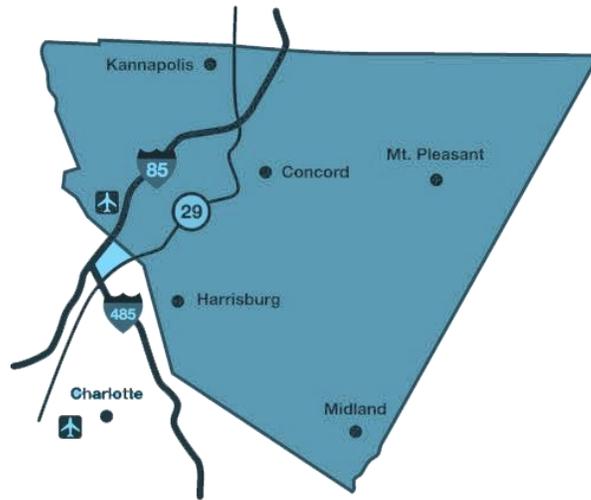


# A **5**-Year Prospectus: *Solving the Housing Crisis*



*Magnitude*

*Consequence*

*Feasibility*

(Updated Nov. 2019)

**Purpose:** "To establish a plan for improving access to safe and adequate housing and housing resources, for individuals and families facing housing crisis in Cabarrus County."

### **Housing Crisis** (Housing Access Focus Group - See more "Definitions" on page 7-8)

A lack of affordable rental housing, housing affordability, tight lending standards, and substandard living conditions.

### **Homeless Populations** (Cabarrus County Homelessness Task Force)

There are seven distinct populations of homeless individuals living in Cabarrus County. The populations are identified individually for the specific needs and resource requirements to adequately address their complex circumstances.

1. Families with Children (one & two parent)
2. Single Adults with Disability (male & female)
3. Young Adults Aging out of Foster Care (predominantly female)
4. Senior Adults (single & married)
5. Previously Incarcerated
6. Adults needing Residential Rehabilitation
7. Chronically Homeless

(See "Housing Services: Needs" on page 8-9)

### **Barriers to Housing** (Housing Access Focus Group)

Service providers addressing housing crisis identify four primary factors that represent barriers to housing access. Credit and background issues are primary barriers to achieving safe stable housing. Disability also limits many households with a low fixed income, effectively sentencing them to an existence defined by uncertainty. Beyond those hurdles, the gap between local wages and local housing prices or rental rates compounds the challenge of stable housing for everyone. Three of the four factors will require innovative solutions and community investment.

1. Credit Problems  
No credit, poor credit and bad credit are all 'fixable'. With time and hard work, a person with poor credit can rebuild and become 'credit worthy'. The individual has the power to change their circumstances. (examples: evictions, rental history, past due utilities, student loan debt)

2. **Low-fixed Income: Disability**  
Income of \$790-\$1000 per month yields \$250 to \$300 per month for housing. No opportunity to generate income without affecting disability payments leaves disability recipients with little to no opportunities for safe housing in our local market.
3. **Criminal Background**  
For someone with a prior conviction, the power to seal or expunge their record is in the hands of the courts. Reentry programs are a great solution, but the options are still limited. The greatest obstacle for those with a prior conviction is finding a job in order to have the income to rent or buy in the first place.
4. **Household Income vs. Cost of Housing**  
Affordability of housing in the Cabarrus market requires \$15 to \$26 per hour wages. The current job market does not support housing affordability for many households in our local workforce.

## Solutions

Our challenge in Cabarrus County is to address the current barriers to stable housing for so many families. Our goal should be to create a path that leads to access to the housing market. A broad range of housing and program structures are necessary to appropriately address the needs.

1. Housing while overcoming credit issues
2. Housing while overcoming background issues; to include employment opportunities
3. Permanent Supportive Housing for those with disabilities
4. Supervised Independent Living for Young Adults
5. Converting Space for emergency housing
6. Tiny Houses
7. "Workforce" Housing

### Structured Programming (examples)

Getting Ahead / Breaking Free / Gaining Control – financial & life skills training

Internships / OJT / Work Experience / Apprenticeships

Strengthening Families / Positive Parenting

Medical Home: access to Primary Medical Care

Potential Housing Resources (Jan 2019)

- Single family homes for structured transitional housing
- Multi-family units for immediate housing to serve single adults and families
- Large residential, boarding house environments for supervised & young adult housing
- Under-utilized hotels, motels and apartment buildings for single adults, disabled adults and adults who are starting over in a structured housing program.

Additional Shelter & Housing Needs (2019)

The various populations represent shortfalls against current demand.

<u>Populations of Need</u>	<u>Shortfall</u>	
Single Family (transitional)	80 to 100	(240 – 300 people)
Single Adult (supervised)	25 to 35	Beds
Family Shelter	15 to 20	Beds (5 -7 units)
Senior Adults (independent)	50 to 100	Beds/Units
Young Adults (19-21)	10 to 15	Aging out of Foster Care
Chronically homeless	20 to 30	Beds
Emergency & Transitional Housing Total:	----- 200 – 300	(350 – 500 people)
Workforce Housing	1000 – 2000	“Affordable” housing (2000 – 5000 people)

Workforce Housing

Workforce housing will continue to develop as long as qualified buyers and renters are present. Cabarrus County is not such a large market that a segment of potential buyers can be ignored. It will take thousands of new homes to meet the housing needs of the Cabarrus County workforce. Market forces are working as the Cabarrus County real estate marketplace responds to those needs.

Capacity Building Goals 2019 - 2024

Our challenges are neither simple nor short term. Our solutions will need to be innovative and require collaborative long term investment. Our returns will be considerable when measured across all sectors and over time.

<u>Capacity Goals</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>5-Year Total</u>
Families w/ Children	20	20	20	10	10	80
Single Adults w/ Disability	10	5	5	5	5	30
Young Adults o/o Foster Care	5	10	-	-	-	15
Senior Adults	50	-	-	-	-	50
Previously Incarcerated	5	5	5	5	5	25
Residential Rehabilitation	5	5	5	5	5	25
Chronically Homeless	5	5	5	5	5	25
	100	50	40	30	30	<u>250</u>

Current active projects in the community will make significant progress toward these goals in 2020. A continued emphasis and new investment by the community is needed to approach even the current level of need over the next five years.

“Families with Children” represent single family units (houses or apartments) serving an average household size of 3.0 to provide housing for 240 people.

“Single Adults with Disability” and “Senior Adults” represent case managed populations in an independent living environment (apartments or small houses) serving 1.0 persons per unit totaling 80 persons.

“Young Adults aging out of Foster Care” is a supervised community living environment with two persons sharing a room; providing housing for 10-15 young people.

“Previously Incarcerated” and “Residential Rehabilitation” are specialized programs for men or women in a supervised group-living environment addressing capacity needs for 50 people.

“Chronically Homeless” requires long-term or permanent residence with case management and access to skilled (clinical) care and around the clock supervision for 25 persons.

## Action Plan Summary

Dual Strategy: (short-term and long-term)

Purpose: To establish a plan for improving access to safe and adequate housing and housing resources, for individuals and families facing housing crisis in Cabarrus County.

Cabarrus County needs to develop a comprehensive, dual strategy Five-Year plan to generate immediate and sustainable solutions to our housing crisis. Solutions must be viable, effective, achievable and sustainable. Creativity, collaboration and investment will be necessary to accomplish creating new capacity, even at the current level of need, over the next five years.

### Immediate response – short term

Our immediate response must be to support projects currently underway that will build, convert and restore properties to create housing capacity.

Projects underway:	The Salvation Army	families / individuals
	Prosperity Unlimited	seniors
	AYA House	rehab / previously incarcerated
	CCM Teaching Housing	families / single adults / seniors

### Sustainable solutions – long term

In addition to creating new housing capacity, our solutions must:

- Incorporate education and training services into structured transitional housing programs.
- Overcome barriers preventing access to vital resources for household / financial sustainability.
- Operate within the principles and values of affirmation, accountability, personal responsibility and perseverance.

Initiatives which will sustain our commitment to address access to safe housing will require planning and investment to create new housing capacity and position our community to respond to strategic acquisition opportunities.

**Plan:**

Projects currently in design:

**TSA - Emergency Housing for Families**

Five to ten two-bedroom units with additional sleeping capacity and secure parking.  
Low cost or no cost with immediate access, available meal assistance, laundry, transportation, childcare, medical care

**TSA - Controlled Housing Environment for the Chronically Homeless**

Twenty to thirty bed facility with accommodations for single male, single female, and couples.  
Congregate prepared meals and living space, monitored activities & programs  
Private sleeping space; shared shower and laundry  
May include community meal/soup kitchen; work opportunities for residents  
Staff and clinical space for offices, counseling, meetings, medical treatment and assessments  
Access to transportation services and parking

**CCM-The Butterfly & Pearl project - Young Adults aging out of foster care & Senior Adults**

A campus design; partnering with a specialized service provider to house young adults aging out of foster care (typically female; 19-21 years old) in a community living environment and senior adults (often single females) in independent housing with on-site supervision and case management/support services.

Projects/Concepts needed:

**Huddle Housing - Senior Adults, Veterans & Single Adults with disabilities**

Extremely affordable, ultra-efficient, easily accessed, community-based, pet friendly, "carriage" homes designed for independent living. Multiple units located in a structured supportive setting; strategically positioned ("huddled") around a community center which provides access to prepared meals, laundry facilities, transportation services, counseling, activities, education and life skills training. Designed to meet the needs of senior adults, veterans and other single adults with disabilities on low fixed incomes and capable of self-care. Sensitive to the desire for independence or the specific need for companionship of service animals.

**The Campground – Homeless in tents**

Fenced and gated area; Shell huts with bunk, light and outlet; Bath, Shower & Laundry facility with zones and individual sections. Minimum cost to stay (consumption); Water, electricity, food, services  
Lodge for meals, pavilion for activities, outdoor space for campfires, etc. Check-in, registration process, no weapons or narcotics. Secured storage. Adults only, background check, required services, structured transportation services. Staffing support for gate house, night watch, meal coordination, services, activities and custodial. Address the immediate needs of tent/camp dwellers with safety, relief from the elements, hygiene and nutrition, and access to health and human services.

**Pivot Point: The Launch**

Dormitory style, same-sex (zones) residential environment to meet the housing needs of the previously incarcerated, step-up substance use recovery and disabled individuals. Medium sized (10-20 units), private rooms, common kitchen, dining, bathroom and laundry. (note: easily converted assisted living facility) Resident Assistant model. Flexible/graduated cost structure; to include work for fees. Highly structured and supervised case plans. Participation in training and counseling, job search and housing placement activities. Daytime services (work opportunities); kitchen, custodial, maintenance, transportation, administrative, job search, educational and training.

**Invest:**

**The CHOOSE Cabarrus Fund**

Creating Housing Opportunities, Outcomes, Sustainability and Engagement (Fund)

Acquiring properties, renovating space or building new facilities are important strategies for creating new capacity. We must establish the availability of funds to respond, optimize, and match opportunities with state and other charitable entities.

A structured fund allocation process would be managed by the CCM Foundation Board. Funds would be available to qualifying projects in the community. This board was established in 2001 to manage the assets and allocation of the CCM Foundation; Legacy and Permanently Endowed funds.



### Definitions (Housing Access Focus Group)

**Homeless:** “An individual who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing.” A homeless person is an individual without permanent housing who may live on the streets; stay in a shelter, mission, single room occupancy facilities, abandoned building or vehicle; or in any other unstable or non-permanent situation. [Section 330 of the Public Health Service Act]

An individual may be considered to be homeless if that person is “doubled up,” a term that refers to a situation where individuals are unable to maintain their housing situation and are forced to stay with a series of friends and/or extended family members. In addition, previously homeless individuals who are to be released from a prison or a hospital may be considered homeless if they do not have a stable housing situation to which they can return. A recognition of the instability of an individual’s living arrangements is critical to the definition of homelessness. (HRSA/Bureau of Primary Health Care, Program Assistance Letter 99-12, Health Care for the Homeless Principles of Practice)US Dept. H. H. S.

**Emergency Housing:** Short-term accommodation for people who are homeless or in crisis. A facility that provides basic necessities such as a place to sleep, shower, do laundry, get clothing, and access to food.

**Transitional Housing:** A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living. The housing is short-term, typically less than 24 months. In addition to providing safe housing for those in need, other services are available to help participants become self-sufficient.

**Affordable Housing:** In general, housing which is deemed affordable to those with a median household income or below and where the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.

**Supportive Housing:** Housing which combines housing and services for people with low-incomes who have disabilities. This housing aims to reduce homelessness, promotes independence for people with disabilities, improve an individual’s health and help individuals retain employment. Supportive housing options can range from individual apartments (scattered-site) or in a single building or apartment complex (single-site).\ NCDHHS

**Group Homes:** A group home is a private residence model of medical care for those with complex health needs. Traditionally, the model has been used for children or young people who cannot live with their families, people with chronic disabilities who may be adults or seniors, or people with dementia and related aged illnesses.

Housing for minors or dependent adults who are no longer in the custody of family, with no other place to live.

**Veterans Housing:** Housing for persons who have served in the US Armed Services (Army, Navy, Marines, Air Force) and their families. Provides permanent supportive housing for eligible homeless Veterans who are single or eligible homeless Veterans with families. The program is developed for the homeless Veteran, so eligible Veteran families must include the Veteran.

Because HUD-VASH provides for Veterans who may have medical, mental health and/or substance use disorders, eligible Veterans must be able to complete activities of daily living and live independently in the community with case management and supportive services.

**Substandard Housing:** Housing that poses a risk to the health and physical well-being of its occupants, neighbors and visitors. A dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities and does not satisfy building code standards.

Holes in floors.

Broken plaster or peeling paint (interior).

Water leakage during last 12 months.

Flush toilet and flush toilet breakdowns.

Lacking complete plumbing.

Room heater without flue.

Rooms without electric wall outlets.

Roofing problems.

Window problems.

Open cracks or holes (interior).

Signs of mice or rats.

Water supply stoppage.

Sewer disposal breakdown.

Heating equipment breakdown.

Exposed wiring in unit.

Lacking kitchen facilities.

Siding problems.

Foundation problems.

Housing Services: Specific Needs & Considerations (CCM Program Services team)

**Families with Children** – A safe facility environment and safe neighborhoods, adjustable cost structure, space for physical activity, access to grocery stores and public transportation, private family space in community living environments, child care support, adult and children educational supports, access to primary medical care and counseling, the ability to store and prepare nutritious meals, vocational and life skills training.

**Single Adults with Disability** - Low-Income rent, accessibility - one level, easy access laundry facilities, accommodation for pets. Access to transportation, grocery store, special safety and security features, safe walking paths. Social and community living activities, availability of navigation and advocate resources.

**Young Adults Aging out of Foster Care** - On-site supervised residential environment, community living; one or two persons per room, controlled access, safe neighborhood, laundry facilities on site. Access to transportation and safe parking. Meeting and counseling space. Life skills training, computer access, education resources.

**Senior Adults** - Adjustable cost structure, accessibility - one level. Access to transportation, grocery store, special safety and security features, safe walking paths. Social and community living activities, availability of navigation and advocate resources. Easy access to laundry facilities, accommodation for pets.

**Previously Incarcerated Individuals** - Community accepting of previous offenders. Dormitory-style housing; same-sex residences. Resources and space for educational opportunities and job training, counseling and case management. Job search resources. Program incorporated work opportunities, financial and life skills training. Job placement and housing placement resources.

**Chronically Homeless Individuals** - Safe permanent supportive housing structure, dedicated case management and supportive services. A neighborhood accepting of the restorative environment. Access to nutritious meals, to healthcare, mental health and substance abuse resources. Benefits advocacy. Transportation support and safe walking access to daytime activities. Program support for constructive day time and evening activities.

**Residential Rehabilitation** - Dormitory-style housing; same-sex residences. Residence and programing designed for multiple levels of rehabilitation; attached to licensed treatment provider, overseen by credentialed and qualified management team. High degree of daily structure. Resources and space for educational opportunities and job training, counseling and case management. Job search resources.

Cabarrus County Homelessness Task Force

AYA House  
Cabarrus County DHS  
Cabarrus County Schools  
Cfa church  
Cabarrus Health Alliance  
Child Protection Team  
Church of God Children's Home  
City of Kannapolis  
Code Gray Day  
Community Link  
Concord Housing Dept.  
Concord Public Library  
Cooperative Christian Ministry  
Cabarrus Victims Assistance Network  
Elder Orphan Care  
Faith Community Nurses

Habitat for Humanity  
Healthy Cabarrus  
Hope Haven/ Serenity House  
Kannapolis City Schools  
Law Enforce Liaison  
NC Works Career Center  
Operation Homeless, Inc.  
Opportunity House  
Prosperity Unlimited  
Quality Comprehensive Health Center  
Safe Haven  
Salisbury Rowan Community Action  
Teen Challenge of Kannapolis  
The Salvation Army  
Veteran's Administration  
& other organizations

Cabarrus H.U.B.B. - Housing Access Focus Group

AYA House  
Cabarrus County  
Cabarrus County Schools  
City of Kannapolis  
Community Link  
Concord Housing Dept.  
Cooperative Christian Ministry

Habitat for Humanity  
Hope Haven/ Serenity House  
PO Trainings  
Prosperity Unlimited  
The Open Door House  
& other organizations