I. Open the Meeting

II. Discussion of Data

A. Data Analysis
   • Gap in entry level housing and senior housing
     ○ We lose property by letting it fall into disrepair or someone buys it and raises the price
   • Went over recently approved housing projects, none are under $200,000. Both homes and apartments
     ○ Only homes that fall into affordable are the ones built by Habitat for Humanity.
     ○ 730 homes since 2011 have been approved, only 41 are below $250,000 and 25 are under $200,000.
     ○ 500 homes have been approved and have yet to be built. Homes will bring in people of higher income and will throw off median income
     ○ Majority are two story
     ○ We have approved 2400 apartment units. None are 30% AMI
     ○ Rezoning that is occurring is RVS which was established two years ago. Allows for more density, clustering, and community. But has been used to build bigger homes and more of them.
   • Carol: 62.8% of households have incomes below the median income (refer to first page of packet)
   • Carol: Is ethnicity and gender an important factor for data analysis?
     ○ Largest group that is impoverished is single mothers, followed by female and female in another age bracket
o Natisha: Me and chuck sit on the diversity council. Many people have misconceptions about the race and circumstances of the poor. This data helps dispel these stereotypes. Ethnic data is educational.

o Kerry: Helpful when building our avatars. not something we have to present but how it effects income or target segments

• Carol: where did DataUSA get their information? From the state of North Carolina? Would it be better to use Mecklenburg data?
  o Kerry: we don’t have Mecklenburg data. Data from DataUSA gathers info from either Matthews or state. We don’t have to use charts except to draw occupations to develop profiles. Help us confirm that profiles we think are relevant
  o This is a nurse, 35 years old, in poverty, making 45,000 a year
  o Large part of our public works department only makes 35,000 a year

• Mike: Current housing policy is not geared to accumulative impact. Each house built, adds a number of students to the school system. These numbers add up. Each home is being viewed on its own merits instead of the collective impact it will have on the community. Schools will be beyond capacity.
  o Also, council is not looking at the impact on business, more people means more employees. With more traffic, need more employment. Employees won’t be able to live there. Increases need for affordable housing.
  o Kerry: Matthews does not have a housing plan. We have masterplans etc. that are 20 plus years old. So, things are being missed.

• Mike: we stop building affordable housing in 2008 during the great recession.
  o Everyone is coming for RVS (Residential variety style) which allows developers to ignore many rules.
  o RVS law does not go far enough. It was meant to encourage higher density and different styles, which is not happening. Possibility of tweaking UDO so developers only qualify in an area where everyone can walk to shopping or in an area with mixed income housing.
  o Carlo: Is the RVS able to be changed? Mentions the charlotte system where they don’t mandate a certain percentage be affordable housing but do incentives through points
  o Mike: RVS zoning would be the incentive.
  o Kerry: We can change the definition of RVS.

• Natisha: Land is a big problem. A lot of the suggestions are moot without land. We should focus more on the rehab component.
  o Chuck: Does the town of Matthews own land?
  o Mike: We have a lot of park land. Possibility of designating land. Or developing land trusts, donations etc.
  o Kerry: Or purchase land as it becomes available.

• Natasha: Natisha is there talk about building condos in habitat for humanity?
Meeting Agenda

I. Natisha: We try to focus on home ownership but condos are an option.
   Mike: Only place that has gone high is plantation estates. But that is a home for
   the elderly.

   Chuck: Mentions the Charlotte housing trust. Can Matthews start a trust?
   Matthews would have to approve financing. We can create trust but no money
   unless we have funds

III. Discussion of Presentation

   Chuck suggested a two-page executive summary with a larger document that has footnotes and
   an appendix. Begin by thanking council. Then describe what we discovered. Really simple bullet
   points. Foot note it.
   Chuck: A couple page statement that answers what the problem is, who is affected, why
   it is important, how we want to tackle this and what we want the commissioners to
   contribute.
   Kerry: deliver a series of recommendations
   Top three thing s committee feels are important. Not a list of 30 things. What is in the
   power of the council.
   Carol: only include things in the report and appendix that proves the point. Maybe we should
   make a list of questions we want to answer
   Mike: Executive summary should be filled with the Aha moments, like the fact that single
   mothers are the poorest demographic

IV.Suggestions for Council

   Age in Place opportunities
   Refurbishment rentals
   Preserve the housing stock we already have
   Create a housing plan
   Tweak UDO to redefine RVS zoning
   Build up
   Designate land
   Land trusts
   Land donations
   Purchase land as it becomes available. Budget for this. Identify potential land acquisitions.
   Education for those buying/renting homes regarding programs available
   Repurpose industrial or commercial properties
   Lock rental fees
   New staff position that manages affordable housing.
   Tiny homes (rezone for this)
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- Downtown homes/apartments
- Federal monies
- Collaboration with Habitat for Humanity
- Veteran village
- Incentives for land owners that allow for granny homes on their lots
- Make committee into commission that is ongoing
- Allow new building materials that will lower construction costs

V. Possible Avatars
1. < 22k: service worker, bank teller, cashier, retail worker, retired on social security
   a. Seniors making $15,000 a year on social security. Living in homes they own outright. These individuals can live in their homes until the next recession or economic downturn comes and can no longer afford taxes.
2. 22k – 37k: Bus, postal, veteran
   a. Males between 18-24
   b. Veterans would also be a good choice following the recent parking initiatives undertaken by the town.
3. 37k-60k: Teacher, firefighter, police officers
4. 60k-75k: Manager, finance, real estate

* Don’t need an avatar for the $75,000+ income bracket because that is the median income for Matthews.

VI. Review Activities and Milestone for Next Meeting
- Final meeting by the end of the year. Scheduled for December 11, 2018.
  o Meeting will be used to brainstorm best ideas to suggest to the commission. Second and third tier ideas as well. Any more ideas please send to Meric
- Waiting on data from the demographic center
- Produce and executive summary
  o Refined by who, how, what, etc. of the study