaboration guide for developing supportive housing. Contact Us | The Serving Cup to request a copy.
- Incremental Development training IncDev Alliance (incrementaldevelopment.org) to learn how to do development in our communities.

FAQs (Frequently Asked Questions)

How can I help someone with a housing problem?

- **Seeking rental housing:** www.socialserve.com lists available units in each county by rent and number of bedrooms. *Note: Not all rental owners list, and listing does not indicate quality, but this provides initial information for making comparisons.*
- **Getting legal representation with a housing problem:** Legal Aid of North Carolina (www.legalaidnc.org) provides information and counsel for citizens with household income less than 187% of federal poverty level. Call the LANC help line at 866-219-LANC (866-219-5262), or find online information at www.legalaidnc.org.
- **Facing foreclosure:** HUD Housing Counseling Agencies provide free, professional counseling to review budgets and ownership documents and to negotiate loan modifications or other resolution. (www.hud.gov) lists HUD-approved agencies covering each geographic area.
- **Resolving a dispute between tenant and landlord:** HUD Housing Counseling Agencies or city fair housing departments may offer mediation. Visit www.HUD.gov/, and look for agencies in each location
- **Accessing emergency shelter:** Call the United Way at 211 or online at www.nc211.org.
- **Fleeing domestic violence:** Call 1-800-799-7233 or online at www.nccadv.org.

Glossary of Housing Terms

- **ADU (Accessory Dwelling Unit):** garage apartment or other living quarters in addition to the primary house on a single-family lot
- **Affordable housing:** cost no more than 30% of household income
- **AMI (Area Median Income):** income levels for geographic regions by family size; 30% of AMI is extremely low income, 31-50% is very low income, 51-80% is low income, 81-100% is moderate income
- **CDC (Community Development Corporation):** nonprofit organizations created to improve community life; many are engaged in housing development or housing services
- **CDFI (Community Development Financial Institution):** a financial institution created specifically to invest in community development
- **CHDO (Community Housing Development Organization):** A federally defined type of nonprofit housing provider that must receive a minimum of 15% of all federal HOME Investment Partnership Funds
- **ConPlan (Consolidated Plan):** larger cities are required by HUD to document planning and application for four HUD block grants: Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Solutions Grants (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) grants. The state submits a ConPlan for “balance of state” including towns and counties outside of the larger cities.
- **CRA (Community Reinvestment Act):** requirement for banks to invest in communities where they take deposits
- **Cost-burdened:** rent or mortgage plus utilities at a cost greater than 30% of a household’s household income

- **Fair housing:** the opportunity to choose where to live, with families and individuals having access to the location, size, and price that fits their needs. Segregation, disinvestment, predatory lending, NIMBY, and gentrification severely limit housing choice.
- **FPL (Federal Poverty Level):** basic income level for whole country by family size
- **Housing First:** rental assistance and supportive services for chronically homeless persons with disabilities to move directly into rental housing and maintain tenant responsibilities
- **Housing safety:** quality construction and adequate maintenance prevent health risks such as water leaks, pests, fires, falls, lead paint poisoning, and excess heat or cold.
- **HUD (United States Department of Housing & Urban Development):** primary federal agency responsible for housing programs and funding; there are also housing programs in VA, Treasury, USDA, and FEMA.
- **Inclusionary Zoning:** requirement that developers include affordable housing units in the total development
- **LIHTC (Low Income Housing Tax Credit):** financing through US Treasury for affordable rental housing development, awarded through applications to NC Housing Finance Agency
- **NOAH (Naturally Occurring Affordable Housing):** housing affordable to lower income households due to market forces such as age of building, condition, or location, rather than subsidy
- **NCHFA (North Carolina Housing Finance Agency):** the North Carolina self-supporting public agency that finances affordable housing opportunities for North Carolinians whose needs are not met by the market.
- **NIMBY (Not in My Backyard):** neighbors' objection to location of affordable housing
- **PSH (Permanent Supportive Housing):** decent, safe, and affordable permanent community-based housing targeted to vulnerable very-low income households with serious and long term disabilities that is linked to an array of voluntary and flexible services to support successful tenancies.
- **Public Housing Authorities (PHAs):** sometimes the largest rental owner in a community. Often have long waiting lists because needs far exceed the number of units. PHAs are managed by local boards within federal regulations. PHAs also manage the Housing Choice Voucher program, which pays a portion of the tenant's rent directly to the rental property owner so that the tenant's portion is 30% of household income.
- **Rapid rehousing:** services and financial assistance to move from homelessness to rental housing
- **Section 8 (Housing Choice Vouchers):** rental assistance administered by Public Housing Authorities; tenants choose a place to rent and pay 30% of income to the rental owner with the voucher paying the rest of the approved rent.
- **Supportive housing:** individual unit or group housing with supportive services such as mental health, medical care, case management, employment services
- **Transitional housing:** individual unit or group housing with services to prepare individuals and families to move to permanent housing from homelessness, incarceration, addiction, or domestic violence
- **Writ of Possession:** court order delivered by sheriff to remove tenants after eviction in magistrate court
- **Zoning:** planning tool used by local governments to regulate land use