FORSYTH COUNTY HUMANE HOUSING NETWORK

Community Snapshot + Action Guide

A simplified, living, public-facing guide to our shared housing study and action planning framework, written for residents, partners, funders, and policymakers.

To join the Humane Housing Network or learn more about this work, visit our website:
thrivingtogetherforsyth.org/humane-housing

Scan to read full Action Framework or visit bit.ly/FCHHN-Full-Framework

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SUPPORTED BY THRIVING TOGETHER

IF YOU READ NOTHING ELSE

Three things you need to know:

- We do not have enough affordable housing, especially for our lowest-income neighbors. We're short roughly 25,000 homes.
- The system is fragmented. With stronger coordination, shared strategy, and sustained investment, we can make meaningful progress together.
- We need to act on three fronts at once: preventing housing loss, preserving what we have, and building more.

Welcome & Purpose

This document is a simplified, public-facing companion to a comprehensive housing study conducted for the Forsyth County Humane Housing Network (FCHHN) and Forsyth County Humane Housing Network Action Planning Framework. It translates research into clear, shared direction and makes sure that what we've learned together doesn't stay locked inside a report.

It's for you. Whether you're a resident trying to stay in your home, an organization doing the work every day, a funder wondering where to invest, or a policymaker ready to act.

What is "Humane Housing"?

Humane housing means housing that is safe, affordable, stable, and connected to opportunity and designed in ways that do not displace people or reinforce patterns of inequality.

That is our vision. The Humane Housing Network, a cross-sector collaboration of residents, nonprofits, government agencies, funders, and community leaders, is working to make it real.

Forsyth County is not lacking ideas; it is lacking alignment and execution.

FORSYTH COUNTY
HUMANE HOUSING NETWORK

The Big Picture: What's Happening in Forsyth County

Forsyth County has a housing crisis. It's not new. The warning signs have been building for a decade, but it has grown more urgent. Rising costs, not enough affordable homes, and a system that wasn't built to work together have left thousands of families struggling.

~25,000	10,516	25,340	476
homes needed projected gap by 2029	**eviction filings** in Forsyth County, 2024	**renter households** severely cost-burdened	**people unhoused** on any given night

The Core Challenge

The biggest gap is at the lowest incomes. For every 100 households earning under 30% of the area median income, there are only about 34 affordable homes available. That has a deficit of over 8,000 units just at the bottom of the income ladder.

Rising rents have made it worse. Over the past decade, rents in our area have increased by 93%, while wages have not kept pace. A worker earning the average renter wage in Forsyth County would need to work 43 hours a week just to afford a modest two-bedroom apartment.

Note: To afford a basic two-bedroom apartment in Forsyth County without spending more than 30% of your income on housing, you need to earn at least $22.37 an hour. The average renter earns $15.20.

Why This Matters Beyond Housing

Housing is the foundation for nearly everything else in a person's life: their health, their children's education, their ability to hold a job and build savings. When housing is unstable, everything else becomes harder.

Housing inequality in Forsyth County also has deep racial roots. Decades of redlining, exclusionary zoning, and disinvestment have concentrated poverty and limited opportunity for Black and Latine residents in ways that still shape our neighborhoods today. An honest housing plan has to reckon with that history.

What's Driving the Crisis

Root causes:	Who feels it most:
• Too few affordable homes, especially at the lowest income levels • Loss of existing affordable units to market pressures and investor activity • Fragmented systems where people fall through the cracks • Zoning rules that prevent the kinds of housing we actually need • Rising construction costs make it hard for new housing to "pencil out." • Federal funding cuts that are squeezing local programs	• People experiencing homelessness or on the edge of it • Renters spending more than half their income on housing • Seniors and people with disabilities on fixed incomes • Families with young children • People returning from incarceration • Long-time residents in neighborhoods facing rapid change

A New Way to Think About Housing: The Continuum

One of the most important ideas in this work is that housing isn't a set of separate programs. It's a continuum that people move through as their lives change. When any part of that system breaks down, the whole thing backs up.

You can think of the housing system like a river. When the flow is blocked or slowed in one place, pressure builds elsewhere. People get stuck, and the whole system backs up. In housing terms, if there aren't enough permanent affordable homes, shelters fill up, and people have nowhere to go. If there's no one helping prevent evictions, more people fall into crisis.

URGENCY *Crisis Response*	**STABILITY** *Getting Back on Track*	**PERMANENCY** *Long-Term Housing*	**THRIVING** *Wealth & Opportunity*
People at immediate risk or already without a home	*Households on the edge who need help staying housed*	*People in affordable rentals or working toward lasting stability*	*Pathways to ownership, wealth-building, and community power*

The Key Insight

Housing is a mobility system rather than a collection of separate programs. People should be able to move through it as their circumstances change. Right now, they often can't. The goal of the Humane Housing Network is to build a system where that movement is actually possible.

The Strategy: Prevention, Preservation, Production

To meet this moment, we need to work on three fronts at the same time.

Prevention

Stop housing loss before it happens

- Timely rent and utility assistance before crisis hits
- Eviction diversion, mediation, & right-to-counsel
- Early-warning systems that identify households at risk
- Living wage + economic policy that reduces housing instability
- "No Wrong Door" coordination so residents find help fast

Preservation

Protect what we already have.

- Emergency and ongoing home repair & weatherization
- Code-to-Care: enforcement that leads to compliance, not displacement
- Property tax relief and foreclosure prevention
- Heirs-property resolution and title clearing
- Anti-speculation policies and long-term affordability covenants

Production

Build and create new quality, affordable housing.

- Community Land Trusts, shared-equity, and Community Land Bank models
- Low-Income Housing Tax Credit projects and deeply affordable rental pipeline
- Gentle density and missing-middle infill housing
- Developer capacity building (minority & small builders)
- Local housing bond and Housing Trust Fund

We cannot build our way out of this alone. We cannot prevent housing loss without adding supply. We cannot preserve what exists without ongoing investment. All three strategies must work together.

Why This Has Been Hard

Forsyth County has had good plans before. The problem hasn't been a lack of ideas, but a lack of coordinated execution.[1] Fragmented leadership, gaps in funding, and a development environment where affordable housing projects often "don't pencil out" have left our community stuck in a cycle of studies without action.

The Humane Housing Network exists to break that cycle. By aligning organizations, resources, and strategies across the whole continuum, we can move from plans to results.

[1] See referenced document

What Needs to Change: Four Priority Areas

The four areas below (Urgency, Stability, Permanency, and Thriving) map directly to the housing continuum. Each one represents real needs that Forsyth County residents are experiencing right now, and concrete strategies for addressing them.

1. URGENCY: Respond to Crisis

What people need:	Example actions:
• More shelter options and emergency beds • Faster access to rental assistance • Stronger eviction prevention supports • Help for people in the "in-between" — waiting for permanent housing	• Emergency rental assistance with minimal red tape • Expand shelter capacity, including for women and families • Pilot eviction diversion and right-to-counsel programs • Master-leasing units to create bridge housing quickly

2. STABILITY: Help People Stay Housed

What people need:	Example actions:
• More affordable rentals that they can actually afford • Stronger tenant protections and fair enforcement • Better navigation through a "no wrong door" approach • Landlords who are partners, not adversaries	• Increase deeply affordable rental units • Landlord engagement and incentive programs • Single intake system connecting people to help • Routine housing inspections to hold landlords accountable

3. PERMANENCY: Protect Long-Term Housing

What people need:	Example actions:
• Affordable homes preserved for the long term • Support for homeowners and small landlords • Dedicated, local funding for housing • Protection from rising property taxes and displacement	• Home repair and weatherization programs • Property tax abatement and stabilization tools for long-time, low-income owners • Extend affordability on existing subsidized housing • Community land trusts to lock in long-term affordability

4. THRIVING: Build Wealth and Community Power

What people need:	Example actions:
• Pathways to homeownership • Community ownership models that prevent displacement • Structural policy change for lasting impact • Generational wealth-building opportunities	• Shared equity and community land trust homeownership • Down payment assistance programs • Anti-displacement strategies in changing neighborhoods • Zoning reform to allow more housing types by right

The 12 Goals at a Glance

This matrix summarizes the full action framework. Every cell is a real need with real strategies behind it. The Humane Housing Network is building plans with timelines, owners, and measures for everyone.

	Prevention: *Stop Problems Early*	**Preservation: *Protect What We Have***	**Production: *Build and Create***
Urgency (Shelter & Homelessness Prevention)	Drastically reduce housing loss by guaranteeing timely support for renters in crisis AND increase diversion/homeless prevention resources to reduce the number of individuals who are unsheltered.	Maintain and strengthen emergency shelter AND preserve safe and affordable housing stock so households in unsafe or crisis housing are not displaced.	Create crisis-responsive production that keeps people off the street and out of unsafe situations.
Stability (Temporary & Transitional Housing)	Create a “no wrong door” system so residents can easily access coordinated resources before they reach crisis.	Create a stable, high-quality rental ecosystem that keeps cost-burdened tenants housed.	Increase the supply of deeply affordable rental units that keep cost-burdened households stable and out of crisis
Permanency (Long-Term Affordable Housing)	Prevent loss of occupied affordable homes by supporting owners and small landlords to keep units safe and habitable.	Lock in long-term affordability and habitability of existing homes and land.	Secure dedicated, long-term local funding for affordable housing production and preservation.
Thriving (Homeownership & Wealth Building)	Build the economic and political conditions that make prevention and affordability durable.	Use preservation to build community wealth, power, and self-determination.	Use new production tools to expand permanently affordable homeownership and wealth-building opportunities.

How This Work Happens: The Network Approach

No single organization can solve Forsyth County's housing crisis. It took decades of fragmented decisions, disinvestment, and missed opportunities to create this moment, and it will take a sustained, coordinated effort across many sectors to change it. That's what the Humane Housing Network is built for.

What is the Forsyth County Humane Housing Network (FCHHN)?

The FCHHN is a collaboration of residents, nonprofits, government agencies, funders, developers, faith institutions, and businesses working together with a shared plan and a common goal.

> *FCHHN's mission: To align and strengthen current and future collaborations, resources, and programs across Forsyth County to develop, preserve, and expand affordable, quality, and humane housing for community members.*

Working Groups in Action

The Forsyth County Humane Housing Network organizes its work through focused working groups. Each group tackles a specific piece of the puzzle.

If you're interested in joining a working group, please complete our **FCHHN Working Group Interest Form**.

Working Group	Focus	Examples of Work
Gentle Density Infill	Prevention / Production	• Community Land Trust (CLT) / Community Land Bank (CLB) development • Shared-equity homeownership • Affordable rental pipeline • Landlord ecosystem
Housing Repair & Weatherization	Prevention / Preservation	• Emergency repair protocols • One-door repair pipeline • Code-to-care collaboration • Small landlord support
Tax Relief & Wealth Preservation	Prevention / Preservation	• Property tax relief outreach • Heirs-property resolution • Foreclosure prevention • Stay Housed Forsyth campaign

Advocacy & Legal	Prevention	● Right-to-counsel ● Eviction prevention taskforce ● Anti-displacement policy ● Housing bond campaign
Finance & Capital	Production	● Housing Trust Fund stewardship ● Capital stack alignment ● 3-year affordable rental pipeline ● Crisis facility funding
Communications	Prevention / Preservation / Production	● "Housing is Infrastructure" campaign ● Housing Help front door ● Shared messaging and capacity across all network organizations ● Support to other work groups

What Makes This Different

Past plans in Forsyth County have produced good recommendations, then sat on shelves. FCHHN has been intentionally built differently: it combines a shared research base, community governance, resident leadership, and a clear expectation that plans lead to action.

The Network includes a Resident Strategy Committee with decision-making power, structured working groups with 30- and 90-day action windows, and a public accountability framework. This work is designed to move quickly into action, with clear ownership, timelines, and accountability to Forsyth County residents.

What Happens Next: A Timeline for Action

The work is already underway. Here's how it unfolds:

Short-Term (Now–1 Year)	Mid-Term (1–3 Years)	Long-Term (3+ Years)
Build coordination infrastructure • Launch the Housing Loan Fund • Stand up working groups with real owners • Pilot emergency rental assistance and eviction diversion • Start home repair programs and property tax outreach • Recruit and compensate resident leaders	**Scale programs and change systems** • Pass zoning reforms enabling gentle density by right • Scale rental production with tax credits and local funds • Strengthen tenant protections and fair housing enforcement • Develop a community land trust and a land bank • Build out Housing Trust Fund with public and private dollars	**Structural policy change** • Permanently affordable housing pipeline across the county • Community ownership at scale through CLTs and cooperatives • Fully capitalized local Housing Trust Fund • Wealth-building infrastructure in historically excluded neighborhoods • Generational, anti-displacement protections in policy • Expand and sustain the overall housing supply so that there are enough homes for people at all income levels.

A Note on Federal Uncertainty

Proposed federal budget cuts to HUD programs, SNAP, Medicaid, and housing assistance would significantly increase need while reducing the resources available to meet it. Forsyth County is not immune to this. The work of building local funding tools, coordinating resources, and creating community-owned solutions becomes even more critical in this environment.

How to Get Involved

This work belongs to all of us. Whatever your role, there is a meaningful place for you in building a more humane Forsyth County.

For Residents	• Join a working group aligned with your experience. • Learn and share your rights as a tenant or homeowner • Provide feedback. Tell your story. Your voice shapes this plan.
For Organizations	• Join a working group aligned with your mission • Share data and resources with the network • Connect your clients and community members to services • Commit organizational capacity to shared goals
For Funders	• Join a working group aligned with your mission • Support resident leadership and community organizing • Align grant cycles with the network's strategic priorities • Advocate alongside organizations for policy change
For Policymakers	• Join a working group aligned with your mission • Champion zoning reform that enables gentle density by right • Dedicate public land for affordable housing with long-term covenants • Expand property tax relief programs and uptake • Show up and attend convenings and hear from residents directly

Housing is foundational to health, stability, and opportunity. Building a system where everyone has a place to call home is possible through sustained, collective effort.

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