

Forsyth County Humane Housing Network

Affordable Housing Action Planning Framework



**Prepared by Dr. Stephen J. Sills
Innovative Research Insights LLC**

Table of Contents

Introduction.....	6
The Housing Continuum: Moving from Urgency to Thriving Conditions.....	7
Action Planning Framework: Prevention, Preservation, & Production	9
Overview of the Framework	10
Thriving - Home Ownership & Wealth Building Goals:	12
Permanency - Long-Term Affordable Housing Goals:	12
Stability - Temporary & Transitional Housing Goals:.....	12
Urgency - Shelter & Homelessness Prevention Goals:	12
Thriving Conditions Goals.....	13
Thriving Goal 1.1: Use new production tools to expand permanently affordable homeownership and wealth-building opportunities.....	14
Problem Statement	14
Methods	14
How This Goal Addresses the Problem	15
Measurement.....	16
Equity & Geographic Considerations	17
Assets & Initiatives to Leverage	17
Working Groups Responsible:.....	18
Thriving Goal 1.2: Use preservation to build community wealth, power, and self- determination.....	19
Problem Statement	19
Methods	20
How This Goal Addresses the Problem	20
Measurement.....	21
Equity & Geographic Considerations	22
Assets & Initiatives to Leverage	22
Working Groups Responsible.....	23
Thriving Goal 1.3: Build the economic and political conditions that make prevention and affordability durable.	24
Problem Statement	24
Methods	25
How This Goal Addresses the Problem	25
Measurement.....	26
Equity & Geographic Considerations	27
Assets & Initiatives to Leverage	27
Working Groups Responsible.....	28



Permanency Conditions Goals	29
Permanency Goal 2.1: Secure dedicated, long-term local funding for affordable housing production and preservation.	30
Problem Statement	30
Methods	31
How This Goal Addresses the Problem	31
Measurement.....	32
Equity & Geographic Considerations	32
Assets & Initiatives to Leverage	33
Working Groups Responsible.....	33
Permanency Goal 2.2: Lock in long-term affordability and habitability of existing homes and land.....	34
Problem Statement	34
Methods	35
How This Goal Addresses the Problem	36
Measurement.....	36
Equity & Geographic Considerations	37
Assets & Initiatives to Leverage	37
Working Groups Responsible.....	38
Permanency Goal 2.3: Prevent loss of occupied affordable homes by supporting owners and small landlords to keep units safe and habitable.....	39
Problem Statement	39
Methods	40
How This Goal Addresses the Problem	41
Measurement.....	41
Equity & Geographic Considerations	42
Assets & Initiatives to Leverage	42
Working Groups Responsible.....	43
Stability Conditions Goals	44
Stability Goal 3.1: Increase the supply of deeply affordable rental units that keep cost-burdened households stable and out of crisis.	45
Problem Statement	45
Methods	46
How This Goal Addresses the Problem	46
Measurement.....	47
Equity & Geographic Considerations	48
Assets & Initiatives to Leverage	48
Working Groups Responsible.....	49
Stability Goal 3.2: Create a stable, high-quality rental ecosystem that keeps cost-burdened tenants housed.....	50
Problem Statement	50
Methods	51



How This Goal Addresses the Problem	52
Measurement.....	52
Equity & Geographic Considerations	53
Assets & Initiatives to Leverage	53
Working Groups Responsible.....	54
Stability Goal 3.3: Create a "no wrong door" system so residents can easily access coordinated resources before they reach crisis.....	55
Problem Statement	55
Methods	56
How This Goal Addresses the Problem	57
Measurement.....	57
Equity & Geographic Considerations	58
Assets & Initiatives to Leverage	58
Working Groups Responsible.....	59
Urgency Condition Goals	60
Urgency Goal 4.1: Create crisis-responsive production that keeps people off the street and out of unsafe situations.....	61
Problem Statement	61
Methods	62
How This Goal Addresses the Problem	62
Measurement.....	63
Equity & Geographic Considerations	64
Assets & Initiatives to Leverage	64
Working Groups Responsible.....	65
Urgency Goal 4.2: Maintain and strengthen the emergency shelter AND preserve safe and affordable housing stock so households in unsafe or crisis housing are not displaced.....	66
Problem Statement	66
Methods	66
How This Goal Addresses the Problem	67
Measurement.....	68
Equity & Geographic Considerations	68
Assets & Initiatives to Leverage	69
Working Groups Responsible.....	70
Urgency Goal 4.3: Drastically reduce housing loss by guaranteeing timely support for renters in crisis AND increase diversion/homeless prevention resources to reduce the number of individuals who are unsheltered.....	71
Problem Statement	71
Methods	72
How This Goal Addresses the Problem	73
Measurement.....	73
Equity & Geographic Considerations	74
Assets & Initiatives to Leverage	74
Working Groups Responsible.....	75



Appendix A – Visualization of HHN Action Planning Framework76

Appendix B – Working Groups77

Appendix C – Governance Structure79

Appendix D - Typology of Housing Interventions.....81

1. System Coordination & Navigation Interventions81
 Interventions in this Category:.....81

2. Emergency Repair & Code Compliance Interventions.....82
 Interventions in this Category:.....82

3. Ongoing Repair, Weatherization & Preservation Interventions83
 Interventions in this Category:.....83

4. Property Tax Relief & Financial Support Interventions84
 Interventions in this Category:.....84

5. Eviction Prevention & Legal Support Interventions85
 Interventions in this Category:.....85

6. Landlord Engagement & Rental Ecosystem Interventions86
 Interventions in this Category:.....86

7. Affordable Housing Production & Development Interventions87
 Interventions in this Category:.....87

8. Community Ownership & Anti-Displacement Interventions.....88
 Interventions in this Category:.....89

9. Funding, Finance & Capital Interventions90
 Interventions in this Category:.....90

10. Advocacy, Policy & Systems Change Interventions91
 Interventions in this Category:.....91

11. Homeownership Pathways & Asset Building Interventions92
 Interventions in this Category:.....92

Summary Matrix: Intervention Types by Continuum Focus93

Appendix E – Next Steps by Goal94

Introduction

Winston-Salem and Forsyth County face a deep and growing housing shortage more than 25,000 units are needed in the next five years. Families across the income spectrum are being squeezed out of a market with too few homes at price points they can actually afford. The crisis is sharpest at the bottom as households below 30% of Area Median Income face a deficit of over 8,100 units (HHN 2025) a structural scarcity the private market alone will never solve meanwhile existing affordable housing stock is disappearing widening the gap in affordability.

The Forsyth County Humane Housing Network (HHN) developed the following Affordable Housing Framework to address this gap after completing extensive community studies¹ and through a comprehensive action planning process. This process brought together diverse stakeholders, including residents with lived housing experience, neighborhood leaders, community organizations, government officials, developers, philanthropic funders, and faith-based partners, to translate HHN's research into an actionable strategic framework with well-defined priorities.

Working across three core strategy groups (Prevention, Preservation, and Production), participants engaged in a structured process to define measurable, equity-centered goals across the housing continuum from Urgency (emergency shelter and homelessness prevention) through Stability (transitional housing), Permanency (long-term affordable housing), to Thriving (homeownership and wealth-building).

This document presents these long-term goals organized by continuum band, with each goal including a problem statement, theory of change, methods for implementation, measurement strategies, and explicit equity considerations. To operationalize these ambitious goals, dedicated Action Workgroups (including the Gentle Density Infill, Tax Relief, Housing Repair, Advocacy and Legal, Communications, and Finance working groups) will develop detailed 1-year action plans that identify short-term outcomes (0–12 months focused on knowledge, skills, and capacity-building) and mid-term outcomes (1–3 years targeting behavioral and system changes) that logically ladder up to achieve the long-term community condition changes outlined here. These groups will also be accountable for developing numeric goals for the number of units produced and preserved as well as the number of households prevented from displacement. This structure ensures accountability, allows for adaptive learning, and creates clear pathways for partners at micro

¹ see reports at <https://thrivingtogetherforsyth.org/humane-housing/>



(individual/household), mezzo (community organization), and macro (policy/systems) levels to contribute meaningfully to Forsyth County's vision of humane, equitable, and sustainable housing for all residents.

The Housing Continuum: Moving from Urgency to Thriving Conditions

The housing continuum used across the Forsyth County Humane Housing Network reports and action planning is not simply a typology of programs; it is a model of how a local housing system either enables or constrains mobility over the life course. It stretches from “Urgency” (diversion, shelter, and immediate displacement response) through “Stability” (bridge and supportive housing), “Permanency” (long-term affordable rental), and finally “Thriving” (homeownership and asset retention).

Urgency refers to the front end of the housing continuum, when a household is at immediate risk of losing housing or is already unhoused and needs rapid diversion, shelter, and crisis stabilization to prevent harm. In this frame, urgency is not “the whole problem,” but the system’s triage. It exists because instability is already acute, and it functions best when it quickly connects people to a safe next step rather than leaving them stuck in emergency conditions.

Stability describes the bridge between crisis response and long-term housing, supports that help households regain routine, safety, and predictability through transitional or supportive options paired with services. It is the “throughput” or transitional stage meant to keep households from cycling back into crisis by pairing housing with the practical, wraparound resources that make staying housed feasible (income and rent supports, health/behavioral resources, childcare, and landlord/lease-level assistance).

Permanency means long-term affordable housing that households can reliably maintain over time, especially affordable rental housing and the protections, repairs, and anti-displacement measures that keep units and residents in place. It may include traditional “Permanent Supportive Housing” and programs like Housing Choice Vouchers or even “Naturally Occurring Affordable Housing” options (NOAHs). Here, permanency is less about a single program than about durable affordability and habitability that preserves existing affordable stock, prevents housing loss (through repair, tax relief, title clearing, foreclosure prevention), and expands the supply of units that remain affordable year after year (whether public housing or other forms of ‘permanently’ affordable units).

Thriving is the apex of the continuum, where housing becomes a platform for wealth-building, community power, and long-term security rather than merely a stabilized expense.



In this framework, thriving often includes pathways to ownership and asset retention (including shared equity/community ownership models), alongside the financial and social supports that help households move from “getting by” to building cushions, choice, and intergenerational stability.

The housing continuum is dynamic, so the key consideration is to treat these stages as an interconnected mobility system in which households shift as income, health, aging, and family composition change, rather than as siloed service lanes. When any rung is undersupplied or poorly linked, the system “backs up” such that shelters overflow, undersupplied affordable units get occupied by households who cannot move onward, cost-burdened families in the market economy live in constant precarity, and the market’s normal filtering mechanisms stall, producing gridlock that is experienced by residents as prolonged precarity, displacement pressure, and stratified access to opportunity in Winston-Salem and Forsyth County.

Importantly, the continuum is also treated as a financing and governance problem wherein philanthropic/emergency federal dollars are most concentrated at the very low-income end, public HUD subsidy is essential across the broad middle, and private capital becomes more feasible only as you move upward, so “braiding” these streams is part of building throughput rather than trapping households at crisis points. In that sense, movement in the continuum is tied to whether the front end can function humanely *and* whether pathways to stability and thriving remain structurally possible.

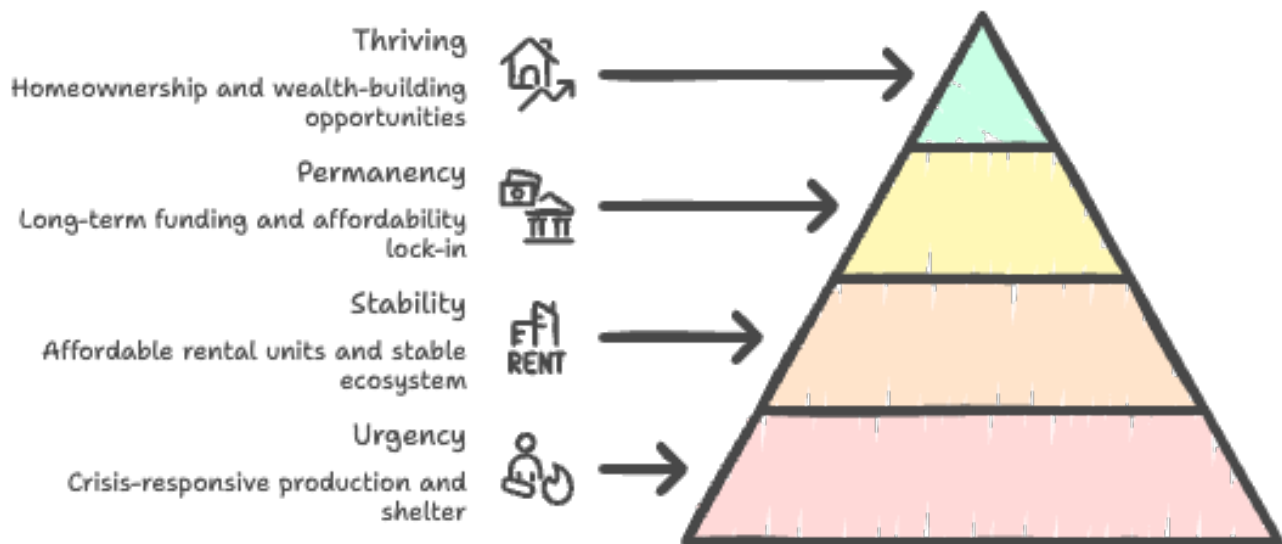


FIGURE 1 - THE HUMANE HOUSING NETWORK CONTINUUM OF HOUSING NEEDS



Action Planning Framework: Prevention, Preservation, & Production

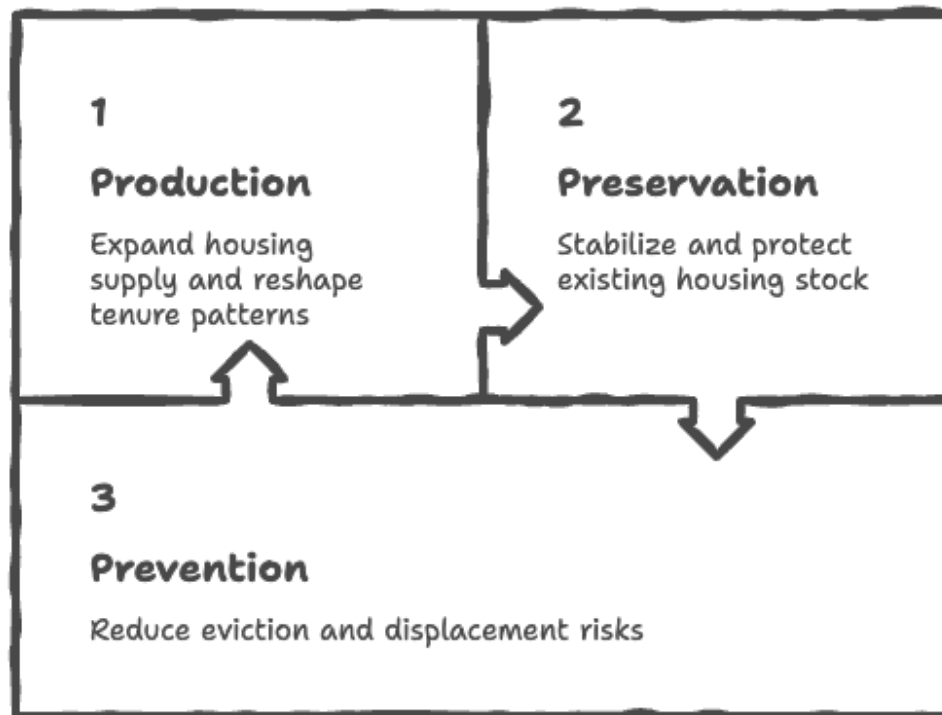


FIGURE 2 – INTERLOCKING STRATEGIES ACROSS THE CONTINUUM

In the action-planning framework, the continuum becomes the organizing spine for goals, strategies, and sequencing, explicitly mapping what must be *produced*, what must be *preserved*, and what must be *prevented* at each stage (Urgency, Stability, Permanency, Thriving), so the community is not forced to choose between crisis response and long-run system change. This is why the goal statements emphasize an ecosystem logic with actions divided between *Prevention* (reducing displacement), *Preservation* (avoiding loss of units/owners/neighborhoods), and *Production* (reshaping the built environment). These are three interlocking strategies that must reinforce each other across the continuum.

Production is the long game of changing the built environment, expanding supply and reshaping tenure patterns so that affordability is not an exception but a durable feature of the local housing system. In this framework, production is not synonymous with just large multifamily construction projects. It also includes the local and state policies, land use and zoning strategies, and public-private-philanthropic funding models that make it possible to add units at multiple scales and in multiple forms.

Preservation means stopping the avoidable loss of units, owners, and neighborhoods, treating existing housing stock as a safety net that must be stabilized, repaired, and



protected from displacement dynamics. It includes interventions that keep homes habitable and affordable (repairs, weatherization, acquisition/rehab of naturally occurring affordable housing, receivership and repair of abandoned properties, long-term affordability covenants, etc.), because keeping what you have is often faster and more equitable than replacing what the market has already shed.

Prevention is defined as making eviction unnecessary and displacement unlikely, the upstream work that reduces the flow of households into crisis by intervening early and lowering the everyday risks of housing loss. In the Forsyth County Humane Housing Network framing, prevention starts with keeping people in place through timely supports, then builds early-warning and coordination systems, and ultimately changes the rules and structures that make instability routine.

Overview of the Framework

The following comprehensive framework for advancing housing justice and stability across Forsyth County inverts conventional crisis-oriented housing policy by positioning Thriving conditions, homeownership, wealth accumulation, and community self-determination, as the primary long-range aspiration rather than treating them as endpoints accessible only after more immediate needs are met. This intentional reorientation reflects a commitment to moving beyond reactive, deficit-based interventions toward proactive strategies that build generational wealth and community power, particularly for populations historically excluded from asset-building opportunities through systemic discrimination and disinvestment. The goals cascade from this apex creating a plan that both responds to immediate crises and constructs pathways toward transformative community outcomes.

The twelve goals presented below offer a strategic roadmap that will be elaborated in subsequent sections. Readers should approach this overview as an architectural blueprint of the Humane Housing Network's theory of change, understanding that the comprehensive narrative and implementation strategies accompanying each goal provide the granular specificity necessary for operationalization through coordinated workgroup action.

Humane Housing Network: 3-5 Year Goals (Tier × Strategy Matrix)

		Production	Preservation	Prevention
<p>Thriving (Homeownership & Wealth Building)</p> <p>Permanency (Long-Term Affordable Housing)</p> <p>Stability (Temporary & Transitional Housing)</p> <p>Urgency (Shelter & Homelessness Prevention)</p>	1.1	Use new production tools to expand permanently affordable homeownership and wealth-building opportunities.	1.2	Use preservation to build community wealth, power, and self-determination.
	2.1	Secure dedicated, long-term local funding for affordable housing production and preservation.	2.2	Lock in long-term affordability and habitability of existing homes and land.
	3.1	Increase the supply of deeply affordable rental units that keep cost-burdened households stable and out of crisis.	3.2	Create a stable, high-quality rental ecosystem that keeps cost-burdened tenants housed.
	4.1	Create crisis-responsive production that keeps people off the street and out of unsafe situations.	4.2	Maintain and strengthen emergency shelter AND preserve safe and affordable housing stock so households in unsafe or crisis housing are not displaced.
			1.3	Build the economic and political conditions that make prevention and affordability durable.
			2.3	Prevent loss of occupied affordable homes by supporting owners and small landlords to keep units safe and habitable.
			3.3	Create a “no wrong door” system so residents can easily access coordinated resources before they reach crisis.
			4.3	Drastically reduce housing loss by guaranteeing timely support for renters in crisis AND increase diversion/homeless prevention resources to reduce the number of individuals who are unsheltered.

FIGURE 3 -ACTION PLANNING FRAMEWORK MATRIX

Thriving - Home Ownership & Wealth Building Goals:

- 1.1 **PRODUCTION:** Use new production tools to expand permanently affordable homeownership and wealth-building opportunities.
- 1.2 **PRESERVATION:** Use preservation to build community wealth, power, and self-determination.
- 1.3 **PREVENTION:** Build the economic and political conditions that make prevention and affordability durable.

Permanency - Long-Term Affordable Housing Goals:

- 2.1 **PRODUCTION:** Secure dedicated, long-term local funding for affordable housing production and preservation.
- 2.2 **PRESERVATION:** Lock in long-term affordability and habitability of existing homes and land.
- 2.3 **PREVENTION:** Prevent loss of occupied affordable homes by supporting owners and small landlords to keep units safe and habitable.

Stability - Temporary & Transitional Housing Goals:

- 3.1 **PRODUCTION:** Increase the supply of deeply affordable rental units that keep cost-burdened households stable and out of crisis.
- 3.2 **PRESERVATION:** Create a stable, high-quality rental ecosystem that keeps cost-burdened tenants housed.
- 3.3 **PREVENTION:** Create a “no wrong door” system so residents can easily access coordinated resources before they reach crisis.

Urgency - Shelter & Homelessness Prevention Goals:

- 4.1 **PRODUCTION:** Create crisis-responsive production that keeps people off the street and out of unsafe situations.
- 4.2 **PRESERVATION:** Maintain and strengthen the emergency shelter **AND** preserve safe and affordable housing stock so households in unsafe or crisis housing are not displaced.
- 4.3 **PREVENTION:** Drastically reduce housing loss by guaranteeing timely support for renters in crisis **AND** increase diversion/homeless prevention resources to reduce number of individuals who are unsheltered.



Thriving Conditions Goals

Goals 1.1, 1.2, and 1.3 sit squarely in the Thriving domain of Forsyth County's housing continuum, focused on wealth-building through asset ownership, community control, and systemic economic and political transformation. These three goals focus on the apex of the continuum: ensuring that housing becomes a platform for wealth accumulation, community power, and long-term security rather than merely a stabilized expense.

By enabling households to build equity, albeit limited and shared in some models, while protecting them from displacement and speculation, these strategies create a durable foundation that allows families to remain in appreciating neighborhoods, access better schools and services, and pass assets to the next generation. Permanently affordable homeownership (Goal 1.1) provides tangible wealth-building pathways. Community-controlled preservation (Goal 1.2) ensures that one-time subsidies can be recycled at resale while enabling families to build equity, lowering the public cost per unit over time. Systemic economic and political change (Goal 1.3) addresses the underlying conditions that determine whether affordability gains are sustainable across generations.

These goals also function as prevention and anti-displacement strategies that support movement through the entire continuum. By anchoring long-time homeowners and renters while stabilizing neighborhoods, they prevent households from falling backward into instability or crisis. The explicit focus on community governance and siting developments in high-opportunity areas while protecting existing residents in gentrifying neighborhoods ensures that thriving is not reserved for newcomers but accessible to those who have historically been excluded.

The integration of tax relief, repair programs, legal services, and financial coaching creates upward mobility pathways from rental stability into ownership, allowing households to climb the continuum while maintaining affordability protections. This is particularly important for formerly cost-burdened renters and families recovering from housing crises, populations that might otherwise cycle between urgency and stability without ever reaching thriving conditions.

The Humane Housing Network's convening vision statement captures this aspiration: "closing the wealth gap through more sustainable neighborhoods and a reduction in greed, leading to more collective and humane housing." Goals 1.1, 1.2, and 1.3 operationalize this vision by building the conditions where more residents can afford housing without assistance, where communities control their own destinies, and where public and private systems embrace affordable housing as essential infrastructure for shared prosperity.



Thriving Goal 1.1: Use new production tools to expand permanently affordable homeownership and wealth-building opportunities.

Problem Statement

The assessment conducted by the Human Housing Network reveals that traditional homeownership pathways remain inaccessible to many low- and moderate-income households. In addition to the lack of affordable units, a critical barrier identified in the meta-analysis is the "lending hole" at the bottom of the homeownership market: small-dollar mortgages essential for purchasing affordable homes are systematically denied or unavailable due to regulatory, institutional, and market disincentives. Most affordable homes in areas like East Winston and Southside are purchased with cash, often by investors rather than prospective owner-occupants, locking out low-income families from homeownership and contributing to neighborhood instability.

Additionally, conventional homeownership models expose buyers to market volatility and speculation. In rapidly appreciating neighborhoods, first-time buyers risk displacement through property tax increases, while in disinvested areas, they face difficulty building equity. Without alternative ownership structures that balance affordability with wealth-building, the homeownership gap will continue to widen, particularly for BIPOC households who have been systematically excluded from generational wealth transfer.

Current data shows that while Forsyth County has achieved some success through programs like the Forsyth County Homeownership Program (FCHP), which helped 508 participants accrue nearly \$25 million in total net wealth, these gains remain modest and geographically concentrated. BIPOC participants, though achieving slightly higher returns on investment (3.2%) than White and Hispanic participants, were more likely to relocate east of US 52, an area historically associated with racial segregation and underinvestment, suggesting that even successful homeownership programs operate within constrained opportunity structures.

Taken together, these indicators point to structural scarcity, market pressures, and system bottlenecks that require coordinated action across prevention, preservation, and production, anchored in equity and geographic targeting.

Methods

Shared-Equity Development Pipeline: Create new permanently affordable ownership units through CLT models, deed-restricted homes, shared-equity arrangements, and



limited-equity cooperatives. This will involve acquiring land through public dispositions, land banking, and mission-aligned purchases; developing or rehabilitating homes with deep affordability restrictions; and establishing ground lease or resale-restriction mechanisms that preserve affordability in perpetuity.

Integrated Buyer Pipeline: Build upon the work of Financial Pathways of the Piedmont to expand programs that create comprehensive pathways for connecting potential buyers to financial coaching, tax-relief navigation, and post-purchase supports and eventually home ownership. This includes expanding Individual Development Account (IDA) programs (which the FCHP evaluation found increased net wealth by nearly 20% compared to non-IDA participants), providing down-payment assistance through programs like the NC Housing Finance Agency's Community Partners Loan Pool, and offering ongoing homeownership counseling and maintenance assistance.

Site Identification and Acquisition: Conduct feasibility studies to identify target buyers, appropriate product types, and three-year unit goals. Identify properties and portfolios suitable for CLT acquisition or limited-equity conversion and begin strategic acquisition planning, prioritizing sites in historically disinvested neighborhoods facing gentrification pressure and areas with strong access to opportunity.

Partnership Development: Collaborate with existing mission-driven developers, faith-based institutions Community Development Corporations, CDFIs like Truiliant Federal Credit Union or Institute Capital, and local non-profit builders to leverage capacity, capital, and community relationships.

How This Goal Addresses the Problem

Goal 1.1 responds to these challenges by championing permanently affordable homeownership models, particularly Community Land Trusts (CLTs), deed-restricted homes, shared-equity cooperatives, and limited-equity co-ops, that decouple land costs from home prices while preserving affordability across generations. These tools simultaneously expand access to homeownership for those locked out of conventional markets and build community wealth by keeping appreciation benefits local rather than extracting them to distant investors.

By prioritizing low-and-moderate income, BIPOC households, and long-time renters in neighborhoods facing market pressure, this goal directly confronts the racialized spatial inequality documented throughout Forsyth County's housing studies. Using CLTs and other anti-displacement tools to keep land permanently affordable anchors existing residents



rather than displacing them, while ensuring that new developments are sited in areas with quality schools, transit, and amenities, not only in already-segregated or lower-opportunity tracts, creates genuine pathways to neighborhood choice and economic mobility.

The goal explicitly targets reducing the racial homeownership gap compared to the 2024 baseline while ensuring that new buyers are BIPOC, first-generation homeowners, or formerly cost-burdened renters. This population-level focus ensures that production serves those most harmed by historical exclusion. By tracking equity retained and realized by shared-equity homeowners after a set period, the goal also monitors whether these alternative models deliver genuine wealth-building outcomes, not just tenure stability.

Furthermore, the emphasis on neighborhood-level indicators, reduced vacancy, increased tenure length, and resident satisfaction, recognizes that homeownership is not merely an individual transaction but a community stabilization strategy. Permanent affordability mechanisms prevent the cycle of speculation and displacement that has historically followed public investment in disinvested neighborhoods.

Measurement

Success will be tracked through multiple quantitative and qualitative indicators. These measures will be disaggregated by race, income, and geography to ensure that gains benefit historically excluded populations and are not concentrated in already-advantaged areas:

1. **Production Metrics:** Number of new permanently affordable ownership units created (CLT, deed-restricted, shared-equity, co-ops)
2. **Equity Metrics:** Percentage of new buyers who are BIPOC, first-generation homeowners, or formerly cost-burdened renters
3. **Gap Reduction:** Change in racial homeownership gap compared to 2024 baseline (tracked annually through ACS and local administrative data)
4. **Wealth Building:** Average equity retained and realized by shared-equity homeowners after a defined period (e.g., 5-7 years), compared to market-rate appreciation
5. **Neighborhood Stability:** Reduced vacancy rates, increased average tenure length, and resident satisfaction scores in target neighborhoods



Equity & Geographic Considerations

Population Targeting: Priority will go to BIPOC households, immigrant families, and long-time renters in neighborhoods experiencing market pressure, directly addressing the legacy of exclusionary practices documented in previous studies.

Anti-Displacement Focus: CLTs and other permanent affordability tools will be deployed to anchor existing residents, not merely attract newcomers. This means prioritizing acquisition and development in historically disinvested neighborhoods where gentrification pressures are emerging while pairing investment with tenant protections and code enforcement that benefits current residents.

Opportunity Mapping: To avoid reproducing segregation, CLT development will be strategically sited in areas with good schools, reliable transit, employment access, and community amenities. This requires proactive work to overcome exclusionary zoning in higher-opportunity areas while simultaneously investing in neighborhood improvements where residents choose to stay.

Geographic Monitoring: The initiative will track whether investments trigger speculative buy-ups or displacement, using indicators like rent increases in surrounding units, property sales to investors, and involuntary moves among existing residents.

Assets & Initiatives to Leverage

CLT Movement and Statewide Resources: The North Carolina Community Land Trust Coalition, formed in 2025, provides technical assistance, policy advocacy, and peer learning. Models from Durham Community Land Trustees, Community Home Trust (Orange County), and emerging efforts in Greensboro offer replicable frameworks.

Local Bank Programs: Piedmont Federal's First Time Affordable Homebuyer Dream Program and Affordable Dream Home Ownership products provide below-market-rate mortgages with reduced fees and lender-paid appraisals, paired with down-payment assistance partnerships.

Developer Capacity Building Program: The existing National Institute of Minority Economic Development DCBP, modeled on Guilford County's successful initiative, will train minority and small-scale developers in CLT development, pro forma analysis, and mission-aligned financing.



Financial Pathways and Counseling Infrastructure: The Center for Homeownership and Financial Pathways of the Piedmont offer HUD-approved counseling, IDA programs, and post-purchase support, critical infrastructure for preparing and sustaining new homeowners.

Public and Faith-Based Land: The city's housing development identifies vacant parcels suitable for reclamation, while congregations have dedicated land for affordable and senior housing development. Sympara is working with nearly half a dozen local church communities to reimagine underutilized religious properties for social impact.

Working Groups Responsible:

Gentle Density Infill Working Group will lead shared-equity development in partnership with Aspire (the rebranded Housing Authority of Winston-Salem), ANCHOR, and other community development organizations.

Finance Working Group: Will structure capital stacks, align public and philanthropic funding, and develop financing products for permanently affordable models

Tax Relief Working Group: Will integrate property tax relief programs, circuit breaker deferrals, and exemptions to ensure long-term affordability alongside ownership.



Thriving Goal 1.2: Use preservation to build community wealth, power, and self-determination.

Problem Statement

Forsyth County's housing ecosystem has historically extracted wealth from communities rather than building it. According to the Humane Housing Network's assessment, historical legacies of redlining, exclusionary zoning, and discriminatory lending have persistently shaped access to opportunity, with BIPOC households concentrated in distressed neighborhoods that limit residents' access to quality schools, jobs, and services. These structural inequities have prevented intergenerational wealth transfer and community self-determination for generations.

The HHN assessment documents how institutional capital has reshaped local housing markets in ways that erode neighborhood stability and resident wealth accumulation. Large investors account for an outsized share of acquisitions in the small-dollar segment, acquiring nearly 28% of homes in the lowest price tier in neighborhoods. These investors rarely rehabilitate properties for owner-occupancy, instead converting them into rentals, which exacerbates the decline in owner-occupancy rates and further erodes the possibility of neighborhood stability or resident wealth accumulation.

Long-time homeowners, particularly BIPOC residents, face multiple threats to wealth preservation. Rising property assessments and tax burdens can force involuntary sales. Heirs-property complications, where homes pass without clear title through generations, block access to repair financing, weatherization programs, and other resources that require clean title. Predatory "as-is" acquisitions target owners in distress, stripping equity from families who have held properties for decades. The HHN study notes that preservation work must address not only buildings but also the "slow violence of deferred maintenance that pushes families out" and "the legal and financial frictions that separate long-time owners from their homes."

Critically, the assessment finds that preservation decisions have historically been made through top-down processes that exclude the voices of those most affected. Community engagement across all reports emphasized that solutions must be locally driven and shaped by those most impacted by housing precarity. The HHN assessment calls for "a shift from top-down interventions to ecosystem approaches that foster collective problem-solving, racial equity, and sustained collaboration." Without community governance over preservation decisions, public and philanthropic investments risk triggering speculative buy-ups, displacement, and gentrification rather than benefiting current residents.



Methods

Participatory Anti-Displacement Planning: Select 2–3 priority neighborhoods for participatory anti-displacement planning processes that give residents formal voice over what preservation investments are made, how they are sequenced, and who benefits. These processes should be culturally responsive, multilingual, and designed to include renters as well as homeowners.

Homeowner and Tenant Leadership Development: Launch homeowner and tenant leadership cohorts focused on wealth preservation, housing rights education, and community organizing. Modeled on Guilford County's Tenant Leadership Academy, these cohorts should include stipends, childcare/transportation supports, and evening scheduling to reduce participation barriers while cultivating a network of resident leaders who disseminate knowledge and advocate for improvements.

Wealth-Preservation Services Pipeline: Create a coordinated pipeline of wealth-preservation services including heirs-property legal aid, title clearing, estate planning clinics, foreclosure prevention counseling, and tax-relief navigation. Fund small grants for probate fees and other administrative costs that currently block families from securing clear title. Link these services to repair and weatherization programs so that clearing legal barriers immediately connects households to physical improvements.

Community-Ownership Expansion: Support the legal incorporation of a Community Land Trust and Community Land Bank. Ensure governance structures include resident representation and meaningful decision-making authority over acquisitions, development priorities, and anti-displacement safeguards.

Neighborhood-Specific Tool Packages: Align tax-relief, repair, and community-ownership tools into neighborhood-specific packages that respond to each community's particular preservation needs and opportunities. Ensure that investments in preservation (repairs, retrofits, streetscape improvements) are monitored to confirm they benefit current residents rather than triggering displacement or speculative buy-ups.

How This Goal Addresses the Problem

Goal 1.2 responds to these challenges by centering community voice, wealth preservation, and community-controlled land and housing in all preservation strategies. Rather than treating preservation as merely a technical exercise of maintaining buildings, this goal



recognizes that preservation is fundamentally about power: who decides what stays, what changes, and who benefits from public and philanthropic investments.

The goal advances three interconnected strategies. First, it establishes resident-led preservation planning at the neighborhood level, ensuring that communities facing market pressure have formal mechanisms to influence public and philanthropic investments. Second, it expands wealth-preservation tools, heirs-property resolution, estate planning, foreclosure prevention, and tax-relief navigation, targeted to BIPOC homeowners and small landlords. Third, it expands community-controlled land and housing through Community Land Trusts (CLTs) and Community Land Banks (CLBs) with resident representation on governing boards.

North Carolina's CLT ecosystem provides models for this work. Durham Community Land Trustees centers access and stability for low- and moderate-income residents through permanently affordable rental and ownership housing. The West Side Community Land Trust in Charlotte emerged from grassroots organizing to protect long-time residents against displacement, with a mission explicitly tied to community power and place preservation. A North Carolina Community Land Trust Coalition, formed in 2025, now provides technical assistance, policy advocacy, and peer learning across the state. A Forsyth-based CLT would not be an isolated experiment but part of a maturing statewide field.

Measurement

Success will be tracked through multiple quantitative and qualitative indicators. These measures will be disaggregated by race, income, and geography to ensure that gains benefit historically excluded populations and are not concentrated in already-advantaged areas:

1. **Community Voice Metrics:** Number of neighborhoods with formal, resident-led preservation plans or advisory groups influencing public and philanthropic investments
2. **Community Control Metrics:** Number and percentage of preserved units and land parcels under community control (e.g., CLT/CLB boards with resident representation)
3. **Wealth-Preservation Assistance:** Number of households assisted with wealth-preservation tools (heirs-property resolution, estate planning, foreclosure prevention, tax-relief navigation), and percentage who successfully retain housing
4. **Intergenerational Transfer:** Changes in home equity retention and intergenerational transfer for assisted low-income and BIPOC homeowners



5. **Perceived Voice and Influence:** Resident survey results on perceived voice and influence over neighborhood preservation decisions

Equity & Geographic Considerations

Population Targeting: Target wealth-preservation, heirs-property, and estate-planning support to BIPOC homeowners and small landlords who face the greatest risk of involuntary displacement and wealth extraction

Process Equity: Ensure preservation decisions are made through culturally responsive, multilingual, neighborhood-level engagement, not top-down processes that exclude those most affected

Geographic Focus: Concentrate long-term affordability agreements in marginalized neighborhoods at high risk of displacement, particularly areas east of US 52 and other historically disinvested communities (like Southside and North Winston), while respecting resident desires about density and redevelopment

Anti-Predatory Protections: Provide technical assistance so BIPOC and low-income property owners can access programs without predatory terms and avoid losing homes to tax foreclosure, speculative buyers, or unsafe liens

Investment Monitoring: Monitor whether investments in preservation (repairs, retrofits, streetscape improvements) benefit current residents rather than triggering displacement or speculative buy-ups

Assets & Initiatives to Leverage

Community-Controlled Land Tools: The emerging Gentle Density Infill Working Group is positioned to stand up CLT and CLB infrastructure. The Winston-Salem land banking action plan provides policy and operational templates, including governance and funding recommendations.

North Carolina Community Land Trust Coalition: The statewide coalition provides technical assistance, policy advocacy, and peer learning. Models from Durham Community Land Trustees, Community Home Trust (Orange County), West Side CLT (Charlotte), and Raleigh Area Land Trust offer replicable frameworks for different housing products and governance structures.



Neighborhood-Based Organizations: Faith communities (including church affiliated CDCs), neighborhood associations, and community development corporations provide trusted relationships and local knowledge essential for resident-led preservation planning.

Existing Tax Relief and Legal Support Infrastructure: The Tax Relief Working Group's existing agenda on wealth preservation and heirs-property issues, combined with Legal Aid of North Carolina's tenant/homeowner legal assistance and attorney Steve Virgil's work through Wake Forest University, provide foundations for expanded wealth-preservation services.

WSSU Spatial Justice Studio: Community-engaged research capacity that maps housing injustices and can support monitoring of preservation investments to ensure they benefit current residents.

Working Groups Responsible

Neighborhood Leadership & Anti-Displacement Working Group (new) will center resident voice in preservation and development decisions and lead neighborhood-level anti-displacement planning processes.

Tax Relief Working Group (existing) will coordinate wealth-preservation services including property tax relief, foreclosure prevention, and financial counseling connections.

Advocacy & Legal Working Group (existing) will coordinate heirs-property legal aid, title clearing, estate planning clinics, and anti-displacement policy development.



Thriving Goal 1.3: Build the economic and political conditions that make prevention and affordability durable.

Problem Statement

Forsyth County's housing affordability crisis is fundamentally rooted in an economic structure where wages have not kept pace with housing costs, compounded by insufficient political will to enact durable policy solutions. According to the Humane Housing Network's assessment, the relationship between wages and housing costs in Forsyth County exemplifies a broader crisis prevalent across the state. The National Low Income Housing Coalition's 2025 *Out of Reach* report documents that the Fair Market Rent for a two-bedroom apartment in Forsyth County is \$1,163 per month. To afford this rent without exceeding the recommended 30% of income threshold, a household must earn at least \$22.37 per hour, or over \$46,520 annually.

However, the average renter wage in Forsyth County is only \$15.20 per hour, a gap of more than \$7 per hour below what is needed for basic housing affordability. A minimum-wage worker earning \$7.25 per hour (unchanged since 2009) would need to work 123 hours per week to afford a modest two-bedroom apartment at Fair Market Rent. The MIT Living Wage Calculator likewise shows that a single adult in Forsyth County needs \$20.85 per hour (about \$43,364 annually) to meet basic needs, while a two-adult household with two children requires \$24.16 per hour per worker (about \$100,522 annually). These figures illuminate why approximately 25,340 renter households and 17,800 owner households are cost-burdened, spending more than 30% of income on housing.

The assessment emphasizes that housing affordability is entangled with childcare, transportation, and taxes, meaning that even households earning above typical "affordable housing" income thresholds may be priced out of stability. For families with children, non-housing costs (particularly childcare at \$9,623–\$21,811 annually and transportation at \$10,500–\$16,883 annually) drive required earnings well above 100% of Area Median Income (AMI), even when both adults work. A two-adult, two-child household at the MIT living-wage threshold equates to 153% of AMI, disqualifying them from most housing assistance despite their budget being only "no-frills."

Beyond economic conditions, the HHN assessment documents that political will has been a persistent barrier to meaningful action. Stakeholder interviews revealed "fragmented political structures" and "perceived lack of responsiveness" to housing policy. Participants noted widespread misperceptions about homelessness and affordable housing that dampen political support for solutions. NIMBY (Not In My Back Yard) resistance was



consistently identified as "one of the largest driving factors" blocking housing production, where communities concede the housing crisis in the abstract while resisting proximate solutions. This political fragmentation has led to a decade of housing studies and recommendations without substantial follow-through on implementation.

Methods

Cross-Sector Living-Wage Convening: Convene cross-sector partners, workforce development organizations, major employers, economic development agencies, housing providers, and community advocates, to set shared living-wage and housing-cost targets for Forsyth County. This convening should align workforce training, benefits-cliff mitigation strategies, and employer-assisted housing programs into a coherent economic mobility agenda that complements housing production and preservation.

Housing-First Policy Integration: Integrate housing-first principles into local policy agendas across the city, county, school system, and major employers. This includes advocating for employer-assisted housing programs, supporting transit-oriented development that connects affordable housing to employment centers, and ensuring that public investments in workforce development, education, and health explicitly address housing stability as a foundational condition for success.

"Housing is Infrastructure" Campaign: Design and launch a public-facing campaign that builds political will by reframing affordable housing as essential community infrastructure. Drawing on national message research, the campaign will craft shared language and modular talking points tailored to varied audiences, business leaders, neighborhood associations, faith communities, civic organizations, that connect humane housing to economic prosperity, public health, and community stability.

Resident-Led Advocacy Development: Ensure that residents from impacted neighborhoods and people with lived experience of housing instability and homelessness have visible leadership roles in campaigns and decision-making spaces. Build advocacy capacity so that housing policy is shaped by those most affected, not only by professional advocates and institutional partners.

How This Goal Addresses the Problem

Goal 1.3 responds to these challenges by addressing the root economic and political conditions that determine whether housing affordability is a temporary achievement or a durable reality. Rather than treating housing policy in isolation, this goal recognizes that



lasting affordability requires both economic conditions where more residents earn living wages and political conditions where public will sustain investment in affordable housing over time.

On the economic side, the goal connects housing work to living-wage employment, benefits-cliff strategies, and income growth. The assessment notes that "the household budget is an ecosystem", without relieving pressure across multiple cost centers (housing, childcare, transportation, healthcare), Forsyth County will continue to see moderate-income households priced out of stability even as new affordable housing comes online. Cross-sector supports like childcare subsidies, employer-assisted housing, and development near jobs and transit are essential complements to housing production and preservation strategies.

On the political side, the goal builds the public education, coalition, and narrative infrastructure necessary to sustain housing investment over time. The assessment found that "narrative and navigation are infrastructure", meaning that message discipline, public education, and resource-finding must be treated as system functions, not ad-hoc tasks. A "Housing is Infrastructure" campaign would replace narratives about homelessness and affordable housing with message frames that link humane housing to community-wide benefits: economic competitiveness, workforce stability, public health, and neighborhood vitality.

The goal also embeds housing-first principles into local policy agendas across sectors. Housing-first approaches recognize that stable housing is a prerequisite for addressing other challenges, employment, education, health, rather than a reward for resolving them. By integrating these principles into city, county, school system, and major employer policies, the goal ensures that housing stability is treated as foundational infrastructure for community wellbeing.

Measurement

Success will be tracked through economic and political indicators. These measures should be tracked over time to assess whether economic conditions are improving for those most at risk of housing instability and whether political will is strengthening for sustained affordable housing investment:

1. **Living-Wage Employment:** Percentage of jobs in the county that pay at or above a local living-wage benchmark (using MIT Living Wage Calculator standards or locally adopted targets)



2. **Public Support Metrics:** Public opinion measures or survey items on support for affordable housing, housing-first approaches, and preservation/production policies
3. **Policy Adoption:** Number of adopted policies or funding measures that expand affordable housing (e.g., prevention funds, bonds, dedicated revenue, right-to-counsel ordinance)

Equity & Geographic Considerations

Disaggregated Monitoring: Monitor wage and affordability gains by race, gender, and geography to ensure living-wage progress benefits those most rent-burdened. Track whether low-wage job growth is concentrated in communities already facing housing instability or whether economic gains are broadly shared.

Inclusive Advocacy: Track who participates in advocacy for affordable housing policies (residents from impacted neighborhoods, people with lived experience of homelessness) and ensure their leadership is visible in campaigns and decision-making spaces. Advocacy should be led by those most affected, not conducted on their behalf.

Benefits-Cliff Attention: Address the "benefits cliff" where modest wage gains can result in loss of housing assistance, childcare subsidies, or healthcare benefits, creating perverse incentives that trap households in poverty. Economic mobility strategies must smooth these transitions rather than penalizing progress.

Geographic Targeting: Ensure that living-wage employment opportunities and economic mobility programs are accessible in neighborhoods with high cost-burden and transportation barriers, not only in areas well-connected to job centers.

Assets & Initiatives to Leverage

Workforce and Economic Mobility Partners: Goodwill Industries of Northwest NC, Forsyth Technical Community College, and Winston-Salem State University provide workforce training, job placement, and supportive services. Partnership for Prosperity leads community organizing, tenant rights training, and grassroots leadership development in under-resourced neighborhoods. Local employers and workforce development boards offer potential partnerships for living-wage commitments and employer-assisted housing programs.

Existing Living-Wage and Benefits-Cliff Work: Regional initiatives addressing the benefits cliff and income volatility (including the Forsyth County Department of Social Services)



provide foundations for coordinated economic mobility strategies. The Asset Building Coalition of Forsyth County focuses on reducing asset poverty and increasing financial stability for residents. Financial Pathways' counseling programs and senior supports offer existing infrastructure for economic stability services.

Thriving Together / Wellbeing Portfolio: The Humane Housing Network functions as the housing "arm" of Thriving Together Forsyth's broader effort to address the Seven Vital Conditions for Wellbeing and Justice. The Wellbeing Portfolio's initiatives focused on economic security provide natural alignment for living-wage and housing-first advocacy.

Communications Infrastructure: Public venues (libraries, arts spaces), civic channels (United Way donors, Rotary and business networks), faith communities and social media networks provide ready vehicles for message testing and dissemination of the "Housing is Infrastructure" campaign.

Working Groups Responsible

Economic Mobility & Wages Working Group (cross-network housed within the broader Thriving Together network) will lead efforts that connect housing work to living-wage employment, benefits-cliff strategies, and income growth. This working group should be constituted as a cross-network initiative linking the Humane Housing Network to Thriving Together Forsyth's economic security work.

Advocacy & Legal Working Group (existing) and **Communications Working Group** (existing) will lead on policy advocacy and narrative development, including the "Housing is Infrastructure" campaign and integration of housing-first principles into local policy agendas.



Permanency Conditions Goals

Goals 2.1, 2.2, and 2.3 sit in the Permanency domain of Forsyth County's housing continuum, focused on creating and maintaining long-term affordable housing that households can reliably maintain over time. The three goals address Permanency through complementary strategies: Goal 2.1 establishes the financial infrastructure necessary for production and preservation at scale; Goal 2.2 creates the preservation systems that protect existing affordable stock from physical deterioration, market pressures, and administrative barriers; and Goal 2.3 builds the prevention mechanisms that keep households stably housed before they fall backward into crisis.

A dedicated local funding source (Goal 2.1) functions as the financial bedrock upon which the entire housing ecosystem depends. Without predictable capital, emergency shelter expansions stall, bridge housing projects cannot close financing gaps, affordable rental production remains constrained, and shared-equity homeownership models cannot scale.

Similarly, preservation work (Goal 2.2) prevents condemnation and displacement that would push households into homelessness. NOAH acquisition and small-landlord preservation loans keep naturally affordable units online for households transitioning from crisis to consistency. Energy retrofits reduce utility burdens that strain fragile budgets. Right-of-first-refusal provisions and mission-ownership recapitalization lock in affordability for 30, 50, or more years, ensuring that public investments "stick" rather than being captured by market appreciation.

Prevention interventions (Goal 2.3) operate at the critical juncture where households can either maintain their position on the continuum or fall backward. By addressing problems before they cascade into crisis, prevention reduces inflow to homelessness and emergency shelter systems, helps households weather temporary financial shocks without losing housing, and protects homeowner wealth that enables intergenerational transfer. When homeowners lose properties to foreclosure or tax sale, these units often exit the affordable inventory entirely, purchased by investors who either allow further deterioration or rehabilitate for higher-income occupancy. By supporting owners and small landlords to keep units safe and habitable, prevention protects affordability at both the household and system levels.



Permanency Goal 2.1: Secure dedicated, long-term local funding for affordable housing production and preservation.

Problem Statement

Forsyth County faces a structural housing crisis that cannot be resolved without substantial, sustained local investment. According to the Humane Housing Network's current-state assessment, the county confronts a housing gap of approximately 25,351 units over the next four years, including 10,848 rental units and 14,503 for-sale homes. The scarcity is most acute at the lowest income levels: roughly 12,309 renter households compete for just 4,197 income-appropriate units at or below 30% of Area Median Income (AMI), leaving a deficit of 8,112 units, meaning only 34% of extremely low-income households have access to affordable housing options.

Cost burdens are widespread across the county. Approximately 25,340 renter households and 17,800 owner households pay more than 30% of their income toward housing costs, with severe burdens particularly prevalent among lower-income households. The eviction court pipeline remains heavy, with 10,516 filings recorded in 2024 alone, reflecting the ongoing instability faced by cost-burdened renters. These indicators point to a system under strain at every level of the housing continuum.

Despite a decade of housing studies and recommendations, there has been a persistent *disjuncture between research and action*. As the Housing Needs Assessment notes, local governments and philanthropy have allocated significant funding to affordable housing studies and action plans "without substantial progress being made in follow-up, coordination and data gathering, and, most important, increasing the stock of affordable housing." The fundamental barrier identified across multiple workgroups and stakeholder convenings is a lack of dedicated, predictable local capital to close financing gaps and move projects from concept to completion.

The assessment reveals that affordable housing projects often "don't pencil" because of persistent capital-stack gaps, rising construction and rehabilitation costs, and the inability to leverage federal programs like Low-Income Housing Tax Credits (LIHTC) without local matching funds. Stakeholder interviews and community convenings consistently identified capital gaps as a binding constraint, with participants noting that "the city and county are not... through bonds [or] fees... putting what we need" into affordable housing. Without a dedicated local revenue stream, Forsyth County cannot competitively pursue federal and state resources, attract private investment, or create the predictable pipeline necessary for meaningful production and preservation.



Methods

Financial Roadmap Development: Create a detailed financial roadmap for a Forsyth County housing bond and separate property tax set-aside (e.g. ¢1 per \$100 property value to create local housing funds for City/County), including projected amounts, eligible uses, anticipated unit production and preservation, and leverage ratios with federal, state, and philanthropic sources. This roadmap will draw on the Forward 2045 Comprehensive Plan's framing of capital gaps and the Housing Needs Assessment's quantification of need by AMI band and housing type.

Political Timeline Identification: Identify optimal political windows for ballot measures, such as the 2027 off-cycle (with State Legislative Approval) or 2028 election cycle, and map the necessary stakeholder endorsements from business leaders, neighborhood associations, faith communities, and elected officials at the city and county levels.

Narrative and Base-Building Campaign: Launch a public education and advocacy campaign, led by the Communications and Advocacy & Legal Working Groups, that reframes affordable housing as community infrastructure essential to economic competitiveness, workforce stability, and neighborhood health. This campaign will cultivate a coalition of voices, employers, anchor institutions, civic organizations, and residents with lived experience, to build political will for public investment.

Fund Design and Governance: Design the Winston-Salem Foundation's Housing Trust Fund with transparent governance, clear allocation formulas prioritizing extremely low-income and low-income households, and mechanisms that track units produced, populations served, and leverage achieved. The fund should be structured to braid with Bond and Tax revenue and other philanthropic and CDFI partners for maximum impact.

How This Goal Addresses the Problem

Goal 2.1 responds directly to these challenges by establishing two complementary funding mechanisms: a voter-approved affordable housing bond and a dedicated 1-cent per \$100 value property-tax set-aside. Together, these tools would create a durable, locally controlled revenue stream for building and preserving homes affordable to households under 80% AMI, with particular emphasis on low-income homeowners and renters who face the greatest scarcity.

This approach is modeled on proven strategies in peer communities. Charlotte's Housing Trust Fund, funded by repeated voter-approved bonds, has produced or preserved more



than 10,000 affordable units and hundreds of shelter beds since 2001, demonstrating the scale that dedicated local funding can achieve. Similarly, the Durham Affordable Housing Loan Fund illustrates the power of employer and philanthropic partnerships to accelerate acquisitions and construction when anchored by public commitment.

A locally governed Housing Trust Fund would close pro forma gaps for LIHTC and mixed-income projects, support adaptive reuse of underutilized commercial buildings, and purchase down excess fees and infrastructure costs that particularly burden small builders. By providing predictable gap financing, Forsyth County would become more competitive under the North Carolina Housing Finance Agency's Qualified Allocation Plan for 9% tax credits while also building capacity for 4% bond-financed projects that require greater local subsidy. The Winston-Salem Foundation's emerging Housing Trust Fund, with approximately \$4 million already committed toward a \$40 million goal, provides proof of concept and a patient-capital partner that public investment can leverage.

Measurement

Success will be tracked through multiple quantitative indicators:

1. **Bond Passage:** Successful passage of an affordable housing bond (yes/no) and total amount raised
2. **Tax Set-Aside Adoption:** Adoption of a 1-cent per \$100 value property-tax set-aside and resulting annual revenue generated
3. **Total Public Commitment:** Total public dollars committed annually to affordable housing from these dedicated sources
4. **Production and Preservation Outcomes:** Number of units produced and preserved using bond/set-aside funds, disaggregated by affordability level ($\leq 30\%$ AMI, 31–60% AMI, 61–80% AMI)
5. **Leverage Ratio:** Private and philanthropic dollars leveraged per public dollar invested

Equity & Geographic Considerations

Income Targeting: Explicit set-asides for extremely low-income renters and low-income homeowners (under 80% AMI), with particular attention to seniors, people with disabilities, and single-parent households who face compounded barriers

Geographic Targeting: Priority investment in historically marginalized neighborhoods, including formerly redlined areas east of US 52, in Southsides, North Winston, and rural



pockets with limited housing supply, while also ensuring investments open access to high-opportunity areas with quality schools, transit, and employment

Anti-Displacement Safeguards: Fund design should require anti-displacement protections for investments in appreciating neighborhoods to ensure current residents benefit from public investment rather than being priced out

Equitable Participation: Track who participates in advocacy for the bond and tax set-aside (residents from impacted neighborhoods, people with lived experience of housing instability) and ensure their leadership is visible in campaigns and decision-making spaces

Assets & Initiatives to Leverage

Winston-Salem Foundation Housing Trust Fund: With approximately \$4 million already committed toward a \$40 million goal, this emerging fund provides proof-of-concept for locally governed, flexible capital. A public housing bond would complement and leverage this philanthropic investment, creating a blended capital stack capable of moving projects that currently stall.

Forward 2045 Comprehensive Plan: The county's comprehensive plan explicitly calls for preserving existing affordable units, expanding housing diversity, and proactive investment in disinvested neighborhoods, providing policy grounding for dedicated public funding.

Philanthropic and CDFI Partners: Self-Help Credit Union, Piedmont Federal Savings Bank, and other Community Development Financial Institutions already engaged in housing investments can serve as co-investors and implementation partners for fund deployment.

Business and Employer Interest: Stakeholder convenings have identified interest from business leaders and major employers in housing solutions that support workforce stability, a potential constituency for bond support and employer-assisted housing contributions.

Working Groups Responsible

The **Finance Working Group** (existing) will lead the financial roadmap development, fund design, and capital-stack alignment with philanthropic and CDFI partners.

Advocacy & Legal Working Group (existing) and **Communications Working Group** (existing) will lead the public education, narrative development, and base-building campaign necessary to build political will and secure ballot approval.



Permanency Goal 2.2: Lock in long-term affordability and habitability of existing homes and land.

Problem Statement

Forsyth County's existing affordable housing stock is under constant threat from multiple directions including physical deterioration, investor acquisition, expiring affordability restrictions, and administrative barriers that prevent owners from accessing repair resources. According to the Humane Housing Network's assessment, naturally occurring affordable housing (NOAH) is either being upgraded and repriced or simply deteriorating beyond habitability. The filtering process that once produced affordable older units has stalled, meaning that lower-income households increasingly compete for a shrinking pool of habitable, affordable units.

For low-income homeowners and small landlords, the repair and weatherization landscape is "fairly robust, if fragmented." Separate pathways exist for city and county residents, with distinct rules for owners and renters. Habitat for Humanity of Forsyth County's critical-home-repair program is "no longer taking applications due to overwhelming demand," signaling community need that far outstrips available resources. Rising rehabilitation costs, approximately \$70,000 or more for comprehensive rehab, make preservation increasingly difficult for owners operating on thin margins.

Administrative and legal barriers compound these challenges. Practitioners "often find folks who didn't have clear title," making them ineligible for weatherization, rehabilitation loans, or other assistance. Heirs-property complications mean families watch homes deteriorate for lack of permissible repairs, or lose them "to investors" who purchase properties "as-is." Code enforcement, while necessary for habitability, can become a displacement mechanism when it leads to condemnation and demolition rather than repair and compliance.

The county also faces a predictable preservation cliff as LIHTC and other restricted properties approach the end of their affordability periods. Without proactive intervention, these units will convert to market rate, further shrinking the affordable inventory. The assessment emphasizes that "preservation collapses without clean ownership" and that existing programs represent "a series of one-off fixes" rather than a coordinated system capable of stabilizing households and protecting NOAH over time.



Methods

Repair, Weatherization, and Green Retrofit Access: Create a "one-door" repair pipeline that links code compliance, PTRC weatherization, City rehabilitation programs, County NCHFA programs (Urgent Repair Program, Essential Single-Family Rehabilitation Program), the Energy Saver NC rebate program, and private financing through a single intake system with shared vendor pools and rapid small-dollar funds. Target multifamily properties with high energy intensity and thin cash flow for weatherization retrofits, reducing both household energy burden and owner operating costs.

Anti-Displacement Policy Development: Draft a comprehensive preservation policy package including right-of-first-refusal provisions for qualified nonprofits, tenants, the City/County, and the Housing Authority at resale, anti-speculation measures, notice requirements for sale of affordable properties, and rehabilitation standards that maintain affordability. Monitor the pipeline of LIHTC and other restricted properties approaching expiration and proactively offer gap financing for recapitalization in exchange for deeper, longer affordability terms.

Community Ownership Transfer: Identify an initial portfolio of at-risk and available properties for land bank/CLT acquisition and long-term affordability. Use the city's land-banking action plan framework to acquire tax-delinquent, abandoned, and underused parcels and attach long-term (50+ years) affordability covenants to their reuse. Move properties into mission ownership, housing authority, CLT, or nonprofit portfolios, through soft-debt refinancing and public land dispositions. Lock in long-term or permanent affordability through deed restrictions, AMI qualifications, and 99-year ground leases.

Small-Landlord Preservation Support: Establish mini-grants, loans, and technical assistance for small landlords to meet inspection standards, especially for properties at sub-\$1,000 rents, so that habitability requirements do not inadvertently shrink the NOAH pool. A locally capitalized Small-Landlord Preservation Loan, administered with a Community Development Financial Institution (CDFI), would formalize this support and require affordability terms in exchange.

Code-to-Care Collaboration: Formalize collaboration protocols between Code Enforcement and the Housing Repair Working Group. Develop a shared priority list of buildings where quick repairs can avert displacement. Couple code enforcement with title clearing, heirs-property legal aid, and owner education to ensure that enforcement leads to repairs and compliance rather than displacement or demolition.



How This Goal Addresses the Problem

Goal 2.2 responds to these challenges through a comprehensive preservation strategy that addresses physical habitability, ownership stability, and long-term affordability simultaneously. The goal recognizes that preservation is not merely about maintaining buildings but about keeping households stably housed while protecting the affordable stock from market pressures and investor extraction.

The goal establishes three interconnected preservation priorities. First, it ensures that property owners, especially low-income homeowners and small landlords, have easy access to repair, weatherization, and green retrofit programs. The assessment found that these programs "do more than fix roofs and furnaces; they preserve affordability in place, reduce energy burdens, and prevent displacement by keeping substandard conditions from becoming cause for loss of housing." A coordinated "one-door" repair pipeline would convert the current system into a single, navigable route that prevents avoidable unit loss.

Second, the goal advances local policies that maintain existing affordable units through anti-displacement tools and transfer of at-risk properties into community ownership. The assessment endorses Community Land Trusts (CLTs) as vehicles where "owners buy the structure, not the land, that defrays the cost... protects neighborhoods." Right-of-first-refusal provisions, NOAH acquisition/rehab funds, and land banking can keep subsidized and naturally affordable assets from drifting to market without a preservation buyer able to extend affordability covenants.

Third, the goal transforms the relationship between code enforcement and repair programs from adversarial to collaborative. Rather than a "carceral" posture that punishes neglect through fines and condemnation, a "code-to-care" approach couples strategic code enforcement with title clearing, heirs-property legal aid, and owner education to deliver the repair pathway and legal help that keep homes in service. The goal is corrective, not punitive: issue orders, but ensure households can achieve compliance without losing their housing.

Measurement

Success will be tracked through multiple preservation indicators:

1. **Affordability Preservation:** Number of homes/units preserved as affordable at $\leq 30\%$, $\leq 60\%$, and $\leq 80\%$ AMI through preservation programs and policies



2. **Repair and Retrofit Activity:** Number of properties receiving repairs, weatherization, or green retrofits, and associated changes in energy burden (utility costs as percentage of income)
3. **Community Ownership:** Number of units/land parcels moved into community ownership models (CLT/CLB or similar) with long-term affordability restrictions
4. **Policy Adoption:** Number of anti-displacement and preservation policies adopted (e.g., right of first refusal, anti-speculation measures, notice requirements) and units protected under them
5. **Code Enforcement Outcomes:** Percentage of code-enforcement cases that result in repair and compliance versus displacement or demolition
6. **Strategy Scaling:** Number of promising preservation strategies scaled from pilot to county-wide program

Equity & Geographic Considerations

Income Targeting: Prioritize preservation funds and policies for households under 80% AMI and low-income homeowners/landlords who lack access to conventional financing for repairs and improvements

Geographic Focus: Concentrate preservation investments in historically redlined neighborhoods and rapidly appreciating areas where displacement pressure is highest as well as areas with disproportionate homes that are aging or in disrepair. Ensure CLT/CLB acquisitions and long-term affordability agreements are concentrated in marginalized neighborhoods at high risk of displacement, while respecting resident desires about density and redevelopment

Anti-Predatory Protections: Provide technical assistance so BIPOC and low-income property owners can access programs without predatory terms and avoid losing homes to tax foreclosure, speculative buyers, or unsafe liens. Couple code enforcement with legal aid and repair resources to prevent "as-is" acquisitions that strip equity from vulnerable owners

Equitable Program Access: Monitor who receives repairs, weatherization, and preservation assistance by race/ethnicity, income, and tenure length to ensure programs are closing, not widening, gaps in housing stability for BIPOC homeowners and renters

Assets & Initiatives to Leverage

City Land-Banking Action Plan and Forward 2045: The Grounded Solutions Winston-Salem land banking plan provides the policy and operational framework for a municipal land



bank, including governance and funding recommendations. The plan identifies nearly a thousand long-delinquent parcels and a similar number of condemned properties that could be transformed from liabilities into affordable assets. Forward 2045 Comprehensive Plan guidance explicitly supports preservation and CLTs.

North Carolina Community Land Trust Coalition: The statewide coalition provides technical assistance, policy advocacy, and peer learning for CLT development. Local CLT organizing efforts can draw on models from Durham, Chapel Hill, Charlotte, and Raleigh for operational frameworks and resale formulas.

Existing Repair and Weatherization Programs: City Lending Division's Emergency Repair Loans, Rehabilitation track, and TURN program; County's NCHFA Urgent Repair and Essential Single-Family Rehabilitation Programs; PTRC's Weatherization Assistance Program serving a seven-county region including Forsyth; Habitat for Humanity's critical-home-repair program; and USDA Section 504 repair loans for rural homeowners. These programs represent the "first line" of preservation that can be coordinated into a one-door system.

Preservation Tax Incentives: North Carolina maintains state historic tax credits that can be layered with federal credits to close gaps in older buildings. LIHTC recapitalization opportunities can extend and deepen affordability when paired with local gap financing through a Housing Trust Fund.

Working Groups Responsible

Gentle Density Infill Working Group (existing) will lead on community-ownership and land strategies, including CLT/CLB development, property identification and acquisition, and long-term affordability covenant design.

Housing Repair Working Group (existing) will co-lead on rehabilitation and weatherization coordination, including the one-door repair pipeline, code-to-care collaboration protocols, and small-landlord preservation support.



Permanency Goal 2.3: Prevent loss of occupied affordable homes by supporting owners and small landlords to keep units safe and habitable.

Problem Statement

Forsyth County's low- and moderate-income homeowners and small landlords face multiple, compounding threats that can cascade into housing loss. According to the Humane Housing Network's assessment, the county recorded approximately 419 foreclosures in the past year, alongside 10,516 eviction filings. Behind these numbers are households caught in what the HHN study describes as "a downward spiral that includes loss of housing, job instability, educational disruption for children, and lasting trauma."

NC 211 data reveal the scope of housing-related distress. Between October 2024 and October 2025, 52.2% of all assistance requests from Forsyth County residents were housing-related, with an additional 24.6% for utilities, meaning roughly three-quarters of all needs reported implicate residential stability. Within housing requests, rent assistance constitutes 53.6%, while utility requests are led by electric service (70.6%), followed by gas (9.7%) and water (9.6%). Electricity bills in North Carolina have risen by approximately 22% since 2020. The HHN study emphasizes that "utility debt functions as an eviction accelerant" as utility arrears stress fragile budgets and service shutoffs trigger health and safety violations, put families out of compliance with leases, and precipitate moves or filings.

For homeowners, tax foreclosure represents a parallel and often invisible threat. Rising property assessments are pushing fixed-income households to the brink. Stakeholder interviews documented cases where property values increased "up 100–105%" with corresponding "40% increase... in taxes," yet the homeowner "doesn't qualify for the property tax relief system." The Tax Relief Working Group found that relief "has not been applied equally across neighborhoods," a pattern that mirrors historic disinvestment and leaves the most vulnerable homeowners without protection.

Physical deterioration compounds financial stress. Aging housing stock, deferred maintenance, and rehabilitation costs mean that many low-income homeowners cannot afford to keep their properties habitable. For seniors and residents with disabilities, the HHN study notes that "small repairs produce large gains... by lowering the everyday 'friction costs' of staying housed."

The assessment emphasizes that these threats, disrepair, tax delinquency, utility arrears, and foreclosure, are interconnected and require bundled solutions. Stakeholders called for



front-end investments that "keep people in their homes first," including housing repair and stabilization. Yet the current system requires households to navigate multiple programs with different eligibility requirements, application processes, and administrative timelines, forcing residents to become "their own general contractor and case manager."

Methods

"Stay Housed Forsyth" Outreach Campaign: Bundle repair, tax relief, and utility/foreclosure support into a unified outreach campaign that makes prevention resources visible and accessible to homeowners and small landlords before they reach crisis. The campaign should use trusted messengers, faith communities, neighborhood associations, senior centers, to reach households who may not know they qualify for assistance or who face barriers to accessing formal systems.

Single Intake/Referral System: Create a single intake/referral form that routes owners to the right mix of repair, tax, and financial help based on their specific situation. This "one-door" approach should link City Lending Division programs (Emergency Repair Loans, Rehabilitation track, TURN program), County NCHFA programs (Urgent Repair Program, Essential Single-Family Rehabilitation Program), PTRC Weatherization, property tax relief programs, utility assistance, and foreclosure-prevention counseling into a coordinated system with shared vendor pools and rapid small-dollar funds.

Targeted Early Outreach: Target early outreach to seniors, BIPOC homeowners, and neighborhoods with high tax-delinquency rates. Use data on tax delinquency, utility arrears, and code violations to identify households at risk before they reach crisis. Partner with the Tax Administration office to develop less punitive delinquency communications that connect homeowners to relief resources rather than simply threatening enforcement.

Navigator Supports: Deploy trained navigators who can guide homeowners through the maze of existing relief programs, assist with applications, and ensure households receive all benefits for which they qualify. Navigators should be embedded in trusted community locations and able to conduct home visits for seniors and residents with mobility limitations.

Small Landlord Stabilization: Extend prevention supports to small landlords who provide naturally occurring affordable housing. Provide technical assistance, light-touch rehabilitation support, and simple compliance guidance so that habitability requirements do not inadvertently result in unit loss or rent increases that displace tenants.



How This Goal Addresses the Problem

Goal 2.3 responds to these challenges by creating an integrated prevention system that bundles repair, tax relief, utility assistance, and foreclosure-prevention supports into a single, navigable pathway for homeowners and small landlords. Rather than treating each threat in isolation, this goal recognizes that preventable housing loss requires coordinated intervention across multiple fronts simultaneously.

The goal advances the assessment's call for a "one-door" system that links code compliance, weatherization, city and county rehabilitation programs, tax relief, and financial counseling through a single intake. As the HHN study notes, "investments that shorten time-to-assistance, bundle arrears with mediation, and prioritize energy security will yield the largest returns in preventing homelessness." A "Stay Housed Forsyth" campaign would make this integrated system visible to households before they reach crisis.

The goal also targets early intervention for populations at highest risk. The assessment documents that seniors and low-income homeowners "fall outside or struggle to access state-mandated programs" for property tax relief. By combining expanded outreach with navigator supports to guide homeowners through existing relief programs, the goal can increase uptake among those who qualify while identifying gaps that require policy advocacy. Early outreach to seniors, BIPOC homeowners, and neighborhoods with high tax-delinquency rates can prevent housing loss before households reach crisis. The assessment emphasizes that "supporting landlords with light-touch rehab, simple compliance, and low-cost improvements likewise prevents loss at scale", protecting both property owners and the tenants who depend on naturally occurring affordable housing.

Measurement

Success will be tracked through prevention and retention indicators. These measures should be tracked over time and compared to baseline rates of foreclosure, tax foreclosure, condemnation, and demolition to assess whether the integrated prevention system is reducing preventable housing loss.

- 1 **Assistance Reach:** Number and percentage of low- and moderate-income homeowners receiving repair, tax, or utility assistance
- 2 **Units Preserved:** Number of affordable units preserved (not lost to demolition/condemnation) due to repair and stabilization programs



3 **Homeownership Retention:** Homeownership retention rate among assisted households (percentage who remain in their homes 12 and 24 months after receiving assistance)

Equity & Geographic Considerations

Geographic Targeting: Prioritize assistance to historically redlined, disinvested, and high-cost-burden neighborhoods where housing loss has the greatest destabilizing impact on communities and where relief programs have historically been underutilized

Demographic Tracking: Track who receives repairs, tax relief, and utility assistance by race/ethnicity, income, and tenure length to ensure programs are closing, not widening, gaps in housing stability for BIPOC homeowners

Senior and Disability Focus: Ensure that outreach and navigator supports specifically reach seniors and residents with disabilities who face the greatest barriers to accessing relief programs and who benefit most from small repairs that enable aging in place

Equitable Communications: Develop delinquency notifications and outreach materials that connect households to resources rather than simply threatening enforcement, recognizing that punitive communications can accelerate housing loss for households who would otherwise qualify for relief

Assets & Initiatives to Leverage

City/County Repair Programs: City Lending Division's Emergency Repair Loans, Rehabilitation track, and bond-funded TURN program for designated neighborhoods; County's NCHFA Urgent Repair Program (URP) and Essential Single-Family Rehabilitation Program (ESFRLP); and Habitat for Humanity's critical-home-repair and aging-in-place programs. These existing programs represent the core repair infrastructure that can be coordinated through a single intake system.

PTRC Weatherization: The Piedmont Triad Regional Council delivers the U.S. Department of Energy's Weatherization Assistance Program across a seven-county service area including Forsyth, providing air-sealing, insulation, and HVAC safety/efficiency measures at no cost to income-eligible households, with priority for seniors, people with disabilities, and families with children.

State and Local Property-Tax Relief Tools: Elderly/Disabled Exclusion, Disabled Veteran's Exclusion, Circuit Breaker Deferment, and installment payment options administered



through Forsyth County Tax Administration. The Tax Relief Working Group's existing agenda includes convening county and bank representatives, mapping the delinquency notification process, and drafting policy recommendations for 2026–2027 budget cycles.

Utility Assistance and Foreclosure-Prevention Supports: Crisis Control Ministry provides emergency financial assistance with rent, mortgage, and utility payments to help families remain in stable housing. Financial Pathways of the Piedmont offers foreclosure-prevention counseling alongside budgeting and credit coaching. Legal Aid of North Carolina's Mortgage Foreclosure Prevention Project represents low-income homeowners in negotiations and court. The State Home Foreclosure Prevention Project (SHFPP) operated by NCHFA provides statewide hotline and counselor network.

Neighborhood-Based Models: The Partnership for Prosperity Castle Heights pilot demonstrated a resident-led repair model that reached households who "could not qualify" for other programs, providing proof of concept for targeted neighborhood-based prevention efforts. Neighbors for Better Neighborhoods connects community leaders with resources to foster self-determined, sustainable development using an asset-based community development (ABCD) framework. Happy Hill Neighborhood Association (and other neighborhood groups) have shown how to address local issues like housing development, beautification, crime, and historical preservation by emphasizing community input over outsider-led projects.

Working Groups Responsible

Housing Repair Working Group (existing) will lead repair program integration, single intake development, and small landlord stabilization support.

Tax Relief Working Group (existing) will coordinate property tax relief outreach, navigator deployment, and advocacy for expanded relief programs and less punitive delinquency communications.



Stability Conditions Goals

Goals 3.1, 3.2, and 3.3 sit in the Stability domain of Forsyth County's housing continuum, focused on helping households move beyond crisis response toward consistent, affordable tenure that prevents future displacement. Stability represents the bridge between crisis and durability, the "throughput" stage where households regain routine, safety, and predictability through affordable units paired with the practical supports that make staying housed feasible.

Stability in this framework means more than temporary respite. It encompasses the rental ecosystem, service infrastructure, and coordination mechanisms that help households achieve consistent housing while addressing the employment, health, childcare, and financial challenges that threaten their tenure. The three goals address Stability through complementary strategies: Goal 3.1 expands the supply of deeply affordable rental units; Goal 3.2 improves the functioning of the rental ecosystem; and Goal 3.3 builds the coordination infrastructure that connects households to the right supports at the right time.

Goal 3.1's focus on 30–60% AMI deliberately targets the population facing the most severe scarcity and highest eviction risk. This goal addresses precisely the income range where the market will not produce affordable units without intervention. New production with long-term affordability covenants (30–50+ years through LIHTC, CLT ground leases, or deed restrictions) adds to the permanent stock while creating exit destinations for households leaving shelter and eventually toward ownership for those building financial stability.

Goal 3.2 recognizes that production alone is insufficient, the rental ecosystem must function effectively. By supporting landlords to maintain quality units while providing wrap-around tenant services, this goal creates a virtuous cycle where landlords accept voucher holders knowing tenants have access to resources, and tenants have both quality units and appropriate supports.

Goal 3.3 provides the coordination backbone that enables all other interventions to function. The assessment frames this as essential infrastructure: "Narrative and navigation are infrastructure", meaning resource-finding and coordination must be treated as system functions, not ad hoc tasks. NC 211 data show both "immediate displacement risk (needing a bed tonight) and preventable risk (needing arrears to stay housed)," requiring a system that can respond to multiple, interconnected challenges, rent arrears, utility debt, employment instability, health issues, through coordinated response rather than siloed interventions.



Stability Goal 3.1: Increase the supply of deeply affordable rental units that keep cost-burdened households stable and out of crisis.

Problem Statement

The consequences of the affordable unit shortage in Forsyth County are visible throughout the housing system with more than 25,000 cost-burdened renter households (paying more than 30% of income on housing) and 10,000 eviction filings. The HHN study emphasizes that these are "not merely market anomalies but symptoms of a systemic bottleneck" in prevention, preservation, and production. Households below 50% of AMI face the severest housing scarcity and highest levels of cost-burden, so "even small rent increases or life shocks translate into cost burdens, doubling up, longer commutes, or eviction risk."

The rental market exhibits classic "compression", too few units at the bottom and too few high-rent units at the top, which forces higher-income renters to occupy the middle of the market and pushes lower-income households into overcrowding, cost burden, and instability. Because there are so few luxury-priced rentals, higher-income households "raid" the middle tiers, crowding out moderate-income renters who would otherwise access those units. This compression also undermines the traditional "filtering" pathway whereby older, moderate-quality units become affordable over time: when high-income demand spills into moderate-rent segments, filtering stalls, and naturally occurring affordable housing (NOAH) is either upgraded and repriced or simply outbid.

The existing Low-Income Housing Tax Credit (LIHTC) portfolio provides critical supply but faces its own challenges. Forsyth County's 59 LIHTC properties contain roughly 4,286 units, of which 99.6% are income-restricted, indicating the local LIHTC stock functions largely as deeply affordable housing. However, the portfolio leans toward family housing with comparatively fewer sites for older adults, people with disabilities, or households experiencing homelessness. Moreover, at least sixteen properties were placed in service by 1992, representing roughly 705 units at heightened risk of attrition as 30-year restrictions sunset absent preservation interventions.

Capital constraints represent the binding barrier to expanding deeply affordable supply. The assessment found that projects serving 30–60% AMI generally require federal tax credits and soft gap dollars to be financially feasible, the "math doesn't pencil" without local gap financing, a Housing Trust Fund, or other mission-aligned capital. Stakeholders consistently identified capital stack gaps as the primary obstacle preventing pipeline projects from moving forward.



Methods

Project Pipeline Development: Build a 3-year project pipeline identifying specific sites, unit counts, and AMI targets for 30–60% AMI rentals. This pipeline should include LIHTC applications, adaptive reuse opportunities (office/retail to housing conversions), public land activations, and scattered-site infill projects. Prioritize sites in high-eviction, high cost-burden neighborhoods where new supply can most directly reduce displacement pressure. Emphasize neighborhood feedback and

Capital Matching and Gap Financing: Match top pipeline projects to the Housing Trust Fund and other mission-aligned capital pools. Identify remaining subsidy gaps and develop strategies to close them through layered financing including LIHTC (both 9% competitive and 4% bond-financed), HOME/CDBG gap financing, state Workforce Housing Loan Program resources, and philanthropic impact investments. Align local resources and land to make Forsyth deals competitive under NCHFA's annual Qualified Allocation Plan.

Developer Ecosystem Building: Support and expand the Developer Capacity Building Program to train and connect local small and emerging builders, with a focus on minority developers, to pro formas, permitting processes, and capital sources. Link program graduates to pipeline projects and provide predevelopment support so they can successfully compete for and execute deeply affordable developments.

Regulatory Barrier Removal: Work with Advocacy & Legal Working Group, City and County Planning, and other government officials to identify and remove key zoning and permitting bottlenecks for deeply affordable projects. Advocate for expedited approvals, fee waivers or deferrals for income-restricted units, and by-right siting for LIHTC and Permanent Supportive Housing (PSH) developments. Develop a "green lane" permitting process with clear timelines and published intake templates for qualifying projects.

How This Goal Addresses the Problem

Goal 3.1 responds to these challenges by using new production tools to add a substantial number of rental units affordable at 30–60% AMI, targeted specifically to households at high risk of eviction and displacement. The goal recognizes that deeply affordable production requires deliberate intervention, the market alone will not produce units at these price points without public subsidy, gap financing, and regulatory support.

The goal leverages newly available local capacity and capital, particularly the Winston-Salem Foundation's emerging Housing Trust Fund, which represents a "long-missing local



lever to close feasibility gaps in affordable production and preservation" as well as the newly staffed Office of Housing Development in the City of Winston-Salem. The Foundation has committed \$4 million toward the fund, which will provide flexible capital to expand affordable housing across the region. As the assessment notes, "a locally governed HTF can close pro forma gaps for LIHTC and mixed-income projects, support adaptive reuse, and purchase down excess fees/infrastructure costs (especially for small builders)." Charlotte's Housing Trust Fund, funded by repeated voter-approved bonds, has produced or preserved more than 10,000 units since 2001, illustrating the scale a dedicated local fund can reach.

The goal also addresses the developer capacity constraints that limit production. The assessment recommends a Developer Capacity Building Program (DCBP) that provides "an on-ramp for minority and small-scale developers that pairs mentorship, predevelopment grants, templated pro formas, and predictable fee relief." Such a program has already demonstrated early promise in neighboring Guilford County and is directly recommended for Forsyth to unlock small infill production while building a minority-led development ecosystem.

Finally, the goal works to remove zoning and permitting bottlenecks that slow deeply affordable production. The assessment documents that about two-thirds of Forsyth's zoning is single-family, which "doesn't create a lot of by-right opportunities" and "really limits the growth of units in the city overall." Stakeholders repeatedly call for faster, predictable reviews, especially for deeply affordable and supportive housing, through a "green lane" with consolidated checklists, guaranteed review windows, and published intake templates.

Measurement

Success will be tracked through production and impact indicators. These measures should be tracked annually against the 3-year pipeline targets and compared to countywide trends in eviction filings and cost burden to assess whether production is meaningfully addressing the deeply affordable rental deficit.

1. **Unit Production:** Number of new or rehabbed rental units produced affordable at $\leq 60\%$ AMI, with a subset tracked at $\leq 30\%$ AMI and a subset tracked in high opportunity neighborhoods.
2. **New local Developers:** Number of new local developers and contractors.
3. **Household Reach:** Number of households with incomes $\leq 60\%$ AMI housed in these units



4. **Cost Burden Reduction:** Change in percentage of severely cost-burdened renter households (paying >50% of income on rent) in priority census tracts
5. **Housing Stability:** Turnover and involuntary move rates among tenants in newly produced units

Equity & Geographic Considerations

Geographic Targeting: Prioritize production of affordable units in high opportunity, high cost, and historically exclusionary neighborhoods (e.g., areas with histories of racial covenants), and areas of disproportionate unites that are aging or in disrepair, where new affordable supply is most lacking while simultaneously developing single-family homes in high-eviction, high cost-burden, and historically disinvested neighborhoods (e.g., areas with histories of redlining and racial segregation) where new affordable supply can reduce displacement pressure and stabilize communities.

Occupancy Tracking: Track who lives in the new units (race/ethnicity, income, family composition) to ensure production reduces racial disparities in housing stability rather than fueling displacement or gentrification

Developer Diversity: Support minority and small-scale developers through the Developer Capacity Building Program so that production builds local wealth and business capacity, not just units

Anti-Displacement Pairing: Pair new production with anti-displacement tools (right-to-counsel pilots, eviction mediation, targeted rent assistance) so that development in disinvested neighborhoods benefits current residents rather than accelerating their displacement

Assets & Initiatives to Leverage

Winston-Salem Foundation Housing Trust Fund: The Foundation has committed \$4 million toward a Housing Trust Fund that will provide flexible gap financing for affordable housing production and preservation. This locally governed fund can close pro forma gaps for LIHTC and mixed-income projects, support adaptive reuse, and purchase down excess fees and infrastructure costs. Additional mission-aligned capital pools from CDFIs (such as Self-Help) and impact investors can be layered with the Housing Trust Fund.

Developer Capacity Building Program (NIMED): The National Institute of Minority Economic Development's Developer Capacity Building Program provides training,



mentorship, and networking for small and minority developers. The program has demonstrated early promise in Guilford County and is directly recommended for Forsyth. Graduates gain skills in due diligence, permitting, capital stacks, and sales, enabling them to execute affordable housing projects while building local business capacity.

LIHTC Pipeline and State Resources: North Carolina's 9% and 4% LIHTC programs, allocated through NCHFA's annual Qualified Allocation Plan, remain the primary vehicle for deeply affordable rental production. The state complements 9% deals with the Workforce Housing Loan Program (WHLP) and other resources. Local gap financing and land can make Forsyth projects more competitive under the QAP.

City/County Incentives: The production strategy menu identified in the assessment includes fee waivers, expedited permitting, public land disposition, and infrastructure support as tools that can reduce development costs and make deeply affordable projects feasible. Forward 2045 Comprehensive Plan guidance supports density and affordability goals that can be operationalized through zoning and incentive alignment.

Working Groups Responsible

Finance Working Group (existing) will coordinate capital strategy including Winston-Salem Foundation's Housing Trust Fund deployment, LIHTC application support, and gap financing identification for pipeline projects.

Gentle Density Infill Working Group (existing) will lead project pipeline development, site identification, developer recruitment, and deal structuring for deeply affordable rental production.



Stability Goal 3.2: Create a stable, high-quality rental ecosystem that keeps cost-burdened tenants housed.

Problem Statement

Forsyth County's rental housing system faces a critical disconnect: vouchers and subsidies exist to help cost-burdened households afford housing, but administrative barriers, landlord reluctance, and unit quality issues prevent these resources from translating into stable housing. According to the Humane Housing Network's assessment, the Housing Authority of Winston-Salem (ASPIRE) administers roughly 4,537 tenant-based Housing Choice Vouchers (HCV) plus special-purpose, project-based, mainstream, VASH, and moderate rehab vouchers, yet "budget headwinds constrained new lease-ups in 2025, a reminder that vouchers only translate into housing when local markets, landlord participation, and federal renewals align."

The structural hurdle is landlord participation. Interviewees reported that "we have permanent supportive housing vouchers, but no landlords to give them to." Front-line providers described placement delays arising from "multiple frictions, paperwork, inspections, and lack of landlord participation." When asked whether the problem was landlords not accepting vouchers or slow administrative processes, a provider responded: "it's all of the above. I think it's our system moving the paperwork... plus everything that you said." New inspection requirements were repeatedly cited as headwinds to landlord engagement, contributing to unspent allocations and slower lease-ups.

The assessment documents specific voucher utilization challenges. One stakeholder noted: "From the about 4,200 Section 8 vouchers [possible]... we only... [use a fraction of] those vouchers." The "placement gap", the period after a household is approved for a voucher but before they can lease up, leaves families in limbo, sometimes for months. Regional market dynamics compound the problem, with some voucher-holders choosing to port to Greensboro where units are more available.

Small landlords, who provide much of the naturally occurring affordable housing (NOAH) stock, face particular challenges. Inspection requirements may unintentionally deter mom-and-pop landlords unless paired with support and incentives. Properties at sub-\$1,000 rents often operate on thin margins, and landlords may lack the capital or expertise to meet Housing Quality Standards (HQS) without assistance. When these landlords exit the market or stop accepting vouchers, the affordable rental ecosystem shrinks. Moreover, some landlords and owners of substandard units have shown open hostility toward tenants and exploitation of the limited housing stock.



Methods

Landlord Partnership Circle: Convene an initial Landlord Partnership Circle focused on voucher acceptance and repair support. This ongoing forum will bring together landlords currently providing affordable units, Housing Authority staff, repair program administrators, and tenant advocates to identify barriers, develop solutions, and build relationships that increase voucher utilization and unit quality.

"Good Landlord" Package: Design a comprehensive "good landlord" package that provides tangible benefits to landlords who accept vouchers and maintain quality units. The package should include access to repair funds (mini-grants and low-interest loans for code compliance and minor repairs), inspection fast-track (expedited HQS inspections and re-inspections), landlord training (fair housing, tenant relations, property maintenance), and a landlord risk-mitigation fund that can reimburse landlords for damages beyond normal wear and tear.

Small Landlord Repair + Master-Leasing Pilot: Pilot a program that pairs small landlord repair financing with master-leasing arrangements and wrap-around tenant services. Under this model, a nonprofit or housing authority master-leases units from small landlords, guaranteeing rent and providing property management support, while connecting tenants to case management and supportive services. This approach addresses landlord concerns about risk while ensuring tenants receive the supports needed for housing stability.

Repair and Weatherization Extension: Extend existing home repair and weatherization programs to small landlords who commit to affordability terms. A locally capitalized Small-Landlord Preservation Loan, administered with a Community Development Financial Institution (CDFI), would provide financing for health-and-safety repairs, energy retrofits, and accessibility improvements in exchange for maintaining affordable rents and accepting vouchers.

Tenant Wrap-Around Services: Ensure tenants in the preservation partner pool have access to bundled supportive services including benefits navigation, financial coaching, employment connections, childcare referrals, and housing stability case management. These services should be proactively offered at lease-up and available throughout tenancy to prevent issues that lead to lease violations or voluntary moves.



How This Goal Addresses the Problem

Goal 3.2 responds to these challenges by creating a comprehensive rental ecosystem that supports both landlords and tenants, building a "preservation partner" pool of landlords who accept vouchers and other subsidies, maintain high-quality units, and are supported by accessible funds and education, while ensuring tenants have access to wrap-around supports that help them maintain stable housing.

The goal recognizes that "prevention improves when owners have a reason to say 'yes.'" The assessment identifies pragmatic tools to keep small landlords in the market and bring new doors online for voucher holders: master-leasing, small compliance grants, expedited inspections, and predictable fee relief. A "good landlord" package that bundles these supports can transform reluctant landlords into reliable partners in the housing ecosystem.

The goal also addresses the need for institutional alternatives to scattered landlord recruitment. Some stakeholders proposed structural solutions: "how do we get our continuum of care to own housing, rather than having to find landlords who's willing to work with us? So having either city ownership or nonprofit ownership, master leasing, things like that... to make sure that... we're carving out space for those that we serve." Such institutional ownership can stabilize placements, reduce inspection churn, and concentrate case management.

Finally, the goal pairs landlord support with tenant services. The assessment emphasizes that stable housing requires not just a unit but also the "wrap-around services that connect [people] to... better opportunities." Bundled services, income supports, benefits navigation, ID assistance, childcare connections, help tenants maintain housing stability over time, reducing turnover and involuntary moves that destabilize both households and the landlords who serve them.

Measurement

Success will be tracked through landlord participation and tenant stability indicators. These measures should be tracked over time to assess whether the preservation partner model is improving voucher utilization, unit quality, and tenant stability compared to the broader rental market.

1. **Landlord Participation:** Number of landlords participating in the voucher-friendly "preservation partner" pool



2. **Voucher Utilization:** Voucher lease-up success rate (share of vouchers used within 90–120 days), disaggregated by race and neighborhood
3. **Unit Quality:** Percentage of participating units passing HQS/code inspections; reduction in code violations among participating landlords
4. **Landlord Support Access:** Number of landlords accessing education and small-scale preservation funds (e.g., minor repairs, energy retrofits)
5. **Tenant Retention:** Percentage of voucher and deeply affordable tenants in the pool who maintain housing 12+ months

Equity & Geographic Considerations

Geographic Distribution: Ensure voucher-accepting, high-quality units are geographically distributed, including in high-opportunity neighborhoods (strong schools, transit access, job proximity), not only in already-segregated areas. Actively recruit landlords in opportunity areas and address barriers that concentrate voucher holders in high-poverty neighborhoods.

Tenant Outcome Monitoring: Monitor who benefits from preservation-friendly landlord programs (tenants by race/ethnicity, disability status, voucher type) to ensure they reduce disparities in housing stability rather than replicating existing patterns of segregation and exclusion

Barrier-Inclusive Design: Build landlord-support programs that explicitly value tenants with barriers (justice-involved individuals, people with disabilities, families with children) instead of screening them out. Landlord training should include fair housing obligations and the value of serving diverse tenant populations. Risk-mitigation funds should address landlord concerns without enabling discrimination.

Mobility Counseling: Pair voucher holders with mobility counseling that helps them identify and access units in opportunity neighborhoods, navigate application processes, and understand their rights as tenants

Assets & Initiatives to Leverage

Existing Landlords and Developers: Landlords and developers already providing affordable units represent the foundation of the preservation partner pool. Many have experience working with voucher holders and can serve as ambassadors to recruit additional landlords.



Housing Authority/HCV Program: ASPIRE administers approximately 4,537 tenant-based vouchers plus additional special-purpose and project-based assistance. The Housing Authority's existing landlord relationships, inspection infrastructure, and administrative capacity provide the backbone for an expanded preservation partner program. Payment standard adjustments, landlord incentive payments, and streamlined inspection processes are tools already within the Housing Authority's authority.

Home Repair and Weatherization Programs: City and County repair programs, PTRC Weatherization, and Habitat's repair services currently serve primarily owner-occupants. Extending these programs to small landlords who commit to affordability terms would leverage existing administrative infrastructure while expanding the quality affordable rental supply. The assessment specifically recommends "mini-grants/loans and technical assistance for small landlords to meet inspection standards, especially for properties at sub-\$1,000 rents."

Continuum of Care and Service Providers: The Continuum of Care (CoC) network and affiliated service providers offer case management, supportive services, and tenant assistance that can be paired with the preservation partner model. Master-leasing arrangements with nonprofits can provide the concentrated case management capacity that scattered-site placements require.

Working Groups Responsible

Gentle Density Infill Working Group (existing) will lead on landlord and small-scale developer relationships, including convening the Landlord Partnership Circle, designing the preservation partner model, and recruiting landlords to participate.

Housing Repair Working Group (existing) will coordinate on quality and repairs, including extending repair programs to small landlords, developing the small landlord repair financing model, and ensuring participating units meet quality standards.



Stability Goal 3.3: Create a "no wrong door" system so residents can easily access coordinated resources before they reach crisis.

Problem Statement

Forsyth County's housing assistance system and Homeless Continuum of Care are characterized by fragmentation that leaves residents navigating a maze of disconnected programs, each with different eligibility requirements, application processes, and administrative timelines. According to the Humane Housing Network's assessment, the Education & Awareness Working Group named "fragmented awareness of resources among both providers and residents" as one of two intertwined problems undermining housing stability. Residents in crisis often do not know where to turn, and even service providers struggle to navigate the full landscape of available assistance.

Compounding this, program capacity is rarely emphasized or clearly communicated, and waitlists are inconsistently maintained, leaving residents without reliable information about wait times or availability. These gaps in available resources mean that households in need may pursue assistance that is, in practice, inaccessible to them at the time they need it most.

The assessment documents how administrative friction compounds fragmentation. "Program efficacy is undermined by fragmented authorizing environments and procedural bottlenecks: city housing, neighborhood services, and county programs require delicate handoffs." Practitioners emphasized that "small administrative choices, accepting self-attestation, scheduling inspections quickly, or enabling a single intake that routes to rehab, weatherization, and loans, scale into system outcomes: slower lease-ups, more evictions, and costlier production."

The assessment identifies what is missing: the connective tissue like standardized referral and eligibility 'translations,' shared capacity/wait-time dashboards, and formal 'warm handoff' protocols that ensure households move smoothly from urgency to thriving. Dedicated support is needed to more adequately coordinate resources across the system creating bridges between providers, programs, and the residents who depend on them. Without this coordination, households fall through gaps between programs, cycling through multiple agencies without receiving the comprehensive support they need.

The repair and preservation system illustrates this fragmentation clearly. The assessment describes "a fairly robust, if fragmented, menu of home repair and weatherization options, with separate pathways for city and county residents and distinct rules for owners and



renters." Participants called for "a coordinated entry that links rehab grants, weatherization, code compliance, tax relief, and legal services through a single intake, so residents encounter a system, not a maze."

Methods

Shared Resource Inventory: Build a shared resource inventory linked with the Thriving Together Directory that catalogs all housing-related assistance programs, eligibility requirements, capacity, and contact information. Develop a simple decision tree for front-line staff that guides them to appropriate referrals based on household circumstances. Update this inventory quarterly and make it accessible to both providers and residents through the interactive asset map.

"No Wrong Door" Intake and Warm-Handoff Protocol: Prototype a standardized intake form and warm-handoff protocol across 3–5 high-volume agencies. This protocol should include brief Memoranda of Understanding on referrals, documentation standards, and handoff expectations so that households do not fall through gaps between programs. The intake form should capture information once and route it to appropriate programs rather than requiring households to re-tell their stories at each agency.

"Housing Help" Front Door: Launch a pilot "Housing Help" phone line and online portal branded through the Communications Working Group. This front door should provide a single, recognizable entry point where residents can access information about housing resources, be screened for eligibility across multiple programs, and receive warm referrals to appropriate services. The front door should integrate with NC 211 and existing agency intake tools rather than duplicating infrastructure.

Navigator Deployment: Deploy trained housing navigators who can guide residents through the system, assist with applications, and ensure follow-through on referrals. Navigators should be embedded in trusted community locations, libraries, faith communities, community centers, and available for home visits to reach residents with transportation barriers.

Interagency Coordination Infrastructure: Establish regular "backbone huddles" among high-volume agencies to troubleshoot referral barriers, share capacity information, and coordinate responses to emerging needs. Build data-sharing infrastructure that tracks outcomes across programs so the system can learn and improve over time.



How This Goal Addresses the Problem

Goal 3.3 responds to these challenges by creating a "no wrong door" system where residents at risk of instability can quickly connect to a coordinated network of agencies, financial counseling, mental health services, benefits navigation, housing assistance, with strong interagency trust, data-sharing, and accessible entry points. The goal transforms fragmented programs into a unified system where any door leads to the right resources.

The assessment emphasizes that "narrative and navigation are infrastructure." This goal treats resource-finding as a system function, not an ad-hoc task, and leverages existing civic venues and trusted organizations to bring "what to do next" into residents' everyday information streams. Rather than requiring residents to become experts in the housing assistance landscape, the system meets them where they are and guides them to appropriate resources.

The goal builds the "connective tissue" the assessment identifies as missing: standardized referral protocols, shared intake tools, and warm-handoff expectations that ensure households move smoothly between programs. In practice, this means dedicated navigators who can guide residents through the system, shared decision trees for front-line staff, and data-sharing that tracks outcomes across programs. As the assessment notes, "Preservation then becomes not a series of one-off fixes, but a locally governed pipeline that stabilizes households, protects NOAH, and sustains neighborhood equity over time."

The goal also addresses the timing challenge in prevention. The NC 211 data shows that households present with multiple, interconnected needs, a coordinated system can address these holistically rather than requiring separate applications to separate agencies. The assessment argues that "investments that shorten time-to-assistance, bundle arrears with mediation, and prioritize energy security will yield the largest returns in preventing homelessness."

Measurement

Success will be tracked through awareness, access, and coordination indicators as well as increased capacity of the system. These measures should be tracked over time to assess whether the coordinated system is increasing resident awareness of resources, improving access to assistance, and strengthening collaboration among service providers.

- 1 **Resident Awareness:** Percentage of surveyed residents who report knowing where to go for help with housing/financial stress



- 2 **System Utilization:** Number of households served through coordinated entry / one-stop resource hub(s)
- 3 **Interagency Collaboration:** Interagency collaboration scores from periodic partner surveys measuring trust, coordination quality, and referral effectiveness

Equity & Geographic Considerations

Geographic Accessibility: Ensure navigation and resource hubs are present and/or accessible in neighborhoods with high cost-burden and transportation barriers. Deploy navigators and community-based intake points in underserved areas rather than requiring residents to travel to centralized offices.

Linguistic and Cultural Appropriateness: Provide outreach materials in multiple languages and use trusted messengers in communities of color and immigrant communities. The assessment notes that language access "appears in several entries, but coverage is uneven," suggesting the need for "shared, durable interpretation infrastructure."

Trusted Messenger Strategy: Partner with community organizations, faith communities, and neighborhood leaders who already have relationships with residents facing housing instability. These trusted messengers can provide culturally appropriate outreach and help residents overcome distrust of formal systems.

Barrier-Aware Design: Design intake processes that minimize documentation requirements and accept self-attestation where possible, recognizing that burdensome paperwork can exclude the most vulnerable residents from accessing assistance

Assets & Initiatives to Leverage

Network of Assistance Organizations: Forsyth County has a robust ecosystem of housing-related service providers including Crisis Control Ministry (emergency financial assistance for rent, mortgage, and utilities), Family Services (emergency shelter for domestic violence survivors, counseling), Goodwill Industries (workforce training, job placement), Partnership for Prosperity (tenant rights training, community organizing), City with Dwellings (street outreach, shelter operations, coordinated entry), and Financial Pathways of the Piedmont (financial counseling, foreclosure prevention). These organizations represent the foundation for a coordinated network.

NC 211 and Existing Information/Referral Systems: NC 211, operated by the United Way of North Carolina, already functions as an information and referral service handling over



10,000 requests annually from Forsyth County residents. Existing agency intake tools and databases provide infrastructure that can be integrated into a coordinated system rather than replaced. The after-hours 24/7 NC 211 line provides coverage that extends beyond regular business hours.

Education & Awareness Breakout Work: The Education & Awareness Working Group has already begun mapping fragmented information and developing shared language and modular talking points. Their work on "operationaliz[ing] a local resource-navigation backbone" provides a foundation for the no-wrong-door system.

Thriving Together Directory: The Thriving Together Network's existing resource directory and Wellbeing Portfolio initiatives provide alignment opportunities and potential shared infrastructure for resource inventory and referral coordination.

Working Groups Responsible

Lead on Front-Door/Brand: Communications Working Group (existing) will lead on developing the "Housing Help" brand, public-facing communications, and outreach strategy to build resident awareness of the coordinated system.

Lead on Operations Design: Systems Navigation & Access Working Group (new) will lead on designing the intake protocols, warm-handoff procedures, navigator deployment, and interagency coordination infrastructure. This new working group should include representatives from high-volume service agencies, NC 211, and the Continuum of Care.



Urgency Condition Goals

Goals 4.1, 4.2, and 4.3 sit in the Urgency domain of Forsyth County's housing continuum, focused on crisis response and prevention at the most acute end of the system, where people are currently unsheltered, in unsafe situations, or at imminent risk of displacement. Urgency functions as the system's triage point, catching people in crisis and preventing harm through rapid stabilization and diversion. The three goals address Urgency through complementary strategies: Goal 4.1 expands crisis-responsive housing capacity; Goal 4.2 preserves both shelter infrastructure and the housing stock that prevents displacement; and Goal 4.3 builds prevention systems that reduce inflow to crisis by keeping households stably housed.

Goal 4.1's focus on "bridge-to-Permanency" ensures that crisis housing serves as a stepping stone rather than a dead end. The assessment recommends pairing non-congregate bridge housing "with rehab scopes that prep buildings for permanent supportive housing (PSH) or small studios," converting crisis investments into permanent affordable housing assets. For youth aging out of foster care, transitional housing bridges the gap between the child welfare system and independent adulthood, preventing the homelessness, incarceration, and instability that follow when this bridge is absent.

Goal 4.2 addresses preservation at two critical levels: maintaining the shelter system that catches people in crisis, and preserving habitable housing so households do not fall into crisis in the first place. Without urgent preservation work, households fall from housing instability into homelessness, overwhelming the shelter system. The dual focus recognizes that "organizational fragility transmits stress both to workers and clients", strengthening both the shelter safety net and the repair systems that prevent households from needing shelter builds resilience into the entire continuum.

Goal 4.3 operates at the intervention point where households can either be stabilized in current housing or fall into homelessness, the moment when prevention is most effective and cost-efficient. The evidence is clear: "policy levers (moratoria, emergency rental aid, court directives, mediation) meaningfully bend the curve on formal displacement." Without effective prevention, households flow continuously into the shelter system, overwhelming crisis response capacity and creating a bottleneck that backs up the entire continuum.

By expanding crisis capacity, preserving both shelter and housing stock, and preventing displacement before it occurs, Goals 4.1, 4.2, and 4.3 transform Urgency from a perpetual bottleneck into an effective triage system that quickly moves people toward safety, stability, and ultimately thriving conditions.



Urgency Goal 4.1: Create crisis-responsive production that keeps people off the street and out of unsafe situations.

Problem Statement

Forsyth County's emergency housing system is strained beyond capacity, leaving hundreds of people unsheltered and vulnerable populations without safe options. According to the Humane Housing Network's assessment, the January 2025 Point-in-Time count identified 476 people experiencing homelessness, with roughly half unsheltered. The 2024 count found 627 total, including 234 unsheltered individuals, signaling renewed pressure on the emergency system after pandemic-era interventions receded.

The community maintains approximately 416 emergency shelter (ES) slots and only 34 transitional housing (TH) beds, a scale that must be evaluated alongside the average 78-day length of time homeless in 2023. The assessment emphasizes that this limited capacity is "insufficient to meet needs." Compounding the urgency, Forsyth County's rate of "community food and housing, emergency, and other relief services" fell from 5.5 per 100,000 residents in 2012 to 4 per 100,000 in 2023. In short, "the community is being asked to do more with fewer institutional touchpoints."

Front-line providers describe a system defined by capacity limits and triage. The assessment documents stakeholder frustration: "there is not always somewhere to send people; without more deeply affordable units and on-ramps, even effective shelter work stalls." Families with children, especially those precipitated into crisis, are falling through gaps in prevention and diversion, while women face distinct risks in the absence of safe, immediate options. One stakeholder described the challenge: "We are very interested in standing in the gap of families with children... we have the real estate; what we don't have... is the funding to bring it up to code."

Youth homelessness presents particular urgency. Winston-Salem/Forsyth County Schools identified 1,188 students experiencing homelessness in 2023–24, 2.5 times the 2020–21 level. The assessment notes that "students of color, pregnant/parenting students, LGBTQ+ youth, English learners, and students with disabilities are disproportionately represented among those experiencing homelessness." Youth identified as homeless under the McKinney-Vento Act have among the lowest high school graduation rates in North Carolina. The assessment also identifies "inadequate housing for youth aging out of care" as a critical gap in the housing continuum.



Federal budget uncertainty threatens to worsen these conditions. The assessment warns of "potential elimination of funding for the Continuum of Care (CoC) program and the consolidation of homeless assistance funding into the smaller Emergency Solutions Grants (ESG) program." The concern is that "longer shelter stays, higher returns to homelessness, and growing family backlogs will follow."

Methods

Homeless Day Center: Establish a low-barrier Homeless Day Center through new construction or adaptive reuse that provides basic services (restrooms, showers, laundry, mail, storage), case management and navigation, connections to housing programs and employment services, and a safe daytime space for people who cannot access shelter or who exit night shelter during the day. The Day Center should be designed to accelerate movement to permanent housing.

Non-Congregate Crisis and Bridge Housing: Create non-congregate crisis and bridge housing options so people do not have to sleep unsheltered while waiting for permanent housing. Options include hotel/motel conversions or master-leasing for non-congregate shelter; tiny homes, pallet shelters, or modular micro-shelter villages that meet building and fire codes; and sanctioned managed sites including safe parking where unsheltered encampments persist. These options should be paired with services and designed as "bridge-to-Permanency" rather than permanent solutions.

Transitional Housing for Youth Aging Out of Foster Care: Develop a transitional housing program specifically for youth aging out of foster care that provides time-limited, service-rich residential stability with trauma-informed case management; connections to education, employment, and life skills training; and clear pathways to permanent housing. The program should be designed to consistently move youth into permanent housing rather than cycling them back to homelessness or incarceration.

How This Goal Addresses the Problem

Goal 4.1 responds to the challenges through crisis-responsive production that creates immediate capacity to keep people off the street and out of unsafe situations. The goal focuses on three complementary interventions: a low-barrier Homeless Day Center, non-congregate crisis and bridge housing options, and transitional housing for youth aging out of foster care.



The assessment emphasizes that "when nights are cold and waitlists long, production must begin with roofs, even temporary ones." A Homeless Day Center provides a critical node for services, navigation, and stabilization, a place where people experiencing homelessness can access basic services, connect with case management, and begin pathways to permanent housing. Bethesda Center for the Homeless currently operates "a day-services hub that functions as a node for coordination and rehousing," but expanded capacity is needed to serve the growing population.

Non-congregate crisis and bridge housing addresses the gap between unsheltered homelessness and permanent housing. The assessment recommends "master-leasing or acquiring hotel rooms as non-congregate shelter and bridge housing" and "panelized and modular micro-shelters... deployed quickly as bridge housing that meets building and fire codes." The key principle is "bridge-to-Permanency", pairing these conversions with rehab scopes that prep buildings for permanent supportive housing or small studios, "so sunk costs become stepping stones rather than dead ends."

For youth aging out of foster care, transitional housing provides the structured support and time-limited stability needed to successfully transition to adulthood. The assessment notes that "emergency and transitional responses must ensure low-barrier, family-appropriate options... alongside youth-specific services for unaccompanied minors." The 34 transitional beds currently available are "narrowly tailored" and insufficient for the population in need.

Measurement

Success will be tracked through multiple indicators for each intervention. These measures should be tracked over time to assess whether crisis-responsive production is reducing unsheltered homelessness and successfully connecting people to permanent housing:

- 1 **Day Center Metrics:** Building acquired/retrofitted or constructed and opened by target date; number of unique guests served per year; percentage of guests linked to temporary or permanent housing; reduction in unsheltered homelessness in surrounding service area
- 2 **Non-Congregate Bridge Housing Metrics:** Number of units available; average nightly occupancy rate (percentage of units filled); number of people served per year; average length of stay (days) until exit to next step; percentage of exits to permanent housing
- 3 **Transitional Foster Youth Housing Metrics:** Number of transitional beds/units created for youth; number of youth served annually; percentage of youth exiting to stable or permanent housing (versus homelessness or incarceration)



Equity & Geographic Considerations

Population Focus: Focus on people experiencing homelessness and vulnerable youth aging out of foster care, who are disproportionately Black, Brown, LGBTQ+, and disabled. The assessment documents that students of color, pregnant/parenting students, LGBTQ+ youth, and students with disabilities are disproportionately represented among those experiencing homelessness.

Transit-Accessible Siting: Locate services on transit lines and in areas where unsheltered homelessness is most visible, ensuring that people experiencing homelessness can access services without requiring personal transportation

Avoiding Over-Concentration: Avoid over-concentration of facilities in already-burdened neighborhoods. Distribute crisis housing across the county rather than concentrating all services in a single area.

Trauma-Informed and Culturally Affirming Design: Ensure youth program design is trauma-informed and culturally affirming, recognizing the specific needs of LGBTQ+ youth, youth of color, and youth with disabilities who are overrepresented among those aging out of foster care into homelessness

Assets & Initiatives to Leverage

Existing Day-Services and Outreach Hubs: City with Dwellings operates street outreach and open hours for resource navigation at 502 N. Broad Street. Bethesda Center for the Homeless operates a 100-bed night shelter and day-services hub that functions as a coordination and rehousing node. Faith-based drop-ins including Maple Springs' "Grace Space" provide additional touchpoints. These existing services can inform Day Center design and potentially serve as operating partners.

Hotel-to-Bridge Lessons and Adaptive-Reuse Opportunities: The assessment documents lessons from COVID-era hotel conversions and non-congregate shelter operations that can inform bridge housing development. Land bank and adaptive-reuse opportunities identified in the HHN study provide potential sites for crisis housing production. The assessment recommends pairing hotel conversions "with rehab scopes that prep buildings for permanent supportive housing (PSH) or small studios."

Emerging Housing Trust Fund: The Winston-Salem Foundation's Housing Trust Fund provides flexible capital that can support non-congregate and bridge housing projects that



do not fit traditional financing models. The fund can provide gap financing for acquisition, rehabilitation, and development of crisis housing facilities.

Foster Care System Partners: The Department of Social Services (DSS) and Crossnore provide representation and services for youth aging out of foster care. These partners can help identify youth in need of transitional housing and provide wraparound services to support successful transitions to permanent housing.

Working Groups Responsible

Crisis & Bridge Housing Working Group (new) will lead on Day Center development, non-congregate bridge housing options, and youth transitional housing. This new working group should include emergency shelter providers, street outreach teams, foster care system partners, and people with lived experience of homelessness.

Finance Working Group (existing) will partner on capital strategy, site acquisition, and development for crisis housing facilities.



Urgency Goal 4.2: Maintain and strengthen the emergency shelter AND preserve safe and affordable housing stock so households in unsafe or crisis housing are not displaced.

Problem Statement

Forsyth County's emergency shelter system and affordable housing stock face interconnected threats that put vulnerable households at risk of displacement. According to the Humane Housing Network's assessment, providers describe "an ecosystem held together by discretionary effort rather than slack resources." One front-line provider characterized the situation starkly: "this system is very fragile... you're okay until somebody's out sick... until somebody leaves... we are just holding it together and then being asked to do more."

The community currently maintains approximately 416 emergency shelter slots and 34 transitional housing beds, capacity that is insufficient to meet needs and threatened by federal budget uncertainty. The assessment warns of "potential elimination of funding for the Continuum of Care (CoC) program and the consolidation of homeless assistance funding into the smaller Emergency Solutions Grants (ESG) program." The concern is that "longer shelter stays, higher returns to homelessness, and growing family backlogs will follow." Compounding this vulnerability, Forsyth County's number of community relief services have continued to fall with the closing of several vital service providers.

Beyond shelter, households living in substandard housing face a parallel threat. The path from habitability to condemnation can be swift when a furnace fails or a roof leaks. Without rapid intervention, code violations escalate into displacement events. The city simultaneously faces "rising-market pressures and persistent disinvestment, with hundreds of condemned and tax-delinquent parcels", properties that represent both losses and potential assets. Repair programs are essential. The assessment describes the stakes clearly: "these programs do more than fix roofs and furnaces; they preserve affordability in place, reduce energy burdens, and prevent displacement by keeping substandard conditions from becoming cause for loss of housing." Without coordinated intervention linking code enforcement to repair resources, households in unsafe housing face displacement rather than assistance.

Methods

Shelter Infrastructure Protection: Maintain and strengthen existing shelter and bridge infrastructure including Bethesda Center for the Homeless (100 beds), Salvation Army



Center of Hope (60 beds for families and single women), Samaritan Ministries Samaritan Inn (70 beds for men), City with Dwellings White Flag operations (40 beds during severe weather), and other programs. Advocate for sustained local funding to buffer against federal cuts and ensure quality standards are met across all facilities.

Rapid-Response Emergency Repair Protocol: Create a rapid-response emergency repair protocol with reserved "slots" for units at risk of condemnation. This protocol should braid the City's Emergency Repair Loans, County-administered NCHFA Urgent Repair Program (URP) funding, and PTRC weatherization crews to provide the fastest path to avert loss. Contract for faster inspections, reserve rapid-response capacity, and simplify eligibility for very low-income households.

Code Enforcement Partnership: Work with Code Enforcement to generate a shared priority list of buildings where quick repairs can avert displacement. Implement a "code-to-care" approach that couples code orders with repair resources, legal aid, and owner education rather than simply issuing fines that accelerate displacement. Ensure that code enforcement serves as an entry point to repair assistance rather than a pathway to condemnation.

Hotel-to-Bridge Pilot: Design a hotel-to-bridge pilot for households temporarily displaced during major rehabilitation. Master-lease hotel rooms to provide safe, stable housing while repairs are completed, then return households to their rehabilitated units. Pair bridge moves with energy retrofits to lower post-rehab operating costs.

Wrap-Around Service Linkage: Ensure households in urgent situations are linked to wrap-around services including case management, legal aid, benefits enrollment, and behavioral health support. Repair programs alone may not stabilize households facing multiple challenges; comprehensive support increases the likelihood of long-term housing stability.

How This Goal Addresses the Problem

Goal 4.2 responds to these challenges through a dual strategy by maintaining and strengthening emergency shelter infrastructure while building an accessible ecosystem of equitable, non-predatory repair programs coordinated with code enforcement. The goal recognizes that both shelter beds and habitable housing stock must be preserved to prevent displacement.

On the shelter side, the goal commits to "no net loss" of shelter and crisis beds, protecting existing capacity while ensuring quality standards are met. The assessment emphasizes



that Forsyth County "must maintain low-barrier, right-sized ES capacity" as the foundation for moving people from crisis to Permanency. This requires not just preserving beds but strengthening the system through sustained investment, workforce support, and coordination with permanent housing resources.

On the housing preservation side, the goal advances a "code-to-care" approach that transforms code enforcement from a displacement mechanism into a preservation tool. The assessment recommends "coupling strategic code enforcement with title clearing, heirs-property legal aid, and owner education to deter predatory 'as-is' flips that strip habitable stock. The preservation posture is corrective, not punitive. It issues orders to repair, but delivers a repair pathway and legal help that keep the home in service."

For households who must temporarily relocate during major repairs, the goal includes hotel-to-bridge strategies that prevent homelessness during rehabilitation. The assessment notes that "where immediate rehabilitation is impossible, short-term hotel-to-bridge master leases prevent homelessness during major repairs." Pairing bridge moves with energy retrofits can lower post-rehab operating costs, making long-term affordability sustainable.

Measurement

Success will be tracked through shelter preservation and repair outcome indicators. These measures should be tracked over time to assess whether the coordinated approach is preventing displacement and maintaining system capacity compared to baseline condemnation and shelter utilization rates.

1. **Shelter Capacity:** No net loss of shelter and crisis beds (beds in 2030 versus 2025), with quality standards met across all facilities
2. **Emergency Repairs:** Number of emergency and urgent repairs completed annually for low-income renters and owners referred by code enforcement
3. **Displacement Prevention:** Number of households in code-cited units who remain housed after repairs (versus displacement or condemnation)
4. **Service Linkage:** Number and percentage of households in urgent situations linked to wrap-around services (case management, legal aid, benefits, behavioral health)

Equity & Geographic Considerations

Geographic Targeting: Target emergency repair and code-enforcement partnerships to marginalized neighborhoods with high code violations and historic disinvestment, where displacement has the greatest destabilizing impact on communities



Outcome Tracking by Demographics: Track all urgent-repair and shelter outcomes by race/ethnicity, income, disability, and family type to ensure BIPOC, immigrant, disabled, and older adults are not disproportionately displaced

Non-Predatory Program Design: Ensure repair programs are explicitly non-predatory with no exploitative liens or terms. Programs should be delivered as deferred, forgivable loans rather than conventional debt that could accelerate displacement

Accessible to Barrier Households: Make programs accessible to households with limited credit or documentation, recognizing that the most vulnerable households often face barriers to accessing formal assistance programs

Assets & Initiatives to Leverage

City and County Emergency Repair Programs: The City's Lending Division operates Emergency Repair Loans for imminent health and safety hazards, a general Rehabilitation track, and the bond-funded TURN program. Forsyth County administers NCHFA's Urgent Repair Program (URP) for life- and safety-threatening conditions and the Essential Single-Family Rehabilitation Program (ESFRLP) for comprehensive rehabilitation. Both NCHFA programs are delivered as deferred, forgivable loans and prioritize very low-income households and special-needs populations.

PTRC Weatherization Assistance Program: The Piedmont Triad Regional Council delivers the U.S. Department of Energy's Weatherization Assistance Program across a seven-county service area including Forsyth. Services include air-sealing, insulation, and HVAC safety/efficiency measures at no cost to income-eligible households, with priority for seniors, people with disabilities, and families with children. Weatherization can reduce energy burdens and make thin operating budgets workable for affordable housing.

Hotel-to-Bridge Conversion Strategies: The assessment documents lessons from COVID-era hotel conversions and non-congregate shelter operations. Master-leasing hotel rooms provides a model for temporary relocation during major repairs while preventing homelessness. Pairing bridge moves with energy retrofits lowers post-rehab operating costs.

Existing Shelter/Bridge Infrastructure: Bethesda Center for the Homeless (100-bed night shelter plus day services hub), Salvation Army Center of Hope (family and single women shelter), Samaritan Ministries Samaritan Inn (70 beds for men with case management), City with Dwellings White Flag operations (severe weather capacity), and other family placement



programs provide the foundation of emergency shelter capacity that must be maintained and strengthened.

Working Groups Responsible

The **Housing Repair Working Group** (existing) will lead on emergency repair protocols, code enforcement partnerships, and coordination of repair programs across City, County, and PTRC systems.

The **Crisis & Bridge Housing Working Group** (new) will lead on shelter infrastructure preservation, hotel-to-bridge strategies, and coordinate with Continuum of Care partners to ensure shelter capacity is maintained and strengthened.



Urgency Goal 4.3: Drastically reduce housing loss by guaranteeing timely support for renters in crisis AND increase diversion/homeless prevention resources to reduce the number of individuals who are unsheltered.

Problem Statement

Forsyth County faces a persistent eviction crisis that functions as a pipeline to homelessness. According to the Humane Housing Network's assessment, "eviction is not merely a legal process but a profound disruption in the lives of individuals and families, often resulting in a downward spiral that includes loss of housing, job instability, educational discontinuity for children, and increased risk of homelessness."

Historical data from the Princeton Eviction Lab shows Forsyth County's eviction filing rate ranged from 17 to 31 filings per 100 renters between 2000 and 2018, indicating that eviction has been a consistent risk faced by renters for decades. After the pandemic-era moratoria and Emergency Rental Assistance (ERA) funding ended, filings rebounded sharply: by 2022, the county recorded 9,723 filings (94% of the pre-COVID baseline), and early 2023 averaged 880 filings per month. The assessment warns that "rising filings are a leading indicator for homelessness inflow, typically with a lag as cases work through the courts and families exhaust informal options."

The pandemic demonstrated that eviction prevention works. The HHN documented that "ERA funds demonstrably reduced eviction risk and bolstered housing stability, effects that plausibly averted literal homelessness." Locally, Forsyth County's Department of Social Services provided over \$45 million "to avoid evictions" by March 2023. North Carolina's HOPE program required participating landlords to dismiss pending summary ejections and pause nonpayment evictions for 60 days after assistance. The evidence shows ERA "not only suppressed eviction filings during and after moratoria but also interrupted the eviction-to-homelessness pipeline by paying arrears, stabilizing tenancies, and embedding eviction diversion and legal supports."

However, Covid ERA funding is exhausted and current prevention resources are drastically insufficient. Participants were "unequivocal about ERAP's effectiveness because it stripped away red tape: 'Paperwork is not [the point], keep people housed.'" By contrast, current HUD ESG prevention dollars are so restrictive that state staff "don't recommend using it." One provider quantified the gap: "we've given out \$36,000 and change so far this year in financial assistance, but we have received over \$220,000 of requests. So there's a huge gap there. The need is... heading north, but the dollars... aren't there."



The consequences are visible in the homelessness data. The January 2025 Point-in-Time count identified 476 people experiencing homelessness. The HHN assessment frames the strategic takeaway clearly: "with [eviction] filings now back near pre-COVID levels... the county should anticipate upward pressure on shelter demand and unsheltered counts unless upstream mitigation scales accordingly, targeted arrears assistance at filing, right-to-counsel or legal navigation, landlord-tenant mediation, and data-sharing that flags households at risk."

Methods

Eviction Prevention Taskforce: Convene an Eviction Prevention Taskforce under the Advocacy & Legal Working Group that brings together courts, Legal Aid, service providers, landlords, and tenants with lived experience. This taskforce will coordinate prevention efforts, identify system gaps, and advocate for policy changes that reduce eviction filings and prevent housing loss. They will build upon Eviction Data collected by Forsyth Futures and the Housing Justice Now projects to audit evictions in Forsyth County and look for ways to intervene earlier in the legal process.

Pre-Filing Referral Protocol: Map current eviction-prevention services and design a shared "pre-filing" referral protocol with warm-handoff scripts. This protocol should use filings and arrears data (from the Clerk, utilities, and large landlords) to contact households before the 10- or 14-day notice, connecting them to prevention resources before they reach crisis.

Right-to-Counsel Campaign: Begin scoping a Right-to-Counsel for eviction campaign including target population, cost model, and legal strategy. Build on Winston-Salem's 2024 pilot with Legal Aid of NC to expand legal representation for tenants facing eviction. The assessment notes that "right-to-counsel and eviction diversion" are among the interventions that can meaningfully bend the curve on displacement.

Flexible Prevention Fund: Establish or expand a flexible housing stability fund that mimics ERAP's speed (self-attestation, broad eligible uses, light-touch audits) to provide emergency rent and utility assistance, as well as small costs that prevent cascading crises (IDs, documents, moving costs, storage, car repairs).

Housing-First Diversion: Increase housing-first diversion capacity through coordinated entry, so households can be diverted from shelter to stable housing whenever possible. Strengthen connections between eviction prevention, shelter diversion, and rapid rehousing so that households who do lose housing can be quickly stabilized.



How This Goal Addresses the Problem

Goal 4.3 responds to these challenges by guaranteeing that every renter facing eviction or imminent loss of housing has access to well-funded prevention services, including a local right to counsel and housing-first diversion, so that far fewer households ever lose housing. The goal also increases diversion and homeless prevention resources to reduce the number of individuals experiencing homelessness.

The assessment frames prevention as "the craft of making eviction unnecessary and displacement unlikely", an upstream action that reduces displacement and homelessness. In the near term, "the programmatic center of gravity is cash, counsel, and conflict resolution": flexible emergency rent and utility relief, eviction diversion and mediation, and pilot right-to-counsel for tenants. These interventions have proven effective in North Carolina: Durham's Eviction Diversion Program and Guilford County's TEAM mediation project² "demonstrate that low-friction settlement and counsel reduce defaults, buy time for back-rent, and prevent lockouts."

Winston-Salem has begun testing the legal side of prevention. A 2024 city allocation supported a right-to-counsel pilot with Legal Aid of NC. The assessment recommends "formally nesting such counsel in the prevention toolbox" to place Forsyth among NC localities building eviction defense capacity. Long-range goals include eviction record sealing, a universal right-to-counsel standard, and state reforms to fees and filings that currently make eviction cheaper than resolution.

The goal also addresses the need for flexible local funds that can respond quickly to prevent housing loss. The assessment emphasizes that "flexible local funds are critical for small, timely interventions, IDs, birth certificates, moving costs, even an \$80 tow, that are eligible but administratively impractical under federal rules." A provider summarized the aspiration: "have some kind of a flexible housing stability fund that can be quickly administered and that other agencies could access... would be really helpful."

Measurement

Success will be tracked through eviction prevention and diversion indicators. These measures should be tracked over time against the 2024 baseline of 10,516 eviction filings and compared to shelter inflow and unsheltered counts to assess whether prevention efforts are meaningfully reducing housing loss and homelessness.

² <https://chcs.uncg.edu/programs/eviction-mediation-program/>



- 1 **Eviction Reduction:** Percentage reduction in eviction filings and writs of possession from 2024 baseline (e.g., filings per 100 renter households)
- 2 **Prevention Service Access:** Number and percentage of tenants facing eviction who receive prevention services (cash assistance, mediation, right to counsel)
- 3 **Shelter Diversion:** Number of households diverted from shelter to stable housing through housing-first approaches

Equity & Geographic Considerations

Race-Conscious Targeting: Target prevention resources to neighborhoods with high pre-pandemic eviction rates, high poverty, and higher shares of BIPOC renters, precisely where the assessment documents displacement risks concentrate. The assessment calls for "a prevention agenda built around race-conscious eviction diversion and short-term arrears aid."

Outcome Tracking by Demographics: Track prevention service access and outcomes by race/ethnicity, income, disability, and family type to ensure BIPOC, immigrant, disabled, and older adults are receiving equitable access to prevention resources

Accessible Program Design: Design prevention programs with minimal documentation requirements and self-attestation where possible, recognizing that administrative barriers exclude the most vulnerable households

Geographic Distribution: Ensure prevention services are accessible in high-eviction neighborhoods and available through multiple entry points (courts, community organizations, schools, faith communities)

Assets & Initiatives to Leverage

County/City Eviction Prevention Program and Emergency Aid Providers: Forsyth County's Department of Social Services administered over \$45 million in ERA funds to prevent evictions. Crisis Control Ministry provides emergency financial assistance for rent, mortgage, and utility payments, serving households experiencing financial hardship with support in multiple languages. Other emergency aid providers form a network that can be coordinated through the Eviction Prevention Taskforce.

Legal Aid of North Carolina and Pro Bono Attorneys: Legal Aid of NC provides free legal services in civil matters to low-income people, including tenant legal assistance. The 2024 city allocation supported a right-to-counsel pilot that can be expanded. Durham's Eviction



Diversion Program (administered with Legal Aid of NC and Duke Law) and Guilford County's TEAM mediation project provide models for courthouse-based eviction prevention.

CoC Coordinated Entry and Referral Partners: City with Dwellings operates street outreach and coordinated entry for people experiencing homelessness. Connecting Thru Housing provides housing navigation and support services. These partners provide the infrastructure for housing-first diversion and rapid connections between eviction prevention and homelessness services.

Working Groups Responsible

Advocacy & Legal Working Group (existing) will lead on eviction prevention strategy, right-to-counsel campaign, pre-filing referral protocols, and policy advocacy.

The new **Eviction Prevention & Tenant Support Taskforce**, housed within the **Advocacy & Legal Working Group**, will bring together courts, Legal Aid, service providers, landlords, and tenants to coordinate prevention efforts.



Appendix A – Visualization of HHN Action Planning Framework

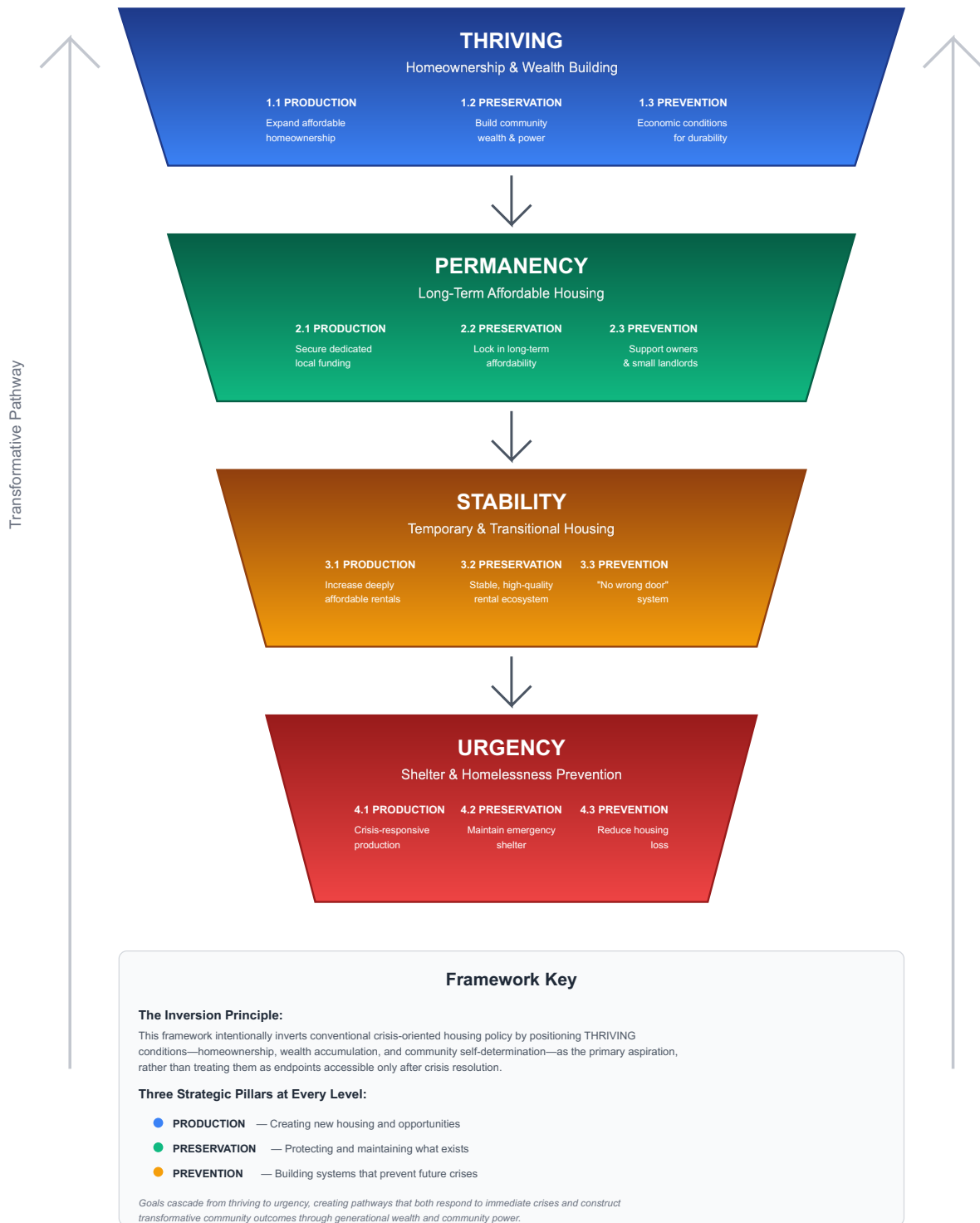


FIGURE 4 – HUMANE HOUSING NETWORK ACTION FRAMEWORK

Appendix B – Working Groups

Working Group	Status	Definition	Goals
Advocacy & Legal Working Group	existing	Leads policy, ordinance, and systems-change work; organizes legal resources for residents.	Right-to-counsel and other eviction-prevention policies (Urgency–Prevention). Anti-displacement and preservation policy package (e.g., right of first refusal, tenant protections). Campaigns for housing bond + 1¢ tax set-aside and embedding housing-first/living-wage principles in local policy (Permanence/Thriving–Production & Prevention).
Eviction Prevention & Tenant Support Taskforce	New subgroup under Advocacy/Legal	Coordinates people, dollars, and legal tools to stop evictions and keep renters housed.	Align emergency assistance, mediation, and legal services into a coherent eviction-prevention system (Urgency–Prevention). Design and pilot a Right-to-Counsel for eviction model, starting with priority populations. Develop tenant-facing tools (know-your-rights, navigation support) and data systems to track eviction filings and outcomes.
Tax Relief & Wealth Preservation Working Group	existing, expanded	Increases uptake of tax-relief tools and protects homeownership for low-income and BIPOC households.	Prevent loss of occupied affordable homes by connecting owners to tax relief, foreclosure-prevention, and financial counseling (Permanence–Prevention). Support wealth preservation and intergenerational transfer for long-time owners in at-risk neighborhoods (Thriving–Preservation). Align with shared-equity and CLT efforts to keep homes permanently affordable while preserving owner wealth (Thriving–Production).
Housing Repair & Weatherization Working Group	existing	Coordinates City, County, PTRC, and nonprofit repair/weatherization programs into a single, equitable ecosystem.	Rapid, non-predatory emergency repairs to prevent condemnation or displacement (Urgency–Preservation). Ongoing repair, stabilization, and energy retrofits for low-income owners and small landlords (Permanence–Prevention & Preservation). Formal collaboration with Code Enforcement so



			enforcement leads to repairs and compliance, not loss of housing (Permanence–Preservation).
Gentle Density Infill Working Group	existing	Uses community ownership, gentle density, and “missing middle” strategies to expand affordability.	Develop and scale community land trust/land bank and shared-equity homeownership models (Permanence/Thriving–Preservation & Production). Support small-scale, gentle-density and missing-middle projects that create affordable rentals and ownership (Stability/Permanence–Production). Help build a voucher-friendly, high-quality landlord pool, especially among small landlords (Stability–Preservation).
Finance & Capital Working Group	existing	Maps and coordinates the full continuum of housing finance; designs new capital tools.	Lead design and advocacy for a local housing bond and 1¢ per \$100 value tax set-aside, and steward the Housing Trust Fund (Permanence–Production). Build a 3-year pipeline of deeply affordable rental and ownership projects and match them with capital (Stability/Thriving–Production). Support financing for non-congregate crisis/bridge housing, day center, and youth transitional housing (Urgency–Production).
Economic Mobility & Wages Working Group	new, or w/in Thriving Together	Connects housing work to living-wage employment, benefits-cliff strategies, and income growth.	Set and advocate for local living-wage benchmarks and employer commitments (Thriving–Prevention). Align workforce, benefits-cliff, and financial-coaching initiatives with housing stability goals. Provide data and stories showing how wages + rents interact to shape homelessness and cost burden.
Neighborhood Leadership & Anti-Displacement Working Group	new, or w/in NBN, P4P, or A4E	Centers resident voice in preservation and development, and leads neighborhood-level anti-displacement work.	Facilitate resident-led preservation and anti-displacement plans in 2–3 priority neighborhoods (Thriving–Preservation). Support homeowner and tenant leadership cohorts around rights, wealth-preservation, and community ownership. Ensure CLT/land-bank acquisitions, repairs, and new development benefit current residents and reduce racial disparities, not fuel displacement.

Appendix C – Governance Structure

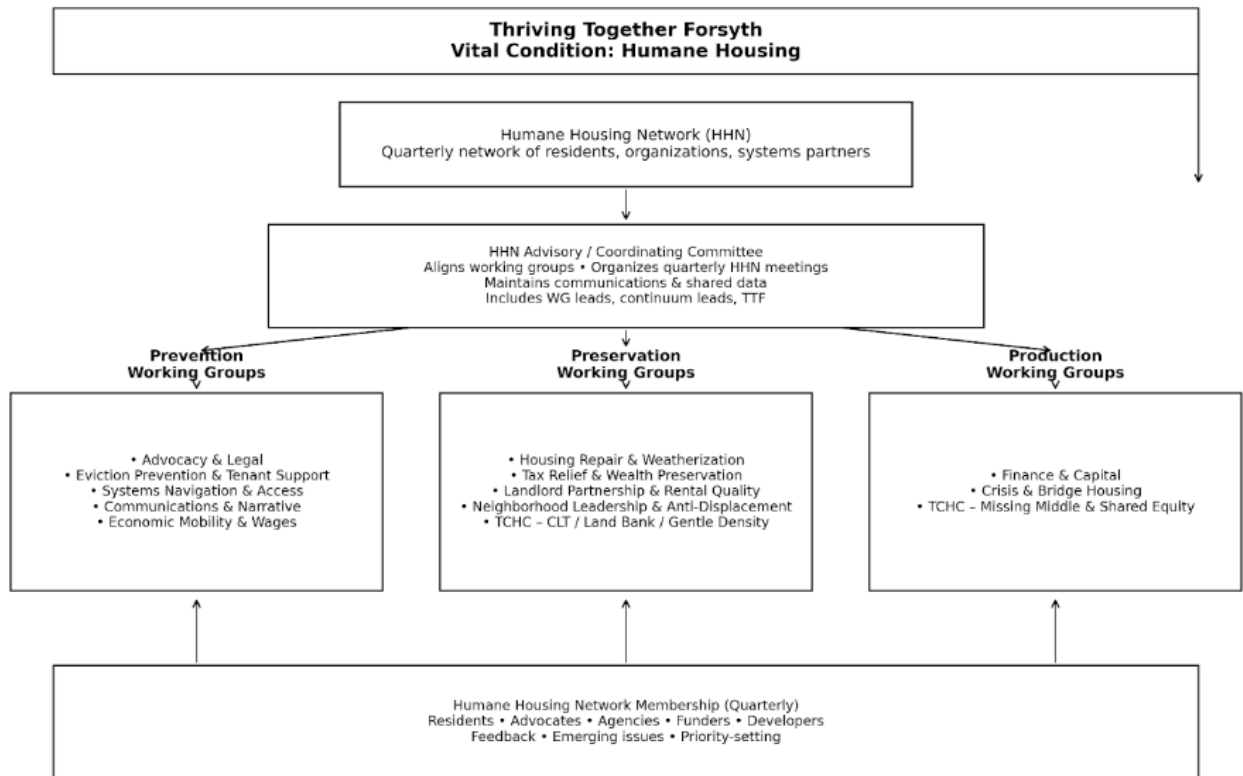


FIGURE 5 - GOVERNANCE STRUCTURE HHN/THRIVING TOGETHER

Thriving Together Forsyth serves as the overarching initiative with "Humane Housing" as one of its vital conditions. This suggests that housing is one of several key focus areas within a larger community wellbeing effort.

The HHN functions as a quarterly convening body that brings together residents, organizations, and systems partners. This network serves as the broad collaborative platform where diverse stakeholders come together around housing issues.

Sitting between the broader network and the working groups is the HHN Advisory/Coordinating Committee, which acts as the operational backbone by:

- Aligning the various working groups
- Organizing the quarterly HHN meetings



- Maintaining communications and shared data
- Including working group leads, continuum leads, and TTF representatives

Facilitating this Advisory Committee is Northington & Associates while Innovative Research Insights acts as content specialist and organizer of the various working groups.

The structure organizes housing work into three strategic focus areas, representing different intervention points in the housing continuum:

- **Prevention Working Groups** focus on keeping people housed through advocacy and legal support, eviction prevention, systems navigation, communications, and economic mobility.
- **Preservation Working Groups** address maintaining existing housing stock through repair and weatherization, tax relief, landlord partnerships, neighborhood leadership, and community land trust approaches.
- **Production Working Groups** concentrate on creating new housing through finance and capital strategies, crisis and bridge housing, and initiatives targeting missing middle and shared equity housing.

At the bottom, there's a bidirectional relationship where HHN membership (residents, advocates, agencies, funders, developers) provides feedback on emerging issues and helps with priority-setting, which then informs the working groups' activities. This creates a responsive, participatory governance model where ground-level insights shape strategic work.



Appendix D - Typology of Housing Interventions

1. System Coordination & Navigation Interventions

Strategic Purpose: Create accessible, coordinated pathways that connect residents to appropriate housing resources and ensure households don't fall through system gaps.

Primary Continuum Focus: Stability (Prevention) | Supports all continuum levels

HHN Goal Alignment: Goal 3.3 (Create a 'no wrong door' system)

Working Group Responsible: Systems Navigation & Access Working Group (new); Communications Working Group (front-door branding)

Interventions in this Category:

"Housing Help" Front Door

Launch a pilot phone line and online portal providing a single entry point where residents can access housing resource information, be screened for eligibility across programs, and receive warm referrals to services. Integrates with NC 211 and existing agency intake tools.

"No Wrong Door" Intake and Warm-Handoff Protocol

Prototype standardized intake form and warm-handoff protocol across 3-5 high-volume agencies with brief MOUs on referrals, documentation standards, and handoff expectations. Captures information once and routes to appropriate programs.

Shared Resource Inventory

Build shared resource inventory linked with Thriving Together Directory cataloging housing assistance programs, eligibility, capacity, and contacts. Develop simple decision tree for front-line staff. Update quarterly and make accessible through interactive asset map.

Navigator Deployment

Deploy trained housing navigators to guide residents through the system, assist with applications, and ensure follow-through. Embed in trusted community locations (libraries, faith communities, community centers) with home visit capacity for those with transportation barriers.

Interagency Coordination Infrastructure

Establish regular backbone huddles among high-volume agencies to troubleshoot barriers, share capacity information, and coordinate responses. Build data-sharing infrastructure tracking outcomes across programs.

Single Intake/Referral System



Create single intake/referral form routing owners to repair, tax, and financial help based on situation. Links City programs, County NCHFA programs, PTRC Weatherization, property tax relief, utility assistance, and foreclosure prevention into coordinated system with shared vendor pools.

Navigator Supports

Deploy trained navigators guiding homeowners through relief programs, assisting with applications, ensuring households receive all qualifying benefits. Embedded in trusted community locations with home visit capacity for seniors and those with mobility limitations.

2. Emergency Repair & Code Compliance Interventions

Strategic Purpose: Prevent housing loss through rapid intervention when units face imminent habitability failure or code violations that could lead to condemnation.

Primary Continuum Focus: Urgency (Preservation) | Permanency (Prevention)

HHN Goal Alignment: Goal 4.2 (Preserve emergency shelter and housing stock); Goal 2.3 (Support owners/landlords to keep units habitable)

Working Group Responsible: Housing Repair Working Group; Crisis & Bridge Housing Working Group (co-lead)

Interventions in this Category:

Rapid-Response Emergency Repair Protocol

Create rapid-response protocol with reserved slots for units at condemnation risk. Braids City Emergency Repair Loans, County NCHFA Urgent Repair Program funding, and PTRC weatherization crews for fastest intervention. Contracts for faster inspections, reserves rapid-response capacity, simplifies eligibility.

Code Enforcement Partnership

Work with Code Enforcement to generate shared priority list of buildings where quick repairs avert displacement. Implement 'code-to-care' approach coupling code orders with repair resources, legal aid, and owner education rather than fines that accelerate displacement.

Code-to-Care Collaboration

Formalize collaboration protocols between Code Enforcement and Housing Repair Working Group. Develop shared priority list. Couple code enforcement with title clearing, heirs-property legal aid, and owner education ensuring enforcement leads to repairs and compliance rather than displacement or demolition.



Wrap-Around Service Linkage

Ensure households in urgent situations link to wrap-around services including case management, legal aid, benefits enrollment, and behavioral health support. Repair alone may not stabilize households facing multiple challenges; comprehensive support increases long-term stability.

3. Ongoing Repair, Weatherization & Preservation Interventions

Strategic Purpose: Maintain habitability and affordability of existing housing stock through systematic repair, weatherization, and preservation support before crisis occurs.

Primary Continuum Focus: Permanency (Preservation) | Stability (Preservation)

HHN Goal Alignment: Goal 2.2 (Lock in long-term affordability and habitability); Goal 2.3 (Support owners/landlords)

Working Group Responsible: Housing Repair Working Group; Gentle Density Infill Working Group (small landlord partnerships)

Interventions in this Category:

Repair, Weatherization, and Green Retrofit Access

Create 'one-door' repair pipeline linking code compliance, PTRC weatherization, City rehabilitation programs, County NCHFA programs, and private financing through single intake with shared vendor pools and rapid funds. Target multifamily properties with high energy intensity for weatherization retrofits.

Repair and Weatherization Extension

Extend existing home repair and weatherization programs to small landlords committing to affordability terms. Locally capitalized Small-Landlord Preservation Loan administered with CDFI provides financing for health-and-safety repairs, energy retrofits, and accessibility improvements in exchange for maintaining affordable rents and accepting vouchers.

Small-Landlord Preservation Support

Establish mini-grants, loans, and technical assistance for small landlords meeting inspection standards, especially properties at sub-\$1,000 rents, ensuring habitability requirements don't shrink NOAH pool. Small-Landlord Preservation Loan administered with CDFI formalizes support requiring affordability terms in exchange.

Small Landlord Stabilization

Extend prevention supports to small landlords providing naturally occurring affordable housing. Provide technical assistance, light-touch rehabilitation support, and simple



compliance guidance ensuring habitability requirements don't result in unit loss or rent increases displacing tenants.

Hotel-to-Bridge Pilot

Design hotel-to-bridge pilot for households temporarily displaced during major rehabilitation. Master-lease hotel rooms providing safe, stable housing while repairs complete, then return households to rehabilitated units. Pair bridge moves with energy retrofits lowering post-rehab operating costs.

4. Property Tax Relief & Financial Support Interventions

Strategic Purpose: Prevent housing loss by reducing financial burden on low-income homeowners and connecting them to comprehensive financial stability resources.

Primary Continuum Focus: Permanency (Prevention) | Thriving (Preservation)

HHN Goal Alignment: Goal 2.3 (Support owners to keep units habitable); Goal 1.2 (Build community wealth and self-determination)

Working Group Responsible: Tax Relief & Wealth Preservation Working Group; Housing Repair Working Group (coordination)

Interventions in this Category:

"Stay Housed Forsyth" Outreach Campaign

Bundle repair, tax relief, and utility/foreclosure support into unified outreach campaign making prevention resources visible and accessible to homeowners and small landlords before crisis. Use trusted messengers (faith communities, neighborhood associations, senior centers) reaching households unaware of assistance or facing access barriers.

Targeted Early Outreach

Target early outreach to seniors, BIPOC homeowners, and neighborhoods with high tax-delinquency rates. Use data on tax delinquency, utility arrears, and code violations identifying at-risk households before crisis. Partner with Tax Administration to develop less punitive delinquency communications connecting homeowners to relief resources.

Wealth-Preservation Services Pipeline

Create coordinated pipeline of wealth-preservation services including heirs-property legal aid, title clearing, estate planning clinics, foreclosure prevention counseling, and tax-relief navigation. Fund small grants for probate fees and administrative costs blocking families from securing clear title. Link to repair and weatherization programs.



5. Eviction Prevention & Legal Support Interventions

Strategic Purpose: Drastically reduce housing loss by providing timely financial assistance, legal representation, and mediation to prevent evictions and divert households from homelessness.

Primary Continuum Focus: Urgency (Prevention) | Stability (Prevention)

HHN Goal Alignment: Goal 4.3 (Reduce housing loss and increase diversion)

Working Group Responsible: Advocacy & Legal Working Group with Eviction Prevention & Tenant Support Taskforce (new)

Interventions in this Category:

Eviction Prevention Taskforce

Convene Eviction Prevention Taskforce under Advocacy & Legal Working Group bringing together courts, Legal Aid, service providers, landlords, and tenants with lived experience. Coordinate prevention efforts, identify system gaps, advocate for policy changes reducing eviction filings and preventing housing loss.

Pre-Filing Referral Protocol

Map current eviction-prevention services and design shared pre-filing referral protocol with warm-handoff scripts. Use filings and arrears data (from Clerk, utilities, large landlords) to contact households before 10- or 14-day notice, connecting them to prevention resources before crisis.

Right-to-Counsel Campaign

Begin scoping Right-to-Counsel for eviction campaign including target population, cost model, and legal strategy. Build on Winston-Salem's 2024 pilot with Legal Aid of NC to expand legal representation for tenants facing eviction.

Flexible Prevention Fund

Establish or expand flexible housing stability fund mimicking ERAP's speed (self-attestation, broad eligible uses, light-touch audits) providing emergency rent and utility assistance, plus small costs preventing cascading crises (IDs, documents, moving costs, storage, car repairs).

Housing-First Diversion

Increase housing-first diversion capacity through coordinated entry so households can be diverted from shelter to stable housing. Strengthen connections between eviction prevention, shelter diversion, and rapid rehousing so households who lose housing can be quickly stabilized.



6. Landlord Engagement & Rental Ecosystem Interventions

Strategic Purpose: Create stable, high-quality rental ecosystem by supporting landlords to accept vouchers, maintain quality units, and provide tenant services that promote housing stability.

Primary Continuum Focus: Stability (Preservation)

HHN Goal Alignment: Goal 3.2 (Create stable, high-quality rental ecosystem)

Working Group Responsible: Gentle Density Infill Working Group (lead on landlord relationships); Housing Repair Working Group (quality/repairs)

Interventions in this Category:

"Good Landlord" Package

Design comprehensive 'good landlord' package providing tangible benefits to landlords accepting vouchers and maintaining quality units. Include access to repair funds (mini-grants and low-interest loans), inspection fast-track (expedited HQS inspections/re-inspections), landlord training (fair housing, tenant relations, property maintenance), and landlord risk-mitigation fund for damages beyond normal wear and tear.

Landlord Partnership Circle

Convene initial Landlord Partnership Circle focused on voucher acceptance and repair support. Ongoing forum brings together landlords providing affordable units, Housing Authority staff, repair program administrators, and tenant advocates to identify barriers, develop solutions, and build relationships increasing voucher utilization and unit quality.

Small Landlord Repair + Master-Leasing Pilot

Pilot program pairing small landlord repair financing with master-leasing arrangements and wrap-around tenant services. Nonprofit or housing authority master-leases units from small landlords, guaranteeing rent and providing property management support, while connecting tenants to case management and supportive services.

Tenant Wrap-Around Services

Ensure tenants in preservation partner pool access bundled supportive services including benefits navigation, financial coaching, employment connections, childcare referrals, and housing stability case management. Services proactively offered at lease-up and available throughout tenancy preventing issues leading to lease violations or voluntary moves.



7. Affordable Housing Production & Development Interventions

Strategic Purpose: Expand supply of deeply affordable rental and ownership units through new construction, adaptive reuse, and developer capacity building.

Primary Continuum Focus: Stability (Production) | Permanency (Production) | Thriving (Production)

HHN Goal Alignment: Goal 3.1 (Increase deeply affordable rental units); Goal 2.1 (Secure dedicated local funding); Goal 1.1 (Expand permanently affordable homeownership)

Working Group Responsible: Gentle Density Infill Working Group (lead on development); Finance Working Group (capital strategy); Crisis & Bridge Housing Working Group (emergency facilities)

Interventions in this Category:

Project Pipeline Development

Build 3-year project pipeline identifying specific sites, unit counts, and AMI targets for 30-60% AMI rentals. Include LIHTC applications, adaptive reuse opportunities (office/retail to housing conversions), public land activations, and scattered-site infill projects. Prioritize sites in high-eviction, high cost-burden neighborhoods where new supply can reduce displacement pressure.

Capital Matching and Gap Financing

Match top pipeline projects to Housing Trust Fund and other mission-aligned capital pools. Identify remaining subsidy gaps and develop strategies to close them through layered financing including LIHTC (9% competitive and 4% bond-financed), HOME/CDBG gap financing, state Workforce Housing Loan Program resources, and philanthropic impact investments.

Developer Ecosystem Building

Support and expand Developer Capacity Building Program training and connecting small and emerging builders, with focus on minority developers, to pro formas, permitting processes, and capital sources. Link program graduates to pipeline projects and provide predevelopment support so they can successfully compete for and execute deeply affordable developments.

Regulatory Barrier Removal

Work with Advocacy & Legal Working Group identifying and removing key zoning and permitting bottlenecks for deeply affordable projects. Advocate for expedited approvals, fee waivers or deferrals for income-restricted units, and by-right siting for LIHTC and PSH



developments. Develop 'green lane' permitting process with clear timelines and published intake templates.

Shared-Equity Development Pipeline

Create new permanently affordable ownership units through CLT models, deed-restricted homes, shared-equity arrangements, and limited-equity cooperatives. Involves acquiring land through public dispositions, land banking, and mission-aligned purchases; developing or rehabilitating homes with deep affordability restrictions; establishing ground lease or resale-restriction mechanisms preserving affordability in perpetuity.

Homeless Day Center

Establish low-barrier Homeless Day Center through new construction or adaptive reuse providing basic services (restrooms, showers, laundry, mail, storage), case management and navigation, connections to housing programs and employment services, and safe daytime space for people unable to access shelter or exiting night shelter. Designed as 'node for coordination and rehousing' accelerating movement to permanent housing.

Non-Congregate Crisis and Bridge Housing

Create non-congregate crisis and bridge housing options so people don't sleep unsheltered while waiting for permanent housing. Options include hotel/motel conversions or master-leasing for non-congregate shelter; tiny homes, pallet shelters, or modular micro-shelter villages meeting building and fire codes; and sanctioned managed sites including safe parking. Paired with services and designed as 'bridge-to-permanency.'

Transitional Housing for Youth Aging Out of Foster Care

Develop transitional housing program for youth aging out of foster care providing time-limited, service-rich residential stability with trauma-informed case management; connections to education, employment, and life skills training; and clear pathways to permanent housing. Designed to consistently move youth into permanent housing rather than cycling back to homelessness or incarceration.

8. Community Ownership & Anti-Displacement Interventions

Strategic Purpose: Build community wealth, power, and self-determination through resident-controlled land ownership, participatory planning, and anti-displacement protections.

Primary Continuum Focus: Thriving (Preservation & Production) | Permanency (Preservation)

HHN Goal Alignment: Goal 1.2 (Build community wealth and self-determination); Goal 2.2 (Lock in long-term affordability)



Working Group Responsible: Gentle Density Infill Working Group (CLT/CLB development); Neighborhood Leadership & Anti-Displacement Working Group (new, participatory planning); Advocacy & Legal Working Group (policy development)

Interventions in this Category:

Community Ownership Transfer

Identify initial portfolio of at-risk and available properties for land bank/CLT acquisition and long-term affordability. Use city's land-banking action plan framework acquiring tax-delinquent, abandoned, and underused parcels, attaching long-term (50+ years) affordability covenants to reuse. Move properties into mission ownership, housing authority, CLT, or nonprofit portfolios through soft-debt refinancing and public land dispositions.

Community-Ownership Expansion

Support legal incorporation of Community Land Trust and Community Land Bank. Ensure governance structures include resident representation and meaningful decision-making authority over acquisitions, development priorities, and anti-displacement safeguards.

Anti-Displacement Policy Development

Draft comprehensive preservation policy package including right-of-first-refusal provisions for qualified nonprofits and Housing Authority at resale, anti-speculation measures, notice requirements for sale of affordable properties, and rehabilitation standards maintaining affordability. Monitor pipeline of LIHTC and restricted properties approaching expiration, proactively offer gap financing for recapitalization in exchange for deeper, longer affordability terms.

Participatory Anti-Displacement Planning

Select 2-3 priority neighborhoods for participatory anti-displacement planning processes giving residents formal voice over what preservation investments are made, how sequenced, and who benefits. Processes should be culturally responsive, multilingual, and designed to include renters and homeowners.

Homeowner and Tenant Leadership Development

Launch homeowner and tenant leadership cohorts focused on wealth preservation, housing rights education, and community organizing. Modeled on Guilford County's Tenant Leadership Academy, cohorts should include stipends, childcare/transportation supports, and evening scheduling reducing participation barriers while cultivating resident leaders disseminating knowledge and advocating for improvements.

Neighborhood-Specific Tool Packages



Align tax-relief, repair, and community-ownership tools into neighborhood-specific packages responding to each community's particular preservation needs and opportunities. Ensure investments in preservation (repairs, retrofits, streetscape improvements) are monitored to confirm they benefit current residents rather than triggering displacement or speculative buy-ups.

Site Identification and Acquisition

Conduct feasibility studies identifying target buyers, appropriate product types, and three-year unit goals. Identify properties and portfolios suitable for CLT acquisition or limited-equity conversion, begin strategic acquisition planning, prioritizing sites in historically disinvested neighborhoods facing gentrification pressure and areas with strong access to opportunity.

9. Funding, Finance & Capital Interventions

Strategic Purpose: Establish dedicated, predictable local funding sources to close financing gaps and enable production and preservation at scale.

Primary Continuum Focus: Permanency (Production) | All continuum levels

HHN Goal Alignment: Goal 2.1 (Secure dedicated, long-term local funding)

Working Group Responsible: Finance Working Group; Advocacy & Legal Working Group (ballot campaign); Communications Working Group (narrative campaign)

Interventions in this Category:

Financial Roadmap Development

Create detailed financial roadmap for housing bond and tax set-aside, including projected amounts, eligible uses, anticipated unit production and preservation, and leverage ratios with federal, state, and philanthropic sources. Roadmap draws on Forward 2045 Comprehensive Plan's framing of capital gaps and Housing Needs Assessment's quantification of need by AMI band and housing type.

Fund Design and Governance

Design Housing Trust Fund with transparent governance, clear allocation formulas prioritizing extremely low-income and low-income households, and accountability mechanisms tracking units produced, populations served, and leverage achieved. Fund structured to braid with Winston-Salem Foundation's Loan Fund and other philanthropic and CDFI partners for maximum impact.

Political Timeline Identification



Identify optimal political windows for ballot measures, such as 2026 or 2027 election cycles, and map necessary stakeholder endorsements from business leaders, neighborhood associations, faith communities, and elected officials at city and county levels.

Partnership Development

Collaborate with existing mission-driven developers, faith-based institutions and church affiliated CDCs, CDFIs like Truliant Federal Credit Union or Institute Capital, and emerging Gentle Density Infill Working Group to leverage capacity, capital, and community relationships.

10. Advocacy, Policy & Systems Change Interventions

Strategic Purpose: Build political will, change policies and regulations, and shift economic conditions to make affordable housing sustainable and equitable.

Primary Continuum Focus: Thriving (Prevention) | All continuum levels

HHN Goal Alignment: Goal 1.3 (Build economic and political conditions); Goal 2.1 (Secure dedicated funding through advocacy)

Working Group Responsible: Gentle Density Infill Working Group; Tax Relief & Wealth Preservation Working Group; Finance Working Group (capital/down-payment assistance)

Interventions in this Category:

"Housing is Infrastructure" Campaign

Design and launch public-facing campaign building political will by reframing affordable housing as essential community infrastructure. Drawing on national message research, craft shared language and modular talking points tailored to varied audiences (business leaders, neighborhood associations, faith communities, civic organizations) connecting humane housing to economic prosperity, public health, and community stability.

Narrative and Base-Building Campaign

Launch public education and advocacy campaign, led by Communications and Advocacy & Legal Working Groups, reframing affordable housing as community infrastructure essential to economic competitiveness, workforce stability, and neighborhood health. Cultivate coalition of voices (employers, anchor institutions, civic organizations, residents with lived experience) to build political will for public investment.

Cross-Sector Living-Wage Convening

Convene cross-sector partners (workforce development organizations, major employers, economic development agencies, housing providers, community advocates) to set shared living-wage and housing-cost targets for Forsyth County. Align workforce training, benefits-



cliff mitigation strategies, and employer-assisted housing programs into coherent economic mobility agenda complementing housing production and preservation.

Housing-First Policy Integration

Integrate housing-first principles into local policy agendas across city, county, school system, and major employers. Includes advocating for employer-assisted housing programs, supporting transit-oriented development connecting affordable housing to employment centers, and ensuring public investments in workforce development, education, and health explicitly address housing stability as foundational condition for success.

Resident-Led Advocacy Development

Ensure residents from impacted neighborhoods and people with lived experience of housing instability and homelessness have visible leadership roles in campaigns and decision-making spaces. Build advocacy capacity so housing policy is shaped by those most affected, not only by professional advocates and institutional partners.

Shelter Infrastructure Protection

Maintain and strengthen existing shelter and bridge infrastructure including Bethesda Center for the Homeless, Salvation Army Center of Hope, Samaritan Ministries Samaritan Inn, City with Dwellings White Flag operations, and United Way family placements. Advocate for sustained local funding to buffer against federal cuts and ensure quality standards met across all facilities.

Working Group Responsible: Advocacy & Legal Working Group; Communications Working Group; Economic Mobility & Wages Working Group (new or within Thriving Together).

11. Homeownership Pathways & Asset Building Interventions

Strategic Purpose: Create accessible pathways to homeownership and wealth building for low- and moderate-income households, particularly BIPOC families historically excluded from ownership opportunities.

Primary Continuum Focus: Thriving (Production)

HHN Goal Alignment: Goal 1.1 (Expand permanently affordable homeownership)

Interventions in this Category:

Integrated Buyer Pipeline

Design comprehensive pathway connecting potential buyers to financial coaching, tax-relief navigation, and post-purchase supports. Includes expanding Individual Development Account (IDA) programs, providing down-payment assistance through programs like NC



Housing Finance Agency's Community Partners Loan Pool, and offering ongoing homeownership counseling and maintenance assistance.

Summary Matrix: Intervention Types by Continuum Focus

The following table provides an at-a-glance view of how the intervention typologies align with the Housing Continuum framework:

Intervention Type	Primary Focus	Lead Working Group
1. System Coordination & Navigation	Stability (Prevention)	Systems Navigation & Access
2. Emergency Repair & Code Compliance	Urgency (Preservation)	Housing Repair
3. Ongoing Repair & Preservation	Permanency (Preservation)	Housing Repair
4. Property Tax Relief & Financial	Permanency (Prevention)	Tax Relief & Wealth Preservation
5. Eviction Prevention & Legal	Urgency (Prevention)	Advocacy & Legal / Eviction Prevention Taskforce
6. Landlord Engagement	Stability (Preservation)	Gentle Density Infill Working Group
7. Production & Development	Stability/Permanency (Production)	Gentle Density Infill Working Group/ Finance
8. Community Ownership & Anti-Displacement	Thriving (Preservation)	Gentle Density Infill Working Group/ Neighborhood Leadership
9. Funding & Capital	Permanency (Production)	Finance
10. Advocacy & Systems Change	Thriving (Prevention)	Advocacy & Legal/ Communications
11. Homeownership Pathways	Thriving (Production)	Gentle Density Infill Working Group



Appendix E – Next Steps by Goal

1.1 Use new production tools to expand permanently affordable homeownership and wealth-building opportunities.

- Conduct a shared-equity feasibility study (target buyers, product types, 3-year unit goals).
- Identify sites/portfolios suitable for CLT or limited-equity conversion and begin acquisition planning.
- Design an integrated buyer pipeline: financial coaching, tax-relief navigation, and post-purchase supports.

1.2 Use preservation to build community wealth, power, and self-determination.

- Select 2–3 priority neighborhoods for a participatory anti-displacement planning process.
- Launch homeowner and tenant leadership cohorts focused on wealth preservation and rights education.
- Align tax-relief, repair, and community-ownership tools into neighborhood-specific packages.

1.3 Build the economic and political conditions that make prevention and affordability durable.

- Convene cross-sector partners to set shared living-wage and housing-cost targets for Forsyth.
- Integrate housing-first principles into local policy agendas (city, county, school system, major employers).
- Design a public-facing “Housing is Infrastructure” campaign to build political will.

2.1 Secure dedicated, long-term local funding for affordable housing production and preservation.

- Develop a financial roadmap for a housing bond + tax set-aside (amounts, uses, projected impact).
- Identify political windows (e.g., 2026 or 2027 ballot) and necessary stakeholder endorsements.



- Launch a narrative and base-building campaign led by Communications and Advocacy & Legal.

2.2 Lock in long-term affordability and habitability of existing homes and land.

- Identify an initial portfolio of at-risk and available properties for land bank/CLT acquisition and long-term affordability.
- Draft a preservation policy package (anti-displacement tools, right of first refusal, rehab standards).
- Formalize collaboration protocols between Code Enforcement and Housing Repair WG.

2.3 Prevent loss of occupied affordable homes by supporting owners and small landlords to keep units safe and habitable.

- Bundle repair, tax relief, and utility/foreclosure support into a “Stay Housed Forsyth” outreach campaign.
- Create a single intake/referral form that routes owners to the right mix of repair, tax, and financial help.
- Target early outreach to seniors, BIPOC homeowners, and neighborhoods with high tax-delinquency.

3.1 Increase the supply of deeply affordable rental units that keep cost-burdened households stable and out of crisis.

- Build a 3-year project pipeline (sites, unit counts, AMI targets) for 30–60% AMI rentals.
- Match top projects to Housing Trust Fund and other capital; identify remaining subsidy gaps.
- Work with Advocacy & Legal to remove key zoning/permit bottlenecks for these projects.

3.2 Create a stable, high-quality rental ecosystem that keeps cost-burdened tenants housed.

- Convene an initial Landlord Partnership Circle focused on voucher acceptance and repair support.
- Design a “good landlord” package (access to repair funds, inspection fast-track, landlord training).



- Pilot a small landlord repair + master-leasing program with wrap-around tenant services.

3.3 Create a “no wrong door” system so residents can easily access coordinated resources before they reach crisis.

- Build a shared resource inventory (linked with Thriving Together Directory) and simple decision tree for front-line staff.
- Prototype a “no wrong door” intake form and warm-handoff protocol across 3–5 high-volume agencies.
- Launch a pilot “Housing Help” phone/online front-door branded through Communications WG.

4.1 Create crisis-responsive production that keeps people off the street and out of unsafe situations.

- Commission quick feasibility/site selection for a Homeless Day Center and non-congregate bridge village (tiny/pallet).
- Identify likely operating partners and governance for youth transitional housing tied to foster-care exit.
- Work with Finance WG and Winston-Salem Foundation’s Housing Trust Fund to outline a capital stack and preliminary budget for 1–2 pilot projects.

4.2 Maintain and strengthen the emergency shelter AND preserve safe and affordable housing stock so households in unsafe or crisis housing are not displaced.

- Create a rapid-response emergency repair protocol with reserved “slots” for units at risk of condemnation.
- Work with Code Enforcement to generate a shared priority list of buildings where quick repairs can avert displacement.
- Design a hotel-to-bridge pilot for households temporarily displaced during major rehab.

4.3 Drastically reduce housing loss by guaranteeing timely support for renters in crisis AND increase diversion/homeless prevention resources to reduce number of individuals who are unsheltered.

- Convene an Eviction Prevention taskforce under Advocacy & Legal (courts, Legal Aid, providers, tenants).



- Map current eviction-prevention services and design a shared “pre-filing” referral protocol + warm-handoff script.
- Begin scoping a Right-to-Counsel for eviction campaign (target population, cost model, legal strategy).