Low-income Housing in Eastern North Carolina

by

Ashley Arensberg

A Senior Honors Project Presented to the

Honors College

East Carolina University

In Partial Fulfillment of the

Requirements for

Graduation with Honors

by

Ashley Arensberg

Greenville, NC

May 2021

Approved by:

Dr. Misun Hur

Thomas Harriot College of Arts and Sciences; Department of Geography, Planning, and

Environment

Abstract

The problem with the quality of housing in low-income areas is critical. Most of this housing is old and outdated which puts homeowners at risk for health problems and safety. The main purpose behind this research is to dive into how wages affect how affordable housing is, whether apartments or houses. Due to increased knowledge of the problem, policies were set in place to try to fix many issues. These policies were across all the types of government, Federal, State, and Local. On the Federal level, policies such as the *Moving to Opportunity* program, the *Neighborhood Stabilization Program*, and the *Cares Act* helped get low-income residents to move into better areas, but still able to afford housing they would need. On the State level, *Housing Choice Vouchers* and the *Rental Assistance Demonstration* do well for private and public housing developers since they are more tailored towards what that area needs. Local level policies will include the interviews I conduct that will give me a better insight into how these areas function and what is needed. The article that I derived most of the research from was *Housing for North Carolina's Future*, since it gave me the best way to look at geographical areas and timespans. My investigation will include two forms of research methods, the secondary data analysis, and interviews. The geographical area will be focused on eastern NC, more specifically the rural areas. Focusing on the past 10 to 15 years helps with seeing how trends have changed, and then looking 10-15 years into the future to anticipate where the places are heading. Lastly, interviews will be conducted to have primary data and to hear from people with professional experiences and knowledge. I am expecting to find the differences in the way that rural and urban cities are governed and what means they have to tackle this problem. By comparing the two, we can see how their policies affect their communities and the residents. By looking at how income plays different roles, I will be able to conclude what will need to change in the present and what will be needed for the future so that families get good housing that is both cheap but safe.

Table of Contents

List of Figures

List of Tables

Introduction

In the architecture field, there are many factors to consider when designing homes. You must evaluate your clients, or the people who are asking for your business and who you are doing the service for. You also should consider the area that you are planning to design the house for. For example, you would not put a log cabin in the middle of the city. Planners must keep some of these things in mind as well when figuring out how cities and towns are going to be laid out. Maps must be researched and discussed, and surveys be delivered to the public. Planners also must be wary of zoning ordinances, building codes, and other local rules when it comes to building or revamping a house or building. Another thing that planners and architects must keep in mind, planners more than anything, is the problem with the quality of housing in low-income areas. Most of this housing is old and outdated which puts residents and potential homeowners at risk for health problems and safety. That said, planners and architects need to be able to work together to appease all sides.

Now, why is this important to know and understand? Well, this is where affordable housing runs into its problem. Even with new buildings and homes being built all over the country, there is a good majority of people out there who cannot afford this housing due to income problems. If architects and planners can get a better grip and idea on this problem, then ideas for change can be brought to local and state governments. When people do not live in adequate housing, problems arise in the form of health, safety, and nutrition. Zoning laws and policies do need to change because right now, the laws are set in place to favor the middle class. When this happens, those low-income people that are looking for housing have no other choice than to move outside of the town or city into a place where they can live. But when this happens, the problem of transportation arises; those of low income divulge into an endless cycle of

problems to overcome. The free market is also a driving influence on community development and zoning. As stated in the book *Contemporary Urban Planning* by John M Levy, "Market forces such as personal income, rents and prices in adjacent communities, land costs, the competition between residential and commercial uses for space, and so on shape the long-term change in the municipal housing stock" (p. 225).

In addition to the zoning and planning problems, the drawback of having low incomes becomes the focal point as to why people cannot afford certain housing. There needs to be change so that housing can be affordable and still healthy. If these low-income housing options were moved to better areas, then there might be better employment, schooling, and income available. When you earn a certain wage, you can only afford a certain type of housing, and this is the main reason behind this research. If we can figure out how to fix this, people will have better quality housing and will eventually live a better life.

According to data from Housing and Urban Development, affordable housing means using no more than 30% of the household's income for payment of the house. However, two-thirds of renters and half of homeowners are paying more than 50% of their income for housing (Goss, 1994). This denotes that there is a good majority of people that are currently cost burdened when it comes to paying for their homes or apartments. One of the main articles that I drew my conclusions from was *Housing for North Carolina's Future* since there was a deep analysis done with the eastern North Carolina counties, as named in the report as Group 5. The Group 5 counties consist of median income levels with a 5.8% housing vacancy rate (Housing for North Carolina's Future, 2020). All counties, local governments, and states together need to address the affordable housing issues.

Housing for NC Future (2020) reports that North Carolina will grow by 1 million households and 2 million population in the next 10 to 15 years. With the already big gaps of housing, there needs to be things done to fix this. There are around 300,000 lowest-cost homes needed in NC. Among them, approximately 85,000 units are for those in Group 5 with $350-$699 per month household income (Housing for NC Future, 2020, p. 13). *Housing for NC Future* (2020) estimates that Group 5 will need over 71,000 more housing units in the next ten years to accommodate household growth. This group will need to build the $700-$1,499 per month price range houses based on the residents' socio-economic condition. Types of housing to be built should also be considered, examples such as public housing section 8 (private) housing, or any other affordable housing options. However, when given a closer look, there aren't enough units for those with the lowest incomes. Deep subsidized homes account for 50% of the homes in Group 5, which is the highest percentage of all the counties in NC.

As the population grows, this creates a need for more housing for the people. Housing is not built for the growing population nor for the correct people. There is a big gap between the demand and supply in the housing market. Housing issues have always been a problem in history, especially since the mid-1900s when racial disparity was a big problem (Austin, 2019). People of color were forced out of cities and their homes due to governmental policies and practices. This was a way to isolate them so that whites would have better access to jobs and to give their cities a better image (Flournoy, 2020). Flournoy came to this conclusion from the initial findings of Wilson's research, which stated that "previous housing policies perpetuated racial segregation" (Flournoy, 2020). Another problem is that poverty amongst African Americans has become generational (Flournoy, 2020), which makes it hard for them to get out

and move to a better area and start a better life. This has led into the modern era of housing and policy.

Research questions

In this research, I ask two questions: 1) What is the difference in affordability options between rural and urban North Carolina, primarily focusing on rural regions in eastern NC. 2) How much of a role do minimum wage and income affect families on their housing choice?

Housing Policies and Programs

The Moving to Opportunity (MTO) program, started by Congress in 1994, was one change that people believed would be beneficial to low-income adults. This program, along with others that were formed in the early 1900s, were considered mobility programs since their main goal was to move low-income families to high opportunity communities (Center on Budget and Policy Priorities, 2019). However there have been different views on how things were done, which led to contrasting views on the program. The goal was to allow people and homeowners to be able to achieve SocioEconomic Self-sufficiency, or for short SES (Flournoy, 2020). The new policy approach to this program would make it possible for low-income adults to move into the private housing market in affluent areas (Flournoy, 2020). Policy makers also needed to address the racial inequality and demographics of neighborhoods to reduce the generational poverty that usually exists (Flournoy, 2020). Unlike previous programs, the MTO targeted a certain class, poor, single women with at least two kids, rather than randomly selecting members of a city (Flournoy, 2020). Depending on how this policy was viewed by different scholars, it would be portrayed as either a positive or a negative view on how to handle the low-income housing problem. The main problem that rose was that these adults and families did not stay in affluent neighborhoods long enough for actual change to be seen. The duration of the study was set to be

15 years (Flournoy 2020); however multiple researchers, including Lisa Gennetian, Jens Ludwig, Thomas McDade and Lisa Sanbonmatsu, found that 10-15 years was not considered adequate time for education, income, and job stability to improve. Another issue arose during a report by the U.S. Department of Housing and Urban Development showing poverty rising from 7.2 million in 2007 to 15.1 million in 2009(Flournoy, 2020). With the increased number of people in poverty, more burdens would be placed on members of government to act. Where the program did thrive was through mental and physical health among the residents. Since there were less stressors and barriers in these more stabilized neighborhoods, residents had better mental health and could stay focused better on their jobs and families (Flournoy, 2020). Also, since better neighborhoods have better quality of living, the housing conditions were great for physical health since they had proper plumbing and were stable homes. One suggestion to make mobility programs better would be to assist the participants in adjusting to the new life and neighborhood and aide in helping them develop networking opportunities, which would help with socio-economic self-sufficiency.

The Neighborhood Stabilization Program, NSP for short, was a program introduced by Congress in 2008 under the Housing and Economic Recovery Act, otherwise known as HERA. HERA gave $3.92 billion of funding for "emergency assistance for the redevelopment of abandoned and foreclosed homes" (Joice, 2011). On top of the funding from HERA, the Community Development Building Group program provided $6.9 billion through three rounds of funding (Sackett 2015), which happened over a 3-year time span. The addition of NSP would help with focusing on the falling housing market for that period; between 2000 and 2006, home prices rose 90% which caused the bubble to burst and led to worse economic conditions in 2008 (Joice, 2011). This resulted in millions of abandoned and foreclosed homes to pop up across

America, which led to cities to be concerned regarding crime, vandalism, and low property value for nearby homes. In the article *Breaking the Chain: Understanding the Association Between Foreclosure Intensity and Neighborhood Satisfaction* written by Hur, Li, and Terzano (2015), they go in-depth on the negative effects that poverty and abandoned homes put on neighborhoods and the surrounding areas. Many of these homes were in low poverty areas to begin with, so for a "ripple effect" (Sackett, 2015) to not happen, they had to act quickly and be able to pinpoint the high-risk areas. According to hud.gov NSP1 was designed to "[benefit] all the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income". In addition, these areas were also already receiving Community Development Block Grants, CDBG's, which made implementation of NSP more seamless and with less problems occurring. With the acquisition of foreclosed homes, the revamp of deteriorating homes, and down payment assistance (Joice, 2011), those who earn low incomes were able to get into better quality homes.

The NSP program was easy to administer considering "more than 1,200 local and state governments around the country receive CDBG funds" (Joice, 2011). The program was broken into 3 different parts, and it was clear that NSP1 was more a trial run than anything. NSP1 was formula based, which meant that allocation of funds focused on "the number and percentage of foreclosed homes, mortgage defaults, and subprime loans" (Joice, 2011). The HUD (2008) reports showed that there were 64,670 foreclosed homes in all of North Carolina since 2007, which was considerably high compared to 2004-2006. One community in Lincoln County, NC had the record high with 514 foreclosed homes. The change from NSP1 to NSP2 came from the fact that grantees only focused on a few neighborhoods instead of looking into as many neighborhoods that they could help, so the geographical area was increased. NSP3 funds have

been making their way out for the past 9 years, so this is probably an area that needs updated. By looking at the CPD maps provided by HUD, counties in NC seemed to be the target areas for NSP1 only, however no further information was given as to why NC wasn't a target area for either NSP2 or NSP3. According to the Office of Policy Development and Research (n.d.), the majority of counties and tracts in NC, more specifically eastern NC, did not meet the minimum score of 10 for NC and nowhere close to the national minimum score of 18. This shows that most of the homes in NC don't necessarily fall under the foreclosed category, which is a good sign that the policies and practices that are implemented are working. However, NC did receive $5 million from NSP3 to respond to any foreclosed homes by ways of acquisition, demolition, rehabilitation, and offering assistance (NC Department of Commerce, n.d.).

In 2010 the HUD created the Choice Neighborhoods Initiative, also known as CNI, which, according to Joy Jackson, author of Affordable Housing in North Carolina: From HOPE VI to the Choice Neighborhoods Initiative, "aims to promote comprehensive neighborhood revitalization through 11 required activities focused on the goal of impacting people, housing, and neighborhoods" (Jackson, 2011). These activities are listed in Appendix 1.2 in the article listed above. Back in 2011, $250 million dollars was requested by HUD to get the program up and moving. This program has been geared for public housing in bigger cities, however future uses could include smaller cities and towns in more rural areas such as Fayetteville (Jackson, 2011). The poverty levels showcase that the poverty levels are between 30%-100% in the city and between 20%-30% in the surrounding areas (Office of Policy Development and Research, n.d.). Due to the high poverty in a concentrated area, Fayetteville is one of the few cities in North Carolina at qualifies for a one-to-one unit replacement (Jackson, 2011) which helps the housing allotment not decrease. The referenced unit mentioned in the article, Delona Gardens and

Campbell Terrace, was built in 2007 and the grant award that it was given totaled at $20,000,000.00.

One of the CNI activates focuses on keeping the tenants in the housing without being evicted by landlords. Most of the time, evictions happen due to lack of payment, so those that make low and very low incomes are at a risk of not being able to stay in their current housing. This needs to be brought to better attention so governments can make better rules about how landlords decide eviction status and put people's well-being above other factors. Public Housing Authorities, PHA's for short, have a tracking system for tenants (Jackson, 2011), and it is easier to track those that use vouchers. Tracking mostly occurs to check to see is residents are still in the public housing system after some sort of relocations, in which numbers average around 81% of relocators staying in public housing (Jackson, 2011). Housing quality is another focus of CNI's since they want people to be able to enjoy the housing for an extended period and not have to worry about moving and possible being in worse conditions then they are currently in. By doing this however, they usually demolish the structure (Jackson, 2011), which then requires the previous residents to relocate to another neighborhood.

Acts, Grants, Loans

Governments on all levels, federal, state, and local, started to draw up legislation in the form of acts, grants, and loans. These have made affording housing much easier and has limited evictions of tenants and homeowners (McCarty, 2020). The most recent blow to low-income residents was the COVID-19 pandemic. Unemployment increased for many people, which meant that an income was not coming in for these families. Those people that need to spend more than 30% of their income on housing were put in a hard place. With landlords already evicting people easily for not paying rent, this was going to make things difficult for residents to not have to

move. Luckily, the Federal Government stepped in and created the CARES Act which added "$12.4 billion for HUD housing programs in FY2020" (McCarty, 2020). The funds of the program went to maintaining rental assistance and to address any other problems the pandemic has created. To address the possible eviction problem, the Act gives residents a 120-day period where landlords are not allowed to kick them out of housing for lack of payments (McCarty, 2020). More recently, a $2.2 trillion stimulus package was passed. One part of the bill states that landlords cannot file evictions for tenants that don't pay their rent for one year after the bill gets passed (Capps, 2020). This act also grants mortgage forbearance for both single- and multi-family residents who have federally backed mortgages. Even with the amount of money going to assistance, people have brought to attention the need for more assistance. After any grace period ends, some residents still will not be making enough to afford their rent or any extra money they own on their mortgages.

There are other forms of assistance that are pre-existing. The biggest form of help comes from the Housing Choice Vouchers, also known as HCV. "The HCV was instituted to replace the Section 8 program in that it provides better subsidies for people to not have to pay more than 30% of their income on housing since the subsidy covers the rest of it (Heycke, 2020)." Local Housing Authorities find reasonable rental housing options in neighborhoods/areas where the poverty is under 10% (Flournoy, 2020). These vouchers are usually only effective within the county/local governments. When a voucher holder moves to another region, the voucher does not transfer automatically, so a relocation will most likely be made, which would lead them to having to reapply. Another problem that may arise is the landlords' unwillingness to receive the voucher with biased perception in feared towards the tenants (Varady, Jarosack, & Kleinhans, 2016).

The Rental Assistance Demonstration, abbreviated RAD, was launched in 2012 to provide PHA's with access to more stable funding to make improvements to public housing properties (https://www.hud.gov/rad). These properties end up converting to Section 8 contracts from whatever assistance they were being provided. "These new contracts provide a more reliable source of operating subsidy that allow PHAs and owners to safely leverage private capital – typically debt and equity – in order to finance the property rehabilitation or replacement" (https://www.hud.gov/RAD/program-details). HUD will also still give money to those with a RAD property, so those owners/renters aren't using their own private money (https://www.hud.gov/RAD/program-details-residents). Another positive is that even if you have to relocate due to a renovation project, you have the right to return to your development. Tax credit incentive programs, the Low-Income Housing Tax Credit, LIHTC, for example, also provide affordable housing for lower income people (Nguyen, 2017). The tax credit incentives encourage developers to participate so that they can build more affordable housing for the low-income people (Nguyen, 2017). In an area with at least a 25% poverty rate, developers could earn up to 30% in tax credits with LIHTC (Flournoy, 2020).

One big positive when it comes to affordable housing in NC is that there is a strong back for public and private support for housing developers (Warren, 2012). This shows that cities and governments know of the problems with low-income housing, and they are being proactive in ways to fix it. What they have been able to do is create housing types for all sorts of people including the elderly, whole families, and those with mental illnesses. Supportive housing is for those with mental illness, an addiction, or another disability. This type of housing also includes live-in management and social service providers who can those individuals suffering the most; there are 2 in Raleigh, NC (Warren, 2012). For seniors, however, there isn't enough affordable

housing for them, so they must turn to HUD and the USDA for funding for these apartments (Warren, 2012). These apartments are built for the ability to be social, including hair salons, libraries, and computer labs. When people are living in more permanent homes/buildings, they are more economically and medically stable than those that move around a lot. High stress levels, depression, and emotional and behavioral problems, along with health problems, stem from the high mobility that children in poverty and low-income housing go through (Warren, 2012). One local community in Greenville NC, Nathaniel Village, was built specifically for this demographic of people. The main restriction that they have on renters is of income, which is restricted to $32,100 for a family of four (https://nathanielvillage.com/). It has all the amenities that a normal apartment would have but it's restricted to help those who make lower than the median income be able to afford housing.

North Carolina Specifics

The article *Housing for North Carolina's Future* has been referenced multiple times, but not in depth. There are many towns and cities in North Carolina that are considered nonmetropolitan or rural, as referenced in this report. The groups that were reviewed came from the eastern and coastal areas of North Carolina, including counties like Beaufort, Greene, Tyrell, and Washington, among others. From chart data from the text, Group 5 has a population of 1,085,000 (p. 10) which is the highest of the rural areas but the third lowest of all the groups. The problem that this runs into is that the vacancy rate is the highest among all groups at 5.8% (p. 11), which means that people aren't being able to afford housing due to their financial situation. While Group 5 shows to have a substantial amount of housing for those in the $0-$1,499 range for housing costs, those that can afford more expensive housing are buying into the lower-cost housing, which puts a burden on those who can only afford cheaper housing (p. 15). Trends have

also shown that the population in NC is only growing, which emphasizes the greater need for more housing. The trends from the figure on page 18 of the article indicate that the growth rate for Group 5 will be between 24% and 28% for each interval of 20 for the income projectile of 0-60th Pct. While preserving homes is cheaper than building new ones (p. 22), both are needed to happen to ensure housing safety for current tenants and to ensure housing for future tenants. With the expiration of 6,465 homes that are federally assisted by 2030, change needs to be made. The article also mentions that the counties in Group 5 have housing units that are on the older side; 41% are 60 plus years old, 20% are 30 to 60 years old, and 39% are less than 30 years old. In comparison, the housing units in bigger cities, like in Group 1, 2, and three, most of the homes are between 30 and 60 years old. With these numbers it is clear to tell that either rebuilding is needed, or homes need to be updated for current times and safety reasons.

Main Research Methods

Geographical Area

Looking at the entirety of the United States was way too broad of an ordeal to tackle, so I decided to home in on specific counties, which would allow me to focus in on better aspects when it comes to low-income individuals and affordable housing. I decided to target into choosing a state that would best represent what I was looking for, which ended up being North Carolina. However, this was found to still be too broad considering how North Carolina is very diverse when it comes to city sizes and city types per each region. My focus then decided to be on rural North Carolina but more specifically in the eastern part. Most of them are applicable disregarding the geographic differences; urban versus rural, from the West to the East. However, each region and locality have their unique circumstances.

The article, *Housing for North Carolina's Future*, introduces the affordable housing issues by focusing on different sections of North Carolina such as coastal towns, rural areas, and those with smaller populations. I focused my research surrounding what this article deemed 'Group 5', which consists of most coastal, rural towns, and counties in eastern North Carolina. I also chose to include some counties from the denoted Group 3, since they were in the same area of those counties from Group 5. While the counties and towns in Group 4 weren't coastal, they were rural areas with low-cost housing, which fit in with the general area I was focused on. I found that the most growth came from Group 5 and 6 since production policies have strong benefits within the community. This growth in Group 5 was found to be 16%, and with the relatively high population of 1,085,000, this growth will have a decent effect on the counties.

From this information, I picked three counties among Group 5 and three from Group 3 to keep the consistency between rural and urban counties. I also decided to keep the geographical location consistent as well to show the similarities and difference between counties that are in the same area but have drastically different numbers. I chose the counties based on similar traits that each possessed: population, number of households, median income, housing vacancies, and number/percent of those cost burdened.

Timeframe

It is hard to be able to say that something is still relevant if it is fifty years old. New people come to office with new ideas and policies are always changing. Technology is a big driving factor when it comes to seeing how advanced our country has become. Some information that was written and researched, even as early as the 1990s, would not be considered relevant in today's time. I wanted to stay as relevant and specific as I could in my research but also consider the past and how our country has grown to present day. I focused my research to stay within the

past 10 years in order to stay relevant. By using information that has been studied from a fairly recent past, we are able to see trends into the present day and be able to predict how those trends will appear in the future. Looking more specifically, the 1-year estimates from year 2010 to 2019 had too much information to comprehend and would make readers be more confused. Instead of this, I decided to make the data easier to read for myself and for others by using 5-year estimates for 2019, 2014, and 2010.

Secondary Data Analysis

I used multiple forms of secondary data in my research. From the articles that I researched and reviewed, I was able to get great numbers that were relevant to my study. However, I need to investigate other options for eastern rural North Carolina. For this, I used data from the decennial US Census, the American Community Survey, and Bureau of Labor Statistics. I examined different types of data analyses, including the housing profile, economic profile, and population and demographics. The housing analysis included homeownership, occupancy, housing value, and median rent. The economic analysis contained the household income, any taxes to be paid, and payroll. Lastly, the population analysis includes county population, age, gender, and household size.

I decided to research all different types of housing so I could have a better data set to derive my thoughts from. These consisted of single-family homes, multifamily homes, and apartments. Along with the housing types, I also looked into the difference in those that are owners versus those that are renters, and which paid more of their income on housing. Looking even further into that, I compared total households to vacant households in each county. When it came to income levels, I chose to focus on households that earn less than the median household income, and how many available units or homes people would be able to afford if making below

median household income. One thing I did not research was the distance from home to work or school, or whether or not transportation was available in those areas. Some insight into commute issues arose in my interviews, which will be discussed later.

Interviews

I chose to interview members of prominent groups and organizations, within my selected counties, that work firsthand with housing and finance. I also talked with those that work in the planning department when it comes to Community Development and City Management. My plan was to focus on those that are local rather than statewide since they will have a better view of their town and be able to give me more accurate data. As for the conduction method, I conducted them via Webex and through phone calls. I emailed each prospective interviewee through email, explaining my research, what I tend to gain, and the list of potential questions I were to ask, so they could get their thoughts together pre-interview. The interviews varied in length based on responses, extra questions asked, and just overall discussion on the topic.

Research Findings

Median Household Income

I referenced back to my research questions in order to determine what data would be the most important for me to pull. The median household income across all the counties, including all of North Carolina, have increased since 2010, and can be see that the biggest jump came after 2014. Greene county, however, was the outlier in this determination, since while the median household did increase from 2014 to 2019, it decreased from 2010 to 2014 when all other areas either stayed the same or increased. From the graph, it is also seen that urban counties have income levels that are in close correlation to the incomes on a statewide level. Johnston county is an outlier in this sense since its numbers supersede both those of urban counties and of NC as a whole.
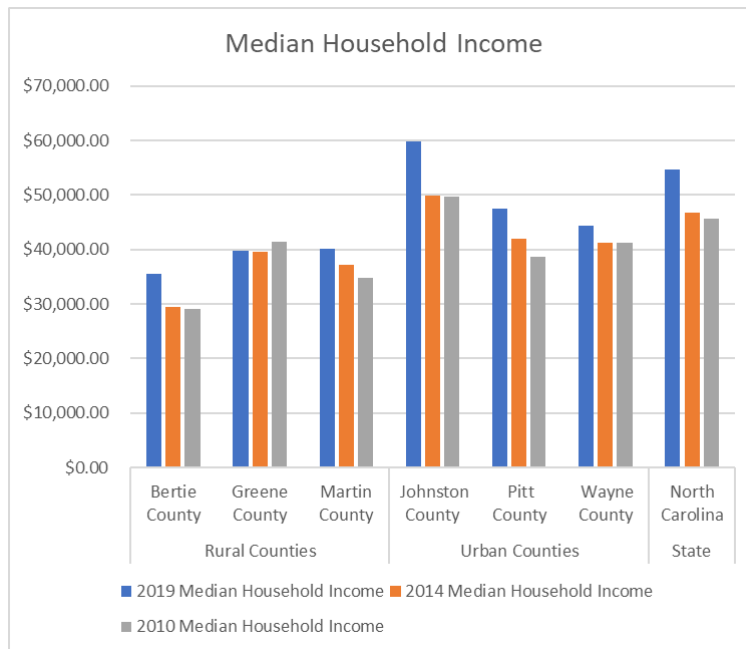

Figure 1: Median Household Income (Resource: The US Census, 5-year estimates)

Rural vs. Urban Households

As seen from the Figure 2 below and Table 1, there is a significant difference in the number of households available for those below the median household income. I included the percentages as well since it is an easier way to see how the housing makeup is in each county and the difference between rural and urban. While there is a difference here, the data is similar with regard to total population since those in rural counties have significantly less people. Between the years of 2010 and 2019, all counties except for Pitt county had very minimal change in the total households below the median household income. All counties between 2010 and 2014 had increased percentages of households below the median household income, but between 2014 and 2019, these percentages went back down to levels similar, if not better, than 2010 levels.
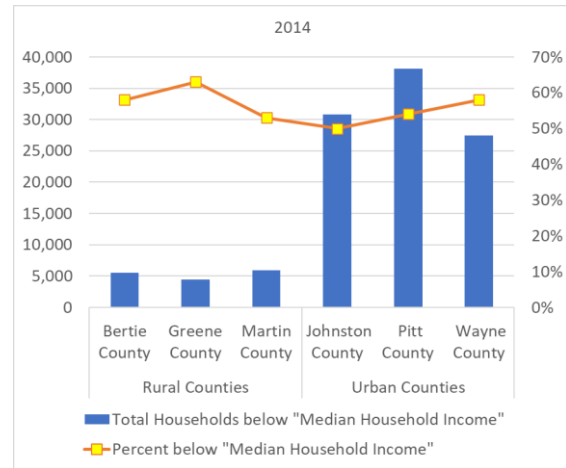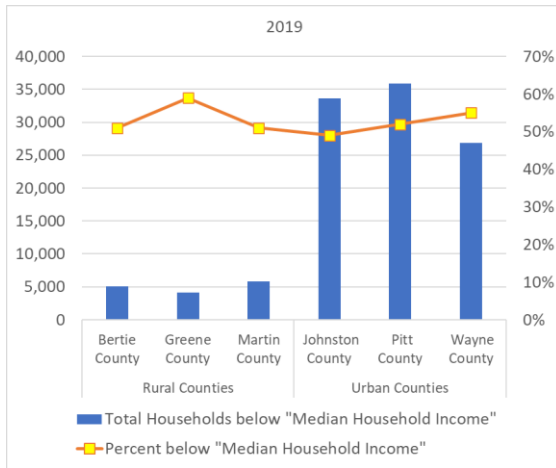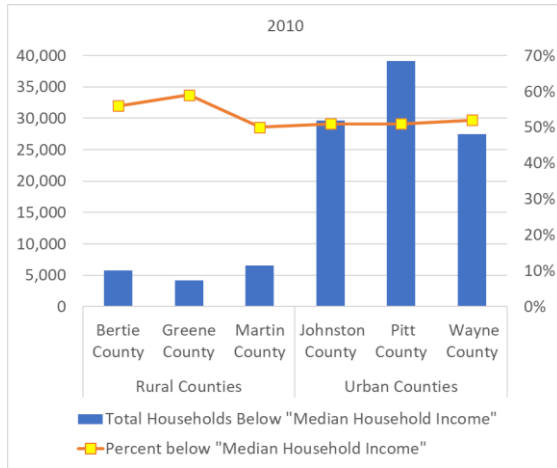
Figure 2: *Total and % below median household income (US Census, 5-year estimates)*

Table 1: Homeowners vs. Renters

	Rural Counties			Urban Counties			
	Bertie County Estimate	**Greene County Estimate**	**Martin County Estimate**	**Johnston County Estimate**	**Pitt County Estimate**	**Wayne County Estimate**	
Number of Homeowners	5,887	5,063	6,375	49,918	36,205	29,860	
Number of Homeowners paying 30% or more	1,577	1,157	1,594	9,840	7,289	6,214	2019
Number of Renters	2,022	2,101	3,003	16,911	30,964	16,073	
Number of Renters paying 30% or more	730	954	1,385	8,230	16,618	7,782	
Number of Homeowners	5,607	4,979	6,673	43,547	35,631	28,646	
Number of Homeowners paying 30% or more	1825	1205	1833	10470	9219	6859	2014
Number of Renters	2,055	2,164	2,792	15,890	28,484	16,758	
Number of Renters paying 30% or more	1,030	796	991	8,712	15,464	8,558	
Number of Homeowners	6,277	4,934	6,968	43,009	35,259	29,502	
Number of Homeowners paying 30% or more	1,814	1,145	1,869	13,897	11,740	9,969	2010
Number of Renters	1,883	2,087	2,986	14,033	26,497	14,256	
Number of Renters paying 30% or more	1,045	684	1,382	7,208	15,225	6,552	

Households per county

Since the urban counties have larger populations, it makes sense that they would have more households available, however I was not expecting the disparity between urban and rural to be as large as it is. Table 2 shows numbers that can be compared while the graphs below show the comparison in a more visible way.

Table 2: *Households, Vacancies, and Income*

	Rural Counties			Urban Counties			
	Bertie County Estimate	Greene County Estimate	Martin County Estimate	Johnston County Estimate	Pitt County Estimate	Wayne County Estimate	
Number of Homeowners	5,887	5,063	6,375	49,918	36,205	29,860	
Number of Homeowners paying 30% or more	1,577	1,157	1,594	9,840	7,289	6,214	2019
Number of Renters	2,022	2,101	3,003	16,911	30,964	16,073	
Number of Renters paying 30% or more	730	954	1,385	8,230	16,618	7,782	
Number of Homeowners	5,607	4,979	6,673	43,547	35,631	28,646	
Number of Homeowners paying 30% or more	1825	1205	1833	10470	9219	6859	2014
Number of Renters	2,055	2,164	2,792	15,890	28,484	16,758	
Number of Renters paying 30% or more	1,030	796	991	8,712	15,464	8,558	
Number of Homeowners	6,277	4,934	6,968	43,009	35,259	29,502	
Number of Homeowners paying 30% or more	1,814	1,145	1,869	13,897	11,740	9,969	2010
Number of Renters	1,883	2,087	2,986	14,033	26,497	14,256	
Number of Renters paying 30% or more	1,045	684	1,382	7,208	15,225	6,552	

The number of households that earn below the median household income don't seem to change much over this 10-year period, except for Johnston county and Pitt county. As seen in Figure 3, Johnston county has a big rise of almost 5,000 homes that became more affordable for those making below the median household income while in Pitt county, the number of households available for low-income people has be decreasing in the past 10 years. I did not include NC data in the graph since the numbers were much larger than the other counties, and would completely overshadow the rural counties, who of which already have a smaller number of households. I also included the percentage of households below the median family income in order to showcase, better, the difference in affordability when it comes to housing options. As with the total households, I did not include percentages for NC since I could not incorporate them into the graph seamlessly. Housing vacancies across the rural and urban counties and NC have not changed, which has its pros and cons: It is good that those numbers are not increasing, but since they are not decreasing, action is not being taken to combat this problem. Based on the

23

ratio between total population and total households for each county, there is a housing unit for roughly every 2.5 people.

Figure 3: *Households and vacancies per county (US Census, 5-year estimates)*

Homeowners vs. Renters

As seen from Figure 4 below, there is a big difference between the number of homeowners and number of renters across all different types of counties which shows that this is a statewide phenomenon. This, in turn, changes the way planners and governments need to work towards making housing more accessible to people. There has been a turnaround in this because for the past 10 years the number of people paying more than 30% of their income on housing, whether that be homeowners or renters, has decreased. This is a good sign because this shows

24

that the policies and programs being implemented are in fact working. On the other hand, however, rural counties have been increasingly paying more in overall costs than in urban counties, which needs to be looked into further. What is a good sign for urban counties is that the number of homeowners paying more than 30% of income is decreasing, which means that people are getting better paying jobs and are being able to afford better housing.
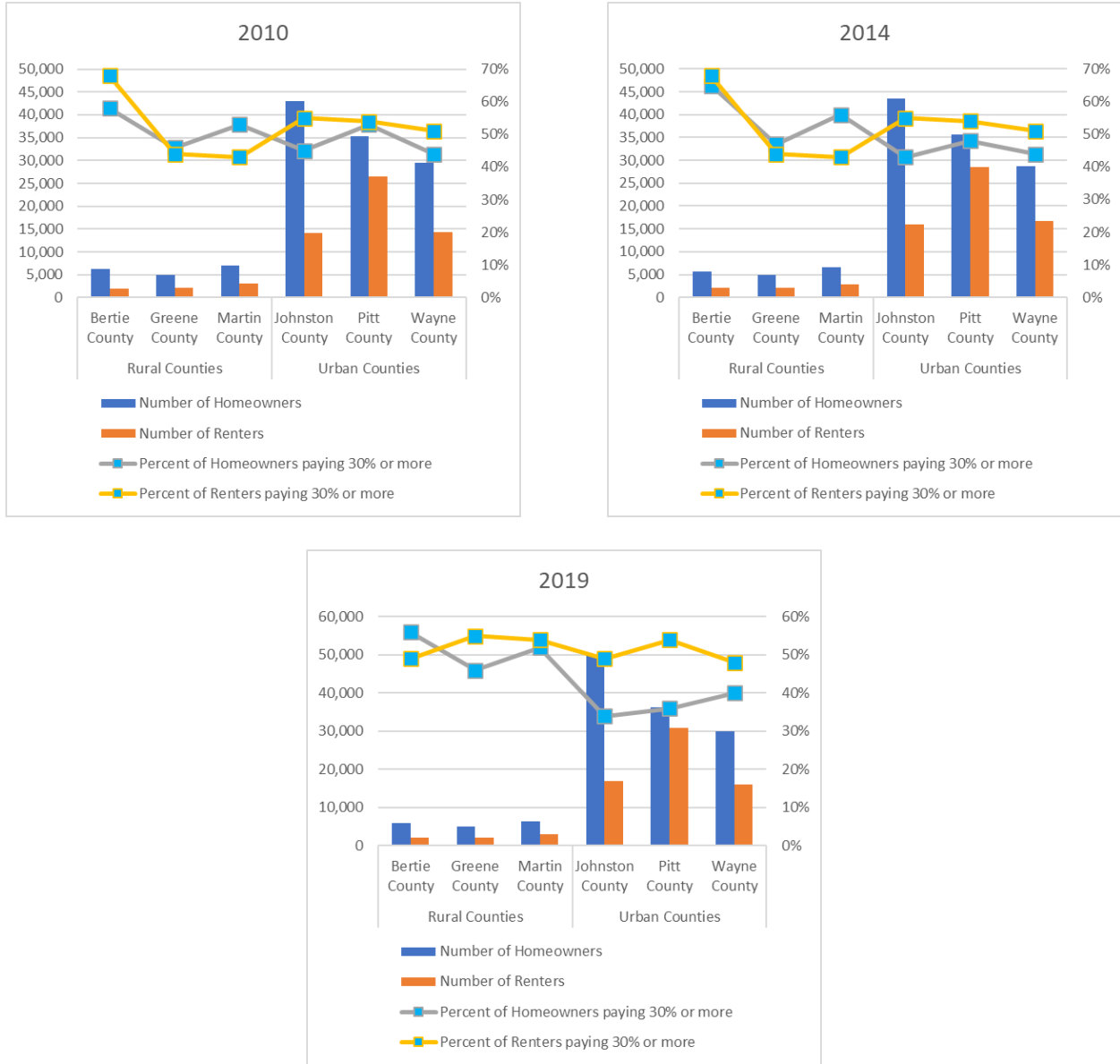
Figure 4: Homeowners vs. renters (US Census, 5-year estimates)

Interviews:

Out of the 10 people that I emailed, I got 2 responders: James Rhodes- Pitt County Planning

Director, and Aaron Gaskins- Area Director for USDA Rural Development. They both were very

insightful and went in depth on the questions I asked. They both concluded that affordable

housing must be safe, decent, and sanitary. In the first interview, James Rhodes explained to me

that his team in the planning department have to check out the housing options before referring

26

people to live there to make sure that it meets their requirements. As with the preliminary,

literature research, both of them also believed that housing is affordable when homeowners and

renters pay no more than 30% of their income on housing, however James Rhodes expands this

number to 25-33% in order to be able to find more housing for people. One of the main issues

regarding affordable housing that both James and Aaron point out are zoning laws and land

availability; there have been big pushbacks from communities to limit single family zoning and

instead implement mixed-use planning so that both commercial and residential needs can be met.

Since finding land in rural type counties is difficult, most housing is either found or is built in the

outskirts of the cities, normally 5-10 miles out of the city center, and programs to help with

finding housing options are going to be limited to more urbanized areas/counties. This then

circles back to the issue of transportation and the ability to reach particular important areas such

as universities, jobs, hospitals, and grocery stores.

    In the second interview with Aaron Gaskins, the policies and programs that are put out were

the main topics of conversation. Inside the USDA Rural Development, he works with members

that work in the 502 Direct program, which is for single family housing. This program works by

giving out loans to approved people to purchase homes across all spectrums (new home, old

home, new construction, renting, etc.), however the loan amount given is based on the income

level of the family. The government will pay the difference that the family is lacking in order to

get them into a home, and this must be paid back within 33 years. This program along with many

others are all income and credit driven, which is why the population they are most concerned

with are those of very low- and low-income people. He also states that the number of people in a

household will determine the income guidelines for affordable housing. Another program that he

mentioned was the 504 Repair Program, which helps people not have to move just because their

home needs repaired. He discussed that a barrier for loan application is the credit of those that are applying, meaning, you have to have good credit or else you will not be qualified for the loan.

Conclusions:

From the literature review and the interviews, housing needs to be safe, healthy, and affordable for people to live there. Differences were found in the way that rural and urban cities are governed and what means they have to tackle this problem. By comparing the two, we can see how their policies affect their communities and the residents. From the interviews, I found that each city/county is different and the way they go about governing and implementing policies depends on their needs, so no two counties will be same. By looking at how income plays different roles, I was able to conclude what will need to change in the present and what will be needed for the future so that families get good housing that is both cheap but safe. From the data gathered from the US Census, I found that more than half of the households pay 30% or more of their income on housing, which is considered cost burdened. Lastly, from all the information I found and was given, due to the rapidly increasing population in North Carolina, more households will be needed, especially for those of low-income; the problems that they are experiencing now will only continue to get worse if more action isn't taken now.

There were some limitations to my research, however. To start, the articles I researched were mainly on a larger scale, as in encompassing the entire United States rather than just North Carolina. Of the articles I found for NC, not many were about low-income housing, and it was even harder to find information about the rural counties. I did find some articles focused on NC, but the amount of information was overwhelming and sometimes irrelevant. Another limitation came from the number of interviews I was able to conduct. I only got two responses back, which

was less than desirable, however I was glad to get one from rural counties and one from an urban county. If more people had responded, I would have gotten more specific information that I was not able to be received from the US Census. Getting information from firsthand accounts is better than from data centers since they can offer data information that is happening at the present.

References:

Austin, A. (2019, April 26). *Affordable Housing for All*. Retrieved October 25, 2020, from

 https://www.demos.org/policy-briefs/affordable-housing-all

Beamish, J. O. (1994). A Casual Model of Barriers and Incentives to Affordable Housing in

 Southern Rural Communities: Housing Quality. *Housing and Society, 21*(1), 25-36.

Brennan, M., Hendey, L., Shroyer, A., Su, Y., Fedorowicz, M., & Charleston, D. (2020).

 Housing for North Carolina's Future: Policy Tools that Support Rural, Suburban, and

 Urban Success. Urban Institute, Accessed April 21, 2021 from

 https://www.urban.org/research/publication/housing-north-carolinas-future

Capps, K. (2020, October 2*). Inside the New Coronavirus Relief Bill: A Total Eviction*

 Moratorium. Retrieved November 01, 2020, from

 https://www.bloomberg.com/news/articles/2020-10-03/house-coronavirus-relief-bill-

 would-ban-evictions?cmpid=BBD100520_CITYLAB

CBPP. (2019, December 19). *What Are Housing Mobility Programs and Why Are They Needed?*

 Retrieved October 20, 2020, from https://www.cbpp.org/research/housing/what-are-

 housing-mobility-programs-and-why-are-they-needed

Flournoy, E. (2020). *Low-Income Household Adults Sustaining Affordable Housing in Affluent*

 Neighborhoods (Unpublished master's thesis). Walden University.

Foy, K.C. (2012). Home is Where the Health Is: The Convergence of Environmental Justice,

 Affordable Housing, and Green Building. *Pace Environmental Law Review, 30*(1), 1-57.

Goss, R. C. (1994). A Casual Model of Barriers and Incentives to Affordable Housing in

 Southern Rural Communities: Housing Affordability. *Housing and Society, 21*(1), 13-24.

Heycke, H. (2020). *A New Approach to Housing Choice Voucher Implementation in Durham,*

    North Carolina (Unpublished master's thesis). Sanford School of Public Policy.

Hur, M., Li, Y., & Terzano, K. (2015). Breaking the chain: Understanding the association

    between foreclosure intensity and neighborhood satisfaction. *Applied Geography, 58,* 7-17.

Jackson, J. (2011). *Affordable Housing in North Carolina: From HOPE VI to the Choice*

    Neighborhoods Initiative (Unpublished master's thesis). The University of North Carolina

    at Chapel Hill.

Joice, P. (2011). Neighborhood Stabilization Program. Cityscape, 13(1), 135-141.

Krigman, Y. (2010). The Role of Community Development Corporations in Affordable Housing.

    Journal of Affordable Housing & Community Development Law, 19(2), 231-253.

McCarty, M. (2020, June). *Federal Housing Policy Responses to COVID-19*. HeinOnline.

    Retrieved September 3, 2020, from https://heinonline.org/HOL/Page?handle=hein.crs/

    govdtyz0001&collection=covidcol&id=1&startid=&endid=2#

McCray, J. W. (1994). *A Casual Model of Barriers and Incentives to Affordable Housing in*

    Southern Rural Communities: An Overview. Housing and Society, 21(1), 3-12.

Nguyen, M. T., Frescoln, K., Martin, A., Peterson, J., & Farley, S. (2017, August 31).

    Recovering Affordable Housing in Eastern North Carolina Post-Hurricane Matthew: A

    Strategy Forward. Chapel Hill: UNC-Chapel Hill.

NLIHC. (2020, March). *The Gap: A Shortage of Affordable Homes, 2020*. Retrieved September

    27, 2020, from https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2020.pdf.

North Carolina Department of Commerce (n.d.). *Community Housing Grants*. Retrieved April

    26, 2021 from https://www.nccommerce.com/grants-incentives/community-housing-

    grants#neighborhood-stabilization-%7C-federal-cdbg.

Office of Policy Development and Research (n.d.). *Neighborhood Stabilization Program Grants*.

Retrieved April 26, 2021 from https://www.huduser.gov/portal/maps/nsp/home.html.

Sackett, C. (2015, October). *The Evolution of HUD's Public-Private Partnerships*. Washington:

Housing and Urban Development.

Small-Dollar Mortgages for Single Family Residential Properties. (2018, April). Washington,

DC: The Urban Institute.

Varady, D. P., Jaroscak, J., & Kleinhans, R. (2017). How to attract more landlords to the housing

choice voucher program: A case study of landlord outreach efforts. *Urban Research and

Practice, 10*(2), 143-155.

Warren, G., & Chaney, B. E. (2012). Building Healthy, Affordable Housing in North Carolina.

NCMJ, 73(5), 375-376.

Appendix A: Email to Interviewees

Good afternoon/morning [insert name],

My name is Ashley Arensberg and I am a senior at East Carolina University in Greenville, NC. I am currently partaking in a research study on affordable housing in North Carolina as my Honors College Thesis. This thesis research is supervised by Dr. Misun Hur at the Community and Regional Planning program, and Dr. Tim Christensen at the Honors College. This study has been approved by the University and Medical Center Institutional Review Board (UMCIRB 20-002715).

I found your name from xxx (or xxx referred your name and contact). I hope I can learn from your knowledge and professional experiences about the topic I am researching. The focus of my study is on the rural areas of NC and the situation on affordable housing for low-income individuals. While there has been a good amount of resources gathered for the issue as a whole, very little is published about the situation in NC, especially in rural areas.

I would also like to preface that your participation is entirely voluntary, and all your information will be kept confidential. I plan to keep any data recorded in a password-protected file on my computer for only me to see. The interview will be conducted either over the phone, through a video call (Zoom, Microsoft Teams, WebEx, etc.), or email. I expect this interview to last no more than 30-45 minutes. I have attached a list of questions I plan to ask. Please understand that I may ask additional questions that link to your answers.

To help to retain the information fully, I hope you allow me to record the meeting through a taping device or through an actual recording of the video call (if you chose this method). Once I transcribe the needed information, I will delete the recordings permanently.

To successfully finish this research on-time, I hope the interviews can be done by February 28th. Would you please let me know your availability for an interview?

Thank you for your time and consideration. I look forward to hearing from you.

You can contact me at 315-857-8292 or arensberga17@students.ecu.edu with any questions or concerns. You can also contact Dr. Misun Hur, the supervisor, at hurmi@ecu.edu as well.

Sincerely yours,

Ashley Arensberg

Appendix B: Interview Questions

1. What does affordable housing mean to you?

2. What options are there for affordable housing in your community?

3. What efforts have your local governments and agencies done to help those of low income? Please provide detailed information.

4. What role does the planner play in management and upkeep of affordable housing after permission is granted to build?

5. How do zoning laws impact this?

6. Is there a specific housing policy that promotes affordable housing for local residents?

7. What do you think about the discrepancy of the affordable housing status between rural and urban areas in eastern NC, the State of NC, or in the federal level?

8. What are the major barriers to developing low-cost housing in eastern NC?

9. What is the biggest complaint from communities when affordable housing goes in?

10. Are there negative perceptions of affordable housing? If so, how do you overcome these?

11. Have you seen any pushback from homeowners, specifically those with higher income, on affordable housing?

    a. Does affordable housing negatively impact home owner value?

12. Have you seen any innovative but tactical practices used elsewhere as affordable housing solutions?

13. How do you see the future of housing in the US, especially in housing for those of low-income?

Appendix C: IRB Approval Email

EAST CAROLINA UNIVERSITY
University & Medical Center Institutional Review Board
4N-64 Brody Medical Sciences Building· Mail Stop 682
600 Moye Boulevard · Greenville, NC 27834
Office **252-744-2914** · Fax **252-744-2284** ·
rede.ecu.edu/umcirb/

Notification of Exempt Certification

From: Social/Behavioral IRB
To: Ashley Arensberg
CC: Misun Hur
Date: 3/4/2021
Re: UMCIRB 20-002715
Affordable Housing in Rural North Carolina

I am pleased to inform you that your research submission has been certified as exempt on 3/4/2021. This study is eligible for Exempt Certification under category # 2ab & 4b.

It is your responsibility to ensure that this research is conducted in the manner reported in your application and/or protocol, as well as being consistent with the ethical principles of the Belmont Report and your profession.

This research study does not require any additional interaction with the UMCIRB unless there are proposed changes to this study. Any change, prior to implementing that change, must be submitted to the UMCIRB for review and approval. The UMCIRB will determine if the change impacts the eligibility of the research for exempt status. If more substantive review is required, you will be notified within five business days.

Document	Description
Consent Paragraph for Exempt Survey Research(0.01)	Consent Forms
Example Email to Interviewees(0.02)	Recruitment Documents/Scripts
Interview Questions(0.02)	Interview/Focus Group Scripts/Questions
IRB Paper.docx(0.01)	Study Protocol or Grant Application
Potential email to interviewees.docx(0.01)	Consent Forms

For research studies where a waiver or alteration of HIPAA Authorization has been approved, the IRB states that each of the waiver criteria in 45 CFR 164.512(i)(1)(i)(A) and (2)(i) through (v) have been met. Additionally, the elements of PHI to be collected as described in items 1 and 2 of the Application for Waiver of Authorization have been determined to be the minimal necessary for the specified research.

The Chairperson (or designee) does not have a potential for conflict of interest on this study.

IRB00000705 East Carolina U IRB #1 (Biomedical) IORG0000418
IRB00003781 East Carolina U IRB #2 (Behavioral/SS) IORG0000418

Appendix D: IRB Submission

Study Identification Information

This is the first step in your Human Research Application. You will automatically be guided to the appropriate page views needed to complete your submission. If a question is not applicable to your study, you may state this as your response. Please read the help text located on the right side of the page throughout this application.

1.0   * **Study Name (Short):**
Affordable Housing in Rural North Carolina

2.0   **Study Name (Long):**

3.0   * **Summary of Research in Lay Terms:**
As the population is growing, this creates a need for more housing for the people. Unfortunately, this is where the problem lies; housing is not being built for the growing population and for the correct people. The racial disparity that began in the 1900s has continued through generations of non-whites into present day. This is where poverty is deep rooted and a lack of affordable housing is a continuous problem across all cities in America. A house is considered affordable if you spend no more than 30% of your income on rent/mortgages, and most families are having to spend more than 30%. This problem has started to be corrected over the past 20-30 years with the implementation of policies and governmental acts. Each state has different problems but North Carolina was the focus subject, and getting more specific, eastern rural NC. Interviews will be conducted to get more in-depth knowledge into how rural communities are tackling affordability. I have gathered the secondary data through the US Census and the American Community Survey.

4.0   * **Principal Investigator:**
Ashley Arensberg

5.0   **Faculty Investigator** (Serving as the responsible individual in the oversight of the research study when the PI is a student, resident, fellow or visiting faculty.)
Misun Hur
Faculty Investigator IRB Certification Renewal Deadline: 11/3/2022

6.0   **Study Coordinator or Contact Individual:**

7.0   **Contact Individual(s) (if different from Study Coordinator or Principal Investigator):**

Last Name	First Name	Organization	Profile	IRB Certification Renewal Deadline

There are no items to display

8.0   **Sub-Investigators:**

Last Name	First Name	Organization	Profile	IRB Certification Renewal Deadline

9.0   **Other Study Staff - (Read-Only):**

Last Name	First Name	Organization	Profile	IRB Certification Renewal Deadline

There are no items to display

Study Staff Roles and Responsibilities

1.0 * **Click on the UPDATE button beside each person's name to provide the responsibilities for each study staff member:**

	Name	Role	Responsibilities
View	Ashley Arensberg	Principal Investigator	Obtains Informed Consent, Enters data on paper research records, Data management, Collects data/specimens, Communicates with IRB, Conducts surveys/interviews
View	Misun Hur	Faculty Supervisor	Aides the PI with any problems and offers help

IRB Researcher Training Records

The following information is taken from your researcher profile.

1.0 **Principal Investigator's Training**

IRB CITI Modules Completion Date:
11/11/2020

IRB CITI Modules Renewal Deadline:
11/11/2023

2.0 **Study Coordinator IRB CITI Modules Renewal Deadline:**

3.0 **Other Relevant Training:**

Study Funding Information

1.0 * **Select the appropriate funding type for this study:**

Funding Type
☐ Federal Funding
☐ Industry
☐ Non-Profit
☐ State or Local Funding
☐ Internally Funded (ECU)
☐ Other University or College
☑ **No Funding**
☐ Other

☐ International Funding

If other, provide the name of the type of funding source:

2.0   **Provide your RAMSeS/eTRACS application number, if applicable:**

3.0   * **Does the research include any monetary inducements, compensation or reimbursement for participation in this research study?**

       ○ Yes ⦿ **No**

4.0   **Will the sponsor/funding agency reimburse the participant for any items or procedures or supply any items at no cost involved in this research study?**

       ○ Yes ⦿ **No**

Disclosing Real or Perceived Conflict of Interest (COI)
Principal Investigator (PI)

The PI must answer the following questions:

1.0   * **Do you or a member of your immediate family have a financial interest consisting of consulting fees, honoraria, royalties, salaries or other payments, ownership of stocks or other interests in any external entity related to this research?**

     ○ Yes ⦿ **No**

2.0   * **Do you or a member of your immediate family have an executive position or serve as a board member of any external entity related to this research?**

     ○ Yes ⦿ **No**

3.0   * **Do you hold or plan or hold any claims to intellectual properties, licenses or pending patents on technology that will result from conducting this research study?**

     ○ Yes ⦿ **No**

4.0   * **Will you receive any incentives or bonuses based on the number or speed in which you enroll human subjects?**

     ○ Yes ⦿ **No**

5.0   * **Will you or any key study personnel receive any incentives or bonuses, based on the outcome of the research study?**

     ○ Yes ⦿ **No**

6.0   * **Will any related persons participate on the project?**

     ○ Yes ⦿ **No**

7.0 **If you have answered "Yes" to any of the questions above, you may have either a real or perceived COI. If you have not already done so, you must contact the** Office of Research Integrity & Compliance (ORIC) **for a determination of whether there is a COI. Please upload ORIC's COI determination and/or, if required, a fully executed COI management plan below.**

Name	Version	Document

There are no items to display

Provide any additional details regarding the financial or intellectual relationship:

Key Study Personnel Other Than the PI (Study Coordinators, Sub-Investigators, Other Study Team Members, etc.)

1.0 *** Do any of the key study personnel (or their immediate family/significant other) have a financial and/or intellectual property interest in the sponsor or products used with this project?**

○ Yes ⦿ **No**

2.0 **If you have answered "Yes" to the question above for any of the key study personnel (KSP) they may have either a real or perceived COI. Each East Carolina University KSP for whom this response is "Yes" must complete a project specific COI disclosure in AIR at** ecu.myresearchonline.org/air/**. If ORIC determines a COI exists, ORIC will notify the respective KSP of the need for a management plan. A fully executed management plan, if required, must be uploaded below for each KSP for whom a COI is identified.**

Name	Version	Document

There are no items to display

Study Locations

1.0 **Select the Research Facilities where this study will be conducted locally:**

	Name
☐	Carolina East Medical Center
☐	Vidant East Carolina Health-Beaufort, Inc.
☐	Physicians East, PA
☐	Vidant Medical Group
☐	Orthopaedics East, Inc.
☑	**East Carolina University**
☐	Vidant Medical Center

☐ Albemarle Hospital Authority

☐ Vidant Duplin Hospital

☐ Vidant Bertie Hospital

☐ Vidant Chowan Hospital

☐ Vidant Edgecombe Hospital

☐ Vidant Health Access, Inc.

☐ Vidant Surgicenter Services of Pitt, Inc.

☐ Vidant Roanoke Chowan Hospital

2.0   **Other Study Locations (if not captured in the list above):**

Name

There are no items to display

3.0   **Upload letter(s) of support/agreement from the research facility/site/school unless research will be conducted at ECU or Vidant Medical Center.**

Name	Version Number

There are no items to display

4.0   *** Describe the research setting, listing any safeguards in place for participant safety:**
The interview will be conducted by phone, email, or video chat.

5.0   *** Is this a multi-site study being conducted at other sites national or internationally?**
○ Yes ◉ **No**

6.0   *** Will an external IRB act as the IRB of record for this study?** ○ Yes ◉ **No**

Required Reviews

1.0   *** Requested Review Type:**

Name

◉ **Exempt**

○ Expedited

○ Full IRB Review

2.0   **Required Department Approvals:**

Department/School	College/School	Division/Institution
Technology Systems, Department of	College of Engineering and Technology	Academic Affairs

3.0   **Research Type:**

☐ Clinical Trial

☑ **Qualitative Research**

☑ **Quantitative Research**

Study Population

1.0   *** Indicate what your primary targeted population will be:**

Study Population
Adults (18 years of age and older)

If other, list below:

Study Population Summary

1.0   *** What is the maximum number of participants you plan to recruit for this site? For record/chart reviews, please provide the number you plan to review.**

15

2.0   **If you are enrolling human participants, provide the number of individuals you may need to approach for recruitment in order to enroll the number above:**

Exempt Study Qualification
If your study meets any of the criteria below, it may qualify for EXEMPT review status under federal guidelines. Please note that some of these categories, once selected, will have additional sub-categories that will appear and need to be selected.

* Exempt Review Categories:

2. Research that only includes interactions involving educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior (including visual or auditory recording) if at least one of the following criteria is met:

4. Secondary research for which consent is not required: Secondary research uses of identifiable private information or identifiable biospecimens, if at least one of the following criteria is met:

* **Exempt Sub Categories 2:**

a. The information obtained is recorded by the investigator in such a manner that the identity of the human subjects cannot readily be ascertained, directly or through identifiers linked to the subjects, e.g. coding numbers.

b. Any disclosure of the human subjects' responses outside the research would not reasonably place the individual at risk of criminal or civil liability or be damaging to the person's financial standing, employability, educational advancement or reputation.

* **Exempt Sub Categories 4:**

b. Information, which may include information about biospecimens, is recorded by the investigator in such a manner that the identity of the human subjects cannot readily be ascertained directly or through identifiers linked to the subjects, the investigator does not contact the subjects, and the investigator will not re-identify subjects.

Study Summary

1.0   * **Expected Start Date:**
2/24/2021

2.0   **Expected End Date:**

3.0   * **Describe the study objectives.**
- To determine the status of affordable housing in rural areas in North Carolina.
- How income level and minimum wage affect housing affordability.

4.0   **UPLOAD your study protocol here. A protocol is required for review by the convened IRB committee.**

For student projects, UPLOAD your professional paper proposal, thesis, or dissertation proposal.

Name	Version Document
IRB Paper.docx(0.01)	0.01 IRB Paper.docx(0.01)

Recruitment Methods

1.0   * **Select recruitment methods used on this study:**

☐ Advertising such as flyers, letters, or ads (newspaper, TV, radio)

☑ **Email Campaign (provide language to be used in email)**

☐ Web Site (provide language to be used on website)

☑ **Phone Solicitations**

☐ Referral by independent source

☐ Pre-existing relationship with participants

☐ Selected from pre-existing records

☐ Selected from investigators clinic/patient population

☐ Treating provider will share PHI of potential participants with study team (also requires Application for Alteration of Authorization form)

☐ Treating provider shares contact information of study team with potential participants to allow self-referral, no PHI is shared and no form required.

☐ Social Media (Facebook, Twitter, Blogs, Forums, etc)

☐ Other

2.0   **What are the "other" methods selected above:**

3.0   **Upload all recruitment documents or scripts that need approval:**

Name	Version Number
Example Email to Interviewees(0.02)	0.02

4.0   **If recruitment will use PHI from a designated health care component of ECU or Vidant Health, please describe how the PI and/or study team members are affiliated with that health care component (check all that may apply).**

1. PI and/or members of the study team are workforce members of a designated health care component of ECU

If any study team member accessing or using PHI for recruitment is not a workforce member of the health care component from which the PHI will be accessed, or as noted above in Question 1.0, please upload the Application for Alteration of

Authorization for Recruiting by Research Team Members Who Are Not Health Care Component Workforce Members.
There are no items to display

Methods & Procedures: Behavioral Methods/Data Collection

1.0

Select all behavioral/data collection methods and procedures which apply to this study:

	Procedure
☐	Surveys/Questionnaires
☑	**Interview/Focus Groups**
☑	**Videotaping/Audio Recording/Photography**
☐	Intervention or Experimental Procedure
☐	Public Observation
☐	Standardized/Non-standardized tests
☐	Deception
☐	Creating a Databank
☑	**Use of Existing Datasets**
☐	Teacher Inquiry
☐	Chart Review
☐	Other social science, behavioral, or educational procedures

Interview-Focus Groups

1.0

* Attach copies of any scripts and/or questions that will be used to guide the interviews/groups.

Name	Description
Interview Questions(0.02)	Interview/Focus Group Scripts/Questions

2.0　　　*** Indicate the member(s) of the study team who will conduct the interviews/focus groups:**

	lastName	firstName	Organization	Profile Link
☑	**Arensberg**	**Ashley**	Technology Systems, Department of	Ashley Arensberg's Profile
☐	Hur	Misun	Geography, Department of	Misun Hur's Profile

3.0　　　*** Describe any special training that may be needed by the research team to conduct interviews/focus groups:**
N/A

4.0　　　***　Interview Recording Method:**
Audio/video recording

Use of Existing Datasets

1.0　　*** Specify what data will be used, where the data will come from and any dates associated with when that data was originally collected (i.e. data set from 2010 census, chart review of clinic records from 2003-2005, etc):**
Data sets from ACS Housing and Demographic profiles
- 2019 5-year
- 2014 5-year

2.0　　*** Describe the method of obtaining this data set:**
I went to data.census.gov and customized a table to fit the geographical areas and made tables for the housing profile and the demographic profile. I copied and pasted the table into an excel document.

3.0　　*** Will the dataset include any information that could identify the individual from which the data came?** ○ Yes ◉ No

4.0　　If applicable, upload the approval/permission letter that allows you access to this existing data.

Informed Consent

1.0　　　*** Indicate the types of consent that will be involved in this study (check any or all that apply):**

Informed Consent Category
Online/Verbal consent or written information sheet (If research is Expedited or needs Full board review, a Waiver of Documentation of Written or Signed Consent is required).

2.0　　　*** Do you plan to include non-English speaking participants in this research study?** ○ Yes ◉ No

3.0　　　**How will you accommodate a potential participant who does not speak English?**

| Name |
|------|
| Non-English speaking individuals not enrolled |

If other, please describe:

Consent Forms & Process of Consent for Studies Certified Exempt

1.0 **If needed, there are several different types of consent form templates provided. You may use any of these to develop consent documents or information sheets.**
Instructions:
1.1) Download the applicable consent form template to your computer and modify this where applicable.

📄 Consent Template for Benign Behavioral Interventions (ONLY for use in Exempt Category #3 research)

📄 Consent Template: Consent Letter for Expedited Survey Research

📄 Consent Template: Consent Paragraph for Exempt Survey Research

📄 Consent Template: More Than Minimal Risk Research

📄 Consent Template: No More Than Minimal Risk Research

📄 Genetic Testing Consent Template

📄 Local Boilerplate Language for NCI-CIRB Approved Consents Only

📄 Local Boilerplate Language for NCI-CIRB Approved Youth Information Sheets (Assents)

📄 Local Boilerplate Language for Sponsor's Consent Template (does not apply to NCI-CIRB approved studies)

📄 Minor Assent Template

📄 Parent Consent to Use Child's Data for Research Purposes (ONLY for use in Exempt Category #1 research)

📄 Parent Permission Form Template: No More than Minimal Risk Research

* 1.2) Upload consent forms, assent forms, or information sheets here:

Name	Modified	Version
Consent Paragraph for Exempt Survey Research(0.01)	11/11/2020 9:24 PM	0.01
Potential email to interviewees.docx(0.01)	11/19/2020 9:32 PM	0.01

1.3) Upload Tracked Changes versions of consent forms, assent forms, or information sheets here:

Name	Modified	Version
There are no items to display		

2.0 *** Describe how, when, and where the consent process will be initiated:**
I will contact potential interviewees via email. In the email, I will introduce my research and ask if

they are interested in participating. When they accept my invitation, I will set a meeting time/method, or ask what form of method they prefer to meet through.

Data Privacy & Confidentiality

1.0 * Will you view, collect, generate or analyze protected health information (PHI) from any source (not limited to ECU or Vidant data) as part of your research study?

○ Yes ◉ **No**

2.0 *** Where will you obtain the data for this research study?**

Existing Data Sets

Online Public Database or Website

Generated during the course of the study

3.0 *** Describe how the identity of individuals research data and/or specimens will be recorded (check all that may apply):**

Anonymous (No Identifying Information)

4.0 **List all categories of data to be collected for this research study (e.g., Name, Date of Birth, Age, Disease status, etc) or upload your data collection sheet below:**
Name, Organization, Title, and Professional Experience

If applicable, upload data collection sheet:
There are no items to display

5.0 *** Where will paper and electronic research data be stored? Please specify the physical location (building and room number):**

It will be contained on my personal computer and at my apartment.
Note: Data collected and/or generated during the course of the study that includes protected health information (PHI) should have identifiers removed at the earliest opportunity consistent with the conduct of the research and/or clinical needs (if applicable). ***However, regulatory documentation (including signed consent/assent form(s), signed stand-alone HIPAA Authorization(s), documentation of verbal consent/authorization(s), research records documenting that a request for waiver of HIPAA Authorization was approved) must be retained for 6 years following completion of the research.***

6.0 *** How long will data be stored after the study is complete?**
2 years upon completition

7.0 *** How will data be secured to protect privacy, maintain confidentiality, and safeguarded against improper disclosure?**
In a password protected folder on my laptop

8.0   *** Who, other than the specified study team, will have access to the study records or data? Specify their name, role, and affiliation.**
My computer

Institutional Ancillary Approval
Based on your answers to the following questions, you may need to answer additional questions.

1.0   *** Will this study generate or require the use of protected health information (PHI) or medical records by any ECU research team member at the research location?**
     ○ **Yes** ◉ **No**

2.0   *** Will this study require the use of medical records at Vidant Medical Center (or any other Vidant facility)?**
     ○ Yes ◉ **No**

3.0   *** Will this study utilize clinical areas within ECU Physicians, require recruitment of subjects/procedures/tests/medications/surveys or any other study requirements to be performed at ECU/BSOM?**
     ○ Yes ◉ **No**

4.0   *** Will this study involve inpatient or outpatient units/staff at a Vidant Health facility, require recruitment of subjects/procedures/tests/medications/surveys or any other study requirements to be performed at a Vidant Health facility?**
     ○ Yes ◉ **No**

5.0   *** Will this study take place at the Leo W. Jenkins Cancer Center (LJCC)?**
     ○ Yes ◉ **No**

Additional Material
Please upload any other items for review and approval if not already uploaded on a previous page of this application.
Additional Items for IRB Review and Approval:

Name	Version	Document

There are no items to display