



**NORTH CAROLINA
HOUSING
COALITION**

2023

North Carolina Housing Coalition
ANNUAL REPORT



A Letter from Executive Director, Samuel Gunter

2023 was an incredibly busy year for the Coalition. We continue to grow the housing movement in North Carolina in order to win the policies we need and the resources that meet the scale of the need, while strengthening the ecosystem of providers that make those wins a reality. Some of the highlights of the year included:

- legislative advocacy that contributed to an increase in housing funding at the state level;
- finally saw the majority of our Congressional delegation from both parties and chambers sign on to sponsor legislation to increase the federal Low-Income Housing Tax Credit;
- provided resources and assistance to local tenant organizing efforts across the state that will see the creation of an independent statewide tenant-led organization in 2024;
- deployed over \$2 million in downpayment assistance to 67 households impacted by hurricanes Matthew and Florence and tested a new “first generation homebuyer” policy; and
- saw record attendance at our Housing Works conference, as many new faces have joined the affordable housing movement across the state.

I am immensely grateful for all of the work that each of you puts into making affordable housing a reality for your communities and the ways in which you support the Coalition’s advocacy efforts. I am also very fortunate to work with you, and with an incredible team here at the Coalition who are deeply committed to a North Carolina where everyone has a place to live with dignity and opportunity. Sometimes the challenges we face seem to be only getting bigger, but when I look around at who we have to meet the challenge, I have hope. Thank you for inspiring that hope. Let’s get to work.

Sincerely,



Samuel Gunter
Executive Director



New Board Members



Leah Henry

Interim Vice President & Director
of Housing Equity Initiatives

*National Institute of Minority
Economic Development*

Leah Henry is the Interim Vice President & Director of Housing Equity Initiatives at the Institute of Minority Economic Development, Research, Policy & Impact Center and the President of Two Rivers Development Partners, LLC. She is an economic development professional with 30 years of experience as a manager and thought leader with established community, economic, and workforce development organizations. She has a comprehensive knowledge of community economic development, affordable housing, neighborhood revitalization, workforce development, nonprofit vmanagement, and government compliance.



Carley Ruff

Senior Director of U.S.
Government Relations

Habitat for Humanity International

Carley Ruff is the Senior Director of U.S. Government Relations in HFHI's Office of Government Relations and Advocacy. She has more than 15 years of experience in the affordable housing sector working on policy issues spanning the housing and community development continuum. She previously worked as the policy director for the North Carolina Housing Coalition, where she served as the organization's lead lobbyist in the North Carolina General Assembly and provided technical assistance to local housing coalitions on municipal and county advocacy efforts.



Brandy Bynum Dawson

Senior Program Director for Rural
Prosperity and Investment

MDC

Brandy Bynum Dawson is the senior program director for Rural Prosperity and Investment at MDC. Prior to joining MDC, she most recently worked for four years as senior director of policy, research and innovation at the NC Rural Center. She has been active in the nonprofit community for more than 20 years as a professional, volunteer, and board member. She has experience providing community development services to agencies, communities, and coalitions in the areas of civic engagement, action planning, results-based facilitation, program implementation, and organizational collaboration.



Dr. Stephen J. Sills

Chief Impact Officer

United Way of Forsyth County

Dr. Stephen J. Sills is the Chief Impact Officer of the United Way and a distinguished sociologist and researcher whose academic and professional career has focused on economic development, housing policy, public and behavioral health, and globalization and migration. He has extensive experience as a principal investigator, evaluator, and methodological consultant, having been involved in over 150 applied and community-engaged projects. Dr. Sills was the founding Director of the UNC Greensboro Center for Housing and Community Studies and still a frequent collaborator on housing-related policy work.

Strategic Plan Update

The Coalition team continues to work with our Board, staff, and members across our housing ecosystem to pursue the vision represented by our strategic plan that includes objectives and strategies for us to pursue so that we are **GROWING THE HOUSING MOVEMENT** so that we can **WIN THE POLICIES** we need backed by the **RESOURCES** that meet the scale of the need, and to **STRENGTHEN THE ECOSYSTEM OF HOUSING PROVIDERS** in making those wins a reality for communities across North Carolina.

In 2023 we spent a significant amount of time in some of the following areas:

Growing the Housing Movement

One of the ways we invest in growing the housing movement is through building and **Cultivating Cross-Sector Partnerships**. Some of the ways we work on building these partnerships include:

- Continued participation and partnership with NC Child through the Opportunity Starts at Home (OSAH) campaign, which is building a movement with stakeholders from many sectors to generate widespread support for federal policies that correct long-standing racial inequities and economic injustices by ensuring quality housing for people with low incomes.
- Our team began integrating partner highlights into regular communications as a way to bring non-housing organizations with complimentary missions into our work and highlight the many intersections between causes like civic engagement, child welfare, and education and housing.
- Developed a framework to connect with and cultivate housing advocates and champions with hopes of full implementation in 2024.

Organizing Tenants is another key area of growing the housing movement. Over the course of the year, **the North Carolina Tenants Union (NCTU)** has grown significantly. NCTU added new member-organizations such as Just Economics in Asheville, American Friends Service Committee in Greensboro, The Triangle Tenant Union in Durham and Wake Counties, as well as the New Hanover Tenant Union.

We believe that a key part of accomplishing our mission requires that we **Strengthen the Ecosystem of Housing Providers**. This involves **Training Partners and Sharing Housing Expertise** to service providers and interested parties throughout our ecosystem across the state. To read more about the critical housing programs work and support provided to housing providers and housing counselors in 2023 see pages 7-8.

Blueprint

An area of continued investment is in the work needed to **Win the Policies...[and] Resources**. One project in particular that was launched in 2023 and that we anticipate being a big priority for us in the coming years is our **Build a Local Housing Blueprint** project. Our desired long-term outcome as a result of this resource (and the iterations of it we anticipate will follow) is that our state and local governments across North Carolina promote equitable access to housing opportunity that reckons with each community's history of racist housing policies and practices, make land use decisions that create sufficient housing supply, and prioritize housing stability that allows communities to thrive.

As housing costs continue to rise across the state, communities of all sizes are seeking solutions. Traditionally, funding for housing and community development has come from the federal level. However, over the last several decades, these resources have grown more competitive and, in some cases, increasingly scarce. State and local governments along with private, and community partners have taken on a growing role investing in affordable housing and implementing solutions as best they can. There is no shortage of creativity and best practices with documented impact across the country, but not all may fit within the legal infrastructure of North Carolina.

To meet the growing call for local housing solutions that work within the legal infrastructure of our state, the North Carolina Housing Coalition will create the first ever Local Housing Blueprint for North Carolina. This tool will serve as a guide for the development and implementation of affordable housing policies in rural, suburban, and urban communities across our state. It will provide a centralized source of data as well as best practices that currently work or may work in North Carolina.

In October 2023, NC Housing Coalition staff began collecting feedback at the NC Affordable Housing Conference to gauge interest and to begin mapping out the resources, engagement, and capacity needed for the development of this tool.

The policy and advocacy team has already begun to identify the necessary resources and partners to develop this tool in a way that ensures not only is there comprehensive engagement from our ecosystem across the state, but that the tool is relevant and applicable. This process will likely continue throughout 2024. The anticipated release date is late Fall 2025 or Spring 2026.

Are you interested in contributing to the development of the Local Housing Blueprint of NC? If so, please reach out to our Director of Housing Policy, Stephanie Watkins-Cruz at swatkinscruz@nchousing.org with "Local Blueprint NC" in the subject line.



Policy Agenda/Update

Our policy agenda remains a guide for us as we develop resources and engage in advocacy work.

Our policy priorities remain:

- Advocate for reliable, dedicated and coordinated public resources that meet the scale of the housing need.
- Support housing policies and resources that keep families in their homes and allow communities to thrive.
- Promote equitable access to housing and opportunity that reckons with our long history of racist housing policies and practices.
- Ensure that local policies facilitate an adequate supply of quality housing accessible across a community's income spectrum.

Throughout 2023, we had several opportunities to pursue these policy priorities both at the state and federal levels:

Federal Updates

- Advocated for the AHCIA 2023 - Affordable Housing Credit Improvement Act. This legislation would make significant strides towards addressing the nation's severe shortage of affordable housing by expanding and strengthening the Low-Income Housing Tax Credit. For the first time BOTH senators from North Carolina, signed on as co-sponsors of the bill. Many of the provisions in this proposed legislation could contribute to the construction of an additional 1.94 million affordable rental units over 10 years.
- Released ongoing and consistent resources for federal advocacy regarding the importance of increased funding in the FY 24 Federal budget for HUD's Housing & Community Development Programs to prevent thousands of households from losing their assistance or even their homes.
- Highlighted the importance of the CRA Modernization and connected it to the broader housing ecosystem.

State Updates

- Developed and published an analysis of the impact of dedicated revenue in the proposed SB 424 for the Housing Trust Fund.
- Worked with partners and grassroots advocates to promote tenants rights and defend against dangerous legislation proposed in the NCGA.
- Developed a bill tracker and made it publicly available as well as categorically organized by the "Supply, Stability, Subsidy, and Infrastructure" we put in place (inspired by the Affordable City by Shane Phillips) in order to better explain and inform people about the types of solutions and interventions needed to make a deeper impact.
- Hosted several guests on our Housing Call to raise awareness about housing resources and opportunities for advocacy and engagement.
- For the first time, added a profile for North Carolina to our release of County Profiles, bringing our total to 101 profiles (100 counties, and 1 for the state).

HAP Program and Neighborworks

Homeownership Assistance Program

The Homeownership Assistance Program (HAP) provided down payment and closing costs assistance to first-time and first-generation homebuyers for the purchase of a home within 16 counties most impacted by Hurricane Matthew and Florence. In order to fill a critical gap in services, the NC Housing Coalition incubated this program from November 2022 to April 2023. In that time, HAP received a total of 235 applications. Out of the pool of applicants, 67 eligible households were served with a total of \$2,061,115.07 in assistance awarded.

- 45 were at or below 80% AMI
- 22 were above 80% AMI and up to 120%.
- 48% of them were First-Generation Home Buyers.
- 69% of our low-income household applicants completed home buyer education via eHome America
- Racial demographics are:
 - 34% white
 - 49% Black
 - 1% Asian
 - 6% American Indian/Alaskan Native
 - 7% other/multi-racial
 - 1% prefer not to answer
- The average family income was \$47,131.37
- Brunswick, Cumberland and Wayne counties made up 54% of the applicants.

One key outcome of the HAP program was the success of using a new definition of first-generation homebuyer to target individuals and communities who were locked out of homeownership opportunities for generations.

Neighborworks

— The NeighborWorks (NW) grants ended June 30, 2023. The agencies were not able to meet sufficient production requirements to continue beyond the first extension. The Coalition closed out the grant with a recapture to NW for \$57,178.39. Through this grant award the network of 10 agencies was able to counsel 596 households with the purpose of helping them avoid eviction or foreclosure.

Programs

Buyout

└ NCHC has received 14 successful Strategic Buyout Program participant referrals for housing counseling services. 12 applicants have been referred directly to housing counselors while 2 of these referrals opted out of counseling sessions but proceeded with a pre-purchase homebuyer education course. 9 applicants have taken pre-purchase, 7 applicants have taken post-purchase, 1 has taken rental awareness, and 4 have taken better credit counseling.

HUD

└ In June 2023 NCHC was awarded a supplemental grant award from HUD for an additional \$288,838. In September 2023, HUD awarded a 2nd supplemental award for an additional \$15,030.92. These two supplemental awards increased the original award of \$923,887 to \$1,227,755.92. As of December 31, 2023 the combined expense from NCHC and the network of 21 agencies has reached 75% of the amount awarded. The grant has allowed the agencies to individually counsel 5399 households and provided group education to 4908 households for FY23. HUD has provided a preview of a new Homeownership Initiative NOFO. This new grant initiative is geared solely towards promoting home ownership. The program is separate from the current housing counseling grant program and proposes different program requirements.

HUD Network CMS

└ HUD Network CMS: The Coalition continues to work with agencies on the customized HomeKeeper CMS through a contract with CazualCloud. We have 14 out of 21 agencies in the HUD intermediary network on this new CMS.



Conferences

Bringing It Home

The Bringing It Home: Ending Homelessness in NC virtual conference took place on May 2-3, 2023 with attendance maxed out at 500 homelessness service providers from across the state. Highlights included a keynote address from National Alliance to End Homelessness CEO Ann Oliva, a panel discussion with the Balance of State CoC Lived Expertise Advisory Committee, four intensive training sessions, and fourteen breakout sessions on a variety of topics. Feedback for the conference was overwhelmingly positive with high remarks given for the excellent speakers and the value of the content. The majority of attendees reported that the conference would help them do their job better and that they would recommend the conference to others.



Housing Works

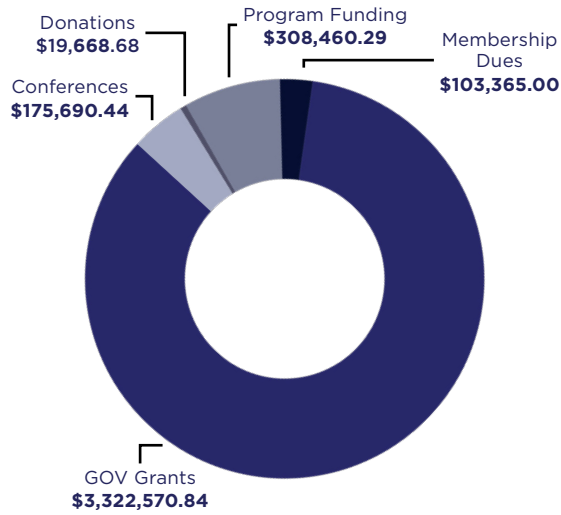
The Housing Works! NC Affordable Housing Conference took place on October 23-24, 2023 with record attendance of more than 1200 attendees. Highlights included a keynote address from The Affordable City author Shane Phillips, fifteen workshop sessions for a range of audiences, and the NC Housing Coalition Annual Breakfast. This year's interactive breakfast included new advocacy-focused awards and a presentation on the Coalition's Local Housing Blueprint project, which generated a lot of interest from attendees. Feedback for the conference has been majority positive.



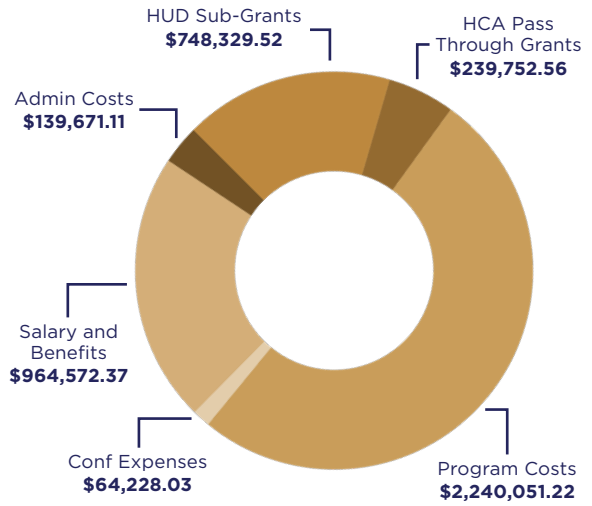
Communications

This year the communications team expanded with the addition of VISTA Abijah Gattis (they/he), who will volunteer with the Coalition through August 2024. Abijah's VISTA project is focused on analyzing, researching, and improving NCHC's communications. They have brought much-needed capacity and a fresh perspective to help the communications team plan for 2024. Abijah is currently developing a report to assess the effectiveness of the Coalition's communications and suggest opportunities for improvement. Highlights will be presented to staff at the December 12-13 gathering. Abijah and Communications Manager Haley Solomon are also developing a more detailed quarterly communications report that incorporates website and social media data. In 2024, the communications team will continue to research and implement improved communication methods designed to draw in new audiences, increase engagement, and build relationships. Increasing the capacity of the communications team will be key to maintaining new projects and initiatives.

Financials



What Came In



What Went Out

Board of Directors

Lesley Albritton
Disaster Relief Project
at Legal Aid of NC

Brandy Bynum Dawson
MDC

Autrice Campbell Long
Truist (Retired)

Lee Cochran, Secretary
Laurel Street Residential

Sofia Crisp, Treasurer
Housing Consultants Group

Ted Edwards, Chair
The Banks Law Firm

Lea Henry
Director of Housing Equity
Initiatives

Dan Kornelis
Forsyth County (Retired)

Carley Ruff
The Banks Law Firm

Stephen Sills
United Way of Forsyth County

Members: Individuals

Jannet Barnes	Tamika Edwards	Lance Johnson	Tyler Mulligan	Jessie Walter
Thomas Barrie	Catherine Etemad	Barrett Joyner	Emily Oglesby	Gregg Warren
John Bell	Kellie Falk	Paul Kennedy	Yash Parghi	Lori Watts
Marc Bolick	Judith Ferster	Phil Kiester	Burton Patterson	Philip Welch
Alison Boyette	Jenny Har	Tharesa Lee	Michael Spain	Elena Wells
Heather Dominique	Kenyetta Harris	Alexander Lloyd	Jane Stein	Nekisha Williams
Bill Dowse	Erin Haseley	William Morrow	Karen Tarkulich	
		Stephanie Moss	Thomas Urquhart	

Members: Organizations

AARP NC	City of Wilson	Habitat for Humanity of Greater Greensboro	TCEG
Apartment Association of North Carolina	Community Link	Habitat for Humanity of Wake County	Richman Real Estate Investments
Blue 22 Development	Community Ventures Corporation	Halcon Companies, LLC	Rocky Mount Housing Authority
BRC	DeLoatch Hinton PLLC	Harkins Builders	Snap Pea, LLC
Buncombe County Community Development Division	DHIC	High Point Housing Authority	St. Francis of Assisi Church
Burlington Housing Authority	East Carolina Community Development	Kingdom Community Development Corporation	The Amherst Group
CAHEC	EmPOWERment, Inc.	Laurel Street Residential	The BTR Communities Group, LLC
Carolina Project Equities, LLC	Evans Cabinet Corporation	Moseley Architects	The New Edenton Housing Authority
Churchill Stateside Group	Financial Protection Law Center	Movement Strategy Center	Town of Chapel Hill
City of Asheville	First Citizens Bank	New Bern Housing Authority	Truist Bank
City of Concord	Forsyth County Community & Economic Development Gateway Management Company	North State Bank	Vaya Health
City of Durham	Gateway Management Company	Northwestern Regional Housing Authority	Weaver Cooke Construction, LLC
Department of Community Development	Goldsboro Housing Authority	Orange County Housing & Community Development Dept.	Wells Fargo
City of Greensboro	Greenville Housing Authority	Parker General Contractors, LLC	Western NC Housing Partnership
City Of High Point	Greenway Development Co.	Preservation Affordable Housing, Inc. Public Advocates	Wynnefield Properties, Inc.
City Of Jacksonville	Habitat for Humanity of Charlotte	RBC Capital Markets -	Z. Smith Reynolds Foundation
City Of Jacksonville NC			
City Of Sanford			
City of Wilmington			

Thank You To Our Partners



DONATE TODAY!

Your support helps us to continue to make lasting change for affordable housing in North Carolina.



North Carolina Housing Coalition
3608 University Drive
Suite 201
Durham, NC 27707

919.881.0707 | NCHousing.org

@NCHOnline NCHousing