



Improving Access to Affordable and Accessible Housing in the Triangle Region

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Executive Summary

Across the United States, individuals with disabilities consistently lack access to affordable and accessible housing. These individuals face unique and complicated barriers to securing adequate and stable housing, from financial hardships to lack of community support (Connery). Despite the broad range of existing federal, state, and local programs aimed at addressing these challenges, current efforts often fall short of meeting the needs of individuals with disabilities.

The urgency of this challenge cannot be overstated. According to the National Council on Disability, “Affordable, accessible, and appropriate housing is a critical and integral part of making any community more livable for people with disabilities.” Yet, the gap between demand for adequate housing and availability continues to grow. Many adults with disabilities remain on housing waitlists for years, while countless others lack awareness of the options available to them (Connery). In response, communities are developing and experimenting with new, innovative approaches to improve access to affordable and accessible housing.

This report focuses on the affordable and accessible housing crisis in North Carolina’s Triangle region. The Triangle faces many of the same housing challenges as countless communities across the United States and can benefit from lessons learned elsewhere. Part I of the report introduces the housing crisis in the Triangle region and the unique challenges faced by the local community. The following sections then outline a three-part approach to addressing the housing crisis: Part II assesses the landscape of federal, state, and other funding sources available for affordable and accessible housing. Part III identifies best practices based on other cities’ and regions’ efforts to address similar crises. Part IV provides an overview of stakeholders with a shared interest in tackling the housing availability issue, who may be willing to engage with the

Alliance of Disability Advocates (ADA) as part of a broader advocacy coalition. Finally, Part V concludes with recommendations for first steps that will help ADA address the housing crisis in the Triangle region.

Part I: Assessing the Shortage of Affordable and Accessible Housing in the Triangle

North Carolina’s Triangle region,¹ like many metropolitan areas across the United States, faces a dual housing crisis. Throughout the region, North Carolinians across demographic categories lack access to affordable² housing options. Meanwhile, residents with disabilities also struggle to secure accessible³ housing that enables them to live independently.⁴ The intersection of these issues creates complex challenges for low income individuals with disabilities (National Council on Disability). This section will assess the state of housing availability within the Triangle, with a focus on challenges for low income individuals with disabilities.

Disability Demographics in the Triangle

Approximately 14 percent of adults over the age of 16 in the Triangle, or one out of every seven adults, have a disability of some sort (U.S. Census Bureau). Ambulatory disabilities (which prevent an individual from walking or climbing stairs) are the most common types of disabilities in the region, affecting nearly six percent of adults. Just under five percent of

¹ The Triangle region is defined here as the Raleigh-Durham-Chapel Hill combined statistical area (delineated by the U.S. Census Bureau).

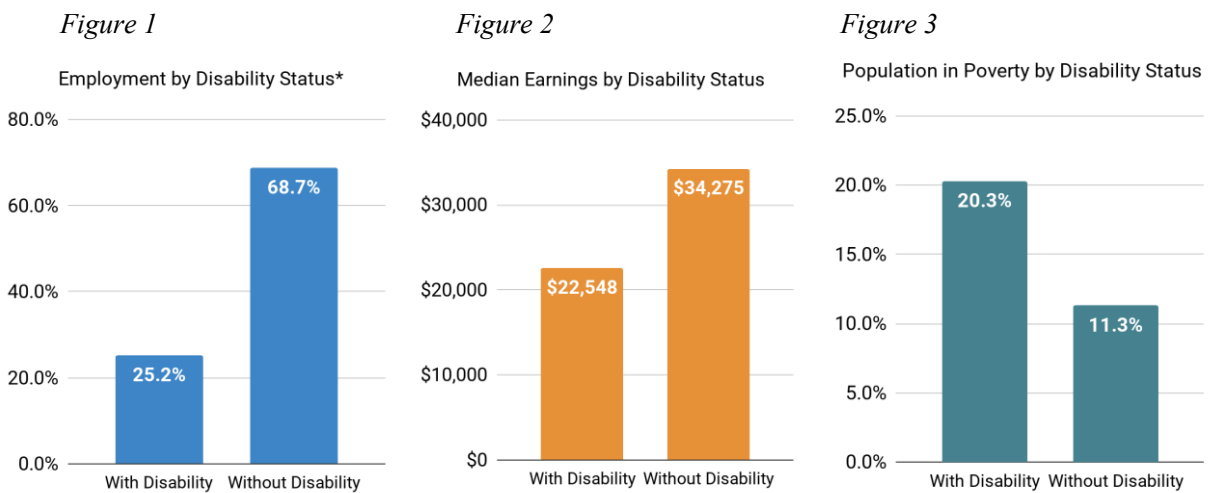
² “Affordable” housing costs 30 percent or less of an individual’s income (U.S. Department of Housing and Urban Development).

³ “Accessible” housing meets the seven general requirements of the Fair Housing Act: (1) an accessible building entrance on an accessible route; (2) accessible common and public use areas; (3) usable doors (by a person in a wheelchair); (4) accessible route into and through the dwelling unit; (5) environmental controls in accessible locations; (6) reinforced walls in bathrooms for later installation of grab bars; and (7) usable kitchens and bathrooms (Fair Housing Accessibility First).

⁴ Independent living is a philosophy emphasizing “consumer control, the idea that people with disabilities are the best experts on their own needs, having crucial and valuable perspective to contribute and deserving of equal opportunity to decide how to live, work, and take part in their communities, particularly in reference to services that powerfully affect their day-to-day lives and access to independence” (NCIL).

Triangle adults have difficulty living independently or performing daily errands due to physical, mental, and/or emotional disabilities (U.S. Census Bureau).

Persons with disabilities face disproportionate economic disadvantages, subsequently limiting their housing options. Nationally, 10.5 percent of individuals with disabilities are unemployed, compared to 4.6 percent of individuals without disabilities (U.S. Bureau of Labor Statistics). In 2017, North Carolina’s employment rate for individuals with disabilities was the 37th lowest in the nation (Donnelly). In the Triangle, one quarter of adults with disabilities who are eligible to participate in the labor force are employed, compared to nearly 70 percent of adults without disabilities (Figure 1). Likewise, adults with disabilities earn, on average, 35 percent less annually than their counterparts without disabilities (Figure 2). As a result, one in every five adults with disabilities in the Triangle (20.3 percent) lives in poverty – nearly twice the rate (11.3 percent) of adults without disabilities (Figure 3) (U.S. Census Bureau).



Housing in the Triangle

Meanwhile, the Triangle faces a dramatic shortage of affordable housing for all residents. Twenty-one percent of rental households spend at least 30 percent of their income on rent, while

an additional 22 percent spend more than half their income on rent (Figure 4) (Joint Center for Housing Studies). Furthermore, 40 percent of individuals living in extreme poverty in the Triangle (i.e., those who earn less than 30 percent of the area median income (AMI)) lack access to affordable housing units⁵ (Figure 5) (Urban Institute). Triangle residents also face above-average eviction rates; although the region’s eviction rate (3.40 percent) is lower than the statewide rate (4.6 percent), it is notably higher than the national average (2.34 percent) (Eviction Lab).

Figure 4

Share of Households Spending at Least 30% of Income on Housing in the Triangle

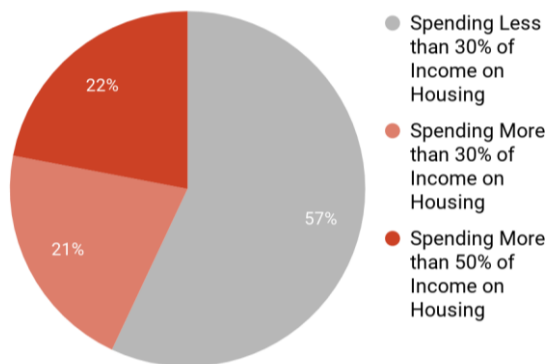
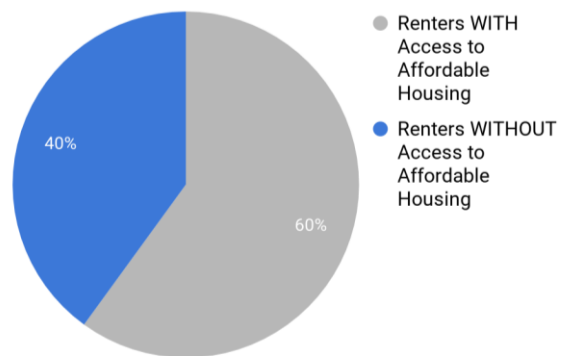


Figure 5

Share of Extremely Low Income Households* with Access to Affordable Housing



Studies continue to show that housing is becoming less affordable across the country, including in North Carolina (Jan). An October 2017 report from federal mortgage lender, Freddie Mac, showed that between 2010 and 2016, the share of affordable apartments in North Carolina dropped from 10 percent to 0.3 percent. A second 2017 study by the National Low Income Housing Coalition found a shortage of more than 26,000 affordable homes for low income households in the Raleigh metropolitan area alone.

⁵ Defined here to include Wake, Nash, Franklin, Orange, Chatham, Durham, and Johnston Counties. Throughout this region, extremely low income (ELI) households earned no more than \$23,850.

The Intersection of Accessibility and Affordability

The lack of affordable housing in the Triangle exacerbates the economic challenges faced by individuals with disabilities. Across the region, there are just over 1,800 housing units supported by the federal Low Income Housing Tax Credit and targeted at people with disabilities (Low Income Housing Tax Credit Database); yet, there are at least 32,000 low income working adults with disabilities in the region⁶ (U.S. Census Bureau). Other federal support systems, such as Supplemental Security Income (SSI)⁷, similarly fall short of meeting individuals with disabilities' needs. Many low income individuals with disabilities rely on SSI to cover standard life expenses. However, SSI is barely sufficient to cover rent, leaving minimal funds for other living expenses. In North Carolina, where the average SSI payment is \$735 per month, an individual relying on that funding alone would spend an average of 93 percent of his or her income on housing for a one-bedroom apartment (National Low Income Housing Coalition).

Similarly, an hourly employee making minimum wage in the Raleigh metropolitan area (\$7.25 per hour) would have to work 91 hours per week to afford a modest one-bedroom apartment (National Low Income Housing Coalition). Yet, in many cases, employers are legally allowed to pay employees with disabilities less than the minimum wage (U.S. Department of Labor). In North Carolina, more than 5,300 hourly employees are paid subminimum wage; 87 percent of those employees work in “community rehabilitation centers” (also known as “sheltered workplaces”), which provide employment opportunities for individuals with

⁶ “Low income” is defined as earning no more than 80 percent of the area median income (AMI) (U.S. Department of Housing and Urban Development). In the Raleigh-Durham-Chapel Hill metropolitan area, 80 percent of the area median income (\$33,311) equals \$26,648.80 (U.S. Census Bureau). Calculations are approximate (based on limited data availability) and based on original analysis of U.S. Census Bureau data.

⁷ SSI is a monthly supplemental benefit to low income individuals with disabilities or those over the age of 65. An individual's payment amount depends on a host of factors, one of which is the cost of living in a particular state (SSA).

disabilities (U.S. Department of Labor; Corley). Salaried employees face equally challenging housing prospects: The average employee living in the Raleigh metropolitan area must make \$34,440 annually to afford a one-bedroom apartment, yet the median income for employees with disabilities in the Triangle is \$22,548 (National Low Income Housing Coalition; U.S. Census Bureau).

Furthermore, North Carolina’s primary programs to increase the availability of affordable and accessible housing have fallen short. Although the state’s Targeting Program, Key Program, and housing vouchers have successfully helped adults with disabilities secure appropriate housing, they lack sufficient one-bedroom apartments for those in need.⁸ This has led to “extreme competition” for affordable housing available through the Targeting and Key Programs (Technical Assistance Collaborative). Moreover, those who manage to secure housing often face additional barriers to independent living; one-third of adults with disabilities in North Carolina who receive state support, for instance, report that a lack of transportation options diminishes their quality of life and impedes community integration (Technical Assistance Collaborative).

Taken together, these data suggest that Triangle residents with disabilities face dire and disproportionate barriers to affordable and accessible housing. However, there is a wide range of tools that can improve access to housing for these individuals. The remainder of this report will highlight a three-pronged approach to achieve that goal:

1. Identifying state, local, and miscellaneous sources of funding.
2. Learning from best practices in other cities and regions.
3. Building a network of likeminded stakeholders.

⁸ The Targeting Program offers supportive housing for North Carolina residents who are very low income and disabled. Through this program, 10 percent of all the rental apartments developed using the federal Low Income Housing Tax Credit are reserved for people with disabilities. The Key Program offers “bridge subsidies” that make targeted units affordable to people with disabilities who have incomes as low as the Supplemental Security Income (SSI) level (North Carolina Housing Finance Agency).

Part II: Learning from Best Practices in Other Cities and Regions

Across the United States, states, cities, and regions have employed a diverse range of programs and policies to improve access to affordable and accessible housing. In this section, we identify some of the most promising approaches across three categories: (1) Home of Your Own (HOYO) Programs, (2) building codes and ordinances, and (3) creative local strategies. Some of these approaches apply exclusively to new home construction, while others apply to modifying existing homes. By considering the full range of strategies at its disposal, ADA and its partner organizations can meet a wide range of individuals' needs. The section below assesses the three overarching approaches according to two criteria: relative ease of implementation and cost.

Home of Your Own (HOYO) Programs

The Home of Your Own (HOYO) program is designed to assist people with disabilities in purchasing a home. Although different states have tailored the HOYO program to their own requirements, the basic features of the program provide low-interest rate mortgages and down payment assistance to low income individuals with disabilities.

Homeownership has increasingly been recognized as a strategy to create cohesion between persons with disabilities and other community members. It enables improved community participation and improves life satisfaction for persons with disabilities, helping them bypass traditional barriers to homeownership, such as producing a credit history, saving for down payment, and providing proof of a stable income (Klein, Jones and Horvath). Flexible terms under the HOYO programs make it possible for individuals who depend on public benefits and are unable to demonstrate an established credit history to become eligible for loans.

States participating in the HOYO program have used funds from HUD's HOME Program, Housing Finance Agencies, Federal Home Loan Banks, and Fannie Mae HomeChoice.

Funds have been used to:

1. Buy down mortgages;
2. Provide soft loans for down payments, closing costs, and rehabilitation;
3. Fund program operating costs;
4. Provide homeowner counseling; and
5. Offer below-market loans or grants.

The HOYO program in Mississippi has been celebrated as a success story and was awarded the HUD 100 Best of the Best Practices Award in 2000 (National Council on Disability). It is run by a university-based nonprofit called the Institute for Disability Studies (IDS). The program utilizes HOME funds to provide home purchasing assistance grants of \$10,000 and \$15,000 to low to moderate income people with disabilities and families with a member with a disability. It also offers personalized support and guidance to the recipients by helping them secure loans for the remainder of the houses' costs, advocate with lenders, and refer to other services as needed. Although income for approximately 75 percent of HOYO participants comes from Social Security benefits, recipients of these loans have less than two percent default rate on mortgages (National Council on Disability).

This success has been attributed primarily to the counseling and support services component of the program, which is administered via six different initiatives: (1) the Delta Housing Initiative provides pre- and post-purchase counseling and offers assistance to persons with disabilities find accessible and affordable housing; (2) the Institute for Disability Studies (IDS) provides credit counseling and homebuyer education to persons with disabilities; (3) IDS's HousingSmart program provides outreach via workshops and trainings with housing information to persons with disabilities; (4) the Individual Development Account initiative offers matching

funds⁹ to low income individuals, and requires participants to complete financial literacy training, along with offering credit and debt counseling, and assistance with tax credits and tax preparation; (5) Shelter for All provides one-on-one counseling, referrals and specialized disability-related case management to potential homebuyers; and (6) Comprehensive Housing Counseling offers person-centered planning sessions to homeless individuals with disabilities and their families (National Council on Disability).

Tapping into some of the financial resources mentioned later in this report, ADA can advocate for a Home of Your Own Program in North Carolina and learn from the Mississippi program.

Building Codes and Local Ordinances

The second category of best practices includes strategies to update building codes and local ordinance, which ADA can propose to local city councils. These proposals can be categorized into (1) adoption of universal design principles, (2) zoning laws, and (3) density bonuses.

Universal Design Principles

Federal and state building codes are often insufficient when it comes to ensuring building accessibility. These codes often only apply to public buildings and public housing and even then only require that bare minimum standards of accessibility (i.e., ramps and wide doors) are met. Accessibility requirements in building codes do not apply to private housing, and since accessibility modifications are often expensive, many tenants are unable to afford the necessary changes. As a result, individuals with disabilities experience an unnecessary downgrade in their

⁹ Every \$1 dollar of earned income that a participant deposits into their IDA will be matched with \$2 from participating public and private funds, for a maximum individual match of \$4,000 (Delta Health Alliance).

quality of life. The adoption of universal design principles can be applied to both the building of future homes as well as modifications to existing homes to help increase accessibility in housing moving forward.

The main goal of universal design is to bring housing, non-residential buildings, and everyday products above the bare legislated minimum through creative and innovative designs. A building might be ADA-compliant but it may not be enough to make the quality of life of a disabled individual equal to the level of someone who is not. Universal design standards are trying to make quality of life equal for everyone regardless of whether or not an individual has a disability (Sheryl Burgstahler). Universal design principles can be broken down into seven categories (Sheryl Burgstahler):

<i>(1) Equitable Use</i>	Designs should be useful for individuals with a range of disabilities
<i>(2) Flexible Use</i>	Designs should accommodate a wide range of not only abilities but preferences, as well
<i>(3) Simple and Intuitive Use</i>	Designs should be easy to understand and utilize
<i>(4) Perceptive Information</i>	Designs should communicate necessary information to the user, regardless of conditions or the user’s sensory abilities
<i>(5) Tolerance for Error</i>	Designs need to minimize hazards and negative consequences of accidental actions
<i>(6) Low Physical Effort</i>	Designs should be constructed so that they are utilized comfortably
<i>(7) Size and Space for Approach and Use</i>	Designs should provide for varieties is abilities to reach, and varieties of size and mobility

These principles apply to both housing and everyday products. Some examples of universal design that apply specifically to housing include:

- Doors that are wide, easy, and light enough to open;
- Shelves next to front doors, which allow individuals to set items down comfortably when opening the front door or picking up packages;
- Buttons (such on thermostats) that are easy to reach, clearly labeled, and intuitive to use;
- A way for visitors to easily communicate with residents, such as intercoms or lighted doorbells;

- A minimum of one bedroom on the ground floor for accessibility;
- Turning space of at least 5-feet in diameter throughout all rooms;
- Easy to use hardware such as lever door handles, touch or magnetic latches, and keyless locks; and
- Motion detector lights.

The Ronald L. Mace Universal Design Institute in Asheville is a non-profit dedicated to expanding the use of universal design. This group researches the best universal design solutions, evaluates both buildings and products, and “collaborates with builders and manufacturers on the development of new design solutions” (About UDI).

There are a few approaches ADA can take to promote universal design:

(1) Advocate to cities in the Triangle region to pass local ordinances that certain residential zones are built to comply with specific universal design principles. ADA can emphasize that proponents of universal design highlight that these standards improve quality of life for all, not just those with disabilities.

(2) Advocate to the State Legislature that all future public housing developments comply with specific universal design principles. ADA could emphasize the National Council on Disability’s recommendation that all assisted housing units follow universal design and that local communities support greater investment in all housing developments incorporating universal design (National Council on Disability).

(3) Collaborate with local private and non-profit developers and other non-profits, like the Ronald L. Mace Universal Design Institute. There are many builders in the Triangle, including non-profit builders with a humanitarian focus.¹⁰ ADA could bring universal design suggestions from the Ronald L. Mace Universal Design Institute to these builders and work

¹⁰ This includes groups such as DHIC, Builders of Hope, Habitat for Humanity, and Evergreen Construction. See Appendix D.

together on improving the quality and accessibility of these homes for individuals with disabilities.

Zoning Laws

Zoning laws, particularly *inclusionary zoning laws*, are another tool many cities are utilizing to address housing-related issues. Many cities use them to address affordability alone, but these laws can be structured to tackle accessibility as well. Under inclusionary zoning laws developers building in a particular zone are required to set aside a certain number of affordable units (Furman Center for Real Estate & Urban Policy and The Center for Housing Policy). These laws typically come in the form of local ordinances, which are defined as laws, rules, or statutes enacted by municipal bodies, like city or county councils. Local ordinances “govern matters not already covered by state or federal laws such as zoning, safety, and building regulations” (Garner). ADA could advocate to local city councils and recommend that they introduce such zoning law ordinances in the Triangle region that address both affordability and accessibility (Dudley).

ADA could also emphasize that units built to comply with such an ordinance can be managed under the Targeting Program. The Targeting Program already has the infrastructure and processes in place to ensure that individuals in need are placed in these newly built affordable homes. The Targeting Program has also displayed a need for greater supply, in light of its long waitlist.

Density Bonuses

Density bonuses, like inclusionary zoning, are a tool that can be enforced through building codes. Local building codes limit the “footprints” that builders constructing new developments must stay in. These are typically expressed in units per acre but can also be

expressed in terms of limits on height and width. Many building codes also specify how much parking must be included per unit. Density bonuses allow developers to build beyond designated limits if the builders set aside a certain number of units as affordable or accessible (Cohen; Miskowiak and Stoll). Of the options listed here, builders prefer density bonuses the most, as denser developments allow construction costs to be spread over more units, decreasing costs per unit (Miskowiak and Stoll).

Density bonuses are currently being used in many cities to address affordability, but can be restructured to include accessibility as well. ADA can advocate to city councils that units produced under density bonus laws can be transferred to the Targeting Program, due to the vast infrastructure already in place for the program. Ideally both bonuses and zoning laws can be focused in neighborhoods that are near public transportation and public amenities.

The Durham and Raleigh building codes are already amenable to density bonuses. On February 19th, 2018, the Durham City Council voted to introduce density bonuses for developers building near planned light rail stops (Vaughan). However, the ordinance only addressed affordability, not accessibility. This leaves room for ADA to advocate to the Durham City Council to add an accessibility component to the ordinance. ADA could also advocate for more zones (particularly those centered around other forms of public transportation like bus routes) to include such bonuses in the future.

There are sections in the City of Raleigh Building Code that include density bonuses for builders who set aside green space, such as small parks or community areas. Raleigh's Code of Ordinance, in Chapter Two, Section 2.1.2, Part C, states that "a conservation development trades ... additional density in exchange for preserving common open space. This ... protects the natural character of an area through the preservation of open space, recreation areas, [and]

environmental features.” ADA can request that the City of Raleigh amend its building code to add similar density bonuses for affordable and accessible units.

Creative Local Strategies

Home Modification Loan Program

This state-funded program was initiated in 2000 in Boston, Massachusetts. It provides low- and no-interest loans to make modifications to the homes of people with disabilities and elders with mobility problems to allow them to live within their own homes and communities. Common modifications include installation of a ramp, widening of doorways, and lowering kitchen counter tops. As a requirement, the modifications must be necessary to enable the recipient to remain in his or her own home. The modifications must also only be made to the principal residence of the individual with disability. The loans offered by the program are available in amounts ranging from \$1,000 to \$30,000 and can be paid back within 5 to 15 years, depending on their size (Metropolitan Boston Housing Partnership).

A Home Modification Loan initiative can be introduced in the Triangle region and linked with pre-existing programs such as the Targeting Program to enable quick modifications to housing that is being provided to persons with disabilities.

Expedited Permitting and Review

The City of Austin, Texas, partners with private developers to support the development and preservation of affordable housing opportunities for low income individuals and individuals with disabilities. This is done through various developer incentives, including the Housing Developer Assistance Program which provides funding with favorable loan terms to support the development of affordable housing. The S.M.A.R.T. Housing Initiative program was adopted by Austin in 2000 to stimulate the development of housing that is Safe, Mixed-Income, Accessible,

Reasonably Priced and Transit-Oriented (S.M.A.R.T.) (Neighborhood Housing and Community Development). The City provides fee waivers¹¹ and facilitates faster development review for S.M.A.R.T. housing. It allows partial or full fee waivers for up to 1,500 service units annually in developments in which a portion of the units are reasonably priced¹² (Neighborhood Housing and Community Development). To participate in the program, builders and developers must ensure that their homes meet the visitability¹³ criteria that makes these homes accessible.

Impact Fee Waivers

Albuquerque and Santa Fe, New Mexico have policies to reduce and eliminate impact fees for affordable housing. Albuquerque provides partial and complete fee waivers on impact fees¹⁴ for mixed-income rental housing in which 20 to 40 percent of rental units are affordable (Allbee). The Santa Fe Homes Program Ordinance provides affordable housing developers with waivers of development review fees, capital impact fees, utility expansion fees, and building permit fees.

Tax Credits

The St. Louis Area Agency on Aging (SLAAA) helps seniors and persons with disabilities apply for the Missouri Property Tax Credit Claim, which gives back a portion of the rent or real estate tax paid for that year by persons 65 and older, or persons 18 to 64 who receive

¹¹ “Fee waivers” partially or fully defray certain administrative costs (such as planning fees, permitting fees, or impact fees) for affordable housing projects (Inclusionary Housing).

¹² “Reasonably-priced units” are those units rented or sold to families who earn no more than 80% of median family income² and who would spend no more than 30% of their family income on housing, or up to 35% if a household member receives City-approved homebuyer counseling (Neighborhood Housing and Community Development).

¹³ “Visitability” is defined as a very basic level of accessibility that enables people with physical limitations to easily visit homes. Three architectural conditions usually distinguish a visitable home: (1) one entrance with no steps, (2) doorways clear opening 32 inches, and (3) at least one half-bath on the main floor Invalid source specified.

¹⁴ Impact fees are payments required by local governments of a new development for the purpose of providing new or expanded public capital facilities required to serve that development (American Planning Association).

Supplemental Security Income (SSI), Social Security Disability (SSD), or Veterans Disability. To be eligible, a renter must have an income of \$27,500 or less for a single person or \$29,500 or less for a married couple filing jointly (City of St. Louis). Seniors, veterans, or persons with disabilities who are homeowners must have an income of \$30,000 or less for a single person, or \$34,000 or less for a married couple filing jointly. The maximum amount of tax credit that can be obtained is \$750 for renters and \$1,100 for owners (City of St. Louis).

Repurpose Publicly-Owned Lands

The District of Columbia has used the redevelopment of public land to expand affordable housing opportunities. In Washington D.C., three affordable housing developments – Arlington Mill Residences, The Bonifant at Silver Spring, and 1115 H Street – have been built on public land sites, increasing the availability of housing for low income residents (Hickey and Sturtevant). Several counties in these case studies have provided public lands to developers via long-term leases and the projects have been funded with the help of low income housing tax credits. Counties have also shared some of the cost of infrastructure development in return for the apartments to be rented out to low income households. At the end of the lease, the ownership of the developments returns to the counties (Hickey and Sturtevant).

In San Francisco, the Surplus City Property Ordinance aims to identify underused city-owned properties that can be utilized for the provision of affordable housing. The ordinance seeks to prioritize housing for the homeless and households earning less than 20 percent of AMI (Allbee).

“One-Stop-Shop” Online Resources

The Accessible Housing Program (AHP), administered by the Los Angeles Housing and Community Investment Department, provides centralized access to a wide range of housing

resources for individuals with disabilities. This includes a directory of available accessible housing, instructions on how to request home modifications, instructions on how to file grievances, resources for tenants and landlords, training and education tools, and so on (City of Los Angeles Community Development Department). The program's website is user-friendly and provides all housing-related resources together in one place.

ADA can advocate to the North Carolina State Legislature and local city councils to adopt some of the best practices listed above, based on successes in other cities and regions. Some of these cases are difficult to implement and will depend on the availability of resources, including underutilized public lands and funding for the home modifications program. However, certain cases like the Los Angeles online platform and expedited permitting and review are quicker to implement and will only need minimal financing.

Part III: Identifying State, Local, and Miscellaneous Sources of Funding

There are many potential sources of funding for building, rehabilitating, and acquiring low income housing in the Triangle region. Our analysis found two programs that specifically benefit low income individuals who are also living with a disability. The rest of the funding programs outlined below, however, could help address gaps in accessibility in new or existing affordable housing. This section includes a curated selection of federal, state, and miscellaneous funding sources based on availability, eligibility, and relevance to ADA's policy goals.

Appendix A summarizes our funding sources by accessibility, affordability, and whether they provide developmental or rental assistance.¹⁵

¹⁵ An assessment of the technical details of each funding source was beyond the scope of this research. We recommend that ADA consult with NCHFA and the region's housing authorities to assess the merits of these funding sources, as well as the particular rules, regulations, and tax implications associated with each source.

Federal Sources of Funding

Home Investment Partnerships Program (HOME)

Each year, the U.S. Department of Housing and Urban Development (HUD) allocates grants of \$3 million based on need and population (whichever is largest) to states and local governments (a 40 percent and 60 percent allocation, respectively) to fund a wide range of housing development initiatives. HOME is the largest federal block grant that is exclusively designed to help states build, buy, and rehabilitate affordable rental housing or provide direct rental assistance to low income individuals (HUD). The funds are administered by North Carolina's Housing Finance Agency which, in addition to financing the above programs, also uses HOME funds for two programs relevant to ADA's needs:

- *Rental Production Program (RPP)* provides long-term financing for rental developments that serve families earning 60 percent or less of the area median income (AMI) (NCHFA).
- *Essential Single Family Rehabilitation Loan Pool Program (ESFRLP)* funds moderate home rehabilitation for low to moderate income homeowners who are elderly or have special needs, such as individuals living with disabilities (NCHFA).

Low Income Housing Tax Credit Program (LIHTC)

Created as part of the 1986 Tax Reform Act, the LIHTC program is an indirect federal subsidy that helps investors and developers build and manage affordable housing. Each year, the LIHTC program authorizes approximately \$8 billion in tax credits to encourage private developers to build, purchase, and rehabilitate rental housing for low income individuals (HUD). Owners who take advantage of the tax credit agree to keep rent affordable for 15 to 30 years for individuals with incomes at, or below, 60 percent of the local median income (NCHFA). In

North Carolina, the NCHFA operates the state's Housing Credit program while the Tax Reform Allocation Committee, consisting of the State Treasurer, Secretary of Commerce, and State Budget Officer, administers the credits (NCHFA).

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher Program is the federal government's largest rental assistance program that helps very low income individuals (CBPP). In 2016, HUD allocated more than \$300 million in voucher assistance payments to North Carolina's Public Housing Authorities to administer to property owners (CBPP). In North Carolina, 140,600 individuals received assistance, including 28,300 recipients living with disabilities (CBPP). Even though recipients are free to choose the location of their housing, the owner still needs to agree to rent to the program, causing demand to overwhelm supply and extend waitlists. To ease the search process, the Durham Housing Authority (DHA), for instance, has partnered with the GoSection8 website to connect voucher-holding tenants with participating landlords in the Durham area (DHA).

HUD's Public Housing Program

HUD assists states in managing, developing, and planning their low income housing by administering federal aid to local housing agencies (HA). HAs then offer affordable rent to eligible individuals, such as those who earn 50 to 80 percent of the median income for the area (HUD). In Durham, DHA received a HOPE VI¹⁶ revitalization grant of \$35 million from HUD to rehabilitate the Few Gardens public housing complex and surrounding community (DHA).

¹⁶ The HOPE VI program is funded by HUD and serves to help state's transform their public housing inventory. Housing authorities with severely distressed public housing units are eligible to apply. The funds may be used to rehabilitate or demolish existing units, construct new units, purchase land for new units, and provide community or supportive service programs for residents (HUD).

Currently there are vacancies among the 13 conventional public housing communities in Durham; consequently, the waitlist times may not be as long for individuals seeking affordable housing (DHA). Wake County currently has 17 public housing communities (Rha Online), while Johnston County has 11 (NC Housing), Franklin County has zero (NC Housing), and Orange County has 13 (including two that are only for the elderly or disabled) (Town of Chapel Hill).

The National Housing Trust Fund (HTF)

The HTF was established in 2008. HUD calculates and allocates funds annually to states or their housing finance agencies. HTF complements existing state and federal efforts that support building, preserving, and rehabilitating housing for low income individuals (HUD). HTF-assisted units must have an affordability period of at least 30 years (HUD). In 2017, North Carolina was allocated \$4,433,361, 10 percent of which was to be used for administrative expenses and 90 percent to develop affordable rental units for individuals earning an income less than 30 percent of the area median income (NLIHC).

Community Development Block Grants (CDBG)

CDBG funds are provided by HUD to states or directly to some urban cities and counties in North Carolina. To date, the state typically receives about \$45 million annually in CDBG funding to assist with projects that benefit low to moderate income individuals. The funds are administered by the North Carolina Division of Community Assistance in the Department of Commerce and are primarily used to develop viable and affordable housing solutions (NC Commerce).

Supportive Housing for Persons with Disabilities (Section 811)

Through the Section 811 program, HUD provides funding to build, develop, and subsidize accessible and affordable rental housing and supportive services for low income, non-elderly individuals living with disabilities (HUD). Eligible grantees are state housing agencies that partner with local health and human services and Medicaid agencies. The program was modernized in 2010 to improve efficiencies and increase the number of available units (The Arc). Currently, the program operates in two ways: It provides (1) interest-free capital advances to non-profit developers of affordable housing for individuals with disabilities and (2) rental assistance to tenants living in new or existing affordable supportive housing¹⁷ (HUD).

USDA's Multi-Family Housing Assistance Program

This program finances affordable housing projects geared for low income individuals and other in-need populations, such as individuals living with disabilities, in rural areas. Assistance can take the form of grants to sponsoring organizations to rehabilitate or repair housing for in-need individuals or subsidized rent to tenants living in USDA's low income projects (earning 50 to 80 percent of AMI). Currently, the program manages over 14,000 properties across the United States (USDA).

New Markets Tax Credit Program (NMTC)

NMTC was established in 2010 to incentivize business and real estate investment in low income communities by offering tax credits against their federal income tax. The U.S. Treasury Department authorizes tax credits to Community Development Entities (CDEs), such as banks, developers, and local governments, who select eligible investment projects. To initiate a project,

¹⁷ Supportive housing combines stable and affordable housing with coordinated services for people struggling with mental illness, chronic disabilities, histories of trauma, etc. (Center on Budget and Policy Priorities)

CDEs apply to the Treasury Department's Community Development Financial Institution (CDFI) Fund to receive the tax credit. The credit is then sold to investors and revenues are used to support entities working with in-need populations (Tax Policy Center). To date, NMTC supported over 4,800 projects in all 50 states. In 2017, the CDFI allocated \$3.5 billion to 73 CDEs (CDFI Fund).

State-Level Sources of Funding

North Carolina Housing Finance Agency (NCHFA)

NCHFA is a public, self-supporting organization that finances affordable housing opportunities through several funding sources. Using these sources and its own earnings, the agency funds a myriad of services that finance the development of affordable housing for people with special needs, administers HUD rental assistance contracts for privately owned apartments, and finances the rehabilitation of sub-standard owner-occupied homes (NCHFA). Four unique programs may be of interest to ADA:

- *Work Force Housing Loan Program (WHLP)* encourages the development of Housing Credit apartments. WHLP is combined with federal housing credits and is administered by NCHFA. Developers who are awarded WHLP funds receive the funds as a 30-year deferred payment loan at zero percent interest for a percentage of the rental property's development cost (NCHFA).
- *Key Rental Assistance* provides rental assistance to individuals participating in the Targeting Program. Key Rental Assistance may also assist with security deposits, holding fees, and reimbursement to landlords from tenant-related issues. Eligible tenants must have a gross income below 50 percent of the AMI (NCHFA).

- *Integrated Supportive Housing program (ISHP)* provides interest-free loans for independent apartments that set aside about 20 percent of the units for individuals with disabilities. For-profit, non-profit, and local government entities working together with local management organizations are eligible to apply for financing of up to \$1.5 million (NCHFA).
- *Supportive Housing Development Program (SHDP)* provides interest-free loans for developments that serve individuals living with disabilities, among other populations of interest. Depending on city size, financing can vary from \$500,000 or 50 percent of project costs to \$700,000 or 70 percent (NCHFA).

To date, NCHFA has helped finance affordable housing for approximately 35,000 people, more than 12,000 households with accessibility modifications and repairs, and 10,000 units for low income renters with disabilities (NCHFA).

North Carolina Housing Trust Fund

The Fund is the state's largest and most flexible housing resource administered by the NCHFA. It is able to finance home ownership and rental apartments, new construction of low income housing and supportive housing, rehabilitation and emergency repairs, and accessibility modifications (NCHFA). Over the last 10 years, investment into the Fund has decreased by 68 percent, primarily due to the ramifications of the 2008-2009 financial crisis. However, investment has been incrementally increasing since 2016 (NC Housing Coalition).

Miscellaneous Sources of Funding

Duke Energy Helping Home Fund

Duke Energy provides free home energy makeovers to empower low income customers to save energy. The program covers health and safety repairs, such as installation of handrails,

minor roof repair, electrical repair, appliance replacement, and heating or cooling system repair. The \$20 million program was launched in 2015, and in 2017 Duke Energy invested an additional \$2.5 million to target even more in-need families (Duke Energy).

National and Local Banks

There are several national and local banks that support social development programs in their communities. Two prominent examples in the Triangle region are listed below.

- SunTrust supports a myriad of community development initiatives across southeastern states. The bank, through its subsidiary SunTrust Community Capital, has helped finance over 40,000 affordable units throughout southeastern communities. In addition to helping spur economic development in low income communities, it provides below-market rate loans, equity investment, and grants to affordable housing developers (SunTrust).
- PNC also supports affordable housing development, mostly across the eastern half of the United States. In 2016, the bank provided over \$189 million in direct community loans and investments to public and private entities that develop and rehabilitate affordable housing and community facilities (PNC).

Mercy Housing

Mercy Housing is national non-profit affordable housing developer that works to provide housing across mid to low income levels. Nationally, the organization has served over 152,000 individuals by developing, preserving, and financing more than 48,200 affordable homes. Mercy Housing specifically serves populations with special needs, such as individuals with disabilities, with a full spectrum of housing options, including supportive housing, transitional housing, and permanent rental housing.

Corporate and Private Foundations/Trusts

There are a plethora of private and corporate foundations and trusts that focus on impact investing and community building. Below are just two examples:

- The MacArthur Foundation is one of the nation's largest independent foundations. One initiative the foundation supports is strengthening affordable rental housing in the United States by providing public or private entities with financial instruments that benefit in need populations (MacArthur Foundation).
- The Housing Partnership Equity Trust is a collaborative of investors and national housing and community development non-profits. The Trust provides long-term capital to 12 non-profit partners to quickly purchase buildings to preserve or renovate into affordable housing units for in-need populations (HP Equity Trust).

Downtown Housing Improvement Corporation (DHIC)

DHIC is the most experienced non-profit developer of affordable housing in the Triangle region. Since 1974 the organization has built and renovated over 2,300 affordable rental apartments, in addition to providing housing support and counseling services to low income individuals and their families (DHIC). DHIC has received multiple awards for its efforts to offer high-quality and stable housing to individuals across affordability spectrum (DHIC).

CASA Housing

CASA is a non-profit organization that develops, owns, and manages affordable rental housing communities in Wake, Durham, and Orange Counties. The non-profit specifically targets low to moderate income individuals, individuals living with disabilities, and veterans. Supportive housing comprises about 70 percent of CASA's housing units. However, since each unit has unique eligibility requirements, it may take years to qualify for an apartment (CASA

NC). Currently, CASA provides nearly 500 individuals with stable housing across nearly 50 apartment homes (CASA NC). In March 2018, CASA was awarded \$45,000 from the Disabled American Veterans Charitable Service Trust to advance its supportive housing initiative for veterans (CASA NC).

Although there is only one major program that allocates funding to address a wide variety of housing needs to specifically low income persons with disabilities (Supportive Housing for Persons with Disabilities) there are a myriad of funding sources that could help alleviate the housing issue in the Triangle region. We believe ADA should take a closer look at the following seven sources since they could potentially address a wider range of needs:

- Home Investment Partnership Program
- HUD's Public Housing Program
- USDA's Multi-Family Housing Assistance Program
- Integrated Supportive Housing Program
- Supportive Housing Development Program
- NC Housing Trust Fund
- CASA Housing

Crafting new or deepening existing relationships with some of the programs above could be mutually beneficial for ADA and those it is on a mission to help. By advocating to divert more funding towards NC Housing Trust Fund, NCHFA's two supportive housing programs, or CASA Housing for example, ADA could start to provide housing relief to low income individuals with disabilities. Better funding allocation to these programs could help to provide rental assistance, initiate new property development, and offer modification assistance across a diverse spectrum of communities in the Triangle region.

Part IV: Building a Network of Likeminded Stakeholders

The final component of our proposal involves identifying organizations in the Triangle region that are addressing the issue of affordable and accessible housing, in order for ADA to begin building a network around complementary efforts. Many states and groups have engaged in similar activities to develop and utilize such a directory of resources. The full list of stakeholder organizations can be found in Appendices B through F.

The National Council on Disability has supported the Democracy Collaborative, which highlights why such a collaborative effort may be effective. This council is the federal agency advising both the President and Congress, as well as federal agencies, on policies affecting individuals with disabilities. The Democracy Collaborative is an effort to foster collaboration among a diverse range of individuals and groups, because engaging as many groups as possible is the most effective way to achieve the needed change. The Democracy Collaborative has initiatives where economic development professionals, mayors, and other local leaders work in partnership with foundations, nonprofits, schools, hospitals, unions, community organizations, progressive business networks, workers, and community residents in order to create an inclusive, sustainable economy where all can thrive (National Council on Disability). The initiative hosts trainings with businesses across the country, which ADA can do with local builders, nonprofits, and community leaders. Overall, a coalition of interested stakeholders will allow ADA to engage in partnerships to further their shared goals and pursue innovative solutions.

The network listed in the Appendix also includes City Council Members for the cities of Raleigh and Durham, who can be targets for advocacy. When advocating to the City Councils, we recommend that ADA speak with Councilman Russ Stephenson in Raleigh, as well as Councilwoman DeDreana Freeman and Councilman Mark-Anthony Middleton in Durham.

These members have experience working with individuals with disabilities or have demonstrated a commitment to solving the lack of affordable housing issue in the Triangle. Advocacy would be most effective if testimonials or statements from individuals in need are incorporated and can also utilize the information presented at the beginning of this paper as supporting evidence.

Part V: Conclusion

This report identified a suite of funding sources, best practices, and potential partners that may collectively help ADA improve access to affordable, accessible housing. The federal, state, and miscellaneous sources of funding offer mechanisms to defray the costs of construction, relocation, and home modification. Meanwhile, the best practices offer a glimpse into the many ways that cities and regions are addressing the shortage of affordable and accessible housing. Finally, the directory of interested stakeholders identifies a network of potential partners.

We believe that each of the strategies presented above can help ADA improve access to affordable and accessible housing. In recognition of the fact that many options were presented in this report, our team identified four priority best practices for ADA, based on their relative ease of implementation and low costs:

One-Stop-Shop Online Tool	<ul style="list-style-type: none"> • Online and easy to implement • Low-cost and low maintenance, once implemented
Density Bonuses	<ul style="list-style-type: none"> • Current building codes are already amenable to add such provisions • Targeting Program has infrastructure already in place to process new homes
Expedited Permit Review	<ul style="list-style-type: none"> • Easy to implement • Low cost to the government • Provides incentives to builders at a minimal additional cost
Repurposing Unused Government Lands	<ul style="list-style-type: none"> • Low cost to the government and builders • Effective use of already existing infrastructure

By proposing these recommendations to local city councils, ADA can take concrete steps to advocate for more accessible and affordable housing. Developing an online tool, employing density bonuses, expediting permit reviews, and repurposing unused publicly-owned lands are key tools that can be leveraged to mitigate the local housing crisis and improve the quality of life for individuals with disabilities.

Appendix A: Overview of Funding Sources

Federal Sources

Funding Sources	Affordable	Accessible	Rental Assistance	Property Development Assistance
HOME Investment Partnership program	√		√	√
Low Income Housing Tax Credit program	√			√
Housing Choice Voucher program (Section 8)	√		√	
HUD Public Housing program	√	√	√	
The National Housing Trust Fund	√			√
HUD Community Development Block Grants	√			√
Supportive Housing for Persons with Disabilities (Section 811)	√	√	√	√
USDA's Multi-Family Housing Assistance	√	√	√	
New Markets Tax Program	√			√

State Sources

Funding Sources	Affordable	Accessible	Rental Assistance	Property Development Assistance
North Carolina Housing Finance Agency	√	√	√	√
Work Force Housing Loan program	√			√
Key Rental Assistance	√	√	√	
Integrated Supportive Housing program	√	√		√
Supportive Housing Development program	√	√		√
North Carolina Housing Trust Fund	√	√		√

Other Sources

Funding Sources	Affordable	Accessible	Rental Assistance	Property Development Assistance
Duke Energy's Helping Home Fund	√			√
National and Local Banks	√			√
Mercy Housing	√			√
Various corporate and private foundations and trusts	√			√
Downtown Housing Improvement Corporation	√			√
CASA Housing	√	√		√

Appendix B: Stakeholder Network: Nonprofits

Group or Individual	What They are Doing in the Triangle	How They Can Help	Key Contact Person	Contact Info	Website
NonProfits					
Disability Rights NC	Disability Rights NC is engaged in protecting the rights of individuals with disabilities. This is often through legal cases or advocacy efforts. One of their 2018 Targets is increasing "access to accessible, affordable housing for people with disabilities in the communities of their choice."	We know ADA has been working with Disability Rights NC and this would be a great resource for ADA's advocacy efforts.	Corye Dunn - Director of Public Policy	919-856-2195 3724 National Drive, Suite 100 Raleigh, NC 27612	http://www.disabilityrightsnc.org
The Arc	The Arc performs a variety of services for individuals with disabilities in the state of North Carolina, including housing-based services. They have developed and maintained about 342 residences in partnership with other organizations and have served more than 2200 residents. They have divided the state into three regions - each with its own services coordinator.	Has links to other groups as well as resources specific to housing in the state. ADA could work with the Central Housing Resource Coordinator to help connect residents to homes.	John Nash, Executive Director or Maggi Gurling, Central Resource Coordinator	HQ - (919) 782-4632 Housing Resource Services - (336) 312-8600 343 E Six Forks Rd. Suite 320 Raleigh, NC 27609 mgurling@arcnc.org	http://www.arcnc.org/housing
NC Coalition to End Homelessness	The NC Coalition to End Homelessness is committed to fighting root causes of homelessness - including housing. They do so by creating coalitions, gathering data, encouraging public dialogue, advocating for change, and securing public resources. These are aligned with ADA's goals.	They have resources and goals complementary to ADA's efforts.	Denise Neunaber, Executive Director	(919) 755-4393 PO Box 27692, Raleigh, NC 27611 denise@ncceh.org	http://www.ncceh.org
Easterseals UCP	Easterseals NC is a nonprofit based in NC and VA. They have services for children, young adults, adults, and seniors, all with disabilities. They have training and support programs for caregivers. They "serve as a nurse, a therapist, a social worker, a job counselor, a teacher, a psychologist, a caregiver and a compassionate friend all rolled into one."	They have resources and goals complementary to ADA's efforts.	Luanne Welch, CEO	(919) 783-8898 5171 Glenwood Ave, Suite 211 Raleigh, NC 27612 info@eastersealsucp.org	http://www.easterseals.com/NCVA/
NC Housing Coalition	The focus of the NC Housing Coalition is advocating for better housing conditions in North Carolina. The two focuses of their 2018 Policy Agenda that relate to the goals of ADA are (1) ensuring all North Carolinians have access to safe, decent, and affordable housing, and (2) promoting joint public-private investment in low income communities. They also collect data and research.	This group is focused on advocacy efforts. An efficient path of advocacy for ADA could involve multiple groups, including the NC Housing Coalition, going to state legislatures and city councils together, to better the chances of their voices being heard.	Tyran Hill, Local and Regional Policy Officer Stacie Darden, Housing Programs Officer	HQ - (919) 881-0707 Tyran Hill - (919) 827-4492 Stacie Darden - (919) 800-0878 5800 Faringdon Place, Raleigh, NC 27609 thill@nchousing.org and sdarden@nchousing.org	https://nchousing.org

Passage Home	Passage Home is a Wake County nonprofit focused on battling the cycle of poverty. They own and manage about 120 apartment units, homes, and community buildings. Families living in these homes also receive help through "family self-sufficiency" and "youth development" programs and community support. They own the Raleigh Community and Safety Club, Job's Journey, Brown Birch Apartments, Coleman Street Apartments, Creech Road House, and Matthew House.	Although Passage Home focuses on helping families, they are directly involved in helping individuals deal with housing. Clients with families seeking ADA's help may also be helped by Passage Home. Advocacy efforts may be joined to secure more housing for both organizations.	Lisa Crosslin, CEO Ahmond Reid, Director of Property Management Terrie Johnson, Intake and Housing Coordinator	(919) 834-0666 513 Branch Street, Raleigh, NC 27601 lcrosslin@passagehome.org areid@passagehome.org tjohnson@passagehome.org	https://www.passagehome.org
The Ronald L Mace Universal Design Institute	The R.L. Mace Universal Design Institute is a nonprofit based in Asheville focused on promoting the concept and practice of universal design principles. They work on the design of accessible buildings and products. They conduct research to facilitate such design development. They evaluate existing products and buildings, they collaborate with builders and manufactures, they distribute educational publications, and they conduct trainings regarding universal design principles.	If ADA decides to advocate for more universal design principles in the Triangle region, they would benefit from first consulting with and collaborating with the R.L. Mace Design Institute.	Richard C. Duncan, MRP, Executive Director Leslie C. Young, MS, Director of Design	(919) 608-1812 rduncan@udinstitute.org lyoung@udinstitute.org	http://www.udinstitute.org
Mercy Housing	While the other nonprofits on this list are specific to North Carolina, Mercy Housing is a national nonprofit providing a variety of services. Their goal is alleviating poverty by creating "stable, vibrant, and healthy communities by developing, financing, and operating affordable, program-enriched housing for families, seniors, and people with special needs who lack the economic resources to access quality, safe housing opportunities. North Carolina is served by their Southeast Regional Office.	Connecting with a group like Mercy Housing Allows ADA to connect to another group with resources across the Nation.	Felix deGolian III, Chair of the Board	(404) 873-3887 260 Peachtree Street, Suite 1800, Atlanta, GA 30303 info@mercyhousing.org	https://www.mercyhousing.org
CASA Housing	CASA Housing is a 501(c)(3) committed to fighting homelessness by providing a range of housing services. They provide supportive housing for families and veterans by maintain properties and helping tenants with rent.	This is another group with resources addressing the affordability issues related to housing in the Triangle.	Mary Jean Seyda, COO	(919) 307-3434 624 W Jones Street Raleigh, NC 27603 mjseyda@casanc.org	https://www.casanc.org

Appendix C: Stakeholder Network: Government Agencies

Group or Individual	What They are Doing in the Triangle	How They Can Help	Key Contact Person	Contact Info	Website
Government Agencies					
Money Follows the Person (MFP)	MFP assists Medicaid-eligible individuals with a grant that lends support to those transitioning from long-term, institutional living and back into their own homes and communities. In North Carolina MFP is operated through the Division of Medical Assistance (DMA).	We know ADA has been working with many of the government agencies on this list. ADA can continue to utilize the support and data provided by such groups moving forward with their advocacy efforts.	Steve Strom, Project Director	(919) 715-4159 mfinfo@dhhs.nc.gov	https://dma.ncdhhs.gov/providers/program-services/money-follows-the-person-mfp
NCDHHS	The North Carolina Department of Health and Human Services is the government agency faced with "advancing innovative solutions that foster independence, improve health and promote well-being for all North Carolinians." They operate the Targeting Program with the NCHFA. The NCDHHS manages the application process and referrals for eligible families.	We know ADA has been working with many of the government agencies on this list. ADA can continue to utilize the support and data provided by such groups moving forward with their advocacy efforts.	Wanda Teel, Wake County Regional Housing Coordinator Stacy Hurley, Durham and Orange County Regional Housing Coordinator	Wanda Teel – (919) 219-8993 Wanda.Teel@dhhs.nc.gov Stacy Hurley – (919) 614-9105 Stacy.Hurley@dhhs.nc.gov	https://www.ncdhhs.gov/assistance/low-income-services/programs-to-find-maintain-housing
NCHFA	The North Carolina Housing Finance Agency is a public agency financing affordable housing opportunities for residents whose needs are not met by the market. They have established 269,000 affordable homes since 1973. They do so through the sale of tax-exempt bonds and federal tax credit programs as well as the federal HOME Program and the state Housing Trust Fund. While NCDHHS manages the application process for the Targeting Program, NCHFA manages the properties, landlords, and the building of new units. They build about 200 additional units per year statewide.	We know ADA has been working with many of the government agencies on this list. ADA can continue to utilize the support and data provided by such groups moving forward with their advocacy efforts.	Gwen Belcredi and Margrit Bergholz	Gwen Belcredi – (919) 877-5648 sgbelcredi@nchfa.com Margrit Bergholz - (919) 877-5633 mbergholz@nchfa.com	https://www.nchfa.com
The Fair Housing Project of Legal Aid	This project by Legal Aid of North Carolina focuses on representation, training, and fair housing testing. They legally represent victims of housing discrimination. They train tenant, landlords, and property managers about the rights and responsibilities provided by federal and state Fair Housing Laws	We know ADA has been working with many of the government agencies on this list. ADA can continue to utilize the support and data provided by such groups moving forward with their advocacy efforts. This group in particular may also be able to provide legal assistance and guidance.	Jack Holtzman and Jeffrey Dillman, Project Co-Directors	(855) 797-3247 224 South Dawson Street Raleigh, NC 27601 info@fairhousingnc.org jack@ncjustice.org jeffd@legalaidnc.org	http://www.fairhousingnc.org

Appendix D: Stakeholder Network: Builders in the Triangle Region

Group or Individual	What They are Doing in the Triangle	How They Can Help	Key Contact Person	Contact Info	Website
Builders in the Triangle Region					
DHIC	The Downtown Housing Improvement Corporation is a nonprofit developer and advocate for affordable housing. They financially operate through revenue generated from their communities, foundational support, government grants, and donations. Since the 70s, they have built and renovated more than 2,300 rental units and 400 homes for sale.	This is just one example of a nonprofit builder in the Triangle focused on fighting the issue of lack of affordable housing. ADA could work with some of these groups to begin incorporating more accessibility as well.	Gregg Warren, President	(919) 832-4345 (919) 600-5363 113 South Wilmington Street Raleigh, NC 27601 gregg@dhic.org	https://dhic.org
Builders of Hope	Builders of Hope are another nonprofit developer and advocate for affordable housing as well as "green" homes. They save demolition homes and rehab them. They are also focused on energy efficiency and environmentally friendly homes.	This is another example of a nonprofit builder in the Raleigh-area focused on fighting the lack of affordable housing. They are another group ADA can work with on incorporating accessibility into their housing.	Lew Schulman, President and CEO	(800) 277-6138 5171 Glenwood Ave Suite 364 Raleigh, NC 27612	https://www.buildersofhope.org
Habitat for Humanity	Habitat for Humanity is a well-known, religiously affiliated 501(c)(3) that "partners with local corporations, individuals, congregations, and community groups to build safe, affordable homes with hardworking families."	This is another example of a nonprofit builder in the Raleigh-area focused on fighting the lack of affordable housing. They are another group ADA can work with on incorporating accessibility into their housing.	Kevin Campbell, President and CEO	Wake County Administration Office: 2420 North Raleigh Boulevard Raleigh, NC 27604 kevin.campbell@habitatwake.org	https://www.habitatwake.org
Evergreen Construction	Although not a nonprofit, Evergreen Construction specializes in both building and maintaining affordable senior and family rental properties in North Carolina.	This is another example of a builder in the Raleigh-area focused on fighting the lack of affordable housing. They are another group ADA can work with on incorporating accessibility into their housing.	Lyle D. Gardner, Owner and President Rod Miller, Project Manager	(919) 848-2041, ext. 101 7706 Six Forks Road Raleigh, NC 227615 lylegardner@aol.com or rod@eccmgt.com	http://www.evergreenconstructionco.com/about/

Appendix E: Stakeholder Network: Raleigh City Council Members

Group or Individual	What They are Doing in the Triangle	How They Can Help	Contact Info	Website
Nancy McFarlane (Mayor)	Mayor McFarlane has background as a pharmacist. Her policy focus as mayor is on public transportation improvement. She is also focused on preserving the environment and natural resources, so may be opposed to increased development.	Mayor McFarlane would not be an efficient use of ADA's advocacy efforts.	(919) 996-3050 222 West Harget Street Raleigh, NC 27601 nancy.mcfarlane@raleighnc.gov or mayorstaff@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/RaleighMayor.html
Russ Stephenson	Councilman Stephenson is a retired Army Veteran and also has experience as a special needs teacher in North Carolina public schools. He has also worked with many architect and urban design groups like the Hillsborough Street Vision Process with his experience from the North Carolina State's School of Design. He is currently on the Healthy Neighborhoods Committee for the City of Raleigh.	Councilman Stephenson is likely ADA's best advocacy path in the city of Raleigh. He has experience working with individuals with disabilities, although children. He is also invested in the development aspect through his Healthy Neighborhoods Committee role	(919) 996-3050 222 West Harget St. Raleigh, NC 27601 russ.stephenson@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/AtLargeA.html
Nicole Stewart	Councilwoman Stewart's focus is in environmental issues and women's rights issues. She is the development director for the North Carolina Conservation Network.	Councilwoman Stewart would not be an efficient use of ADA's advocacy efforts.	(919) 996-3050 222 West Harget Street Raleigh, NC 27601 nicole.stewart@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/AtLarge1.html
Dickie Thompson	Councilman Thompson's experience prior to the city council was in commercial contracting. He was a past chairman of the Raleigh Planning Commission. He is currently on the Committee for Economic Development and Innovation and the Committee for Growth and Natural Resources.	Councilman Thompson would not be an efficient use of ADA's advocacy efforts.	(919) 996-3050 222 West Harget St. Raleigh, NC 27601 dickie.thompson@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/DistrictA.html
David Cox	Councilman Cox is an industrial automation researcher with a background in computer science and biochemistry. He and his wife have volunteered at Good Shepherd Lutheran Church to provide meals for individuals with disabilities.	Due to his church service of providing meals to individuals with disabilities, Councilman Cox would likely be an ally to ADA's efforts although not as strong as Councilman Stephenson.	(919) 996-3050 222 West Harget St. Raleigh, NC 27601 david.cox@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/DistrictB.html
Corey Branch	Councilman Branch has background in electrical engineering. His focus on the council is in reliable bus service and he is a member of the Raleigh Transit Authority. He is on the council committees for Economic Development and Innovation as well as Transportation and Transit.	Councilman Branch is better suited to serving the public transportation advocacy efforts of ADA.	(919) 996-3050 222 West Harget St. Raleigh, NC 27601 corey.branch@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/DistrictC.html
Kay Crowder	Councilwoman Crowder's background is in sales, marketing, management, and finance. She has stated "a particular interest in promoting more residential development that includes a mix of workforce and market-rate housing." She is on the committees for transportation and transit as well as growth and natural resources.	Councilwoman Crowder would not be an efficient use of ADA's advocacy efforts.	(919) 996-3050 222 West Harget St. Raleigh, NC 27601 kay.crowder@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/DistrictD.html
Stef Mendell	Councilwoman Mendell's focus is in community development.	Councilwoman Mendell would not be an efficient use of ADA's advocacy efforts.	(919) 996-3050 222 West Harget St. Raleigh, NC 27601 stef.medndell@raleighnc.gov	https://www.raleighnc.gov/government/contact/PubAffairs/Contacts/Council/DistrictE.html

Appendix F: Stakeholder Network: Durham City Council Members

Group or Individual	What They are Doing in the Triangle	How They Can Help	Contact Info	Website
Steve Schewel (Mayor)	Mayor Schewel's background is in education, most recently as a professor with the Duke University Sanford School of Public Policy. He has worked with the Durham Public Schools Board of Education, Crayons2Calculators, Durham Public Education Network, as well as the Rural Advancement Fund.	Mayor Schewel would not be an efficient use of ADA's advocacy efforts.	(919) 560-4396, ext. 10269 101 City Hall Plaza Durham, NC 27701 Steve.Schewel@durhamnc.gov	https://durhamnc.gov/1406/Mayor-Steve-Schewel
Vernetta Alston	Councilwoman Alston has experience as an attorney. Some of the City Council Committees she is on include the Citizens Advisory Committee, the Housing Appeals Board, and the Joint City/County Planning Committee. She has also been engaged in the UNC Law Pro Bono Alumni Board, the City of Durham Citizen's Advisory Board, and the Durham's People Alliance.	While Councilwoman Alston is not likely to be strongly opposed to ADA's advocacy efforts, ADA's resources are better spent focused on Councilwoman Freeman and Councilman Middleton.	(919) 560-4396, ext. 10273 101 City Hall Plaza Durham, NC 27701 Vernetta.Alston@durhamnc.gov	https://durhamnc.gov/3251/Vernetta-Alston
Javiera Caballero	Councilwoman Caballero's background is working as a Program Coordinator Alma Advisory Group, LLC. Some of the City Council Committees she is on include the Human Relations Commission and the Center of the Region Enterprise (CORE) committee. Most of her community involvement is with local education.	While Councilwoman Caballero is not likely to be strongly opposed to ADA's advocacy efforts, ADA's resources are better spent focused on Councilwoman Freeman and Councilman Middleton.	(919) 560-4396, ext. 10272 101 City Hall Plaza Durham, NC 27701 Javiera.Caballero@durhamnc.gov	https://durhamnc.gov/3286/Javiera-Caballero
DeDreana Freeman	Councilwoman's focus is on children in Durham, City and County planning, racial issues, and working with the Durham Democratic Party. She is on the Mayor's Committee for Persons with Disabilities as a Liaison. She has worked with the Durham and North Carolina State Democratic Parties, Organizing Against Racism (OAR) Durham, the Inter-Neighborhood Council of Durham, and the Durham Equitable Economic Partnership (DEEP).	As Councilwoman Freeman is likely to be a strong ally for ADA's advocacy efforts with the Durham City Council as she is engaged in many Human Rights issues and most importantly she sits on the Mayor's Committee for Person's with Disabilities.	(919) 560-4396, ext. 10272 101 City Hall Plaza Durham, NC 27701 Dedreana.Freeman@durhamnc.gov	https://durhamnc.gov/3249/DeDreana-Freeman
Mark-Anthony Middleton	Councilman Middleton sits on the Homeless Services Advisory Committee, the Human Relation Commission, and the Joint/County Planning Committee just to name a few relevant ones. Some of his policy focuses are more affordable housing, police reform, and better transportation. His mother was a special education teacher. When he was campaigning for city council he specifically mentioned advocating for the use of the aggressive tax incentives for affordable housing and establishing a land bank, all specifically for affordable housing.	Councilman Middleton is likely to be another ally for ADA's advocacy efforts with the Durham city council as he is engaged in the housing issue.	(919) 560-4396, ext.10277 101 City Hall Plaza Durham, NC 27701 Mark-Anthony.Middleton@durhamnc.gov	https://durhamnc.gov/3250/Mark-Anthony-Middleton
Jillian Johnson	Some of the City Council Committees for the Durham Housing Authority, Joint City/County Planning Committee, the Leadership Committee, and the Mayor's Council for Women. Some of her community involvement includes being a board member for Durham for All, Durham Solidarity Center, and Outside in 180, and Southern Vision Alliance.	While Councilwoman Johnson is not likely to be strongly opposed to ADA's advocacy efforts, ADA's resources are better spent focused on Councilwoman Freeman and Councilman Middleton.	(919) 560-4396, ext. 10278 101 City Hall Plaza Durham, NC 27701 Jillian.Johnson@durhamnc.gov	https://durhamnc.gov/1661/Jillian-Johnson

<p>Charlie Reece</p>	<p>Councilman Reece's background is as an attorney. Some of the City Council Committees he sits on are the Joint City/County Planning Committee, the Northeast Central Durham Subcommittee, and the Durham-Chapel Hill-Carrboro MPO Board. He has also worked with the North Carolina Democratic Partner, the Durham People's Alliance, and Durham County Criminal Justice Advisory Committee.</p>	<p>While Councilman Reece is not likely to be strongly opposed to ADA's advocacy efforts, ADA's resources are better spent focused on Councilwoman Freeman and Councilman Middleton.</p>	<p>(919) 560-4396, ext. 10273 101 City Hall Plaza Durham, NC 27701 Charlie.Reece@durhamnc.gov</p>	<p>https://durhamnc.gov/1662/Charlie-Reece</p>
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