BALANCING THE HOUSING MARKET TOWARDS JUSTICE

A house is not just a home. For some it's a dream, a shelter, a protector, a nurturer, a neighbor, a community. A house is the difference between surviving or THRIVING. We all come into unity for celebrations, so why is it we don't do it for each other? Does classism prevent us from seeing the humanity in others different from ourselves? Affordable housing is an issue of class, bootstrapped with propaganda of a helpless society. Have we become a community that would prioritize the four toed salamander over community members without long-term sustainable housing? Is housing a privilege or a right, in our pursuit of happiness? How can humans flourish without stable housing? The earth is meant to be shared with every living being, I'm sure we can find a way to coexist. Those opposed would have you believe they would never displace other living things to be in the comfort of your home. The fact is you have already displaced the trees, the creatures, and likely other humans for your community. It's okay to be honest about why affordable is undesirable to you.

-BLH

The Local Affordable Housing Movement

Landbank Education - What is it about?

Gathered by Diana Koo Starting in the early 2000s, investors became interested in the Northside neighborhood because more and more students were interested in living in this area and property values were relatively low in comparison to other neighborhoods near campus. Investors began buying up homes in the neighborhood. It's not that there weren't families who were interested in buying the homes, but investors had the quick cash to offer sellers and families couldn't compete. The investors then turned the homes into student rental properties, and more and more students continued moving into the neighborhood. With the influx of students, there was also an increase in noise and nuisance complaints in the neighborhood. From 1980 to 2010, the number of black residents in Northside, Pine Knolls, and Tin Top dropped by 40%.

A response was, the Northside Neighborhood Initiative established in 2015. It is a collaboration between the community, Self Help Credit Union, UNC, and local municipalities to preserve the diversity and vitality of Northside, Pine Knolls and Tin Top. The NNI's housing strategy is led by the Compass Group, which comprises 22 residents from all blocks of the neighborhood. The main tool of the NNI is the NNI Landbank. The Landbank is funded by a \$3 million, 10 year, 0% interest loan that UNC provided in March 2015 to Self Help Credit Union. Self-Help is a key partner in the landbank work and the steward of the loan.

The \$3 million loan gave us the oppurtunity to compete with investors, to acquire homes that were at risk of selling, and buy time for community members to make decisions on the best future use of the property.

How the Landbank Works:

- 1. A property in the neighborhood comes up for sale or is at risk of being sold to an investor.
- 2. The Compass Group determines whether Self Help should pursue acquiring the property.
- 3. If we decide to make an offer and it is accepted, we hold the property in the landbank.
- 4. The Compass Group then determines the future plan for the property, prioritizing neighborhood affordability.
- 5. After any renovations are completed, the property is marketed to families who want to live in our diverse community, or sold to an affordable housing developer who will fill the units with a family in their pipeline.
- 6. The money from the sale cycles back to Self-Help to begin the process all over again.

These community-first strategies are preventing the displacement of long-term neighbors and preserving the future of these historic neighborhoods.



Pee Wee Homes

Within Orange County, there is a gap of nearly 5,000 homes needed for community members who are living at or below 30% area median income (approximately \$18,000/year). Unfortunately, this reality is only growing worse for so many of our neighbors and friends with homelessness increasing 39% from 2017 to 2020.

Thanks to the powerful voices of people with lived experience, testimonials from neighbors, and the immense outpouring of support from the community, we have the opportunity to make powerful change and provide stable, safe, and afforable rental homes for members of our community. On September 28th, the Carrboro Town Council voted unanimously to approve the rezoning of 106 Hill St., allowing *PeeWee Homes* to build three flood-resistant units with minimal impervious surfaces totaling 300-400 square feet per home. These units will fill a critical need for our neighbors who are transitioning out of homelessness and into a new stable phase of life.

Affordable Housing On Jay St.

In partnership with Taft-Mills Group, local nonprofit organization *Community Home Trust* has proposed a new affordable apartment community on Jay Street. The development will provide 48 workforce/affordable housing units that will benefit residents of Chapel Hill/Orange County who earn at or below 30% to 80% of the county's Area Median Income (AMI). As presently proposed, the community will consist of a mix of 1 – 3 bedroom units.

The Jay Street parcel represents a unique opportunity to develop much needed workforce/affordable housing for residents of Chapel Hill. In addition to providing rents that will be truly affordable in a market that often isn't, the close proximity to public transit will

a change on the property of Change Hell Cits April 1, 2018 Hell Cits April 1,

provide residents with a cost-effective alternative that directly reduces residents' reliance on an automobile. In addition, the location is within walking distance of Umstead Park which will provide residents a valuable amenity that will help promote a more active lifestyle.

Securing housing that is both affordable and convenient to a resident's workplace is a challenge to many. The proposed site's proximity to numerous employment opportunities is a major factor that will appeal to future residents and help ensure the long-term success of the community. You can read more about the proposal and share your comments and questions on Community Home Trust's website: https://communityhometrust.org/jay-street-development/





Habitat for Humanity is a nonprofit organization that helps families build and improve places to call home. We believe affordable housing plays a critical role in strong and stable communities.

Vilcom Center Dr 1110, Chapel Hill, NC 27514 Phone: (919) 932-7077 info@orangehabitat.org

What housing would fit your needs?

The Trinity Court apartments near Umstead Park are being redeveloped for affordable housing!

Attend the virtual meeting on Oct. 7th to learn more about and give your input on what the apartments should look like and what amenities should be provided.



LEARN MORE: https://bit.ly/TrinityCourt

If you missed the virtual meeting about Trinity Court on October 7th, you can still get information by going to the website; take the online survey or by calling the Housing Helpline at 919-245-2655



EmPOWERment. Inc. manages 58 affordable rental properties and 6 privately-owned homes in Orange County. All tenants earn 30-60% of the Area Median Income and EmPOWERment provides housing counseling, financial literacy training, and utility fund assistance as needed.

Phone: (919) 967-8779 email: empowermentincnc@gmail.com

"Housing is a human right. There can be no fairness or justice in a society in which some live in homelessness, or in the shadow of that risk, while others cannot even imagine it." -Jordan Flaherty

In Memoriam



Mr. Walter Horton Sept. 17, 1929 Sept. 26, 2021



Mrs. Alice Gwen Page Battle Ms. Jennie B. Chavis May 27, 1933 Sept. 26, 2021



Sept. 13, 1928 Sept. 28, 2021

Longtime Homeowner Assistance

Orange County approves new

Longtime Homeowner Assistance Program

In response to a summer of advocacy, the Orange County Board of Commissioners initiated the Longtime Homeowner Assistance Program to provide property tax bill assistance to help people stay in their homes. They allocated \$250,000 in American Rescue Plan Act funds to assist households affected by the 2021 countywide property revaluation. The final program design was approved at the Oct. 5, 2021, business meeting. Orange County has started accepting applications. Applications must be received by 5 p.m. on Dec. 15, 2021, to allow time for processing.

To qualify, homeowners must: Live in Orange County:

Have lived in their home for at least 10 years;

Have experienced an increase in property taxes due to the 2021 tax revaluation; and

Earn no more than 80% of the area median income

There are three ways to apply:

1) Online Application Portal:

https://orangecountynchousing.submittable.com/submit

2) Paper Applications: Pick up a paper application at the Orange County Housing and Community Development Department offices: Hillsborough Office: 300 West Tryon Street, 3rd Floor, Hillsborough, NC 27278

Chapel Hill Office: 2501 Homestead Road, Chapel Hill, NC 27516 Completed paper applications can be dropped in the drop boxes outside of the Housing and Community Development offices or

> Orange County Housing and Community Development P.O. Box 8181 Hillsborough, NC 27278

3) Phone/Email: Housing Helpline staff can help people complete and submit applications and to give information on the supporting documentation needed. Call 919-245-2655 or email HousingHelp@ orangecountync.gov.

Housing is absolutely essential to human flourishing. Without stable shelter, it all falls apart.

-Matthew Desmond

November Birthdays

November 5th Billue Baldwin November 6th Eva Barnett November 14th Aisha Booze-hall November 16th Paul Caldwell November 18th Sallie Pendergraft 103 November 19th Rufus Cotton November 22nd Brittany Harrison November 22nd Olivia James November 23rd Christie Jakini Adisa November 23rd Chandler Alston

November 25th Joesph Fearrington 101 November 27th Collene Rogers November 28th Louis Wijnberg November 28th Margaret Stone November 29 Belinda Caldwell November 30 Betty Geer

A significant birthday we missed for Gertrude Nunn Sept. 18th Special shoutout for 100 years

VEMBEK

2021

Upcoming Benefit Events for the JC!

Join us for refreshing, healthy smoothie bowls on Monday, November 1st between 4:30-6:30 PM at Purple Bowl (306B W Franklin St). Mention that you are with the Jackson Center, and 10 percent of all proceeds between 4:30-6:30 PM will go towards the organization!

If you can't make it on Monday, then come get fresh, baked bagels with us on Fundraiser Friday, November 5th at Brandwein's Bagels, across the street from the Jackson Center! They will be donating 15 percent of all proceeds from the day to the Jackson Center!

The money from these benefit nights will go towards our housing justice, food justice, and community justice work in the Northside, Pine Knolls, and Tin Top neighborhoods.

COFFEE & AVOCADO TOAST DATE? **Purple Bowl Benefit Night** Come visit Purple Bowl Monday, November 1st from 4:30-6:30 pm & support the Jackson Center Please mention the Jackson Center at the register!



Municipal and Chapel Hill Carrboro City School Board Election



NO PHOTO ID REOUIRED

The Orange County Board of Elections office WILL NOT be an early voting site.

For more information, go to orangecountync.gov/Elect or call 919-245-2350