ORANGE COUNTY

AFFORDABLE HOUSING SUMMIT

Findings from the February 23, 2018
Affordable Housing Summit

Sponsored by:

OCAHC

Orange County Affordable Housing Coalition

Facilitated By:

Triangle J Council of Governments

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CAROLWOODS RETIREMENT COMMUNITY

ORANGE COUNTY NORTH CAROLINA

Housing, Human Rights and Community Development and Orange County Department On Aging

UNC OFFICE OF THE PROVOST Partnerships in Aging Program

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WELCOME AND OVERVIEW

Susan Levy, Chair of OCAHC, Executive Director Orange County Habitat for Humanity

As we say at Habitat, housing is key. The availability of affordable housing affects many aspects of economic and civic life in Orange County – including small businesses, major employers, schools, health care systems, and neighborhoods. With 160 community leaders attending, the Affordable Housing Summit was indeed a historic event in Orange County.

The Orange County Affordable Housing Coalition (OCAHC) was established in 2013 to highlight the needs and opportunities for increasing housing affordability in Orange County and to foster communication and collaboration among housing providers and advocates. OCAHC members include non-profit housing developers, social service providers, advocacy groups, and local government partners. Each year, the Coalition creates an annual goal and works together to achieve this goal.

> "OCAHC's goal for 2017 was to encourage a more robust and comprehensive collaboration among all of the jurisdictions, providers, and advocates for affordable housing."

The Affordable Housing Summit was designed to provide an overview of the affordable housing crisis in Orange County and to kickstart the intentional collaboration among participants that is needed to address this crisis.

This Summit Report provides the information needed for anyone to become an advocate for affordable housing. This report summarizes:

1. the current state of affordable housing in Orange County,
2. potential solutions to the affordable housing crisis, and
3. information from community partners on affordable housing projects.

I'd especially like to thank Maggie West, Julia Katz, Nate Broman-Fulks, Robert Dowling, Jackie Jenks, and intern, Sarah Parkins. Without their hard work and support, this Summit would not have been possible.

EXECUTIVE SUMMARY

In Orange County, the gap between the supply and the need for affordable housing is wide. More than 40% of Orange County households are eligible for most income-based affordable housing, while only 3% of the total housing units in the county are permanently affordable. The need for affordable housing has continued to grow over the last 10 years, with lower-income households continuing to be priced out of the market.

To address our growing need for affordable housing, Orange County's Affordable Housing Coalition convened a Summit in February of 2018. The Summit brought 130 people together, including elected officials, government staff, community organizations, and residents. The Summit provided an analysis and compilation of data from multiple sources that, taken together, shed light on the depth and urgency of the affordable housing crisis in Orange County. This data presents a clear call to action, inviting active participation of all stakeholders in our community. Please read on!

Good News: Orange County, Chapel Hill, Carrboro, and Hillsborough have demonstrated a commitment to support affordable housing development within their communities. Specifically, affordable housing providers have plans to create approximately 500 new units in the next five years.

However, federal funding for affordable housing has continued to decrease over the past decade. Thus, it is imperative that partnerships among local organizations, governments, funders, and citizens are forged to address the increasing need for flexible local funding.

Good Ideas: Summit participants generated innovative solutions to combat the affordable housing crisis in Orange County. These solutions included:

1. **Support inter-jurisdictional collaboration and cross-sector partnerships throughout the county**: We need a comprehensive planning process and intentional pooling of resources to increase affordable housing across the county. We need to build collaborations that engage UNC and UNC Healthcare. We want to replicate and expand the successes demonstrated in the Northside neighborhood and involve lenders such as Self-Help, and forward-thinking developers, in creating affordable housing opportunities.

2. **Imagine new and creative ideas**: We want to explore master leases for existing apartments, enact policies that promote build-out of accessory dwelling units, create mixed-income housing developments, and support a county-wide housing locator position.

3. **Increase communication and education about the affordable housing crisis**: We want to expand the conversation about the affordable housing needs in Orange County to reach neighborhood groups, clubs, organizations, and faith communities.

4. **Utilize resources to achieve greater impact**: We support creation of payment in lieu formulas for market rate rental projects, housing bonds that provide funding for preservation and creation of affordable units, and land use ordinances that promote the development of affordable housing in higher density locations.

While the Affordable Housing Summit helped generate many potential solutions, local stakeholders must work together to help ensure Orange County has the assets, tools, community support, and political will needed to succeed. The Summit helped create the vision – continued involvement from all stakeholders is critical to implementing it!

INTRODUCTION

Robert Dowling, Executive Director, Community Home Trust

Providing more affordable housing or, better said, housing that is affordable to people who work here but cannot afford to live here, is a difficult challenge. It is a challenge faced by many towns and cities across North Carolina and the country. We are not alone.

The severe shortage of housing options affordable to low-income – and particularly very low-income people – represents just one of the failures of a capitalist economy. I don't say this as an indictment of private sector developers and builders. Many of them have sacrificed profits to build housing in Chapel Hill and Carrboro. However, the capitalist model requires a return on investment; it requires bank financing. Developers and builders must be able to make money to access capital. If land costs are expensive and construction costs are high, then newly built housing cannot be affordable.

So, if developers and builders are unable to provide significant amounts of housing affordable to people who earn only $20,000 or $30,000 a year, who will provide that housing?

The federal government stopped funding public housing in 1981. They moved away from increasing the supply of housing and instead began providing vouchers to assist with the demand for affordable housing. The supply of vouchers has not kept pace with the demand for affordable housing. Compounding the problem is stagnation of incomes and population growth, both of which are increasing the demand for affordable housing.

Devising realistic and effective solutions to the housing crisis is not easy, but it is also not an insurmountable task. It requires us to work together towards a deep understanding of the causes of the problem and then, craft truly effective policies. It also requires us to have humility and relinquish the attachments that prevent us from being effective.

I look forward to working with you all to tackle these issues in the years ahead.

CURRENT STATE OF AFFORDABLE HOUSING IN ORANGE COUNTY

Julia Katz, MPH presented "Where We Stand: Orange County Today and Challenges Ahead" to provide an overview of the current state of affordable housing in Orange County. Data in this presentation came from the 2012-2016 American Community Survey's five-year estimates. The information presented served to:

- provide a collective understanding about affordable housing,
- demonstrate the need for affordable housing,
- identify successes to date,
- discuss plans for build-out of affordable housing in the next five years, and
- establish goals for moving forward.

In addition to the data presented, two current homeowners shared their experiences of living in affordable housing in Orange County, giving the audience a personal reflection on the meaning and importance of affordable housing.[1]

[1] *Slides from the presentation can be found on OCAHC website at: http://www.housingorange.org/summit2017*
A recording of the presentation can be found on the Town of Chapel Hill's Facebook page: www.facebook.com/chapelhillgov/videos/10156341771222262/

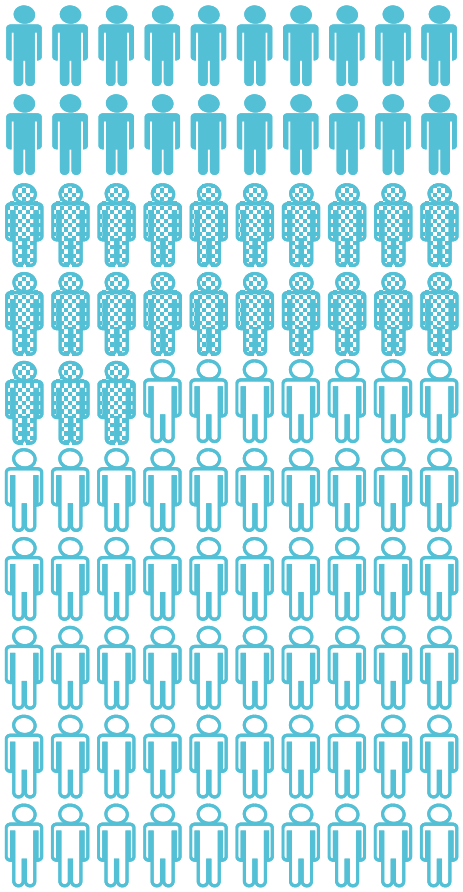
Providing Collective Understanding

Housing is affordable when tenants or homeowners pay less than 30% of their gross monthly income on rent or mortgage plus utilities. The 2016 Area Median Income (AMI) is $74,900 for a 4-person household in the Metropolitan Statistical Area that includes Orange County.

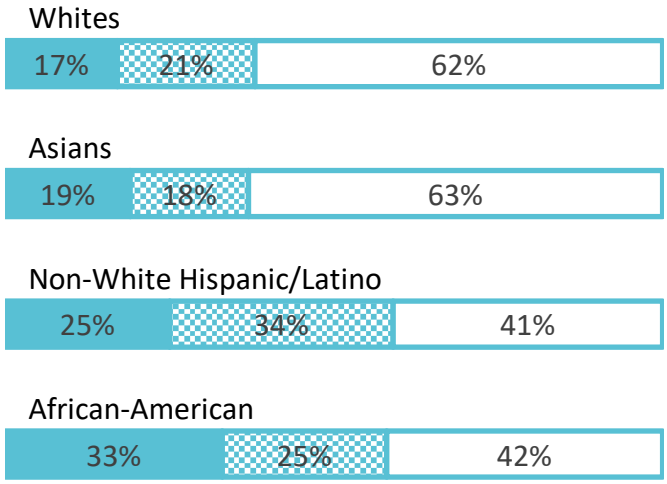
In Orange County, 20% of households make less than 30% of AMI ($22,470) and are left with less than $600 a month to spend on housing and utilities. Forty-three percent of households in Orange County make less than 80% of AMI ($59,920) and are eligible for most income-based or affordable housing. Additionally, there are large income disparities by race and ethnicity as well as disparities for proportion of income spent on housing based on age.

< 30% of AMI | 30% - 80% AMI | > 80% AMI

Household Income in Orange County



Income disparities in Orange County, by race and ethnicity



Seniors are the most cost burdened age group

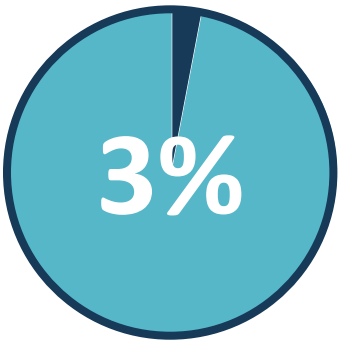
Age range	Home Owners (paying > 30%)	Renters (paying > 30%)
25-34	23%	43%
35-64	22%	42%
65+	**28%**	**56%**

Demonstrated Need

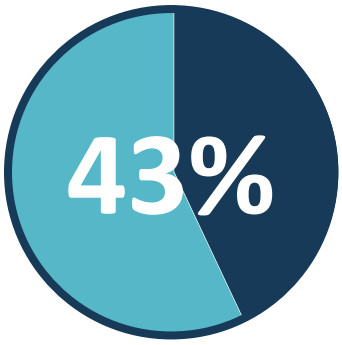
Affordable Housing Gap

Between 2009 and 2015 there has been a 16% increase in the cost of rental housing in Orange County. In 2015, only 3% of the total housing units in Orange County were permanently affordable (by HUD[2] definition), yet 43% of households make less than 80% of AMI and are eligible for most affordable housing.

The Supply of Permanently Affordable Housing Across Orange County



The Need for Affordable Housing Across Orange County

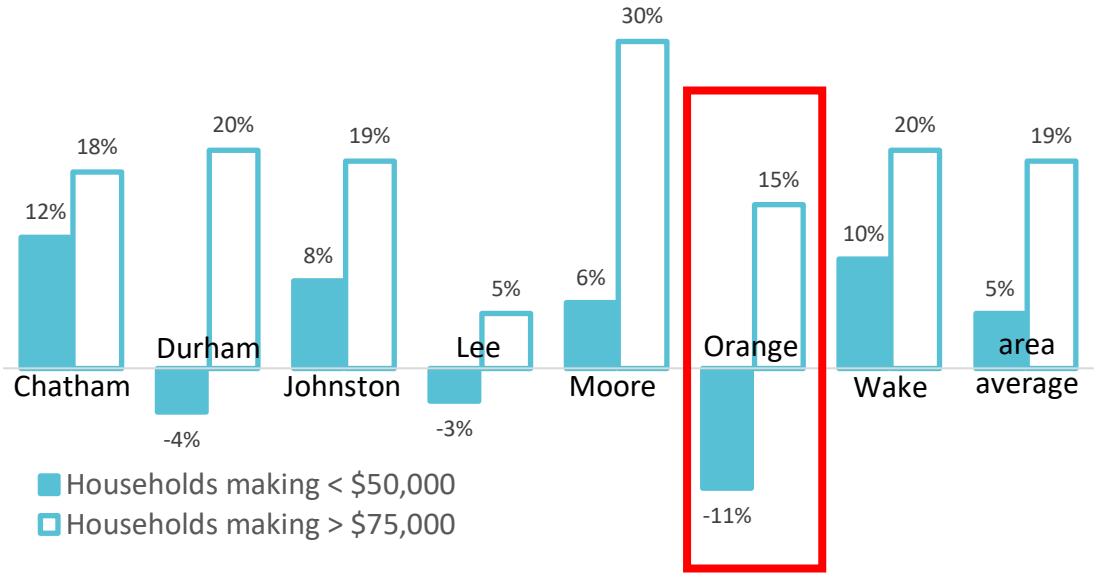


The gap between the supply and the need for affordable housing is wide. Notably, there are ZERO rental units of any size that are affordable to the 20% of households in Orange County who earn less than 30% of AMI. We estimate it would take 4,932 affordable housing units just to accommodate the households in Orange County who earn less than $20,000.

Additionally, income earning trends in Orange County are different from all other counties in our region. Between 2009 and 2015, the number of low-income households (i.e. households earning less than $50,000) decreased by 11%, while upper income households (i.e. households earning more than $75,000) increased by 15%. To us, this does not signify that people are faring well and moving out of poverty. Instead, it shows that people are being priced out of living in Orange County.

[2] *The U.S. Department of Housing and Urban Development*

The number of low-income households decreased more in Orange County as compared to surrounding counties



> "People are being priced out and leaving Orange County for locations they can afford to live in."

Subsidized Affordable Housing

Orange County has many affordable housing organizations that collectively provide over 1,600 existing units of affordable housing in Orange County. These organizations have both capacity and plans for growth. Organizations provide housing across a wide spectrum of affordability to meet a broad array of needs. Some provide ownership opportunities, while others focus primarily on rental units.

A government subsidy is always needed when these organizations develop affordable housing units. Subsidies from local governments are preferable to federal subsidies, because federal funding has declined significantly since the financial crisis and because local government funds are more flexible and easier to use than federal subsidies.

Housing Vouchers

The Housing Choice Voucher Program (i.e., Section 8) has 557 vouchers in use in Orange County as of June 2017. Housing Choice Voucher Program (HCVP) is sponsored by the federal government and subsidizes rental costs of properties for participants. Voucher recipients find a rental unit in the community and pay a portion of the rent, typically 30% of their adjusted gross income. The HCVP pays the remaining portion of the rent to the landlord, up to fair market value. Vouchers can be used for any rental property participating in the HCVP.

However, in Orange County, 291 of the 557 vouchers are being used in affordable housing units. This is because voucher-holders have extremely limited housing choices in the private market; therefore, they have to rely heavily on nonprofit housing providers to accept their vouchers. This effectively reduces the number of affordable units in Orange County by 291. Moving forward, it is important to employ strategies that encourage private landlords to participate in the HCVP so voucher holders have real choices about where they live.

> "In Orange County, the supply of affordable housing is effectively reduced by 291 due to difficulties in finding private landlords to accept Housing Choice Vouchers."

Naturally Occurring Affordable Housing

Naturally Occurring Affordable Housing (NOAH) is market-rate housing that happens to be affordable, usually because of the smaller size, fewer amenities, and older age of these homes. NOAH has historically been a key part of the housing stock for households earning less than 80% of AMI. A very rough estimate, using CoStar data, is that there are about 8,000 NOAH rental units in Orange County. This means there is about 4 times as many NOAH units in Orange County as compared to the supply of permanently affordable housing.

However, NOAH units are at risk. They are being redeveloped to serve high-end rental and ownership markets, including student housing. Affordable housing units added to the housing stock each year are not keeping pace with the disappearance of NOAH.

Successes to Date

Orange County, Chapel Hill, Carrboro, and Hillsborough have shown dedication in addressing the local affordable housing crisis. Strategies used to address the crisis include county bonds, line-item funding, staff dedicated to advance affordable housing, an inventory of publicly owned land, inclusionary housing policies, creation of Housing Advisory Boards, support for the Northside Neighborhood Initiative, development of strategic plans, the Orange County Local Government Affordable Housing Collaborative, the creation of strategies to address mobile home park displacement, and implementation of home repair programs.

An example of an effective collaboration is the Northside Neighborhood Initiative. In 2015, Northside neighbors, the Jackson Center, Self-Help, UNC-Chapel Hill, the Town of Chapel Hill, and dozens of other partners launched the initiative to preserve the future of the historic Northside community. A $3 million, zero-interest loan from UNC, combined with annual operating support from the Town of Chapel Hill and significant affordable housing grant funds, has enabled the collaborative to:

1. create 28 permanently affordable units,
2. provide critical repairs to the homes of 47 older residents,
3. initiate a property tax mitigation program, and
4. engage over 400 volunteers annually.

THE UNIVERSITY of NORTH CAROLINA at CHAPEL HILL

TOWN OF CHAPEL HILL

SELF HELP CREDIT UNION

The Jackson Center for Saving and Making History

Planned Units in Next 5 Years (2018-2022)

Affordable housing providers have approximately 500 new units planned for development over the next five years. These units represent either already approved projects or projects that have specific plans underway (e.g., land already acquired, site plans created, etc.). These planned units include low-income housing tax credit properties, multi-family developments, single-family homes, land banking initiatives, tiny homes, and senior housing.

However, these units have not yet been fully funded. Approximately $18.4 million dollars in local subsidies are needed to develop 500 units over the next five years. Local government resources are a key contributor, making up approximately 20% of the total resources needed for these upcoming affordable housing developments. Approval of the $10 million housing bond is essential to build these planned units. Local government subsidy dollars enable affordable housing developers to leverage other funding streams. For every dollar local governments spend on affordable housing, affordable housing developers can leverage $3.64 from other sources.

Moving Forward

We know there are approximately 13,163 households in Orange County that are cost-burdened, earning below 80% of AMI and paying more than 30% in housing. We also know there are 500 planned units for affordable housing development. That means there are still about 12,660 units needed.

Already, Orange County is supporting timely initiatives such as the manufactured homes initiative, future tax credit developments, the Town of Chapel Hill's public housing redevelopment, transit corridor and transit station area preservation of NOAH, and the development of payment-in-lieu formulas, all of which support proactive affordable housing development.

GENERATING SOLUTIONS

Developing the 12, 660 units needed is a big challenge. To solve, or even reduce the problem will take all of us – providers, municipalities, governing bodies, inspectors, planners, and taxpayers. Innovative solutions are needed. We must collaborate and be creative in generating solutions to achieve impact.

Summit members broke up into small groups to discuss and generate innovative solutions to the affordable housing crisis in Orange County. Solutions generated by Summit participants could be categorized into four main areas.

1. Interjurisdictional collaboration and partnerships across the county.
2. Imagining new and creative ideas.
3. Increasing communication and education about the affordable housing crisis.
4. Better utilization of resources to achieve greater impact.

Collaboration and Partnerships

From conception to completion the creation of affordable housing is a complex process requiring involvement from many different stakeholders. Creation of affordable housing crosses jurisdictions and thus, requires comprehensive planning that transcends boundaries separating towns and unincorporated portions of the county. Currently, housing staff from all jurisdictions in Orange County meet quarterly and participate in OCAHC, which facilitates collaboration and information sharing on a regular basis.

Summit participants agreed that increasing the current level of collaboration beyond information sharing and towards a comprehensive planning process and intentional pooling of resources is necessary to increase affordable housing in the county. Ideas generated in the Summit to improve interjurisdictional collaboration include:

"Support partnerships with UNC and UNC Healthcare"

As the major employers in the county, UNC-Chapel Hill and UNC Healthcare need to be engaged in meaningful collaboration to support the development of affordable housing. The University has already partnered with affordable housing developers and local governments to aid with funding and capacity. Continuing and expanding University support, and bringing in new partners, such as UNC Healthcare, will strengthen the capacity to develop more affordable housing units.

"Expand and replicate the Northside Model"

The Northside Neighborhood Initiative (NNI) is an example of a highly successful collaboration. NNI includes collaboration among residents of the Northside neighborhood, UNC-Chapel Hill, Self-Help, The Jackson Center, non-profit housing providers, and the Town of Chapel Hill. Expanding the NNI and replicating its success in other neighborhoods across Orange County will increase the supply of affordable housing.

"Cultivate opportunities to involve lenders and developers"

Traditional lenders and for-profit developers are notably absent in the creation of affordable housing. Self-Help Credit Union's involvement in the Northside Neighborhood is a great example of how community-oriented lenders can be involved in affordable housing. Additionally, encouraging developers to use the Low-Income Housing Tax Credit can increase the supply of Affordable Housing. Future efforts should focus on bringing these groups into the collaborative fold.

Imagining New and Creative Ideas

Given the extent of the affordable housing crisis in Orange County, coming up with new ideas to address the broad range of housing needs in our community is critical.

Summit participants generated several innovative ideas that could be used to support further development of affordable housing in Orange County.

"Master leasing of existing units with subsidies."

A master lease program could greatly benefit low- and moderate-income households as well as rental property owners. In this model, a nonprofit housing provider secures a long-term lease with property owners for control of a block of rental units. Under the agreement, the nonprofit would assume responsibility for sub-leasing the apartments to income-eligible tenants, collect monthly rents from those tenants, and subsidize monthly rental expenses.

This model provides stability to both tenants and property owners, and preserves naturally occurring affordable housing. However, this model also requires an ongoing source of funding to subsidize rents and make them affordable.

"Change local development codes to make small/tiny homes a more affordable option"

Tiny homes and Accessory Dwelling Units (ADUs) have many advantages to the creation of more affordable housing. Tiny homes cost less to build, they can be built on smaller lots that may not otherwise accommodate dwelling units, and existing homeowners can develop a tiny home on their lot which could be rented to caregivers, family, etc.

However, some local restrictions may prevent construction of tiny homes or limit the number of structures on one lot. These policies should be reviewed and potentially changed to allow affordable units to be constructed. These policy changes should be implemented with caution, paying particular attention to the risk of conversion of single-family dwellings into investment properties, affordability of the ADU, and presence of owner-occupied dwellings.

"Provide more employment opportunities."

One of the root causes of the affordable housing crisis is the fundamental mismatch between the rising cost of living in our community and stagnant wages. According to the Orange County Living Wage Collaborative, the living wage in Orange County for 2018 is $13.70. Increasing employment opportunities that pay at least a living wage would assist many of those in need of affordable housing.

"Support mixed-income housing development."

Mixed-income housing development makes projects more financially feasible for developers and allows communities to become more income-diverse. Mixed-income housing developments incorporate different housing types (single family dwellings, apartments, and townhomes) within one neighborhood. Mixed-income neighborhoods are typically made possible through the collaboration of public, private, and nonprofit partners.

"Preserve and increase affordable housing along transit corridors."

With Orange County's flagship public transit system and the proposed light rail development, the County has the opportunity to proactively pursue strategic plans that preserve and increase affordable housing along transit corridors. Being closer to public transportation means residents have less need for a car and easier access to jobs, shopping, medical appointments, and recreational areas.

"Create a Housing Locator position."

Households with Housing Choice Vouchers and other tenant-based subsidies are struggling to find housing options in the private market because of market rent inflation and landlord bias against renting to voucher-holders. Securing long-term funding for a "Housing Locator" in Orange County would enable our community to expand the availability of private market rentals for voucher-holders. A Housing Locator could work in tandem with community service providers and housing agencies to engage private landlords, recruit them into tenant-based subsidy programs, and help resolve landlord- tenant challenges.

Increasing Communication and Education

One result of the Summit was the analysis and compilation of data from multiple sources that shed light on the depth and urgency of the affordable housing crisis in Orange County. This data presents a clear call to action, inviting active participation of all stakeholders in our community.

Summit participants identified additional work to be done to broaden the audience receiving information about the affordable housing crisis and to **set a goal to engage a wider range of community stakeholders in this active dialogue.** Ideas generated in the Summit to increase communication and education about the affordable housing crisis include:

"Expand the conversation in the community at large through clubs, organizations, and churches."

Summit participants identified a key opportunity to expand the affordable housing conversation to the broader community. Participants suggested tapping employers, neighborhood associations, faith-based institutions, and community organizations as additional channels to reach the broader community. This expanded outreach could help OCAHC and its partners continue to build a base of stakeholders who are informed about housing issues in our community and invested in addressing this crisis.

"Share the '*Face of Affordable Housing*' to broader groups in the community."

Intentionally engaging community members directly impacted by the lack of affordable housing in the planning processes will create better solutions, hold institutions accountable, and expand and inform the public dialogue about affordable housing.

Directly involving individuals impacted by the housing crisis can help counteract the stigma, bias, and stereotypes that frequently have a negative impact on the public dialogue about affordable housing.

Better Utilization of Resources

Identifying our resources and ensuring they are optimally utilized will allow us to have a greater impact on affordable housing development. Scare resources, such as land and funding, must be creatively managed to maximize their potential.

A goal created at the Summit is to achieve more efficient use of existing resources and opportunities. Ideas generated in the Summit to improve use of existing resources include:

"Diversify the toolbox of financial resources and policies."

Compiling a toolbox of financial resources and policies to increase affordable housing units. Opportunities include:

- Utilize land use ordinances to promote affordable housing in locations where higher density is allowed or rezoning properties to allow higher density housing.
- Create payment in lieu formulas for proposed market rate rental projects.
- Analyze current policies to remove systemic barriers and incentivize developers to create affordable units.
- Encourage community members to support affordable housing bonds that provide critical funding for the preservation and creation of affordable housing units.

"Utilize existing public land"

Available public land parcels suited for affordable housing development should be preserved specifically for that use. The Greene Tract is one of the largest parcels of publicly owned land. Support from the Towns of Carrboro and Chapel Hill, Orange County, and community members will need to be coordinated to have the greatest possible impact on creation of affordable housing.

"Preserve Naturally Occurring Affordable Housing."

NOAH is an opportunity for us to explore and implement proactive strategies to preserve affordable housing. Strategies to preserve NOAH include:

- expand land bank and master leasing programs
- acquire small- and large-scale NOAH for preservation and redevelopment by municipalities or affordable housing providers
- focus on developing town policies to preserve NOAH
- fund a comprehensive repair program that allows residents to safely stay in their homes

INFORMATION FROM COMMUNITY PARTNERS

During the Affordable Housing Summit, eight organizations created posters that were displayed during the event and provided information about their planned developments for affordable housing and their collaboration with others to successfully build affordable housing.[3] The groups represented at the information tables were:

- CASA (Community Alternatives for Supportive Abodes)
- Community Home Trust
- DHIC, Inc.
- EmPOWERment, Inc.
- Habitat for Humanity of Orange County
- The Marian Cheek Jackson Center and Self-Help Credit Union
- Orange County's Housing, Human Rights, and Community Development Department
- The Town of Chapel Hill's Public Housing Department

Organization	# of Units*	Type	Jurisdiction	AMI Served
CASA	48	Rental	Carrboro, Chapel Hill	0-60%
Community Home Trust	84	Rental and Ownership	Carrboro, Chapel Hill	30-115%
DHIC, Inc.	149	Rental	Chapel Hill	0-80%
EmPOWERment, Inc.	12	Rental	Chapel Hill, Hillsborough	30-60%
Habitat for Humanity of Orange County	72	Ownership	Hillsborough, Orange County	30-80%
The Marian Cheek Jackson Center and Self-Help Credit Union	47	Rental and ownership	Chapel Hill	0-80%

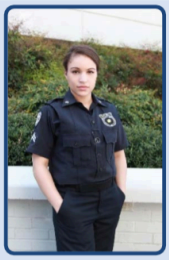
* includes units approved, planned, and in- progress at the time of the Summit Meeting, Feb 23, 2018

[3] *A copy of these posters can be found on the summit website at: http://www.housingorange.org/summit2017*

CONCLUSION

Affordable housing is a concern directly affecting more than one-third of Orange County residents, including our teachers, child care providers, police officers, and bus drivers.

Administrative Professional in Orange County
34% AMI



Law Enforcement Worker in Orange County
55% AMI

Teacher in Durham-Chapel Hill MSA
57% AMI

Childcare Worker in Durham-Chapel Hill MSA
30% AMI

Bus Driver in Durham-Chapel Hill MSA
50% AMI

Building Inspector Durham-Chapel Hill MSA
66 % AMI

*based on HUD calculations; assumes worker is the sole earner in a 4-person household

The Coalition recognizes that various questions were raised by audience members that we had hoped to address. Among the most important of these issues are:

- How to assist undocumented families?
- How to assist those with criminal backgrounds?
- How do UNC students impact the data?
- How can more affordable housing help move families out of poverty?

Although we do not have well researched responses to offer in this report, we in the coalition are aware of the need to address these issues in the future.

So what can you do to help address the affordable housing crisis?

- Sign up for our newsletter and we will let you know about opportunities to get involved! http://www.housingorange.org/newsletter/
- Vote YES in my backyard to support affordable housing funding and policy
- Get the word out – talk with your family, friends, neighbors, etc.
- If you are a landlord, start accepting vouchers
- Build an Accessory Dwelling Unit and rent it out
- Join Advisory Boards or other community advocacy groups

We can do this. We have all the assets, tools, community support, and political will we need to succeed.

APPENDIX I: Summit Attendees

The Summit brought together 160 attendees from various organizations, municipalities, and disciplines, allowing for a rich conversation about the data presentation and the opportunities moving forward. The following organizations were represented at the Summit:

Belmont Sayre
Caramore Community
Carol Woods Retirement Community
Carolinas Legacy Properties
CASA
Centre for Homeownership
CHALT--Chapel Hill Alliance for a Livable Town
Chapel Hill-Carrboro Chamber of Commerce
Chapel Hill Carrboro NAACP
Chapel Hill Herald
Charles House Association
Chatham County Aging Plan
Coalesce Beauty
Community Design Commission
Community Empowerment Fund
Community Home Trust
Democratic Women of Orange County
Development Finance Initiative at UNC School of Government
DHIC, Inc.
Durham County Progressive Democrats
Durham VA Medical Center
EmPOWERment Inc.
Family Success Alliance
Gilfillen Architect
GoTriangle
H-PACT
Habitat for Humanity, Orange County
Inter-Faith Council for Social Service
Justice United
The Marian Cheek Jackson Center
Mutual Aid Carrboro
NC AIDS Action Network
NC DHHS-DAAS ESG Office
NC Housing Coalition
Orange County
Orange County Board of County Commissioners
Orange County Criminal Justice Resource Department
Orange County Partnership to End Homelessness
Oxford House, Inc.
Piedmont Health Services
Refugee Community Partnership
Self-Help Credit Union
Standards-Based Solutions
The Arc of North Carolina
UNC Horizons
UNC Partnerships in Aging Program
Town of Carrboro
Town of Chapel Hill
Town of Hillsborough
Triangle J Council of Governments
University of North Carolina, Chapel Hill
Volunteers of America Carolinas, Inc.
Weaver Community Housing Association
Wells Fargo Community Relations
World Relief
Yokefellows and Transitions and Support Committee