



# TOWN OF MATTHEWS

PLANNING BOARD HOUSING COMMITTEE  
PRESENTATION | JANUARY 2019

# AFFORDABLE HOUSING GOALS

**CREATE** A SIMPLE DEFINITION FOR AFFORDABLE HOUSING

**PREPARE** A BRIEF IMPACT ANALYSIS AND NEEDS ASSESSMENT ON HOUSING FOR THE TOWN FROM AVAILABLE PUBLIC INFORMATION

**REVIEW** "BEST IN CLASS" EXAMPLES OF AFFORDABLE HOUSING INITIATIVES OF OTHER NEARBY CITIES AND TOWNS

**PROVIDE** POSSIBLE NEXT STEPS THE TOWN COULD TAKE TO IMPROVE GROWTH OF AFFORDABLE HOUSING.

# COMMITTEE MEMBERS

## **MATTHEWS PLANNING BOARD**

KERRY LAMSON- CHAIR

NATASHA EDWARDS

MICHAEL HAM

## **MATTHEWS PLANNING STAFF**

KATHI INGRISH, PLANNING DIRECTOR

CARLO MCKOY, CODE ENFORCEMENT AND CDBG FUNDS

MERIC PETERS, PLANNING INTERN

## **COMMUNITY MEMBERS**

CAROL FOX, ALLEN TATE REALTY

KIM GOSSAGE, GARRITY & GOSSAGE LAW

NATISHA RIVERA-PATRICK, HABITAT FOR HUMANITY MATTHEWS

LAURA SNEAD, FIRST CITIZENS BANK

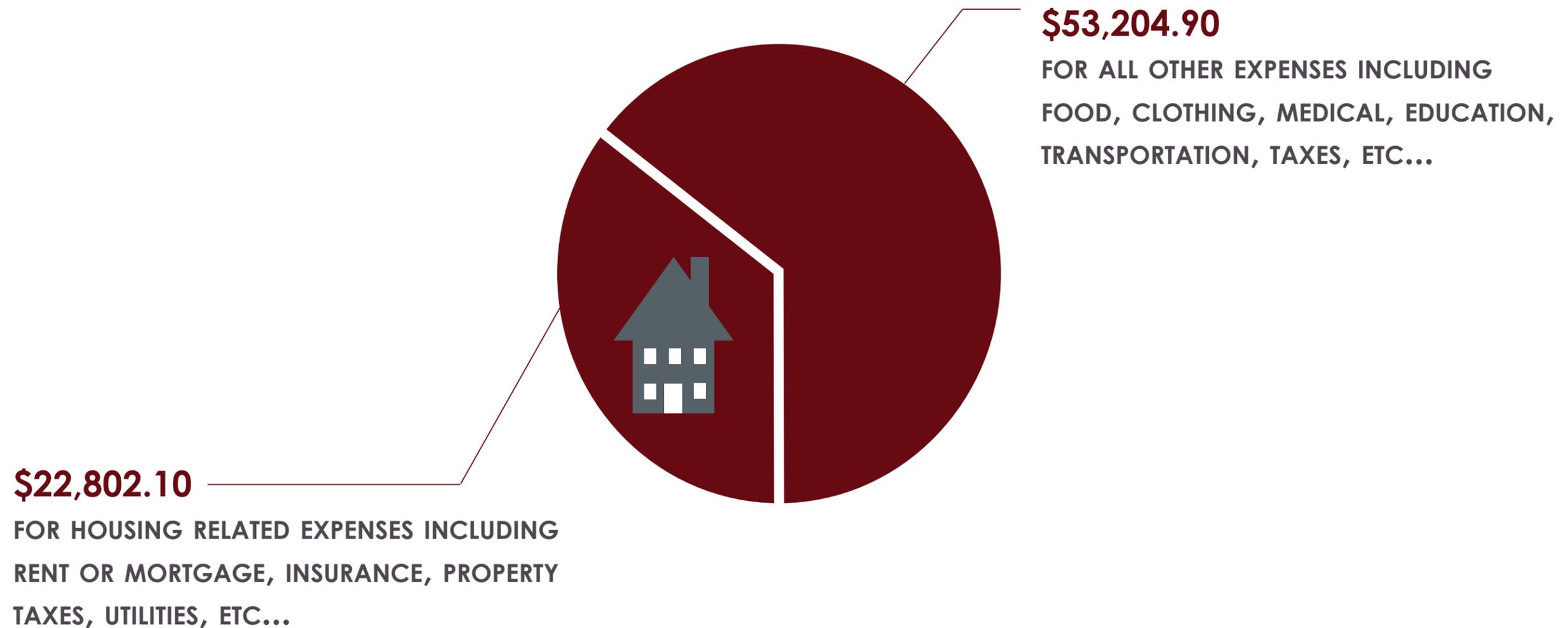
CHUCK WILSON, MATTHEWS UNITED METHODIST CHURCH

WARREN WOOTEN, CHARLOTTE HOUSING AND NEIGHBORHOOD SERVICES

# WHAT IS AFFORDABLE HOUSING?

HOUSING THAT DOES NOT COST MORE THAN **30%** OF THE HOUSEHOLD INCOME.

-FEDERAL GOVERNMENT DEFINITION



**MEDIAN FAMILY INCOME (MFI) FOR MATTHEWS- \$76,007**

# WHAT FACTORS ARE IMPACTING HOUSING?



POPULATION GROWTH



CHANGING DEMOGRAPHIC



URBANIZATION



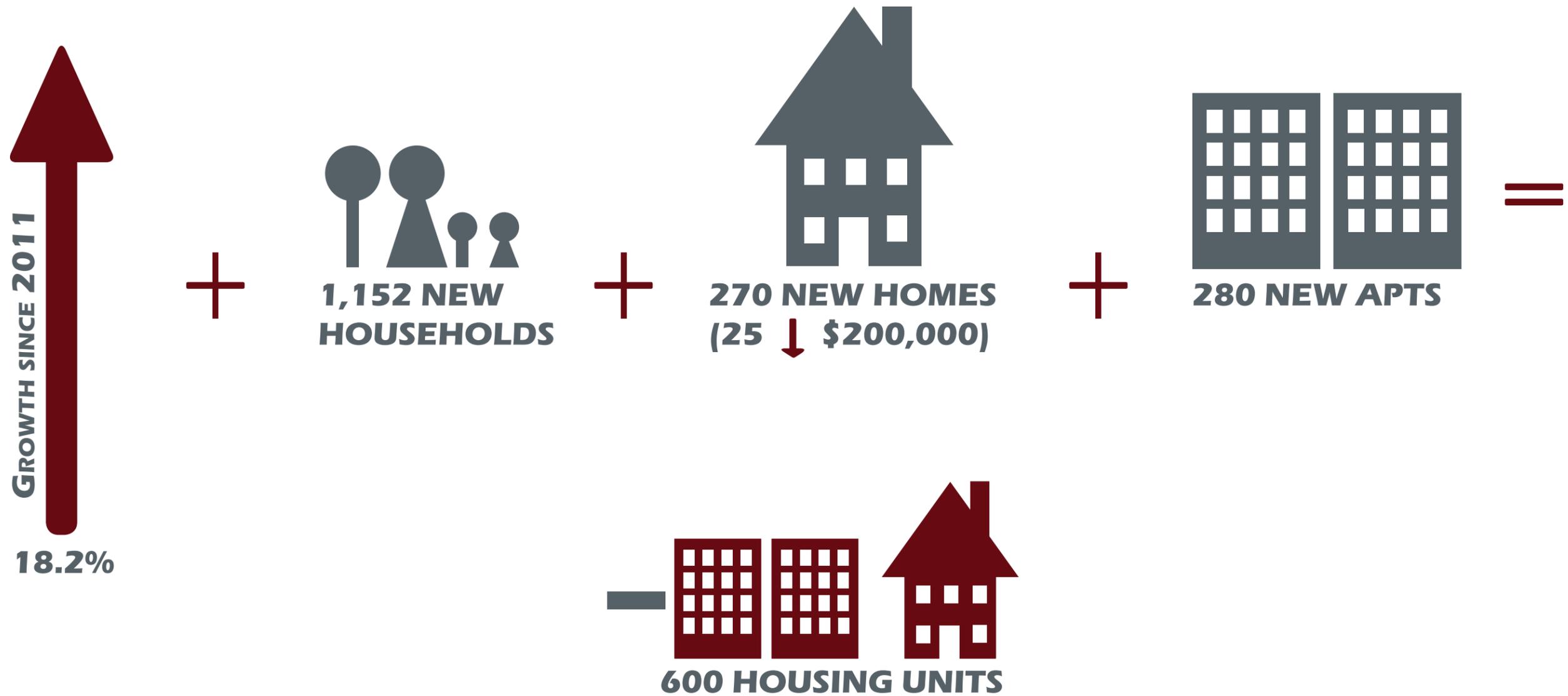
EMPLOYMENT SHIFTS



DIVERSITY

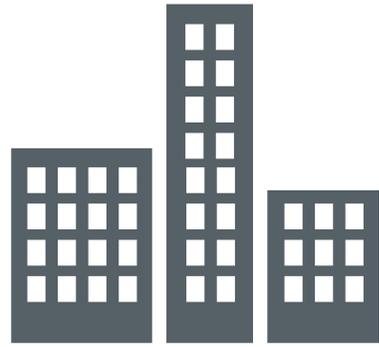
# WHAT FACTORS ARE IMPACTING HOUSING?

STRONG POPULATION GROWTH & CHANGING DEMOGRAPHIC



# WHAT FACTORS ARE IMPACTING HOUSING?

URBANIZATION, EMPLOYMENT SHIFTS, & DIVERSITY



THERE IS A SIGNIFICANT SHORTAGE OF SINGLE FAMILY HOMES AND APARTMENTS IN OR NEAR DOWNTOWN MATTHEWS.



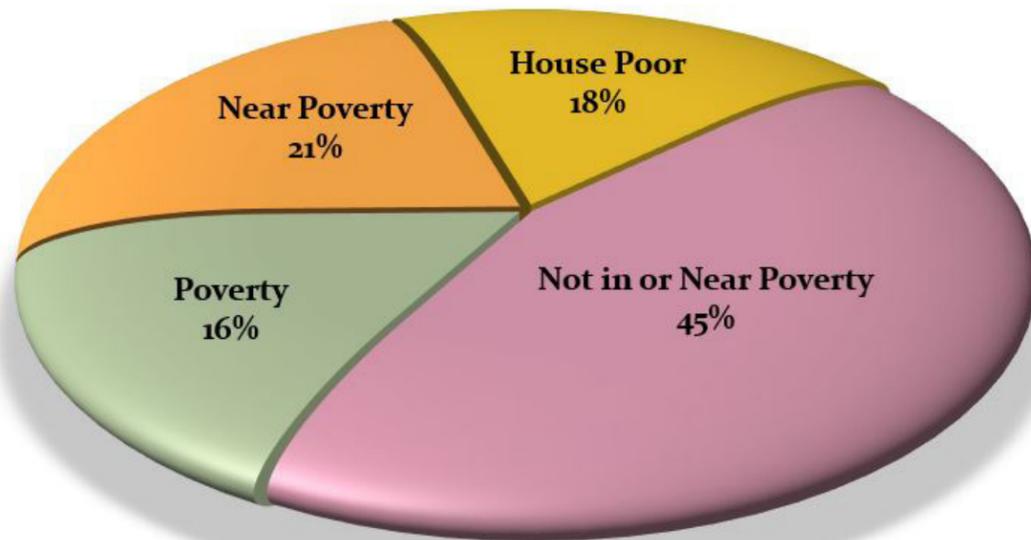
THE MAJORITY OF INDIVIDUALS THAT LIVE IN MATTHEWS WORK OUTSIDE OF MATTHEWS AND THE MAJORITY OF PEOPLE THAT WORK IN MATTHEWS LIVE OUTSIDE OF THE TOWN.



THE TOWN'S INCREASING DIVERSITY BRINGS NEW RESIDENTS WITH DIFFERENT CULTURES, LIFESTYLES, INTERESTS, AND PRIORITIES.

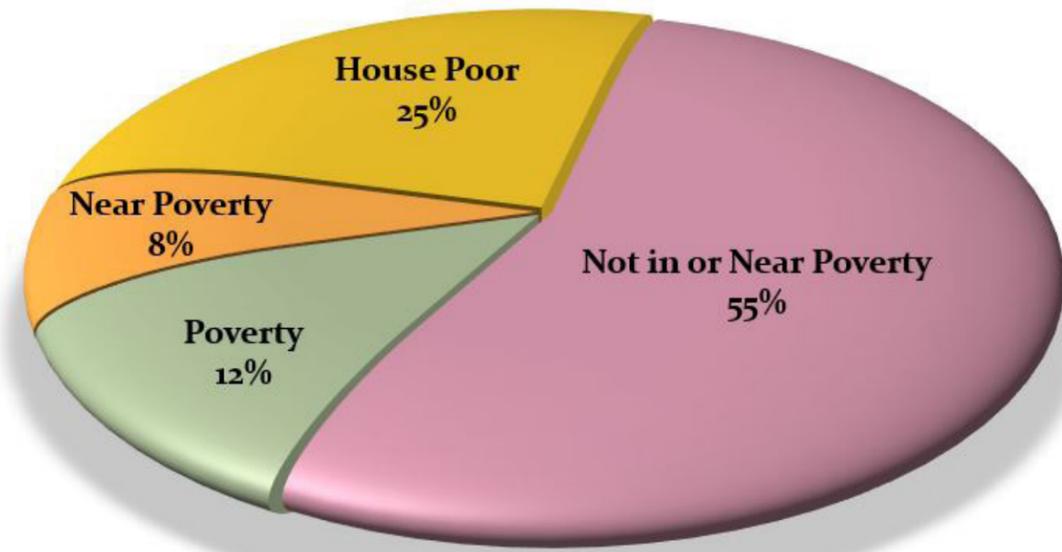
# WHO NEEDS AFFORDABLE HOUSING?

2017 Matthews Median Household Income - Renter  
< \$76,007



2,347 households

2017 Matthews Median Household Income - Owner  
< \$76,007



3,418 households

## MEET OUR RESIDENTS:

POVERTY (UNDER \$22,000 A YEAR)

900 HOUSEHOLDS

**JIM & SARAH**

RETIRED



**AGE: OVER 70**  
**MARRIED COUPLE**  
**ON SOCIAL SECURITY**  
**OWN HOME**

**AGE: 32**

**SINGLE MOM WITH 2 KIDS**

**RENTING OLDER HOME**



**SUSAN**  
**BANK TELLER**

## MEET OUR RESIDENTS:

NEAR POVERTY (\$22,000 - \$38,000 A YEAR)

1,100 HOUSEHOLDS

### THOMAS

PUBLIC WORKS LABORER | BARTENDER



AGE: 24

RETURNING VETERAN WITHOUT COLLEGE DEGREE  
SHARES AN APARTMENT WITH A FRIEND

AGE: 36

MARRIED WITH 2 KIDS

RENTING A 3 BEDROOM HOME IN WINDROW



FRANK

CITY BUS DRIVER

## MEET OUR RESIDENTS:

HOUSE POOR (\$38,000 - \$61,000 A YEAR)

2,200 HOUSEHOLDS

**JANICE**

SCHOOL TEACHER



**AGE: 26**

RECENT GRAD WITH MASTER'S DEGREE  
RENTING AN APARTMENT

**AGE: 33**

NEWLYWEDS



**RICH & BETH ANN**

NEW POLICE OFFICER (RETURNING VETERAN)  
CERTIFIED NURSE

# A LOOK AT HOUSING IN MATTHEWS:

## BY THE NUMBERS



**12,100** TOTAL HOMES + APARTMENTS IN MATTHEWS, **11,700** ARE OCCUPIED

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**8,700** HOMES ARE OWNED + **3,000** HOMES + APARTMENTS ARE RENTED

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**3,200** HOMES VALUED UNDER \$200,000 (2,600 OWNED 900 RENTED) **68%** > 30 YEARS OLD

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**1,152** NEW HOUSEHOLDS - **550** NEW HOMES AND APARTMENTS = SHORTFALL OF **600** HOMES

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**2010-2017**

# A LOOK AT HOUSING IN MATTHEWS:

## SUPPLY AND DEMAND



**270** NEW SINGLE FAMILY HOMES (25 VALUED UNDER \$200,000) AND **280** APARTMENTS BUILT BETWEEN 2010-2017



**179** SINGLE FAMILY HOMES (3 VALUED UNDER \$200,000) AND **1,234** APARTMENTS APPROVED IN THE PAST 2 YEARS



MEAN HOME SALE PRICE FOR 2018 JUMPED TO OVER \$305,000 PER REALTOR.COM. **10** HOMES <\$200,000 TODAY

THE COST OF LAND AND ITS AVAILABILITY WERE THE BIGGEST HURDLES. HABITAT OF MATTHEWS FACING \$60,000 LOT COSTS.



# PROBLEMS & SOLUTIONS: IDEAS TO CONSIDER

**ISSUE 1: 3,000** HOUSEHOLDS IN **MATTHEWS** ARE IN POVERTY OR HOUSE POOR  
**300** HOME SHORTAGE WITH AN AFFORDABLE PRICE POINT

**IDEA 1:** PROVIDE A COMPREHENSIVE GUIDE OF ORGANIZATIONS THAT CAN PROVIDE ASSISTANCE



**IDEA 2:** PARTNER WITH A HOME BUYER ASSISTANCE PROGRAM TO HELP FIRST TIME HOME BUYERS WITH A DOWN PAYMENT.



# PROBLEMS & SOLUTIONS: IDEAS TO CONSIDER

## ISSUE 2: PRESERVATION AND MAINTENANCE OF THE CURRENT AFFORDABLE HOUSING STOCK

IDEA 1: APPLY FOR FEDERAL GRANTS LIKE **CDBG** AND **HOME** THAT HELP REHABILITATE EXISTING HOMES



**Neighborhood Improvement  
Development Corporation**  
*In partnership with the City of Milwaukee*

IDEA 2: DEVELOP A PROGRAM THAT WOULD REHABILITATE VACANT PROPERTIES OR THOSE UNDER DURESS



CLEVELAND NEIGHBORHOOD  
PROGRESS (CNP) \$700,000  
GRANT FROM QUICKEN LOANS

# PROBLEMS & SOLUTIONS: IDEAS TO CONSIDER

## ISSUE 3: OVER 55% OF HOUSEHOLDS THAT RENT ARE COST BURDENED

**IDEA 1:** CREATE A RENTAL PROPERTY ORDINANCE FOCUSED ON IMPROVING THE CONDITION OF EXISTING OLDER RENTAL HOUSING



LANDLORD AND TENANT RENT  
ORDINANCE AND ONLINE  
RESOURCE

**IDEA 2:** ENCOURAGE DEVELOPMENT OF SUBSIDIZED APARTMENT RENTAL PROPERTIES IN MATTHEWS



# PROBLEMS & SOLUTIONS: IDEAS TO CONSIDER

**ISSUE 4: ADDRESS THE HOUSING NEEDS OF TOWN EMPLOYEES SUCH AS FIREFIGHTERS, POLICE OFFICERS, AND OTHER TOWN POSITIONS WHO EARN LESS THAN \$60,800**

**IDEA 1: DEVELOP AN EMPLOYEE FINANCIAL ASSISTANCE PROGRAM THAT AIDS IN DOWN PAYMENTS OR PROVIDES LOW INTEREST LOANS**

DOWN PAYMENT ASSISTANCE UP TO **\$15,000** PER QUALIFIED HOUSEHOLD

**CDBG** AND/OR **HOME** FUNDS WITH A MATCH

PARTNER MANAGED PROGRAM

**70+%** TOWN EMPLOYEES WOULD QUALIFY



# PROBLEMS & SOLUTIONS: IDEAS TO CONSIDER

## ISSUE 5: LAND COST AND LACK OF AVAILABILITY ARE THE BIGGEST HURDLES TO BUILDING AFFORDABLE HOUSING

**IDEA 1:** REVISE THE CONDITIONAL ZONING ORDINANCES AND OVERLAYS TO INCLUDE REQUIREMENTS AND BONUSES TARGETED SPECIFICALLY AT ATTAINING AFFORDABLE HOUSING GROWTH

**IDEA 2:** DE-EMPHASIZE SINGLE FAMILY HOUSING AND PRIORITIZE MULTIFAMILY, MIXED USE, AND TRANSPORTATION ORIENTED DEVELOPMENTS



# PROBLEMS & SOLUTIONS: IN FOCUS

IDEA 2: DE-EMPHASIZE SINGLE FAMILY HOUSING AND PRIORITIZE MULTIFAMILY, MIXED USE, AND TRANSPORTATION ORIENTED DEVELOPMENTS



## PARK TERRACE, HIGH POINT, NC- LAUREL STREET REDEVELOPMENT PROJECT

**250** SUBSIDIZED AFFORDABLE UNITS FOR FAMILIES

SITE AMENITIES INCLUDE A POOL, GAZEBOS, PICNIC AREAS, OUTDOOR SITTING AREAS, CHILDREN'S PLAYGROUNDS, AND A WALKING TRAIL

**2 BEDROOM 2 BATH APARTMENT 1,002-1,042 SQ.FT. RENTS FOR \$699/MO. VS FOUNTAINS AT \$1,200+/MO.**



# PROBLEMS & SOLUTIONS: IDEAS TO CONSIDER

## ISSUE 6: NEED FOR AFFORDABLE SENIOR HOUSING

**IDEA 1:** PARTNERSHIP WITH CORPORATIONS OR FAITH BASED ORGANIZATIONS TO FUND A MIXED INCOME SENIOR HOUSING PROJECT

**CENTRA SQUARE, BELMONT, NC- ST PAUL BAPTIST CHURCH & LAUREL STREET**



THE 112-UNIT, AFFORDABLE COMMUNITY IS COMPRISED OF A 60-UNIT SENIOR HOUSING BUILDING, 29 TOWN HOME-STYLE FAMILY UNITS AND A 23-UNIT GARDEN-STYLE APARTMENT BUILDING.

THE UNITS ARE DESIGNATED FOR SENIORS AND FAMILIES AT 60% MFI AND BELOW FOR THEIR APPROPRIATE HOUSEHOLD SIZE.

**1 BEDROOM 665 SQ FT APARTMENT RENTS FOR \$510/MO. VS. WINSOR LANDING AT \$880/MO.**

**IDEA 2:** BOND REFERENDUM FOR HOUSING AND NEIGHBORHOOD REDEVELOPMENT TO FINANCE CHANGES TO DOWNTOWN MATTHEWS AND KEY OUTSIDE NEIGHBORHOODS

# WHAT CAN WE LEARN FROM OTHERS?

CHAPEL HILL | CARY | MOORESVILLE | ASHEVILLE | DAVIDSON



# WHAT CAN WE LEARN FROM OTHERS?

## COMMON FACTORS SEEN IN THE “BEST OF CLASS”

**WORK** WITH INDUSTRY EXPERTS AND STAFF TO CREATE SOPHISTICATED MULTI-FACETED AFFORDABLE HOUSING POLICIES AND PROGRAMS.

**DEDICATE** RESOURCES TO MANAGE THE FUNDS, INVENTORY AND REQUIREMENTS OF THEIR PROGRAMS AND TO WORK WITH RESIDENTS, DEVELOPERS AND PARTNERS.

**ESTABLISH** LONG TERM INITIATIVES WITH INVESTMENTS IN CAPITAL, LAND AND RESOURCES COMMITTED OVER 5 – 10 YEARS.

**MANDATE** THE DEVELOPMENT OF AFFORDABLE HOUSING THROUGH THE USE OF INCLUSIONARY ZONING AND CREATIVE INCENTIVE BASED PROGRAMS.

**LEVERAGE** LARGE ANNUAL GRANTS FROM FEDERAL AND STATE FUNDING PROGRAMS SUCH AS CDBG AND HOME FUNDS.

**CREATE** SUCCESSFUL PARTNERSHIPS WITH DEVELOPERS, INVESTORS, AND OTHER ORGANIZATIONS TO DEVELOP AFFORDABLE HOUSING THROUGHOUT THEIR COMMUNITIES.

# NEXT STEPS: WHERE TO GO FROM HERE

## SHORT TERM CONSIDERATIONS:

**COMPLETE** A MORE THOROUGH IMPACT ANALYSIS, ENGAGE THE TOWN'S RESIDENTS ON THE ISSUES AND CREATE A HOUSING STRATEGY FRAMEWORK FOR THE TOWN.

**IMPROVE** THE TOOLS AND INFORMATION RESIDENTS HAVE AVAILABLE TO THEM FOR COUNSELING, FINANCIAL AID ASSISTANCE, AND QUALIFIED HOME BUYERS PROGRAMS.



**REVIEW** THE PLANNING PROCESS AND KEY ZONING ORDINANCES TO ENSURE THAT THEY ALIGN WITH THE TOWN'S AFFORDABLE HOUSING GOALS. CONSIDER CHANGES TO THE TOWN'S **UDO** TO INCLUDE AFFORDABLE HOUSING POLICY AND INCLUSIONARY ZONING.

**EXPLORE** WAYS TO PRESERVE AND PROTECT THE EXISTING HOUSING STOCK AND ITS UTILIZATION.

**PARTNER** TO ESTABLISH A QUALIFIED HOME BUYER PROGRAM FOR DOWN PAYMENT AND LOW INTEREST LOAN ASSISTANCE FOR TOWN EMPLOYEES.

**APPLY** FOR SIZABLE FEDERAL AND STATE GRANT FUNDS (**CDBG, HOME**) FOR 2019 AND BEYOND.

## NEXT STEPS: WHERE TO GO FROM HERE

### LONG TERM CONSIDERATIONS:

**DEVELOP** A COMPREHENSIVE AFFORDABLE HOUSING PROGRAM THAT FITS WITHIN THE TOWN'S VISION AND MASTER PLANS.

**PROVIDE** STAFFING WITHIN THE TOWN TARGETED AT MANAGING MULTIFACETED HOUSING PROGRAMS, INCLUDING SENIOR HOUSING.

**EXPLORE** PARTNERSHIPS THAT COULD DEVELOP MIXED INCOME RESIDENTIAL HOUSING.

**CONSIDER** LAND ACQUISITIONS WHEN AVAILABLE TO THE TOWN AND REVIEW THE TOWN'S LAND HOLDINGS FOR USE IN AFFORDABLE HOUSING DEVELOPMENT.

**CONSIDER** BOND REFERENDUMS THAT INCLUDE HOUSING AND NEIGHBORHOOD REDEVELOPMENT TO SECURE PUBLIC FUNDS TO ALLOW FOR THE REVITALIZATION OF DOWNTOWN MATTHEWS.



# SOURCES:

## RESEARCH AND DATA SOURCES

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