Chatham County Housing Committee

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Thursday, November 3, 2016
Agenda

• Committee charge and overview
• What do we know?
• History and language – let’s get on the same page
• Chatham’s situation
• What else do we want to know?
• Next steps
Charge

Use research, data, and expertise available to

1. Identify affordable rental housing challenges that are present in Chatham County and its municipalities

2. Engage with stakeholders and practitioners in the housing world to better understand market conditions and potential incentives

3. Compile short-, medium-, and long-term strategies and best practices that will address affordable rental housing challenges in the Chatham County housing market

Product

A series of affordable, rental housing strategies with a recommended implementation plan
Kickoff Survey Responses

What rental housing challenges are you seeing in your community?

• Not enough affordable rentals (3)
• Availability of quality affordable housing - meets a certain standard (4)
• Concern that issue will become worse as new industry comes in to the area
Kickoff Survey Responses

Rate your level of knowledge about the following:

1. Past affordable housing task forces and efforts in your community/the county as a whole
2. The different types of affordable housing (e.g. subsidized, supportive, transitional, public, deed-restricted, etc.)
3. Policies that facilitate or restrict the development of affordable housing
4. Financing tools that facilitate or restrict the development of affordable housing
Kickoff Survey Responses

What topic, strategy, or issue related to affordable rental housing would you most like to learn more about?

• How to partner with housing agencies or investors to help obtain more properties
• Policies that facilitate or restrict the development of affordable housing
• What we can do to help improve existing rental housing
• Financing, building alliances, strategic policy planning
• Strategy actions for resolution, not just discussion
Kickoff Survey Responses

What outcome would you like to see from this work next Summer?

• Clear outline of the issues with data to support them
• Understanding what tools and best practices are available
• Implementable ideas as well as long-term goals
• How to address substandard affordable housing
• A plan that helps us make progress on affordable rental housing
• Community buy-in into the plan
• An understanding of how best to fold affordable housing into Siler City’s soon-to-be-revamped land development plan, and/or into the Unified Development Ordinance
Getting on the same page
History of Affordable Housing Initiatives

1998 - Affordable housing group formed; later became the Chatham County Affordable Housing Coalition

2002 - the Coalition conducted a Chatham County Affordable Housing Needs Assessment

2004-2005 - Group formed to provide recommendations for Briar Chapel

2006 - Group officially designated as the Affordable Housing Task Force

2008 - Affordable Housing Needs Assessment Update prepared by The Wooten Company

2008 - Affordable Housing Summit yielded several recommendations

2012 - Affordable Housing Task Force dissolved by the Chatham Board of Commissioners

2015 – Chatham Board of Commissioners held an Affordable Housing Retreat and identified priorities

2016 – Chatham Housing Committee formed in partnership with the three towns, the county, and Triangle J Council of Governments
## History of Affordable Housing Initiatives

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>2002</th>
<th>2008</th>
<th>Implemented</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expand homebuyer counseling programs</td>
<td>✔</td>
<td>✔</td>
<td>Chatham Housing Authority &amp; Habitat for Humanity provide counseling services</td>
</tr>
<tr>
<td>Donate unused town/county and tax foreclosure land to nonprofit agencies for affordable housing</td>
<td>✔</td>
<td></td>
<td>No formal process; ad hoc decisions</td>
</tr>
<tr>
<td>Create an affordable housing trust fund</td>
<td>✔</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Provide bonuses or incentives for including affordable housing in large-scale for-profit developments</td>
<td>✔</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Require 10% minimum affordable housing in new residential or mixed-used developments</td>
<td></td>
<td>✔</td>
<td>Compact Communities Ordinance; not required for all</td>
</tr>
<tr>
<td>Adopt and enforce a county-wide minimum housing code</td>
<td>✔</td>
<td>✔</td>
<td>No</td>
</tr>
<tr>
<td>Reimburse impact fees or other fees for affordable housing</td>
<td>✔</td>
<td></td>
<td>County has a formal process</td>
</tr>
<tr>
<td>Seek subsidy funds for building affordable elderly and/or disabled housing</td>
<td>✔</td>
<td></td>
<td>Developers do this, but no formal process at gov’t level</td>
</tr>
<tr>
<td>Establish an Affordable Housing Commission to explore program and policy options</td>
<td>✔</td>
<td>✔</td>
<td>Created, later deactivated</td>
</tr>
<tr>
<td>Hire a housing professional to coordinate affordable housing functions</td>
<td>✔</td>
<td></td>
<td>Hired but later resigned, Tansy Long now fills this role</td>
</tr>
<tr>
<td>Support countywide zoning</td>
<td>✔</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Form a cross-jurisdictional council of local governments to foster official adoption of a comprehensive affordable housing strategy</td>
<td>✔</td>
<td></td>
<td>This committee</td>
</tr>
</tbody>
</table>
Affordable Housing

A dwelling including utilities that costs its occupant (renter or owner) no more than 30% of their gross monthly household income.

<table>
<thead>
<tr>
<th>Area Median Income (AMI)</th>
<th>30%</th>
<th>50%</th>
<th>80%</th>
<th>120%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very Low Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low-Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Affordable Housing

Workforce Housing
Snapshot: Who benefits from “Affordable” Housing? Average Chatham Workforce Income vs. Area Median Income

- Teacher in Chatham County: 53% AMI
- Law Enforcement Worker in Chatham County: 60% AMI
- Social Worker in Chatham County: 71% AMI
- Childcare Worker in Durham-Chapel Hill MSA County: 33% AMI
- Bus Driver in Durham-Chapel Hill MSA: 57% AMI
- Electrician in Durham-Chapel Hill MSA: 63% AMI

*based on HUD calculations; assumes worker is the sole earner in a 4-person household

Updated infographic from TJCOG’s 2013 report, “On Track? Linking Workforce Housing and Transit in the Triangle”
What “Affordable Housing” Looks Like

Image sources: apartments.com, Google Street View, dhic.org, communityhometrust.org
Types of Affordable Housing

**Income Restricted Affordable Housing**

Housing that is intentionally developed as affordable housing and is only available to households that meet specific income limits.

**Market Rate Affordable Housing AKA Naturally Occurring Affordable Housing (NOAH)**

- Unrestricted housing that is affordable based on price point, but is not restricted to low-income households.
- Makes up ~36% of the nation’s rental housing stock.
- Generally older units.
- Without binding legal covenants to ensure affordability.
- May be of substandard quality.
Types of Affordable Housing

• Workforce Housing
  • Housing for households earning between 80% and 120% of AMI

• Supportive Housing
  • Permanent housing with services. The type of services depends on the needs of the residents. Services may be short term, sporadic, or ongoing indefinitely.
Types of Affordable Housing

• Public Housing
  • Units are built with gov’t subsidies and owned/operated by local public housing agencies under federally-funded public housing program. Generally serve extremely low income (<30% AMI)

• Subsidized Housing
  • Units are operated by a private owner who receives a subsidy in exchange for renting to low-or moderate-income people
    • Capital subsidies: fund initial construction or renovation
      • Ex: Low-Income Housing Tax Credit (LIHTC) or land donated from local government
    • Operating subsidies: fund ongoing operations
      • Ex: Project-Based Section 8 program
Affordability

Market Rate

Affordable

Rental Income

Operating Expenses

Debt Payment

Rental Income

Debt Payment & Investor Return

Subsidy
Approaches for Local Government

1. Educate
2. Facilitate
3. Stimulate
4. Regulate
Who Affordable Housing Serves

- Seniors
- Veterans
- People with physical disabilities
- People with mental health issues
- People in & out of homelessness
- People leaving crisis centers
- Kids aging out of the foster system
- Individuals/families with low incomes
Affordable Housing Providers

• Non-profit developers
  • Habitat for Humanity, CASA
• For-profit developers
  • Bellemont, Pittsboro Village
• Chatham Housing Authority
  • Vouchers
  • VASH Mobile Homes
• Supportive housing providers
  • The Arc, Tiny Homes at Penny Lane
• Crisis or transitional housing organizations
Important Impacts

Education

Unstable housing or homelessness leads to stress and difficulty learning, which leads to disrupted school attendance, resulting in poorer school performance.
Important Impacts

Health

Unstably housed older adults (>50)

- visit the emergency room at nearly 4 times the rate of the general population of older adults
- experience higher rates of geriatric health problems like falls and memory loss
- may even be at higher risk for premature death
Important Impacts

Local Economy

Every 100 typical Low Income Housing Tax Credit apartments will generate an estimated

- $7.9 million in **local income** in the first year, $2.4 million annually
- 122 **local jobs** in the first year, 30 jobs a year, ongoing
- $827,000 in **taxes** in the first year, $441,000 annually
  - Taxes = local government revenue from all sources: taxes, fees, fines, revenue from gov’t-owned enterprises
Chatham’s Situation
## Demographics

<table>
<thead>
<tr>
<th></th>
<th>Goldston</th>
<th>Pittsboro</th>
<th>Siler City</th>
<th>County Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td>242</td>
<td>3,912</td>
<td>8,109</td>
<td>66,050</td>
</tr>
<tr>
<td><strong>Total Households</strong></td>
<td>108</td>
<td>1,518</td>
<td>2,582</td>
<td>26,474</td>
</tr>
<tr>
<td><strong>Median Household Income</strong></td>
<td>$51,000</td>
<td>$50,058</td>
<td>$29,458</td>
<td>$57,140</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19 &amp; under</td>
<td>17%</td>
<td>20%</td>
<td>32%</td>
<td>23%</td>
</tr>
<tr>
<td>20 to 34</td>
<td>10%</td>
<td>21%</td>
<td>22%</td>
<td>14%</td>
</tr>
<tr>
<td>35 to 54</td>
<td>26%</td>
<td>25%</td>
<td>22%</td>
<td>27%</td>
</tr>
<tr>
<td>55 to 74</td>
<td>26%</td>
<td>21%</td>
<td>19%</td>
<td>27%</td>
</tr>
<tr>
<td>75 &amp; up</td>
<td>21%</td>
<td>13%</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Race (one alone or in combination)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>93%</td>
<td>73%</td>
<td>62%</td>
<td>80%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>8%</td>
<td>25%</td>
<td>23%</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanic or Latino (of any race)</td>
<td>1%</td>
<td>15%</td>
<td>48%</td>
<td>13%</td>
</tr>
</tbody>
</table>
## Renter Households

<table>
<thead>
<tr>
<th>Type</th>
<th>% of County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing that is Renter-Occupied</td>
<td>21.5% (5,689)</td>
</tr>
<tr>
<td>Rental Units Occupied by Family Households</td>
<td>54.5% (3,100)</td>
</tr>
<tr>
<td>Renting Households with Single- Adults and Family (1 dependent, 1 non-dependent)</td>
<td>29% (1,609)</td>
</tr>
<tr>
<td>Renting household with older adult (65+)</td>
<td>23% (1,307)</td>
</tr>
</tbody>
</table>
### Income

<table>
<thead>
<tr>
<th>% of AMI, 2014</th>
<th>HUD Defined Income Limits</th>
<th>30% of Monthly Income (affordable rent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>$23,850</td>
<td>$596</td>
</tr>
<tr>
<td>50%</td>
<td>$32,850</td>
<td>$821</td>
</tr>
<tr>
<td>80%</td>
<td>$52,550</td>
<td>$1,314</td>
</tr>
<tr>
<td>100%</td>
<td>$65,700</td>
<td>$1,643</td>
</tr>
<tr>
<td>120%</td>
<td>$78,840</td>
<td>$1,971</td>
</tr>
</tbody>
</table>

Minimum Wage: $7.25  
Rent Affordable at Minimum Wage: $377
Renter Households by Income Level

Data from the 2010-2014 Census Bureau’s American Community Survey
## Households Spending More than 30% on Housing

49% of renter households are paying 30% or more of their income toward gross rent.

<table>
<thead>
<tr>
<th>Range of Income</th>
<th>Homeowners</th>
<th>Renter</th>
<th>Number of Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>74%</td>
<td>86%</td>
<td>1257</td>
</tr>
<tr>
<td>$20,000 - $34,999</td>
<td>39%</td>
<td>61%</td>
<td>614</td>
</tr>
<tr>
<td>$35,000 - $49,999</td>
<td>27%</td>
<td>28%</td>
<td>205</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>18%</td>
<td>17%</td>
<td>159</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>10%</td>
<td>16%</td>
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Households Spending More than 30% on Housing

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<td>16%</td>
<td>102</td>
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</tbody>
</table>

<80% AMI = 2,076
Cost-Burdened Renter Households

Data from the 2010-2014 Census Bureau’s American Community Survey

Proportion of Cost-Burdened Renter Households

- 24% - 25%
- 26% - 33%
- 34% - 50%
- 51% - 60%
- 61% - 80%
- Municipalities

Chatham County Housing Committee
Proportion of households with incomes $25,000 - $49,999

- 30% = $23,850  •  80% = 52,550  •  Goldston - 19%  •  Siler City - 33%
- 50% = $32,850  •  100% = $65,700  •  Pittsboro - 24%  •  Chatham County - 22%

Percent of AMI in Chatham MSA

- 30% = $23,850
- 50% = $32,850

Overall Median Household Income

- Median Household Income of Renters
- Median income of a veteran
- Householder under 25 years
- Householder 25 to 44 years
- Householder 45 to 64 years
- Householder 65 years and over
- Community and social services
- Education, training, and library
- Health technologists and technicians
- Healthcare support
- Fire fighting and prevention
- Law enforcement
- Installation, maintenance, and repair
Percent of AMI in Chatham MSA

- 30% = $23,850
- 50% = $32,850
- 80% = $52,550
- 100% = $65,700

Proportion of households with incomes $25,000 - $49,999

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Chatham County Housing Committee

November 3, 2016
Proportion of households with incomes $25,000 - $49,999

- **Goldston:** 19%
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- **Siler City:** 33%
- **Chatham County:** 22%

Percent of AMI in Chatham MSA
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Overall Median Household Income
- Goldston
- Pittsboro
- Siler City
- Chatham County

Median Household Income of Renters

Median income of a veteran

Householder under 25 years

Householder 25 to 44 years

Householder 45 to 64 years

Householder 65 years and over

Community and social services

Education, training, and library

Health technologists and technicians

Healthcare support

Fire fighting and prevention

Law enforcement

Installation, maintenance, and repair
Proportion of households with incomes $25,000 - $49,999

- Goldston: 19%
- Pittsboro: 24%
- Siler City: 33%
- Chatham County: 22%
Housing + Transportation

Should not pay more than 45% of your income on transportation and housing combined.

Average Housing + Transportation Costs % Income in Chatham

- 40% Housing
- 32% Transportation
- 28% Remaining Income
Affordability

RENTERS’ INCOMES

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $25,000</td>
<td>9%</td>
</tr>
<tr>
<td>$25,000 - $34,999</td>
<td>15%</td>
</tr>
<tr>
<td>$35,000 - $49,000</td>
<td>18%</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>44%</td>
</tr>
<tr>
<td>$75,000 - $99,999</td>
<td>12%</td>
</tr>
<tr>
<td>100,000 &amp; above</td>
<td>4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Fair Market Rent Price</th>
<th>Annual Income Needed to Afford Fair Market Rent</th>
<th>HH Size</th>
<th>Median HH Income (Total)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-Bedroom</td>
<td>$639</td>
<td>$25,560</td>
<td>1-person</td>
<td>$28,636</td>
</tr>
<tr>
<td>1-Bedroom</td>
<td>$796</td>
<td>$31,840</td>
<td>2-person</td>
<td>$65,817</td>
</tr>
<tr>
<td>2-Bedroom</td>
<td>$937</td>
<td>$37,480</td>
<td>3-person</td>
<td>$70,797</td>
</tr>
<tr>
<td>3-Bedroom</td>
<td>$1,262</td>
<td>$50,480</td>
<td>4-person</td>
<td>$76,928</td>
</tr>
<tr>
<td>4-Bedroom</td>
<td>$1,405</td>
<td>$56,200</td>
<td>5-person</td>
<td>$71,985</td>
</tr>
</tbody>
</table>
Affordability

RENTERS’ INCOMES

<table>
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<tr>
<th>Income Range</th>
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<tbody>
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Childcare Worker in Durham-Chapel Hill MSA County
33% AMI = $22,430

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</tr>
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</table>
County Household Data

RENTER-OCCUPIED HOUSING

HOUSEHOLD SIZES

- 1-person household: 1,052 (19%)
- 2-person household: 2,179 (38%)
- 3-person household: 848 (15%)
- 4-or-more-person household: 1,610 (28%)

INVENTORY OF RENTAL UNITS

- Studio: 404 (7%)
- 1 Bedroom: 171 (3%)
- 2 or 3 Bedrooms: 666 (12%)
- 4 or More Bedrooms: 4,449 (78%)
Types of Rental Housing

- Single Family House: 47%
- Townhouse: 16%
- Duplex: 13%
- Triplex or Quadruplex: 7%
- Small Apartment Complex (5-9 units): 5%
- Large Apartment Complex (10 or more units): 3%
- Mobile Home or Other Type of Housing: 9%

Chatham County Housing Committee
Year Rental Housing Structures Were Built

- 1939 or Earlier: 11%
- 1940 - 1959: 34%
- 1960 - 1979: 22%
- 1980 - 1999: 22%
- 2000 - 2009: 4%
- 2010 or Later: 7%
Chatham County Housing Authority

- No Public Housing Buildings
- Housing Choice Vouchers (Section 8)
  - Total vouchers: 470 households (980 persons)
  - 200-300 on the waiting list at a time

### Vouchers In Use

<table>
<thead>
<tr>
<th>Description</th>
<th>Average</th>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avg. Head of HH Age</td>
<td>48</td>
<td>Disabled</td>
<td>43%</td>
</tr>
<tr>
<td>Avg. HH Size</td>
<td>2.2</td>
<td>Elderly</td>
<td>23%</td>
</tr>
<tr>
<td>Avg. HH Income</td>
<td>$12,015</td>
<td>Non elderly or disabled</td>
<td>34%</td>
</tr>
<tr>
<td>Extremely low income HH (&lt;$23,850)</td>
<td>71%</td>
<td>Female HH</td>
<td>53%</td>
</tr>
</tbody>
</table>

### Voucher Type Distributed

<table>
<thead>
<tr>
<th>Type</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular voucher</td>
<td>410</td>
</tr>
<tr>
<td>Non-Elderly-Disabled voucher</td>
<td>50</td>
</tr>
<tr>
<td>Veterans Affairs Supportive Housing (VASH)</td>
<td>10</td>
</tr>
</tbody>
</table>
Income Based Apartments

Income Based Apartments in Chatham County
Total = 522

- Pittsboro: 85 Elderly, 144 Family
- Siler City: 117 Elderly, 176 Family
- County Total: 320 Elderly, 202 Family

60 of these units are being paid for with vouchers
Total = vouchers (470) + income based apartments (522) - overlapping households (60) = 932
Income Based Apartments

Expiring Affordability

- **1 year (2016-2017)**: 76 units, 2 buildings
- **2-8 years (2018-2025)**: 144 units, 6 buildings
- **9-15 years (2026-2032)**: 144 units, 3 buildings
- **16 years & more (2033-)**: 96 units, 4 buildings

Legend:
- **Number of Units**
- **Number of Buildings**
Chatham County Housing Authority

Chatham County Housing Authority households reside in the following locations based on zip codes:

<table>
<thead>
<tr>
<th>Community</th>
<th>% of Households with vouchers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bear Creek</td>
<td>4%</td>
</tr>
<tr>
<td>Bennett</td>
<td>1%</td>
</tr>
<tr>
<td>Chapel Hill</td>
<td>4%</td>
</tr>
<tr>
<td>Goldston</td>
<td>2%</td>
</tr>
<tr>
<td>Moncure</td>
<td>1%</td>
</tr>
<tr>
<td>Pittsboro</td>
<td>30%</td>
</tr>
<tr>
<td>Sanford</td>
<td>1%</td>
</tr>
<tr>
<td>Siler City</td>
<td>49%</td>
</tr>
</tbody>
</table>
Thank you!
Resources

Data:
• Chatham County Housing Authority
• Health and Transportation (H&T) Affordability Index, [http://htaindex.cnt.org/](http://htaindex.cnt.org/)
• U.S. Census Bureau; American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, using American FactFinder; [http://factfinder2.census.gov](http://factfinder2.census.gov)

Reports: