

*This chapter of the Comprehensive Plan addresses Rocky Mount's housing resources. It provides general guidance for decisions that affect existing and future housing stock. In summary, this chapter recommends improving and investing in City's housing stocks and exchanges of equitable balance between housing of Edgecombe and Nash sides of the City.*



Courtesy of R.M. Telegram

## I. EXISTING CONDITIONS

The two major determinants of future housing demand are changes in the total number of people to be housed and changes in the number of persons per household (average household size). As the total number of people to be housed increases and the average household size decreases, the demand for additional housing units or dwellings increases at a rate greater, proportionately, than that of the population growth.

### A. GENERAL CHARACTERISTICS

#### 1. Housing Type And Size

Table 7-1 shows that, over the past fifty years, Rocky Mount's household population has grown from 27,035 to 54,729. In contrast to the increase in household population over the past fifty years, Table 7-1 also shows that average household size has steadily decreased. Table 7-2 shows that the result of this steady increase in household population and steady decrease in average household size over the past fifty years has been an increase in number of dwelling units that is greater than the increase in the household population.

**Table 7-1: Change In Average Household Size In Rocky Mount**

Year	Household Population	Number of Dwellings	Average Household Size
1950	27,035	7,573	3.57
1960	31,795	9,496	3.35
1970	34,126	11,230	3.04
1980	41,058	15,138	2.73
1990	48,648	18,871	2.58
2000	54,759	21,435	2.55

Source: 1950-2000 US Census

#### 2. Housing Market

The fact that the growth in the number of dwelling units in Rocky Mount has outpaced the growth in household population over the past fifty years suggests that the housing market in Rocky Mount meets the demand for dwellings. A review of the United States Department of Housing and Urban Development's (HUD) Housing Opportunity Index, a

So, I conclude by saying again today that we have a task and let us go out with a 'divine dissatisfaction.' Let us be dissatisfied until America will no longer have a high blood pressure of creeds and an anemia of deeds. Let us be dissatisfied until the tragic walls that separate the outer city of wealth and comfort and the inner city of poverty and despair shall be crushed by the battering rams of the forces of justice. Let us be dissatisfied until those that live on the outskirts of hope are brought into the metropolis of daily security. Let us be dissatisfied until slums are cast into the hunk heaps of history, and every family is living in a decent, sanitary home. Let Us Be Dissatisfied.....  
*Dr. Martin Luther King, Jr.*

**Table 7-2: Trends For Dwelling Units In Rocky Mount**

Year	Change in Household Size	Change in Household Population	Change in Number of Dwellings
1950-1960	-6.2%	+17.6%	+25%
1950-1970	-14.8%	+26.2%	+49%
1950-1980	-23.5%	+51.9%	+100%
1950-1990	-27.7%	+79.9%	+149%
1950-2000	-28.5%	+103%	+187%

Source: 1950-2000 US Census

broad measure of the housing market and the number of affordable homes in the housing market, for Rocky Mount also suggests that the local housing market meets the demand for dwellings. The Housing Opportunity Index is a measure of the proportion of single-family homes in a city that have a price that is affordable based on the median family income of that city. According to the Housing Opportunity Index for the fourth quarter of 2001, the Rocky Mount housing market meets the demand for single-family dwellings in the City. Rocky Mount ranked 25th out of 181 cities in the US in terms of the share of single-family homes that were affordable for residents whose family income was at the median level of \$46,100 or more<sup>1</sup>.



Although, at first glance, the Housing Opportunity Index suggests that the housing market in Rocky Mount meets the demand for dwellings, further analysis of the Rocky Mount population shows that is not the case. The Housing Opportunity Index shows that there are plenty of dwellings available for those that have a median family income of \$46,100 or more. However, 2000 US Census data shows that more than two-thirds of the families in Rocky Mount do not have a median family income of \$46,100, and nearly 5,000 families in Rocky Mount live below the poverty level. Since more than two-thirds of the families in Rocky Mount do not earn \$46,100 per year, the private housing market does not meet their need for affordable housing.

As the population for the Study Area increases, the demand for affordable housing for those families that do not earn the median family income is likely to also increase. Recent projections for the Study Area show that by 2025, the population will have a net increase of 27,342 persons. Based on the current average household size of 2.55, such an increase in population could create a need for 10,722 new dwelling units. Given that nearly two-thirds of the population does not have a family income that will make houses available in the Rocky Mount housing market affordable for them, many of these new dwelling units might need to be affordable for families that earn less than the average median family income.

Vacancy data suggest that the need for affordable housing for residents of the Study Area that earn less than the average median family income currently is not being met by rental housing. Table 7-3 shows that the vacancy rate for rental units in Rocky Mount, Edgecombe County and Nash County is less than that for the state and the nation. This suggests that there are not enough rental units to meet the demand for housing for families that cannot afford to purchase homes. Moreover, the fact that the homeowner vacancy rate of 1.5% in Rocky Mount, Edgecombe County and Nash County is less than that for the state and the nation suggests that there are very few homes available for purchase, even if most residents earned enough to purchase them.

### 3. Tenure

In contrast to housing vacancy rates that indicate homeowner and rental vacancies in Rocky Mount are comparable to those in the state and nation, housing tenure indicate that the proportion of owner-occupied homes in the City are not comparable to the proportions in the state and nation. Figure 7-1 shows that Rocky Mount lags behind Nash and Edgecombe Counties, the state and the nation in the proportion of dwellings that are currently occupied by owners.

<sup>1</sup>US Housing Market Conditions, Fourth Quarter 2001. US Department of Housing and Urban Development., 2001.

Table 7-3: Housing Vacancy Rates

	Homeowner	Rental
Rocky Mount	1.5%	6.0%
Edgecombe County	1.5%	5.7%
Nash County	1.5%	6.2%
North Carolina	2.0%	8.8%
United States	1.7%	6.8%

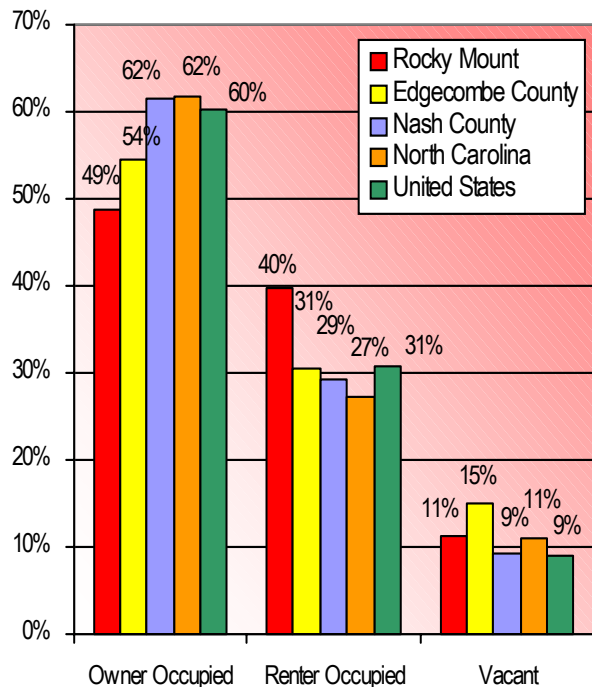
Source: 2000 US Census

Accordingly, the data show that the proportion of renter-occupied dwellings in Rocky Mount is greater than the proportion of renter-occupied dwellings in either of the two counties, the state and the nation.

Since most of the homes for sale in Rocky Mount are not affordable for the more than two-thirds of the residents that earn less than the average median family income, making the proportion of homeowners in Rocky Mount to be comparable to that of the state and nation will require increasing the number of affordable homes (for those earning less than the average median family income) that are for sale.

Figure 7-1: Housing Tenure

Source: 2000 US Census



#### 4. Public And Assisted Housing

In addition to there being a need for an increase in the number of affordable homes that are for sale, there is a need for an increase in the number of affordable rental units. The Rocky Mount Housing Authority (RMHA) provides 803 of the 9,636 dwelling units that renters in Rocky Mount occupy. The fact that the RMHA units are only 8% of the total rental units suggest that there is a significant demand for affordable rental housing, and the 175 families on the RMHA waiting list confirm this.

Currently, 222 of the RMHA's 803 units are in various stages of being planned, replaced or rebuilt. Of those 222 units, 48 are single-family homes that will be built at Whatley Cove on Springfield Road, 14 are single-bedroom units at Vivian L. Powell Village on Marigold Street and the remaining units were flood-damaged units in the Weeks-Armstrong community that have been replaced.

### B. SPECIAL NEEDS

#### 1. Elderly Housing

Forty of the 803 units of housing that the RMHA provides are affordable housing units for the elderly. RMHA is not the only provider of affordable housing for the elderly in Rocky Mount. However, the units provided by RMHA and others, such as Rocky Mount Edgecombe Community Development Corporation, do not meet the current need for affordable elderly housing and are not likely to meet the burgeoning demand for elderly housing over the next 25 years.

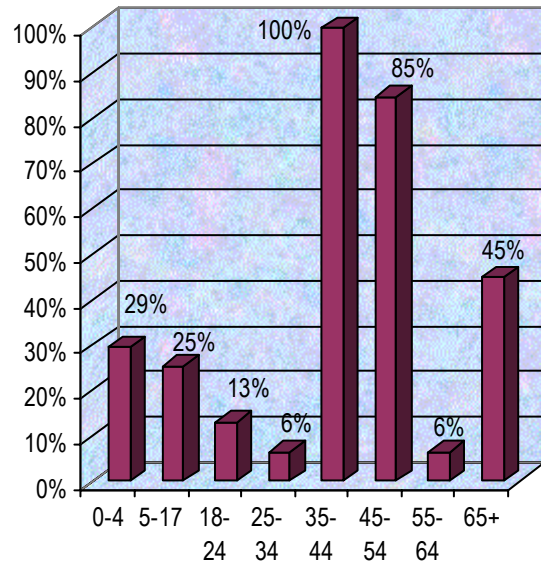
Using the current average household size of 2.55 for Rocky Mount, the 2,838 people age 65 and older in Rocky Mount that live below the poverty level need 1,119 housing units. Currently with a total of approximately 250 affordable housing units for the elderly, Rocky Mount is in dire need of affordable housing for the elderly, and this need is likely to increase over the next 25 years. Figure 7.2 shows that the three fastest growing age groups in Rocky Mount over the past 20 years were people aged 35-44, 45-54 and 65 and older. Within the next 25 years, these people will be aged 60 and older. Furthermore, the fact that Comprehensive Housing Affordability Strategy (CHAS) projections from the US Department of Housing and Urban Development show elderly renters and homeowners report housing problems at a greater rate and spend more than 30% of their incomes on housing than any other age group suggests that a larger elderly population in the future will need a greater number of affordable housing units.

#### 2. Homeless Facilities

The homeless population, like the elderly, is another segment of the Rocky Mount population in dire need of housing. The Twin County Housing Initiative (TCHI) is comprised of a group of public and private agencies and indi-

Figure 7-2: 1980 - 2000 Population Growth By Age Group for Rocky Mount

Source: 2000 US Census



viduals that assess and develop programs for addressing the unmet needs of the homeless and at-risk population in Rocky Mount and Nash Edgecombe Counties.

In its 2001 Continuum of Care Unmet Needs Analysis, TCHI reports an unmet need of 480 housing units for the homeless in Rocky Mount and Nash and Edgecombe Counties. Of those 480 housing units, 35 are needed for emergency housing, 25 for transitional housing and 420 for permanent housing. Furthermore, 60 of those 480 units are needed for persons in families with children.

Although the need for 480 housing units for the homeless extends into parts of Nash and Edgecombe Counties beyond the City of Rocky Mount, the fact that homeless facilities in Rocky Mount currently can only accommodate 12 families and 38 adults, with 131 adults on a waiting list, suggests that a significant proportion of those needed units



The Bassett Center offers transitional housing for 12 families with children.

are in Rocky Mount. Moreover, since many of the homeless have other needs, such as substance abuse treatment and/or mental health care, housing for the homeless must include supportive services.

### 3. Mental Disabilities

Just as many of the homeless require supportive services such as mental health care, many recipients of mental health care services need housing. The TCHI Continuum of Care Gap Analysis reports that there is an unmet need of housing placement for 450 persons in the Rocky Mount area.

### 4. Physical And Developmental Disabilities

Since there is a need for housing for approximately 100 persons who suffer from developmental disabilities in the City of Rocky Mount, the magnitude of the housing needs for persons with physical disabilities is not as great as that for persons with mental disabilities. However, the housing needs are very similar to those of the mentally ill. For example, both need housing that ranges from 24-hour residential supervisions to scattered-site apartments with off-site support.

### 5. HIV/AIDS

The number of persons with HIV/AIDS in Rocky Mount and Nash and Edgecombe Counties is another group with special housing needs. Although the Partners In Care Consortium, formerly the Nash-Edgecombe-Wilson Counties HIV/AIDS Consortium provides short-term rent and mortgage assistance, there is no supportive housing provided for people with HIV/AIDS in either Rocky Mount nor Nash or Edgecombe Counties. In its 2001 Continuum of Care, the TCHI lists an unmet need for supportive housing and other services for 17 persons with HIV/AIDS.

### 6. Veterans

Veterans in the Rocky Mount area do not have any supportive housing. The TCHI reports that more half the 121 veterans in need of supportive housing and other services in the Rocky Mount area are not having their need for such services meet.

## C. Housing Quality

### 1. Structural Indicators

Groups within the larger population that have special housing needs is only one of the challenges that Rocky Mount faces as it plans for housing over the next 25 years. Another challenge is the quality of housing in Rocky Mount. The City has responded to the need for quality of construction by implementing a review process for all residential construction. New construction, additions, and renovations will be reviewed to comply with current North Carolina

building code. Improving existing housing conditions is more difficult. Generally accepted indicators of the quality of housing are the age of the dwelling, whether there are completed plumbing and kitchen facilities and overcrowding (more than 1.01 persons per room). Although the City, through the Down East HOME Consortium's community development programs, has made significant improvements in the quality of housing for hundreds of residents, a review of some structural indicators of housing quality show that much work remains to be done.



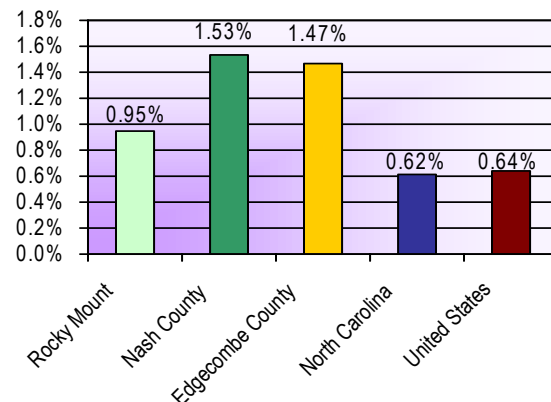
Replacing inefficient wood burning heaters with central heating units is an example of how the City is addressing the need to improve housing quality.

Figure 7.3 shows that, as for the lack of complete plumbing facilities, the housing stock in Rocky Mount, Nash and Edgecombe counties is in worse shape than the housing stock in the state and the nation. The proportion of occupied housing units in Rocky Mount that lack complete plumbing facilities is twice that of the state and nation, and the proportion of homes in Nash and Edgecombe counties that lacks complete plumbing facilities is more than twice that of the state and nation.

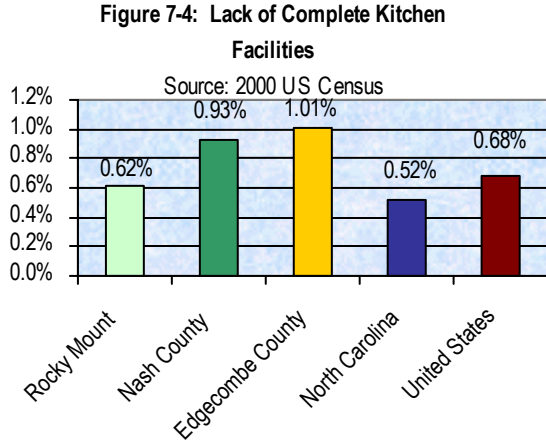
Dwellings in Rocky Mount fare better in having complete kitchen facilities than they do in having complete plumbing facilities. Figure 7-4 shows that the proportion of dwellings in Rocky Mount that lacks complete kitchen facilities is less than that for the nation and slightly more than that for the state. However, data for Edgecombe and Nash counties suggest that housing units outside the corporate limits of Rocky Mount but within the Study Area might have a higher

**Figure 7-3: Lack of Complete Plumbing Facilities**

Source: 2000 US Census



percentage of dwellings that lack complete kitchen facilities. Figure 7-4 shows that the percentage of dwellings in the Twin Counties that lack complete kitchen facilities is nearly twice that of the state and 50% more than that of the nation.



In contrast to how housing in Rocky Mount compares to housing in the twin counties, state and nation on plumbing and kitchen facilities, housing in Rocky Mount does not compare as favorably on overcrowding and age of housing units. Figure 7-5 shows that the proportion of homes that are overcrowded in Rocky Mount is nearly 50% more than the proportion of homes that are overcrowded in North Carolina and 20% more than the proportion of homes that are overcrowded in Nash County.

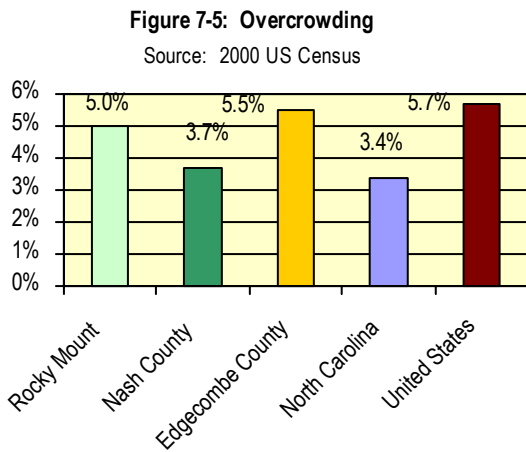
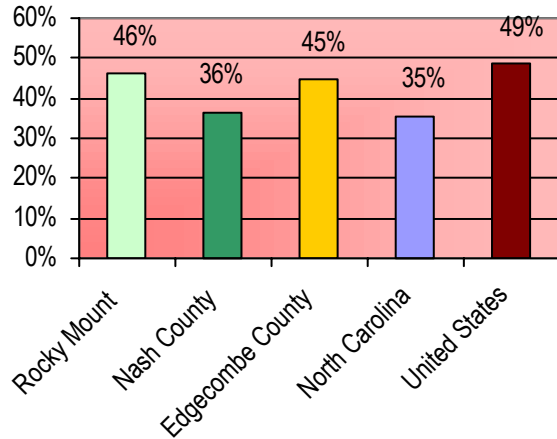


Figure 7.6 shows that while Rocky Mount has fewer homes that were built in 1960 or earlier than the nation, it has more such homes than either Nash or Edgecombe County and 10% more such homes than the state. Having such a large proportion of old dwellings can adversely affect the health and economic status of members of the household.

**Figure 7-6: Housing Units Built 1960 Or Earlier**

Source: 2000 US Census



## 2. Health Related Indicators

An assessment of the number of homes that have lead and asbestos indicates the adverse effect that having a large proportion of homes built prior to 1960 is having on the health of residents of these old homes.

It is estimated that 85% of dwellings built before 1950 contain lead paint, 75% of those built between 1950-1960 contain lead paint, and 65% of those built between 1960-1970 contain lead-based paint. Based on these estimates, it is believed that approximately 8,345 (or 41%) of all housing units in the City contain lead-based paint.

A recent screening for elevated blood lead levels in children from Nash and Edgecombe Counties suggests that these estimates are accurate. In 2000, 6,539 children in Nash and Edgecombe counties were screened and 320 were found to have blood lead levels above 10ug/dL and 13 were found to have blood lead levels greater than 20ug/dL. During the same time period (2000), the number of children with blood lead levels above 10ug/dL in the entire state was 670, and 122 were found to have blood lead levels greater than 20ug/dL. The twin county area leads the state with the highest number of children with elevated blood lead levels, accounting for 48% of the entire state's EBL children (> 10ug/dL) and 11% of children with blood lead levels greater than 20ug/dL.

In implementing its current lead program, the City of Rocky Mount has discovered that the Happy Hill, Holly Street, Little Raleigh, Edgemont, South Rocky Mount, Hillsdale, Battieboro and Clark/Branch neighborhoods are "high risk" for lead-based paint problems. High risk for lead-based paint





Homes undergoing lead abatement in Rocky Mount.

problems is defined as having a large proportion of children with elevated blood lead levels (EBL). Since housing units prior to 1960 are likely to contain lead based paint, elevated blood lead levels in children are a public health problem that can be addressed through housing rehabilitation.

Lead is not the only health-related indicator of substandard housing in Rocky Mount. Asbestos is another health hazard that has a deleterious effect on the quality of housing. The Inspections Department of the City of Rocky Mount reports that as many as 50% of the 30 dwellings that were demolished in 2001 due to code violations had asbestos that had to be removed prior to demolition. The department adds that most of that asbestos is found in dwellings built prior to 1960. Given that 54% of the dwellings in Rocky Mount were built before 1960, asbestos abatement could be a major part of future housing rehabilitation, renovation or demolition.

In addition to residing in homes that are substandard and pose a threat to their health because of lead and asbestos, many residents have trouble finding homes that are affordable.

### 3. Housing Affordability

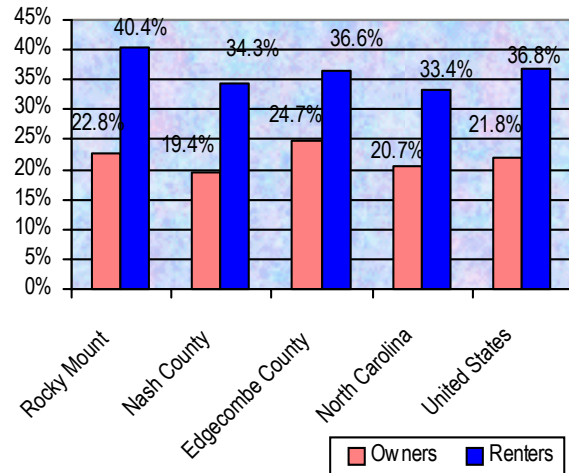
The United States Department of Housing and Urban Development (HUD) defines being overburdened with housing costs as spending more than 30% of one's income on housing costs. An analysis of housing cost burdens in Rocky Mount, summarized in Figure 7.7 shows that a larger proportion of owners and renters in Rocky Mount are overburdened with housing costs than are overburdened with costs in the twin counties and the state. Nash County has a smaller proportion of owners and renters with overburdened housing costs than Edgecombe County, and Rocky Mount extends into both counties. Therefore, Rocky Mount

might be able to help reduce the proportion of overburdened owners and renters in both Edgecombe County and the City of Rocky Mount by supporting affordable housing initiatives that target the Edgecombe County section of the City. Another indicator of housing affordability, the incidence of "housing problems" reported, suggests that homeowners spend a significant amount of income on home repairs, and renters might have those repair costs

passed on to them in higher rents. The United States Department of Housing and Urban Development used Comprehensive Housing Affordability Strategy (CHAS) data to make projections about housing affordability in the Study Area, and those projections show that the disproportionate percent of income that low-income residents pay for housing points to a pressing need for affordable housing—both rental units and home-buying opportunities. There also is a need for rehabilitation assistance in order to preserve the existing housing stock of low and moderate-income occupants in Rocky Mount. Finally, the fact that the CHAS projections show that elderly renters and homeowners consistently reported housing problems and/or were overburdened with housing costs indicates the need for affordable housing for the senior citizens.

**Figure 7-7: Housing Costs > 30% of Gross Household Income**

Source: 2000 US Census



#### 4. Historical Districts And Housing Affordability

Planning to meet Rocky Mount's housing needs in the future necessitates balancing preserving the history of the city with the need to keep the housing units in historic districts affordable. Often the cost of making residences compliant with historic appropriateness guidelines cannot be borne by many of the poor families that reside in those units. Furthermore, sometimes making structural changes, such as replacing wooden windows with wooden rather than vinyl windows, results in houses not being energy efficient. Poor residents are then faced not only with the costs of maintaining the home, but also with the high cost of utilities in a less energy-efficient residence.

#### 5. Impact Of Hurricane Floyd On Housing

On September 15, 1999, Edgecombe and Nash Counties experienced tremendous devastation from Hurricane Floyd and floods that accompanied the storm. "The Flood of the Century" is perhaps an understatement. The recovery from this event will be long-term physically, environmentally and mentally. Representatives from the State Emergency Response Team estimate that it could take up to 30 years for this area to fully recover from the flood. The needs of the region are enormous, and it will take a Herculean effort to restore and rebuild our community. With the financial support of federal, state and local governments, in addition to the private sector, our community is on the road to recovery thanks to community partnerships formed during the recovery efforts.

One of the effects of the flood was the temporary decrease in the availability of decent, safe and affordable rental housing. As families displaced by the flood sought safe, sanitary and secure shelter, every decent unit was quickly rented to those most able to pay, and low-income families were forced into dilapidated housing. The ultimate effect of the Flood on housing had some positive aspects. The 500 housing units which replaced many of the flooded units were of a higher standard than existed before the flood.

Another indirect effect of the flood on housing was the loss of jobs as businesses ruined by the flood were unable to build back or moved out of the area. One company, Thorpe-Greenville Tobacco, left the area and took with it an annual payroll of over \$12 million. The economic impact of the flood increases the need for affordable housing, as many residents remain unemployed or underemployed.

#### D. MORTGAGE LENDING PRACTICES

In addition to the impact of the flood and other factors on the availability of affordable housing, mortgage lending practices in Rocky Mount impede access to affordable housing. Results of the 2002 Analysis of Impediments to

Fair Housing for Rocky Mount shows that when denials for mortgage loan applicants by race and income are examined, the differences in denial rates between minority applicants and majority applicants increases as income increases. At the less than 50% median income level, 62% of Black applicants had their loans denied but only 54% of Whites did – a difference of eight (8) percentage points. At this income level, the difference in denial rates for Whites and Hispanics is only one (1) percentage point. However, at the 120% or more median income level, the denial rate for Blacks (33%) increases to more than twice that for Whites (14%), and the difference in denial rates for Whites and Hispanics increases to thirteen (13) percentage points.

## II. GOALS

A wide range of housing for all citizens that is accessible throughout the community to a population of diverse ages, income levels, household types and lifestyles and housing that upholds high, consistent standards for safety, historic preservation, and neighborhood character, while creating an equitable balance in these characteristics in both Edgecombe County and Nash County

## III. OBJECTIVES & STRATEGIES

### A. IMPROVE HOUSING IN A COMPREHENSIVE FASHION

The City should continue to implement a comprehensive strategy for improving housing supply to meet the demand of the citizens. The strategy should identify housing needs for all economic sectors of housing and continue to target the most distressed neighborhoods for special and immediate improvements. Public investment in affordability, code improvement and enforcement and property maintenance programs will create an atmosphere that encourages concurrent private investment.

#### 1. Continue To Implement The Consolidated Plan And The Enterprise Alliance Program And Revisit These Policies And Program To Ensure They Are Consistent With The Comprehensive Plan

Existing programs, such as the Consolidated Plan and the Enterprise Alliance, have been important components of





the City's housing strategy to date. These programs support the strategy and should continue to be supported and implemented. The Consolidated Plan must be updated annually and revised every five years. The next revision is scheduled for 2007. The update should ensure that the plan is consistent with the Comprehensive Plan. As an example, these programs should be consistent with the Plan's land use and density recommendations. At the same time, the City must identify new funding sources for its housing programs, given the ongoing decline in Federal support. In reviewing the new funding sources, serious consideration should be given to use of housing bonds to provide a more flexible source of revenue to address the community's housing needs.

## **2. Continue To Support The Redevelopment Commission**

The Redevelopment Commission has played an important role in the City's housing strategy. The City should continue to support the Commission as a partner in housing improvements. The Commission should review the boundaries of the City's redevelopment districts on a periodic basis and determine if and when new districts may be needed.

## **3. Continue To Promote A Diverse Housing Stock Throughout The Entire City, And Ensure Affordable Housing Opportunities Are Available For Qualifying Residents And Continue To Foster The Expansion Of Affordable Housing Options Throughout the City**

The City should continue to take actions that include marketing to potential developers, establishing relationships with banks and mortgage companies, providing incentive packages and evaluating densities and infrastructure requirements. Most recently, the City was very involved in the review, approval and promotion of new residential home sites targeted to persons affected by Hurricane Floyd. The City should also promote the rehabilitation of appropriate, vacant non-residential structures into housing, because these buildings might offer excellent opportunities for reuse and conversion to housing. In addition, the City should encourage the development of additional multi-family units that provide housing needs of new residents seeking transitional housing and those residents that require affordable living options.

## **4. Establish "Neighborhoods Of Choice" That Provide Residents With A Wide Range Of Quality Housing Options**

Several key neighborhoods should be strengthened to ensure all residents live in acceptable—even outstanding—

residential environments. Although there are many neighborhoods within the City, those needing special attention at this time include: The Cross-Town/East Grand Avenue area, Happy Hill, Joyner's Hill, Little Raleigh, Holly Street, Clark-Branch, Meadowbrook, and South Rocky Mount. These neighborhoods should be targeted for special and immediate improvements, landscaping and safety will create an atmosphere that encourages concurrent private investment.

## **5. Work With And Support Local Non-Profit Organizations That Implement Housing Strategies In A Comprehensive Fashion**

Local non-profit organizations are important partners in the City's housing strategy. The City should reinforce partnerships with these organizations, work with them to identify areas of need throughout the community and collaborate on ways to meet these needs and create a funding stream.

## **6. Consider A "Demolition By Neglect" Ordinance To Discourage Disinvestments And Create An Environment That Protects Property Investments**

The City should continue to enforce housing and building codes and handle violators in an expedient manner. The City should consider a "demolition by neglect" ordinance to ensure that properties are not neglected by their owners to the point that the only option is demolition. These ordinances require sufficient maintenance to prevent demolition.

## **7. Work to increase the quality of housing, including energy efficiency.**

Older homes may have construction that does not provide for adequate insulation, insulated windows, and other building materials and techniques which increase energy efficiency.



Clark Branch Neighborhood—



### **8. Promote Fair Housing**

The City should, as suggested by HUD, adopt a new Fair Housing Ordinance and continue to promote awareness of and compliance with the ordinance and other Fair Housing statutes and goals. Barriers to housing opportunity must be prevented from limiting people's choices. Efforts should continue to educate the real estate board and banks on this issue.

### **9. Create Alternative Funding Sources**

The City should study alternative funding sources for housing operations and bricks and mortar, such as Charlotte's housing bond program.

## **B. INCREASE HOMEOWNERSHIP**

Homeownership rates should be expanded throughout Rocky Mount but especially in distressed neighborhoods. This will increase personal investment in neighborhoods, providing stability and improving the housing stock. It will also build long-term wealth for residents who benefit from increasing property values. These strategies recommend ways for the City to expand homeownership.

### **1. Study Alternative Ways Of Providing Down Payment Assistance With A Low Interest Loan Or Grant Program, Depending On Income Criteria**

The City should continue to inventory and access options that provide resources for down payment assistance and raise awareness of these resources. These efforts should be undertaken throughout the City but targeted to distressed neighborhoods. The City should work with bankers and investors to ensure that income criteria are reasonable and appropriate and collaborate on the provision of down payment assistance. Deferred loans may also be appropriate and CDBG funds could be considered a source. New sources of funding must be identified.

### **2. Provide Financial Assistance To Qualified Homeowners And Rental Property Owners To Bring Dwellings Up To Minimum Housing Standards**

Homeowners with low incomes may require assistance with the maintenance of their homes. The City should continue to offer assistance, such as community development block grant housing programs, housing bonds, or a list of affordable contractors distributed by code enforcement officers. Other communities with similar programs should be profiled to establish guidelines, costs and the successes/failures of providing such incentives.

The City should continue to publicize existing financial assistance to qualified homeowners and rental property owners to bring dwellings up to minimum housing standards.

Such publicity is incorporated into regular public events, such as CD Week, Lead Prevention Awareness and other special events, but new sources of funding must be identified and publicized.

### **3. Create An Inventory Of Vacant Homes And Land**

It is in the community's best interest to reuse existing but abandoned housing stock. Often vacant structures are already habitable or require only minimum improvements. The City should develop a land and housing inventory. Homes acquired in the program could be made available to qualified homebuyers, who could be asked to meet requirements, such as façade improvements or landscaping, in return for low-interest loan or other incentives. It is important to stress that additional dollars are necessary for rehabilitation of structures acquired by the City in order for them to be sold again. The City can help underwrite the cost of purchasing vacant land as an incentive for developers and non-profits to develop that land.

### **4. Provide Technical Assistance And Outreach To Create Successful, Long-term Homeowners**

The City should encourage long-term homeownership in Rocky Mount. This can include supporting current homeowners, as well as recruiting new homeowners or encouraging the transition from renting to owning. The City should continue to work with local banks, builders, realtors and investors to identify and promote resources for personal financial management, establishing and repairing credit ratings, maintaining property and other aspects of homeownership. These efforts are underway by the City's Community Development Division and Human Relations Department.

## **C. INCREASE AMOUNT OF AFFORDABLE HOUSING**

Affordable housing is an important benchmark for a community to achieve. It calls for providing choices in housing type, neighborhood, location and level of maintenance. While renting is a viable source of affordable housing units, it is also desirable for Rocky Mount to foster opportunities for affordable homeownership. These strategies recommend ways for the City to make housing more affordable for its citizens.

### **1. Continue To Facilitate The Construction Of Affordable Housing, Especially For First-time Homebuyers, Seniors, The Disabled And Disadvantaged**

Affordable housing comes in a variety of forms— from apartments to townhouses to single family detached dwellings.



The City should ensure that this range continues to be available to young families, senior citizens, the disabled and the disadvantaged. The City should be marketed as a desirable place to live, zoning and incentive packages should be offered to builders to enhance or construct affordable housing and investors should be encouraged to financially back these projects. In order to balance greater market forces in the Nash side of Rocky Mount, the City should emphasize the Edgemont side by subsidizing the construction of infrastructure that supports affordable housing. At the same time, development of infill sites should be a priority to strengthen neighborhoods. The City should study ways to modify its street design standards to reduce development costs associated with affordable housing projects without lowering the quality of those projects.

## 2. Continue To Educate Citizens About Resources For Financing Home Purchase, Renovation, And Rebuilding

The City should continue to educate citizens about resources available for housing purchase and for improvements. This should include communicating with area realtors and lenders about their resources, encouraging renters to buy in Rocky Mount and working through community organizations to identify and educate individuals who would be interested in relocating to Rocky Mount.

## D. ENHANCE SENIOR HOUSING OPPORTUNITIES

The quality of senior life is an important part of any community, and housing is a critical component of quality of life. As the population ages, demand will increase for alternative housing choices that accommodate senior citizens. Choices for alternative housing should be responsive to the demographic characteristics of the City's senior population. These strategies recommend ways for the City to respond to the housing alternatives of its senior citizens.



Genesis Estates in Edgemont County

## 1. Expand Options Available To Seniors For Quality Housing By Working With Senior Organizations, Developers And Builders

There are a number of amenities found in modern senior-oriented housing to create a marketable product. Such housing opportunities include a broad range of assisted living and independent living accommodations. The City should work with senior organizations, developers and builders to establish standards for quality senior housing and encourage these standards to be met in senior-oriented housing. Seniors moving to market-rate housing expect a high level of personal service.

## 2. Continue To Utilize Financial Tools To Encourage Senior Housing Alternatives

The City should adopt a package of economic and zoning incentives that encourages the construction of new senior housing. Incentives may include density bonuses, infrastructure assistance, tax abatement and other tools. This package should be marketed at appropriate sites and to appropriate organizations. The City should also encourage banks to finance new senior housing construction through reverse mortgages.

## 3. Locate Senior Housing Within Walking Distance Of Retail, Medical, Personal Services, Educational, And Cultural Facilities And Provide Frequent And Affordable Transportation Linkages

Adult care services—medical, supervision, housekeeping, shopping, etc.—are a critical component of senior quality of life. Access to public transit and amenities such as parks and cultural facilities also improves quality of life for senior citizens. The City should encourage developers to account for these features by integrating them into their plans, co-locating their developments within close proximity to these features or providing opportunities for access to these facilities through transit.

## E. UTILIZE AND ENHANCE EXISTING HOUSING STOCK

Housing stock in Rocky Mount should be continually improved. It is vital that residents live in suitable conditions and that the City's neighborhoods are stabilized. Improvements to housing stock also protect the investment of existing homeowners. Improvements to housing stock provide important opportunities for infill development and redevelopment projects. These strategies recommend ways for the City to improve and maximize its existing housing stock.

## 1. Continue To Enforce Housing Ordinances And Building Codes





Code development and enforcement plays an important role in enhancing housing stock and making it more desirable for infill and redevelopment projects. The City should continue to encourage rehabilitation of existing housing. Older Housing stock sometimes suffers from inadequate insulation, poor weather stripping details, and similar inefficient conditions. CDBG grants are currently available to improve the energy efficiency of homes which qualify under income guidelines. The City also currently provides energy audits to assist customers in improving their utility costs.

## 2. Encourage The Renovation And Reuse Of Abandoned Buildings And Use Demolition As A Last Resort

The City should identify abandoned buildings that are in dilapidated condition and encourage redevelopment of these structures. Building rehabilitation programs and economic and zoning incentives should be targeted for empty or underused properties. As a last resort, the City should also consider allocating funding for the demolition of housing units that are considered unsalvageable and unsafe. These lots should be turned over to private owners for investment as new home sites under specific guidelines. Extreme caution should be used in the demolition of homes within local and national historic districts. Redevelopment of sites should be done in a manner and architectural style that is consistent and complimentary with existing homes in the district.

## 3. Continue To Reclaim Abandoned Sites And Structures For New Uses

Where vacant sites or structures are no longer viable in their present use, the City should encourage new uses. The City should encourage redevelopment of vacant buildings, and economic and zoning incentives should be targeted for empty or underused properties. The City's support for the Bassett Center, a former vacant building, that now serves as transitional housing for 12 homeless families and provides supportive services in the Clark Branch Street neighborhood should serve as a model for future efforts.

### Weeks-Armstrong Community

These photos show the before and after of a major change for the Rocky Mount Housing Authority. The 1950's duplex apartments are to be demolished along with their lack of air conditioning, poor storage capabilities and structural foundation problems. The new community will feature a more attractive neighborhood with green space for recreation, handicapped accessibility, and include such necessities as central air conditioning and washer/dryer hook ups. They are currently under construction.



Proposed Design for  
Weeks-Armstrong Housing Community  
Rocky Mount Housing Authority  
Beck, Knight & Whitford - Architects

