NATURALLY OCCURRING AFFORDABLE HOUSING PROJECT

Preserving Affordable Housing and Implementing Energy, Water & Health Upgrades

WHAT IS NOAH?

We have an affordable housing shortage in Dane County. There are over 40,000 units of Naturally Occurring Affordable Housing (NOAH), or workforce housing, in the area, but there is a growing need to build more affordable units while also preserving and investing in our existing stock. Our focus is to provide upgrades to small size multifamily buildings (often 30 units or less) that are owned/managed by small companies, organizations, or individuals.

NOAH stock is considered affordable based on the rents charged and residents income being at or below 80% of the area median income. Research shows that for working families, rent, utilities, and transportation costs were among the highest monthly expenses. Addressing the intersection of environmental, social, and economic justice for cost-burdened residents will be the guiding principles for our NOAH program.

PILOT PROGRAM 2020

In 2020, Sustain Dane and Elevate Energy are running a pilot to better understand the challenges and opportunities to serve NOAH stock in Dane County. The pilot work will develop a plan to move forward with a program to scale for impact. We are emphasizing innovation and partnership and centering our work on equity.

The pilot aims to:

- Convene with stakeholders in the public and utility sector
- Engage with owners and property managers
- Conduct 7-10 building assessments and complete 2-3 efficiency upgrades
- Provide a wealth building component to increase resident savings accounts while reducing utility expenses
- Develop a funding strategy to support the work beyond existing incentives
- Explore equitable workforce development and diverse contractors participation
- Develop recommendations for further engagement
- Provide technical assistance, including access to capital for NOAH owners and managers

Enhancing resident health and comfort, reducing utility bills, and providing climate resiliency is a key strategy to provide a more equitable and sustainable housing market.

Affordable housing consumes on average 33% more energy than market rate housing because it is older and not as well updated and/or maintained.
BUILDING A NAVIGATOR PROGRAM

NOAH has traditionally not been served well by existing incentive programs. There are several reasons: it takes extensive outreach to contact the owners and residents, split-incentive challenges with making upgrades, lack of up-front capital, it’s difficult to recuperate investment due to affordable nature of the housing, and lack of understanding how incentives will lead to the anticipated savings or health benefits.

When residents are energy burdened because of high utility bills, those households have higher rates of eviction, destabilizing families and communities. Eviction often comes from owing less than one month in rent, less than $600.

PROGRAM ELEMENTS

The initial design of the program is based on input to date from the pilot program. The navigator program will continue to evolve as we learn from additional engagement, priorities, and experience.

1. Eligibility based on census data to reduce barriers to qualification
2. Buildings with two or more units that are not owner occupied
3. Outreach staff resources to assist owners with navigating and applying to multiple efficiency programs
4. Education resources to connect with residents living in NOAH for input and training about upgrades, answer questions, and other opportunities related to the program.
5. Access to staff for energy and water management assistance with set up of Portfolio Manager accounts
6. Using quick assessment tools to conduct initial reviews to eliminate price barrier
7. Connect owners with trade ally contractors, assist with bidding procedures, and review bids with a focus on diverse contractors and workforce development programs
8. Access to and support in acquiring financial resources, grants, capital, and other funds
9. Residents interested in wealth building can participate in cohort opportunities

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