

# AFFORDABLE RURAL HOUSING OPPORTUNITIES

Choanoke Area Development Association of NC

Region 4B • Rich Square, North Carolina  
nc-cada.org



## Housing

### INITIATIVE OVERVIEW

Choanoke Area Development Association of North Carolina, Inc. (CADA) invests in affordable rural housing opportunities that build equity, create healthy homes, and improve neighborhoods. Through a variety of housing projects, including single-family home construction, housing rehabilitation and reinvestment, and weatherization and repairs that allow seniors and disabled residents to remain housed, CADA addresses its service area's need for quality, affordable housing.

### LOCAL NEED ADDRESSED

Substandard housing, as reflected by Census data, has historically been a problem in CADA's five-county service area in northeastern North Carolina, one of the most economically disadvantaged regions in the state. The counties are designated as Tier One Counties by the NC Department of Commerce, indicating that they are some of the most distressed counties in the state. Since the early 1960s, CADA has understood the need for standard housing across its service area and identified gaps in availability through a review of available housing resources. The agency has actively sought partnerships and resources to address housing needs, improve housing options, and build both personal and community assets.

In 2017, CADA's Strategic Plan incorporated needs assessments, analysis, and evaluation of existing housing activities to continue the agency's longstanding focus on safe, healthy, and affordable housing options for residents in the five-county



service area. A Goal and Performance Outcome Indicator was established: Individuals and families need safe and affordable housing. A Performance Outcome Indicator was also established: "200 of 500 or 40% of individuals will obtain safe and affordable housing by June 30, 2020." In its 2018 evaluation of the Strategic Plan and Goals, CADA had already surpassed the above goal in just one year, with a reported 46% of the families having secured safe, healthy, affordable-standard housing.

### ROLE OF CSBG FUNDS

CADA originally began its affordable housing initiative by allotting CSBG funds to establish a Housing Specialist in every county. Being able to use CSBG-funded staff to leverage other resources was fundamental to the beginning of the agency's housing initiatives.

Today, CADA has a Resource and Referral CSBG Component that assists applicants with housing needs. CSBG staff are trained in program guidelines and application processes related to housing assistance. One CSBG staff member is also a state certified housing counselor versed in relevant legal requirements and documents. The CADA CSBG program also emphasizes financial literacy, repairing credit, and working toward homeownership.

## TRANSFORMATIVE IMPACT

CADA's housing projects lead to demonstrable change within the community. One example is the long-standing benefits of the agency's investment in the remodeling and modernization of the Woodland-Olney School Apartments first developed in 1998. The project generated a positive economic impact, provision of new housing for seniors, new jobs, and revenue for local governments. If CADA had not converted this school building into apartments, it would have continued to deteriorate, becoming a blight in this community of approximately 700 residents. Additionally, 30 senior households would not have had access to subsidized housing.

Additional initiatives, like CADA's sponsorship of new construction of single-family homes in the community, have led to similar benefits. New single-family housing generates county tax revenue, creates local jobs, and helps build equity for families. These impacts are also achieved through other housing initiatives, including the rehabilitation of single-family homes, urgent repairs that enable seniors and the disabled to remain in their homes, and energy savings for homeowners living on a fixed income.

## EVIDENCE-BASED OUTCOMES

CADA gathers evidence of this initiative's impact in several ways, but primarily through tools built into each of the funding sources' reporting processes that capture demographics based on the goal(s) and requirements of each program. Most programs and resources have their own web-based reporting systems that capture data; for those that do not, CADA has created its own reporting processes. It is important to note that since CADA does not have an

agency-wide process for capturing housing data, it is a challenge to ensure that all data is captured from disparate web-based reporting systems. Once aggregated, the data for each program is combined into a cumulative report to determine impact yearly.

## EQUITY LENS

CADA's service area is predominately rural, economically depressed and has a high minority population (58.3%), many of whom are experiencing poverty (22.8%). Historically, opportunities for asset-building have been limited due to low-paying jobs, lack of employment, or under-employment. Opportunities for standard housing, especially homeownership, have been limited. CADA's housing assistance programs directly address racial inequities: 95% of those assisted by housing programs are people of color.

## CUSTOMER VOICE

CADA considers customers' voices before, during and after their interaction with housing initiatives. For one, the agency receives input from low-income representatives on its tripartite Board of Directors. Second, it seeks out input from the local low-income community using surveys, public hearings, and focus groups. Third, it considers feedback from other organizations that provide services in the region.

## Contact

Choanoke Area Development Association of NC, Inc.

120 Sessoms Drive, P.O. Box 530  
Rich Square, North Carolina 27869

Website: [www.nc-cada.org](http://www.nc-cada.org)

Phone: (252) 539-4155

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