

North Carolina Housing Issues and Policy

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NC Housing Coalition

Piedmont Affordable Housing Forum
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Purpose and Mission



- To lead a campaign for housing that ensures working families, people in crisis, seniors and persons with disabilities may live with dignity and opportunity.
- We work to increase investment in quality affordable homes so that **working families and individuals, persons with disabilities, people in crisis, and fixed-income seniors** may live with opportunity and dignity.

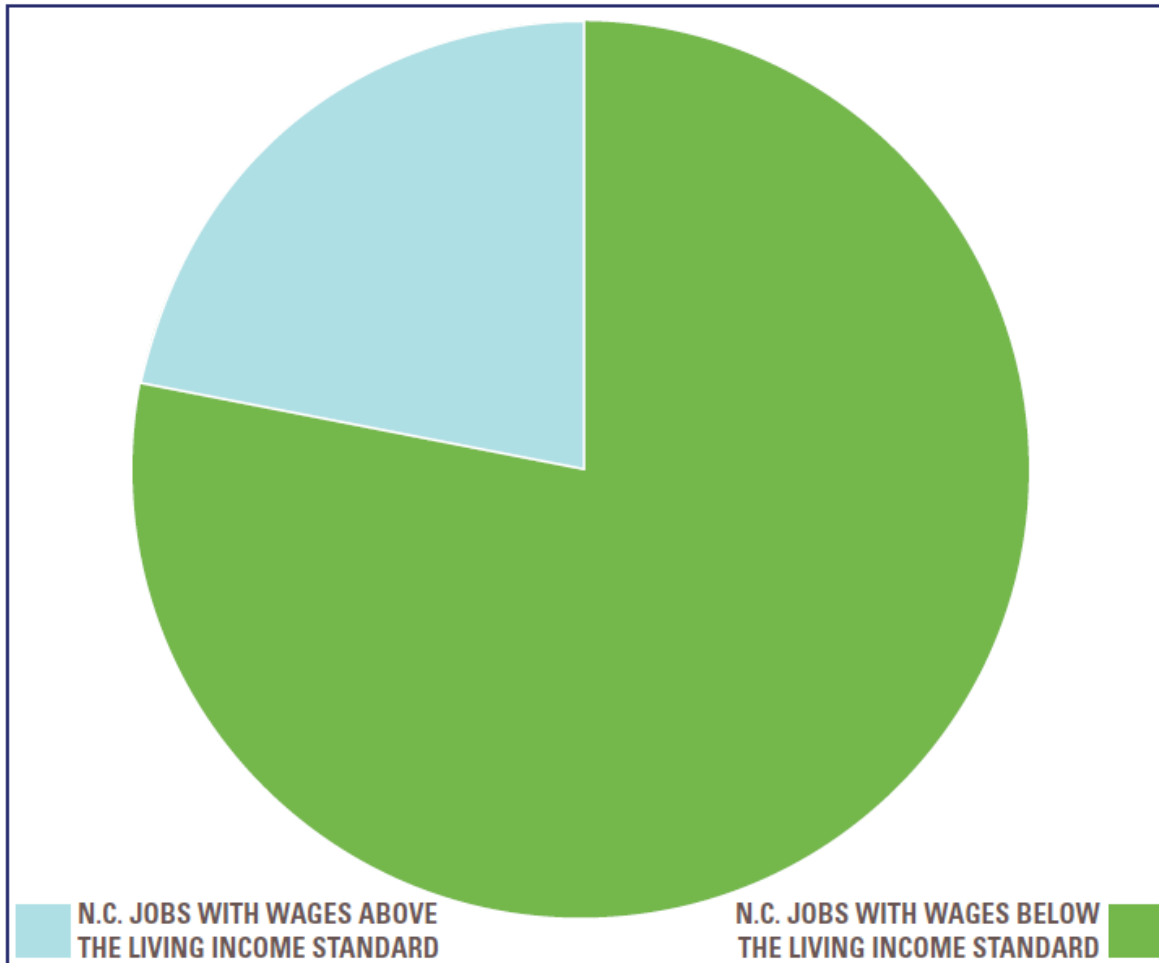
NC Housing Coalition



- Resource and information referral
- Clearinghouse for best practices, research, and data
- Technical Assistance and Training
 - Foreclosure Prevention
 - Fair Housing
 - Carolina Homeless Information Network (CHIN)
- Local, state, and federal advocacy
- Join Us and Become a Member!



Working does not guarantee economic security



- More than $\frac{3}{4}$ of NC jobs pay below the Living Income Standard (204% of poverty level)
- 42% of NC workers lack paid sick days
- 18.9% lack health insurance
- 60% lack an employer-provided pension

What we mean by “affordable housing”

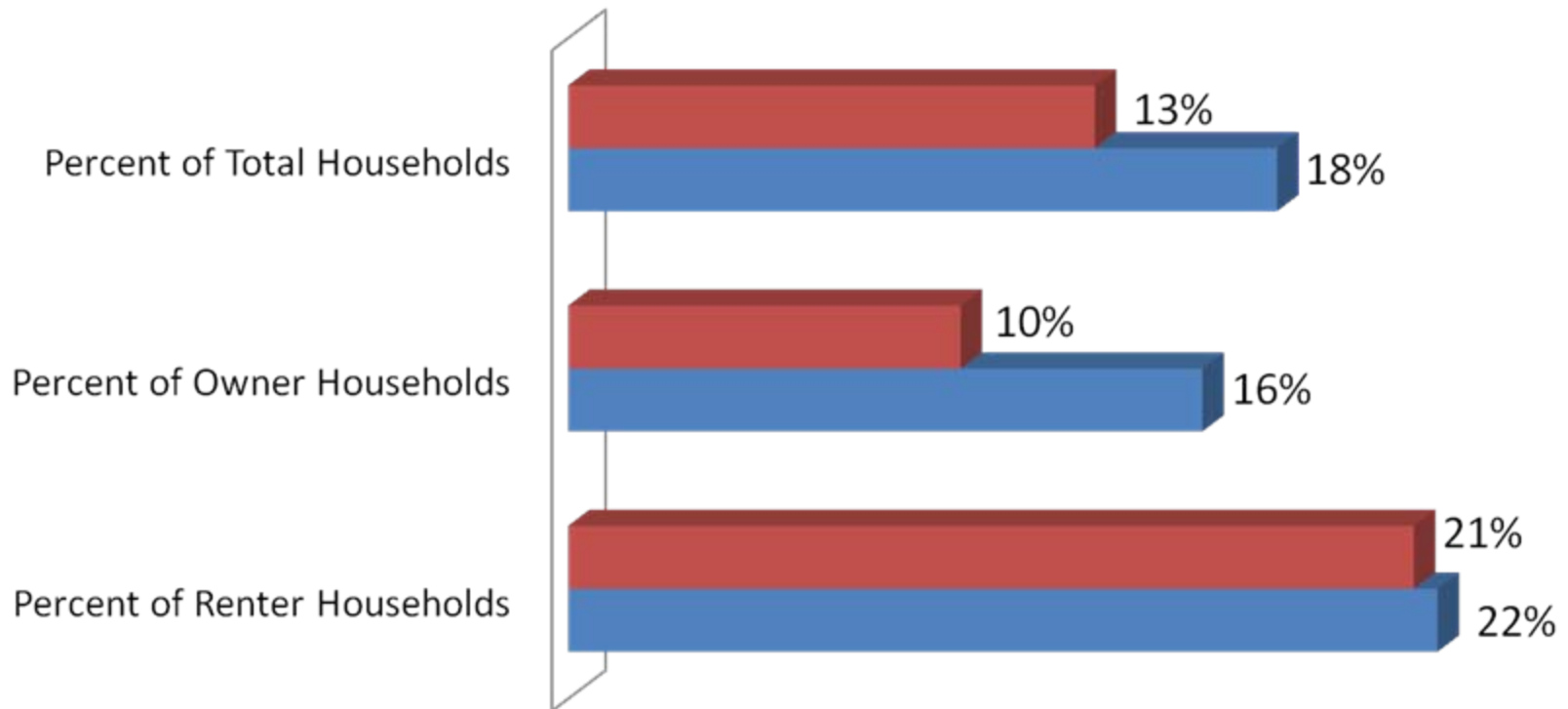


- Affordable housing is defined as housing that costs the household **no more than 30% of its income.** Includes cost of utilities.
- Accompanied by some sort of subsidy that provides oversight for long-term affordability and quality.
- In NC more than 2 million people live substandard housing or housing that is not affordable.

NC Housing Cost Burden



- Paying 50% or more of income for housing
- Paying 30% of income for housing



State of Housing in North Carolina



- NC households must earn \$13.33/hour to afford 2 bedroom FMR unit at \$693.
- North Carolinians who face the greatest challenge in finding affordable housing are those earning 30% or less of Area median income.
- SSI \$674 per month = \$8,088 year
 - 30% = \$202 for rent and utilities/month
- 57,740 foreclosure starts in NC in 2009
 - 200% increase since 2000

State of Housing in North Carolina



- The home is the single largest component of household wealth and can be a fundamental asset for millions of Americans.
- Access to affordable rental housing is essential for those who are not ready or able to buy a home.
- For owners and renters – safe, quality affordable housing provides physical and financial security.
- Stability is one of biggest and least appreciated aspects of quality affordable housing at all levels.

State & Federal Housing Policy



Recent Successes - State



SB 810 – Affordable Housing/No Discrimination

- Adds “affordable housing” as a protected class in the NC Fair Housing Act.
- Allows for decisions to be based on considerations of over-concentration of affordable housing.

SB 661 – Landlord-Tenant Changes

- Sets minimum standards for rental housing across NC.
- Ensures all units have safe wiring, flooring, roofs, and chimneys; operable locks; operable toilets; sources of heat; no rat infestation due to defects in the building; and no flooding problems.



Recent Successes - State



HB 1586 – Community Land Trust Property Taxation

- Guarantees that resale restrictions are taken into account in the appraisal of homes, so that homeowners are not overtaxed.

HB 148 – Congestion Relief/Intermodal Transport

- Authorizes referendums for a ½ cent sales tax in the Triangle and Triad and a ¼ cent sales tax in other counties for bus and other transport expansion.
- Requires cities/counties to create a plan for 15% of housing within ½ mile of transit hubs to be affordable to those at 60% or below AMI.

NC Housing Trust Fund

- Protected \$10 million in recurring funds; \$3 million for Home Protection Program.
- Lost \$7million in non-recurring funds for Housing 400.

Policy Work 2010 - Federal



- Funding for the National Housing Trust Fund
- Full funding of the President's recommendations for HUD and USDA housing programs
- Section Eight Voucher Reform (SEVRA)
- Low Income Housing Tax Credit Reform
- Section 202 reform and Section 811 reform

Policy Work 2010 - State



HB 1050 - NC SAVE\$ Energy

- Would form a statewide energy efficiency program with an independent energy administrator
- Will help save money for working families by making the homes they rent or own more energy efficient, lower energy bills, create thousands of new green jobs, and reduce North Carolina's carbon emissions.

Based on successful energy efficiency programs in 6 other states.



SB 1015 - Homeowner and Homebuyer Protection Act

- Prohibits foreclosure rescue scams and strengthens buyer protections for “rent to own” transactions and contracts for deeds

Work for 2010 - Federal



NC Housing Trust Fund

The Trust Fund is the state's most flexible housing resource for:

- serving homeless families and individuals, victims of domestic violence, and people with disabilities;
- ensuring elderly and disabled to continue living in their own homes;
- producing housing to high energy-efficiency and “green” standards;
- financing successful entry-level home ownership.

****Goal - \$50 million in annual funding****

Defend Home Protection Program

- Provides mortgage assistance and housing counseling to homeowners facing foreclosure due to job loss



Increasing our Investment



- Coalition of more than 100 statewide and local nonprofits advocating for progressive tax modernization.
- Urging lawmakers to use these guiding principles as a roadmap to craft a state budget that works for everyone:
 - Build upon sound public investments
 - Think big, think forward for long-term solutions
 - Take a balanced approach to the budget, not just cut to the bone
 - Make revenue solutions adequate, stable and fair

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