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the population. Comparatively, white residents represent 77% of Orange County's population and only 40% of those experiencing homelessness.<sup>4</sup>

The issue of affordable housing is vast, far-reaching, and interconnected with many other social outcomes. In Carrboro, it is the top concern of residents. Equitable outcomes in housing can lead to greater equitable outcomes in other facets of life, like educational attainment, and job mobility and performance. With affordable housing being so foundational to our lives and other outcomes, it is important for us to have the clearest picture possible of the state of affordable housing in our community to meaningfully assess how to move forward. With this goal in mind, HCS Staff would also like to ask Council for additional funds to hire a consultant to create an Affordable Housing Plan. An Affordable Housing Plan would not only give the Town the most up-to-date information regarding the state of affordable housing in Carrboro, but it would also create an invaluable, personalized roadmap towards reaching our affordable housing goals. This roadmap would weave together our primary tools for affordable housing creation and preservation; funding, zoning, and land, allowing us to efficiently address the current and future affordable housing concerns of our community. An Affordable Housing Plan would also ensure the Town is implementing best practices in addressing affordable housing concerns. By addressing these concerns, which disproportionately affect BIPOC and low-income people, we will create more equitable outcomes for these folks, and residents from other historically underserved groups.

Access to affordable housing is a proven solution for addressing racial and equity disparities in our community. The Affordable Housing Plan would also give more direction to the use of the Affordable Housing Special Revenue Fund (AHSRF), the fund through which the Town supports organizations creating and preserving affordable housing for low and very low-income households in Orange County, who are disproportionately BIPOC. Recent data indicates that demographics served by AHSRF-funded projects were 73% BIPOC and over 96% low-to-moderate-income. As evidenced by the County's adoption of the Housing First model, prioritizing safe and stable affordable housing for those experiencing housing insecurity or actual homelessness lays a strong foundation for addressing other barriers such as employment or education.<sup>5</sup> This suggests that the AHSRF is a solid tool for increasing equity in Carrboro – the power of this tool could be further optimized through an Affordable Housing Plan.

This would allow the department to continue its obligated annual funding to impactful community organizations like HOME and Community Home Trust. It would also allow for the

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<sup>4</sup> [Homelessness in Orange County | ocpeh \(ocpehnc.com\)](https://www.ocpeh.com/)

<sup>5</sup> [https://www.governing.com/urban/year-after-year-milwaukee-manages-to-reduce-homelessness?utm\\_campaign=Newsletter%20-%20GOV%20-%20Daily&utm\\_medium=email&\\_hsenc=p2ANqtz-8mUwoyK7G5uQz7xewr32z1yCb6-u\\_JVSbUGCSm0h5X1QxNafLn4KU4P6WbvlG-5UAqg-ocDR8-ye9VuoYnRlk4QqOApA&\\_hsmi=348915708&utm\\_content=348915708&utm\\_source=hs\\_email](https://www.governing.com/urban/year-after-year-milwaukee-manages-to-reduce-homelessness?utm_campaign=Newsletter%20-%20GOV%20-%20Daily&utm_medium=email&_hsenc=p2ANqtz-8mUwoyK7G5uQz7xewr32z1yCb6-u_JVSbUGCSm0h5X1QxNafLn4KU4P6WbvlG-5UAqg-ocDR8-ye9VuoYnRlk4QqOApA&_hsmi=348915708&utm_content=348915708&utm_source=hs_email)



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funding of additional nonprofit projects focused on broadening access to and stock of affordable housing. Lastly, the half cent increase would allow the department to provide a contribution to the County's existing Longtime Homeowner Tax Assistance Program. As we know, in Carrboro, there are many longtime Black residents who continue to be pushed out of their communities, and we believe this can be an impactful way to support them and others in aging in place. The additional increase would also fund a First-Time Homebuyer Down Payment Pilot, aligning heavily with the Town's comprehensive plan goal of increasing access to resources and funding for affordable, first-time homeownership. There is also a clear need for this in our community, as Homebuyer Support Service Providers have all indicated that they are not able to offer enough in matches to support their clients in creating a robust down payment fund.

### **Who is or will experience community burden?**

Community members in need of affordable housing solutions and/or support. Specifically longtime homeowners and first-time homebuyers.

Awarded nonprofits/organizations who may have to increase their capacity for new programs.

Town of Carrboro will experience some financial burden in funding Human Services and increased AHSRF awards.

HCS Department may experience administrative burden in collecting nonprofit reporting data.

### **Who is or will experience community benefit?**

Community members who need affordable housing and supportive housing services. In the Town's most recent Community Survey, Affordable Housing was listed as the top priority.

Awarded nonprofits who have greater capacity to serve community members and carry out their missions.

Town of Carrboro will experience community benefit as crucial needs of residents are addressed through nonprofit partnerships.

Town of Carrboro will benefit by funding programs and projects that alleviate housing hardships for residents, making the Town more livable for all.

### **What are the root causes of inequity?**

American political, social, and financial systems have worked to actively marginalize many different groups. This has often come in the form of denying rights or access to systems and institutions that greatly benefit one's livelihood, education, and health. For hundreds of years, intentional actions have been taken to deny humanity, wealth and equitable education and employment for BIPOC, women, and disabled people, creating cycles of poverty and social



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marginalization. This has resulted in large disparities in educational opportunity, wealth and asset accumulation, health, stable housing, and social mobility. Disparities have been created and widened through government sponsored intentional racism and marginalization in the form of enslavement, forced displacement and loss of homeland of indigenous peoples, Jim Crow era policy, redlining, restrictive zoning ordinances, predatory and barrier-ridden lending practices, the American Credit System, over-policing of communities of color, the lack of protections for disabled people, the lack of rent control in NC, and white power structures' lack of willingness to address, and explicit desire to maintain, racial disparities. The tools and mechanisms in our presentation seek to address these inequities through the affordable housing creation, preservation, and access.

**What might be the unintended consequences of this action or strategy?**

Insufficient resources for affordable housing and market pressures will mean many residents will still not have access to affordable housing or stability.

**How is your department planning to mitigate any burdens, inequities, and unintended consequences?**

The department continues to engage with jurisdictional peers and community partners to advance affordable housing in the community and to address racial inequities in housing under the guidance of the One Orange Countywide Racial Equity Framework and the Town's Race and Equity Core Value. Since the value was adopted, our work has been increasingly focused on racial disparities in housing, preservation of Black neighborhoods, and increasing housing options for extremely low-income households, who are disproportionately BIPOC. This lens is vitally important in all aspects of the Town's work, and especially in housing where there are blatant disparities along racial lines.