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Affordable and Healthy Homes in North Carolina

CONTEXT AND OPPORTUNITIES FOR INNOVATION



About the Author

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About the Foundation

The Blue Cross and Blue Shield of North Carolina Foundation is an independent, private foundation with the mission of improving the health and well-being of everyone living in North Carolina. Since its establishment in 2000, the organization has invested \$143 million into North Carolina communities through more than 1,025 grants. In its grantmaking, the Foundation strives to address key drivers of health, and takes an approach designed to meet identified needs in partnership with the community. The organization also works closely with grantees, and other nonprofits, to support their growth through capacity building and leadership development opportunities. For more information, visit www.bcbsncfoundation.org.

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Executive Summary

Stable, healthy, and affordable housing is central to the well-being of every person in North Carolina. Unfortunately, many in our state don't have access to safe and healthy homes – a challenge that falls disproportionately on people from lower-income households.

With housing in short supply and a rapidly expanding population, median home prices in North Carolina have increased dramatically in the past five years. Additionally, rental vacancy rates are the lowest they've been in over a decade. Simply put, people are being priced out of decent places to live, and driven out of neighborhoods they've lived in for generations.

More than a 1.1 million households in North Carolina¹ are considered cost-burdened, spending more than 30 percent of their incomes on housing expenses, and being forced to choose between substandard conditions or cutting costs elsewhere. Even with assistance from the Department of Housing and Urban Development (HUD), 250,000 individuals live in subsidized housing.² More than half of the extremely low-income rental households have no other option than to live in aging properties that are in disrepair, and in less-than-desirable locations.

This is about more than a place to live. While there is a complex dynamic between housing, socio-demographic factors, and negative health outcomes, one point is clear: poor-quality housing has a negative impact on physical and mental health.^{3,4,5,6}

Unsafe homes with faulty structural conditions or hazardous materials present serious potential health and safety issues – from leaks, inadequate ventilation, and faulty exhaust systems that can increase asthma morbidity, to lead paint and water pipes, to asbestos and carbon monoxide leaks.

Beyond the structure itself, for a home to be healthy, it must be in an area with good amenities, good schools, accessible and healthy food sources, medical care, and a strong community. In North Carolina, these types of resources are disproportionately allocated among neighborhoods. As a result, disease diagnoses and poor health outcomes are also unequally distributed.

The segregation of people with lower incomes into sequestered, poorly resourced, and less healthy areas can be attributed to many factors: historical circumstances, economic and social policies, and local cultural and social practices.

Throughout North Carolina, housing discrimination creates structural impediments that limit educational opportunities for children, increase exposure to damaging environmental conditions causing chronic health problems, and restrict opportunities for cultural diversity.

Addressing the intertwined issues of housing affordability and healthy living environments calls for a coordinated, multi-prong, systemic approach; one that brings together community members, developers, state and local governments, health care providers, philanthropy advocates, and other stakeholders.

North Carolina has the opportunity to change the current system that has resulted in zones of exclusion and concentrations of poverty. Effective public-private partnerships can support and implement a range of policy and practice recommendations, including:

- **Improving aging housing stock**
- **Increasing the stock of affordable housing**
- **Strengthening fair housing laws**
- **Promoting inclusive practices and policies**
- **Revising land-use restrictions**
- **Encouraging housing equity through ownership**

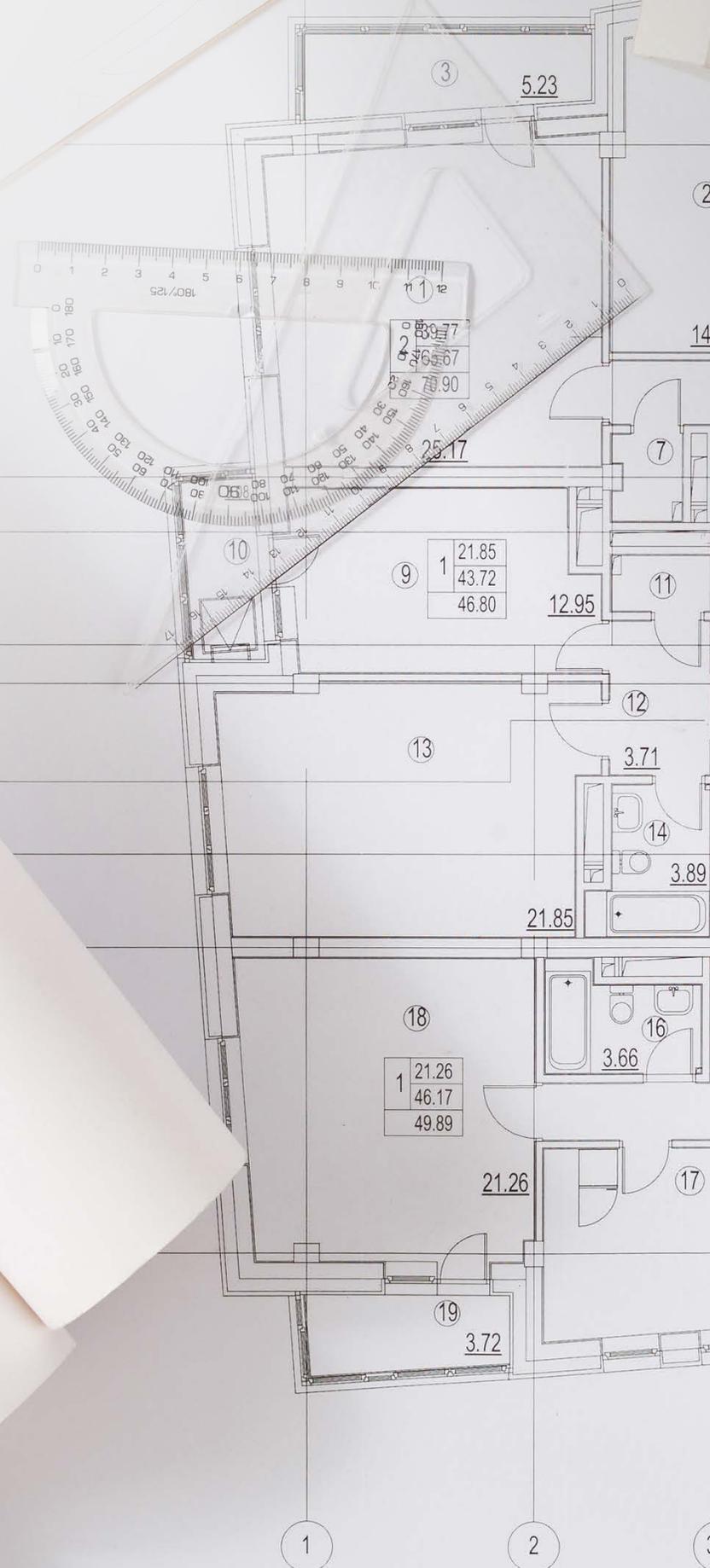
Following through on these recommendations can help preserve current affordable housing supply, promote new affordable development, encourage development of wealth and assets, and benefit resident health.



What Is a House?

Housing comes in many forms – and what qualifies as “decent” and “affordable” housing has changed drastically over time and between localities. Generally speaking, a house is a living space used for permanent or semi-permanent residence for an individual, family, or household. It should provide privacy, space, accessibility, stability, durability, lighting, heating, and ventilation, as necessary for the health of its residents. As part of its basic infrastructure, it should also include sufficient water supply, along with sanitation and waste facilities. Moreover, housing should be located in suitable and safe environmental conditions, with access to work, food, education, medical, and other basic facilities. It should also be free from environmental contaminants and hazards.⁷ A house should be a healthy place to live.

The structure of a “house” should provide the necessary components to be a good “home”: a place favorable to the psychological, social, and economic well-being of its residents. Stable and affordable housing is central to this well-being. Unfortunately, not everyone in North Carolina has access to safe and healthy homes. Residents with lower incomes live in housing that is disproportionately unhealthy and inconducive to their welfare. Moreover, this inequity is directly linked to long-standing policies of discrimination and segregation, and has created neighborhoods of color where homeownership is low, public assistance is high, food security is precarious, health is fragile, and poverty is deeply entrenched.^{8,9} Mental health, social welfare, physical health, economic security, social mobility, and overall well-being are strongly correlated with how well a house proves to be a good home.



Continuum of Housing

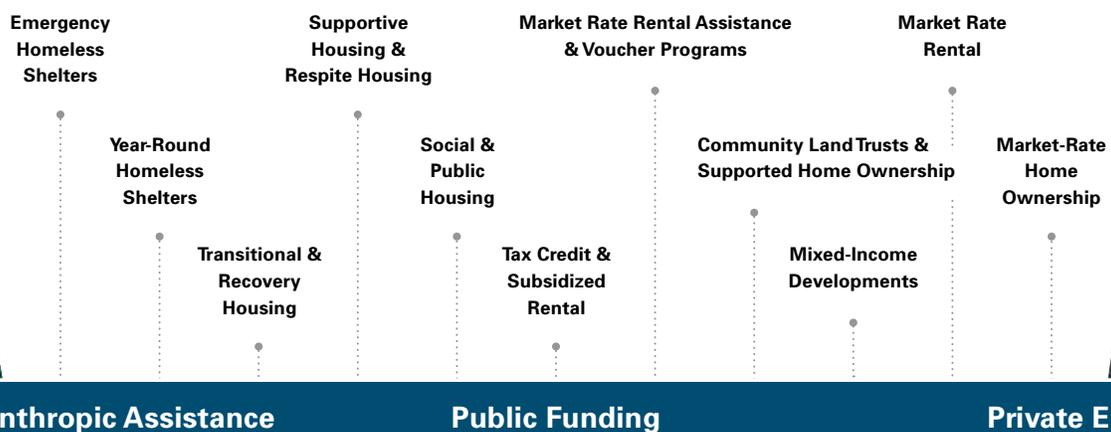
In the United States, social, political, and economic value is placed upon housing, ranking its desirability and ability to perform the functions of a “home” along a continuum. This “Continuum of Housing” is theoretically linked to the amount of government assistance provided to offset local market conditions (see Figure 1). Starting at the lower end, the continuum includes emergency shelter for homeless or displaced persons, temporary or transitional housing for those experiencing housing precarity, supportive housing for people with special needs, public or social housing for those of low and moderate income, and rental housing vouchers to fill the gap between what people can afford and the high cost of rent. Supportive housing, in particular, provides heavily subsidized rents, as well as intensive case management, for people with special needs, medically intensive populations, and people who have been recently homeless or are at risk of homelessness.

The stigma and poor public perception¹⁰ of homeless shelters, transitional housing, and public housing is often high, and activism among residents often leads to ardent community rejection when a new shelter, tax-credit property, Section 8 program, or public housing project is proposed in, or near, a middle- or upper-class neighborhood.¹¹ In reality, some myths about affordable housing have been debunked in recent literature, showing that trends in both property crime and violent crime decrease significantly following the introduction of Low-Income Housing Tax Credit (LIHTC) developments in a neighborhood.¹² No significant relationship has been found between housing vouchers and crime rate in U.S. cities and suburbs.¹³

Moving toward homeownership, the continuum includes community structures, such as land trusts, where equity in the land is held in common, while ownership of a house is private;^{14,15} inclusionary zoning and mixed-income communities, where higher priced units offset costs of subsidized units;¹⁶ and mixed-use communities, where retail and office use subsidize affordable housing.¹⁷ Market rate condominiums and single-family homes are at the high end of the social desirability and value scale, as they provide shelter, wealth-building potential, and long-term intergenerational economic stability.^{18,19} What may not be readily apparent is that these, too, can be partially subsidized with mortgage and home-buyer assistance programs, mortgage tax deductions,²⁰ and other federal and local benefits.²¹

FIGURE 1

Continuum of Housing



Adapted from *Affordable Housing Continuum* <http://www.communityhousing.org.nz/housing-continuum/>
and Columbia Basin Trust Housing Initiatives Strategic Framework 2018/19 - 2020/21
https://ourtrust.org/wp-content/uploads/downloads/2018-09_HousingInitiativesStrategicFrameworkFINAL.pdf

Shortage of Housing Supply in North Carolina

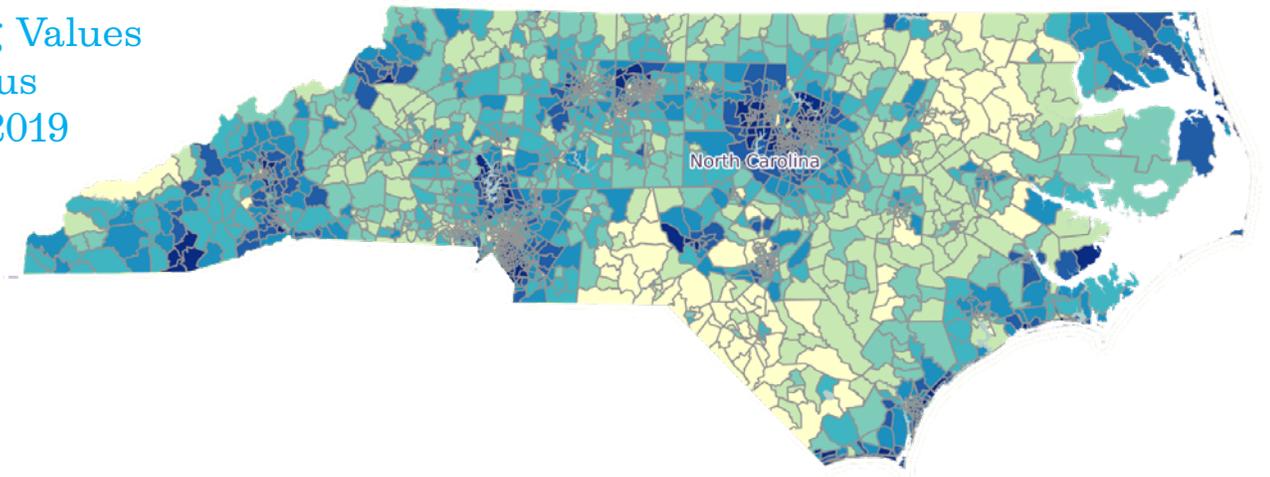
With an estimated 10,431,485 people, North Carolina is the ninth most populous state in the country – up nearly one-third (29.6 percent) since 2000.²² Over the last decade, the state's population growth has been about twice that of the nation. There are now three Combined Statistical Areas (CSAs) in North Carolina, each with more than 1.6 million residents (the Triangle, Triad, and Charlotte), and population density has rapidly increased in these urban areas. Statewide, only 3.5 percent or less of the housing stock is vacant and listed for sale or rent.²³ Growth, largely driven by working-aged and retired adults moving from other U.S. states to North Carolina, has created considerable pressure on local housing markets.

Simply put, housing is in short supply and the population seeking homes is increasing. However, the geography of housing supply and prices is markedly uneven across the state, with higher costs at the coast, in urban areas of the Triangle, the Triad, and Charlotte, and in the western cities of Boone and Asheville (see Figure 2). There are also higher proportions of rental households in the rural areas of the eastern coastal plain, and in specific urban census tracts of the three largest metropolitan areas that have historically been home to African Americans from lower-income households (see Figure 3).

Median sales prices for single-family homes in North Carolina have rebounded recently from the recession, rising 34.3 percent in the last five years, and further aggravating the housing supply situation.²⁴ Rents have increased 15.3 percent across the state in the same time period (see Figure 4), and even more quickly in highly populated urban areas such as Asheville, Charlotte, Durham, Greensboro, Raleigh, and Winston-Salem.²⁵ In fact, three of the nation's top 10 cities with rapid rental cost increases are in North Carolina: Raleigh ranks fourth, Greensboro ranks sixth, and Charlotte ranks 10th.²⁶

FIGURE 2

Median Housing Values by Census Tracts 2019

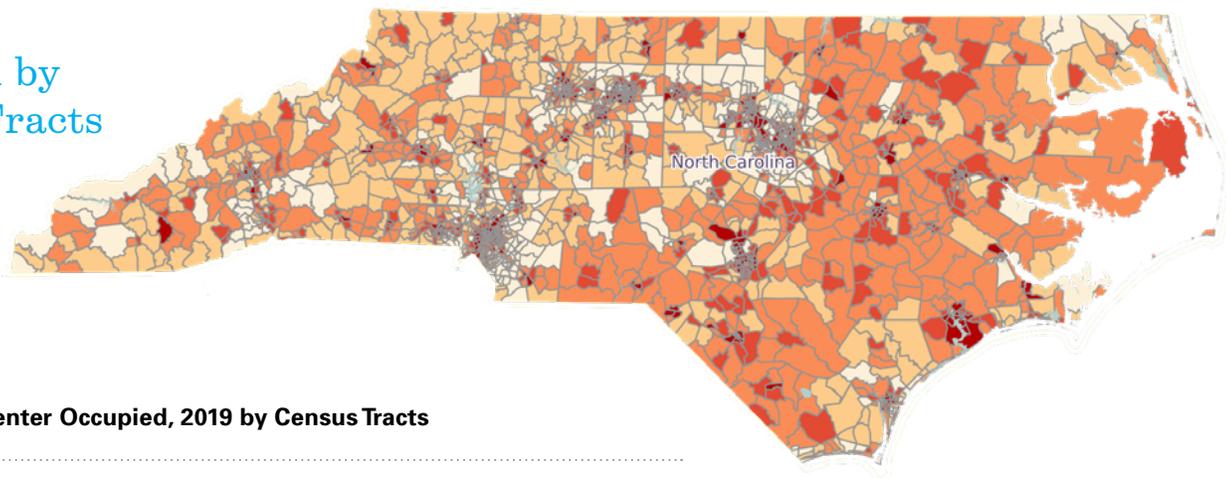


Housing, Median Value Owner Households (\$), 2019 by Census Tracts

\$0.00 – \$79,999	\$125,784 – \$155,871	\$200,517 – \$291,588
\$80,000 – \$101,110	\$155,872 – \$200,516	\$291,589 – \$1,246,429
\$101,111 – \$125,783		

FIGURE 3

Percentage Renter Occupied by Census Tracts 2019

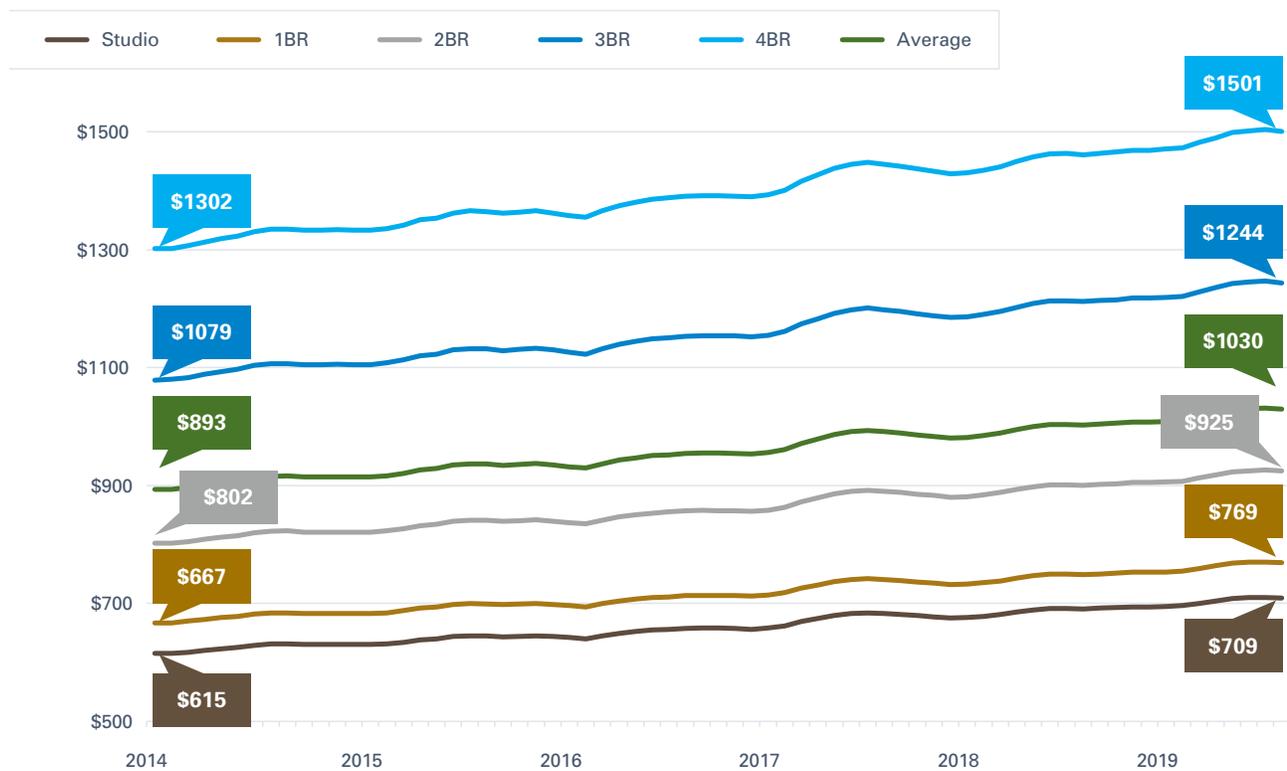


Housing (%), Renter Occupied, 2019 by Census Tracts



FIGURE 4

Average Rents: North Carolina 2014–2019



AFFORDABILITY GAP

One-third of all households in North Carolina are renters, and currently, demand for rentals exceeds supply. This demand has driven rental vacancies down to the lowest level in over a decade, leaving renters with very little selection, and landlords with the ability to charge a premium. All told, there are nearly 350,000 extremely low-income renter households in North Carolina,²⁷ and a shortage of 196,231 units²⁸ to fit their limited budgets.

This lack of affordable housing has significant repercussions in the rental market. Even with assistance from HUD to 250,000 individuals living in subsidized housing,²⁹ more than half of the extremely low-income renter households have no option other than “Naturally Occurring Affordable Housing” (NOAHs) – aging properties in need of repair, with few amenities, inadequate insulation, low energy efficiency, and in less-than-desirable locations. With such a tight market, there is little incentive for landlords of NOAHs to discount rents, or even spend on maintaining units. There is always a renter to fill a vacancy.

For families with lower incomes, the demand for affordable units puts added pressure on household budgets. While the cost of housing has risen significantly, median household incomes have only just returned to pre-recession levels – and not all communities have rebounded equally.³⁰ Income inequality in North Carolina is actually worse than before the recession:³¹ Today, 24.9 percent of all African American households in North Carolina live in poverty, contrasted with 12.5 percent of white households.³² More than 1.1 million households in North Carolina³³ are considered cost-burdened, with over 30 percent of their incomes going toward housing expenses. They are forced to choose between substandard living conditions and having less money for child care, food, transportation, education, medical care, and other essentials. This elevated cost-burden has also contributed to more than 27,900 North Carolinians experiencing homelessness in 2019.³⁴

Health and Housing

There is a complex dynamic between housing, socio-demographic factors, and negative health outcomes. On one point, however, the research is clear: poor-quality housing has a negative impact on physical and mental health.^{35,36,37,38}

Unsafe homes with faulty structural conditions or hazardous materials present potential health and safety issues. Poor housing quality, for example, is strongly associated with asthma morbidity. Asthma is the most common chronic childhood disease in the United States, and indoor allergens and irritants contribute to childhood asthma. Asthma disproportionately impacts African American children, even when controlling for material hardship.³⁹ The Asthma and Allergy Foundation of America’s Asthma Capitals™ 2019 Report ranks Greensboro the third and Winston-Salem the 20th most challenging cities to live in with asthma, due to the high number of asthma-related emergency room visits. Durham (ranked 58), Raleigh (ranked 70), and Charlotte (ranked 74) scored as average in the overall rankings.⁴⁰ Numerous studies have linked the prevalence of asthma attacks and other asthma symptomatology to a range of indoor allergens, including dust mites, mold, rodents, pets, scents, tobacco smoke, and chemical particulate matter. Poor environmental conditions in homes – plumbing or roof leaks, inadequate ventilation, faulty or inoperative exhaust systems, and unclean floors and surfaces – increase the presence of these asthma triggers.

Other household health issues are attributed to aging housing stock and construction materials that may have been used, such as lead paint or leaded drinking water supply lines. Lead poisoning irreversibly affects brain and nervous system development, resulting in lower intelligence and reading disabilities.⁴¹ Asbestos and other man-made mineral fibers are also common in older homes, and could cause issues when disturbed. Asbestos is the only known cause of mesothelioma, a form of cancer usually impacting the lungs.⁴² These and other hazardous materials are more likely to be found in rental housing that is most accessible to lower-income households.⁴³

The risks of fires, burns, and carbon monoxide poisoning are higher in housing for lower-income residents,⁴⁴ where unvented appliances, non-functional exhaust fans, and the use of combustion space heaters are prevalent.⁴⁵ Poisoning by carbon monoxide occurs as the result of poorly ventilated and poorly maintained combustion sources (e.g. gas boilers, fires, etc.). Public housing, which is expected to be safe, frequently inspected, and highly accountable, exemplifies quality issues that impact the health of residents. For example, a recent NBC News story covered the fact that HUD does not require carbon-monoxide detectors, even though at least 13 deaths from carbon monoxide poisoning have occurred in HUD housing since 2003.⁴⁶ As a result of their investigation, HUD has set aside \$5

million for installing carbon monoxide detectors, and has now made them mandatory in all properties.⁴⁷ Nonetheless, 6.3 percent of North Carolina Public Housing Projects failed their most recent HUD health and safety inspections.⁴⁸ In early 2020, more than 250 of 360 families living in the McDougald Terrace housing complex – the largest public housing community in Durham – were forced to leave their homes for an extended period while the buildings were checked for carbon monoxide leaks. This came after more than 10 residents were hospitalized as a result of elevated carbon monoxide levels at the complex, an ongoing issue since November of 2019.

For a home to be healthy, it must also be in a location with good amenities: good schools, accessible and healthy food sources, medical care, and strong social cohesion within the community. Neighborhoods have been shown to affect a person’s well-being and mental health.^{49,50} Blight, neighborhood disarray, and systemic disinvestment negatively impact the physical and mental health of communities.^{51,52} With resources and burdens disproportionately allocated between neighborhoods, varying rates of diagnoses and health outcomes have been recognized across urban geographies. This unsettling fact stems from the reality that many of the poorest neighborhoods have only limited access to good schools, health care, and affordable, nutritious foods. Exposure to community violence has been shown to impact physical health – increasing asthma and other respiratory problems, impacting cardiovascular health, disrupting immune functioning, and negatively affecting

sleep, weight, and general health.⁵³ Living in proximity to vacant lots, boarded homes, or high-density traffic areas has also been shown to have negative health effects.⁵⁴ As a result, neighborhoods made up of low income households have a disproportionately high rate of infant mortality, greater incidences of asthma, diabetes, cardiovascular disease, and substance use, and a lower average life expectancy.^{55,56,57,58}

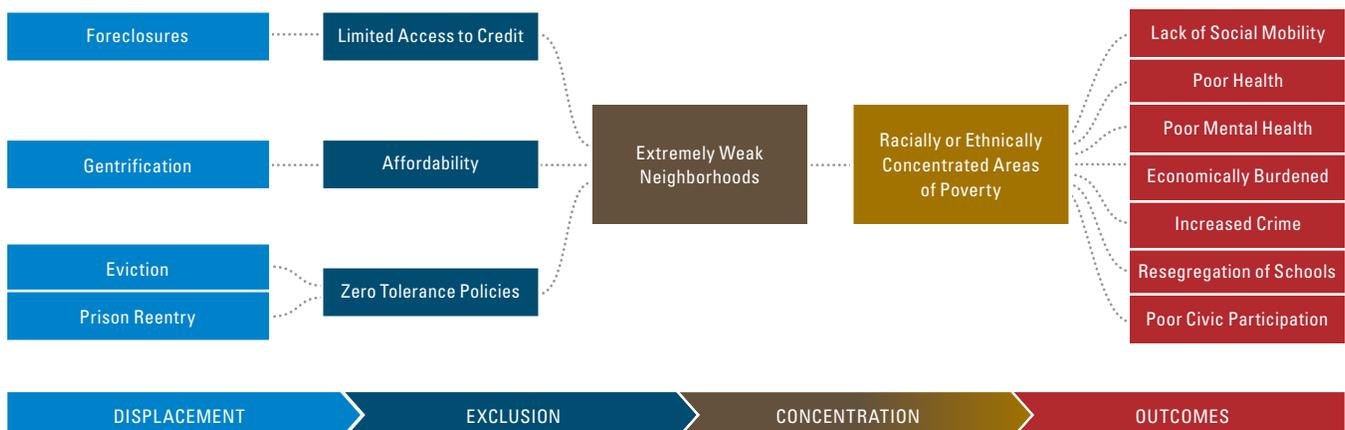
Mechanisms of Marginalization

The roots of housing inequality, and indeed many of the issues of substandard housing, lie in a history of marginalization and segregation of people of color of lower income. This segregation is a result of a complex set of historical circumstances, economic and social policies, and local cultural and social practices. Housing discrimination is evident in many neighborhoods throughout North Carolina. Structural impediments, such as a lack of access to credit, denial of access to properties, and lack of adequate transportation, lead to fewer educational opportunities for children, greater exposure to damaging environmental conditions that can cause chronic health problems, the formation of isolated ethnic enclaves, and limited opportunities for cultural diversity.

Residential racial segregation emerged most forcefully between 1900 and 1940⁵⁹ when white homeowners

FIGURE 5

Mechanisms of Marginalization in Housing (Sills 2018)



excluded African Americans and other people of color by means of “neighborhood improvement associations,” steered by real estate agencies, restrictive covenants,^{60,61} and municipal ordinances that separated races. In the 1930s, the federal Home Owners’ Loan Corporation (HOLC) introduced the practice of redlining, thereby denying mortgages to African Americans.⁶² When the Supreme Court found these ordinances and practices unconstitutional, the Fair Housing Act of 1968 began a reversal of racial isolation and housing discrimination. From the 1970s into the 1990s, integrated neighborhoods began to emerge, housing inequality decreased, and homeownership opportunities for moderate-income people of color increased.⁶³ Since the late 1990s, however, a return to isolation and sorting based on income and minority status has become evident within communities.⁶⁴ Suburbanization and sprawl have led to enclaves of wealthy, mostly white suburbanites,^{65,66} and urban and rural pockets of extreme poverty. Geospatial analysis shows a resurgence of racial and ethnic isolation,⁶⁷ as well as a “concentration effect” of poverty and marginalization.⁶⁸ Additionally, racial “under bounding,” gerrymandering, and political exclusion have been noted across North Carolina.^{69,70} These processes systematically marginalize and exclude African American communities through the administrative decisions of elected and appointed officials.”⁷¹

DISPLACEMENT AND EXCLUSION FACTORS

There are specific displacement factors (foreclosure, gentrification, eviction, and justice-served reentry to the general population) and exclusion factors (limited access to credit, lack of affordability, and zero-tolerance policies) that reduce housing choice for home seekers who are low income or are persons of color, resulting in further concentrated poverty (see Figure 5).

Foreclosures

In the decade between 2007 and 2016, 7.8 million homes went into foreclosure nationwide.⁷² The rental market became especially strained during the recession. From 2009 to 2012, many moderate- and low-income homeowners lost their properties in foreclosure. Since the mortgage crisis, white homeowners have begun to recover,⁷³ while communities of color continue to suffer the effects of the downturn.⁷⁴ Before the crisis, communities of color held more subprime and high interest

mortgages, and subsequently were more at risk when the crash occurred.⁷⁵ As a result, homeowners of color were displaced at greater rates.^{76,77} Rental homes that were once owner-occupied residences are concentrated in African American neighborhoods.⁷⁸

Access to Credit

Access to credit presents a barrier to home seekers wishing to move to better neighborhoods. Although the practice of redlining has been outlawed, it still exists in the form of color-blind banking practices.^{79,80} African Americans face statistically significant disparities in approval rates for conventional loans, particularly within communities that are low income.⁸¹ The process of applying for a loan should produce equitable outcomes in the distribution of loan approvals. However, when using logistic regression to compare loan seekers of different races in the Piedmont of North Carolina, UNCG researchers found African Americans less likely to be approved loans, when controlling for all other factors. Credit history was the greatest factor of denial, disproportionately impacting African American loan seekers.⁸²

Evictions

Evictions have also been on the rise,⁸³ with 147,038 Summary Ejectment filings across the state in 2016.⁸⁴ According to the Eviction Lab, several North Carolina cities rank among the top in the nation for eviction rates: Greensboro at number seven, Winston-Salem at number 16, Fayetteville at number 17, Charlotte at number 21, and High Point at number 23.⁸⁵ Post-eviction interviews show that difficulty in obtaining affordable, decent housing⁸⁶ has resulted in tenants accepting substandard housing, or in some cases, becoming homeless.⁸⁷ Families with children are more likely to be evicted than families without children.⁸⁸ Outcomes for children include truancy, lower achievement, delayed literacy, and increased likelihood of dropping out.⁸⁹ Families can experience a complete loss of possessions, especially larger possessions, such as appliances or dressers, which are too big or too expensive to move. Moreover, eviction records often disqualify people from being eligible to participate in housing assistance programs.

Reentry

Each year, more than 650,000 people are released from incarceration in federal and state prisons and jails.⁹⁰ Former offenders, already facing many struggles in reintegrating into society, are often barred from jobs and housing, due to policies against individuals

with criminal backgrounds. In particular, federally assisted low-income housing tends to exclude those with criminal records.⁹¹ Recently incarcerated individuals are at a greater risk of housing insecurity, homelessness, and “one-strike” policies by landlords who deem them ineligible to rent.⁹² As much as 50 percent of the homeless population has been incarcerated.⁹³ Policies and practices limiting residential opportunities for the recently incarcerated increase their segregation into areas with the least resources and fewest opportunities.⁹⁴

Gentrification

Displacement, both physical and cultural, is a potential outcome of the process of gentrification.⁹⁵ Housing shortages are causing higher-income households to move into affordable homes in some neighborhoods, especially in tight markets such as Durham, Raleigh, Charlotte, Asheville, and Winston-Salem. Middle-class white families are moving back into older neighborhoods with access to public transportation and proximity to work. Reinvestment in neighborhood infrastructure and the demolishing of blighted residences has increased the value of some neighborhoods, pricing them out of reach for long-time residents.^{96,97} As cities continue to sprawl, and long-time residents are forced to look further afield for affordable places to live, transportation and housing costs can exceed 50 percent of household incomes.⁹⁸

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Many North Carolina neighborhoods today look much like they did in the 1930 HOLC redline maps.⁹⁹ The same African American areas that were classified as too “high-risk” for lending still show low levels of homeownership, high poverty, and majority-minority residents.¹⁰⁰ Many of these areas are also recognized by the HUD as Racially or Ethnically Concentrated Areas of Poverty,¹⁰¹ with disproportionately poor housing conditions, extreme poverty, poor access to medical facilities or healthy food resources, few transportation options, lack of safe recreation, poor environmental conditions, and high crime. Areas of concentrated poverty populated by racial and ethnic minorities create a lack of opportunity and social mobility that extends for generations. Access to retail shopping and high-quality child care is also quite limited in most of these areas. Combined with the relative lack of extensive public transit systems, people living in such areas are greatly

disadvantaged. Concentrated poverty itself becomes a significant impediment to fair housing choice, because those living in such areas must spend far more time and money in order to purchase groceries or medicine, find opportunities for entertainment, place their children in daycare while working, and travel to workplaces far from their neighborhoods.

Rural Housing Issues

While rural areas are often overlooked, they face many of the same issues as urban parts of the state: cost-burdened households, a shortage of affordable housing units, aging and poor-quality housing stock, and little access to credit.^{102,103} Building codes and land use restrictions in rural areas are often less restrictive and less regularly enforced than in urban areas, intensifying substandard conditions. Higher poverty levels in rural areas are also a contributing factor.¹⁰⁴

Rural communities often do not have a local human rights or fair housing commission, which can result in lack of public awareness of individual rights and protections, fewer complaints filed, and a lack of fair-housing compliance. Residents of rural and small-town areas are far removed from the agencies charged with enforcing fair housing law, and often have fewer opportunities to participate in educational programs offering information about their rights and how to assert them. Housing providers in rural areas may also lack understanding of fair housing laws, and unknowingly engage in discriminatory practices. Housing in rural areas tends to be older, and multi-family developments tend to be smaller than those in urban areas. Due to the age and structure type of rural rental units, there can be a more limited supply of accessible housing. As a result, protected classes, such as those with disabilities, may be more exposed to housing discrimination. And while prejudices and discriminatory behavior are found in both rural and urban areas, it may be that racism and other forms of prejudice can be more transparent in rural communities.¹⁰⁵

Manufactured and mobile homes can provide affordable options in rural areas where building costs are prohibitive. Manufactured housing (including mobile homes) has become an affordable option for many, with an average sales price of \$82,000.

In fact, more than 550 new manufactured housing units were shipped to North Carolina each month in 2019.^{106,107} By comparison, the median sales price for residential homes in North Carolina was \$173,000 in 2018. While many North Carolina cities have restrictions on mobile homes, an estimated 13.2 percent of North Carolinians reside in mobile homes, primarily in rural areas.¹⁰⁸ Unfortunately, older mobile homes lack energy efficiency and are constructed with substandard materials.¹⁰⁹ Since the 1960s, there have been serious issues with shoddy construction, highly flammable materials, susceptibility to tornadoes and high winds, and even long-term health hazards for tenants.^{110,111}



Policy Opportunities

Moving forward, there are several key policy mechanisms and investment/equity approaches that could be employed to ensure greater availability of stable, safe, healthy, fair, and affordable housing choices in high-opportunity areas for all income levels.

It is clear that private capital – while important – cannot alone meet all housing needs in North Carolina. It will take public-private partnerships to change the current system that has resulted in zones of exclusion and concentration of poverty. Policy makers can encourage developers to take a variety of actions, which can be aided by both traditional and non-traditional financing. North Carolina may also benefit from a coordinated approach to developing and administering housing policy across jurisdictions, just as other states have established departments and divisions for housing and community development.

For practitioners and advocates in areas experiencing a housing affordability shortage, there are a variety of policy and practice recommendations that would preserve current affordable housing supply, promote new affordable development, encourage housing equity, and protect resident health. These opportunities fit into the following six domains:

- **Improving aging housing stock**
- **Increasing the stock of affordable housing**
- **Strengthening fair housing laws**
- **Promoting inclusive practices and policies**
- **Revising land-use restrictions**
- **Encouraging housing equity through ownership**

IMPROVE AGING HOUSING STOCK

Aging affordable-housing stock can be preserved through grants and low-interest repair programs directed toward homeowners and landlords. These can be coupled with stronger minimum housing standards and code enforcement,¹¹² including the threat of heavy fines¹¹³ or receivership on landlords who do not maintain their properties.¹¹⁴ According to proponents of affordable housing, stricter housing codes would improve the conditions of current affordable housing, reduce the cost by making houses more energy efficient, and improve

the health of low-income residents by addressing harmful environmental issues.^{115,116} Mandated repair programs that maintain minimum healthy home standards,¹¹⁷ increased code enforcement, healthy home inspections,¹¹⁸ rehabilitation loans and grants,¹¹⁹ weatherization programs,¹²⁰ and lead abatement and remediation programs¹²¹ have been shown to improve housing quality, health outcomes, mental health and well-being, and ultimately lead to a reduction in housing-related expenses.¹²²

Addressing Housing and Health: Healthy Opportunities Pilots

North Carolina is presently positioned to engage and develop upstream policies and program solutions through Section 1115 Medicaid Waiver's Healthy Opportunities Pilots.¹²³ This program will tackle health issues that are made worse by homelessness, housing insecurity, and substandard housing. The Healthy Opportunities Pilots will be held in up to four regions of the state between 2021-2024, and will provide evidence-based interventions to address housing,¹²⁴ including "tenancy support and sustaining services, housing quality and safety improvements, one-time securing house payments (e.g., first month's rent and security deposit), and short-term, post-hospitalization housing."¹²⁵ In addition to providing direct support to help Medicaid enrollees secure and maintain housing, this program may be used to address aging housing stock that is linked to negative health outcomes. For example, a child who has been hospitalized for asthma repeatedly may receive a "prescription" to address mold, pests, and a leaky roof, thereby reducing the allergens causing frequent asthma attacks.

INCREASE THE STOCK OF AFFORDABLE HOUSING

Adding supported and assisted rental units at very low-income levels – less than 30 percent of Area Median Income (AMI), and low-income levels – up to 50 percent AMI – will reduce the number of households living in substandard and cost-burdened conditions, reduce the number of evictions, and stabilize a segment of the population that cycles between homelessness and housing precarity. Many housing researchers and advocates agree that more housing opportunities

are needed across all price points in both homeownership and renter markets in order to ameliorate the lack of affordability, and to address housing inequity.¹²⁶ An ample supply of stable, affordable housing, they say, is central to the health of individuals, families, and communities, and is in the best economic interest of cities, the state, and the country.¹²⁷ According to senior research associates Rebecca Cohen and Keith Wardrip at the Center for Housing Policy, “. . . affordable housing does more than improve the quality of life for local residents – it strengthens the local economy by creating jobs and fortifying a community’s tax base. Providing affordable housing also yields economic benefits to local employers by making it easier to attract and retain workers.”¹²⁸ Greater availability of low-cost, quality housing will be necessary in order to retain economic health – especially in high-growth, high-cost areas such as Charlotte and the Research Triangle.¹²⁹

In their “policy toolkit,” Allerbe et al (2015) recommend increasing residential density, creating permanently affordable housing stock through deed restrictions and long-term covenants, removing development barriers, and facilitating revolving low-interest loans to nonprofit developers to acquire and build in markets experiencing housing price increases.¹³⁰ Similarly, Anthony (2018) recommends increased funding for federal low-income rental housing programs, reduced inequities in federal housing subsidies (like mortgage and property tax deductions), continued support for cost-burdened homeowners, and improved access to affordable housing for minorities.¹³¹

STRENGTHEN FAIR HOUSING

For people in lower-income households, the lack of affordable choices in neighborhoods with good schools, nearby employment, full-service supermarkets, and low crime rates is an underlying issue causing further segregation and concentration in precarious communities with few assets. The Fair Housing provisions of the Civil Rights Act of 1968, and the subsequent Fair Housing Amendments of 1988, put an end to the legality of discriminatory practices. Under Federal Law, there are six protected categories: Race/Color, Religion, National Origin, Sex, Disability, and Familial Status. In addition, the North Carolina Fair Housing Act prohibits discrimination based on low-income status. In 2015, HUD published the Affirmatively Furthering Fair Housing (AFFH) rule, establishing a new goal of proactively promoting development practices to desegregate communities and provide more affordable housing in neighborhoods with good schools, good jobs, grocery stores with fresh produce, and accessible medical care.¹³² However, in 2018, the current administration suspended implementation of the AFFH regulation, and in early 2020, proposed plans to eliminate it altogether. Local jurisdictions may, however, continue to strengthen their fair housing activities by promoting, encouraging, or even requiring the development of affordable rental housing units, especially for households with incomes less than 30 percent AMI in high opportunity areas, by expanding public housing, voucher programs, and affordable units for those with fixed incomes, disability, social security, or other limited means. Developing more affordable and fair rental housing options will

require cooperation between private developers, nonprofits, county and municipal governments, and social-impact investors, such as hospitals and insurance companies. By providing low-interest funds to developers, these impact investors may help to offset the high cost of building affordable units in high-market-value neighborhoods. Simultaneously, pushing for local inclusionary ordinances and revising single-family zoning preferences may open new opportunities for development outside of historically lower-income areas. Aligning land-use policy, significant funding, political will, and public support will take a coordinated effort.

PROMOTE INCLUSIVE PRACTICES AND POLICIES

Policies that increase inclusive, mixed use, “smart” communities are favored to address the needs of low-to-moderate income households (from 50-80 percent AMI, up to 120 percent AMI). Inclusionary Zoning (IZ) is an affordable housing tool that links the production of affordable housing to the production of market-rate housing.¹³³ IZ policies require or incentivize new residential developments to make a percentage of the housing units affordable (usually between 10-30 percent of the units produced) to renters or homebuyers from lower-income households.¹³⁴ Dozens of cities across the U.S. have IZ policies, including Seattle, Atlanta, Nashville, Washington DC, San Francisco, and Boston. In North Carolina, there are also a number of voluntary mixed-income IZ programs that exchange density bonuses or other incentives for affordable units (e.g. Charlotte,

Durham, and Winston Salem).¹³⁵ Chapel Hill even has a mandatory program in for-sale developments that requires a small number of units to be set aside and controlled by a local Community Land Trust. Often these policies will offer developers a way to opt-out, such as paying an “in-lieu” fee.¹³⁶

Critics of IZ ordinances argue that they increase development costs and lead to reductions in supply or increases in price.¹³⁷ Evaluation outcomes are mixed within and across the cities studied. IZ has increased housing prices and lowered rates of housing production in some places, while showing no evidence of constraining supply or increasing prices in others.¹³⁸ Interestingly, the combination of mixed-use/Smart Growth concepts,¹³⁹ housing development using green construction technologies, and inclusionary zoning requirements¹⁴⁰ shows potential for increased affordability through both direct housing costs and savings on energy and transportation.¹⁴¹ Additionally, mixed-use development offers the health benefit of increased physical activity through better walkability, less reliance on vehicles, more green space, and promotion of active lifestyles.¹⁴²

REVISE LAND-USE RESTRICTIONS

In many jurisdictions, the revision of land-use restrictions is being explored as way to encourage innovative, non-traditional solutions to affordable housing. Cohousing, housing cooperatives, accessory dwelling units, tiny houses, and land trusts can innovatively provide more housing in less space, but are currently stifled under zoning that promotes single-family homes. Fully 75 percent or more of residential land in American cities is zoned only for detached single-family homes.¹⁴³ This current zoning preference drives up building costs and prohibits cost-saving, high-density housing (such as accessory dwelling units, duplexes, triplexes, and other multi-family housing), as well as access to high opportunity neighborhoods with better schools and community resources.¹⁴⁴ Arguably, the higher transportation costs associated with urban sprawl that results from single-family favoritism reduces any of the cost-savings of cheaper peripheral land values, and results in an increase in household costs.¹⁴⁵ Creating new municipal ordinances and enabling legislation at the state level could allow the relaxing of zoning restrictions and other limitations, such as parking requirements, lot size limits, and setbacks.^{146,147} Several municipalities across the country have done away with single-family zoning altogether.

ENCOURAGE HOUSING EQUITY THROUGH OWNERSHIP

Additional support is needed to help residents from lower- and moderate-income households move into homeownership, and realize the housing stability and financial security benefits of owning a home.¹⁴⁸ A clear anti-homeownership bias in current lower-income housing assistance programs has locked tenants into multi-generational, low-income renter households, especially limiting the wealth of communities of color.¹⁴⁹ The concentration effect of poverty and color, coupled with the multigenerational wealth gap, has in fact been linked to the very policies intended to address substandard housing. According to McKinsey & Company, “institutional forces, such as the National Housing Act of 1934, contributed to structural racial and socioeconomic segregation, limiting many black families’ housing options to those in D-rated neighborhoods. . . . Such circumstances often make it more difficult for families to build wealth within a single generation, let alone across generations.”¹⁵⁰

There are many ideas on how to leverage public housing funds, and to offer homeownership options to families using Section 8, tax credit, and other mechanisms.¹⁵¹ One strategy would be to leverage “shared equity” models for homeownership – particularly for home seekers deemed too risky by traditional lenders, such as first-time buyers, those with poor credit history, or those with little or no down payment. According to the Urban Institute, “Shared equity homeownership programs provide buyers with a way of bridging the gap between what they are able to afford in a mortgage and the actual mortgage cost to own a property. Shared equity is a broad designation that includes inclusionary zoning, limited equity cooperatives, and community land trust homes with long-term affordability restrictions.”¹⁵² Ehlenz and Taylor (2019) explain that there are two primary principles of shared equity: permanent affordability and nonprofit stewardship by a community-represented board.¹⁵³ Evaluations of these models demonstrate that purchasers become more fiscally stable than comparable market purchasers with less debt.¹⁵⁴

Community Land Trusts (CLTs) are nonprofit corporations that develop affordable housing, community gardens, civic buildings, commercial spaces, and other community assets in order to benefit long-standing communities. CLTs are a form of shared equity organization in which land is owned by a community group, usually collectively, through some

form of mutual assistance association or limited-equity cooperative.¹⁵⁵ These organizations often build new homes on vacant or reclaimed land, or rehabilitate existing structures which are then sold to members of the CLT. To prevent the acquisition of the homes by speculators or absentee landlords, ownership is limited to members who will live on the premises, often with an income restriction. Some CLTs require that homes can only be sold back to the CLT or to another household that meets the ownership criteria set by the CLT.¹⁵⁶ Many CLTs also have restricted deeds or other mechanisms that maintain the housing as “permanently affordable” by means of income restrictions or other limitations.¹⁵⁷ In this manner, CLTs benefit low- to moderate-income residents by maintaining permanently affordable housing, ensuring protections from displacement and gentrification, preserving historic and heritage communities, and creating a network of mutual support among residents. CLTs are, however, not without some significant problems of their own. CLTs have complex legal structures, and usually do not generate enough revenue to be sustainable without access to low- or no-interest capital from grant funding and impact investors. Especially in expensive urban markets, CLTs lack the capital to compete with other developers. They also have received criticism for losing their focus on community engagement over time.¹⁵⁸ Moreover, the process of setting up a CLT, securing land, and developing housing “. . . is long and arduous, and is not best positioned to address the critical shortage of affordable, decent housing,” according to Emily Scurrah of the New Economics Foundation.¹⁵⁹ Even so, CLTs do create a bridge between renting and owning for a segment of lower-income households. As starter homes, CLTs provide a way to build credit, learn about homeownership, and save for a down payment on a market-rate home.¹⁶⁰



Conclusion

Safe and affordable housing can act as an upstream “prescription” for housing-related health issues in North Carolina, as well as for the many social problems linked with income inequality and racial segregation.

Any efforts in this direction must begin with recognizing the deficit of supply, and the great need for more options in our continuum of housing. Additionally, the displacement and exclusion factors that have created marginalized neighborhoods must be addressed. Foreclosures, evictions, and policies that disallow housing choice due to justice-involvement cannot be remedied without an equity and empowerment perspective focused on racial justice. Historical evidence clearly shows that isolating public and affordable housing in poor neighborhoods of color creates further division and a permanent underclass.¹⁶¹ Similarly, the approach of “fixing” housing segregation by declaring low-income neighborhoods of color as blighted, and conducting wholesale redevelopment, has only led to a new system of exclusion in the form of gentrification, pricing residents out of their own neighborhoods.

There are, however, innovative solutions for addressing the dearth of affordable housing options, and potential funding opportunities, such as revolving loan funds, seed capital from local health foundations, social impact investments from Community Development Financial Institutions, and funds from recouped health care cost savings.

Of equal importance is the currently aging, affordable housing stock throughout North Carolina. Such homes can be preserved and rehabilitated through grants and low-interest repair programs, tapping of federal funds, promotion of stronger housing standards, and code enforcement at the local level to target unscrupulous speculators and landlords.

There are multiple ways to improve health and housing affordability, many of which begin by leveraging financial resources and creating public-private partnerships. One essential component is the willingness of municipalities, investors, health systems, and nonprofits to work together toward common goals, and to welcome the input and insights of residents, as they implement efforts to expand affordable housing options, provide beneficial support services, and improve health and quality of life across North Carolina.



Tables

TABLE 1

Demographics: North Carolina (2013-2017)

Race	2013-2017	Percent of Total Population
White	6,937,466	69.0%
African American	2,159,427	21.5%
Asian	269,164	2.7%
Native Hawaiian or Pacific Islander	6,393	0.1%
American Indian or Alaskan Native	117,998	1.2%
Some Other Race	310,920	3.1%
Two or More Races	251,196	2.5%
Hispanic	914,792	9.1%

US Census Bureau, American Community Survey 5-year Estimates 2012-2017

TABLE 2

Housing Cost Burden by Income: North Carolina

	Cost Burden	Extreme Cost Burden	>\$20k	>\$50k	>\$75k
Owners	21.4%	8.5%	62.7%	43.9%	34.1%
Renters	44.3%	21.6%	74.5%	60.9%	51.4%

US Census Bureau, American Community Survey 5-year Estimates 2012-2017

TABLE 3

Housing Units by Type: North Carolina

2013-2017 Housing Stock	Number of Units	Percent of Units
Single family detached homes	2,949,336	65.23%
Single family attached homes	182,578	4.04%
2-unit homes and duplexes	93,481	2.07%
Units in small apartment buildings	620,569	13.72%
Units in large apartment buildings	77,467	1.71%
Mobile homes or manufactured housing	595,685	13.17%
Other types	2,581	0.06%

US Census Bureau, American Community Survey 5-year Estimates 2012-2017

TABLE 4

Housing Units by Gross Rent: North Carolina

Gross Rent in 2013-2017	Number of Units		
	0 or 1 Bedrooms	2 Bedrooms	3 or more Bedrooms
< \$300 / month	26,055	17,691	10,236
< \$500 / month	60,133	58,586	31,308
< \$750 / month	140,359	226,510	118,786
< \$1,000 / month	211,306	396,633	241,255
> \$1,000 / month	46,284	127,031	240,145

US Census Bureau, American Community Survey 5-year Estimates 2012-2017

TABLE 5

Number and Percentage Population in Subsidized Housing Units: United States and North Carolina

		2014	2015	2016	2017	2018
USA	Total Population	318,857,056	320,742,673	323,071,342	325,147,121	327,167,434
	People in All Subsidized Housing	9,834,571	9,853,342	9,785,085	9,653,388	9,535,360
	Percent Subsidized	3.1%	3.1%	3.0%	3.0%	2.9%
NC	Total Population	9,933,944	10,033,079	10,156,679	10,270,800	10,383,620
	People in All Subsidized Housing	260,495	260,638	257,073	252,885	249,340
	Percent Subsidized	2.6%	2.6%	2.5%	2.5%	2.4%

U.S. Department of Housing and Urban Development 2019

Endnotes

- 1 538,137 homeowners or 21.4% of all homeowner households and 600,819 renters or 44.3% of all rental households
- 2 Subsidized households include: Public Housing, Housing Choice Vouchers, Moderate Rehabilitation, Project Based Section 8, Rent Supplement/Rental Assistance Payment, Section 236/Below Market Interest Rate, Section 202/Project Rental Assistance Contract, and Section 811/Project Rental Assistance Contract
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