



Orange County, North Carolina HOME Consortium



2025 – 2029 Consolidated Plan Summary

Background

The Orange County HOME Consortium (or, the Local Government Affordable Housing Collaborative) receives federal funds for affordable housing through the HOME Investment Partnerships Program (HOME). The Consortium has four members: Orange County (the lead entity) and the Towns of Carrboro, Chapel Hill, and Hillsborough. Chapel Hill also receives federal Community Development Block Grant (CDBG) funding. Like HOME, CDBG funds can be used for affordable housing, and also broader community development activities.

The Consolidated Plan lays out how the Consortium and Chapel Hill will use HOME and CDBG funds over the next five years. The Plan is required to include three main components: Needs Assessment, Market Analysis, and Strategic Plan.

Summaries of each component are on the back of this page. See the infographics below from the North Carolina Housing Coalition for more context on the term “affordable housing.”

What is Affordable Housing?

Rent/Mortgage + Utilities < 30% of income

Area
Median
Income (AMI)

30% 50% 80% 120%

Extremely
Low
Income

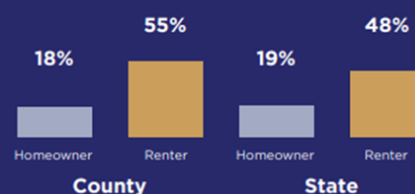
Very
Low
Income

Low-Income

Moderate Income

AMI of Family
of four in 2025
\$105,900

Homeowner/Renter Cost Burdened 2025



Average Annual Salaries



**\$36.00 hour
Housing Wage:**

The hourly wage needed to afford a Fair Market Rent apartment.

**\$1,872 monthly
Fair Market Rent*:**

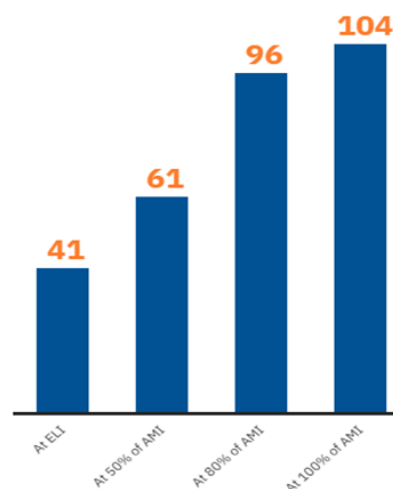
An income of **\$74,880 per year** is needed to afford the Fair Market Rent.

*Fair Market Rents, regularly published by HUD, represent the cost to rent a moderately-priced dwelling unit in the local housing market. The above FMR is for a two-bedroom unit. Visit [nchousing.org/county-fact-sheets](https://www.nchousing.org/county-fact-sheets) for complete annual salary data.

2025 Fair Market Rent 2BR

Durham/Orange	\$1,872
Charlotte	\$1,824
Raleigh	\$1,763
Asheville	\$1,512

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Needs Assessment

Cost burden is the most common housing problem

- 18% of homeowners and 55% of renters pay more than 30% of their income for housing
- 38% of households with cost burden are elderly
- 88% of households earning below 30% AMI are cost burdened
- Within certain income groups, Hispanic and Asian households are disproportionately cost burdened, and Black households are more likely to be cost-burdened than any other racial/ethnic group

Homelessness in Orange County remains stubbornly high

- Black households are disproportionately likely to experience homelessness (they make up 12% of the population as a whole and 60% of people experiencing homelessness)
- The following homeless system gaps exist: (1) a best practice, fully funded rapid re-housing program; (2) income-based rental housing; (3) Permanent Supportive Housing (4) drop-in day center with integrated services; (5) 24-hour bathrooms; (6) medical respite beds; (7) memorial service funding; and (8) youth host homes

Orange County has many people with unique housing needs, such as the elderly and people with disabilities

- Quality of life for these groups is harmed by a lack of quality, affordable housing near transit options
- There is a need for ADA accessibility in public facilities and infrastructure

Market Analysis

The housing market in Orange County is high-cost

- A substantial proportion of housing stock was built since 2000
- Median rental price increased 35.7% and median home value 40.4% since the previous Consolidated Plan
- Approximately 5% of units are affordable to households at 30% AMI

There are some, but not enough, subsidized units

- Public Housing: 296 units in Chapel Hill and Carrboro, targeted to households earning below 50% AMI
- Housing Choice Vouchers (Section 8): 687 vouchers issued by the Orange County Housing Authority, targeting households earning below 50% AMI

- Low-Income Housing Tax Credits: 11 properties in the county with 592 units; two properties (200 total units) are reserved for elderly/disabled households

- HOME: 45 developments in Orange County constructed with HOME funding
- Community Home Trust: 342 permanently affordable homes, targeted to households below 80% AMI
- Inter-Faith Council for Social Services: 52-bed facility for men experiencing homelessness

Orange County's economic base lies in healthcare, education, and professional services, in addition to retail and service sectors that accommodate them

- As such, the county's workforce has high educational attainment and low unemployment
- The greatest shortages of jobs are in lower-paying sectors that rely on less-trained workers
- These workers are likely unable to afford the high cost of housing in Orange County

Strategic Plan

Based on the Needs Assessment, Market Analysis, and community and stakeholder input, the Strategic Plan establishes the following priorities:

- Housing for People Experiencing Homelessness
- Housing for Low- and Moderate-Income Households
- Integrated Housing for People with Service Needs
- Community Development and Services **(CDBG only)**

Activities to address these priority needs will be: rental construction, rental assistance, housing rehabilitation/preservation, home ownership construction, and home buyer assistance. With CDBG funds, additional activities may be pursued: supportive and youth services, code enforcement and neighborhood revitalization, and infrastructure.