

TOWN OF CARY, NORTH CAROLINA



# 2015-2019 CONSOLIDATED HOUSING AND COMMUNITY DEVELOPMENT PLAN

## FY2015 ANNUAL ACTION PLAN

Adopted by Town Council on  
May 8, 2015

Town of Cary  
Consolidated Housing and Community Development Plan 2015-2019

Acknowledgements

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Special thanks to the community, citizens, and organizations that provided input and feedback.

# 2015- 2019 Consolidated Housing and Community Development Plan

## And FY2015 Annual Action Plan

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## Executive Summary

### ES-05 Executive Summary

The Town of Cary has grown from a small, rural community with a population of just over 3,000 people to a dynamic, suburban community with a 2014 population of over 148,000 persons. Given the Town's proximity to the rapidly growing and internationally recognized Research Triangle Park, the high quality jobs associated with it, the accessible land available for development, and the region's high quality of life, the Town has doubled its population each decade between 1960 and 2000 and has experienced ten percent growth since the last US Census. Cary has one of the most diverse populations in the State, boasting the highest income levels of any community in the State, with one of the most highly educated populations in the nation. The Town is the seventh largest city in North Carolina, and its downtown, office centers, and retail complexes, and have become a significant contributor to the regional economy.

The Town of Cary is designated as an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD) and is eligible to receive Community Development Block Grant (CDBG) funds. As a requirement of HUD, the Town must update its Consolidated Housing and Community Development Plan. The purpose of the Consolidated Plan is to identify housing and community development needs and develop specific goals and objectives to address these needs over a five-year period. This is the Third Five-Year Consolidated Plan for the Town of Cary and covers the period of July 1, 2014 until June 30, 2019. The Consolidated Plan allows the Town to continue to receive federal housing and community development funds and must be submitted to the U.S. Department of Housing and Urban Development for approval.

The FY2015 – 2019 Consolidated Plan informs HUD of how the Town of Cary intends to use federal and non-federal resources to meet community needs. For the Town of Cary, the primary funding source is HUD's CDBG Program. CDBG funds are authorized under Title I of the Housing and Community Development Act of 1974, as amended. The funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities

include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning and administration.

As an entitlement community, the Town of Cary receives an annual share of federal Community Development Block Grant funds. In order to receive its CDBG entitlement, the Town must submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2015 Annual Action Plan includes the funding application for CDBG funds in the amount of \$504,385, and information on the proposed projects.

## 2. Summary of the objectives and outcomes identified in the Plans Needs Assessment Overview

The Consolidated Plan for the Town of Cary has been prepared in response to the consolidated process developed by the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan is a collaborative process in which the community develops a unified and coherent vision for community development actions for a five-year planning period. With the active participation of its citizens and community organizations, the community can shape its housing and development programs, prepare comprehensive and coordinated programs, and reduce duplication of effort, both in planning and in program execution. This planning effort provides an opportunity to analyze programs in the context of the total local effort, and in relation to linkages and relations with state and regional programs. The nature of the process requires that economic, physical, environmental, community, and human development plans and programs are integrated and coordinated. Furthermore, this process requires the establishment of specific, measurable goals and objectives, and the creation of project monitoring methods so that progress can be evaluated and incorporate improvements over time.

The Consolidated Plan also meets the application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and the American Dream Downpayment Initiative (ADDI).

### Overarching Goals - HUD

The statutes for the grant programs set forth three basic goals against which HUD will evaluate the plan and the local jurisdiction's performance. Each of these goals must primarily benefit very low and low-income persons.

DECENT HOUSING is the first goal. This includes:

- Assisting homeless persons in obtaining affordable housing;
- Assisting persons at risk of becoming homeless;
- Retaining affordable housing stock;
- Increasing the availability of affordable housing in standard condition without discrimination for low- and moderate-income families, especially those in disadvantaged minorities;
- Increasing the supply of supportive housing that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT is the second goal. This includes:

- Improving the safety and livability of neighborhoods;
- Increasing access to quality public and private facilities and services;
- Reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and
- Conserving energy resources.

EXPANDED ECONOMIC OPPORTUNITY is the third goal. This includes:

- Creating and retaining jobs;
- Establishing, expanding and stabilizing small businesses;
- Providing public services concerned with employment;
- Providing jobs for low-income persons living in areas affected by those programs and activities, or jobs resulting from the execution of activities under programs covered by this plan;
- Increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- Providing access to capital and credit for development activities that promote long-term economic and social viability of the community; and
- Empowering and fostering self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

#### Functions of the Plan

This Consolidate Plan serves multiple purposes:

First, the development of the Consolidated Plan entails *the participation of citizens and community-based organizations* in the planning process. This ensures that plans and programs are "built from the ground up".

Second, the Consolidated Plan serves as *the application for federal funds under HUD's formula grant programs*, described earlier.

Third, the Consolidated Plan creates *an integrated and coherent strategy for the execution of HUD programs* throughout the community.

Fourth, the Consolidated Plan creates *an action plan for the implementation of HUD programs* over the course of the planning period.

Fifth, the Consolidated Plan establishes *measures and monitoring programs to assess program performance*.

### **3. Evaluation of Past Performance**

The evaluation of past performance is an important component in the long-term success of this Consolidated Plan. The Planning Department staff will be responsible for developing standards and procedures for ensuring that the recipients of CDBG funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Planning Department staff oversees the housing and community development programs, and will be responsible for most performance measurement activities. The Department will incorporate measurement standards and methods into the process of awarding funds, allocating resources to programs and agencies, and obtaining progress and completion reports from those programs and agencies. The monitoring requirements and procedures under this Consolidated Plan will build upon existing monitoring systems and experience in administering federal and state programs and funds.

The Department administers the Community Development Block Grant Program using federal funds. The Department executes a housing rehabilitation program for owner-occupied houses for low- and moderate-income individuals and families. The Department is also responsible for overseeing the implementation of public improvement and facilities projects in targeted areas of the Town.

The Department's standards and procedures for monitoring are designed to ensure that:

- 1) Objectives of the National Affordable Housing Act are met,

- 2) Program activities are progressing in compliance with the specifications and schedule for each program, and
- 3) Subrecipients are in compliance with other applicable laws, implementing regulations, operating within the requirements to affirmatively further fair housing and minimize displacement of low-income households.

The Department reviews all proposed activities for eligibility under statutory and regulatory requirements, and for meeting identified needs in this plan. Both the Action Plan and the Consolidated Plan will be monitored using checklists and forms that are currently used to facilitate uniform monitoring of program activity. The Department will identify performance measures in advance of allocating funds. Each description of projects and activities will contain the specific measures by which the project will be evaluated. The strategies presented earlier each present measures that can or may be employed. Measures will be kept as simple and direct as possible.

Fiscal monitoring will include review and approval of budgets, compliance with executed Grant Agreements, a monthly review of fiscal reports, and an annual review of municipal and non-profit audits.

Monitoring also will occur through on-site visits. These visits will occur as necessary, but will be conducted at least twice a year. There are monitoring responsibilities that go beyond the time of completion of various activities. For Community Development public facilities and housing projects, site visits will be conducted at least every year to assure benefit to low-income residents.

All sub-recipients must identify the personnel working on the project, keep accurate records and filing systems to document program benefits and compliance, maintain an appropriate financial management system, submit to an audit, and submit a final report as a closeout procedure.

In accordance with HUD's Community Planning and Development Notice 03-09, the Town has developed a Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. Performance measures meeting the recent HUD requirements for on-going projects are in place and are being reported in progress and annual reports to HUD.

## **Consolidated Plan Priority- Affordable Housing**

### **Owner-Occupied Rehabilitation**

Over the past five (5) years, funds for rehabilitation of single-family (SF) housing units were budgeted. \$564,537 in CDBG and \$414,406 from the Town's Affordable Housing Program (AHP) were set aside to rehabilitate nineteen (19) SF units with HUD funds and twelve (12) SF units funded through the Town's AHP. Through the partnership with Resources for Seniors, nine (9) SF units underwent emergency/urgent repairs with the total amount of \$47,808 (this nonprofit has not received grant funding each year during the Consolidated Plan).

### **Property Acquisition**

During the past five (5) years, 1.86 acres was acquired with the use of CDBG funds. At a total amount of \$320,610, eight (8) single-family housing units were built for very low, low- and moderate-income households. Through the partnership with Habitat for Humanity, the Town has leveraged CDBG funds to assist families who earn fifty to sixty percent of the area medium income to sustain affordable housing.

### **Rental Housing Production**

With the use of CDBG funds, the Town leveraged \$162,000 and yielded fifty eight (58) affordable rental units for low- and moderate-income seniors. The Town's Affordable Housing Program contributed \$169,562 towards the construction of eighty (80) units of affordable rental multi-family housing development. Through the partnership with the nonprofit housing developer, Downtown Housing Improvement Corporation (DHIC, Inc.), the Town has increased the number of affordable rental housing for low-income senior citizens as well as those who earn below sixty percent of the area median income.

### **Consolidated Plan Priority- Other Special Needs**

Over the past five (5) years, \$921,867 in CDBG funds was utilized to rehabilitate and acquire sixteen (16) existing multi-family units for the sole purpose of transitional housing. The Town's partnership with the Caring Place and CASA, Inc. has increased the capacity of these nonprofit organizations, to assist very low and low-income families with children, physically disabled, and veterans at-risk of homelessness to secure housing.

### **Consolidated Plan Priority - Non-Housing Community Development Needs**

The development of stable, healthy, safe, and revitalized communities requires addressing needs beyond that of shelter. Many other needs including jobs, transportation, recreation, and social services must also be provided. The Town's Land Use Plan, Comprehensive Plan, the Town Center Area Plan, budget documents, and various other area plans describe in detail the non-housing community development needs, policies, objectives, and strategies. With a HUD Section 108 loan, the Town will utilize \$1.4 million to develop a boutique hotel downtown that will create forty jobs for low- and moderate income individuals.

#### **4. Summary of Citizen Participation Process and Consultation Process**

This Consolidated Plan results from a process of consultation and citizen participation, which builds upon existing participation mechanisms and venues. Citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to:

- contribute during meetings and planning sessions,
- review and comment upon the participation plan itself,
- receive information about the meetings, the plan, and comments made about the plan
- participate in public hearing,
- comment upon the plan and its amendments, and
- register complaints about the plan and its amendment

The Town held a public hearing to solicit comments from citizens regarding the uses of the Community Development Block Grant (CDBG) program funds for FY2015 and to obtain input for the Five-Year Consolidated Plan. The public hearing also provided a forum to assess the Town's performance in implementing the Consolidated Plan.

Members of local nonprofit organizations and housing development organizations were encouraged to attend and participate in the public community meetings and hearing. All documents related to the consolidated planning process, including the Consolidated Plan are made available to residents at no charge.

#### **5. Summary of public comments**

Two public community meetings were scheduled and held within the Town of Cary. The first community meeting took place at the Town Hall in the Planning Department on March 5, 2014 at 5:00p.m. and the second meeting took place on March 13, 2014 at 6:30p.m. at the White Plains United Methodist Church Annex Building. Town staff presented and discussed the overall Community Development Block Grant program, funding, project eligibility and related program efforts. The March 13<sup>th</sup> meeting was conducted primarily for our Hispanic and Latino community with a Spanish interpreter. The third meeting to gather public input was held on March 27, 2014 at a regularly scheduled meeting of Town Council at Town Hall.

The Town of Cary strives to involve residents and encourages participation in the Annual Action Plan and Consolidated Housing and Community Development Plans. The following comments were received at the first and second public community meeting:

1. Assist mobile home owners with housing repairs
2. Feedback on the ridership of the local transit system, C-Tran
3. Provide more information about the C-Tran routes

The following comments were received during the third meeting:

1. Support Habitat for Humanity of Wake County's effort to build affordable housing in Cary
2. Support the inpatient facility expansion of the Hospice of Wake County

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All the comments received from the public were valid, and staff made notes of each. Staff reviewed the comments after each meeting and all remarks were duly noted and accepted.

## **7. Summary**

The purpose of the Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address these needs over a five-year period. There are several areas of specific need that emerge from the analyses of the community, including market conditions. Translated into tangible objectives these needs include:

- Stabilization and improvement of neighborhoods,
- Maintenance and improvement of existing housing stock; and as funds are available,
- Continued improvement of public facilities and infrastructure focusing on low- and moderate-income neighborhoods.

The consolidated planning process serves as the framework to identify housing and community development priorities that align with funding resources from the Community Development Block Grant and HOME Investment Partnership (HOME). The key components of the Consolidated Plan include:

- **Consultation and Citizen Participation:** Through the use of the Citizen Participation Plan and consultation process, the Town is positioned to gather input and identify opportunities to collaborate with other public, private entities, nonprofits and the general public to address community development needs. The process also allows the Town to align its efforts and coordinate community development program resources to achieve a greater impact in the communities and target areas.
- **The Consolidated Plan:** The Five Year Consolidated Plan describe the Town's community development priorities and multiyear goals based on a need assessment of housing and community development, a strategic plan, a market analysis of housing and economic market conditions, and available resources.

- **The Annual Action Plan:** The Consolidated Plan is executed through the Annual Action Plan. The Annual Action Plan provides a summation of specific project activities, actions along with the use of federal and non-federal resources to address priority need and specific goals identified by the Consolidated Plan.
- **Consolidated Annual Performance and Evaluation Report (CAPER):** In the CAPER, grantees report on the accomplishments and progress toward the Consolidated Plan goals from the prior year.

**PR-05 Lead and Responsible Agencies**

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following is the agency/entity for preparing the Consolidated Plan and responsible for the administration of each grant program and funding source:

Agency Role	Name	Department/Agency
Lead Agency	CARY	

Table 1 – Responsible Agencies

Since 2004, the Town of Cary has been designated an Entitlement Community by the US Department of Housing and Urban Development and eligible to receive Community Development Block Grant Funds. The Planning Department of the Town of Cary is designated as the Lead Agency/Entity for the preparation, submission, execution, and monitoring of this Consolidated Plan.

The Town has followed the procedures and requirements published by HUD. The Town's staff reviewed all the training materials, regulations and documentation on the Consolidated Plan process as well as reviewing all Consolidated Plan materials on the HUD website.

## Consolidated Plan Public Contact Information

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### PR-10 Consultation

The Town's Consolidated Plan is the result from a consultation process and citizen participation, building upon existing participation mechanisms and venues. Citizens, nonprofit organizations, and interested parties were afforded a variety of opportunities to:

- contribute during meetings and planning sessions,
- review and comment upon the participation plan itself,
- receive information about the meetings, the plan, and comments made about the plan,
- participate in public hearings,
- comment upon the plan and its amendments, and
- register complaints about the plan and its amendments.

The Town complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding two or more public meetings in accessible places at convenient times after providing reasonable notice;
- Publishing a summary of the Consolidated Plan, describing its contents and purpose, and providing a listing of locations where the entire plan could be examined;
- Making the Consolidated Plan available for public examination and comment for a period of thirty (30) days before submission to HUD;
- Providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the County may have received during the preceding five years; and
- Considering the views and comments of citizens, and preparing a summary of those views for consideration with the Consolidated Plan submission.

**Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental, mental health and service agencies**

The Town works with other public and private agencies to identify and prioritize community needs, develop strategies and, action plans, identify key community resources, and promote the coordination of those resources. Representatives from public and private agencies as well as the private sector are involved in assisted housing, health services and social services participate in individual and group meetings to obtain information and provide input into the development of the Consolidated Plan.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Town of Cary is one of twelve municipalities within Wake County that coordinate various services to address individuals with special housing, mental health and physical needs. The Town actively participates with Wake County and other communities in other federal programs including the Wake County HOME Consortium and the Wake County Continuum of Care. Since 2004, the Town has been involved in Wake County Continuum of Care (CoC), now called the Raleigh Wake Partnership to End Homelessness. As a contributing member to the Ten Year Plan to End Homelessness, the Town actively participates in the Partnership's vision for combating homelessness in Wake County. The Raleigh Wake Partnership to End Homelessness is responsible for applying each spring for federal funding through the Continuum of Care Super NOFA and making recommendations for which agencies should receive funding. Within the Partnership, the Town of Cary staff has been active participants in committee and leadership positions and has provided in financial support for the missions of the Partnership and its member agencies. The Raleigh Wake Partnership to End Homelessness is responsible for conducting the annual county-wide point-in-time count of the

homeless population. In addition, the Partnership is responsible for the Homeless Management Information System (HMIS) for Wake County. Currently, the Partnership utilizes the Carolina Homeless Information Network (CHIN) which gathers more accurate data and coordinates homeless information with other Continuums in the state. The Town continues to support the Partnership's efforts and the Ten-Year Plan to End Homelessness.

**Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Various municipal and county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop the Consolidated Plan. The following organizations or entities consulted with the Planning Department formally or informally in the course of preparing this Consolidated Plan. These parties are listed below:

- Public Housing Authorities;
- Homeless and Special Needs Providers;
- Private housing developers and non-profit housing developers;
- Wake County Department of Human Services;
- The City of Raleigh Community Development Department

The City of Raleigh, Wake County, Wake County Continuum of Care and Triangle United Way collaborated to develop the Raleigh-Wake County 10-Year Plan to End Homelessness. Although the Town of Cary was not initially involved in the effort to develop the plan it has since become very active in its implementation through its membership in the Continuum of Care. The Wake County Continuum of Care provides initiatives and a platform to address homelessness while looking at solutions to prevent others from falling into homelessness. This umbrella organization provides essential housing and support services in addition to its planning and preventative activities.

The Town of Cary does not have its own housing authority, nor does it have any direct organizational relationships with any of the municipal housing authorities in the County. Each municipal housing authority is an independent authority separate from municipal government, and neither the County nor the municipalities have any authority with regard to the operation or administration of these housing authorities. However, the Town does have an established

working relationship with the County Housing Authority. This permits extensive and frequent consultation on housing activities, coordination of efforts, seeking funding opportunities, and identification of programs of common interest and application.

The Town continues to work closely with local non-profit organizations to actively encourage housing programs for extremely low-, low-, and moderate-income individuals and families. In addition, the Planning Department maintains a positive relationship with the builders, developers, and financial institutions in the County and the region. This collaborative approach has assisted in the creation of affordable housing projects throughout the Town.

Agency/Group/ Organization	Agency/Group/Organization Type	What section of the Plan was addressed by	How was the Agency/Group/ Organization consulted and what are they
Town of Cary Planning Department	Long Range-Comprehensive Planning Section that include services for elderly persons, persons with disabilities, low- and moderate income	Housing Need Assessment, homelessness strategy, homeless needs- chronically homeless	The Planning Department was consulted one-on- one through meetings. Anticipated outcome is to increase affordable housing, beds for transitional and supportive housing, support homeless veterans and families with children.
Wake County Housing Authority	Housing, public housing and housing choice vouchers, elderly persons, persons with disabilities, low- and moderate income	Housing needs of very low, low-income, housing choice, and anti-poverty strategy	The Wake county Housing Authority was consulted through one- one-meetings and phone conversations. WCHA has always been a great partner in providing decent affordable housing. Over the next five (5) years this partnership will continue. The anticipated outcome will be the availability of affordable housing units.
The Caring Place	Nonprofit transitional housing organization	Housing Need Assessment, homelessness strategy, homeless needs – chronically homeless, and families with children	The Caring Place was consulted through one- on-one meetings and phone conversations. It is the only nonprofit organization that provides transitional housing for families with children at- risk of becoming homeless. The anticipated outcome will be the availability of more transitional housing units for their program.

CASA, Inc.	Nonprofit organization housing organization	Housing Need Assessment, homelessness strategy, homeless needs-chronically homeless, veterans and supportive housing	CASA, Inc. was consulted through one-on-one meetings and phone conversations. This nonprofit organization provides supportive housing for individuals who are disabled and earn 30-50% of the AMI. The anticipated outcome will be the availability of more supportive housing units for their program.
Raleigh-Wake Partnership	Nonprofit advocacy organization	Housing Need Assessment, homelessness strategy, homeless needs-chronically homeless, veterans, supportive housing, employment, education and training	Raleigh-Wake Partnership was consulted through one-on-one meetings and phone conversations. This nonprofit organization bring together organizations and partners in the CoC to advocate for affordable, supportive, transitional, homeless shelters and emergency housing for individuals who earn 30-50% of the AMI. The anticipated outcome will be the availability of more supportive and transitional housing units.
Wake County Department of Human Service	Local government department that addresses human service needs; housing, crisis assistance, elderly, children, persons with disabilities, homelessness, housing	Housing Need Assessment, homelessness strategy, homeless needs-chronically homeless, veterans, supportive housing, employment, education and training	Under the umbrella of the Wake County Department of Human Services, this organization provides a multitude of services that assist those who are homeless or at risk of homelessness. The County Department has been a good partner and will expand its efforts to provide services to the western region of the county.

City of Raleigh Community Development Department	Local government department that addresses community development needs; housing, elderly, children, persons with disabilities, homelessness, housing	Housing Need Assessment, homelessness strategy, homeless needs-chronically homeless, veterans, supportive housing, employment, education and training	Community Development Department was consulted through one-on-one-meetings and phone conversations. CDD has always been a great partner in providing decent affordable housing. Over the next five (5) years this partnership will continue.
Habitat for Humanity of Wake County	Nonprofit housing development organization	Housing Need Assessment, affordable housing, homeownership training and education	Habitat for Humanity was consulted through one-on-one-meetings and phone conversations. Habitat has always been a great partner in providing decent affordable housing. Over the next five (5) years this partnership will continue. The anticipated outcome will be the availability of more affordable housing units for families earning 50-70% of the AMI.
DHIC, Inc.	Nonprofit housing development organization	Housing Need Assessment, affordable housing, homeownership training and education	DHIC, Inc. was consulted through one-on-one-meetings and phone conversations. DHIC has always been a great partner in providing decent affordable housing. Over the next five (5) years this partnership will continue. The anticipated outcome will be the availability of more affordable housing units for individuals and families earning 50-70% of the AMI.

**Table 1A Agencies Consulted**

**Identify any Agency Types not consulted and provide rationale for not consulting**

The Town of Cary does not discriminate against who is consulted. Any and every resource in the community can play an active role in making the Town a better place to live, work and do business.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan	Town of Cary	The Consolidated Plan provide a framework to address affordable housing and housing resources which are within the Comprehensive Plan
Continuum of Care	Raleigh-Wake Partnership	The Consolidated Plan aligns itself with the CoC by assisting in the programming efforts of homeless prevention

Table 2A Other Planning Efforts

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(1))**

The Town of Cary will continue to work with the State and other local government agencies to ensure that goals and objectives discussed in the Consolidated Plan are implemented in the most effective and efficient way possible.

The Town of Cary will coordinate the review and implementation of the 2015-2019 Consolidated Plan with the following organizations:

- The State of North Carolina
- Triangle J Council of Governments
- Wake County, particularly the Department of Human Services
- City of Raleigh
- Wake County and City of Raleigh Housing Authorities
- Non-Profit Community
- Private Sector Developers and Lenders
- Impacted Citizens and Neighborhood Groups

**Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

**Citizen Participation Outreach**

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	Minorities Non-English Speaking- Specify other language: Hispanic Persons with disabilities Non-target/broad community Residents of Public and Assisted Housing Nonprofit Partners	There were two (2) community meetings held in two (2) different locations. Each location was strategic to target the general public and low- and moderate-income individuals. The attendance at the first meeting was poor, but the second meeting was attended by more people. Participants were from the community and nonprofit representatives.	The following comments were received 1. Consider assisting mobile homeowners with housing and emergency repairs; 2. Assist seniors who ride the local transit system, C-Tran with maps, routes and services; 3. Assist low-income residents with their water and sewer bills; 4. Support Habitat for Humanity in their effort to build affordable housing; 5. Support Hospice of Wake County in its effort to expand their inpatient facility 6. Provide more time for citizen input	NA	

**Table 2 Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Town of Cary has developed a strategic plan to address the key issues raised in the course of this analysis, which met the HUD requirements for elements addressed by this plan. As cited earlier, the three overarching goals, intended to benefit very low-, low-, and moderate-income persons are:

- 1) To provide decent affordable housing;
- 2) To provide a suitable living environment; and
- 3) To expand economic opportunities

Several areas of specific need emerge from this analysis, and other resources and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible objectives are:

- the provision of affordable housing to very low-income households of all types in order to prevent homelessness;
- the creation of affordable housing opportunities, both rental and owner-occupied, for very low-, low-, and moderate-income households ;
- the provision of quality public facilities for the needs of very low-, low-, and moderate-income households; and
- infrastructure improvements, especially in the very low-, low-, and moderate- income areas of the municipality.

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

- 1) meeting the goals and objectives of HUD programs;
- 2) meeting the specific needs of very low, low and moderate income residents;
- 3) focus on low and moderate income areas or neighborhoods;
- 4) coordination and leveraging of resources;
- 5) response to expressed needs;
- 6) sustainability and/or long-term impact of strategy; and
- 7) the ability to measure or demonstrate progress and success.

In performing the analyses, establishing our priorities and developing our strategies we relied upon several key sources of data and information. The 2010 Census provides data to indicate the housing needs of persons in the Town of Cary in addition to the information provided in the

Housing Market Analysis section of this document. This information is the most recent available at the level of detail required for some parts of this analysis. Where applicable and appropriate, we have used figures from the latest Census Bureau American Community Survey (ACS).

HUD has distributed data to all jurisdictions that are required to submit a Comprehensive Housing Affordability Study (CHAS). The data source, available on the HUD Website, was prepared by HUD staff, the US Census Bureau, the Urban Institute, and ICF Corporation, and contains a series of special tabulations based on data from the 2010 Census. The objective of the data book was to provide specific information to affected jurisdictions in order to assist them in accurately portraying the housing needs and market conditions in their communities. This information would help to develop strategies to meet existing and projected needs. This data has been a useful resource in developing this Consolidated Plan.

Tables in the recent CHAS Data Book provide information on the needs of various types of households according to income. The levels of income (very low- low-, and moderate) are defined in the appendix. More recent figures for these categories and for the HUD Adjusted Median Family Income (HAMFI) were obtained from the HUD Website.

The Town has observed a number of significant obstacles to meeting underserved needs. These include:

- a strong housing market;
- high land and construction costs;
- low vacancy rates; and
- cost of permits and regulations.

It should be noted that an assessment of housing needs in Cary must focus on affordability, especially for low- and moderate-income households. As determined by the analysis that follows, Cary has the highest median home price in the Triangle Area, making it all but impossible for many low- and moderate-income households to purchase or rent homes in Cary itself. As part of the assessment, the Town has defined affordability.

The Town of Cary Affordable Housing Plan, a document adopted by the Town Council, defines affordable housing as "housing which a person or family at 80% of median income could occupy without spending more than 30 percent of their gross income on housing costs." The Area Median Income is determined by HUD for the Raleigh- Cary Metropolitan Statistical Area. For renters, housing costs include rent and utilities and for owners, costs include mortgage principal

and interest payments, plus property taxes, insurance, and utilities. Because *very* low-income persons are often limited to renting housing, many federal assistance programs are targeted to families below the 50 percent of area median income level. Given that the median 2013 sales price for a home in Cary was \$395,000, and that the median market rent for a two bedroom apartment was \$856 per month, it is apparent that a considerable affordability gap exists for many low- and moderate-income households.

## Housing Needs Assessment

### Summary of Housing Needs

A large percentage of very- low and low-income households in the Town of Cary experience one or more housing problems. These housing problems range from having more than one (1) person per room, to those paying more than 30% of their income to cover housing costs to those occupying units without a complete kitchen or bathroom or in general, substandard conditions. The housing needs within the Town of Cary vary from different ages, ethnicities, and socio- economic levels.

The one constant amongst all low-income households in Cary- the affordability gap in which renters are paying more than thirty percent of their income to sustain housing. A secondary primary barrier is the age of the housing stock. Many renters and homeowners are living in units that are twenty (25) years old or older. Older homes typically translate into more cost for upkeep. For example, older homes are less energy efficient and are more likely to need home repairs.

Demographics	Base Year: 2000	Most Recent Year: 2010	%Change
Population	95,158	127,587	34%
Households	35,083	47,561	36%
Median Income	\$75,122.00	\$89,542.00	19%

Table 3 - Housing Needs Assessment Demographics  
Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

The 2010 Census provides data which indicates the housing needs of persons in the Town of Cary along with the information provided in the housing needs and market analysis section of this document. This information is the most recent available at the level of detail required for some parts of the analysis. Where applicable and appropriate, we have used figures from the latest Census Bureau American Community Survey (ACS).

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households*	2,565	3,235	5,940	3,655	32,160
Small Family Households •	984	1,325	2,199	1,600	19,900
Large Family Households •	115	210	344	275	3,050
Household contains at least one person 62-74 years of age	405	310	855	493	3,479
Household contains at least one person age 75 or older	300	445	545	415	1,275
Households with one or more children 6 years old or younger •	354	719	1,004	665	6,080
* the highest income category for these family types is >80% HAMFI					

**Table 4- Total Households Table**  
Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing- Lacking complete plumbing or kitchen facilities	15	90	10	45	160	0	0	35	0	35
Severely Overcrowded- With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	15	0	0	15
Overcrowded- With 1.01-1.5 people per room (and none of the above problems)	50	55	120	35	260	15	30	65	0	110
Housing cost burden greater than 50% of income (and none of the above problems)	1,325	615	100	10	2,050	625	375	459	95	1,554

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	55	1,274	915	95	2,339	120	245	1,155	485	2,005
Zero/negative Income (and none of the above problems)	65	0	0	0	65	80	0	0	0	80

**Table 5- Housing Problems Table**

Data: 2006-2010 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,395	765	230	90	2,480	640	420	564	95	1,719
Having none of four housing problems	195	1,535	2,830	1,305	5,865	195	510	2,315	2,170	5,190
Household has negative income, but none of the other housing problems	65	0	0	0	65	80	0	0	0	80

**Table 6- Housing Problems 2**

Data Source: 2006-2010 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	523	864	264	1,651	370	320	749	1,439
Large Related	60	90	14	164	45	70	219	334
Elderly	195	300	170	665	265	173	345	783
Other	645	744	575	1,964	75	65	365	505
Total need by income	1,423	1,998	1,023	4,444	755	628	1,678	3,061

Table 7 - Cost Burden > 30%

Data Source: 2006-2010 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	513	174	25	712	345	235	244	824
Large Related	60	50	0	110	45	30	49	124
Elderly	150	85	40	275	180	65	80	325
Other	645	330	45	1,020	65	50	105	220
Total need by income	1,368	639	110	2,117	635	380	478	1,493

Table 8 - Cost Burden > 50%

Date Source: 2006-2010 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	55	120	35	250	15	45	45	0	105

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	10	0	0	0	10	0	0	20	0	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	50	55	120	35	260	15	45	65	0	125

**Table 9- Crowding Information**  
Date Source: 2006-2010 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

### **What are the most common housing problems?**

The Town of Cary's Affordable Housing Plan, a document adopted by the Town Council, defines affordable housing as "housing which a person or family at 80% of median income could occupy without spending more than 30 percent of their gross income on housing costs." While the 2014 area median income for the Raleigh-Cary Metropolitan Statistical Area is \$75,800, the actual median income for Cary is \$89,542. For renters, housing costs include rent and utilities and for owners, costs include mortgage principal and interest payments, plus property taxes, insurance, and utilities. Because very low-income persons are often limited to renting housing, many federal assistance programs are targeted to families below the 50 percent of median income level. Given that the median 2013 sales price for a home in Cary was \$395,000, and that the median market rate rent for a two-bedroom apartment was \$856 per month, it is apparent that a considerable affordability gap exists for many low- and moderate-income households.

The number of detached units has tripled since 1990 and the percentage of total housing units has increased to over two-thirds of all housing in the Town. At the same time, the number of attached homes has increased by only about 1,500 and the percentage of the total number of units has declined. Interestingly, the number of multi-unit housing units has increased significantly (by almost 6,700 units) but the percentage of total housing has declined. The number of mobile homes has declined slightly since 2000, but remains higher than the 1990 figure, in part because of annexations.

The Town of Cary's housing stock is very new by most standards. Only 2.2 percent of the housing units were constructed before 1960, while over 82 percent was constructed after 1980. The number of pre-1960 units increases over time because of annexations, though the number of pre-1940 units has declined because of fire or demolition.

The Town has very few units that meet the standard definition of substandard -that is, lacking complete plumbing and kitchen facilities. The following table demonstrates that the number of such units has increased since the 2000 Census, because of the annexation of older homes in rural areas. However, these units constitute only one-half of one percent of the number of total housing units.

The eighteen percent of units built before 1980 are now over thirty years of age. For this reason maintenance and rehabilitation are becoming increasing concerns. This is reason for concern because these older units are concentrated in or near the center of the Town, which is also the

greatest concentration of low- and moderate-income households in the Town. Though some of these units have received rehabilitation assistance, the number of units in need of repairs remains high.

Overcrowding does not appear to be a major concern for the Town. HUD defines overcrowding as having more than 1.01 persons per room in a housing unit, and severe overcrowding as having more than 1.51 persons per room. Though the number of overcrowded units increased dramatically between 1990 and 2000, the ACS data indicate that the number of overcrowded units has declined from 628 in 2000 to 486 in 2007. Based on the 2006-2010 CHAS data, it continues to decrease at 260.

The lead-based paint hazard is not a major concern in the Town of Cary because of the relatively recent construction of the majority of housing units. Lead-based paint was banned in 1978, but prior to that, this type of paint was commonly used for both exterior and interior painting. The lead in the paint is known to cause brain and nervous system disorders, difficulty maintaining concentration and learning disabilities, especially in young children. Normal wear and tear, redecoration activities, and home rehabilitation can produce large amounts of lead dust into the air, and small children are known to ingest paint flakes and chips. Lead-based paint is not a major topic of concern. However, it is important to deal with the fact, the older housing in the Town, that is most in need of maintenance and repair, is located in the Town Center area, where many low- and moderate- income households reside.

**Are any populations/household types more affected than others by these problems?**

HUD provides an analytic tool, based on a detailed examination of census data to assist communities in identifying and assessing housing needs. This Comprehensive Housing Affordability Strategy data is available on the HUD Website. The data provides a useful tool for examining and ranking housing needs and are broken down by tenure type, household type, and income level.

This section of the Consolidated Plan presents a detailed breakdown of the housing assistance needs of very low, low, and moderate-income households in the Town. Information about renter and owner needs is broken down to the needs of the very low-income persons (less than 30% of Median Family Income [MFI]), low-income persons (between 30% and 50% of Median Family

Income), moderate-income persons (between 50% and 80% of Median Family Income), and middle income persons (greater than 80% of Median Family Income).

According to the 2010 CHAS data, the Town had 34,613 total households, of which 25,369 or 73.2 percent were owners and 9,244, or 26.7 percent were renters. Very low- and low-income households, both renters and owners, constitute 8.6 percent (2,991) of total households. Very low-income households (1,191) comprise 3.4 percent of the total; low-income households (1,800) comprise 5.2 percent of the total.

Very low-income renters (777) constitute 8.4 percent of the total number of renter households (9,244). When low-income renter households (1,042) are added to this number, the percentage grows to 19.6 percent of all renters, almost one-fifth of the total.

The table below shows the breakdown of the number of households by income level:

All Households by Income

Less than 30% of Median Family Income	1,191-	3.5%
30 to 50% of Median Family Income	1,800-	5.2%
50 to 80% of Median Family Income	3,695-	10.6%
Greater than 80% of Median Family Income	27,927-	80.7%
Total Households	34,613-	100.0%

These figures reflect the overall affluence of the Town, and show the relatively small number and percentage of families in the low- and moderate-income groups.

The table below examines the owner and renter households by type.

	Renter	Owner	Total	% of Total
Elderly	503	2,760	3,263	9.4
Small	3,755	15,774	19,529	56.4
Large	535	2,863	3,398	9.8
Other	4,451	3,972	8,423	24.4
Total	9,244	25,369	34,613	100.0

Source: HUD, CHAS Database

The Town has a significant need for smaller housing units according to these figures. Over 65 percent of households are small or elderly. Small Households are 56.4% of total households, while Elderly Households are 9.4%. Small Renter Households represent 10.8 percent of all households, and Small Owner units are another 45.4 percent of units. Other Renter Households represents a large group (12.8%), with Other Owners having 11.4 percent of households. Large Households outnumber the elderly, but are not a significant consideration.

#### HOUSEHOLDS BY INCOME

The following tables analyze the composition of the four income levels in the CHAS data.

Less than 30% of Median Family Income- 1,191 households or 3.4 percent of total households - 65.2% Renter- vs. 34.8% Owner-Occupied

#### Renters - 777

<i>Greatest Number of HH</i>	<i>Other- 376</i>
<i>Group w/ Highest %of Problems</i>	<i>Large -100%</i>
<i>Group w/ greatest# of Problems</i>	<i>Other {314}</i>
	<i>Small (209)</i>
<i>Problem</i>	<i>Cost &gt;50%</i>
<i>Greatest Problem Overall</i>	<i>Cost Burden &gt;50%</i>

#### Owners-414

<i>Greatest Number of HH</i>	<i>Elderly- 155</i>
<i>Group w/ Highest %of Problems</i>	<i>Small- 85.1%</i>
<i>Group w/ greatest# of Problems</i>	<i>Small (126)</i>
	<i>Elderly (123)</i>
<i>Problem</i>	<i>Cost &gt;50%</i>
<i>Greatest Problem Overall</i>	<i>Cost Burden &gt;50%</i>

The most prevalent problem among households in this income level is cost burden more than 50 percent, specifically for all types of renter households. Cost burden of more than 50 percent is a particular problem for both large and small owner households. Elderly owner households reported a significant percentage of non-cost related problems.

Between 30% and 50% of Median

Family Income - 1,800 households or 5.2% of total households - 57.9% Renter vs. 42.1% Owner-occupied

Renters -1.042

Greatest Number of HH	Other- 466
Group w/ Highest % of Problems	Other- 92.7%
Group w/ greatest# of Problems	Other (432)
Problem	Cost >30%
Greatest Problem Overall	Cost Burden >30%

Note: Large Related, Small, and Other appear to have overcrowding or other problems

Owners- 758

Greatest Number of HH	Elderly-295
Group w/ Highest % of Problems	Small-88.2%
Group w/ greatest# of Problems	Small {164}
Problem	Cost >30%
Greatest Problem Overall	Cost Burden >30%

The most prevalent problem for all households in this income range is cost burden of more than 30 percent. However, there appear to be significant non-cost related concerns among small, large, and other renter households, and among small and elderly owner households.

Between 50% and 80% of Median Family Income- 3,695 households or 10.6% of total households- 52.5% Renter- vs. 47.5% Owner-occupied

Renters -1.943

Greatest Number of HH	Other-958
Group w/ Highest % of Problems	Elderly-87.3%
Group w/ greatest# of Problems	Other (488)
Problem	Cost> 30%
Greatest Problem Overall	Cost >30%

Note: Large HH appear to have significant overcrowding problems

Owners – 3,695

<i>Greatest Number of HH</i>	<i>Small-603</i>
<i>Group w/ Highest % of Problems</i>	<i>Large – 76.8%</i>
<i>Group w/ greatest# of Problems</i>	<i>Small (386)</i>
<i>Problem</i>	<i>Cost &gt;30%</i>
<i>Greatest Problem Overall</i>	<i>Cost Burden &gt;30%</i>

The most prevalent problem among households in this income range is cost burden of more than 30 percent among Elderly and Other Renters, and All Owners. Large Renter (but not Large Owner) households appear to have overcrowding problems.

**Greater than 80% of Median Family Income- 27,927 households or 80.6% of total households- 19.6% Renter- vs. 80.4% Owner-occupied**

<i>Renters- 5,482</i>	
<i>Greatest Number of HH</i>	<i>Other- 2,651</i>
	<i>Small- 2,341</i>
<i>Group w/ Highest % of Problems</i>	<i>Large- 35.1%</i>
<i>Group w/ greatest # of Problems</i>	<i>Small (201)</i>
<i>Problem</i>	<i>Other Problems</i>
<i>Greatest Problem Overall</i>	<i>Other Problems</i>

*Owners- 35,291*

<i>Greatest Number of HH</i>	<i>Small- 15,774</i>
<i>Group w/ Highest % of Problems</i>	<i>Large- 13.9%</i>
<i>Group w/ greatest # of Problems</i>	<i>Small (1,427)</i>
<i>Problem</i>	<i>Cost &gt;30%</i>
<i>Greatest Problem Overall</i>	<i>Cost Burden &gt;30%</i>

The most prevalent problem among the renter households at this income level appears to be overcrowding among the large-related households and other problems for the remaining types of households. Cost burden of more than 30 percent is a significant problem among all owner households, but especially among small-related owner households.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

Addressing homelessness in Cary requires a two-prong approach. First, the Town must address the homeless population within its boundaries. The Town is fortunate in that it has a modest homeless population and the Town's provider of homeless-related services, The Caring Place, Inc., is able to provide seven units of transitional housing. Many homeless persons are not chronically homeless, but rather are person or families that need temporary housing while they find jobs, or recover from a family misfortune (e.g. fire, loss of job or income). The Caring Place, Inc. provides shelter, counseling, and life training skills to qualified persons for up to four months. The organization has served an average of fifty persons per month since it began operations in 1993.

Christian Community in Action is another Cary-based nonprofit agency that provides emergency housing assistance to the homeless. It is difficult to determine the extent of homelessness in any community, as these persons move frequently, and often do not wish to be counted, or even assisted. It should also be noted that many persons are only homeless for relatively brief length of time, as described above. Data specifically related to Cary is not available, but a "point in time" survey for Wake County, conducted in January of 2014 indicated 1,131 individuals and 884 households in which 106 households, 333 persons in families (including 217 children) were in emergency/seasonal, transitional housing or were considered unsheltered. The average household size with at least one adult and one child was 3.10. The total number of homeless individuals that are over and under 18 years of age, chronically homeless and unsheltered were 124 individuals. There were 109 veterans in the subpopulation count. With this in mind, the effect of the current recession, along with the attendant loss of jobs, is yet to be measured in the Wake County area.

The prevention of homelessness is the second aspect of the Town's approach to this concern. While eliminating poverty is one of the keys to preventing homelessness, the Town recognizes that keeping people with limited economic resources in their existing homes is important. To this end, the Town has implemented programs to provide housing rehabilitation and repair to the

elderly and very low-income persons at risk of becoming homeless. Many of the residents assisted through the housing rehabilitation and emergency repair programs are cost burdened and/or have no funds to contribute to maintaining or repairing their homes. Therefore, the Town's CDBG funds do serve as a direct means to assist in preventing homelessness.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

This section addresses the needs of several specific at-risk populations within the Town: the elderly, the frail elderly, and persons with disabilities.

Despite the sharp increase in population over the past forty years, the Town does not have a disproportionately older population. Cary has only a slightly higher population over the age of 65 than the County, and the senior population is much lower than the state and national percentages.

As noted in the CHAS data analysis earlier, there is a need for smaller housing units in Cary to accommodate the needs of both smaller households per the household size statistics, which are influenced by the smaller, empty-nest households and seniors. The Town continues to work with developers to provide a range of housing options for senior citizens and has been very fortunate to develop several affordable senior housing developments. These are senior-only facilities and rents are based on income.

The frail elderly are defined as those persons, typically over 75 years of age, who have physical or mental disabilities that interfere with independent living. The National Institute on Aging estimates that 40 percent of elderly persons require some assistance with daily living. This percentage would indicate that there are 3,826 frail elderly residing in Cary. These persons require not only living quarters, but also various degree of assistance, ranging from the provision of meals to almost complete care.

Persons with disabilities are another population that requires assistance to some degree or another. The number of persons with disabilities (18 years old and older), including the developmentally disabled, is 7,072 according to the 2008-2012 ACS data. As with the elderly,

these persons may require any of a wide range of assistance and services depending upon the nature and degree of their disability.

Cary is fortunate to have four age-restricted housing developments with over 200 units of housing, and three non-age restricted, but affordable, apartment complexes with over 220 units. Also, the Town has seven retirement and life care communities, and one nursing home, providing a range of care and services for the elderly. The Town also has two adult day services programs for seniors.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

In consultation with the Continuum of Care, the Town of Cary has gathered data that notes the vast majority of the chronic homeless have substance abuse and/or mental disabilities. The housing instability of occupancy relates to gainful employment, job training opportunities, education and affordability of a housing unit.

## NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exist when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 75% of the low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

A large percentage of very low- and low-income households in Cary experience one or more housing problems. The U.S. Department of Housing and Urban Development define housing problems as (1) lack of complete kitchen facility, (2) lack of complete plumbing facilities, (3) more than one (1) person per room, and (4) cost burden great than 30%.

%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,960	235	140
White	1,185	200	95
Black / African American	200	0	14
Asian	215	10	4
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	335	20	20

Table 10- Disproportionally Greater Need 0- 30% AMI

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,575	870	0
White	1,355	520	0
Black /African American	505	55	0
Asian	230	65	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	350	205	0

**Table 11- Disproportionally Greater Need 30- 50% AMI**  
 Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,565	3,510	0
White	1,850	2,645	0
Black /African American	325	400	0
Asian	120	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	225	0

**Table 12- Disproportionally Greater Need 50- 80% AMI**  
 Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	915	3,165	0
White	570	2,560	0
Black / African American	105	205	0
Asian	95	155	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	120	210	0

**Table 13- D1s proportionally Greater Need 80- 100% AMI**  
 Data Source: 2006-2010 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**NA-20 Disproportionately Greater Need: Severe Housing Problems**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

A disproportionately greater need exist when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 75% of the low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

A large percentage of very low- and low-income households in Cary experience one or more housing problems. The U.S. Department of Housing and Urban Development define **SEVERE** housing problems as (1) lack of complete kitchen facility, (2) lack of complete plumbing facilities, (3) more than one (1) person per room, and (4) cost burden great than 50%.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,570	620	140
White	1,010	375	95
Black / African American	165	35	14
Asian	165	60	4
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	220	140	20

Table 14– Severe Housing Problems 0- 30% AMI  
Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,065	2,380	0
White	505	1,365	0
Black / African American	225	334	0
Asian	160	135	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	135	420	0

Table 15- Severe Housing Problems 30- 50% AMI

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	700	5,375	0
White	445	4,050	0
Black / African American	70	650	0
Asian	45	175	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	50	0
Hispanic	125	280	0

Table 16- Severe Housing Problems 50- 80% AMI

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	3,930	0
White	60	3,060	0
Black / African American	40	275	0
Asian	20	235	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	35	295	0

**Table 17- Severe Housing Problems 80- 100% AMI**  
 Data Source: 2006-2010 CHAS

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Housing Affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard most frequently used by various units of government is that households should spend no more than 30 percent of their income on housing costs. This is the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state housing agencies. However, this definition has its limitations because of the inability to determine whether households spend more than 30 percent of their income on housing due to necessity or by choice. Specifically, the definition does not consider that upper income households are able to afford spending far above 30 percent of their incomes on housing and still have sufficient income left over to satisfy other basic needs; whereas low income households that pay only 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food (The Brookings Institution, 2010).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50/o	No /negative income (not computed)
Jurisdiction as a whole	34,555	6,325	3,320	140
White	28,020	4,225	2,070	95
Black /African American	1,735	820	450	14
Asian	2,900	450	400	4
American Indian, Alaska Native	49	45	10	0
Pacific Islander	0	50	0	0
Hispanic	1,440	585	345	20

Table 18 Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010  
CHAS

The housing cost burden is more significant amongst individuals and families who are eighty percent and below the area median income (AMI). The median household income for the Town

of Cary has increased nineteen percent since the 2000 - 2010 Census data from \$75,122 to \$89,542. The cost burden equally affects most of the races and ethnicities. However, there is one segment of the population who is adversely affected more so than others, the Hispanic population.

The Town has recently prepared an update to the Affordable Housing Plan adopted by the Town Council in 2010. That Plan established a number of goals for the Town to achieve in providing affordable housing, as well as creating several mechanisms for the Town to use to obtain those goals. The Town has made progress in providing affordable housing for its residents, but affordability remains an important issue. The new Plan provides both an update of the Town of Cary's housing market and affordable housing needs along with the short- and long-term strategies to address the creation of additional, sustainable affordable housing opportunities for Town residents. The Plan also includes an implementation plan to set priorities and explicitly define strategies and action items to address future needs.

Housing demand is largely determined by ongoing and planned economic development activities that result in sustained and expanded employment opportunities. Employment growth occurs through the retention and expansion of existing establishments and new economic growth resulting from start-ups, spin-offs, and relocations to the Town of Cary and surrounding area of Wake County. Populations follow jobs and occupation types, and wage levels of Wake County's major employment sectors can determine the demand for workforce housing. Significantly, all communities contain both a resident workforce and a commuter workforce. An understanding of the composition and varying demands of both is critical to an effective affordable housing plan.

The Town's workforce mirrors that of Wake County and the Research Triangle Area. As shown on Table Three below, the leading occupations of Cary's working residents include: Management (42,257 employees), Sales & Related (8,099 employees) and Office and Administrative Support (6,891 employees). These occupations include the full spectrum of annual wages and salaries ranging from \$21,512 for employment in Construction, to \$90,754 for employment in Computers and Mathematics.

Town of Cary Leading Occupations by Employment and Income

2012

Occupation	#of Workers	2012 Annual Wage/Salary
Management	42,257	\$72,852
Sales/Related	8,099	\$35,917
Office/Administrative Support	6,891	\$33,596
Computer and Mathematical	7,333	\$90,754
Business/Financial	5,460	\$70,326
Construction	1,360	\$21,512

Table 4A: TOC Leading Occupations by Employment and Income  
Source: U.S. Census, 2008-2012 American Community Survey

However, it should be noted that the three lowest paying occupations make up 23 percent of the workforce. Further extrapolation of the leading occupations indicate that 59 percent of Cary's working residents are employed in Management (business, science and arts). As shown in Table 2 above, the median annual wage/salary of these occupations ranges from \$30,342 to \$78,000.

As noted, the mix of industries, occupations, and salaries/wages results in the Town of Cary's varied range of household incomes, as shown in the table below. Approximately one-third (30 percent) of Cary's households earn greater than 150 percent (\$134,533) of the Town's current annual median household income of \$89,702. However, 38 percent of Cary's households earn less than \$71,763 annually (classified as Moderate Income) and 24 percent less than \$44,851 (50 percent of median, which is defined as Low Income). Significantly, a total of 16,841 Town of Cary households earn less than 80 percent of the annual median income, that is, they are Moderate to Low Income Households.

Town of Cary

Household Income Categories

Median HH Income = \$89,702

Household Income Category	Estimated #of HHs	Estimated% of Total HHs
Very Low Income <30 percent of median (<\$26,911)	4,822	11%
Low Income 30-50 percent of median (\$26,912-\$44,851)	5,612	13%
Moderate Income 51-80 percent of median (\$44,852-\$71,762)	6,406	14%
Workforce Income 81-120 percent of median (\$71,763-\$107,642)	8,037	18%
Middle Income 121-150 percent of median (\$107,643-\$134,553)	6,355	14%
Upper Income 151+ percent of median (\$134,554-\$200,000+)	13,330	30%
<b>Total Households</b>	<b>44,563</b>	<b>100%</b>

Table SA Household Income Categories  
Source: U.S. Census, 2006-2010 American Community Survey

Low and moderate income working households are especially impacted by high housing costs as housing choice and opportunity become more limited.

The level of impact can be readily determined by calculating the growth in cost-burdened households (households paying 30 percent of more on housing costs). According to the 2010 *American Community Survey* (ACS), the percentage of the Town of Cary's low and moderate-income households that are cost-burdened has grown significantly. The percentages are particularly striking for those households (owner and renter) earning less than \$50,000 annually. Significantly, nearly all households (94 percent) earning less than \$20,000 are cost-burdened

Thus, there is a significant demand/need for affordable housing in Cary. Over 45 percent of the jobs held by Cary residents are in occupations that place these people in the Moderate, Low, and Very Low Income categories (earning less than \$71,763 per year). The percentage of Cary moderate and low-income households that are cost burdened is significant, especially among the Very Low Income households.

The Town of Cary has a considerable supply of housing, including a large number of vacant units. Construction of single-family dwellings has been the primary focus of recent development, but the Town still has seen a solid increase in the numbers of multi-family developments. The Town of Cary has experienced significant increases in housing prices during the past five years. According to the *Housing and Community Development Consolidated Plan: FY 2005-2009*, the median price of new and existing single-family homes in 2002 was \$320,750 and \$219,000, respectively. The current median sale price of a new single-family home in the Town of Cary is \$395,000 (23 percent increase) and \$288,500 for an existing single-family home (31 percent increase). The current \$213,750 median sale price of a new townhouse represents a 17 percent increase from 2002. The median sales price \$108,500 of an existing condominium unit increased by 6 percent during the same period.

The Town does have a significant "affordability gap," even at the median household income level. At lower income levels, the gap becomes even greater. Renters also face an affordability gap, especially in the "very low" income category. The recent decline in housing prices and the increase in the number of foreclosures do not have a positive effect upon affordability.

The Town is aware of this situation and continues to devote resources to providing affordable housing to its residents through rehabilitation programs, and the development of new, affordable units, both owner-occupied and rental.

**NA-30 Disproportionately Greater Need:**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The Hispanic population showed a disproportionately greater need in both housing problems and severe housing problems throughout the 0% - 80% AMI range. However, among other groups there are great needs within the same range but not at the same rate. It was evident from the 2005 – 2009 CHAS data, that the Hispanic population demonstrates the greatest need for housing needs.

**Needs not previously identified above**

The Hispanic population has many of the same needs as all of the other groups of with low-income needs. It is apparent that among the very-low, low- and moderate-income ranges, they all face the same barriers to affordable housing.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The 2011 ACS data indicates that the vast majority of the Hispanic population in Cary resides within the Maynard Loop identified as well in the Town Center Area Plan.

## NA-35 Public Housing

### Introduction

Individuals and families who earn 30% of the Area Median Income are typically those served by public housing. The Wake County Housing Authority (WCHA) owns and operates 332 units of public housing. Annually, the WCHA receives federal funds. These funds have fluctuated over the past five (5) years and utilized for programming, administration, modernization and repairs. The next five years may follow the same trend as they are subject to the federal budget. If this is the case, many individuals and families on the waiting list may never have the opportunity to benefit from WCHA services.

The Wake County Housing Authority is currently 90% of the Fair Market Rent with their Section 8 vouchers. This is a strategic move as part of the WCHA staff to ensure that vouchers extend to more residents in need of affordable housing.

The Town of Cary does not have its own housing authority, nor does it have any direct organizational relationships with any of the municipal housing authorities in the County. Each municipal housing authority is an independent authority separate from municipal government, and neither the County nor the municipalities have any authority with regard to the operation or administration of these housing authorities.

However, the Town does have an established working relationship with the Wake County Housing Authority. This permits extensive and frequent consultation on housing activities, coordination of efforts, seeking funding opportunities, and identification of housing.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled •
#of units vouchers in use	0	0	332	345	0	108	111	48	78

**Table 19- Public Housing by Program Type**

Data Source: PIC (PIH Information Center)

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,314	11,799	0	13,949	10,883	9,718
Average length of stay	0	0	5	3	0	3	0	5
Average Household size	0	0	2	2	0	2	1	3
#Homeless at admission	0	0	0	29	0	0	29	0

#of Elderly Program Participants (>62)	0	0	67	56	0	15	14	5
#of Disabled Families	0	0	97	135	0	19	54	6
#of Families requesting accessibility features	0	0	332	345	0	108	111	48
#of HIV/AIDS program participants	0	0	0	0	0	0	0	0
#of DV victims	0	0	0	0	0	0	0	0

Table 20- Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	33	89	0	31	20	9	29
Black/African American	0	0	297	253	0	75	90	39	49
Asian	0	0	0	2	0	1	1	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled •
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	2	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 21 - Race of Public Housing Residents by Program Type  
Data Source: . PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled •
Hispanic	0	0	6	17	0	9	4	3	1
Not Hispanic	0	0	326	328	0	99	107	45	77

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 22 - Ethnicity of Public Housing Residents by Program Type  
Data Source: PIC (PIH Information Center)

## **Section 504 Needs Assessment**

### **Needs of public housing tenants and applicants on the waiting list for accessible units**

In many communities, publicly subsidized housing is the lowest cost housing available to low- and moderate-income households. For many families earning below 30% of the area median income, it is the only source of decent and affordable housing. Subsidized housing usually is available through three programs:

Public Housing – Affordable housing developments owned and operated by a public housing authority

Project Based Section 8 – Rental units reserved for low-income persons and developed using federal subsidies. These units are operated under a contract with HUD, and federal funds are used to pay the difference between what the tenant can afford and the rent approved for the unit

Tenant based Section 8- In this program, tenants are issued a voucher which can be used to rent a privately owned apartment anywhere in the area with federal funds making up the difference between the "fair market rent" for the area and what the tenant can afford

In addition to these programs, the Wake County Housing Authority also provides the following services through their Housing Choice Voucher Program:

Family Unification Program- The purpose of the program is to promote family unification by providing housing assistance to families for whom the lack of adequate housing is a primary factor in the separation, or the threat of imminent separation of children from their families.

Mainstream Housing Opportunities for Persons with Disabilities- Rental assistance is provided along with supportive services to enable very low-income households consisting of adults with disabilities to rent affordable private housing of their choice. These persons also receive assistance in locating suitable accessible housing on the private market.

Veteran Affairs Supportive Housing (VASH) - This program combines HUD HCV rental assistance for homeless veterans with case management and clinical services provided by Veterans Affairs at its medical centers and in the community.

The housing services are provided through the Wake County Housing Authority (WCHA), which owns and operates 332 public housing units within the County, though none are located in Cary. The WCHA also administers 345 Section 8 vouchers. The Raleigh Housing Authority administers 3,390 Section 8 vouchers, which may be used anywhere in Wake county. The North Carolina Finance Agency administers project based Section 8 programs at one apartment complex in Cary- Cary Central (only elderly residents).

There are approximately 15 apartment complexes in the Town that accept Section 8 vouchers. One complex was recently lost to redevelopment, and no replacement units are available or planned at this time.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Wake County Housing Authority (WCHA) reports a public housing waiting list of three thousand fifty seven (3057) families at or below 30% of the area median income for Section 8 assistance. The annual turnover rate is approximately twenty percent.

There are a range of needs for families who reside in public housing. Many of these needs are addressed through programs that WCHA already has in place. Such programs include the Pathways towards Achieving Self-Sufficiency, Home Ownership Voucher Assistance, and Adult Basic Education and General Education Development.

The Town of Cary supports WCHA and will continue to partner with this organization and other nonprofits to advocate for workforce development, job training and employment opportunities to families and individuals who reside in public housing.

**How do these needs compare to housing needs of the population at large**

The majority of the Town of Cary's population is not confronted with the housing problems that most very low and low-income individuals and families are faced with. The four (4) housing problems are mostly affecting low-income households. The household at 80% and above AMI may have to deal with these issues on a small scale, but the data indicates that there is a direct correlation between annual income and housing conditions.

The Town of Cary and staff will continue to promote fair housing, education, job training and employment opportunities. These types of programs have the ability to assist *very* low and low-income individuals and families increase their household income.

## **NA-40 Homeless Needs Assessment**

### **Introduction**

As has already been indicated, most homeless in Wake County tend to be found within the corporate limits of Raleigh where most homeless services are located. As such, the focus of Cary's efforts in this area will concentrate on homelessness prevention and supporting the efforts of Cary and Wake non-profits engaged in providing permanent and transitional housing for homeless persons.

The Town of Cary has been a partner Raleigh-Wake Partnership and the Continuum of Care in the homeless strategic planning process as part of the 10 Years Plan to End Homelessness in Wake County. As a part of the strategic plan, the Town has supported the development of programs that provide expanded services to those who are homeless. And the Town will continue to support these types of program given its annual budget capacity.

**SOAR: SSI/SSDA Outreach Access and Recovery** – This program works with homeless individuals with disabilities to access entitlement benefits. The program utilizes specially trained case managers who work with individuals to apply for and receive entitlement benefits for a short period of time.

**Homeless Prevention and Rapid Re-housing Grant (2009-2012)** – This grant has helped provide time-limited financial assistance to eligible homeless and at-risk clients to maintain or obtain stable housing.

**Emergency Solutions Grant 2012-2013** – This grant is specifically targeted towards homeless individuals and families by providing financial assistance (rent and utilities) to sustain their housing.

**Permanent Supportive Housing Programs** – This program has the ability to help expand housing options for homeless individuals by increasing bed inventories in supportive housing settings. These settings include Shelter+Care, HUD-VASH (VA Supportive Housing Program) and Permanent Supportive Housing.

Population	Estimate the # of persons experiencing homelessness on any given night	Estimate the # experiencing homelessness each year	Estimate the #of becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the# of days persons experience homelessness
	Sheltered:	Unsheltered (optional)			
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0
Persons with HIV	0	0	0	0	0

Table 6A: Population of Homelessness in Cary Data

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

### **Specific Homeless Strategies**

#### **i. Support Cary Non-Profits Engaged In Homeless Service Activities**

- Assist the activities of The Caring Place, Inc., and Christian Community in Action to provide to provide transitional and emergency housing services for the homeless.
- Assist the Caring Place, Inc. in identifying and acquiring new properties for use in their program.

#### **ii. Homelessness Prevention**

- Continue to implement a homeowner occupied rehabilitation program giving priority to elderly and very low-income persons most at-risk of becoming homeless.
- Provide for emergency repair programs with CDBG funds while giving priority to the occupants that are most at-risk of becoming homeless.

#### **iii. Rental Housing Assistance**

- Review and strengthen the Minimum Housing Code and its enforcement to enhance the safety and livability of existing affordable housing stock.
- Work with housing locators within Wake County to broaden the acceptance of Section 8 vouchers.
- Partner with Wake County and other municipalities as appropriate to provide Emergency Shelter Grant funding.

### **Performance Targets**

The following measurable objectives are proposed for the period 2015-2020. Their achievement will depend upon funding available beyond CDBG.

- Achieve an accurate count of persons experiencing homelessness within Cary.
- Provide an additional 10 units (2 units per year) of shelter/housing for homeless families.
- Partner with Wake County and other municipalities in an attempt to provide Emergency Shelter Grant funding.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans**

The Point-in-Time Survey was conducted by the Raleigh/Wake CoC on January 30 -31, 2014. There were 201 total number of households with adults and children in permanent supportive housing and including those assisted with Rapid Re-Housing and 608 individuals counted.

**Nature and extent of homelessness by racial and ethnic group**

Based on the data collected from the Point-in-Time Survey on January of 2014, the vast majority of the homeless families and individuals are "Not Hispanic". While there is no data for Cary, the PIT survey for Wake County indicated 1,131 individuals and 884 households in which 106 households, 333 persons in families (including 217 children) were in emergency/seasonal, transitional housing or were considered unsheltered. The average household size with at least one adult and one child was 3.10. The total number of homeless individuals that are chronically homeless, unsheltered and over and under 18 years of age were 124 individuals. There were 109 veterans in the subpopulation count. The data cites the majority of homeless families with and without children are African American; 281 with children and 446 without children. The Asian, Native Hawaiian or Pacific Islander populations did not indicate any signs of homelessness. There were 109 veterans in the subpopulation count and the majority was African American males.

**Nature and extent of unsheltered and sheltered homelessness**

The Point-in-Time Survey data collected for the Raleigh-Wake area indicates a total of 124 homeless persons unsheltered, along with 108 persons over the age of eighteen years old and older, and 12 chronically homeless persons unsheltered.

## **NA-45 Non-Homeless Special Needs Assessment**

### **Characteristics of Special Needs Populations**

Although not homeless, various populations within Wake County require supportive housing. These populations include the elderly, the frail elderly, persons with disabilities, and persons with HIV/AIDS. However, like the homeless, strategies for addressing special housing needs often requires looking beyond normal governmental boundaries. For persons with special needs, housing location is often dictated by proximity to the specific services needed. In Wake County, most support services are located in or near Raleigh, as is much of the supportive housing.

### **Housing and Supportive Service Needs and Determination**

The concept of transitional housing has a long history in the field of mental health and corrections that predates its application to the homeless arena by decades of research. State and county mental health and correctional facilities developed residential programs to assist with the transition back into a community for individuals being released from psychiatric hospitals or prison settings.

Today, transitional housing assists more than individuals from mental hospitals and prisons, but also families at risk of becoming homeless. Within the Cary area, the typical individual or family eligible for transitional housing has demonstrated an inability to sustain housing and/or self-sufficiency. They have either defaulted on their lease, been evicted from their homes, unemployed without any means and/or have a poor credit history.

The Town of Cary will continue to support its nonprofit service providers with resources and funding to the CoC, the Caring Place and CASA to assist existing and at-risk homeless individuals and families. The Town recognizes that both supportive and transitional housing has the ability to assist with breaking down barriers and access to affordable housing.

### **Public Size and Characteristics of Population with HIV/AIDS**

Based on the CoC data, the HIV/AIDS population is not the typical client of the shelters. A total of eight persons were cited in their data collected. Wake County receives funding for Housing of Persons with AIDSs (HOPWA) funds and has committed to set aside units for eligible low-

income persons with HIV/AIDS.

### **NA-50 Non-Housing Community Development Needs**

The U.S. Department of Housing and Urban Development provide examples of public facilities as senior, handicapped, youth, or neighborhood centers, shelters for the homeless, and childcare centers. The Town of Cary has several projects funded through the use of Community Development Block Grant (CDBG) funds.

Public facilities serve the community in many different capacities. These facilities are necessary to support and maintain the high quality and standards of social, physical and economic health, safety, comfort and general well-being. However, the development of stable, healthy, safe, and revitalized communities requires addressing needs beyond that of shelters and public facilities. Many other needs including jobs, transportation, recreation, and social services must also be provided. The Town's Land Use Plan, the Town Center Area Plan, budget documents, and various other area plans describe in detail the non-housing community development needs, policies, objectives, and strategies. The following needs, policies, and objectives are relevant to CDBG funding.

#### **Public Facilities**

- Provide recreational facilities in underserved areas, to the extent possible given limited funds. Of particular importance is the funding of Town Center Park centrally located within the Town's principal low and moderate-income area.
- Support programs which address health and safety concerns

#### **Economic Development and Job Creation**

- Fund employment, job skills training, and counseling for unemployed and underemployed Town residents. Link job-training resources to business retention, recruitment, and capital programs.
- Continue implementation of existing strategies for the Town Center area revitalization, including the establishment of a revolving loan program for building renovation and business expansion.
- Support opportunities to develop or attract jobs that pay a living wage (i.e. over \$12 per hour), and are made available to low and moderate income residents.

- Use other federal program resources to develop loan programs or make investments for future economic development. Possible sources include HUD Section 108 loans coupled with EDI grants, SBA and SBA 504 loans. Seek Brownfield funding to redevelop former Austin Foods site as the entrance to the Town Center area and create jobs for nearby low and moderate-income persons.
- Provide technical assistance to micro and small business owners. These services should be designed to support working people as they make the leap from low-paying employment to earning living incomes, through either self-employment or a combination of employment and self-employment.

### **Infrastructure Improvements**

- Increase the number of standard sidewalks to enhance the citizen safety and neighborhood revitalization.
- Address insufficiencies in water and sewer lines, which threaten health, safety, and overall quality of life.
- Support programs, which improve the condition of and safety at City-owned facilities, which serve low and moderate-income persons.

### **Social/Public Services**

- Support programs that provide and/or connect individuals with affordable housing.
- Support programs that support basic life needs including employment, job skills, and daycare and after school care.
- Support programs that enable people to remain in their homes.
- Support programs that provide supportive services for the homeless and others with special needs.

### **Needs Determination**

The Town of Cary will concentrate its community development efforts within the designated Town Center Area as outlined in the Town Center Area Plan (TCAP). The TCAP provides a clear set of goals and objectives to guide the development and redevelopment of this area. The Town Center was selected for the targeting of CDBG expenditures because it represents the confluence of several needs and demographics including the following:

- Cary's existing low and moderate-income population is concentrated in this area. The census tract encompassing the southeast quadrant (CT 535.01) of the Town Center area is more than 60% low and moderate income with significant concentrations in the other three quadrants as well.
- Based on a house-to-house survey of the more than 600 units in the Town Center area, almost half (49%) of the homes in this area were found to be substandard.
- The Town Center area enjoys some of the most affordable housing in Cary, which should be preserved.
- As one of the oldest areas of Cary, much of the infrastructure is in need of repair or upgrading.
- The commercial center offers significant opportunities for economic development and business expansion thereby creating jobs for the nearby lower income families.

## **MA-20 Housing Market Analysis: Condition of Housing**

### **Housing Market Analysis Overview**

The Town of Cary is located in Wake County, North Carolina. With the Town of Cary's proximity to Raleigh, Durham and the Raleigh-Durham International Airport, its population dramatically increased with the development of the Research Triangle Park in the 1960's. Since the 1960's, the Town's population has doubled every decade. Currently, Cary has a population of over 148,000 and the land area is comprised of 53.37 square miles.

While the Town is the seventh largest town in the state of North Carolina and has one of the highest area median incomes in the Triangle Region, there are significant obstacles to meeting underserved needs. These include: a strong housing market, high land and construction costs, low vacancy rates and cost of permits and regulations. It should be noted that an assessment of housing needs in Cary must focus on affordability, especially for low- and moderate-income households. As evident in the following analysis, Cary has the highest median home price in the Triangle Area, making it all but impossible for many low- and moderate-income households to purchase or rent homes in Cary itself.

According to the U.S. Census, the Town's home ownership rate is 67.5%. The median value of all single-family owner-occupied homes is \$302,500 (2012 ACS). A significant portion of the Town's housing was built between 1939 and 1979 (16.9%) and is in need of repair, especially those houses which may be occupied by elderly, disabled, minority and low- and moderate-income individuals and families. With the majority of the owner-occupied housing (58%) built after 1990, the housing stock is not relatively old. However, older houses are concentrated within the Town Center Area Plan boundary (downtown Cary) where the majority of housing rehabilitation and new affordable housing initiatives have taken place.

The Town of Cary has a total of 53,824 housing units in which 66% (35,748 units) are owner-occupied, 27% (14,674 units) are renter/tenant-occupied and 1,886 (4%) are considered vacant. The average cost of rent is \$944 with over thirty-three percent of tenants paying more than 30-35% of their household income on housing. The median mortgage for single-family housing units is \$1,886 (2012 ACS). The 2014 median income for the Raleigh-Cary MSA is \$75,800. Low- and moderate-income (LMI) residents are defined by HUD as those households who earn 80% or less of the area median income. For the Town of Cary, these LMI limits range from

\$42,500 for a one-person household to \$80,100 for an eight-person household. This data supports the need to both preserve and create affordable housing in the Town of Cary. The disparities among those paying over thirty percent of their household income for rent also justifies the apparent need to leverage Community Development Block Grant (CDBG) funds and other resources to assist in the availability and accessibility of affordable housing.

In performing our analyses, establishing our priorities, and developing our strategies we relied upon several key sources of data and information.

The 2010 Census provides data to indicate the housing needs of persons in the Town of Cary in addition to the information provided in the Housing Market Analysis section of this document. This information is the most recent available at the level of detail required for some parts of this analysis. Where applicable and appropriate, we have used figures from the latest Census Bureau American Community Survey (ACS).

HUD has distributed data to all jurisdictions that are required to submit a Comprehensive Housing Affordability Study (CHAS). The data source, available on the HUD Website, was prepared by HUD staff, the US Census Bureau, the Urban Institute, and ICF Corporation, and contains a series of special tabulations based on data from the 2010 Census. The objective of the data book was to provide specific information to affected jurisdictions in order to assist them in accurately portraying the housing needs and market conditions in their communities. This information would help to develop strategies to meet existing and projected needs. The data has been a useful resource in developing this Consolidated Plan.

Tables in the recent CHAS Data Book provide information on the needs of various types of households according to income. The levels of income (very low- low-, and moderate) are defined in the appendix. More recent figures for these categories and for the HUD Adjusted Median Family Income (HAMFI) were obtained from the HUD Website.

In addition, data from the National Low Income Housing Coalition is used in some areas of the Consolidated Plan. For some topics, data from the North Carolina Department of Commerce, Economic Development Intelligence System was used. Other reliable sources, such as Reallor.com, RealtyTrac.com, local newspaper listings, and data from respected data houses such as Dun and Bradstreet have been used to provide data and information on specific

topics, such as housing and rental process, and current workforce and employment patterns. Also, Town of Cary Planning Department estimates and projections have been used in a number of instances.

The census data on homelessness is not used in developing strategies for this Consolidated Plan, but is provided in several instances as background to the current situation.

## **MA-10 Number of Housing Units**

### **Introduction**

The following table shows the Town's population and housing unit growth since 1960, including the latest figures (2012) from the American Community Survey. The growth, as noted earlier in this document, is phenomenal; inter-census population growth rates approaching 200 percent and housing unit growth over 100 percent were not uncommon over the forty years between 1960 and 2000. The growth between 2000 and 2010 however, showed a marked slowdown from the previous periods (a 31.5% population increase) and the estimates for 2012 indicate only a 3.9 percent increase. The 2012 estimates are from the Census Bureau except for the occupied housing units' figure, which is from the Town Planning Department. Consequently, the data emphasizes the point that growth continues, even if at a slower rate.

The nature of the Town's housing stock reflects the overall pattern of development in North Carolina and the Triangle Area in general -that is, a strong preference for single-family detached homes. The number of detached units has tripled since 1990 and the percentage of total housing units has increased to over two-thirds of all housing in the Town. At the same time, the number of attached homes has increased by only about 1,500 and the percentage of the total number of units has declined. Interestingly, the number of multi-unit housing units has increased significantly (by almost 6,700 units) but the percentage of total housing has declined over the period. The number of mobile homes has declined slightly since 2000, but remains higher than the 1990 figure, in part because of annexations.

As one would expect from the preceding tables, Cary's housing stock is very new by most standards. Only 2 percent of the housing units were constructed before 1960, while over 82 percent was constructed after 1980.

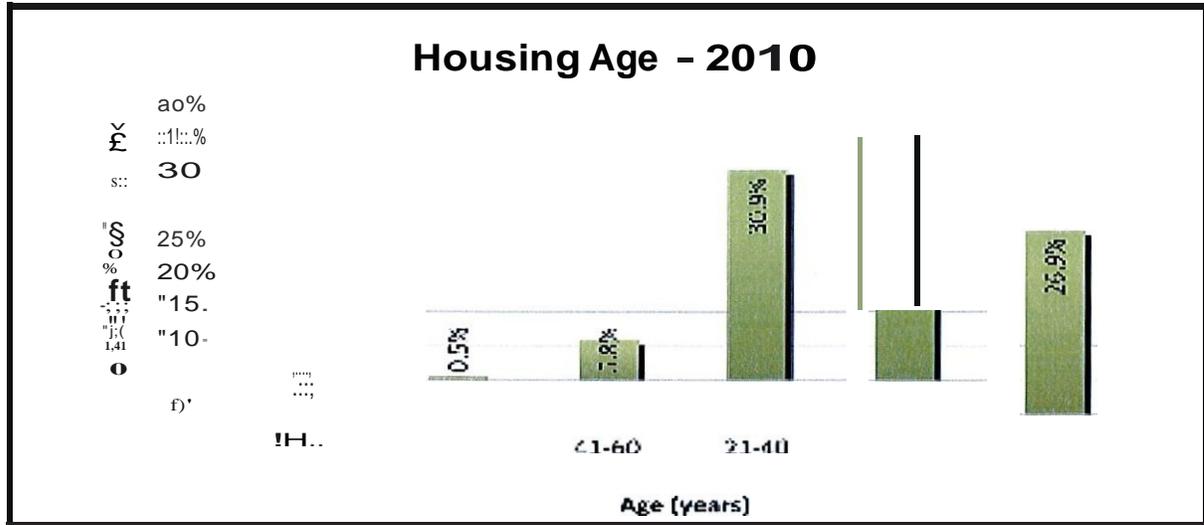


Table 7A: Cary Housing Age  
Source: Town of Cary

**All residential properties by number of units**

Property Type	Number	%
1-unit detached structure	32,414	64%
1-unit, attached structure	4,644	9%
2-4 units	1,614	3%
5-19 units	7,657	15%
20 or more units	4,042	8%
Mobile Home, boat, RV, van, etc.	357	1%
<b>Total</b>	<b>50,728</b>	<b>100%</b>

Table 23 — Residential Properties by Unit Number  
Data Source: 2006-2010 ACS

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	46	0%	154	1%
1 bedroom	111	0%	3,795	28%
2 bedrooms	2,780	8%	6,688	49%
3 or more bedrooms	30,932	91%	3,055	22%
<b>Total</b>	<b>33,869</b>	<b>99%</b>	<b>13,692</b>	<b>100%</b>

Table 24 – Unit Size by Tenure  
Data Source: 2006-2010 ACS

## **Number and targeting of units**

The Town will target low- and moderate income families with the Affordable Housing and Community Development Block Grant programs. Typically, families need two to three bedroom units. We will partner with our nonprofit housing developers (i.e., Habitat for Humanity, DHIC, and Evergreen Construction) to construct affordable housing units. The Town will meet the need for more housing through the following objectives:

- Provision of affordable housing to very low-income households of all types in order to prevent homelessness;
- Creation of affordable housing opportunities, both rental and owner, for very low-, low-, and moderate-income households ;
- Provision of quality public facilities for the needs of very low-, low-, and moderate-income households; and
- Infrastructure improvements, especially in the very low-, low-, and moderate- income areas of the municipality.

## **Units Expected to be lost from Inventory**

In consultation with the Wake County Housing Authority, staff has identified a gap in affordable housing. Over the next five (5) years, they anticipate that this gap will widen. Currently, the Wake County Housing Authority has a total of three hundred thirty two units (332) under the Annual Contribution Contract along with two hundred thirty seven (237) units for veterans, individuals with disabilities and the Family Unification Program. In addition, the Housing Choice Voucher Program for Section 8 has a waiting list of three thousand fifty seven (3057) individuals.

## **Does the availability of housing units meet the needs of the population?**

Unfortunately, the housing needs do not meet the needs of the population in three (3) contrasting means. First, the housing stock is aging more rapidly than new housing being developed. Therefore, more funding is needed to address deferred maintenance and preserve the housing stock for future generations. Second, the inventory and availability of affordable housing units are limited within the Town. Third, as the demographics continue to shift among senior populations who wish to age in place, there are limited affordable senior only housing developments.

## **Need for Specific Types of Housing**

Over the past five (5) years, the housing market conditions have changed dramatically. Across the nation, the number of houses in foreclosure along with the downturn in the economy has made a significant impact in the housing industry. While the Town and the western region of the county's resale and new housing sales have been constant, some homebuyers have been reluctant because of the current market conditions. In addition, there are more restrictions to obtain a mortgage from most conventional banks.

The Town recognizes the shifts in the market and demands in specific types of housing. In 2010, the Town adopted the 2020 Affordable Housing Plan which is a part of the Planning Department's Comprehensive Plan. Town staff will continue to promote affordable housing opportunities through their partnership with nonprofit housing developers. As noted in the CHAS data analysis, there is a need for smaller housing units in Cary to accommodate the needs of both smaller households per the household size statistics, which are influenced by the smaller, empty-nest households and seniors. The Town continues to work with developers to provide a range of housing options for senior citizens and has been very fortunate to develop several affordable senior housing developments. These are senior-only facilities and rents are based on income.

Persons with disabilities are another population that requires assistance to some degree or another. The number of persons with disabilities, including the developmentally disabled, is 7,072 according to the 2012 ACS data. As with the elderly, these persons may require a wide range of assistance and services depending upon the nature and degree of their disability.

Within the Town of Cary, there are several housing needs for low – and moderate-income individuals and families; such as (1) Homeownership Opportunities, (2) Rental Housing Opportunities for Single Family Homes, and (3) Affordable Multi-family Housing.

## MA-15 Housing Market Analysis: Cost of Housing

### Introduction

The cost of housing is one of the major barriers to affordable housing. Housing Affordability is generally defined as the capacity of households to consume housing services and, specifically, the relationship between household incomes and prevailing housing prices and rents. The standard most frequently used by various units of government is that households should spend no more than 30 percent of their income on housing costs. This is the standard definition for housing programs administered by the Department of Housing and Urban Development (HUD) and most state housing agencies. However, this definition has its limitations because of the inability to determine whether households spend more than 30 percent of their income on housing due to necessity or by choice. Specifically, the definition does not consider that upper income households are able to afford spending far *above* 30 percent of their incomes on housing and still have sufficient income left *over* to satisfy other basic needs; whereas low income households that pay only 10 percent of their incomes on housing costs may be forced to forgo essential medical care and healthy food (The Brookings Institution, 2012).

According to the 2010 ACS data, the median home value increased from \$193,000 to \$289,000 which is a 50% change. The Town recognizes the significant increase in home value and the impact it has among low- and moderate-income households as housing choice and opportunity become more limited.

The CHAS data below indicates there are 13,692 rental units. However, only 180 units of those units are 30% or below of the HAMFI (Housing and Urban Development Area Median Family Income). The percentage of units affordable to households earning between 30 – 50% of the HAMFI comprise of only 20% for renters.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	%Change
Median Home Value	193,000	289,000	50%
Median Contract Rent	730	770	5%

**Table 25- Cost of Housing**

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	810	5.9%

Rent Paid	Number	%
\$500-999	10,295	75.2%
\$1,000-1,499	1,789	13.1%
\$1,500-1,999	448	3.3%
\$2,000 or more	350	2.6%
<i>Total</i>	<i>13,692</i>	<i>100.0o/o</i>

Table 26- Rent Paid  
Data Source:2006-2010 ACS

### Housing Affordability

%Units affordable to Households earning	Renter	Owner
30% HAMFI	180	No Data
50% HAMFI	2,005	310
80% HAMFI	7,605	2,605
100% HAMFI	No Data	5,254
<i>Total</i>		<i>8,161</i>

Table 27 - Housing Affordability  
Data Source 2006-2010 CHAS

### Monthly Rent

Monthly Rent(\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	618	722	856	1,108	1,377
High HDME Rent	654	712	855	988	1102
Low HOME Rent	654	753	856	1108	1377

Table 28- Monthly Rent  
Data Source: 2014 HUD FMR and HOME Rents

## Availability of Sufficient Housing

According to the 2008 – 2012 ACS data, there are a total of 53,824 housing units within the Town of Cary. Cary's housing stock is very new by most standards. Only 1.80 percent of the housing units were constructed before 1960, while over 83 percent were constructed after 1980.

<b>Age of Housing_Stock</b>		
	<b>2012 ACS</b>	
<b>Age of Construction</b>	<b>Number</b>	<b>Percentage</b>
2010 and later	667	1.20%
Built 2000 to 2009	16,452	30.60%
Built 1990 to 1999	17,485	32.50%
Built 1980 to 1989	10,344	19.20%
Built 1970 to 1979	5,657	10.50%
Built 1960 to 1969	1,707	3.20%
Built 1950 to 1959	914	1.70%
Built 1940 to 1949	288	0.05%
Built 1939 or earlier	310	0.06%
<b>Total Number of Units</b>	<b>53,824</b>	

Table 8A: Age of Housing Stock  
Date Source: 2008-2012 ACS

However the units built after 1980 are now over thirty years of age. For this reason and maintenance and rehabilitation are becoming increasing concerns. This is reason for concern because these older units are concentrated in or near the center of the Town, which is also the greatest concentration of low- and moderate-income households in the Town. Though some of these units have received rehabilitation assistance, the number of units in need of repairs remains high. Based on the 2008-2012 ACS data, the total number of rental-occupied

units is 14,674. There are 14,250 total units with the estimated gross rent at or above \$500. The fair market rent paid within the Town of Cary is over eight hundred dollars (\$800) for a two-bedroom apartment. The percentage of units affordable to households earning between 30-50% of the HAMFI comprise of only 20% for renters. Therefore, a significant proportion of very low and low-income are cost burdened and have limited affordable housing choices.

### **Expected Change of Housing Affordability**

The Town of Cary has maintained a significantly higher percentage of owner-occupied units than the state or the nation. This percentage was as high as 73 percent in 2000, well ahead of the US figure of 66.2 percent. Although 2007 ACS data indicate the percentage has declined to 70.1, this number is still ahead of the North Carolina's 68.3 percent and the US figure of 67.3 percent for the same year. The median monthly mortgage has increased sharply over the period for which data is available. The increase between 1980 and 1990 was especially sharp. However, housing values have increased even more dramatically over the period. The increases between 1990 and 2000 were very meaningful, but the increases since the 2010 decade were even more significant. Despite the current decline in the housing market, it appears that home prices in Cary are not falling as rapidly or as low in comparison to other parts of the nation.

It should be noted that declining housing prices do not necessarily have a positive impact upon affordability. Though housing prices may fall, household incomes have not risen, and are still are not adequate to bridge the gap in many cases.

### **Rent Comparison**

According to both the HUD Fair Market Rent (FMR) and HOME rent rates, the FMR for two- and three- bedroom units are \$856 - \$1106 (respectively). However, as noted in the 2008 – 2012 ACS survey the median rent contract for Cary is \$944. The majority of the low-income individuals and families who benefit from the CDBG program earn 80% of the AMI (depending upon the household size). Thus, there are a significant number of households below 50% of HAMFI who are cost burdened and have limited affordable housing choices. The Town is aware of this situation and continues to devote resources to providing affordable housing to its residents through rehabilitation programs, and the development of new, affordable units, both owner-occupied and rental.

## MA-20 Housing Market Analysis: Condition of Housing

### Introduction

Based on a house-to-house survey of the more than 700 units in the Town Center area, almost half (49%) of the homes in this area were found to be substandard. There are two (2) types of substandard condition; (1) not suitable for rehabilitation and (2) suitable for rehabilitation. These conditions are related to whether or not a structure is considered a dilapidated or deteriorated structure. The Town's Code of Enforcement uses these terms to note in case not only the condition of the structure, but the priority in which these structures should be addressed.

The Minimum Housing Code notes that a dilapidated unit shall mean that a dwelling is unfit for human habitation and cannot be repaired, altered or improved to comply with all of the minimum standards established at a cost not to exceed in excess of 50% of its value. The code also notes that deteriorated shall mean that a dwelling is unfit for human habitation and can be repaired, altered or improved to comply with all the minimum standards and at a cost not in excess of 50% of its value.

The majority of the Town's housing stock was built after the 1980s and is relatively new by most standards. Based on the 2006 – 2010 ACS data, over 80% of owner-occupied and over 63% of renter-occupied units have no conditions or are not considered substandard.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,910	17%	4,843	35%
With two selected Conditions	62	0%	243	2%
With three selected Conditions	49	0%	12	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	27,848	82%	8,594	63%
<b>Total</b>	<b>33,869</b>	<b>990/o</b>	<b>13,692</b>	<b>100*o</b>

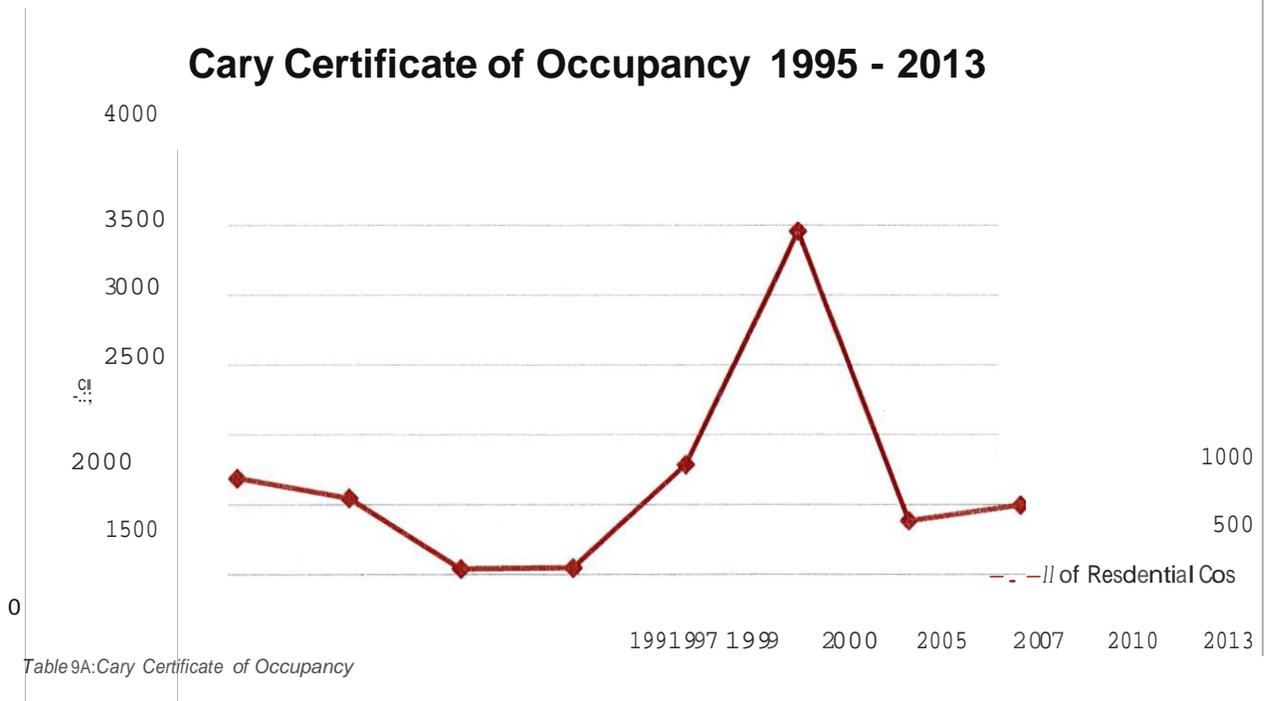
Table 29 Condition of Units  
Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,224	24%	3,860	28%
1980-1999	20,105	59%	7,173	52%
1950-1979	5,222	15%	2,526	18%
Before 1950	318	1%	133	1%
<b>Total</b>	<b>33,869</b>	<b>99%</b>	<b>13,692</b>	<b>99%</b>

Table 30 – Year Unit Built  
Data Source: 2006-2010 ACS

The following graph shows the number of certificates of occupancy issued by the Town for new and existing buildings for the period 1995 through 2013. The latest figures for the 2014 year are not yet available. These figures follow general economic trends and reflect the growth of the Town. The marked decline in the period 1995 through 2000 shows the impact of the recession of the first years of the decade and the Town's growth management policies at the time. The surge in certificates after 2000 reflects improvement in the housing market of that period, but has sharply fluctuated since the 2010 decade.



Source: Town of Cary

The lead-based paint hazard is not a major concern in the Town of Cary because of the relatively recent construction of the majority of housing units. Lead-based paint was banned in 1978, but prior to that, this type of paint was commonly used for both exterior and interior painting. The lead in the paint is known to cause brain and nervous system disorders, difficulty maintaining concentration, and learning disabilities, especially in young children. Normal wear and tear, redecoration activities, and home rehabilitation can produce large amounts of lead dust in the air, and small children are known to ingest paint flakes and chips. Lead-based paint is not a major topic of concern. However, it is important to deal with the fact that older housing is the most in need of maintenance and repair, where many low- and moderate- income households reside.

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,540	16%	2,659	19%
Housing Units build before 1980 with children present	1,565	5%	21,815	159%

**Table 31- Risk of Lead-Based Paint**

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children)

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3482	29	3512
Abandoned Vacant Units	382	29	411
REO Properties	7	0	7
Abandoned REO Properties	0	0	0

**Table 32- Vacant Units**

Data Source: 2006-2010 ACS (Total Units)

The Town of Cary has few abandoned buildings or vacant stores because of an active real estate market. However, the Town of Cary experienced a 43.8 percent increase (859 units) in vacant housing units from 2000-2007. According to the 2008-2012 *American Community Survey (ACS)*, there are 3,402 housing units that are considered vacant. The ACS for the Town of Cary does not include the housing vacancy status for homes declared as, "For seasonal, recreational, or occasional use." It is assumed, however, that the large increase in "other vacant"

units are the result of a developer held inventory that was not available for sale or rent at the time of the census survey. Also, anecdotal information suggests that the Town has developed a market of homes that are rented or leased to households or corporations for short-term use by persons and families on temporary assignment in the Research Triangle area. This may also affect the number of vacant units at any point in time.

### **Need for Owner and Rental Rehabilitation**

While the majority of the Town's housing stock is now over thirty years old, a significant portion of these houses are in need of rehabilitation. Since 2004, the Town has concentrated its CDBG funding towards housing rehabilitation for owner-occupied units versus rental units. It is the Town's intent and goal to continue this service over the next five (5) years. Each year there is more demand for housing rehabilitation than CDBG funds available.

#### ***Rehabilitation for Existing Homeowners***

- Continue to implement a homeowner occupied housing rehabilitation program.
- Ensure rehab loans are at least partially amortized and not forgivable to provide future income stream for additional housing rehabilitations.
- Provide for emergency repair programs with CDBG funds where appropriate.
- Improve education of lower income homeowners on the importance of home maintenance to reduce future housing rehabilitation needs.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Based on 2010 Census for housing stock information, there are 8,199 housing units built before 1980. Of the total number of pre-1978 units sixteen percent are located in low- and moderate-income tracts 535.07, 535.16, 535.17, 535.18, 535.20. The corresponding breakdown of the pre-1978 units in percentage range from 82 to 30 percent of those census tracts. This data means that there are a significant proportion of pre-1978 units that could be occupied by low- and moderate-income households.

## MA-25 Public and Assisted Housing

### Introduction

The Town of Cary does not presently have its own housing authority. Housing services are provided through the Wake County Housing Authority (WCHA), which owns and operates 332 public housing units within the County, though none are located in Cary. The WCHA also administers 345 Section 8 vouchers.

### Totals Number of Units

	Program Type			Vouchers					
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled •
#of units vouchers available			345	341			891	427	831
#of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 33- Total Number of Units by Program Type

### Supply of public housing developments

The Wake County Housing Authority currently manages 345 conventional public housing units. The six municipalities which offer conventional public housing are: Apex, Fuquay Varina, Garner, Wake Forest, Wendell and Zebulon. Onsite management has been added to the Wake Forest public housing, the largest public housing community. Managers also visit the smaller sites on a weekly basis.

Public Housing Condition

Public Housing Development	Average Inspection Score
Fuquay-Varina, Garner and Apex	83
Wendell and Zebulon	60
Wake Forest	80

Table 34- Public Housing Condition  
 Source: Wake County Housing Authority

Restoration and Revitalization Needs

Annually, the Wake County Housing Authority receives federal funds to modernize and repair their public housing units. WCHA renovates a number of units and largely replaces flooring, kitchen cabinets, countertops, water heaters, and complete bathroom renovations and painting. The WCHA has a replacement cycle on all appliances and has installed roofs, air conditioning and heating, and security doors on much of the housing stock over the past several years.

Strategy for improving the living environment of low- and moderate-income families

The WCHA continues to receive grants and establishes partnerships to better the lives of their residents. They have received a grant from HUD to administer the Family Self Sufficiency (FSS) Program. The FSS Coordinator position increased from a part time to a full time position last year based on the number of participants enrolled in the program. A second grant through Girl Scouts was awarded that allows approximately 50 girls in public housing to join the Girl Scouts. A partnership with the Zebulon United Methodist Church provides van transportation for the girls. Another partnership is with the Wake County Housing Finance Corporation (WCHFC) the nonprofit affiliate of the Housing Authority. This partnership has provided funding for needed services to residents experiencing temporary barriers as they work towards self-sufficiency. WCHFC also funded the majority of the cost of a much needed playground for Delta Place, the Garner public housing community.

Other community partnerships include Wheels for Hope, AmeriCorps (our newest partnerships), Forty West Ministries, Living Word Family Church, Town of Wake Forest Girl Scouts, Wake Forest Parks and Recreation, Kappa Alpha Psi Fraternity Inc., Dress for Success, Delta Sigma Theta Sorority, Inc., The Life Enrichment Center, Police Departments in all municipalities,

Heritage Elementary School, Job Link, Dew4Him, Whitley's Journey and the Eastern Regional Center (ERG) to name a few.

## **MA-30 Homeless Facilities and Services**

### **Introduction**

According to the U.S. Department of Housing and Urban Development (HUD), a person is considered homeless only when he or she: 1.) Resides in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned building, 2.) Resides in an emergency shelter, 3.) Resides in transitional housing for persons who originally came from the streets or emergency shelters, 4.) Resides in any of the aforementioned places, but is spending a short time (up to thirty (30) consecutive days) in a hospital or other institution, 5.) An individual or family is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the individual or family lacks the resources and support networks needed to obtain housing, 6.) An individual being discharged within a week from an institution; such as mental health, substance abuse treatment facility, or a jail/prison in which the person has been a resident for more than thirty (30) consecutive days and no subsequent residence has been identified and 7.) An individual (with or without children) is fleeing from a domestic violence situation and no subsequent residence has been identified.

There are no homeless shelters located within the Town of Cary. However, the Caring Place, a nonprofit organization that is located in Cary operates a transitional housing program for families with children who are homeless or at-risk of becoming homeless. The families undergo a four month holistic life skills training program which includes financial counseling, budgeting, goal setting, time management, and self-sufficiency. CASA, Incorporated, is also a nonprofit organization serving the Cary area that provides supportive housing to assist very-low income individuals and families who may have a physical or mental disability.

The majority of the homeless shelters are located in Raleigh near support services offered through the Wake County Department of Human Services. Currently, there are eight (8) shelters located throughout the City of Raleigh and the County. The South Wilmington Street Shelter is one of the largest shelters and is only available to men who are homeless. For women, families and youth, there are several non-profits that offer homeless shelters and rapid re-housing services. Placements into these programs are handled through a coordinated intake process.

Wake County operates Cornerstone, a day center that provides services to persons experiencing homelessness, including basic need items, showers, telephone access, mail access, traveler's aid, financial assistance, mental health treatment, substance abuse treatment, veteran services, information and referral, and assistance in applying for mainstream resources. Cornerstone offers intensive, community-based services targeted to each person experiencing chronic homelessness. Chronic homelessness is defined as unaccompanied disabled individuals who have been homeless for at least a year or who have had four or more episodes of homelessness within the past three years. These individuals are also coping with severe mental illness, chemical dependence or other disabilities.

The Town intends to continue to support and assist the organizations that help prevent and end homelessness.

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds Current & New	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal/ Overflow Beds		Current & New	Under Development
Households with					
Adult(s) and Child(ren)	0	0	30	4	0
Households with Only					
Adults	0	0	0	2	
Chronically Homeless					
Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 35- Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

SOAR: – This program works with homeless individuals with disabilities to access entitlement benefits. The program utilizes specially trained case managers who work with individuals to apply for and receive entitlement benefits for a short period of time.

Homeless Prevention and Rapid Re-housing Grant- This grant has helped provide time-limited financial assistance to eligible homeless and at-risk clients to maintain or obtain stable housing.

Emergency Solutions Grant- This grant is specifically targeted to homeless individuals and families by providing financial assistance (rent and utilities) to sustain their housing.

Permanent Supportive Housing Programs- This program has the ability to help expand housing options for homeless individuals by increasing bed inventories in supportive housing settings. These settings include Shelter+Care, HUD-VASH (VA Supportive Housing Program) and Permanent Supportive Housing.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The term "chronically homeless" is defined as "an unaccompanied, disabled individual who has been persistently homeless for more than a year or has been homeless for four (4) or more episodes over a period of three (3) years." Professional social workers, case managers, and clinical counselors working with individuals experiencing homelessness note that people who are chronically homeless are more prone to cycle in and out of housing, the streets, emergency shelters, hospitals, mental facilities, and/or jails for varying periods of time.

Within the City of Raleigh and across Wake County, there are several organizations, services and facilities that meet the needs of the chronically homeless and homeless population. For example, there is the South Wilmington Street Center, The Salvation Army, Haven House, Cornerstone Center, Helen Wright Center for Women, Wake Inter-faith Hospitality Network, The Healing Place, PLM (Pan Lutheran Ministries) Families Together, Passage Homes, Interact, Department of Human Services, Social Services, faith based organizations, and the White Flight Initiative. The

wide variety of services and facilities has the ability to provide several levels of resources to those in need. These resources range from emergency housing and transitional housing to supportive housing, workforce development and medical services.

## **MA-35 Special Needs Facilities and Services**

### **Introduction**

As the Town of Cary increases its population and the number of seniors increase, the need for facilities and services for the special needs population will also increase. The number of persons with disabilities, including the developmentally disabled, is 7,072 according to the 2012 ACS data. As with the elderly, these persons may require a wide range of assistance and services depending upon the nature and degree of their disability.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The Town of Cary will continue to partner with several agencies and nonprofit organizations to serve populations as cited above. The Town has several programs and services to support the elderly. Through a partnership with Resources for Seniors, the Town provide Community Development Block Grant (CDBG) funds to assist senior homeowners with urgent and emergency repairs. The Town has an active Senior Center operated through the Department Parks, Recreation and Cultural Resources. The Senior Center provides many opportunities for senior residents of the community to be engaged through social and recreational programs. The Town's transit program, C-Tran provide door-to-door transportation services to seniors who are 60 years of age or living with a disability and those with a US Medicare card qualify for a discounted fare.

The Town will also provide assistance to nonprofits whose mission is to provide housing and supportive services to individuals with disabilities. Currently, within the Town of Cary, CASA, Inc. is a nonprofit partner providing housing to persons with disabilities and are considered very low income.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Through the Raleigh-Wake Partnership to End Homelessness, agencies within and around Wake County have expanded housing options for homeless individuals by increasing bed inventories of permanent supportive housing. It is imperative for individuals who are chronically homeless that may suffer from mental health and substance abuse problems, to have the availability and accessibility to supportive housing.

The Shelter Plus Care Program provides resources and Permanent Supportive Housing to CASA, Inc., the VASH (VA-Homeless Veterans Program administered through the Wake County Housing Authority) and through the Continuum of Care agencies serving the aforementioned populations.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals.**

Supportive housing certainly benefits those who are homeless. However, supportive housing can also act as a means to prevent homelessness. The prevention of homelessness is the second aspect of the Town's approach to this concern. While eliminating poverty is one of the keys to preventing homelessness, the Town recognizes that keeping people with limited economic resources in their existing homes is important. To this end, the Town has implemented programs to provide housing rehabilitation and repair to the elderly and very low-income persons at risk of becoming homeless. Many of the residents assisted through the housing rehabilitation and emergency repair programs are cost burdened and/or have no funds to contribute to maintaining or repairing their homes. Therefore, the Town's CDBG funds do serve as a direct means to assist in preventing homelessness.

**For entitlement grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals.**

As noted in the CHAS data analysis earlier, there is a need for smaller housing units in Cary to accommodate the needs of both smaller households per the household size statistics, which are influenced by the smaller, empty-nest households and seniors. The Town continues to work with developers to provide a range of housing options for senior citizens and has been *very* fortunate to develop several affordable senior housing developments. These are senior-only facilities and rents are based on income.

The frail elderly are defined as those persons, typically over 75 years of age, who have physical or mental disabilities that interfere with independent living. The National Institute on Aging estimates that 40 percent of elderly persons require some assistance with daily living. This percentage would indicate that there are 3,826 frail elderly residing in Cary. These persons require not only living quarters, but also various degree of assistance, ranging from the provision of meals to almost complete care.

Persons with disabilities are another population that requires assistance to some degree or another. The number of persons with disabilities, including the developmentally disabled, is 7,072 according to the 2012 ACS data. As with the elderly, these persons may require any of a wide range of assistance and services depending upon the nature and degree of their disability.

Cary is fortunate to have four age-restricted housing developments with over 200 units of housing, and three non-age restricted, but affordable, apartment complexes with over 220 units. Also, the Town has seven retirement and life care communities, and one nursing home, providing a range of care and services for the elderly. The Town also has two adult day services programs for seniors.

## **MA-40 Barriers to Affordable Housing**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Many factors in both the public and private sectors affect the development of affordable housing. Most housing is – and will continue to be – produced by the private sector. The private sector is influenced by economic conditions, land, material costs, and regulatory requirements. The public sector, which is often called upon to provide subsidies to make housing more affordable, can be affected by budgetary and grant funding levels, NIMBYism and competing priorities.

The following issues have been identified as potential barriers to providing affordable housing and helping consumers acquire affordable housing in Cary.

#### **A. Land Use and Building Regulation**

Regulations governing zoning and subdivisions, building codes and minimum housing ordinances are designed to protect the health and safety of the community and its citizens. The town also uses regulations to implement desired policies, control the rate of growth, and protect the infrastructure and environmental assets of the community. Local and state regulations governing building standards, erosion control, road design, storm water management, and water conservation are being expanded adding to the cost of housing. Additionally, impact fees are assessed against new housing units to ensure the costs of this growth is borne by the new development. Unfortunately, these fees are passed on to the residents of the new units regardless of their income.

Although known for its commitment to quality planning among Triangle area communities, Cary faces a common perception among the private sector that building and renovation projects are more expensive and difficult to permit in the town than in other jurisdictions. The Town of Cary has recently taken steps to improve its land development processes while maintaining the standards that result in a high quality of life. The current Land Development Ordinance, of "LDO," was adopted on May 22, 2003. The ordinance controls zoning, subdivision of land, site design, and building appearance, development standards, signage and other aspects of development and redevelopment. Cary began operating under the new LDO on July 1, 2003, and a first set of refinements and Town Council approved additions in January 2004. The LDO continues to be reviewed and amended to meet changing conditions and needs.

The Cary LDO is significant because it introduces techniques to effectively implement emerging planning concepts. It also successfully makes a transition from a "one size fits all" code that was geared to suburban, "Greenfield" development to one that recognizes differences in a maturing community. In addition, it creates extremely strong linkages to adopted plans and policies.

For instance, many communities' plans call for mixed uses, rely upon the notion of "activity centers," or espouse new urbanism. However, they fail to bring them to fruition. Cary's new LDO includes attractive mechanisms and procedures to make these happen, and development projects are already taking advantage of these provisions. Further, this code recognizes the need for increased regulatory flexibility to encourage redevelopment and introduces a new "minor modification" process that allows greater flexibility in dealing with the complexities of infill development.

There are several innovative aspects of the Cary LDO. First, the code contains a single zoning district (known as the Town Center District) for the entire downtown area. This zone, which replaced five districts and overlays, provides greater flexibility, focuses more on design, and encourages mixing of uses. Rather than adding requirements, this zone simplifies the development process in downtown, negating the need to apply for rezoning to achieve the desired outcomes. The Town Center District encompasses most of the low and moderate- income areas of the community and much of Cary's existing affordable housing. The LDO will simplify many of the projects and activities contemplated by this Consolidated Plan.

While waiving development fees is not legally possible, on occasion the Town has also paid the development fees on behalf of certain affordable housing and economic development projects.

## **B. Limited Subsidies and Incentives**

In 2013, the median sales price for a home in Cary was \$395,000. As a result, households at the 80 percent of median income level will experience an affordability gap in their efforts to purchase housing. Town market rents average \$900 for a 2-bedroom unit and \$1,250 for a 3-bedroom unit. At these rents, substantial affordability gaps exist for all very low-income households. It is clear that many low and moderate-income families will not be able to find adequate housing without some assistance. Subsidy and incentive programs may be designed to assist either the occupants of affordable housing or the developers of affordable housing but

such programs are always dependent upon funding available to provide the subsidy or incentive. Normally this funding comes from the public sector in the form of grants, tax incentives, or budget allocations such as the Community Development Block Grant program, Low Income Housing Tax Credit and Cary's Affordable Housing program. Philanthropic foundations and other non-profit organizations also contribute funding for these purposes. Federal funding levels can be affected by other national priorities such as the war in Iraq. Many non-profit organizations have been impacted by a decline in donations following the current economic recession.

Subsidies to low and moderate income occupants of affordable housing can range from small emergency repair grants, to assist with one or two repairs to full rehab loans in excess of \$50,000. Homeownership assistance may be in the form of down payment assistance or interest rate buy downs. In high cost areas such as Cary, subsidies must often be larger to offset higher land and building costs. Housing rehabilitation programs have been negatively affected by environmental regulations governing lead based paint, mold, and asbestos remediation. Where once a complete home repair would average \$25,000 to \$35,000, many communities are now reporting average costs in excess of \$50,000, because of these requirements.

Developer subsidies commonly include assistance with property acquisition and predevelopment costs, construction subsidies, tax credits, fee reductions and assistance in finding tenants or homebuyers. Many developers are reluctant to participate in incentive programs due to the "red tape" and bureaucracy that often accompany such programs. Requirements governing acquisition of property, environmental review, Davis-Bacon wage rates, HUD Section 3 job requirements, complex income targeting, rent controls, and lead-based paint regulations add to the developer cost and reduce the effectiveness of any incentive provisions.

The lack of adequate funding sources for affordable housing forces the Town to find other ways of providing affordable housing and to be strategic about the projects and activities it funds. Potential opportunities for enhancing funding levels may include:

1. Increased public sector funding dedicated to affordable housing by creating such programs as a Local Housing Trust, land-banking or housing bond referendum.

2. Greater private sector participation. The Low-income Housing Tax Credit program is an excellent incentive to generate large amounts of private sector dollars for affordable housing. A consortium of banks might be formed to provide lower interest mortgages to low and moderate income families thereby sharing the cost and risks of such a program among the members of the consortium.
3. Policy initiatives such as inclusionary zoning and linkages, which would require new residential developments to include affordable housing units, or in lieu, contribute to an affordable housing trust fund.

### **C. Public Attitudes and Politics**

The attitudes of the public can often be one of the greatest barriers to affordable housing. These attitudes can range from questioning whether affordable housing is an appropriate function for government to perform, to "not in my backyard" (NIMBY) opposition from citizens. For many, the perception of affordable housing is that of crumbling, high-rise public housing units in large center cities. Many people do not realize that affordable housing is more likely housing for the teacher or police officer that reside and contribute to the community. Well-organized, vocal neighborhood groups can successfully block or delay any developments called affordable housing. While the public sector can often be relied upon to build well-designed developments incorporating affordable housing, concerns related to neighborhood opposition often discourage the private sector from undertaking such projects.

Providing mixed income communities, limiting the size and scope of affordable housing projects and educating citizens about what affordable housing really entails all strategies that may be used to overcome this barrier.

### **D. Land and Construction Costs**

It is becoming increasingly difficult to identify and acquire land suitable for affordable housing development at reasonable prices as Cary's growth pressures favor market rate housing development. Exorbitant land prices and the overall median price of an existing residence within the Town limits prevent feasible land assembly. Such a barrier has a strong negative effect on providing affordable housing anywhere within the town limits.