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BEAUFORT COUNTY

HOUSING ELEMENT

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PREFACE

Beaufort County initiated the housing component of its work program in 1977. From the outset, its purpose has been to identify the county's housing problems and to seek ways to solve them.

Like every other area of the country, the most critical housing problems in Beaufort County involve its low and moderate income families--those who cannot adequately compete for decent housing on the open market. There are two overriding aspects to the difficulties that such households face, here, or anywhere. First, the supply of housing produced that is within their economic means is nearly always severely limited. Second, when such housing has been produced in the past, it has been primarily located in areas of concentrated physical and social deterioration that offers its residents no opportunity for a genuinely different and better environment. The proposed Beaufort County Housing Plan seeks to address these two aspects of the broader housing problems and to focus on a strategy for dealing with them. This will involve the development of broad-based community approach, bringing together many interests in the county. The proposed plan will involve the use of many tools within the community that in one way or another will help to facilitate the solution to the county's housing problems. Although this document is the first official housing program for the county, some progress has been made in solving some of the county's housing problems. A great part of the progress can be attributed to the forming of the Mid-East Housing Authority in 1969. Since its conception, 165 units have been constructed in Beaufort County.

The purposes of this document are, first to examine the current and projected housing needs of the county. The second, to explain the proposed housing plan, and third, to present the housing goals, objectives, and policies.

INTRODUCTION

It is important to note here, that this study makes a distinction between housing need and housing demand. "Demand" is an economic concept involving the potential and actual buying power of families and individuals as they seek housing on the market. "Need" is a social concept and is concerned with the number of housing units necessary to provide decent, safe and sanitary housing, plus a reasonable vacancy rate, for the county's households. Need encompasses both effective and ineffective demand.

The format of this part of the report includes three sections. The first major section discusses the factors involved in determining housing need. The second presents the quantitative derivation of the current and projected 1980 housing needs, and the third section describes the methodology and the data sources used in somewhat greater detail.

Although the housing picture has changed for the better in the County, there is still much to be done to keep pace with the county's growth, and to gain on its housing shortage. High productive levels will have to be maintained; and that production must be aimed at those segments of the population that need the housing. Whether this will be possible in light of program changes, or whether new means of production can be found, remains to be seen.

FACTORS IN ESTABLISHING HOUSING NEED

With the increase in population and thus an increase in new house formations it is important to compare and monitor the housing growth supply. Two basic components of need were examined to derive the current net housing needs. These were total housing supply and all households. Further scrutiny of these two factors resulted in adjusted or more refined totals. The identification of the factors included in this study evolved as the staff attempted to describe the housing supply question within a social framework in terms of what is current and projected to happen by 1980 within the county.

Such elements as overcrowdedness, vacancy, substandard housing constitute the factors taken into consideration in analyzing current housing need. Extended 1977 needs, projected population growth and projected households size were used in determining the 1980 housing needs.

The discussion which follows describes in greater detail the factors employed in establishing housing need.

A. Dwelling Unit Supply

What is the inventory of the existing housing supply? To get an accurate count of the number of dwelling units, the 1970 household figures (also occupied units count) were used as a base figure.

SUBSTANDARD

A subtraction of substandard units from the total housing supply provide what we refer to throughout this report as "net useable units". Table 1 provides housing supply data for 1977.

"Substandard" here refers to those units which are dilapidated with all plumbing and those with incomplete plumbing. The figures for substandard dwelling units were obtained from HUD and Mid-East Computations using local Housing Assistance Plans. (HAPs) The estimated figures (2)

on substandard units are provided on the following page in the tables on 1976 housing need which follows this report.

TABLE 1
HOUSING SUPPLY 1976

	Total	Long Acre	Washington	Chocowinity	Bath	Richland	Pantego
<u>Factors of Housing</u>							
No. of occupied housing units	12,693	2,444	3,829	1,608	1,524	1,529	1,759
Mobile	2,108	364	325	574	253	377	215
Incomplete Plumbing	3,307	415	804	498	518	474	598
Total net of Useable Housing	11,494	2,393	3,350	1,684	1,259	1,493	1,376

SOURCE: 1970 Census & 1977 Tax Records

B. Dwelling Unit Need

The increase in the number of households, vacancy rates and estimated doubling or overcrowding are the factors of consideration in determining current gross of total housing need. As mentioned earlier, 1980 needs are based on extended 1977 needs, projected 1980 population figures and projected 1980 person per household figures.

1. Households

The primary factor in estimating present and future gross need is the total number of households. The Census defines a household to include all the persons who occupy a group of rooms or a single room which constitutes a housing unit. Within this definition the question of relationship is not a concern. The extent to which the private housing market keeps up with this growth will partially determine whether there will be a housing supply deficit. It is important to note, however, that production of housing in the private market is not spread evenly across the range of household income brackets. Housing being produced today is largely middle and upper income in nature, as evidenced by the fact that the average price of a new home built in the county in 1976 was \$31,000.

It may be almost impossible to draw exact cut-off lines for the level at which households begin to have difficulty competing in the open housing market. However, some rough determinations can be made.

Using HUD Section 8 Income Limitations, it was estimated that all households with an income of less than \$8,000 were considered low and moderate income households. Table 2 presents the estimated and projected number of households in total and in the low and moderate income group for 1977 and 1980.

TABLE 2
TOTAL HOUSEHOLDS AND LOW AND MODERATE INCOME
HOUSEHOLDS 1977 and 1980

County	1977	1980		
	Total HH	Low and Mod. HH	Total HH	Low and Mod. HH
Beaufort	12,558	6,288	13,333	6,653

SOURCE: Mid-East Computations

As Table 2 denotes housing needs currently exist primarily within the low and moderate income groups since not enough housing units are being built to close the need gap, and the existing units available to them are often of poorer quality. Conversely, it is the middle and higher income groups that effective demand exist, for these are households that can monetarily compete within a diversified housing market.

2. Vacancy Rate

As defined by the Department of Housing and Urban Development, the overall vacancy ratio is simply the total number of vacant dwelling units (available and unavailable) divided by the total housing inventory. An accepted rule of thumb as to what is a suitable vacancy rate ranges from 3% to 6% depending upon the type of housing and the kind of area in question. The overall vacancy rate in 1970 as indicated by the Census was 12.2.

In general, for the purposes of computing current need in this report, a vacant available rate of 4.0% is considered comfortable. Within this rate such factors as mobility, up-keep, renovations, etc., can occur. Beaufort County has a vacant available rate of 2.9.

TABLE 3
1970 VACANCY RATES

PANTEGO 12.749

LONG ACRE 10.097

WASHINGTON 5.289

CHOCOWINITY 9.231

BATH 17.537

RICHLANDS 18.214

73.517 divided 6 = 12.2

SOURCE: 1970 U. S. CENSUS

3. Doubling and Overcrowding

Another important factor in determining housing need is doubling and overcrowding. All families require a minimum amount of space based on the number of people in the household. There are a number of ways to measure overcrowding including available square feet per person or considering the family composition. The method used for this study is the number of persons per room measure. The U. S. Census of Housing states that any room occupied by 1.01 or more persons is considered overcrowded. If this is the case, there were 1,292 overcrowded units in 1970. The 1970 figure accounted for 11.1 percent of the total occupied units in the county. The methodology used to calculate current overcrowded units assumes that the rate of change in overcrowded units that occurred from 1960 - 1970 would remain the same during the next decade.

Another basic assumption underlying the factor of overcrowding is that it is relevant mainly to that segment of the population, since better economic conditions facilitate a climate of mutual choice about overcrowding. Moreover, this amount of overcrowding is assumed to be comparatively small and on a temporary basis related to possible marriage, new household formations and the factor of high incidence of mobility.

C. The Role of Rehabilitation

Rehabilitation efforts in the county for the most part have had little consequence in bettering housing conditions. However, there have been rehabilitation effort in Washington. The relatively poor economic background of the county combined with an extensive inventory of substandard housing are the chief factors why rehabilitation effects have been meager. With these limitations it is apparent that more research is needed in this area.

HOUSING NEED ESTIMATES

A. Regional Summary

The table below summarizes the estimated overall housing needs and the low and moderate income needs for 1977 and 1980. It's estimated that low and moderate households currently make up approximately 83% of the total county's housing needs. It can be assumed that low and moderate households will also make up the majority of the need by 1980.

B. Analysis of Need by County

Based upon the factors outlined in this report, a county analysis was made of total need for low and moderate income units for 1977. Based on the 1977 computations 1980 needs were projected. These computations and their results are presented in the following table. A more detailed explanation of the derivation of the figures used is found in the following section on methodology.

The estimated need for 1977 indicated in Table 4 represents new household formations, and update of overcrowding and the other factors outlined earlier. As mentioned earlier 1980 needs are based solely on 1977 needs, plus projected population and household growth.

TABLE 4
HOUSING NEED ANALYSIS
BEAUFORT COUNTY
1977

<u>Total Housing Need</u>		<u>Total Housing Supply</u>	
Households	12,558	All Dwelling Units	14,315
Undoubling	+ 1,002	Substandard	- 3,744
Vacancy 4.0% +	422		
Total Need	13,982	Useable & available supply (net)	10,571
Useable & available supply	-10,571		
Total deficit	3,411		
<u>Low & Moderate Income Need</u>		<u>Low & Moderate Income Supply</u>	
Low-Moderate Households	6,288	Dwelling units occupied by low-moderate households 1970	6,949
Undoubling (90% of total)	+ 901	Low-Moderate units produced since 1970	+ 900
Vacancy 4.0% +	164		
Total Low-Moderate need	7,358	Used & available for l-m 1977	7,849
Useable & available l-m supply	-4,105	Substandard	-3,744
Low-Moderate deficit 1977	3,248	Useable & available l-m supply (net)	4,105
	=95% of total		

TABLE 5

PROJECTED 1980 HOUSING NEEDS

Beaufort County	
37,800	1975 Population Projections (1)
38,000	1980 Population Projections (1)
200	1975-1980 Population change
2.85	Projected Person per household 1980 (2)
70	New Households by 1980 (3)
3,411	1977 Needed Units
3,481	Projected 1980 Total Needs (4)
3,307	Projected 1980 Low and Moderate Needs (5)

1. Office of State Planning, Demographic Branch 1977.

2. Mid-East computation based on the rate of change in household size that occurred from 1960-1970 will continue to 1980.

3. Figures obtained by dividing change in population 1975-1980 by the projected household size.

4. Figures obtained by adding 1977 needed units plus new households.

5. Projected Low and Moderate need obtained by assuming the 1977 Low and Moderate need percentage of the total need would remain the same to 1980.

NOTE: Dwelling unit need include units needed to be built and rehabilitated.

Beaufort County

In terms of housing, Beaufort County faces problems that are in many ways characteristic of urban areas, but lacks the urban oriented programs that could help solve them. For example, there is a limited amount of demolition occurring in the county. While demolitions reduces the housing supply on one hand, they also eliminate a certain number of dilapidated units in the process.

The following table summarizes the extent of construction, rehabilitation and leasing by categorical programs directed at the low and moderate income segment. But, most of the units being produced do not satisfy the present need for 3,240 low and moderate income units. Because of the county's growth and sizeable number of dilapidated units, need will continue to be in the low and moderate income range where it represents 95% of the total county need.

TABLE 6
BEAUFORT COUNTY
LOW AND MODERATE INCOME INVENTORY

	<u>Public Housing</u>	<u>FmHA</u>	<u>235 Or 236</u>	<u>Section 8</u>
1970	165	n/a	--	--
After 1970	355	405	--	150
Proposed for 1977	---	---	--	61*

SOURCE: Mid-East computations 1977

* Actual number allocated for FY 77-78

METHODOLOGY AND SOURCES OF DATA

The method of analysis used for this study can be described in the following manner:

$$1977 \text{ County Net Housing (Deficit) Need} = (HH + O + V)$$

$$- (HS_1 - S_1)$$

$$1977 \text{ County Low and Moderate Income Need} = (HH < \$8,000$$

$$+ O + V) - (1 + m HS_1 - S_1)$$

Where: HH Number of Households
 O Overcrowded or Doubled Households
 V Vacancy Factor
 S₁ Substandard Dwelling Units
 HS₁ Total Housing Supply
 1+m Low and Moderate

1980 County Net Housing Need = 75e - 80p (+ pph) + 77n
1980 Low and Moderate Need = Same percentage of the
total need as the 1977 county low and moderate need.

Where: 75e 1975 County Population Estimate
 80p 1980 County Population Projection
 pph Projected 1980 Person per Household
 77n 1977 Total Housing Needs

Households

The number of households was secured by using the 1975 county population estimates and estimated persons per households figures. Current persons per household figures were calculated by using the 1960 - 1970 rate of change in person per household for each county. Using this methodology, it was assumed that the rate of change that occurred during the last decade would continue through the next. If this was the case, 70% of the expected ten year change was applied to the 1970 person per household figures. The estimated persons per household figure was then divided into the latest county population estimates.

In computing households by income for the low and moderate segment it was necessary to convert all families and unrelated individuals with income less than \$8,000 to a corresponding household distribution. Since "all households" were defined as the sum of families and primary individuals, it was necessary only to solve for an income distribution for primary individuals. This was accomplished by applying the percent distribution that unrelated individuals in the low and moderate sector was of the total to all primary individuals to derive the primary individuals of the low and moderate income sector. Primary individuals were then added to the corresponding family income distribution. Fifth county census data was used to obtain such data. It was assumed the same percentage of low and moderate income household that existed in 1970 would basically remain through 1980.

Housing Supply

Total housing supply was derived from the 1970 Census of Housing using building permits and septic tank information.

In computing low and moderate housing supply for 1970, it was necessary first to determine the number of units being occupied by this income group. This was achieved simply by treating low and moderate supply as synonymous to low and moderate households. A similar example often used to equate the number of occupied dwelling units from the Census to the number of household heads. While low and moderate supply may not be a perfect fit to low and moderate households simply because it can be assumed that a certain portion of this group is "over spending" for housing, this reality would only render the estimate for low and moderate supply as conservative. Total low and moderate supply was updated by using the building permit issued from 1971 - 1977.

Standard Housing

Counts of substandard units were obtained from the North Carolina HUD Field Office. As mentioned earlier, substandard units are defined as those units which are dilapidated with all plumbing and those with incomplete plumbing.

INTRODUCTION

PART II

The Beaufort County Housing Plan addresses the problem of providing broader geographic opportunity in housing for all the county's families. It recommends not only that the needed units be built, or rehabilitated, but they be located in all areas of the county. To provide guidelines to do this, this section sets forth a formula for distributing low and moderate income housing units throughout each of the townships and suggest sub-area goals toward which local communities could work.

The specific purposes of this sector of the report are:

1. To explain the components of the proposed housing program;
2. To explain the allocation system used in distributing the needed units as denoted in the need sector of this report;
3. To give number of units needed per planning unit by township;
4. To outline the goals and policies by which the proposed plan will be carried out.

Although the County Housing Program will be locally initiated, implementation will rely heavily upon federal programs. However, greater local effort must be put forth and effective state programs must be strongly encouraged so that the county housing goals can be met.

THE PLAN AND THE HOUSING PROGRAM

The major purpose of the proposed Housing Plan and Program is to foster and coordinate an approach to solving housing and related problems in the county. The scatteration or distribution plan for low and moderate housing addresses on one of those problems, namely, the lack of geographic opportunity for low and moderate income households in terms of new housing production. Its underlying concept is that families and individuals of low and moderate means should have some choice in selecting a place to live just as others of greater finicial resources do.

The Housing Program will be made up of a comprehensive set of elements which together form a broad based approach to housing problems. One of these will include efforts to involve the citizens and officials of the county in the program's activities. Another of these activities will be the establishment of a network of communication and coordination with other agencies and organizations in and outside the community that are concerned with housing.

The whole area of communication and community liaison is basic to the housing effort and it extends further to include public information and technical assistance. The staff will respond to requests for housing related data from citizens, officials, developers and other local agencies.

In areas of technical assistance, the staff will provide the assistance required, or make referrals to the appropriate agencies.

The capability to respond to requests for data and assistance is dependent upon having the information at hand and being able to organize it in appropriate ways. One facet of this is the compilation of data from sources such as the Census Bureau and local government agencies.

Another is the collection of data through surveys, special studies and the process of continuous monitoring. The latter will be used partially in keeping an up-to-date inventory of low and moderate income housing activities.

This information will be available in both written and graphic forms. Additional material, ranging from Census data to apartment construction, will also be available.

A major thrust of the housing program will be production of needed units. This does not mean that the county will ever build, own, or operate such housing. It does mean however, that the county will work with interested groups in providing seed money for lower income housing. It also means, that assistance will be provided to those who actually produce housing, thereby encouraging the construction of more units under the assistance programs and making possible lower costs to those households who cannot afford market rate housing. These producers include primarily the Mid-East Housing Authority, local municipal housing authorities, non-profit sponsors and limited dividend developers.

Rehabilitation of the existing stock is also emphasized in the Housing Program. A major study on this subject is scheduled within the next eight months. The staff will continue to encourage conservation and rehabilitation where it is appropriate and to assist communities that have an interest in improving older housing stock.

The implementation of the Housing Plan for the most part will be in hands of the county government. However, the Mid-East Commission will play a significant role in the progress of the Plan through the A-95 Review process for federal funding applications. The Clearinghouse Committee of the Mid-East Commission will review each application for housing funds with respect to size, type and location, and recommend a final action. The reviews will then be sent to the

appropriate HUD office, where they are taken into consideration during further processing. This system will be specially valuable in carrying out the locational goals of the Housing Plan. The recently established capital improvement program will also be instrumental in carrying out the Plan and also with the coordination of Federal and State efforts.

LOCATING NEEDED DWELLING UNITS

The heart of the Housing Plan is the concept of expanded housing opportunity it sets forth. This concept is translated into real terms through the allocation or distribution of needed low and moderate income housing units on an area by area basis.

The development of an allocation system required that some kind of geographic matrix be devised to which dwelling could be assigned. Although the matrix could have been constructed in a number of ways, the decision to utilize township boundaries was based on several considerations. First, boundaries tend to remain fixed. For most of the county this construction promised to minimize the likelihood of changes in the planning unit matrix. Second, and related to the stability of township lines, a great deal of data used in the analysis and allocation process is readily available on a township basis. Third, although political boundaries sometimes represent real community boundaries, often times, they do not. The pattern of development spills over from one jurisdiction to another, and the "one-ness" of certain city-township combinations is acknowledged in such things as combined school districts, etc. Fourth, it was strongly hoped that by not separating cities and villages from townships that greater dialogue and cooperation could be achieved among and between them in solving housing problems. (See Figure 1 for planning unit boundaries)

After each county was broken into planning units a formula was applied to each to determine its projected 1980 housing needs. This formula can be defined by the following equation:

$$\text{Fair Share} = \text{Equal Share} + \text{Proportionate Share of County's Households} + \text{Proportionate Share of Low and Moderate Households}$$

$$\begin{array}{l} \text{Proportionate Share} \\ \text{of Dwelling units} \\ \text{Lacking Some or all} \\ \text{Plumbing in the} \\ \text{County} \end{array} + \begin{array}{l} \text{Proportionate Share} \\ \text{of Dwelling Units} \\ \text{Within 1.50 Persons} \\ \text{per room in County} \end{array} + \begin{array}{l} \text{Number of} \\ \text{Planning} \\ \text{Units in County} \end{array}$$

In other words, five different distributions were calculated for each planning unit. These were based on : (1) Equal share of the needed units; (2) Proportionate share of all households; (3) Proportionate share of low and moderate households; (4) Proportionate share of dwelling units not having some or all plumbing; and (5) Number of units having 1.50 or more persons per room. These five were then averaged to create a composite distribution for each planning unit (See Table 5 for recommended housing distribution.)

More explanation may be needed of why some of the factors used in the allocation process were selected. It was felt by the staff that the number of low and moderate income households was one way of measuring need, but it measures only overall need on an economic basis. Since other indicies of need, particularly unmet need, could be considered desirable, the allocation system incorporated additional factors. "Number of housing units lacking some or all plumbing facilities" is used as a proxy for unsound housing. While this factor alone does not describe the total picture in terms of unsound housing, it is the

only measure available from the Census Data. "Number of occupied housing units with 1.51 or more persons per room" is included in the allocation process as an index of overcrowding. Few people, if any would live under these conditions if given a choice. It is assumed, therefore, that this factor describes accurately an unmet need.

It realized that because 1970 Census data was used in the allocation process, actually 1980 needs may be slightly over estimated. However, 1980 population township projections, current population estimates, and all other data relevant to any shifts in population or changing in housing unit conditions was taken into account during the allocation process.

Evaluation of the Plan will take the form of using available data such as : occupancy rates, new construction starts, building permits issued, housing loan made and use of subsidized housing.

TABLE 7
HOUSING PROGRESS SHEET

Beaufort County Needs = 3,307 Planning Unit No.	Name	3 YR. Goal	Units Counted		
			YR. 1	YR. 2	YR. 3
1	Bath	760			
2	Chocowinity	893			
3	Washington	1,025			
4	Pantego	629			

INTRODUCTION

The third major section of the proposed Housing Plan deals with policy planning. Policy planning is essentially a process of establishing ends, and determining the means by which ends will be established.

The goals and policy statements presented reflect the commitment of the Commission to the improvement of social conditions directly related to housing.

These policies are in reality the essence of the Housing Plan for they serve as the basis for all housing decisions. Thus, they are broad enough to give direction, and at the same time, specific enough to facilitate action by the County Commissioners and their staff. The Housing Goals and Policies that follow are imbued with the philosophy that the county must continue to aid families in their search for a decent home.

SECTION VII

GOALS AND POLICIES

The recommendations which follow are not necessarily arranged in order of importance; however, the numbered sequence does follow a logical sequence to help ensure that programs are not developed haphazardly, but rather can be implemented so that the knowledge and / or facilities developed for one, can be used as a building block or stepping stone for the next.

Several key points previously made must be reiterated before any action can be taken on the recommendations that follow. First, local

officials must recognize that a housing problem does exist. Second, local officials must recognize that housing problems are not an isolated condition which can be solved in a piecemeal manner. Housing is an indivisible part of the entire community fabric, and to improve it, one must improve the entire community development process. Finally, local officials must make a definitive commitment to improving the county's housing conditions.

GOAL 1: THE COUNTY SHOULD INITIATE A COMPREHENSIVE PLANNING AND
MANAGEMENT PROGRAM FOR COMMUNITY (COUNTY) DEVELOPMENT

COMMENT: This recommendation may seem at first glance to be only peripherally related to improved housing in Beaufort County, but in fact, it is the most basic and necessary requirement if all the recommendations that follow are to be integrated into a fully coordinated program. Without a comprehensive planning and management program, efforts towards improving housing conditions in the county will be piecemeal at best, and worse, conflicting and counterproductive.

Comprehensive planning and management is not mysterious or overly complex. It is at its simplest, a process whereby the county identifies its goals, lists them by priority, determines what obstacles need to be overcome, or potentials taken advantage of, achieves these goals, devises programs to solve problems and take advantage of potentials and opportunities, and monitors and evaluates the effectiveness of these programs in terms of how well they are achieving the goals. This process is sometimes referred to as "management by objective" or "program budgeting". It is simple in concept and more cities and counties are embracing the concept every year. But it takes professional management guidance to keep

such a program going, particularly in coordinating interdepartmental programs and in monitoring progress towards stated objectives.

GOAL 2: HOUSING GOALS SHOULD BE ESTABLISHED WITHIN A FRAMEWORK
OF BROADER COUNTY GOALS AND OBJECTIVES

COMMENT: Part of the comprehensive planning and management process (or community process, if you prefer) is the formulation of goals and objectives. Goals are sometimes established as the first step of the process, but it is frequently more desirable to first inventory trends, problems and potentials in the community, rank them according to priority importance, and then to formulate goals addressing high priority needs. Housing goals would be just one portion of the county's set of goals. For example, a housing goal might be "to give each family in the county the opportunity to live in a safe and sanitary dwelling." Then, more specific objectives of program would be enumerated to help achieve that goal, such as "to locate available sites for the construction of low and moderate income housing or to remove or rehabilitate 5 percent of the county's substandard housing during 1978, 10 percent during 1979, etc."

Beaufort County has already taken a giant step in the goal formulation process through the county's participation in the Coastal Area Management Act Program (CAMA). The formulation of goals and objectives by local citizens formed the basis of land use plans prepared under this act. Specifically, the following housing objective is stated in the Beaufort County CAMA Plan:

"To encourage the development of safe and adequate housing and upgrade existing housing. Through this kind of involvement, citizens are able to reflect on basic needs of society in general, and their community in particular, and to reiterate those needs in terms of community goals.

GOAL 3: INTERGOVERNMENTAL COORDINATION AND COOPERATION TO IMPROVE
HOUSING SHOULD BE ENCOURAGED WITHIN THE REGION AND THE
COUNTY

COMMENT: Many public service objectives can be more readily attained through joining cooperative efforts between governmental units and agencies than they can through a single effort. There are two basic reasons for this: first, management and service experiences can be shared, and problems experienced by one unit can be avoided by another; also one unit may have a special expertise which can be passed on to another unit. Second, more and more federal (and state) grant programs are requiring a regional approach to the solution of common problems, which makes sense particularly when such large expenditures as those for sophisticated wastewater treatment plants are involved where individual systems are so much more costly and inefficient than a regional system.

In regard to housing, Beaufort County has at least two opportunities to take advantage of intergovernmental programs. One of these, the Mid-East Commission, has already been endorsed and supported financially by the county. This agency serves the county by assisting local government in solving the urgent problems of the region, and by establishing a framework for coordination of local, state, and federal efforts. The other is the Mid-East Housing Authority which assists local government specifically in their efforts to improve housing.

GOAL: 4 POSITIVE STEPS SHOULD BE TAKEN TO HELP COUNTY RESIDENTS
INCREASE THEIR INCOMES THROUGH HIGHER PAYING JOB OPPORTUNITIES.

COMMENT: It is a simple fact of life that most substandard housing is a result of people living, there, not being able to afford anything better.

To a large extent, housing deficiencies in non-metropolitan markets are a direct result of low income and could be alleviated significantly through a demand site program that would increase the purchasing power of the poor. The majority of the lowest income families who occupy clearly substandard dwellings, would thus be afforded greater access to the better quality stock. The poor who already consume standard housing at the expense of seriously overtaxing their household budgets, would be able to satisfy their other needs more adequately.

In other words, so long as a market (poor people) exists for cheap (substandard) housing, that housing will continue to exist. Poverty abounds in Beaufort County. In 1970, 24.9 percent of Beaufort County families had incomes below the poverty level; 32.4 percent had incomes below \$4,000 per year, making it nearly impossible for them to improve their housing or acquire better housing even with the help of federal government programs.

GOAL 5: SUBDIVISION REGULATIONS APPLICABLE COUNTYWIDE SHOULD BE ADOPTED

COMMENT: Unlike zoning, which regulates only the uses of land, subdivision regulations control the design of a particular piece of land in terms of the design of roads, size and arrangement of lots, drainage improvements and utilities in new residential (and sometimes commercial/industrial) developments. Two purposes of subdivision regulations are to protect the housing consumer who might otherwise be faced with costly improvements to streets and utilities improperly constructed, and to protect the governmental units responsible for taking over maintenance of streets and utilities through insuring that improvements have been constructed to specifications.

Also, unlike zoning, subdivision regulations do not have to be based on a land development plan. Therefore, they could be enacted at any time in Beaufort County. This is particularly important in light of the recent decision by the state Secondary Roads Council that the state will not assume responsibility for maintenance of streets in areas with subdivision characteristics unless those streets are paved to state standards. Without the protection of subdivision regulations, unknowing housing consumers could be purchasing lots and homes on streets that no one will maintain and with no assurance of service. Although this is only one example of what can and will happen without subdivision regulations, it well points out the need for them.

GOAL 6: THE COUNTY SHOULD INITIATE A BUILDING INSPECTION PROGRAM
AS SOON AS POSSIBLE

COMMENT: Much of the substandard housing existing in Beaufort County today is at least partially due to inadequate original construction. Practices of unscrupulous builders and developers who use substandard materials and building techniques are still very much with us today, and the losers are not only the families who move into a new house and find the foundation cracking or the floors sloping after a year or two, but the entire community since these poorly constructed homes of today are likely to be the slums of tomorrow.

The North Carolina State Building Code consists of five parts: Volume I (General Construction), Volume 1-b (Uniform Residential Building Code), Volume II (Plumbing), Volume III (Heating, Air Conditioning, and Ventilation), and Volume IV (National Electrical Code). The entire code is in effect statewide; however, local units of government, cities, and counties, must provide personnel to enforce the

code. Presently, Beaufort County enforces Volume II and Volume IV, the Plumbing Code and the National Electrical Code. Plans of commercial and industrial buildings must be approved by the N. C. Department of Insurance; however, this does not give any protection to the local housing consumer. The county should provide this service. In many counties, the entire cost of a building inspection program is financed with inspection fees. The only people who oppose a building inspection program are the unlicensed contractors and fly-by-night builders who are bilking the public every day. Farmers are not likely to be opposed since the building code does not apply to farm buildings (except a residence). Assistance in setting up an inspection program can be obtained from the N. C. Department of Insurance, and Training for inspectors is available at the Institute of Government in Chapel Hill.

All of the N. C. Building Code program should be implemented as soon as possible by the Board of County Commissioners.

APPENDIX I
ENVIRONMENTAL ASSESSMENT

If the Housing Plan is carried out the following environmental impacts are likely:

I. Natural Environment

If the plan is carried out it is hoped that all the needed dwelling that would require construction would be done in a manner that does not disturb the natural environment. However, some adverse unavoidable impacts could be expected. These essentially would result when land covered with natural vegetation is developed. As a result, no matter how carefully land is developed some minor adverse environmental impacts are likely.

II. Social Environment

The social impact the Housing Plan would have on the county is paramount. One of the major problems faced by the county is its large volume of substandard units would give hundreds of households an opportunity for a genuinely different and better living environment.

III. Alternatives

A. No Plan: If such action was to come about, many of the county's households would continue to live in dwelling units that do not provide a safe and sanitary living environment.

APPENDIX II
THREE YEAR REGIONAL
HOUSING WORK PROGRAM *

FY- 77 - 78

Major Goal: To establish a county housing information center and to establish communication with all persons and agencies concerned with housing.

Objectives:

- 1) Establish County Data Housing Bank;
- 2) Conduct a Rehabilitation Study;
- 3) Develop close working relationship with all state housing agencies;
- 4) Review and update numerical housing goals;
- 5) Provide technical assistance to local governing bodies;
- 6) Meet with developers, FmHA officials. financial institutions and potential sponsor of housing to discuss housing problems in the Region;

FY 78 - 79

Major Goal: To educate the public as to the county's housing problems and possible solutions.

Objectives:

- 1) Continue data collection for Data Bank;
- 2) Conduct an analysis of all federal housing programs and document how they may be utilized in the county.
- 3) Continue to meet with developers, and others previously mentioned;
- 4) Provide a model document on how to set up a building inspection department;

FY 79 - 80

Major Goal: To continue with data collection and public awareness educational programs.

Objectives:

- 1) Review and update housing element;
- 2) Continuation of data collection;
- 3) Conduct Codes Inventory Study and conduct Code and Ordinance Inventory Study;
- 4) Continuation of meeting with organizations both public and private concerned with housing;
- 5) Monitoring and evaluate legislation and data related to housing.

* Work program may be revised and made more specific when deemed necessary.

APPENDIX III

AVAILABLE HOUSING PROGRAMS

FARMERS HOME ADMINISTRATION

Rural Rental Initiated by private builder or non-profit corporation- rental housing for rural families with incomes under \$8,000. No action required by local government.

235 Initiated by private builder, non-profit corporation, or prospective buyer- sale housing for rural families who meet income requirements described in Mortgage Loans and Insurance. No action is required by local government.

502 Initiated by private builder, Non-profit corporation, or prospective buyer- sale housing for rural families who cannot get commercial loans at prevailing rates and terms. No action required by local government.

Mutual
Self-Help Initiated by family planning to build its home with the aid least 5 other families- housing built in a self-help project by rural family who cannot qualify for a 502 loan without interest credit. No action required by local government.

Special

502 & 504 Initiated by owner-occupant loans for home improvements for families who cannot get commercial loans at prevailing rates. No action required by local government.

Inter-set-Credit Loan - Initiated by non-profit corporation

prospective buyer or family participating in a mutual self-help program - 1) rental housing built by non-profit corporation for families who meet financial requirements set by FmHA. 2) sale housing for low income families who meet financial requirements set by FmHA. 3) housing built in a mutual self-help program. No action required by local government.

Site Development

Loan

Initiated by local non-profit corporation-developed lots may be sold to; 1) family participating in a mutual self-help project; 2) family eligible for a 502 or 235 home loan 3) non-profit corporation eligible for a rural rental housing loan or a 236 loan. No action required by local government.

MORTGAGE LOANS AND INSURANCE

236

Initiated by non-profit corporation, limited profit corporation or cooperative rental housing for families whose incomes are within 135% of that required for initial occupancy of public housing. No action required by government.

235

Initiated by private builder, non-profit

corporation or prospective buyer- sale housing
for families whose incomes are within 135% of
that required for initial occupancy of public
housing. No action required by local government.

For further information contact:

Federal Housing Administration
Beaufort County Courthouse
Washington, North Carolina 27889

URBAN RENEWAL AND CONCENTRATED CODE ENFORCEMENT

312 Loans	Initiated by owner or owner-occupant - rental housing or resident of concentrated code enforcement of urban renewal area- requires workable program and concentrated code enforcement or urban renewal program.
115 Grants	Initiated by owner-occupant- resident of concentrated code enforcement or urban renewal area requires workable program and concentrated code enforcement or urban renewal program.

For further information contact:

Renewal Assistance Administration
H U D Region III
Peachtree 7th Building
Atlanta, Georgia 30323

PUBLIC HOUSING

Conventional

Initiated by Local Housing Authorities-
rental housing for persons who are within
income limits set by LHA local government
cooperation required.

Acquisition

Turnkey I

Initiated by Local Housing Authority-
rental housing for persons who are within
income limits set by LHA. Local govern-
ment cooperation agreement required.

Turnkey III

Initiated by Local Housing Authority- sale
housing for families that are within income
limits as set by LHA for Turnkey III. Local
government cooperation agreement required.

Leased

Initiated by Local Housing Authority-
rental housing for persons who are within
income limits set by LHA. Local government
approval required.

For further information contact:

Housing Assistance Association

Department of Housing and Urban Development

Region III

Peachtree- 7th Building

Atlanta, Georgia 30323.

RENT SUPPLEMENTS

236

Initiated by non-profit corporation, limited profit corporation or cooperative. Supplements to rental families whose incomes are below maximum income limit for eligibility of public housing - requires workable program or local government approval.

221(d) 3) MR

Initiated by non-profit corporation, limited profit corporation or cooperative. Same as above plus tenant must 1) be displaced by government action, 2) be 62 years old, 3) be physically handicapped, 4) now living in a substandard dwelling, or 5) have residence destroyed by natural disaster - requires workable program or local government approval.

For further information contact:

Federal Housing Administration

324 West Market Street

Greensboro, North Carolina
27401

