

City of Greensboro and Guilford County Consolidated Plan 2010-2014

D R A F T June 21, 2010



Department of Housing and Community Development

Melvin Municipal Building

300 West Washington Street,

PO Box 3136 Greensboro, North Carolina 27402

(336) 373-2349 (336) 412-6315 Fax

www.greensboro-nc.gov/HCD

Prepared by:

City of Greensboro Department of Housing and Community Development (HCD)

With the assistance of:

Teska Associates, Inc. , and

Billingsley Consultants

Table of Contents

Section	Page
I) Executive Summary	3
1.0 Purpose of this Consolidated Plan.....	
2.0 Significant findings of the housing market analysis and needs assessment	
3.0 Intermediate conclusions from the analysis, interviews and public comments.....	
4.0 Summary of the Strategic Plan	
5.0 Summary of the 2010 Action Plan.....	
6.0 Meetings and Hearings.....	
7.0 Agency Consultations	
8.0 Overview of the Consortium	
II) Housing Market Analysis.....	12
1.0 Introduction.....	
2.0 General Characteristics	
3.0 Current Conditions	
4.0 Income Distribution.....	
5.0 Cost Burden by Income Level	
6.0 Housing Problems.....	
7.0 Housing Assistance Needs.....	
8.0 Homeless Assistance	
9.0 Housing Gap Analysis	
10.0 Guilford County Fair Market Rent	
11.0 Public and Subsidized Housing	
12.0 Expiring Subsidized Units	
13.0 New Housing Production.....	
14.0 Concentration of Low-Income Households.....	
15.0 Concentration of Minority Households.....	
16.0 Location of Assisted Housing.....	
17.0 Barriers to Affordable Housing.....	
III) Housing Needs Assessment.....	43
1.0 What is Affordable Housing?.....	
2.0 Low-Income Households	
3.0 Demographic Trends	
4.0 Housing Affordability.....	
5.0 Employment.....	
6.0 Housing Problems.....	
7.0 Housing Needs.....	
8.0 Housing Demand	
9.0 Analysis of Disproportionate Need by Racial or Ethnic Group.....	
10.0 Low Income Elderly Housing	
11.0 Homeless Populations and Shelter Facilities.....	
12.0 Housing and Services for Homeless and Special Needs Populations	

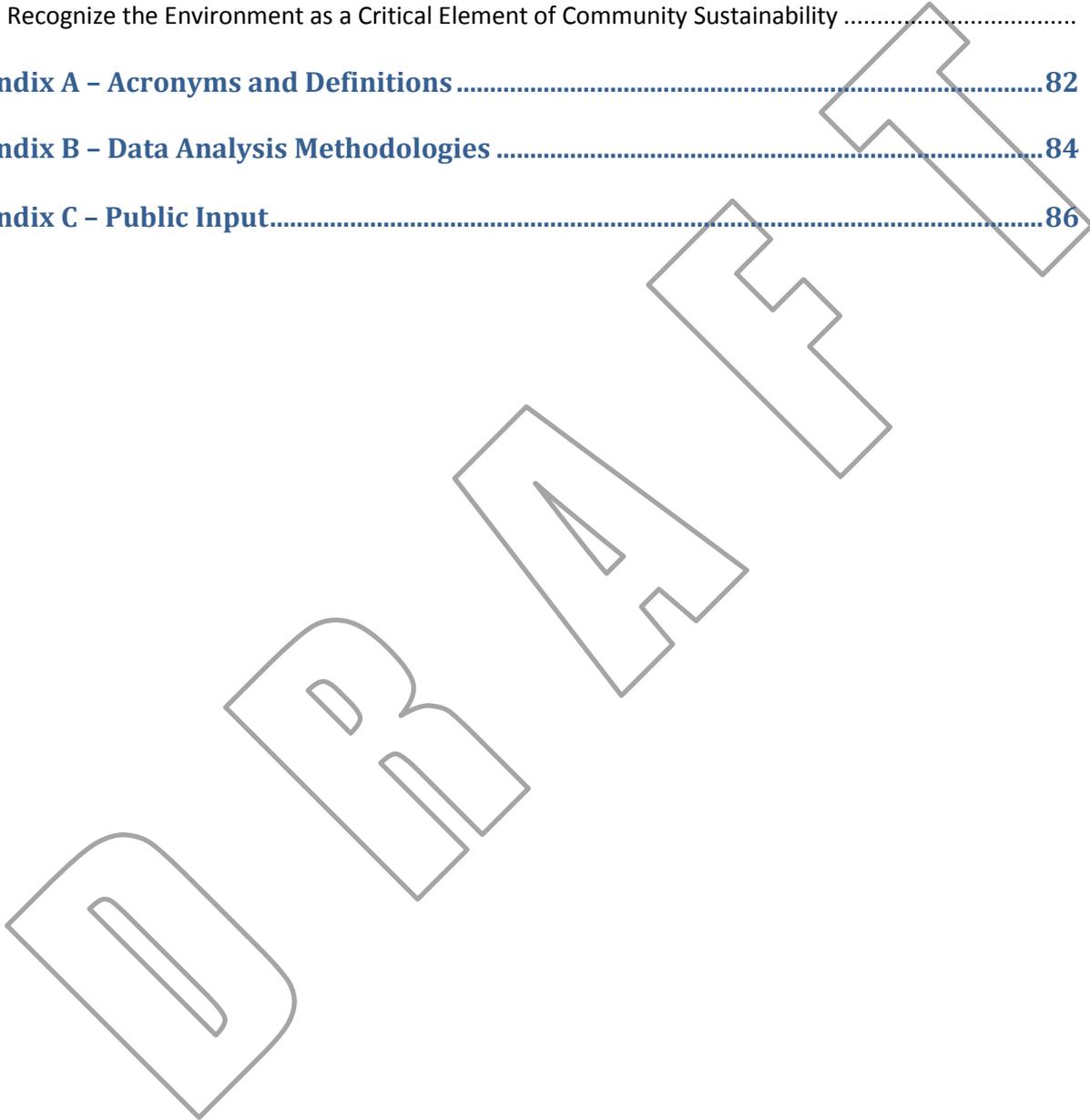
IV) Five Year Strategic Plan.....64

- 1.0 Provide More Transportation Choices64
- 2.0 Promote Equitable, Affordable Housing64
- 3.0 Enhance Economic Competitiveness.....64
- 4.0 Support Existing Communities64
- 5.0 Coordinate and Leverage Federal Policies and Investment64
- 6.0 Value Communities and Neighborhoods64
- 7.0 Recognize the Environment as a Critical Element of Community Sustainability64

Appendix A – Acronyms and Definitions82

Appendix B – Data Analysis Methodologies84

Appendix C – Public Input.....86



I) Executive Summary

1.0 Purpose of this Consolidated Plan

This Consolidated Plan states how Greensboro and Guilford County will pursue its goals for community development and affordable housing programs. The Plan serves as:

- A planning document which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- A submission for federal formula grant programs: the Community Development Block Grant (“CDBG”) program;
- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance and tracking results.

The overall goal of the community planning and development programs covered by this Consolidated Plan is to develop viable communities by providing decent housing, promoting a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in good condition and at an affordable cost to low-income and moderate-income families without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence, and providing housing affordable to low-income persons accessible to job opportunities.

A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to high-quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial disbursement of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Expanded economic opportunities include job creation and retention; establishment, stabilization and expansion of businesses; the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

Sustainable development of the community providing opportunities for low and moderate-income families is critical to advance the effort of housing those in need over the coming five years.

2.0 Significant findings of the housing market analysis and needs assessment

- After a rapid increase in both population and housing units during the latter half of the 20th century, growth rates for both are now slowing.
- The region’s median family incomes (“MFI”) are comparable to those of the rest of the state.
- Using 2007 ACS data, approximately 46% of the renters and 16% of owners are “housing cost burdened.” (Their rent or mortgage exceeds 30% of their household income).
- Very low income households (those making less than 30% MFI or \$16,080) doubled from 2000 to 2007 from 10,000 to 20,000 households. The large increase in these households is the result of a number of factors taking place at the regional, statewide, and national levels. Data is not available to definitively explain which combination of the following possible causes is responsible for this dramatic shift in income level distribution:
 - Declining income levels among existing Greensboro households
 - A significant influx of new very low income households moving into Greensboro
 - Increasing student population in Greensboro; students tend to have lower incomes. The increase in students is not necessarily a detriment to the local economy, however. Higher education, in particular, provides a foundation for economic growth, increased spending, and vitality for the region.
 - Increasing elderly population in Greensboro; elderly households tend to have lower incomes. The increase in elderly households is not necessarily a detriment to the local economy, however. Some elderly have low fixed incomes, but may have financial assets, such as ownership of their home that allow them to weather community-wide financial downturns.
 - An increase in area median income due to growth in income among households in the highest income levels. Such a shift skews the proportion of the population at various income levels, including the benchmark of median family income. Incomes among the area’s lower-income households did not keep up with the rise of the median, leading to a larger share of extremely-, very-, and low-income households in the population.
- The increased population overall has been larger than housing unit production, putting some strains on affordability, particularly for lower-income households.
- If household incomes do not rise, or other changes to current trends do not occur to reduce housing cost burden, up to 22,000 affordable housing units will be needed to meet the expected demand by 2014.
- Since 2000, 70% of new housing units were built as single-family dwellings for owner occupancy.
- Compared to other counties, Guilford County has weathered the foreclosure crisis relatively well; however, foreclosures continue to present problems in the County and Greensboro.
- According to the 2009 Point-in-Time Survey, 1,050 homeless people were counted in Guilford County.

3.0 Intermediate conclusions from the analysis, interviews and public comments

- The national economy and loose mortgage practices led to significant numbers of households buying housing during the period.

- Cost burdens increased because owners borrowed more than 30% of their income due to easy qualification, along with increased cost of utilities.
- Real household cost burdens increased due to increased transportation costs and increased energy costs.
- New affordable housing units have primarily been built on greenfields so neighborhood support and alternative transportation is more limited to the new occupants.
- Many higher paying jobs were lost, while job growth and job replacement was in lower paying jobs than in previous periods.
- Opposition to infill development and potential residential density increases have had an inhibiting effect on development of new affordable within established neighborhoods.
- Communication between government agencies and between government and NGOs has been narrowly focused related to funding, thus losing the collective knowledge and innovations possible from greater interactivity.
- Quality of life factors have not been sufficiently considered in development of new affordable housing.

4.0 Summary of the Strategic Plan

Based on the housing market analysis, needs assessment and the input gathered through the Consolidated Planning process, [redacted] priority areas were identified for investment. The priorities interlock intentionally in order to further the Consortium's efforts to address poverty and service provision in a holistic and more effective manner, and to advance the sustainability of the communities involved. Specific objectives and goals are defined for each priority area in Section [redacted].

The Obama Administration has established a White House Office of Urban Affairs, and along with HUD, EPA, and DOT, have clearly articulated their intent to address the needs of urban areas in a comprehensive and sustainable manner. These agencies have signed an agreement known as the ***Interagency Partnership for Sustainable Communities (The Partnership)*** to improve access to affordable housing establish more transportation options, and lower transportation costs while protecting the environment in communities nationwide. **The Vision for this Consolidated Plan is to establish and maintain programs and tools for Greensboro and Guilford County and their public and private partners based on this framework. The goals include:**

- More transportation choices are required particularly for low income households susceptible to higher cost burdens
- More affordable housing choices in stable neighborhoods are necessary
- New mid-range and higher paying jobs are needed, as well as job training and support
- Taking advantage of the existing infrastructure and neighborhoods to create efficiencies
- Local government operations, including significant intra-governmental cooperation, need to mirror the new Federal Interagency Partnership for Sustainable Communities to ensure continued/enhanced federal funding and acceptance of local programs at the federal level.
- Doing more with less will necessitate decisions cooperatively made by all directly and indirectly affected agencies and departments
- Quality of life advances with recognition of, and improvement of the environment

5.0 Summary of the 2010 Action Plan

Much of the language and intent of the Partnership’s Livability Principles are echoed in the Goals and Policies stated in Greensboro’s *Connections 2025 Comprehensive Plan*. The Strategic Plan element of the Consolidated Plan borrows directly from the language of existing adopted goals and policies which support these livability principles, demonstrating how Greensboro will use available funds to foster more affordable housing, healthy living environments, prevent homelessness, strengthen neighborhoods, create and retain jobs, reduce vehicle miles traveled, and enhance business district vitality. Below, in a two column summary, are the Livability Principles from the Partnership, Goals and Policies from *Connections 2025*, and the programs/projects and actions through which the City of Greensboro will implement these policies during the five year planning period of this Consolidated Plan:

<p>Federal Interagency Partnership Livability Principles Consolidated Plan Principles (Livability Principles melded with Connections 2025 Goals)</p>	<p>Consolidated Plan Goals</p>
<p>1) Provide More Transportation Choices: “Develop and maintain a safe, efficient, and environmentally sound transportation system that provides convenient choices for accessing destinations throughout Greensboro and the Triad, including a range of well integrated transit, pedestrian, and bicycle linkages.”</p>	<ul style="list-style-type: none"> A) Promote transportation and development patterns and types that contribute to decreased household transportation costs. B) Improve access to destinations, especially via alternative modes (public transit, walking, and bicycling); including the critical first and last miles of journeys. C) Improve the safety of transportation systems and facilities, especially for vulnerable transportation users (children, seniors, handicapped adults, pedestrians, bicyclists). D) Improve the efficiency of moving goods and people throughout the community, with respect to time, monetary cost, and resources used. E) Increase support for environmentally sustainable transportation. F) Promote a more equitable distribution of the benefits, costs, and impacts of all transportation systems and facilities within the community. G) Increase connectivity within and among all transportation systems and facilities. H) Improve the quality, convenience, and reliability of transportation systems and facilities, especially for alternative modes.

<p>Federal Interagency Partnership Livability Principles Consolidated Plan Principles (Livability Principles melded with Connections 2025 Goals)</p>	<p>Consolidated Plan Goals</p>
<p>2) Promote Equitable, Affordable Housing: “Meet the needs of present and future Greensboro citizens for a choice of decent, affordable housing in stable, livable neighborhoods that offer security, quality of life, and the necessary array of services and facilities.”</p>	<ul style="list-style-type: none"> A) Increase opportunities for choices in housing in location, unit type and level of accessibility. B) Increase housing affordability through a combination of housing assistance and reduction in overall housing related costs through efficiency factors such as: proximity to jobs, transportation, or services; energy efficiency and resource conservation standards; or reduction in housing access barriers. C) Improve the resource-efficiency of both new construction and existing housing stock. D) Create healthier homes and neighborhoods with fewer physical, environmental and social hazards, through an emphasis on prevention measures. E) Decrease barriers to accessing housing and discrimination in housing choice. F) Eliminate chronic homelessness and reduce all other forms of homelessness by 2016. G) Improve efficiencies in service delivery through enhanced collaboration and partnerships.
<p>3) Enhance Economic Competitiveness: “Promote a healthy, diversified economy with a strong tax base and opportunities for employment, entrepreneurship and for-profit economic development for all segments of the community, including under-served areas such as East Greensboro.”</p>	<ul style="list-style-type: none"> A) Create a Proactive Planning Program to address existing/underutilized business areas near underserved neighborhoods and promote job location near labor force. B) Build stronger relationships with local finance/lending industry and economic development organizations. C) Coordinate/Integrate job training into long and short range planning. D) Capitalize on Institutes of Higher Education (IHEs) and other institutional strengths in the community. E) Focus on energy efficiency as an economic generator for small business development. F) Provide opportunities for job training, mentoring, education and job creation.

<p>Federal Interagency Partnership Livability Principles Consolidated Plan Principles (Livability Principles melded with Connections 2025 Goals)</p>	<p>Consolidated Plan Goals</p>
<p>4) Support Existing Communities: “Provide community facilities, services, and infrastructure in a cost-effective manner to meet citizens’ needs, contribute to quality of life, and support desired land use patterns.”</p>	<ul style="list-style-type: none"> A) Provide planning services to Greensboro communities for redevelopment, neighborhood, corridor and area plans. B) Provide urban design services to ensure quality reinvestment in the Center City and surrounding neighborhoods. C) Provide development assistance and opportunities to revitalize and maintain character and quality of existing communities. D) Continue to promote the value of Greensboro's historic districts and resources. E) Build capacity of residents and community-based organizations. F) Promote neighborhood and economic development by fulfilling target area commitments and creating a process for identifying new opportunities for neighborhood revitalization and planning. G) Utilize available local, state and federal funding to assist homeowners to retain or obtain homeownership status.
<p>5) Coordinate and Leverage Federal Policies and Investment: “Align with federal policies and funding to remove barriers to collaboration, leverage funding and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.”</p>	<ul style="list-style-type: none"> A) Eliminate barriers to collaboration and partnering between departments, agencies and organizations. B) Prioritize funding for projects/programs which are collaborative efforts aimed at efficient service delivery and not duplicative efforts. C) Work towards regional coordination and collaboration. D) Focus funding strategies/grant applications to best take advantage of emerging opportunities.
<p>6) Value Communities and Neighborhoods: “Meet the needs of present and future Greensboro citizens for a choice of decent, affordable housing in stable, livable neighborhoods that offer security, quality of life, and the necessary array of services and facilities.”</p>	<ul style="list-style-type: none"> A) Promote coordinated transportation and land use decisions for broader livability throughout Greensboro. B) Facilitate economic development and neighborhood vitality in targeted neighborhoods. C) Promote Healthy Lifestyles and Complete, Livable Neighborhoods. D) Increase public awareness and confidence in City programs, services, accomplishments and citizen involvement opportunities and how neighborhoods may use them. E) Work at the neighborhood level to reconnect neighborhoods to jobs and services, promote "Desirable Infill Development" and redevelop major corridors to strengthen adjacent neighborhoods. F) Eliminate the persistence of vacant housing, trash, and environmental hazards in neighborhoods - preserving quality and livability.

Federal Interagency Partnership Livability Principles Consolidated Plan Principles (Livability Principles melded with Connections 2025 Goals)	Consolidated Plan Goals
7) Recognize The Environment as a Critical Element of Community Sustainability: “Protect and restore Greensboro’s irreplaceable scenic and natural resources: its system of parks and greenways, urban and woodland tree canopy, stream corridors and wetlands, and air and water quality. Consider use of best practices on managing urban stormwater, promoting water and wastewater conservation, and encouraging resource conservation.”	A) Promote more efficient land development patterns. B) Continue education efforts both community-wide and addressing special topics of environmentally sustainable practices. C) Integrate recommendations from Greensboro's Sustainability Action Plan (SAP) in development and management practices. D) Address the issue of environmental justice in location of new facilities, new residential development, etc. E) Stimulate private investment on sites with presumed or actual impacted soils through site assembly, site assessments and remediation and disposition of acquired properties for new development.

6.0 Meetings and Hearings

Public engagement and input occurred in three principal ways. First, input came on a regular basis from the Stakeholder Advisory Committee (SAC). As the central focus for promoting public involvement and gathering public input, the SAC met 11 times through the course of developing the ConPlan. The SAC acted, in part, as a conduit from their member agencies and partners, to provide guidance and input to the City and County, the consultant, and the process.

The second means of public engagement was through a survey distributed to the staff and administration of housing and social service providers within the Greensboro/Guilford County area. Through this survey, they gave input on the critical housing issues facing the community. This survey was conducted in December 2009.

The third public engagement method was facilitated public meetings in which the SAC, the City Staff, and local people interested in housing and other issues addressed by the Consolidated Plan came together to discuss their preferences about current issues, and relevant policy direction in the Greensboro/Guilford County area. This occurred in January 2010. There were introductory remarks, a description of findings to-date, and then breakout groups were formed, with each group discussing a particular policy area. The groups came together in the last segment and reported out.

In addition, public meetings were held by the Greensboro Community Resource Board, the SAC, and City Council.

- January 13 & 14, 2010, Public Meetings
- June 29, Public Meeting
- July 15, 2010 Public Hearing before the Community Resource Board
- August 2, 2010 Public Hearing before the Greensboro City Council

7.0 Agency Consultations

To gather further input from key stakeholders, the consultant team met with public and private agencies to identify and prioritize community needs, to develop strategies and action plans, to identify community resources, and to promote the coordination of resources. Representatives from public and private agencies affiliated with assisted housing, public housing, economic development, health services, and social services were invited to individual and group meetings to obtain information from and provide input to the development of this consolidated plan.

The following agencies were consulted as part of this process:

- Affordable Housing Management
- Community Foundation of Greater Greensboro
- East Market Street Development Corporation
- Greensboro Housing Authority
- Greensboro Housing Coalition
- Greensboro Urban Ministry
- Homeless Prevention Coalition of Guilford County

In addition to these agency consultations, the following adjacent units of local government were notified and/or consulted during the preparation of this consolidated plan, including the State of North Carolina, which was notified and sent a copy of the plan.

- City of Burlington
- Alamance County
- City of High Point
- Guilford County

Development of the 2010-2014 Consolidated Plan is also based on information found in a number of other local studies, plans, and reports that were prepared in recent years, including:

- *Connections 2025 Comprehensive Plan*, City of Greensboro (2003)
- *Focusing on What Matters*, United Way of Greater Greensboro (2004)
- *Comprehensive Housing Report*, Community Foundation of Greater Greensboro (2006)
- *Partnering to End Chronic Homelessness in Guilford County, High Point, and Greensboro*, The Guilford County/High Point/Greensboro Task Force on Ending Homelessness (2007)
- *Analysis of Impediments to Fair Housing Choice*, Greensboro Home Consortium, City of Greensboro, and Guilford County (Draft, 2009)
- *Voices Choices*, United Way of Greater Greensboro (pending)

8.0 Overview of the Consortium

The City of Greensboro is the Lead Entity for the Greensboro/Guilford/Burlington/Alamance HOME Consortium. This consortium was formed in 1995 and originally included the City of High Point. This arrangement enabled High Point and Guilford County to collaborate with the City of Greensboro

to gain access to federal HOME Program funding which was not available to them individually. In 1996, the City of Burlington and Alamance County were added to the Consortium, expanding the availability of HOME Program funding to the entire Guilford and Alamance area. Beginning in 2005-06, the City of High Point became eligible to access HOME funding on its own, and withdrew from the Consortium. Thus, the consortium now includes Greensboro and areas of Guilford County not within High Point, as well as all of Alamance County.

This document intentionally considers Greensboro and Guilford County in a separate context from Burlington and Alamance, in order to facilitate easier reading and following of the material. After many years of experience in housing and community development activities, these two groups of jurisdictions are accustomed to coordinating planning, but to address issues locally.

As the lead entity for the consortium, the City of Greensboro, is responsible for submission of annual funding application for all HOME-funded activities undertaken by the four member jurisdictions. In addition, the City is responsible for preparation of this five-year strategic plan for the consortium. This is the fourth five-year plan prepared, the first being prepared in 1995 and updated in 1996 with the addition of Burlington and Alamance County.

Greensboro is located in the central Piedmont region of North Carolina. Located at the center of the county, Greensboro is the Guilford County seat, established by the North Carolina colonial assembly in 1771. The colonial assembly created Guilford County from portions of Orange and Rowan Counties in central North Carolina in 1771. Within 50 years, Guilford County began to see significant development as the young nation's roads expanded. Following the Civil War, the County benefitted from the growing system of railroads and began to industrialize, fueled by plentiful raw materials, willing labor, and post-war investment.

In 1926, Guilford County hired a county manager to administer the official actions of the County, an arrangement that continues today. The 11-member Board of County Commissioners performs the legislative functions of the County. The City of Greensboro employs a council-manager form of government in which the City Council hires a City Manager who is the executive of the government, leaving the legislative powers with the 9-member City Council.

Greensboro continues to be a hub of activity for the state of North Carolina, owing, in great part, to the interstate system that carries millions of people and products annually into, out of, or through the city. While the 2008 American Community Survey of the U.S. Census set Greensboro's population at 250,642 and Guilford County's population at 472,216, their location is at the center of a 1.5 million-person region. Many who live in the region work in and around Greensboro, causing its population to swell significantly during the day.

Decreases in the manufacturing industry have changed the area's employment base. The leading industries in Greensboro are now educational services, and health care and social assistance, with a recent significant increase in retail trade.

II) Housing Market Analysis

1.0 Introduction

One of the premises of the Consolidated Plan is to review income, housing, employment and market trends in order to form a base to develop policies and strategies to address the key issues, including housing supply, gaps, and services. Two primary data sets were used for the analysis – the 2000 Decennial Census and the 2007 American Community Survey. Additional data sets were also provided by a variety of local government agencies, including the City of Greensboro, Guilford County, Greensboro Housing Authority and others. These included housing authority units, building permits, special needs housing, and other programs.

In reviewing the data, the ConPlan aims to:

- Understand market trends
- Assess progress toward identified needs from past ConPlan (2005-2009)
- Shape policy proposals based on market needs
- Prioritize resources to meet identified housing and other community and economic development needs

For the purposes of the analysis, the following categories were used based on HUD definitions:

Table 1.1: Income Categories and Levels for Guilford County and Greensboro

	% of Median Family Income (MFI)	Income Level
Extremely low-income	0% - 30%	\$0 - \$16,080
Very low-income	30% - 50%	\$16,081 - \$26,800
Low-income	50% - 80%	\$26,801 - \$42,880
Moderate and Above	80% and above	\$42,880 and above
Median	100%	\$53,600

Source: City of Greensboro, 2007 American Community Survey

Table 1.2: Highlights of Key Findings

	ASSETS	CHALLENGES
Household Income and Cost Burden	<ul style="list-style-type: none"> The number of owner households has increased in all categories in Guilford County even though they comprised a smaller share of all households, but the fastest growth has also been at the lower income brackets from 2000 to 2007. (Table 4.1) 	<ul style="list-style-type: none"> The number of renter households in Guilford County has increased by 98% for extremely low-income households and by 81% for very low-income households. (Table 4.1) The median income increased primarily due to the top income earners, while the number of lower income households increased, putting more pressure on the housing market. (Table 4.1) Virtually all of the increase in cost burden was at lower-income levels. Among extremely low-income households in Guilford County, seven in ten pay more than 30% of their income for housing. (Table 5.1)
Housing Units	<ul style="list-style-type: none"> From 2000 to 2009, Single-family housing represents 83% of all new dwelling unit construction in Guilford County. (Figure 4.1) 	<ul style="list-style-type: none"> Over 71% of the 2,275 Low-income Housing Tax Credit Properties units are two-bedroom (50.7%) or one bedroom (20.6%), thus may not fit needs for many families. (Figure 11.1)
	<ul style="list-style-type: none"> 13,856 new housing units were constructed between 2000 and 2009 in Guilford County and 17,568 new housing units in the Greensboro. (Figure 13.1) 	<ul style="list-style-type: none"> After peaking in 2007, annual construction of new dwelling units decreased to 1,622 units in 2008 in Greensboro, back to the 2003 level, and similar to the average of 1,766 units per year between 2000 and 2005. More data is needed to determine the final results of new units in 2009. (Figure 13.1)
	<ul style="list-style-type: none"> Greensboro public housing units have a high median inspection of 88.95 out of 100 and assisted housing in Guilford County also received high inspection scores with a median of 88.79. Public housing properties with lower scores are currently being renovated. 	<ul style="list-style-type: none"> There are far more units of emergency, transitional and seasonal housing (760 units) than permanent supportive housing (129 units) in Guilford County. The HUD CoC annual competitive grant awards bonus funds for permanent supportive housing development, which supports gradual increasing of this stock. Greensboro and High Point rotate the award each year. (Table 11.1)
Housing Gaps	<ul style="list-style-type: none"> The number of lower-income owners increased, but lack of growth of income may be jeopardizing affordability. Foreclosures and vacancies have not been as severe as many markets throughout the nation. Home prices have been level or declining increasing affordability, but could jeopardize housing stability for lower-income owners. 	<ul style="list-style-type: none"> There are total affordability gaps of 34,769 in Guilford County and 22,315 in Greensboro. (Tables 9.1 and 9.2) There is a spatial mismatch between affordable housing and access to transit, services, and jobs. For renters, there is a gap of 15,693 units of housing for extremely low-income households in Guilford County with 11,130 of the gap in Greensboro. For owners, there are gaps in affordable housing at all extremely-low, very-low and low-income households in Guilford County and Greensboro.

2.0 General Characteristics

2.1 Economic Overview

Greensboro and Guilford County have suffered deeply during the current recession. The unemployment rate in Guilford County in September, 2009 was 11.2%, up from 6.9 % one year ago, and higher than the national average. Over the year ending in September, 2009, county employment fell 6.6 percent, while at the national level, employment decreased by 4.3 percent. Over the same period of time, economic activity in Guilford County fell more than the Triad region (Alamance, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, and Yadkin Counties). The Business Index in Guilford County dropped 2.9% compared to a 0.6% decline in the Triad region.¹

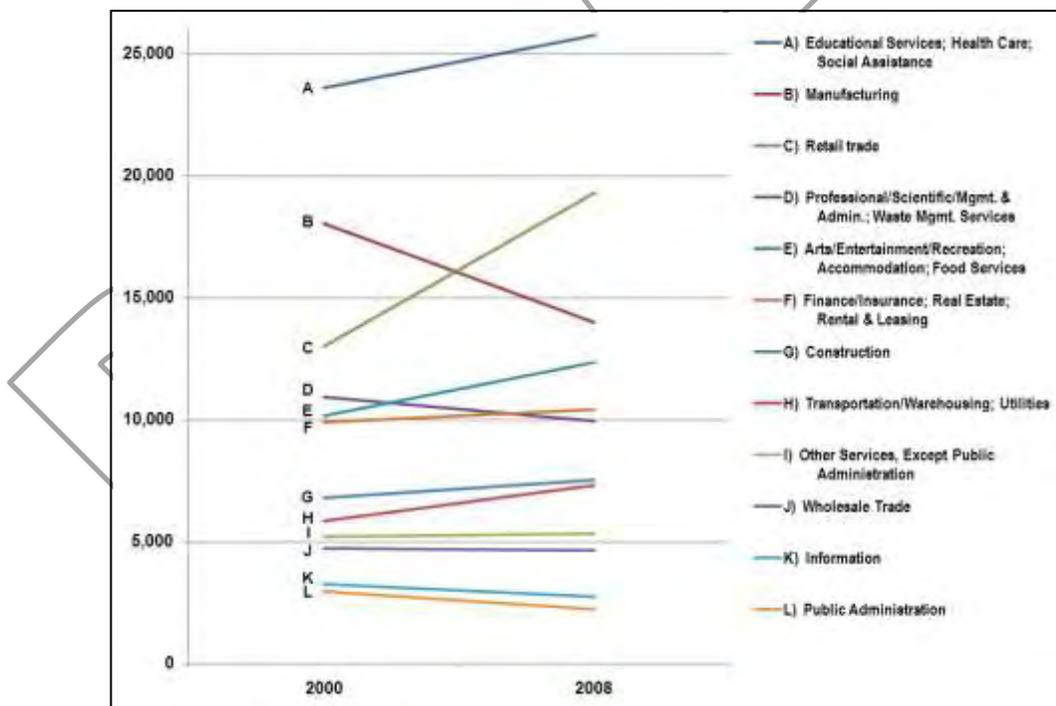
2.2 Employment

Over the period 2000-2007, the employment base in Guilford County became more diverse, transitioning from a large manufacturing base in the past to a more service-oriented economy. Positions in management, professional occupations, service, and sales and office comprise over three-quarters of all employment, or 76.7%, while the remaining 23.1% of employment is in the construction, extraction and maintenance and production, transportation and material moving trades.

Over three quarters of all jobs are in for-profit industries, while 6.14% are non-profit, and a total of 12.61% are in local, state and federal government.² (See Table 2.1)

An even higher share of workers in Greensboro are in service-related industries, with 79.4% in management, professional occupations, service, and sales and office, and only one-fifth of workers (20.5%) in construction, extraction and maintenance and production, transportation and material moving.

Figure 2.1: Change in Employment by Sector from 2000 to 2008, Guilford County



¹ "Guilford County Business Index," Center for Business and Economic Research, The University of North Carolina Greensboro, September, 2009.

² Nielsen Claritas *Site Reports*, 2009.

Table 2.1: Employment by Sector, 2009 – Guilford County and Greensboro

Employment Category	Guilford County		Greensboro	
	Number	Percent	Number	Percent
2009 Est. Civilian Employed Pop 16+ Class of Worker*	247,863		127,087	
For-Profit Private Workers	188,009	76%	95,004	74.8%
Non-Profit Private Workers	15,231	6.1%	8,564	6.7%
Local Government Workers	13,984	5.6%	7,019	5.5%
State Government Workers	12,501	5.0%	7,530	5.9%
Federal Government Workers	4,793	1.9%	2,563	2.0%
Self-Employed Workers	12,932	5.2%	6,224	4.9%
Unpaid Family Workers	413	0.2%	183	0.1%
2009 Est. Civilian Employed Pop 16+ by Occupation*	247,863		127,087	
Management, Business, and Financial Operations	39,170	15.8%	19,817	15.6%
Professional and Related Occupations	48,511	19.6%	26,628	21.0%
Service	30,534	12.3%	17,272	13.6%
Sales and Office	71,891	29.0%	37,177	29.2%
Farming, Fishing, and Forestry	403	0.2%	100	0.1%
Construction, Extraction and Maintenance	19,728	8.0%	8,769	6.9%
Production, Transportation and Material Moving	37,626	15.2%	17,324	13.6%

Source: Nielsen/Claritas, 2009

Another way to look at the shift in job industries is through the Census and ACS data between 2000 and 2008. Over this period, retail jobs in Greensboro increased from 12,980 to 19,271, while manufacturing jobs decreased from 18,034 to 14,005. Other than retail, job growth was seen in education (although it fluctuated); arts, entertainment and recreation, and accommodation and food services; transportation, warehousing, and utilities; and construction.

Table 2.2: Civilian Employment, 2000 to 2008 – Guilford County

Employment Category	2000	2005	2006	2007	2008
Total	114,542	103,266	111,886	121,086	121,598
Manufacturing	18,034	15,057	14,486	12,826	14,005
Retail trade	12,980	13,091	11,755	16,559	19,271
Finance and insurance, and real estate and rental and leasing	9,884	8,240	9,383	10,184	10,412
Professional, scientific, & management, & administrative & waste management services	10,931	10,128	9,675	10,244	9,924
Educational services, and health care and social assistance	23,585	21,880	27,592	28,118	25,733
Arts, entertainment, and recreation, and accommodation and food services	10,168	9,850	11,864	12,443	12,343
Transportation and warehousing, and utilities	5,834	4,984	5,054	6,231	7,292
Other (total)	23,126	20,036	22,077	24,481	22,618
Agriculture, forestry, fishing and hunting, and mining	148	419	64	200	153
Construction	6,813	5,659	7,633	8,861	7,536
Wholesale trade	4,732	4,638	4,790	4,809	4,647
Information	3,267	2,876	3,111	3,467	2,730
Other services, except public administration	5,198	3,577	3,981	3,708	5,309
Public administration	2,968	2,867	2,498	3,436	2,243

Source: 2000 Census, and 2005, 2006, 2007, 2008 American Community Surveys

Unemployment has been a major concern, particularly over the past two years, 2008 and 2009. After holding steady for three years, the unemployment rate increased from 4.7% in 2007 to 11.4% by December, 2009, over one percent higher than the statewide rate.

Table 2.3: Unemployment Rates by Region, 2005-2009

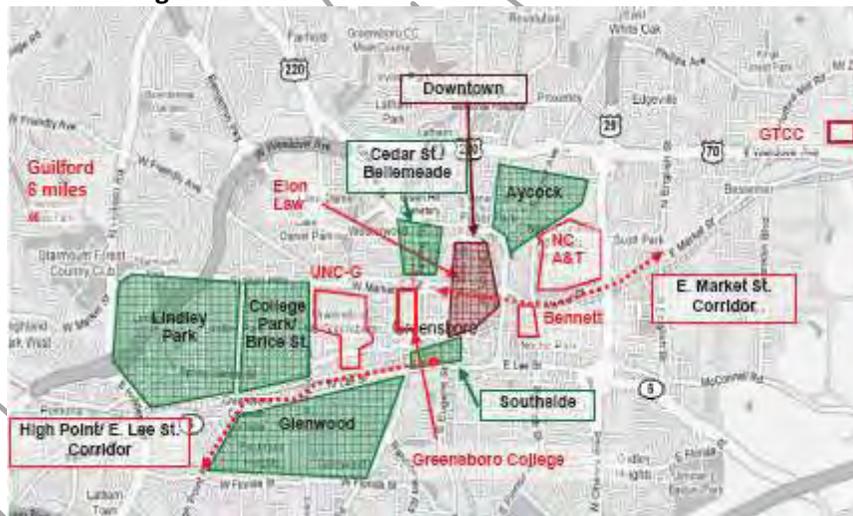
Region	Dec. '05	Dec. '06	Dec. '07	Dec. '08	Dec. '09
Burlington MSA	5.3%	5.0%	4.9%	9.4%	12.1%
Greensboro/High Point MSA	4.7%	4.9%	4.7%	8.6%	11.4%
North Carolina	4.7%	4.7%	4.7%	8.5%	10.3%

Source: Employment Security Commission of North Carolina, <http://www.ncesc.com>, accessed February 22, 2010

2.3 Students

Students make up approximately 11% of the households in Greensboro (excluding those living in on-campus dorms) and accordingly, have considerable impact on the housing market. There are seven institutions of higher education (IHEs) in Greensboro: University of North Carolina at Greensboro (UNCG), North Carolina Agricultural and Technical State University (NC A&T), Bennett College, Greensboro College, Guilford College, Elon University School of Law, and Guilford Technical Community College. UNCG is expected to grow from 16,000 to 24,000 students by the year 2017.³

Figure 2.2: Location of Universities in Greensboro



Source: Collaborating on Greensboro's Future: The University Roundtable and Next Steps, US EPA, 2008

Since 2000 there has been an overall growth in enrollment among the seven Greensboro IHEs. This expanding student population provides long-term economic growth for the region and a more educated workforce. Privately built apartment housing marketed to students has also been developed in the region during this period of time. Students may occupy on-campus housing, private housing built for students, rental or for-sale housing in the local market, or live with families or friends and

³ Curran, Dr. Terrence. "Enrollment Projections 2008-2018" PowerPoint Presentation, February 19, 2008 accessed at <http://www.uncw.edu/facsen/documents/FacultySenateEnrollmentPresentation2008.ppt>, February 19, 2010

commute to school. Growth among lower income households discussed below may be explained in part to the growth in university student population during the period.

3.0 Current Conditions

Most of the data of the housing market analysis is based on comparisons between 2000 Census and 2007 American Community Survey. Since 2007 there have been marked changes in the economy, particularly an increase in unemployment, and a less stable housing market. Greensboro and Guilford County do not seem to have suffered as greatly from the national foreclosure crisis as other markets, but have had large increases in unemployment that may have both short and long-term impacts on the housing market. Housing and employment conditions will need to continue to be closely monitored during the implementation phase of the Consolidated Plan to respond to the needs posed by households.

Table 3.1: Population and Household Trends

	Greensboro	Guilford	North Carolina
Population, 2000	223,891	421,047	8,046,500
Population, 2008	250,642	472,216	9,222,414
% Change	11.9%	12.2%	14.6%

Source: City of Greensboro, 2000 Census, 2007 ACS

From 2000 to 2008, population grew more slowly in Guilford County than the statewide average. Guilford County grew from 421,047 to 472,216, an increase of 12.2%. In Greensboro, the population increased from 223,891 to 250,642, an increase of 11.9%. This compares with a higher growth rate of 14.6% statewide.

The number of households in Greensboro increased from 92,181 in 2000 to 99,029 in 2007, an increase of 7.4%. The number of households in Guilford County increased by 13.1%, from 168,611 in 2000 to 190,740 in 2007. This was due to a number of factors including population growth and a decrease in household size. The result is that the increase in the number of households has put strain on the housing stock in Greensboro and Guilford County.

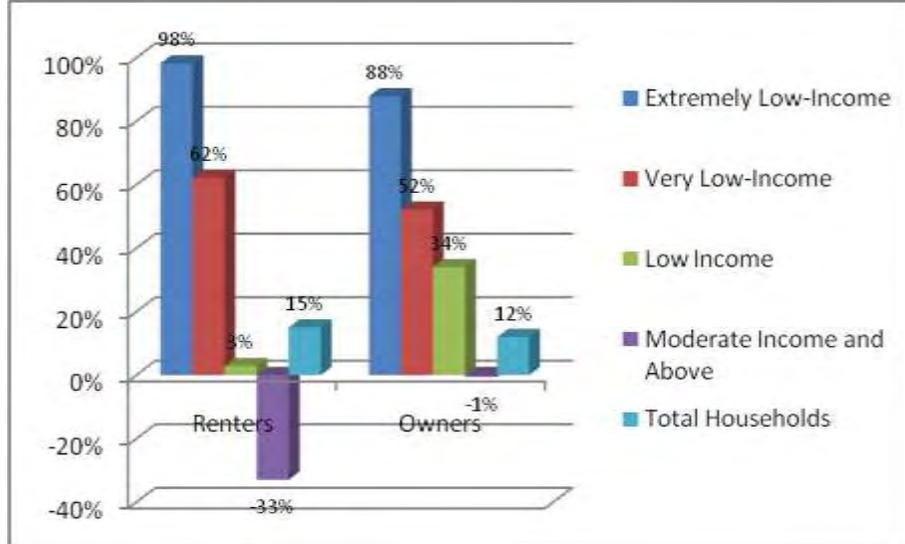
4.0 Income Distribution

4.1 Guilford County

4.1.1 Renters:

The number of renter households at lower-income brackets has increased substantially from 2000-2007. The number of renter households increased by 98% for extremely low-income households and by 62% for very low-income households (Table 6). The number of moderate income and above renter households has decreased by 33%. This has meant that there has been a relative decline of earning power of households relative to the median income level. This may have been caused by a variety of factors including decreased household size, increased senior population, increase in the number of number of students, decrease in wages, and increase in number of households due to in-migration. Figure 4.1 shows the sharp increases in the number of households at lower income levels and the decline of moderate income and above households.

Figure 4.1: Guilford County Change in Households by Income Level, 2000-2007



Source: City of Greensboro, 2000 Census, 2007 American Community Survey

Table 4.1: Low-Income Households by Tenure, 2000 to 2007 – Guilford County

Household Income	Total Renters		% Change, 2000 to 2007	Total Owners		% Change, 2000 to 2007	Total Households		Home-ownership Rate	
	2000	2007		2000	2007		2000	2007	2000	2007
Extremely Low Income	12,273	24,327	+ 98%	5,609	10,536	+ 88%	17,882	34,863	31%	30%
Very Low Income	9,447	15,314	+62%	6,686	10,171	+ 52%	16,133	25,485	41%	40%
Low Income	14,357	14,763	+ 3%	13,792	18,489	+ 34%	28,149	33,252	49%	56%
Total Low-Income Households	36,077	54,404	+ 51%	26,087	39,196	+ 50%	62,164	93,600	42%	42%
Percentage Low-Income of Total Households	57%	75%		33%	33%		37%	49%		
Moderate Income and Above	26,851	17,994	- 33%	79,596	79,146	- 1%	106,447	97,140	75%	81%
Total Households	62,928	72,398	+ 15%	105,683	118,342	+ 12%	168,611	190,740	63%	62%

Source: City of Greensboro, 2000 Census, 2007 ACS

4.12 Owners

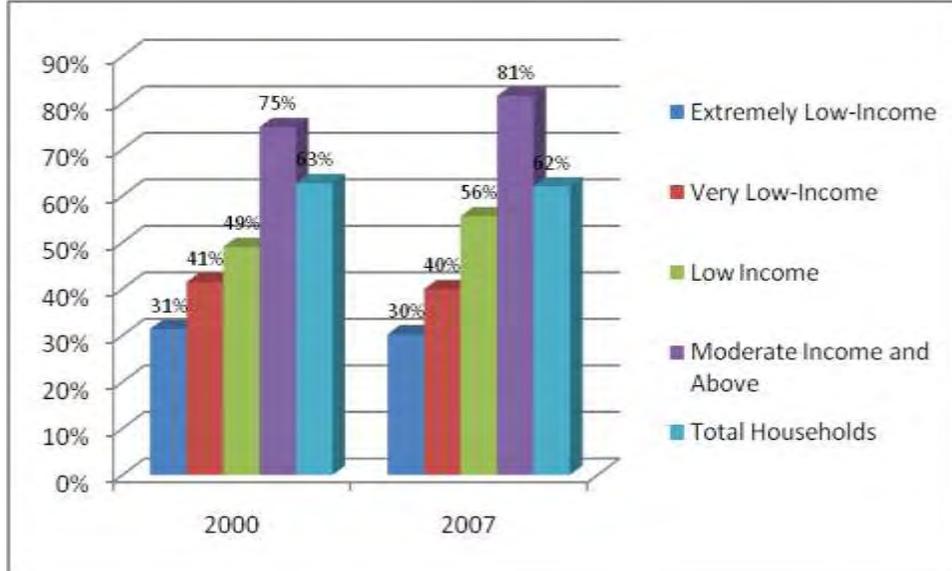
The number of owner households has increased in all categories, but the fastest growth has also been at the lower income brackets.

- The number of owner households has increased by 88% in Guilford County for extremely low-income households, by 52% for very low-income household, and by 34% for low income households.
- The number of moderate income and above households decreased by 1%.
- Homeownership rates declined slightly (by 1% each) for extremely low and very low-income households, and increased for low, moderate income and above income groups.

The fact that there is an increase in the number of owners has generally been a benefit to these households. Yet, as market conditions deteriorate, many of these owners, particularly extremely low- and very-low income households, may face increased cost burden and housing instability if their income declines further. Part of the increase in homeowners at lower income levels may also have been caused by a tendency of long-term owners to stay in their homes as they age-in-place, therefore providing more affordability as their housing payments have not increased. Figure 4.2 shows an

increase in the number of homeowners at extremely-, very-, and low income levels, but a slight decline for moderate and above households.

Figure 4.2: Guilford County Homeownership Rate by Income Level, 2000 and 2007



Source: City of Greensboro, 2000 Census, 2007 ACS

4.2 Greensboro Income Distribution

4.2.1 Renters:

Similar to Guilford County, there was a 102% increase in the number of extremely low-income renter households and a 66% increase in very low-income households and a 3% decline in low-income households (Table 4.3 and Figure 4.3). There was a decline of 38%, or 7,170, moderate-income and above renter households.

4.2.2 Owners:

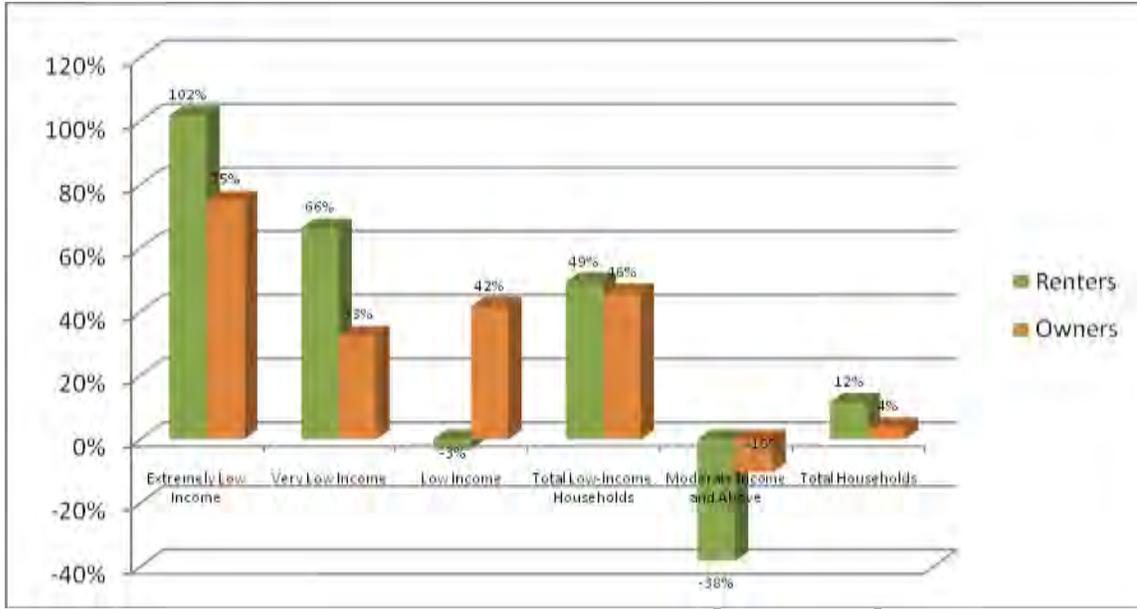
There were large increases in the number of extremely, very, and low- income owner households of 75%, 33%, and 42%, respectively, meaning many households at relatively low-income levels were able to purchase homes. Homeownership rates declined for extremely and very-low income households and increased for low- and moderate-income and above income households. The homeownership rates in Greensboro are shown in Figure 4.4.

Table 4.2: Low-Income Households by Tenure, 2000 to 2007 – Greensboro

Household Income	Total Renters		% Change, 2000 to 2007	Total Owners		% Change, 2000 to 2007	Total Households		Home-ownership Rate	
	2000	2007		2000	2007		2000	2007	2000	2007
Extremely Low Income	7,959	16,047	+ 102%	2,436	4,263	+ 75%	10,395	20,310	23%	21%
Very Low Income	6,667	11,086	+ 66%	3,144	4,167	+ 33%	9,811	15,253	32%	27%
Low Income	10,066	9,731	- 3%	6,693	9,481	+ 42%	16,759	19,212	40%	49%
Total Low-Income Households	24,692	36,864	+ 49%	12,273	17,911	+ 46%	36,965	54,775	33%	33%
Percentage Low-Income of Total Households	57%	76%		25%	35%		40%	55%		
Moderate Income and Above	18,752	11,582	- 38%	36,464	32,672	- 10%	55,216	44,254	66%	74%
Total Households	43,444	48,446	+ 12%	48,737	50,583	+ 4%	92,181	99,029	53%	51%

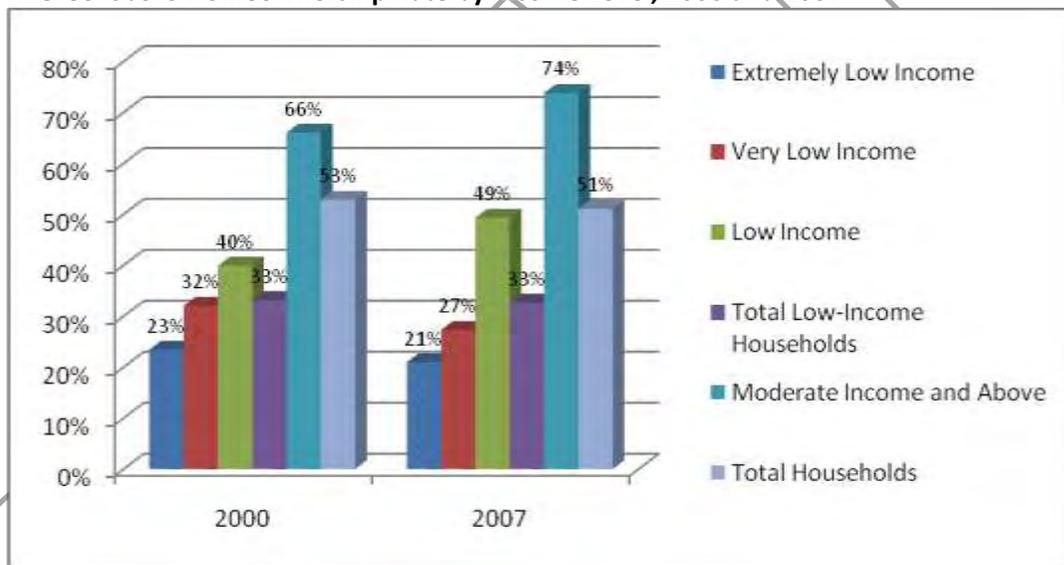
Source: City of Greensboro, 2000 Census, 2007 ACS

Figure 4.3: Greensboro Change in Households by Income Level, 2000-2007



Source: City of Greensboro, 2000 Census, 2007 ACS

Figure 4.4: Greensboro Homeownership Rate by Income Level, 2000 and 2007



Source: City of Greensboro, 2000 Census, 2007 ACS

4.3 Income Distribution Implications

Incomes skewed to lower income brackets, putting more pressure on the housing market. A doubling of the number of households for both extremely low-income renters and owners is one of the most difficult markets to meet through housing, both for renters and owners.

We do not have data yet for the impact of foreclosures and the economic recession on demographics since 2007 for renters or owners. The large increase in homeownership for extremely low-income and very low-income households may be particularly impacted by changes in the economy. Housing policies and strategies need to take into account the large increase in the number of households at lower-income levels, both for renters and owners.

To understand the housing market, the various reasons for growth in household units need to be explored. These include, but are not limited to:

- Growth in elderly in place (which tends to show decreasing income)
- Shift from manufacturing to service industries (which tend to have lower wages)
- Growth in student population
- Stratification in income levels – with lower-income households growing as a proportion of households in the region

5.0 Cost Burden by Income Level

5.1 Guilford County Cost Burden by Income Level

5.11 Renters

The percentage of total renter households with housing cost burden of 30% or more increased from 33% to 46%, while the percentage of renter households with cost burden over 50% increased from 16% to 24%. Virtually all of the increase in cost burden was at the lower-income levels. Among extremely low-income households, 70% pay more than 30% of their income for housing.

The growth in the number of households at lower income levels, coupled with less rental housing development (Table 5.1), has led to higher cost burden at these income levels.

5.12 Owners

Despite a near doubling of the number of extremely low-income owner households, there was a decrease in the percentage of owners with housing cost burden, from 69% to 31%. There was some improvement (lessening of cost burden) for most income levels also, decreasing from 42% to 35% for low-income owner households, and from 10% to 6% of moderate income and above households.

This may have been due to a number of reasons, including:

- Growth in the number of seniors staying in place in their homes;
- Significant decrease in the interest rate during the period making homeownership more affordable;
- A lack of a run-up in for sale housing prices compared to other regions in the nation; and
- For-sale housing supply that prevented increases in housing cost even as the number of homeowners increased

There was a widespread refinancing boom in 2006-7 due to lower interest rates and permissive underwriting. While this lowered the cost of ownership for many households, refinancing led to economic hardship for others, with financing terms that are now raising the monthly costs, creating mortgages higher than home value or stretching the ability of owners to pay their mortgage.

Table 5.1: Cost Burden by Household Type, 2000 to 2007 – Guilford County

Household by Type and Income	Total Renters, 2000	Total Renters, 2007	% Change, 2000 to 2007	Total Owners, 2000	Total Owners, 2007	% Change, 2000 to 2007	Total Households, 2000	Total Households, 2007
Extremely Low Income	12,273	24,327	+ 98%	5,609	10,536	+ 88%	17,882	34,863
<i>Cost Burden > 30%</i>	69%	70%		69%	31%		69%	58%
<i>Cost Burden > 50%</i>	56%	57%		48%	29%		54%	48%
Very Low Income	9,447	15,314	+ 62%	6,686	10,171	+ 52%	16,133	25,485
<i>Cost Burden > 30%</i>	70%	75%		48%	51%		61%	66%
<i>Cost Burden > 50%</i>	23%	21%		25%	22%		24%	21%
Low Income	14,357	14,763	+ 3%	13,792	18,489	+ 34%	28,149	33,252
<i>Cost Burden > 30%</i>	32%	31%		42%	35%		37%	33%
<i>Cost Burden > 50%</i>	3%	2%		12%	9%		7%	6%
Moderate Income & Above	26,851	17,994	- 33%	79,596	79,146	- 1%	106,447	97,140
<i>Cost Burden > 30%</i>	4%	2%		10%	6%		8%	5%
<i>Cost Burden > 50%</i>	1%	0%		1%	0%		1%	0%
Total Households	62,928	72,398	+ 15%	105,683	118,342	+ 12%	168,611	190,740
<i>Cost Burden > 30%</i>	33%	46%		20%	16%		25%	28%
<i>Cost Burden > 50%</i>	16%	24%		7%	6%		10%	13%

Source: City of Greensboro, 2000 Census, 2007 ACS

5.2 Greensboro Cost Burden by Income Level

5.21 Renters:

There was a significant increase in the number of extremely low-, and low income renter households who face cost burden, rising from 7,959 to 16,047 extremely low-income households, and from 6,667 to 11,086 households. There was a decrease in the total amount, and relative percentage, for low- and moderate-income households.

5.22 Owners:

While the number of extremely-low and low-income cost burdened homeowners increased from 2,436 to 4,263, the percentage decreased from 68% to 34%. Yet, housing cost burden increased for very low-income households, from 3,144 to 4,167 households, and the percentage from 52% to 64% of households. This discrepancy may be explained by extremely low-income owners who stayed in place, and university students who tend to have lower incomes while in school. The number of low income households with cost burden increased from 6,693 to 9,481 households. Meanwhile, housing cost burden decreased for moderate-income households. Only 6% of moderate income and above owner-households paid more than 30% of their income for housing.

Table 5.2: Cost Burden by Household Type, 2000 to 2007 – Greensboro

Household by Type and Income	Total Renters, 2000	Total Renters, 2007	% Change, 2000 to 2007	Total Owners, 2000	Total Owners, 2007	% Change, 2000 to 2007	Total Households, 2000	Total Households, 2007
Extremely Low Income	7,959	16,047	+ 102%	2,436	4,263	+ 75%	10,395	20,310
Cost Burden > 30%	71%	72%		68%	34%		70%	64%
Cost Burden > 50%	60%	57%		47%	34%		57%	52%
Very Low Income	6,667	11,086	+ 66%	3,144	4,167	+ 33%	9,811	15,253
Cost Burden > 30%	73%	80%		52%	64%		66%	76%
Cost Burden > 50%	26%	22%		27%	31%		26%	24%
Low Income	10,066	9,731	- 3%	6,693	9,481	+ 42%	16,759	19,212
Cost Burden > 30%	35%	29%		45%	39%		39%	34%
Cost Burden > 50%	3%	1%		11%	8%		7%	5%
Moderate Income & Above	18,752	11,582	- 38%	36,464	32,672	- 10%	55,216	44,254
Cost Burden > 30%	4%	1%		10%	6%		8%	4%
Cost Burden > 50%	1%	1%		1%	0%		1%	0%
Total Households	43,444	48,446	+ 12%	48,737	50,583	+ 4%	92,181	99,029
Cost Burden > 30%	34%	49%		20%	19%		27%	34%
Cost Burden > 50%	16%	25%		7%	7%		11%	15%

Source: City of Greensboro, 2000 Census, 2007 ACS

6.0 Housing Problems

6.1 Guilford County Housing Problems

Housing problems include cost burden (shown previously in Table 5.1), overcrowding and lack of adequate plumbing or heat.

6.1.1 Renters:

Similar to cost burden, households with housing problems nearly doubled from 8,837 to 17,029, although the rate decreased slightly from 72% to 70%. The number of very low-income households with housing problems increased from 6,991 to 11,792, while the number of low income households with housing problems decreased from 5,743 to 4,872, and decreased from 2,685 to 900 for moderate and above renters.

6.1.2 Owners:

Housing problems decreased by more than half (from 70% to 32%) for extremely low-income owners, despite a near doubling of owners. Housing problems decreased from 44% to 36% for low-income households and decreased from 11% to 7% for moderate income and above households. Overall, the number of owner-occupied units with housing problems increased from 21,302 to 45,525.

Table 6.1: Housing Problems by Household Type, 2007 – Guilford County

Household by Type and Income	Total Renters, 2000	Total Renters, 2007	% Change, 2000 to 2007	Total Owners, 2000	Total Owners, 2007	% Change, 2000 to 2007	Total Households 2000	Total Households 2007
Extremely Low Income	12,273	24,327	+ 98%	5,609	10,536	+ 88%	17,882	34,863
# With Housing Problem(s)	8,837	17,029	+ 93%	3,926	3,372	- 14%	12,763	20,401
% With Housing Problem(s)	72%	70%		70%	32%		71%	59%
Very Low Income	9,447	15,314	+ 62%	6,686	10,171	+ 52%	16,133	25,485
# With Housing Problem(s)	6,991	11,792	+ 69%	3,343	5,289	+ 58%	10,334	17,081
% With Housing Problem(s)	74%	77%		50%	52%		64%	67%
Low Income	14,357	14,763	+ 3%	13,792	18,489	+ 34%	28,149	33,252
# With Housing Problem(s)	5,743	4,872	- 16%	6,068	6,656	+ 10%	11,811	21,528
% With Housing Problem(s)	40%	33%		44%	36%		42%	35%
Moderate Income & Above	26,851	17,994	- 33%	79,596	79,146	- 1%	106,447	97,140
# With Housing Problem(s)	2,685	900	- 66%	8,756	5,540	- 33%	11,441	6,440
% With Housing Problem(s)	10%	5%		11%	7%		11%	7%
Total Households	62,928	72,398	+ 15%	105,683	118,342	+ 12%	168,611	190,740
# With Housing Problem(s)	24,256	34,593	+ 43%	22,093	20,857	- 6%	46,349	65,450
% With Housing Problem(s)	39%	48%		21%	18%		27%	29%

Source: City of Greensboro, 2000 Census, 2007 ACS

6.2 Greensboro Housing Problems

6.2.1 Renters:

Housing problems increased for extremely low and very low-income renter households and decreased for low-income, moderate income and above renter households.

6.2.2 Owners:

The number of extremely low-income owner households with housing problems decreased from 1,681 to 1,535, while the rate decreased from 69% to 36%. Among very low-income owner households, the number increased from 1,698 to 2,667, and the rate increased from 54% to 64%, and the number of low-income owner households with housing problems increased from 3,079 to 3,792 households.

Table 6.2: Housing Problems by Household Type, 2007 – Greensboro

Household by Type and Income	Total Renters, 2000	Total Renters, 2007	% Change, 2000 to 2007	Total Owners, 2000	Total Owners, 2007	% Change, 2000 to 2007	Total Households 2000	Total Households 2007
Extremely Low Income	7,959	16,047	+ 102%	2,436	4,263	+ 75%	10,395	20,310
# With Housing Problem(s)	5,887	11,554	+ 96%	1,681	1,535	- 9%	7,568	13,089
% With Housing Problem(s)	74%	72%		69%	36%		73%	65%
Very Low Income	6,667	11,086	+ 66%	3,144	4,167	+ 33%	9,811	15,253
# With Housing Problem(s)	5,134	9,091	+ 77%	1,698	2,667	+ 57%	6,832	11,758
% With Housing Problem(s)	77%	82%		54%	64%		69%	77%
Low Income	10,066	9,731	-3%	6,693	9,481	+ 42%	16,759	19,212
# With Housing Problem(s)	4,429	3,114	- 30%	3,079	3,792	+ 23%	7,508	6,906
% With Housing Problem(s)	44%	32%		46%	40%		45%	36%
Moderate Income & Above	18,752	11,582	-38%	36,464	32,672	-10%	55,216	44,254
# With Housing Problem(s)	2,063	463	- 78%	4,011	2,287	- 43%	6,074	2,750
% With Housing Problem(s)	11%	4%		11%	7%		11%	6%
Total Households	43,444	48,446	+ 12%	48,737	50,583	+ 4%	92,181	99,029
# With Housing Problem(s)	17,513	24,222	+ 38%	10,469	10,281	- 2%	27,982	34,503
% With Housing Problem(s)	40%	50%		22%	20%		30%	35%

Source: City of Greensboro, 2000 Census, 2007 ACS

7.0 Housing Assistance Needs

7.1 Extremely low-income families (less than 30% of MFI)

Guilford County - The total number of extremely low-income households has nearly doubled, increasing from 17,882 to 34,863. Both renter households (98% growth) and owner households (88% growth) grew rapidly during this period. They face increased housing pressure for a limited number of available units. (See Gap Analysis – Tables 9.1 and 9.2).

Greensboro – The total number of extremely low-income households also nearly doubled, increasing from 10,395 to 20,310. Both renter households (102%) and owner households (75% growth) grew rapidly during this period. They face significant cost burden and pressure on the housing market.

7.2 Very Low and Low-income families (between 30% and 80% of MFI)

In Guilford County, the total number of very low-and low- income households increased from 44,282 to 58,737. In Greensboro the total number of households in these income categories increased from 26,570 to 34,465.

7.3 Elderly families

Guilford County – the total number of elderly extremely low-income households increased from 5,895 to 9,783, an increase of 66%. This was true for both renters and owners.

Table 7.1: Elderly Households by Income Level, 2000 to 2007 – Guilford County

Elderly 1 and 2 member households	2000			2007		
	Renters	Owners	Total	Renters	Owners	Total
Extremely Low Income	2,812	3,077	5,895	4,054	5,729	9,783
Very Low Income	1,768	3,594	5,362	1,289	5,353	6,642
Low Income	1,449	5,348	6,797	1,171	6,454	7,625
Moderate Income & Above	2,097	14,709	16,806	1,904	14,918	16,822
Total	8,132	26,728	34,860	8,418	32,454	40,872

Source: City of Greensboro, 2000 Census, 2007 ACS

Greensboro – there was an increase in the number of elderly households at all income levels, but particularly for extremely low-income households, from 3,078 to 3,986, an increase of 29%, that impacted both renters and owners.

Table 7.2: Elderly Households by Income Level, 2000 to 2007 – Greensboro

Elderly 1 and 2 member households	2000			2007		
	Renters	Owners	Total	Renters	Owners	Total
Extremely Low Income	1,739	1,339	3,078	2,233	1,753	3,986
Very Low Income	1,149	1,730	1,122	1,260	1,811	2,933
Low Income	898	2,612	3,510	545	2,949	3,494
Moderate Income & Above	1,403	7,425	8,828	1,334	6,840	8,174
Total	5,189	13,106	18,295	5,234	13,353	18,587

Source: City of Greensboro, 2000 Census, 2007 ACS

8.0 Homeless Assistance

There are far more units of emergency, transitional and seasonal housing (760 units) than permanent supportive housing (129 units). There are only 46 units of permanent supportive housing for families. The Guilford County/High Point/Greensboro Task force on Ending Homelessness report *Partnering to End Chronic Homelessness* recommends a Housing First Strategy to ensure there is enough housing available to stabilize individuals and families first, and then ensuring that they reach necessary services.

Table 8.1: Homeless Shelter Inventory, 2009 – Guilford County

Shelter Category	Individuals			Families			
	Beds	Needs	Unmet Need	Beds	Units	Needs	Unmet Need
Emergency Beds	273	353	+ 80	120	30	115	- 5
Transitional Beds	383	256	- 127	284	74	193	- 91
Seasonal Beds	102	117	+ 15	0	0	15	+ 15
Subtotal	758	726	- 32	404	104	323	- 81
Permanent Supportive Housing	83	122	+ 39	127	46	122	- 5
Total	841	848	+ 7	531	150	445	- 86

Table 8.2: Point-In-Time Homeless Count, 2009 – Guilford County

Homeless Population Category	Emergency	Transitional	Unsheltered	Subtotal	Permanent Supportive Housing
Families: Households with Dependent Children					
# of Men	4	13	3	20	14
# of Women	33	50	3	86	42
# of Children	78	130	9	217	66
Total Persons in Household with Dependent Children	115	193	15	323	122
Total Number of Households with Dependent Children	33	63	4	100	55
Individuals: Households without Dependent Children					
# of Men	282	176	89	547	78
# of Women	71	80	28	179	38
Total Persons in Household without Dependent Children	353	256	117	726	116
Total Number of Households without Dependent Children	353	256	111	720	116
Totals					
Total Homeless Persons	468	449	132	1049	238
Total Homeless Adults	390	319	123	832	172
Sub-Populations					
Chronically Homeless	86	n/a	26	112	n/a
Seriously Mentally Ill	57	51	27	135	104
Chronic Substance Abuse	87	161	46	294	100
Veterans	33	53	13	99	12
Persons with HIV/AIDS	5	11	6	22	14
Victims of Domestic Violence	20	43	14	77	2
Unaccompanied Youth	10	1	0	11	0
Discharged within 30 days prior to becoming homeless, from:					
Criminal Justice System	31	18	15	64	0
Behavioral Health System	15	7	6	28	0
Health Care System	49	62	22	133	2

Source: City of Greensboro

Table 8.3: Homeless Shelter Inventory, 2009 – Greensboro

Shelter Category	Individuals			Families			
	Beds	Needs	Unmet Need	Beds	Units	Needs	Unmet Need
Emergency Beds	156	247	+ 91	102	24	108	+ 6
Transitional Beds	224	124	- 100	256	62	154	- 102
Seasonal Beds	102	75	- 27	0	0	12	+ 12
Subtotal	482	446	- 36	358	86	274	- 84
Permanent Supportive Housing	76	110	+ 34	127	46	120	- 7
Total	558	556	- 2	485	132	394	- 91

Table 8.4: Point-In-Time Homeless Count, 2009 – Greensboro

Homeless Population Category	Emergency	Transitional	Unsheltered	Subtotal	Permanent Supportive Housing
Families: Households with Dependent Children					
# of Men	4	12	2	18	14
# of Women	31	39	2	72	41
# of Children	73	103	8	184	65
Total Persons in Household with Dependent Children	108	154	12	274	120
Total Number of Households with Dependent Children	31	51	3	85	54
Individuals: Households without Dependent Children					
# of Men	193	96	57	346	73
# of Women	54	28	18	100	37
Total Persons in Household without Dependent Children	247	124	75	446	110
Total Number of Households without Dependent Children	247	124	71	442	110
Totals					
Total Homeless Persons	355	278	87	720	230
Total Homeless Adults	282	175	79	536	165
Sub-Populations					
Chronically Homeless	63	n/a	19	82	n/a
Seriously Mentally Ill	24	28	13	65	102
Chronic Substance Abuse	35	51	16	102	94
Veterans	21	24	7	52	10
Persons with HIV/AIDS	2	4	2	8	12
Victims of Domestic Violence	11	32	10	53	1
Unaccompanied Youth	10	0	0	10	0
Discharged within 30 days prior to becoming homeless, from:					
Criminal Justice System	19	8	8	35	0
Behavioral Health System	8	3	3	14	0
Health Care System	21	22	8	51	2

Source: City of Greensboro

9.0 Housing Gap Analysis

The Housing Needs Analysis Report discusses housing needs based on affordability and availability of housing between 2000 and 2007. This data is included below for reference purposes leading into more details regarding the supply of housing in Guilford County and Greensboro. Housing gap analysis is undertaken to understand where there are strains in the housing market. Gaps show the areas in which there are more households chasing fewer units of housing.

The analysis uses the definition of 30% of household income devoted to housing related expenses such as rent, mortgage, utilities and insurance. They do not include transportation-related expenses. Cases of greater number of units than households show that those units are being absorbed by households from other income groups (and therefore show gaps at these other income levels).

Households from lower income groups may be “reaching up” by paying more than 30% of their income for housing, and/or households at higher levels may be paying less than the control factor of 30% of their income for housing. Note that these affordability gaps assume that all vacant units are available and habitable, which may not be the case. In addition, available vacant housing may not be available in locations that fit the needs of the households with housing needs. The analysis for this table is detailed in Appendix B.

A more comprehensive view of the concept of housing affordability includes a wide array of factors, which contribute to a household’s ability or inability to access housing that meets its needs. Most renters and home buyers consider at least some of these factors when deciding where to rent or purchase a home. Too often though, crucial factors are overlooked or misjudged, or no significantly different housing options are available to a household. The decision of which apartment or house to call “home” consists of myriad trade-offs, of which the rent or mortgage price is only the most obvious. Additional important factors include: quality of housing, utility costs, access to and cost of transportation, proximity to place of employment, proximity to and quality of schools, neighborhood safety and vitality, proximity to retail services, health care, child care, green space, culture and entertainment, distance from health hazards, etc. All of these factors have opportunity costs that are not fully apparent until well after the lease or mortgage is executed. Reliable data on the broader costs of housing and the associated affordability impacts on households has become available only recently. Consequently, the analysis contained in this plan is limited to the traditional assessment of monthly rent or mortgage payment as a percentage of gross household income. Implementation of this plan will take advantage of the additional insights provided by newer and more innovative data sources, as they are developed.

9.1 Guilford County

As shown in previous tables, a substantial number of households are paying more than 30% of their income for housing. The number of vacant units is not large enough to meet the demand for all renter households except moderate income and above. There is a total gap of renter housing of 22,833 units (Table 16). The largest gap for renters is for very low-income households who have a gap of 15,693 units of housing.

Among homeowners, there is also a housing gap for all levels of lower-income households. The greatest gaps are for low income and very low-income groups, at 6,022 and 4,682 units respectively. There are a total of 11,936 households paying more than 30% of their income for housing, with only 2,919 vacant units available.

There is a total gap of 34,769 units, showing gaps at all income levels except moderate income and above.

Table 9.1: Affordability Gap Analysis, 2007 – Guilford County

Tenure	Income Level	Income Limit	Households in Income Range	Affordable Price	Households in Affordable Units	Households in More Costly Units	Affordable Units Vacant	Surplus (+) Gap (-)
Renters	Extremely Low Income	\$16,080	24,327	\$402	7,271	17,056	1,363	- 15,693
	Very Low Income	\$26,800	15,314	\$670	3,821	11,493	6,664	- 4,829
	Low Income	\$42,880	14,763	\$1,073	10,163	4,600	2,289	- 2,311
	Total, All Income Levels		72,398		39,249	33,149	10,316	- 22,833
Owners	Extremely Low Income	\$16,080	10,536	\$34,999	7,232	3,304	245	- 3,059
	Very Low Income	\$26,800	10,171	\$59,999	4,962	5,209	527	- 4,682
	Low Income	\$42,880	18,489	\$99,999	12,147	6,342	320	- 6,022
	Total, All Income Levels		118,342		103,487	14,855	2,919	- 11,936
All Households	Extremely Low Income	\$16,080	34,863		14,503	20,360	1,608	- 18,752
	Very Low Income	\$26,800	25,485		8,783	16,702	7,191	- 9,511
	Low Income	\$42,880	33,252		22,310	10,942	2,609	- 8,333
	Total, All Income Levels		190,740		142,736	48,004	13,235	- 34,769

Source: City of Greensboro, 2007 ACS, See Appendix 1 for Methodology

9.2 Greensboro

In Greensboro the data shows similar trends. Among renters, there is a housing gap at all income levels except moderate income and above. There is a total gap of 15,861 rental units. The largest gap is for very low-income renters at 11,130 units. Among owner households, there is a gap at all income levels other than moderate income and above. There is a total gap of 6,454 units.

In total, there is a gap of 22,315 available affordable units. Three-quarters of this gap is for rental units. The largest gap is for extremely low-income households at 12,330 units. There are only 8,750 affordable vacant units available. In addition, since this data ends in 2007, it may not reflect pressure on both renter and owner households that has taken place as the economy has deteriorated.

Table 9.2: Affordability Gap Analysis, 2007 – Greensboro

Tenure	Income Level	Income Limit	Households in Income Range	Affordable Price	Households in Affordable Units	Households in More Costly Units	Affordable Units Vacant	Surplus (+) Gap (-)
Renters	Extremely Low Income	\$16,080	16,047	\$402	4,433	11,614	484	- 11,130
	Very Low Income	\$26,800	11,086	\$670	2,213	8,873	5,157	- 3,716
	Low Income	\$42,880	9,731	\$1,073	6,878	2,853	1,838	- 1,015
	Total, All Income Levels		48,446		25,106	23,340	7,479	- 15,861
Owners	Extremely Low Income	\$16,080	4,263	\$34,999	2,818	1,445	245	- 1,200
	Very Low Income	\$26,800	4,167	\$59,999	1,489	2,678	189	- 2,489
	Low Income	\$42,880	9,481	\$99,999	5,879	3,602	0	- 3,602
	Total, All Income Levels		50,583		42,858	7,725	1,271	- 6,454
All Households	Extremely Low Income	\$16,080	20,310		7,251	13,059	729	- 12,330
	Very Low Income	\$26,800	15,253		3,702	11,551	5,346	- 6,205
	Low Income	\$42,880	19,212		12,757	6,455	1,838	- 4617
	Total, All Income Levels		99,029		67,964	31,065	8,750	- 22,315

Source: City of Greensboro, 2007 ACS, See Appendix 1 for Methodology

Students and Elderly

An additional analysis was undertaken to determine the breakdown of the affordability gaps by elderly, students, and other households. The numbers show that:

- Elderly make up 12% of all renters in more costly units and 31% of owners in more costly units; and
- Students make up 20% of all renters in more costly units and 4% of owners in more costly units.

Additional break-downs by income level are shown in Table 9.3.

Table 9.3: Affordability Gap Analysis for Elderly, Student, & Other Households, 2007– Guilford County

Tenure	Income Level	Elderly Households		Student Households		Other Households	
		Households in More Costly Units	% of All Households in More Costly Units	Households in More Costly Units	% of All Households in More Costly Units	Households in More Costly Units	% of All Households in More Costly Units
Renters	Extremely Low-Income	2,263	13%	3,622	21%	11,171	65%
	Very Low-Income	994	9%	2,343	20%	8,156	71%
	Low-Income	579	13%	562	12%	3,459	75%
	Total	3,836	12%	6,527	20%	22,786	69%
Owners	Extremely Low-Income	1,414	43%	422	13%	1,468	44%
	Very Low-Income	2,031	39%	130	2%	3,048	59%
	Low-Income	1,152	18%	93	1%	5,097	80%
	Total	4,597	31%	645	4%	9,613	65%
All Households	Extremely Low-Income	3,677	18%	4,044	20%	12,639	62%
	Very Low-Income	3,025	18%	2,473	15%	11,204	67%
	Low-Income	1,731	16%	655	6%	8,556	78%
	Total	8,433	18%	7,172	15%	32,399	67%

Source: City of Greensboro, 2007 ACS, See Appendix 1 for Methodology

10.0 Guilford County Fair Market Rent

Median income rose for all years between 2000 and 2009. Fair market rents are based on median income and other factors and therefore rose through the period. For 2008 and 2009 median income data may not reflect current economic conditions.

Although fair market rents rose, affecting rents for public subsidized units, the number of households at lower income levels also rose. Median income values experienced some year to year decline.⁴

⁴ More information on fair market rents can be found at <http://tinyurl.com/GuilFMRDoc>

Table 10.1: Fair Market Rent, 2000 to 2010 – Guilford County

Year	Median Income*	Fair Market Rent						
		Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
2000	\$51,000	\$407	\$464	\$553	\$762	\$775	\$891	\$1,007
2001	\$53,100	\$414	\$472	\$562	\$775	\$788	\$906	\$1,024
2002	\$56,100	\$426	\$486	\$578	\$797	\$811	\$932	\$1,054
2003	\$55,500	\$437	\$498	\$593	\$818	\$831	\$955	\$1,080
2004	\$55,500	\$438	\$500	\$595	\$821	\$834	\$959	\$1,084
2005	\$55,500	\$501	\$558	\$627	\$834	\$902	\$1,037	\$1,173
2006	\$56,400	\$533	\$608	\$678	\$859	\$919	\$1,057	\$1,195
2007	\$53,600	\$554	\$632	\$705	\$893	\$955	\$1,098	\$1,242
2008	\$56,100	\$565	\$645	\$719	\$911	\$974	\$1,120	\$1,266
2009	\$58,500	\$551	\$626	\$699	\$886	\$948	\$1,090	\$1,232
2010		\$553	\$631	\$703	\$891	\$953		

Source: US Department of Housing & Urban Development. *For a family of 4

11.0 Public and Subsidized Housing

Public and Subsidized Housing

The public housing stock in Guilford County and Greensboro are generally in good condition. Greensboro public housing units have a high median inspection score of 88.95 out of 100. Assisted housing in Guilford County also received high inspection scores with a median of 88.79. Below is a list of public and privately owned subsidized housing.

Table 11.1: Public and Subsidized Housing

Entity	Location	Phone	# of Units	# of Bdrms	Handicap Accessible?	Notes
Public Housing						
Greensboro Housing Authority	450 N. Church St., Greensboro	336-275-8501	2,286	1,2,3,4	Y	Combined
Section 8 Rental Assistance						
Greensboro Housing Authority	450 N. Church St., Greensboro	336-275-8501	2,398			Open until the end of June 2005
Privately owned subsidized units						
Aldersgate Apts.	2608 Merritt Dr., Greensboro	336-855-6945		1,2		Elderly
Aldersgate Apts. II	2418 Merritt Dr., Greensboro	336-855-6945		1		Elderly
Anointed Acres Housing	2101 N. Wilpar Dr., Greensboro	336-273-8801		1		Elderly
Brentwood Crossing	308 D Brentwood Crossing, High Point	336-883-4528		1,2,3		Family; low-income; 30% of income
Dartmouth Court Apts.	4403 Trinity Avenue, Greensboro	336-375-3419		2		Family; low-income; 30% of income
Dolan Manor Apts.	2211 Golden Gate Dr, Greensboro	336-379-1411		1		Elderly
Dolan Manor II Apts.	2211 Golden Gate Dr, Greensboro	336-379-1411		1,2		Elderly
Gardengate Apts.	2611 Merritt Dr., Greensboro	336-852-5555		1,2		Elderly
Gatewood Manor Apts.	1222 Lolly Ln., Greensboro	336-230-0503		1		Elderly
Gibsonville Village Apts.	400 Steele St., Gibsonville	336-449-6070		1		Elderly

JT Hairston Memorial Apts.	718 Marsh St., Greensboro	336-275-2902		1,2,3,4		Family; low-income; 30% of income
Lake Road Apts.	308 Taylor Ave., High Point	336-882-3624		1,2,3		Family; low-income; 30% of income
Laurence Manor Apts.	2300 Juliet Pl., Greensboro	336-272-9708		1,2,3		Family; low-income; 30% of income
Lawndale Apts.	2900 B E. Kivett Dr., High Point	336-889-5100		2,3		Family; low-income; 30% of income
Lutheran Supported Living Apts	6720 W. Friendly Ave., Greensboro	336-883-0650		1		Disabled
Morehead Courts	411 Park St., High Point	336-878-2359		1,2		Elderly
Morehead Simkins Independent Living Center	1301 Jolson St., Greensboro	336-333-9906		1		Elderly
Newgate Gardens	605 D Granby St. High Point	336-886-5528		1,2,3		Family; low-income; 30% of income
Northland Apts.	3319 N. O. Henry Blvd., Greensboro	336-375-3419		1,2,3		Family; low-income; 30% of income
Parkside Apts.	306 A O'Connor St., Greensboro	336-275-0026		1,2,3		Family; low-income; 30% of income
Prince Edward Graves Homes	2504 16th St., Greensboro	336-621-4650		1,2		Family; low-income; 30% of income
Rockwood Manor	3818 Rockwood Manor Dr., Greensboro	336-621-4644		1,2,3		Family; low-income; 30% of income
Sheraton Towers	400 N. Main St., High Point	864-239-1000		1,2		Elderly
St. James Homes	1228 S. Eugene St., Greensboro	336-275-4572		2,3		Family; low-income; 30% of income
THP Apts.	2102 A Aileen Court, High Point	336-886-8160		1,2		Family; low-income; 30% of income
Westview Valley	436 Guilford College Rd., Greensboro	336-299-9778		1,2,3		Family; low-income; 30% of income
Low-Income Housing Tax Credit Developments with Project-Based Rental Assistance						
Brentwood Crossing	226 Brentwood St., High Point			136		Family; low-income; 30% of income
Guilford Green	Slade Street, Gibsonville			16		Family; low-income; 30% of income
Havens at Willow Oaks	2000 Everitt St., Greensboro			60		30 units - <60% of income 30 units – Section 9
Rankin School Place	1603 Spry Street, Greensboro			0		Elderly(55+)
Springbrook Meadows	2350 Granville St., High Point			16		Elderly
Townhomes at Willow Oaks	1801 Everitt St., Greensboro			110		Family; low-income; 30% of income
Villas at Willow Oaks	1806 Morning Joy Place, Greensboro			40		Elderly
USDA-Rural Developments						
Azalea Circle Apts.	400 W. Steele St., Gibsonville	336-544-2300	25	1,2		Elderly
Guilford Greene Apts.	702 Slade St., Gibsonville	704-362-4808	16	1,2		Family; low-income; 30% of income
La Shawn Valley	702 Slade St., Gibsonville	704-362-4808	22	1,2		Family; low-income; 30% of income
La Shawn Valley	702 Slade St., Gibsonville	704-362-4808	1	1		Family; low-income; 30% of income

Table 11.2: Public Housing Assisted Units, 2009 – Greensboro

Public Housing Community	Units
Applewood	50
Baylor Court	11
Claremont Courts	250
Gateway Plaza	221
Hall Towers	156
Hampton Homes	275
Hickory Trails	127
Lakespring	60
Laurel Oaks	50
Pear Leaf	50
River Birch	50
Silverbriar	50
Smith Homes	430
Stoneridge	50
Ray Warren	236
Woodberry Run	39
Abby Courts	14
Woodland	27
Total	2,146

Special Housing Programs	Units
Supportive Housing	38
Shelter-Plus Care	55
City Housing Vouchers	10
HOPWA	32
Total	135

Other Assistance	Units
Housing Choice Vouchers (Section 8)	2,751

There are no known immediate needs for major renovation of public housing units.

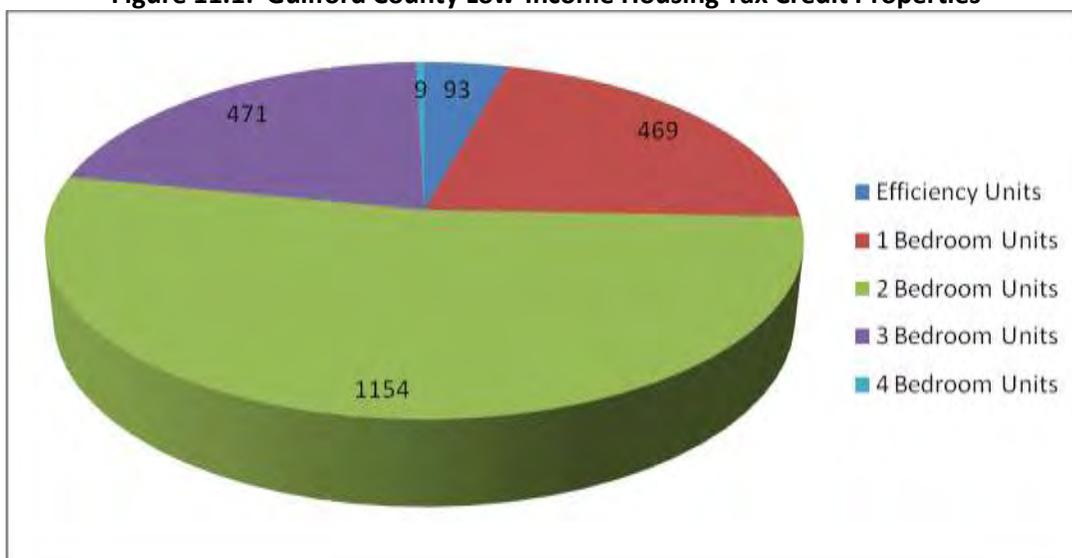
Table 11.3: Applicants on Public Housing Waiting List, 2009 – Greensboro

Time Spent on Waiting List	Public Housing	Housing Choice Voucher Program (Section 8)
Less than 1 year	2,266	135
1 year	1,527	1,800
2 years	193	532
3 years or more	20	108
Total	4,006	2,575

Low-income Housing Tax Credit Properties

There are a total of 2,275 Low-income Housing Tax Credit Properties in Guilford County. A majority of the units are two-bedroom (50.7%) or one bedroom (20.6%), thus may not fit needs for many families. All of the properties have an income ceiling of either 50% or 60% of median income (with most at the 60% of median).

Figure 11.1: Guilford County Low-Income Housing Tax Credit Properties



Low-income housing tax credits are an effective means of providing housing affordable to families with modest incomes, but generally do not reach households earning less than 30% of median income due to the financial structure of the deals. Alternative financing or layering of programs (such as a combination of Section 8 with LIHTC) would be necessary to reach these levels of income.

12.0 Expiring Subsidized Units

There are a total of 1,195 units are set to expire during 2010-2014. The expiring units are a mix of Section 202 (senior) and Section 8 housing. 477 of these units are set to expire in 2010.

Table 12.1: Expiring Units – Guilford County and Greensboro

Property Name	Address	Expires	Units	Program Type	Rent To FMR Ratio	Description
Guilford County						
Gibsonville Village Apartments	400 Steele St, Gibsonville	2011	20	Sec 8 NC	95%	Between 80% & 100% FMR
As Guilford County Gh #1	6184 Lake Brandt Rd, Greensboro	2013	6	PRAC 202/811	42%	Below 80% FMR
Subtotal - Guilford County			26			
Greensboro						
Anointed Acres Housing Development	2101 North Wilpar Drive	2010	59	PRAC/202	63%	Below 80% FMR
Bell House	2400 Summit Ave	2010	22	202/8 NC	127%	Between 121% & 130% FMR
Dolan Manor Phase II	2211 Golden Gate Dr	2010	24	PRAC/202	65%	Below 80% FMR
Laurence Manor Apartments	2300 Juliet Pl	2010	32	Sec 8 NC	104%	Between 101% & 120% FMR
Lutheran Supported Living Apts	6720 W Friendly Ave	2010	10	PRAC/811	46%	Below 80% FMR
Morehead-Simkins Ind. Living Apts.	1301 Jolson St	2010	40	PRAC/202	72%	Below 80% FMR
Prince Edward Graves Homes	2504 16th St	2010	100	202/8 NC	96%	Between 80% & 100% FMR
St. James Homes	1228 S Eugene St	2010	90	Sec 8 LMSA	87%	Between 80% & 100% FMR
Westview Valley Apartments	436 Guilford College Rd	2010	100	Sec 8 NC	106%	Between 101% & 120% FMR
Subtotal - 2010			477			
Aldersgate II	2608 Merritt Dr	2011	40	202/8 NC	113%	Between 101% & 120% FMR
Arc/Hds Guilford County Gh #6	119 Green Acres Lane	2011	6	202/162 NC	95%	Between 80% & 100% FMR
Gardengate	2611 Merritt Dr	2011	125	Sec 8 NC	101%	Between 101% & 120% FMR

Northland Apartments	3319 N O. Henry Blvd	2011	72	Sec 8 NC	115%	Between 101% & 120% FMR
Rockwood Manor	3818 Rockwood Manor Dr.	2011	72	Sec 8 NC	118%	Between 101% & 120% FMR
Subtotal - 2011			315			
Arc/Hds Guilford Co Gh #8	2205 Benton Ln	2012	6	202/162 NC	98%	Between 80% & 100% FMR
Arc/Hds Guilford Co Gh #7	101 Andrea Dr	2012	6	202/162 NC	101%	Between 101% & 120% FMR
Arc/Hds Guilford Co Gh #1	2001 Jane St	2012	5	202/8 NC	106%	Between 101% & 120% FMR
Dartmouth Court Apartments	4403 Trinity Avenue	2012	28	Sec 8 NC	119%	Between 101% & 120% FMR
Shepherd House	1500 Lankford St	2012	20	202/162 NC	121%	Between 121% & 130% FMR
Subtotal - 2012			65			
J T Hairston Memorial Apts	718 Marsh St	2013	108	Sec 8 LMSA	92%	Between 80% & 100% FMR
Subtotal - 2013			108			
Aldersgate Apartments	2608 Merritt Dr	2014	78	Sec 8 NC	93%	Between 80% & 100% FMR
Arc/Hds Guilford County Group Home #3	801 Larkwood Dr	2014	5	202/8 NC	97%	Between 80% & 100% FMR
Dolan Manor	2211 Golden Gate Dr	2014	30	202/8 NC	116%	Between 101% & 120% FMR
Gatewood Manor Apartments	1238 Lolly Ln	2014	32	Sec 8 NC	97%	Between 80% & 100% FMR
Subtotal - 2014			204			
Total Expiring Units 2010-2014			1,195			

These expiring units are an asset to the affordable housing stock of Greensboro and Guilford County. Expiring units may fall into a number of categories:

- Housing that is likely to remain affordable due to the nature of the individual buildings or surrounding local housing market
- Housing that is in strong rental markets and will go to market rates at much less affordable levels
- There may be a concern of the on-going maintenance and quality of housing once the units have expired as there will be less required on-going regulation of the properties.

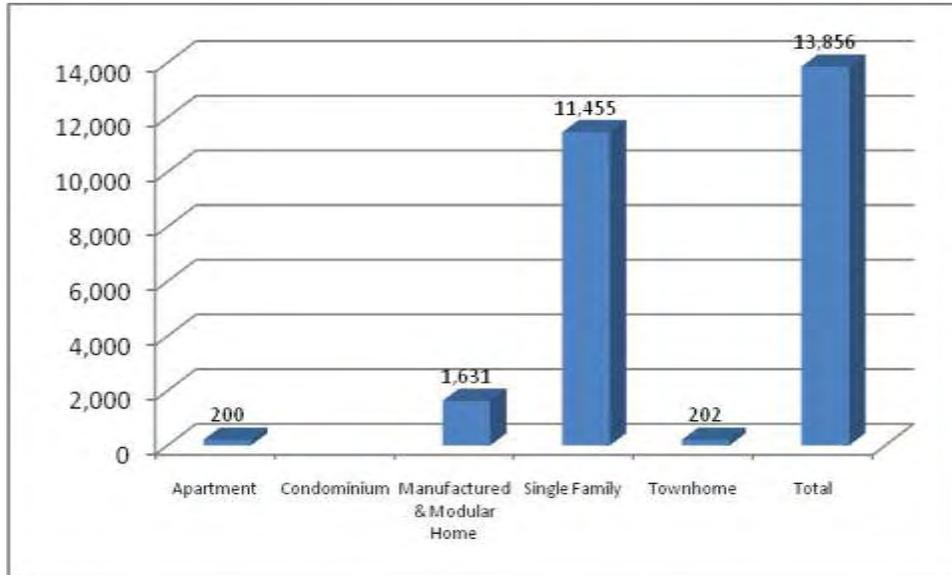
Further analysis should be undertaken to determine the specific building assets and strategies for preservation of specific properties.

13.0 New Housing Production

13.1 Guilford County New Housing Permits

Single-family housing represented 83% of all new dwelling units constructed in Guilford County from 2000 to 2009 (Figure 13.1). Single-family housing construction in Guilford County (excluding Greensboro and High Point) exceeds production in Greensboro, but is less than the combination of single-family, townhome, and condominium (11,657 in Guilford County only, compared with 12,020 in Greensboro). Note that Guilford County data does not include Greensboro or High Point.

Figure 13.1: Guilford County New Dwelling Unit Construction by Type, 2000-2009 (excluding Greensboro and High Point)

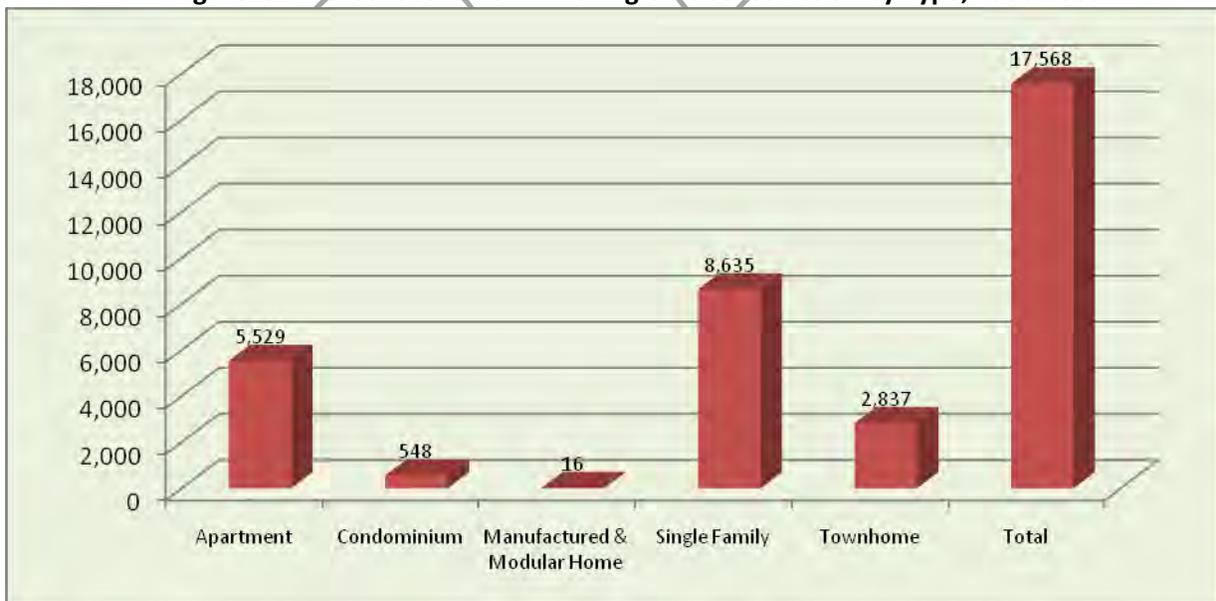


Source: Guilford County

13.2 Greensboro New Housing Permits

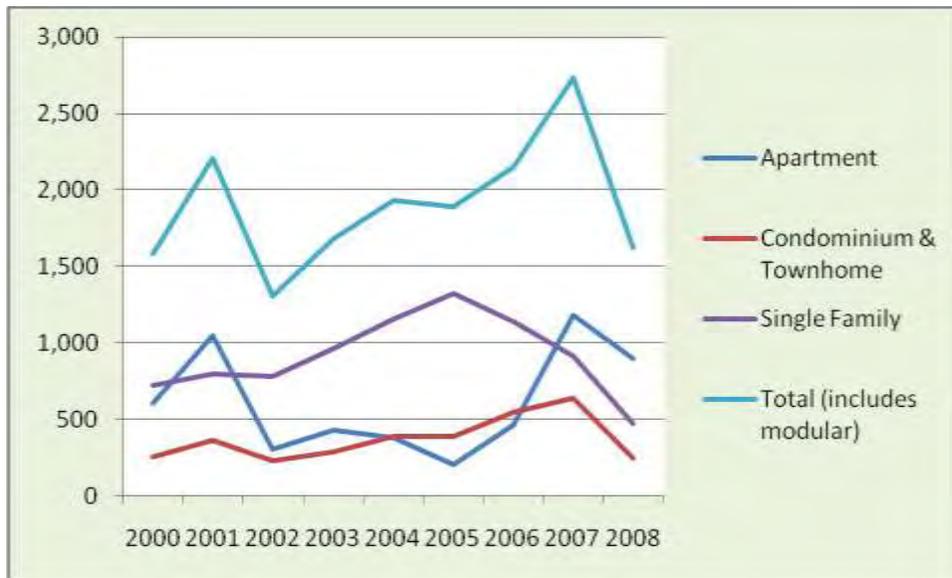
Single-family homes, townhomes and condominiums represented 68% of all new dwelling units constructed in Greensboro from 2000 to 2009 (Figure 13.2). After peaking in 2007, annual production of new dwelling units decreased to 1,622 units in 2008, back to the 2003 level, and similar to the average of 1,766 units per year between 2000 and 2005. (Figure 13.3) A broad range of new housing was developed in Greensboro in the 2000's with 31% apartments, 3% condominium, 49% single-family, and 16% townhome. 2007 was the peak year for housing production with 2,735 new units.

Figure 13.2: Greensboro New Dwelling Unit Construction by Type, 2000-2009



Source: City of Greensboro

Figure 13.3: Greensboro New Dwelling Units by Year and Type of Housing



Source: City of Greensboro

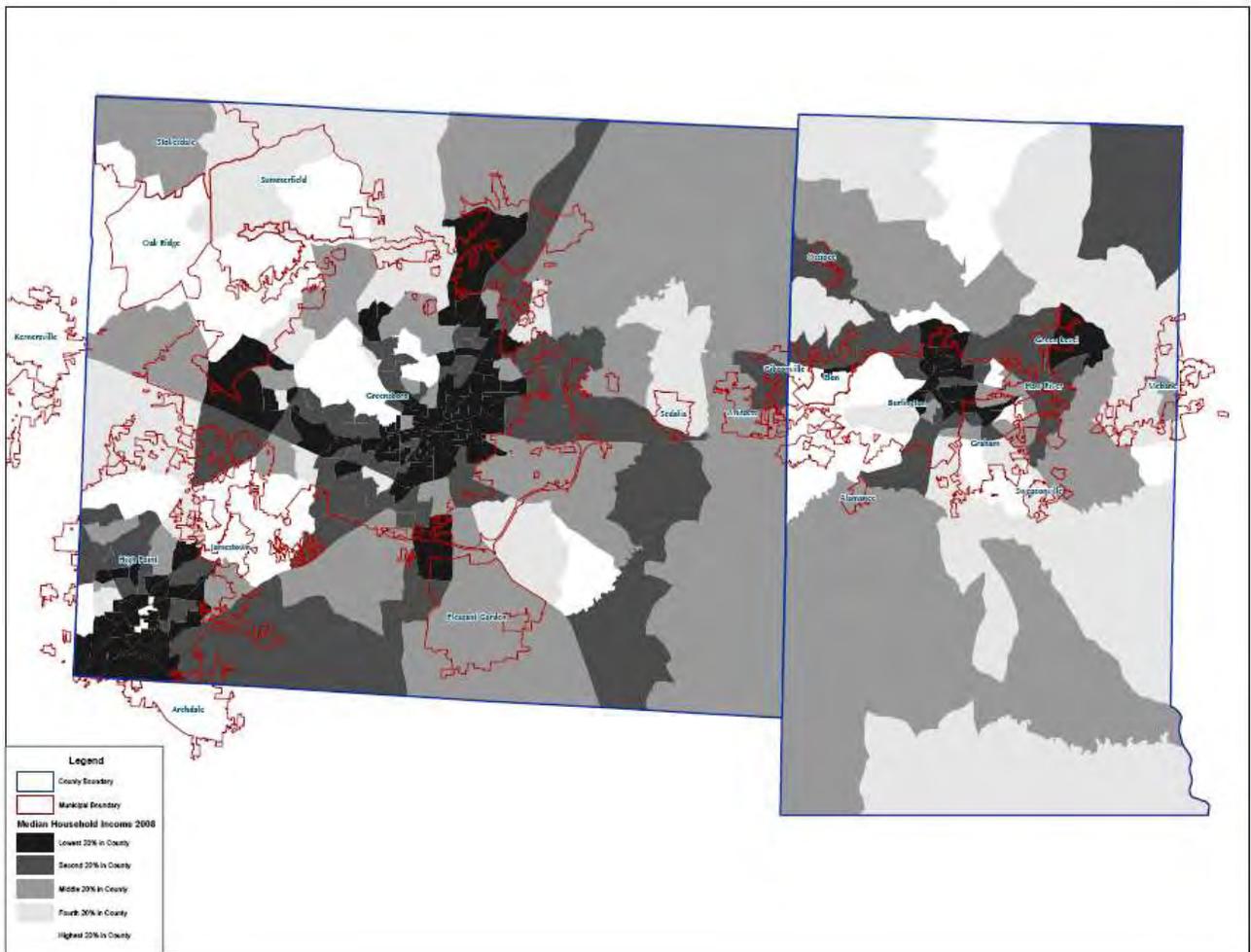
Table 13.1: New Dwelling Units by Year and Type of Housing, 2000 to 2009 – Greensboro

Type of Unit Constructed	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 (part)
Apartment	604	1,050	301	426	383	200	460	1,182	899	24
Condominium & Townhome	257	364	228	290	385	385	548	641	249	66
Single Family (includes modular)	718	796	778	960	1,157	1,325	1,142	912	474	373
Total	1,579	2,210	1,309	1,680	1,929	1,887	2,153	2,735	1,622	464

14.0 Concentration of Low-Income Households

Low-income households are concentrated in several areas of Guilford County, which is shown on the left side of the figure below. Low-income households are generally concentrated in the central areas of Greensboro in the center of the county, as well as distributed in areas radiating out in the county.

Figure 14.1: Concentration of Low-Income Households



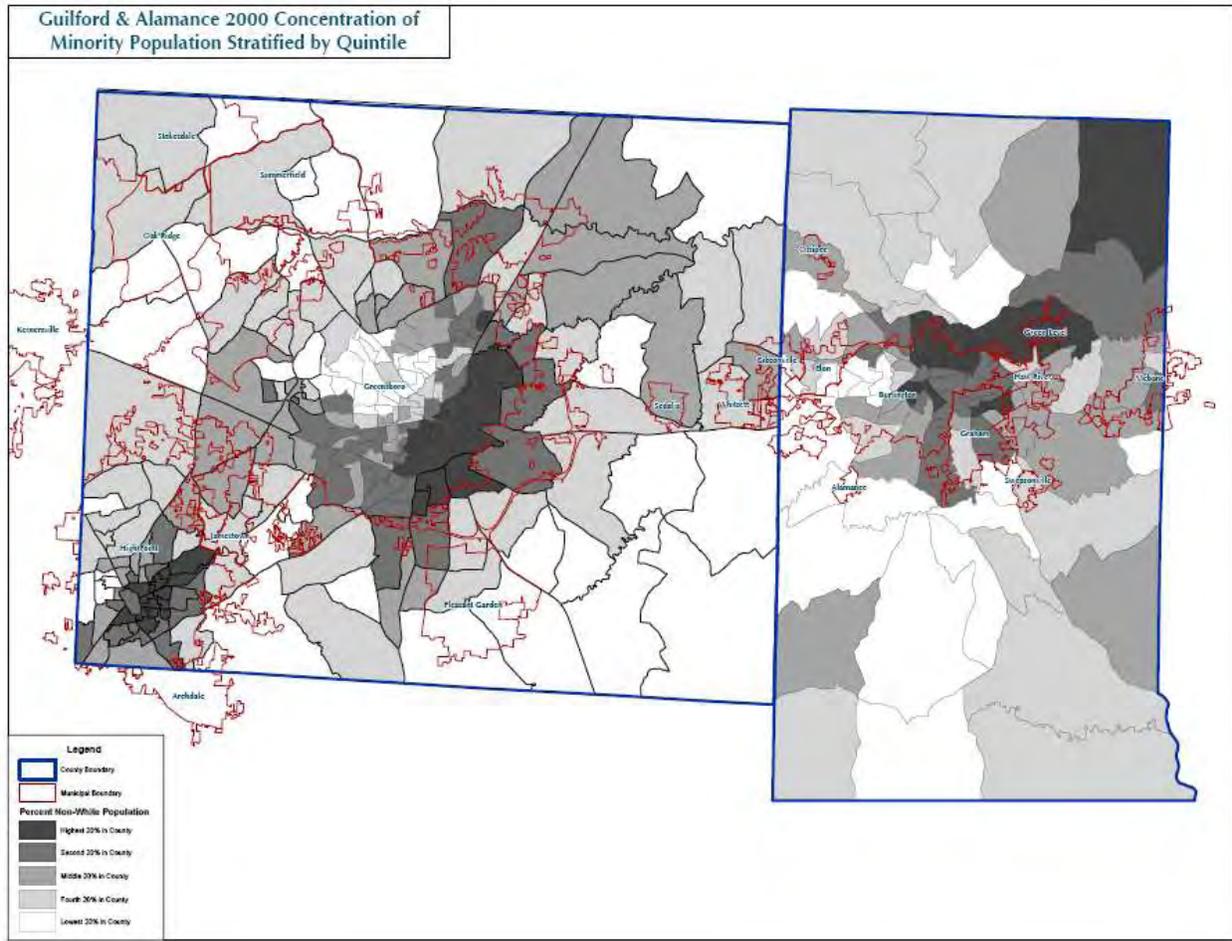
Source: City of Greensboro

DRAFT

15.0 Concentration of Minority Households

There is a concentration of minority households in Guilford County. Guilford County is shown on the left in the figure below, where the concentrations of minority households are noted.

Figure 15.1: Concentration of Minority Households

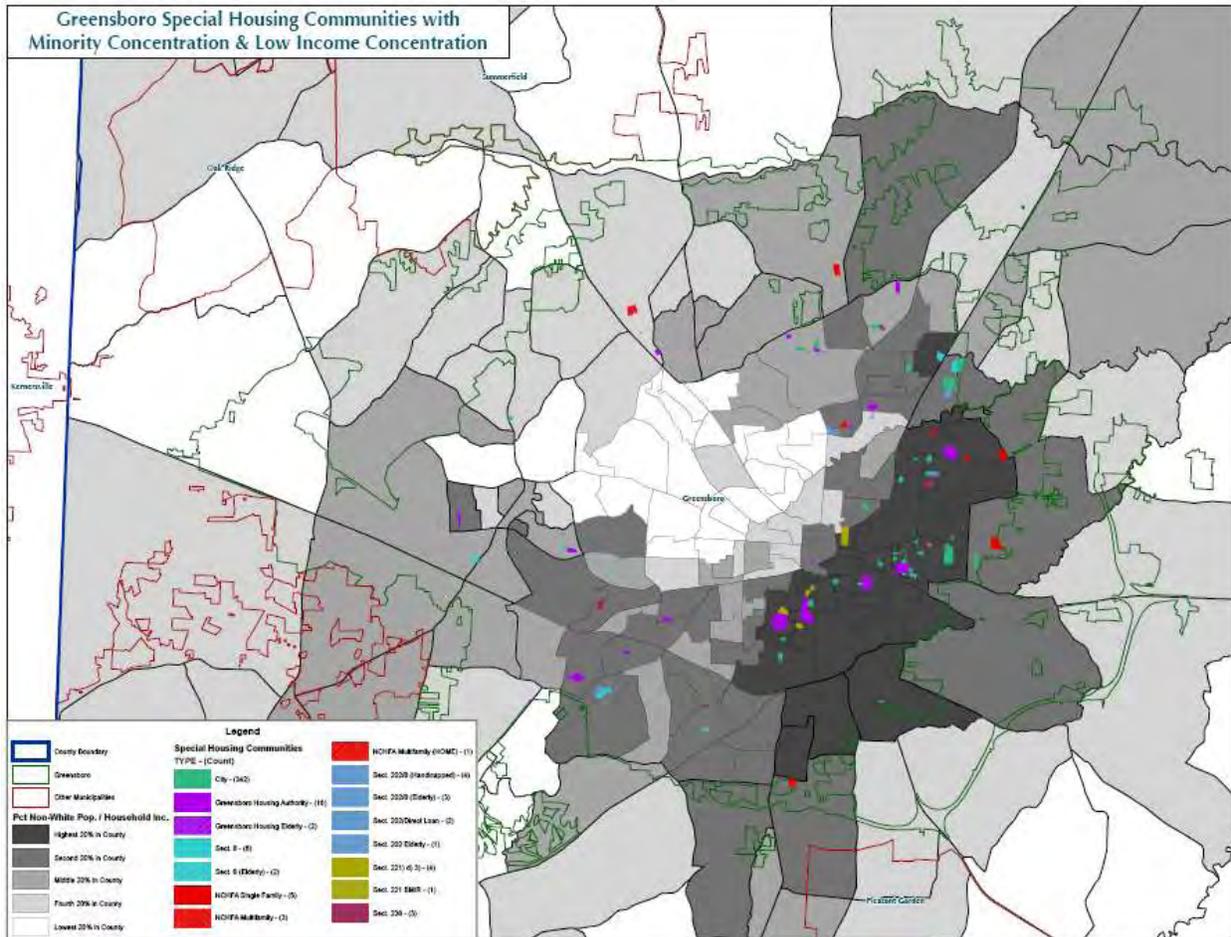


Source: City of Greensboro

16.0 Location of Assisted Housing

The City of Greensboro has mapped out the location of various types of assisted housing in Greensboro. The map of housing relative to minority and low-income concentration is shown in Figure 16.1 below.

Figure 16.1: Location of Assisted Housing Relative to Minority and Low-income Concentration



17.0 Barriers to Affordable Housing

The major barriers to affordable housing in Guilford County and Greensboro are:

1. There has been an increase of over 12,000 extremely low-income renters, outstripping the production of apartment housing by over 2:1, and virtually no apartments built outside of Greensboro in Guilford County. Furthermore, many of the 5,529 rental units developed in Greensboro are configured to maximize their appeal to either students or seniors, and are far less practical for family households.
2. There is little incentive to develop more affordable rental housing because the cost of construction, maintenance and operations is greater than supportable with affordable rents.
3. Lack of available and affordable land, particularly in infill situations, has made it difficult to assemble land for the development of affordable housing.

4. Rising cost of utilities has increased the cost burden on households. In addition, there is a lack of incentive for landlords and a lack of funds for lower income homeowners to invest in longer-term solutions of energy efficiency that would reduce the monthly cost of housing.

5. There is a limited amount of land suitably zoned for construction of small-lot single family residential or multi-family residential, that is accessible to community and social services, and that could be profitably developed at prices affordable to low-income households. The high cost of available land is a barrier to affordable housing.

6. Particularly post 2007, credit for prospective homeowners has tightened making homeownership less accessible and preventing the development of new housing – both for sale and renter.

Other Barriers

1. There is lack of available and affordable land with good access to transit and jobs. Transportation costs are not included in the definition of affordability, but are a growing cost for households as fuel costs have increased considerably since 2000.

2. Existing patterns of development make it difficult to serve many areas with frequent and convenient bus service, particularly in the areas beyond the core of Greensboro where new housing has been developed. There is a need for greater interconnection between the existing pattern and development of affordable units and the bus network that is available to provide transit options to work, shopping, day care, and needed services.

3. While there are a number of services related to homeless and other special populations, facilities have not been able to keep up with the demand and as the economy has moved into recession, needs have increased and resources are limited.

III) Housing Needs Assessment

Greensboro, like many communities in North Carolina and across the country, has experienced a shortage of very affordable housing. The Consolidated Plan 2005 - 2009 laid the goals for dealing with the problem. The plan recommended implementing financial strategies (i.e., housing assistance programs), physical improvements (i.e. repair, energy saving improvements), and land use strategies (i.e., regulatory approaches). All of these goals have been achieved, however, the need continues in all areas. The City has already implemented several strategies which resulted in the funding for development of elderly housing, single family affordable housing; assisted first time homebuyers; provided funding for the effort to reduce homelessness; reduced development fees for affordable housing; created a new zoning district permitting higher density housing development; continued the Housing Choice Voucher program; significantly funded the effort to reduce the hazard of lead based paint, with excellent results; and funded the anti-poverty efforts of the community.

A complex set of factors affects the local housing market and individual households' ability to afford housing. Moreover, much of the data the 2005 – 2009 *Consolidated Plan for Housing* is based upon the 2000 Census and this plan the 2010 – 2014 *Consolidated Plan* does not have a new Census available. The recent economic recession has affected trends in the housing market. It is possible these will be short lived, and a return to pre-recession housing market trends will occur in the next couple of years, but it is also possible that the trends will extend longer, and thus greatly affects the ability to solve housing needs. A thorough housing conditions analysis helps to better understand housing needs in the community.

This report follows the Housing Market Analysis, and relies heavily on the data from that section. The housing needs assessment contained in this report will be used by Greensboro and Guilford County to develop a set of policies and strategies to address housing needs in the area.

In looking at housing and housing needs one has to look at housing as more than a physical structure. Housing is shelter, but it is more. It creates lifestyles, economic possibilities, prestige, sense of place, and access. Housing need has to concentrate not just on the physical condition of the building, but also the proximity to work, schools, shopping, and recreation. Energy efficiency is a major factor in affordability. What good is a less expensive home if the utility bills exceed the tenant's ability to pay? And, what good do inefficient homes do for the community?

1.0 What is Affordable Housing?

Definitions are important to understanding needs.

Affordable housing refers to households' ability to find housing within their financial means. Households that spend more than 30% of their income on housing and certain utilities are considered to experience *cost burden*. As such, any household that pays more than 30% experiences cost burden and does not have *affordable* housing. Thus, affordable housing applies to all households in the community.

Most people assume that the poor are the ones who face a cost burden, but actually anyone can. In the last couple of years, a number of families purchased homes with mortgages that varied, and found themselves spending more than 30% of their income. Other families had a member lose a job, or have had their work hours reduced, also throwing them into a cost burden situation. Affordable housing is a community issue, not just one for a sector of that community. Because of their limited means, the incidence of cost burden is greatest amongst low-income households.

Low-income housing refers to housing for “low-income” households. HUD considers a household low-income if it earns 80% or less of median family income. In short, low-income housing is targeted at households that earn 80% or less of median family income.

2.0 Low-Income Households

Income is a key indicator of a household’s ability to find and retain safe, decent housing. Two income indicators are commonly used in housing studies to identify at-risk households: poverty and percent of median income. Based on 2009 median income figures, a Guilford County household with income of \$46,800 or less is defined as having “low-income.” Tables 1 and 2 summarize the estimated number of low-income households in Guilford County and Greensboro in 2007. About 49% of Guilford County households and 55% of all Greensboro households were considered low-income using the HUD standards for 2007.

Table 1: Low-Income Households by Tenure, 2000 to 2007 – Guilford County

Household Income	Total Renters		% Change, 2000 to 2007	Total Owners		% Change, 2000 to 2007	Total Households		Home-ownership Rate	
	2000	2007		2000	2007		2000	2007	2000	2007
Extremely Low Income	12,273	24,327	+ 98%	5,609	10,536	+ 88%	17,882	34,863	31%	30%
Very Low Income	9,447	15,314	+ 62%	6,686	10,171	+ 52%	16,133	25,485	41%	40%
Low Income	14,357	14,763	+ 3%	13,792	18,489	+ 34%	28,149	33,252	49%	56%
Total Low-Income Households	36,077	54,404	+ 51%	26,087	39,196	+ 50%	62,164	93,600	42%	42%
Percentage Low-Income of Total Households	57%	75%		33%	33%		37%	49%		
Moderate Income and Above	26,851	17,994	- 33%	79,596	79,146	- 1%	106,447	97,140	75%	81%
Total Households	62,928	72,398	+ 15%	105,683	118,342	+ 12%	168,611	190,740	63%	62%

Source: 2000 Census, and 2007 American Community Survey

Additional facts concerning household income in Guilford County:

Incomes are skewed to lower income brackets, putting more pressure on the housing market. A doubling of the number of households for both extremely low-income renters and owners is one of the most difficult markets to meet through housing, both for renters and owners.

We do not have data yet for the impact of foreclosures and the economic recession on demographics since 2007 for renters or owners. The large increase in homeownership for extremely low-income and very low-income households may be particularly impacted by changes in the economy. Housing policies and strategies need to take into account the large increase in the number of households at lower-income levels, both for renters and owners.

To understand the housing market, the various reasons for growth in household units need to be explored. These include, but are not limited to:

- Growth in elderly in place (which tends to show decreasing income)
- Shift from manufacturing to service industries (which tend to have lower wages)
- Growth in student population
- Stratification in income levels – with lower-income households growing as a proportion of households in the region
- Significant refinancing which occurred starting in this period and extending through early 2009.
- About 49% of Guilford County households (93,600) were considered low-income (80% or less of median family income) in 2007. Over 20,000 households (20% of all Greensboro households) were considered extremely low-income (30% or less of median family income), with about 15% considered very low-income (between 31% and 50% of median family income), and 19% were considered low income (51% to 80% of median family income) (see Table 2)
- Between 2000 and 2007, the estimated number of low-income households in the County increased from 62,164 to 93,600, an increase of 50% percent. The estimated percentage of households in the various low-income categories increased from 37% in 2000 to 50% 2007. In Greensboro, the low income categories increased from 40% to 55% of the total households.

Table 2: Low-Income Households by Tenure, 2000 to 2007 – Greensboro

Household Income	Total Renters		% Change, 2000 to 2007	Total Owners		% Change, 2000 to 2007	Total Households		Home-ownership Rate	
	2000	2007		2000	2007		2000	2007	2000	2007
Extremely Low Income	7,959	16,047	+ 102%	2,436	4,263	+ 75%	10,395	20,310	23%	21%
Very Low Income	6,667	11,086	+ 66%	3,144	4,167	+ 33%	9,811	15,253	32%	27%
Low Income	10,066	9,731	- 3%	6,693	9,481	+ 42%	16,759	19,212	40%	49%
Total Low-Income Households	24,692	36,864	+ 49%	12,273	17,911	+ 46%	36,965	54,775	33%	33%
Percentage Low-Income of Total Households	57%	76%		25%	35%		40%	55%		
Moderate Income and Above	18,752	11,582	- 38%	36,464	32,672	- 10%	55,216	44,254	66%	74%
Total Households	43,444	48,446	+ 12%	48,737	50,583	+ 4%	92,181	99,029	53%	51%

Source: 2000 Census, and 2007 American Community Survey

Additional facts concerning household income in Greensboro:

- About 55% of Greensboro households (54,775) were considered low-income (80% or less of median family income) in 2007.
- Between 2000 and 2007, the estimated number of low-income households increased from 36,965 to 54,775 in Greensboro, an increase of about 40% percent. The estimated percentage of households in the various low-income categories increased from 40% in 2000 to 55% 2007.
- Renters are more likely to be low-income than owners. This trend has changed significantly in the last decade as more people bought homes. Those who could make the payments moved from renting to owning. About 57% of renters were low-income in 2000 while 76% were low-income in 2007 in Greensboro. Only 25% of homeowners were in any of the low-income

categories in 2000, and 2007 found 35% of owner households to be low-income categories. (see Table 2)

Table 3: Cost Burden by Household Type, 2000 to 2007 - Greensboro

Household by Type and Income	Total Renters 2000	Total Renters 2007	% Change from 2000 to 2007	Total Owners 2000	Total Owners 2007	% Change from 2000 to 2007	Total Households 2000	Total Households 2007
Extremely Low Income	7,959	16,047	+ 102%	2,436	4,263	+ 75%	10,395	20,310
<i>Cost Burden > 30%</i>	71%	72%		68%	34%		70%	64%
<i>Cost Burden > 50%</i>	60%	57%		47%	34%		57%	52%
Very Low Income	6,667	11,086	+ 66%	3,144	4,167	+ 33%	9,811	15,253
<i>Cost Burden > 30%</i>	73%	80%		52%	64%		66%	76%
<i>Cost Burden > 50%</i>	26%	22%		27%	31%		26%	24%
Low Income	10,066	9,731	- 3%	6,693	9,481	+ 42%	16,759	19,212
<i>Cost Burden > 30%</i>	35%	29%		45%	39%		39%	34%
<i>Cost Burden > 50%</i>	3%	1%		11%	8%		7%	5%
Moderate Income & Above	18,752	11,582	- 38%	36,464	32,672	- 10%	55,216	44,254
<i>Cost Burden > 30%</i>	4%	1%		10%	6%		8%	4%
<i>Cost Burden > 50%</i>	1%	1%		1%	0%		1%	0%
Total Households	43,444	48,446	+ 12%	48,737	50,583	+ 4%	92,181	99,029
<i>Cost Burden > 30%</i>	34%	49%		20%	19%		27%	34%
<i>Cost Burden > 50%</i>	16%	25%		7%	7%		11%	15%

Source: 2000 Census, and 2007 American Community Survey

Table 4: Cost Burden by Household Type, 2000 to 2007 – Guilford County

Household by Type and Income	Total Renters 2000	Total Renters 2007	% Change from 2000 to 2007	Total Owners 2000	Total Owners 2007	% Change from 2000 to 2007	Total Households 2000	Total Households 2007
Extremely Low Income	12,273	24,327	+ 98%	5,609	10,536	+ 88%	17,882	34,863
<i>Cost Burden > 30%</i>	69%	70%		69%	31%		69%	58%
<i>Cost Burden > 50%</i>	56%	57%		48%	29%		54%	48%
Very Low Income	9,447	15,314	+ 62%	6,686	10,171	+ 52%	16,133	25,485
<i>Cost Burden > 30%</i>	70%	75%		48%	51%		61%	66%
<i>Cost Burden > 50%</i>	23%	21%		25%	22%		24%	21%
Low Income	14,357	14,763	+ 3%	13,792	18,489	+ 34%	28,149	33,252
<i>Cost Burden > 30%</i>	32%	31%		42%	35%		37%	33%
<i>Cost Burden > 50%</i>	3%	2%		12%	9%		7%	6%
Moderate Income & Above	26,851	17,994	- 33%	79,596	79,146	- 1%	106,447	97,140
<i>Cost Burden > 30%</i>	4%	2%		10%	6%		8%	5%
<i>Cost Burden > 50%</i>	1%	0%		1%	0%		1%	0%
Total Households	62,928	72,398	+ 15%	105,683	118,342	+ 12%	168,611	190,740
<i>Cost Burden > 30%</i>	33%	46%		20%	16%		25%	28%
<i>Cost Burden > 50%</i>	16%	24%		7%	6%		10%	13%

Source: 2000 Census, and 2007 American Community Survey

3.0 Demographic Trends

Table 5: Population 2000-2008

	2000	2003	2008	% Change 2000 to 2008
North Carolina	8,046,500	8,409,878	9,222,414	14.6%
Guilford County	421,216	430,086	472,216	12.2%
Greensboro	223,891	229,891	250,642	11.9%

Source: City of Greensboro, 2000 Census, 2007 ACS

4.0 Housing Affordability

A typical standard used to determine housing affordability is that a household should pay no more than 30% of its total monthly household income for housing, including utilities.

In 2007 the HUD fair market rent for a two-bedroom unit in Guilford County was up to \$705. To afford that rent, an employee must earn \$28,200 annually, or \$13.58 per hour for one wage earner. A full-time minimum-wage job pays about \$15,080 per year. A household could afford a rent of about \$380 on that income. 30% of Median Household Income in Guilford County is \$16,080, which would allow just \$402 at an affordable rent level. 80% of Median Household Income for Guilford County in 2007 was \$42,880, being able to afford \$1,072. Over 60,659 households in Greensboro (55% of all Greensboro households) cannot afford to pay the fair market rent as determined by HUD (see Table 6)

Table 6: Housing Affordability Thresholds by Income Level, 2007 – Guilford County

Household Income	Income	Affordable Rent Level	Affordable For Sale Value
Up to 30% MFI	\$16,080	\$402	\$34,999
Up to 50% MFI	\$26,800	\$670	\$59,999
Up to 80% MFI	\$42,880	\$1,072	\$99,999
Up to 100% MFI	\$53,600	\$1,340	\$124,999

Source: City of Greensboro, 2007 ACS

5.0 Employment

The jobs predominantly offered by the fastest growing employment sectors in Greensboro do not pay high enough wages in order for a household to afford fair market rent. Health care support, and social services are projected to be the fastest growing employment sectors. Total job growth from 2000 to 2008 in Greensboro grew 6%. From 2000 to 2008, retail (58% growth) and accommodation and food service (21% growth) jobs grew while professional (10% decline) and manufacturing (22% decline) jobs declined by real numbers. This affected real, expendable household income.

Table 7: Civilian Employment, 2000 to 2008 – Guilford County

Employment Category	2000	2005	2006	2007	2008
Total	114,542	103,266	111,886	121,086	121,598
Manufacturing	18,034	15,057	14,486	12,826	14,005
Retail trade	12,980	13,091	11,755	16,559	19,271
Finance and insurance, and real estate and rental and leasing	9,884	8,240	9,383	10,184	10,412
Professional, scientific, & management, & administrative & waste management services	10,931	10,128	9,675	10,244	9,924
Educational services, and health care and social assistance	23,585	21,880	27,592	28,118	25,733
Arts, entertainment, and recreation, and accommodation and food services	10,168	9,850	11,864	12,443	12,343
Transportation and warehousing, and utilities	5,834	4,984	5,054	6,231	7,292
Other (total)	23,126	20,036	22,077	24,481	22,618
Agriculture, forestry, fishing and hunting, and mining	148	419	64	200	153
Construction	6,813	5,659	7,633	8,861	7,536
Wholesale trade	4,732	4,638	4,790	4,809	4,647
Information	3,267	2,876	3,111	3,467	2,730
Other services, except public administration	5,198	3,577	3,981	3,708	5,309
Public administration	2,968	2,867	2,498	3,436	2,243

Source: 2000 Census, and 2005, 2006, 2007, 2008 American Community Surveys

6.0 Housing Problems

As identified in the Housing Market Analysis 35% of all households had a housing problem in Greensboro in 2007. Most of those households had a cost burden of greater than 30% of income, and some, approximately 15%, had a cost burden of greater than 50% of income. This was a greater problem for renters, 49% of whom had a cost burden of greater than 30% of income, while 19% of owners had a cost burden. Large families had a higher percentage with a cost burden problem.

Extremely low-income, those earning less than 30% of median family income, have almost 60% facing housing problems.

Very low-income, those earning between 50% and 30% of MFI had an even larger problem with almost 76% with housing problems. In this category, 100% of renter families of 5 or more people faced a housing cost burden of greater than 30% of income, and 27% of those faced a cost burden of greater than 50% of income.

Low-income, those earning between 80% and 50% of MFI, also struggled with 34% facing a cost burden.

Table 8: Housing Problems by Household Type, 2007 – Greensboro

Household by Type and Income	Total Renters, 2000	Total Renters, 2007	% Change, 2000 to 2007	Total Owners, 2000	Total Owners, 2007	% Change, 2000 to 2007	Total Households, 2000	Total Households, 2007
Extremely Low Income	7,959	16,047	+ 102%	2,436	4,263	+ 75%	10,395	20,310
# With Housing Problem(s)	5,887	11,554	+ 96%	1,681	1,535	- 9%	7,568	13,089
% With Housing Problem(s)	74%	72%		69%	36%		73%	65%
Very Low Income	6,667	11,086	+ 66%	3,144	4,167	+ 33%	9,811	15,253
# With Housing Problem(s)	5,134	9,091	+ 77%	1,698	2,667	+ 57%	6,832	11,758
% With Housing Problem(s)	77%	82%		54%	64%		69%	77%
Low Income	10,066	9,731	- 3%	6,693	9,481	+ 42%	16,759	19,212
# With Housing Problem(s)	4,429	3,114	- 30%	3,079	3,792	+ 23%	7,508	6,906
% With Housing Problem(s)	44%	32%		46%	40%		45%	36%
Moderate Income & Above	18,752	11,582	- 38%	36,464	32,672	- 10%	55,216	44,254
# With Housing Problem(s)	2,063	463	- 78%	4,011	2,287	- 43%	6,074	2,750
% With Housing Problem(s)	11%	4%		11%	7%		11%	6%
Total Households	43,444	48,446	+ 12%	48,737	50,583	+ 4%	92,181	99,029
# With Housing Problem(s)	17,513	24,222	+38%	10,469	10,281	- 2%	27,982	34,503
% With Housing Problem(s)	40%	50%		22%	20%		30%	35%

Source: 2000 Census, and 2007 American Community Survey

7.0 Housing Needs

This section focuses on housing needs by housing type based on households' ability to afford housing, and the needs of special populations.

Housing Supply/Demand Analysis

The current housing stock has an insufficient number of affordable units to supply the need. The market does not do an efficient job of matching up households with housing that fits the budgetary constraints for low-income groups. In Guilford County, more than 17,000 extremely low-income households are renting units that exceed a 30% housing cost burden. For-sale units supply the extremely low-income group better, but there is still a gap. This is an indication of an aging population who has stayed in place as their income either stayed relatively the same, or dropped, and the value of their homes increased. The number and proportion of households in the low and extremely low income groups is not solely the result of changes in the income of individuals households, but also a result of movement in the scale (Median Family Income) against which they are measured. According to the Economic Policy Institute, over the last decade the nation has seen average income of high-income family grow 15%, while middle-income families income has grown 2%, and low-income families income has not grown at all. The Brookings Institute in their study *Reversal of Fortune: A New Look at Concentrated Poverty in the 2000s*, found a 40% increase in low-income working families from 1999 to 2005. The Brookings Institute also points out that low-wage workers saw real hourly earnings decline by 8% in this last decade. This mirrors the trend in affordable housing in Greensboro as housing costs have increased, but income for the low-income families has not.

The problem persists for renters in the other low-income ranges as well. Clearly many of the lower cost housing units are lived in, or owned by households who could afford a more expensive home thus creating a serious problem for the lowest income households by reducing that supply. This

undersupply for low-income families needing to rent creates a problem mentioned by most people involved in housing in Greensboro.

There isn't a housing shortage in Greensboro/Guilford County at this time, but there is a serious shortage of affordable housing for low-income groups. The private housing market usually accommodates growth demands. However, there is a need to provide 30,000 units of affordable housing for the low-income populations. To meet this demand, 6,000 units a year would need to be provided, either by converting existing housing stock, or building new. Conversion of existing stock ensures there isn't an oversupply of total housing, and generally costs less than new housing.

The last line of Table 10 shows a gap of 22,315 affordable units for Greensboro. Most of this is concentrated in rental housing. The shortage is due principally to the income of families, and the inability to keep their housing costs below 30%. There has also been some shift in the demographic makeup of the low-income households with an increase in the number of students over the last decade, and an aging of the population in general. Both these groups are on fixed, or limited incomes and exacerbate the problem when costs increase. If the economy picks up, particularly if more jobs are created locally, a number of families with a cost burden may be able to extricate themselves from this financial burden by getting better, or more work (more hours, higher pay, or additional jobs) and thus reduce the demand for affordable units. At the same time, Greensboro's population is projected to grow by more than 22,000 people over the next five years. Some of these people, approximately 9,500 households, will need affordable housing. The existing programs directed, or supported by Greensboro and Guilford County will satisfy some of the need. A strong economy could produce jobs as a fast enough rate to satisfy as much as 50% of the need. A loosening of credit markets would also help some people reduce their cost burden and allow them to choose units outside the affordable range.

Table 9: Housing Affordability Mismatch, 2007 – Guilford County

	Income Limit	Households in Income Range	Affordable Price	Households in Affordable Units	Households in More Costly Units	Affordable Units Vacant	Surplus (+) Gap (-)
Renters							
Extremely Low Income	\$16,080	24,327	\$402	7,271	17,056	1,363	- 15,693
Very Low Income	\$26,800	15,314	\$670	3,821	11,493	6,664	- 4,829
Low Income	\$42,880	14,763	\$1,073	10,163	4,600	2,289	- 2,311
Total		72,398		39,249	33,149	10,316	- 22,833
Owners							
Extremely Low Income	\$16,080	10,536	\$34,999	7,232	3,304	245	- 3,059
Very Low Income	\$26,800	10,171	\$59,999	4,962	5,209	527	- 4,682
Low Income	\$42,880	18,489	\$99,999	12,147	6,342	320	- 6,022
Total		118,342		103,487	14,855	2,919	- 11,936
All Households							
Extremely Low Income	\$16,080	34,863		14,503	20,360	1,608	- 18,752
Very Low Income	\$26,800	25,485		8,783	16,702	7,191	- 9,511
Low Income	\$42,880	33,252		22,310	10,942	2,609	- 8,333
Total		190,740		142,736	48,004	13,235	- 34,769

Source: 2007 American Community Survey

Table 10: Housing Affordability Mismatch, 2007 – Greensboro

	Income Limit	Households in Income Range	Affordable Price	Households in Affordable Units	Households in More Costly Units	Affordable Units Vacant	Surplus (+) Gap (-)
Renters							
Extremely Low Income	\$16,080	16,047	\$402	4,433	11,614	484	- 11,130
Very Low Income	\$26,800	11,086	\$670	2,213	8,873	5,157	- 3,716
Low Income	\$42,880	9,731	\$1,073	6,878	2,853	1,838	- 1,015
Total		48,446		25,106	23,340	7,479	- 15,861
Owners							
Extremely Low Income	\$16,080	4,263	\$34,999	2,818	1,445	245	- 1,200
Very Low Income	\$26,800	4,167	\$59,999	1,489	2,678	189	- 2,489
Low Income	\$42,880	9,481	\$99,999	5,879	3,602	0	- 3,602
Total		50,583		42,858	7,725	1,271	- 6,454
All Households							
Extremely Low Income	\$16,080	20,310		7,251	13,059	729	- 12,330
Very Low Income	\$26,800	15,253		3,702	11,551	5,346	- 6,205
Low Income	\$42,880	19,212		12,757	6,455	1,838	- 4,617
Total		99,029		67,964	31,065	8,750	- 22,315

Source: 2007 American Community Survey

Table 11: Housing Affordability by Number of Bedrooms, 2007 – Greensboro

Greensboro	0 & 1 BR	2 BR	3+ BR	Total
Occupied Units: Renter	13,535	22,365	12,546	48,446
Occupied Units: Owner	523	9,555	40,505	50,583
Vacant Units: For Rent	1,874	4,269	1,336	7,479
Vacancy Rate: For Rent	12%	16%	9%	13%
Vacant Units: For Sale	0	189	1,082	1,271
Vacancy Rate: For Sale	0%	2%	3%	2%
Total Units Renter and Owner	15,932	36,378	55,469	107,779

Source: 2007 American Community Survey

8.0 Housing Demand

Following is a baseline forecast of housing demand for the next five years. This is a baseline forecast representing an estimate of how the market will perform in the next few years. The forecast assumes no changes in present City of Greensboro policies. It uses the City's population forecast as its foundation but also requires assumptions about average household size, persons in group quarters, and housing mix. The baseline is not solely an extrapolation of historical trends—it reflects pressures that appear to be affecting the market during the planning period.

Table 12 shows the estimate of new housing demand between 2010 and 2014 for Greensboro and Guilford County. The forecasted increase in population for Greensboro for the planning period is 22,553 people. Based on review of Census data, review of local demographic data, and using a household size assumption of 2.5 persons per single-family dwelling unit and 2.1 persons per multiple family dwelling unit Guilford County will need about 18,300 new dwelling units between 2010 and 2014. Greensboro's share of those new units would be approximately 9,900 units. This is an annual

need of just under 2,000 units a year. The bigger issue as seen in Table 8 above, is the lack of housing affordable for households with an income of less than 30% of the median household income. That need of affordable housing is far greater than the need for additional housing for the growing population.

Table 12: Housing Unit Demand – Greensboro and Guilford County

Variable	Value	
	Greensboro	Guilford County
Change in Population (2000 – 2009)	39,377	44,715
Change in Population (2010 – 2014)	22,553	34,489
Single-Family Dwelling Units 2007		144,446
Percent single-family DUs	51%	69%
Persons in Single-family households	126,063	358,226
Persons per occupied single-family DU	2.5	2.5
New single-family DUs (2000-2009)	8,635	13,288
New single-family DUs (2010-2014)	4,600	9,916
Vacancy rate	3%	2.4%
Percent multiple family DU	49%	31%
Persons in multiple family households	121,120	137,764
Persons per occupied multiple family dwelling	2.1	2.2
Vacancy rate	14%	13%
New multiple family DUs (2000-2009)	8,942	200
New multiple family DUs (2010-2014)	5,262	8,384
Aggregate household size	2.3	2.4
Vacant dwelling units 2008	17,882	26,907
Total new dwelling units (2000-2009)	25,142	13,856
Dwelling units needed annually (2010 – 2014)	1,972	3,660

Source: Billingsley Consultants 2010, NC Office of State Budget and Management, ACS 2007, 2008

Special Population Housing Needs

Households with at Least 1 Disabled Member

Greater need for housing and other supportive services is present among households in Greensboro with at least one disabled member. Such households comprise 20.2% of Guilford County, and 18.4% of Greensboro households. In Guilford County they account for 24.2%, and in Greensboro 21.2% of households at or below 80% of AMI.

Table 13: Housing Need by Disability, 2007 – Guilford County

Income Level	Tenure	All Households	Households with a Disabled Member			
			Total	% of All Households	With Any Housing Problems	% of Households w/ Disabled Member
Extremely Low Income	Total	34,863	11,986	34.4%	6,956	58.0%
	Renter	24,327	7,305	30.0%	5,008	68.6%
	Owner	10,536	4,681	44.4%	1,948	41.6%
Very Low Income	Total	25,485	6,733	26.4%	4,527	67.2%
	Renter	15,314	2,423	15.8%	2,170	89.6%
	Owner	10,171	4,310	42.4%	2,357	54.7%
Low Income	Total	33,252	8,570	25.8%	2,747	32.1%
	Renter	14,763	2,969	20.1%	1,258	42.4%
	Owner	18,489	5,601	30.3%	1,489	26.6%
All Households at or below 80% MFI	Total	93,600	27,289	29.2%	14,230	52.1%
	Renter	54,404	12,697	23.3%	8,436	66.4%
	Owner	39,196	14,592	37.2%	3,846	26.4%
Household Income >80% MFI	Total	97,140	15,215	15.7%	1,028	6.8%
	Renter	17,994	2,383	13.2%	136	5.7%
	Owner	79,146	12,832	16.2%	892	7.0%
All Households	Total	190,740	42,504	22.3%	15,258	35.9%
	Renter	72,398	15,080	20.8%	8,572	56.8%
	Owner	118,342	27,424	23.2%	6,686	24.4%

Source: 2007 American Community Survey

Table 14: Housing Need by Disability, 2007 – Greensboro

Income Level	Tenure	All Households	Households with a Disabled Member			
			Total	% of All Households	With Any Housing Problems	% of Households w/ Disabled Member
Extremely Low Income	Total	31,623	6,598	20.9%	3,728	56.5%
	Renter	15,243	4,699	30.8%	3,160	67.2%
	Owner	16,380	1,899	11.6%	568	29.9%
Very Low Income	Total	15,253	2,802	18.4%	2,177	77.7%
	Renter	11,086	1,456	13.1%	1,337	91.8%
	Owner	4,167	1,346	32.3%	840	62.4%
Low Income	Total	19,212	4,594	23.9%	1,439	31.3%
	Renter	9,731	1,978	20.3%	691	34.9%
	Owner	9,481	2,616	27.6%	748	28.6%
All Households at or below 80% MFI	Total	66,088	13,994	21.2%	7,344	52.5%
	Renter	36,060	8,133	22.6%	5,188	63.8%
	Owner	30,028	5,861	19.5%	2,156	36.8%
Household Income >80% MFI	Total	44,254	6,356	14.4%	589	9.3%
	Renter	11,582	1,572	13.6%	136	8.7%
	Owner	32,672	4,784	14.6%	453	9.5%
All Households	Total	110,342	20,350	18.4%	7,933	39.0%
	Renter	47,642	9,705	20.4%	5,324	54.9%
	Owner	62,700	10,645	17.0%	2,609	24.5%

Source: 2007 American Community Survey

9.0 Analysis of Disproportionate Need by Racial or Ethnic Group

The following tables presents an analysis of the number of households in Guilford County and Greensboro by racial or ethnic group in the very low, low, and moderate income ranges, with further stratification by tenure, elderly status, and family type.

This data indicates significant level of disproportionately greater need for housing assistance in these income categories, particularly among the following sub-groups:

- Some African-American Renter Family and Other Households,
- Most White Renter and Owner Elderly and Other Households, and
- Some Asian and Hispanic Very Low Income and Below Family Households.

By definition, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole (highlighted in green). During the period from 2000 to 2007, the percentage of all households earning at or below 80% of the area median income increased from 40.6% to 54.6%. This table also shows that the percentage of all African-American households earning at or below 80% of AMI increased during this period, while the percentage of all White households earning at or below 80% of AMI decreased.

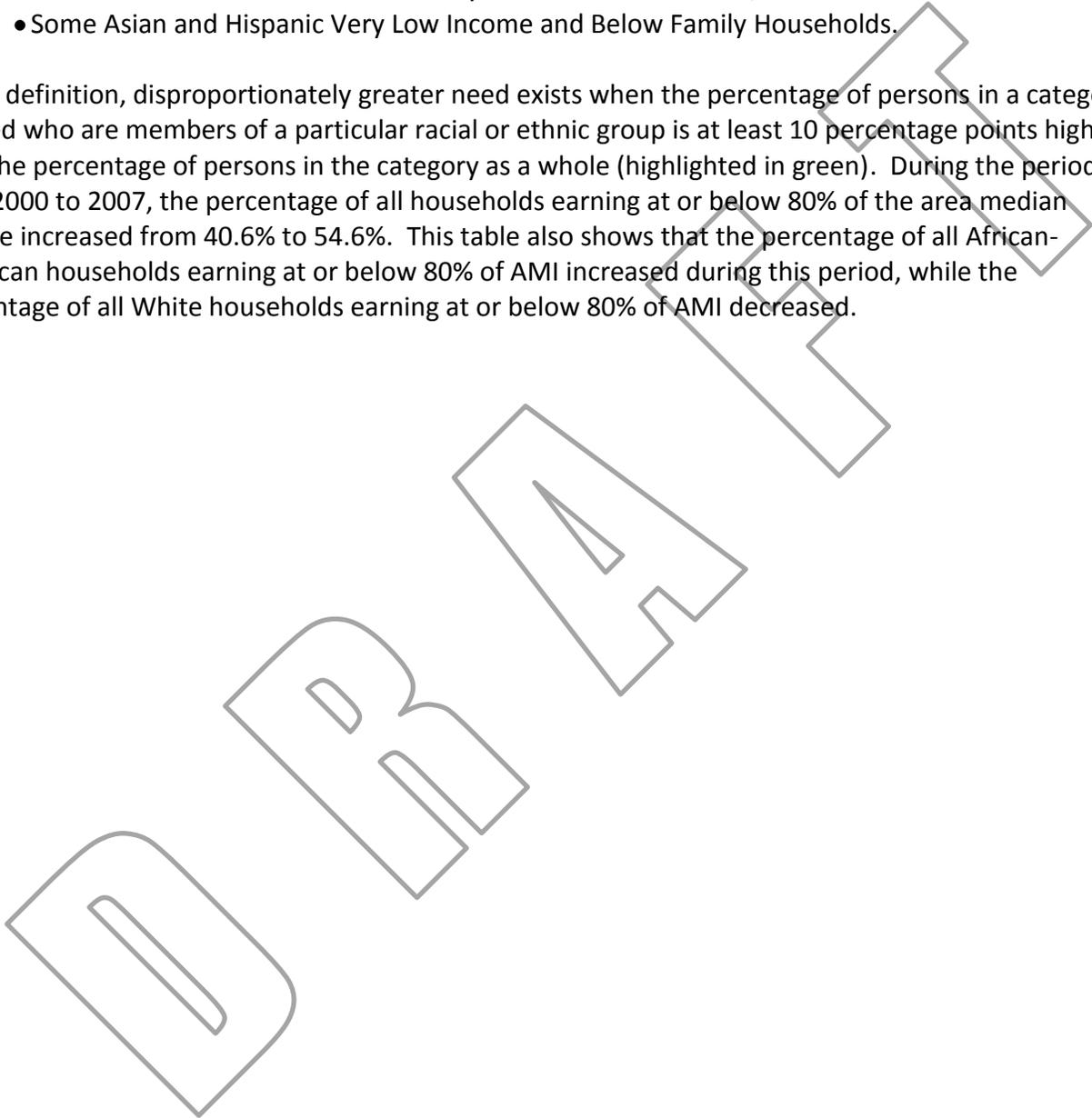


Table 15: Disproportionate Housing Need by Ethnicity, 2007 – Guilford County

Household Income	Tenure	Household Type	Category		Asian		Black		Hispanic		Native American		Pacific Islander		White	
			Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Extremely Low Income	Renter Households	Elderly Households	4,583	2.2%	0	0.0%	1,721	37.5%	128	2.8%	0	0.0%	0	0.0%	2,734	59.7%
		Family Households	9,026	4.3%	94	1.0%	6,577	72.9%	814	9.0%	333	3.7%	0	0.0%	1,208	13.4%
		Other Households	12,094	5.8%	588	4.9%	6,911	57.1%	92	0.8%	0	0.0%	0	0.0%	4,504	37.2%
	Owner Households	Elderly Households	6,444	3.1%	0	0.0%	1,756	27.3%	121	1.9%	0	0.0%	0	0.0%	4,567	70.9%
		Family Households	1,975	0.9%	73	3.7%	843	42.7%	172	8.7%	0	0.0%	0	0.0%	887	44.9%
		Other Households	2,491	1.2%	0	0.0%	821	33.0%	154	6.2%	0	0.0%	0	0.0%	1,516	60.8%
Very Low Income	Renter Households	Elderly Households	1,466	0.7%	0	0.0%	594	40.5%	0	0.0%	0	0.0%	0	0.0%	872	59.5%
		Family Households	6,965	3.3%	146	2.1%	3,336	47.9%	1,585	22.8%	355	5.1%	0	0.0%	1,542	22.1%
		Other Households	8,705	4.1%	198	2.3%	3,884	44.6%	705	8.1%	0	0.0%	0	0.0%	3,918	45.0%
	Owner Households	Elderly Households	5,923	2.8%	0	0.0%	975	16.5%	0	0.0%	0	0.0%	0	0.0%	4,948	83.5%
		Family Households	2,952	1.4%	402	13.6%	1,156	39.1%	625	21.2%	152	5.2%	0	0.0%	616	20.9%
		Other Households	2,391	1.1%	0	0.0%	639	26.7%	306	12.8%	0	0.0%	0	0.0%	1,446	60.5%
Low Income	Renter Households	Elderly Households	1,322	0.6%	0	0.0%	118	8.9%	0	0.0%	0	0.0%	0	0.0%	1,204	91.1%
		Family Households	6,296	3.0%	160	2.5%	3,599	57.2%	122	1.9%	0	0.0%	0	0.0%	2,416	38.4%
		Other Households	8,443	4.0%	73	0.9%	3,628	43.0%	287	3.4%	0	0.0%	0	0.0%	4,455	52.8%
	Owner Households	Elderly Households	7,280	3.5%	106	1.5%	1,190	16.3%	0	0.0%	0	0.0%	0	0.0%	5,985	82.2%
		Family Households	8,318	4.0%	106	1.3%	2,907	35.0%	644	7.7%	0	0.0%	0	0.0%	4,660	56.0%
		Other Households	4,818	2.3%	0	0.0%	917	19.0%	0	0.0%	0	0.0%	0	0.0%	3,902	81.0%
Totals	Households at or below 80% MFI	101,493	48.3%	1,947	1.9%	41,571	41.0%	5,755	5.7%	840	0.8%	0	0.0%	51,380	50.6%	
	All Households	210,048	100.0%	4,272	2.0%	65,508	31.2%	8,047	3.8%	907	0.4%	0	0.0%	131,313	62.5%	

Table 16: Disproportionate Housing Need by Ethnicity, 2007 – Greensboro

Household Income	Tenure	Household Type	Category		Asian		Black		Hispanic		Native American		Pacific Islander		White	
			Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Extremely Low Income	Renter Households	Elderly Households	2,547	2.3%	0	0.0%	1,146	45.0%	128	5.0%	0	0.0%	0	0.0%	1,273	50.0%
		Family Households	5,744	5.2%	0	0.0%	4,615	80.3%	510	8.9%	333	5.8%	0	0.0%	286	5.0%
		Other Households	8,953	8.1%	274	3.1%	5,577	62.3%	0	0.0%	0	0.0%	0	0.0%	3,102	34.6%
	Owner Households	Elderly Households	1,999	1.8%	0	0.0%	513	25.7%	0	0.0%	0	0.0%	0	0.0%	1,486	74.3%
		Family Households	1,473	1.3%	73	5.0%	680	46.2%	0	0.0%	0	0.0%	0	0.0%	720	48.9%
		Other Households	1,315	1.2%	0	0.0%	600	45.6%	154	11.7%	0	0.0%	0	0.0%	561	42.7%
Very Low Income	Renter Households	Elderly Households	1,279	1.2%	0	0.0%	594	46.4%	0	0.0%	0	0.0%	0	0.0%	685	53.6%
		Family Households	5,354	4.9%	86	1.6%	2,737	51.1%	1,138	21.3%	355	6.6%	0	0.0%	1,038	19.4%
		Other Households	5,911	5.4%	198	3.3%	2,953	50.0%	510	8.6%	0	0.0%	0	0.0%	2,250	38.1%
	Owner Households	Elderly Households	2,065	1.9%	0	0.0%	712	34.5%	0	0.0%	0	0.0%	0	0.0%	1,353	65.5%
		Family Households	1,418	1.3%	209	14.7%	667	47.0%	186	13.1%	0	0.0%	0	0.0%	356	25.1%
		Other Households	1,269	1.2%	0	0.0%	498	39.2%	0	0.0%	0	0.0%	0	0.0%	771	60.8%
Low Income	Renter Households	Elderly Households	622	0.6%	0	0.0%	70	11.3%	0	0.0%	0	0.0%	0	0.0%	552	88.7%
		Family Households	3,412	3.1%	0	0.0%	2,181	63.9%	122	3.6%	0	0.0%	0	0.0%	1,109	32.5%
		Other Households	6,402	5.8%	73	1.1%	2,964	46.3%	287	4.5%	0	0.0%	0	0.0%	3,078	48.1%
	Owner Households	Elderly Households	3,362	3.0%	106	3.2%	871	25.9%	0	0.0%	0	0.0%	0	0.0%	2,385	70.9%
		Family Households	4,463	4.0%	0	0.0%	2,031	45.5%	498	11.2%	0	0.0%	0	0.0%	1,934	43.3%
		Other Households	2,710	2.5%	0	0.0%	693	25.6%	0	0.0%	0	0.0%	0	0.0%	2,017	74.4%
Totals	Households at or below 80% MFI	60,298	54.6%	1,019	1.7%	30,102	49.9%	3,533	5.9%	688	1.1%	0	0.0%	24,956	41.4%	
	All Households	110,342	100.0%	2,279	2.1%	44,029	39.9%	4,710	4.3%	688	0.6%	0	0.0%	58,636	53.1%	

10.0 Low Income Elderly Housing

Guilford County – there was a substantial increase in the number of elderly households earning less than 30% of MFI, from 5,893 to 9,783, an increase of 66%. This was true for both renters and owners. Other income brackets between 30% and 80% of MFI saw a smaller increases in the number of households, while there was no change above 80% of MFI.

Table 17: Elderly Households by Income Level, 2000 to 2007 – Guilford County

Elderly 1 and 2 member households	2000			2007		
	Renters	Owners	Total	Renters	Owners	Total
Extremely Low Income	2,816	3,077	5,893	4,054	5,729	9,783
Very Low Income	1,768	3,594	5,362	1,289	5,353	6,642
Low Income	1,449	5,348	6,797	1,171	6,454	7,625
Moderate Income & Above	2,097	14,709	16,806	1,904	14,918	16,822
Total	8,130	26,728	34,858	8,418	32,454	40,872

Greensboro – there was an increase in the number of elderly households at the two lowest income levels, but particularly for households earning less than 30% of MFI, from 3,078 to 3,986, an increase of 29%, that impacted both renters and owners.

Table 18: Elderly Households by Income Level, 2000 to 2007 – Greensboro

Elderly 1 and 2 member households	2000			2007		
	Renters	Owners	Total	Renters	Owners	Total
Extremely Low Income	1,739	1,339	3,078	2,233	1,753	3,986
Very Low Income	1,149	1,730	1,122	1,260	1,811	2,933
Low Income	898	2,612	3,510	545	2,949	3,494
Moderate Income & Above	1,403	7,425	8,828	1,334	6,840	8,174
Total	5,189	13,106	18,295	5,234	13,353	18,587

11.0 Homeless Populations and Shelter Facilities

Tables 19 through 22 contain data from the 2009 Point-In-Time Homeless counts, conducted in Guilford County and Greensboro. The entities that conduct these counts point out that the legal definition of homelessness, to which this data conforms, does not accurately encompass the entire Guilford County homeless population. The true number of homeless persons in Guilford County may well be more than double the numbers presented here. Consequently, the Point-In-Time counts are limited in their usefulness, and the actual need for homeless housing facilities and/or services is likely much greater than this data would suggest.

The total number of homeless persons counted in Guilford County in 2009 (1,049) remains virtually unchanged from the 2004 number (1,051), although information on fluctuations in intervening years is not readily available. However, the composition of the homeless population has shifted significantly. The number of homeless persons in families with dependent children increased from 237 to 323, while the number of individual homeless decreased from 814 to 726; with the result that a greater number of the most vulnerable population, children, are now homeless.

Of Guilford County's homeless total, 274 persons in families with dependent children and 446 individuals reside in Greensboro. Although the total number of beds at homeless shelters in Greensboro would be almost enough to accommodate the City's known homeless population (including those not currently sheltered) most of the shelters or beds are reserved for specific sectors of the homeless population, such as transitional housing, women only, teen only, family only, etc. In response to shelter facilities reaching their capacity limits, a group of Greensboro religious congregations has established the Winter Emergency (WE) Shelter program, to provide temporary supplemental shelter beds.

Table 19: Homeless Shelter Inventory, 2009 – Guilford County

Shelter Category	Individuals			Families			
	Beds	Needs	Unmet Need (-)	Beds	Units	Needs	Unmet Need (-)
Emergency Beds	273	353	- 80	120	30	115	+ 5
Transitional Beds	383	256	+ 127	284	74	193	+ 91
Seasonal Beds	102	117	- 15	0	0	15	- 15
Subtotal	758	726	+ 32	404	104	323	+ 81
Permanent Supportive Housing	83	122	- 39	127	46	122	+ 5
Total	841	848	- 7	531	150	445	+ 86

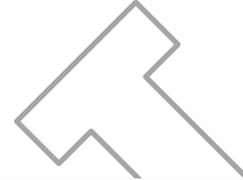


Table 20: Point-In-Time Homeless Count, 2009 – Guilford County

Homeless Population Category	Emergency	Transitional	Unsheltered	Subtotal	Permanent Supportive Housing
Families: Households with Dependent Children					
# of Men	4	13	3	20	14
# of Women	33	50	3	86	42
# of Children	78	130	9	217	66
Total Persons in Household with Dependent Children	115	193	15	323	122
Total Number of Households with Dependent Children	33	63	4	100	55
Individuals: Households without Dependent Children					
# of Men	282	176	89	547	78
# of Women	71	80	28	179	38
Total Persons in Household without Dependent Children	353	256	117	726	116
Total Number of Households without Dependent Children	353	256	111	720	116
Totals					
Total Homeless Persons	468	449	132	1049	238
Total Homeless Adults	390	319	123	832	172
Sub-Populations					
Chronically Homeless	86	n/a	26	112	n/a
Seriously Mentally Ill	57	51	27	135	104
Chronic Substance Abuse	87	161	46	294	100
Veterans	33	53	13	99	12
Persons with HIV/AIDS	5	11	6	22	14
Victims of Domestic Violence	20	43	14	77	2
Unaccompanied Youth	10	1	0	11	0
Discharged within 30 days prior to becoming homeless, from:					
Criminal Justice System	31	18	15	64	0
Behavioral Health System	15	7	6	28	0
Health Care System	49	62	22	133	2

Table 21: Homeless Shelter Inventory, 2009 – Greensboro

Shelter Category	Individuals			Families			
	Beds	Needs	Unmet Need (-)	Beds	Units	Needs	Unmet Need (-)
Emergency Beds	156	247	- 91	102	24	108	- 6
Transitional Beds	224	124	+ 100	256	62	154	+ 102
Seasonal Beds	102	75	+ 27	0	0	12	- 12
Subtotal	482	446	+ 36	358	86	274	+ 84
Permanent Supportive Housing	76	110	- 34	127	46	120	+ 7
Total	558	556	+ 2	485	132	394	+ 91

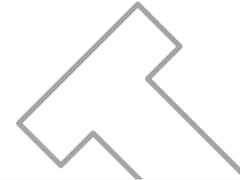


Table 22: Point-In-Time Homeless Count, 2009 – Greensboro

Homeless Population Category	Emergency	Transitional	Unsheltered	Subtotal	Permanent Supportive Housing
Families: Households with Dependent Children					
# of Men	4	12	2	18	14
# of Women	31	39	2	72	41
# of Children	73	103	8	184	65
Total Persons in Household with Dependent Children	108	154	12	274	120
Total Number of Households with Dependent Children	31	51	3	85	54
Individuals: Households without Dependent Children					
# of Men	193	96	57	346	73
# of Women	54	28	18	100	37
Total Persons in Household without Dependent Children	247	124	75	446	110
Total Number of Households without Dependent Children	247	124	71	442	110
Totals					
Total Homeless Persons	355	278	87	720	230
Total Homeless Adults	282	175	79	536	165
Sub-Populations					
Chronically Homeless	63	n/a	19	82	n/a
Seriously Mentally Ill	24	28	13	65	102
Chronic Substance Abuse	35	51	16	102	94
Veterans	21	24	7	52	10
Persons with HIV/AIDS	2	4	2	8	12
Victims of Domestic Violence	11	32	10	53	1
Unaccompanied Youth	10	0	0	10	0
Discharged within 30 days prior to becoming homeless, from:					
Criminal Justice System	19	8	8	35	0
Behavioral Health System	8	3	3	14	0
Health Care System	21	22	8	51	2

12.0 Housing and Services for Homeless and Special Needs Populations

12.1 Homelessness Prevention

A cost-effective and minimally disruptive way to prevent episodic homelessness is to stabilize people who are at risk of losing housing, and to find housing for those who have already become homeless, with access to the supportive services that are needed to help the person reach self-sufficiency. This approach helps fill vacant rental properties and gives low-income households more choice in where they live. The Homelessness Prevention and Rapid Re-housing Program (HPRP) is a program recently established through the American Recovery and Reinvestment Act (ARRA), which will provide approximately \$1.2 million for 2010-2012, and is likely to form a significant portion of the model for additional Federally-funded homeless services in the future.

The Homeless Emergency and Rapid Transition to Housing (HEARTH) act of 2009 consolidates and restructures several federal programs for preventing homelessness, serving the needs of homeless persons, and facilitating the transition out of homelessness. The act emphasizes an increase in preventive resources, reduced shelter stays, and performance measures, to help individuals stabilize their housing situations sooner. HEARTH also provides funding for housing stabilization, which is considered a more effective solution than additional shelters.

Beginning in July, 2010, the Greensboro Housing Authority will administer a 2-year allocation of HOME funds for the Tenant Based Rental Assistance program, which will be utilized to partner with HPRP-type activities carried out by multiple agencies. The program will serve people who have been homeless or at risk of homelessness as they pursue job related training or education programs. Housing counseling, personal financial management training, and information referral services will help low income families understand how to budget for and select decent affordable housing, and attain housing sustainability. Participants may also receive up to 18 months of financial assistance, including back payments on housing and utility costs.

A number of agencies in Guilford County provide other, locally-funded homelessness prevention programs. Among these is the locally-funded Emergency Financial Assistance program, which provides financial assistance for people who have lost income, employment, incurred medical expenses, etc. by paying towards rent and utilities or back rent and back utilities to prevent eviction and/or homelessness. This program typically provides assistance only once per individual. Other local homelessness prevention services include renter education, personal money-management training, other self-sufficiency training.

12.2 Reaching Out to Address the Needs of Homeless Persons

In addition to the homelessness prevention activities described above, the HPRP program funds are also being used to perform outreach at the Interactive Resource Center, a new day shelter for homeless people. The Continuum of Care has a range of programs and individuals who may provide outreach activities to homeless persons.

A portion of the City's grant from the Neighborhood Stabilization Program (NSP) will fund development of the Interactive Resource Center (IRC), a new homeless day shelter. The NSP funds will be used to upfit the new permanent site for the IRC. Until the permanent facility is completed, a partnership of local agencies has funded a temporary site at which the various IRC services will be available on an interim basis.

12.3 Emergency Shelter and Transitional Housing Needs

The City of Greensboro has traditionally funded a portion of local emergency and transitional shelter facilities operated by numerous qualified agencies. Program monitoring and financial review services provided by the City establish accountability for other funders to use in their decision-making processes.

Initiatives funded from other local sources include the Winter Emergency shelters at various Greensboro religious congregations. The Winter Emergency (WE) Shelter program provides temporary shelter beds, as a supplement to the more permanent shelter facilities.

12.3 Transition to Housing and Independent Living

Helping homeless persons, (especially any persons that are chronically homeless) make the transition to permanent housing and independent living is a key element of the Guilford County *10-Year Plan to End Chronic Homelessness*. The Chronically Homeless Housing First Program established a Housing Support Team that visited with chronically homeless people not living in shelters, and invited them to consider pursuing various Housing First program options. Funding for this program has been discontinued, but as a key component of the Ten Year Plan, other sources will likely be sought to reinstate it, or a similar program.

Table 23 provides an overview of the various categories of housing facilities available in Guilford County for use by homeless persons and other at-risk populations.

Table 23: Supportive Housing Facilities Inventory, Guilford County

Facility Name	Location	Units / Beds	Handicap Accessible?	Notes
Housing Targeted Only To Homeless (Shelter Plus Care, HUD Supportive Housing, etc.)				
Greensboro Housing Authority	450 N. Church St., Greensboro			
ARRA Homelessness Prevention Rapid Re-housing Program (Service Model for future HEARTH Act HUD program)				
Greensboro Housing Coalition	Greensboro	various	yes	Tenant based housing stabilization- event driven homeless or imminently homeless (State & entitlement grants)
Open Door Ministry	High Point	Various	yes	Tenant based housing stabilization-event driven homeless or imminently homeless (State grant)
Group Homes (City Funded)				
Jericho House	Greensboro	shared		Transitional Group Home with Supportive Services- Men re-entering society after incarceration
Joseph's House	Greensboro	shared		Transitional Group Home with Supportive Services- Youth 18-24
Malachi House	Greensboro	shared		Transitional Group Home with Supportive Services- Men with dual diagnosis or re-entering society after incarceration

Facility Name	Location	Units / Beds	Handicap Accessible?	Notes
Mary's House	Greensboro	shared		Transitional Group Home with Supportive Services- Women and children under 12
Room at the Inn of the Carolinas, Inc.	Greensboro	shared		Transitional Group Home with Supportive Services-Maternity Care for women who may have children
The Servant Center	Greensboro	shared		Transitional Group Home with Supportive Services- Men- may be veterans, disabled, or terminally ill
Group Homes (Other)				
Bell House	2400 Summit Ave, Greensboro	1		Disabled
Mental Health Association	Greensboro	shared	yes	Group home
Mental Health Association	High Point	shared		Group home
Shepherd House	1500 Lankford St., Greensboro	1		Disabled
The ARC Of North Carolina	Greensboro	shared		6 group homes in Greensboro
The ARC Of North Carolina	Jamestown	shared		Group home
The ARC Of North Carolina	High Point	shared		2 group homes in High Point
United Cerebral Palsy of NC	Greensboro	shared		Group home
Emergency Shelters (City Funded)				
Act Together	Greensboro			11-18 year olds, in crisis
Clara House	Greensboro			Domestic Violence
Guilford Interfaith Housing Network	Greensboro			Families; usually as a waiting list
Salvation Army Center of Hope	1311 S. Eugene St., Greensboro			Men and women; 18 y.o. and over; must have ID
Salvation Army of High Point	301 W. Green Dr., High Point			Men and women; 18 y.o. and over; must have ID
Weaver House	305 W. Lee St., Greensboro			Men; 21 y.o. and over
Emergency Shelters (Other)				
Family Service	High Point			Domestic Violence
Open Door Ministries	400 N. Centennial, High Point			High Point residents only
Pathways Family Shelter	3517 N. Church St., Greensboro			Families; usually as a waiting list
Homeownership				
Clearpoint Financial Solutions, Inc.	338 N. Elm St, Ste 303 Greensboro			Pre-Purchase and Mortgage Delinquency & Resolution Counseling
Greensboro Housing Coalition	122 N. Elm St, Ste M-2 Greensboro			Pre-Purchase and Mortgage Delinquency & Resolution Counseling
Guilford County Home Ownership Center	122 N. Elm St, Ste 1000			Fair Housing Assistance, Homebuyer Education, Pre-Purchase, Post-Purchase, and Mortgage Delinquency & Resolution Counseling

Facility Name	Location	Units / Beds	Handicap Accessible?	Notes
Homekeeping Mortgage Default Counseling, Inc.	2808 Four Seasons Blvd. Greensboro			Pre-Purchase and Mortgage Delinquency & Resolution Counseling
CCCS of Greater Greensboro	315 E. Washington St. Greensboro			Pre-Purchase, Post-Purchase, and Mortgage Delinquency & Resolution Counseling
Other Resources				
Dept. of Vocational Rehabilitation	3401-A W. Wendover Ave., Greensboro			
Dept. of Vocational Rehabilitation	91 Phillips Ave. Ste 05, High Point			
Guilford County Dept. of Soc. Ser.	1203 Maple St., Greensboro			
Greensboro Housing Coalition	Greensboro			Housing Counseling and Information Referral
Guilford County Dept. of Soc. Ser.	300 S. Centennial St., High Point			
Independent Living Program	3401-A W. Wendover Ave., Greensboro			
Interactive Resource Center	400 E. Washington St.			New Homeless Day Shelter to provide supportive services.
Social Security Office	6005 Landmark Ctr. Blvd., Greensboro			
The Arc of Greensboro	207-M S. Westgate Dr., Greensboro			
United Way of Greensboro	1500 Yanceyville St., Greensboro			
Veterans Service Office	7325-B W. Friendly, Greensboro			
Veterans Service Office	505 E. Green Dr., High Point			

IV) Five Year Strategic Plan

The five-year Strategic Plan for housing and community development is the result of an extensive needs assessment and community outreach process by the Department of Housing and Community Development (HCD) of the City of Greensboro. By gathering and applying a wide variety of research data and community input, the City has developed this comprehensive approach to sustainable housing and community revitalization.

Based on both the quantitative and qualitative data analyzed and presented in the market analysis and needs assessment, and a review of program performance under the prior Consolidated Plan, Greensboro and Guilford County established seven priorities for the 2010-2014 period. Each priority is accompanied by objectives with specific performance goals for the next five years. Greensboro and Guilford County will direct funding to meet these goals and will measure progress against them. The key findings that led to the selection of these priorities are:

Key findings:

- The Consortium region covers an area best thought of as a single regional housing market, one generally characterized by moderate demand – seen in high vacancy rates and stable housing purchase prices and rents.
- After a rapid increase in both population and housing units during the latter half of the 20th century, growth rates for both are now slowing.
- Unemployment rates and lack of job growth in the region continue to be problem.
- The region has seen significant shifts over the last decade in the employment base.
- Based on 2007 ACS data, approximately 46% of the renters and 16% of owners are “housing cost burdened.” (Their rent or mortgage exceeds 30% of their household income).
- Very low income households (those making less than 30% MFI or \$16,080) doubled between 2000 and 2007, from 10,000 to 20,000 households. The large increase in these households is the result of a number of factors taking place at the regional, statewide, and national levels. The following are likely causes for this dramatic shift in income level distribution:
 - Declining income levels among existing Greensboro households, due to significant reduction in the number of higher paying, skilled jobs among local employers.
 - An increase in area median income due to growth in income among households in the highest income levels. Such a shift skews the proportion of the population at various income levels, including the benchmark of median family income. Incomes among the area’s lower-income households did not keep up with the rise of the median, leading to a larger share of extremely-, very-, and low-income households in the population.
 - Increasing student population in Greensboro; students tend to have lower incomes. The increase in students is not necessarily a detriment to the local economy, however. Higher education, in particular, provides a foundation for economic growth, increased spending, and vitality for the region.

- Increasing elderly population in Greensboro; elderly households tend to have lower incomes. The increase in elderly households is not necessarily a detriment to the local economy, however. Some elderly have low fixed incomes, but may have financial assets, such as ownership of their home that allow them to weather community-wide financial downturns.
- A significant influx of new very low income households moving into Greensboro.
- The increased population overall has been larger than housing unit production, putting some strains on affordability, particularly for lower-income households.
- If household incomes do not rise, or other changes to current trends do not occur to reduce housing cost burden, up to 22,000 housing units at affordable rent or mortgage rates will be needed to meet the expected demand by 2014.
- Today, there are approximately 2,286 publicly assisted affordable units in Greensboro and Guilford County, as well as approximately 2,398 Section 8 Housing Choice vouchers.
- The overarching themes the Consortium heard throughout its consultation efforts reflect a strong need for:
 - Deeply subsidized housing;
 - More permanent solutions;
 - Help dealing with the new socioeconomic level of clientele with different expectations for level of service that many providers reported;
 - More publicity and information on the help that is available, ideally in a coordinated effort for housing-related issues;
 - Temporary assistance; and
 - More resources, generally, of all types.
- Since 2000, 70% of new housing units were built as single-family dwellings for owner occupancy.
- Comparatively, Guilford County has weathered the foreclosure crisis better than other NC counties; however, foreclosures continue to present problems in the County and Greensboro.
- According to the 2009 Point-in-Time Survey, 1,050 homeless people were counted in Guilford County.
- The approach to affordable housing has not been tied to comprehensive sustainable development efforts, instead each area of affordable housing has been addressed based on funding mechanisms in place at the local, state, and national levels.

Strategy Development

The following uses the six principles established by the *Interagency Partnership for Sustainable Communities* and adds a seventh principle related to the environment to outline the approach to sustainable housing and community development in the upcoming five years. These include identifying Goals and Strategic Actions; determining what resources are necessary to achieve them; analyzing and evaluating performance data; and using that data to drive improvements in implementation. All Goals, Strategic Actions, and Intended Results are based on a five-year time frame that begins July 1, 2010 and ends June 30, 2015 (ie: Fiscal Years 2010 through 2014).

Principle 1: Provide More Transportation Choices

Develop safe, reliable and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions and promote public health.

Goals:

A) Promote transportation and development patterns and types that contribute to decreased household transportation costs.

Strategic Actions:

- i) Integrate installation/upgrades of public infrastructure and alternative transportation systems and facilities into the process for approving and developing affordable housing.
- ii) Promote transit-supportive densities of mixed-income mixed-used development in proximity to existing and planned transit nodes.
- iii) Promote employer subsidies for alternative transportation.
- iv) Reduce minimum auto parking requirements, establish minimum bike parking requirements.
- v) Develop a comprehensive parking strategy to support reduced automobile usage, promote alternative travel modes, promote pedestrian-oriented development patterns, increase land-use densities, encourage infill/redevelopment, facilitate shared parking where appropriate, reduce impervious surface areas, and minimize the amount of land used for parking.
- vi) Increase interaction with and among transportation boards that influence housing and growth.

B) Improve access to destinations, especially via alternative modes (public transit, walking, and bicycling); including the critical first and last miles of journeys.

Strategic Actions:

- i) Expand pedestrian and bicycle network through retrofit projects, in coordination with transit routes and connections to major destinations.
- ii) Establish a bike-sharing program.
- iii) Promote employer provision of shower facilities and secure bicycle storage.
- iv) Enhance transit ridership by increasing housing and community development investments at major transit nodes and corridors.
- v) Provide incentives for developers to redevelop under-utilized surface parking in the CBD as transit-oriented, mixed use, mixed income projects.
- vi) Enhance marketing of transit system to embed transit use as a "normal" aspect of local culture.
- vii) Add accommodation for pedestrian and bicycle traffic in new roadway construction and roadway widening projects, and where designated by the BiPed Plan, roadway resurfacing projects.
- viii) Continue to expand transit route network beyond traditional hub-and-spokes pattern.

C) Improve the safety of transportation systems and facilities, especially for vulnerable transportation users (children, seniors, handicapped adults, pedestrians, bicyclists).

Strategic Actions:

- i) Explore methods to improve safety on neighborhood streets, with innovative traffic-calming techniques and solutions to cut-through traffic problems.
- ii) Raise the profile of “GSO Shares The Road” and SafeGuilford with regard to bicycle, pedestrian, and roadway safety.
- iii) Expand usage of audible and countdown pedestrian signals.
- iv) Develop a transition plan for large-print roadway signage in preparation for aging population.
- v) Implement more Safe Routes to School improvements and programs, in cooperation with Guilford County Schools.

D) Improve the efficiency of moving goods and people throughout the community, with respect to time, monetary cost, and resources used.

Strategic Actions:

- i) Support the efforts of the Triad Regional Travel Demand Model Team by supplying data on demographic, housing, employment, schools, and other development.
- ii) Promote greater incentives for infill development (and greater disincentives for growth at the fringe) to maximize use of the most efficient and inter-connected portion of existing transportation systems and facilities.

E) Increase support for environmentally sustainable transportation.

Strategic Actions:

- i) Reduce dependence on inefficient, polluting, and non-renewable transportation technologies.
- ii) Promote/Educate NC RideShare, including the “Bike Buddy” program, etc.
- iii) Promote use of alternative work schedules and telecommuting programs.
- iv) Create greater incentives for reuse and redevelopment of sites and structures that are well-connected to alternative transportation systems and facilities.

F) Promote a more equitable distribution of the benefits, costs, and impacts of all transportation systems and facilities within the community.

Strategic Actions:

- i) Unify and coordinate all transportation system plans, so that pedestrian and bicycle traffic are addressed on an equitable basis with other transportation modes.
- ii) Map transportation system investment to enable tracking of the equitable distribution of fund expenditures, facility development, and service provision.

G) Increase connectivity within and among all transportation systems and facilities.

Strategic Actions:

- i) Repair, replace, or widen sidewalks along transit routes and along corridors that connect major destinations with residential areas.

- ii) Promote connectivity at the system-level, rather than the level of individual roads.
- iii) Install bike racks or bike lockers at bus stops.

H) Improve the quality, convenience, and reliability of transportation systems and facilities, especially for alternative modes.

Strategic Actions:

- i) Based on current and future ridership and other relevant factors, systematically expand network of bus shelters and bus stop amenities.
- ii) Install maps of fixed transit routes and schedules at stops.
- iii) Deploy interactive transit system information kiosks at high volume stops, and create a service that sends riders a text message indicating expected arrival time of their bus.
- iv) Create transit system information applications for major smartphone platforms.
- v) Provide on-board wi-fi service to attract choice transit riders.
- vi) Based on existing and projected ridership and other relevant factors, increase frequency of transit service to 15-minute headways on strategic GTA corridors, so that affordable and mixed income housing can be targeted along the most convenient routes.

Intended Results:

- Decreased transportation related emissions of pollutants and greenhouse gases.
- Decreased per household combined expenditures on housing and transportation.
- Decreased single-occupancy motor vehicle miles traveled.
- Increased passenger-trip mode share for alternative modes.

Principle 2: Promote Equitable, Affordable Housing

Expand location- and energy-efficient housing choices for people of all ages, incomes, races and ethnicities to increase mobility and lower the combined cost of housing and transportation.

Goals:

A) Increase opportunities for choices in housing in location, unit type and level of accessibility.

Strategic Actions:

- i) Support increased usage of nhousingsearch.com - an online locator database for affordable and accessible rental housing units.
- ii) Support projects which meet identified gaps in the private housing market - current examples include studio units, shared housing opportunities, intentional communities and co-housing, and extremely low income units.
- iii) Conduct a detailed study of the area's extremely low income population to better understand such aspects as: demographic composition, geographic distribution, and creative options to address their housing and other needs.
- iv) Support projects which meet identified gaps in the supportive housing market - current examples include supportive housing for young women, permanent supportive housing units for individuals, families, and elderly households.

- v) Promote use of universal design principles, which produce housing accessible, usable, and effective for everyone, not just the elderly or people with disabilities.
- vi) Continue to emphasize sustainable, attractive, accessible and walkable design attributes to ensure that we are building communities of choice.

B) Increase housing affordability through a combination of housing assistance and reduction in overall housing related costs through efficiency factors such as: proximity to jobs, transportation, or services; energy efficiency and resource conservation standards; or reduction in housing access barriers.

Strategic Actions:

- i) Link low interest loans and homebuyer down payment assistance to at least one efficiency factor.
- ii) Provide assistance with the development of new affordable units which meet more than one efficiency factor.
- iii) Provide assistance with the rehabilitation and preservation of existing units which meet at least one efficiency factor.
- iv) Work with realtor and lender associations to improve agent understanding of total housing costs.
- v) Work with major employers to study commuting patterns and provide information on costs of housing and transportation choices.
- vi) Research how local home buyers may be able to benefit if Congress approves pending legislation to fund the proposed National Housing Trust Fund.
- vii) Promote awareness among marginal home-owners, of assistance available to help them save money, energy, or both.

C) Improve the resource-efficiency of both new construction and existing housing stock.

Strategic Actions:

- i) Adopt energy and resource conservation standards for new construction and rehabilitation.
- ii) Implement the Pathways to Community Health and Wealth grant program to retrofit existing buildings in east Greensboro.
- iii) Partner with emergency assistance providers and weatherization/repair providers to target units in need of upgrades and repairs.
- iv) Support efforts of non-profits to improve energy and resource efficiency of existing housing and service facilities.
- v) Encourage replacement of inefficient appliances and fixtures with Energy Star or WaterSense products.
- vi) Encourage conversion of heating and cooling systems to lower-polluting or renewable energy sources.
- vii) Incorporate minimum energy efficiency standards into Rental Unit Certificate of Occupancy (RUCO) requirements.

D) Create healthier homes and neighborhoods with fewer physical, environmental and social hazards, through an emphasis on prevention measures.

Strategic Actions:

- i) Partner with non-profit and volunteer housing construction and home repair efforts to assist low income homeowners with repairs.
- ii) Pursue additional healthy home and lead-safe housing funding.
- iii) Provide financial assistance to homeowners and landlords, focused on repair of unsafe conditions and energy efficiency upgrades.
- iv) Continue to provide financial assistance to homeowners and landlords for accessibility modifications.
- v) Increase installations/upgrades of wheelchair ramps at crossing points, and identify and remove barriers to accessibility from neighborhood pedestrian environments.
- vi) Encourage design standards that promote interior accessibility and exterior interaction with the public space.
- vii) Explore incentives to encourage private financing for the repair and renovation of substandard or functionally obsolete housing.
- viii) Continue to refine community indicators system (aka "GreensboroMometer") to monitor neighborhood and housing conditions.

E) Decrease barriers to accessing housing and discrimination in housing choice.**Strategic Actions:**

- i) Ensure full affirmative implementation of local and federal fair housing standards through departmental actions and the activities of the Greensboro Fair Housing Coordinator.
- ii) Utilize Fair Housing testing methods to determine needs for additional education or enforcement.
- iii) Support education and advocacy that promotes sustainable housing options - landlord/tenant relations, homebuyer education, foreclosure counseling, financial skills.
- iv) Promote the development and cataloging of housing resources that can be made available to persons with multiple housing barriers.
- v) Continue to review existing City zoning and land development policies and successful models from other cities for possible revisions to facilitate more affordable housing.
- vi) Seek innovative arrangements with owners of high-vacancy apartment complexes and vacant foreclosed homes, to house lower-income or homeless individuals and families.

F) Eliminate chronic homelessness and reduce all other forms of homelessness by 2016.**Strategic Actions:**

- i) Support Partners Ending Homelessness and other agencies that provide a range of housing options for people facing or experiencing homelessness that will lead to or maintain stabilization.
- ii) Promote greater cooperation and collaboration among homeless service providers.
- iii) Coordinate with other departments/agencies to ensure that transportation is accessible to services and housing for persons with special needs.
- iv) Support programs that participate in the point in time count and Carolina Homelessness Information Network [CHIN] to provide accountable reporting to the community.
- v) Develop increased knowledge of funding opportunities and the activities eligible for funding through homelessness prevention agencies.

- vi) Coordinate resources and services to prevent “discharge-to-homelessness” from special needs service programs.

G) Improve efficiencies in service delivery through enhanced collaboration and partnerships.

Strategic Actions:

- i) Support projects that demonstrate collaboration of fund sources and referral partnerships to increase resources for housing programs and services.
- ii) Engage stakeholders and the broader community in setting goals and objectives, and imbed them into the design of programs.
- iii) Effectively use communication media to raise awareness of housing-related issues and resources.
- iv) Monitor emerging trends and issues and evolving best practices to focus resources where most needed.

Intended Results:

- Decreased per household combined expenditures on housing, transportation, and energy.
- Reduced proportion of households with housing cost burden greater than 30%.
- Increased proportion of households in need, that receive assistance.
- Reduced total number of households needing assistance.
- Increased number of households within 1 mile of grocery and fresh food sources.
- Elimination of chronic homelessness and reduction of all other forms of homelessness.

Principle 3: Enhance Economic Competitiveness

Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers as well as expanded business access to markets.

Goals:

A) Create a Proactive Planning Program to address existing/underutilized business areas near underserved neighborhoods and promote job location near labor force.

Strategic Actions:

- i) Develop our capacity to create area plans that bring together infrastructure, housing, market analysis and other broad planning tools.
- ii) Identify and map employment centers, areas of high unemployment, and other pertinent employment data (e.g. education levels).
- iii) Create better access to job centers with bicycle and pedestrian facilities and bus service.
- iv) Work with economic development agencies to market available office/light industrial sites near neighborhoods, corridors with high unemployment.
- v) Tie together economic incentives for transportation/training/housing.
- vi) Improve access to child care options and other services to facilitate access to work.

B) Build stronger relationships with local finance/lending industry and economic development organizations.

Strategic Actions:

- i) Target common goals/strategic investments.
- ii) Focus on retention/expansion support.
- iii) Evaluate the Targeted Loan Pool program for effectiveness, determine what other tools may be needed.

C) Coordinate/Integrate job training into long and short range planning.

Strategic Actions:

- i) Improve tracking/projection of future industry and business needs.
- ii) Expand training and retraining for higher wages; include training, coaching and placement.
- iii) Expand efforts to attract jobs with better wages.
- iv) Support smaller businesses and start-ups.
- v) Capitalize on the experience and other assets of older population; identify business opportunities / markets they create, and their retraining needs.
- vi) Help local serving, entrepreneurial businesses.

D) Capitalize on Institutes of Higher Education (IHEs) and other institutional strengths in the community.

Strategic Actions:

- i) Create partnerships between community development corporations (CDCs), neighborhoods and local workforce development programs.
- ii) Encourage IHEs to incent staff and faculty to live near campus.
- iii) Create comprehensive area plans around IHEs.
- iv) Bring IHE student and faculty resources (landscaping, tutoring, design) to bear in neighborhoods.
- v) Partner with local health care providers to improve health care service availability.
- vi) Share sustainability best practices, such as green building technologies, among institutions.

E) Focus on energy efficiency as an economic generator for small business development.

Strategic Actions:

- i) Implement strategies of the American Recovery and Reinvestment Act, and the Energy Efficiency and Conservation Block Grant program, focused on creating and retaining jobs, resource conservation, and reduced greenhouse gas emission.
- ii) Support new sustainable businesses through job training and business development services.
- iii) Encourage major employers with large vehicle fleets to green their fleets and establish eco-driving training programs.

F) Provide opportunities for job training, mentoring, education and job creation.

Strategic Actions:

- i) Focus on comprehensive strategies that include training, mentoring and placement.

- ii) Find programs/agencies that bundle programs and support services to simplify searching.
- iii) Look for small scale apprenticeship/training opportunities.
- iv) Remove obstacles to work, such as a lack of day care or transportation opportunities.
- v) Use neighborhood assets, such as community centers or neighborhood associations, to implement programs.
- vi) Look for neighborhood-based entrepreneurial opportunities.

Intended Results:

- Increased per capita or household income from employment.
- Increased number of jobs that pay living wages.
- Increased diversity of employers and industry types.
- Infrastructure and land use improvements that reduce total business expenditures on energy, transportation.
- Expanded range of available workforce skills and employer demand for skilled labor.

Principle 4: Support Existing Communities

Target federal funding toward existing communities – through such strategies as transit-oriented, mixed-use development and land recycling – to increase community revitalization, improve the efficiency of public works investments, and safeguard rural landscapes.

Goals:

A) Provide planning services to Greensboro communities for redevelopment, neighborhood, corridor and area plans.

Strategic Actions:

- i) Establish standards for best development practices that make reinvestment a driving force in neighborhood and community economic strength that:
 - Optimize and utilize existing infrastructure;
 - Encourage Green Building Design, Green Construction, and Green operations and maintenance practices;
 - Emphasize the establishment and maintenance of Clean, Green and Healthy Schools by Guilford County Schools;
 - Set communitywide standards for green infrastructure, including neighborhood parks, community gardens and interconnected greenways; and
 - Provide historic preservation services to protect and enhance significant and contributing buildings and sites.

B) Provide urban design services to ensure quality reinvestment in the Center City and surrounding neighborhoods.

Strategic Actions:

- i) Participate in planning and implementation of the Downtown Greenway.

- ii) Identify opportunities for increased higher intensity and mixed-use development within the Center City.
- iii) Promote the continued revitalization of Downtown Greensboro and expand efforts to induce transit-oriented development that connects to residential areas and other destinations throughout the community.
- iv) Maintain the value of traditional neighborhoods through active support of historic districts and historic preservation.
- v) Participate in community initiatives toward establishment of an Urban Design Center that would provide design services to neighborhoods and developers.

C) Provide development assistance and opportunities to revitalize and maintain character and quality of existing communities.

Strategic Actions:

- i) Undertake pre-marketing and marketing campaigns to raise awareness of development opportunities within redevelopment neighborhoods.
- ii) Efficiently move assembled sites through the development process.
- iii) Emphasize shared rather than single-use facilities to promote cost efficiencies and more comprehensive services for residents.
- iv) Clarify role of non-profit affordable housing builders, with emphasis on design guidelines that benefit their clients, and protect neighborhood character and public investment.

D) Continue to promote the value of Greensboro’s historic districts and resources.

Strategic Actions:

- i) Promote greater recovery and reuse of building materials from structures that are deconstructed, when preservation is not an option.
- ii) Continue to collaborate on educational workshops for both property owners and the community at large.
- iii) Collaborate on educational materials on energy efficiency and historic structures.
- iv) Promote preservation and awareness of Greensboro’s historic assets, in collaboration with Preservation Greensboro, Inc.
- v) Promote the benefits of local historic district and landmark designations, and National Register listing.
- vi) Integrate Historic Survey database into the City’s plan and permit tracking system.
- vii) Encourage reinvestment in historic buildings in downtown and surrounding neighborhoods through tax credits and other incentives.

E) Build capacity of residents and community-based organizations.

Strategic Actions:

- i) Assist property owners, businesses and residents to maintain and upgrade property as both a private and public asset.
- ii) Offer technical assistance and provide training opportunities for neighborhood leadership and neighborhood-based economic development.

F) Promote neighborhood and economic development by fulfilling target area commitments and creating a process for identifying new opportunities for neighborhood revitalization and planning.

Strategic Actions:

- i) Fulfill commitments outlined in redevelopment plans.
- ii) Initiate new neighborhood planning and revitalization efforts.
- iii) Undertake additional long-range neighborhood planning studies.
- iv) Respond to requests for additional studies for historic district or neighborhood conservation district status.
- v) Maximize efficiency and effectiveness of neighborhood and economic development initiatives by concentrating efforts on achieving multiple goals in a limited number of geographic areas at a time, based on the Activity Centers and the Reinvestment Corridors and Areas identified in *Connections 2025*.

G) Utilize available local, state and federal funding to assist homeowners to retain or obtain homeownership status.

Strategic Actions:

- i) Working with local homeownership counseling programs, provide homeownership and foreclosure counseling to households.
- ii) Through the Neighborhood Stabilization Program (NSP), return eligible foreclosed, abandoned, vacant, or blighted housing units to occupancy.
- iii) Coordinate usage of all federal funds from all sources to accomplish Consolidated Plan goals.

Intended Results:

- Equitable distribution of capital resources supporting neighborhood facilities and infrastructure.
- Increased number of adopted neighborhood plans.
- Increased number of infill development projects completed.
- Increased participation in planning and decision-making among traditionally under-represented populations.

Principle 5: Coordinate and Leverage Federal Policies and Investment

Align federal policies and funding to remove barriers to collaboration, leverage funding and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

Goals:

A) Eliminate barriers to collaboration and partnering between departments, agencies and organizations.

Strategic Actions:

- i) Share information about funding opportunities with the broader community.
- ii) Support interdisciplinary teams internally and with external partners.

- iii) Clearly articulate the City's role and level of assistance with grant-seeking and grant administration to maximize accountability and effectiveness in the community.
- iv) Ensure that effective grant management and monitoring systems are in place to meet all regulatory and programmatic requirements.

B) Prioritize funding for projects/programs which are collaborative efforts aimed at efficient service delivery and not duplicative efforts.

Strategic Actions:

- i) Establish an interdepartmental and interagency capital plan and investment strategy based on the *Connections 2025 Comprehensive Plan*, the *Long Range Transportation Plan*, the *Comprehensive Parks and Recreation Master Plan*, the *Bicycle Pedestrian, and Greenways Master Plan*, the *Sustainability Action Plan*, the *Mobility Greensboro Long Range Public Transportation Plan*, and other City-wide adopted plans.
- ii) Require shared information systems amongst agencies and entities serving similar needs and populations.
- iii) Assign priority in City funding allocations to proposals that demonstrate interagency information exchange and service delivery.
- iv) Support City capital investments that are linked with other State and Federal sustainability resources.

C) Work towards regional coordination and collaboration.

Strategic Actions:

- i) Form an effective interdepartmental team to focus on regional sustainability and livability principles.
- ii) Actively work with other local governments, regional planning agencies, and regional service delivery entities such as PART, to coordinate housing, transportation, and land use decision-making policies.
- iii) Support joint regional funding applications for Federal and State sustainability initiatives.

D) Focus funding strategies/grant applications to best take advantage of emerging opportunities.

Strategic Actions:

- i) Maximize the leveraging of Federal and State resources through locally-funded projects and programs.
- ii) Strategically link local efforts with State Energy Office, Federal Dept of Energy, and other entities focusing on energy efficiency and renewable energy technologies.

Intended Results:

- Coordinated inter-departmental planning and prioritization of public investments in infrastructure, housing, neighborhoods, and economic development.
- Creation of shared elements in regional transportation, housing, water and air quality plans, tied to local comprehensive land use plans.
- Increased amount of private investment leveraged.

Principle 6: Value Communities and Neighborhoods

Enhance the unique characteristics of all communities by investing in healthy, safe and walkable neighborhoods – rural, urban or suburban.

Goals:

A) Promote coordinated transportation and land use decisions for broader livability throughout Greensboro.

Strategic Actions:

- i) Facilitate collaborative and coordinated planning and decision-making among the boards and commissions that advise governing bodies on transportation and land use issues. Begin by reviewing the missions and responsibilities of Greensboro’s and Guilford County’s transportation/development/planning/regulatory and education boards and commissions to determine where processes might be combined or integrated.
- ii) Promote a coordinated budget planning and allocation process that links the Capital Improvement Program (CIP) planning process to *Connections 2025* to enable sound fiscal and land use planning.
- iii) Consistent with the “Desirable Infill Development” principles and standards developed by the *Connections 2025* Infill Team, reclaim and re-purpose vacant and dilapidated property for sustainable/livable uses.
- iv) Encourage the development of an Urban Design Center (UDC) as a place where people can visualize improvements to their quality of life through good design of the built environment. The UDC will offer educational reference materials and resources to assist residents in planning walk-able, livable, sustainable places that integrate economy, environment, and social equity.
- v) Building on the reinvestment corridors and areas identified by *Connections 2025*, and established redevelopment areas and target neighborhoods, redevelop major corridors to strengthen connectivity with adjacent neighborhoods.
- vi) Incorporate planning and design standards that have a goal of positioning every area of Greensboro as a place where people enjoy living, learning, playing, and doing business.

B) Facilitate economic development and neighborhood vitality in targeted neighborhoods.

Strategic Actions:

- i) Continue to proactively identify opportunities for neighborhood business development in targeted neighborhoods.
- ii) Recommend incentives policies for business location to add targets that address HUD’s Section 3 requirements to provide job training, employment, and contracting opportunities for low and very-low wage earners in connection with projects and activities in their neighborhoods.
- iii) Engage the City’s MWBE and Economic Development staffs in reviewing available data (including Dun and Bradstreet data) and track changes in the number, size and type of businesses and number of employees in targeted areas.
- iv) Encourage GTCC, the Guilford JobLink Career Center, and other providers to lead efforts to train displaced and underemployed workers for skills needed to make homes and buildings more energy efficient.
- v) Work at the neighborhood level to reconnect residential areas to jobs, child care facilities,

educational facilities, health care facilities, retail, and other services.

C) Promote Healthy Lifestyles and Complete, Livable Neighborhoods.

Strategic Actions:

- i) Initiate a “Walkable Greensboro” campaign with a goal of installing, completing, or improving the sidewalk system that connects neighborhoods to parks, greenways and other recreational uses, and services.
- ii) Conduct a pedestrian and bicycle origin-destination survey and analysis, to identify priority pedestrian and bicycle linkages.
- iii) Increase promotion of the area's extensive and growing system of greenways and trails.
- iv) Support the efforts of the Get Healthy Guilford Coalition; promote the Triad Commute Challenge and National Bike Month.
- v) Engage the Guilford County Cooperative Extension educators and other partners in the “Greene Growers” pilot.
- vi) Consider the health impacts of proposed development by encouraging multi-use land development patterns that make it possible for residents to shop and attend school within walking and biking distance of their homes.
- vii) Integrate public health and active living design concepts into updates of the *BiPed Plan and Connections 2025*.
- viii) Continue implementation of recommended action steps in adopted neighborhood plans.

D) Increase public awareness and confidence in City programs, services, accomplishments and citizen involvement opportunities and how neighborhoods may use them.

Strategic Actions:

- i) Use social media and other avenues to improve information dissemination, education and citizen involvement opportunities.
- ii) Work with neighborhood groups to create an annual program services manual specifically for neighborhoods.
- iii) Consult with the City's Public Affairs staff on a regular basis to ensure that resident involvement opportunities such as public forums, design charrettes, and public hearings are marketed to reach target audiences.
- iv) Engage the city's Economic Development division to provide estimates of the total economic impact of neighborhood improvements, including infrastructure, new housing construction, and housing rehabilitation and repair on the local economy, and the impact of the change in property tax values in current and past target areas. Provide this information to residents, board members, and elected officials on a regular basis.

E) Work at the neighborhood level to reconnect neighborhoods to jobs and services, promote “Desirable Infill Development” and redevelop major corridors to strengthen adjacent neighborhoods.

Strategic Actions:

- i) Implement the *Connections 2025* Infill Team priorities (Years 1 and 2).
- ii) Identify and addressing financial barriers to infill development.

- iii) Work with economic development efforts to encourage “Desirable Infill Development.”
- iv) Coordinate seminars on the benefits of infill development.
- v) Creating an “Infill Prioritization Map” and a schedule for updating.
- vi) Identify potential redesign and improvement opportunities to facilitate retrofitting of obsolete sites in order to make more efficient use of existing developed areas.

F) Eliminate the persistence of vacant housing, trash, and environmental hazards in neighborhoods – preserving quality and livability.

Strategic Actions:

- i) Revitalize neighborhoods through enhanced environmental design, upkeep and neighborhood involvement.
- ii) Increase code enforcement inspections, tracking, and compliance actions in areas undergoing intensive revitalization activities.
- iii) Engage local housing non-profits in fostering stronger relationships between owners of rental housing and neighborhood residents in an effort to provide and maintain decent, quality housing.

Intended Results:

- Increased proportion of households within walking distance of schools, parks, retail, and services.
- Reduced neighborhood crime rates.
- Improved code compliance and housing maintenance.
- Increased participation by neighborhood associations in planning projects.
- Improved public health and healthy lifestyles.

Principle 7: Recognize the Environment as a Critical Element of Community Sustainability

Protect and restore Greensboro’s irreplaceable scenic and natural resources: its system of parks and greenways, urban and woodland tree canopy, stream corridors and wetlands, and air and water quality. Consider use of best practices on managing urban stormwater, promoting water and wastewater conservation, and encouraging resource conservation.

Goals:

A) Promote more efficient land development patterns.

Strategic Actions:

- i) Continue to program neighborhood and area plans.
- ii) Bring together city, Federal and state resources to promote Livable Center developments on critical transportation corridors like Lee Street /High Point Road.
- iii) Emphasize sustainability principles as part of the update to Connections 2025.
- iv) Promote Greensboro’s green infrastructure and equitable access to open space.

B) Continue education efforts both community-wide and addressing special topics of environmentally sustainable practices.

Strategic Actions:

- i) Promote business and work force practices that address air quality non-attainment issues in Greensboro such as various work system options (alternate Fridays off, 4-day work weeks, off-peak work hours, bus passes, etc) to assist in reducing auto emissions associated with daily commuter traffic.
- ii) Be intentional about educating the next generation about the value of sustainability.
- iii) Promote water conservation and water-wise practices in business operations, residential and commercial development, landscaping practices etc.
- iv) Continue to implement recommendations on “Cool Cities” initiatives.

C) Integrate recommendations from Greensboro’s Sustainability Action Plan (SAP) in development and management practices.

Strategic Actions:

- i) Develop annual action steps for implementation of the SAP.
- ii) Encourage material conservation in City and community construction and development practices.
- iii) Investigate alternative stormwater management practices for their applicability to Greensboro.

D) Address the issue of environmental justice in location of new facilities, new residential development, etc.

Strategic Actions:

- i) Incorporate broad environmental scans into long-range planning efforts, to identify whether minority or low-income communities would be disproportionately or discriminately affected in an adverse manner, and seek opportunities to minimize, mitigate, or avoid those adverse impacts.
- ii) At both the long-range planning level and at the project-level, ensure that potentially affected minority and low-income communities, are provided the opportunity for complete and equitable participation in decision-making.

E) Stimulate private investment on sites with presumed or actual impacted soils through site assembly, site assessments and remediation and disposition of acquired properties for new development.

Strategic Actions:

- i) Create marketing campaign to identify sites eligible for assistance through new Citywide Brownfield Assistance Program.

Intended Results:

- Reduced number of local streams classified as “impaired.”
- Elimination of air-quality non-attainment status and reduced number of air quality action days.
- Improved water efficiency / reduced water consumption per capita

- Improved level of night-sky visibility.

DRAFT

Appendix A – Acronyms and Definitions

ACS – American Community Survey

AMI – Area Median Income

Any Housing Problem – Includes: Housing Cost Burden greater than 30% of income, or Other Housing Problems.

ARRA – American Recovery and Reinvestment Act of 2009

CDBG – Community Development Block Grant

CDC – Community Development Corporation

CHIN – Carolina Homelessness Information Network

Chronically Homeless – An unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, or an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.

CIP – City of Greensboro Capital Improvements Program

CoC – Continuum of Care. A set of three competitively-awarded HUD funded programs created to address the problems of homelessness in a comprehensive manner with other federal agencies.

Disproportionate Racial or Ethnic Need – The percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the racial or ethnic group as a whole.

DOT – US Department of Transportation

Eco-Driving – Techniques that drivers can use to optimize automobile fuel economy and reduce tailpipe emissions.

EECBG – Energy Efficiency and Conservation Block Grant

Efficiency Factor – Any of several factors which could be used as criteria for receiving assistance through various housing or financial programs. Examples include: proximity to jobs, transportation, or services; meeting energy efficiency and resource conservation standards; or reducing housing access barriers.

Elderly Household – A one- or two- person household, in which at least one person is 62 years of age or older.

EPA – US Environmental Protection Agency

Extremely Low Income – Household income below 30% of the area median income.

FMR – Fair Market Rent

GTA – Greensboro Transit Authority

HCD – Greensboro Department of Housing and Community Development

Homeless – An individual who lacks a fixed, regular, and adequate nighttime residence; and who has a primary nighttime residence that is:

- a) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); or
- b) An institution that provides a temporary residence for individuals intended to be institutionalized; or
- c) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

HOPWA – Housing Opportunities for Persons with AIDS

Housing Cost Burden – The proportion of a household's monthly income that is spent on housing costs (rent or mortgage). In the conventional view of affordability, a housing cost burden of 30% or less is considered to be affordable.

Housing Problems – See Other Housing Problems

HUD – US Department of Housing and Urban Development

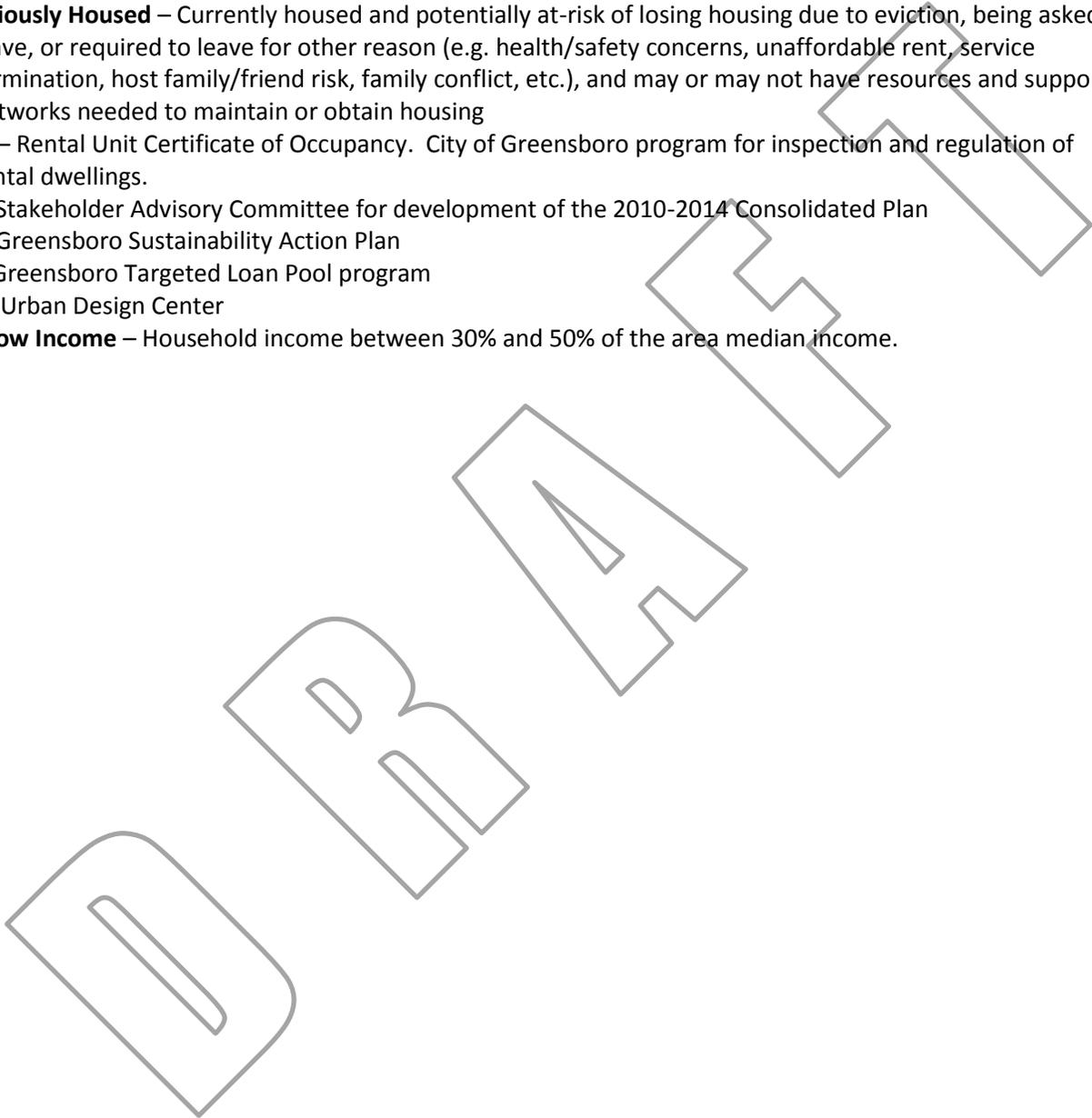
IHE – Institution of Higher Education

LIHTC – Low Income Housing Tax Credit

Living Wage – The minimum hourly wage necessary for a person working 40 hours a week, with no other income, to afford a specified quality or quantity of housing, food, utilities, transportation, health care, and recreation.

LOE – Local Ordinance Enforcement

Low Income – Household income between 50% and 80% of the area median income.
MFI – Median Family Income
Moderate Income – Household income between 80% and 120% of the area median income.
MWBE – City of Greensboro Minority- and Women- Owned Business Enterprise program.
NSP – Neighborhood Stabilization Program
Other Housing Problems (or simply “Housing Problems”) – Includes: Overcrowding; dwelling units lacking complete kitchen facilities; and dwelling units lacking complete plumbing facilities.
Over-Crowding – Household condition in which there is an average of 1.01 or more persons per room in the dwelling unit.
Precariously Housed – Currently housed and potentially at-risk of losing housing due to eviction, being asked to leave, or required to leave for other reason (e.g. health/safety concerns, unaffordable rent, service termination, host family/friend risk, family conflict, etc.), and may or may not have resources and support networks needed to maintain or obtain housing
RUCO – Rental Unit Certificate of Occupancy. City of Greensboro program for inspection and regulation of rental dwellings.
SAC – Stakeholder Advisory Committee for development of the 2010-2014 Consolidated Plan
SAP – Greensboro Sustainability Action Plan
TLP – Greensboro Targeted Loan Pool program
UDC – Urban Design Center
Very Low Income – Household income between 30% and 50% of the area median income.



Appendix B – Data Analysis Methodologies

Notes on Housing Gap Analysis Methodology:

Data Source: 2007 ACS, based on 2000 CHAS table formats and definitions. Here are the definitions that accompany the 2000 CHAS tables:

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

The 2007 County median incomes for Alamance and Guilford were used to determine the 30%, 50%, & 80% AMI levels:

	Alamance	Guilford
Med	\$50,800	\$53,600
80%	\$40,640	\$42,880
50%	\$25,400	\$26,800
30%	\$15,240	\$16,080

For occupied units, households were sorted by income level, number of bedrooms, tenure, and housing cost burden level (at or below 30%, vs. above 30%) each household fit into.

For vacant rental units, the rent levels were determined that would be affordable to each of the household income levels:

	Alamance	Guilford
80%	\$1,016	\$1,073
50%	\$635	\$670
30%	\$381	\$402

For the vacant rental units, the rent value was compared to the affordable levels to determine which units were affordable.

For the vacant owner units, a determination of affordability on the property value stated in the ACS data was used.



Appendix C – Public Input

Public Survey Responses, December 2009

Public Meeting Comments, January 2010

Greensboro Housing Summit Consolidated Plan Input, February 2010

DRAFT

Greensboro Consolidated Plan Survey Response Summary

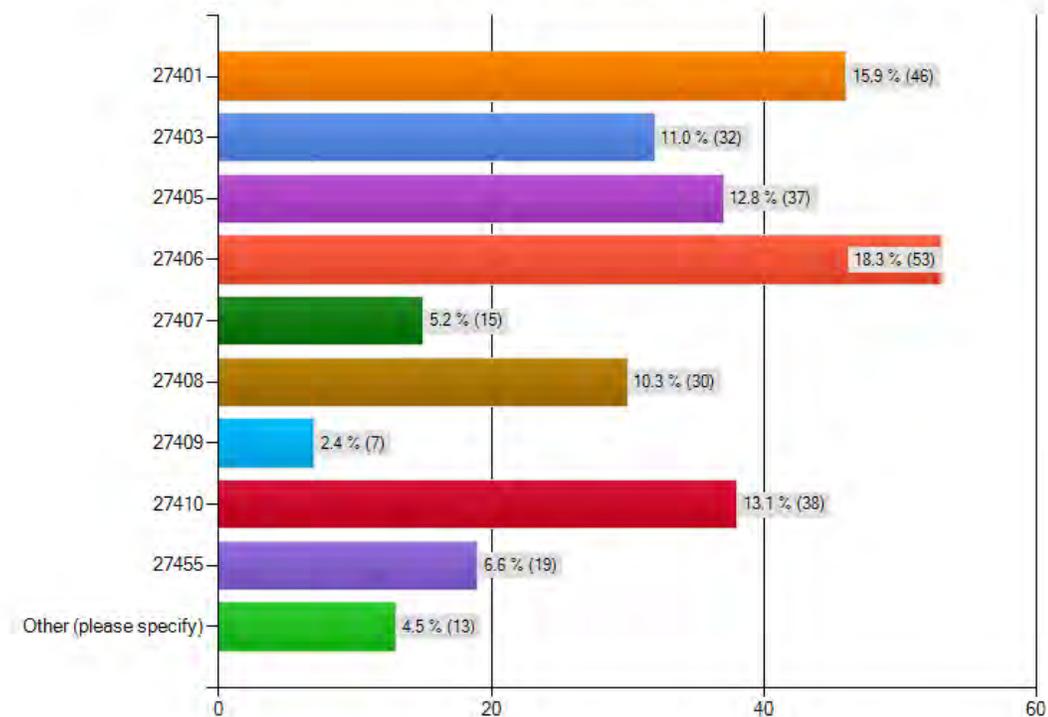
Background:

This survey was an invitation from the Greensboro Consolidated Plan Stakeholder Advisory Committee (SAC) to help evaluate and plan for housing and community development needs in the Greensboro area. Participants were asked to give their perspective and experience with issues related to housing and community development to aid in developing a successful plan for a more sustainable, healthier, prosperous and equitable community.

Locational Breakdown of Participants: 290 Participants Total

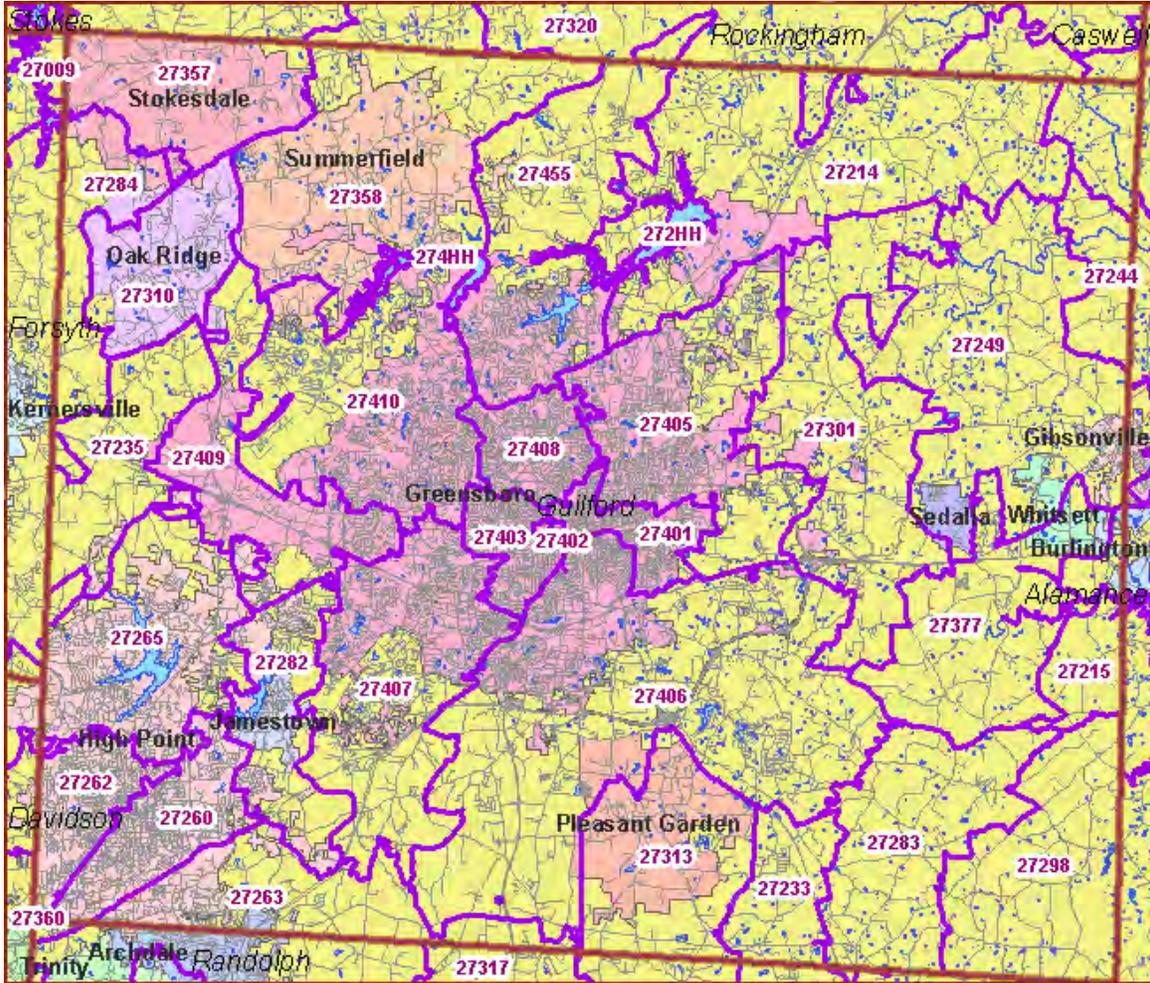
Survey respondents were asked to enter the primary zip code that tied them to the Greensboro area, i.e. home, work, or agency location. Based on the variety of zip codes entered and number of participants in each zone, it is apparent that respondents were locationally diverse. It should be noted that based on this diversity, the opinions and responses of the participants are reflective of the greater Greensboro area.

What is your zip code? (either where you live, work or location of your agency) Note: You must pick an option to continue this survey, all responses will remain confidential.



Approximately 50% of respondents were from the following three zip codes:
27406 (18.3%) 27401 (15.9%) 27410 (13.1%) **TOTAL 47.3%**

The 4.5% individuals who filled in 'Other' as their zip code were from the following areas: 27260 (3 participants); 27282 (2); 27377 (2); 27301 (1); 27402 (1); 27320 (1); 27214 (1); 27408 (1); and 27405 (1).



Methodology/Survey Design:

Participants were asked to review a series of ‘issue areas’ (i.e. Housing Needs, Homelessness, Environment & Public Health) and then prioritize, in order of importance, a list of factors or sub-categories that affect the vitality of that particular issue. Ranking the issue 1st meant that it was the most important priority, ranking it 2nd meant it was the second most important priority, and so on; the higher the number ranking the lower the priority. (Note: No two sub-categories could have the same priority.)

The bar charts on the pages that follow show the breakdown of survey responses. The **shorter the ‘bar’** associated with each sub-category or the lower the number average (located at the end of each bar) **means that it was ranked as a higher** priority (being that a lower number ranking equates to a higher priority). All of the rankings submitted for each category were averaged to yield the number you see at the end of each ‘bar’.

Web-based and printable surveys were available for approximately 3 weeks, after which the following results were compiled on January 20th, 2010. The images below are pages from the survey.



INSTRUCTIONS: For each of the issue areas listed on the following pages (‘Housing Needs’ through ‘Environment & Public Health’) there are a series of sub-categories we’d like you to prioritize in order of importance. Please check the button under the number that corresponds to the priority level you would place on that given sub-category.
 Note: No two sub-categories can have the same priority.

1st = Most important priority;
 2nd = Second most important priority;
 3rd = Third most important priority (and so on);
 (The higher the number the lower the priority)

- * The survey should take approximately 10 minutes to complete, covering a total of 10 issue areas.
- * Thank you in advance for taking the time to complete this survey. Your opinions are highly valued and are an integral component to shaping the planning concepts to follow.

Stakeholder Questionnaire 31%

1A. Rental Housing Needs

The mix, quality, and value of rental homes have a strong effect on a community’s vitality.

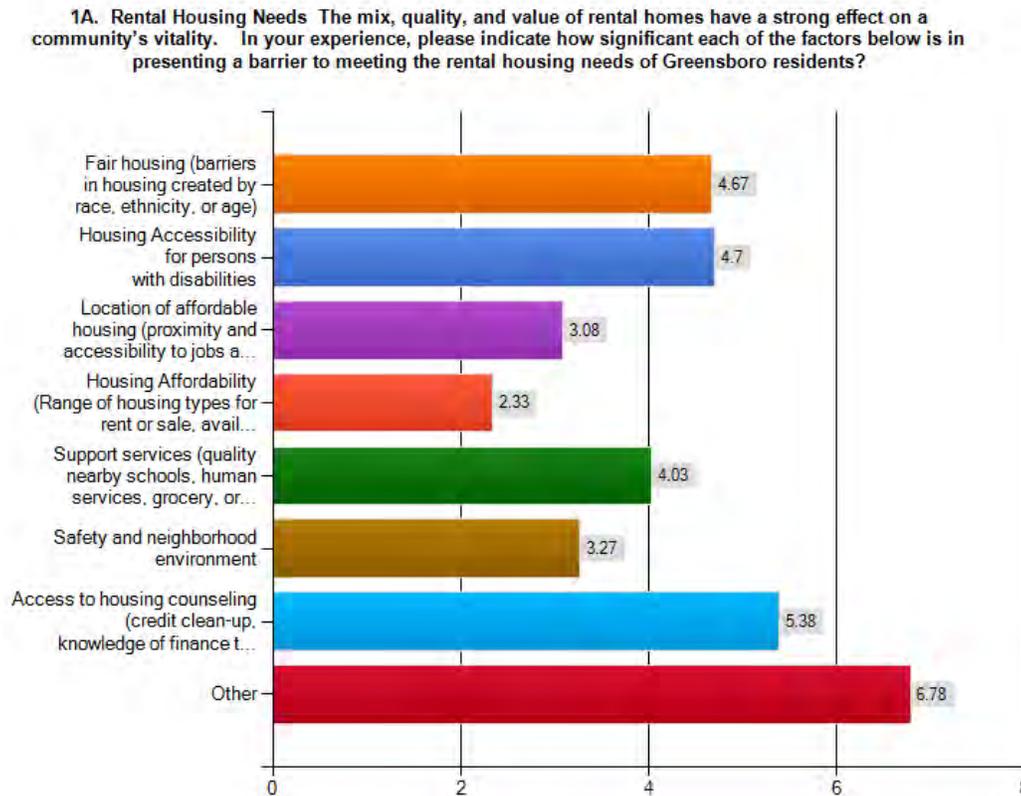
In your experience, please indicate how significant each of the factors below is in presenting a barrier to meeting the rental housing needs of Greensboro residents?

	Most Significant	2nd	3rd	4th	5th	6th	7th	Least Significant
Fair housing (barriers in housing created by race, ethnicity, or age)	<input type="radio"/>							
Housing Accessibility for persons with disabilities	<input type="radio"/>							
Location of affordable housing (proximity and accessibility to jobs and transit)	<input type="radio"/>							
Housing Affordability (Range of housing types for rent or sale, availability and cost of housing, availability of financing, and operating costs of utilities and services)	<input type="radio"/>							
Support services (quality nearby schools, human services, grocery, or other retail)	<input type="radio"/>							
Safety and neighborhood environment	<input type="radio"/>							
Access to housing counseling (credit clean-up, knowledge of finance tools and housing programs)	<input type="radio"/>							
Other	<input type="radio"/>							

Please describe ‘Other’ (additional comments pertaining to the specified category may be detailed here as well)

Question 1A – Housing Needs

Participants were asked how significant they felt the following list of factors (see chart below) were in terms of presenting a barrier to meeting 'Rental Housing Needs' of Greensboro residents. As mentioned previously, the shortest bars equate to the highest priorities, thus (1st) 'Housing Affordability', (2nd) 'Location of Affordable Housing' and (3rd) 'Safety and Neighborhood Environment' were listed as the top three barriers in regards to 'Rental Housing Needs'.



Open Response

At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

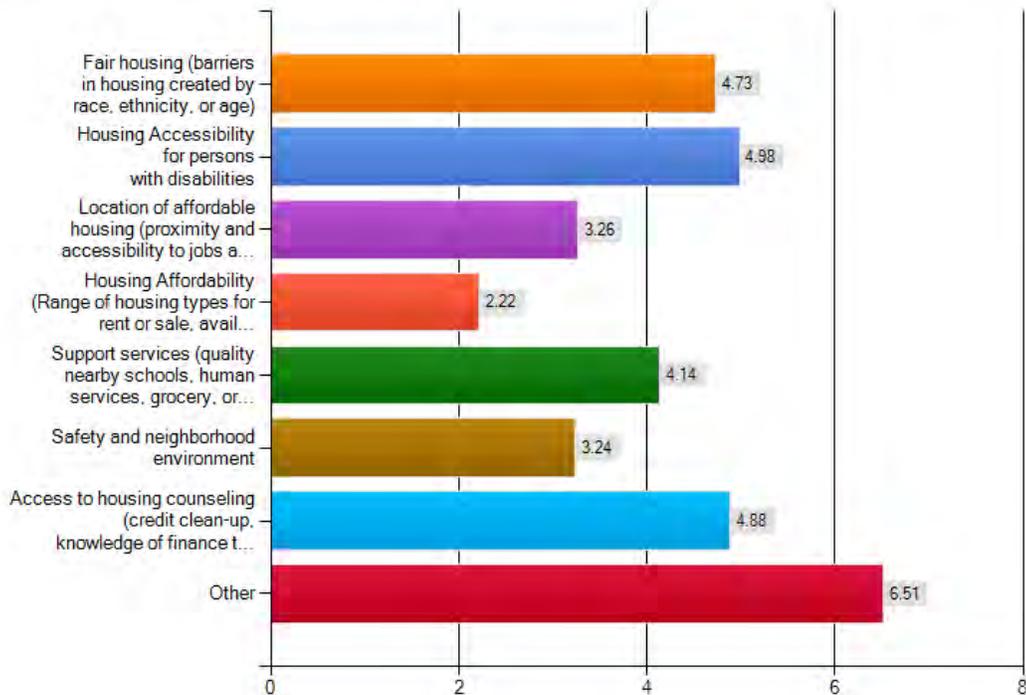
- Inadequate ordinances and zoning rules in regard to rental housing standards and maintenance, compounded by lax enforcement allows proliferation of run-down, dangerous and sub-standard rental units.
- Landlords who perpetuate slum housing and violate human rights against the poor and others in specific neighborhoods with unsafe housing environments.
- Lack of awareness of housing/support services would encourage self-sufficiency.
- Lack of quality rental housing for non-student/low income renters.
- Public transportation is not provided in many fringe areas of the city where affordable sites are available.

Question 1B – Housing Needs

Participants were asked how significant they felt the following list of factors were in terms of presenting a barrier to meeting 'Owner-Occupied Housing Needs' of Greensboro residents. As shown on the chart below, (1st) 'Housing Affordability', (2nd) 'Safety and Neighborhood Environment' and (3rd) 'Location of Affordable Housing' were listed as the top three barriers in regards to 'Owner-Occupied Housing Needs'.

Being that participants prioritized that exact same sub-categories in Question 1A and 1B it can be determined that the outlook regarding housing barriers are generally the same regardless of whether they are rented or owner-occupied.

1B. Owner-Occupied Housing Needs The mix, quality, and value of owner-occupied homes has a strong effect on a community's vitality. In your experience, please indicate how significant each of the factors below is in presenting a barrier to meeting the owner-occupied housing needs of Greensboro residents?



Open Response

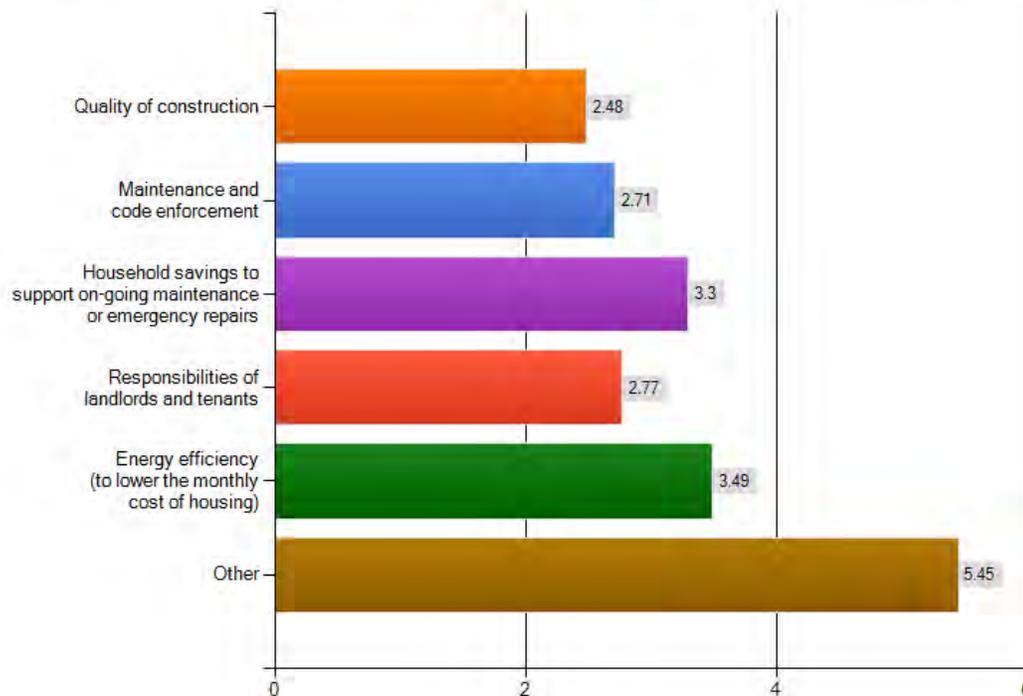
At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Need for increased access to public transportation for owner-occupied housing developments.
- Homeless people should have priority in Sec 8/HUD housing.
- Lack of nearby job availability.
- Taxes, water and utility rates are too high.
- Need for more police presence.

Question 2 – Housing Quality

Participants were asked how important they felt each of the factors below were in terms of ensuring quality housing is available to all households. As shown on the chart below, (1st) ‘Quality Construction’, (2nd) ‘Maintenance and Code Enforcement’ and (3rd) ‘Responsibilities of Tenants and Landlords’ were listed as the top three factors towards ensuring quality housing.

2. Housing Quality Housing quality for both rental and home ownership are important factors for both individuals and neighborhood stability. How important is each of the factors below, in ensuring that quality housing is available to all households?



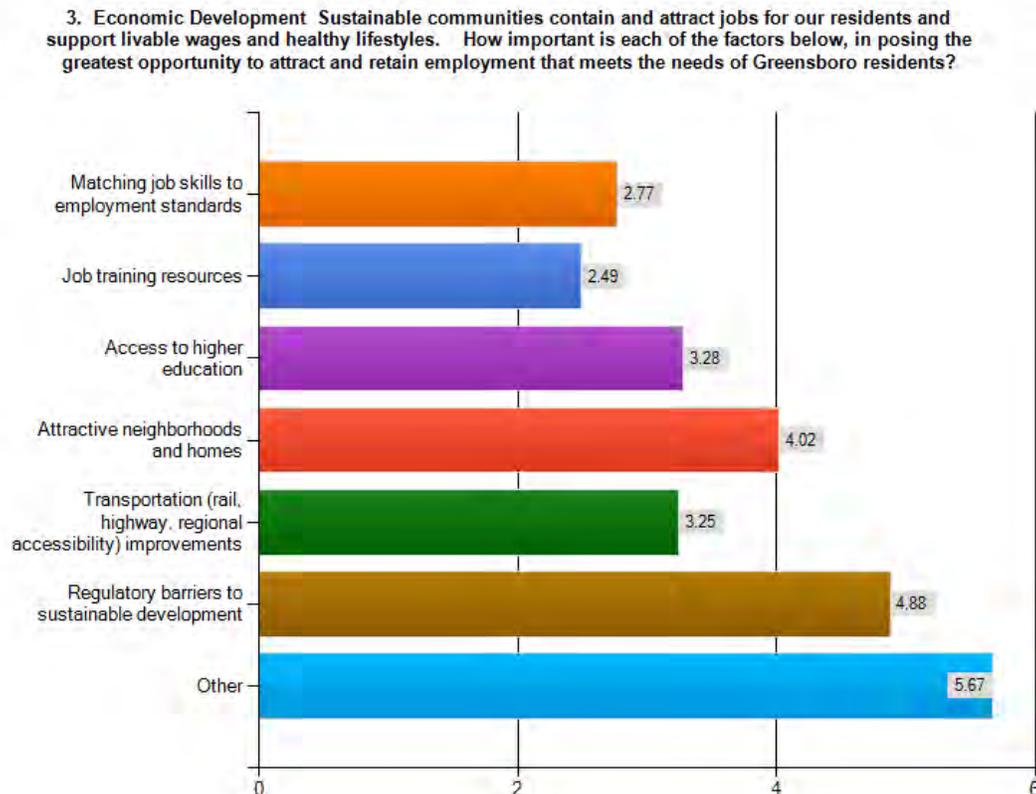
Open Response

At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Improved access to financial management and loans for home maintenance/improvements for low-income renters to help them budget.
- ‘Home Ownership’ and ‘Home Maintenance’ education programs for renters and homeowners will teach them how to keep a home healthy and save money.
- Knowledge of assistance programs for owner occupants is needed.
- Consider paying volunteers in the community to take care of grounds and basic maintenance—they could then get money taken off their rent for their services.
- Sometimes in order to hurry a home sale, inspectors overlook certain conditions, which become serious and expensive repairs for the buyer.
- Poor accessibility for disabled and senior people.
- Both landlords and tenants have responsibilities and everybody should understand that concept; it is not always the landlords fault.

Question 3 - Economic Development

Participants were asked how important they felt each of the factors below were in terms of presenting the greatest opportunities to attract and retain employment that meets the needs of Greensboro residents. As shown on the chart below, (1st) 'Job Training Resources', (2nd) 'Matching job skills to employment standards' and (3rd) 'Transportation' were listed as the top three factors towards improving job availability.



Open Response

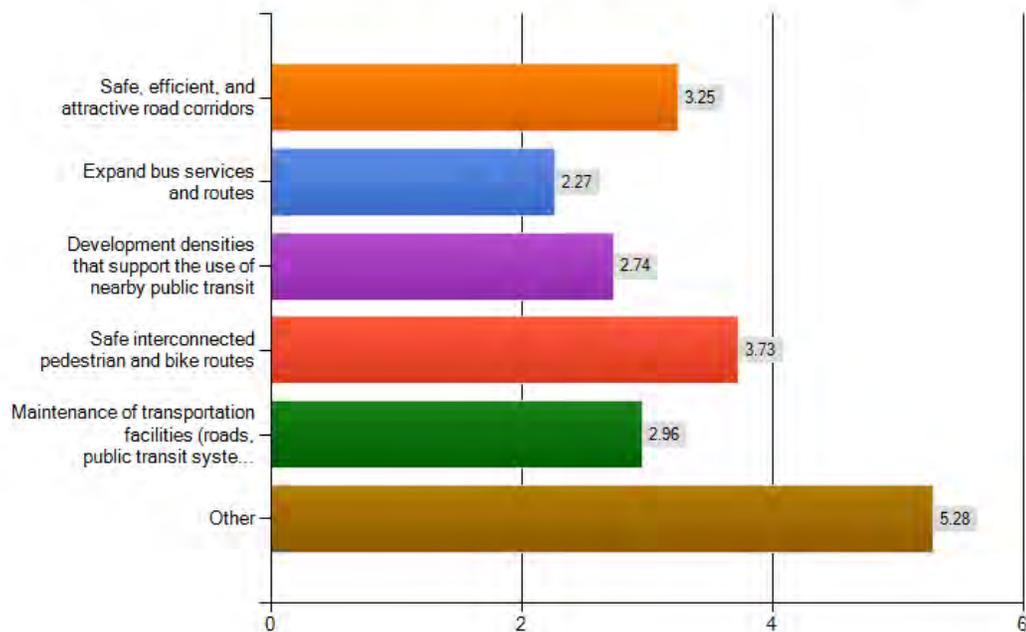
At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Institute better primary and secondary education systems to increase graduation rates.
- Lower taxes; the cost of living in Greensboro is higher than comparable cities and drives away economic development.
- Business/entrepreneurship recruitment.
- Increase public safety.

Question 4 - Transportation

Participants were asked how important they felt each of the factors below were in terms of posing the greatest promise for a healthy, sustainable environment as it relates to transportation. As shown on the chart below, (1st) 'Expand bus service and routes', (2nd) 'Development densities that support the use of nearby public transit' and (3rd) 'Maintenance of transit facilities' were listed as the top three factors towards promoting a sustainable environment as it relates to transportation.

4. Transportation A new federal interagency partnership between HUD, USDOT and EPA for sustainability explicitly recognizes the effect of transportation systems (private automobile use, public roads, public bus and rail transit, etc.) on the cost and sustainability of housing, neighborhoods, employment, and the natural environment. As Greensboro works toward an ever more efficient and supportive transportation system, how important is each of the factors below, in posing the greatest promise to a healthy, sustainable environment?



Open Response

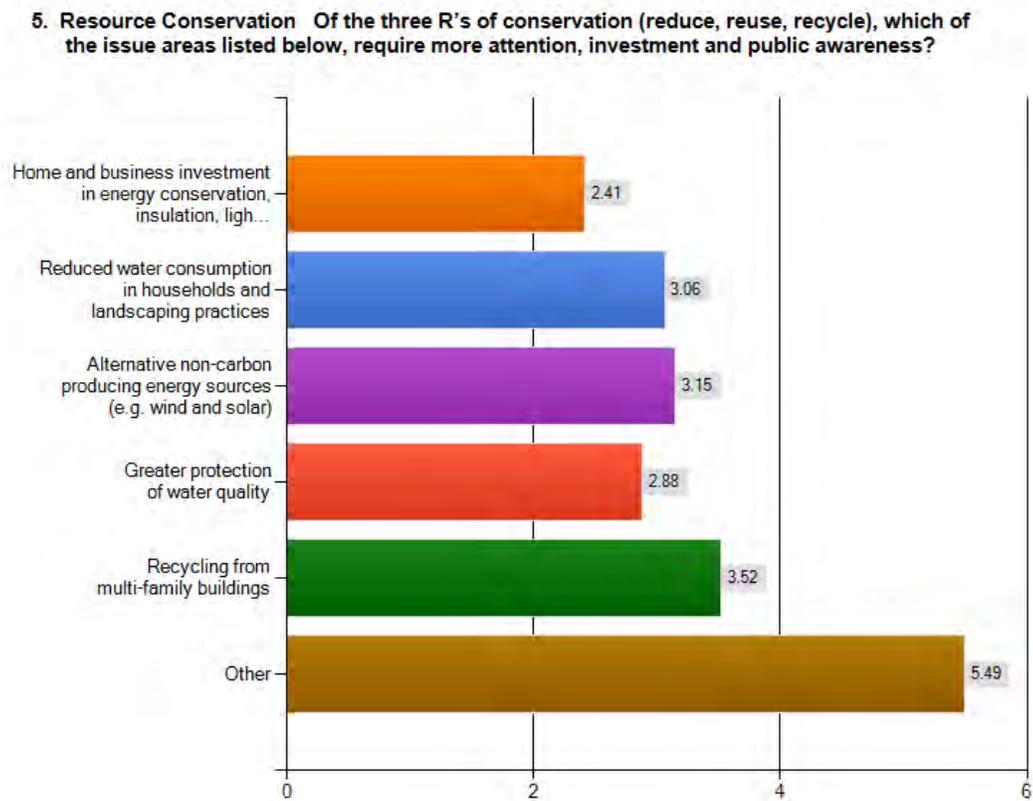
At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Provide incentives for individuals that use modes of transit other than automobiles; i.e. biking, walking, using public transit.
- Institute higher taxes/insurance rates for large, heavy and inefficient personal vehicles; i.e. SUV's and Hummers.
- Balance the cost of expanding public transit with the benefit it provides, environmental, etc.
- Better road maintenance is needed, striped lane lines are difficult to see at night.

- Create a 24 hour service/shuttle bus route using energy efficient vehicles with an on call system for those in need.
- Create a light rail system that connects Greensboro to other triad cities and outlying communities (Burlington, Archdale, etc)
- Support higher densities to enable people to walk or ride to their destination.
- Encourage car pooling.
- Provide more buses with bike racks; increase racks at job sites.
- Better public transit is needed:
 - “I have checked into taking the bus to work which in my car takes me 12 minutes to drive however if I were to use public transportation it would take me 2 hours. They need to not just connect all buses downtown but also connect them in between. If GSO, High Point, and Winston-Salem teamed up I am sure transportation could be expanded and made more accessible.”

Question 5 – Resource Conservation

Participants were asked which of the factors below deserved more attention, investment and public awareness as related to resource conservation. As shown on the chart below, (1st) 'Home and business investment in energy conservation, insulation, lighting, etc.', (2nd) 'Greater protection of water quality' and (3rd) 'Reduced water consumption' were listed as the top three factors that deserved more conservation attention.



Open Response

At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

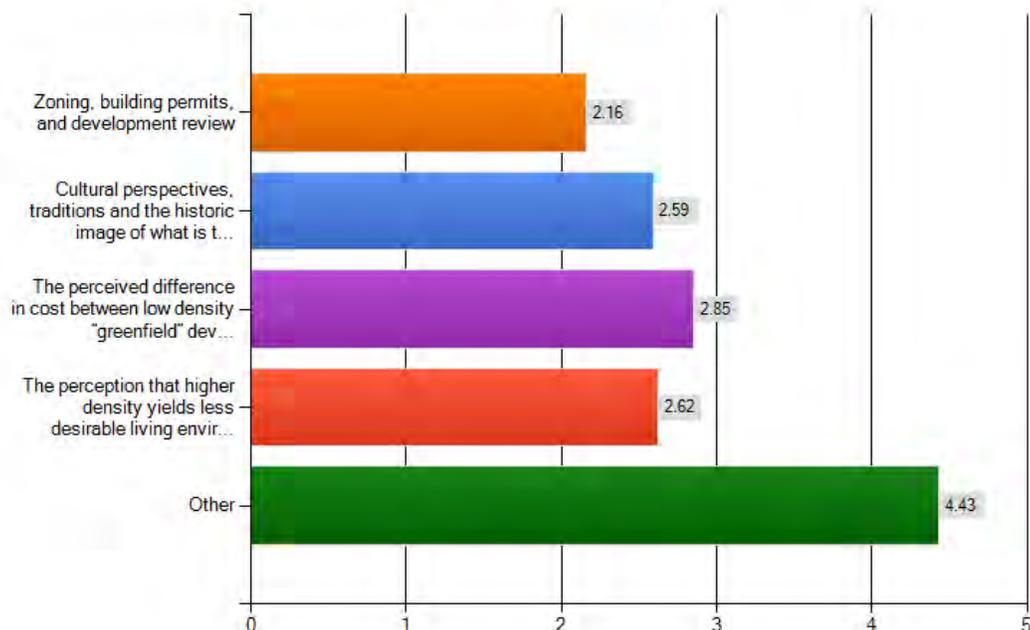
- Composting. See San Francisco's example of the benefit to collecting compost separately vs. being included in the household waste.
- Come up with incentives to motivate individuals to want to recycle.
- Much more attention needs to be paid to 'reduction and reuse' so that the typical family and commercial waste stream is reduced.
- Create more recycling centers here in local areas, thus reducing waste and creating jobs.
- Enhance community awareness of the "trash" situation so that we can be more long-sighted about our landfill needs.

- All houses and business must control their carbon foot prints in order to assure a environment friendly future for our children's children.
- Water is a big concern during droughts.
- Encourage more patronage of local businesses and agriculture.
- Encourage energy conservation with local property and state tax cuts.
- The competitive market will demand conservation which will reduce the cost of water and energy.
- The forced closure of the 'White Street Landfill' is an environmental nightmare. Our solid waste stream has been redirected and we have very little influence over its eventual disposition. Trucking of the waste is a huge unnecessary polluter.

Question 6 – Open Space and Land Use

Participants were asked how significant of a threat they felt each of the factors below were in terms of posing the biggest threat towards developing a sustainable mix of uses and open space. As shown on the chart below, (1st) 'Zoning, building permits and development review', (2nd) 'The perception that higher density yields less desirable living environments' and (3rd) 'Cultural perspectives, traditions and historic image of what is the "American Dream" community' were listed as the top three factors perceived to be threatening a sustainable mix of uses and open space.

6. Open Space and Land Use Vibrant, sustainable communities attract jobs, foster economic development and are attractive places for people to live work and play. Sustainable communities include a mix of land uses and open space that offer offices, residences, retail and gathering places in close proximity to each other without presenting incompatible activities or posing threats to safety or the environment. How significant of a threat is each of the factors below, towards developing the most sustainable mix of land uses and open space in Greensboro?



Open Response

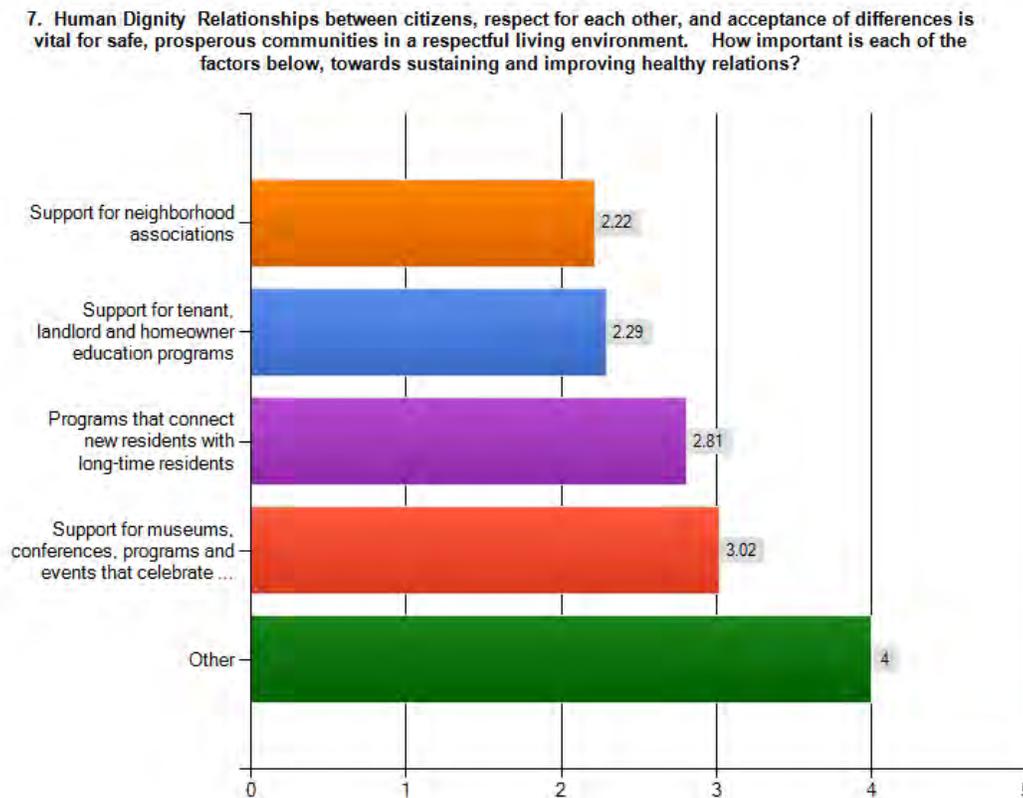
At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Local governing bodies (city council, county commissioners) overly favor land development entities; greed and political clout of land developers; lack of a strong voice among progressive land use advocates.
- Awareness and understanding of the political process in development (city council, county commissioners, city staff).
- City government's lack of control over developers' short-term thinking and disregard for community interests.

- Greensboro has and is continuing to develop a great park plan including bike, walking trails but we also must be aware that property tax rates are also important in attracting industry and jobs.
- A sustainable mix in Greensboro could include some higher density areas but it should also accommodate some lower density living areas. A community can provide for sustainability even with a mixture of land densities.
- Safety concerns and parking/transportation concerns
- 'Not In My Back Yard organizations' (NIMBY), protest petitions, etc. have negative effects on development. Higher density developments will have a large impact on "Global Climate Change" but no one wants to have it in their neighborhood.

Question 7 – Human Dignity

Participants were asked how important they felt each of the factors below were towards sustaining and improving healthy relations between residents (i.e. respect and kindness). As shown on the chart below, the four available categories were all listed as being significant. The factors, in order of importance are (1st) ‘Support for neighborhood associations’, (2nd) ‘Support for tenant, landlord and homeowner education programs’, and (3rd) ‘Programs that connect new residents with long-time residents’.



Open Response

At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

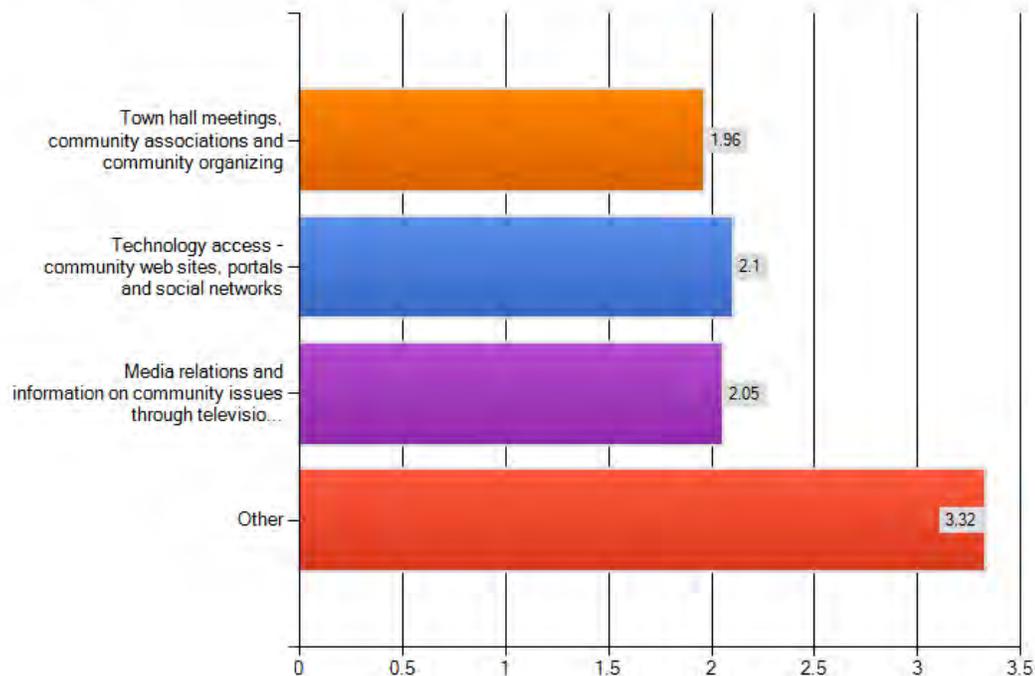
- Further healing of race relations.
- Support for programs that connect all residents with each other; encourage neighborhood projects that build cohesiveness and pride in residential communities.
- Creating a sense of pride where people live will help maintain neighborhoods. Empowering people to make changes to their way of living through education of Healthy Homes will impact low income neighborhoods.
- Further help is needed for the homeless.

- Support cleaning up our environment.
- Reforming the police department. My perception of the police department is very poor. I do not trust the Greensboro Police Officers with my safety or my family's safety.
- We need to address the problem of ex-convicts' inability to find work; the longer they are out of work the greater the chances of them re entering the system at the expense of tax payers money. Idea: enlist non-violent criminals into the arms forces as a support to the troops. If they complete there service wipe the slate clean and allow them to reenter society as a new citizen.

Question 8 – Community Education and Civic Participation

Participants were asked how important they felt each of the factors below were towards increasing civic participation. As shown on the chart below, all three of the available options were listed as the significant ways to increase civic participation, particularly (1st) 'Town hall meetings, community associations, and community organizing', (2nd) 'Technology access, community websites, portals and social networks', and (3rd) 'Media relations and information on community issues through TV, radio and newspapers'.

8. Community Education and Civic Participation The "sustainable" nature of a community is dependent upon both its physical design and development, as well as the people who live and care for their surrounding environment. How important is each of the factors below, towards increasing civic participation?



Open Response

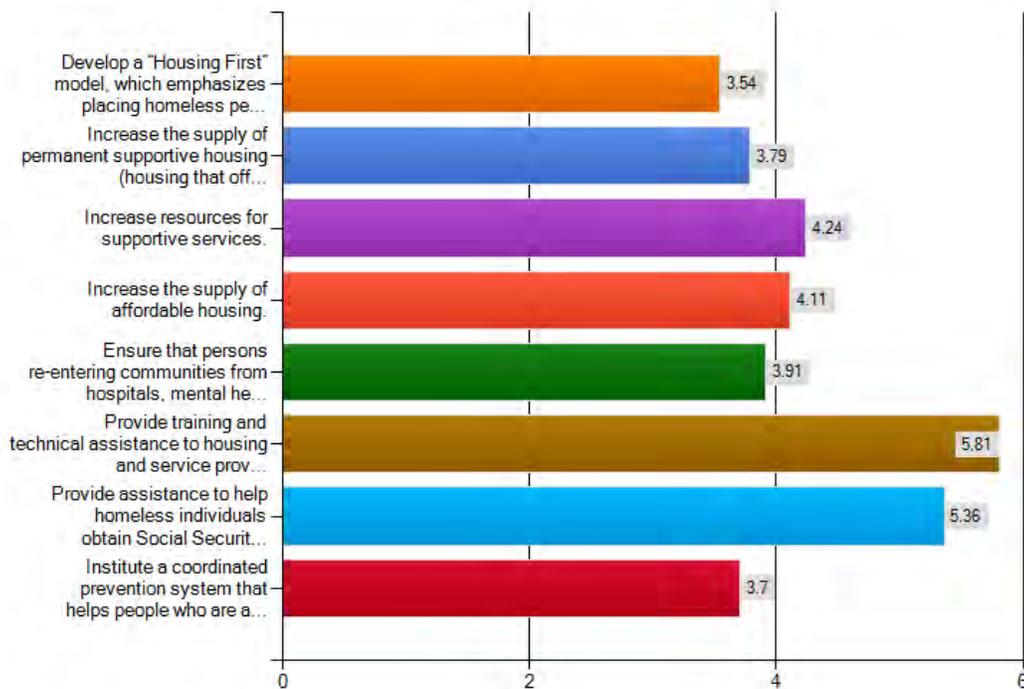
At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Residents must feel safe to be involved in the community. The high crime rate (gangs, drugs, murders) and poor image of the police department hurts the public's involvement.
- Outreach through religious and educational institutions.
- Cultural events and sustainable local food.
- Put term-limits on County and City commissioners.
- Efforts to reduce antagonism among elected officials and to improve dysfunctional city council and county commissioners.
- Polling and citizen juries for decision making.

Question 9 – Homelessness

Participants were asked how important they felt each of the factors below were towards ensuring homeless community members are housed and receiving the services and support they need. As shown on the chart below, (1st) ‘Develop a ‘Housing First’ model, which emphasizes placing homeless persons in safe, permanent housing and then ensuring their access to services necessary to remain housed, (2nd) ‘Institute a coordinated prevention system that helps people who are at-risk of homelessness due to a temporary condition (such as job loss, healthcare situation or housed in sub-standard housing’ and (3rd) ‘Increase the supply of permanent supportive housing, which offers support services to the homeless’ were listed as the top three factors towards aiding the homeless population.

9. Homelessness In your opinion, how important is each of the strategies listed below towards ensuring homeless community members are housed and receiving the services and support they need?



Open Response

At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

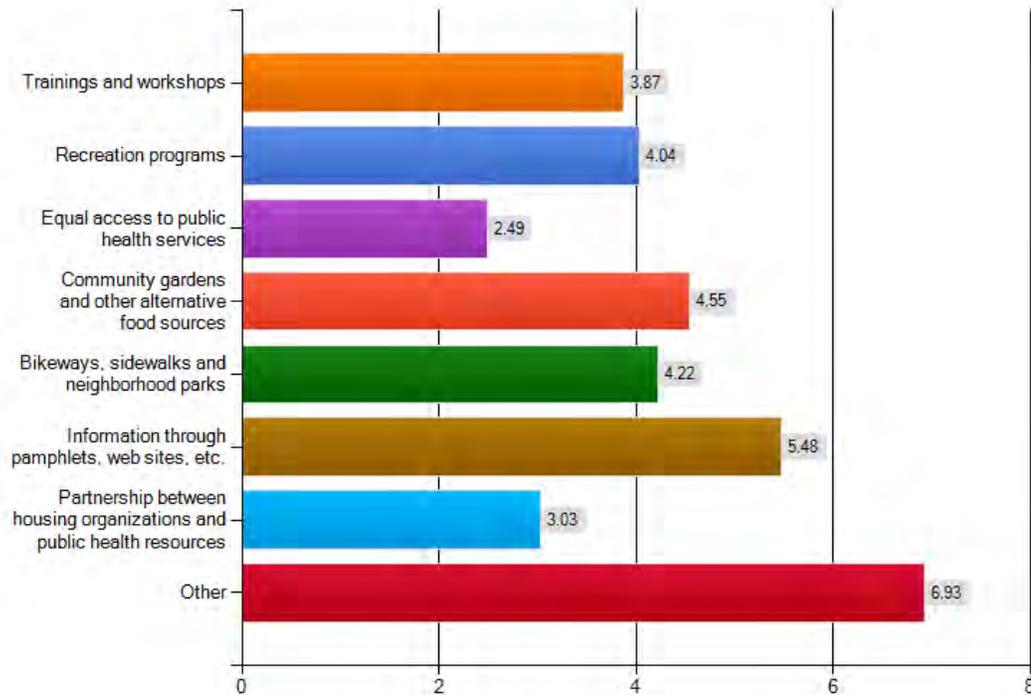
- Need more jobs with livable wages to prevent homelessness due to economic reasons; develop municipal system to collect voluntary contributions for homelessness prevention and intervention programs (e.g., installation of parking meter-style collection devices for contributions as an alternative to giving funds directly to people soliciting money on street corners; public work programs for homeless people).

- Our community lacks a sufficient number of housing for homeless, young adults. We need a shelter that serves homeless only young adults (not mixed with the adult population).
- I would urge that these are all equally important.
- More single room occupancy facilities in Greensboro so those with minimal incomes can still afford to live in their own unit.
- Help people find and keep jobs so that they can pay for affordable housing.
- Yes all the above is good but my experience working with the public/community for four years is that some homelessness is by choice. How do we positively create a desire in people to want to change their situations?.
- Increase housing vouchers.
- "Develop a "Housing First Model" -- We already have a Housing First model. The Housing piece (City part) is great (needs more vouchers, always), but the supportive services part lacks. The services are either lacking or non-existent. Some of that is demand vs. funding; some of it reflects systemic flaws. 'Housing First' doesn't work without the services, as we are seeing now. You just end up with taxpayer-funded addiction and nobody wins.
- We have the housing available; we need to educate the homeless of what is available. Cities, such as Dallas TX, have instituted programs where this is handled in one central location. Homeless are educated as to what is available and how to obtain it. Social Security, unemployment etc.

Question 10 – Environmental and Public Health

Participants were asked how important they felt each of the factors below were towards improving public health. As shown on the chart below, (1st) 'Equal access to public health services', (2nd) 'Partnership between housing organizations and public health resources' and (3rd) 'Trainings and workshops' were listed as the top three factors towards supporting public health.

10. Environmental and Public Health The health of communities depends on knowledge of resources, access to health care, and the design of neighborhoods to support an active lifestyle. How important is each of the factors below, towards supporting improvements in public health?



Open Response

At the end of each question, survey respondents had the opportunity to insert additional comments they felt were pertinent to the issue being discussed. The following bullet notes summarize this feedback:

- Greater emphasis on physical fitness in schools so kids establish active lifestyles.
- Include health & physical education classes in public schools, provide playground programs in the summer at all neighborhood parks even if only one day or a half day at each.
- Reduce health insurance premiums for people who employ healthy living practices (e.g., regular exercise, proper diet).
- Community recreation is a great way to get the neighborhood networking and aware of each other, cuts down on travel cost and utilizes the unused / underserved community center.

- More can be done with the "design" of jobs to promote healthy lifestyles: living wages so people don't have to work 2+ jobs, sick leave, flexible work arrangements, health-related perks and benefits.
- The training/workshops should include information on having and maintaining a Healthy Home.
- Better transportation is needed to health center sites.
- We must monitor those people with HIV and other serious and contagious diseases.
- Restore funding to the Department of Public Health

Conclusions

The above findings from the 'Greensboro Consolidated Plan Survey' help to raise awareness on a variety of interconnected issues present within the community. In addition to suggesting priorities, many participants' provided insights in the 'open comment' section on ways to overcome community barriers and enhance opportunities. This polled data and feedback have collectively broadened our understanding of the pressing issues within Greensboro and has raised awareness to a number of intricacies therein.

Throughout the survey, the lack of affordable, low-income housing coupled with insufficient public transit was raised as a significant issue by residents. Respondents noted that in order to solve these two issues they had to be looked at together. If the amount of housing for low-income renters increases, public transit has to be available in order for them to support a lifestyle where they can carry-on a steady job (i.e. driving to work is not an option for these residents being that the majority do not own cars).

Linked to the issue of public transit is the availability of nearby jobs, economic development, the mix of uses, development density, and resource conservation. Residents' proximity to work goes hand in hand with the mix of uses; while development densities are tied to support for businesses and the ability to enhance transit ridership and routes. While many individuals stated that they were open to increased density, understanding that it would benefit economic development, business recruitment, job availability/proximity, etc. they expressed reticence stating that they didn't want it 'next door' or in their back yard.

When Greensboro addresses economic development and increasing building density, it must also carefully consider resource conservation. The more people that reside or work in a given area, the greater amount of waste will be produced. This being said, if development density is to increase, reducing waste, reuse and recycling are necessary to maintain a sustainable environment. Some ideas residents had to promote conservation were to create more recycling centers, provide conservation incentives such as tax cuts, increase awareness of the waste stream, and consider composting as was done in other communities.

However, before development intensity can increase, survey results noted that Greensboro and its economic development programs have to become more attractive. Residents stated that business recruitment is suffering due to area taxes being higher than comparable cities and the "short-term thinking" of local governing bodies resulting in poor planning decisions. Additionally, many residents noted that the presence of crime and lack of police presence within Greensboro was a major deterrent for new businesses and residents.

Greensboro's 'Community Appeal' doesn't just stem from new development, the presence of public transit, affordable housing, and the otherwise physical elements

therein; equally important is the feeling of community cohesiveness and mutual respect as experienced between residents. The tension that exists between landlords and tenants, the presence of homelessness, race relations, the environment and civic participation all affect the 'human dignity' achieved within a community. Survey respondents noted a number of ways to band together to help mend these issues, including: (1) further support services for low-income families and the homeless, (2) alleviate landlord/tenant tension by improving access to financial management and loans for home maintenance/improvements, (3) provide better job training, (4) enhance community centers, (5) emphasize community recreation as a way to get the neighborhood networking and aware of each other, and (6) plan local gardens to help residents stay active and take pride in the sustainability of their surrounding environment (to name a few).

As stated by one survey participant, "Creating a sense of pride where people live will help maintain neighborhoods and empower people to make changes to their way of life." All of the issues addressed within this survey from housing needs to transportation, land use and economic development are intertwined and require collaborative planning to further community livability and sustainability within Greensboro. Thanks to the time and energy of the 290 survey participants, we have a far better understanding of the integral community factors at play and are prepared to develop a successful plan for a more sustainable, healthier, prosperous and equitable community.

Greensboro 2010-2014 Consolidated Plan Combined Public Meeting Input Notes

Affordability and how it affects sustainability

General Comments:

- * Focus on Infill development
- * When developing affordable housing, use a complete neighborhood approach, including a mix of daily needs within ¼ mile (medical, grocery, drugstore, financial services, etc.)
- Better prevention of evictions & foreclosures is needed
- Create incentives for contractors to build affordable housing
- Creating new or expanded roadway connections through existing neighborhoods lowers quality of life
- Cultivate a deconstruction market to facilitate recycling/reuse of building materials
- Ensure that new affordable housing complies with EnergyStar and other energy standards
- Promoting a mix of income levels is important in neighborhoods that include affordable housing
- Recognize that greenscape affects quality of life

Do you think there is one single (non-housing) cost that could most impact affordability?

- * Utilities (gas, electric, water, phone, cable service)
- * Transportation / Transportation to shopping
- Auto maintenance costs
- Oil/Fuel
- Child care & transportation
- Deposits & access fees
- Elder care
- Health care
- Home maintenance costs
- Insurance of all types
- Taxes

Are there other elements that need to be shifted to accomplish sustainable affordable housing?

- * Cut-through traffic and speeding on neighborhood streets / Peacefulness of the neighborhood
- * Make non-auto ownership travel feasible
- * Safe neighborhood / Crime affects sustainability of businesses serving affordable housing
- * Incentives to improve older homes
- Location of housing
- Prevention of evictions
- Quality of housing
- Rental record restrictions to qualify

Physical Quality of the Housing Stock

General Comments:

- * * More incentives for small businesses
- Incentives (like tax breaks) better than sticks
- Both financial incentives and regulations are needed to get landlords to maintain their units better
- More repair assistance programs, like the City's water line leak repair, and energy efficiency upgrade subsidies are needed
- Gaps in sidewalk create walkability & safety issues
- Housing needs more diversity (in looks)
- Improve appearance of buildings downtown, increase more variety in business types

In some cases it is too easy for high-risk households to qualify for rental or purchase of housing that they can't really afford when the reality of all the other associated costs sets in, or get themselves into a mortgage product that doesn't make sense for their financial circumstances, and they are not sufficiently educated on the full magnitude of home ownership responsibilities

Need more density in downtown area

Rent to own arrangements are generally bad for the tenant

Saving money (such as by recycling) allows more for trees, other amenities / Time is good to push sustainability

The worst barrier to housing affordability is owning a home that's in poor condition and deteriorating, as is the situation with long-term elderly or disabled owners in very old homes that are in need of major renovation

Is there sufficient choice in Greensboro housing to allow people to be choosy about where they live?

Affordable places often lack strong infrastructure & other essential amenities/services

Insufficient level of choice as to where low-income households can live / Depends on housing cost / income

Subsidies for affordable housing construction are limited geographically

Land costs (and the factors affecting same) are a major factor

Always a shortage of good affordable housing

No real safety net for those who go through major changes in their circumstances that negatively affects their ability to afford and stay in their housing

People are now losing their housing

Are there specific steps that could be taken to ensure higher quality housing?

* * Repair and emergency assistance for both renters and owners

* Financial incentives, including changing renters to owners

* Stronger, more proactive enforcement of RUCO, minimum housing standards, and zoning code / Not strong enough enforcement or incentives for landlords to maintain or upgrade their facilities

Insufficient incentives for landlords or lenders to take chance on those who want to improve their circumstances

Low interest loans for older residents

Need better education of tenants & landlords

Need more resources targeted to non-English speaking, and non-western culture immigrant populations

Possible landlord-tenant mediation system coming

Relationship between housing, transportation, and economic development

General Comments:

* Employer assisted housing is a concept that needs to be explored / Can companies provide housing as a benefit (despite negative image of traditional 'mill towns')?

Incentives are needed for developers and employers to build and locate near their target employee population

Small business co-op's for housing?

* Invest in high capacity frequent service transit, transit amenities, and ITS in order to entice 'choice ridership' and promote transit as a driver of economic development & urban community

* Is Greensboro large enough to have more transit options, including service to/from housing clusters?

* We need a variety of transportation options / Mass transit needed / Not enough taxis

The current transit system is not sufficient to make a significant difference in transportation convenience or affordability for all workers

How do we sell different vision for density & transit options?

Roadway capacity increases can't keep pace with traffic growth

Virgin land is cheaper which creates an incentive for sprawl that makes housing and transportation less affordable – the developer saves money but imposes costs on the rest of the community
Site re-use for well located sites should be considered / Lots of empty buildings – can they be used?
Raising a family doesn't have to require standard building mode

What has prevented these three elements from being in balance?

* Businesses not considering urban/suburban issues
Decisions based on school choices
Employers not locating in same areas, locate far from much housing
Land is cheaper further out
Some outlying jobs going away

Could employers make a difference if they thought of housing as a benefit?

* Transit system needs to become part of the culture
Extend business hours
Larger/ more concentrated housing needed for more transit
Limit parking at work

Homelessness, shelter, and service delivery

General Comments:

* "Housing First" model needs to be replicated – works best for homeless, landlords, and taxpayers
* Job training, living skills – can be partnered with addiction & other treatment / Jobs, training – needed to get out of economic hole
* Synergy opportunities, for example: joint childcare/eldercare, what about homeless?
Building and operating homeless shelters is far more expensive both monetarily and socially (per client served), and less effective in the long run than homelessness prevention and rapid re-housing programs
There is a social stigma against homeless shelters and social service providers
Not everyone can (or wants to) get into shelters – regulations may keep them out of beds
Building re-use
Dealing with addictions and mental issues
Homeless data collected to date hasn't been sufficient
It benefits landlords to keep tenants in units or for investors to buy foreclosed homes and let owners stay in as renters (better than a vacancy, which can invite vandalism)
The homeless day center will provide support for a well-defined path out of homelessness
Services can be combined in day shelter, but should also be available elsewhere in community
Support services need to be provided
There's a general lack of knowledge among homeless population about the range of available resources
The significant increase from 2000 to 2007 in extremely low income renter households paying more than 30% of their income for housing represents a major segment of the population at risk of becoming homeless

Is there one single thing that has done the most good in addressing the homeless problem?

* Early intervention could help at-risk tenants and owners and thereby help the whole community / A homelessness prevention "early warning system" is needed / Help prevent homelessness by intervening when problems start (cheaper approach) / Homelessness prevention programs are all too slow to really help at the time they could be most effective / Too many barriers exist, preventing aid from reaching at-risk households in order to help them stay in housing
* Prevent high risk population (on the edge) with high housing costs from slipping into homelessness / Often there are unintended systemic incentives for at-risk households to stay "on the edge"
Preventing homelessness also helps the landlord (avoids vacancy)
Damaged homes try to be rented with absentee owners
Homelessness often leads to deterioration, vacancy, & foreclosure

Get people quickly from streets to housing
Get landlords to relax limitations and work with homeless on path to re-housing
Need skilled persons to help develop and negotiate a workable plan to help occupants
Help the homeless get the help they need, either family or social services
Needed assistance depends on person's "issues"
Homeless day center can help
Build transitional housing (more expensive)
Churches may help on housing costs
More homeless population increases costs on entire community
Stable home environment with assistance helps, but there is not enough of this to meet demand

Breaking down the silos (communication and interagency interaction)

General Comments:

- * New methods and technologies for public input
- * Organization in place – use to get word out
- * Organizations at the ready

A human services information clearinghouse system is coming soon
A single-point-of-entry for human services access would help
City departments don't talk, rules can conflict
Need greater coordination among health inspectors, zoning enforcement, landlords, lenders, etc.
City needs to focus on what's good for neighborhoods and community, not just narrow departmental responsibilities
Communication within neighborhoods needs improvement / Grass roots organizing hard to beat – personal connections are strong
Citizens need to pull elected officials out of their "cocoon" / Educating elected officials beyond their job, district concerns
Follow staff recommendations
Greensboro Neighborhood Congress
Leadership training for neighborhood leaders
Guilford Congregational Assistance Network (GCAN) is an additional resource
HUD, EPA, CDC, & DOE need to cooperate to improve healthy homes
Infrastructure improvements not included in affordable housing development process
Locations of providers is a problem – they aren't close to those who need their services and are scattered throughout the community
Neighborhood level – affects people personally
Neighborhood meetings good for educating officials
Not enough public input – too many surprises, finished plans at public hearings
People feel safety with control and gate-keeping
Public Health Department, Department of Social Services, and mental health agencies generally working well together
Rotary, Kiwanis, Lions, etc., and other service groups
Some agencies are well connected and work well with others
Some resources are available only online – aren't accessible to all
The overall level of communication and coordination throughout the full range of agencies is not well-known and the gaps aren't inventoried
Using transit in Greensboro is not a part of the local culture and is not seen as a "normal" way of getting around
What are best places to start conversations (go where we already have organizations):
www.NCHousingSearch.com is a site to list and search for affordable housing – needs better marketing to boost participation and use, needs some bugs worked out

How much communication occurs between the different agencies you personally deal with on a regular basis?

- * Better communication both ways: neighborhood \leftrightarrow City
 - * Change the culture, keep neighborhoods intact, reduce cut-through traffic
 - * Need to broaden partnerships to include transportation
- Still need more transit help; watch out for cut-through traffic
Better communication recently with energy & transportation issues
Could work more with colleges, students
Homeless agencies currently are coordinating well
More communication through technology and social networking
Much help among some neighbors is very important
Some apartments working with police

What needs to happen to increase the interactions of various housing related agencies and groups?

- Affordable transportation and better bus network is needed – bus pass subsidies, too
Employer-subsidized transportation assistance would help
First and last mile of transit trips is missing link to increased ridership
Cultivate schools as community resources and points of information
Direct distribution of information to households through door-to-door campaign is needed
Mental health and substance abuse needs better access for clients and less limitations
Need to discourage sprawl of employers and housing
Non-English speaking adults need greater support to access available resources

Summary of Input from 2010 Greensboro Housing Summit

Transportation choices for getting from home to work, school, shopping, and play. To save travel time and dangers, energy and costs, how shall we plan housing location, walking/biking, and public transportation? Your ideas:

- Build sidewalks.
- Expand bus service (especially near senior housing and multifamily).
- Create bike paths within 5-10 minute bike ride of all housing, with storage and shower facilities.
- Build up, not out (especially near employment centers).

Affordable housing opportunities where mortgage or rent plus utilities and transportation fit household budgets. To reduce the growing number of families paying much more than 30% of their incomes for housing costs, how shall we make housing energy efficient and close the gap between income and housing costs? Your ideas:

- Advocate for tax credits and incentives for making housing energy efficient, both rental and owner-occupied.
- Create a sliding scale for each family unit that's workable.
- Market houses as energy efficient.
- Increase subsidized apartments.
- Education about conserving energy, about homebuying, about rental responsibilities.
- Subsidize land costs for new affordable housing developments.

Economic development for people to find work and develop businesses improving their communities. To grow local jobs, how shall we prepare for green jobs and encourage new markets? Your ideas:

- Support green entrepreneurs.
- Utilize GTCC to teach green jobs doing energy retrofits and provide apprenticeships.
- Teach sustainability skills from K-12.
- Expand the market by raising awareness of green issues so to build higher demand within Greensboro.

Support for existing neighborhoods to be safe, inclusive, and diverse. To reduce the disparities in housing opportunities and neighborhood safety, how shall we make all communities safe and welcoming? Your ideas:

- Use Building Stronger Neighborhoods coalitions to build a sense of community.
- Encourage community gardens, neighborhood festivals, block parties or education sessions on housing and safety to bring communities together.
- Teach fair housing rights and responsibilities—and consequences of discrimination.
- Educate the public about different cultures or populations they are opposed to.
- Upgrade the quality of rental housing so that all neighborhoods are safe.
- Achieve diversity in neighborhoods through intentional planning and integration of cultures and sides of town.

Housing quality that is healthy and energy efficient. To reduce lead poisoning, asthma triggers, and other housing-related health risks—while at the same time conserving water and electricity—how shall we provide incentives and enforcement for healthy homes? Your ideas:

- Continue RUCO and encourage good relationships and compliance in a positive way; create tax incentives for repairing rental homes.
- Provide education about hazards and the principles of a healthy home.
- Advocate for incentives for conserving water and energy.
- Take legal action when homes are toxic.
- Require homebuilders to make homes energy efficient.
- Educate tenants on healthy housekeeping and reporting issues to the manager.
- Present awards to landlords for outstanding efforts to provide healthy homes.

Homeless prevention to keep people from losing their homes. To reduce foreclosures and evictions and to provide a safety net for those who become homeless—how shall we counsel about rights and responsibilities, provide shelter and temporary rental assistance and mentoring for those in crisis, plus housing with supportive services for those with long-term disabilities?

Your ideas:

- Create an endowment/ safety net system, rental assistance for homeless individuals.
- Hold round table discussions with homeless population for their input on what is needed to increase their stability.
- Encourage lending institutions to provide modifications to mortgages as needed.
- Need more single room dwellings, more substance abuse counseling, and more mental health services.
- Open day center with comprehensive services.
- Start with school kids, learning self sufficiency and problem solving and coping skills.

Sustainability: When we integrate housing, transportation, and environmental initiatives, we can create sustainable housing and communities—where people can afford to live safely for the long-term. The federal government is committed to 6 Livability Principles and will target funding to communities that can demonstrate measureable outcomes towards reaching goals for decent housing, smart growth and transportation, environmental justice, and social equity. Greensboro can compete successfully for federal funding and private investment because so many groups collaborate to make housing green and healthy, to end homelessness, and to promote green jobs, biking and walking, fair housing and strong neighborhoods.

“Greensboro has come a long ways towards a green healthy affordable fair future—but we have a long ways to go. We are ahead of other cities—we can do it!” Senator Katie Dorsett

“About 209,000 homes in Guilford Co are not energy efficient, wasting \$1 for each \$5 spent on heating and cooling. If we can save just \$17 per month per home, we’d have \$42.6 million to spend on other things!” Arnie Katz, Advanced Energy

What did we hear?

- Greensboro is proactive and on the right track but much more to do.
- So few homes are energy efficient.
- Greensboro is putting forth huge efforts to improve situation for the homeless and substandard housing.
- Housing is a critical component of a healthy Greensboro.
- The greenway connects neighborhoods; greenway as transportation.
- Transportation is part of the solution.

- Living choices for all people
- Sustainability is within our grasp; we need to continue to work together.
- HUD wants input; Dept of Transportation, Environmental Protection Agency, and HUD are working together.

What are we doing about it?

- Do energy retrofits.
- Provide quality affordable housing.
- Bike more.
- Give HUD input.
- Move forward with plan for supportive housing.
- Develop sustainability course.
- Educate clients about healthy homes.
- Educate about housing rights and fair housing.
- Support the “Housing First” emphasis.
- Reuse, recycle, renew, redo.
- Research housing quality for refugees.
- Represent low-income tenants to keep them in safe, fit, and habitable housing.
- Market green, sustainable homes to homebuyers.
- Provide training opportunities for underemployed and downsized.
- Promote mixed income housing in all parts of the community.
- Help immigrant mothers improve their housing quality and education.
- Build social capital between neighbors, coworkers and the city.
- Commit to be a zero waste and no carbon footprint company.

From Beth’s desk:

You have the power to make housing safe, affordable, and green, in strong inclusive neighborhoods. In a time when so much seems outside our control, that statement may seem ridiculous. It’s true that you cannot do it by yourself and it will not happen overnight, but when all of us work together for the long-term, we see better housing start to emerge. *Sustainability is within our grasp.* I am deeply grateful as I read the surveys and evaluations from the Summit, giving me the opportunity to see the range and depth of your ideas and commitments. The first task is passing on to others what you learned at the Housing Summit (or, if you missed the Summit, what you read inside). The next step is adding at least one new approach: walking or riding the bus where possible, getting an energy audit of your home (and rental property), giving input on www.hud.gov and public hearings about Greensboro’s Consolidated Plan, welcoming people different from you into your neighborhood, talking with your tenant (or landlord) about ways to cooperate in maintaining the home. The third step is expanding the scope of our community resources and starting some new ones that reflect the best research of what *works*. The old ways may have seemed to work for the short-term but fall apart in tough economic times; for sustainable housing and communities, we are on the path to new ways that last. Join Greensboro Housing Coalition and come with us to a future that works for you and our whole community.