

E.T PHONE HOME: AFFORDABLE HOUSING MESSAGING IN TIMES LIKE THIS

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DIRECTOR OF HOUSING POLICY



ABOUT US

North Carolina Housing Coalition (NCHC)



Our mission is to lead a movement to ensure that every North Carolinian has a home in which to live with dignity and opportunity.

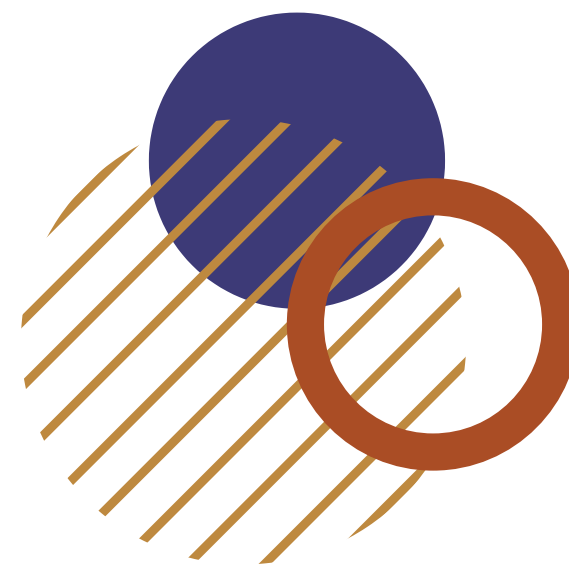
Our organization was founded in 1988 by advocates seeking to bring together those interested in best practices and improving public policy making in response to a diminishing federal funds and the increasing housing needs of North Carolina. **This led to the creation of the North Carolina Housing Trust Fund**, initially capitalized with \$21 million from the NC Housing Trust and Oil Overcharge act, and still a critical housing resource for our state. In 2004 the name changed from North Carolina Low Income Housing Coalition to the North Carolina Housing Coalition (NCHC).

OUR WORK INCLUDES:

CONVENING
RESOURCING

&

REINFORCING
COALITION BUILDING



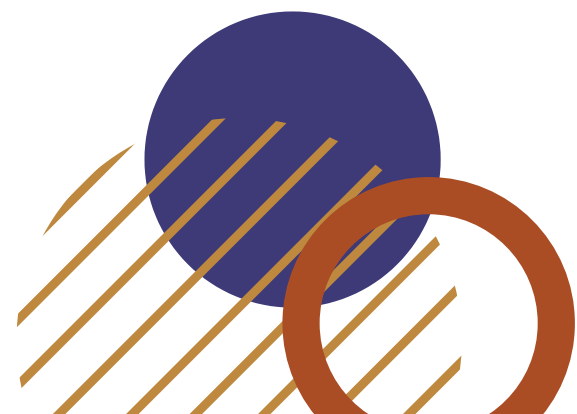
ABOUT US

North Carolina Housing Coalition (NCHC)



Our work is centered around policy and advocacy. The shape it takes is heavily influenced by best practices, our belief that housing is a human right, and the different dynamics across the state and throughout our coalition partners and friends.

- County Profiles
- Weekly Call & Podcast
- Policy Updates & Newsletters
- Policy Framework
- Presentations & Training
- Cross-Sector Partnerships
- Engaging at the NC General Assembly
- Tracking key NC & Federal legislation and actions
- Incubating or piloting new housing related initiatives
- Developing and facilitating learning cohorts
- Developing resources for local governments
- Data analysis
- Connecting state partners with federal partners
- Responding to systemic gaps or infrastructure needs
- And more....





ADVOCACY IS INFRASTRUCTURE

WHY & HOW THE ENTIRE HOUSING ECOSYSTEM
SHOULD ENGAGE AND PARTICIPATE





**ADVOCACY CAN LOOK A NUMBER OF WAYS.
WE ALL DO IT SOMEHOW, OFTEN WITHOUT
REALIZING IT.**

AS EXPERTS IN WHICHEVER PIECE OF THE
HOUSING ECOSYSTEM, WE HAVE INSIGHTS THAT
ARE NEEDED TO IMPROVE POLICY.





**POLICY ISN'T PERFECT. NEITHER IS
ADVOCACY.**

THE TIME FOR COORDINATED AND STRATEGIC
ADVOCACY, PARTNERSHIPS, AND
COMMUNICATION IS NOW.



Policy Priorities & Context



SOLUTIONS FRAMEWORK FOR HOUSING ADVOCACY

There is NO silver bullet

Supply

- Tax Credit Development
- Incentives to build affordable housing
- Public Private Partnership

Subsidy

- Down payment assistance
- Rental Assistance
- Tax Credit Development
- Tax Credits



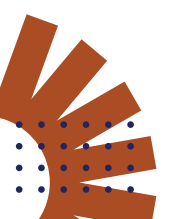
Stability

- Cooperative Models
- Property Tax Relief
- Land Banks
- Eviction & Foreclosure Prevention
- Homeownership Counseling

Systems

- Capacity at organizations
- Organizations
- Rules and processes
- Policies

Framework inspired by "The Affordable City" by Shane Phillips



NC Housing Coalition

nchousing.org



NORTH CAROLINA
HOUSING
COALITION

2025–2026 Policy Priorities



Funding for Housing

Increase housing investments to make the scale of the need.

- State Housing Trust Fund
- Workforce Housing Loan Program (WHLP)
- Additional resources



Disaster Recovery

Meet immediate recovery needs and invest in preparedness for future disasters.



Protection for Renters and Homeowners

Improve access to quality, affordable housing, and prevent displacement.



Land Use & Development

Inform local policies and support land use reform.



Statewide Coordination

Strengthen our state housing infrastructure and improve coordination across agencies and our housing ecosystem for effective deployment of resources.





Policy Priorities & Context



Legislative Overview 2025–2026 Session (January – Present)

Over 1700 bills have been introduced this session

1011 of them in the House

98 related to our policy priorities in some way.

768 in the Senate

90 related to our policy priorities in some way.

Over 185 bills between the House & Senate connected with our policy priorities.

32 of these bills have survived crossover (May 8)





Policy Priorities & Context



Legislative Overview 2025–2026 Session (January – Present)

There are a few bills that before crossover were pulled or amended to include fiscal components, which makes them exempt from crossover, like HB765 “Save the American Dream Act

H15 - Support Private Property Rights
H48 - Increase UI Max Benefit/2025 UI Tax Credit
H94 - Dis. Veteran Homestead Exclu. Prequalification
H96=S71 - Expedited removal of Unauthorized persons
H173 - Wake County ETJ
H251 - Disaster Response Funding/Nondiscrimination
H298 - Local Govt's System Development Fees
H376 - Various On-Site Wastewater & Well Provisions
H381 - On site Wastewater System Amendments
H432 - Property Tax Relief Study
H437 - Establish Drug-Free Homeless Service Zones
H520 - Title Fraud Prevention Act
H678 - Clarify Emerg. Comm. Exemptions/Fire Code
H781 - Unauthorized Public Camping & Sleeping
H797 - Residential Property Wholesaling Protections
H859 - Local Govts/Guaranteed Income Programs

H870 - Sedimentation Act & Other Env'l Changes
H913 - Liability/Unfair/Deceptive Development Actions
H992 - Timeshare Foreclosures
S29 - Onslow - Delegate Rezoning Authority
S164=S365 - Theft of Temporary Housing During Emergency
S229 - Protect Private Property Rights
S257 - 2025 Appropriations Act
S266 - Historic Flood Event Bldg. Code Exemption
S378 - HOA Revisions
S387 - Brownfields Property Reuse Act Revisions
S423 - Title Fraud Prevention
S493 - Land Use Clarification and Changes
S587 - Clarify Nonconforming Uses
S602 - Hurricane Helene Bldg. Code Window Exemption
S675 - Second Mortgage Fee Alignment Act
S690 - Modify Licensing Real Est. Appraisers



Policy Priorities & Context:

Funding for Housing



Legislative Update on Key Housing Resources in the NC Budget (2025–2027)

Key Housing Appropriation	House Version FY25-27	Senate Version FY25-27	Previous Budget 2023-2025
NC Housing Trust Fund	\$10.66 M <i>Recurring</i>	\$10.66M <i>Recurring</i>	\$10.66M <i>Recurring</i>
Workforce Housing Loan Program	\$5M <i>Only for 2026-2027</i>	\$0	\$35M <i>Non Recurring</i>
LIHEAP	\$56.4M <i>Recurring</i>	\$56.4M <i>Recurring</i>	\$67.8M <i>Recurring</i>

2025 Projects that are projected to win awards for **new construction** will need about \$35–40 Million in WHLP funding. This is for an estimated **1200 units**.



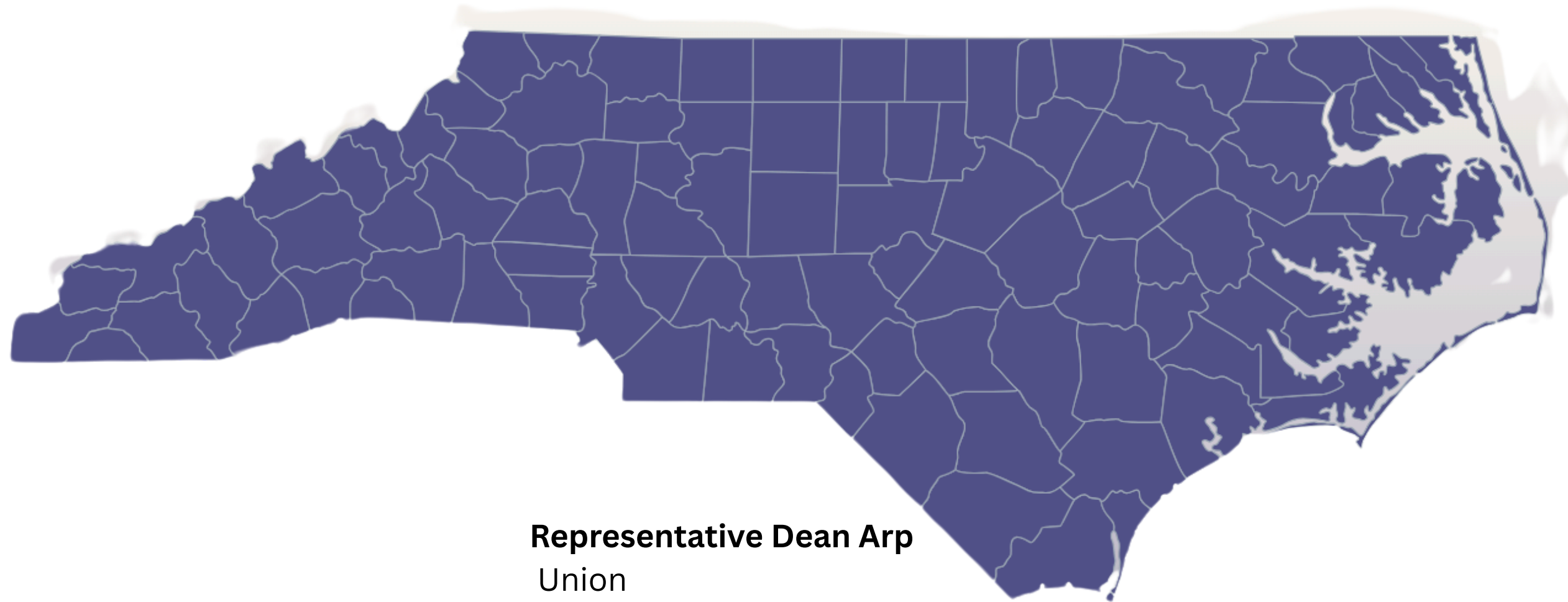
Policy Priorities & Context: *Funding for Housing*



ADVOCACY AND ENGAGEMENT OPPORTUNITY ALERT

Senator Hise

Alleghany, Ashe,
Avery, Caldwell,
Haywood,
Madison, Mitchell,
Watauga, Yancey



Senator Jackson

Bladen, Duplin, Jones,
Pender, Sampson

Senator Lee

New Hanover

Representative Dean Arp

Union

Representative Kyle Hall

Forsyth, Stokes

Representative Lambeth

Forsyth

Representative Strickland

Johnston





Policy Context at the National Level



Affordable Housing Credit Improvement Act (AHCIA)

The AHCIA is not new, it has been introduced each year for the past several years (the past 5 congresses) as a bipartisan effort to strengthen and expand the Low Income Housing Tax Credit.

Aspects of the AHCIA have been enacted in individual bills or other policy reforms, but there is still much more to do.



H.R.1 – One Big Beautiful Bill (contains historic Housing Credit Provisions)

As of May 22, the House passed their 2025 reconciliation bill – and the bill actually has some key Housing Credit production provisions. The bill has been sent to the Senate for revisions, and their goal is to pass their own version by July 4. The reconciliation bill or H.R.1 The One Big Beautiful Bill Act contains some of the following:

- Restoring the 12.5% 9 Percent credit allocation increase for 2026 through 2029
- Lowering the Private Activity Bond threshold test from 50% to 25% for obligations made between 2026–2029
- Provides 30% basis boosts for properties in rural and Native American communities placed in service between 2026 and 2029.



Policy Context at the National Level



Protecting critical community development and housing resources

Programs such as HOME, CDBG, and more are either being eliminated, or combined into block grants, which will then make it easier to eliminate them down the road.

A lot of language in the FY26 budget includes “shifting responsibility and resource decisions to the state” which means the costs, will land on the state.



Staff and funding cuts at key agencies without process changes



What is Advocacy?



What is Advocacy?

Raise your hand if you would call yourself an advocate?

Raise your hand if you are not allowed to advocate as a part of your professional role?

Raise your hand if you ARE allowed to advocate as a part of your professional role?

What do you think of when you think of advocacy?

What is Advocacy?

Advocacy is about **influencing decision makers to create change**.

Usually involves speaking **on behalf** of a cause on an issue, or a group of people.

Advocacy is using your voice, experience, and/or position to try and influence decisions about things ranging from policies, funding, and systems.

Advocacy is not innately political – it's action in pursuit and in alignment with your mission.

Lobbying

Testifying

Data sharing

Collaborate

Speak to press

Storytelling

Hosting site visits

Submitting public comments

Educating staff and boards

Emailing and educating elected officials

Use leverage to improve and shape conditions

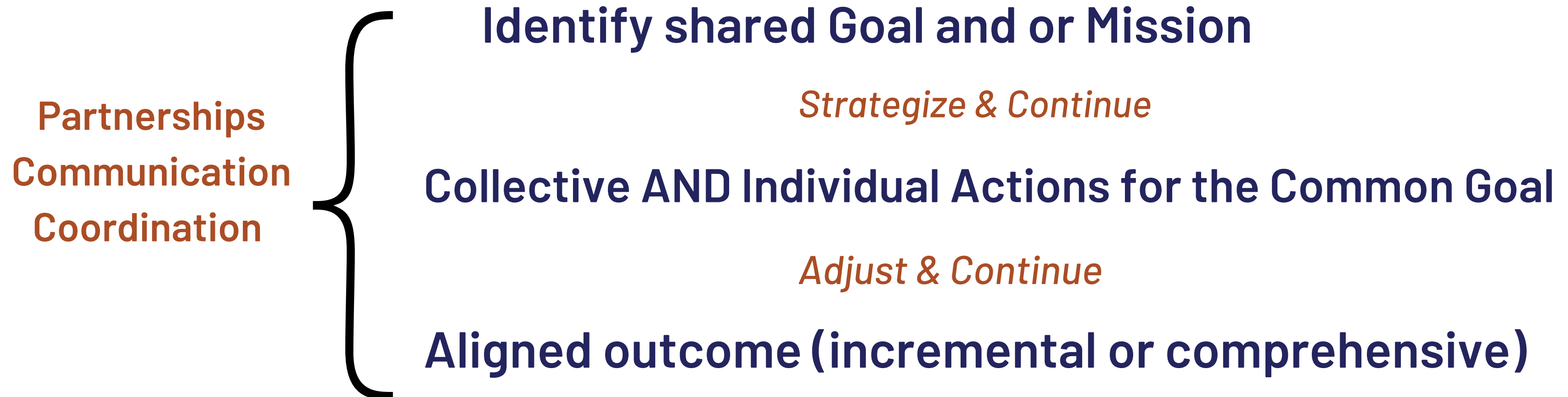
Tracking key data or actions

What is Advocacy?

Policy is rarely if ever perfect. So Advocacy won't be perfect either.

You **don't have to agree** with every single strategy or partner, coalitions and partnerships are **varied and diverse for a reason**.

What is worth speaking up about that impacts your work ?



What is Advocacy?

Messaging should be aligned, but it doesn't have to be perfect.

Affordable housing is economic development, it supports our local businesses and workforce ensuring that keep our state and local economy strong. **Investing in affordable housing in workforce housing means supporting our local economy.**

Affordable housing is a basic human need and human right. Without it people are faced with difficult choices around work, health, school, and more. This impacts our community's overall health and resilience. **Investing in affordable housing is investing in health, workforce, education, and the entire community.**

Affordable housing is critical but growing increasingly unfeasible. Development costs have increased by 125% in the last three years due to burdensome local ordinances and increased construction costs. **Investing in development and gap financing is a key part of ensuring these units come online and communities have options.**

What is Advocacy?

Frame the message around shared values.

Avoid jargon. Connect the message to everyday people.

Tailor it for multiple audiences.

Bring partners in with data, capacity, partnerships that can help spread and further the goal of your advocacy and messaging.

Partnerships
Communication
Coordination

Identify shared Goal and or Mission

Strategize & Continue

Collective AND Individual Actions for the Common Goal

Adjust & Continue

Aligned outcome (incremental or comprehensive)

Various Roles





ROLES & TOOLS: INFORMATION

- Development costs - Per unit, and how that has changed over time
- Average development timeline and what that does for project feasibility
- Unexpected increases in development costs
- Direct impact of process on development cost and completion
- Waiting list details - number of people on it, average wait time, etc.,
- Average incomes for applicants and how that has changed over time
- Benefits of public private partnerships, community partnerships
- The growth in demand before lease up
- The increase cost of taking on debt
- Insurance
- What works and what doesn't and why

How are you using this information aside from reporting requirements?

How could this information inform, shape, and improve public policy?



ROLES & TOOLS: INFORMATION SHARING

How are you using this information aside from reporting requirements?

How could this information inform, shape, and improve public policy?

Who has access to the information you want and need?

Why does that information matter? What is the connection?

ROLES & TOOLS: STORIES & NARRATIVE



EACH OF THESE HOUSING TYPES HAS RULES, PROGRAMS, SYSTEMS THAT IMPACT IT, DEFINE IT, REGULATE IT, AND RESOURCES THAT ARE REQUIRED FOR THEM TO EXIST.

EVERYONE NEEDS HOUSING



ROLES & TOOLS: STORIES & NARRATIVE

Everyone has a story. Stories have power.

Every part has power.

**Many stories even challenge existing narratives about
affordable housing and the growing need.**



ROLES & TOOLS: STORIES & NARRATIVE

Small family living in a metro area, one child, two adults, both working. One is working two to three jobs. In the span of three years they were evicted twice. 10 years earlier, they lost their home to foreclosure.

In 2012, they two evictions on their records, and found that when they searched for housing the deposit required and rent upfront was way too much. They decided to stay in a hotel again until they could build back their savings. They made too much to qualify for any programs, but not enough to secure housing on their own. From 2012-2020 they paid between \$900 and \$1200 each month for the hotel room. They continued working, and saved and recovered slowly.

They were able to secure an apartment for \$1550 a month (\$500 more than what they were paying) because their child was able to co-sign with them so they met the income requirements. In 2020 the adults were 70 and 68. They worked until the COVID19 pandemic pushed them into retirement. Three years later in 2023, they both died.

Both died from comorbidities that we now from extensive data and research is made WORSE by housing instability, and prolonged periods of financial stress.

This story.

Is evidence of the impact of housing on health.

Highlights the complexity of housing need.

Challenges stereotypes about who needs affordable housing.

Serves as my motivation and connection to this work constantly.

Opportunities & Key Takeaways



ENGAGE & STAY INFORMED

Tune In: Weekly Housing Call - 9:45 am turns into a podcast

Visit: Our NCGA Bill Tracker - 2025-26 Legislative Session

Subscribe to: Housing Matters 2 NC - Bi-Weekly Newsletter

Request or Use: Resources released in response to events or released annually like our County Profiles.

2025-2026 NCGA BILL TRACKER

Filter Sort ...



HB96-S71 - Expedited Re...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Expedited Removal of Unauthori...

Date Filed
2/11/2025

Bill Summary
This bill was a part of the 2023-2024 legislative session as well. This bill adds a new Article 8 to GS Chapter 42 to address ...

Primary Bill Sponsors
Steve Tyson Brian Biggs Kyle Ha

Bill Status
Filed

Last Updated
2/11/2025 5:22pm

HB101 - Property Tax App...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Property Tax Appeal Process Tran...

Date Filed
2/11/2025

Bill Summary
This bill proposes a notification process regarding property owners right to appeal property appraisals and also to require ...

Primary Bill Sponsors
Bryan Cohn

Bill Status
Filed

Last Updated
2/11/2025 5:27pm

HB102 - Real Property Ap...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Real Property Appraisal - Owner ...

Date Filed
2/11/2025

Bill Summary
This bill proposes to amend GS 105-317 to require a tax assessor in preparation for each revaluation of real property to see that writte...

Primary Bill Sponsors
Bryan Cohn

Bill Status
Filed

Last Updated
2/11/2025 5:31pm

HB94 - Dis. Veteran Hom...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Dis. Veteran Homestead Exclutio...

Date Filed
2/10/2025

Bill Summary
This bill would allow for disabled veterans to prequalify for the disabled veteran property tax homestead exclusion. The bill ...

Primary Bill Sponsors
Erin Pare Ed Goodwin Jennifer E

Bill Status
Filed

Last Updated
2/11/2025 5:40pm

SB 65 - Restore Down-Zo...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Restore Down-Zoning/Buncomb...

Date Filed
2/6/2025

Bill Summary
This bill proposes to restore the authority for local governments to initiate down zoning in Buncombe County. It repeals Section 3K.1 of...

Primary Bill Sponsors
Julie Mayfield

Bill Status
Filed

Last Updated
2/7/2025 10:17am

HB 68 - Restore Down-Zo...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Restore Down-Zoning Auth./Gra...

Date Filed
2/5/2025

Bill Summary
This bill proposes to restore the authority for local governments to initiate down zoning in Granville & Vance Counties. It repeals Sectio...

Primary Bill Sponsors
Bryan Cohn

Bill Status
Filed

Last Updated
2/6/2025 3:18pm

HB 47 = SB56 - Disaster R...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Disaster Recovery Act of 2025 - P...

Date Filed
2/4/2025

Bill Summary
The latest version as of 2/6/2025 - Extends the state of emergency until June 1. ...

Primary Bill Sponsors
Dudley Greene John Bell

Bill Status
Filed

Last Updated
2/4/2025 3:33pm

HB59 - Expand Elderly/Di...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Expand Elderly/Disabled Homest...

Date Filed

HB15 - Support Private Pr...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Support Private Property Rights

Date Filed

HB24 - Restore Down-Zo...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Restore Down-Zoning Authority

Date Filed

HB25 - Restore Down-Zo...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Restore Down-Zoning/Stanly & ...

Date Filed

SB19 - Various Environme...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Various Environmental Amendm...

Date Filed

SB27=SB11 - Restore-Do...

Link
<https://www.ncleg.gov/BillLookU...>

Bill Name
Restore-Down Zoning Multiple C...

Date Filed

2025

NC



NORTH CAROLINA
HOUSING
COALITION



NORTH CAROLINA
HOUSING
FINANCE AGENCY

Centrant
COMMUNITY CAPITAL

AFFORDABLE HOUSING CONFERENCE



Bringing It Home

Ending Homelessness in NC



2025



NC HOUSING DAY

KEY TAKEAWAYS

ADVOCACY IS INFRASTRUCTURE

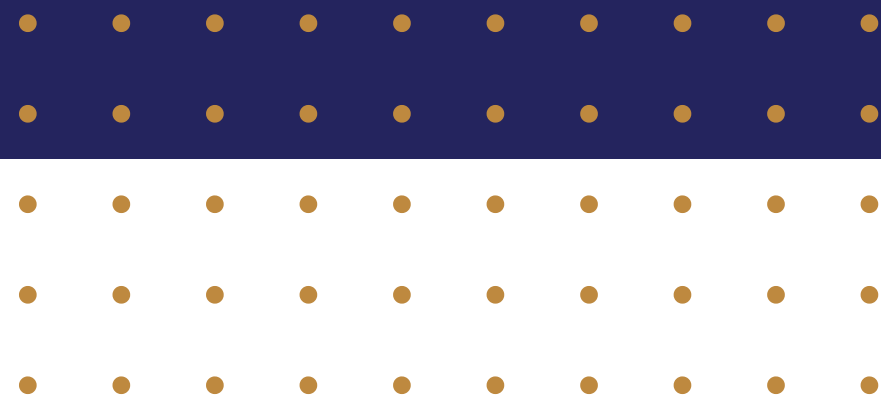
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USE STORIES. USE YOUR EXPERTISE. CONNECT TO AND CHALLENGE NARRATIVES.

POLICY ISN'T PERFECT. NEITHER IS ADVOCACY. THE TIME FOR COORDINATED AND STRATEGIC ADVOCACY, PARTNERSHIPS, AND COMMUNICATION IS NOW.



THANK YOU

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