Franklin County
NORTH CAROLINA
A Research Triangle Region Community

FRANKLIN COUNTY
HOUSING ASSESSMENT PLAN

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UNC GREENSBORO
Center for Housing & Community Studies

iri INNOVATIVE RESEARCH INSIGHTS

Franklin County Housing Assessment Plan

Final Report

UNCG – Center for Housing and Community Studies

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Introduction: A Data-Driven Housing Assessment

Franklin County, North Carolina, stands at a critical juncture in its development trajectory. Once characterized as a largely rural and small-town community, Franklin County has in recent years been propelled by rapid population growth and regional economic shifts.

The *North Carolina Housing Supply Gap Analysis and Economic Impact Report*, released in late 2024 by Bowen National Research and the NC Chamber Foundation, North Carolina Home Builders Association, and NC REALTORS,® ranks Franklin County fourth in the state for counties with the highest percentage of population growth.[1] According to the report, the county has seen a population increase of 11.7% just between 2020 and 2024. Bowen projects that this pace of growth will continue with a further 10.5% population increase by 2030. Growth at this rate has many implications for the county.

Such dramatic population gains have brought both opportunity and challenge. Median household incomes have risen significantly, from around $40,000 a decade ago to just about $72,000 (ACS 2019-2023), yet this prosperity is unevenly distributed. An influx of higher-income households, often relocating from the Raleigh-Durham metropolitan area or from out-of-state, has contributed to rising incomes but also quickly escalating home values, increased rents, and new housing construction.

The benefits of growth have not been universally experienced. Approximately 11% of Franklin County residents remain in poverty, and nearly 20% of households report incomes of $35,000 or less. Moreover, housing cost burden, defined as spending more than 30% of income on housing, continues to weigh heavily on lower-and-moderate-income households, with teachers, social workers, first responders, young families, and seniors among the most acutely affected.

The rapid growth and changing socio-economic profile are outpacing the available housing supply and efforts to keep pace with population growth. The University of North Carolina at Greensboro's Center for Housing and Community Studies projections (see page #) show that the overall housing supply is already inadequate with a deficit of at least 777 units and significant rental market compression causing the displacement of low-income renters.

Franklin County is projected to face even further housing shortfalls in the near future in both in the rental and for-sale markets. Projections from

1 https://ncchamber.com/2025/02/05/new-report-details-significant-housing-supply-gap-in-north-carolina/

Bowen National Research (2024) show the housing supply gap growing to 5,610 units or more (766 rental units and 4,844 owner-occupied units) by 2030 given current rates of residential construction and population growth. Against this backdrop, the need for a comprehensive, data-driven housing assessment is both urgent and clear.

Franklin County's leadership has recognized that the existing housing market fails to provide adequate options for all of its residents. The county is facing not only a shortage of affordable and workforce housing units as well as the displacement of long-term residents, threatening the social fabric that has defined its communities. In response, the County has partnered with the University of North Carolina at Greensboro's Center for Housing and Community Studies (CHCS), commissioning a housing assessment that moves beyond simple enumeration to provide a strategic, actionable roadmap for sustainable housing development.

Study Objectives & Methodology

The Franklin County Housing Assessment adopted a mixed-methods research approach, reflecting best practices in both applied sociology and urban planning. These included secondary data compilation and meta-analysis, as well as key informant interviews. The assessment's scope is broad and ambitious, aiming not merely to document existing conditions but to interrogate the underlying social, economic, and structural determinants of housing affordability. The core research objectives were as follows:

- **Market Analysis:** A comprehensive analysis of social, economic, geographic, and demographic factors shaping the local housing market.
- **Needs and Gap Analysis:** An estimation of the current and projected shortfall of housing units for low- and moderate-income residents, utilizing secondary data sources, as well as original qualitative research with stakeholders.
- **Barriers Analysis:** Identification of the institutional, regulatory, and market barriers impeding the development of affordable and workforce housing, including land use policy, infrastructure deficits, financing constraints, and social opposition.
- **Policy Recommendations:** The formulation of short-, medium-, and long-term strategies, leveraging local, state, and federal resources, and incorporating innovative models such as land banking, public-private partnerships, and land use reforms.

The report's core data were derived from the U.S. Census Bureau's American Community Survey (2019-2023), the U.S. Bureau of Economic Analysis, and the North Carolina Office of State Budget and Management, which together supplied demographic, economic, and housing market statistics at the county, state, and national levels. These sources enabled the analysis of trends in population growth, income, home values, rent levels, and housing cost burden. Additionally, local data from the Franklin County Planning Department and housing transaction records from Redfin were integrated to provide up-to-date information on home sales and zoning patterns. The assessment also utilized spatial analysis to examine geographic variations in income, poverty, and housing affordability across census block groups. Finally, the analysis was supplemented by a housing gap calculation, which compared the supply of affordable rental units at various income levels to the actual number of renter households, identifying where shortfalls exist.

Role of the Steering Committee

A cornerstone of the project's participatory ethos was the formation of a Steering Committee, comprised of local experts, government officials, nonprofit leaders, business representatives, and community stakeholders. The committee was assembled at the outset of the study, with members recommended and approved through collaboration between Franklin County staff and the research team. The committee's key functions include:

- Serving as local experts and thought partners,
- Refining research questions and advising on instrument design,
- Reviewing and contextualizing findings from research, and
- Acting as the primary audience for interim reports.

Kickoff and subsequent meetings, held both in-person and virtually, set the tone for collaborative engagement and shared learning. The committee's involvement ensured that the assessment remained grounded in the lived experiences and priorities of Franklin County residents, while also drawing upon the technical expertise required for rigorous policy analysis.

Project Timeline

The Franklin County Affordable Housing Assessment was formally initiated on December 1, 2024. The project timeline was structured to ensure systematic data collection, analysis, and engagement across each phase. Key milestones include:

- **December 2024 – February 2025:** Project initiation, work plan finalization, Steering Committee recruitment, background research, and secondary data compilation.
- **March – April 2025:** Key informant interviews, additional secondary data compilation.
- **May – July 2025:** Data analysis, GIS mapping, additional secondary data compilation.
- **July – August 2025:** Synthesis of findings, drafting and review of recommendations, and compilation of the final report.

Background: Findings from Past Studies & Reports

A review of the last decade of planning, market, and housing reports for Franklin County reveals a region caught between its rural legacy and the pressures and possibilities of rapid peri-urban growth. The most consistent and urgent theme across all documents is the extraordinary pace of population and housing growth, particularly in the county's southern and western portions, adjacent to Wake County and the expanding Triangle region. This growth has fundamentally shifted the county's character: formerly agricultural areas have seen waves of single-family subdivision development, while the population itself has grown more economically diverse, with significant increases in both higher-income in-migrants and ethnically diverse with increasing Hispanic and African American households.

Despite these changes, the housing market has not kept pace with demand or with the needs of a diversifying population. Multiple reports document a persistent and widening gap in affordable and workforce housing. The majority of new residential development remains single-family and owner-occupied, leaving few options for renters, first-time buyers, younger adults, essential workers, and seniors. Housing prices and rents have escalated sharply, median home values rose by more than 30% between 2000 and 2010, and have since accelerated further. Meanwhile, incomes, particularly for non-commuting and lower-wage households, have not kept up.

A recurring finding is that infrastructure provision, especially water, sewer, and transportation, both enables and constrains the development of new housing, particularly multifamily and affordable units. System Development Fee (SDF) studies show that the costs of expanding utility capacity are rising rapidly and are increasingly passed on to new development. While this "growth pays for growth" approach is fiscally responsible, it also raises the up-front costs for housing construction, which can further limit the feasibility of affordable projects. At the same time, utility allocation policies have sometimes inadvertently encouraged low-density sprawl, rather than compact, mixed-use, and transit-oriented development that could support greater affordability and sustainability.

Franklin County's Analysis of Impediments to Fair Housing Choice and related plans document not only affordability gaps, but also patterns of residential segregation, persistent income disparities, and lack of access for households with disabilities or those needing larger, family-sized rental units. Discriminatory practices, while less overt than in the past, remain embedded in access to credit, down payment resources, and even information about housing opportunities. In addition, regulatory barriers, such as restrictive zoning, minimum lot sizes, and infrastructure limitations, have stifled innovation in housing types, especially the "missing middle" (e.g., duplexes, townhomes, small apartments).

Almost universally, the reports call for intentional, coordinated, and equity-focused planning. Several policy recommendations are repeated throughout:

- **Diversify Housing Types:** Revise local ordinances to support a broader mix of housing, duplexes, townhomes, accessory dwelling units, and multifamily, especially in town centers, near jobs, and along planned transit corridors.
- **Link Land Use, Transportation, and Infrastructure:** Integrate housing development with investments in water/sewer and transportation (including multimodal, bike/pedestrian, and transit), to ensure that affordable housing is accessible to employment and services, and to minimize sprawl.
- **Preserve and Expand Affordable Housing:** Use incentives, partnerships, and flexible zoning to support both the preservation of existing affordable units and the creation of new ones, including through public-private collaboration, nonprofit development, and use of public land.
- **Strategically Manage Growth:** Direct new development toward areas with existing infrastructure; support infill, redevelopment, and revitalization of older neighborhoods; and protect farmland and open space through smart growth principles.
- **Coordinate Regionally:** Work across municipal and county lines to manage the spillover effects of Triangle growth, maintain affordability, and align infrastructure with projected population and employment changes.
- **Address Equity and Fair Housing:** Enhance outreach, education, and down payment assistance for underrepresented groups; support accessible and family-sized rentals; and monitor and reduce exclusionary practices.

Taken together, these reports make clear that Franklin County's continued prosperity and quality of life depend on its ability to balance growth with affordability, equity, and sustainability. Meeting the housing needs of current and future residents, especially lower-income, workforce, and marginalized households, will require not just building more units, but doing so in a way that is intentional, connected, and community-driven. The region has an opportunity to learn from its neighbors and its own history, adopting policies and practices that create a diverse, livable, and resilient Franklin County.

Northeast Area Study: Market Assessment Technical Memo (2012)

Stantec Consulting Services & J S Lane Company. (2012). *Northeast Area Study: Market Assessment Technical Memo*. Prepared for the Capital Area Metropolitan Planning Organization.

The Market Assessment Technical Memo for the Northeast Area Study (NEAS) provides a comprehensive analysis of demographic, economic, and land use trends for a rapidly transforming region that includes parts of Franklin and Wake Counties, North Carolina. This report serves as a foundational document for understanding the social and economic changes reshaping the NEAS and for informing future land use and transportation planning. The assessment draws on census data, local economic indicators, market segmentation, and retail analysis to offer an integrated picture of a region in transition from rural pastures to suburban "bedroom community."

One of the central themes of the report is the *extraordinary pace of growth* in the NEAS, which experienced a 58% population increase between 2000 and 2010. This growth has led to profound changes in land use, with significant single-family subdivision development replacing former farmland and open space. The area is increasingly characterized by ethnic and economic diversity, with a notable rise in the Hispanic population, and an influx of higher-earning residents driving up household incomes and home values. However, this growth has also contributed to demographic polarization, with an aging population (increase in people over 45) and a shrinking share of younger adults (ages 25–44), likely due to out-migration or a preference for urban lifestyles.

Economically, while the housing stock and population are shifting toward a suburban model, employment remains rooted in manufacturing and construction, even as service, healthcare, retail, and education sectors are gaining ground. This suggests a transitional economy in which new residents often commute out of the area for employment in urban job centers such as Raleigh and the Research Triangle Park. The region has a significant jobs-to-housing imbalance, with a net outflow of over 35,000 jobs as residents live locally but work elsewhere, a hallmark of "bedroom community" development.

The report underscores the tension between rapid residential growth and the availability of affordable or workforce housing. The NEAS saw the number of housing units increase by over 50% from 2000 to 2010, yet housing affordability remains a challenge, particularly as home values and rents continue to climb. The median home value rose from $110,682 in 2000 to $146,607 in 2010 and was projected to surpass $173,000 by 2015. While this rise reflects strong demand, it also signals a growing shortage of housing options for moderate- and lower-income households.

Demographic shifts, such as the influx of families seeking affordable housing near employment centers, have not been matched by a corresponding diversification of housing types. Most new housing is single-family, and there is limited evidence in the report of new “missing middle” or multifamily developments that could provide options for younger adults, seniors, or workers in lower-wage service and retail jobs. The “Family Portrait” and “American Quilt” market segments, predominant in the region, reflect the presence of young families and rural households, but also suggest the risk of growing income stratification.

Recommendations from the Report

The report recommends the creation of a unified land use and transportation plan to manage growth, preserve the area’s economic competitiveness, and address emerging infrastructure challenges. Specifically, it calls for:

- Coordinated regional planning to ensure that growth does not overwhelm existing infrastructure or undermine community character.
- A greater mix of housing types, including affordable and workforce options, to meet the needs of both current and future residents.
- Enhanced investment in local retail and service amenities to reduce “leakage” of consumer spending to surrounding urban areas and to improve the local quality of life.
- Strategies to address the jobs-housing imbalance, such as supporting local economic development and improving access to transit and transportation networks.
- Targeted infrastructure investment, including broadband and internet access, which remains lower in Franklin County than in Wake, further disadvantaging rural residents and limiting opportunities for remote work and education.

Franklin County Census Analysis 2000-2010 (2014)

Franklin County Planning Department. (2014). Franklin County Census Analysis 2000-2010. Franklin County, North Carolina.

Prepared by the Franklin County Planning Department, the *Franklin County Census Analysis 2000-2010* offers an in-depth examination of how Franklin County, North Carolina, evolved over a decade marked by significant demographic and economic change. The analysis centers on four core areas, population, housing, education, and economy, underscoring the interdependence of these domains in shaping local development trajectories.

A central finding of the report is the highly uneven spatial distribution of growth. The southern part of the county, especially areas adjacent to Wake County and the towns of Wake Forest and Rolesville, absorbed the bulk of new residents. This pattern is attributed to greater job opportunities, proximity to major highways, and access to water and sewer services. Among the county's towns, Youngsville experienced the most dramatic expansion, growing by nearly 78%, while Bunn and Centerville saw slight population declines.

The age profile of the county is also shifting. The median age rose to 39 years by 2010, with the "baby boomer" generation (then 50-68 years old) accounting for over 10% of the population. The report anticipates an increasing share of elderly residents in the coming years, likely intensifying demand for senior-friendly and affordable housing options.

Rapid population growth has been accompanied by substantial housing development. Over 5,000 new households were created between 2000 and 2010, bringing the total housing units to over 23,000. Both owner-occupied and rental housing increased, but rental units grew at a slightly higher rate (up almost 4%), indicating heightened demand for flexible, affordable options. The housing stock is still predominantly owner-occupied, reflecting Franklin County's traditionally rural character, yet rising rental demand points to evolving needs, particularly among newcomers, younger families, and those priced out of homeownership.

Maintaining pace with projected population growth will require the construction of at least 2,700 new housing units over the next 15 years. Importantly, housing and population growth rates have closely tracked one another, underscoring the necessity for ongoing, balanced expansion to prevent housing shortages or unsustainable cost increases.

State of the Region: Northeast Area Study (2014)

Stantec Consulting Services & J S Lane Company. (2014). *State of the region: Northeast Area Study*. Prepared for the Capital Area Metropolitan Planning Organization & Kerr-Tar Regional Transportation Planning Organization.

The *State of the Region* report, produced as part of the Northeast Area Study (NEAS), offers a comprehensive snapshot of current conditions, trends, and challenges across northeastern Wake County and southern Franklin County. The NEAS region, encompassing both rapidly growing suburban communities (such as Wake Forest, Knightdale, and Rolesville) and rural towns (such as Bunn, Franklinton, and Youngsville), serves as a vital case study of the shifting dynamics of growth, mobility, and land use in the Research Triangle region of North Carolina.

One of the report's central themes is the interplay between rapid population growth, land development, and transportation infrastructure. Between 2000 and 2010, the NEAS study area's population grew by 58%, far outpacing the state's average of 16%. Housing units and households expanded at a similar rate (59% and 58%, respectively), but this growth was unevenly distributed, clustering around small towns and suburban corridors. The influx of new residents, particularly those with higher incomes, has driven up demand for housing, services, and mobility options, while also intensifying pressure on agricultural land and open space.

Another key learning is the increasing economic and cultural diversity of the area. The Hispanic population doubled from 5.4% in 2000 to 10% in 2010, while the share of households earning over $100,000 per year more than doubled, signaling a significant socioeconomic shift. This demographic transformation has implications for both housing needs and the types of transportation and community facilities required.

Residential development is identified as the primary driver of change. Between 2000 and 2010, nearly 21,000 new homes were built in the area, and the median home value increased by 32% (from $110,682 to $146,607). However, the pace of new housing construction has struggled to keep up with continued demand, especially for affordable and workforce housing. The region anticipates a need for an additional 88,000 houses by 2040, underscoring the scale of the challenge ahead.

Despite its growth, the region retains a predominantly rural character, with 43% of land in agriculture and roughly a quarter still undeveloped.

This creates both opportunities and tensions: new housing can meet demand, but risks encroaching on farmland and environmentally sensitive areas. Many new subdivisions are single-family homes, and while these meet some market preferences, there is a growing need for diverse housing types, including multi-family, “missing middle,” and affordable units, to serve lower- and moderate-income households, essential workers, and an aging population.

Challenges to affordable and workforce housing are further complicated by infrastructure limitations (such as water, sewer, and transportation), rising land costs, and the fact that the majority of residents commute outside the area for work, highlighting the importance of integrated regional planning.

Recommendations from the Report

The NEAS report offers several key recommendations:

- Support compact, mixed-use development near town centers and along major corridors to reduce sprawl and make efficient use of existing infrastructure.
- Encourage a greater mix of housing types and price points, including incentives for affordable and workforce housing in both new developments and infill/redevelopment projects.
- Integrate land use, transportation, and housing policy to ensure that transportation investments, such as expanded transit, sidewalks, and bike paths, serve the needs of all residents, especially those without access to a private vehicle.
- Preserve farmland and open space by directing growth toward designated development areas and implementing conservation tools.
- Promote health and livability by investing in active transportation (sidewalks, trails, bike lanes) and ensuring access to parks and recreation.

Franklin County & Town of Louisburg Comprehensive Transportation Plan (2014)

Bollinger, J. B. (2014, March). *Franklin County and Town of Louisburg comprehensive transportation plan*. North Carolina Department of Transportation & Capital Area Metropolitan Planning Organization.

The Franklin County and Town of Louisburg Comprehensive Transportation Plan (CTP), prepared in partnership with NCDOT, local municipalities, CAMPO, and the Kerr-Tar Rural Planning Organization, presents a forward-looking vision for a multi-modal transportation system designed to accommodate projected growth through 2035. The plan integrates analysis of existing and future roadway needs, public transit, rail, bicycle and pedestrian infrastructure, and incorporates community and environmental considerations throughout the planning process.

A central learning from the CTP is the interplay between transportation infrastructure and patterns of land use and residential growth. The plan is explicit that transportation investments must both anticipate and guide future development. As the county continues to experience population growth, driven in part by proximity to Raleigh and the Research Triangle, the western side of Louisburg and the southern parts of the county are identified as major nodes for new residential and commercial development. Strategic corridors, such as US 401, are targeted for widening and modernization to support increased mobility, economic activity, and access to jobs.

The CTP also emphasizes the importance of multi-modal solutions. While highway improvements are prioritized for relieving congestion, especially on critical corridors like US 401, the plan integrates recommendations for bus transit, rail (including prospective Southeast High-Speed Rail), and extensive bicycle and pedestrian infrastructure. This holistic approach seeks to ensure that all residents, including those without private vehicles, have equitable access to transportation options.

Although the CTP is primarily a transportation document, its implications for housing development, especially affordable and workforce housing, are significant. The plan links future transportation investments directly to anticipated residential growth. For example, improved corridors and new bypasses will open up previously inaccessible or less desirable land for development, providing opportunities for new housing subdivisions, including those affordable to workforce households.

Growth is concentrated along water and sewer lines and major roadways, notably between Youngsville and Franklinton and west of Louisburg. The plan notes that these infrastructure investments are likely to attract higher-density residential developments and mixed-use projects, which, if guided by inclusive zoning and housing policies, can increase the availability of affordable housing. However, the report also notes the risk that unchecked development may exacerbate sprawl or create pockets of exclusion if not paired with thoughtful land use regulation and public investment in affordable options.

Public transit and active transportation recommendations are particularly important for lower-income households who may be more reliant on modes other than personal vehicles. The plan's support for expanded bus service, improvements to regional and intercity rail connections, and new bicycle/pedestrian paths can help reduce the cost of living by providing affordable mobility, connecting residents to jobs, schools, and services.

Recommendations from the Report

Among its recommendations, the CTP calls for:

- Major highway upgrades (such as widening US 401 and constructing bypasses for Louisburg, Bunn, Franklinton, and Youngsville) to accommodate growth and reduce congestion.
- Integration of land use and transportation planning, encouraging localities to align zoning and development codes with infrastructure investments to support higher-density, mixed-use, and affordable housing.
- Expanded bus and demand-response transit options to serve key corridors and underserved populations.
- Preservation of rail corridors for future passenger and freight service, including possible commuter rail connections.
- Investment in bicycle and pedestrian networks to promote safe, active transportation throughout the county and towns.

The plan's implementation guidance stresses the importance of local leadership and coordination, regional planning, and aggressive pursuit of funding. It also recognizes the necessity of environmental review and community engagement to ensure that transportation projects serve both current and future residents equitably.

Franklin County Analysis of Impediments to Fair Housing Choice Study (2014)

The Wooten Company. (2014). *Analysis of Impediments to Fair Housing Choice*. Franklin County.

The *Analysis of Impediments to Fair Housing Choice Study* (AI), updated in February 2014 for Franklin County, North Carolina, serves as both a legal compliance document and a strategic planning tool for advancing fair and affordable housing. This report is mandated for localities receiving Community Development Block Grant (CDBG) funds, aligning Franklin County with federal and state fair housing requirements, and with HUD's call to "affirmatively further fair housing." The AI is comprehensive, incorporating demographic trends, a housing needs assessment, and a detailed investigation of possible discriminatory practices and policies that may limit housing opportunities for protected classes and low-income residents.

A central theme in the report is the persistence of structural barriers to housing choice. Franklin County is growing and diversifying, its population increased from 47,260 in 2000 to 60,619 in 2010, with rising shares of elderly, disabled, and Hispanic residents. Yet, affordability and fair access remain elusive for many. Over 31% of homeowners and more than 50% of renters spend over 30% of their income on housing, a clear sign of widespread housing cost burden. This is compounded by poverty rates above 15% and an unemployment rate higher than the state average at the time of the report.

The analysis highlights demographic challenges: large numbers of single-parent and elderly households, a growing population with disabilities, and marked disparities in income and homeownership by race and ethnicity. For example, median incomes for African American and Hispanic households lag significantly behind those of White households, reflecting both historical and current barriers to economic mobility.

Franklin County's housing stock is notable for its high proportion of single-family detached homes and mobile homes (over a quarter of all units), with relatively few multifamily or rental options. Rental housing, when available, is often concentrated in areas of minority or low-income populations, with public housing units primarily located in Louisburg. The scarcity of affordable rentals, especially those with three or more bedrooms for families, and the limited availability of accessible units for people with disabilities are highlighted as pressing concerns. The market's reliance on older housing stock raises issues of substandard conditions and inadequate facilities, although some improvements in basic amenities (plumbing, kitchens, heat) have occurred.

Development regulations and local zoning are not found to be explicitly discriminatory, but the report observes that the availability of water and sewer infrastructure has more bearing on where multifamily and affordable housing can be developed than zoning per se. A further challenge is the slow pace of new affordable multifamily construction.

The AI documents patterns of residential segregation that reflect historical and economic legacies. Minority concentrations are particularly notable in Franklinton and Louisburg, and while there is no recent evidence of overt discriminatory steering or blockbusting, housing choices for minorities remain limited by income, lack of financial literacy, and other barriers. Section 8 vouchers and public housing opportunities exist but are insufficient to meet demand, with long waiting lists and particular difficulties for smaller households and those with special needs.

Access to homeownership is hindered by lack of down payment resources, poor credit, and limited knowledge of the homebuying process, barriers that disproportionately affect minorities and low-income residents. Disparities in lending are harder to quantify because Franklin County is not in a metropolitan area and thus lacks HMDA data coverage.

Recommendations from the Report

The report identifies several priority areas for intervention:

- Addressing housing affordability through job training, economic development, and direct assistance (such as down payment programs).
- Expanding fair housing education and outreach for residents, landlords, realtors, and developers, with a special focus on reaching Spanish-speaking populations and people with disabilities.
- Increasing the supply and diversity of affordable housing units, particularly larger rentals and accessible homes for those with disabilities.
- Improving economic and housing literacy, especially for first-time buyers and those from disadvantaged backgrounds.
- Enhancing accessibility by supporting adaptation of existing homes and incentivizing the construction of new accessible units.
- Collecting and disseminating more information in multiple languages

and formats, and leveraging partnerships with local organizations and faith groups to reach underserved populations.

Franklin County Written Analysis Supporting System Development Fees (2018)

LKC Engineering, PLLC. (2018). *Franklin County Written Analysis Supporting System Development Fees*. Franklin County, North Carolina.

The *Written Analysis Supporting System Development Fees* report for Franklin County is a technical report prepared by LKC Engineering to satisfy the requirements of North Carolina Session Law 2017-138 (House Bill 436), which mandates a rigorous, transparent process for justifying water and sewer capacity (system development) fees. The purpose of the report is to document existing water and sewer system capacities, identify current and future infrastructure needs, and recommend system development fee (SDF) adjustments necessary to ensure that new development pays its fair share for growth-related infrastructure expansion.

The analysis opens with an executive summary outlining Franklin County's rapid population growth, driven by its proximity to the Research Triangle and Raleigh. It provides detailed descriptions of the county's existing water and sewer systems, current service areas, and customer base, serving approximately 6,000 residential water and 3,000 sewer customers. The report describes historical growth patterns, the capacity and capital needs of utility systems, and the legislative and methodological framework used to calculate fair and defensible SDFs.

A central theme of the report is the close connection between infrastructure capacity and responsible growth management. The analysis shows that the county's utilities, particularly the water supply system, are near existing capacity and face immediate expansion needs to support ongoing residential and economic development. Historic data show a rapid return to pre-recession (pre-2008) building rates, with more than 600 new houses per year at peak and renewed momentum as of 2017.

The study details the importance of growth paying for growth, highlighting that SDFs are designed to finance 100% of future, growth-related infrastructure, thereby minimizing cross-subsidization by existing ratepayers. The report also reflects a broader statewide trend toward transparency and uniformity in utility fee calculation.

While the report is focused on technical and financial aspects of infrastructure provision, its implications for housing development are clear and substantial. The scale of fee increases is significant: recommended SDFs for a typical three-bedroom house would rise from $2,600 (combined water and sewer) to $7,800, a 300% increase. For non-residential customers, capacity-based fees are also established. This adjustment is intended to more accurately reflect the costs imposed by new development and to ensure long-term sustainability of utility systems.

Recommendations from the Report

The principal recommendation is for Franklin County to adopt the new, substantially higher SDFs for both water and sewer service, reflecting the full cost of planned infrastructure upgrades and expansions. The report recommends periodic updates to SDFs as new capital projects are completed or as cost estimates change, as well as a dynamic approach to aligning infrastructure investment with actual growth patterns. Special provisions address timing of fee collection and policy options for phased or delayed implementation to avoid sudden market disruption.

Franklin Next Comprehensive Development Plan (2020)

Franklin County, North Carolina. Department of Planning & Inspections. (2020). *Franklin Next comprehensive development plan*. Franklin County, NC.

The *Franklin Next Comprehensive Development Plan* is Franklin County's official, long-range policy guide for shaping future growth, development, and conservation over a 20-year horizon. Developed through extensive community engagement, including public meetings, surveys, stakeholder interviews, and committee input, the plan reflects the aspirations and concerns of a rapidly growing county in the Research Triangle region of North Carolina. The plan replaces the county's 2000 Comprehensive Land Use Plan and synthesizes recommendations from more recent efforts, such as the Parks & Recreation Master Plan, Hazard Mitigation Plan, and the Cypress Creek Watershed Plan. Its scope is broad, addressing land use, housing, transportation, infrastructure, economic development, open space, health, and agriculture.

A central theme of the plan is the necessity of managed, balanced growth to preserve the county's rural character while accommodating projected increases in population and development pressure. Franklin County has experienced significant demographic change and is now one of the fastest-growing counties in North Carolina, with population projections suggesting growth from approximately 70,000 today to over 90,000 by 2040. Much of this growth is attributed to the county's affordable cost of living, rural charm, and proximity to Raleigh and the broader Research Triangle, making it an attractive destination for new residents seeking both value and access to urban amenities.

The plan underscores the challenges and opportunities this growth brings. Among the most pressing issues are the protection of agricultural land, the need for infrastructure expansion (especially water, sewer, and broadband), and the preservation of open space and natural resources. The plan sets forth a vision for a county that can successfully balance the benefits of new development with the need to conserve its environmental and cultural assets.

Housing is a major focus of the plan, particularly the need to provide a variety of options to serve a multi-generational and increasingly diverse population. Data from the plan show that about 95% of existing housing is single-family (site-built or manufactured), with only about 5% of units being multi-family. Yet, demand is shifting: both older adults and millennials are seeking alternatives to large-lot single-family homes, preferring smaller, strategically located housing with access to amenities and employment.

Building permits for over 2,900 homes were issued between 2009 and 2018, but the rate of construction has at times been constrained by water supply limitations. Home values remain lower than in neighboring Wake County, but both home prices and rents are rising, with the median home value increasing from $140,300 (2017) to $175,600 (2019), and average rents for a three-bedroom unit rising from $1,057/month in 2015 to $1,215/month in 2019. The plan estimates the county will need over 9,000 additional housing units by 2040 to keep pace with growth.

The plan emphasizes the need for more “missing middle” housing (duplexes, townhomes, small apartments) and encourages compact, mixed-residential development patterns in areas with existing or planned infrastructure. This approach is intended to both support affordability and reduce development pressure on agricultural and natural lands. Infill development and the revitalization of existing neighborhoods are encouraged, as is the integration of affordable/workforce housing within mixed-use centers, near employment nodes, and along transit corridors.

Recommendations from the Report

Key recommendations for housing and community development include:

- Diversifying the Housing Stock: Encourage a mix of housing types (including multi-family, townhomes, and accessory dwelling units) to serve a range of incomes, ages, and family sizes.
- Strategic Growth Management: Direct new development toward areas with adequate infrastructure, especially in and near towns, to maximize the use of public investment and protect rural and agricultural areas.
- Affordable and Workforce Housing: Support policy updates and incentives that facilitate the creation and preservation of affordable and workforce housing, including flexible zoning, density bonuses, and public-private partnerships.
- Infrastructure Investment: Prioritize expansion and maintenance of water, sewer, broadband, and transportation networks to support residential growth and economic development.

- Conservation and Quality of Life: Preserve open space, natural resources, and the agricultural base to maintain quality of life, support health, and ensure a resilient local economy.

Franklin County Bicycle & Pedestrian Plan (2021)

Alta Planning + Design. (2021). *Franklin County, NC Bicycle & Pedestrian Plan*. Prepared for Franklin County, North Carolina.

The *Franklin County Bicycle & Pedestrian Plan* (adopted 2021) represents a significant effort to position Franklin County, North Carolina, as a more connected, healthy, and vibrant community by improving infrastructure for walking and biking. Prepared by Alta Planning + Design, this comprehensive plan is the product of a collaborative planning process involving county officials, municipal partners, stakeholders, and residents, all of whom contributed insights and feedback through charrettes, public workshops, and stakeholder meetings. The resulting document is not merely a technical manual, but a vision for the future of mobility, recreation, and public health in Franklin County.

Several key themes emerge throughout the plan. First, there is a strong emphasis on connectivity, both between towns (such as Franklinton, Louisburg, Bunn, and Youngsville) and within communities, linking parks, schools, downtowns, and residential areas. The plan recognizes that a well-designed network for all ages and abilities enhances access to recreation, jobs, and essential services, and it aims to integrate greenways, sidewalks, and bike lanes into a unified system. Second, the report highlights the economic, health, environmental, and safety benefits of active transportation. Studies cited in the plan indicate substantial returns on investment: for every dollar spent on trail construction, $1.72 in annual local business revenue, tax revenue, and health/transportation benefits is realized. Health outcomes, such as reduced obesity and chronic disease rates, are linked to increases in physical activity, and safety is improved through traffic calming and infrastructure that protects non-motorized users. The plan also foregrounds equity, noting that improved mobility should serve all residents regardless of age, ability, or socioeconomic status.

While the primary focus of the report is on bike and pedestrian infrastructure, it does make several important connections to housing development, particularly affordable and workforce housing. The plan explicitly calls for new residential developments, especially in growing areas such as Youngsville and near Franklinton, to incorporate greenway access and active transportation linkages into their site designs. By ensuring that neighborhoods are connected to larger county and regional networks, the plan supports housing that is not only affordable in terms of purchase price or rent, but also “affordable” in terms of transportation costs, a major burden for low- and moderate-income households. Moreover, improved access to jobs, schools, and services via active transportation routes directly benefits residents of affordable and workforce housing, who may be more reliant on modes other than personal vehicles.

Additionally, the plan points out opportunities to leverage new subdivisions and mixed-use developments to fund or implement parts of the bike/pedestrian network. For example, new developments along major corridors are encouraged to contribute to side path construction or trail easements as a condition of approval, promoting a more holistic and inclusive growth model. This strategy also reduces the isolation of affordable housing developments by ensuring that residents can safely and efficiently reach employment, education, and recreation opportunities.

Recommendations from the Report

The plan's recommendations are multi-faceted and actionable. High-priority projects identified include the Franklinton to Novozymes Rail Trail, the Louisburg Industrial Park Trail, the Youngsville Luddy Park Trail, and Bunn Main Street Crosswalks. Each project is analyzed for connectivity, cost, right-of-way needs, and alignment with previous plans. The plan also includes policy recommendations, such as revising local ordinances to require active transportation facilities in new developments and adopting Complete Streets principles. Programmatic steps include pursuing state and federal funding, partnering with local employers (such as Novozymes and area industrial parks), and engaging the public in implementation and stewardship. The report further suggests integrating the proposed network with regional and statewide trails (e.g., the East Coast Greenway and the S-Line rail corridor), ensuring Franklin County's residents are not isolated but linked to broader economic and recreational opportunities.

Northeast Area Study (NEAS) Project Workbook (2021)

Capital Area Metropolitan Planning Organization. (2021). *Northeast Area Study (NEAS) project workbook*. NC Capital Area Metropolitan Planning Organization.

The Northeast Area Study (NEAS) Project Workbook, produced by the Capital Area Metropolitan Planning Organization (CAMPO) in collaboration with Franklin and Wake Counties and a host of local partners, represents a significant and forward-looking regional planning initiative. The workbook's primary aim is to guide sustainable growth, equitable transportation, and community development across a diverse area that bridges rural and suburban communities, small towns, and emerging suburban nodes. Franklin County, with its blend of agricultural heritage and proximity to the fast-growing Triangle region, stands at the center of many of the report's concerns and recommendations.

A central learning from the NEAS is the importance of integrated planning that aligns land use, transportation, health, and environmental considerations. Public input revealed several shared priorities: improving safety and convenience for all modes of travel, preserving farmland and open space, fostering vibrant town centers, and increasing access to local shopping and employment opportunities. Residents repeatedly voiced support for more density within towns, enhanced walkability, and improved public transportation, especially to serve those with fewer resources.

For Franklin County specifically, the report highlights both opportunities and challenges posed by rapid growth. On the one hand, the county's traditional rural identity and high share of prime farmland remain assets. On the other, increased demand for housing from commuters working in the Triangle has led to rising housing costs, growing congestion, and a shift toward suburban-style development patterns.

The NEAS acknowledges that the region's rapid population growth and economic shifts are driving both opportunity and strain in the housing market. Franklin County, once a bastion of affordable rural living, now experiences mounting pressure on housing affordability as demand outpaces supply, especially in areas proximate to Raleigh and Research Triangle Park. The workbook notes a 57% population growth in the study area since 2000, compared to 16% statewide, reflecting extraordinary demand for new housing.

However, much of the recent and projected housing development has taken the form of low-density, single-family subdivisions, which, while meeting market demand, also contribute to car dependency, longer commute times, and the loss of farmland and open space. The NEAS identifies the need to diversify housing stock by encouraging mixed-use, higher-density, and affordable housing, particularly within established town centers and along transit corridors. The plan argues that concentrating development in these areas not only supports affordability but also makes better use of existing infrastructure and fosters more walkable, connected communities.

The study's scenario analysis demonstrates that compact, transit-oriented growth (the "All-In Transit" scenario) produces the greatest gains in walkability, minimizes the loss of agricultural land, and delivers the highest return on investment. Such strategies are recommended as a means to provide affordable housing options while managing growth pressures and sustaining the region's character.

Recommendations from the Report

The NEAS Project Workbook concludes with detailed recommendations at both the system and project level. For housing, the plan calls on local governments to:

- Revise development ordinances to allow and incentivize a broader range of housing types, including multifamily, mixed-use, and accessory dwelling units.
- Prioritize higher-density and affordable housing in town centers and near transit, rather than continued greenfield development at the urban fringe.
- Coordinate transportation investments with land use planning to ensure that affordable housing has access to jobs, schools, and essential services.
- Adopt complete streets and access management strategies to enhance safety and mobility for all users, particularly in areas undergoing infill or redevelopment.

Town of Wake Forest Housing Affordability Plan (2022)

Town of Wake Forest, North Carolina. (2022). *Town of Wake Forest housing affordability plan*.

The *Town of Wake Forest Housing Affordability Plan*, adopted in September 2022, is a comprehensive policy blueprint designed to address the mounting challenges of housing affordability in one of the fastest-growing areas of North Carolina. Developed with extensive input from local stakeholders, including service providers, residents, public officials, and an advisory committee, the plan combines rigorous data analysis with community engagement to chart actionable strategies for expanding affordable housing opportunities in Wake Forest and, by extension, for informing efforts in neighboring Franklin County.

The central theme of the plan is the inadequacy of the current housing market to meet the needs of low- and moderate-income residents, especially as high-income in-migration drives prices up and housing supply fails to keep pace. Between 2010 and 2020, Wake Forest's population grew by 55%, nearly tenfold over three decades, fueling extraordinary demand for both ownership and rental housing. This growth is unevenly distributed, with the vast majority of new households earning more than $100,000, creating fierce competition for housing and exacerbating affordability challenges for existing residents. Data show that the median income of new residents is nearly $50,000 higher than that of existing households, placing pressure on lower-income groups.

Racial and economic disparities are stark: while the town is diversifying, Black and Hispanic households earn substantially less than White and Asian households and are more likely to rent and to experience cost burden. The plan further identifies that cost burden, defined as spending over 30% of income on housing, affects over 30% of renters (with nearly 12% severely cost burdened) and a growing share of homeowners, particularly among seniors and Black households. Displacement pressures are mounting, particularly as rising property values, rents, and redevelopment threaten to push out long-term and vulnerable residents.

Wake Forest's housing stock is dominated by single-family homes, with only 17% multifamily units, much lower than the county and state average. Despite significant new construction (65% of homes built since 2000), most has been market-rate, targeting higher-income buyers. Multifamily rental housing, especially units affordable to low-income renters, is scarce and aging. New development has been skewed toward greenfield sites, and there is a loss of “naturally occurring affordable housing” as older, lower-cost units are replaced or upgraded.

Median home values and rents have surged: by 2021, the median home price reached $427,000, up 61% since 2015, and median rents increased by over $200/month in just two years, with a 32% overall increase from 2015 to 2021. The supply of homes affordable to first-time buyers and renters earning less than $50,000 has dwindled, and the gap between the median renter income and the income required to buy a median-priced home is widening.

Recommendations from the Report

The plan proposes a multi-pronged strategy with three main pillars:

- Expand and Preserve Homeownership: Tools include down payment assistance, support for Community Land Trusts, owner-occupied rehabilitation programs, incentive zoning to encourage affordable units, and promotion of accessory dwelling units (ADUs).
- Create New Affordable Rental Housing: Prioritizing use of public land for affordable housing, supporting public housing redevelopment, and providing local “gap funding” for Low-Income Housing Tax Credit (LIHTC) developments.
- Build Capacity and Partnerships: Increasing coordination with Wake County and other regional partners, supporting organizational capacity for affordable housing delivery, enhancing data collection and monitoring, and continuing robust community engagement.
- Importantly, the plan acknowledges that the market alone cannot solve affordability issues and that public policy, especially local zoning, incentives, and targeted investments, must play a more proactive role. The plan also stresses the importance of addressing displacement, supporting aging in place, and ensuring that new housing options are accessible to diverse households, including first responders and essential workers.

Louisburg 2030 Comprehensive Plan (2022)

Town of Louisburg, North Carolina. (2022, June). *Louisburg 2030 comprehensive plan*. Town of Louisburg.

The *Louisburg 2030 Comprehensive Plan*, adopted in April 2022, sets forth a strategic vision for the future development of Louisburg, the county seat of Franklin County, North Carolina. The plan is the result of an extensive participatory process involving public surveys, community meetings, and the guidance of a diverse steering committee, ensuring that it reflects both local priorities and broader regional dynamics. Structurally, the plan is divided into four main sections: Introduction, Vision Framework, Future Land Use, and Implementation, each providing the foundation for thoughtful growth and stewardship of the town's unique assets.

A central theme running through the plan is purposeful and managed growth that preserves the character of Louisburg while positioning it to absorb anticipated population increases from the rapidly expanding Research Triangle region. The plan notes that, while Franklin County's population has grown significantly, by nearly 8,000 people since 2010, Louisburg's own population has remained relatively stable at just over 3,000. However, the town is now experiencing heightened interest in new residential development, with approvals for roughly 300 new lots poised to increase the population to nearly 3,800 in the near future. Projections suggest that, with strategic annexation and development, the population could reach as high as 9,600 by 2050.

The vision statement at the heart of the plan emphasizes growing with intention, leveraging local heritage and assets, and creating a community that is attractive to both existing residents and newcomers. Five guiding principles animate this vision: strengthening downtown as a civic and economic hub, maintaining a well-kept appearance, fostering active and healthy lifestyles, expanding economic opportunity, and ensuring high-quality governmental services. These principles are operationalized through targeted strategies aimed at revitalizing the downtown, improving public spaces, enhancing parks and recreation, supporting local businesses, and planning for infrastructure and public utility expansion.

Housing, and specifically the need for affordable and workforce housing, receives focused attention throughout the plan. Recognizing rising costs and a constrained supply, the plan calls for revising zoning and development regulations to lower barriers for building housing attainable to households near the local median income. The Future Land Use Map (FLUM) delineates several residential "focus areas," each with tailored recommendations for density, design, and character. While most residential areas are envisioned as single-family, low-to-moderate density neighborhoods, the plan encourages more diverse housing forms, particularly in areas designated for redevelopment or higher density, such as the South Main neighborhood, the Woods Neighborhood, and around downtown and Depot Hill.

The plan advocates for mixed-use and higher-density projects in key areas, supporting not only new single-family homes but also multifamily and townhome developments, especially where proximity to jobs, services, and public transportation can be maximized. Special mention is made of the Depot Hill area, where redevelopment is anticipated to include townhomes and condominiums, providing housing options with scenic river views and easy access to downtown amenities.

Beyond land use policy, the plan recommends proactive partnerships with nonprofit organizations and the private sector to create affordable housing, and encourages the use of incentives, regulatory flexibility, and public-private partnerships to meet housing needs. The integration of greenways, sidewalks, and bike paths is also highlighted, ensuring that new neighborhoods are both accessible and connected, an essential consideration for workforce and low-income households.

Recommendations from the Report

Key recommendations related to affordable and workforce housing include:

- Regularly reviewing and updating zoning ordinances to facilitate a wider range of housing types and densities.
- Prioritizing the redevelopment of aging or underutilized areas for mixed-use, higher-density, and affordable housing.
- Expanding public infrastructure and utilities to support new residential growth, particularly in designated annexation areas.
- Developing incentives and partnerships to encourage the construction of attainable housing and the rehabilitation of existing homes.
- Coordinating with Franklin County and neighboring jurisdictions to ensure that regional growth is managed in a way that supports affordability, infrastructure efficiency, and the protection of community

character.

Youngsville 2050 Volume 1: Comprehensive Land Use and Transportation Plan (2023)

Town of Youngsville, North Carolina. (2023, December). *Youngsville 2050: Comprehensive Land Use and Transportation Plan* (Vols. 1 & 2). Adopted December 14, 2023. Town of Youngsville.

The *Youngsville 2050 Comprehensive Land Use and Transportation Plan* (CLUTP), adopted in November 2023, is an ambitious and forward-looking document designed to guide the Town of Youngsville, North Carolina, through the next 25 years of growth and development. The plan is rooted in extensive community engagement, with local residents, business owners, and stakeholders all playing key roles in articulating a shared vision for the future. The CLUTP is structured as a two-volume set: Volume 1 outlines the vision, land use and transportation strategies, and implementation roadmap, Volume 2 provides the context, demographic data, and background that inform the recommendations in Volume 1.

At its core, the CLUTP seeks to manage Youngsville's rapid growth, driven in large part by the town's proximity to the expanding Triangle region, in a manner that preserves its character, supports economic vitality, and enhances quality of life for all residents. Over the past decade, the town's population has nearly doubled, and projections suggest this trend will continue, possibly surpassing 20,000 residents by 2050. Recognizing both the opportunities and challenges inherent in such growth, the plan lays out a framework for intentional, coordinated development that aligns land use, housing, transportation, parks, and public facilities.

A salient theme throughout the report is the concept of place-making, the deliberate creation of vibrant, walkable, and connected neighborhoods where people of all ages, incomes, and backgrounds can thrive. The plan is built around five key "Vision Elements": public spaces, a thriving downtown, connected places, planned infrastructure, and a healthy community. These elements are operationalized through a future land use map and the identification of several "Place Types," including Downtown Center, Mixed Use Neighborhoods, Transit-Oriented Development (TOD), Residential Neighborhoods, Employment & Innovation Districts, Rural Edge, and Public Parks & Open Spaces.

Of particular relevance to affordable and workforce housing, the plan envisions substantial residential growth through mixed-use and higher-density developments. In the Downtown Center and Mixed Use Neighborhoods, the CLUTP explicitly calls for a diversity of housing types, including multi-family homes, townhouses, and accessory dwelling units, alongside commercial and civic spaces. The emphasis on walkability and proximity to services is designed to reduce transportation costs, a major consideration for workforce and lower-income households. Further, the prospective Transit-Oriented Development (TOD) area, centered around a future commuter rail station, is slated for high-intensity residential and commercial development, creating opportunities for affordable housing linked directly to regional employment centers.

The plan also takes a holistic approach to infrastructure and transportation. Instead of accommodating growth solely by expanding roadways, the CLUTP prioritizes connectivity through a network of multimodal streets, greenways, sidewalks, and trails. This is not only a strategy for mitigating congestion but also a deliberate move to create healthier, more sustainable communities. The transportation plan is closely integrated with the land use strategy, ensuring that new housing, especially affordable and workforce options, will have safe, accessible routes to jobs, schools, and essential services, whether by foot, bicycle, or public transit.

Another key learning is the plan’s focus on environmental stewardship and the protection of rural character. New growth is concentrated within the town limits and the extraterritorial jurisdiction (ETJ), sparing forests, farms, and natural areas on the rural edge from development. By encouraging infill and compact growth, the plan supports both affordability and sustainability, reducing infrastructure costs and fostering more inclusive, integrated neighborhoods.

Recommendations from the Report

The CLUTP offers a comprehensive set of recommendations. Chief among these are revising development ordinances to require mixed-use and higher-density housing types in appropriate areas, adopting Complete Streets principles to ensure that all transportation investments are accessible and safe for all users, and leveraging new private developments to fund or build needed infrastructure. Additionally, the plan urges the town to proactively seek state and federal funding, coordinate with regional transit projects (such as the S-Line rail corridor), and regularly update the development ordinance to remain aligned with the community’s evolving needs.

Youngsville 2050 Volume 2: The Story of Youngsville – Community Profile (2023)

Town of Youngsville, North Carolina. (2023, November 9). *The Story of Youngsville: Community Profile (Vol. 2 of Youngsville 2050 Comprehensive Land Use and Transportation Plan).* Town of Youngsville.

Volume 2 of the Youngsville 2050 CLUTP, The Story of Youngsville, provides an in-depth historical, demographic, and spatial analysis of the Town of Youngsville, North Carolina, situating its present realities within a narrative arc that stretches from pre-colonial settlement to contemporary suburbanization. The report is organized into several sections that chart the history of the community, provide a demographic and economic profile, analyze housing and commuting patterns, and explore land use, assets, challenges, and opportunities for the future.

The historical overview grounds the reader in Youngsville's origins, from its Native American roots through periods of plantation agriculture, industrial expansion via railroads, and the transformation wrought by the automobile and modern infrastructure. This trajectory contextualizes the current pressures of growth and suburbanization, driven largely by spillover from the booming Triangle region. Since the turn of the 21st century, Youngsville has seen its population nearly double, and suburban, auto-oriented development has increasingly supplanted farmland and rural landscapes.

A salient theme is the dramatic shift in demographics and the built environment. Youngsville is now a rapidly growing and relatively young community, with the 2021 population at 2,503, a 74.2% increase since 2010. The population is diverse and skews younger than state and peer community averages, with a median age of 29.7. The town is characterized by a growing share of renters (55% of households), even as the dominant housing form remains single-family detached homes (61%). However, both home prices and rents have surged sharply, home values increased by 54.5% and rents by 23.5% from 2017 to 2021. Median home values are significantly higher than both state and county averages, indicating substantial housing cost pressures and heightened risk of affordability challenges for low- and moderate-income residents.

Workforce and commuting data reveal that most residents work outside Youngsville and Franklin County, with only 3.9% working in town and over 75% commuting to other counties. The average commute time is nearly 28 minutes, and the overwhelming majority (89.3%) drive alone, highlighting the community's car dependency. Walkability and bike infrastructure lag behind peer and aspirant communities, reinforcing barriers to affordable transportation options.

Crucially, the report identifies limited housing options as a central challenge. The current housing stock offers few alternatives for low- to moderate-wage earners or public sector workers. The limited supply of multifamily and affordable units, combined with rising housing costs, creates barriers for the growing workforce and risks excluding essential workers and new entrants to the community. The majority of new construction is oriented toward owner-occupied, single-family homes, with multifamily housing representing just 5.3% of the housing stock, substantially lower than many aspirant communities.

The plan also outlines systemic infrastructure constraints that impact housing development, notably the limited capacity of water and wastewater utilities. The county's current policy of rationing new connections to 50 per phase per year has inadvertently encouraged sprawling, low-density development on the periphery and stymied efforts to promote higher-density, mixed-use, and affordable housing options within town limits. The misalignment between utility allocation and land use priorities is recognized as a barrier to the development of workforce and affordable housing and is targeted for reform in future county planning.

Recommendations from the Report

Recommendations from the report underscore the necessity for coordinated action. These include updating utility allocation policies to prioritize denser, mixed-use development; revising local ordinances to diversify the housing stock and encourage affordable and multifamily housing; improving pedestrian and bicycle infrastructure to provide non-auto mobility options; and investing in downtown revitalization to make Youngsville more attractive and accessible. The plan calls for learning from peer and aspirant communities that have succeeded in increasing multifamily housing and managing housing cost burdens, as well as leveraging regional connectivity, such as prospective commuter rail, to support workforce mobility.

Franklin County Water & Wastewater System Development Fee Study (2024)

Willdan Financial Services. (2024, February). *Franklin County, North Carolina water & wastewater system development fee study*. Franklin County, North Carolina.

The *Franklin County Water & Wastewater System Development Fee Study* (SDF Study), prepared by Willdan Financial Services, serves as a rigorous, legally required analysis supporting the recalibration of water and sewer system development fees for new development across Franklin County. The report's primary objective is to ensure that capital costs associated with system expansion, necessary to accommodate rapid growth, are equitably distributed between current users and newcomers, thereby enacting the principle that "growth pays for growth" rather than shifting the financial burden solely to existing ratepayers.

The report opens with a detailed discussion of the legal and policy framework surrounding system development fees (SDFs), outlining the evolution of North Carolina statutes, significant legal precedents, and the requirements of N.C.G.S. 162A (as updated through 2023). It describes three accepted methodologies for calculating SDFs: the Buy-In Method (based on existing utility asset value), the Incremental/Marginal Cost Method (future expansions only), and the Combined Method (a weighted average of the two). Franklin County, in consultation with the consultant, selected the Combined Method, aligning with industry best practice and reflecting the county's need to simultaneously recover past investments and plan for future capacity.

A central theme is the challenge of managing and financing growth amid an accelerating pace of development. Franklin County, like much of the Triangle region, is grappling with the demands of a rising population, new housing subdivisions, and increased commercial activity. The analysis finds that both water and wastewater systems face immediate and long-term capacity constraints, requiring substantial investment to prevent service bottlenecks and to maintain regulatory compliance.

The study underscores that system development fees are not taxes or general assessments, but direct charges linked to the proportional usage and impact of new development. This connection between user demand and fee calculation is critical to legal defensibility and public acceptance.

While the report is technical in focus, its recommendations have significant implications for the development of affordable and workforce housing. The new proposed SDFs for a standard single-family connection are $3,990 (water) and $2,170 (wastewater), totaling $6,160, an increase from previous fee schedules. These costs are assessed up-front, typically at the time of building permit or connection, and are proportional for larger or non-residential users.

On one hand, robust system development fees help ensure that infrastructure keeps pace with residential expansion, including affordable and workforce units, by funding the water and sewer capacity essential for new subdivisions. Without sufficient SDF revenue, the county would face difficult choices: slow growth, reduce service levels, or shift costs to existing households (potentially impacting affordability across the board).

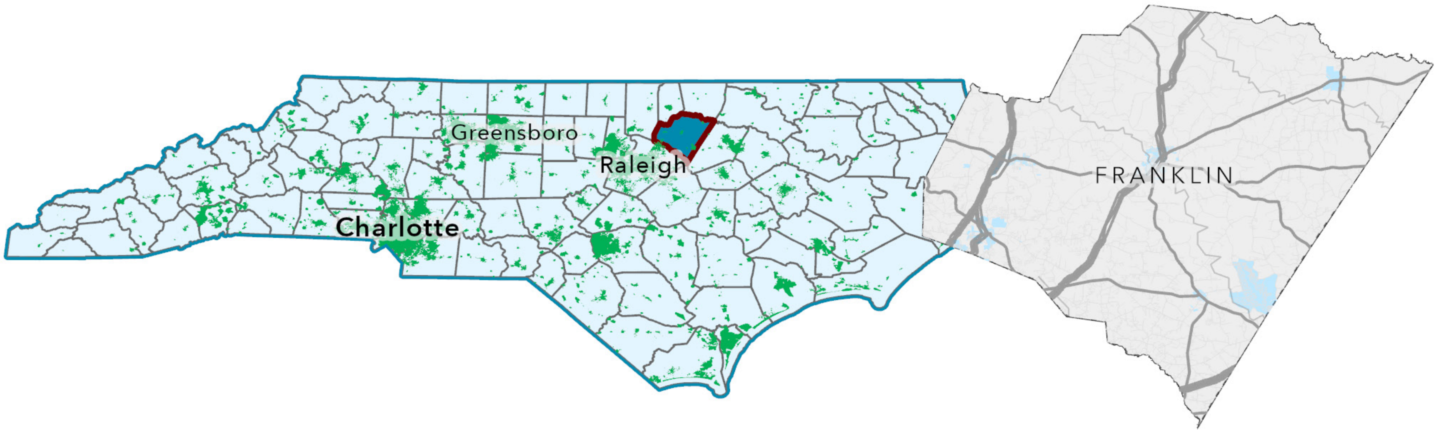
On the other hand, higher SDFs can add to the up-front cost of housing development, potentially constraining the feasibility of affordable and workforce projects, particularly for nonprofit developers or those serving low-income households. The report acknowledges the need for periodic review and the possibility of policy flexibility, such as waivers, credits, or alternative funding, for targeted projects, but does not prescribe these within the technical study.

Recommendations from the Report

The study's principal recommendations are:

- Adopt the calculated SDFs and implementation methodology for all new water and sewer connections, ensuring fees are collected equitably and consistently at the time of permitting or connection.
- Set the new SDFs to take effect on January 1, 2025, or at an alternative date as chosen by the County Board of Commissioners.
- Review and update the SDF analysis at least every five years, and sooner if major capital plans or cost structures change.
- Maintain transparency and public involvement in the SDF adoption process, including a 45-day public comment period and a formal hearing before enactment.

Housing Profile



Franklin County is predominantly rural, located just northeast of Wake County and the city of Raleigh. It has become a satellite to Raleigh and new housing is most often located in the southwest corner of the county, closest to Raleigh and Durham.

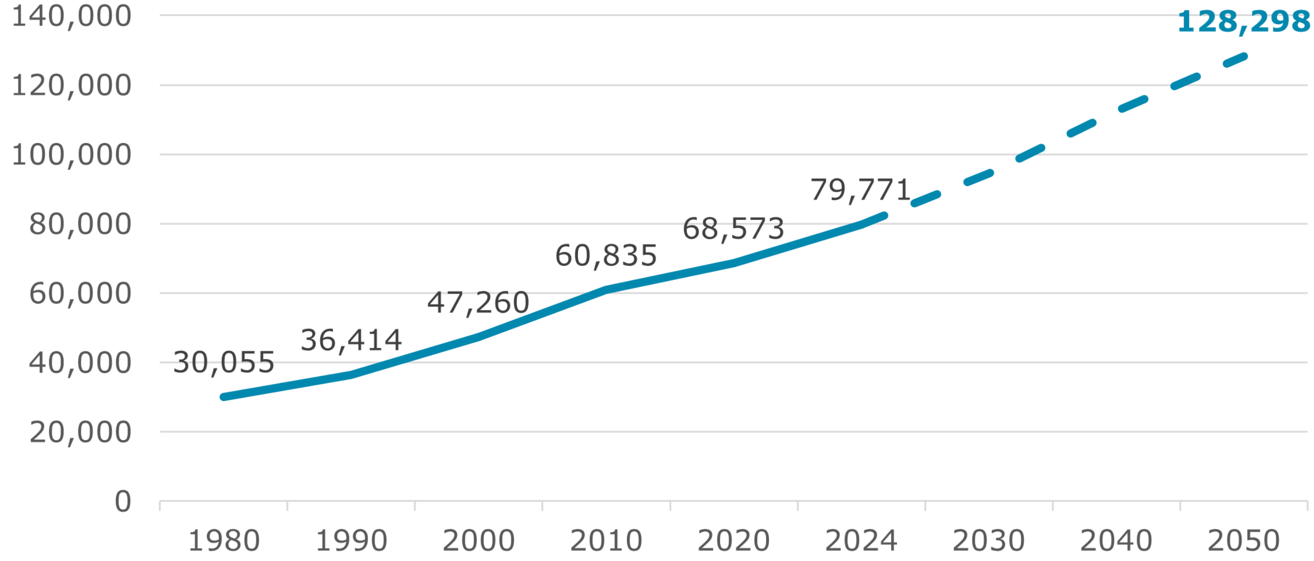
The demographic makeup of Franklin County is similar to that of North Carolina and neighboring Wake County; however, the median age in Franklin County is slightly higher. Franklin County also has a high percentage of homeowners, as opposed to renters.

Median home values and rents are also lower than Wake County, making Franklin County an attractive area for people looking for a lower cost of living while still working in Raleigh or Durham.

	Franklin County	Wake County	North Carolina	United States
Population (2023)	71,962	1,151,009	10,584,340	332,387,540
White	43,982 (61%)	656,508 (57%)	6,419,285 (61%)	193,338,267 (58%)
Black	16,452 (23%)	217,801 (19%)	2,147,308 (20%)	39,981,609 (12%)
Hispanic	7,637 (11%)	131,104 (11%)	1,158,750 (11%)	63,131,589 (19%)
Other	3,891 (5%)	145,596 (13%)	858,997 (8%)	35,936,075 (11%)
Median Age	40.9	37.2	39.1	38.7
Households	27,442	445,636	4,186,924	127,482,865
Owners	21,438 (78%)	287,109 (64%)	2,778,672 (66%)	82,892,037 (65%)
Renters	6,004 (22%)	158,527 (36%)	1,408,252 (34%)	44,590,828 (35%)
Vacant Housing Units	3,348	36,363	628,271	14,850,011
Median Household Income	$71,386	$101,763	$69,904	$78,538
Median Home Value	$240,900	$422,800	$259,400	$303,400
Median Rent	$988	$1,508	$1,162	$1,348
Household Poverty	2,988 (11%)	35,017 (8%)	545,776 (13%)	15,880,048 (12%)
Total Cost Burden	7,820 (28%)	159,535 (36%)	1,458,211 (35%)	49,580,581 (39%)
Severe Cost Burden	2,970 (11%)	52,548 (12%)	512,020 (12%)	18,201,241 (14%)

US Census, American Community Survey, 2019-2023

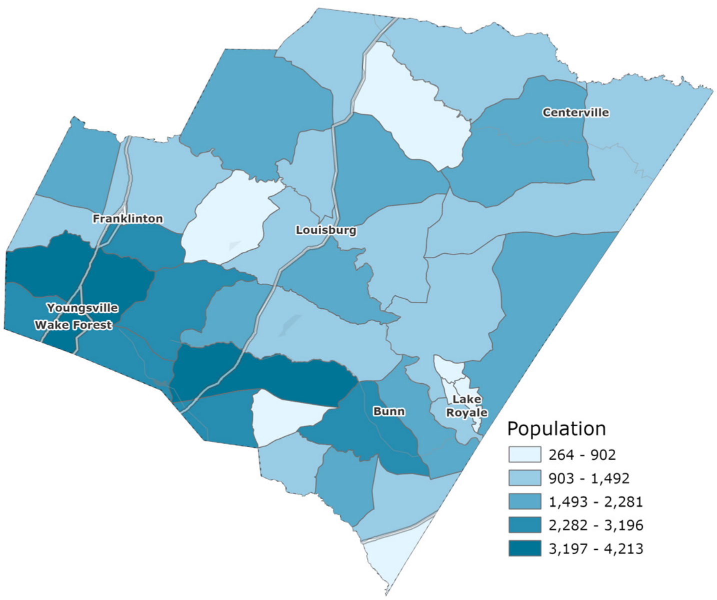
Population



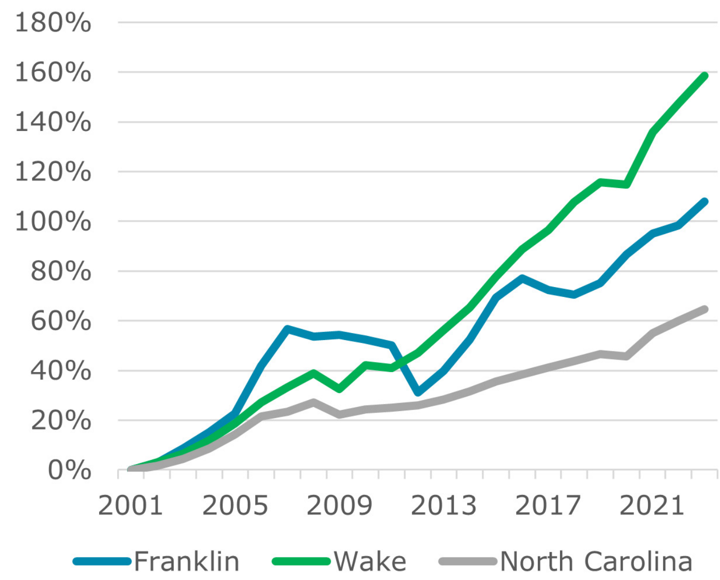
The county has an estimated 2024 population of almost 80,000 people - an increase of 165% since 1980. Based on the North Carolina Office of State Budget and Management, this trend is expected to continue, with population projections reaching almost 130,000 residents over the next 25 years.

This increase in population, along with the proximity to Wake County, has fueled economic growth in Franklin County, with the county GDP more than doubling since 2001.

Franklin County Population, 2023

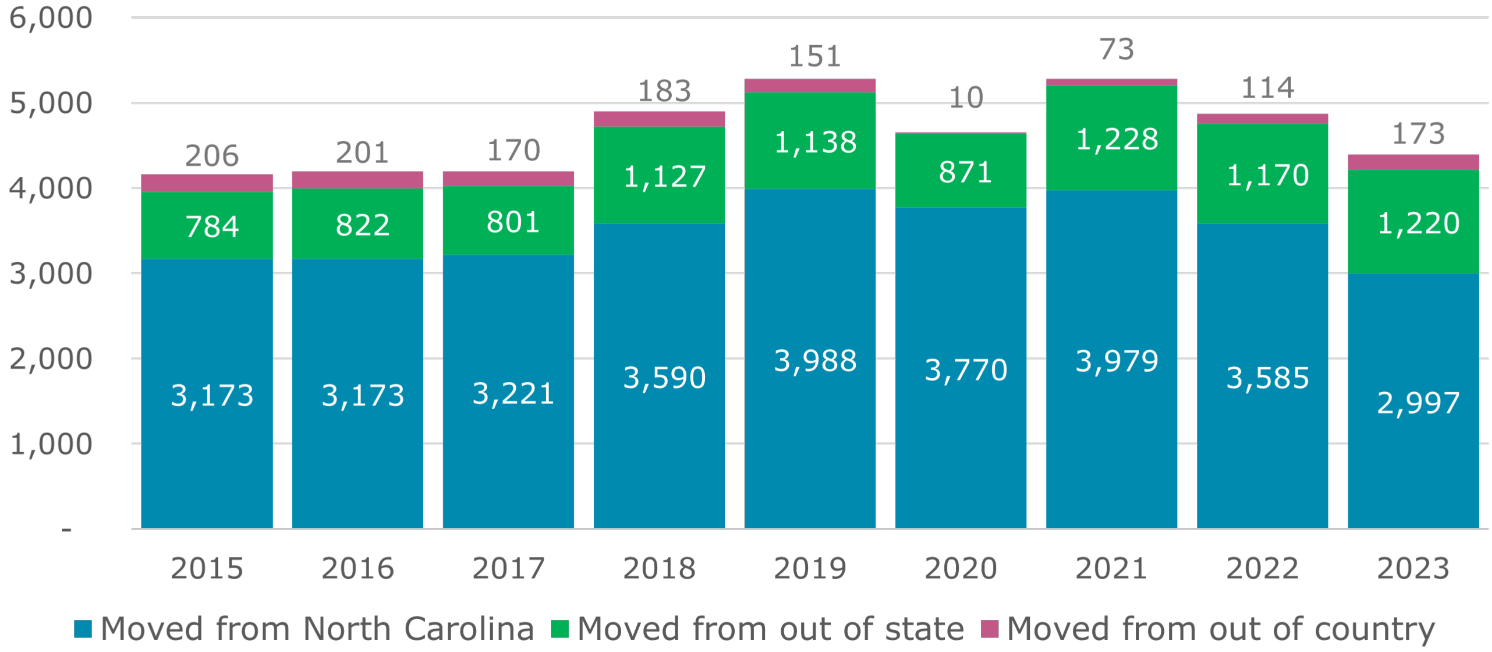


Real GDP % Growth 2001-2023



US Census, American Community Survey, 2019-2023; US Bureau of Economic Analysis via FRED, NC Office of State Budget and Management; Franklin County Planning Department

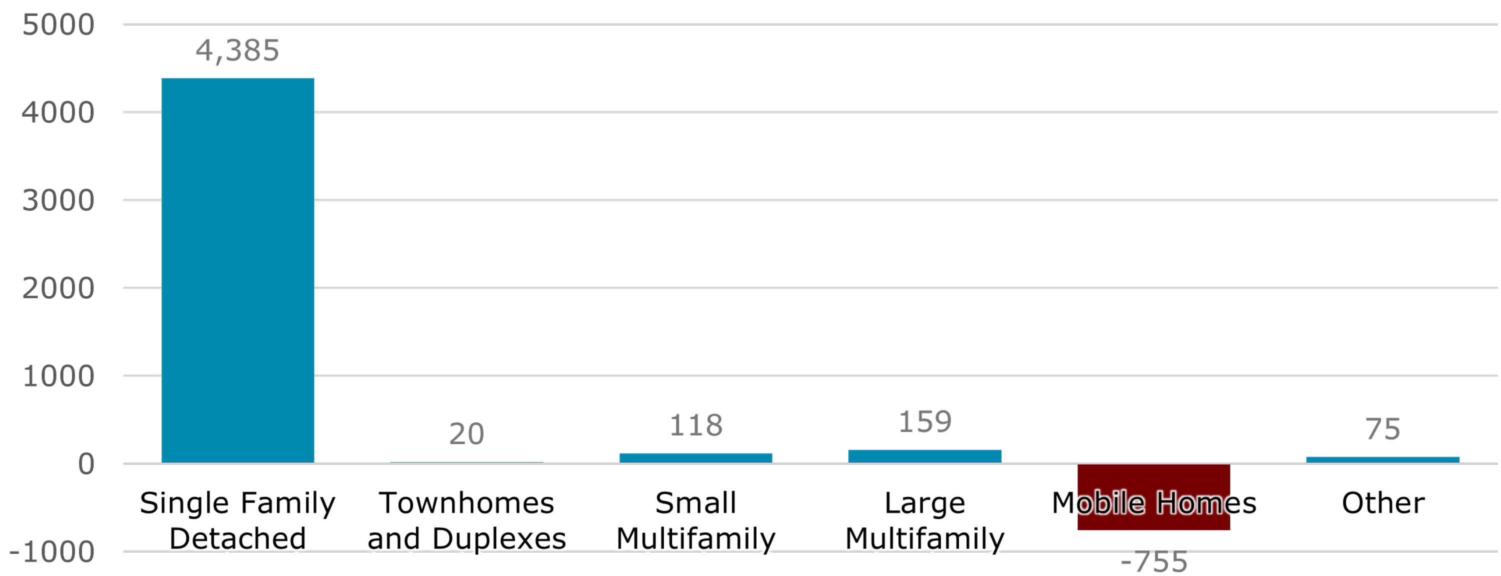
New Residents to Franklin County by Year



Since 2015, Franklin County has seen 4,000-5,500 new residents move into the county each year, the majority coming from elsewhere in North Carolina.

This kind of population growth places a heavy strain on the housing market and Franklin County has added thousands of homes to accommodate the influx of new residents. The vast majority of these new housing units have been single family detached homes, while the number of lower cost mobile homes has been declining.

Housing Units Added, 2015-2023

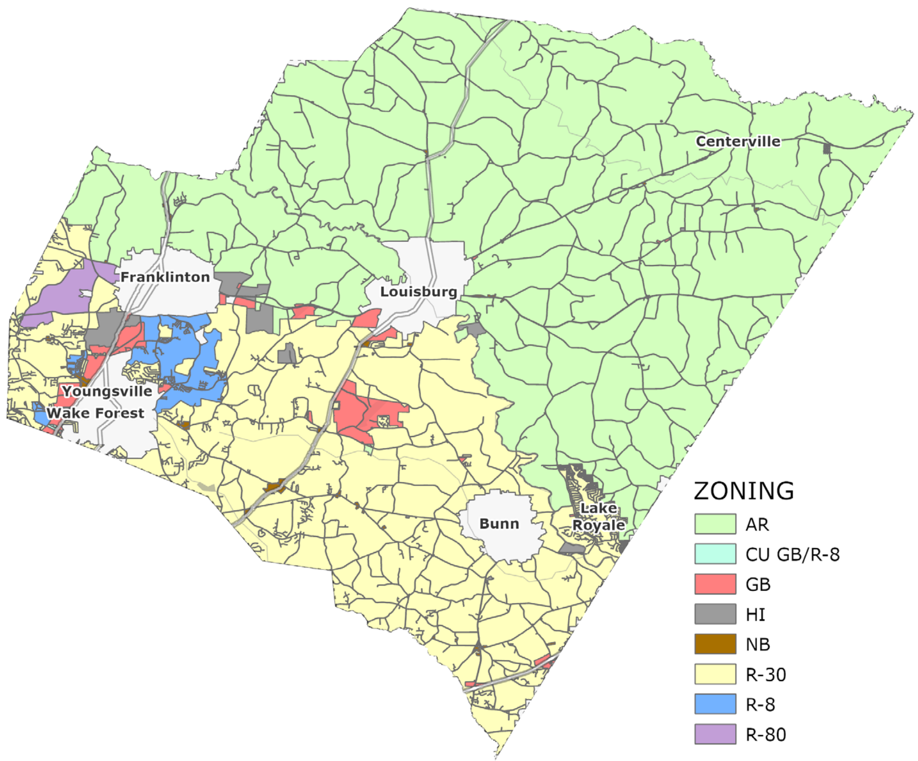


US Census, American Community Survey, 2019-2023

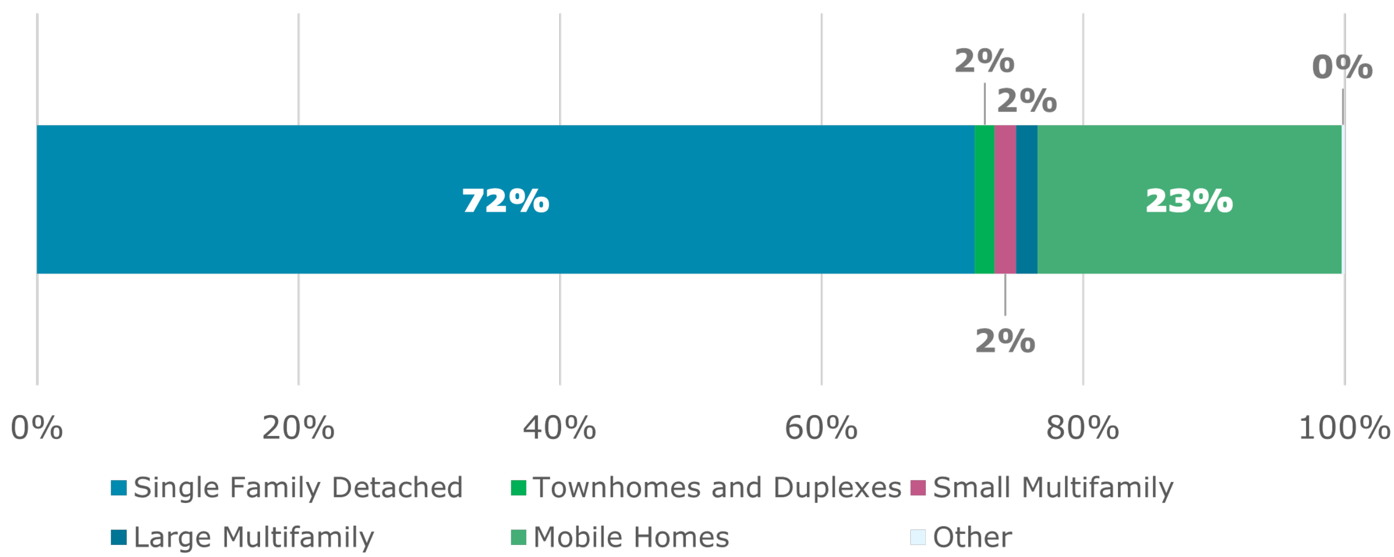
Almost all of the housing in Franklin County (95%) is single family detached houses or mobile homes. Multifamily apartment buildings are not common and make up a small percentage of the housing units in Franklin County. This lack of housing density represents a challenge for affordable housing options.

The majority of the county is zoned for agricultural purposes (AR) or low density residential (R-30). Maintaining this level of population density will limit the growth of Franklin County and could drive up the value of homes, making home ownership more difficult for new buyers.

Franklin County Zoning, 2024

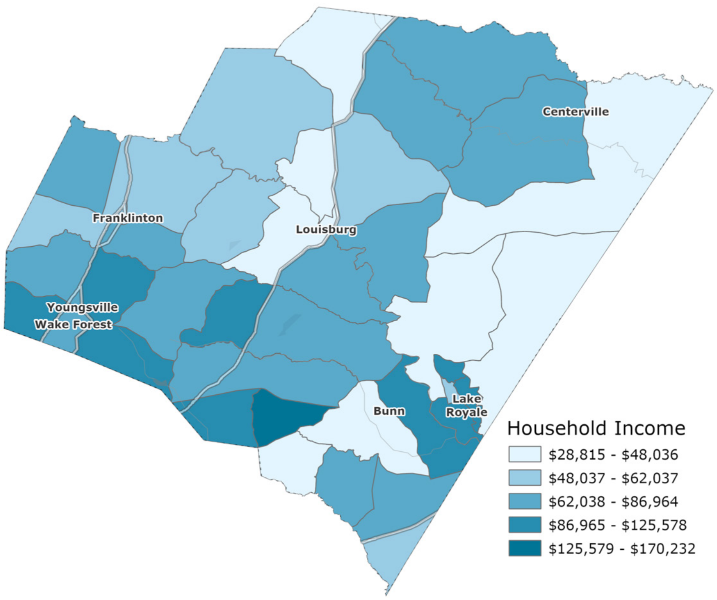


Housing Units by Type, 2023

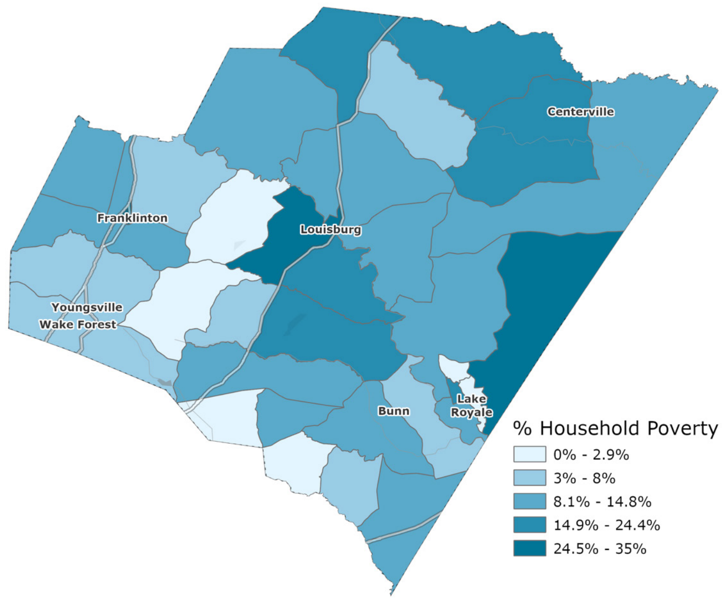


US Census, American Community Survey, 2019-2023; Franklin County Planning Department

Franklin County Income, 2023



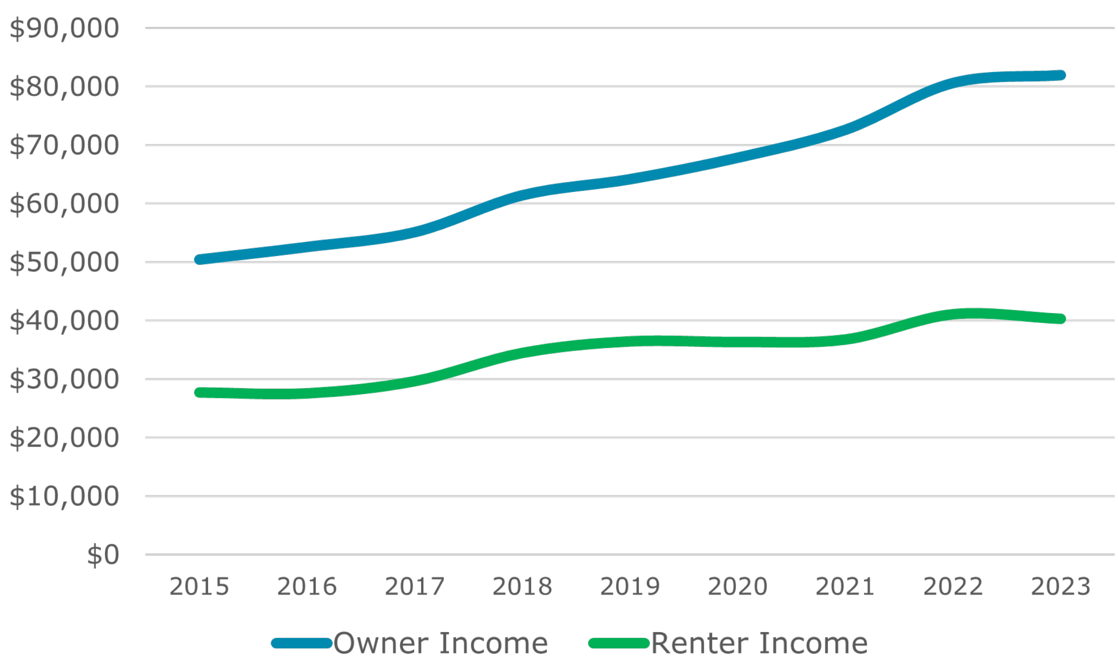
Franklin County Poverty, 2023



The median household income in Franklin County is $71,386. Incomes tend to be higher in the southwest side of the county, with some of the lowest household incomes along the eastern border. These mirrors the rates of poverty, with some Census block groups having as many as one in three households below the poverty line.

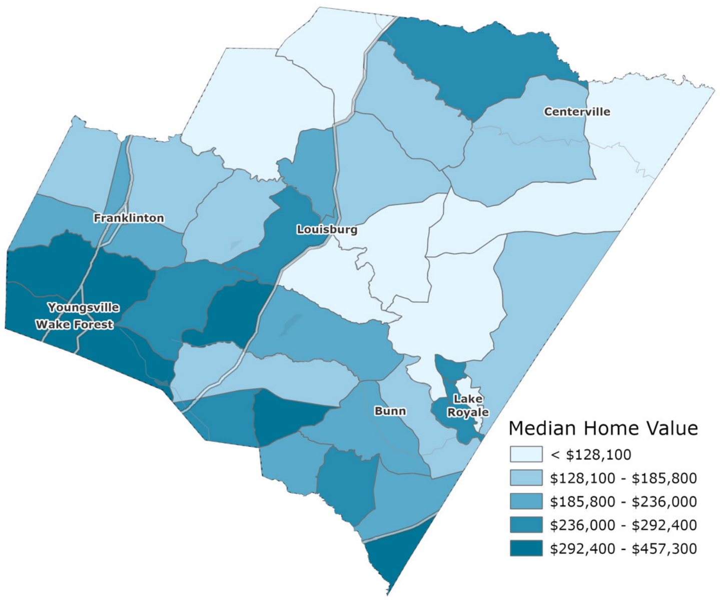
While income has increased steadily for both homeowners and renters, the median household income for homeowners in Franklin County is roughly double that of renters and has increased at a greater rate since 2015.

Median Income by Year

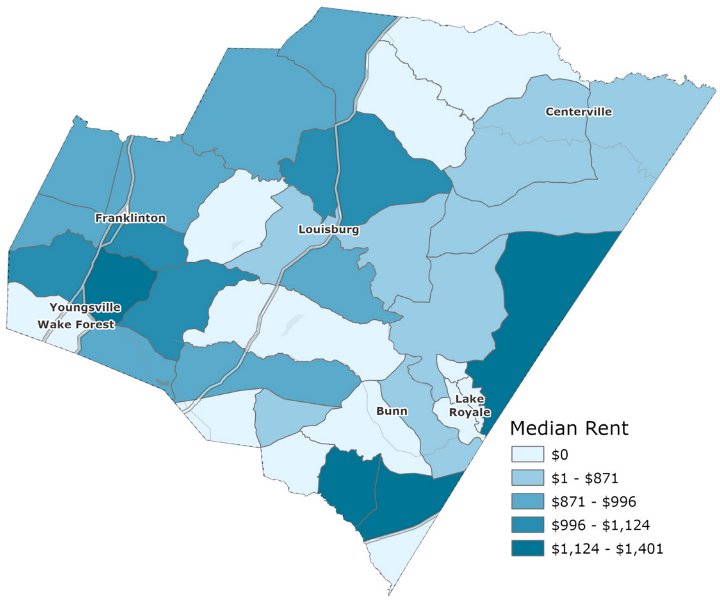


US Census, American Community Survey, 2019-2023

Median Home Value, 2023



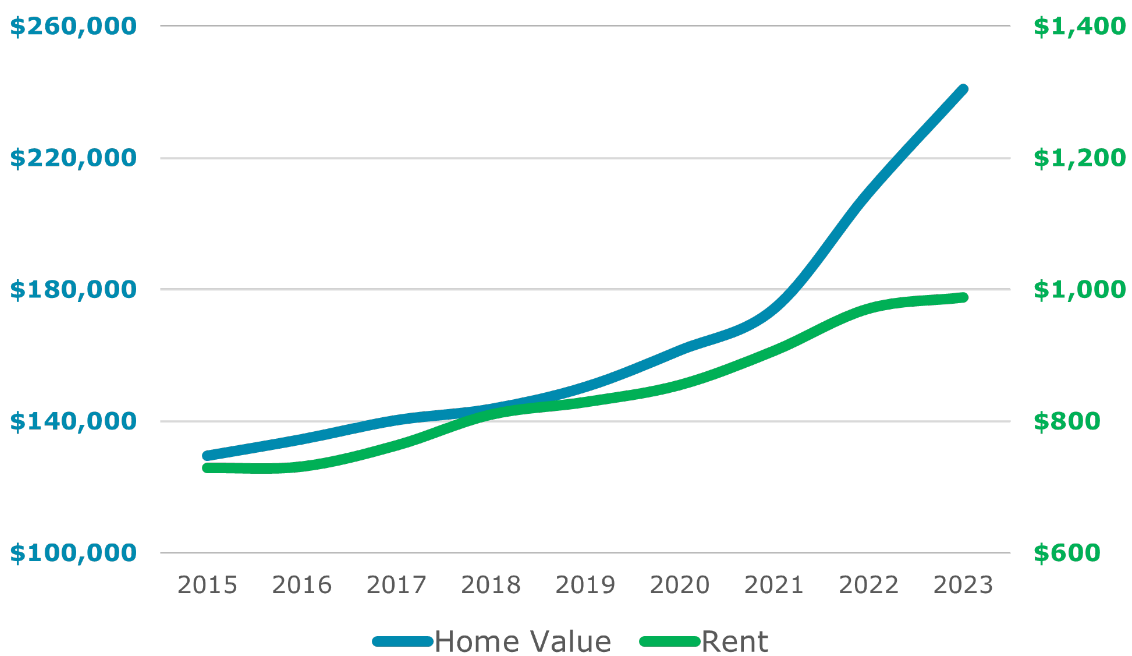
Median Rent, 2023



Home values in Franklin County tend to be the highest along the south-west border, particularly around Youngsville and Wake Forest, while rent prices range across the county.

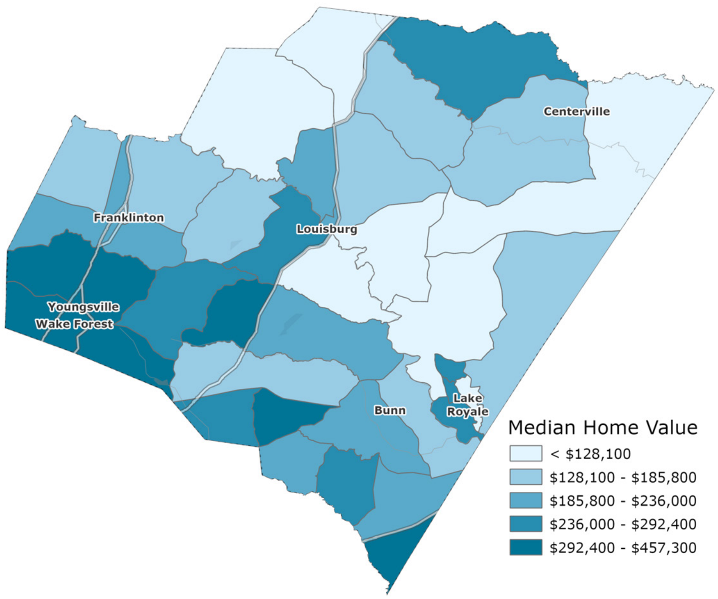
Rent prices have increased at a consistent rate since 2015, but Franklin County saw a large increase in home values starting in 2022. This has driven the median home value in Franklin County to around $240,000, while the median rent is just under $1,000 a month.

Median Housing Costs by Year

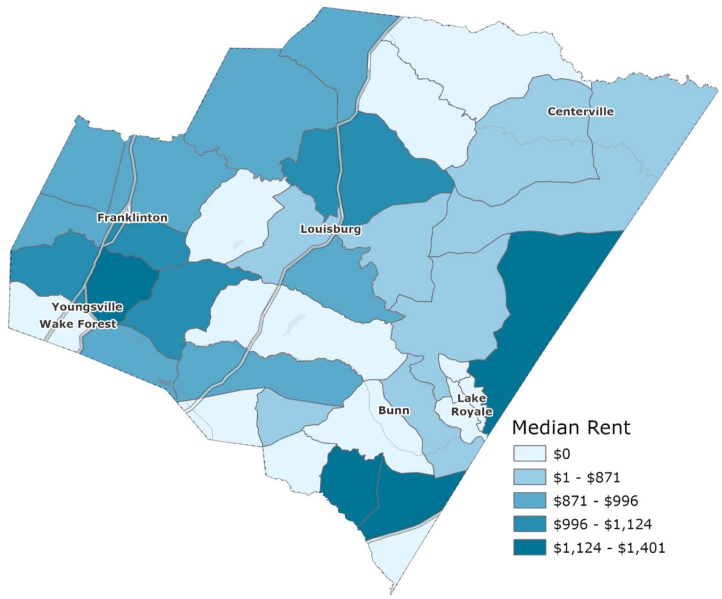


US Census, American Community Survey, 2019-2023

Median Home Value, 2023



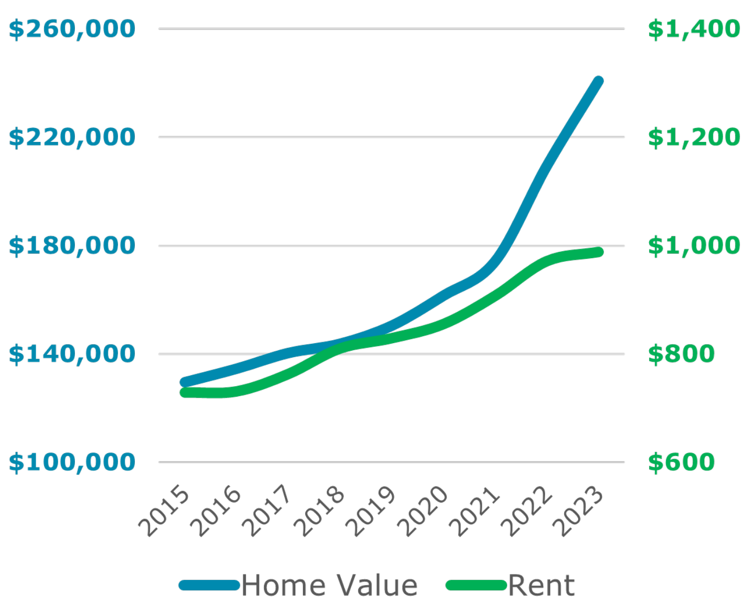
Median Rent, 2023



Home values in Franklin County tend to be the highest along the south-west border, particularly around Youngsville and Wake Forest, while rent prices range across the county.

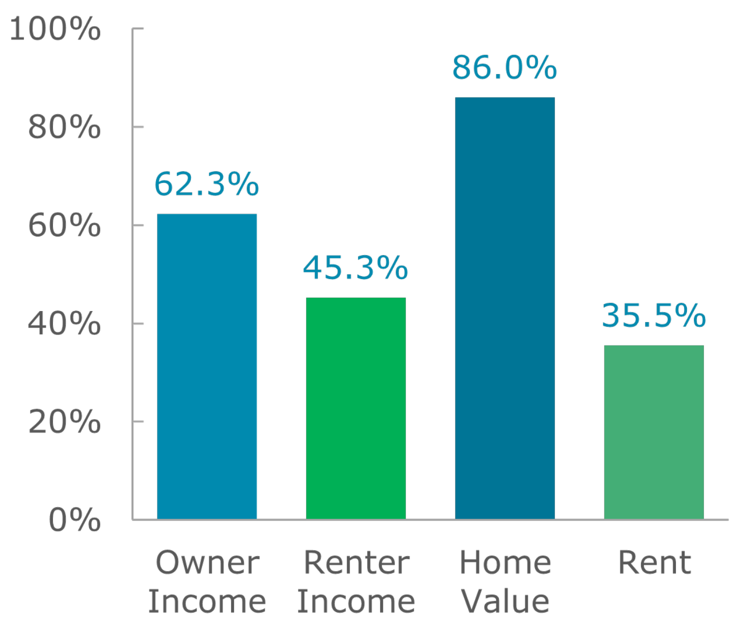
Rent prices have increased at a consistent rate since 2015, but Franklin County saw a large increase in home values starting in 2022. This has driven the median home value in Franklin County to around $240,000, while the median rent is just under $1,000 a month. Since 2015, owner and renter incomes have not kept up with the increase in home values; however, renting has remained an affordable option.

Median Housing Costs by Year

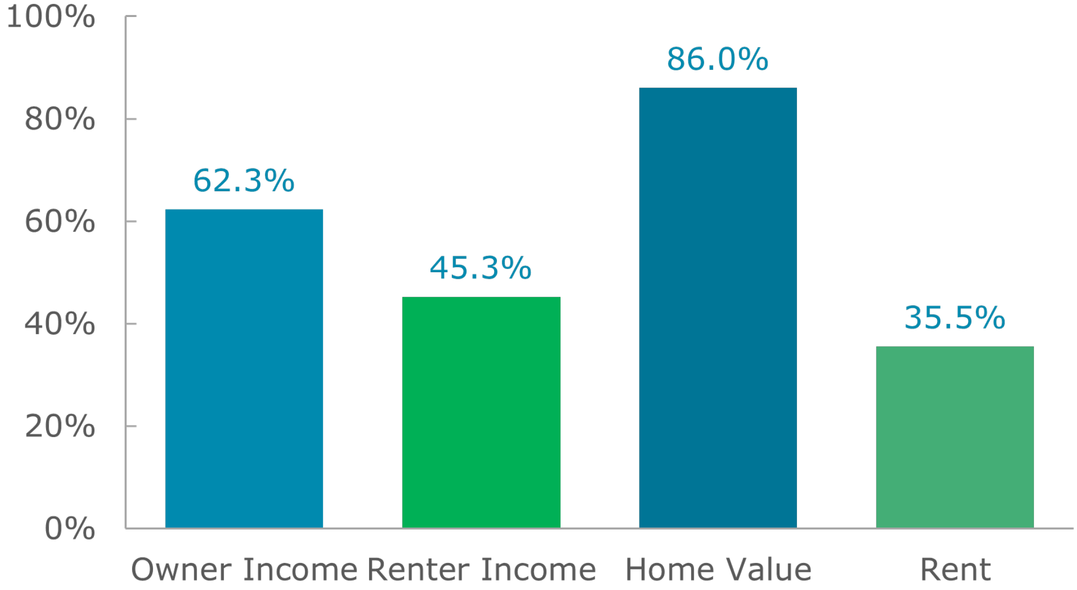


US Census, American Community Survey, 2019-2023

Income and Housing Costs, 2015-2023



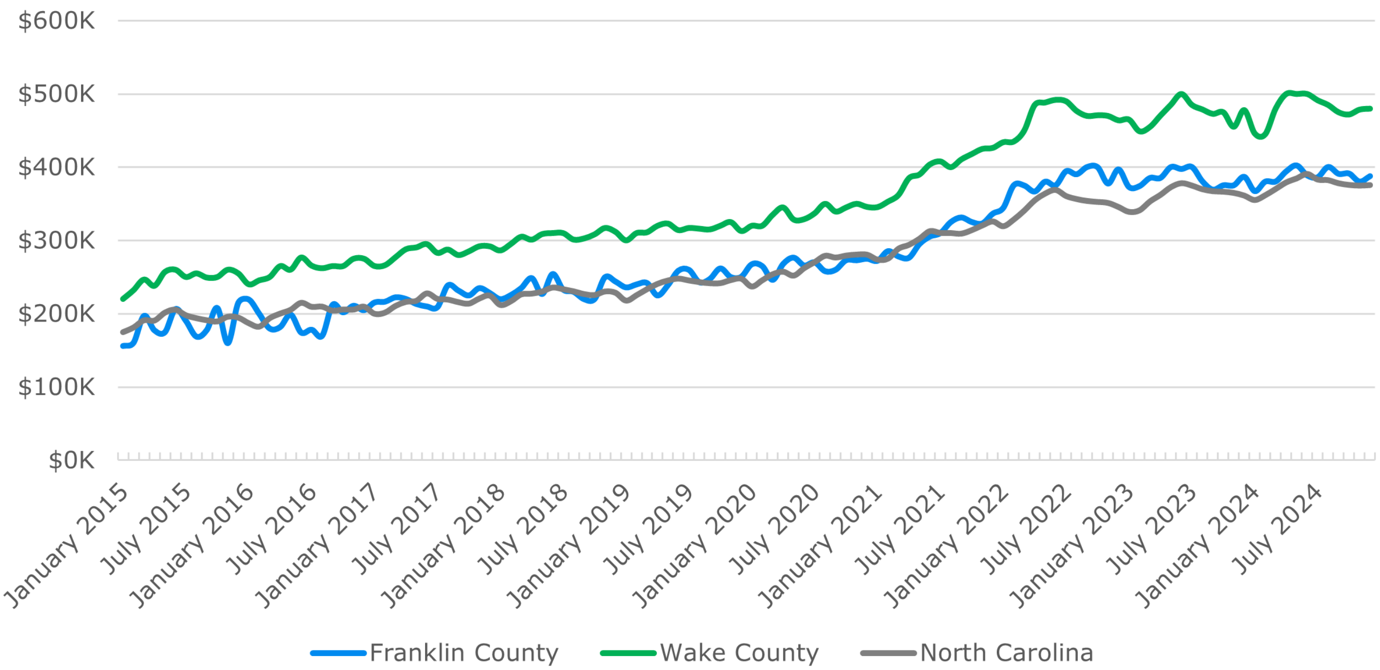
Income and Housing Costs Percent Change, 2015-2023



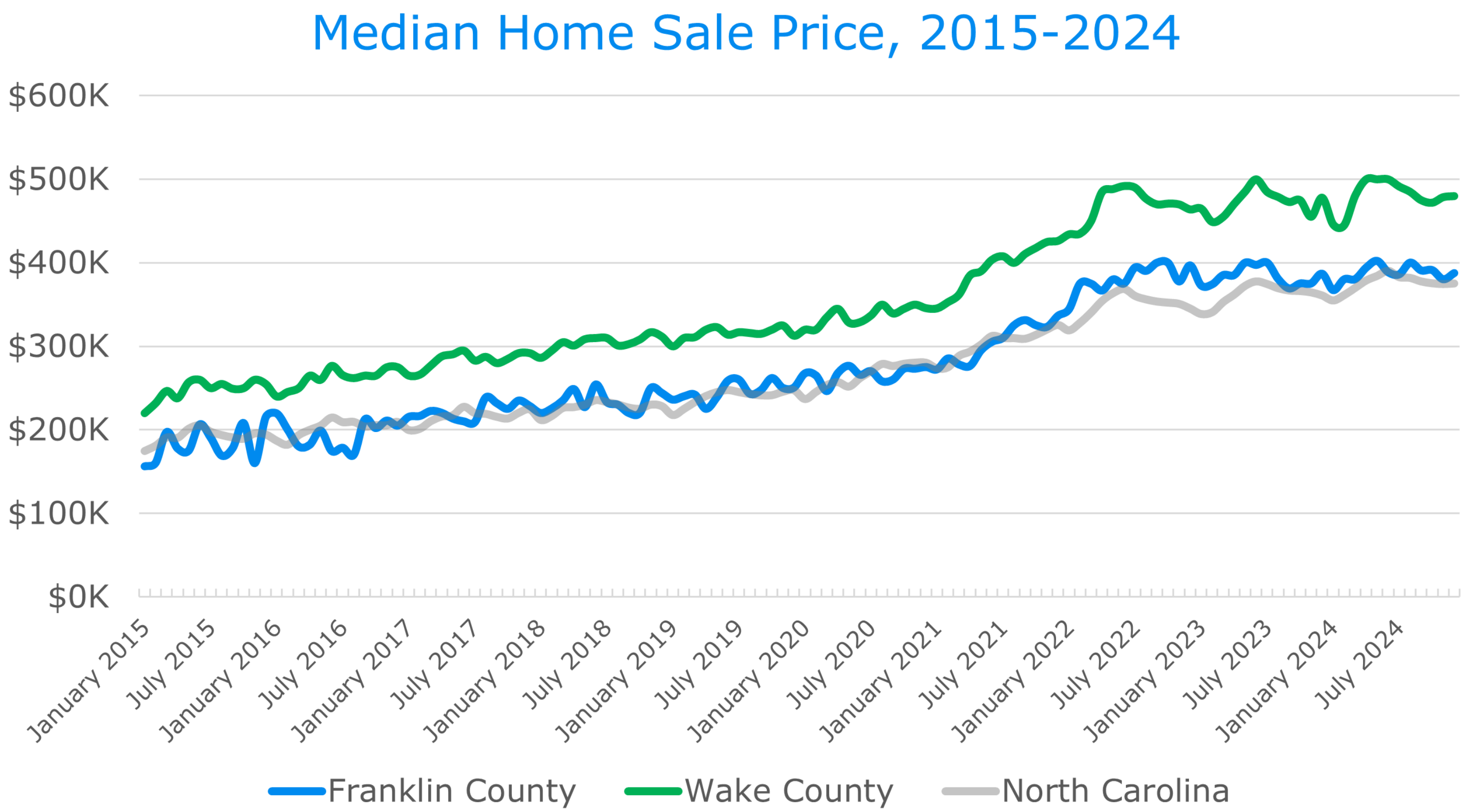
Income for both homeowners and renters has increased at a greater rate than rental rates in Franklin County; however, both have been outpaced by increases in home values, which have risen 86% from 2015 to 2023. While renting remains an affordable option, rising home values make home ownership more difficult.

Based on home sales in the county, the median home sale price in Franklin County increased over 160% from January 2015 to January 2025. This makes it increasingly more difficult for renters to move to home ownership.

Median Home Sale Price, 2015-2024



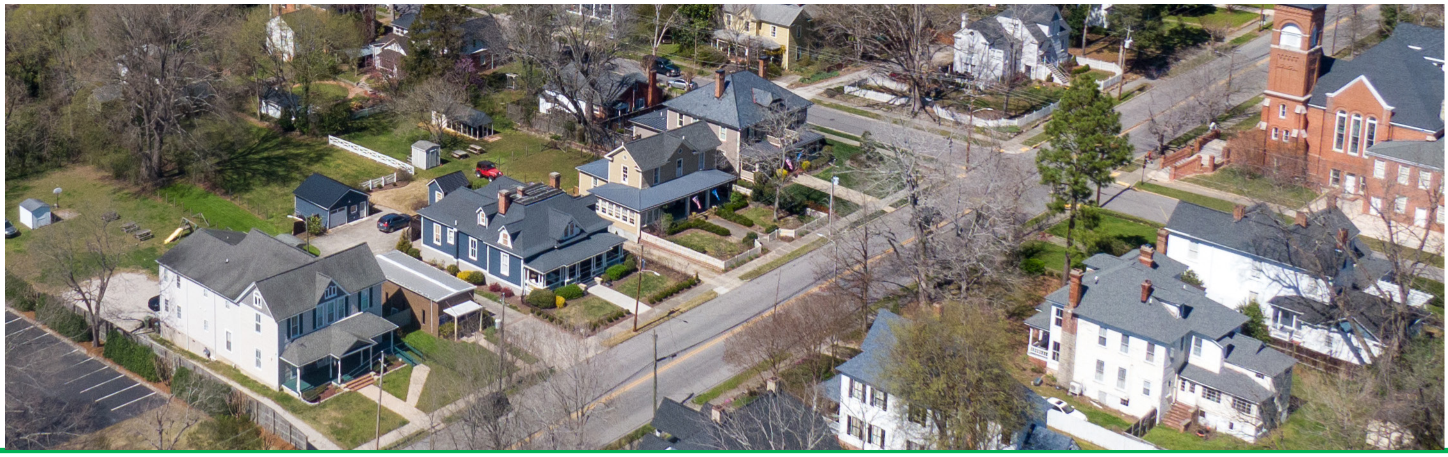
US Census, American Community Survey, 2019-2023; Redfin Housing Data



Redfin Housing Data

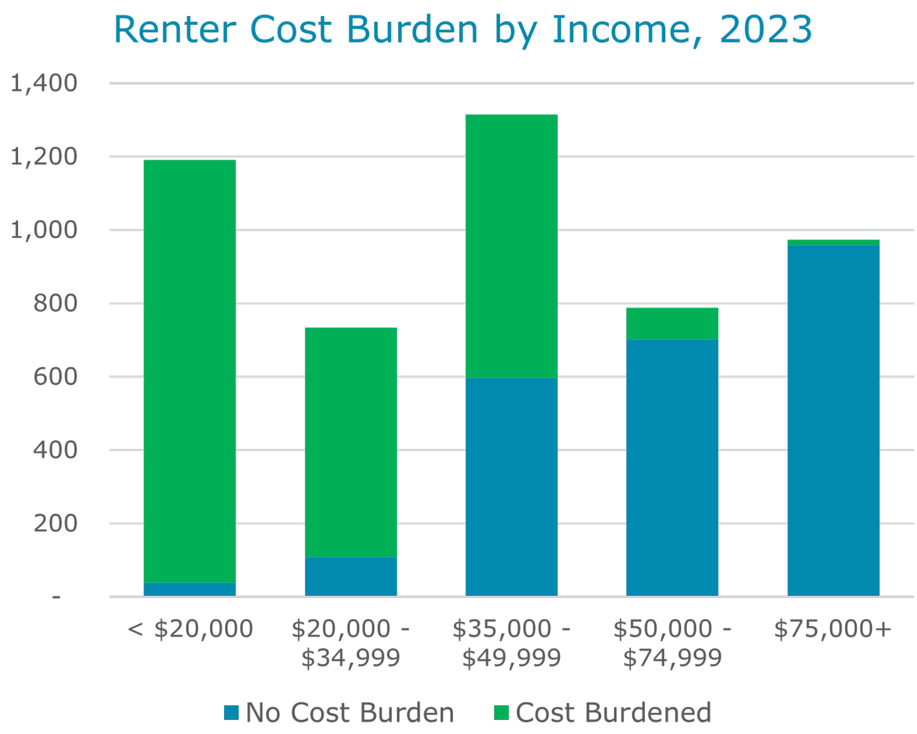
Based on actual home sales in the county, the median home sale price in Franklin County has increased over 160% from $156,250 in January 2015 to $412,495 in January 2025.

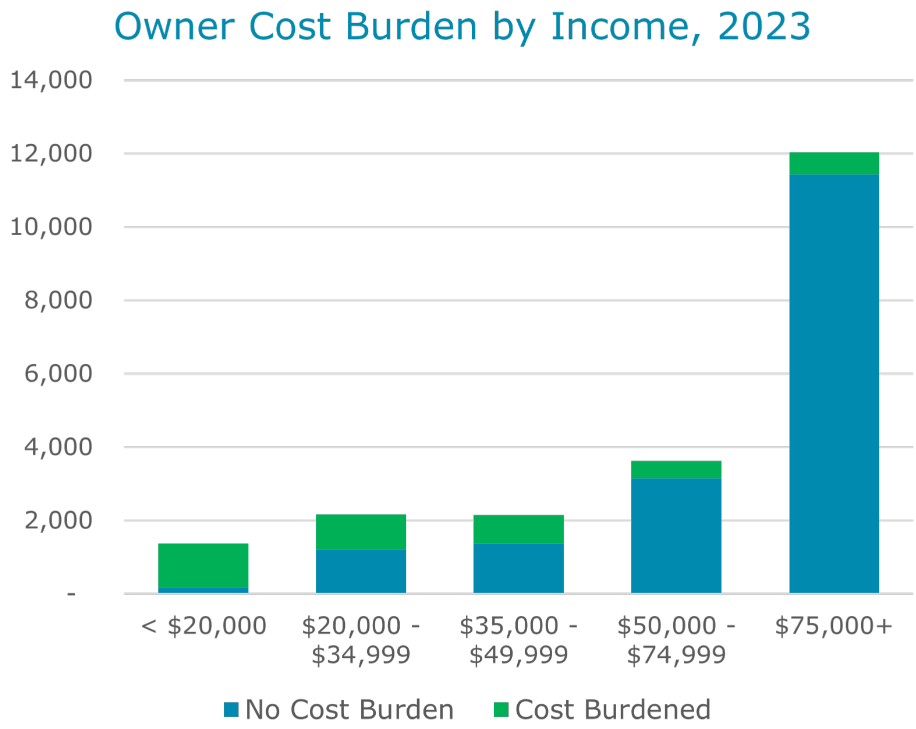
Home sale prices in Franklin County are comparable to those across North Carolina, but are consistently around 20% less than Wake County, making Franklin a more affordable option for people who live or work in Raleigh. However, with the sharp increase in home prices, it is increasingly more difficult for renters to tranistion to home ownership. As home sale prices have increased at a higher rate than home values, it is also more difficult for current homeowners in Franklin County to move to new homes within the county.



Cost Burden is defined as a household that spends more than 30% of the household income on housing costs (i.e., rent or mortgage, plus utilities). In Franklin County, 6,600 households met this definition in 2023. While renters are proportionally much more likely to be cost-burdened, over 4,000 homeowners were cost-burdened.

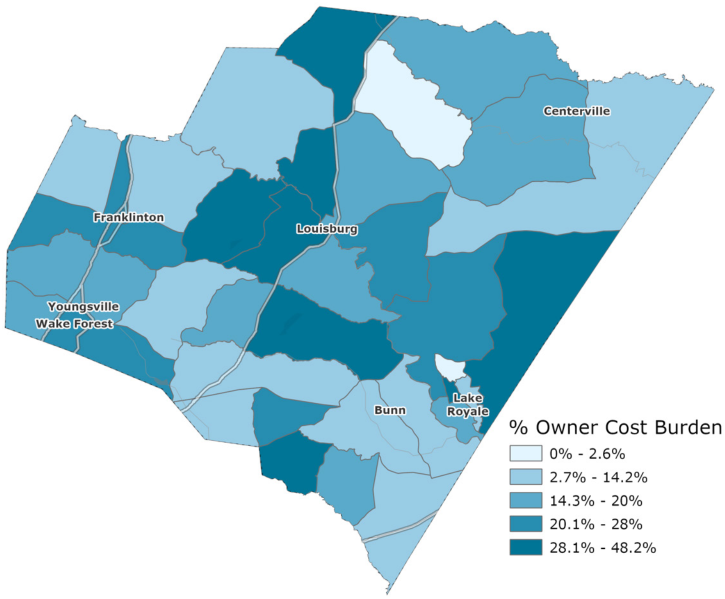
While households at any income bracket can be affected, cost burden is much more likely among families making less than $50,000 a year. 51% of homeowners and 77% of renters making less than $50,000 are cost-burdened. And this issue only gets worse among lower-income households; over 90% of all households making less than $20,000 are cost-burdened.



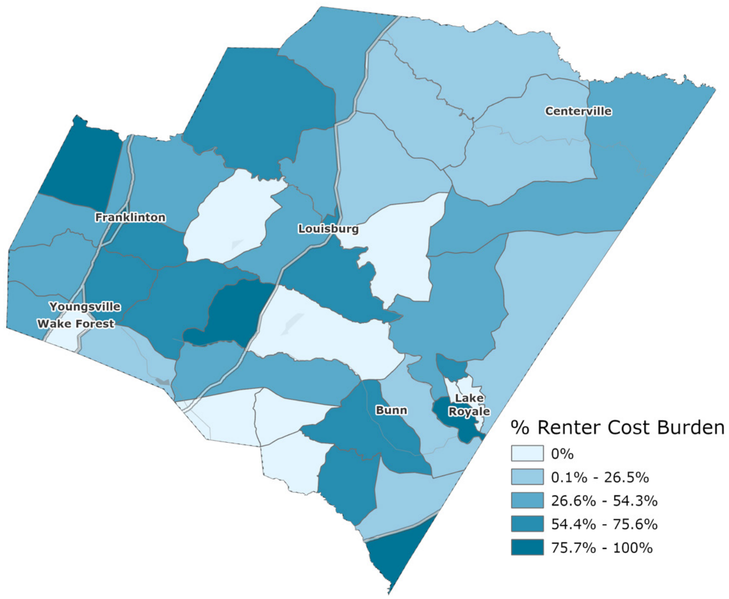


US Census, American Community Survey, 2019-2023

Owner Cost Burden, 2023

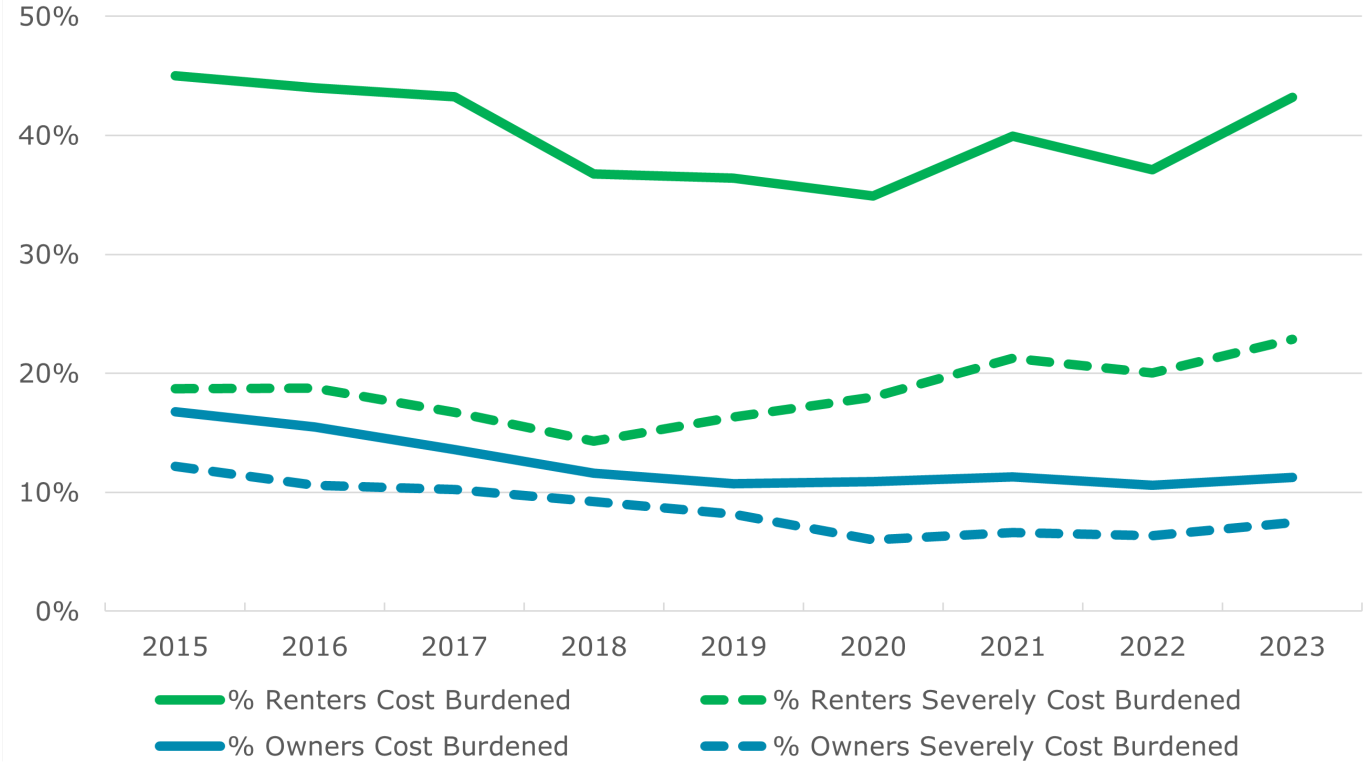


Renter Cost Burden, 2023



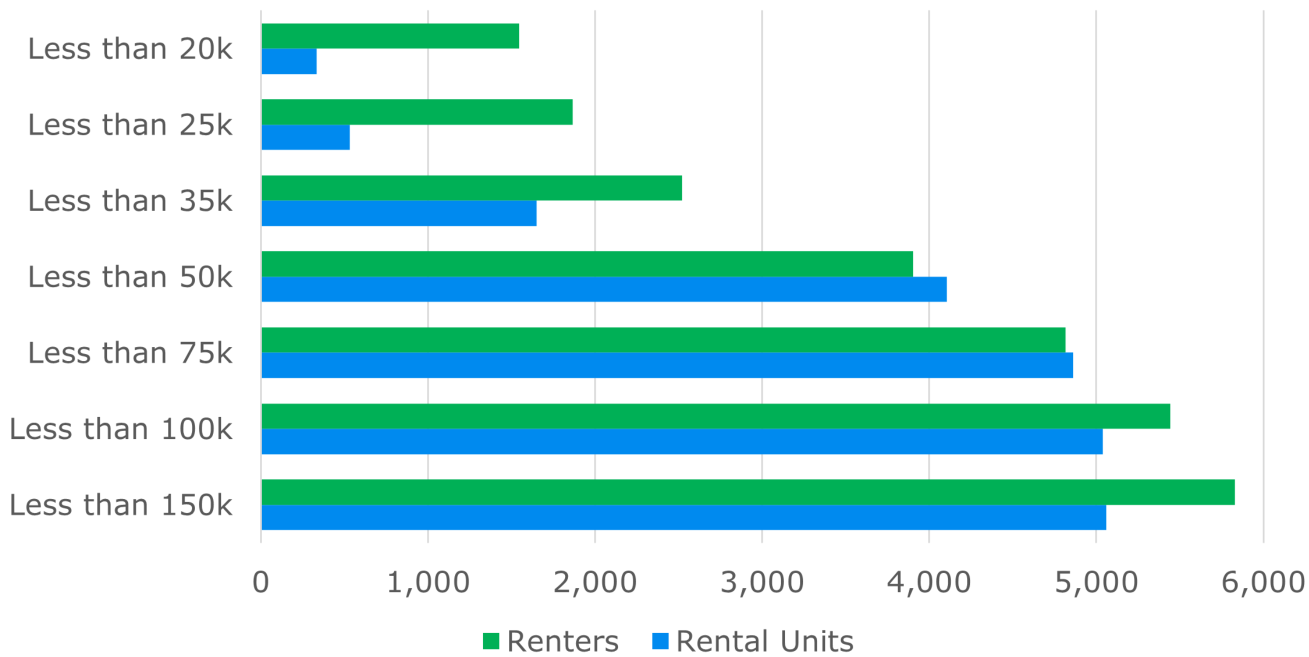
Because cost burden can affect any household, it is spread across the county for both homeowners and renters alike. In some Census block groups, almost half of homeowners are affected. Since 2015, cost burden for renters has remained fairly stable, while renters experiencing severe cost burden (spending more than 50% of household income on housing costs) has increased slightly. For homeowners, cost burden has decreased since 2015, from 17% of all homeowners to 11%.

Cost Burden by Year and Tenant Status



US Census, American Community Survey, 2019-2023

Rental Housing Gap, 2023



US Census, American Community Survey, 2019-2023

The chart above shows the cumulative renter housing gap; that is, the number of rental units that are affordable at different income levels compared to the number of renter households at those income levels. This analysis attempts to identify a number of affordable housing units that could be created to address the shortfall of affordable housing options within the county.

For example, there are 1,544 renter households with an income of less than $20,000 a year. At that income, there are only 334 rental units that would be affordable, leading to a gap of 1,210 affordable rental units.

This housing gap persists until the income level of $50,000 a year. Beyond this income level, there are enough affordable housing options for renters; however, we know that there are still cost-burdened households at these income levels. Some households take rental units that are well below the affordable level, effectively removing an affordable housing option for a low-income household.

Housing Affordability GAP in Franklin County

The relationship between wages and housing costs in Franklin County exemplifies a broader crisis in housing affordability that is prevalent across much of the state. According to the 2025 Out of Reach: The High Cost of Housing report by the National Low Income Housing Coalition,[1] the Fair Market Rent (FMR) for a two-bedroom apartment in Franklin County is $1,763 per month. To afford this rent without exceeding the recommended threshold of 30% of income spent on housing, a household must earn at least $33.90 per hour, or over $70,520 annually, assuming full-time employment. However, the average renter wage in Franklin is only $15.20 per hour, and the Federal minimum wage has remained fixed at $7.25 per hour since 2009. This means that the typical renter household in Franklin County would need 88 work hours weekly to afford FMR and a minimum wage household would need 188 work hours to afford the same 2-bedroom unit. Thus, low- and moderate-income workers face a significant gap between what they earn and what is required to secure modest, decent housing at prevailing market rates.

This wage-to-housing cost gap has led to a circumstance in which, according to the ACS (5 year estimate 2019-2023), 43% of Franklin County renter households and 19% of homeowners are cost-burdened. Yet only 349 of the 7,820 cost burdened households in Franklin (about 4.5%) receive subsidized housing. Naturally occurring affordable housing units (NOAH),[2] are limited to aging multifamily units, older homes in need of repairs, and a declining number of manufactured or mobile homes.

Using 2024 ACS 1-year estimates, UNCG CHCS has projected the housing stock availability by monthly cost for income tiers from less than 30% AMI to over 150% AMI in Franklin County. The data reveal a critical mismatch between household incomes and available housing stock (see Table X).

For the 3,113 households in the lowest income bracket, the maximum affordable housing cost is just $537.36 per month, yet there are only 333 units priced at this rate resulting in a deficit of 2,780 units. This shortfall indicates that the county's lowest-income residents face severe housing insecurity and are likely paying well beyond what is considered affordable, leading to housing instability and potential displacement.

Households earning 31 to 80% of AMI show modest surpluses in housing availability, 2,579 units in total. Yet, those in the moderate-income ranges

1 National Low Income Housing Coalition. (2025). Out of Reach 2025: The High Cost of Housing. Washington, DC https://nlihc.org/oor

2 residential properties that are affordable without requiring government subsidies or rent restrictions

(81 to120% and 121 to150% AMI) face deficits of 801 and 1,502 units respectively, forcing home seekers in this income range to either displace those in lower cost housing or seek housing outside the county. These are also the income ranges that typically include essential workers such as teachers, police officers, and healthcare support staff, people critical to the functioning of the local economy.

When moderate-income households move into lower-cost housing because there are insufficient affordable options at their income level the phenomenon is referred to as “market compression,” "income-based displacement," or "upward filtering." This form of displacement puts further pressures on low-income households pushing them out of the market altogether, as they are unable to compete for the limited supply of affordable units.[3]

The imbalance seen in Franklin with an oversupply at the upper end and a deep shortage at the lower and moderate ends, underscoring the need for targeted development of affordable and workforce housing to meet the needs of Franklin County’s residents and to support a resilient and inclusive local economy.

Table 1 – Housing Supply Gap Franklin County (UNCG CHCS – Imputed from ACS 2019-2023 data)

Income	Households	Rent	Renter Units	Owner Units	Total	Difference
Less than 30% AMI	3,113	Less than $500	237	96	333	-2,780
31-50% AMI	3,113	Less than $1000	2,190	2,055	4,245	1,132
51-80% AMI	4,254	Less than $1500	1,520	4,182	5,702	1,448
81%-120% AMI	4,875	Less than $2,000	163	3,911	4,074	-801
121-150% AMI	3,245	Less than $2,500	144	1,599	1,743	-1,502
More than 151% AMI	7,884	More than $2,500	16	9,595	9,611	1,727
TOTAL	**26,485**					**-777**

3 https://www.urbandisplacement.org/wp-content/uploads/2021/08/udp_research_brief_052316.pdf

Projections from Bowen National Research show that by 2030 there will be a total housing deficit of 5,610 units, with the most acute shortages in the for-sale market (4,844 units) compared to rental units (766 units). The gap is especially severe for households in the 51–120% AMI range, where both rental and for-sale options are lacking. Notably, the 51–80% AMI group faces a combined deficit of 1,630 units, driven primarily by a significant shortfall in affordable for-sale housing. Similarly, the 81–120% AMI group has the largest single deficit of any income bracket at 2,093 units, again with for-sale housing being the primary concern. For households with very low incomes (less than 30% AMI), the deficit is smaller in absolute numbers but remains critical, particularly for rental housing. Even higher-income households (above 121% AMI) face notable shortages, indicating that the housing market is failing to keep pace with demand across the full spectrum of incomes. Overall, these findings underscore a pressing need for both rental and for-sale housing development at all income levels, but particularly for workforce and moderate-income households, to ensure the community can meet the housing needs of its rapidly growing population.

Table 2 - Housing Gap Franklin County, NC (Bowen National research 2024)

Income	Rental Gap	For-Sale Gap	Total Deficit
Less than 30% AMI	-230	-27	-257
31-50% AMI	-68	-411	-479
51-80% AMI	-195	-1,435	-1630
81%-120% AMI	-170	-1,923	-2093
121-150% AMI	-85	-891	-976
More than 151% AMI	-18	-157	-175
Total Gap	**-766**	**-4844**	**-5610**

Franklin's Housing Continuum

The continuum of housing is a conceptual framework used by housing researchers and policymakers to describe the full range of housing types needed to meet the diverse and evolving needs of a community's residents. In a healthy, well-functioning housing market, each step along this continuum is adequately supplied. This allows households to move fluidly between housing types as their life circumstances change, such as when they experience changes in employment, income, health, age, or household composition.

Figure 1 - Continuum of Housing (from Atkey et al. 2022)[1]

At one end of the continuum are emergency shelters and transitional accommodations for individuals and families experiencing displacement; at the other end are market-rate homeownership options, including entry-level to luxury homes. Between these poles lie supportive housing, subsidized rentals, market-rate rentals, and various forms of assisted or affordable homeownership.[2]

- **Emergency and Transitional Housing:** Temporary solutions for those in crisis, including shelters for people fleeing violence, disasters, or sudden loss of housing.
- **Supportive and Subsidized Housing:** Permanent or transitional housing with supportive services for individuals facing chronic homelessness, mental illness, disabilities, or addiction.
- **Affordable Rentals and Assisted Homeownership:** Housing for low-

1 Atkey, J., Chau, L., Falvo, N., Flynn, A., Gurstein, P., Jones, C., Suttor, G., Whitzman, C., Eidelman, G., Hachard, T., & Slack, E. (2022). The municipal role in housing (Who Does What Series No. 1). Institute on Municipal Finance and Governance, Munk School of Global Affairs & Public Policy, University of Toronto. https://www.researchgate.net/publication/360264379_The_Municipal_Role_in_Housing
2 Sills, S. (2020). Affordable and Healthy Homes in North Carolina: Context and Opportunities for Innovation. Blue Cross and Blue Shield of North Carolina Foundation. https://www.bcbsncfoundation.org/wp-content/uploads/2020/06/Affordable-and-Healthy-Homes-in-North-Carolina.pdf

and moderate-income households, often supported through public subsidies or non-profit partnerships.

- **Market-Rate Rentals and Homeownership:** Unsubsidized housing options for a range of incomes and preferences, including both rental and ownership opportunities.

Emergency & Transitional Housing

There are no general-purpose homeless shelters, rapid rehousing programs, homeless prevention, or transitional housing projects in Franklin County. Social Service agencies in the county, and the NC 211 system by extension, must refer those seeking assistance to shelters in other counties. Meanwhile, data from various sources highlight persistent need for emergency shelter and housing crisis interventions, with hundreds of local residents seeking urgent assistance each year.

These data that follows, detailing the increasing rate of evictions, homelessness, and increased calls for assistance, underscore the urgent need for robust homelessness prevention measures, including eviction diversion programs, rental assistance, and policies aimed at increasing housing affordability and security for Franklin County's most vulnerable residents.

Eviction Filings

The data on eviction filings compiled by the Princeton Eviction Lab[3] for Franklin County from 2000 to 2018 reveal steadily increasing from rate from 340 filings in 2000 to 501 filings by 2018. The eviction-filing rate, measured as the number of filings per 100 renters, remained persistently high, fluctuating between 6.84 and 9.54 per 100 renters. The overall volume of filings remained elevated, indicating that eviction is a consistent risk faced by renters in Franklin County.

Sociological research underscores that eviction is not merely a legal process but a profound disruption in the lives of individuals and families, often resulting in a downward spiral that includes loss of housing, job instability, educational discontinuity for children, and increased risk of homelessness. The persistence of high eviction rates, even during periods of economic growth, highlights the structural vulnerabilities in the rental housing market, such as stagnant wages, rising rents, and limited access to affordable housing, that disproportionately affect low- and moderate-income households.

3 https://evictionlab.org/

Post-pandemic data directly from the NC Judicial Branch for 2023-2024[4] show a total of 597 summary ejectment filings in either Civil District or Civil Magistrate courts in Franklin County. This represents an increase of 20% in the last six years.

Table 3 – Eviction Filings 2000-2018 (Eviction Lab)

Year	Eviction Filings	Filings-Per-Day	Eviction-Filing-Rate (per100 renters)
2000	340	0.93	8.57
2001	330	0.9	7.92
2002	417	1.14	9.54
2003	415	1.14	9.07
2004	390	1.07	8.16
2005	430	1.18	8.63
2006	441	1.21	8.51
2007	463	1.27	8.6
2008	424	1.16	7.59
2009	497	1.36	8.58
2010	439	1.2	7.32
2011	458	1.25	7.47
2012	465	1.27	7.41
2013	473	1.3	7.38
2014	471	1.29	7.19
2015	468	1.28	7
2016	467	1.28	6.84
2017	494	1.35	7.09
2018	501	1.37	7.05

Homeless Point-In-Time Count

The 2025 Point-In-Time (PIT) Count, conducted by the NC Balance of State Continuum of Care,[5] shows that there were two households (one with children, one without children) and a total of five persons who were experiencing homelessness during the one-night enumeration in January 2025. These figures were on par with the previous year which also showed five persons and three households experiencing homelessness. PIT counts only capture those who are literally homeless on the night of the count. There may be others who are unstably housed, couch surfing, doubled up with friends or family, or living in unsafe conditions, not re-

4 https://www.nccourts.gov/assets/documents/publications/vcap_issue_filings_order_results_fy23-24.xlsx
5 https://ncceh.org/data-research-publications/#1

flected in this data.

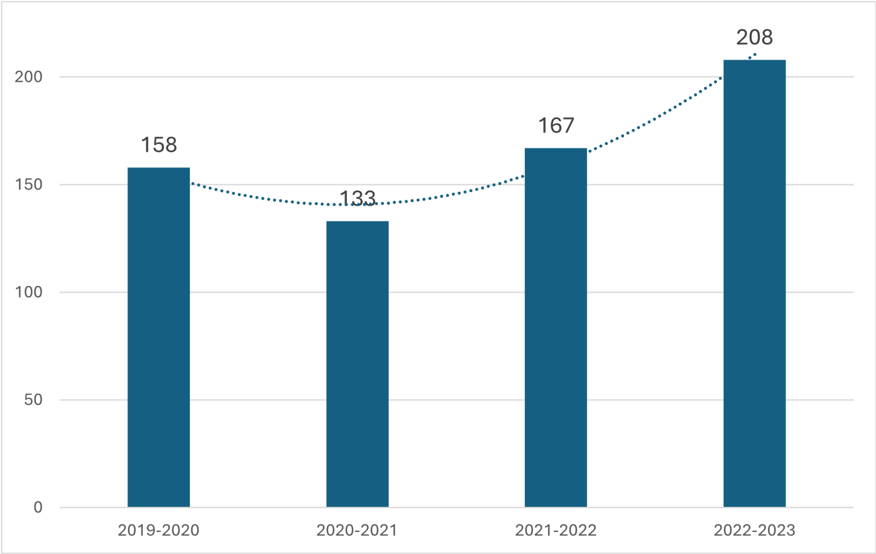
Homeless Youth

The McKinney-Vento Homeless Assistance Act is a federal law originally enacted in 1987, designed to ensure educational access and stability for children and youth experiencing homelessness in the United States. The law requires every state and school district to take active steps to identify and support homeless students, so that homelessness does not become a barrier to their education. The Act defines "homeless children and youth" as individuals who lack a fixed, regular, and adequate nighttime residence.

In Franklin County Schools, the McKinney-Vento Homeless Assistance program is coordinated by a licensed School Social Worker who also fulfills the critical roles of Every Student Succeeds Act (ESSA), Foster Care Coordinator, and Homebound Services Coordinator, reflecting a multifaceted approach to supporting vulnerable student populations.

Over the past four academic years, the district has identified a notable and rising number of students experiencing homelessness: from 158 students in 2019-2020 and reaching 208 students by 2022-2023.[6] This upward trend is indicative of both heightened housing instability in the community and, potentially, improvements in identification and outreach efforts by school personnel.

Figure 2 - Homeless Students - McKinney-Vento Homeless Assistance Program - Franklin County Schools



NC211 Calls for Emergency Housing Assistance

6 https://www.fcschools.net/departments/exceptional-children-student-services/mckinney-vento

Between July 18, 2024, and July 17, 2025, NC 211, an information and referral service operated by the United Way of North Carolina with funding support from the state's general assembly, received a total of 849 requests for assistance from residents of Franklin County.[7] A significant proportion of these contacts reflected acute housing insecurity and related needs: specifically, 343 calls, or approximately 40.4% of the total, were for emergency housing assistance, while an additional 247 calls, accounting for 29.1%, sought help with urgent utility expenses.

A more detailed breakdown of housing and shelter requests reveals several critical needs within the county. Requests for low-cost housing comprised the largest share, with 139 calls, underscoring the persistent demand for affordable housing options. Requests for rent assistance followed, with 95 calls, indicating a high prevalence of households at risk of losing their current housing due to financial hardship. There were also 82 calls (23.9% of all housing calls) seeking access to shelters, reflecting a considerable population experiencing homelessness or imminent housing loss.

Taken together, these data suggest that Franklin County residents are experiencing acute and varied housing-related challenges, with particular emphasis on affordability, risk of eviction, and homelessness. The volume and nature of calls to NC 211 point to gaps in the local housing safety net and the need for expanded resources and services to support the most vulnerable populations.

Table 4 - NC 211 Calls for Housing Assistance

Housing & Shelter Requests	**Calls**	**Percent**
Low-cost housing	139	40.5%
Rent assistance	95	27.7%
Shelters	82	23.9%
Home repair/ maintenance	14	4.1%
Mortgage assistance	10	2.9%
Contacts	3	0.9%
Landlord/ tenant issues	0	0.0%
Other housing & shelter	0	0.0%
Total	**343**	**100.0%**

7 https://nc.211counts.org/

Franklin County Department of Social Services

The Franklin County Department of Social Services (DSS) is responsible for the administration of approximately 36 distinct programs aimed at supporting vulnerable populations throughout the county. According to the Franklin County Annual Comprehensive Financial Report for 2024,[8] Franklin County DSS has 111 staff who serve as many as 19,555 Medicaid eligible individuals and 9,560 SNAP eligible individuals.

Among its housing-related offerings, Franklin County DSS provides a range of supports to households experiencing or at risk of a housing crisis. The Emergency Assistance (EA) program delivers limited cash support to families with children under 18, targeting urgent needs related to rent and utilities. Additionally, the Crisis Intervention Program (CIP) and Low-Income Energy Assistance Program (LIEAP) provide vital assistance to households facing life-threatening or health-related emergencies, making payments directly to utility vendors to ensure continuity of heating or cooling during periods of acute need.

Beyond these core programs, DSS staff deliver ancillary services to address housing insecurity. These include referrals to subsidized housing, though such options are limited, characterized by lengthy waiting lists and priority access for elderly residents and single mothers with children. When funds are available, DSS may provide rental assistance, with support typically capped at $600 per instance and $1,200 per year per household. Utility assistance is also available, though demand often exceeds resources, particularly given the prevalence of poorly insulated housing stock and resulting high utility bills.

In cases where individuals or families have no immediate housing options, DSS may offer short-term emergency placements in hotels or motels for two to three nights, providing a brief window to secure a more stable arrangement or seek shelter outside of the county. Clients seeking assistance are often provided with referrals to local churches or faith-based organizations that may offer additional material support. DSS also collaborates with community partners to coordinate White Flag shelter nights during periods of extreme weather and facilitates referrals to the Safe Space Inc. shelter for survivors of domestic violence.

Despite these efforts, DSS reports significant service gaps, especially for individuals who do not meet the eligibility criteria for high-priority groups, such as single adults without children, younger adults with disabilities,

8 https://www.franklincountync.gov/DocumentCenter/View/813/Franklin-County-Audit-Report-2024-PDF

and those with poor credit. The county lacks sufficient shelter and transitional housing infrastructure to meet the breadth of local need. As a result, although DSS processes a large volume of emergency housing requests (such as a reported 493 applications in January 2025 alone) it is typically able to directly assist only a small fraction, averaging 6 to 11 households per month.

The operational funding for these programs is derived primarily from federal and state allocations, supplemented by grant funding and a modest contribution from county resources. This reliance on external funding sources both sustains and constrains the scope of services offered locally, particularly in areas such as housing and emergency assistance.

According to the Comprehensive Financial Report for 2024, DSS spent $8,708,917 on administrative costs and $1,741,079 on programs. Among the expenditures was $848,494 spent (of $1,357,104 budgeted) on programs for special assistance, crisis intervention, and related temporary housing supports, representing 62.5% of the budgeted funding for these essential services.

This underutilization of funds and the high administrative costs (5 times that of programs) in the face of well documented needs may demonstrate the challenges faced by the agency due to a variety of causes including:

- **Strict Eligibility Requirements or Documentation Burdens:** Residents may face complex application processes or stringent eligibility criteria that make it hard to qualify for assistance, leading to lower-than-expected program participation and spending.
- **Complex Compliance Requirements:** Managing public funds, especially for federally- or state-funded programs, often requires extensive reporting, monitoring, and compliance activities, which are resource-intensive.
- **Capacity Constraints:** Staff shortages or turnover within DSS may limit the number of applications processed, especially for labor-intensive supports like crisis intervention or temporary housing.
- **Policy or Prioritization Shifts:** Changes in local or state policy, or shifting priorities among county leadership, can delay or restrict disbursement of program funds.

Domestic Violence - Safe Space Inc

Safe Space Inc., based in Louisburg, is the only organization in Franklin County solely dedicated to meeting the needs of victims of domestic violence, sexual assault, and human trafficking. Founded in 1997, Safe Space Inc. operates as a vital community resource, providing both immediate shelter and a broad continuum of support services aimed at addressing and ultimately reducing relationship violence and sexual assault in Franklin County and surrounding areas.

Each year, Safe Space Inc. serves more than 600 families, providing not just emergency shelter but a holistic suite of services designed to help survivors navigate the complex web of challenges associated with leaving abusive situations. The organization collaborates with other human service providers, participates in the coordinated entry process for housing, and advocates for policy changes and increased investment in affordable housing, recognizing that housing insecurity is both a cause and consequence of domestic violence and family instability.

At the core of Safe Space's operations is its 13-bed emergency shelter, which offers a confidential and secure environment for individuals and their children fleeing abuse. The shelter can accommodate stays of up to 90 days. Recognizing that crises do not follow a schedule, Safe Space provides 24/7 crisis intervention through a dedicated hotline, ensuring continuous support and guidance. The organization is notably inclusive, providing dedicated support for Spanish-speaking clients, LGBTQ individuals, immigrants, and people with disabilities. During times of exceptional crisis, such as the COVID-19 pandemic, Safe Space has leveraged additional resources to provide emergency financial assistance, utility payments, and rental support, recognizing the economic precarity faced by its clients.

Safe Space also operates a thrift shop that both funds its operations and directly supports survivors and their families. Clients are able to shop for free for essential goods, while proceeds from community sales sustain core services and prevention initiatives. Despite these innovative approaches to funding, the organization remains heavily reliant on grants, donations, and federal funding, primarily through the Governor's Crime Commission, which administers Victims of Crime Act (VOCA) and Violence Against Women Act (VAWA) grants. However, the organization faces financial precarity due to federal funding cuts, which have impacted prevention programming and increased the need for local government support.

Informal Support - Franklin County Interfaith Council

Among the limited organizations providing emergency and transitional housing resources is the Franklin County Interfaith Council (FCIC), headquartered in Louisburg. The FCIC is a faith-driven, community-based nonprofit serving as a central collaborative body for local religious communities and leaders. While the Council's overarching mission is to foster interfaith dialogue, promote unity, and address pressing social concerns across Franklin County, a significant portion of its work is devoted to supporting housing stability and addressing homelessness in the community.

The FCIC plays a pivotal, though primarily facilitative, role in the local continuum of care for individuals and families experiencing housing insecurity. The Council does not directly operate emergency or transitional housing facilities. Instead, its contribution to the local housing safety net is best described as one of coordination, advocacy, and resource referral.

The Council maintains a robust network of churches, service providers, and volunteers. When individuals and families in crisis approach the Council for help, staff and volunteers work to refer them to the most appropriate resources, which may include shelters in neighboring counties, partner agencies, or local service providers that can offer food, clothing, rental assistance, or other emergency supports. This referral and resource network is especially important in a county with no general-purpose homeless shelter and limited transitional housing options.

One of the Council's notable functions is its support for "White Flag" cold weather emergency shelters. These temporary shelters are activated in Louisburg, Franklinton, and surrounding areas during extreme weather conditions, providing safe and immediate shelter for individuals and families who would otherwise be exposed to life-threatening circumstances. The Council's involvement includes coordinating local congregations and volunteers and providing logistical support to ensure that emergency shelter is available during these critical periods.

Supportive, Subsidized, & Affordable Housing

Recovery Housing

Recovery housing, also known as sober living, provides a safe, supportive, and substance-free environment for individuals recovering from substance use disorders. They provide a structured living arrangement with peer support and accountability, that helps people transition from treatment programs. Oxford Houses are one form of recovery housing. They are peer-run, self-supported sober living residences. There are over 330 Oxford Houses in North Carolina alone. There were no residential recovery housing programs or Oxford Houses found within Franklin County.

Reentry Housing

Reentry housing refers to programs and housing options that provide safe, stable, and affordable accommodation for individuals returning to the community after incarceration. These housing solutions play a crucial role in supporting successful reintegration by addressing the immediate housing needs of formerly incarcerated people and helping prevent homelessness, relapse, and recidivism. The Kerr-Tar Workforce Development Board Reentry Team connects formerly incarcerated or justice-involved individuals to housing assistance and other support including case management, transportation, employment, and referrals to community resources. Similarly, the Franklin County Reentry Program Committee in Louisburg consists of a network of individuals and agencies with an interest in providing supervision, guidance and coordination to the reintegration of formerly incarcerated. No dedicated group homes for reentry were found in Franklin County.

Housing for Individuals with Intellectual/Developmental Disabilities (IDD) or Mental Illness

There is a total of 48 beds county wide in supportive housing programs for adults with intellectual/developmental disabilities (IDD) and mental illness in Franklin County. These services are primarily funded through Medicaid with payments administered by Local Management Entities/ Managed Care Organizations (LME/MCOs). The bulk of support comes from through the NC Innovations Waiver and State Plan Medicaid, which cover community-based services such as Alternative Family Living (AFL) and supervised group homes. State funds supplement Medicaid for individuals who are not waiver-eligible or to fill gaps in reimbursement, while LME/MCOs manage and disburse these public funds to providers based on service authorizations.

The data presented in the table below offers a snapshot of the supportive housing landscape in Franklin County, focusing on adult residential options licensed by the NC Department of Health and Human Services (NC DHHS). The table includes a variety of housing providers, each operating under slightly different models of supervised or supportive living, primarily for adults with developmental disabilities or mental illness. These settings are integral to the county's continuum of housing opportunities, reflecting a broader state and national trend toward community-based, person-centered housing solutions.

The NC Department of Health and Human Services oversees licensure, quality assurance, and compliance for these homes. The department's policies are designed to promote person-centered planning, community inclusion, and the least restrictive environment possible for individuals with disabilities. The supportive housing options shown here are essential components of the larger continuum of housing, from fully independent living, to supported apartments, to supervised group homes and alternative family living. This continuum is necessary to meet the varied needs of individuals, especially as they age or as their care needs fluctuate.

The primary types of supportive housing captured in the table are "Supervised Living: Alternative Family Living in a Private Residence" and "Supervised Living for Adults with Developmental Disabilities" or "Mental Illness." Alternative Family Living (AFL) arrangements are typically small-scale, home-based settings where one or two individuals with disabilities live with a host family or provider, receiving 24-hour supervision and support. This model emphasizes normalization, integration, and individualized care, offering a homelike environment rather than an institutional setting. In Franklin County, several homes, including The Travis Home, Cassie's Place, Ms. Chevi's Place, and Will Woods Home, operate under this AFL model, with capacities ranging from 2 to 3 beds each. These small capacities reflect the philosophy that people with disabilities benefit from intimate, stable environments that foster social connection and personal growth.

The group home model includes residences such as Annie's Place, Eason Court, Franklin County Group Home #1 and #2, and House of Blessings. These generally have capacities of 3 to 6 beds. Licensed group homes offer structured daily routines, life skills training, medication management, and assistance with activities of daily living, all within a community-based setting. These homes are staffed around the clock and are intended to strike a balance between independence and supervision. Notably, most licenses are valid through December 2025, indicating recent compliance with state regulatory standards.

Table 5 - NC DHHS Supportive Residential Programs in Franklin County

Legal Name	DBA Name	Address	Program Type	Beds
Caring Hands & Supplementary Enrichment Education, LLC	The Travis Home	100 Westbrook Lane, Franklinton	Supervised Living: Alternative Family Living in a Private Residence	2
Advantage Care In Home Services, Inc	Annie's Place	75 Jacks Drive, Youngsville	Supervised Living for Adults with Developmental Disabilities	3
United Support Services, Inc.	Cassie's Place	130 Torrington Avenue, Franklinton	Supervised Living: Alternative Family Living in a Private Residence	3
Eason Court Group Home LLC	Eason Court #2	124 Gregory Manor, Youngsville	Supervised Living for Adults with Mental Illness	3
Abound Health, LLC	Ms. Chevi's Place	56 Forest Hill Court Unit B, Louisburg	Supervised Living: Alternative Family Living in a Private Residence	3
Joan Hewitt	Will Woods Home	125 Will Woods Way, Franklinton	Supervised Living: Alternative Family Living in a Private Residence	3
C&M Family Care Services, LLC	C&M Family Care Services, LLC.	112 Allen Avenue, Franklinton	Supervised Living for Adults with Developmental Disabilities	5
Eason Court Group Home LLC	Eason Court	113 Eason Court, Youngsville	Supervised Living for Adults with Mental Illness	5
Legacy Human Services, Inc.	Franklin County Group Home #1	663 Moulton Road, Louisburg	Supervised Living for Adults with Developmental Disabilities	5
Legacy Human Services, Inc.	Franklin County Group Home #2	29 Strange Road, Louisburg	Supervised Living for Adults with Developmental Disabilities	5
Higher Cause Residences, LLC	Higher Cause Residence	105 Ridgewood Road, Youngsville	Supervised Living for Adults with Developmental Disabilities	5
Americares Health Services LLC dba House of Blessings	House of Blessings	123 Vineyard Drive, Louisburg	Supervised Living for Adults with Mental Illness	6

HUD Subsidized Units

The U.S. Department of Housing and Urban Development (HUD) plays a critical role in tracking and supporting affordable housing through a variety of multifamily subsidized housing programs. These programs, documented in HUD's A Picture of Subsidized Households series, encompass a broad spectrum of assistance, including public housing, Housing Choice Vouchers, Project-Based Section 8, Section 202 and 811 Supportive Housing, as well as other targeted subsidies.[9] By regularly surveying and aggregating data on subsidized households at the county, city, and tract

9 US Department of Housing and Urban Development's A Picture of Subsidized Households

levels, HUD offers policymakers, planners, and researchers essential insights into both the supply and demand for affordable, deeply subsidized housing.

In Franklin County, there are a total of 187 HUD-subsidized multifamily housing units are distributed across both non-profit and for-profit ownership models and are primarily concentrated in Louisburg and Franklinton. This includes:

- Academy Village Apartments: 50 units acquired in 2023 by New York based Tredway, an affordable housing real estate developer, in partnerships with Charlotte-based Affordable Housing Institute, Inc. and The Federation Cos., a Charleston, South Carolina-based private equity firm.
- Franklin Court Apartments: 50 units managed by Remnant Management a privately held firm from Fayetteville NC.
- Green Hill Manor I: 72 units operated by Franklin Vance Warren Opportunity, Inc. specifically for low-income seniors currently slated for substantial upgrades and rehabilitation, to be supported by a $4.5 million Freddie Mac financing request.
- ARC/HDS Franklin County:[10] 6 units providing housing and supportive services for individuals with developmental disabilities and operated by Legacy Human Services, Inc.
- CAC of Franklin Co. (also known as Burnette Rd. Apartments): 9 units for very low-income adults with severe and persistent mental illness operating through a collaboration with Legacy Human Services, Inc. as the Local Operating Unit (LOU), and The Arc of North Carolina (HUD).

The expiration dates for several properties, especially those expiring in 2025, raise important questions about the long-term preservation of affordability and the potential for loss of subsidized units in the near future. This data underscores the ongoing necessity of proactive policy and programmatic interventions to both sustain and expand affordable housing options for the county's low-income and vulnerable residents. In the context of rapid population growth and increasing market rents, the role of HUD-subsidized housing remains an indispensable component of Franklin County's housing safety net.

10 Note that several properties appear both on the list of NC DHHS/ Medicaid Supported housing and the HUD Subsidized list. Often construction and some ongoing operations are subsidized under HUD 202 or HUD 811 programs while day-to-day services and staffing or per diem rates for clients may be supplemented by Medicaid.

Table 6 – HUD Subsidized Properties in Franklin County

Property Name	Owner Company Type	Address 1	City	Total Units	Expiration Date
Academy Village Apartments	Profit Motivated	207-10 Hawkins St	Franklinton	50	7/23/32
ARC/HDS Franklin County	Non-Profit	29 Strange Rd	Louisburg	6	2/28/25
Franklin Court Apartments	Profit Motivated	310 Second Street	Louisburg	50	5/31/41
Green Hill Manor I	Non-Profit	360 Burnette Rd	Louisburg	72	9/30/32
CAC of Franklin Co.	Non-Profit	362 Burnette Rd	Louisburg	9	3/31/25

Low-Income Housing Tax Credit (LIHTC) Units

The Low-Income Housing Tax Credit (LIHTC) program is the nation's largest federal initiative for creating and preserving affordable rental housing for low- and moderate-income households. Established by the Tax Reform Act of 1986, LIHTC provides tax incentives to private developers and investors to build, rehabilitate, or preserve affordable rental housing. In exchange for these tax credits, developers commit to keeping a specified portion of units affordable, typically for households earning no more than 60% of the area median income, for at least 15 to 30 years. The program leverages private capital to finance affordable housing production, with state housing agencies overseeing the competitive allocation of credits. LIHTC developments range from multifamily apartment buildings to single-family rental homes and play a critical role in expanding the supply of quality, affordable housing across urban, suburban, and rural communities in the United States.

The table below provides a snapshot of Low-Income Housing Tax Credit (LIHTC) projects across Franklin County, spanning from the late 1980s through 2020. The majority of these properties are located in Louisburg, with additional developments in Bunn and Franklinton. The data reveals that most LIHTC projects in the area were allocated in the late 1980s and mid-1990s, with a few more recent and larger developments, such as Sterling Mill Lofts (96 units, 2016) and Franklin Court Apartments (50 units, 2020), reflecting contemporary efforts to expand affordable housing. The bulk of units are restricted to households earning at or below

60% of Area Median Gross Income (AMGI), with some units at the 50% AMGI threshold.

A striking observation is that only a handful of projects are currently active in the LIHTC program, including Bunn Manor (managed by Remnant Management), Winston Place (Pendergraph Development LLC), Sterling Mill Lofts (Nusbaum Associates, L.P.), Franklin Court Apartments (Vitus Development IV, LLC), and the two single family homes at 936A & 936B South Main Street (Michael and Jeffery Freeman). These LIHTC properties have a total of 198 affordable units. Most of the older, small-scale developments, often consisting of just one or two units, are no longer active in the LIHTC program, suggesting that their compliance periods have expired or the properties have transitioned to market-rate or other uses.

Table 7 – LIHTC Properties in Franklin County

Project Name	City	Year	Units	Income	Active?
Bunn Manor Apts	Bunn	1993	24	60% AMGI	Yes
936a & 936b South Main Street	Louisburg	1994	2	60% AMGI	Yes
Winston Place	Franklinton	2005	26	60% AMGI	Yes
Sterling Mill Lofts	Franklinton	2016	96	60% AMGI	Yes
Franklin Court Apartments	Louisburg	2020	50	60% AMGI	Yes
Mckenzie Park Apts	Louisburg	1989	40	60% AMGI	No
Ridley St-A	Louisburg	1989	1	60% AMGI	No
Ridley St-B	Louisburg	1989	4	60% AMGI	No
Ridley St-C	Louisburg	1989	4	60% AMGI	No
Ridley St-D	Louisburg	1989	4	60% AMGI	No
Ridley St-E	Louisburg	1989	4	60% AMGI	No
Ridley St-F	Louisburg	1989	4	60% AMGI	No
Ridley Street G	Louisburg	1989	2	60% AMGI	No
Pwe Ridley St M	Louisburg	1990	16	60% AMGI	No
Ridley St M	Louisburg	1990	16	60% AMGI	No
936a + 936b South Main Street	Louisburg	1994	2	60% AMGI	No
Dent Lane A	Louisburg	1995	2	60% AMGI	No
Dent Lane B	Louisburg	1995	2	50% AMGI	No
Dent Lane B	Louisburg	1995	2	50% AMGI	No
Dent Lane C	Louisburg	1995	2	50% AMGI	No
Dent Lane C	Louisburg	1995	2	50% AMGI	No
204 + 206 Cooper Street	Louisburg	1996	2	50% AMGI	No
204 + 206 Dent Lane	Louisburg	1996	2	60% AMGI	No
208 + 210 Cooper Street	Louisburg	1996	2	50% AMGI	No
208 + 210 Dent Lane	Louisburg	1996	2	60% AMGI	No
212 + 214 Cooper Street	Louisburg	1996	2	50% AMGI	No

Project Name	City	Year	Units	Income	Active?
216 & 218 Cooper Street	Louisburg	1996	2	50% AMGI	No
216 + 218 Cooper St	Louisburg	1996	2	50% AMGI	No
911 S Main St	Louisburg	1996	1	50% AMGI	No
Dent Lane D	Louisburg	1996	2	60% AMGI	No
Harris Street Apts	Louisburg	1996	2	50% AMGI	No

This attrition over time underscores a key challenge in affordable housing preservation: as properties exit the LIHTC program, the supply of affordable units may diminish unless new projects are consistently brought online. The predominance of small, scattered-site developments in earlier years also reflects a piecemeal approach, while the more recent larger-scale developments indicate a shift toward more consolidated and potentially sustainable models of affordable housing provision. This data demonstrates the need for reinvestment and preservation funding to maintain existing affordable options for low- and moderate-income households.

Historic Tax Credit (HTC)

Historic Tax Credit (HTC) properties are buildings that qualify for tax incentives aimed at promoting the preservation and adaptive reuse of historic structures. The principal federal initiative, known as the Historic Tax Credit program, offers a 20% income tax credit for qualified rehabilitation expenditures on income-producing properties that have been officially certified as historic. This program serves as a critical catalyst for community revitalization, enabling the restoration of large, underutilized, or vacant buildings and facilitating their transformation into new uses such as affordable housing, mixed-use developments, and commercial spaces. By leveraging these incentives, communities can preserve their architectural heritage while stimulating economic growth and neighborhood renewal.

Table 8 - Historic Tax Credit Properties

Name	City	Year - HTC	Building Type - HTC
Massenburg House	Louisburg	2005	Single Family
Old Methodist Parsonage	Louisburg	2004	Single Family
Perry House	Louisburg	2001	
Sterling Cotton Mill	Franklinton	2020	Three or More Housing Units
The Yarboro-Cobb-Holden House	Louisburg	2002	Office
Underhill-Perry House	Louisburg	2020	Commercial

USDA Rural Development Multifamily Properties

USDA Rural Development, through its Rural Housing Service, plays a pivotal role in supporting affordable multifamily housing in Franklin County, particularly in communities that may be underserved by traditional urban-focused housing programs. The active USDA portfolio in Franklin County comprises several Section 515 Rural Rental Housing projects, which provide essential rental options for both families and seniors. Notable properties include Winston Place Apartments in Franklinton (26 units), River Ridge Apartments in Louisburg (30 units), Louisburg Elderly Apartments (30 units), and McKenzie Park Apartments (40 units). These properties offer assistance to low-income residents through rental assistance offsetting the full cost of housing and ensuring deep affordability for their occupants.

The properties reflect a mix of family and elderly housing, addressing different segments of local need. Most of these projects date back to the late 1970s through the early 1990s, and each is managed by organizations with significant experience in operating rural affordable housing, as indicated by the number of properties under their management. Importantly, each property also has an estimated exit year from the USDA portfolio, ranging from 2034 to 2041. This signals the period in which affordability restrictions may expire, at which point these developments could potentially convert to market-rate housing unless preservation strategies are implemented. The long-term preservation of these units is therefore a critical concern for housing advocates and policymakers in Franklin County. As rural communities face unique challenges, including limited housing supply, low vacancy rates, and lower household incomes, the USDA Rural Development multifamily portfolio is an indispensable component of the region's affordable housing infrastructure, providing stable, deeply subsidized homes for some of the county's most

Table 9 - USDA Multifamily Properties in Franklin County

Project Name	City	Units	Project Type	Date of Operation	Estimated Property Exit Year	Percent of Units with Rental Assistance
Winston Place Apts	Franklinton	26	Family	12/23/86	2039	100
River Ridge Apartments	Louisburg	30	Family	10/25/77	2034	100
Louisburg Elderly Apartments	Louisburg	30	Elderly	2/29/80	2035	100
Mckenzie Park Apartments	Louisburg	40	Family	4/3/91	2041	83

Assisted Home Ownership

The NC Housing Finance Agency (NCHFA) provides financing to local governments and nonprofit organizations statewide for home ownership and home repair and rehabilitation. In 2024, NCHFA assisted 5,880 homeowners statewide providing over $1.38 billion in financing. Since its establishment by the NC General Assembly 50 years ago, the NCHFA has invested $195,557,000 in 1,740 homes and apartments in Franklin County.[11]

The Community Partners Loan Pool (CPLP) is a down payment assistance program administered by the NCHFA, designed to increase homeownership opportunities for low- and moderate-income households. CPLP provides qualified buyers with up to 25% of the sales price (up to $50,000) when paired with an NC Home Advantage Mortgage™, or up to 10% with a USDA Section 502 loan. Assistance is offered as a 0% interest, deferred second mortgage, typically repaid upon sale or at the end of the mortgage term. In 2025, $12 million has been allocated to support eligible buyers.

Eligibility for CPLP requires that household income not exceed 80% of the Area Median Income, a minimum credit score of 640, and completion of both a homebuyer education course and in-person counseling. Homes must meet specific quality standards and pass inspections. CPLP members, local nonprofits or government agencies, guide buyers through the process, from eligibility determination to education and closing. By requiring education and counseling, CPLP ensures that new homeowners are prepared not just to purchase, but to sustain successful homeownership.

The following agencies provide Community Partners Loan Pool services

11 https://2024.housingbuildsnc.com/

for Franklin County (note that none are located within the county itself):

- Centre for Homeownership & Economic Development Corporation (Durham)
- Consumer Education Services, Inc (Raleigh)
- DHIC, Inc. (Raleigh)
- Franklin Vance Warren Opportunity, Inc. (Henderson)
- Reinvestment Partners (Raleigh)

Repair and Weatherization Assistance for Homeowners

Weatherization and repair programs administered by Franklin Vance Warren Opportunity, Inc. (FVWOPP) and the Kerr-Tar Regional Council of Governments (KTCOG) represent essential interventions for promoting housing quality, safety, and affordability among low-and-moderate-income populations in Franklin County. FVWOPP's Weatherization Program focuses on improving energy efficiency and lowering utility costs for elderly and low-income households. By funding repairs and weatherization, up to a maximum of $12,000 per household, this program not only reduces monthly expenses for those on fixed or limited incomes but also contributes to healthier and safer living environments. Despite its impact, demand for weatherization services routinely outpaces available resources, underscoring the persistent need for expanded funding and support.

Similarly, the Urgent Repair Program (URP), administered by KTCOG and supported by the North Carolina Housing Finance Agency, targets very low and low-income households with special needs, including the frail elderly and persons with disabilities. The URP offers deferred, interest-free loans, up to $12,000, to address housing conditions posing immediate threats to health and safety or to provide crucial accessibility modifications, with the loan amount forgiven over four years provided the homeowner remains in the property. Additional home repair assistance programs are also available, prioritizing older adults, individuals with disabilities, veterans, single parents, large families, and households with young children exposed to lead hazards. Typical activities include roof repairs, lead remediation, plumbing and HVAC upgrades, window and door replacement, and accessibility improvements.

The significance of these programs lies in their role as a critical component of the local social safety net. By ensuring that homes remain habitable, energy-efficient, and compliant with safety standards, weatherization and repair assistance not only preserve affordable housing stock but also help prevent displacement and homelessness. In an era of rising housing costs and aging infrastructure, such interventions are indispensable for enabling low-income households to remain safely housed, age in place, and maintain social and economic stability within their communities.

Current Market-Rate Rentals Opportunities

An analysis of Franklin County's rental market as of July 2025 reveals a landscape in which single-family homes comprise the vast majority of market-rate rental opportunities, while apartments, condos, and townhouses are far less prevalent. Listings across major platforms such as Zillow, Apartments.com, Rent Café, and Realtor.com show that most available rentals are houses, with rents spanning a wide spectrum, from just under $1,000 to as high as $3,600 per month.

There are few naturally occurring affordable housing opportunities (aka NOAHs). Only a small fraction of the rental inventory is priced under $1,000 (7.5%), while the largest segments fall in the $1,001–$1,500 (26.9%), $1,501–$2,000 (26.9%), and $2,001–$2,500 (28.4%) monthly rent categories. Rentals above $2,500 account for just over 10% of the market.

When examining supply by bedroom count, the data indicate that nearly half (47.8%) of all rentals are three-bedroom units, with two-bedroom units making up 29.9% and one-bedroom options representing an extremely limited 1.5% of supply. Larger homes, those with four or more bedrooms, comprise a notable, though much smaller, share of the market.

This data collectively underscores a rental market that is weighted toward larger, higher-cost, single-family units, with limited availability of affordable and smaller multifamily rental options. Such conditions pose particular challenges for lower-income households and smaller families or individuals seeking affordable housing and suggest ongoing pressures around rental affordability and access in Franklin County.

Table 10 – Current Rental Market Conditions Franklin County (July 2025)

Source	Inventory	Rent Range	Housing Types
Zillow	72	$995- $3,200	56 Houses 5 Townhouses 11 Apartments/Condos
Apartments.com	38	$995- $3,600	34 Houses 4 Townhouses
Rent Café	18	$935 -$2,395	2 Houses 16 Apartments
Realtor.com	54	$965- $3,600	46 Houses 4 Townhouses 4 Apartments/Condos

Table 11 - Current Rental Market Supply by Monthly Rent (July 2025)

Price Range	Percent of Current Supply
Under $1,000	7.5%
$1,001 to $1,500	26.9%
$1,501 to $2,000	26.9%
$2,001 to $2,500	28.4%
More than$2500	10.4%

Table 12 - Current Rental Market Supply by Bedrooms (July 2025)

Beds	Percent of Current Supply
1 bed	1.5%
2 beds	29.9%
3 beds	47.8%
4 beds	17.9%
5+ beds	10.4%

Representative Samples Rental Market July 2025

The representative rental listings for Franklin County in July 2025 illustrate the broad range of housing options and price points available to renters, while also highlighting persistent affordability concerns. Entry-level units such as duplexes, apartments, and mobile homes with two bedrooms and one or two baths are typically priced between $1,040 and $1,450 per month, serving as the most accessible options for small households or those on moderate incomes. These lower-priced rentals are distributed across communities like Louisburg, Franklinton, Youngsville, and Centerville, but their limited supply is emblematic of the overall scarcity of affordable rental stock in the county.

As the size and amenities of rental homes increase, so do monthly rents, with three-bedroom single-family homes commonly listed from $1,600 to $3,200 per month. Particularly in Youngsville and Lake Royale, rental prices for larger homes, especially those with four bedrooms or upgraded features, can approach or exceed $2,500, placing them firmly out of reach for many working families. This progression of rental prices by unit size and location mirrors broader trends in the housing market, where larger and newer single-family rentals increasingly command premium rents.

Louisurg – 2 bed/ 2 bath Duplex $1,040/month

Franklinton – 2 bed/ 1 bath Apartment $1,095/month

Louisburg – 2 bed/ 2 bath Mobile Home $1,100/month

Youngsville – 2 bed/ 2 bath Apartment $1,195/month

Franklinton – 2 bed/ 1 bath Single Family Home $1,300/month

Youngsville – 2 bed/ 2 bath Duplex $1,345/month

Centerville – 2 bed/ 2 bath Single Family Home $1,450/month

Franklinton – 3 bed/ 2 bath Single Family Home $1,600/month

Youngsville – 3 bed/ 2 bath Single Family Home $1,850/month

Youngsville – 4 bed/ 2.5 bath Single Family Home $2,349/month

Youngsville – 3 bed/ 2 bath Single Family Home $2,650/month

Lake Royale – 3 bed/ 2.5 bath Single Family Home $2,450/month

Youngsville – 4 bed/ 3 bath Single Family Home $2,900/month

Youngsville – 3 bed/ 3 bath Single Family Home $3,200/month

Current Market-Rate Home Ownership Opportunities

The data below suggests a robust housing market characterized by relatively high prices, moderate inventory, and quick turnover, reinforcing the challenges faced by buyers in accessing affordable homeownership opportunities in Franklin County.

Table 13 – Current Housing Market Conditions Franklin County (June 2025)

Source	Inventory	Median Sales Price	Sold	Days on Market
Rocket	493	$385,000	84	36
Zillow	328	$364,920	NA	21
Long & Foster	438	$405,000	123	54
Doorify MLS	414	$410,000	111	17

As shown in the table above, the current housing market conditions in Franklin County, as of June 2025, reflect a dynamic but somewhat tight real estate environment, with slight differences among listing services. Inventory levels range from 328 homes listed by Zillow to 493 homes reported by Rocket, indicating some variation depending on the data source. Median sales prices range from $364,920 (Zillow) to $410,000 (Doorify MLS) somewhat higher than the median sales price for NC at just under $340,000. Homes tracked by Doorify MLS showed an average of just 17 days on market, while Long & Foster reports the slowest pace at 54 days. The volume of homes sold also varied, with Long & Foster showing at 123 sales, and Rocket reporting 84.

Based on data from Rocket Mortgages (Table X below) there is a concentration of listings in the three-bedroom segment, with 60.2% of homes available and a median sales price of $364,900, reflecting a 5.8% year-over-year increase. Two-bedroom homes are notably scarce (4.1% of listings) yet have experienced the highest annual price appreciation at 7.2%, bringing the median sales price to $245,000. In contrast, both the smallest (1-bedroom, less than 1% of listings) and largest (5+ bedrooms, 7.1% of listings) homes have seen declines in median sales price, dropping by 3.4% and 7.2% respectively. Four-bedroom homes remain a substantial part of the market (28.0% listings) but also show a modest 3.9% decline in price, with a median sales price of $495,000.

Table 14 – Housing Supply by Number of Bedrooms and Median Prices (June 2025 – Rocket Mortgages)

Beds	Percent of Listings	Median Sales Price	Change YoY
1 Bedroom	0.6%	$140K	-3.4%
2 Bedrooms	4.1%	$245K	+7.2%
3 Bedrooms	60.2%	$364.9K	+5.8%
4 Bedrooms	28.0%	$495K	-3.9%
5+ Bedrooms	7.1%	$450K	-7.2%

Table 15- Housing Supply by Price Range (July 2025 – Zillow)

Listing Price Range	Percent of Listings
Under $100,000	0.4%
$100,000 to $150,000	1.1%
$150,001 to $200,000	1.1%
$200,001 to $300,000	10.0%
$300,001 to $400,000	29.1%
$400,001 to $500,000	28.6%
$500,001 to $750,000	19.3%
$750,001 to $1,000,000	7.0%
More than $1,000,000	3.5%

Table X (above) reveals the deeply stratified nature of the for-sale housing supply in Franklin County as of July 2025, with a pronounced scarcity of affordable options. Only 0.4% of listings are priced under $100,000, and notably, both are categorized as teardowns or requiring substantial rehabilitation, effectively removing them from consideration for most buyers seeking immediately habitable housing. The $100,000 to $150,000 segment represents just 1.1% of listings and is dominated by manufactured or mobile homes, as is the $150,001 to $200,000 range, where four out of six available properties are mobile homes. Homes in the $200,001 to $300,000 bracket comprise only 10% of listings, further highlighting limited access for low- and moderate-income buyers.

In stark contrast, nearly 58% of all listings fall between $300,000 and $500,000, with 29.1% priced from $300,001 to $400,000 and another 28.6% from $400,001 to $500,000. Higher price segments are also well represented, with 19.3% of listings between $500,001 and $750,000, 7.0% between $750,001 and $1,000,000, and 3.5% exceeding $1 million.

Collectively, these patterns suggest continued strong demand and price escalation for moderately sized homes, particularly those with two or three bedrooms, while both ends of the size spectrum are experiencing softening prices and, in the case of one-bedroom units, extreme scarcity. The supply distribution by price underscores the upward pressure on home prices and the dominance of higher-value properties in the market. The scarcity of truly affordable, site-built homes, especially for first-time buyers or those on limited incomes, reflects broader regional and national trends of housing unaffordability and reinforces the urgent need for more inclusive housing policies and development strategies that address the full spectrum of local demand.

Representative Samples For-Sale Market July 2025

The representative samples from the for-sale housing market in Franklin County as of July 2025 highlight a striking diversity in both housing types and price points, reflecting the broader complexity of the region's housing landscape.

At the lower end of the market, options are very limited and include properties such as a 3-bedroom, 2-bath uninhabitable single-family home in Lake Royale for $95,000, and a selection of modest, non-traditional dwellings such as a camper with an addition ($135,000 for 900 square feet) and a 1-bedroom mobile home with an addition ($138,000 for 400 square feet).

Moving up the price scale, conventional older single-family homes and manufactured homes in Louisburg, Bunn, and Katesville and other areas range from $175,000 to nearly $300,000, typically offering between 900 and 1,600 square feet and accommodating families seeking modest but stable housing.

The mid-market is represented by newly built townhouses and larger single-family homes priced from $275,000 to nearly $430,000, offering greater square footage and more amenities, and likely appealing to middle-income buyers.

At the upper end, there is a significant leap in both size and price, with luxury homes, many boasting over 3,000 square feet and multiple bathrooms, commanding prices from $660,000 to nearly $1.7 million. These high-end properties are located in desirable neighborhoods and waterfront locations in Louisburg, Youngsville, and Lake Royale and reflect the growing appeal of Franklin County among affluent households moving from the Raleigh area.

Lake Royale – 3 bed/2 bath Single Family Home 1,112 square feet $95,000 (uninhabitable)

Lake Royale – 2 bed/2 bath Camper w/addition 900 square feet $135,000

Lake Royale – 1 bed/1 bath Mobile Home w/addition 400 square feet $138,000

Louisburg – 3 bed/1 bath Single Family Home 960 square feet $175,000

Bunn – 3 bed/2 bath Manufactured Home 1,836 square feet $215,500

Louisburg – 3 bed/2 bath Single Family Home 1,092 square feet $269,900

Franklinton – 3 bed/3 bath Townhouse 1,635 square feet $275,000

Youngsville – 3 bed/3 bath Townhouse 1,447 square feet $284,900

Near Centerville – 4 bed/3 bath Single Family Home 1,610 square feet $285,000

Katesville – 3 bed/2 bath Single Family Home 1,559 square feet $299,100

Lake Royale – 3 bed/3 bath Single Family Home 1,811 square feet $369,900

Spring Hope – 3 bed/3 bath Single Family Home 2,404 square feet $429,900

Zebulon – 3 bed/3 bath Single Family Home 2,467 square feet $575,000

Spring Hope – 3 bed/3 bath Single Family Home 2,450 square feet $625,000

Franklinton – 4 bed/3 bath Single Family Home 3,061 square feet $660,000

Youngsville – 4 bed/4 bath Single Family Home 2,926 square feet $749,990

Louisburg – 4 bed/4 bath Single Family Home 3,251 square feet $875,000

Louisburg – 4 bed/3 bath Single Family Home 2,817 square feet $910,000

Louisburg – 3 bed/4 bath Single Family Home 5,503 square feet $998,000

Youngsville – 4 bed/4 bath Single Family Home 3,864 square feet $1,250,000

Youngsville – 4 bed/4 bath Single Family Home 4,158 square feet $1,690,000

Stakeholder Input & Recommendations

The stakeholder input section of the Franklin County Housing Assessment report integrates qualitative insights gathered through interviews conducted with a diverse set of local stakeholders. Interviewees included representatives from manufactured housing providers, social service agencies such as Franklin Vance Warren Opportunity Inc., educational leaders from Johnson County Schools, municipal officials including the Mayor of Louisburg and planning directors from Louisburg and Youngsville, as well as representatives from regional bodies such as Kerr-Tar Regional Council of Governments and nonprofit entities like the United Way and Safe Space.

Utilizing a semi-structured interview script developed specifically for this study, participants provided in-depth insights into economic trends, housing affordability challenges, development barriers, and strategies for inclusive growth. Interviews were recorded with participants' consent, transcribed, and subsequently analyzed using a Grounded Theory approach, enabling the identification of emergent themes and ensuring that the findings reflect the nuanced experiences and perspectives of Franklin County stakeholders. This rigorous methodology ensures that recommendations emerging from this study are deeply rooted in community insights and aligned with local needs and aspirations.

This following table provides a structured thematic analysis of the principal challenges and dynamics shaping the housing landscape in Franklin County, as identified by key informants and stakeholders. The themes reflect broad consensus on several intersecting pressures: rapid economic growth and population influx, much of it driven by spillover from Wake County, have increased demand while exacerbating housing supply shortages, particularly for affordable and rental units. The housing affordability crisis is underscored by sharply rising home prices and land costs, with workforce groups such as teachers and young professionals especially affected by the lack of attainable housing. A critical gap exists in the provision of multi-family and higher-density housing, limited further by restrictive zoning and regulatory barriers. Stakeholders also highlight increasing homelessness and housing instability, largely attributed to insufficient affordable options and inadequate emergency or transitional housing. Social service constraints, including limited rental assistance and high utility costs, further complicate efforts to support vulnerable populations. Additionally, infrastructure limitations, most notably in water and sewer capacity, impede new development and intensify existing bottlenecks. Finally, community resistance to multifamily and affordable housing developments (often manifesting as NIMBYism) remains a persistent barrier to change.

Table 16 - Themes and Codes - Analysis of Stakeholder Interviews

Theme	Sub-codes	Definitions	Example Quotes	Consensus
Economic Development and Growth	Population Growth, Commercial Expansion, Employment Opportunities	Increase in population and economic activities attracting new residents but raising housing costs.	"Wake County encroachment driving costs up", "tremendous growth from Wake County spilling over"	High consensus
Housing Supply Issues	Insufficient Stock, Inadequate Housing Types, Shortage of Rental Properties	Overall insufficient supply of housing units, especially affordable and rental units.	"insufficient rental market, limited affordable units", "no apartments or affordable rental units available"	High consensus
Housing Affordability	High Housing Costs, Limited Affordable Units, Rising Land Prices	Refers to significant increases in the cost of housing and land, making affordability difficult.	"housing is becoming a lot less affordable for working families", "housing prices doubled in recent years"	High consensus
Workforce Housing Needs	Housing for Teachers, Public Servants, Young Professionals	Lack of affordable housing for key community workforce groups, including teachers and public servants.	"teachers can't afford homes; roommates necessary", "housing unaffordable for young workforce"	
Limited Multi-Family Housing Options	Apartments, Townhomes, Duplexes	Insufficient availability of multi-family and denser housing types within the county.	"very little multi-family, very little dense housing", "no real push for multifamily in county jurisdiction"	
Zoning and Regulation Challenges	Restrictive Zoning, ADUs, Manufactured Home Regulations	Regulations that limit or restrict the types of housing that can be developed.	"county very specific on where duplexes can be built", "zoning regulations limiting duplexes and multifamily"	Moderate to High consensus
Homelessness and Housing Instability	Lack of Emergency Housing, High Homelessness Risk, Couch Surfing	Increase in homelessness or housing instability due to high housing costs and lack of affordable options.	"homelessness increasing, more couch surfing", "veterans sleeping in vehicles"	High consensus
Social Service Constraints	Limited Rental Assistance, High Utility Costs, Limited Social Service Funding	Insufficient social services and financial support for vulnerable populations.	"Rental assistance needs significantly higher than available resources", "Utility bills $600-$700 monthly"	High consensus
Infrastructure Limitations	Water and Sewer Capacity, Traffic Issues, Utility Expansion Barriers	Limited capacity in infrastructure, especially water and sewer systems, restricting new developments.	"water infrastructure is controlled by the county... fairly limited", "Water, water, water... county challenges with infrastructure"	High consensus
Community Resistance	Public Backlash, Negative Attitudes towards Multifamily, NIMBYism	Community resistance or negative perceptions towards multifamily and affordable housing projects.	"people do not want apartments, multifamily seen negatively", "community resistance limits development"	Moderate consensus

Economic Development & Growth

Economic development and growth emerged prominently as both a catalyst and a complicating factor in Franklin County's ongoing housing affordability challenges. From the perspective of stakeholders, growth, particularly as an overflow from nearby Wake County, is viewed as a double-edged sword: simultaneously driving economic vitality while exacerbating housing scarcity and inflating prices. Interviewees repeatedly emphasized that recent growth pressures have brought about profound demographic shifts, intensifying competition for housing and pushing affordability out of reach for many local residents.

One critical sub-code identified was population growth, characterized by an influx of new residents drawn primarily by Franklin County's proximity to rapidly expanding urban centers. Stakeholders described this trend as a consequence of individuals and families seeking comparatively affordable living conditions while maintaining employment connections in nearby Raleigh and Durham. As one elected official articulated:

> *"Growth in Wake County is now spilling over into Franklin County. We are now experiencing a tremendous growth of housing people moving from Wake County and coming into Franklin County. So we have developers coming and building homes. However, some of these homes are over and above the means of some of the citizens here…."*

Stakeholders from Youngsville and Franklinton similarly identified increased housing development triggered by external demand. One stakeholder from Franklinton reflected on the changes he has observed, noting the extent to which external markets shape local conditions:

> *"I see more out-of-state residents coming and buying homes here than I see locals or North Carolina residents... We're growing quickly. We've got a couple developments that have started, one with 600 units... somebody saw something in us because just a few years ago, it was, for lack of better terms, a dead town."*

Another key sub-code was commercial expansion, which stakeholders connected directly to rising housing costs and shifting local dynamics. Several respondents observed how the emergence of new commercial hubs, industrial facilities, and retail developments, especially in areas adjacent to major highways, significantly increased land values. A representative from Kerr-Tar Regional Council of Governments noted the implications of these trends for infrastructure and public services:

> *"The traffic concerns are pretty significant in the Youngsville area… Youngsville has always been a pretty proactive community, though, and they're taking steps to deal with some of those traffic issues… [But] I'm not real sure about how the growth is being managed and if everybody is being taken into consideration."*

Stakeholders also identified employment opportunities as an essential component in discussions of economic growth. While new jobs typically indicate positive economic activity, interviewees expressed concern that most employment opportunities created within Franklin County were insufficiently matched with the housing affordability required by the workers holding these jobs. A member of the Board of Education highlighted this dilemma succinctly:

> *"I'm thinking about several different types of folks… young people starting out, the young teachers, the young firemen, the young police folks, young EMTs. The income in those professions…doesn't always provide enough. Recent years between the interest rate and the cost of housing have skyrocketed. Affordable housing…$350,000 to $400,000, that's not affordable for someone starting their young life."*

Within the stakeholder group, there was notable consensus about the tension created by growth. However, a nuanced dissent emerged in attitudes toward managing that growth. Several interviewees, particularly municipal representatives, viewed growth and development positively, framing these changes as necessary for regional prosperity and improved infrastructure investments.

Conversely, some stakeholders voiced hesitation or outright resistance to rapid growth, citing worries about losing the county's rural character, increasing traffic congestion, and exacerbating socioeconomic disparities. A planning professional expressed this nuanced perspective from a personal standpoint:

> *"With the amount of growth that we're having right now, it actually is making my wife and I a little bit uncomfortable… we left Durham because we felt claustrophobic, and now the idea of our infrastructure trying to take on 600 homes within the next five to ten years… that's going to give us a thousand more vehicles on the road… it's just a personal preference, but it's significant."*

Housing Supply, Affordability, & Zoning Issues

From the stakeholders' perspective, housing supply issues in Franklin County constitute a profound barrier to achieving stable, affordable living conditions for a diverse array of residents. Across multiple conversations, stakeholders described the county's housing supply as insufficient in both quantity and variety. This shortage has been exacerbated by rapid demographic growth, rising costs, restrictive zoning policies, and the limited presence of affordable multi-family housing.

A central sub-code emerging from the interviews was insufficient housing stock, broadly characterized by a pronounced shortage of housing units relative to growing demand. Stakeholders consistently noted that available housing has not kept pace with Franklin County's recent population growth and accompanying economic expansion. A representative from local planning reflected on the scale of this gap:

> *"I think, you know, a lot of these folks, particularly that work within they either rent apartments in Wake Forest that are probably in the $1,200 range, but even that, you know, it's a steep price to pay, but I think that's really, you know, probably going to be there. You know, aside from single, single, wide, mobile home rentals. There's a number of those in the county. And then the other option, you know, is they, they maybe live on a family you know, there's a lot of local, local folks that work for Franklin County, or, you know, that live on family property and probably have purchased used manufactured homes or maybe inherited what have you. But yeah, I just don't know how someone would make those ends meet at this point, I think would be very tough."*

Similarly, another stakeholder involved in social services underscored the severe implications of the inadequate housing supply, highlighting its impact on vulnerable populations:

> *"There's not a day I don't get a call about someone needing affordable housing. What we usually do is refer people to the subsidized housing that we have here, which is very limited. We have, I think, four in the county, and the waiting lists are years out, and it's divided up where the priority is given to, like, single moms with kids or just the elderly. So, we have another gap of people like, let's say, for instance, I had a call last week about a man, a male, who was about 35 years old, owned house and stuff like that, fixed income. He doesn't fit into either one of those categories."*

Stakeholders in Franklin County repeatedly described workforce housing needs as a critical concern, emphasizing that many essential workers, including teachers, public employees, and young professionals, struggle to find affordable, decent, and conveniently located homes. This challenge was attributed to a combination of high housing costs, stagnant wages, and a mismatch between the available housing stock and the needs of the workforce. A central sub-code in this theme was the mismatch between income and housing costs.

> *"There's definitely a need for affordable housing for our teachers in the, in the county, because our teachers pay scales are not up as much as you see our bigger neighboring counties. There's not a lot of affordable housing for newly employed people coming out of college no matter what degree here in Franklin County. So, having a roommate, or staying with their parents until marriage, or finding a roommate, and I have to say, probably two single people as roommates, it would still be a struggle for them to pay some of the prices on some of the apartments and condos here in Franklin County."*

Another key code identified by stakeholders was the lack of multi-family and rental units. Multiple informants described how the county's housing stock is overwhelmingly single-family homes, with limited duplexes, apartments, or townhomes. Interviewees noted these types of housing units as essential to meeting the needs of younger professionals, lower-income families, and seniors.

> *"I think, you know, a lot of these folks, particularly that work within [Franklin], they either rent apartments in Wake Forest that are probably in the $1,200 range, but even that, you know, it's a steep price to pay. But I think that's really, you know, probably going to be there. You know, aside from singlewide, mobile home rentals. There's a number of those in the county. And then the other option, you know, is they, they maybe live on a family you know, there's a lot of local, local folks that work for Franklin County, you know, that live on family property and probably have purchased used manufactured homes or maybe inherited what have. But yeah, I just don't know how someone would make ends meet at this point, I think would be very tough."*

Stakeholders noted that zoning policies and community attitudes further compound the housing supply shortage, frequently manifesting as regulatory and zoning barriers. A planning official explained how restrictive zoning policies effectively limit the development of higher-density, more affordable housing options:

> *"I think at everything [multifamily] is south of Louisburg, Franklinton and Youngsville…you really don't have a lot of that density that you're referencing… the county is very specific on where duplexes can be built, so it's really just that one zoning district… and it's not a very large land area…so there's just not a lot of opportunity. When I think of the northern part of the county…there's not a lot of opportunity, it seems, outside of buying an acre…You know, there's manufactured home parks… more than 30 years [old]."*

Another planner described the impact of zoning restrictions:

> *"We revised our unified development ordinance, but zoning for multifamily housing is still limited to very few areas. So even though we need apartments and townhomes, the regulations make it very hard to build them where they're actually needed most."*

Another significant code identified was the regulation of Accessory Dwelling Units (ADUs). Stakeholders discussed ADUs as potentially beneficial tools for increasing affordable housing stock; however, they noted that regulations and restrictions significantly hinder their widespread adoption. For example, a stakeholder involved directly in planning processes reflected on the complexity and unintended consequences of current ADU regulations:

> *"We allowed accessory dwelling units to encourage affordable options. But because we put restrictions on size and use, few residents have pursued them. It ended up being mostly higher-income individuals building them for their families, rather than something broadly useful for affordability."*

Similarly, stakeholders expressed concern about the constraints placed on manufactured and mobile homes by local regulatory policies. These forms of housing, frequently recognized as affordable options for lower-income residents, were noted as facing significant regulatory obstacles. One respondent explained these limitations:

> *"I think a lot of people, when they think Manufactured Home Park, you know, they're not used to high standards, and the ordinance certainly holds them to a little bit higher standards and what a lot of the existing ones are, which I'm in agreement with. I think it's good…We don't want a lot of you know, if I'm if I'm being frank,*

> *we don't want run down places. We want nice places, whether it's a manufactured home park or a subdivision that's selling $900,000 houses. We want everybody to have a good quality of life."*

Another recurring sub-code was the prevalence of substandard housing, particularly older manufactured homes and mobile homes with significant maintenance issues. One nonprofit executive explained,

> *"We do a lot of outreach. Obviously, with the handicapped ramps, we've slowed down quite a bit, as far as that's concerned, because my fellows have retired, but we do get a lot of people who are living in conditions that are not okay, and we can't, because of insurance and different things, go in and help them fix things. I do have a few friends that I can call and say, you know, this trailer has a leak, and we go and help fix the roof or something like that, but that's just really on our own time."*

Additionally, respondents noted challenges related to the housing quality and energy efficiency of existing properties, especially mobile homes, exacerbating affordability issues through high utility costs. One interviewee from DSS highlighted this issue:

> *"The homes that people are renting are not insulated well, older mobile homes, and their electric bills are six, $700...it's a struggle. You pay your utility bill, you pay your rent, and it's a catch 22, so it's a daily thing here with us."*

While the majority of stakeholders agreed on the existence and severity of the supply shortage, there were a few nuanced, dissenting views. Some suggested that recent development might soon outpace demand, especially in rapidly growing municipalities. For example, one stakeholder described: "There's 1000 homes coming into place there in Franklinton, but a lot of old politics that keep things stopped." Another noted market forces and developer interests:

> *"In that I think in that situation, they saw what another developer was doing and how the sales were going for them. I think that's what two...more market conditions then, yeah. I mean, if there's an opportunity for a developer to get in and get out and sell, rather than having to have a long-term management or, yep, yep, they'll get their money back much more quickly."*

Consequently, stakeholders in Franklin County clearly recognize housing supply issues as multi-dimensional challenges rooted in structural inadequacies, regulatory constraints, and social attitudes. The shortage of suitable housing has direct implications for community stability, economic vitality, and social equity. Navigating these complex dynamics will require comprehensive and collaborative policy interventions that not only address immediate housing deficits but also anticipate future demographic and economic trends.

Homelessness & Housing Instability

Stakeholders across Franklin County consistently described homelessness and housing instability as complex, hidden, and deeply intertwined with the county's shortage of affordable and appropriate housing. From the stakeholders' perspective, homelessness and housing instability in Franklin County are exacerbated by limited emergency resources and rising economic pressures. Multiple respondents framed homelessness not merely as a lack of shelter, but as a broader phenomenon intertwined with poverty, economic vulnerability, and inadequate social supports.

A prominent sub-code emerging from the interviews was emergency housing shortages, reflecting a critical lack of immediate housing options for individuals and families experiencing sudden homelessness. Stakeholders noted repeatedly that the county has minimal resources and no general-purpose shelters, leaving vulnerable populations without necessary immediate relief during crises. As one nonprofit representative poignantly stated:

> *"…here in Franklin County, we do not have, like, a homeless shelter. We do have a domestic violence shelter, very limited. So typically, we have to either go to Rocky Mount, Raleigh, or Durham, and sometimes Henderson… and some of these shelters the whole family unit cannot go, so the male may have to be separated from the female and the children, so that becomes a bigger issue."*

The severity of homelessness was further exacerbated by limited transitional and supportive housing. Respondents highlighted that domestic violence survivors, families with children, veterans, and disabled individuals were particularly disadvantaged by the scarcity of transitional options. A stakeholder involved in domestic violence advocacy explained:

> *"If you're homeless in this county, I hate to say it like this. It sounds cliche, but if you're homeless, it's also not a lot of hope. So the hopelessness of what do we do? Sometimes we struggle even, do we want to take, you know, people in, um, if they're not in like an imminent danger, what other options can we kind of*

> *brainstorm to get you to a safe, safe place, and we, often time, will leave funds in our budget for emergency assistance so we can pay for bus tickets or train rides back to family and different things like that."*

Another critical open code identified by stakeholders was the prevalence of housing insecurity and doubling up. Interviews consistently revealed families and individuals resorting to unstable housing arrangements, often overcrowding with relatives or friends to avoid outright homelessness. Stakeholders expressed concern that these practices, while temporarily alleviating immediate homelessness, created additional vulnerabilities and stressors:

> *"Some of them do end up renting rooms like a lot of people in one house. What I've also seen is they'll here. Lately, we've gotten a lot of people who are negotiating rates with motels in the area so they'll pay like, a certain fee, and they don't have to worry about their utilities or anything like that. They're just getting the rooms and a whole family's or two families are living in motel rooms. We've gotten quite a few cases like that lately."*

Similarly, economic and health vulnerabilities emerged as a frequent factor precipitating or exacerbating displacement and housing instability. Economic hardship, job loss, or health crises frequently served as tipping points. Several respondents provided poignant examples of residents struggling due to medical conditions or insufficient income:

> *"We have people with chronic illnesses, on dialysis, living on fixed incomes who simply cannot find affordable housing. They end up forced into assisted living or nursing facilities prematurely because there's nowhere else affordable for them to live independently."*

While there was substantial agreement among most stakeholders regarding the severity of homelessness and housing instability, some disagreement emerged around approaches to address the issue. Some suggested that increased shelters or transitional programs alone would not solve underlying structural problems. Instead, these stakeholders advocated a systemic approach that directly addresses affordability and wages, rather than merely crisis-oriented responses. And, as one stakeholder explained, there were those who think the issue has been overblown and that by providing more shelters and services the problem will only grow worse as homeless from other counties will seek services in Franklin:

> *"I think they were, I guess, exaggerating the numbers of people who are truly homeless when they, I guess, met with the county commissioners, and we felt like, and it's sad to say, if you establish something like [more services] and say counties, like Wake County is overloaded with homeless, they would transition here and become a bigger problem than just trying to focus on people in Franklin County. You build it, they will come kind of a scenario saying that's a good thing everybody. I think trying to find something already established and helping that help the people here in Franklin County who are in that struggle to help up for a short period, that would be a great thing. I think that's just a concern. You know how that because we border some big counties, we have Durham, and they have a huge issue with homelessness in Wake County, these encampments and they are, you know, they move around. So, I think trying to be protective, but also meet need to meet the needs of the community, if that makes sense, yeah."*

Overall stakeholders in Franklin County view homelessness and housing instability as deeply intertwined with structural economic vulnerabilities, systemic barriers, and inadequate emergency and transitional resources. While emergency shelters and supportive services remain essential, many emphasized the need for systemic solutions that directly tackle affordability and economic security to meaningfully mitigate homelessness. Addressing these deeply rooted challenges necessitates a multi-dimensional and collaborative policy approach, integrating emergency interventions with broader structural reforms.

Infrastructure Limitations

Stakeholders across Franklin County identified infrastructure limitations as a significant barrier to addressing housing affordability and facilitating sustainable growth. Interviewees repeatedly pointed out that existing infrastructure, particularly water, sewer, roads, and broadband, is insufficient to support current demands, let alone accommodate future growth. These constraints were consistently described as contributing directly to housing scarcity, delayed development projects, and diminished quality of life for residents.

One prominent sub-code emphasized by stakeholders was water and sewer infrastructure. Multiple respondents expressed concerns that limited water and sewer capacity severely restricts the feasibility of residential development, particularly denser, multi-family housing types. A county official summarized these concerns succinctly, stating:

> *"I know from hearing that the utilities and the water and all have been a long-term issue for the county and not be able to do but so much because they're paying for it and it cannot sustain but so much rebuild that and they're waiting for federal dollars."*

Further reflecting these water and sewer capacity challenges, another stakeholder stated clearly:

> *"The biggest infrastructure concern here is water, water availability, water capacity, water treatment. Our water and sewer infrastructure was simply not designed for the rapid growth we're experiencing, especially coming up from Wake County."*

Stakeholders also highlighted the county's difficulties in providing sufficient broadband internet access, recognizing it as a vital infrastructure component affecting economic opportunities, educational outcomes, and residential desirability. The lack of reliable high-speed internet was described as a persistent and significant barrier for the county:

> *"The internet, high speed internet, it's terrible, horrible, horrible dead zones. And, how do you do business? You know? How do some people work from home now, you cannot have a place in the community or out in the county with no internet to work from home…. you're not going to live there, right? And that's been an ongoing issue for years. And they brought in Bright Speed, and that was going to be a magical pill, horrible, and it's not fixed it. So, they're going to do something about the internet. I think all that ties into the housing. The driving force. You gotta have the amenities."*

Respondents also identified transportation infrastructure as inadequate to meet the demands of the growing population. They noted that increased residential development has intensified traffic congestion, significantly affecting mobility and quality of life. A stakeholder involved with regional planning explained:

> *"The traffic concerns are pretty significant in the Youngsville area, and Youngsville has always been a pretty proactive community... they're taking steps to deal with some of those traffic issues, but I'm not real sure about how the growth is being managed."*

The growing issues with traffic was a common refrain. From planners to nonprofit executives there was universal agreement:

> *"I see it, I see it when I take my kid to school in the morning and the line for the high school stretches half a mile down the road. That's just new for us. That wasn't the way it was a few years ago. It's traffic, more cars, more people."*

While most stakeholders support infrastructure investments to enable sustainable growth and improve living standards, some caution that such expansions must be thoughtfully managed to avoid unintended negative consequences, including the potential attraction of external social challenges or the rapid alteration of the county's rural character. These complex considerations underscore the necessity of strategic and integrative approaches to infrastructure planning in Franklin County.

Community Resistance

Stakeholders throughout Franklin County consistently identified community resistance, often described as NIMBYism ("Not In My Backyard"), as a substantial barrier to the development of diverse and affordable housing. The issue was characterized not only by vocal opposition to new projects, but also by a deeply ingrained desire among many residents to preserve the status quo, especially the county's rural or small-town character.

A central theme among the sub-codes was resistance to multifamily and affordable housing development. Multiple stakeholders noted that opposition from established residents often derailed or complicated efforts to introduce new housing types or denser development. As one planning official explained:

> *"There's definitely pushback from residents on multifamily projects. People see them negatively or fear increased traffic and density. It's challenging to balance this demand for affordable housing with residents' fears and the perception that apartments are somehow undesirable."*

This attitude was echoed in conversations with other municipal officials. Another official, shared:

> *"One of the things that people complain about, I will say, is traffic. That's a big thing, and the feeling that you can't get across town or you're stuck in the school traffic for twenty minutes, or whatever it may be. And I think some of the resistance to development comes from that, they feel like it's already too crowded, and adding more apartments or townhomes will just make it worse."*

Another recurring sub-code was the desire to preserve rural or small-town character. Some residents expressed anxiety that new development, particularly multifamily or affordable projects, would fundamentally alter the county's identity. A community leader described hearing these concerns regularly:

> *"The growth has been exponential. And with that comes all the things, all the issues. The roads are crowded, the traffic's backed up for the schools, and we hear about it from parents and teachers. People worry that if we keep building, we'll lose what makes Franklin County special."*

Stakeholders also identified misconceptions and stigma associated with affordable housing as a major obstacle. In many instances, proposals for new developments sparked fears about crime, declining property values, or an influx of "outsiders." As one planner put it:

> *"People hear 'affordable housing' and they think it's going to bring in problems. There's a lot of education that needs to happen, because that's not what the data shows, but it's hard to change minds once people are set."*

A few participants questioned whether resistance was as widespread as sometimes believed, suggesting that a vocal minority might dominate public discourse Some participants voiced hope that persistent community resistance could be overcome with greater engagement and education. For example, one non-profit leader observed:

> *"I think sometimes people just don't understand what's being proposed. When you talk to them one-on-one, they can see the need for more housing, even for apartments, but the first reaction is almost always negative."*

Still, the consensus was clear: community opposition, rooted in concerns over traffic, density, changing character, and persistent stereotypes, presents a formidable challenge to expanding the county's housing options. These attitudes not only slow or block much-needed development but also underscore the necessity of transparent dialogue and education to bridge the gap between local fears and the realities of community need.

Recommendations from Stakeholders

Stakeholders across Franklin County recommend a multifaceted approach to addressing the community's housing challenges. They emphasize the need for expanded financial literacy and homeownership counseling, increased subsidized and income-based housing, and greater access to emergency and rental assistance funds. Recommendations also call for coordinated investment by the county and incentives for developers to build more affordable and moderate-income homes, as well as reforms to zoning policies to allow for duplexes, manufactured homes, and accessory dwelling units. Stakeholders further stress the importance of improved infrastructure, co-located social services, and collaborative policy alignment among local governments. Throughout, there is a strong call for intentional, community-driven solutions that balance growth, equity, and sustainability.

Table 17 - Analysis of Stakeholder Recommendations

Theme	Recommendation
Financial Literacy	Establish financial literacy and home ownership counseling programs.
Housing Stability	Increase subsidized and income-based housing options for those not served by current programs.
	Expand rental and utility assistance funds to better meet demand and prevent housing instability.
	Establish a county fund to quickly address immediate housing-related needs for veterans.
	Implement requirements and incentives to ensure long-term maintenance of manufactured homes.
Co-locate Social Services	Develop a holistic approach by co-locating nonprofit services and integrating job, housing, and childcare support.
Education/ Awareness	Foster a sense of community responsibility and ask what residents and organizations are doing to support affordable housing and social needs.
	Manage growth to balance new residents with long-term residents' concerns and infrastructure capacity.
Policy Alignment	Develop stronger coordination between county and town governments on housing strategies.
	Counties and towns should incentivize multifamily development within their jurisdictions.
	Increase collaboration and information sharing between local planners and successful communities to learn best practices.
	Carefully frame affordable housing conversations to avoid alienating stakeholders and foster more inclusive, responsive dialogue.
Infrastructure & Planning	Address water infrastructure limitations to allow timely affordable housing development.
	Use water/sewer allocation policy to prioritize developments with affordable units.

Theme	Recommendation
	Improve infrastructure concurrently with housing development to prevent overcrowding and traffic issues.
Production Incentives	County investment and incentives are necessary to attract developers to affordable housing.
	Encourage developers to build more moderate-income homes rather than expensive ones.
	Build more affordable homes for early-career workforce and older individuals downsizing.
	Develop transitional housing and large-scale affordable housing complexes with on-site services like case management and childcare.
	Public and philanthropic dollars should be intentionally invested to attract private investment in affordable housing.
	Use bond financing linked to transportation or economic development to create workforce housing.
Zoning & Land Use Reform	Amend ordinances to explicitly allow affordable housing developments by right (i.e. conditional zoning).
	Change zoning policies to allow the development of new manufactured home parks.
	Consider allowing more mobile homes and Accessory Dwelling Units for affordability.
	Amend accessory dwelling unit (ADU) policies to be less restrictive and consider relaxing size and other requirements.
	Allow more duplex development
	Support redevelopment of generational properties and vacant lots to expand the affordable housing stock.

Financial Literacy

Many Franklin County residents lack the tools and knowledge to successfully navigate the home-buying process and to sustain long-term housing stability. This lack of financial literacy contributes to instability, cycles of debt, and difficulty in accessing affordable housing. Stakeholders recommend the establishment of comprehensive financial literacy and home ownership counseling programs. The emphasis is on equipping families not just with information, but with skills needed to navigate increasingly complex housing and credit markets. As one interviewee put it:

> *"…first of all, establishing a strong financial literacy and home ownership counseling program in the county, because then you would begin to help people understand how to budget and how to better manage their resources. And in order to get the housing finance down payment assistance. You have to have finished a*

> *Certified Housing Counseling Program, right? So, so I would start with that kind of effort, so that you begin to build a pipeline of individuals who can position demonstrate that they're willing to take the initiative and have the discipline to move forward with home ownership. On the multifamily side, again, is financial literacy and individuals deciding what price point they can afford, and then making sure that they budgeted their resources so that they can afford their rent."*

Housing Stability & Support

A limited supply of subsidized and income-based housing leaves many residents with few options, while gaps in rental and utility assistance contribute to recurring crises for vulnerable families and individuals, including veterans and mobile homeowners. Participants recommended increase subsidized and income-based housing options for those not served by current programs.

Specific attention was also called to populations such as veterans, with the recommendation:

> *"I have suggested that we do like an unmet fund, pot of money through the county, because sometimes people need their electric bill paid, or, you know, just one, a one-time thing."*

Housing Preservation

A significant barrier to housing stability in Franklin County is the aging and deteriorating condition of the existing housing stock, particularly among mobile and manufactured homes as well as older site-built residences. As several stakeholders observed, many families, especially those with limited incomes, depend on these homes because "that is the only way they can afford to live in the county. But a lot of them need repairs or are unsafe." The maintenance and preservation of these dwellings are not merely matters of aesthetics, but questions of health, safety, and the long-term viability of affordable housing options.

The challenge is compounded by the prevalence of poorly insulated homes, with one provider describing:

> *"The homes that people are renting are not insulated well, older mobile homes and their electric bills are six, $700...so it's a struggle. You pay your utility bill, you pay your rent, and it's a catch 22 so it's a it's a daily thing here with us."*

Residents are thus often forced into difficult choices between paying for utilities and maintaining even the basic habitability of their homes: "... people having to make that decision, no heat utility, or just having a shell of something to live in the county."

In response, stakeholders have proposed practical, actionable strategies to support housing preservation. One clear recommendation is to implement and enforce routine maintenance requirements for manufactured homes: "Require [mobile homes] every three years to cool seal their roof so that there's no leaks." Such measures are intended to prevent chronic disrepair and the rapid deterioration that can lead to blight or loss of affordable homes.

There is also a call for targeted repair and weatherization programs, particularly for seniors, people with disabilities, and low-income families. As noted in discussions of local programs, ongoing efforts to upgrade and rehabilitate senior housing through initiatives such as the "recent $4.5 million Freddie Mac financing request" for the 72-unit Louisburg property are seen as critical models for broader county efforts.

Co-locate Social Services

Many residents experience fragmented and uncoordinated access to critical resources, as housing, employment, and childcare needs intersect but are often addressed by disconnected agencies.

A holistic approach, modeled on the integration of nonprofit services, was endorsed. Stakeholders encouraged an integrated approach to service delivery, learning from models elsewhere. The vision is one of co-located, wraparound supports to address the interconnected drivers of housing insecurity:

> *"[another community] created a holistic way to help people out of poverty by offering them financial assistance to get jobs and housing and food and childcare...We could try to focus on creating this community, you know, building where all the nonprofits could meet..."*

Such co-location is seen as a means to break down barriers and support the "whole person" on their pathway to housing stability.

Education & Awareness

The need for community-wide engagement was a recurring theme. Community members and local organizations sometimes lack awareness of both the challenges faced by those seeking affordable housing and the ways they can participate in solutions. Growth has also heightened tensions between long-term residents and new arrivals. As one participant asked, "If we could just get something out there that says, you know, if you're part of this community, what are you going to do for it?" The balancing act of managing growth, addressing both the needs of new residents and the concerns of long-term ones, was also clear: "Until we can figure out how to get both of them on the same page for doing what's best for the county... it's going to continue to have some of the rub that it already has." Education and public dialogue are crucial to bridging divides and ensuring that development benefits all residents.

Policy Alignment

Disjointed policies and limited collaboration between county and municipal governments have hindered progress toward shared housing goals. Effective housing solutions, according to stakeholders, will require coordination and alignment across jurisdictions. "My goal is to make sure we find common goal, common issues as you relate to housing, and then move forward." There was particular interest in policy innovation, such as using incentives to encourage multifamily housing: "I feel like it's possible to incentivize that type of development and to incentivize it within the town's jurisdiction...there's opportunity there. How much it's being pursued? I'm really I'm not sure, but I would like to see it certainly be."

Stakeholders urged greater knowledge-sharing and learning from others: "Something that the county and the town should be doing more is talking to the planners for people who have these successful programs and finding ways to connect and see." They also warned that community engagement must be approached with care, cautioning, "[the terms] inclusive, equitable and responsive...That alienates a lot of people that sort of language they're not going to like even hear you out of the conversation on affordable housing."

Infrastructure & Planning

Inadequate infrastructure, particularly water and sewer capacity, serves as a major constraint on new housing development, and poorly coordinated development risks exacerbating traffic and service bottlenecks. Participants emphasized the critical role of infrastructure in expanding affordable housing supply. "Getting the water fixed. That's the biggest thing, you know, it's we just can't develop right now without the water."

There was also support for using infrastructure allocation as a policy lever: “Perhaps we could do something through our allocation policy to say...X number of units are considered affordable...you may receive priority.” Coordinating infrastructure upgrades with new development was likewise viewed as prudent: “I definitely think in that area, it wouldn’t hurt to kind of slow some development down into some roads can be improved in some manner to help with the traffic problems.”

Production Incentives

The private market has often favored high-end development over homes affordable to local working families and those on fixed incomes. Stakeholder argued for a shift away from high-end products toward more accessible homes: “Instead of having these big $500 or $600,000 homes, there can also be a profit in building these other lower range homes, building more of them.”

There was a push to “build more of them,” homes for moderate-income and early-career workers, as well as for older adults looking to downsize: “Young people starting out... seniors so much, but older folks who may be downsizing... the cost of the housing has skyrocketed.”

For populations at risk of homelessness or instability, there was support for “transitional housing, and...large complexes of affordable housing based on income. I would wrap a case management component around that, like I would have on-site childcare.” This comprehensive approach is seen as critical for moving families from crisis to stability.

Traditional funding streams are insufficient to spur new affordable housing at scale. Several stakeholders connected housing strategy with economic development. Innovative funding tools like corporate sponsorship and bond financing were suggested: “If you had a major corporation coming in, and that corporation knew it needed to have housing for its workforce so that it didn’t have to travel...they could help leverage, possibly a bond.” To spur new development, stakeholders also recommended direct county investment and incentives:

> *“… if the county can make some type of investment, like I see them giving money to industries, so why couldn't they not make an investment into bringing in developers who would be willing to develop affordable housing? Like I see them as the leader in this movement. If they are standing at the door saying, we want this, you know, it's kind of like if you build a bridge, they will come. And I think that will help our community have more buy-in be-*

> *cause we see the county doing all this economic development."*

The investment of public, private, and philanthropic resources was described as foundational: "This notion of providing workforce housing and affordable housing and shelter for the homeless has to be something that's intentional, and it has to be invested in... with public dollars in order to attract the private dollars to get it done."

Zoning & Land Use Reform

Restrictive zoning has limited the diversity and supply of affordable housing, including manufactured homes, duplexes, and accessory dwelling units. Stakeholders propose amending ordinances to allow affordable housing developments by right:

> *"I would try to increase the ordinances' ability to allow, by right, affordable housing. Maybe set aside some sort of land area, or some side of town where we could have the affordable housing, maybe one or two developments that were affordable."*

Other suggestions included expanding allowable mobile homes and accessory dwelling units, with one participant noting, "I personally don't have a problem with mobile homes. If it's what somebody can afford, I don't have a problem with it." Stakeholders recommended allowing new manufactured home parks, but with safeguards: "The zoning of it, allowing an investor to come in and develop a park...from the zoning perspective, I would say allowing that but with some stop gaps in place." ADU policy reform was also highlighted:

> *"The one attempt that we made as a department was the accessory dwellings...perhaps one way we can make some changes to the ordinance...would be to amend that policy again...maybe relaxing that would help with the problem."*

Duplexes and the redevelopment of underutilized lots were also named as practical strategies: "Allowing more duplex housing within the county's jurisdiction" and "On a regular basis. I have people come in that...have generational properties that have been in their families for a long time... or on empty lots [where they could] build duplexes."

The Need for More Housing Choice

Franklin County's housing ecosystem has been shaped by extraordinary population growth and shifting economic dynamics, yet it is being challenged by a persistent lack of housing diversity. Although the county's rural character and relatively affordable housing market have historically attracted new residents, especially those commuting to Raleigh or Durham, this advantage is rapidly diminishing. The housing stock remains overwhelmingly composed of single-family detached homes and mobile or manufactured units, with zoning and land use policies reinforcing low-density development and limiting opportunities for multifamily or higher-density housing. As a result, the county faces increasing pressure on affordability, with the median home price surging by 160% in the past decade with rents rising similarly.

These trends have widened the gap between homeowners and renters, both in terms of income and access to wealth-building opportunities and have left many lower- and moderate-income households struggling to keep pace. The benefits of economic growth have disproportionately accrued to homeowners and new, higher-income arrivals, while long-standing residents and renters have experienced stagnant wages and escalating housing costs. The challenge for Franklin County moving forward is to balance the preservation of its rural character with the imperative to diversify its housing stock and promote affordability, equity, and inclusion for all residents in the face of continued metropolitan expansion.

As demonstrated in the data profile and through stakeholder feedback, the need for expanded housing choice is particularly acute for workforce and affordable home seekers, those who earn too much to qualify for public subsidies but too little to afford market-rate housing without cost burden. This "middle" segment is often overlooked in both policy and development, leading to a shortage of attainable housing. As noted in the National League of Cities and American Planning Association's Housing Supply Accelerator Playbook:

> *"The impacts of [housing] shortage, felt keenly by residents, community leaders, community planners and businesses alike, include low rates of housing vacancies/availability, escalating rents, soaring home purchase prices, workforce shortages and more. This supply gap is particularly pronounced in affordably and moderately priced housing, especially in rental housing units."*[1]

1 National League of Cities, & American Planning Association. (2024). Housing Supply Accelerator Playbook: Solutions, Systems, Partnerships. National League of Cities and American Planning Association. https://www.nlc.org/resource/housing-supply-accelerator-playbook/

A truly inclusive housing ecosystem in Franklin Cunty would require land use policies and collective public/private/philanthropic investments that ensure "diverse, attainable, and equitable" supply, not just for the very poor or affluent, but also for essential workers, young families, and seniors on fixed incomes. Expanding options at all price points, including smaller starter homes, by-right accessory dwelling units (ADUs), manufactured housing, and middle-density multifamily, would address this need and provide a healthier housing landscape.

Acute Need for Workforce Housing Options

While Franklin County's local economy provides jobs to approximately 33,900 individuals, (with significant employment in office and administrative support, retail trade, construction, and manufacturing sectors), it does not have ample rental or for-sale options for many of its local workers. A diverse housing supply is essential to attract and retain workers across these industries as well as for fueling sustainable economic development. Moreover, as stakeholders have indicated in their interviews, essential county workers such as first responders, teachers, social workers, and healthcare professionals are increasingly facing challenges in Franklin's housing landscape being priced out of the market and looking to neighboring counties for their affordability.

The tight housing market, rapid population growth, and extremely low vacancy rates in Franklin County have driven up both rental and homeownership costs. First-time homebuyers and lower-income families have a shrinking pool of available affordable units; most of the for-sale inventory is out of reach for many local residents. The results, as the Housing & Demographic Profile of Franklin County demonstrate, are that over 40% of renters and more than 10% of owners are "cost burdened."

Housing diversity contributes to overall economic stability.[2] A mix of housing types – including mixed-use, multifamily apartments and condominiums, townhomes, and higher density single-family neighborhoods - would support a range of income levels and family structures, contributing to community stability and economic resilience for decades to come. The county risks not only increased social stratification and displacement of low-income residents but also a potential drag on economic growth, as employers may struggle to attract and retain workers who cannot afford to live locally. Encouraging a broader range of housing options would also

2 Frederick, C. (2022). Economic Sustainability and 'Missing Middle Housing': Associations between Housing Stock Diversity and Unemployment in Mid-Size U.S. Cities. Sustainability, 14(11), 6817. https://doi.org/10.3390/su14116817

ensure that essential workers can reside locally, reducing commute times and enhancing community engagement.

Addressing this situation will require a multi-pronged approach: reforming zoning to permit higher-density and multifamily development, expanding the supply of affordable rental units, and preserving the county's existing naturally occurring affordable housing. As the data make clear, maintaining the status quo will only exacerbate cost burdens and housing insecurity among the county's most vulnerable residents, undermining the very character and community cohesion that has attracted new residents to Franklin County in the first place. The need for robust workforce and affordable housing policy is not merely a matter of equity, it is foundational to the sustainable, inclusive growth of the region.

Policies promoting housing development have been shown to stimulate economic activity, create jobs, and increase consumer spending, all of which contribute to economic vitality of a community. In fact, the National Association of Home Builders (NAHB) has found building 100 rental units can create over 300 jobs during the construction phase and sustain approximately 80 jobs annually thereafter.[3] A range of housing choices also reduces the financial burden on households, allowing residents to allocate more of their income to other local goods and services. This increased consumer spending has been found to support small businesses and contribute to local economic growth.[4] Conversely, a lack of affordable housing options can impede economic expansion by limiting the available workforce and deterring potential employers from investing in regions with high living costs.[5,6]

"Missing Middle" Housing in Franklin County

One of the most significant challenges in North Carolina, especially in rural areas like Franklin County, is the absence of "missing middle" housing or "moderate density" housing types. The Terner Center for Housing Innovation defines missing middle housing as "multi-unit or clustered housing types that are compatible in scale with single-family homes... smaller-scale duplexes, fourplexes, cottage courts, and courtyard buildings." These options have been "largely illegal to build in most neighborhoods

3 https://www.nchfa.com/sites/default/files/page_attachments/2021BOHAffordableHousingBenefitstheEconomy.pdf

4 https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2024.pdf

5 Schwartz, A. F. (2013). Housing policy in the United States (3rd ed.). Routledge.

6 Wardrip, K. (2011). Housing affordability and economic growth. National Low Income Housing Coalition.

throughout the United States due to local zoning restrictions."[7]

Figure 3 - Depiction of the "Missing Middle" from Opticos Design Inc. (available at https://missingmid-

dlehousing.com/)

Historically, such housing provided attainable, modestly priced housing for working and middle-class families. However, today these options have become rare with market rate developers favoring either larger single-family homes with a higher profit margins or large apartment complexes where there is an economy of scale. Likewise, concerns about density, traffic, and property values have also led to resistance towards missing middle housing proposals. The result has been more and more restrictive zoning that neglects the diverse needs of communities, rapidly changing demography, and contributing to housing affordability challenges. In Franklin County the lack of missing middle supply has profound implications for affordability and equity. The absence of these options means that households who might have moved from rentals to entry-level homeownership remain stuck, increasing pressure on limited multifamily and rental units and exacerbating displacement to neighboring counties.

Mobile & Manufactured Housing

Mobile and manufactured homes are another crucial, yet often stigmatized, part of the housing continuum in rural North Carolina. As Hannapel (2018) notes, "Mobile homes are a ubiquitous sight in the Southern rural landscape... the best, or only, affordable housing option for low-income and working-class individuals and families."[8] The prevalence of manufactured housing reflects "the financial and logistical challenges of site-

7 Terner Center for Housing Innovation. (2022). Unlocking the Potential of Missing Middle Housing. https://ternercenter.berkeley.edu/research-and-policy/unlocking-missing-middle/
8 Hannapel, E.-K. (2018). ReMobile Home: An Exploration of Mobile Homes in Rural North Carolina (Master's thesis, University of North Carolina at Greensboro).

built construction in rural areas that lack infrastructure." Mobile homes can offer a path to ownership, stability, and community, but aging stock and restrictive land use policy presents challenges for the future of this form of housing option. In rural regions, this kind of manufactured housing provides one of the only affordable homeownership options, filling the gap left by the lack of new site-built single-family housing or larger multi-family options. In fact, nearly a quarter (23%) of the housing supply in Franklin County is mobile homes and represent most of the limited for-sale offerings in the $100,000 to $200,000 range.

Unfortunately, Franklin County has been losing about 95 or more mobile home units annually, placing further strain on dwindling supply. Efforts to rehabilitate existing units, rather than simply removing them, could expand affordable supply and honor residents’ attachment to place, yet too few programs exist to support the maintenance of these properties for low-income owners.

Pushback against more housing is evident in Franklin County. While some residents may fear that multifamily or denser housing developments will lower surrounding home values, numerous studies have shown that well-designed, well-managed, and wider housing selection can stabilize neighborhoods and lead to increased property values over time.[9] Proactive local planning and land use policies can help increase affordable housing supply and integrate this supply seamlessly into communities, preserving property values and neighborhood aesthetics. Intentional long-term growth planning ensures that multifamily developments are supported by adequate infrastructure and services, mitigating potential strains on resources.

9 https://www.trulia.com/research/low-income-housing/

Strategic Approaches to Preservation & Production of Housing

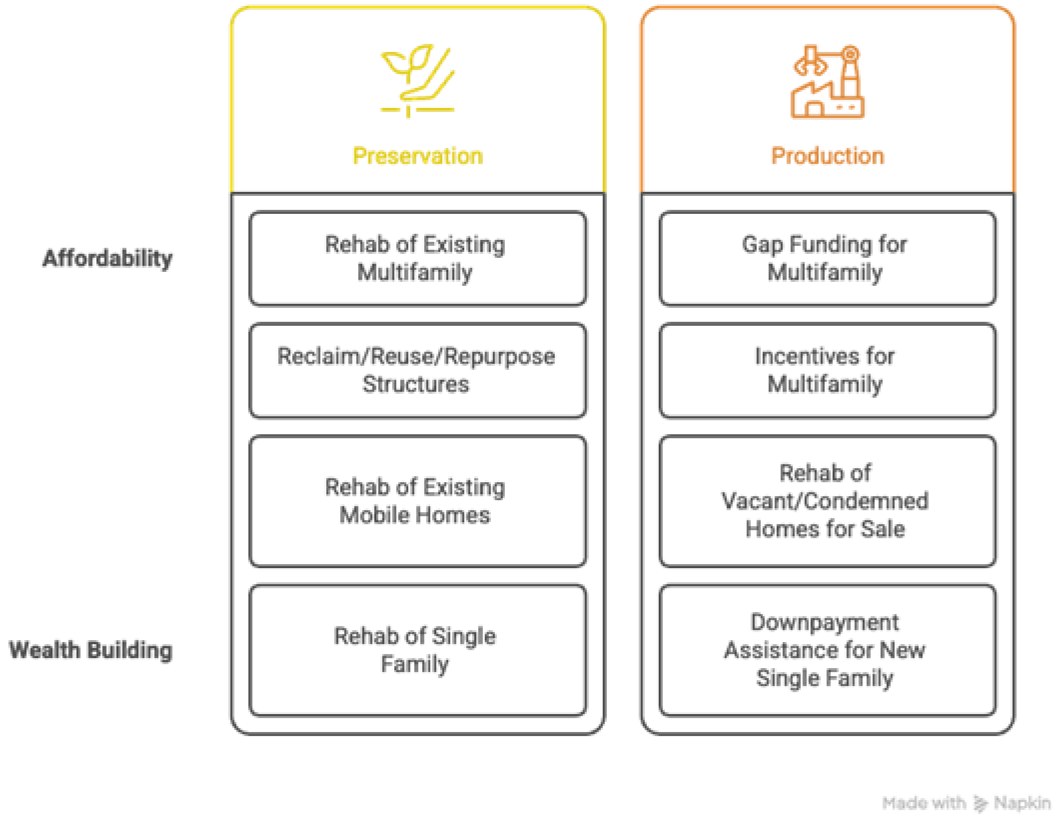


Figure 4 - Preservation vs. Production, Affordability vs. Wealth Building

The figure above presents a conceptual framework for addressing affordable and workforce housing needs. This schematic underscores the inherent tension and interplay between policies aimed at preserving existing housing, particularly for low-income residents, and those that seek to stimulate new housing production, while also acknowledging the dual goals of maintaining affordability and enabling pathways to wealth creation for residents.

In the preservation domain, strategies such as the rehabilitation of existing multifamily housing and targeted rehab programs for homeowners are positioned as essential tools for retaining the current housing stock and supporting vulnerable homeowners. Notably, the rehabilitation of existing mobile homes for resident ownership occupies a central space, highlighting the importance of both tenure security and asset-building for lower-income households who often rely on manufactured housing.

At the intersection of production and preservation are strategies like reclaiming, reusing, and repurposing existing structures, which offer opportunities for adaptive reuse and neighborhood revitalization without sacrificing affordability. The right half of the diagram addresses the need for new housing supply, with funding for multifamily development serving the affordability goal and down payment assistance programs for new single-family homes supporting wealth-building objectives by facilitating entry into homeownership. Additionally, the rehabilitation of vacant or condemned homes is identified as a strategy that advances both production and wealth building by converting blighted properties into viable, owner-occupied homes.

Taken together, this framework illustrates the complexity of housing policy in balancing short-term affordability with the long-term objective of wealth building, as well as the necessity of a multi-pronged approach that leverages both preservation and new production to address the spectrum of housing needs. The schematic thus offers a roadmap for policymakers and practitioners seeking to craft interventions that are responsive to the full range of housing market challenges facing rapidly growing communities like Franklin County.

Recommendations

Franklin County faces an urgent need to address affordable and workforce housing supply amid unprecedented population growth, rising home values, and increasing cost burdens for low- and moderate-income households. Drawing from a comprehensive housing assessment, past housing and planning reports, stakeholder interviews, and best practice models across North Carolina, these recommendations provide a clear, actionable framework to address the most pressing affordable and workforce housing needs, balancing rapid growth with equity, sustainability, and community input.

Stakeholders have highlighted the need for intentional policy reforms, expanded partnerships, and county-wide coordination to address these structural issues. Key needs include:

- Diversification of housing types
- Incentives and financing for affordable housing
- Improved infrastructure to support growth in targeted areas
- Stronger support for homeownership and financial literacy, especially among underrepresented groups
- Zoning reform to enable denser, mixed-income, and multifamily development
- Ongoing public engagement and data-driven monitoring of housing outcomes

The recommendations are intended to serve as a living roadmap, to be updated in response to new data, changing market conditions, and ongoing community input. The following recommendations aim to foster greater housing diversity and affordability through coordinated policy, partnership, and investment, with a focus on actionable steps, identified stakeholders, and measurable outcomes.

Strategies for Addressing the Need for More Diverse Housing

Strategy 1: Update Zoning and Land Use Policies to Enable Diverse, Affordable Housing Development

Action 1.1: Amend County and Municipal Zoning Ordinances to Permit Diverse Housing Types "By Right"

- **Description:** Revise local ordinances to allow duplexes, triplexes, townhomes, accessory dwelling units (ADUs), and small-scale multi-family housing in more zoning districts, especially in areas near jobs, services, and infrastructure and in the higher density areas along Route 1 between Franklinton and Youngsville. Use conditional zoning to streamline the development process and increase the supply of affordable housing by requiring 15% of units are set aside as affordable to low- to moderate-income households.
- **Justification:** Current zoning restricts most land to low-density, single-family homes, which limits options and affordability. Allowing diverse housing types "by right" reduces delays, uncertainty, and development costs. Conditional zoning further would allow Franklin County to approve zoning changes for individual parcels, subject to specific conditions or developer commitments for affordability.
- **Intended Impact:** Increased supply of "missing middle" affordable and workforce housing, especially for young families, seniors, and essential workers.
- **Considerations:** Potential community resistance; need for public education and engagement to address NIMBY concerns.
- **Stakeholders:** County and municipal planning boards, town councils, local developers, community organizations.
- **Next Action Steps:**
    - Conduct a zoning audit to identify restrictive provisions.
    - Draft and circulate proposed ordinance amendments.
    - Hold public forums and listening sessions.
    - Vote on and adopt revised zoning regulations.

Action 1.2: Incentivize Mixed-Income and Mixed-Use Development in Growth Nodes

- **Description:** Use density bonuses, expedited permitting, or reduced fees for developments that include a significant share of affordable/ workforce units or integrate residential with commercial and civic uses.
- **Justification:** Mixed-income and mixed-use projects promote economic integration, make better use of infrastructure, and support local business development.
- **Intended Impact:** Higher quality, more sustainable neighborhoods with a range of price points and amenities.
- **Considerations:** Incentives must be sufficient to offset added costs; care to avoid displacement of vulnerable populations.
- **Stakeholders:** Planning departments, developers, chambers of commerce, economic development agencies.
- **Next Action Steps:**
    - Develop criteria for eligible projects.
    - Establish incentives and incorporate into planning documents.
    - Market program to developers.
    - Track participation and project outcomes.

Action 1.3: Expand Water, Sewer, and Transportation Infrastructure in Targeted Areas

- **Description:** Prioritize public investment in water/sewer and transit to areas designated for higher-density and affordable housing development, including town centers and transit corridors.
- **Justification:** Infrastructure is a precondition for denser development. Coordinating infrastructure with zoning and land use maximizes public investment and reduces sprawl.
- **Intended Impact:** Enable new multifamily and mixed-use projects; reduce land and construction costs for affordable housing.
- **Considerations:** Funding limitations; equitable allocation of infrastructure resources.
- **Stakeholders:** County public utilities, NCDOT, municipal governments, regional planning organizations.
- **Next Action Steps:**
  - Update capital improvement plans.
  - Seek state/federal grants (e.g., CDBG, USDA Rural Development).
  - Coordinate infrastructure and land use planning.
  - Engage with developers on infrastructure needs.

Strategy 2: Expand Affordable and Workforce Housing Production and Preservation

Action 2.1: Establish a Local Housing Trust Fund and Leverage Public-Private Partnerships

- **Description:** Create a county-level Housing Trust Fund to provide gap financing, grants, and low-interest loans for the construction and preservation of affordable and workforce housing. Leverage public, philanthropic, and private investments.
- **Justification:** Local housing trust funds can fill critical funding gaps not covered by federal or state resources, enabling more projects to move forward and allowing flexibility to respond to local needs.
- **Intended Impact:** Increased number of affordable units, preservation of naturally occurring affordable housing, and greater leveraging of private and nonprofit sector investment.
- **Considerations:** Requires ongoing funding sources (dedicated local revenues, developer fees, bond issues, philanthropy). Needs robust, transparent oversight and alignment with broader housing goals.
- **Stakeholders:** County and municipal governments, local employers, philanthropy (e.g., community foundations), nonprofit housing developers, Community Development Financial Institutions (CDFIs), Community Development Corporations (CDCs), and traditional financial institutions.
- **Next Action Steps:**
  - Convene a coalition of stakeholders to design fund governance.
  - Identify and secure initial funding streams (e.g., general funds, bond measures, Community Reinvestment Act (CRA) funding, or other federal/state allocations).
  - Develop application and award criteria tied to community priorities.
  - Issue first round of grants/loans and evaluate outcomes.

Action 2.2: Use Public Land and Land Banking to Facilitate Affordable Housing Development

- **Description:** Inventory and prioritize surplus public land for affordable and workforce housing. Establish a land banking authority or work with a partner (e.g., Habitat, land trust) to acquire and assemble parcels for future development.
- **Justification:** Public land is a critical, often underutilized asset that can reduce development costs and support long-term affordability through mechanisms like land trusts or deed restrictions.
- **Intended Impact:** More affordable housing in high-opportunity areas; reduced speculative land costs; preservation of affordability over time.
- **Considerations:** Requires interdepartmental coordination, transparency in site selection, and community engagement to address opposition.
- **Stakeholders:** County and municipal governments, public schools, nonprofit developers, housing authorities, local land trusts.
- **Next Action Steps:**
    - Conduct a comprehensive public land inventory.
    - Develop policies for prioritizing land for affordable housing.
    - Establish or partner with a land banking entity.
    - Issue RFPs or direct land for affordable housing projects.

Action 2.3: Expand Home Repair, Weatherization, and Rehabilitation Programs

- **Description:** Increase funding for home repair and weatherization (partnering with existing programs such as FVWOPP and Kerr-Tar COG), prioritizing seniors, low-income homeowners, and those with disabilities.
- **Justification:** Preserving and improving existing homes helps prevent displacement, improves energy efficiency, and maintains housing stock affordability and quality.
- **Intended Impact:** Safer, healthier, and more affordable homes; reduced utility costs; support for aging in place.
- **Considerations:** Need for outreach to underserved groups, coordination among agencies, and sustainable funding.
- **Stakeholders:** County agencies, DSS, FVWOPP, Kerr-Tar COG, non-profit service providers, utility companies.
- **Next Action Steps:**
    - Map existing repair/rehab resources and gaps.
    - Increase outreach and simplify applications.
    - Seek additional funding (e.g., NCHFA, federal, utility partnerships, philanthropy).
    - Monitor program outcomes.

Strategy 3: Strengthen Pathways to Homeownership and Financial Empowerment

Action 3.1: Launch Countywide Financial Literacy and Homeownership Counseling Initiative

- **Description:** Expand access to financial literacy programs, pre- and post-purchase counseling, and homebuyer education, targeting renters, and first-time buyers.
- **Justification:** Financial literacy and counseling are critical for preparing families to navigate the complexities of home buying, credit, and budgeting, reducing risk of foreclosure and cost burden.
- **Intended Impact:** Increased homeownership among low- and moderate-income families; reduced disparities in mortgage access and outcomes.
- **Considerations:** Need for trusted community partners; measuring impact on homeownership rates.
- **Stakeholders:** Local nonprofits, banks/credit unions, realtors, Cooperative Extension, faith-based organizations.
- **Next Action Steps:**
  - Partner with HUD-certified housing counseling agencies.
  - Develop targeted outreach (including Spanish-speaking and other minority populations).
  - Integrate counseling with down payment assistance and first-time buyer programs.
  - Track participation and outcomes.

Action 3.2: Expand and Promote Down Payment Assistance Programs

- **Description:** Increase the availability and visibility of NCHFA loan and down payment assistance programs, targeting first-time buyers and underrepresented groups.
- **Justification:** Lack of down payment is a primary barrier to homeownership, especially for renters and households of color.
- **Intended Impact:** More first-time buyers can access homeownership; reduced racial and generational homeownership gaps.
- **Considerations:** Coordination between local, state, and lender-administered programs; need to pair with counseling for maximum impact.
- **Stakeholders:** State Housing Finance Agency (NCHFA), banks/credit unions, Realtors, local government, employers.
- **Next Action Steps:**
    - Publicize available programs in multiple languages.
    - Host homebuyer fairs and workshops.
    - Partner with local employers for workforce homebuyer programs.
    - Evaluate participation by demographic and geographic group.

Strategy 4: Coordination, Data, and Community Engagement

Action 4.1: Formalize Housing Partnerships and Policy Alignment

- **Description:** Collaborate with municipalities and Kerr-Tar COG planning organizations to align housing, infrastructure, and economic development policies.
- **Justification:** Housing markets, labor sheds, and transportation networks are regional. Coordination enables more efficient use of resources and policy solutions scaled to the market.
- **Intended Impact:** More effective management of growth, shared solutions for affordable housing challenges, and increased access to funding.
- **Considerations:** Requires sustained political will and staff capacity; need to overcome jurisdictional silos.
- **Stakeholders:** County/city managers, planning directors, regional COGs, economic development agencies.
- **Next Action Steps:**
    - Convene regular regional housing summits or task forces.
    - Develop a regional housing dashboard and data-sharing agreements.
    - Jointly apply for state/federal grants.
    - Align transportation, housing, and infrastructure planning.

Action 4.2: Implement Ongoing Community Engagement

- **Description:** Establish a robust engagement process for ongoing input from residents, especially underrepresented groups
- **Justification:** Community-driven solutions are more effective and equitable; transparency and accountability build public trust.
- **Intended Impact:** Increased community buy-in, better-targeted policies, and measurable progress toward diverse housing goals.
- **Considerations:** Requires translation, interpretation, and accommodations for accessibility; periodic data collection and transparent reporting.
- **Stakeholders:** County/municipal government, nonprofits, residents, advocacy groups.
- **Next Action Steps:**
  - Develop an annual survey and reporting process.
  - Hold public forums/listening sessions in across county locations and formats.
  - Report annually on progress toward housing goals and equity indicators.