



Housing in North Carolina

AUGUST 23, 2024

NC HOUSING COALITION

LEADING A MOVEMENT TO ENSURE THAT EVERY NORTH CAROLINIAN HAS A HOME IN WHICH TO LIVE WITH DIGNITY AND OPPORTUNITY.

Statewide non-profit working to advance the mission of “housing as a human right” by:

- Convening local and state level stakeholders in shared advocacy work
- Providing resources and support
- and mobilizing housing allies and community at large to influence more affordable and accessible housing policies



CURRENT INITIATIVES & CAMPAIGNS

- **Tax Policy Superbowl 2025 - Submit letters by October 15**
- **2025 County Profile feedback is open until October 1**
- **Community Justice Collaborative Pilot**
- **Local Housing Blueprint**



2023-2024 Policy Priorities

Advocate for reliable, dedicated, and coordinated resources that meet the scale of the housing need.

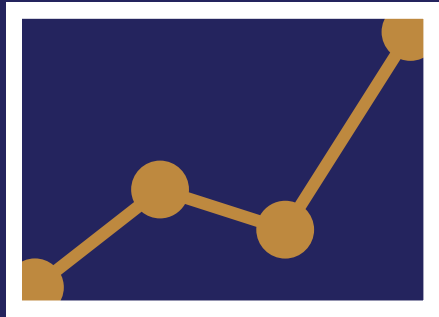
Support Housing policies and resources that keep families in their homes and allow communities to thrive.

Ensure that local policies facilitate an adequate supply of quality housing accessible across a community's income spectrum.

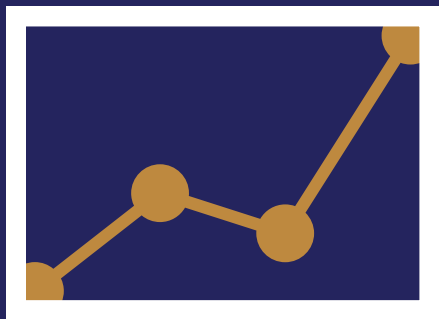
Promote equitable access to housing and opportunity that reckons with our long history or racist housing policies and practices.

*Each of these connects to Aging.
The intersection of Aging & Housing is critical.*

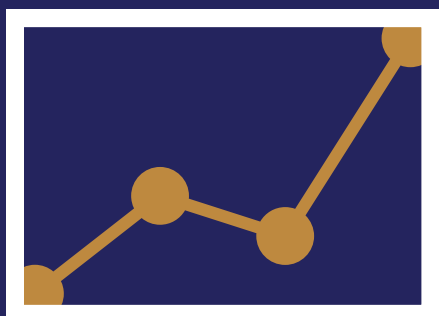
What we Know: Aging + Housing



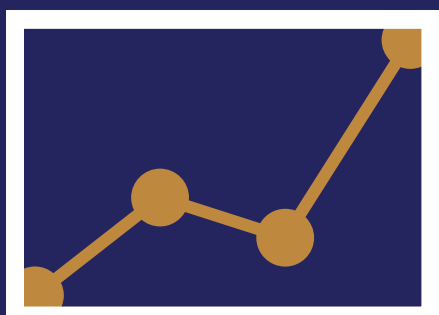
The US population of older adults (65+) is up 34 percent from 43 million in 2021 to 58 million in 2022.



In 2021, nearly 11.2 million adults were cost burdened meaning they spend more than 30% of their income on housing costs. An increase from 9.7 million in 2016.



1 IN 5 older households - over 7 million - are renters. Homeownership for those between the ages of 50-64 is decreasing.



Renters aged 75 and older were more likely the age group to be severely cost burdened (paying more than 50% of their income on housing.)

What we Know: Aging + Housing

Micro/Individual	Older Adult Specific	Macro/Policy
<i>Economic</i>		
Housing cost burdens	Fixed income due to retirement or disability Income loss due to widowhood Reliance on public income subsidy	Housing supply Housing affordability Social safety net Income parity
Poverty		
<i>Health and Ability</i>		
Physical disability and chronic health condition	Age-related changes in: Health Functional ability Cognition	Housing accessibility Public transportation Healthcare Long-term services and supports (LTSS)
Cognitive impairment		
<i>Social and Network</i>		
Isolation	Widowhood Retirement Limited technology access Limited functional ability Compounding barriers	Family leave Childcare Eldercare Age friendly cities Service coordination

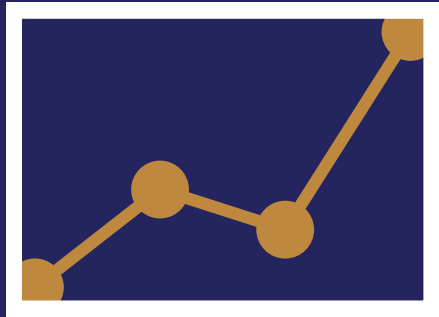
Only a third of households with very low income actually receive support.

Changes in income, lack of appropriate housing supply, in addition to other health and social factors **compound the risk of housing instability.**

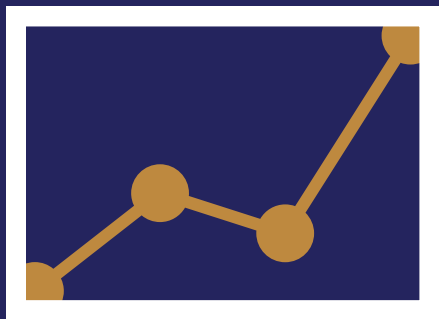
LESS than four percent of the national housing stock is accessible to people with mobility challenges.

Only 14 percent of adults age 75 and older who live alone can afford a daily home health aide **AFTER** housing and living costs.

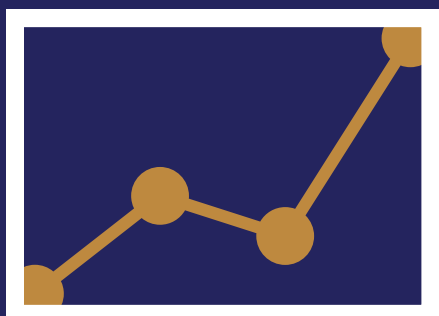
What we Know: Aging + Housing



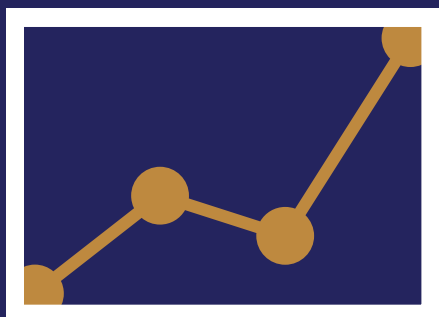
7 out of 10,000 older adults in North Carolina are experiencing Homelessness (55+)



In no county in North Carolina can someone earning minimum wage afford to rent a 1 or 2 bedroom apartment at fair market rent (FMR).



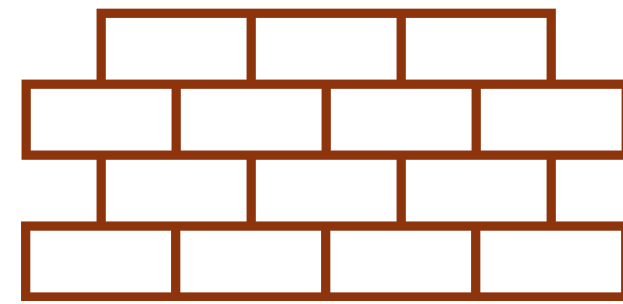
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The Housing Wage in NC is \$20.87 for a studio, \$21.75 for a 1-bedroom, \$25.21 for a 2-bedroom and \$32.33 for a 3- bedroom.

What do we do?

Housing Solutions Framework



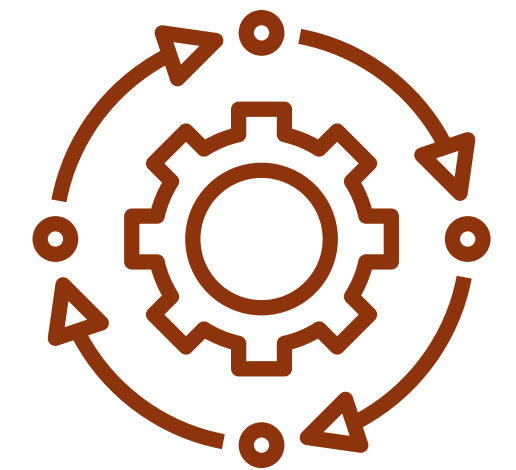
Supply



Subsidy



Stability



Systems
(infrastructure)

**Inspired by "The Affordable City"
by Shane Phillips**



2023-2024

NCGA Legislative Highlights

Over 80 bills were introduced related to housing and community development since the start of legislative session in January 2023, and through the end of short session this summer 2024.

- **H 861 Tropical Storm Fred/Disaster Recovery**
- **H 842 - Workforce Development & Housing Act**
- H 789 - Eviction Record Expunction Act
- H 791 - Eviction Post Judgement Relief Agreements
- H 645 - Inclusionary Zoning/ Workforce Housing Funds
- **H 637 - Expand Property Tax Homestead Circuit Breaker**
- H 620/S 447 - Up Minimum Wages/No Subminium or Exemptions
- H 595 - Rental Inspections
- **H594 - Disabled Veteran Homestead Exclusion Prequalification**
- **S 667 - Regulation of Short Term Rentals**
- S 709 - Returning Citizens Ready to Work
- **H 584/S 633 - Mobile Home Park Act**
- **S 568 - Create Department of Housing and Community Development**
- H 551/ S553 - Landlord-Tenant and HOA Changes
- H 537 Workforce Housing Act
- S 422 - Homes for Heroes
- S 424 - Restore the American Dream
- **H 409 / S 374 - Regulation of Accessory Dwelling Units**



2023-2024 NCGA Legislative Highlights

	KEY POINTS	STATUS	AREA
H925 = S813 Create Dept. of Housing & Comm. Dev.	Would create a cabinet level state agency that coordinates housing.	Didn't survive crossover	Systems
H959 Various Changes to HOA Laws	Creates checks and balances for HOAs. Protects against foreclosures over small debts.	In committee	Systems, Stability
H556 Tenancy in Common [...] Changes	Pre-empts any local SOI protections for privately financed housing.	Governor's veto overridden; becomes law	Systems, Supply



2023-2024

NCGA Legislative Highlights

KEY POINTS

STATUS

AREA

H41 = S53 **Hotel Safety Issues**

Tenants rights don't court don't begin until after someone has a contract and has been living there for 30+ days.

Ratified without gov signature.

Stability

S.166 **Building Code - Various Changes Bill**

Prohibits changes to the state residential building code for energy efficiency and loosens design standards.

Ratified without gov signature.

Supply; Systems

FY23–FY25 NC Budget Overview : Key Housing Appropriations

Key Housing Appropriation	FY2023-2024	FY2024 -2025
Workforce Housing Loan Program (WHLP)	\$35,000.00 NR	\$35,000.00 NR
Housing Trust Fund	\$10.66 M (R)	\$10.66 (R)
<p>Supportive Housing Development Program</p> <p><i>Providing Housing for Homeless Veterans</i></p> <p><i>Providing Housing for Victims of Domestic Violence, sexual assault and human trafficking</i></p>	<p>\$5,000,000</p> <p>\$5,000,000</p>	<p>\$5,000,000</p> <p>\$5,000,000</p>
DHHS Key Program	\$8,268,538	\$8,268,538
TCLI - Transitions to Community Living	\$15.6 M	\$15.6 M
LIEAP - Low Income Energy Assistance Program	\$67.8 M	\$67.8 M

NATIONAL HIGHLIGHTS

Culture of Defense instead of Offense for Federal Appropriations

Johnson vs. Grants Pass

The Supreme Court ruled that Local Governments did have the authority to arrest those sleeping on public property and that is not considered “cruel and unusual punishment” even if they are homeless and have nowhere else to go.

Tax Policy Superbowl 2025

Opportunity to strengthen the Housing Credit as tax cuts from prior administration expires in 2025 and the House Ways and Means Committee is accepting letters and comments until October 15.

Johnson vs. Grants Pass

On April 22, 2024 the Supreme Court of the United States heard the Johnson v. Grants Pass case. On June 28th, they released their decision stating that those experiencing homelessness CAN be arrested for sleeping outside when there are no safe alternatives.

This case was originally filed in 2018, where a court determined that it is cruel and unusual punishment to arrest or punish those sleeping outside when they have no other safe place to go. This was challenged by the town of Grants Pass, Oregon where they began to issue tickets to people sleeping in public even if they had nowhere else to go.

This ruling does not guarantee that all towns will immediately begin enforcing such laws (if they haven't begun to already), but it does confirm their authority to do so, and risks investment in the wrong intervention.

We know that housing is the only real solution for homelessness.

Less than 3 weeks later after the decision, Governor Gavin Newsom of California began ordering the clearing of homeless encampments across the state of California.

In North Carolina - places like Fayetteville, Charlotte, and Asheville already have ordinances that disproportionately impact those experiencing homelessness.





Federal Legislative Highlights

	KEY POINTS	STATUS	AREA
HR 7024 2024 Tax Package	Vehicle for Affordable Housing Credit Improvement Act	Did not pass.	Supply, Subsidy
House & Senate Appropriations Bills	Key funding for Federal housing programs	Appropriations on hold until after election. Continuing resolution expected.	Supply, Subsidy
HR 8900 Keep Housing Affordable Act (<i>Nickel, NC-13</i>)	Extends LIHTC compliance period to receive additional credits. Incentivizes LIHTC preservation & rehab.	In committee	Supply, Subsidy

Tax Policy Superbowl

2025



Call to Action: Advocate for the Strengthening of the Housing Credit

Leadership of the House Ways & Means Committee created Republican “tax teams” to craft policy proposals for major tax action in advance of the expiration of tax provisions enacted in 2017 that will expire in 2025.

The team considering affordable housing is the Community Development Tax Team - policy considerations include the housing credit, as well as tax-exempt qualified private activity bonds such as Housing bonds. The tax teams are asking for recommendations from the public on what they should prioritize in their recommendations for the Republican tax platform. They are accepting letters until **OCTOBER 15, 2024**.

There are multiple ways to submit a letter:

- You can email RepublicanTaxTeams@mail.house.gov or submit your letter to us!
- Make sure to include all relevant contact information
- Explain why the housing credit matters to you, your work, and your community.

If you're interested in submitting a letter send us a message OR visit the following link here:

<https://airtable.com/apps9jtnR3G2QY4eJ/pagflgMLNGVn3uUjc/form>

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HOUSING
COALITION

THANK YOU

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