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 Sneed, 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

GROWTH SINCE 2011

18.2%

1,152 NEW HOUSEHOLDS

1,152

270 NEW HOMES

270

280 NEW APTS

280

200,000

600 HOUSING UNITS

600
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

- Near Poverty: 21%
- House Poor: 18%
- Poverty: 16%
- Not in or Near Poverty: 45%

2,347 households

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

- House Poor: 25%
- Near Poverty: 8%
- Poverty: 12%
- Not in or Near Poverty: 55%

348 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

SUSAN
BANK TELLER

AGE: 32
SINGLE MOM WITH 2 KIDS
RENTING OLDER HOME

Poverty (under $22,000 a year) 900 households

JIM & SARAH
RETIRED

AGE: OVER 70
MARRIED COUPLE
ON SOCIAL SECURITY
OWN HOME

SUSAN
BANK TELLER

AGE: 32
SINGLE MOM WITH 2 KIDS
RENTING OLDER HOME

Meet our residents:

Poverty (under $22,000 a year)

900 households

Jim & Sarah
Retired

Age: over 70
Married couple
On social security
Own home

Susan
Bank teller

Age: 32
Single mom with 2 kids
Renting older home
MEET OUR RESIDENTS:
NEAR POVERTY ($22,000 - $38,000 A YEAR)

THOMAS
PUBLIC WORKS LABORER | BARTENDER

AGE: 36
MARRIED WITH 2 KIDS
RENTING A 3 BEDROOM HOME IN WINDROW

THOMAS
PUBLIC WORKS LABORER | BARTENDER

AGE: 24
RETURNING VETERAN WITHOUT COLLEGE DEGREE
SHARES AN APARTMENT WITH A FRIEND

FRANK
CITY BUS DRIVER

1,100 HOUSEHOLDS

NEAR POVERTY ($22,000 - $38,000 A YEAR)
MEET OUR RESIDENTS:
HOUSE POOR ($38,000 - $61,000 A YEAR) 2,200 HOUSEHOLDS

JANICE
SCHOOL TEACHER

AGE: 33
NEWLYWEDS

AGE: 26
RECENT GRAD WITH MASTER’S DEGREE
RENTING AN APARTMENT

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

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

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

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

IDEA 2: DEVELOP A PROGRAM THAT WOULD REHABILITATE VACANTPERTIES 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

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
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.
RESEARCH AND DATA SOURCES

Competitive Housing Affordability Strategy (CHAS) Data 2011 – 2015
Charlotte Mecklenburg Quality of Life Explorer Data 2015 – 2016
Presentation materials for the Town of Matthews on December 7, 2018 by Dr. Rebecca Tippett, Director of Carolina Demography, Carolina Population Center, UNC-Chapel Hill DataUSA.io for Matthews NC 2015 – 2016 Data
UNC Charlotte Urban Institute Regional Data
Charlotte Chamber County data source for Mecklenburg County and Matthews 2012 – 2017
The Quicksite Report by Western NC Conference United Methodist Church 8/8/2016
Charlotte Regional Realtor Association Carolina MLS Home sales and Median price analysis as of 7/2018
Realtor.com Data for Matthews as of October – December 2018
US Census Bureau Community Facts and QuickFacts databases for 2016 - 2017
Carolina Demography Family Inequity.com 8/29/2017
US Department of HUD for North Carolina HOME Funds Adjusted Income limits 2018
Community in Action Resource Center of Ontario, Oregon
Charlotte-Mecklenburg Housing Partnership
Neighborhood Improvement Development Corp City of Milwaukee
Cleveland Neighborhood Progress (CNP) Grant Program from Quicken Loans
Union City, CA Landlord and Tenant Rent Ordinance and Online Resource

PUBLICATIONS, ARTICLES, PRESENTATIONS AND REPORTS

ChangeLab Solutions paper titled Preserving, Protecting, and Expanding Affordable Housing: A Policy Toolkit for Public Health Research and Publications
AARP Public policy Institute: Housing Policy Solutions to Support Aging with Options July 2017
Center for Housing Policy: Separating Fact from Fiction to Design Effective Inclusionary Housing Programs May 2016
American Planning Association Zoning Practice Issue Number 4 Inclusionary Zoning April 2015
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Cornell Real Estate Review: Affordable Housing policies: An Overview June 2016
Town of Matthews Affordable Housing Subcommittee Letter from Kathy Presley Daso, 6/30/ 2018
Town of Matthews Parks and Rec Inventory Data 2018
City of Charlotte Incentive-Based Inclusionary Housing Presentation 2018
Housing Charlotte A framework for Building and Expanding Access to Opportunity through Housing Investments Department of Housing Neighborhood and Services City of Charlotte 8/27/2018
Urban Land Institute Terwilliger Center for Housing: Increasing Workforce and Affordable Housing in Charlotte 2017 – 2018
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City of Charlotte Housing and Neighborhood Development Committee: Affordable Housing Production Plan June 28. 2017
The Charlotte Mecklenburg Community Opportunity Task Force Report March 2017
Charlotte-Mecklenburg Planning Commission: Affordable Housing Overview 11/7/2016
Noel Consulting Group Report to City of Charlotte Planning Department on Affordable Housing Needs Analysis April 2013
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Laurel Street Development Project Partnership articles Park Terrace and Centra Square
The Town of Cary 2020 Affordable Housing Plan dated October 2010
Town of Cary Affordable Housing Toolkit by Town of Cary Planning Department adopted May 2000
David Paul Rosen & Associates study for Town of Chapel Hill Comprehensive Affordable Housing Analysis Summary and Recommendations April 4, 2017
Town of Chapel Hill Inclusionary Zoning Ordinance: Amending the Chapel Hill Land Use Management Ordinance to Establish Inclusionary Zoning regulations for Residential Development 6/21/2010
Town of Chapel Hill: Questions and Answers about Chapel Hill’s Inclusionary Zoning Ordinance March 2011
Town of Davidson Affordable Housing Strategy Report July 2017
Town of Davidson Affordable Housing Guidelines and Standards 6/12/2007
Town of Davidson Affordable Housing Fact Sheet
UNC Charlotte Urban Institute: Town of Davidson Housing Needs Assessment 2017
Town of Mooresville Approved Inclusionary Zoning Regulation
The Urban Institute: Policies for Affordable Housing in the District of Columbia: Lessons from other Cities January 2007