



JANUARY 2021 **ADVOCACY UPDATE**

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FEDERAL COVID RELIEF PACKAGE APPROVED

A \$900 billion economic relief package approved by the House and Senate on Dec. 21 includes key provisions that impact a wide range of business interests. President Trump signed the measure into law six days later on Sunday, Dec. 27. Specifically, the agreement:

- Provides a new round of direct stimulus payments of \$600 to most Americans including dependents
- Extends all unemployment assistance, including the Pandemic Unemployment Assistance (PUA), through April 19, 2021, with a \$300 weekly boost in payments through March 14.
- Unemployment benefits are extended to the self-employed
- Provides an additional \$284 billion for Paycheck Protection Program (PPP) loans and \$20 billion for Economic Injury Disaster Loans (EIDL) grants
 - Allows certain eligible businesses to receive a second PPP loan
 - Creates a simplified forgiveness process for most PPP borrowers
 - Allows for deductibility of business expenses paid for with PPP funds
- Provides \$25 billion to the states through Sept. 30, 2022, for rental assistance and allows landlords to apply for funds on behalf of tenants
 - Includes payments for rent in arrears as well as utilities and other expenses related to housing
 - Extends federal eviction ban through the end of January
- Provides \$7 billion to states for broadband expansion, including \$300 million for rural broadband
- Provides new money for schools and vaccine distribution

From the home builder perspective, NAHB worked closely with Democratic and Republican congressional leaders to ensure the recovery legislation addresses three major builder concerns:

1. Provides relief for small businesses from burdensome loan forgiveness requirements.
2. Helps struggling renters and landlords with dedicated rental assistance.
3. Assists HBAs that have largely been excluded from previous relief measures.

The final package covers these three areas and contains several other policy objectives that NAHB has championed, including a permanent minimum 4% credit floor on low-income housing tax credits that will allow multifamily developers to finance thousands of additional affordable rental units and an extension of temporary tax provisions for newly-built energy-efficient homes and for home owners who engage in remodeling activities.

View further analysis on the following areas of the \$900 billion rescue package: [Tax Relief](#) [Rental Assistance](#) [Paycheck Protection Program](#) You can also access NAHB's complete listing of Coronavirus Response and Recovery resources on nahb.org. The full post from NAR can be [found here](#).

CENSUS BUREAU UPDATE ON CENSUS—AND IMPACT ON NEW MSA

From a December 30, 2020 press release from the US Census Bureau: “Data collection is just one part of producing a complete and accurate 2020 Census. Since mid-October, Census Bureau experts have been hard at work on processing the data.

As issues that could affect the accuracy of the data are detected, they are corrected. This important process, which has been a part of every decennial census, is critical to produce data that can be used for apportioning seats in the House of Representatives among the states.

The schedule for reporting this data is not static. Projected dates are fluid. We continue to process the data collected and plan to deliver a complete and accurate state population count for apportionment in early 2021, as close to the statutory deadline as possible.”



NC COVID19 UPDATE: COUNTY ALERTS AND VACCINE DISTRIBUTION

On December 22, NCDHHS Secretary Mandy Cohen shared updates on the [COVID-19 County Alert System](#), warning that more than 90 percent of North Carolina counties are now designated as red or orange. The County Alert System uses COVID-19 case rates, the percent of tests that are positive and hospital impact within the county to categorize counties into the following tiers: yellow (significant community spread), orange (substantial community spread) and red (critical community spread).

Additionally, NCDHHS has added data on people vaccinated to the [NC COVID-19 Dashboard](#). Data will be provided for the total number of people statewide and by county of residence who have received the first dose of the COVID-19 vaccine. Data for people who have received the second dose of the vaccine will be added in January.

Most hospitals in North Carolina did not receive their first shipment from Pfizer until Thursday, December 17 and continued ramping up vaccine administration through the weekend. There can be a 72-hour lag in data reported to state. Additional data reported after 8:00 a.m. December 22 will be reflected in the next dashboard update on December 29. NC is currently providing vaccinations to individuals in [Phase 1a](#): Health care workers fighting COVID-19 & Long-Term Care staff and residents.

NC RATE BUREAU REQUESTS 25% INCREASE IN WIND AND DWELLING RATES

Not content with a requested 25% increase in homeowners insurance, in December the NC Rate Bureau filed an additional 24.6% increase for dwelling and wind policies. Information [by territory](#) can be found here. Unfortunately, this cycle of continued increases on coastal residents will continue until the Rate Bureau is abolished.

Dwelling insurance policies are not homeowners’ insurance policies. Dwelling policies are offered to non-owner-occupied residences of no more than four units, including rental properties, investment properties and other properties that are not occupied full time by the property owner.

The filing includes a requested increase of 24.6% in extended (wind) coverage and no increase in fire coverage. The proposed rate increases are capped by territory at 25% for extended coverage.

The last time the Rate Bureau filed for a dwelling insurance rate increase was August 2019, when the Rate Bureau requested a 19.2% increase. The filing resulted in a settlement of an overall average rate increase of 4%.

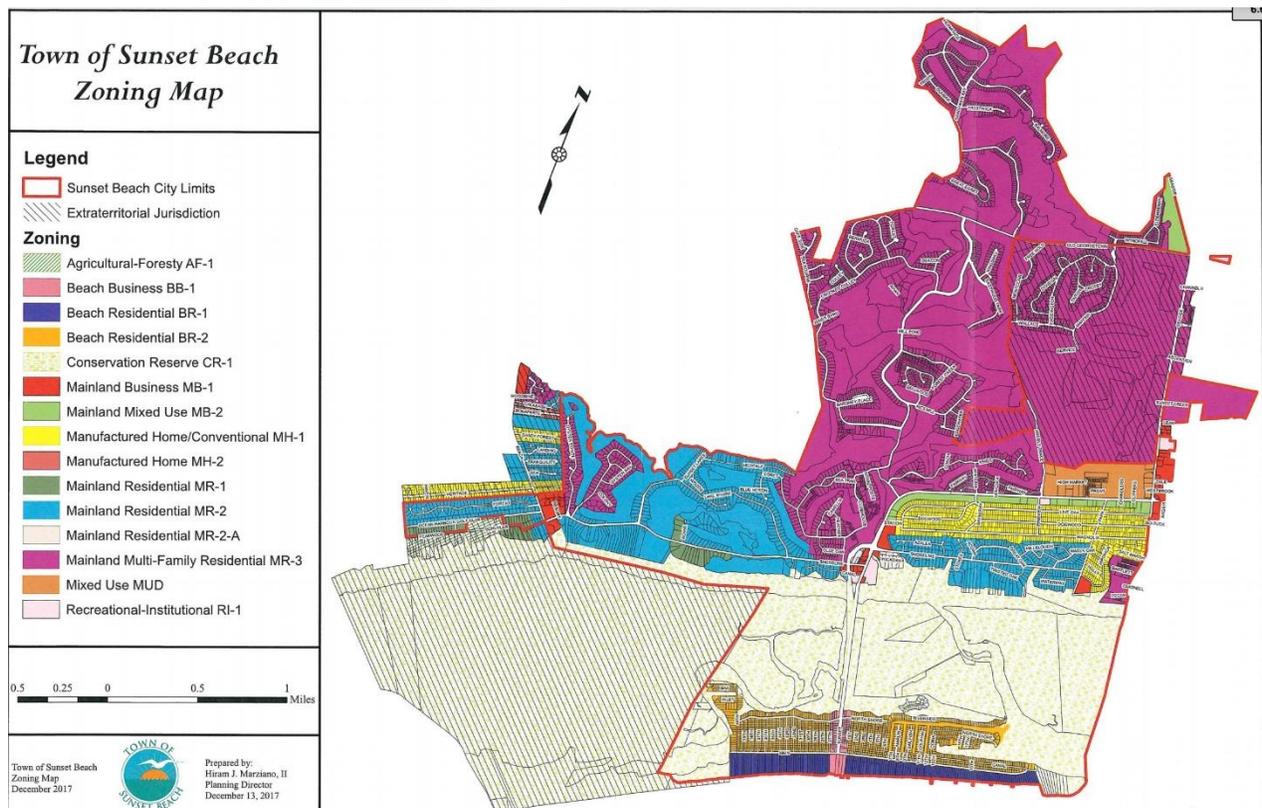
The filing will be reviewed by Department of Insurance experts to determine what, if any, rate adjustments are warranted. If NCDOI and the Rate Bureau do not agree with the requested rates within 50 days, a hearing will be called in which both parties would present their cases to a hearing officer, who would then determine the appropriate rate level.

Emailed public comments should be sent by Jan. 13, 2021, to : 2020Dwellingand Fire@ncdoi.gov.

WITH NEW BOARDS OF COMMISSIONERS SWORN IN, LEADERS ELECTED

At their meetings in December, local Board of Commissioners sworn in new members and elected leaders for the coming year. In Brunswick County, current Chairman Frank Williams turned the Chairmanship over to Randy Thompson. Williams will remain a Commissioner, but will be spending more time as President-Elect of the NC Association of County Commissioners. Mike Forte will serve as Vice Chair. In New Hanover County, Deb Hays was sworn in and promptly elected Vice Chair of the Board, with Julia Olson-Boseman remaining Chair.

In Pender County, George Brown remains Chair, with Fred McCoy serving as Vice Chair. In Onslow County, Jack Bright was re-elected as Chair of the recently expanded Board. However, some transition will continue as Former Commissioner William Shanahan resigned his seat on the board Dec. 8 in preparation for his transition to his new judicial duties as a District Court judge. Shanahan was elected to the board as a Republican and the executive committee of the Onslow County Republican Party has 30 days to forward to the board its recommendation for who should fill the vacant seat.



SUNSET BEACH PLANNING BOARD TO CONSIDER TEXT AMENDMENTS IN JANUARY

In the waning days of 2020, BASE staff and members spent considerable time gathering information about potential text amendments set to be put forth at the January Planning Board Meeting in Sunset Beach. One rumored proposal would have impacted an overwhelming percentage of the town, including the entirety of Sea Trail and other major parcels currently zoned MR3 (pink area above). As of the end of December, several items had been vaguely advertised in the Brunswick Beacon, but few specifics were available from Town staff or the Town website.

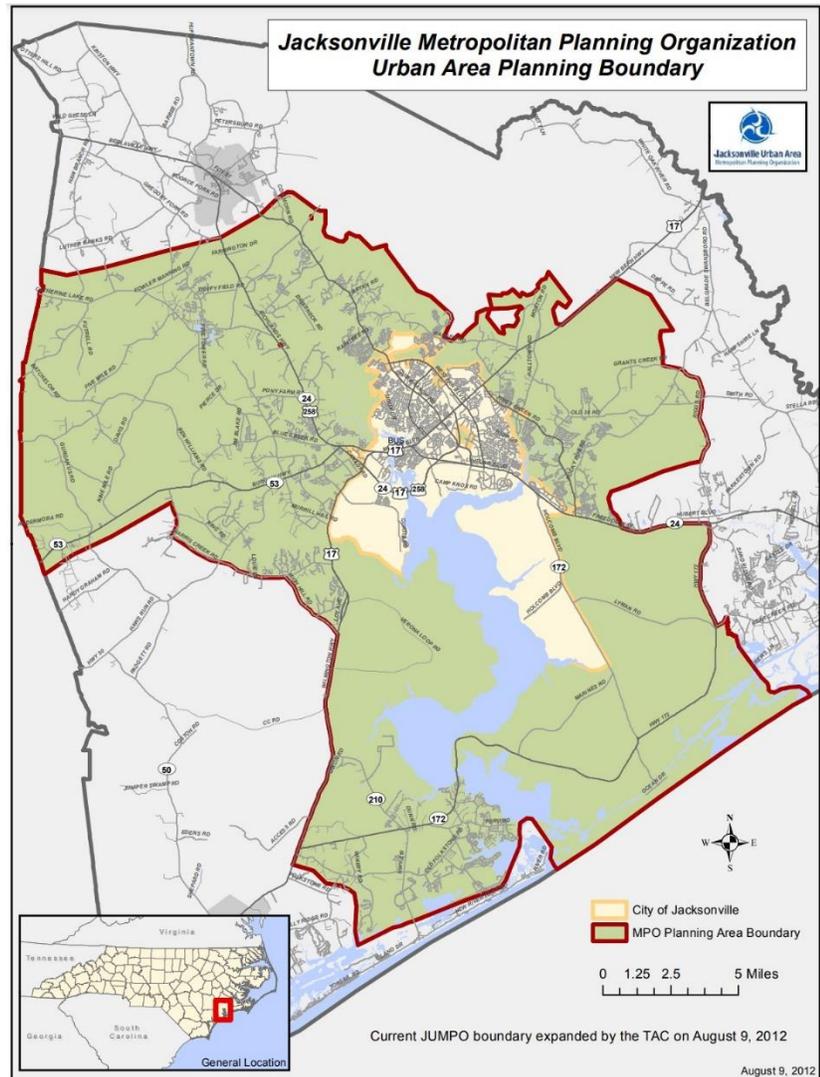
Based on the recently posted agenda, Sunset Beach will be putting forward several text amendments including a removal of a public notice requirement for Planning Board action and consideration of requiring a Special Use Permit for future multifamily investment in the Town. Specifics on these provisions can be [found here](#) with the zoning change/public notice text amendment on page 95 and the other proposals on page 105. The second set of provisions will establish Special Use Permits for multifamily investment in the Town--and set up studies to look at future MR3 density modifications and rezonings.

ONSHOW COMMISSIONERS TO CONSIDER EXPANSION OF JUMPO

As shown at the right, the Jacksonville Urban Area Metropolitan Planning Organization (JUMPO) planning area currently includes the existing urban area of Onslow County (as defined by the Census) plus an area where growth is expected to occur over a twenty-year period. Onslow County has experienced tremendous growth since 2012 when the MPO boundary was last evaluated.

According to JUMPO: “The pressures of such growth are resulting in urban-style transportation concerns outside of the current MPO area and an expansion of the planning area boundary is needed in order to more effectively address mobility issues. Expansion of this area is expected to provide more active management of transportation corridors that impact economic prosperity, resiliency and quality of life. The expansion of this boundary recognizes that we require more urbanized transportation planning services than a rural area.”

At their January meeting, the Onslow Commissioners will consider a Memorandum of Understanding that includes Onslow County, the City of Jacksonville, the Town of Swansboro, the Town of Richlands, the Town of Holly Ridge, the Town of North Topsail Beach and NCDOT. Upon approval, the MPO planning boundary will include all of unincorporated Onslow County as well as these municipalities. Voting members of the JUMPO Transportation Advisory Committee will remain unchanged.



WILMINGTON PARKING, FRONTAGE, CHANGE OF USE, OPEN SPACE

On Tuesday, January 5 at 2:30PM, Wilmington Planning Staff will be hosting another online input session for the development community. Following our robust discussion regarding change of use and frontage standards, staff wanted to set up a session on parking standards. Please make plans to join us.

As a reminder, the change of use and frontage standards will have a widespread and profound impact on existing parcels in the City of Wilmington, especially along major corridors. To see a replay of our December meeting with City staff on this issue, you can [click here](#) and look for the December 9 Discussion with BASE link.

Additionally, the Wilmington Planning Commission will be taking up a text amendment regarding open space provisions at their January 6 meeting. You can read that item [here](#).

OAK ISLAND PLANNING BOARD DISCUSSING TREES--AGAIN

At their November Planning Board meeting, the Oak Island Planning Board had a discussion about a proposed tree amendment. You can read that item [here](#). The Planning Board is set to have additional discussions on this provision at their meeting in January. Upon review, this version of the tree ordinance appears to be more viable than the iterations proposed several years ago, which led to the Brunswick County Association of REALTORS seeking and receiving an NAR Land Use Initiative Grant to successfully fight the proposal at that time.

THANKS TO OUR MEMBERS FOR THE CONTINUED SUPPORT

