The City of Burlington, NC

Analysis of Impediments to Fair Housing Choice

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City of Burlington
Community Development Division
425 S. Lexington Ave.
Burlington, NC 27216
Phone: 336.222.5000
http://www.burlingtonnc.gov/175/Community-Development

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Executive Summary

The following Analysis of Impediments to Fair Housing Choice (AI) serves as a comprehensive look at fair housing issues in the city of Burlington, NC. The report includes an analysis of various demographic, economic, and housing indicators, a review of public and private sector policies that affect fair housing, and a review of the city's efforts to create fair housing choice. It is to be used as a resource document the city can reference for insights into community needs and strategies that can help address those needs.

It is important to note that this executive summary is being drafted during the novel corona virus pandemic outbreak. All the content of this report has been generated based on data and analysis conducted before this major health crisis. The implications of the crisis are and will be profound, affecting communities and households along all social and economic dimensions. But whatever those tectonic shifts may be, the content of this report remains relevant, offering insight into baseline conditions that the current crisis will likely magnify.

Fair housing choice means that residents have the necessary information, opportunity, and options to live where they choose without unlawful discrimination (24 CFR 5.152) and is composed of three components:

- Protected choice, meaning the absence of unlawful discrimination.

- Actual choice, meaning not only that affordable housing options exist, but that the information and resources are available to enable informed choices.

- Quality choice, meaning that the available and affordable housing is decent, safe, and sanitary, and, for persons with disabilities, accessible as required under civil rights law.

The city of Burlington is the largest municipality in Alamance County, North Carolina, midway between the urban economic centers of the Piedmont Triad (Winston-Salem, Greensboro, and High Point) and Research Triangle (Raleigh, Durham, and Chapel Hill) in North Carolina's metropolitan Piedmont Crescent. A city of over 52,000 inhabitants, Burlington is growing and making strides to incorporate sustainable growth and provide its residents affordable cost of living, strong neighborhoods, great schools, multi-modal transit options, a vibrant downtown, and a place to provide economic opportunity.

For much of the city's history, Burlington was a railroad repair and maintenance site, and location to North Carolina Railroad Company Shops central headquarters. Over time, the city became a market center for local agriculture, small diversified shops, and eventually a national textile industry leader. As the economy shifted over the last 40 years, Burlington has made efforts to shift its public policy and community development.

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The city continues to promote fair housing and to educate its leadership, staff, and residents to ensure that all residents are protected under state and local law and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants. City Council members are actively involved in identifying challenges and moving towards viable solutions. Community and business leaders are working together to build a city center that offers economic opportunity and fair housing choice for all of Burlington's residents.

Key Points Affecting Protected Choice, Actual Choice, and Quality Choice

- The citywide poverty rate has increased from 13.7% in 2000 to 20.5% in 2017.

- Low Income neighborhoods represent 33% of the city's total neighborhoods.

- Black or African American households had the lowest household income in the city with $27,841, or 71% of the citywide median household income.

  o Nearly one third of Black or African American households are living in poverty.

- Cost burden households (paying more than 30% of income to housing costs)

  o Over 50% of renters are cost burdened

  o 42.4% of renters pay over 35% (severe cost burdened).

  o Over 30% of homeowners with a mortgage are cost burdened.

- Geographic distinctions in race/ethnicity and poverty exist:

  o There are no Racially/Ethnically Concentrated Areas of Poverty tracts meeting the HUD threshold.

  o General Poverty, Racially/Ethnically Concentrated Areas of Poverty and cost burdened households are predominantly located in the north, northeast, and central neighborhoods of the city.

- Burlington has a higher age dependency ratio than the statewide rate; which reduces productivity growth and often is linked to special housing needs.

- The city unemployment rate doubled between 2000-2017. However, the unemployment rate has been on a downward trend since peaking in late 2009.

- Over 60% of the housing stock was built before 1980; 34% being built prior to 1960.

- The overall rate of owner-occupied housing is in slight decline: the percentage of occupied units that are renter-occupied has increased by over 7% to 47.8%.

- The 2017 median sales price is approximately $10,000 lower than the 2017 median home value (which is based on survey respondents' estimates).

- There is an increasing mismatch in size and affordability of new housing supply compared to the average needs and financial abilities of Burlington residents.

- From 2007-2017, the overall housing loan denial rate for all racial/ethnic groups fell, though Hispanic households were generally the most likely to be denied relative to other groups.

- There was a relative spike in subprime loan originations from 2014-2017.

- The top two housing application denial reasons within the city were credit history (29%) and debt-to-income ratio (25%).

Summary of Findings:

The conclusion of this analysis has identified several current impediments to fair housing choice. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The full details are discussed in the Identification of Impediments to Fair Housing Choice section. The current impediments to fair housing choice are:

1. The city Has an Older Supply of Housing.

2. There Is a Jobs to Housing Imbalance.

3. There Is a Need to Increase Fair Housing Awareness.

4. Low Household Incomes and Poverty Necessitate a Higher Share of Income Needed for Housing.

5. A Majority of Renters Are Cost Burdened.

6. There Is an Insufficient Supply of Safe, Decent, and Affordable Housing for Low- to Moderate Income households.

7. The Cost of New Housing and the Limited Developer Incentives to Stimulate Affordable Housing.

Actions to Address Impediments:

In an effort to overcome or ameliorate barriers to fair housing choice, the city of Burlington listed corresponding strategic actions to be considered and implemented. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although not all of the impediments will likely be eliminated in a short time period, such as five years, the city will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice. Further details are found in the Fair Housing Action Plan section.

- Action 1: Further Establish Financial Incentives for Affordable Housing.

- Action 2: Expand the Role of for-profit and nonprofit developers.

- Action 3: Continue to Expand Economic and Community Development Efforts in Downtown.

- Action 4: Increase Fair Housing Public Education about Fair Housing Practices including Stronger Code Enforcement.

- Action 5: Encourage Burlington Employers to Initiate Employee Housing Assistance (EHA) Programs.

- Action 6: Leverage Vacant Land for Affordable Housing.

- Action 7: Continue to Review and Revise the Unified Development Ordinance.

- Action 8: Provide Tenant Information and Adopt Eviction Assistance Measures.

- Action 9: Maximize Existing Housing Programs Funds.

Methodology

The analysis consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the city of Burlington. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the city, with a particular focus on those that affect housing and special needs populations;
- Public and private organizations that impact housing issues in the city and their practices, policies, regulations and insights relative to fair housing choice;
- The range of impediments to fair housing choice that exists within both the urban center and other areas of the city;
- Specific recommendations and activities for the jurisdictions to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the city.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the 5-Year Consolidated Plan for the city of Burlington, the previous Analysis of Impediments to Fair Housing Choice, and other policy documents. The analysis for the previous AI was done at the Piedmont Triad Region level with Burlington being one of the cities studied. This study focuses solely on city of Burlington data and does not use County data. city data is compared to the state level when viable. Stakeholder input and observations were incorporated as well.

Additional quantitative data were obtained from many sources, including U.S. Census Bureau reports, American Community Survey data (ACS), the U.S. Bureau of Labor Statistics (BLS), Boxwood Means Inc. via PolicyMap and Federal Financial Institutions Examination Council (FFIEC), among others.

ACS 2013-2017 five year estimates were the most recent datasets at the time of research that incorporated all the issues for cross sectional analyses. It should be noted that the comparison of 2017 data to 2000 and/or 2010 Census data is the best means for understanding trends that offer a statistically significant forecasts on the demographic, economic, and housing trends for the next five to ten years. When possible, more recent data is used to offer a static point of information, but should not be used to dismiss the wider trend analysis on which this report focuses.

Purpose of Fair Housing

Fair housing has long been an important issue in American urban policy – a problem borne in discrimination and fueled by growing civil unrest that reached a boiling point during the Civil Rights Movement of the 1960s. The passing of the Fair Housing Act in 1968 was a critical step in addressing this complex problem – but it was far from a solution. Since the passing of the Act, many community groups, private businesses, concerned citizens and government agencies have worked at battling housing discrimination in the face of persistent practices to the contrary.

By design, federal housing policy racially segregated housing for decades. Those policies, as well as the many local and state discrimination policies, are no longer legal, but many communities still feel the effect of red-lining and other policies meant to segregate racial groups which led to decades of divestment and negative economic outcomes. Unfortunately, while the laws have changed the impact of these historic practices and their link between a person's race or ethnicity and access to housing and economic opportunities endures. Many areas of the country have been classified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). Proactively addressing the connection between race, housing and poverty is a necessary part of any housing program.

The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) "affirmatively furthers fair housing" through its programs. Toward this end, HUD requires funding recipients undertake fair housing planning (FHP) and steps that lead to less discriminatory housing practices and better living conditions for minority groups and vulnerable populations.

As part of the HUD-mandated Consolidated Planning process, the city of Burlington is in the process of adopting its Five-Year Consolidated Plan in 2020. The Five-Year Consolidated Plan is an assessment of the economic and social state of the city, as well as local government policies and programs aimed at improving the living environment of its low- and moderate-income residents. The Strategic Plan includes a vision for the city that encompasses the national objectives of the Community Development Block Grant (CDBG) program and is accompanied by a first-year Action Plan that outlines short-term activities to address identified community needs. As part of the planning process, the city of Burlington must also affirmatively further Fair Housing and undertake Fair Housing planning. This process includes the preparation of an Analysis of Impediments to Fair Housing Choice.

This 2020 Analysis of Impediments to Fair Housing Choice is an in-depth examination of potential barriers, challenges and opportunities for housing choice for the city of Burlington's residents. Impediments to Fair Housing are defined as any actions, omissions or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. Fair Housing Choice is the ability of persons of similar income levels – regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

The Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice. It involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction. It provides documentation of existing, perceived and potential fair housing concerns, and specific action strategies designed to mitigate or eliminate obstacles to housing choice for the residents. The Analysis is intended to serve as a strategic planning and policy development resource for local decision makers, staff, service providers, the private sector and community leaders in the city. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the city of Burlington.

The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make fair housing choice a reality for residents of the city of Burlington through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in the city and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices, if any are found to exist. The sections that follow provide a succinct overview of the legal and conceptual aspects of fair housing planning and policy.

Fair Housing Concepts

Housing choice plays a critical role in influencing individuals' and families' abilities to realize and attain personal, educational, employment and income potential. The fundamental goal of HUD's fair housing policy is to make housing choice a reality through sound planning. Through its on-going focus on Fair Housing Planning, HUD "is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in fair housing planning are:

• *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in addressing impediments and the realization of fair housing choice.

• *Affordable Housing* – Decent, safe, quality housing that costs no more than 30 percent of a household's gross monthly income for utility and rent or mortgage payments.

• *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender or familial status, of similar income levels to have the same housing choices.

• *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: The *Analysis of Impediments*, a detailed *Action Plan* to address identified impediments, and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.

• *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.

• *Low and Moderate Income* – Defined as 80 percent of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low income* is defined as 50 percent of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30 percent or below median household income.

• *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners and developers.

• *Public Sector* – The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

Community Profile

The Goal of the community profile is to paint a picture of the current demographic, economic, and housing framework of the city of Burlington. This analysis will aid decision makers in affirmatively furthering fair housing. The Community Profile is broken down into two key sections: The Demographic and Economic Profile, and the Housing Profile. The Demographic and Economic profile looks at the city from the perspective of its people, exploring variables such as race and ethnicity, age, disability status, income, employment and poverty. The Housing Profile looks at the area's housing stock from various angles, such as home values, rents, housing cost burden, vacancy, and substandard housing to provide a snapshot of the physical environment. Together, these pieces provide a data-driven view of the city that will empirically ground fair housing planning efforts.

Location of Burlington in the State of North Carolina

Demographic and Economic Profile

Population

The current population of Burlington is 52,813, according to the most recent data available from the US Census Bureau. This represents 17.8% growth since 2000, which is approximately 7% less than the State of North Carolina. The data table below details the change in population for the city and State.

Table: Population – 2000 to 2017

	2000	**2017**	**% Change**
Burlington	44,917	52,813	17.8%
State of North Carolina	8,049,313	10,052,564	24.9%
Source: 2000 Decennial Census DP-1, 2013-2017 ACS -Year Estimates (DP05)			

The following map geographically displays the distribution of the population throughout the city by Census Tract. Every 10 years the tract boundaries are shifted to create a more uniform population distribution with an average tract size of 4,000 people. Lighter shaded areas represent lower population tracts that may have seen their population decrease or increase more slowly since the last census while darker tracts may have seen more significant growth.

Map - Population
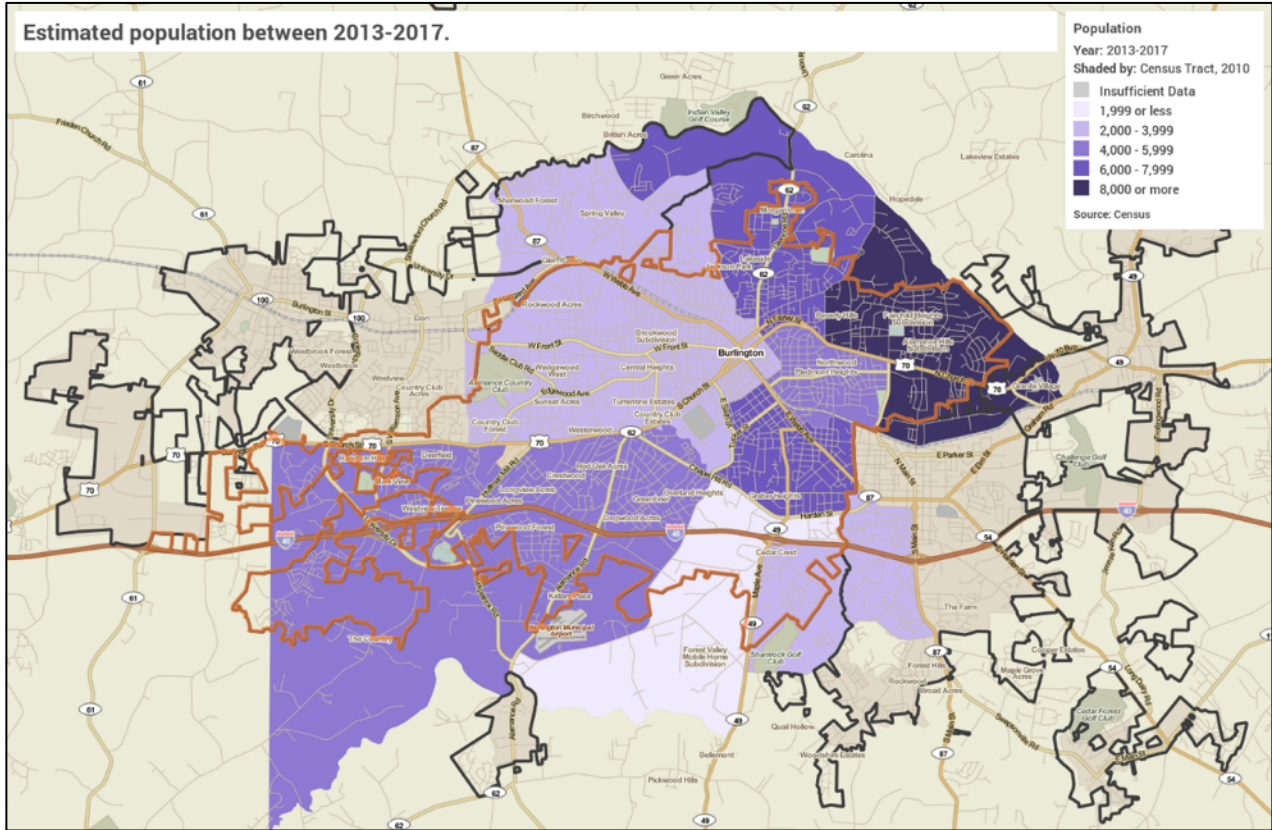
Source: 2013-2017 American Community Survey via PolicyMap

Population growth was uneven in the city with tracts in the southwestern corner of the city experiencing incredibly high growth. While many tracts have seen their population increase, there were some areas where the population decreased since 2000. Tracts in the city center and central east and west tracts are smaller now.

Map - Population Change Since 2000

Source: 2014-2018 American Community Survey via PolicyMap
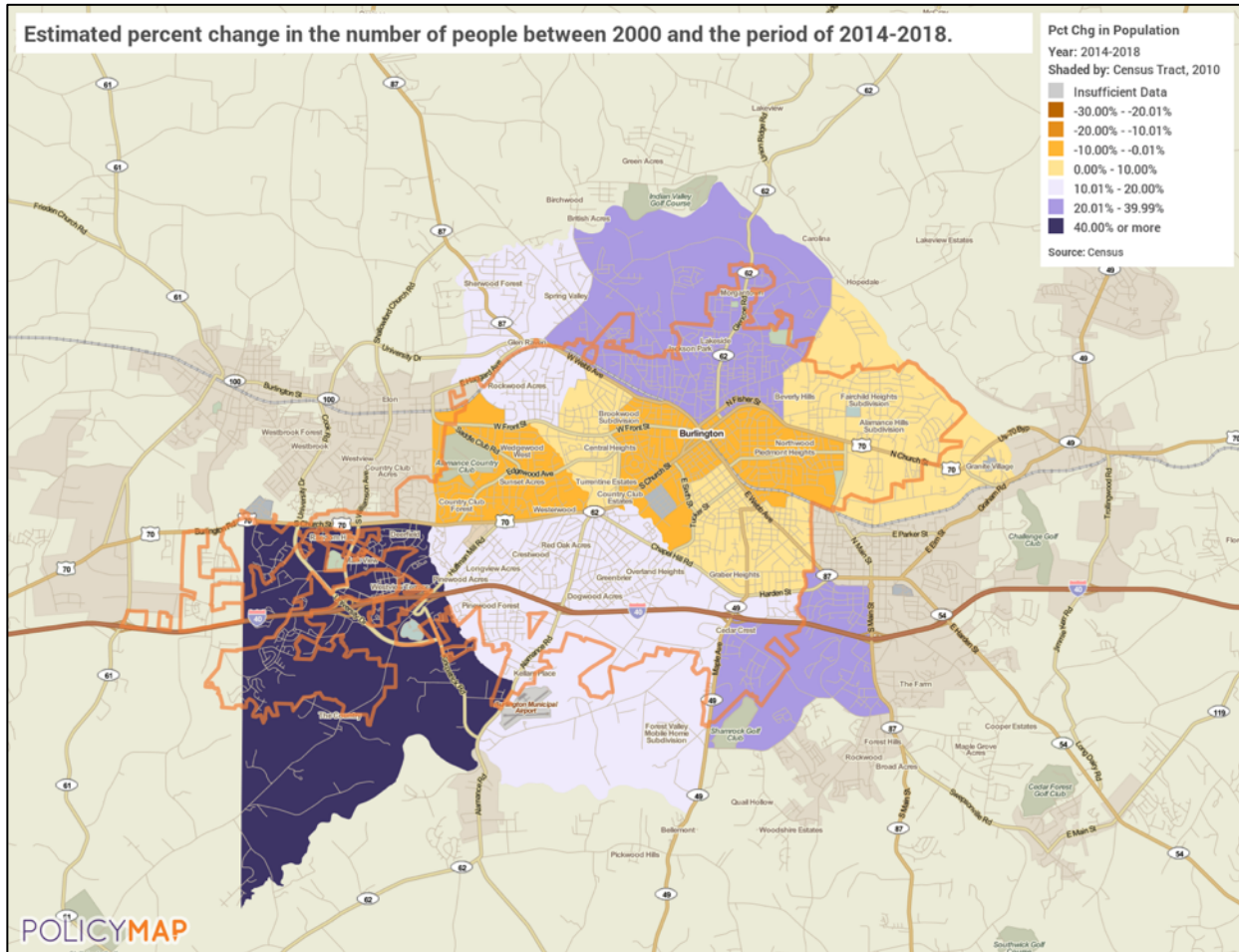
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Age

Like much of the Country, the city of Burlington has a significant population that is either elderly or will be soon. The median age in the city has increased by nearly 2 years since 2000. In 2000, over 21% of the population was over the age of 60. That age group was almost 23% in 2017 and another 6.6% of the population will be over 60 over the next five years. The under 20 population, on the other hand, has decreased in relative size, going from 25.8% to 24.8% between 2000 and 2017.

Table: Age

Age Cohort	2000		2017	
	Number	Percent	Number	Percent
Under 5 years	2,935	6.5%	3,322	6.3%
5 to 9 years	3,023	6.7%	3,152	6.0%
10 to 14 years	3,019	6.7%	3,773	7.1%
15 to 19 years	2,636	5.9%	2,833	5.4%
20 to 24 years	3,067	6.8%	3,383	6.4%
25 to 34 years	6,567	14.6%	7,766	14.7%
35 to 44 years	6,457	14.4%	5,826	11.0%
45 to 54 years	5,661	12.6%	7,169	13.6%
55 to 59 years	2,113	4.7%	3,473	6.6%
60 to 64 years	1,822	4.1%	3,081	5.8%
65 to 74 years	3,816	8.5%	5,096	9.6%
75 to 84 years	2,815	6.3%	2,476	4.7%
85 years and over	986	2.2%	1,463	2.8%
Median Age	36.9	--	38.7	--

The table above illustrates how each age group changed from year 2000 to 2017. The two general trends were an increase in the elderly population and a decrease in the young adult population.
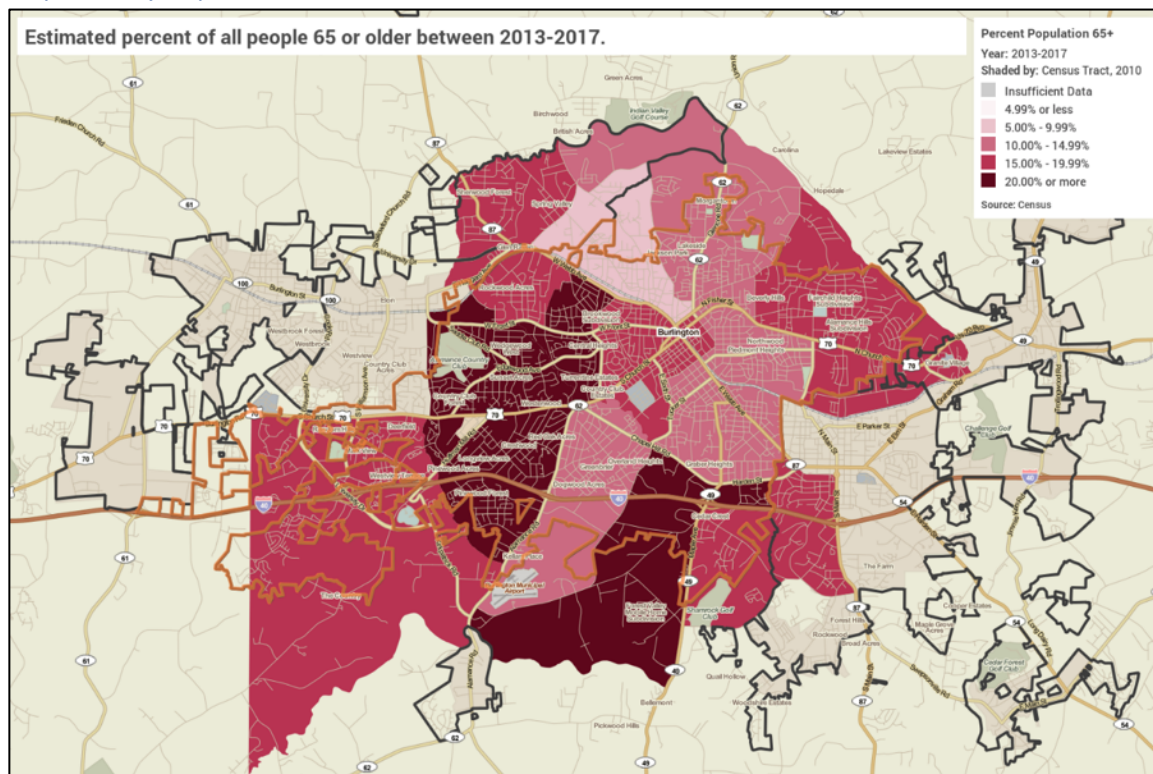
Elderly

Where housing is concerned, the needs of elderly residents (age 65 and older) are particularly important. As people age, they may require new types of social services, healthcare, and housing. As communities across the nation grow older, the needs of the elderly become an increasingly important aspect of both public and private decision-making. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible, and located in proximity to services and transportation. Housing is one of the most essential needs of the elderly because the affordability, location, and accessibility of where they live will directly impact their ability to access health and social services – both in terms of financial cost and physical practicality.

People aged 65 and over comprise a higher percentage of the city's population than that of the state, as a whole. Approximately, 17.1% of the city's population was over the age of 65, compared to the State with 15.1% in that age group. Furthermore, 2.8% of the city's population is 85 or older, which is more than the state rate of 1.7%.

The map below highlights the geographic distribution of the elderly population in the city. Lighter shaded tracts are those with a smaller population than darker shaded tracts. Overall, there is not a clear distribution pattern of elderly residents in the city, though there are tracts with disproportionately high (20% or more) and disproportionately low (under 10%) elderly residents.

Map - Elderly Population

Source: 2013-2017 American Community Survey via PolicyMap

Age Dependency Ratio

Age dependency ratios relate to the number of working-aged persons to the number of dependent-aged persons (children and the elderly). An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 or over the age of 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

Burlington has a higher age dependency ratio than the state as a whole. The primary driver of this is the higher Old-Age Dependency Ratio, which is over 4 points higher than in North Carolina. The Child Dependency Ratio is also higher in Burlington, but by less than one half point. The shifting age structure has a potential to increase need of available public services assisting with the elderly and disabled population, for example these services may include food delivery, transportation services, home health care, and financial counseling services.

Table: Age Dependency Ratio

	Old-Age Dependency Ratio	Child Dependency Ratio	Age Dependency Ratio
Burlington	28.3	37.0	65.2
North Carolina	24.2	36.6	60.9

Race and Ethnicity

According to the 2013-2017 ACS 5-Year Estimates, the majority of residents of Burlington are White, non-Hispanic with 47.4%. Black, non-Hispanic residents are the second largest group with 29.2% and Hispanic residents are the third largest with 17.6%. The city's diversity increased compared to the previous five years (2012), with a greater percentage of Black, Asian, and Hispanic or Latino making up the overall city population. Burlington population is more diverse than the state with a larger Black and Hispanic population.

Table: Race and Ethnicity

	Burlington (2012)		Burlington (2017)		North Carolina (2017)	
	Number	Percentage	Number	Percentage	Number	Percentage
White alone	29,418	58.4%	25,043	47.4%	6,397,460	63.6%
Black or African American alone	13,343	26.5%	15,446	29.2%	2,127,294	21.2%
American Indian and Alaska Native alone	96	0.2%	53	0.1%	109,080	1.1%
Asian alone	1,140	2.3%	1,765	3.3%	267,079	2.7%
Native Hawaiian and Another Pacific Islander alone	139	0.3%	51	0.1%	5,188	0.1%
Some other race alone	173	0.3%	92	0.2%	21,712	0.2%
Two or more races	1,645	2.3%	1,072	2.0%	209,959	2.1%
Hispanic or Latino (of any race)	6,806	13.5%	9,291	17.6%	914,792	9.1%
Source: 2008-2012 American Community Survey (DP05); 2013-2017 American Community Survey (DP05)						

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Diversity

The diversity map below provides a visual representation of the predominant race within Burlington. While White residents make up a plurality, there are areas of the city that are primarily other race or ethnic groups. The northeastern part of the city has tracts that are majority Hispanic or Black. Although race is just one factor that may affect fair housing choice, it is a useful tool in understanding the demographics of individual tracts across the city.
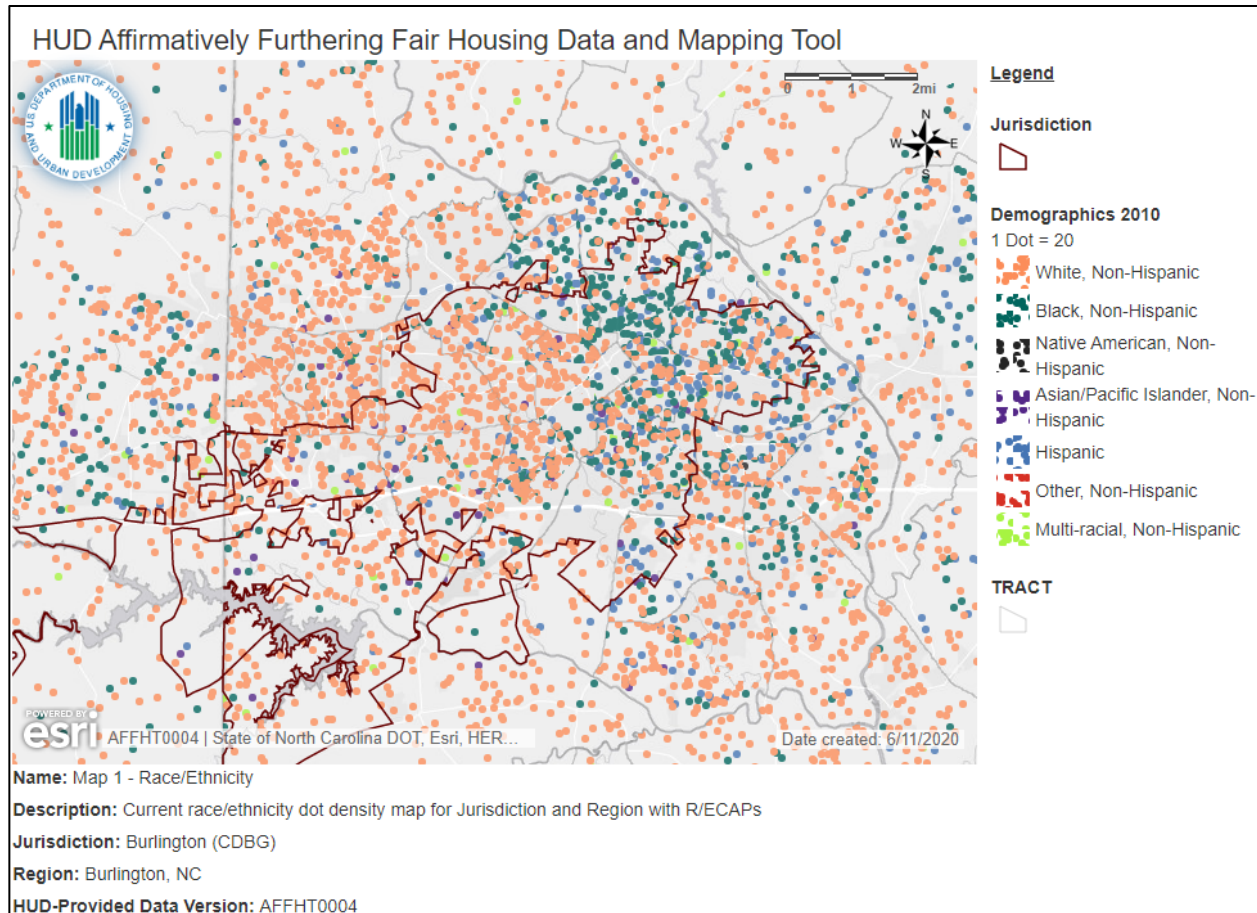
Map - Predominant Race by Census Tract
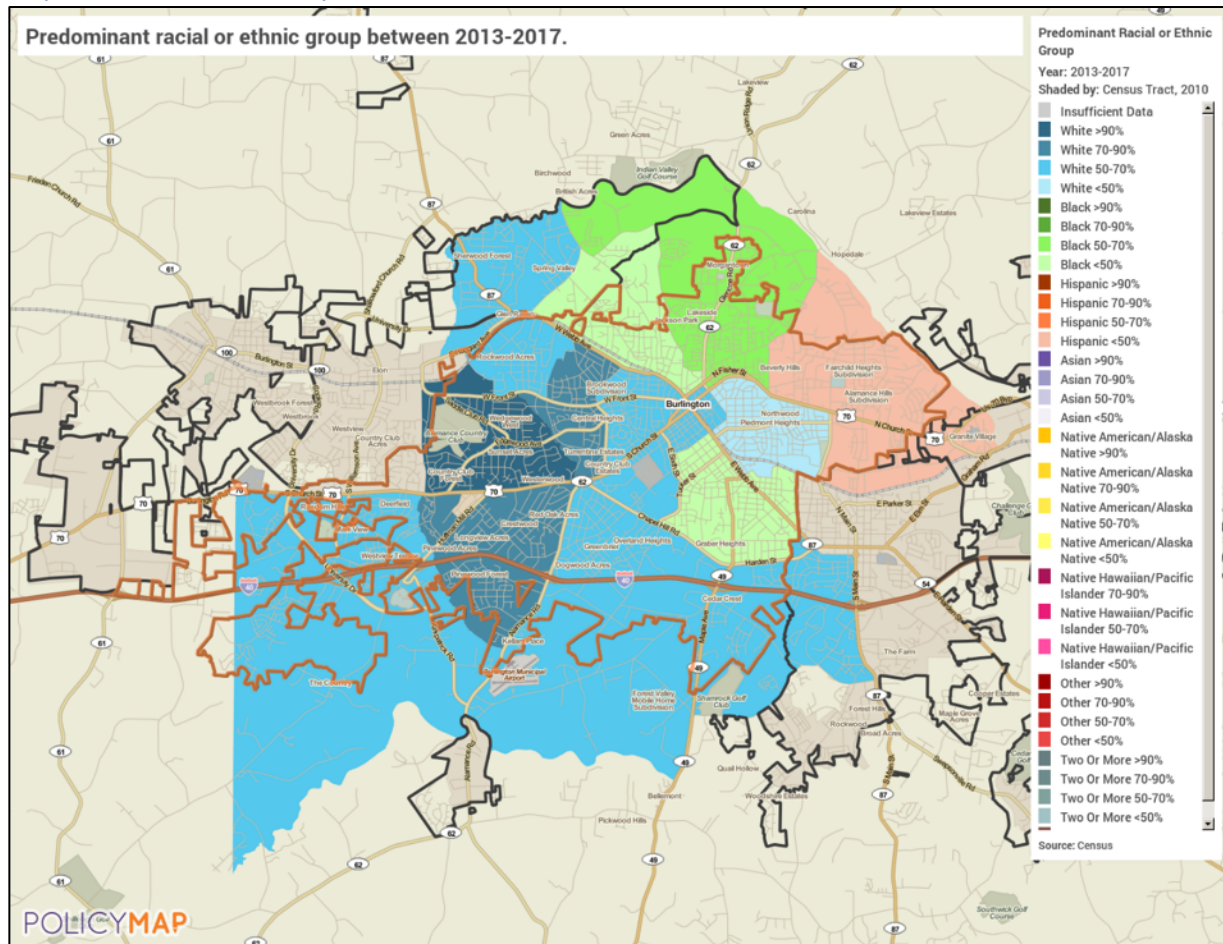
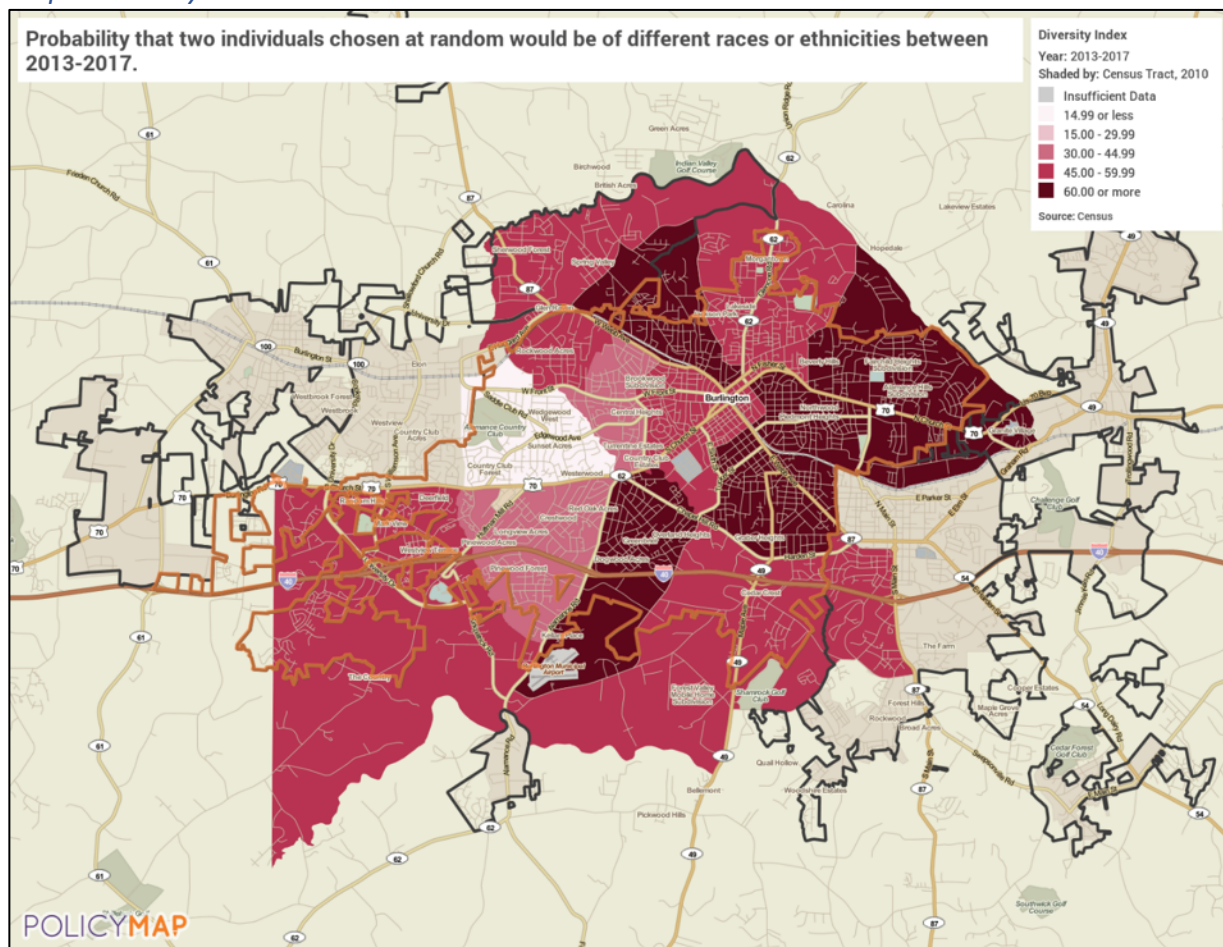Source: 2013-2017 American Community Survey via PolicyMap

In the following map, census tracts are filled with dots based on the number of people within them of different racial or ethnic groups. Each dot represents 20 people. The western part of the city shows a much larger White, non-Hispanic population than the northeastern portion. These areas have a population that is more likely to be Black, non-Hispanic or Hispanic.

Name: Map 1 - Race/Ethnicity
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Burlington (CDBG)
Region: Burlington, NC
HUD-Provided Data Version: AFFHT0004

The map below displays the Diversity Index ranking for census tracts in Burlington, based on data from Policy Map. As Policy Map explains:

"The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity (diverse). Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers."

Map - Diversity Index

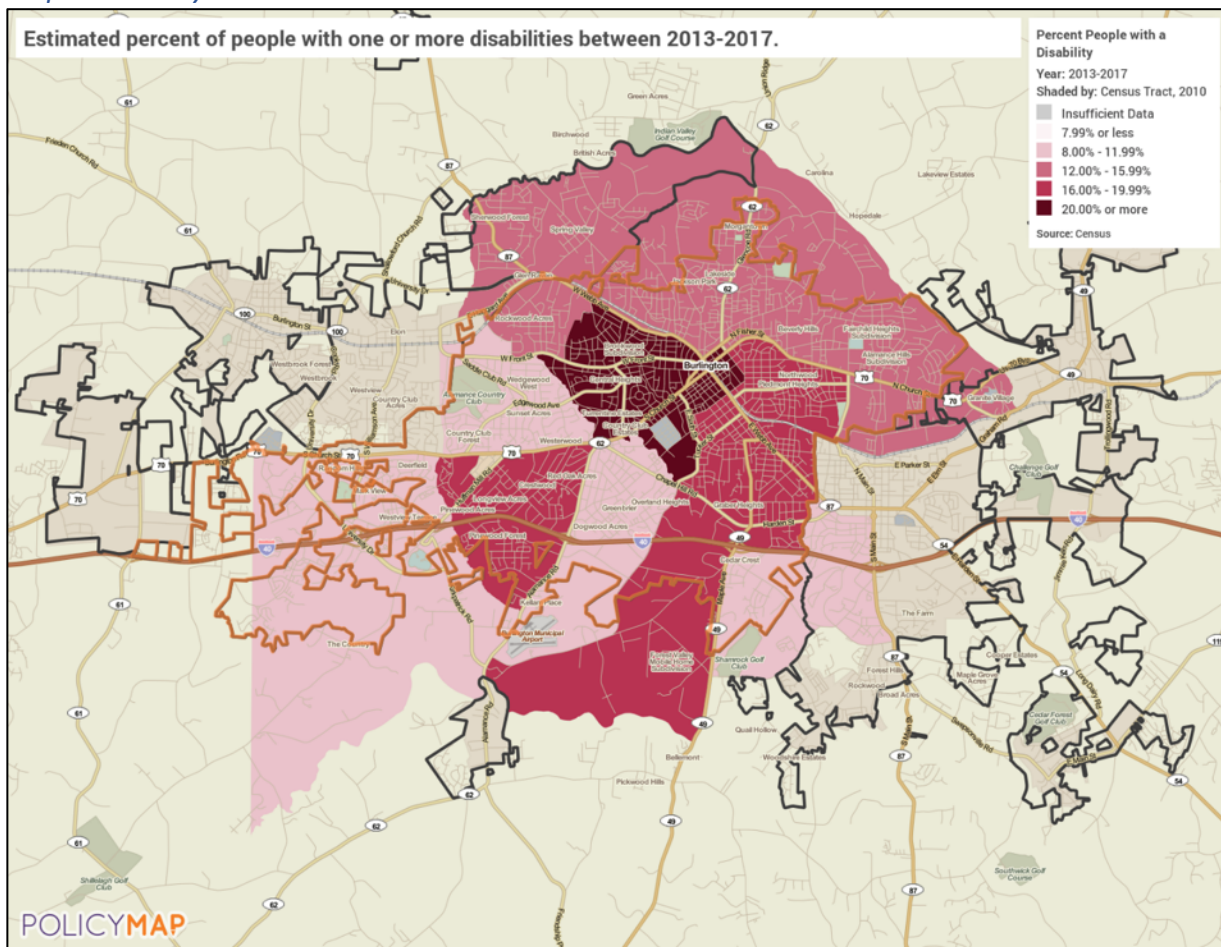Source: 2013-2017 American Community Survey via PolicyMap

There is a section in the central, west area of the city that is more homogeneous, being predominantly white (as noted above) and having a higher median income (see Economic Profile section below).

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Disability

In addition to having to overcome barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities face financial hardships at much higher rates than the average person. An estimated 15.9% of the total population of Burlington (8,278 people) had a disability of some sort. Disabled adults are presumed to be principally low and moderate income, based on Census data confirming that, as a group, at least 51% of severely disabled adults are LMI. Unfortunately, reasonably modified accessible and affordable housing is a challenge for a large portion of the disabled population.

The map below shows the distribution of people with a disability in Burlington. Like many of the variables studied in this analysis, the concentration of people with a disability is disproportionate across the city. The disability rate in the central and northeast tracts are generally higher than the southern and western tracts.

Map - Disability

Source: 2013-2017 American Community Survey via PolicyMap

The following tables provide data on the number of people with a disability in Burlington, broken down by age and compared to the state. As is typical across the state and the country, the elderly experience a higher rate of disability across the board in comparison to other age cohorts.

Table: Age and Disability Status

	North Carolina (2017)		Burlington (2017)	
	Number	**Percentage**	**Number**	**Percentage**
Persons with a disability	1,344,677	13.7%	8,278	15.9%
Population under 5 years	5,099	0.8%	64	1.9%
Population 5 to 17 years	95,840	5.7%	547	6.4%
Population 18 to 64 years	4,789,953	11.5%	4,378	13.7%
Population 65 years and over	538,784	36.6%	3,289	38.5%
Source: ACS 5-Year Estimates S1810				

The table on the below provides data on the extent of disabilities among different racial and ethnic groups for both the city and the state as a whole. The largest disability rate in the city was reported by Native Hawaiian and Other Pacific Islander individuals; however, the sample size for this group is very small. Of the groups with a low margin of error, White residents have the highest reported disability rate with 17.5%.

Table: Race and Disability Status

	North Carolina		Burlington	
	Number	**Percentage**	**Number**	**Percentage**
White	950,044	14.0%	5,015	17.5%
Black or African American	316,325	15.1%	2,648	17.2%
American Indian and Alaska Native	20,994	18.3%	5	6.7%
Asian	13,149	4.9%	58	3.3%
Native Hawaiian and Another Pacific Islander	678	11.6%	17	33.3%
Some other race	15,461	5.0%	205	4.3%
Two or more races	28,026	11.5%	330	23.3%
Hispanic or Latino (of any race)	53,910	6.0%	421	4.5%
Source: ACS 5-Year Estimates S1810				

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Economic Profile

The market for housing and the availability of affordable housing is tied to two forces: supply and demand. In theory, the market will reach an equilibrium where supply equals demand but in practice it is much more complicated. Demand is not a static data point, it is the culmination of the needs, wants, and resources available to members of the population. An important factor in the demand is the economic position a person is in. Their income, employment opportunities, education, and availability of transportation all play a part in the demand for affordable housing.

Income

According to 2013-2017 American Community Survey figures, the median household income (MHI) in Burlington was $39,344. This was less than the statewide MHI of $50,320 and Greensboro-High point ($47,145). The MHI growth in the city was significantly less than the statewide growth since 2000 and slightly lower than the Countywide growth.
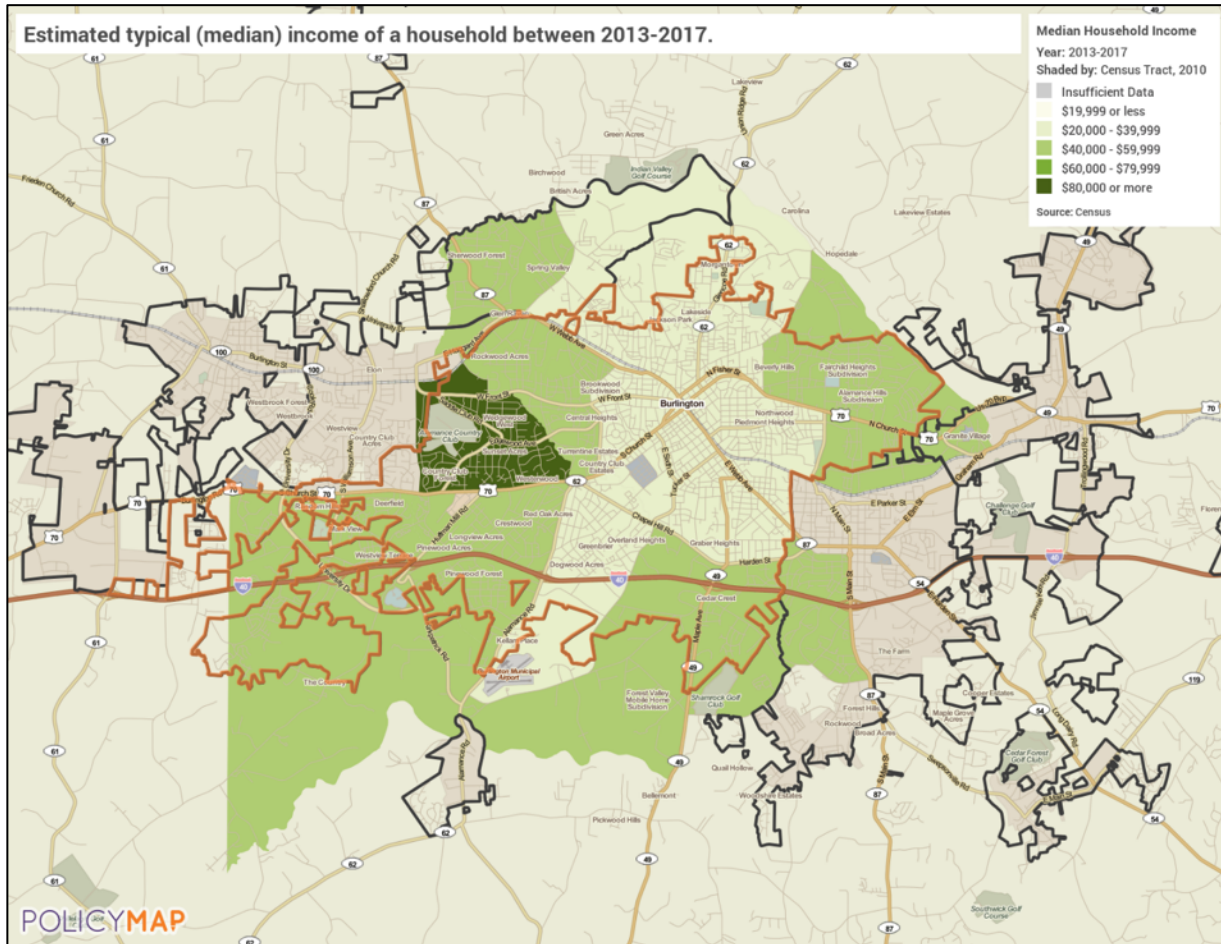
Table: Median Household Income

	2000	2017	Percent Change
Burlington	$35,301	$39,344	11.5%
Alamance County	$39,168	$44,281	13.1%
North Carolina	$39,184	$50,320	28.4%
Source: 2000 Decennial Census, 2013-2017 ACS			

Low and Moderate Income (LMI) households would be considered those families with an income below 80% of MHI, or $31,475 in Burlington. Very Low Income are households earning at or below 50% of MHI, or $19,672. Extremely-Low Income families are now defined as families whose incomes do not exceed the higher of (a) the Federal Poverty Level, or (b) 30 % of MHI, or $11,803 in Burlington. (Federal Poverty Level is dependent on family size, for example, a family of 4 in 2017 would be considered below the level at $24,600.)

The map below displays the geographical distribution of median household income throughout Burlington. Lighter colored shades represent areas with lower MHI, and darker shades represent areas with higher MHI. There appears to be one area with a higher median household income than the rest of the city on the westside where the MHI is $80,000 or higher. Low household income areas are found throughout the central part of the city where the MHI is less than $40,000.

*Map - Median Household Income*

Source: 2013-2017 American Community Survey via PolicyMap

Income and Race

A household's median income is related to the race or ethnicity of the household. In Burlington, Asian households have the highest median household income with $66,447, well over the city median of $39,344. Black or African American households had the lowest household income in the city with $27,841, or 71% of the citywide median household income. Due to the small size of the groups it was not possible to calculate the median household income for American Indian or Native Hawaiian households.

Chart: Income & Race Comparison
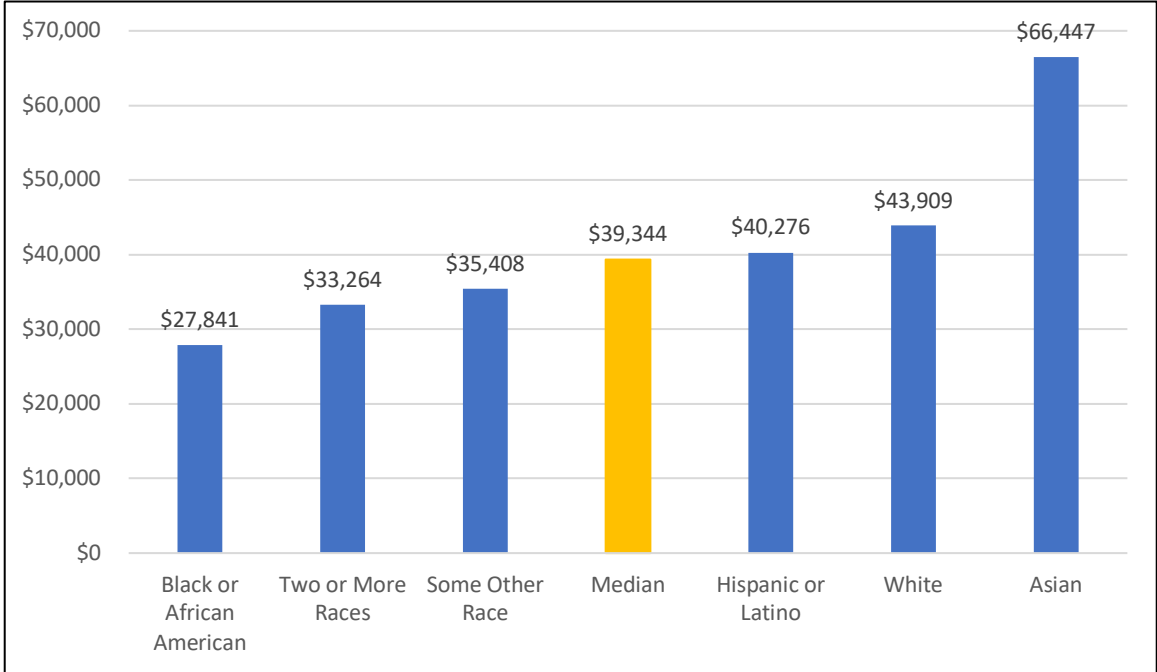
As stated previously, Very Low Income households are those earning at or below $19,672. Extremely-Low Income families (or those considered in poverty) are families whose incomes do not exceed the higher of the Federal Poverty Level, or (b) 30 % of city's MHI ($11,803). The Federal Poverty Level for a family of 4 in 2017 would be those earning below $24,600.

Poverty

The poverty rate in Burlington has consistently been higher than the statewide rate and it is increasing more quickly. In 2000, the poverty rate in the city was nearly 14% and by 2017 it increased to 20.5%. The state of North Carolina had a poverty rate of 12.3% in 2000 and increased to 16.1% in 2017. With poverty trending upward more quickly in the city, the disparity between the city and State has increased. In 2000, Burlington's poverty rate was only 1.4% higher than North Carolina, by 2017 that gap has increased to 4.4%. This observation indicates the need for affordable units for low income, very low income, and extremely low-income households. These needs are geographically more centralized in the north, northeastern, and downtown areas of the city. Recent efforts by the city are aiming to address these needs via affordable housing development and economic growth.
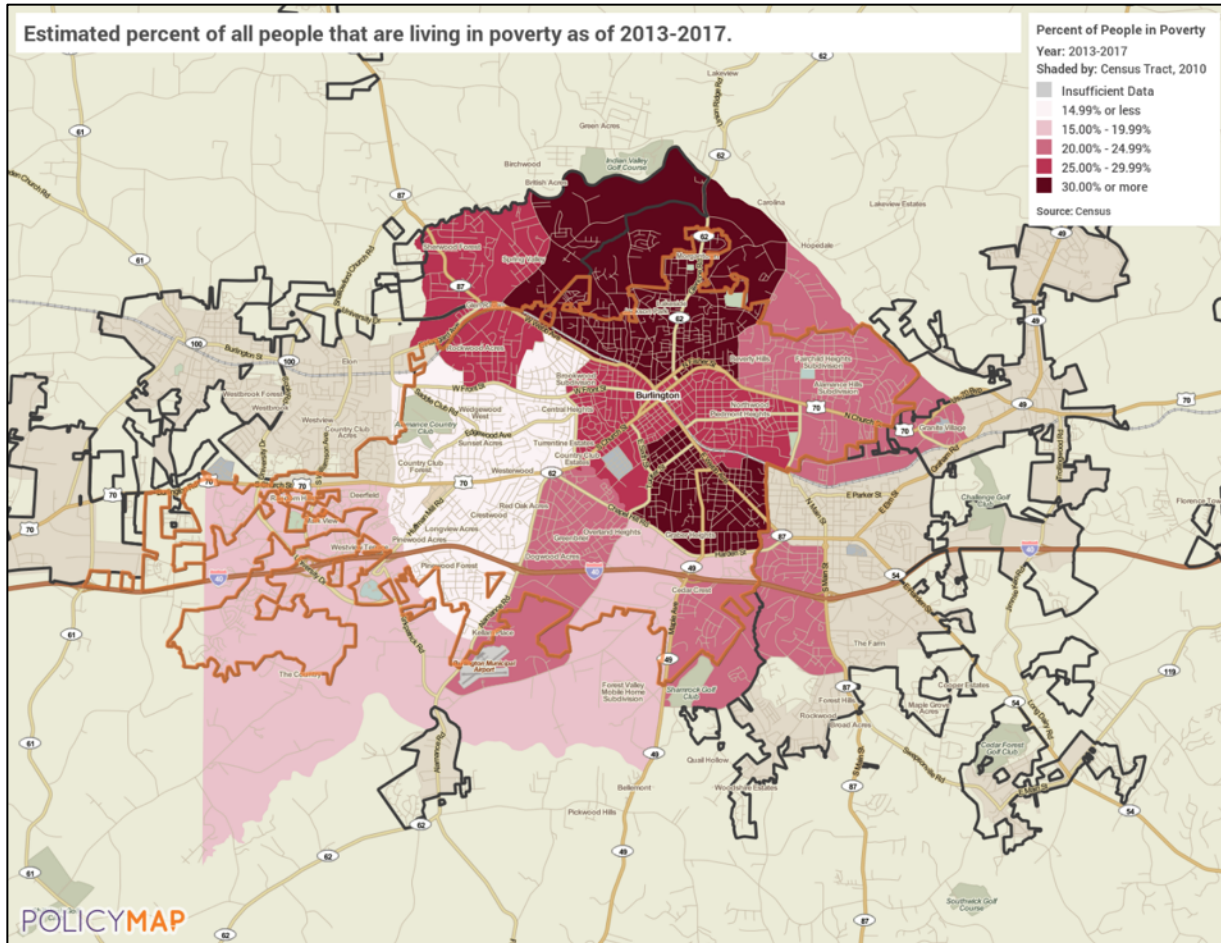
Table: Poverty Rate

	Poverty Rate - 2000	Poverty Rate - 2017	Difference
Burlington	13.7%	20.5%	+6.8%
North Carolina	12.3%	16.1%	+3.8%
Source: 2000 Decennial Census and 2013-2017 American Community Survey			

The following series of maps display the geographical distribution of poverty throughout Burlington. Concentrations of poverty are important to be aware of, particularly if the areas overlap with neighborhoods that have a large racial or ethnic minority present.
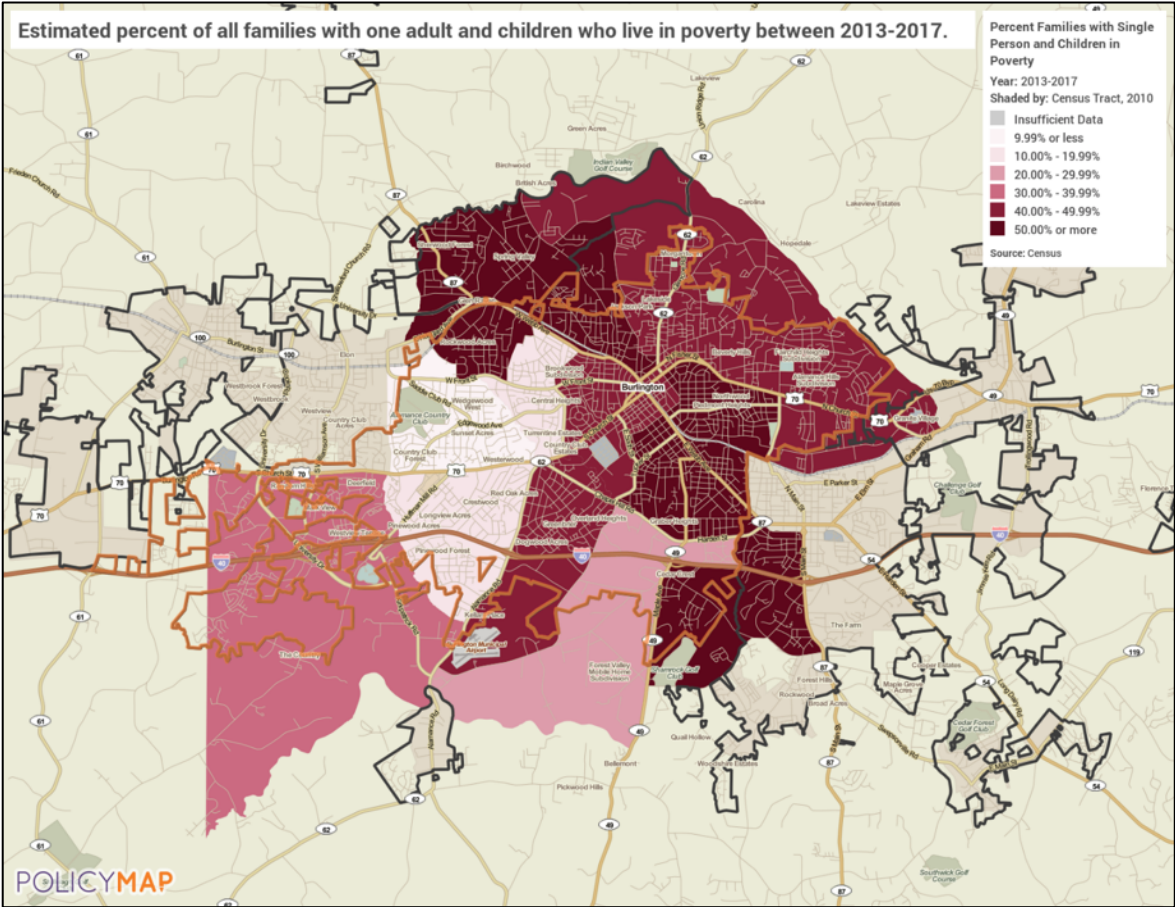
Map - Percentage of Population in Poverty

Source: 2013-2017 American Community Survey via PolicyMap

Tracts along the western part of the city appear to have a noticeably lower poverty rate than those in the central tracts, particularly to the north and southeast. The high poverty tracts have a poverty rate of over 30%, which is double the poverty rate in low poverty tract.

Source: 2013-2017 American Community Survey via PolicyMap

Among single parent families with children, poverty is more prevalent than the population as a whole. Throughout much of the city over 40% of single parents with children are in poverty, particularly in the northern and eastern portions. There is only one tract where the poverty rate for this group is less than 10% and it is located in the west.
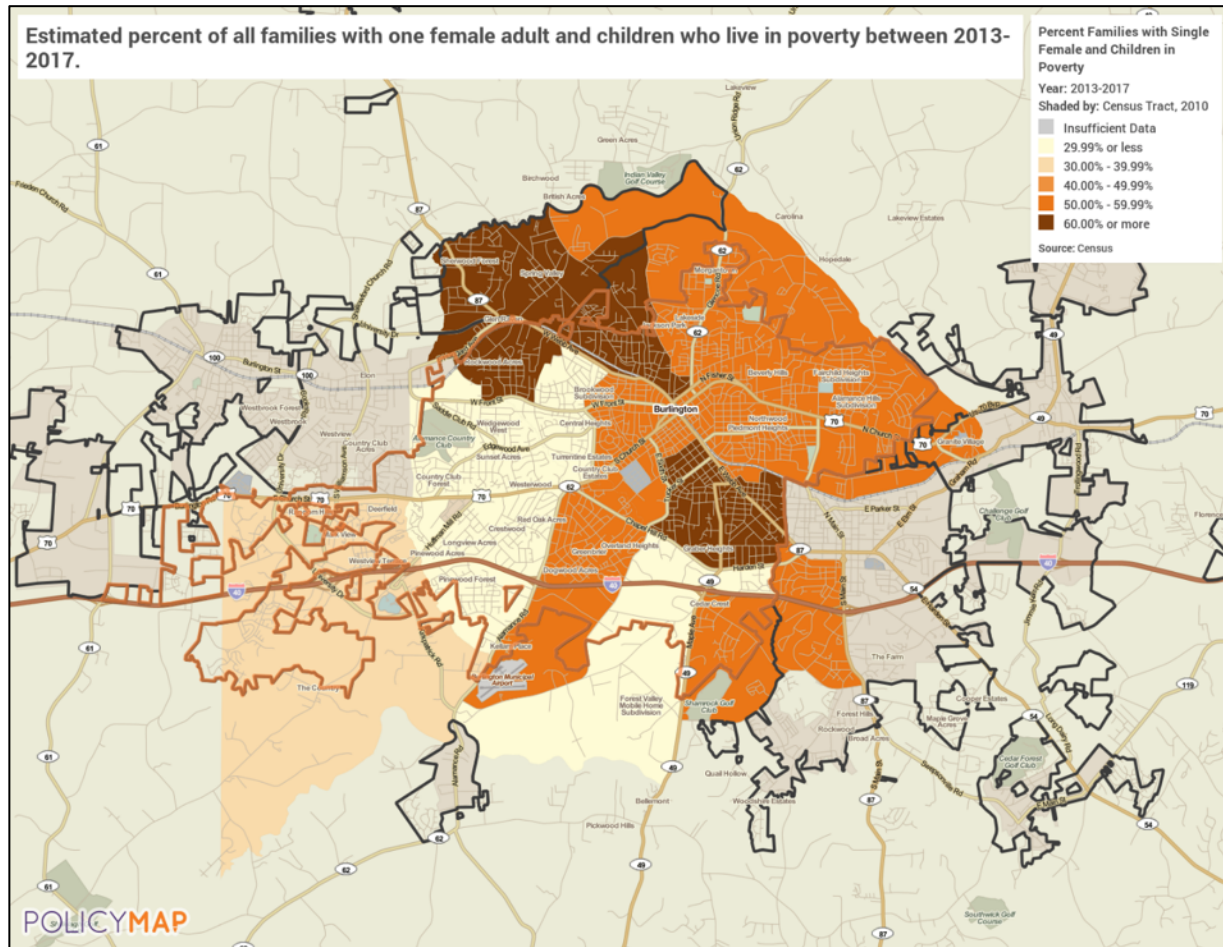
Map - Percentage of Single, Female Head of Household with Children, in Poverty

Source: 2013-2017 American Community Survey via PolicyMap

The poverty rate is even higher for single female adult families with children. High poverty rates for this demographic is 60% or higher and low tracts are under 30% in Burlington.

Low- and -Moderate-income Individuals Summary Data (LMISD) Tracts

Every five years HUD publishes an update to the Low and Moderate-Income (LMI) Summary Data in the form of an updated status of tract block groups. A tract is considered to be an LMI Tract if at least 51% of the residents are LMI, which allows HUD grant programs to be classified as Low/Mod Area benefit.

In Burlington, there are eight block groups that moved from being non-LMI to LMI during the most recent update (2019). These new block groups are primarily on the northeastern side of the city. The northeastern part of the city is also where the established LMI tracts are located, as well as three of the four tracts that changed from LMI to non-LMI.

Map – Change in LMI Tracts
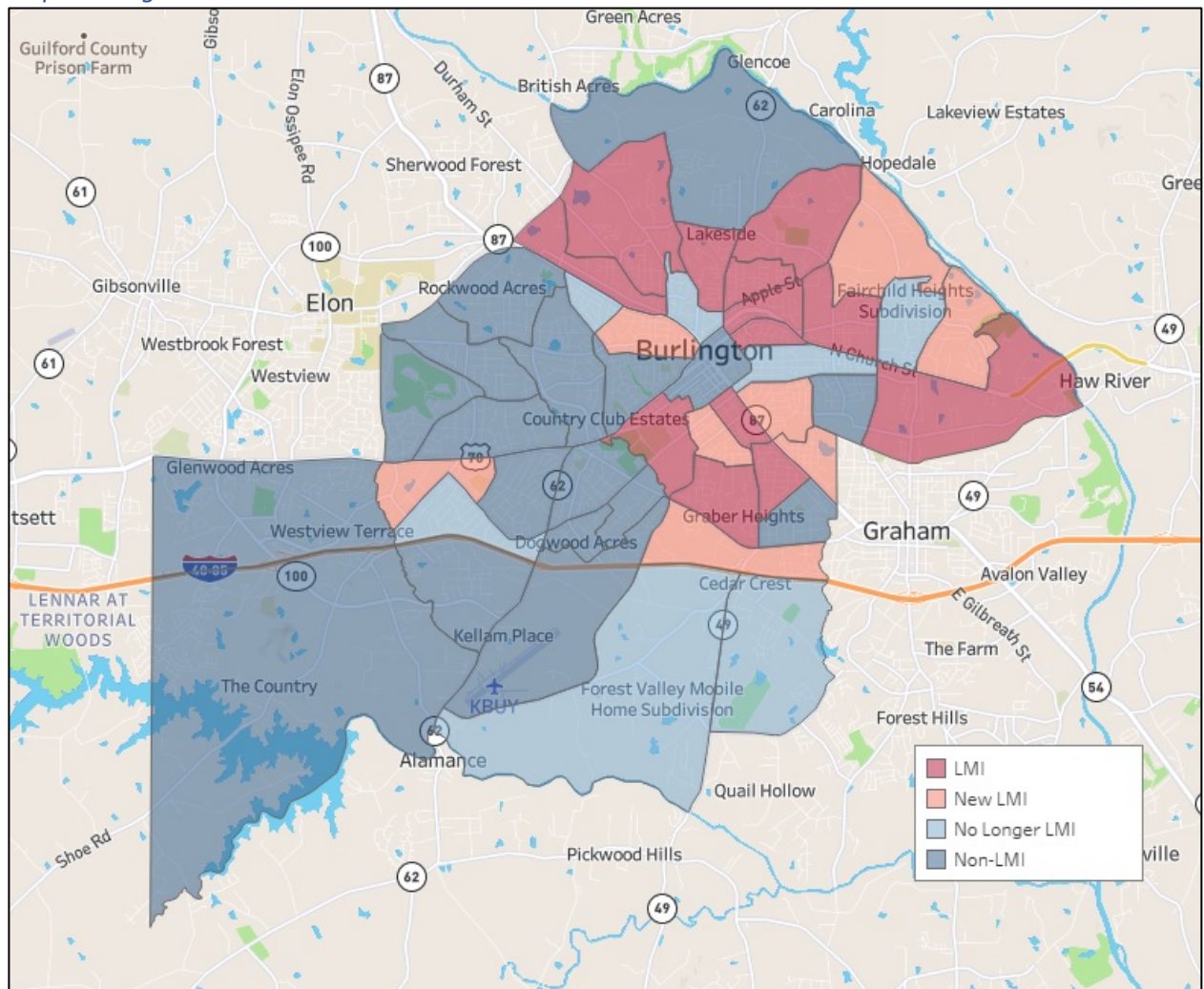
Source: HUD LMISD FY 2018 & FY 2019

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Poverty and Race

The poverty rate in the city is 20.5%, however there is a large variance between different racial and ethnic groups. White residents are the only group that has a poverty rate below the citywide rate. Nearly one in three Black residents are living in poverty in Burlington with the group poverty rate being nearly 30%. Hispanic residents represent the third largest group and have a poverty rate of 26.9%.
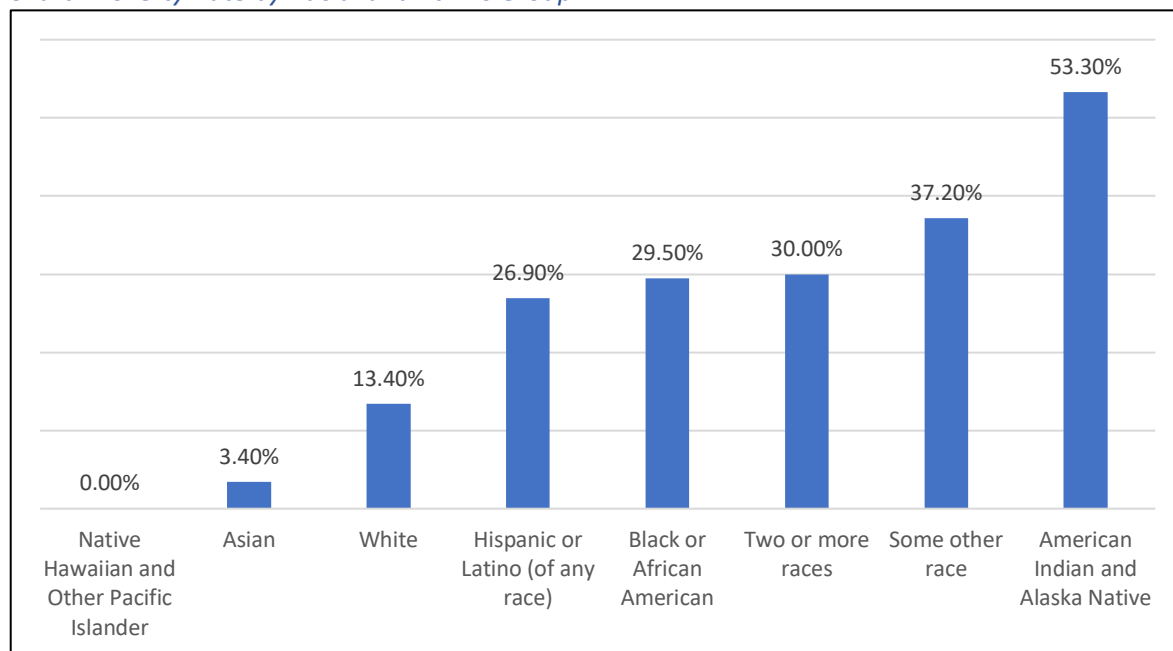
Table: Poverty and Race or Ethnicity

	Number	Percentage
White	3,855	13.4%
Black or African American	4,539	29.5%
American Indian and Alaska Native	40	53.3%
Asian	60	3.4%
Native Hawaiian and Another Pacific Islander	0	0.0%
Some other race	1,774	37.2%
Two or more races	425	30.0%
Hispanic or Latino (of any race)	2,488	26.9%
Source: 2013-2017 American Community Survey		

The following chart visually compares the poverty rate by racial and ethnic group. The group with the highest poverty rate is American Indian and Alaska Native residents with 53.3%. However, this group is relatively small with only 40 individuals.
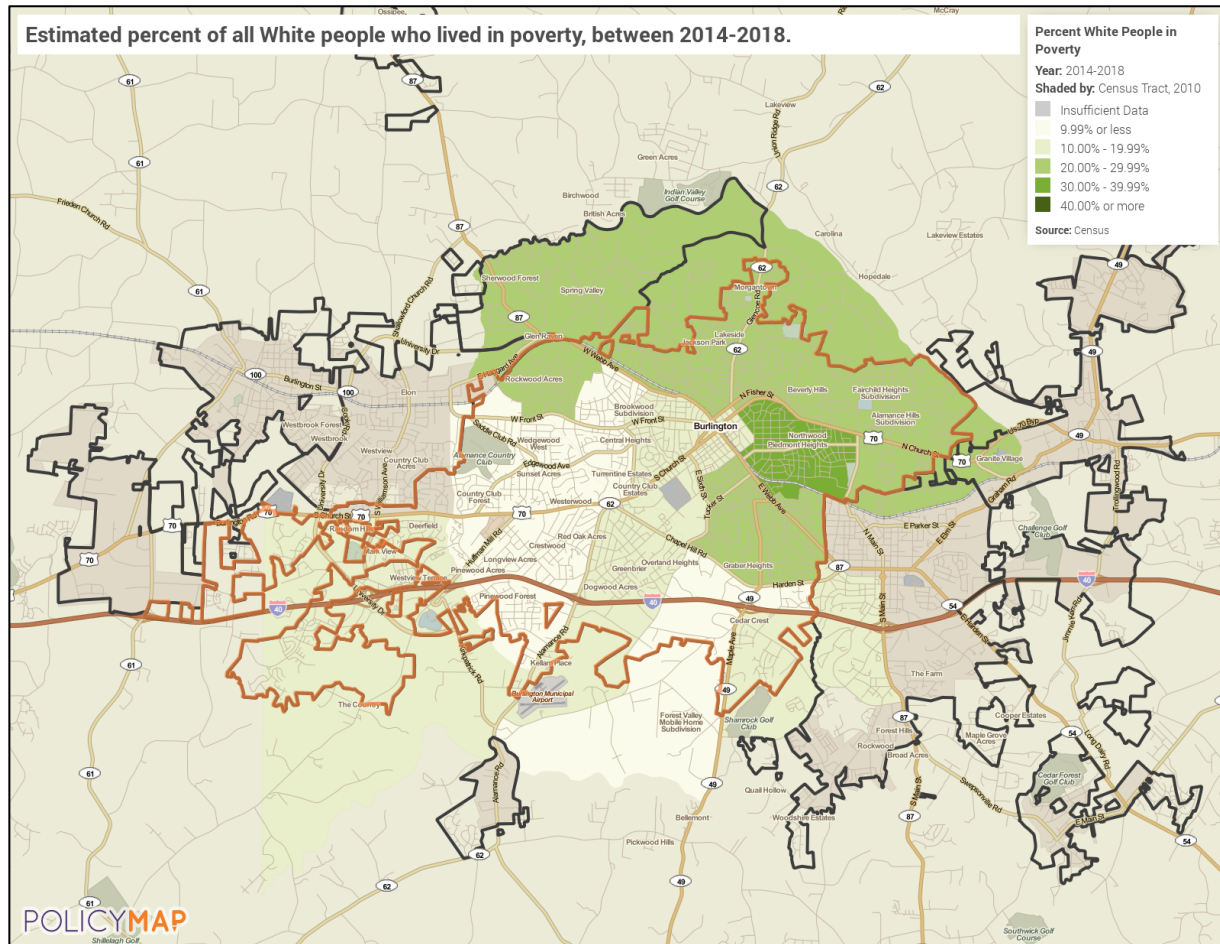
Chart - Poverty Rate by Racial and Ethnic Group

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The following series of maps displays the poverty rate based on race or ethnicity. Darker shaded areas represent areas where a particular group has a high poverty rate while lighter colored tracts represent a lower poverty rate. In order to provide a clearer comparison, the same color range was used for each racial and ethnic group.

With the exception of one census tract near Northwood Piedmont Heights, there are no tracts in the city where the White poverty rate is over 30%. In several southern and western tracts, the poverty rate is less than 10% for this racial group.

Map - Percentage Poverty Rate – White

Source: 2014-2018 American Community Survey via PolicyMap

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Map - Percentage Poverty Rate – African American or Black
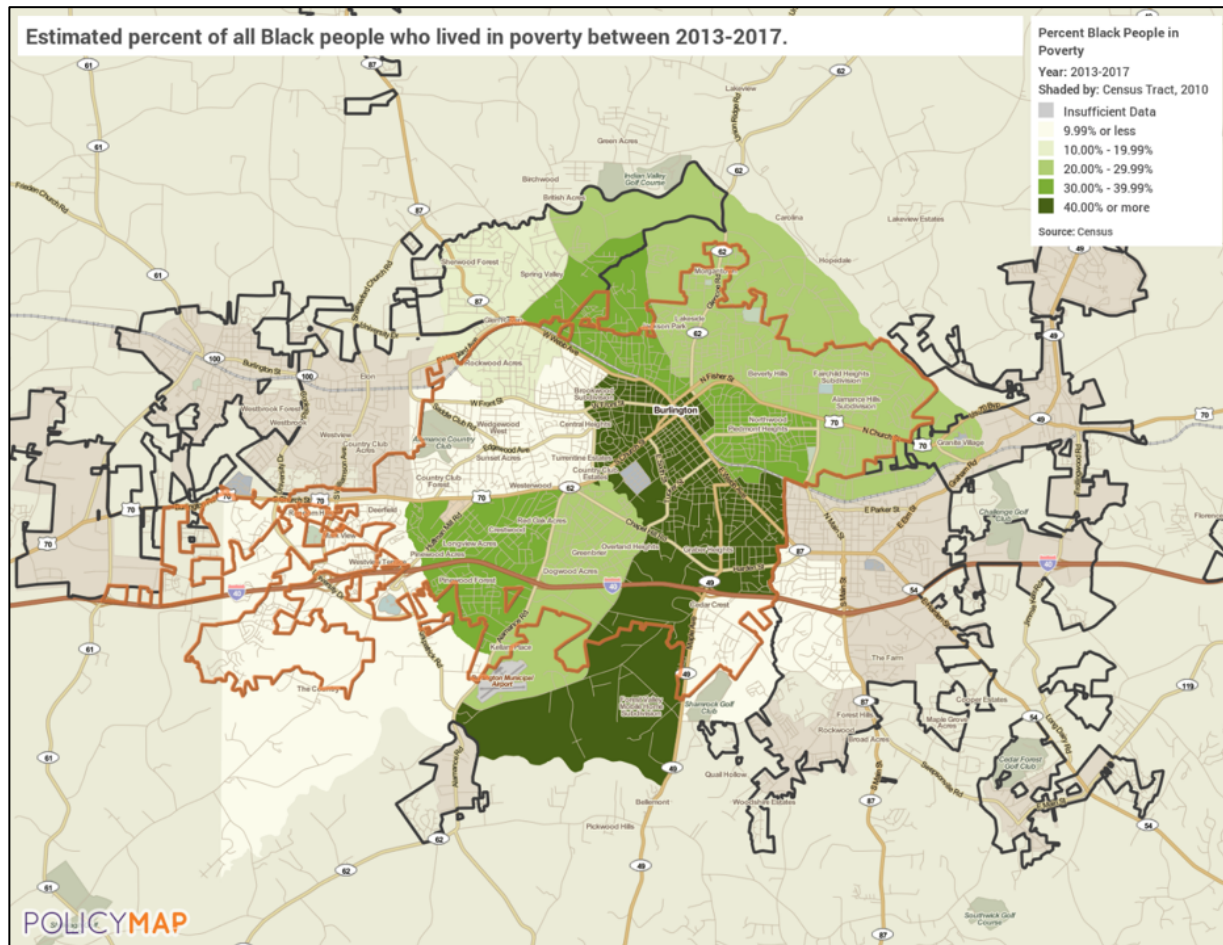
Source: 2013-2017 American Community Survey via PolicyMap

Poverty rates for Black residents were higher in the central and southern tracts and were regularly over 40%. Lower poverty tracts for this group are under 10% and located in the south east and west parts of the city.
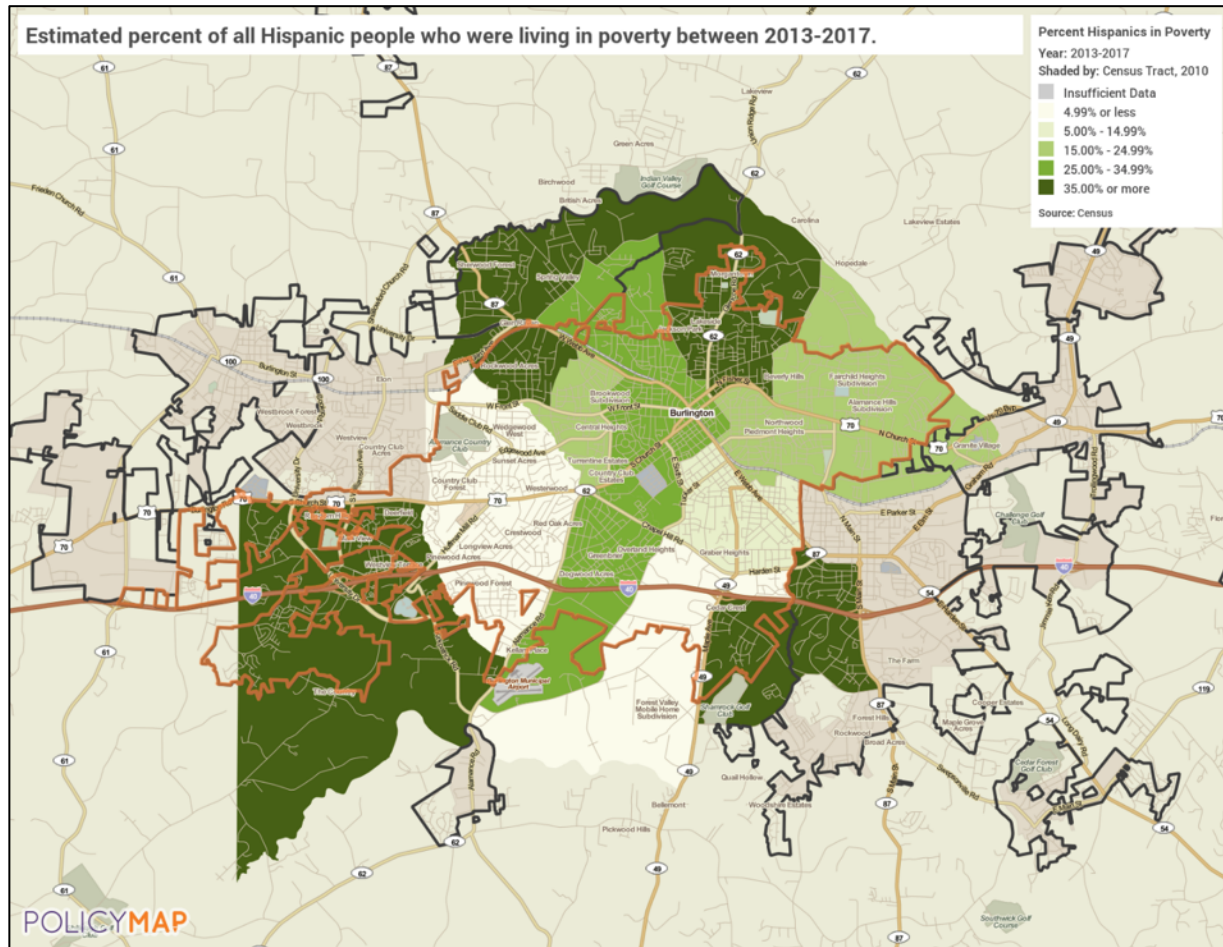
Source: 2013-2017 American Community Survey via PolicyMap

Areas where the poverty rate for Hispanic residents are found in the north, southeast, and southwest. These areas have a poverty rate of over 35%. Low poverty areas throughout the city are under 5%.

Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)

Racially/ethnically concentrated areas of poverty (R/ECAPs) are defined by HUD as areas with a non-white population of 50% or more AND with extreme poverty, which are census tracts with 40% or more of the residents living at or below the poverty line.

Racial concentration is an important factor to examine from a fair housing perspective, because high areas of racial concentration may indicate lack of choice and discrimination in the housing market. In Burlington, Black or African American residents make up 27.73% of the population, Hispanic residents represent 18.01%, and Asian residents represent 3.27% of the population. The poverty rate for the Burlington, NC Metro Area is 16.82%.

Data note: Poverty rates are not calculated at the block group level and the census tract poverty rate in which the block group is included is used.

Across the 44 block groups within the study area:
- 16 block groups had a concentration of Blacks or African American residents 10% above the citywide average (30.5%)
- 19 block groups had a concentration of Hispanic residents 10% above the citywide average (19.8%)
- 7 block groups had a concentration of Asian residents 10% above the citywide average (3.6%)

The city of Burlington does not include any census tracts with a poverty rate of 40% or above; therefore, it does not currently have any areas that meet the HUD definition of a R/ECAP. However, block groups can be classified as "Near-R/ECAP" if the demographics are close to the required threshold. To be classified as a "Near R/ECAP" area, a block group must have both a 40% or more concentration of non-White residents and a 30% poverty rate or higher. These were included because of the large number of block groups in the city that were on the cusp of being classified as R/ECAPs.

In Burlington, there are three census tracts with a poverty rate that meets the Near R/ECAP threshold. These tracts include 14 total block groups. Of those 14 block groups, all but three of them meet the racial/ethnic threshold for Near R/ECAP. The table below identifies these block groups with red text. This observation will help the city continue strategize its focus of these areas to prevent concentrated areas of poverty based on race or ethnicity.

Table: Near R/ECAP- Block Group

Tract and Poverty Rate	Block Group	Non-White Population
Tract: 20400 Poverty Rate: 32.6%	400.2	84.66%
	400.3	97.18%
	400.4	81.74%
	400.5	95.88%
Tract: 20200 Poverty Rate: 30.9%	200.1	44.24%
	200.2	39.62%
	200.3	69.24%
	200.4	39.29%
Tract: 20802 Poverty Rate: 32.9%	802.1	62.02%
	802.2	52.77%
	802.3	62.67%
	802.4	68.63%
	802.5	43.34%
	802.6	36.71%
Source: 2014-2018 American Community Survey 5-Year Estimates		

Map: Near R/ECAP Block Groups in Burlington

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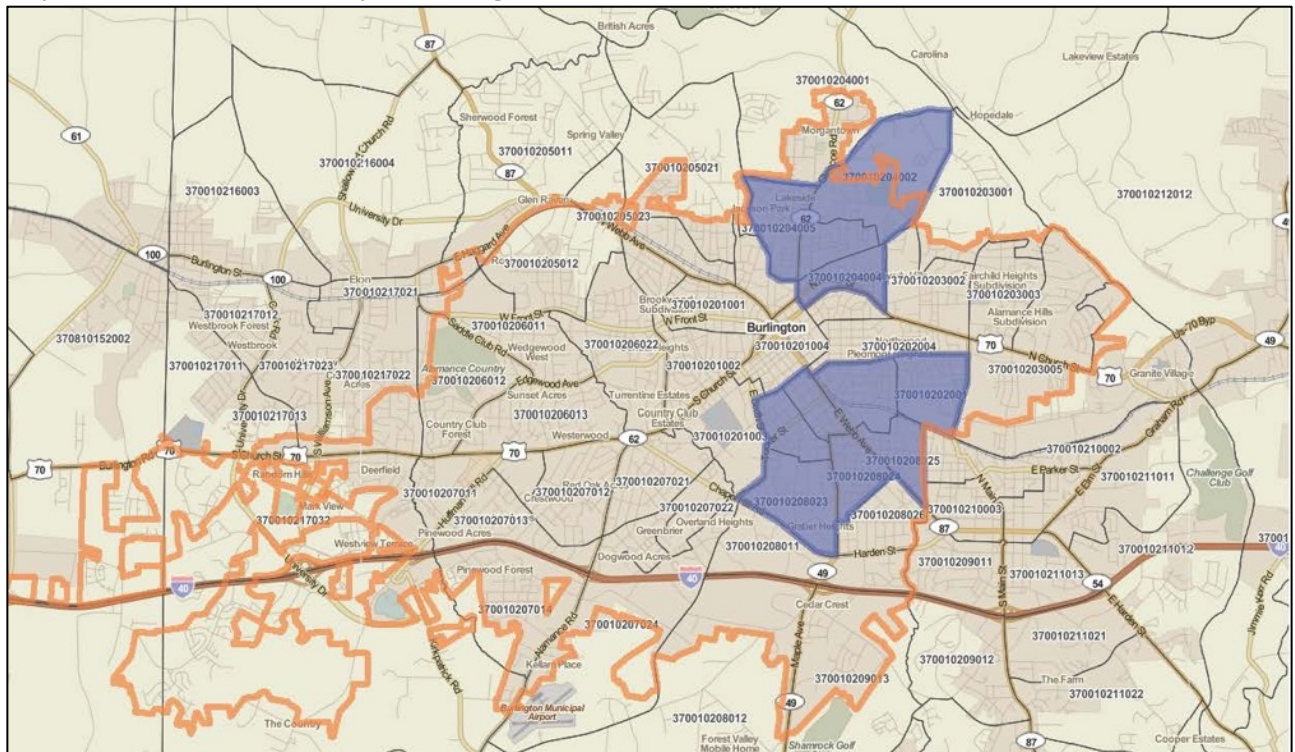
Affordability

By HUD's definition, households paying in excess of 30% of their monthly household income on housing costs are considered "cost burdened". The tables below detail the data on costs as a percentage of household income for homeowners with a mortgage, homeowners without a mortgage, and renters.

Renters are, by far, the most cost burdened group in the city. Over 50% of renters pay more than 30% of their income to housing costs, and 42.4% of renters pay over 35%. Homeowners with a mortgage have a lower, but still significant cost burden rate. Over 30% of those with a mortgage are cost burdened. Lastly, homeowners without a mortgage are the least at risk of being cost burdened, only 11.7% pay over 30% to housing costs. However, according to Census data estimates, homeowners without a mortgage tend to be elderly (making up 52.4% of the share) and this same group may lack a disposable income due to being on a fixed retirement or social security plan, meaning any increase in housing costs can cause significant problems for this segment of the population.

Table: Monthly Housing Costs

	Homeowners with a Mortgage		Homeowners without a Mortgage		Renters	
	Number	**Percentage**	**Number**	**Percentage**	**Number**	**Percentage**
Less than 20%	3,090	46.0%	3,541	76.7%	2,571	26.6%
20 to 24.9%	1,005	15.0%	378	8.2%	1,188	12.3%
25 to 29.9%	601	9.0%	158	3.4%	955	9.9%
30 to 34.9%	448	6.7%	89	1.9%	833	8.6%
35% or more	1,569	23.4%	453	9.8%	4,088	42.4%
Not Computed	29	--	13	--	782	--
Data Source: American Community Survey 2013-2017 5 Year Estimates DP04 Homeowners without a mortgage still have property costs in the form of property taxes, insurance, utilities.						

In the city of Burlington there are two census tracts where the homeowner cost burden rate is relatively low. Less than 10% of households in these tracts report paying 30% or more of their income to housing costs. Throughout most of the city between 20% and 30% of homeowners are cost burdened and there is one area where over 30% of the population is cost burdened.

Map - Cost Burdened Owner-Occupied Households
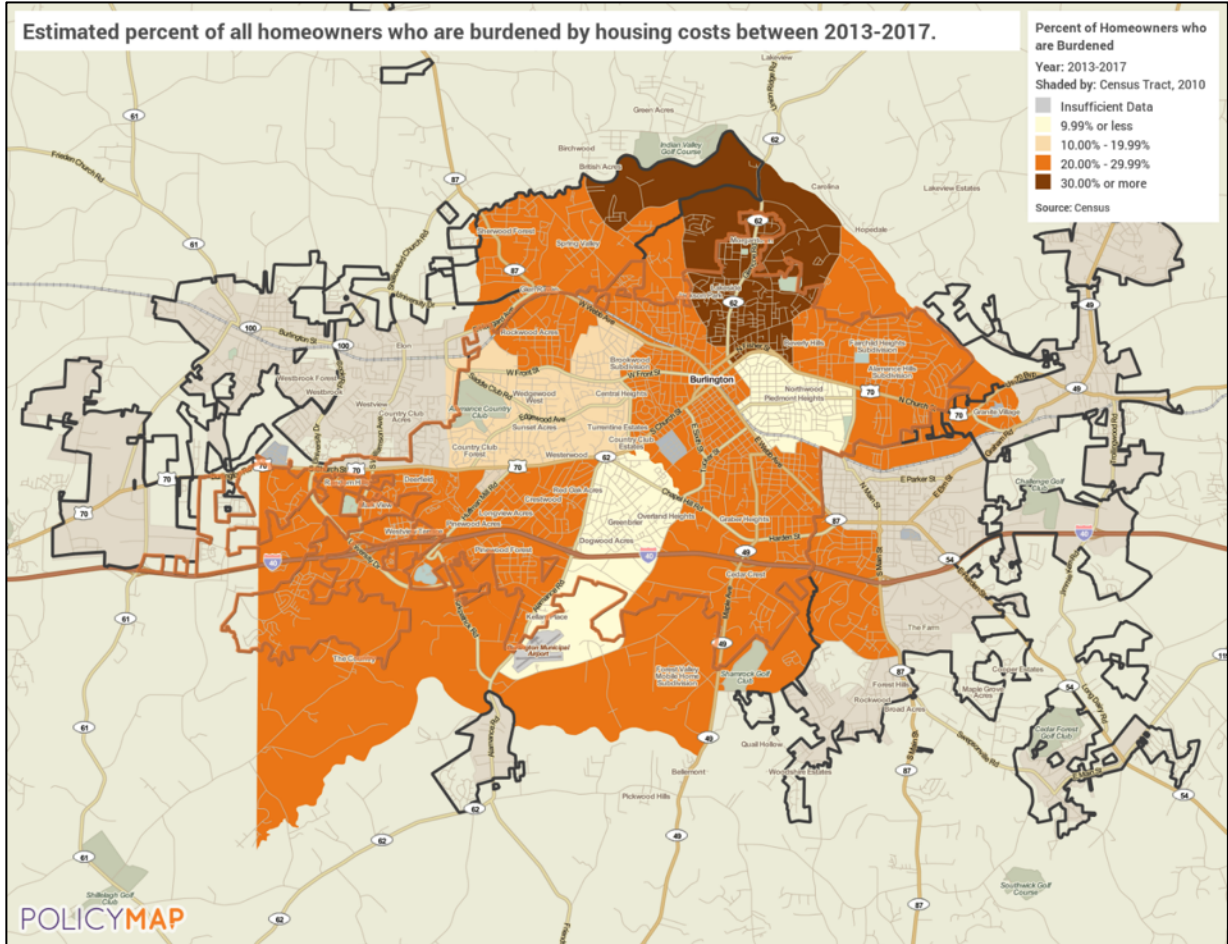
Source: 2013-2017 American Community Survey via PolicyMap

Cost burdened renters exhibit a different geographic pattern than cost burdened homeowners. The lowest rate, under 30%, are found in tracts to both the south and the west. High cost burdened rates, over 60%, are found in one tract in the eastern central part of the city.

Map Note: For clarity the map begins with the 15% to 24.99% range. There were no census tracts where the cost burden rate was less than 15%.

Map - Cost Burdened Renter Households
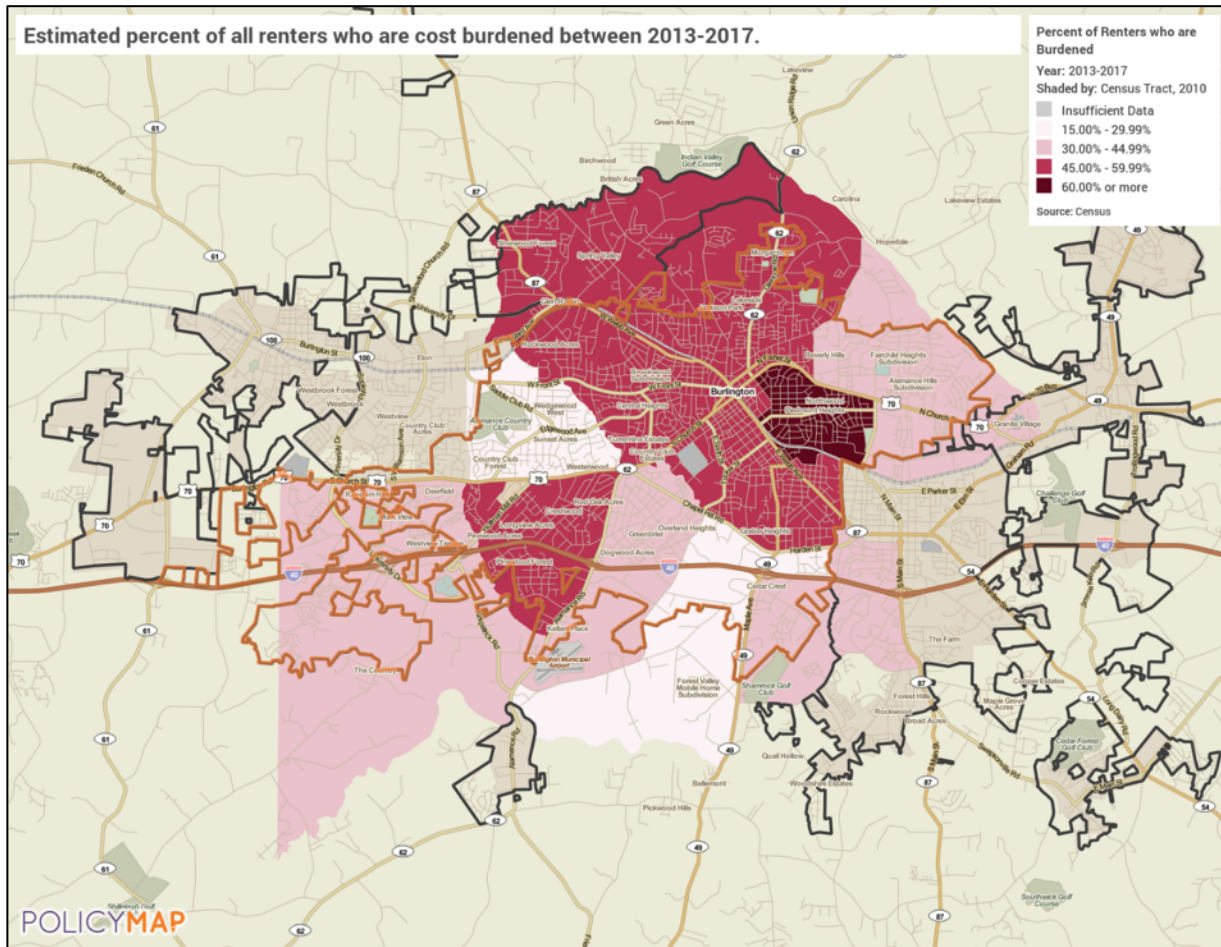
Source: 2013-2017 American Community Survey via PolicyMap

Employment

According to the US Census Bureau data, the unemployment rate in the city of Burlington is very similar to the statewide rate. Both rates have more than doubled between 2000 and 2017. Unemployment data is gathered by the Bureau of Labor Statistics that is more recent. However, the US Census Bureau data is more appropriate for this document for because it allows for geographical comparisons. The BLS data is not broken down by census tract, which makes it impossible to identify any impediments that might exist due to where groups of residents live.

Table – Unemployment Rate

	Unemployment Rate - 2000	Unemployment Rate - 2017	Change
Burlington	3.5%	7.2%	+3.7%
North Carolina	3.4%	7.2%	+3.8%
Source: 2000 Decennial Census and 2013-2017 American Community Survey			

The map below shows the geographic distribution of the unemployment rate throughout the city. The lightest shaded areas have the lowest unemployment rates and the rate increases as the shade darkens. The lowest unemployment rate is in the central west part of the city where it is less than 2.5% while higher unemployment areas are around it with 7.5% or more.

Map - Unemployment Rate

Source: 2013-2017 American Community Survey via PolicyMap

Inflow/Outflow

The employment rate in the city or in any given area only tells part of the story. It is also important to understand the inflow and outflow of workers in the city. In Burlington, there are nearly 25,000 workers who live outside of the city. These residents use the city's roads and other services but are not paying property taxes. There are also nearly 14,000 workers who are leaving the city for work. This points to a disconnect between the types of workers that employers want in the city and the supply of workers available.

Map – Employment Inflow/Outflow

Source: 2013-2017 American Community Survey via PolicyMap

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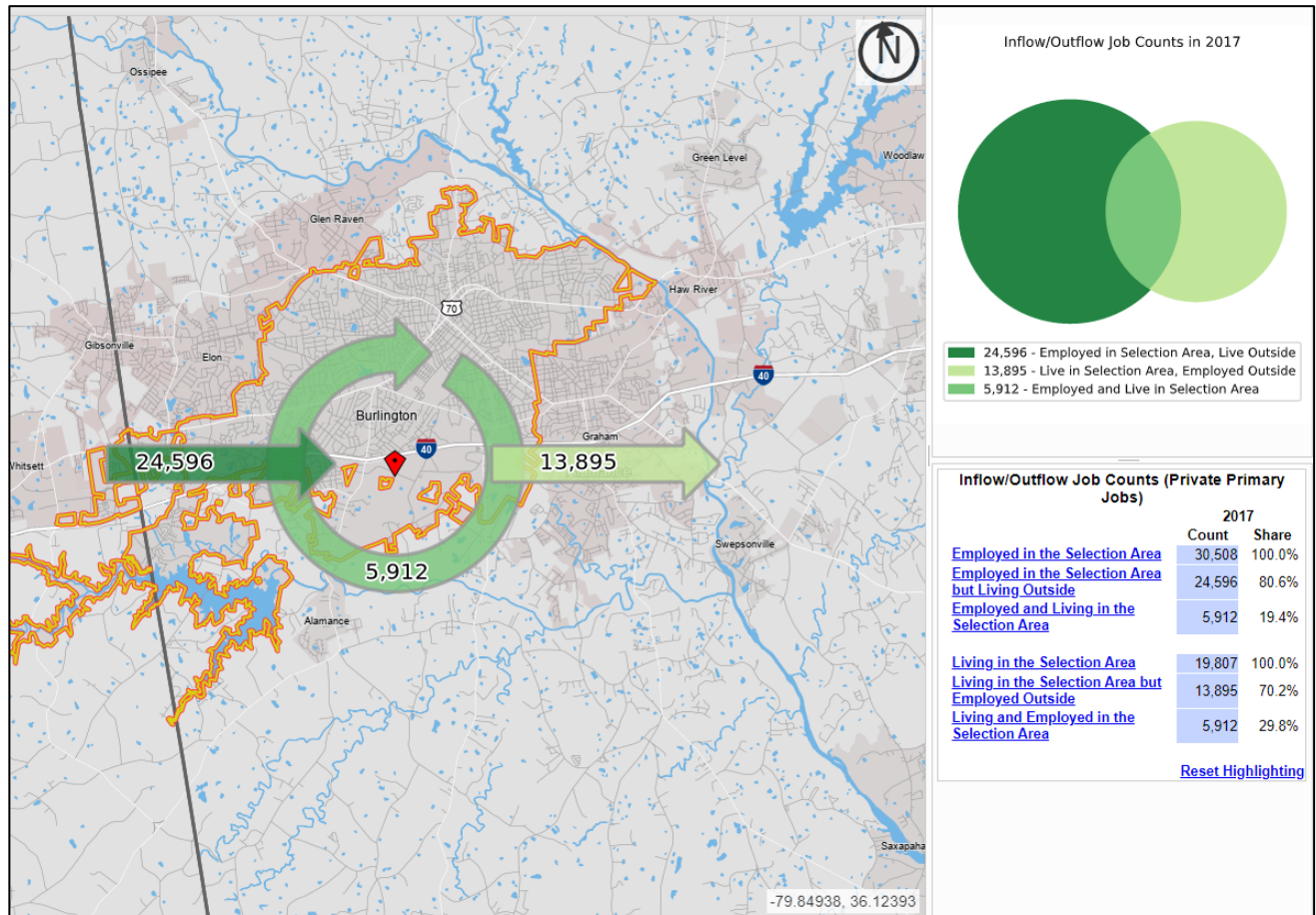
Transportation

In Burlington the primary method of commuting is personal vehicle, particularly driving alone. The rate is even higher than the overall state rate. Statewide all other forms of commuting are more common than in Burlington. In particular, working from home is noticeably more common for the state as a whole.

Table: Commuting Method

	North Carolina	**Burlington**
Workers 16 years and over	4,570,330	24,347
Car, truck, or van	90.7%	95.5%
Drove alone	81.2%	82.2%
Carpooled	9.5%	13.3%
Public transportation (excluding taxicab)	1.0%	0.3%
Walked	1.8%	1.1%
Bicycle	0.2%	0.0%
Taxicab, motorcycle, or other means	1.1%	0.8%
Worked at home	5.2%	2.2%
Source: 2013-2017 American Community Survey		

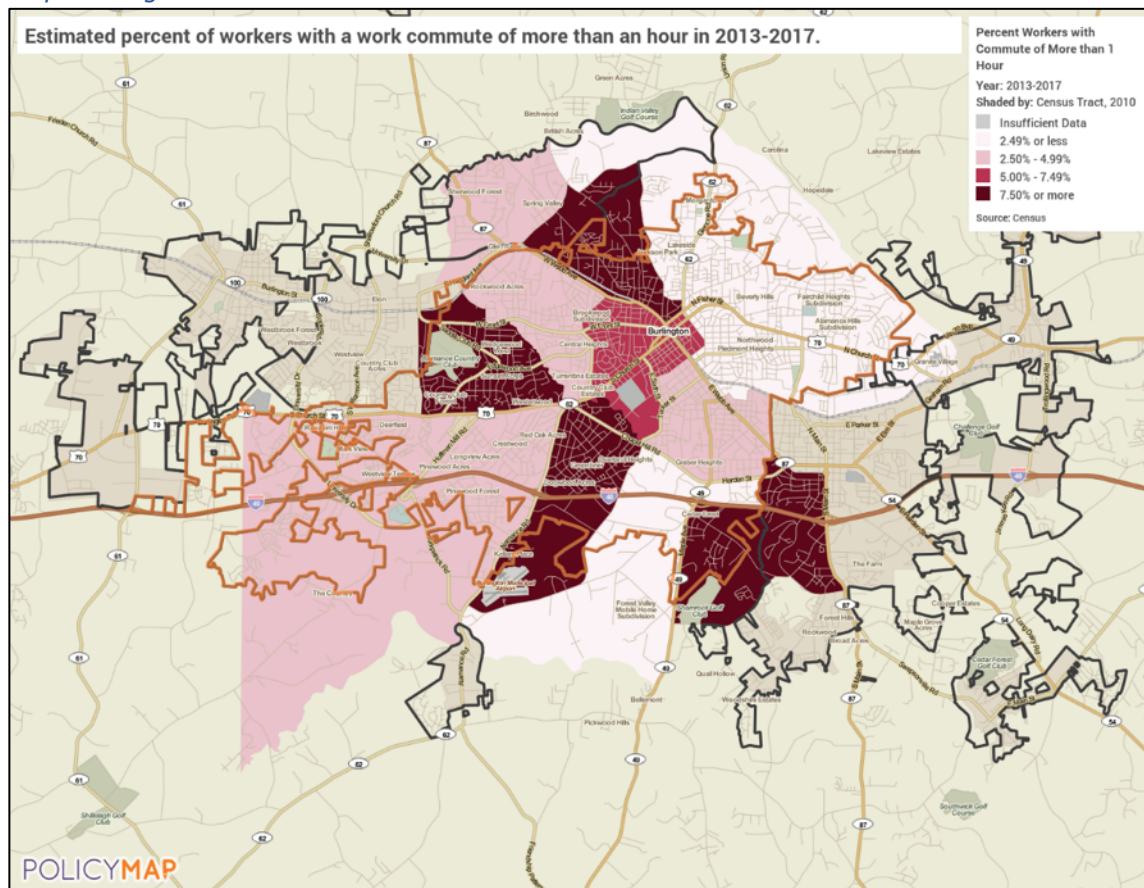**City of Burlington**
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Travel Time

In Burlington, the commute time is relatively short for most residents. The vast majority of residents commute less than 30 minutes and the largest demographic is the 10-19-minute group. Only 4.4% of the population commutes more than 60 minutes to work.

	2017
Workers 16 years and over who did not work at home	24,347
Less than 10 minutes	17.8%
10 to 19 minutes	43.1%
20 to 29 minutes	18.3%
30 to 59 minutes	16.5%
60 or more minutes	4.4%
Mean travel time to work (minutes)	20.1
Source: ACS 5-Year Estimates	

The following map shows the percentage of the population that must commute over an hour by census tract. There is no clear geographic pattern to long commute times. The few residents who commute an hour are spread throughout the city.

Map: Average Travel Time to Work

Source: 2013-2017 American Community Survey via PolicyMap

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Public Transportation

Public transportation in Burlington is provided by Link Transit that includes routes for the city, Gibsonville, and Alamance Community College. Buses on each route are available from approximately 5:30am until 8pm. The buses are ADA Accessible, and services are provided for those who are unable to navigate the fixed route system. Buses also include front mounted bike racks to assist residents who commute or travel via bike.

While the system provides most of the city with transportation options there are minor limitations to the bus routes. There are areas of the city that are not easily accessible to riders and the limited hours may not serve some of the community, particularly low-income residents who may not have easy access to private transportation or whose employment hours are outside the normal transportation window.

Map: Link Transit Map
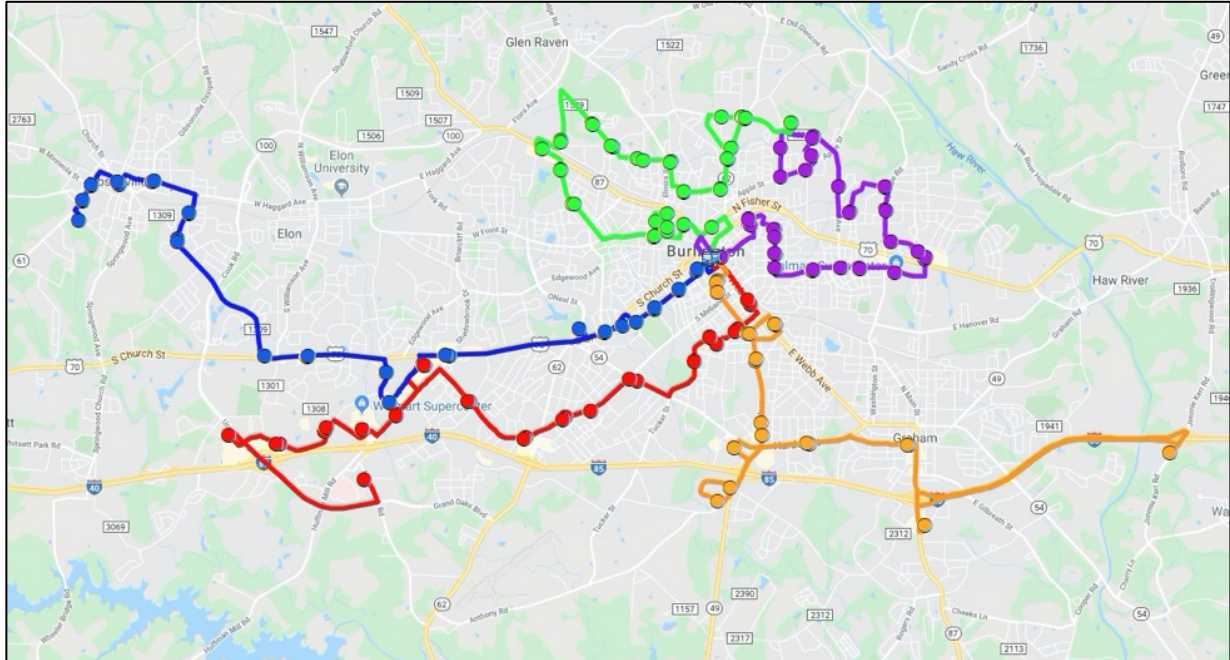
Piedmont Area Regional Transit (PART) is a resource for those in need of getting beyond Alamance County's borders via public transportation. The PART system connects riders to Winston-Salem, Greensboro, High Point, Asheboro, and Chapel Hill. These connections allow for individuals to use public transit to get to work, appointments, or visit our region without having to drive a car. LINK Transit connects people to three PART stops in Alamance County: Alamance Regional Medical Center, Alamance Community College, and the Graham Park and Ride Lot.

Alamance County Transportation Authority (ACTA) also helps fill transportation needs. ACTA utilizes standard passenger vans and vans equipped with wheelchair lifts to assist persons with specialized transportation needs.

Veterans

As of 2017 there were an estimated 3,045 veterans living in Burlington making up 7% of the residents. Veterans tend to have a higher median household income and lower poverty rate than non-veterans. The labor force participation rate is lower for veterans and the unemployment rate is higher. Unsurprisingly, the disability rate is higher for veterans than non-veterans.

	Veterans	Non-Veterans
Civilian population over 18 years old	3,045	37,940
Median Income	$27,359	$22,911
Labor force participation rate	70.3%	78.0%
Unemployment rate	9.5%	7.0%
Below poverty in the past 12 months	10.5%	18.1%
With any disability	32.9%	17.8%
Source: 2013-2017 ACS		

Veterans in Burlington have weaker economic indicators than veterans throughout the state. The median income and labor force participation are both lower in Burlington while the unemployment rate and poverty rate are higher.

	Burlington	North Carolina
Civilian population over 18 years old	3,045	670,326
Median Income	$27,359	$37,729
Labor force participation rate	70.3%	75.0%
Unemployment rate	9.5%	5.7%
Below poverty in the past 12 months	10.5%	7.2%
With any disability	32.9%	28.7%
Source: 2013-2017 ACS		

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Housing Profile

Type and Size

According to the 2013-2017 American Community Survey estimates, 1-unit detached structures were the most prevalent type of housing in Burlington, comprising 63.3% of the housing stock (15,493 units). Since the 2000 Census, there has been a slight shift in Burlington. The proportion of the housing stock made up of 1-unit, attached structures has been reduced by approximately 5%. All other property types have increased in number of units, except mobile homes.

HUD defines a multifamily structure as a structure with more than four housing units; therefore, a single-family structure is not just a structure with one unit, but also structures of up to four housing units. Given HUD's definitions of single-family housing, the data shows that the most prevalent housing type in Burlington was overwhelmingly single-family, with 77.7% of all housing units located in structures of one to four units.

TABLE: Residential Properties by Type & Number of Units

Property Type	2000		2013-2017	
	Number	%	Number	%
1-unit, detached structure	13,434	68.8%	15,493	63.3%
1-unit, attached structure	556	2.9%	1,078	4.4%
2 units	802	4.1%	1,105	4.5%
3 or 4 units	1,227	6.3%	1,347	5.5%
5-9 units	1,335	6.8%	1,753	7.2%
10-19 units	690	3.5%	1,445	5.9%
20 or more units	633	3.2%	1,469	6.0%
Mobile Home	851	4.4%	781	3.2%
Boat, RV, van, etc.	0	0.0%	0	0.0%
Total	19,528	100%	24,471	100%
Data Source: 2000 Census H030, 2010-2014 American Community Survey 5 Year Estimates B25024				

Unit Size

The following table compares unit sizes from 2000 and 2017. The bedroom count has been increasing slightly throughout the city. The proportion of homes with no bedrooms, 1 bedroom, and 2 bedrooms each decreased, while the units with 3 or more bedrooms all increased.

TABLE: Housing Units by Size

Bedroom Count	2000		2017	
	Number	% of Total	Number	% of Total
No bedroom	242	1.2%	241	1.0%
1 bedroom	2,251	11.5%	2,826	11.5%
2 bedrooms	6,944	35.6%	7,834	32.0%
3 bedrooms	7,945	40.7%	10,592	43.3%
4 bedrooms	1,767	9.1%	2,311	9.4%
5 or more bedrooms	379	1.9%	667	2.7%
Total Housing Units	19,528	--	24,471	
Data Source: 2000 Census H041, 2013-2017 American Community Survey 5 Year Estimates B25041				

Housing Conditions

The table below provides data on the age of Burlington's housing stock by year cohort in comparison to North Carolina. The largest cohort in the city was units between 1950 and 1959, comprising 21.8% of the stock, which is significantly larger than the state where 7.1% of the housing stock is in that range. In Burlington, approximately 60.6% of the housing stock was built prior to 1980. Homes older than 1980 are at risk of lead-based paint, which means 14,808 units in the city are at risk.
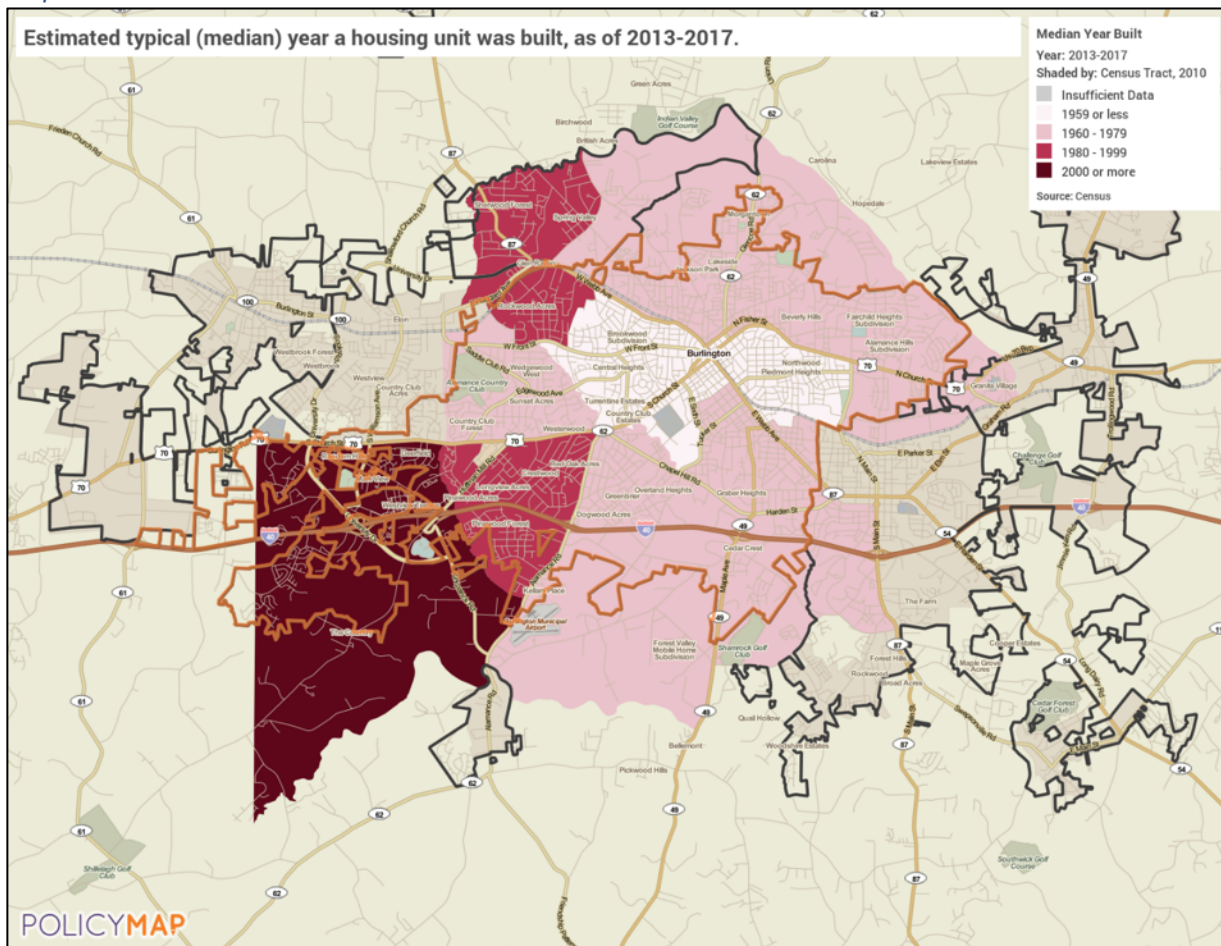
Table: Year Unit Built

Range	North Carolina		Burlington	
	#	%	#	%
Built 2010 or Later	202,844	4.5%	870	3.5%
Built 2000 to 2009	916,002	20.3%	3,576	14.6%
Built 1990 to 1999	915,943	20.3%	3,029	12.4%
Built 1980 to 1989	714,138	15.8%	2,188	8.9%
Built 1970 to 1979	632,118	14.0%	2,910	11.9%
Built 1960 to 1969	414,327	9.2%	3,441	14.1%
Built 1950 to 1959	321,840	7.1%	5,326	21.8%
Built 1940 to 1949	164,071	3.6%	1,633	6.7%
Built 1939 or earlier	240,414	5.3%	1,498	6.1%
Total	4,521,697	100%	24,471	100%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)				

Median Year Built

In Burlington newer homes are primarily concentrated in the western part of the city, particularly the southwest. In southwestern tracts the median year built is 2000 or later. Downtown tracts, on the other hand, have a median year built of before 1960 and the majority of the city has a median year built of before 1980. In recent years, a number of new rental apartment developments featuring studio to three bedrooms have become available to residents at various levels, to include LMI households. A few of these recent developments include 198 Milltown, Eastbrooke Apartments, May Hosiery, and Park Place Apartments. These newer developments are not captured in the 2013-2017 ACS data estimates.

Map - Median Year Built

Estimated typical (median) year a housing unit was built, as of 2013-2017.

Median Year Built
Year: 2013-2017
Shaded by: Census Tract, 2010

- Insufficient Data
- 1959 or less
- 1960 - 1979
- 1980 - 1999
- 2000 or more

Source: Census

Source: 2013-2017 American Community Survey via PolicyMap

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Occupancy Characteristics

The table below compares renter and owner occupancy data across Burlington between 2000 and 2017. Since the 2000 Census, the percentage of occupied housing units has decreased by nearly 5%. The total number of housing units increased by approximately 5,000 units, most of which became renter occupied units. The percentage of occupied units that are renter-occupied has increased by over 7% to 47.8%.

Table: Housing Occupancy

	2000		2017	
	Number	**%**	**Number**	**%**
Total Housing Units	19,567	100%	24,471	100%
Occupied Housing Units	18,280	93.4%	21,791	89.0%
- Owner Occupied Housing Units	10,856	59.4%	11,374	52.2%
- Renter Occupied Housing Units	7,424	40.6%	10,417	47.8%
Vacant Housing Units	1,287	6.6%	2,680	11%
Data Source: Census 2000 DP-1, American Community Survey 2013-2017 5 Year Estimates DP04				

Costs

The following section examines data on housing costs for owners and renters across the city. The data table provides a comparison between the 2000 Census and the 2013-2017 American Community Survey 5-Year Estimates. The Median Home Value of owner-occupied units in the city has increased more than 25% since 2000 while rental units have increased by over 40%. This points to a housing market where supply is not keeping up with demand.

Table: Change in Cost of Housing

|	2000	2017	Percent Change
Median Home Value	$98,100	$124,900	27.3%
Median Rent	$554	$776	40.1%
Data Source: Census 2000 DP-4, American Community Survey 2013-2017 5 Year Estimates			

The table below compares 2000 and 2017 home value cohort data for the city. In Burlington, the general trend over time is that lower price cohorts are accounting for smaller portions of the housing stock. Homes valued at under $100,000 made up 51.7% in 2000 but only 33.5% in 2017. On the other end of the spectrum, previously homes valued at over $200,000 made up only 11.4% in 2000 but made up 21.8% in 2017.

Table: Median Home Value for Owner-Occupied Units

|	2000		2017	
	Number	Percentage	Number	Percentage
Less than $50,000	709	7.3%	821	7.2%
$50,000 to $99,999	4,307	44.4%	2,990	26.3%
$100,000 to $149,999	2,205	22.7%	2,910	25.6%
$150,000 to $199,999	1,368	14.1%	2,185	19.2%
$200,000 to $299,999	681	7.0%	1,212	10.7%
$300,000 to $499,999	380	3.9%	967	8.5%
$500,000 to $999,999	36	0.4%	246	2.2%
$1,000,000 or more	8	0.1%	43	0.4%
Total Units/Median Value	9,694	98,100	11,374	124,900
Data Source: Census 2000 DP-1, American Community Survey 2013-2017 5 Year Estimates DP04				

The bar chart below visually displays the shifts in median home value in the city. The median home value has made a shift towards more expensive housing while the percentage of homes less than $100,000 are less available.

Chart – Median Home Value

City of Burlington
Analysis of Impediments to Fair Housing Choice
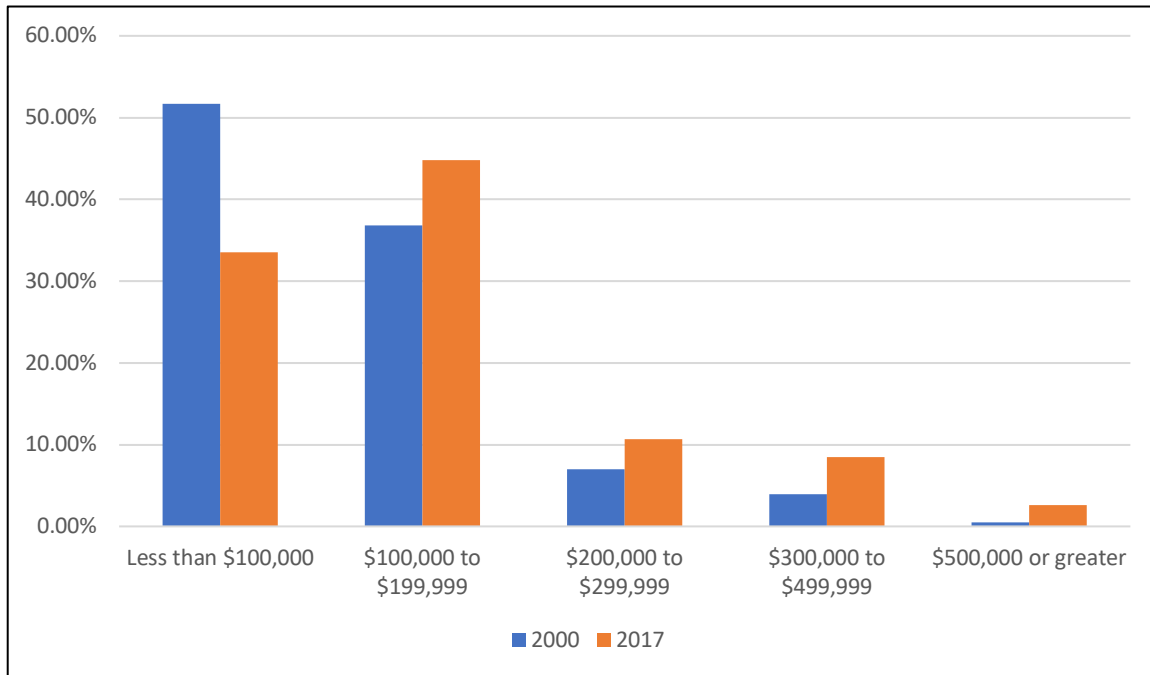
Homes located in the southwestern part of Burlington have a significantly higher value than those in the northeast. Tracts with relatively high value homes have a median value of over $200,000 while relatively low value homes have a median value of less than half that.

Map - Median Home Value
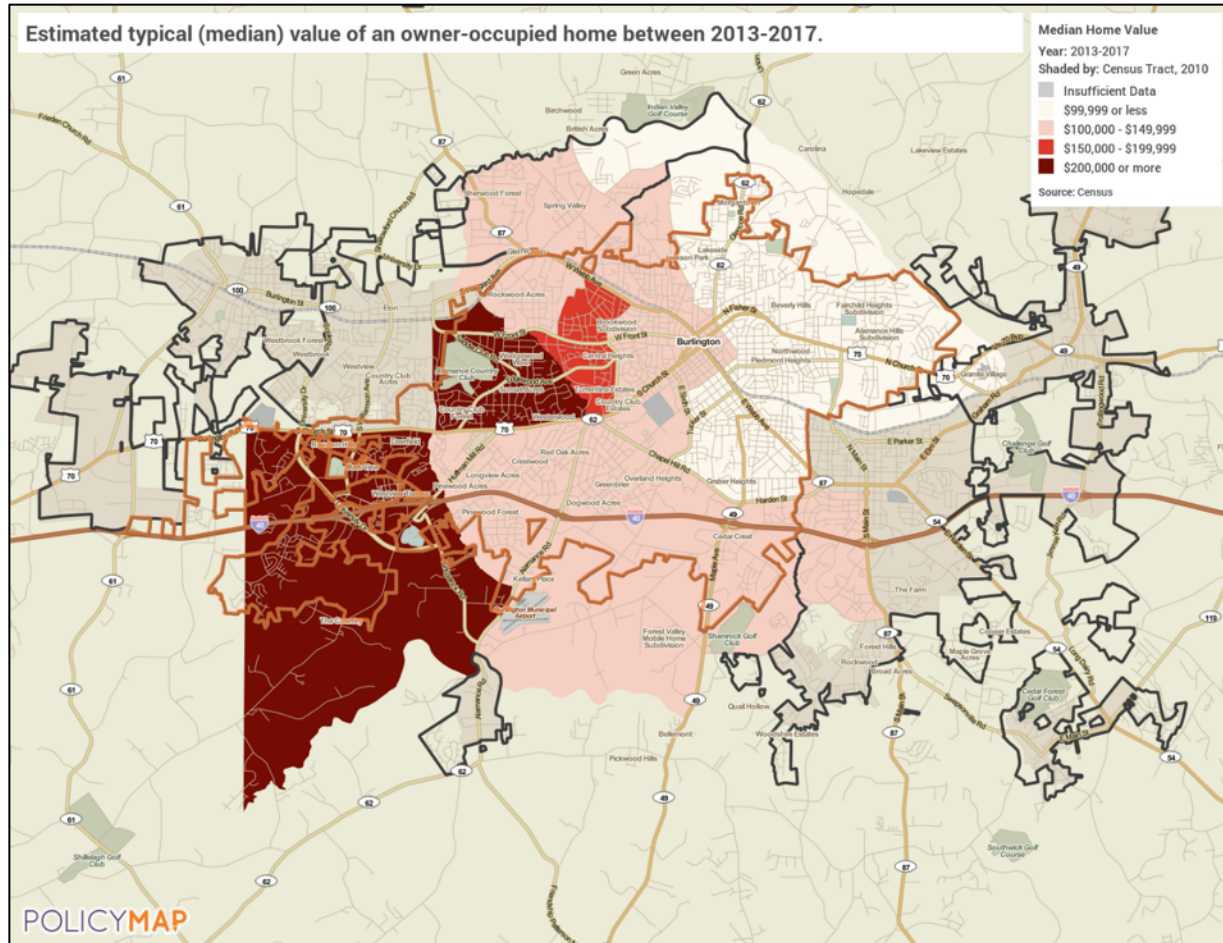
Building Permits Issued

Residential permits issued in Burlington varied from year to year but generally grew between 2010 and 2018. The most permits were issued in 2016 when a large number went to 5+ unit developments. Higher density units tend to cost significantly less per unit than 1-unit structures. These multiunit buildings can provide additional affordable housing units for residents and help alleviate financial pressure on low-income households. As previously mentioned, in recent years, a number of apartment developments have been underway or completed, including units that are available to LMI households.

Table: Residential Construction Permits Issued

	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	83	$129,638.07	0	--	0	--	0	--	83	$129,638.07
2011	98	$135,112.35	0	--	0	--	0	--	98	$135,112.35
2012	57	$135,308.81	0	--	0	--	0	--	57	$135,308.81
2013	128	$116,591.27	0	--	0	--	0	--	128	$116,591.27
2014	147	$120,822.12	0	--	0	--	0	--	147	$120,822.12
2015	191	$132,870.51	0	--	0	--	52	$31,994.62	243	$111,283.90
2016	208	$158,668.96	0	--	4	$72,394.00	225	$100,403.88	437	$127,880.07
2017	286	$129,918.38	0	--	0	--	0	--	286	$129,918.38
2018	328	$116,573.30	4	$112,500.00	0	--	20	$32,500.00	352	$111,750.12
Total/Average	1,526	$130,611.53	4	$112,500.00	4	$72,394.00	297	$83,853.85	1831	$122,237.24
Source: US Census Bureau, Building Permits Survey, PPU = Price Per Unit										

Market and Demand

The table below demonstrates the negative impact of the 2007 nationwide housing market collapse on annual housing sales in the Burlington. The city experienced substantial growth in housing sales until 2007 when sales dropped off. The recovery began in 2012 and since then the city has increased housing sales dramatically. Also, of note, Alamance County conducted a property tax revaluation in 2017 that had various impacts throughout the county. The area with the deepest decline in value was downtown Burlington, which was assessed at more than 6% lower in value than in 2009. Burlington as a whole dropped in value by less than 2%. These impacts have also effected homeowners' ability to sale or maintain value in their assets compared to nearby cities.

City of Burlington
Analysis of Impediments to Fair Housing Choice

Chart: Annual Number of Housing Sales from 2005-2017
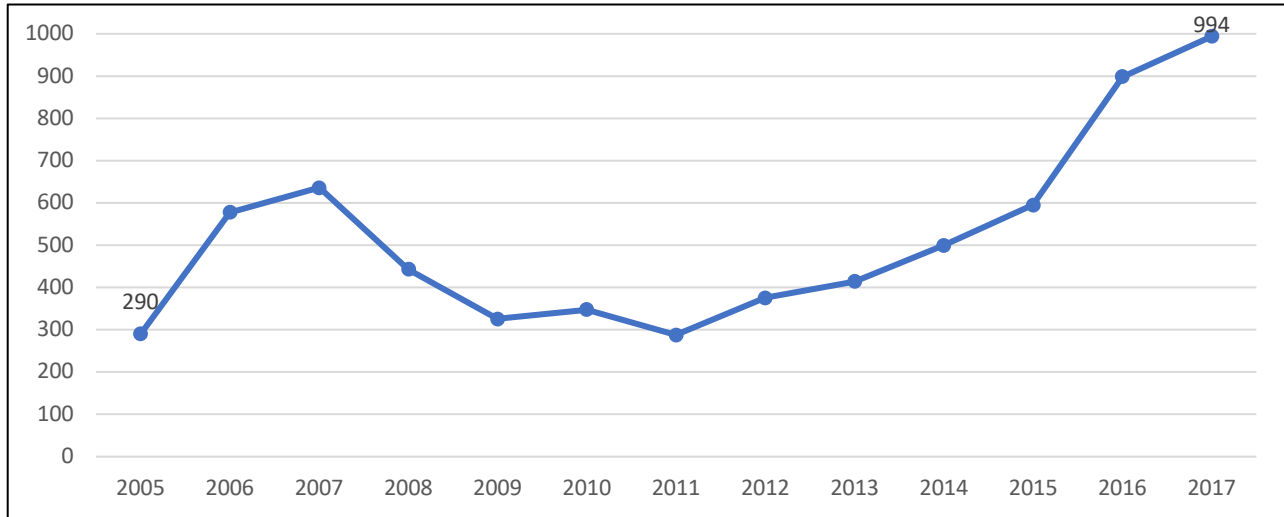
Data Source: Policy Map & Zillow

In general, the median sales price in Burlington has not changed substantially. There has been a slight overall decrease in sales prices since 2005. These low prices may be a factor in the large increase in overall sales that the city has seen. The 2017 median sales price is approximately $10,000 lower than the 2017 median home value. This difference is due to the ACS data for home value being calculated by the survey respondent's estimate of how much the property (house and lot) would sell for if it were for sale.
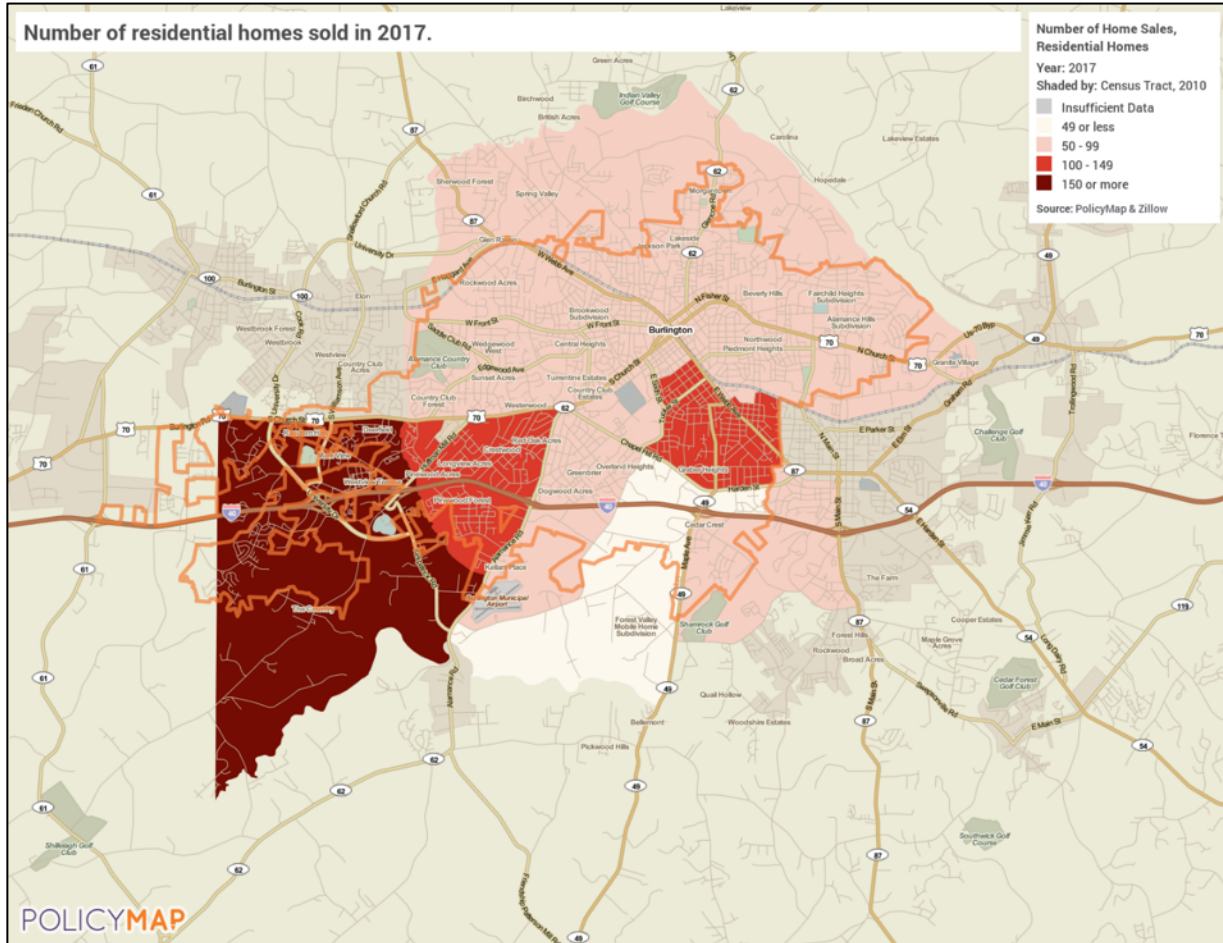
Chart: Median Sales Prices

Data Source: Policy Map & Zillow

City of Burlington
Analysis of Impediments to Fair Housing Choice
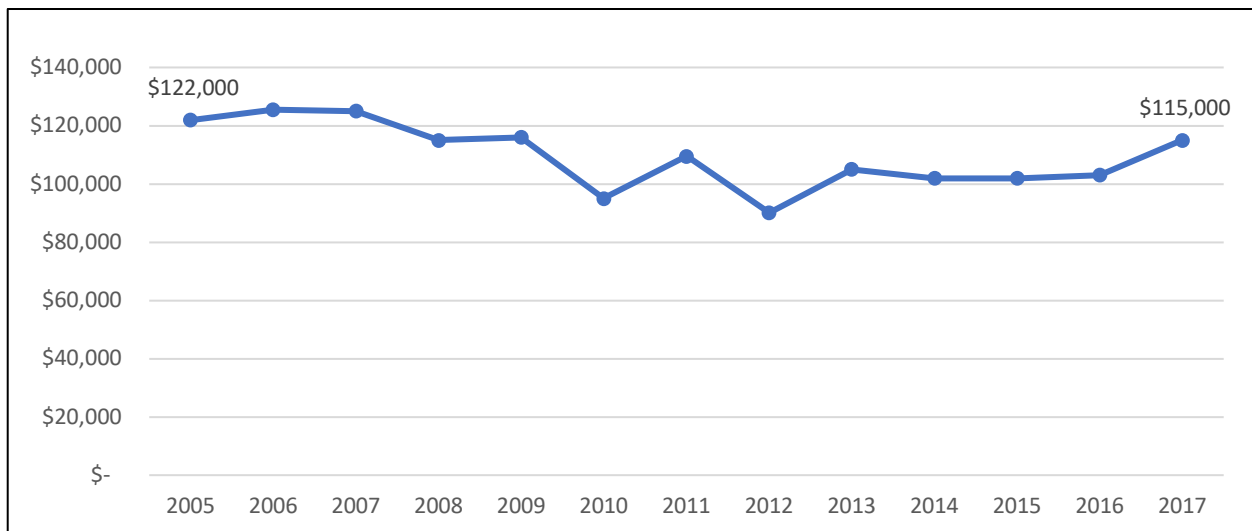
Tracts in the southwestern part of the city sold the most homes, over 150 in 2017. Most tracts fell in the 50 to 99 sales range while one area sold less than 50.

Map: Number of Home Sales in 2017

Source: Policy Map & Zillow

There is a clear pattern in Burlington when it comes to median sales prices. The tracts on the west side of the city have homes that sell for significantly more than those on the east side of town. These tracts often feature newer homes and newer economic centers compared to the eastern sections of the city. These two maps together display the southwest corner of the city's recent growth and affordability to higher income earning households. These maps also highlight what areas of the city appeal to residents purchasing homes in recent years and which areas do not.

Map: Median Sales Price in 2017
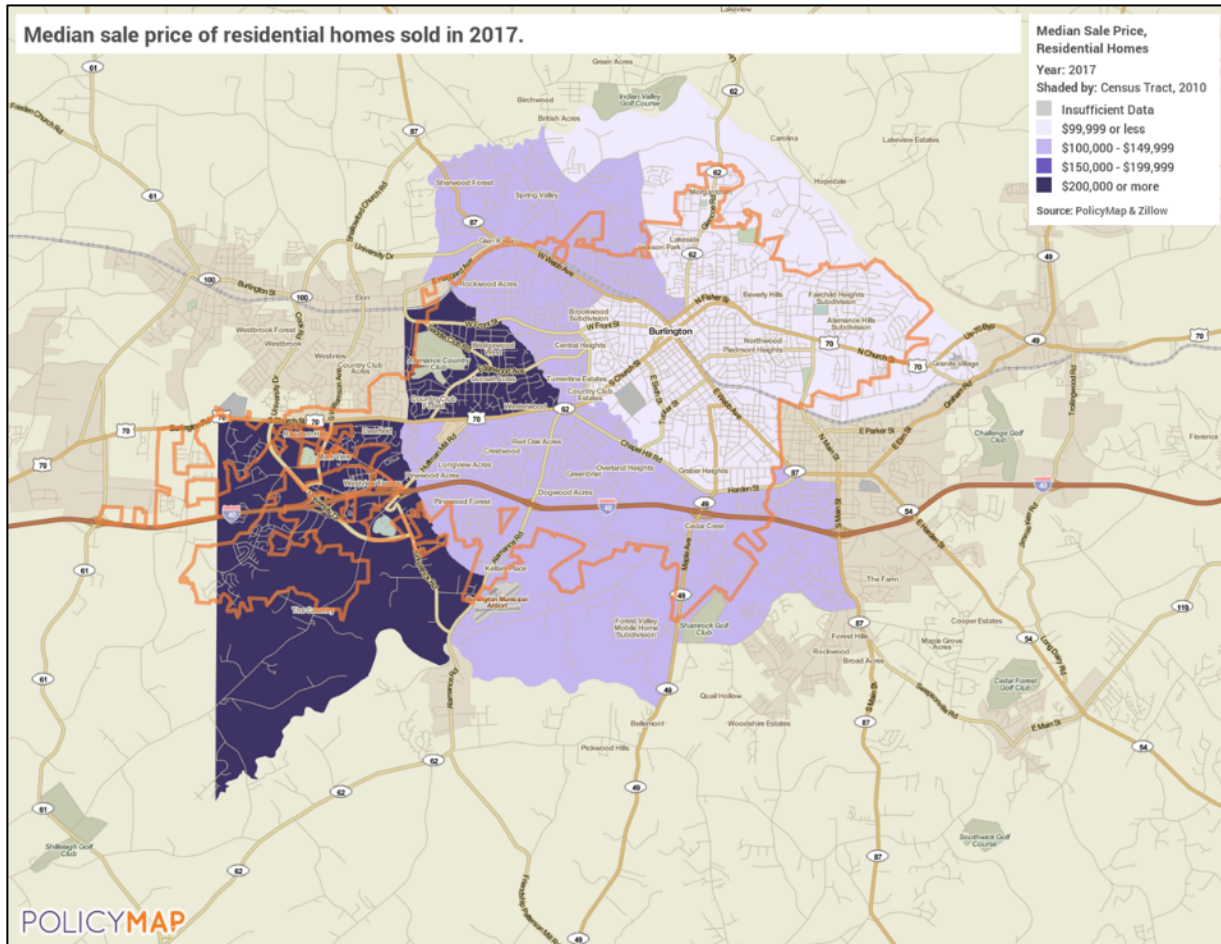
Source: PolicyMap & Zillow

Median Rent

The table below compares 2000 and 2017 rent cohort data for Burlington. The general trend over time is that there are fewer units available in the lower rent cohorts and an increasing number in the higher rent cohorts. The largest change is the availability of fewer units under $500 and the increase in rents between $1,000 and $1,499. The distribution of median rents is closely aligned with the state of North Carolina, though the statewide rate for "Less than $500" is just under 19%

Table: Median Rent

	2000		2017	
	Number	**Percentage**	**Number**	**Percentage**
No rent paid	315	--	562	--
Less than $500	2,729	38.6%	1,429	14.5%
$500 to $999	4,213	59.7%	6,347	64.4%
$1,000 to $1,499	104	1.5%	1,614	16.4%
$1,500 or More	15	0.2%	465	4.7%
Total Units/Median Rent	**7,061**	**$554**	**9,855**	**$776**
Data Source: Census 2000 DP-4, American Community Survey 2013-2017 5-Year Estimates DP04 Note: Median Rent is calculated based solely on those renters actually paying rent.				

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Median rent in Burlington varies throughout the city. The central tracts have the lowest rent, between $400 and $600. The highest rents are to the west with over $1,000 per unit.

Map Note: For clarity the map begins with the $400 to $599 range. There were no census tracts where the median rent was less than $400.

Map - Median Rent
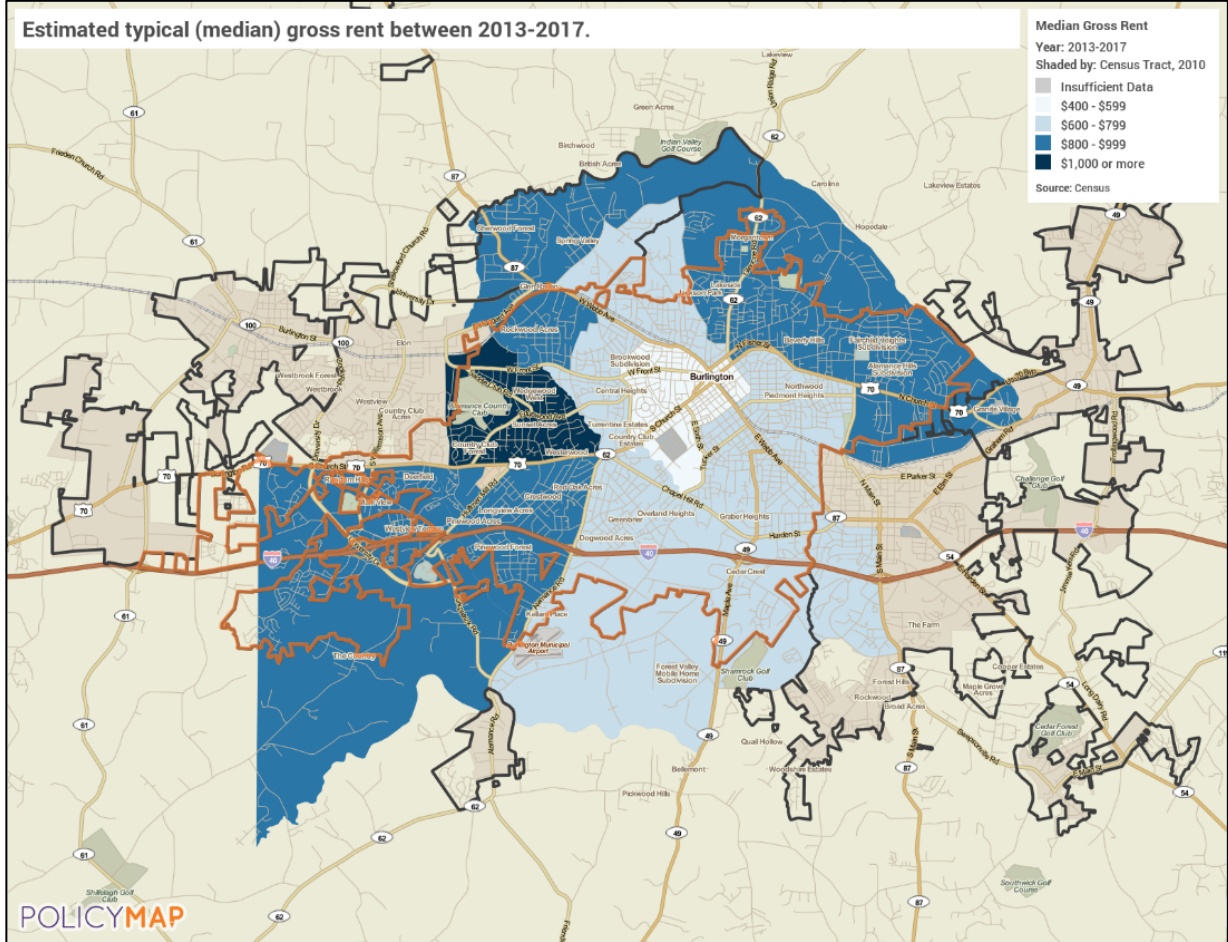
Source: PolicyMap

Public Sector Analysis

Overview

The Fair Housing Act generally prohibits the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that, in effect, limit the ability of minorities or the disabled to live in the residence of their choice in the community. If large-lot minimums are prescribed, if a house must contain a certain minimum amount of square feet, or if no multi-family housing or manufactured homes are permitted in an area, the results can exclude persons protected by the Act. If local mandates make it unfeasible to build affordable housing or impose significant obstacles, then a community must affirmatively work toward eliminating this type of impediment to fair housing choice.

This section highlights various methods that are being used to promote fair housing choice. Whether it is legislation, enforcement, grants, or encouraging private investment, local governments play a vital role in ensuring that growth and prosperity in the community reaches everyone and not just a privileged few.

Public Policies

In 2019, the city of Burlington adopted a new Unified Development Ordinance (UDO) which combined and updated Burlington's zoning, subdivision, and environmental regulations. The UDO lays out strategies to develop Burlington's downtown economic and civic center, to incentivize mixed-use residential and non-residential development, to incorporate alternatives to landscaping and parking requirements, all while prioritizing timely and accurate review of development applications. This undertaking has been a major accomplishment for the city and the results are already coming to fruition in terms of economic stimulation and housing opportunities.

Property Taxes

Although the Fair Housing Act specifically prohibits the consideration of the racial or ethnic composition of the surrounding neighborhood in arriving at appraised values of homes, no practical means exist to investigate violations of this kind. One reliable approach, however, is to review, periodically, the assessment policies and practices of the taxing jurisdiction since their valuations generally comprise the basis for private appraisals.

North Carolina's property tax is "ad valorem," which means that it is based on the value of property. A county assessor determines the value of a property and is required to revalue a property at least once every eight years. The goal of the reappraisal is to determine the current market value of the property. An appraisal that is too high can mean nearly a decade of over-taxation. As mentioned previously, Alamance County conducted a property tax revaluation in

2017 that led to a decline in value of more than 6% in downtown Burlington. Burlington as a whole dropped in value by less than 2%. There is no state property tax in North Carolina, which means tax rates are determined entirely by local governments. Cities and counties can levy their own taxes, and special tax districts in some areas also collect property taxes for services like fire protection. North Carolina's property tax rates are relatively low in comparison to those of other states. The average effective property tax rate in North Carolina is 0.86%, well under the national average of 1.08%.

Alamance County's Average Effective Property Tax Rate is 0.79% (Compared to 1.11% in Mecklenburg County). A home value of $145,500 would result in a yearly tax amount of $1,154. The city of Burlington has levied a $00.5973 tax per $100 valuation of taxable property to finance general funding for city services. Of note, the city has not raised taxes in 12 years, a beneficial factor when considering housing affordability to LMI households.

One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus, a potential homeowner who can afford his mortgage may not qualify when property taxes are an added factor. Further, property taxes on rental housing is often passed on to the tenant, thus raising the overall rent which affects LMI households disproportionately as they are often already on a fixed income.

Land Use Regulations

Zoning ordinances and environmental regulations impact the amount of land available for development and thus, impact land and housing costs. The most basic control of land use is local zoning. As growth and development move outward from the city center, rural residential areas, may have limited capacity with current plans and restrictions for low density residential development and traditional agriculture. Urban Residential areas adjacent to the Downtown area in the city's core have moderate to high density, are mixed-use in nature, and are walkable. Mixed use zoning is currently only found within the downtown area. Burlington has not developed a formal system of recognizing neighborhoods or planning for their day-to-day needs and services. There are, however, the beginnings of "neighborhood centers" in which local residents could buy groceries, fill prescriptions, get a coffee, or complete other daily tasks. These centers are to be strengthened or seeded throughout the city. As stated in the Comprehensive Plan – Destination Burlington, the city has a goal to provide a sustainable balance of land uses to assist with the fiscal wellbeing of the city and to ensure a diverse tax base and to promote zoning flexibility in appropriate areas of the city.

Community Development Block Grant (CDBG)

Grants are awarded to urban communities on a formula basis to support affordable housing and community development activities. The Community Development Block Grant (CDBG) program is used to plan and implement projects that foster revitalization of eligible communities. The

primary goal of the program is the development of viable urban communities. Program objectives include the provision of decent housing, a suitable living environment and expanded opportunities principally for low- to moderate- income individuals and families. Burlington receives its CDBG allocation directly from HUD. Program eligibility includes:

- Acquisition/Rehabilitation
- Homebuyer Assistance
- Homeless Assistance
- Economic Development
- Public Improvements
- Public Services

Home Investment Partnerships Program (HOME)

Grants are awarded for the development and rehabilitation of affordable rental and ownership housing for low income households. The HOME Investment Partnerships (HOME) program is used to assist in developing affordable housing strategies that address local housing needs. HOME strives to meet both the short-term goal of increasing the supply and availability of affordable housing and the long-term goal of building partnerships between state and local governments, for-profit, and nonprofit housing providers. The city of Burlington receives its HOME funding through its participation in the Greensboro HOME Consortium

Private Sector Analysis

Lending Practices

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, city, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds $25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding $10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), "with few exceptions,

controlling for borrower-related factors reduces the differences among racial and ethnic groups." Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the city of Burlington, North Carolina summarizing 2017 HMDA data and data between 2007 and 2017 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2017 City Overview

In 2017, there were approximately 4,000 applications within Burlington for home loans to purchase, refinance or make home improvements for a single-family home - not including manufactured homes. Of those applications, over 2,000 or 52 percent were approved and originated. This represents a near identical total of originations relative to 2016, while the national total decreased 13 percent. Of the remaining 1,895 applications, approximately 565 or 14 percent of all applications were denied. The top two application denial reasons within the city were credit history (29 percent) and debt-to-income ratio (25 percent), representing over half of the city's total denials. Lack of collateral and incomplete applications represented 19 percent and 12 percent of denials respectively. It is important to note that financial institutions are not required to disclose to the applicant the reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the 1,330 applications, that were not originated or denied, were closed for one reason or another including a) the loan was approved but not accepted by the borrower, b) the application was closed because of incomplete information or inactivity by the borrower or c) in some instances the application may have been withdrawn by the applicant.
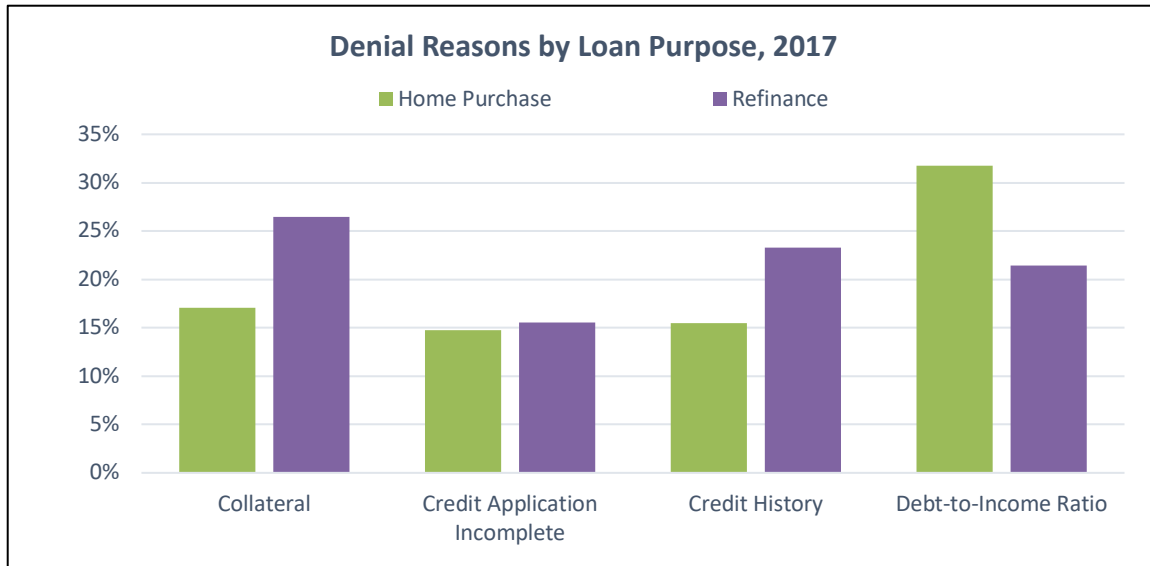
Disposition of Application by Loan Type and Purpose, 2017

- *Single Family Homes (excluding manufactured homes)*

| Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications			
Conventional	1,460	841	209
FHA	631	292	7
VA	217	196	4
FSA/RHS	94	3	0
Loans Originated			
Conventional	963	410	74
FHA	293	88	3
VA	113	75	0
FSA/RHS	39	1	0
Loans Approved but Not Accepted			
Conventional	27	31	4
FHA	10	23	1
VA	0	11	0
FSA/RHS	1	1	0
Applications Denied			
Conventional	94	184	114
FHA	50	65	2
VA	15	31	1
FSA/RHS	9	0	0
Applications Withdrawn			
Conventional	167	138	12
FHA	79	61	1
VA	30	40	0
FSA/RHS	10	1	0
Files Closed for Incompleteness			
Conventional	18	32	3
FHA	7	24	0
VA	0	19	3
FSA/RHS	0	0	0

Source: 2017 HMDA

A further examination of the 565 denials within Burlington during 2017 indicates that approximately 50 percent were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. The top reason for refinance application denials was lack of collateral at 26 percent. Refinance applications were more likely to be denied for lack of collateral compared to home purchases, while home purchase applications were more likely to be denied for debt-to-income ratio.

City of Burlington
Analysis of Impediments to Fair Housing Choice

Denial Reasons by Loan Purpose, 2017

Source: HMDA

Typically, homeowners, seeking to refinance their existing home mortgage are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage principal and, therefore, refinancing is not an option. These homes are commonly referred to as "under-water" or the borrowers are "upside-down" in their mortgage. Shown below, the percentage of refinance denials given for the reason of lack of collateral has declined since the peak of the housing crisis, from 34 percent in 2009 to 27 percent in 2017. This trend suggests that the number of "under-water" homes in Burlington has declined since 2009.

Source: HMDA

City of Burlington
Analysis of Impediments to Fair Housing Choice
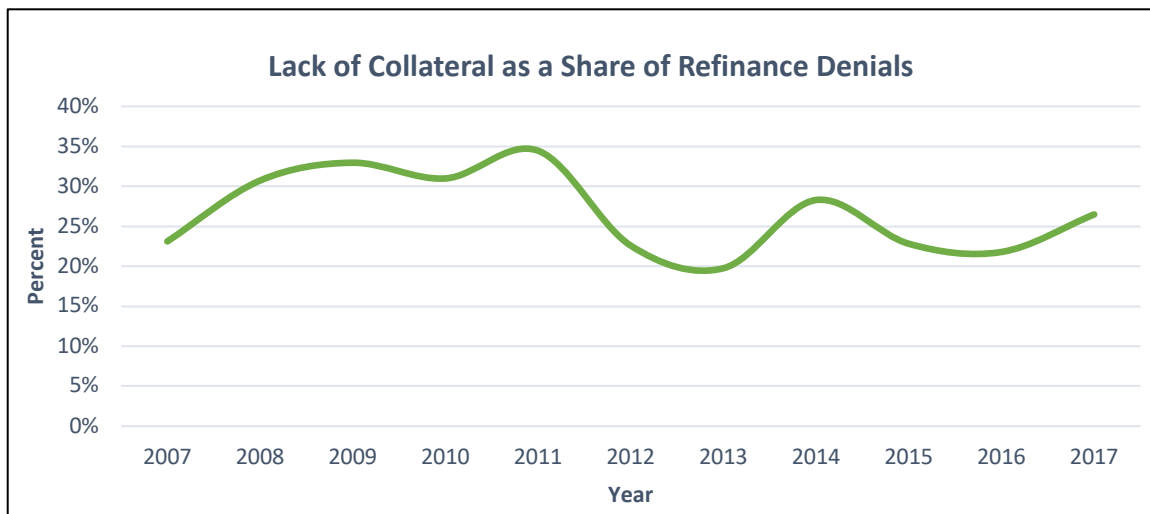
Home Purchase Lending in Burlington

Of the home purchase loans for single family homes that were originated in 2017, (1,408 loans originated) approximately 68 percent of these originations were provided by conventional lenders, higher than the national conventional home purchase share of 64 percent. The remaining 32 percent of home purchase loans in Burlington were provided by federally backed sources including the Federal Housing Administration (FHA) at 26 percent of all home purchase originations, the Department of Veterans Affairs (VA) at 9 percent, and the Farm Service Agency (FSA) at 4 percent. Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders. The FHA, FSA, and VA lenders had lower approval rates compared to conventional lenders.
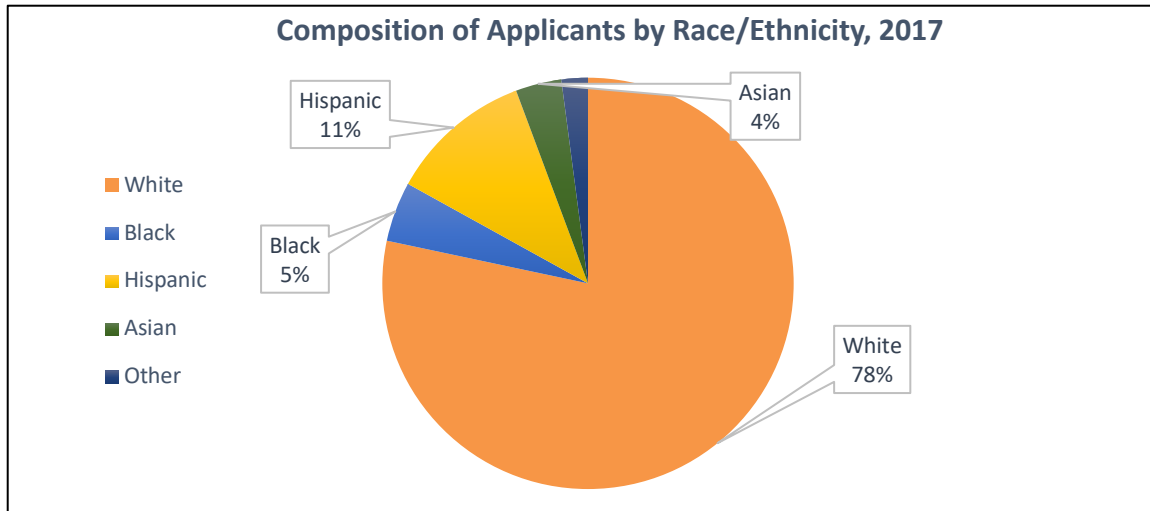
Home Purchases by Type, 2017

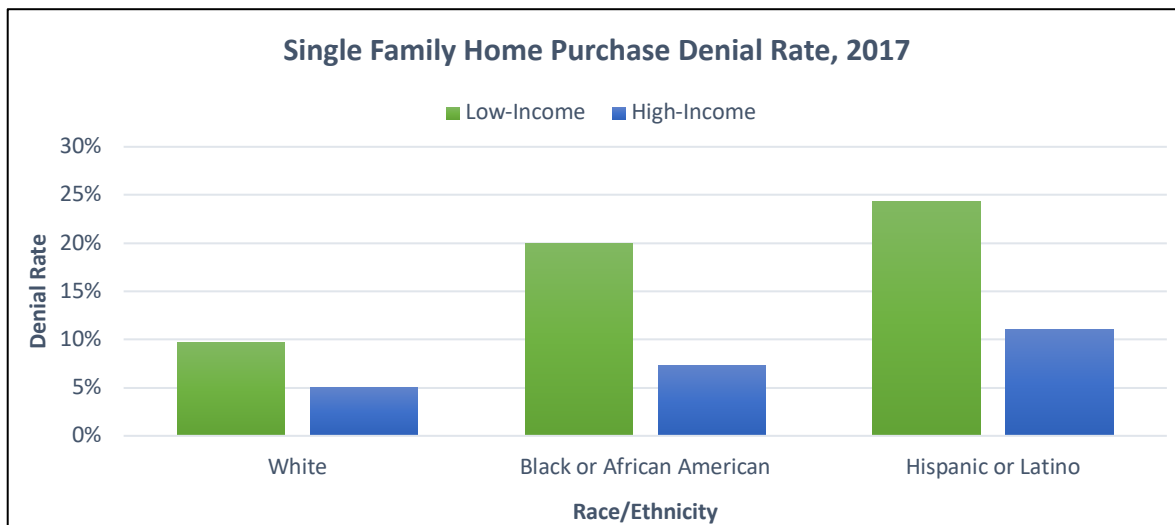|	Originations	Share of Total	Approval Rate
Conventional	1,460	60.8%	66.0%
FHA	631	26.3%	46.4%
VA	217	9.0%	52.1%
FSA/RHS	94	3.9%	41.5%
Total	2,402		

Source: HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in Burlington varies by race/ethnic groups. The vast majority of applicants in 2017 were non-Hispanic Whites at 78 percent. followed by Hispanics (11 percent). Black applicants represented 5 percent of all home purchase applications while Asian applicants represented 4 percent. In 2017, Whites were least likely to be denied for conventional single-family home purchases, being denied at a rate of 5 percent. Black applicants were denied at a rate of 10 percent, while Hispanics faced the highest conventional home purchase denial rate at 11 percent.

Composition of Applicants by Race/Ethnicity, 2017

- White
- Black
- Hispanic
- Asian
- Other

Hispanic 11%

Asian 4%

Black 5%

White 78%

Source: HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Burlington, shown below, demonstrates that High Income Hispanics (having greater than 120 percent of Area Median Income) were more likely to be denied for a single family home purchase, at 11 percent, than Low Income Whites (having less than 80 percent of Area Media Income), at 10 percent. Additionally, Low Income Hispanics were the group with the highest home purchase denial rate at 24 percent. High Income Whites were denied at a rate of 5 percent, the lowest of all groups examined.

Single Family Home Purchase Denial Rate, 2017

Low-Income ■ High-Income

| Denial Rate	White	Black or African American	Hispanic or Latino

Race/Ethnicity

Source: HMDA

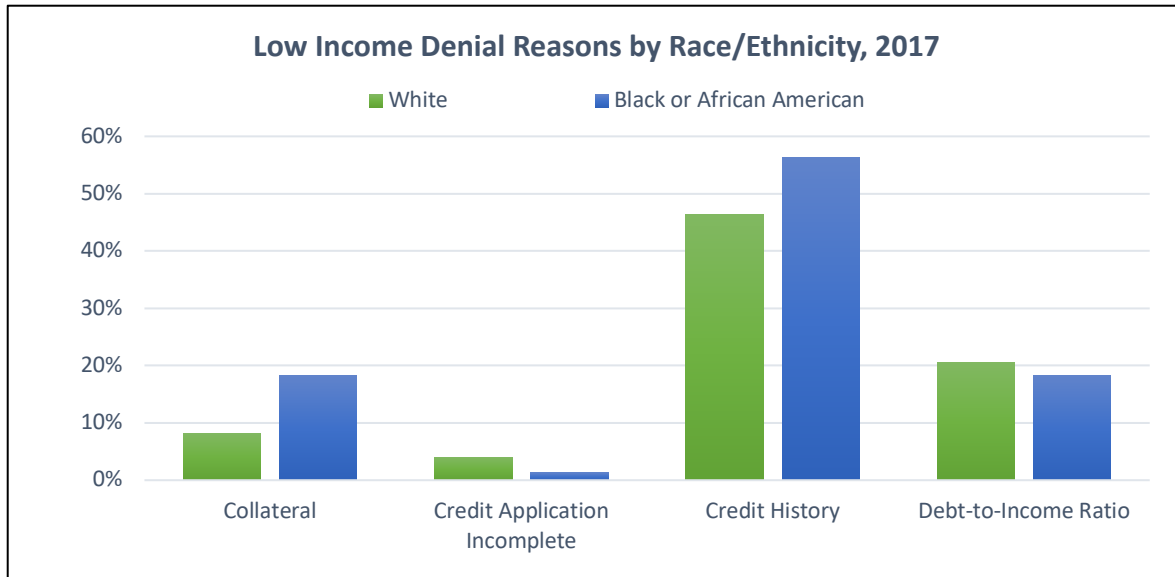## Application Denial Reasons by Income Group

The below charts compare denial reasons among White and Black applicants in Burlington for 2017 by income group. Asians and Hispanics are excluded due to small sample size.

As of 2017, the leading denial reason for High Income White and Black applicants was credit history. High Income Whites were more likely to be denied for lack of collateral and debt-to-income ratio relative to High Income Black applicants.
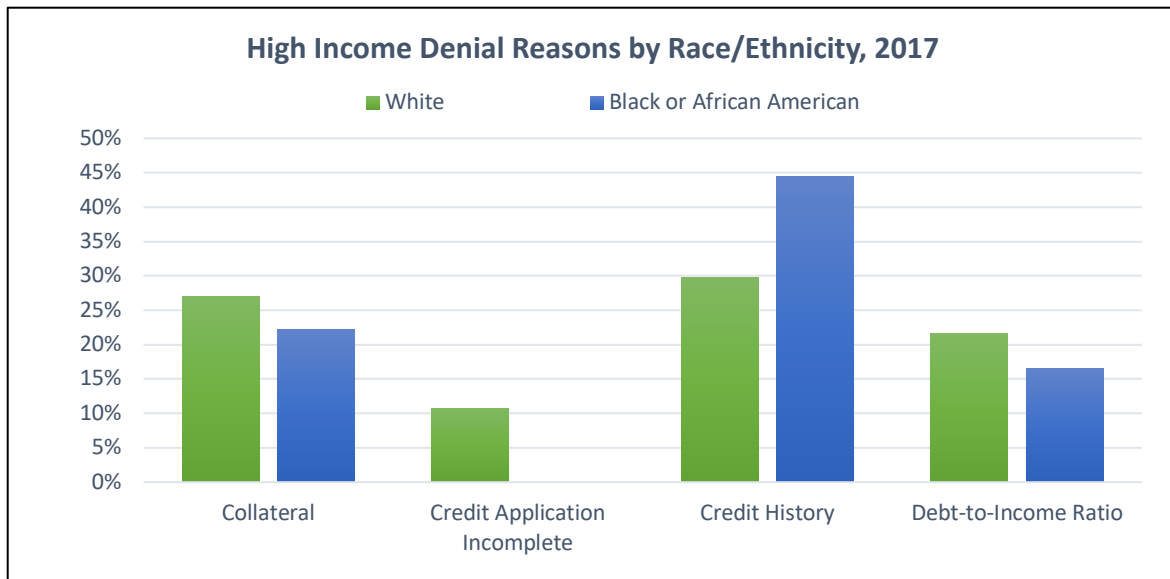
Source: HMDA

For Low Income denials, the top reason for both groups were also credit history, and in both cases was a higher share compared to High Income applicants. Both Low Income groups were denied for lack of collateral at a lower rate than their High-Income counterparts.

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Low Income Denial Reasons by Race/Ethnicity, 2017

Source: HMDA

Burlington's Single-Family Lending Market, 2007-2017

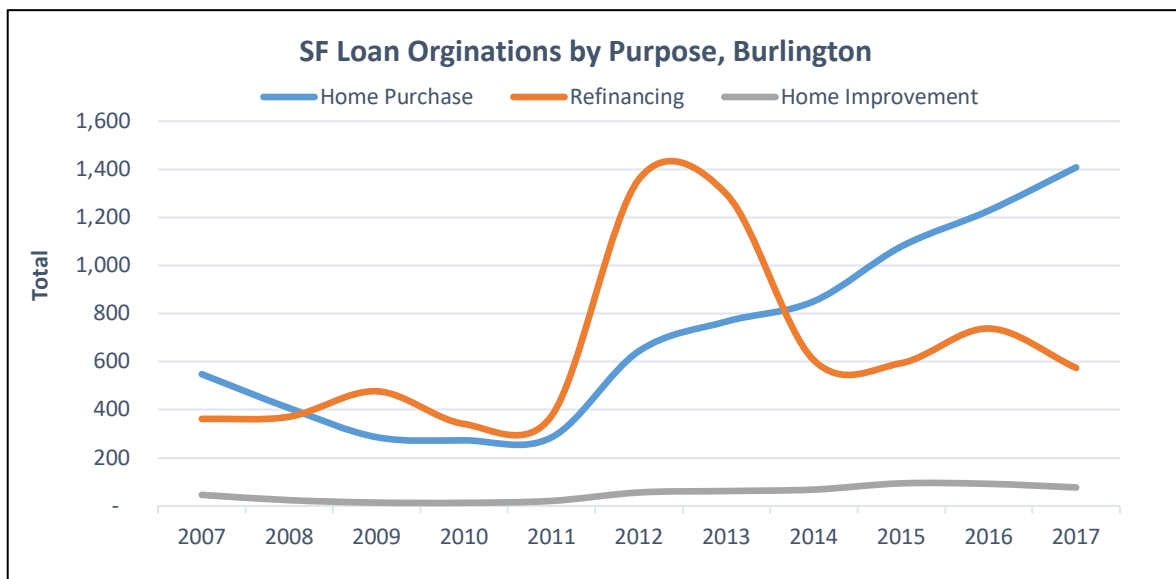The following section will examine HMDA data over the time period 2007-2017, for Burlington.

Highlighted below, the number of single-family loan originations in Burlington followed a dynamic trajectory between 2007 and 2017. At the onset of the housing crisis, originations declined 29 percent between 2007 and 2011, followed by a more than 200 percent increase between 2011 and 2012, reaching over 2,000 total originations. Loan originations then fell by over a quarter between 2012 and 2014, though grew steadily between 2014 and 2017. Between 2016 and 2017, originations stayed flat, and as of 2017, total originations are about 115 percent higher than the level prior to the housing crisis.

In contrast to originations, the number of application denials within Burlington demonstrated fewer extreme changes between 2007 and 2017. As of the most recent data year, denials are 20 percent below the level experienced in 2007. Relatedly, the share of denials as a percent of total originations and total denials has declined markedly since the housing bust, from 43 percent in 2007 to approximately 22 percent as of 2017.

**SF Loan Orginations and Application Denials, Burlington**
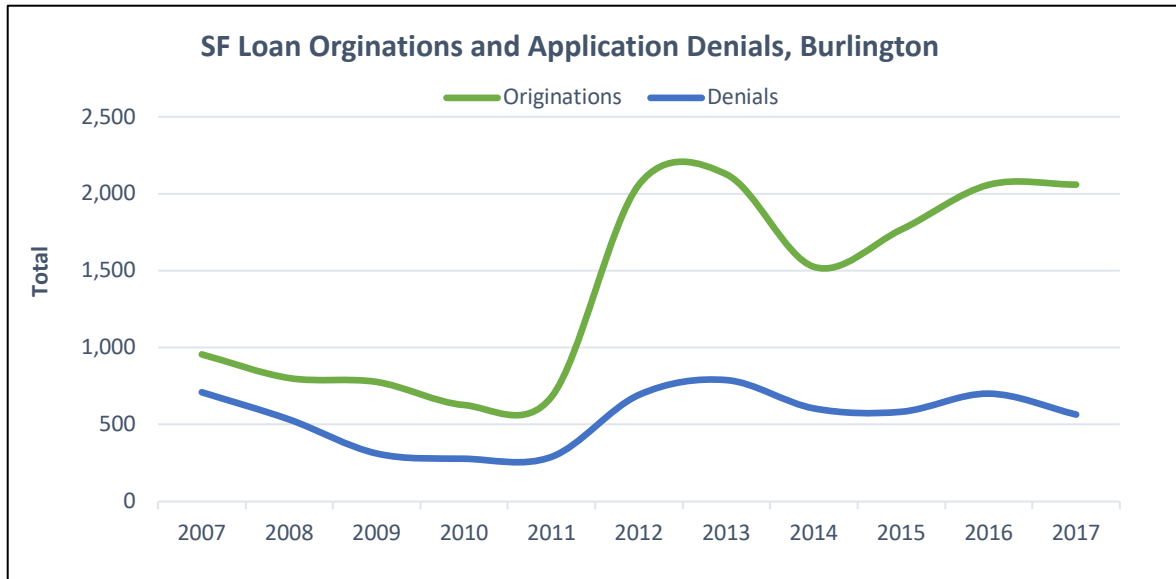
Source: HMDA

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Though home purchases were the top loan purpose in 2007 and 2008, refinancing became the dominant loan purpose between 2009 and 2013, and in particular 2012 as interest rates were broadly falling, discussed further below. In 2014, home purchase surpassed refinances as the top loan purpose and as of 2017 home purchases comprised 68 percent of the city's total originations. The 1,408 home purchase loans originated in 2017 is the highest annual total of all years examined and the growth of home purchase originations since 2010 (nearly 400 percent growth rate between 2010 and 2017) reflects a steady and recovering demand for housing within the city.


SF Loan Orginations by Purpose, Burlington

Source: HMDA

City of Burlington
Analysis of Impediments to Fair Housing Choice

The share of refinance originations in Burlington appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest level in both absolute number and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell from 66 percent to 40 percent. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 is consistent with Burlington's 22 percent reduction in the number of refinance loan originations over the same time period.
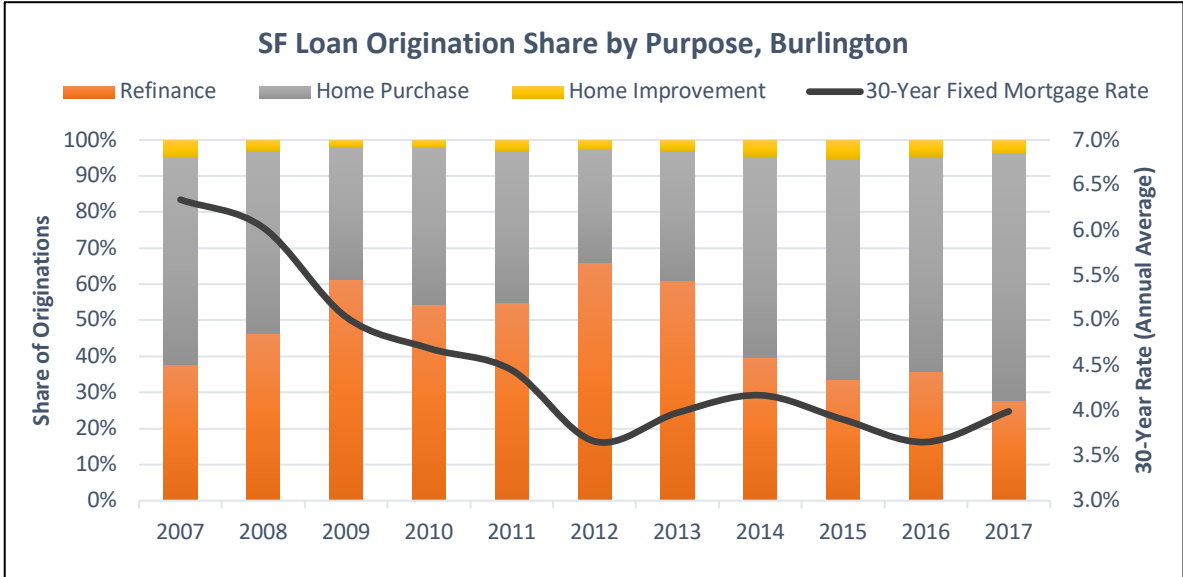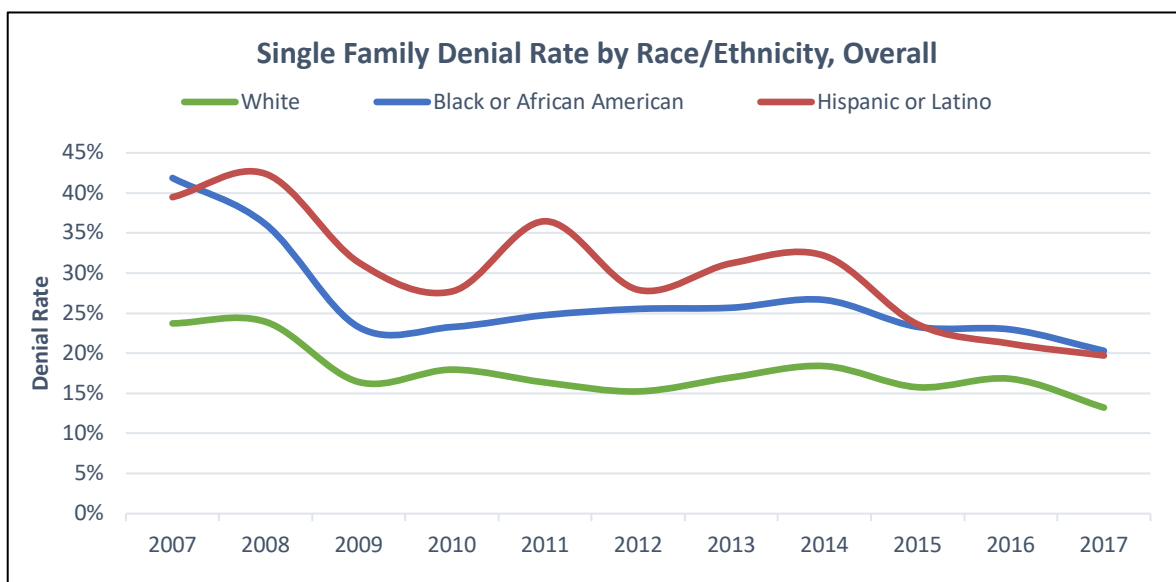

Source: HMDA

For home purchase loans, the movement of originations often tracks trends in the number of single-family building permits issued, as shown below. Though home purchases have grown at a higher rate since 2011, both trends are indicative of steady growth in housing demand within the city in recent years.

SF Home Purchase Originations and Building Permits, Burlington
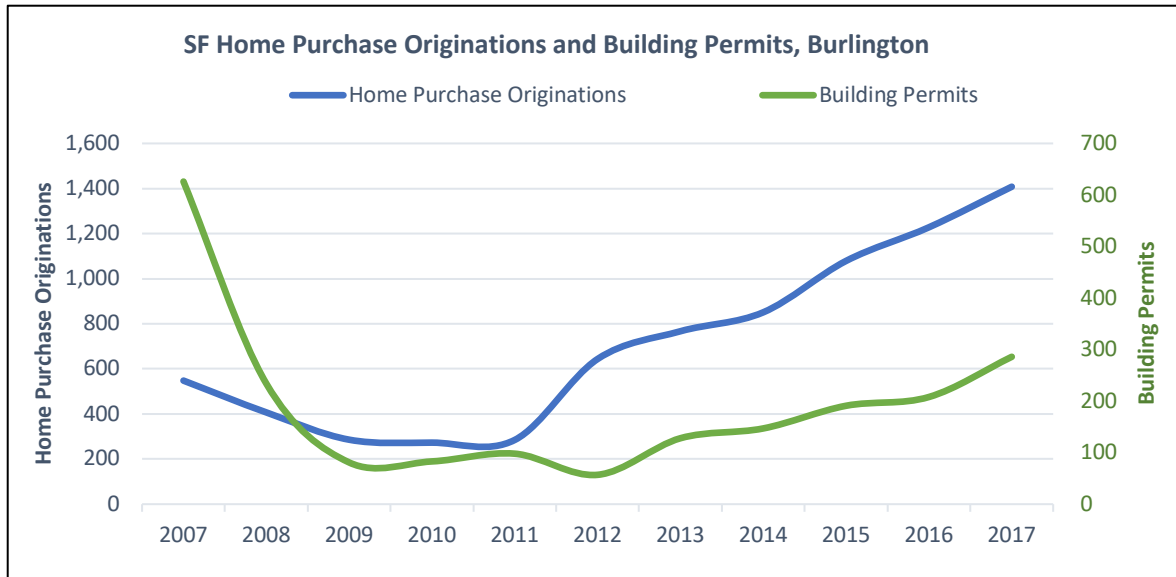
Source: HMDA

## Income, Race, and Single-Family Loan Denials in Burlington

Denial rates for single family loans in Burlington over time vary by race and ethnicity. The chart below shows that between 2007 and 2017, White applicants were the least likely to be denied relative to other groups for every year examined. During the same time period, Hispanic applicants were generally the most likely to be denied relative to other groups. The overall denial rate for all groups has fallen during the analysis period.

Single Family Denial Rate by Race/Ethnicity, Overall
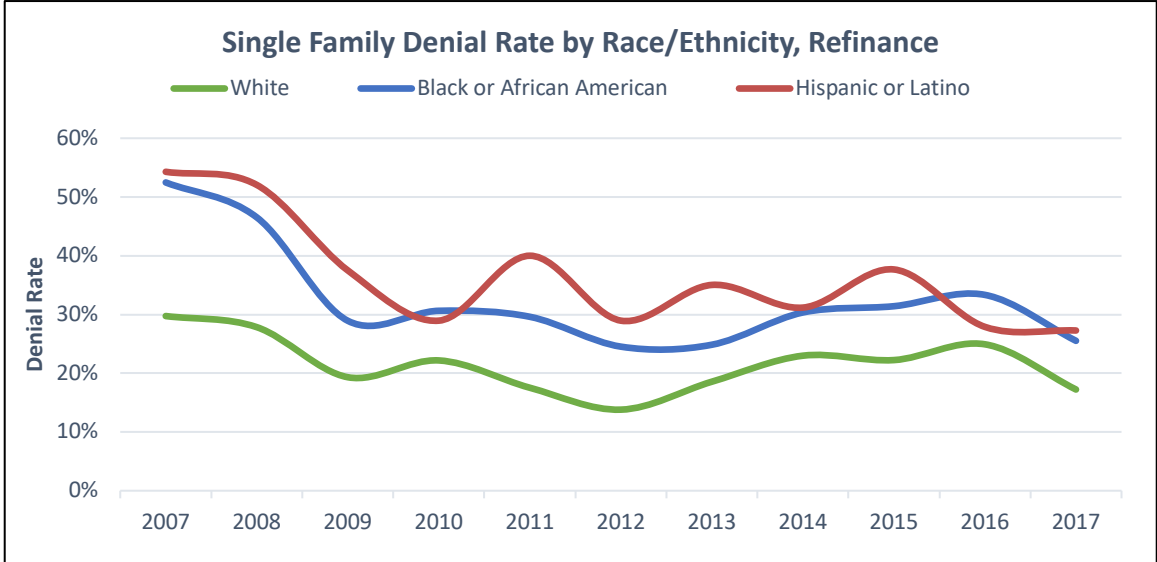

Source: HMDA

Home purchase applications exhibit lower denial rates for all applicant groups relative to overall denial rates. Similar to overall rates, Whites were the least likely to be denied during the years analyzed.
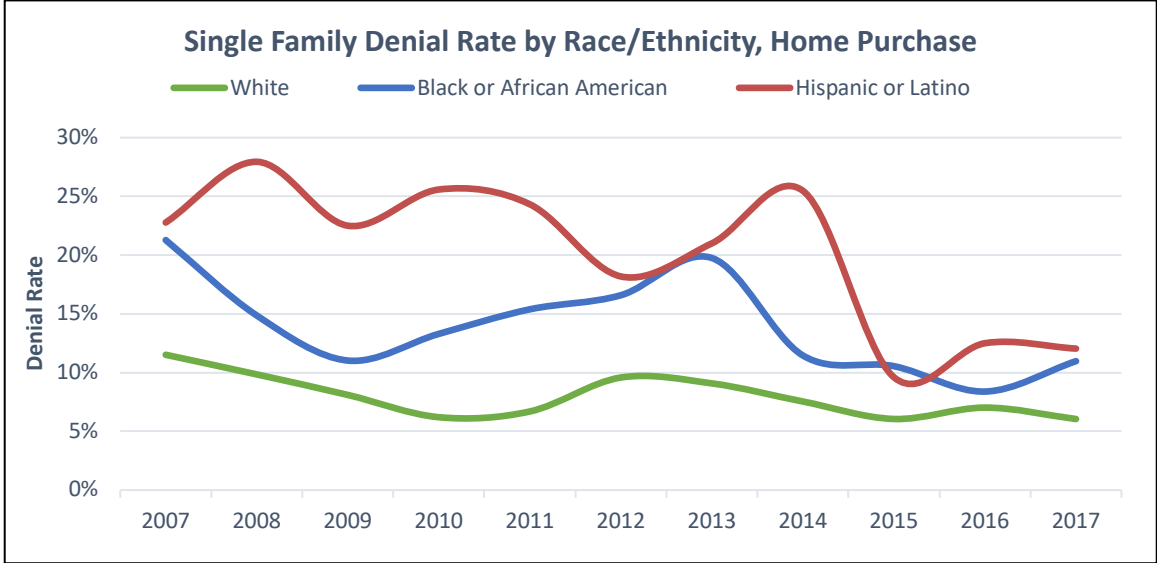
Source: HMDA

Similar to the overall denial rate and home purchases, White applicants were less likely to be denied a refinance relative to Blacks and Hispanics in every year between 2007 and 2017. Refinance denials rates fell by over 10 percent for White applicants between 2007 and 2017, with Black and Hispanic applicants experiencing a percentage point decrease of 27 percent.

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A view of single-family denial rates by applicant income group within Burlington, highlighted below, generally shows the expected outcome of higher income groups generally experiencing lower denial rates than lower income groups. However, Very Low-Income applicants (50 percent of less of Area Median Income) have remained well above other income groups, despite a decrease between 2016 and 2017. As of 2017, High Income (greater than 120 percent of Area Median Income) and Middle Income (80 to 120 percent of Area Median Income) applicants are the lowest and second-lowest denied groups respectively, with Low Income (between 50 percent and 80 percent of Area Median Income) the third lowest. The single-family denial rate declined for all income groups between 2007 and 2017.
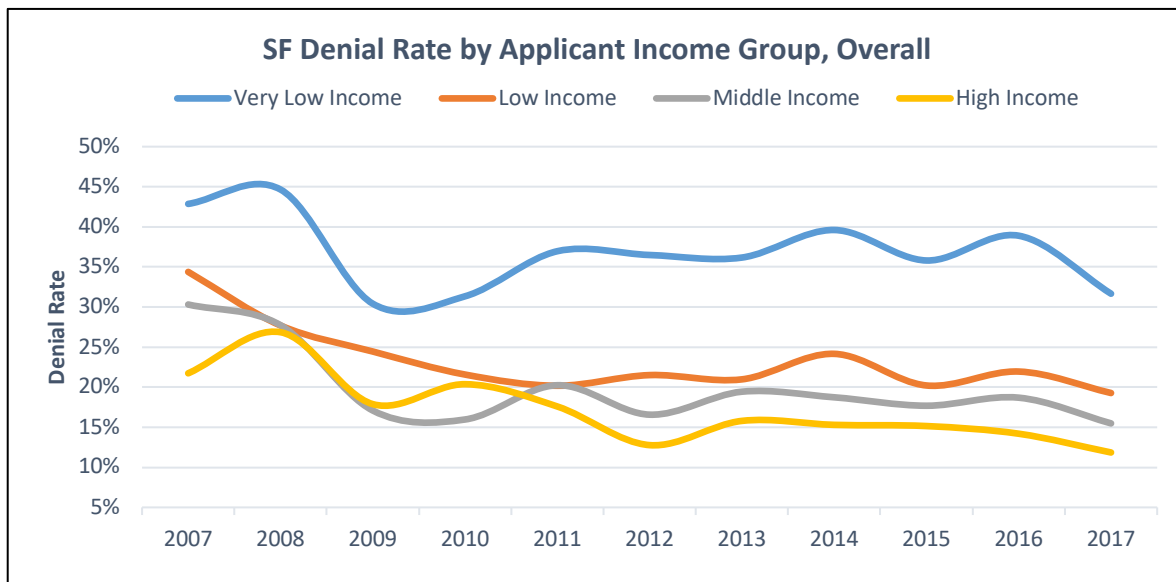
Source: HMDA

Similar to overall denial rates by income group, home purchase applications were denied at a higher rate for Very Low-Income applicants between 2007 and 2017 while Low, Middle, and High-Income applicants have remained closer to each other. As of the most recent data year, Very Low Applicants are roughly twice as likely to be denied for a home purchase relative to High Income and Middle-Income applicants.

SF Denial Rate by Applicant Income Group, Home Purchase

Very Low Income — Low Income — Middle Income — High Income
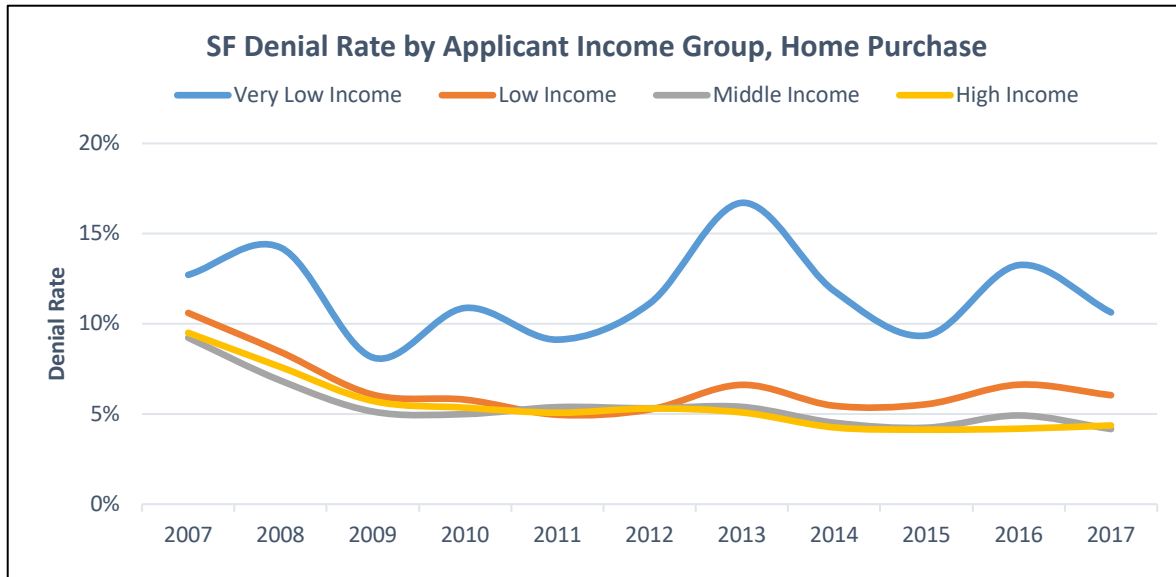
Source: HMDA

For all income groups, denial rates for refinance applications are higher than overall denial rates as well as those for home purchases. Additionally, the refinance denial rate for all income groups declined between 2016 and 2017.

SF Denial Rate by Applicant Income Group, Refinance

Very Low Income — Low Income — Middle Income — High Income
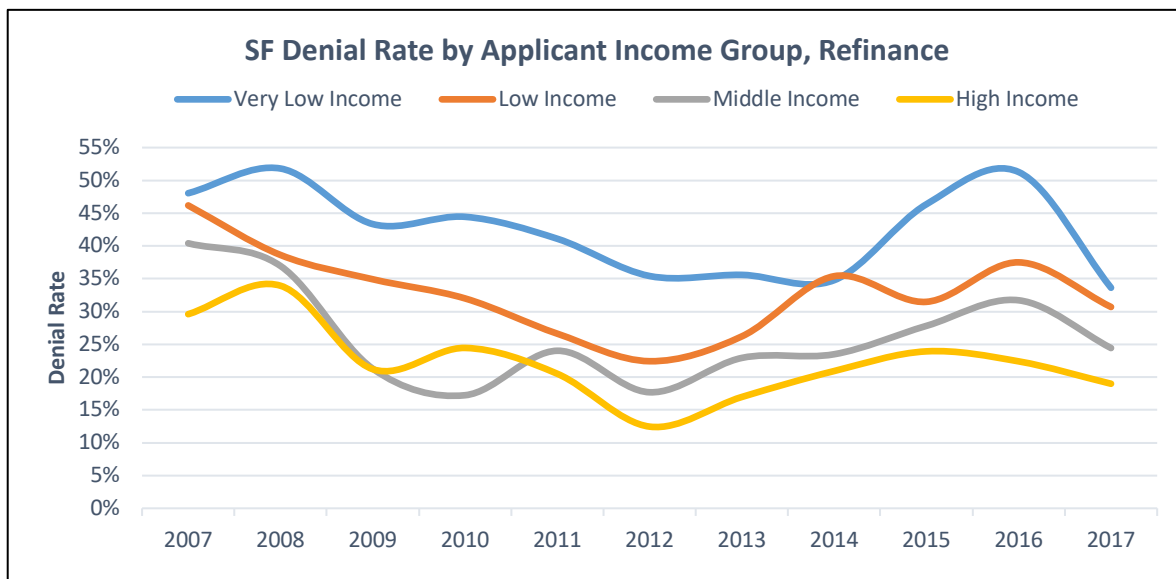
Source: HMDA

Within Burlington, Low Income neighborhoods represent 33 percent of the city's total neighborhoods, although they are represented by approximately 22 percent of total originations

and 24 percent of total applications as of 2017, shown below. This suggests that Low and Very Low-Income neighborhoods within the city are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations within Burlington are disproportionately likely to occur for properties in High- and Middle-Income neighborhoods.

Orginations and Denials by Census Tract Income, 2017
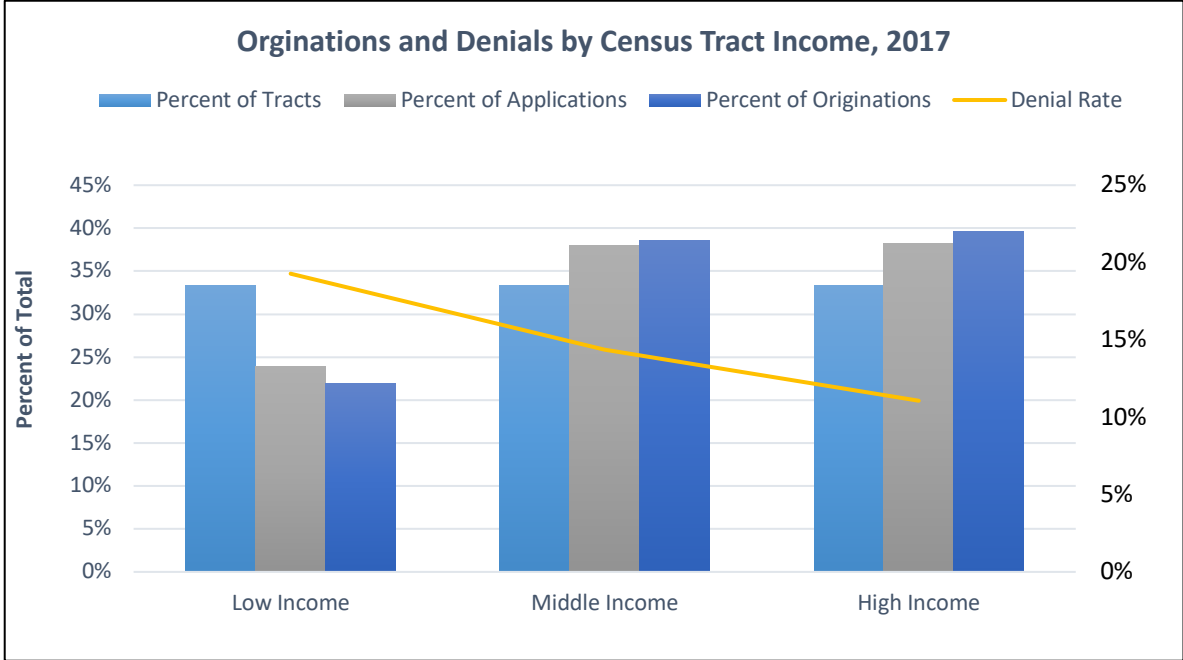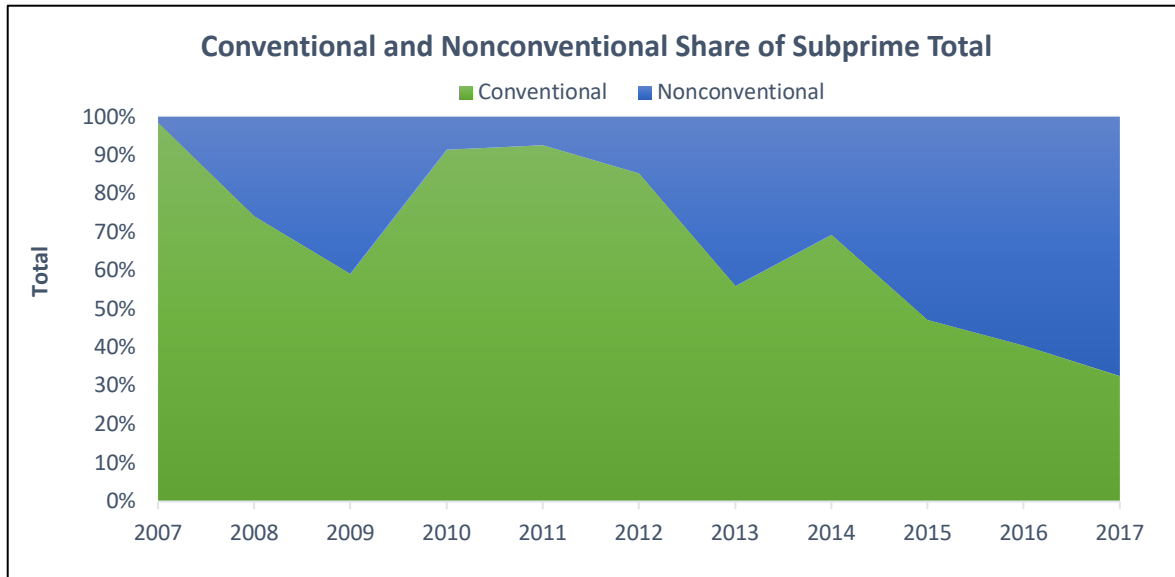

Source: HMDA

The Subprime Market

A subprime loan is a type of loan offered at a rate above prime to individuals who do not qualify for prime-rate loans. Quite often subprime borrowers have been turned down by traditional lenders because of their low credit ratings or other factors that suggest they have a reasonable chance of defaulting on the debt repayment. Illustrated below, the subprime mortgage market in Burlington declined significantly between 2007 and 2010, dropping by 82 percent. However, subprime originations increased by more than 5 times between 2010 and 2017, to about 180 per year (approximately 92 percent of the 2007 total). Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5 percent. The total number of subprime loan originations decreased by approximately 8 percent on net between 2007 and 2017, while prime originations increased by 147 percent during the same time period. As a percent of Burlington's total, subprime originations declined from 21 percent to 9 percent between 2007 and 2017. The relative spikes in 2014 and 2017 were less observed in

other neighboring jurisdictions, though there were jurisdictions within the state who saw an increase of subprime originations in 2014.

Single Family Subprime Mortgage Originations, Burlington
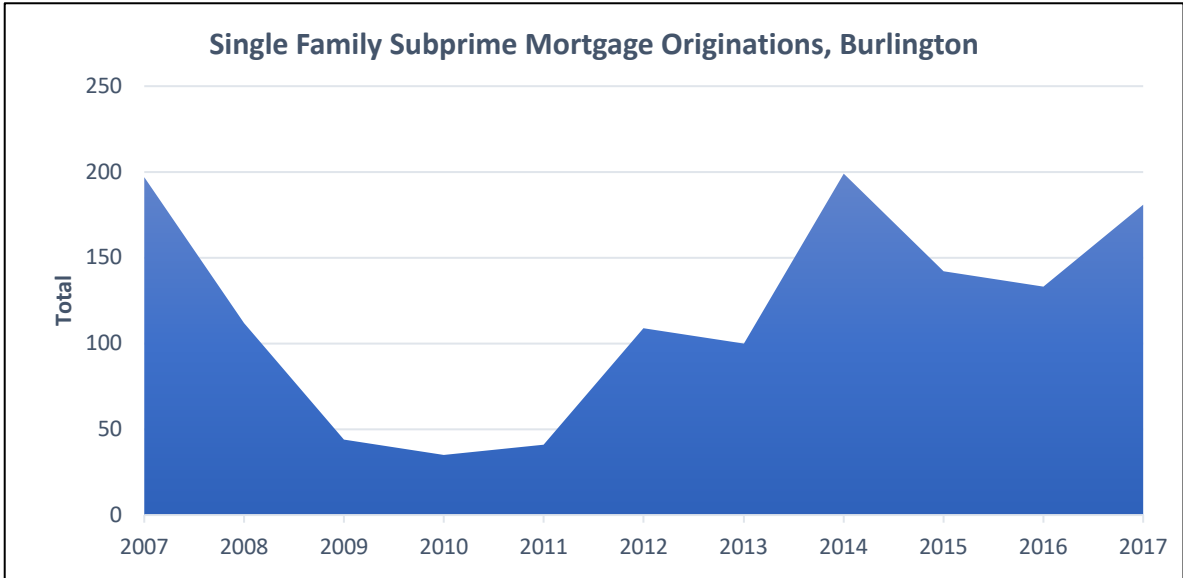
Source: HMDA

Consistent with broader national trends, the composition of subprime loans within Burlington has shifted from conventional loans to government-insured nonconventional loans in recent years. In 2007, 99 percent of subprime loans within the city were originated by conventional lenders. As of 2017, that percentage is 33 percent, the lowest of all years examined. Of the nonconventional subprime loans originated in Burlington, 96 percent are insured by the Federal Housing Administration, while the remaining 4 percent are insured by the VA. By contrast, the FHA's share of nonconventional prime loans is 54 percent, while 37 percent are insured by the Department of Veterans Affairs.

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Conventional and Nonconventional Share of Subprime Total

Source: HMDA

As a percentage of all subprime loan originations within Burlington, home purchases represented 84 percent in 2017, up from its share of 38 percent in 2012.

Subprime Originations by Loan Purpose
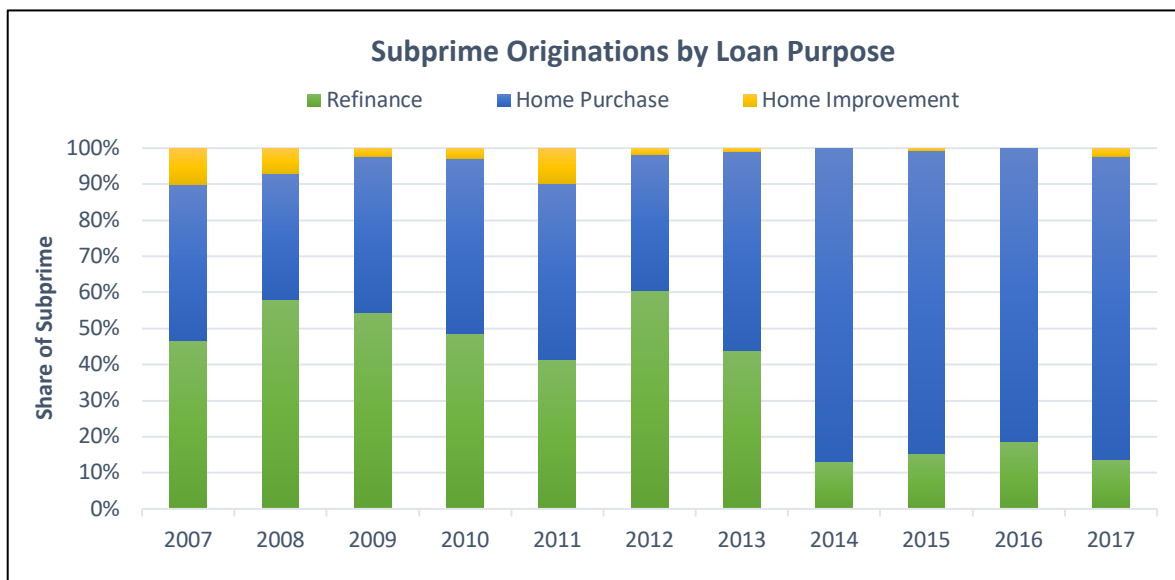
Source: HMDA

Though two-thirds of all subprime loans within Burlington in 2017 were nonconventional, 64 percent of all single-family originations in 2017 were from conventional lenders. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2010 at 67 percent. The share of conventional lending in Burlington has hovered around the low 60 percent range in the last few years.

Conventional and Nonconventional Share, Overall

Source: HMDA

Conventional and Nonconventional Share, Home Purchase

Source: HMDA

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Conventional and Nonconventional Share, Refinance
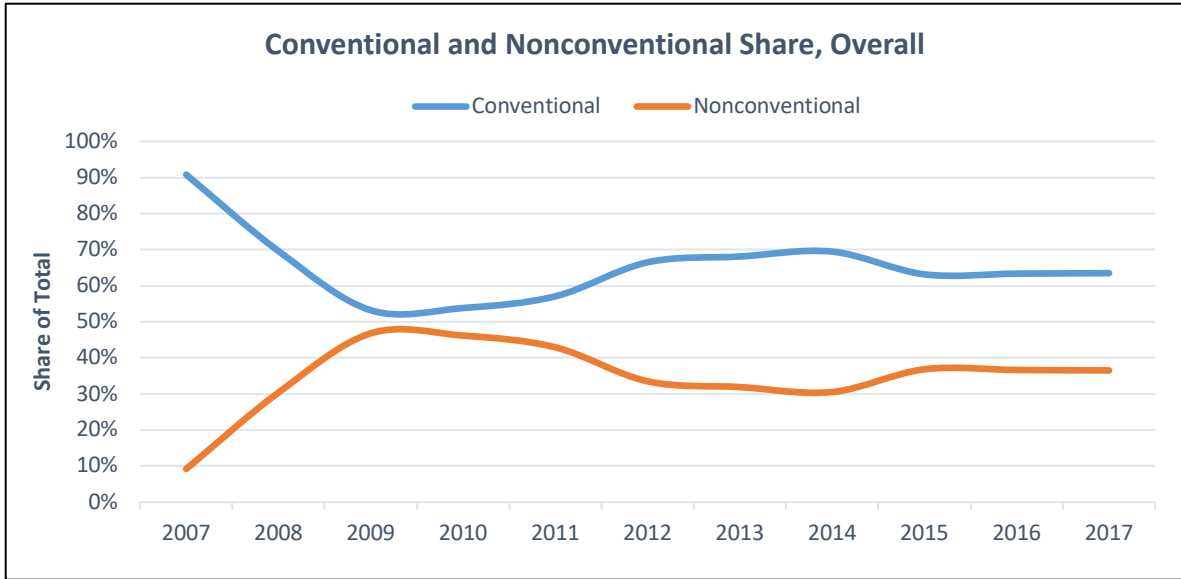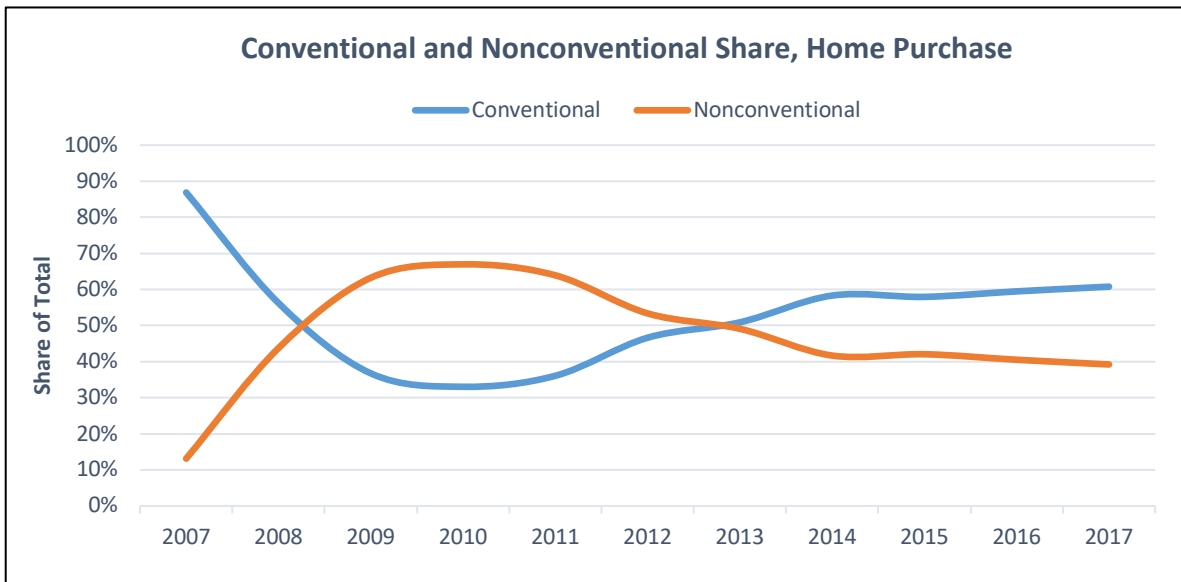
Source: HMDA

Lending Practices Conclusion

Mortgage lending activity in Burlington is consistent with many of the broader trends that have occurred in the wake of the housing crash, Great Recession, and subsequent economic recovery.

Further, Burlington exhibits relatively strong mortgage market fundamentals. Home purchase originations have increased every year since 2010 and in 2017 were at the highest level of all years analyzed, suggesting signs of growing housing demand a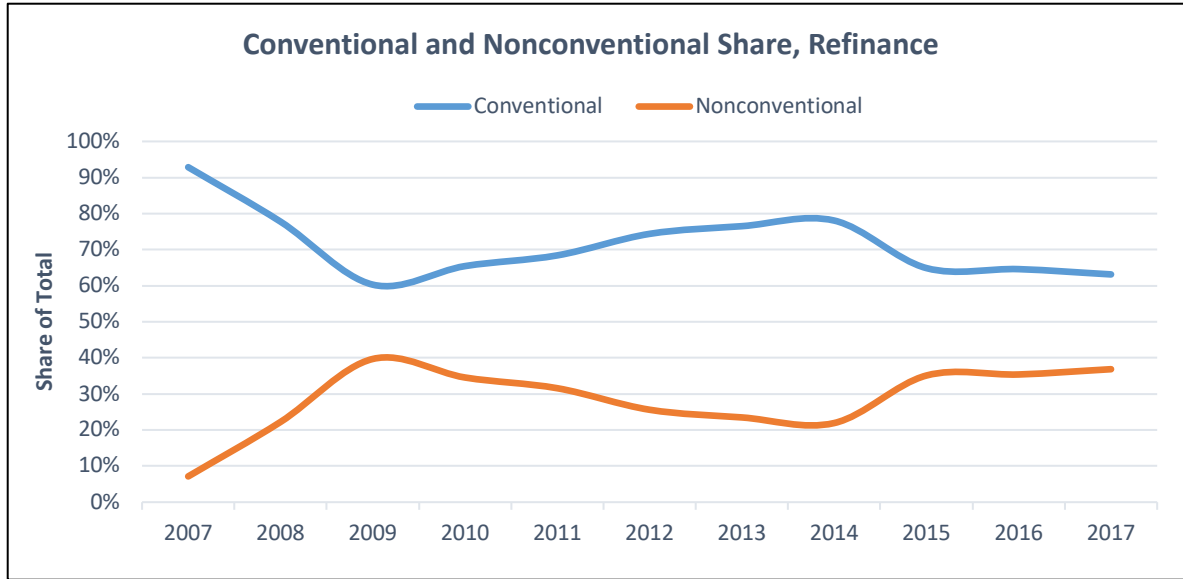nd a housing market recovery within the city. Additionally, the share of refinance applications denied for lack of collateral, suggesting an "under-water" home, has declined since the peak of the housing crisis.

The city has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains below its peak prior to the housing bust, despite steady and significant growth since 2010. Government-insured mortgages have increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Fair Housing Profile

Federal Laws

Numerous acts, laws, and presidential executive orders have been enacted in order to create fair housing opportunities throughout the US. The following information can be found on the website for the US Department of Housing and Urban Development (HUD). Some of the legislation in the section below does not directly address fair housing but is included because it promotes the prevention and termination of discrimination, which is related to fair housing law.

Presidential Executive Order 11063

John F. Kennedy, in 1963, created the first piece of fair housing legislation by issuing presidential executive order 11063. The terms of the order stated that "discrimination in the sale, leasing, rental, or other disposition of properties and facilities" is prohibited if the properties or facilities are owned, operated, or funded by the government.

Civil Rights Act of 1964

According to Title VI of the Civil Rights Act of 1964, "discrimination on the basis of race, color, or national origin" is prohibited in programs and activities receiving federal financial assistance.

Presidential Executive Order 11246

Lyndon B. Johnson, in 1965, issued executive order 11246. According to this amended presidential order, discrimination based on race, color, religion, sex, or national origin was forbidden in federal employment.

Fair Housing Act

The Fair Housing Act, which is Title VIII of the Civil Rights Act of 1968, prohibits discrimination or other unfair actions against persons, which "otherwise make unavailable or deny a dwelling to any person because of race, color, religion, sex, familial status, or national origin." The act prohibits both intentional housing discrimination — disparate treatment — and action or policies that may not seem to discriminate but do have a negative effect on fair housing choice — disparate impact. The federal Fair Housing Act provides for a broad range of sanctions and remedies to cure existing and prevent future violations.

Architectural Barriers Act

In 1968 the Architectural Barriers Act was enacted to increase accessibility for handicapped individuals. The act "requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds [...] must be accessible to and useable by handicapped persons."

Education Amendments Act 103

Title IX of the Education Amendment Act of 1972 prohibits discrimination based on sex. This applies to federally funded education programs or activities.

Rehabilitation Act

The Rehabilitation Act of 1973 is a provision of the federal Fair Housing Act administered by HUD. Section 504 of the act prohibits a "refusal to make accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford them [the handicapped person] equal opportunity to use and enjoy a dwelling [...] including public and common use areas." This act includes nearly all public activities that can adversely affect housing for handicapped people and is not limited to federally funded projects.

Housing and Community Development Act

Section 109 of Title I of the Housing and Community Development Act of 1974 protects against discrimination when HUD funds are involved. That is, programs and activities receiving financial assistance from HUD's Community Development Block Grant Program cannot discriminate based on race, color, national origin, sex, or religion.

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA), passed by Congress in 1975, was created in order to make loan information publicly available. HMDA mandates that information to help determine how financial institutions are responding to the housing needs be made available to local communities. HMDA also assists public officials in attracting private investors. Additionally, the Act aids in identifying discriminatory lending practices. HMDA requires the disclosure of information from banks, savings associations, credit unions, and other mortgage lending institutions. The required information includes the distribution of home mortgage and home improvement lending on a geographic and demographic basis such as the distribution of mortgage loans to minorities. More specifically, reporting requirements include data on the number, type, and amount of loans as well as the type of action taken — applications approved but not accepted, applications denied, applications withdrawn, or files closed as incomplete (http://www.ffiec.gov/hmda/history.htm)

Age Discrimination Act

The Age Discrimination Act of 1975 prohibits discrimination based on age. This applies to federally funded programs or activities.

Community Reinvestment Act

According to the U.S. Environmental Protection Agency, lenders, developers and property owners are concerned about the cost and liabilities of cleaning up and refinancing low-to-moderate income urban neighborhoods, leading them to develop in other areas that are perceived to be less risky. The Community Reinvestment Act (CRA) was enacted by Congress in 1977, to "require banks, thrifts, and other lenders to make capital available in low- and moderate-income urban neighborhoods, thereby boosting the nation's efforts to stabilize these declining areas" (http://www2.epa.gov/brownfields).

The CRA applies to federally insured depository institutions, national banks, thrifts, and state-chartered commercial and savings banks (http://www.occ.gov/topics/compliance-bsa/cra/index-cra.html). It works to prevent redlining – discrimination by refusing to grant loans, mortgages or insurance to people in a specific area, particularly those deemed poor or to be "financial risks."

In May 1995, the Office of the Comptroller of the Currency revised the CRA to allow lenders to claim community development loan credits for loans "made to help finance the environmental cleanup or redevelopment of an industrial site when it is part of an effort to revitalize the low- and moderate-income community in which the site is located." This revision was intended to encourage economic activity in inner-city neighborhoods through financing and property redevelopment.

The CRA requires that each insured bank's record of helping meet the credit needs of its entire community be evaluated periodically (http://www.ffiec.gov/cra/history.htm). There are several organizations that work to promote and ensure the credibility and compliance of all lenders subject to the CRA: Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRS), and the Federal Deposit Insurance Corporation (FDIC). The Office of Thrift Supervision (OTS) as of 2011 is no longer an active regulatory agency. The following active institutions are required to report data under the CRA:

• All savings associations except small institutions (those with total assets equaling less than $1 billion in the past 2 years) regulated by the OTS.

• All state member banks, state nonmember banks, and national banks except small institutions (those with total assets less than $250 million in the past 2 years) regulated by the FRS, FDIC, and OCC.

Amendment of the Federal Fair Housing Act

In 1988 the federal Fair Housing Act was amended to include handicapped persons among those protected; those with one or more handicaps are discriminated against when there is a failure to

make reasonable modifications to residential premises which may be necessary to enable a handicapped person "full enjoyment of the premises."

Americans with Disabilities Act

Title II of the Americans with Disabilities Act of 1990 prevents discrimination against disabled persons. More specifically, public programs, services, and activities cannot discriminate based on disabilities. Further, "HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals."

Presidential Executive Order 12892

In 1994 President William J. Clinton issued his first presidential executive order pertaining to fair housing. The amended executive order 12892 "requires federal agencies to affirmatively further fair housing in their programs and activities."

Presidential Executive Order 12898

In 1994, President Clinton issued his next presidential executive order pertaining to fair housing. According to executive order 12898, federal agencies must conduct programs, policies, and activities that have an impact on the environment and individuals' health in a way that does not exclude anyone based on race, color, or national origin.

The Quality Housing and Work Responsibility Act

The Quality Housing and Work Responsibility Act (QHWRA), signed by President Clinton in 1998, applies to public housing and public housing voucher programs. Its purposes range from "reducing the concentration of poverty in public housing," to creating opportunities and incentives for public housing residents to find work, to rehabilitating public housing units through the establishment of the HOPE VI program.

Presidential Executive Order 13166 107

In 2000, President Clinton issued his final presidential executive order pertaining to fair housing. Executive order 13166 strives to eliminate the barrier caused by poor English proficiency that would deny benefits from federally funded programs and activities.

Presidential Executive Order 13217

In 2001, President George W. Bush issued the most current fair housing-related executive order. His executive order 13217 requires federal agencies to examine their policies and programs in order to find way to improve the availability of "community-based living arrangements for persons with disabilities."

June 2015 Supreme Court Ruling on Fair Housing

On June 25, 2015 the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring "disparate impact" claims under Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying, or securing financing for housing. The case, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, centered on the question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially "defang" the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

New HUD Fair Housing Guidance

Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities based on race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD's Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that effect is intentional), it is in violation of the Fair Housing Act – unless there is a "substantial, legitimate, nondiscriminatory interest" served by the policy.

HUD's guidance is intended to eliminate barriers to securing housing for that population, and it is imperative that all jurisdictions make a clear effort to eliminate any discriminatory barriers these individuals may face. For former inmates to avoid recidivism and work in society they must have access to housing free of discrimination.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity

On September 21, 2016 HUD published a final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in CPD programs." Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity all HUD funded programs. This rule builds upon the 2012 final rule, "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status.

Furthermore, as HIV/AIDS disproportionally affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is Illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, An Estimate of Housing Discrimination Against Same-Sex Couples, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

"[… same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination based on sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. "

Complaints and Lawsuits

To register a fair housing complaint, residents have the option to contact the city directly or report through federal or state level channels. The U.S. Department of Housing & Urban Development and the North Carolina Human Relations Commission contact info is accessible on Burlington's website. The aggrieved party must officially file the complaint within 180 days after the date of the alleged discrimination. During this process, every effort is made to mediate and resolve the problem. The primary mechanism used for mediation and resolution of complaints is the Mediation/Alternative Dispute Resolution effort.

Analyzing the complaints filed under fair housing laws is useful in discerning which types of discrimination are most prevalent among Burlington households and which protected groups are most commonly affected. However, the low number of reported incidents makes it difficult to conclude any significant takeaways. According to NCHRC, there were only five incidents reported between 2015-2020. HUD reported two during a similar timeframe. Low numbers of fair housing complaints might be seen as a positive indicator that discrimination is low; however, it underscores the likely lack of fair housing education and knowledge of how to report issues.

Table: NCHRC Fair Housing Complaints Filed in 2015-2020

Date Filed	City/County	Basis(es)
6/26/17	Burlington/Alamance	Race, Color, Sex, Disability
7/11/17	Burlington/Alamance	Disability
12/7/18	Burlington/Alamance	Familial Status, Disability
11/19/19	Burlington/Alamance	Familial Status
Fiscal Year: July 1, 2015-February 13, 2020		

Table: HUD Fair Housing Complaints Filed 2014-2019

Date Filed	City/County	Basis(es)
04/26/17	Burlington/Alamance	Disability
12/05/19	Burlington/Alamance	Familial Status
Fiscal Year: January 1, 2014-December 31, 2019		

Citizen Participation Process

In outlining their vision for the development of this document, city staff sought the widest possible input from residents, stakeholders, housing professionals, not-for-profit organizations, city staff, and community and government leaders. (Please see appendices for survey results and a list of stakeholder participants at public meeting) To this end, the city contacted representatives of various housing organizations, social service agencies, faith-based organizations, and governmental institutions to participate in a community survey. The survey contained a range of questions about possible impediments relating to fair housing discrimination, education, and causes.

In addition, two informational meetings were held on February 10, 2020 in order to educate the public and stakeholders on the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice process and to gather comments that were used to develop this AI. The city of Burlington Community Development Division hosted the stakeholder meeting from 2:00 to 3:00 pm in the Municipal Conference Room, and the public meeting from 6:00 to 7:00pm. These meeting notices were posted in city buildings and appeared in print and online media.

Fair Housing Survey

The city of Burlington administered a citywide survey on residents' experiences with the local housing market from December 5, 2019 through March 25, 2020. It was available online and heavily circulated on city website, social media, neighborhood groups, and city partners. The community survey received 157 total responses. The stakeholder survey received 24 responses.

There were eight questions in the survey related to housing discrimination:

1. Do you believe housing discrimination is an issue in your neighborhood?
2. Have you experienced discrimination while looking for housing based on your race, color, gender, religion, disability, national origin, sexual orientation, marital status or family status? (Y/N)
3. Who do you believe discriminated against you?
4. On what basis do you believe you were discriminated against?
5. If you believe you have been discriminated against, have you reported the incident?
6. If you believe you have been discriminated against and did not reported the incident, why?

7. Have you ever witnessed or are aware of others being discriminated against in housing in your community?
8. If Yes, who discriminated in housing?

Survey Takeaways

Thirty-five percent of the respondents believed housing discrimination is an issue in their neighborhood. The leading causes for those whom have personally reported being discriminated against were race (86%), color (23%), and gender (18%). The leading source of discrimination for those reporting having experienced or witnessed is the landlord or property manager as the source of housing discrimination. However, as previously indicated, most are not reporting the incident to the proper federal or state channels.

The main theme that was derived from the survey was that the lack of fair housing education is still prominent within the community. This includes the need to educate residents on their rights and landlords on their responsibilities.

Previously Identified Impediments to Fair Housing Choice

- The zoning ordinance limits the number of unrelated people who may live together to two and restricts mobile homes to a dedicated district.

- The absence of a public policy that results in the creation of affordable housing in higher opportunity areas

- An inadequate supply of decent, affordable housing for low- and moderate-income households, including affordable housing that is accessible to persons with disabilities

- The absence of a Language Access Plan detailing the city's protocol for ensuring access to city services and programs to potential beneficiaries with limited English proficiency (LEP)

- The absence of a public transportation system connecting Near-R/ECAP and other low- and moderate-income neighborhoods with employment opportunities and other community assets

- The absence of a lawfully organized and politically neutral human rights commission to provide fair housing education, outreach and enforcement of fair housing laws

- The concentration of poverty in East and North Burlington, along with growing minority populations, calls for intervention to avoid those neighborhoods becoming R/ECAPs

- The concentration of assisted housing in Near-R/ECAP and other low- and moderate-income census tracts

Goals and Strategies to Address Previous Impediments

Goal 1: Decrease the disparity in access to higher opportunity areas for lower income households, especially members of the protected classes

- Strategy 1: Establish a public transportation system that links low income neighborhoods with higher opportunity areas, jobs, and other community assets

Goal 2: Expand affordable housing opportunities in higher opportunity areas

- Strategy 1: Invest the city's HOME funding allocation to provide incentive for the development of affordable rental housing in higher opportunity areas

- Strategy 2: Provide market-based density bonuses and other incentives to encourage mixed-income residential developments

- Strategy 3: Amend the zoning ordinance to permit single-room occupancy (SRO) or micro-units as an affordable housing option for single persons, regardless of income

- Strategy 4: Update the 2000 Comprehensive Plan to incorporate the designation of developable parcels along major corridors and near existing/emerging employment centers as appropriate for multi-family housing

- Strategy 5: Partner with Graham Housing Authority to reach out to private landlords in higher opportunity areas to accept Section 8 Housing Choice Vouchers.

Goal 3: Expand access to HUD programs

- Strategy 1: Adopt a Language Access Plan to ensure persons with limited English proficiency (LEP) can access the city's HUD programs and services

Goal 4: Increase the awareness of fair housing education and outreach among all residents

- Strategy 1: Make available education and outreach training through a certified HUD fair housing agency to four groups: CDBG staff and city boards and commissions, city department heads and elected officials, private landlords, and the general public

- Strategy 2: Seek out immigrant populations with limited English proficiency for fair housing education

Goal 5: Improve the physical environment in lower income neighborhoods

- Strategy 1: Target dwelling units cited for code violations for inclusion in the city's housing rehabilitation program

- Strategy 2: Continue the city's housing rehabilitation program to maintain and preserve the affordable housing stock in older neighborhoods

- Strategy 3: Develop an urban resettlement initiative for younger age cohorts (25-34 years old) with homebuyer incentives in older neighborhoods with lower-cost housing that is within walking distance from downtown

- Strategy 4: Provide for homeowner / homebuyer / financial counseling for lower income households, minority households and households with limited English proficiency (LEP) for the purpose of educating owners and buyers on predatory lending, high-cost lending and financial management

- Strategy 5: Give preference to providing CDBG assistance for public facilities and infrastructure in near-RCAP areas

Status Update

The goals and strategies in the 2015-2019 Consolidated Plan directly connected to the goals and strategies presented for the city of Burlington in the Regional Assessment of Fair Housing. As part of its strategy to address the above barriers, the city of Burlington has planned and funded multiple revitalization activities, such as housing rehabilitation and public facility development, that are geographically coordinated in order to maximize their impact. The neighborhood-level focus for non-housing community development needs within income-eligible areas reflects the city's desire to create appreciable and lasting living environment improvements given limited funds. The city geographically targeting new family rental housing affirms the need to affirmatively further fair housing by directing this type of development to a broader range of neighborhoods, combating existing segregated settlement patterns. Destination Burlington, the city's revised Comprehensive Plan, was adopted in September 2015 which help implement the needed and ongoing strategies of reviewing and updating zoning ordinances that will improve fair housing choice. The Unified Development Ordinance included items for density bonuses, allowance of multifamily units across residential districts, and reduced minimum budget square footage for single family developments. A Language Access Plan (LAP) was adopted in December 2015 in order as part of an effort to increase resident involvement and access to city services—including CDBG-funded activities—amongst the growing number of residents with limited English proficiency.

Identification of Impediments to Fair Housing Choice

This section reviews fair housing issues; barriers to fair housing choice; and outlines specific actions to address these barriers in the city. The impediments to fair housing choice are presented in three categories:

- Fair Housing-Related Impediments

- Affordable Housing-Related Impediments

- Fair Housing Action Plan

Fair Housing-Related Impediments

Impediment 1 – The City Has an Older Supply of Housing.

Approximately 60.6% of the housing stock was built prior to 1980, and less than 4% of the city's housing stock was built between 2010 and 2017. The largest housing age cohort in the city are units constructed between 1950 and 1959, comprising 21.8% of the housing stock. In Burlington, homes built before 1980 are at risk for exposure to lead-based paint, which means 14,808 units in the city are at risk.

Burlington needs to confront the declining conditions of its aging housing stock, particularly in neighborhoods north and east of Downtown with low housing values, high proportions of rentals of detached dwellings, and higher housing vacancy rates.

Impediment 2 – There Is a Jobs to Housing Imbalance.

In Burlington, there are nearly 25,000 workers who live outside the city. There are also nearly 14,000 workers who are leaving the city for work elsewhere. This imbalance reflects a disconnect between the types of workers that employers want in the city and the supply of workers available.

While a strong local employment base is an asset, planning experts believe that if the jobs-housing balance is too high, adequate housing may be unaffordable or unavailable to workers. An imbalance in a city leads to issues such as housing unaffordability and traffic congestion from in-commuting workers.

The latest U.S. Economic Census for the city of Burlington indicated there were 35,685 persons employed in the city. This is further evidence that Burlington is short in its housing supply based on Burlington's 21,791 occupied housing units in 2017. According to spokespersons from the Building Industry Association (the national home builder trade organization) a healthy balance is 1.5 jobs per housing unit. (1.5 represents one full time job and one part time job per housing

unit.) Burlington data reflects a job to housing imbalance of 1.64 jobs for every occupied housing unit.

Impediment 3 – There Is a Need to Increase Fair Housing Awareness.

Burlington continues to face policy-related impediments that directly or indirectly limit fair housing. Historically, many zoning practices around the nation have a legacy of separation and exclusion. In the past, cities were much more compact and inclusive, and there was a distinction between urban or village areas and rural areas. The creation of suburban areas blurred these lines and helped entrench income and racial segregation. This pattern is reflected in Burlington's demographics.

Affordable Housing-Related Impediments

Impediment 4 – Low Household Incomes and Poverty Necessitate a Higher Share of Income Needed for Housing.

The city's median household income (MHI) in 2017 was $39,344. This is 78% of the statewide MHI of $50,320 and reflects a significantly slower household income growth rate than North Carolina over the last decade.

There is also a high poverty rate in the city that impacts the ability of households to afford housing. The poverty rate in Burlington has consistently been higher than the statewide rate. The 2017 poverty rate in the city was 20.5% compared to 16.1% for the State of North Carolina.

Equally important, patterns of segregation and poverty persist in Burlington reflected in a large variance between different racial and ethnic groups. White residents are the only group that has a poverty rate below the citywide rate. Black residents have the highest number of persons in poverty and Hispanic or Latino residents represent the third largest group.

Impediment 5 – A Majority of Renters Are Cost Burdened.

Renters are the most cost burdened group in the city with over 50% of renters paying more than 30% of their income to housing costs, and 42.4% paying over 35% of their income to housing. This is despite the fact that Burlington's proportion and supply of renter-occupied housing -- 47.8%-- compared to 33.6% rental market in the state overall.

Another indication that rents are not affordable is the rate of evictions, which in Burlington is higher than the state or national rate, according to the Eviction Lab of Princeton University. That

2016 nationwide survey reports a 7.75% eviction rate in in the city in 2016 compared to 4.61% in North Carolina[1]. (An eviction rate is the number of evictions per 100 renter homes in an area.)

Impediment 6 – There Is an Insufficient Supply of Adequate and Affordable Housing.

Given the number of households paying over 35% of their income to housing, there is a shortage of affordable housing in the city. This has been caused by a combination of the impediments identified in this analysis including insufficient financial incentives, low household incomes and the supply of housing that is affordable to lower-income residents is shrinking as demand rises.

One key indicator of this shortage is the fact that the Burlington Housing Authority reports a waiting list that exceeds 24 months for certain sized units. The waiting list is also closed for the 338 affordable rental units available through the nearby Graham Housing Authority.

Impediment 7 – The Cost of New Housing and the Limited Incentives to Stimulate Affordable Housing.

As the cost of residential development increases, constructing affordable housing becomes more challenging. Housing developers are often drawn to market-rate projects that offer more financial appeal than affordable housing development might provide. One of the factors impacting the cost are local fees and permits. For example, some city fees, such as water and sewer development fees add $2,090 to the cost of a new house. Other examples of local policy that can increase development cost include density limitations, restrictions on the minimum lot size, or on how far a building must be "set back" from the street. Parking requirements can also be a problem when they increase the amount of land needed per unit. Local financial and non-financial incentives are limited to funds available through the CHDO or adding sustainable features to new housing development. The city of Burlington is proactive in addressing these items in the UDO, but the challenge to develop alternative policy decisions that lead to lower constructions cost, offset the market-rate cost for materials, and incentivize developers will remain a challenge.

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[1] www.evictionlab.org

Fair Housing Action Plan

To achieve Fair Housing, it is recommended that Burlington focus on the following major programmatic actions:

Action 1: Further Establish Financial Incentives for Affordable Housing.

The city should consider financial and developmental incentives for private developers and non-profits to construct and rehabilitate affordable housing. Several approaches could stimulate new residential investment:

a. Expand the use of the new Incentives for Sustainable Development Practices to apply to affordable housing including:
   - A density bonus of up to one additional dwelling unit per acre beyond the maximum allowed in the base zoning district, based on the land's designation in the Unified Development Ordinance;
   - An increase in the maximum allowable height beyond the maximum allowed in the base zoning district,
   - A modification to the off-street parking requirements resulting in a reduction in the minimum requirements.

b. Adjust the city's Fee Schedule to include reductions in fees for housing units deemed affordable housing. This may include waiving or discounting building fees and related permit and inspection fee discounts[2].

c. Provide infrastructure support such as streets; clearing, grading and erosion control measures; water and/or sewer line extensions.

d. Provide market-based density bonuses and other incentives to encourage mixed-income residential developments[34].

e. Expand funding to the Downtown area and place a high priority on in-fill residential and mixed-use development.

These incentives will send a strong signal to the home building industry and residents of the city's commitment to attract and support new affordable housing development.

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[2] "Affordable housing incentives including fee waivers and density bonuses in Carrboro, North Carolina"
http://carrororec.org/1088/Affordable-Housing-Incentives)
[3] "Regulatory and financial incentives for mixed-income housing"
https://charlottenc.gov/planning/Pages/VoluntaryMixedIncomeHousingDevelopmentProgram.aspx
[4] "Model ordinance for density bonus for affordable housing"
https://www.smartgrowthamerica.org/app/legacy/images/IH-model-ordinance-APA%20.pdf

Action 2: Expand the Role of for-profit and nonprofit developers.

Develop and increase capacity of Community Housing Development Organizations (CHDOs) to provide services funded by the city's HOME Investment Partnerships Program. CHDOs should have the capacity and resources to assist potential home buyers and support new affordable housing opportunities.

In addition, receipts from loan payments should continue to be used for loans for low and moderate-income households to rehabilitate their homes focused on older housing units needing lead-based paint hazard reduction.

Action 3: Continue to Expand Economic and Community Development Efforts in the Downtown area.

Increasing the supply of affordable housing options will require both public, non-profit and private sector participation, especially since there is not enough public funding to address the need. Consider options that include the identification of additional strategies to attract new multi-family residential density and in-fill to Downtown on underutilized real estate land and buildings.

These actions may include adding residential financial incentives such as supporting increased density and facilitating developers' efforts to add mixed-use housing in downtown apartments above ground floor commercial. Explore new market tax credits (NMTC) programs to attract development and increase the flow of capital to businesses and low income neighborhoods in the area. Another one of these strategies is the acquisition of multi-family buildings by non-profits to slow the pace of rent escalation[5].

Action 4: Increase Fair Housing Public Education about Fair Housing Practices including Stronger Code Enforcement.

Despite recent efforts, expanded measures are still needed to increase the awareness of fair housing education and outreach among all residents. The city staff and elected officials have promoted fair housing and should continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and promote fair housing opportunities. This action should be in addition to continuing efforts to make residents aware of their rights under the Fair Housing Act and the Americans with Disabilities Act (ADA) including educational opportunities and establishing partnerships with local lending institutions.

Strong emphasis must be given to target the owners of dwelling units cited for code violations for inclusion in the city's housing rehabilitation program. This is especially critical to preserve the affordable housing stock in older neighborhoods.

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[5] Source: Urbanland Magazine, "More of Middle America Facing Rising Cost of Rental Housing"; February 2020.

Action 5: Encourage Burlington Employers to Initiate Employee Housing Assistance (EHA) Programs.

The city of Burlington should consider, initiate and promote an Employee Housing Assistance (EHA) Program for employees (education, local government, etc.), also known as linkages, by instituting a Housing Allowance Cafeteria Plan to support employees becoming homeowners. Such EHA programs elsewhere include down payment assistance; forgivable loans tied to tenure; rental allowances; and a cafeteria benefits incorporating housing support. This approach should also be promoted through business organizations to large area employers that may help address housing affordability for their lower wage workers[67].

Action 6: Leverage Vacant Land for Affordable Housing.

Although Burlington is not involved with land banking, the city should nevertheless identify, market and seek to utilize vacant, surplus and/or underutilized lands of other public entities and nonprofit agencies (Alamance County, Burlington Housing Authority, State of North Carolina, churches and others) for expanding new affordable housing opportunities.

Burlington can also assist affordable housing by directing developers to targeted redevelopment areas, assisting with land assembly, and encouraging mixed-uses or higher-density housing, especially in redevelopment areas.

Action 7: Continue to Review and Revise the Unified Development Ordinance.

Affordable housing may be stimulated beyond the recently updated UDO when affordable housing units are included in proposed developments, applying compact design principles that foster mixed-use. Further amendments should consider:
  a. Regulate the conversion of single-family homes to multi-family homes.
  b. Zone developable parcels along major corridors and near employment centers as appropriate for multi-family housing.
  c. Consider density bonus for developments that include affordable units.

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[6] "Park City Municipal Employee Benefit Plan" https://www.parkcity.org/about-us/working-for-pcmc
[7] City of Solvang Offers Cafeteria Plan"
https://www.cityofsolvang.com/DocumentCenter/View/70/Full-Time-Employee-Benefit-Information-PDF?bidId

Action 8: Provide Tenant Information and Adopt Eviction Assistance Measures.

It is recommended that Burlington prepare materials to inform tenants of their tenant rights as well as consider establishing a rental assistance hotline. Many cities have instituted tenant assistance programs that address a growing number of housing evictions in their communities such as:

a. Landlord/Tenant Handbooks that explain the rights and responsibilities of both the landlord and tenant;
b. Guidelines when entering into a new lease;
c. Tips for tenants and landlords; and
d. Information on the eviction process.

And, finally, the city should also take formal action to prohibit discrimination against applicants who use federal vouchers for housing.

Action 9: Maximize Existing Housing Programs Funds.

As federal and city funding are limited, many housing programs have struggled to acquire the resources to meet the needs of their residents. Therefore, it is critical to leverage all housing funding sources and prioritize federal and local housing funds that maximize housing affordability needs. Since these resources to address housing needs identified in the Consolidated Plan are limited, it necessitates that the city improves its partnership with non-profit organizations, such as the Graham Housing Authority to reach out to private landlords in higher opportunity areas to accept Section 8 Housing Choice Vouchers. Since the city does not receive Emergency Solutions Grant (ESG) funds it should, create a stakeholder group focusing on affordable housing policies and strategies.

Another strategy is for the city to more effectively target its funds is not spreading these resources over too many programs and activities. For example, in the 2017 - 2018 Action Plan, the city distributed CDBG funds to 10 different programs. A greater impact on addressing housing needs can be achieved by targeting more resources on the highest housing priorities. In summary, it is recommended that the city should prioritize funds to the following programs:

a. Owner-occupied Housing Rehabilitation Program,
b. Rental Rehabilitation,
c. Urgent Repair Program, and
d. Allied Churches.

Conclusion

As this AI has identified, the city of Burlington continues to face various challenges in order to tackle the barriers of fair housing choice, especially affordable housing for low and moderate income households. City Council, the Mayor of Burlington, and a variety of government leadership involved with Community Development continue to press forward with actionable policy and community-oriented results to affirmatively further fair housing choice. In collaboration with the community residents, housing stakeholders, and the numerous non-profit and for-profit partners, the city can build on recent improvements, city strengths, and opportunities to increase fair housing choice moving forward. The updated Unified Development Ordinance serves as a great example to bring sustainable solutions to these challenges. The Fair Housing Action Plan included in this AI can serve as an easily understandable roadmap – for both policymakers and the public – in order to focus efforts and advance fair housing choice in the near future. These goals easily align with the city's vision described in its Comprehensive Plan: Destination Burlington. The city can further leverage its CDBG and HOME funding and programs to assist the realization of these goals. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although all of the impediments will not likely be eliminated in a short time period, such as five years, the city of Burlington will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice.

Appendices

- Public Survey Results
- Stakeholder Survey Results

Q1 Are you a Burlington Citizen?

Answered: 156   Skipped: 1
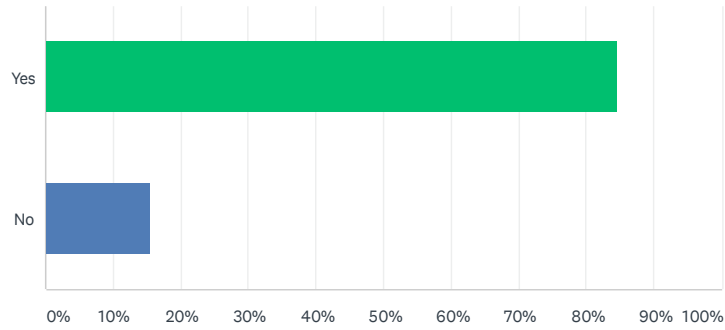
ANSWER CHOICES	RESPONSES	
Yes	84.62%	132
No	15.38%	24
TOTAL		156

Q2 What is your age range?

Answered: 155   Skipped: 2
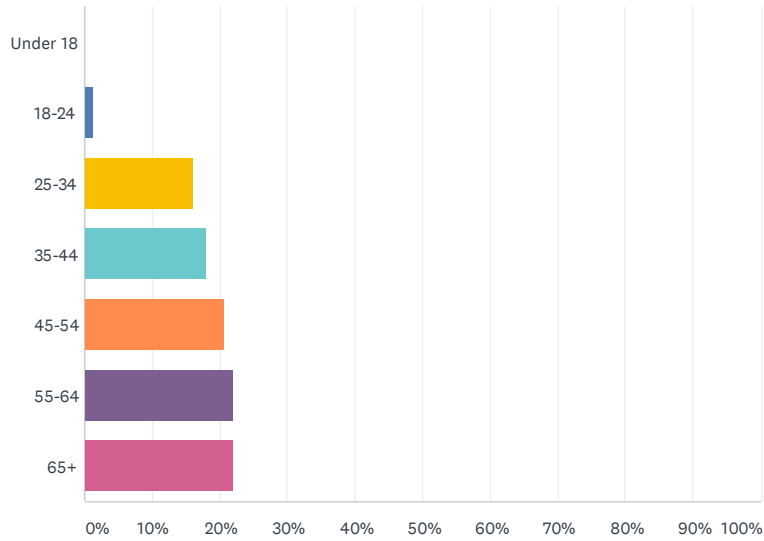
ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	1.29%	2
25-34	16.13%	25
35-44	18.06%	28
45-54	20.65%	32
55-64	21.94%	34
65+	21.94%	34
TOTAL		155

Q3 What is your average household income?

Answered: 151   Skipped: 6
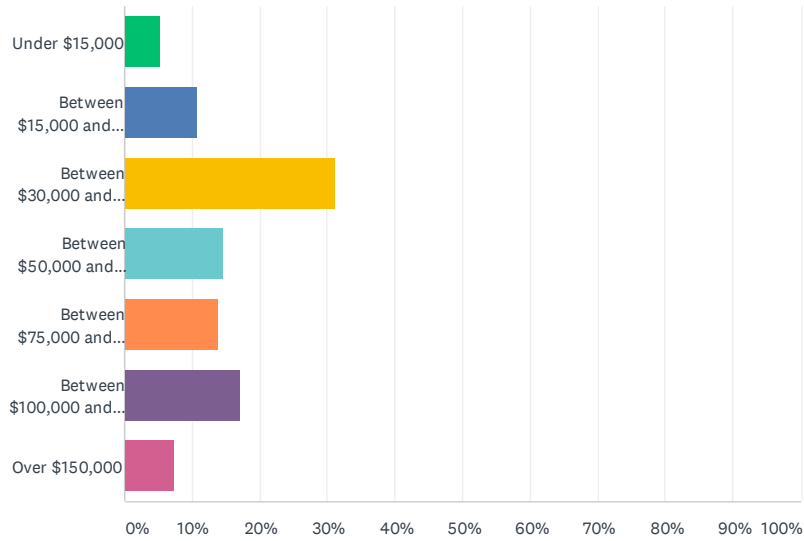
ANSWER CHOICES	RESPONSES	
Under $15,000	5.30%	8
Between $15,000 and $29,999	10.60%	16
Between $30,000 and $49,999	31.13%	47
Between $50,000 and $74,999	14.57%	22
Between $75,000 and $99,999	13.91%	21
Between $100,000 and $150,000	17.22%	26
Over $150,000	7.28%	11
TOTAL		151

Q4 What is your race?

Answered: 152   Skipped: 5
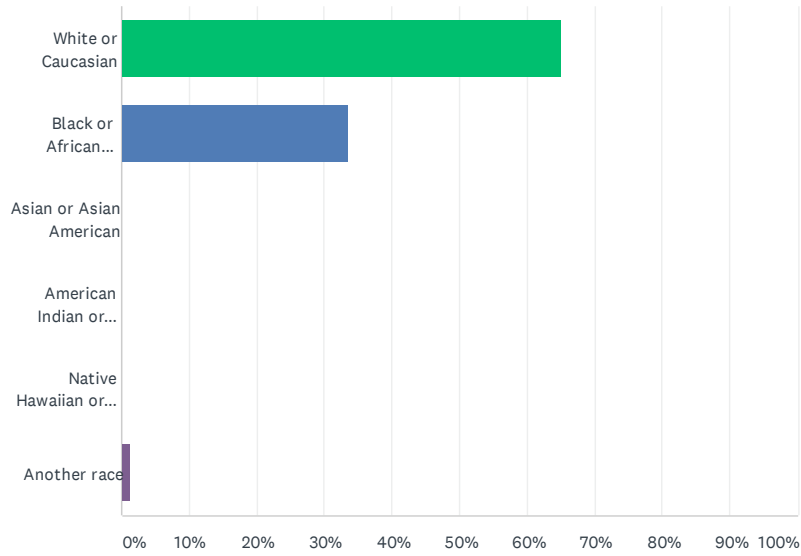
ANSWER CHOICES	RESPONSES	
White or Caucasian	65.13%	99
Black or African American	33.55%	51
Asian or Asian American	0.00%	0
American Indian or Alaska Native	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
Another race	1.32%	2
TOTAL		152

Q5 What is your ethnicity?

Answered: 151   Skipped: 6
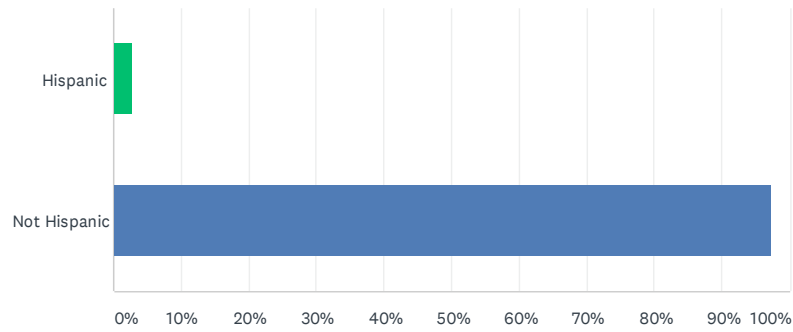
ANSWER CHOICES	RESPONSES	
Hispanic	2.65%	4
Not Hispanic	97.35%	147
TOTAL		151

Q6 How many people currently live in your household?

Answered: 151   Skipped: 6
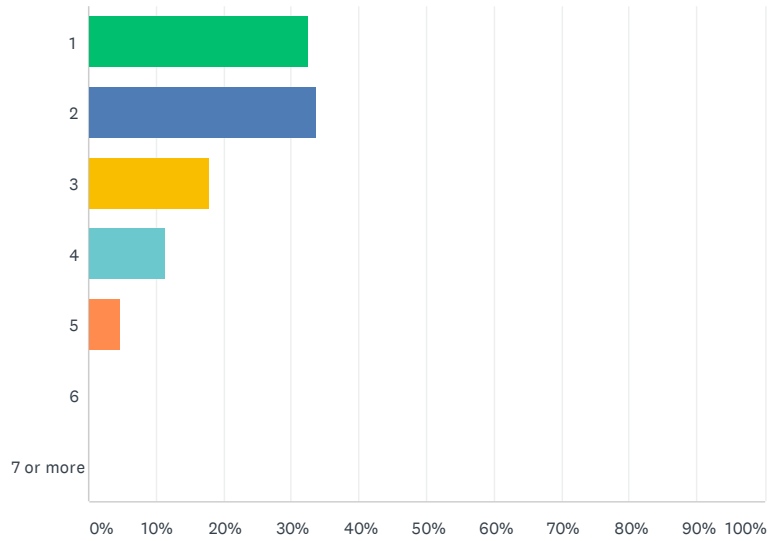
ANSWER CHOICES	RESPONSES	
1	32.45%	49
2	33.77%	51
3	17.88%	27
4	11.26%	17
5	4.64%	7
6	0.00%	0
7 or more	0.00%	0
TOTAL		151

Q7 Community PrioritiesPlease choose an order of community priorities from the list below. Rank each item by need. (1 = Highest Need and 6 = Lowest Need). Cannot assign the same number twice.

Answered: 154   Skipped: 3

	1	2	3	4	5	6	TOTAL	SCORE
Affordable Housing – Rehabilitation of Owner-Occupied Housing; Transitional Housing; Housing for Disabled; New Affordable Single or Multi-Family Housing; Affordable Rental Housing; Lead-based Paint Test/Abatement; Energy Efficient Improvements; Down Payment Assistance; Senior Housing	46.31%\n69	10.74%\n16	14.09%\n21	8.05%\n12	9.40%\n14	11.41%\n17	149	4.42
Demolition & Clearance – Demolition of Dilapidated Housing; Debris Removal; Code Enforcement; Cleanup of Abandoned Lots	11.89%\n17	14.69%\n21	13.29%\n19	14.69%\n21	11.89%\n17	33.57%\n48	143	2.99
Economic Development – Start-up Business Assistance; Small Business Loans; Job Creation/Retention; Employment Training; Façade Improvement; Business Mentoring	19.73%\n29	19.05%\n28	15.65%\n23	21.77%\n32	12.93%\n19	10.88%\n16	147	3.78
Public Improvements – Sidewalks, ADA Ramps, Water and/or Sewer Line, Storm Water Drainage, Street Paving, Street Lighting, Trails	7.43%\n11	22.30%\n33	20.95%\n31	18.24%\n27	20.27%\n30	10.81%\n16	148	3.46
Public Facilities – Senior Centers; Youth Centers; Child Care Centers; Parks and Recreational Facilities; Health Care Facilities; Community Centers; Fire Stations and Equipment	2.78%\n4	14.58%\n21	20.14%\n29	21.53%\n31	28.47%\n41	12.50%\n18	144	3.04
Public Services – Senior & Youth Activities, Child Care Services, Transportation Services; Anti-Crime Programs; Fair Housing; Health Services; Mental Health Services; Legal Services, Domestic Violence Services; Substance Abuse Services; Homeless Shelters & Services; HIV/AIDS Centers Services; Neglected/Abused Children Services; Services for the Disabled; Accessibility Improvements	14.77%\n22	18.79%\n28	17.45%\n26	16.11%\n24	14.77%\n22	18.12%\n27	149	3.48

Q8 Affordable Housing Which type of project would you recommend be funded using grant funds? Select Top 2.

Answered: 157   Skipped: 0
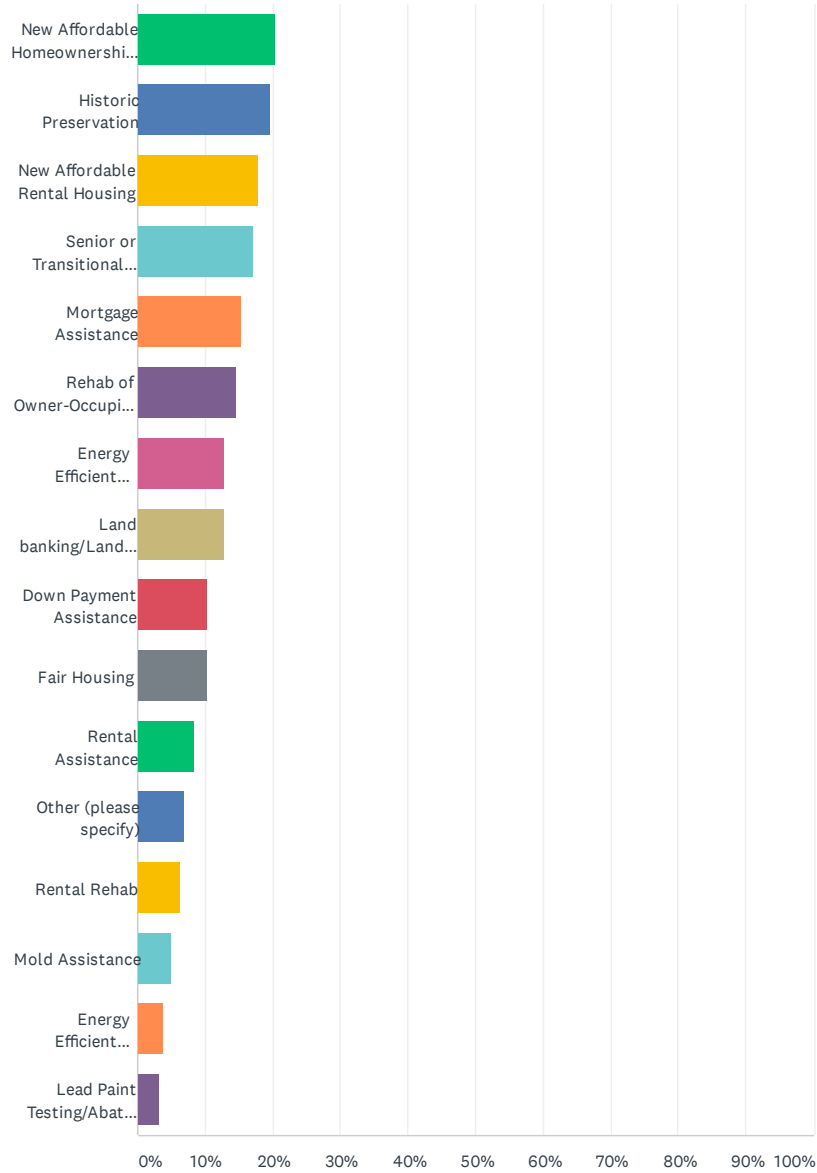
ANSWER CHOICES	RESPONSES	
New Affordable Homeownership Housing	20.38%	32
Historic Preservation	19.75%	31
New Affordable Rental Housing	17.83%	28
Senior or Transitional Housing	17.20%	27
Mortgage Assistance	15.29%	24
Rehab of Owner-Occupied Housing	14.65%	23
Energy Efficient Improvements for Homeowners	12.74%	20
Land banking/Land Trust	12.74%	20
Down Payment Assistance	10.19%	16
Fair Housing	10.19%	16
Rental Assistance	8.28%	13
Other (please specify)	7.01%	11
Rental Rehab	6.37%	10
Mold Assistance	5.10%	8
Energy Efficient Improvements for Renters	3.82%	6
Lead Paint Testing/Abatement	3.18%	5
Total Respondents: 157		

#	OTHER (PLEASE SPECIFY)	DATE
1	all	3/2/2020 8:44 PM
2	no answer given	3/2/2020 8:28 PM
3	all	3/2/2020 7:17 PM
4	missing page	2/25/2020 11:20 PM
5	None	2/3/2020 10:38 PM
6	small buisness assistance	1/8/2020 3:08 PM
7	Any and all forms of low-income housing assistance	12/31/2019 10:00 AM
8	Remodeling of historic properties	12/31/2019 9:30 AM
9	New development of housing is necessary, market, subsidized, anything.	12/19/2019 11:29 AM
10	first time home owners	12/19/2019 11:12 AM
11	Tiny homes	12/12/2019 8:58 AM

Q9 Demolition & ClearanceWhich type of project would you recommend be funded using grant funds? Select only one.

Answered: 153   Skipped: 4
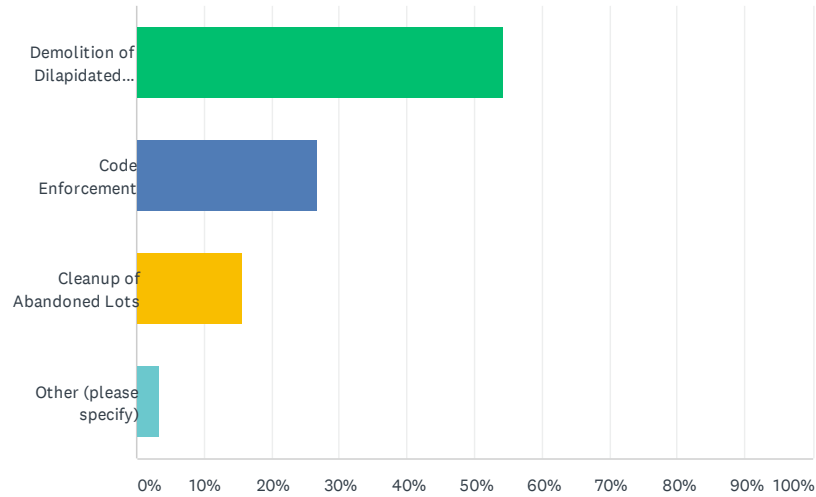
ANSWER CHOICES	RESPONSES	
Demolition of Dilapidated Housing	54.25%	83
Code Enforcement	26.80%	41
Cleanup of Abandoned Lots	15.69%	24
Other (please specify)	3.27%	5
TOTAL		153

#	OTHER (PLEASE SPECIFY)	DATE
1	all	3/2/2020 8:44 PM
2	all	3/2/2020 7:17 PM
3	Improvements to East Burlington	12/19/2019 2:21 PM
4	ALL OF THE ABOVE !	12/19/2019 2:15 PM
5	Demolition of delapidated commercial properties	12/12/2019 10:07 AM

Q10 Economic DevelopmentWhich type of project would you recommend be funded using grant funds? Select Top 2.

Answered: 157   Skipped: 0
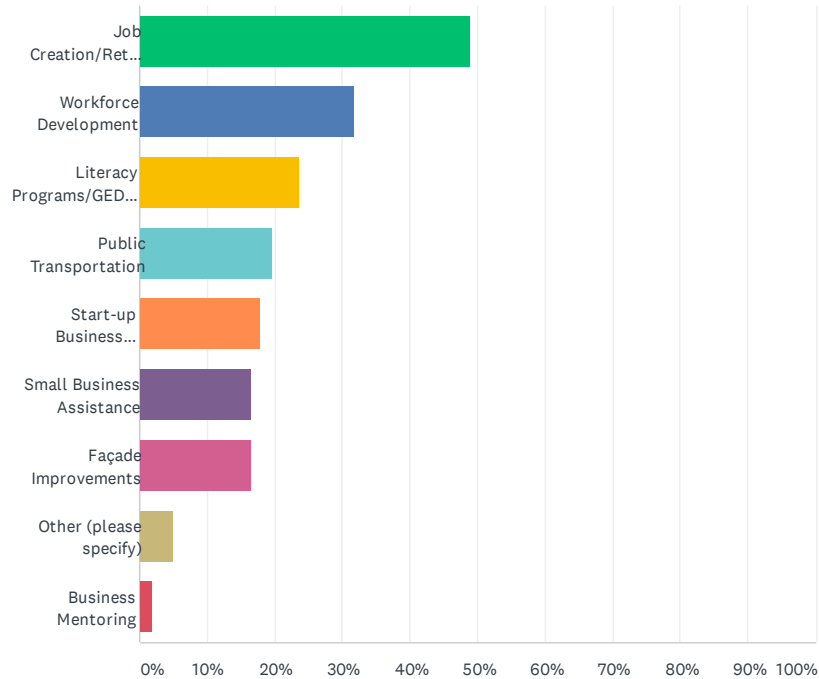
ANSWER CHOICES	RESPONSES	
Job Creation/Retention	49.04%	77
Workforce Development	31.85%	50
Literacy Programs/GED Programs	23.57%	37
Public Transportation	19.75%	31
Start-up Business Assistance	17.83%	28
Small Business Assistance	16.56%	26
Façade Improvements	16.56%	26
Other (please specify)	5.10%	8
Business Mentoring	1.91%	3
Total Respondents: 157		

#	OTHER (PLEASE SPECIFY)	DATE
1	no answer	3/2/2020 8:44 PM
2	no answer	3/2/2020 7:17 PM
3	land trust	3/2/2020 7:06 PM
4	Court manufacturing	12/19/2019 4:18 PM
5	Police	12/19/2019 12:40 PM
6	Economics in Burlington are severly crippled by the amount of time it takes to travel thru Burlington due to out dated traffic signals.	12/19/2019 11:51 AM
7	Public infrastructure for non-automotive travel.	12/19/2019 11:29 AM
8	Tiny homes	12/12/2019 8:58 AM

Q11 Public ImprovementsWhich type of project would you recommend be funded using grant funds? Select Top 2.
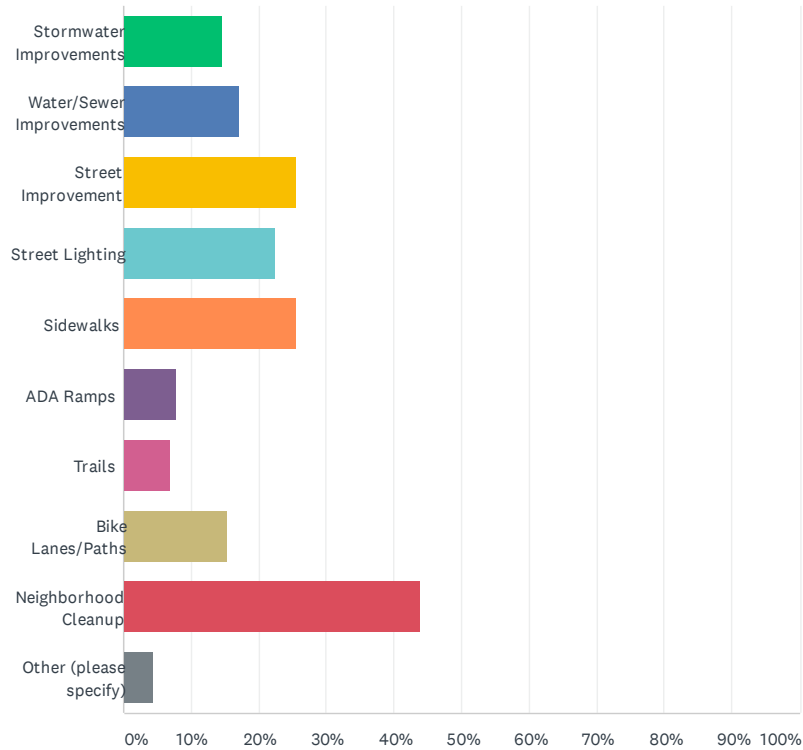
Answered: 157   Skipped: 0

ANSWER CHOICES	RESPONSES	
Stormwater Improvements	14.65%	23
Water/Sewer Improvements	17.20%	27
Street Improvement	25.48%	40
Street Lighting	22.29%	35
Sidewalks	25.48%	40
ADA Ramps	7.64%	12
Trails	7.01%	11
Bike Lanes/Paths	15.29%	24
Neighborhood Cleanup	43.95%	69
Other (please specify)	4.46%	7
Total Respondents: 157		

#	OTHER (PLEASE SPECIFY)	DATE
1	land trust	3/2/2020 7:06 PM
2	speed bump on Tarpley st	2/5/2020 10:12 PM
3	Clean up of City Park overgrown areas and making it safer	1/3/2020 3:35 PM
4	Beautification of streets ie. landscaping, trash barrels, etc. the intersection of west front and trollinger comes to mind. Could be matching grants for business owners if applicable	1/1/2020 8:33 AM
5	youth centers with computer skills and other training available	12/31/2019 10:00 AM
6	Update traffic signals to improve travel thru Burlington. It takes a significant amount of time to travel thru Burlington compared to other cities. This is due to the aging traffic signals.	12/19/2019 11:51 AM
7	Tiny homes	12/12/2019 8:58 AM

Q12 Public FacilitiesWhich type of project would you recommend be funded using grant funds? Rank each.

Answered: 152   Skipped: 5
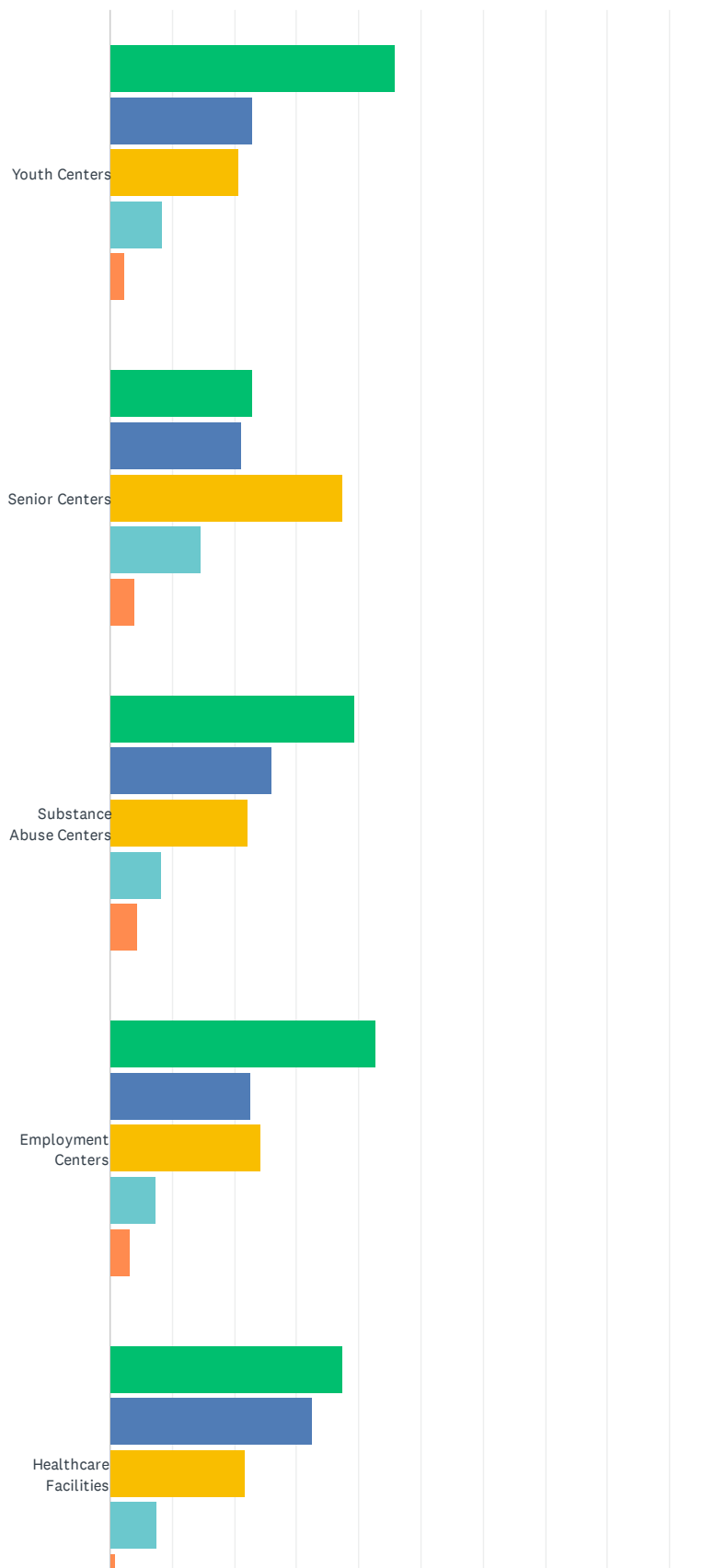
The City of Burlington Community & Fair Housing Survey

Legend:
- Highly Recommended
- Very Recommended
- Recommended
- Somewhat Recommended
- Not Recommended
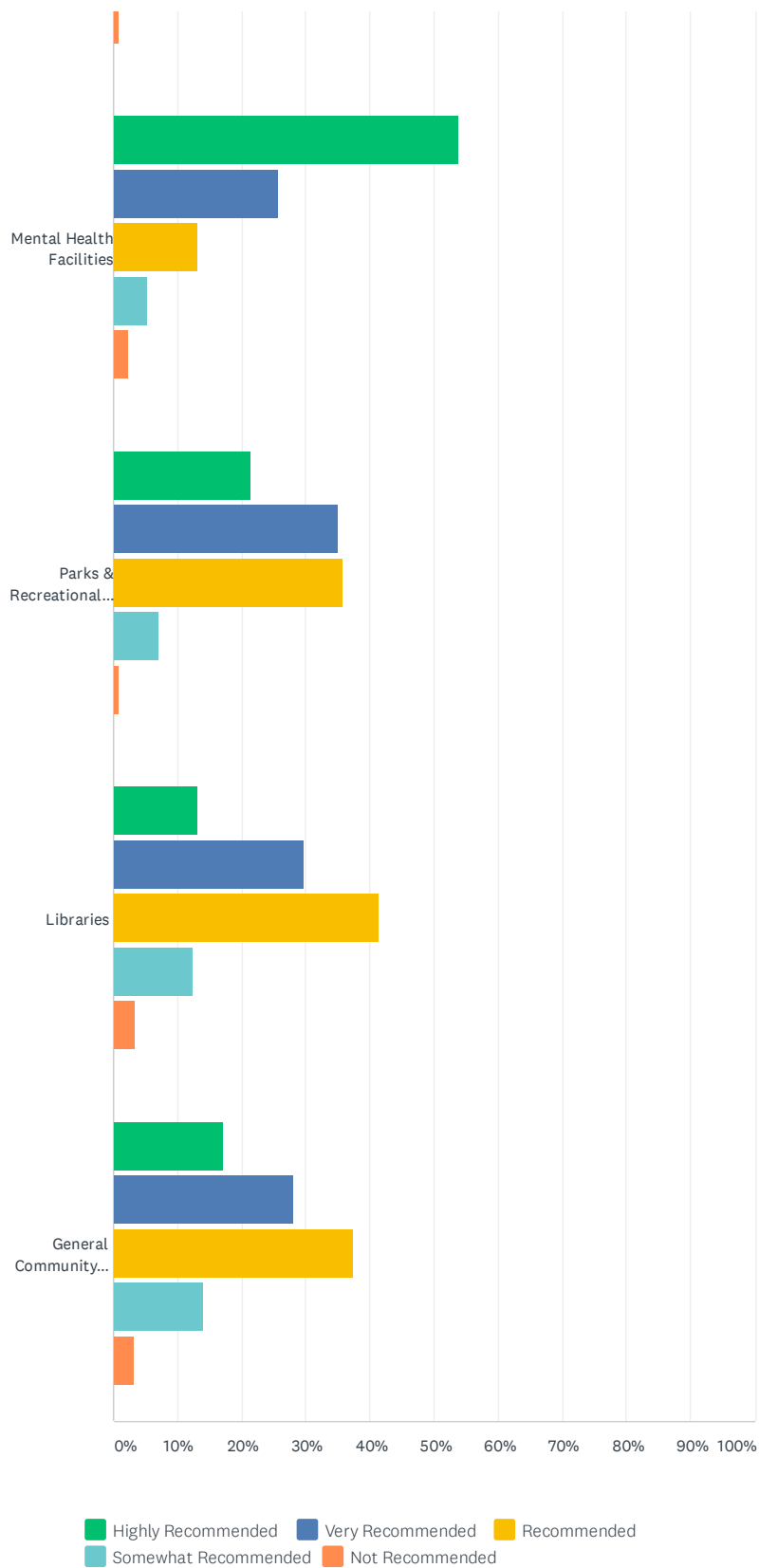
Categories: Mental Health Facilities, Parks & Recreational..., Libraries, General Community...

	HIGHLY RECOMMENDED	VERY RECOMMENDED	RECOMMENDED	SOMEWHAT RECOMMENDED	NOT RECOMMENDED	TOTA
Youth Centers	45.80% 60	22.90% 30	20.61% 27	8.40% 11	2.29% 3	1
Senior Centers	22.76% 28	21.14% 26	37.40% 46	14.63% 18	4.07% 5	1
Substance Abuse Centers	39.26% 53	25.93% 35	22.22% 30	8.15% 11	4.44% 6	1
Employment Centers	42.74% 53	22.58% 28	24.19% 30	7.26% 9	3.23% 4	1
Healthcare Facilities	37.50% 45	32.50% 39	21.67% 26	7.50% 9	0.83% 1	1
Mental Health Facilities	53.68% 73	25.74% 35	13.24% 18	5.15% 7	2.21% 3	1
Parks & Recreational Facilities	21.43% 27	34.92% 44	35.71% 45	7.14% 9	0.79% 1	1
Libraries	13.22% 16	29.75% 36	41.32% 50	12.40% 15	3.31% 4	1
General Community Centers	17.19% 22	28.13% 36	37.50% 48	14.06% 18	3.13% 4	1

#	OTHER (PLEASE SPECIFY)	DATE
1	Community land trust	3/2/2020 7:08 PM
2	Serve western Alamance	2/11/2020 8:20 AM
3	More public programming that is not just sports related. See carrboro arts center classes for examples	1/1/2020 8:33 AM
4	Homeless shelter	12/31/2019 11:25 AM
5	Support for police	12/19/2019 12:40 PM
6	Libraries can be community centers! We have a great one, just needs more funding to be even better	12/18/2019 5:11 PM
7	Publicly-funded shelter for the homeless	12/12/2019 10:07 AM
8	Why are there 5 choices under each item when you are only to choose 2 items out of the whole thing?	12/12/2019 8:39 AM

Q13 Public ServicesWhich type of project would you recommend be funded using grant funds? Select only three.

Answered: 157   Skipped: 0
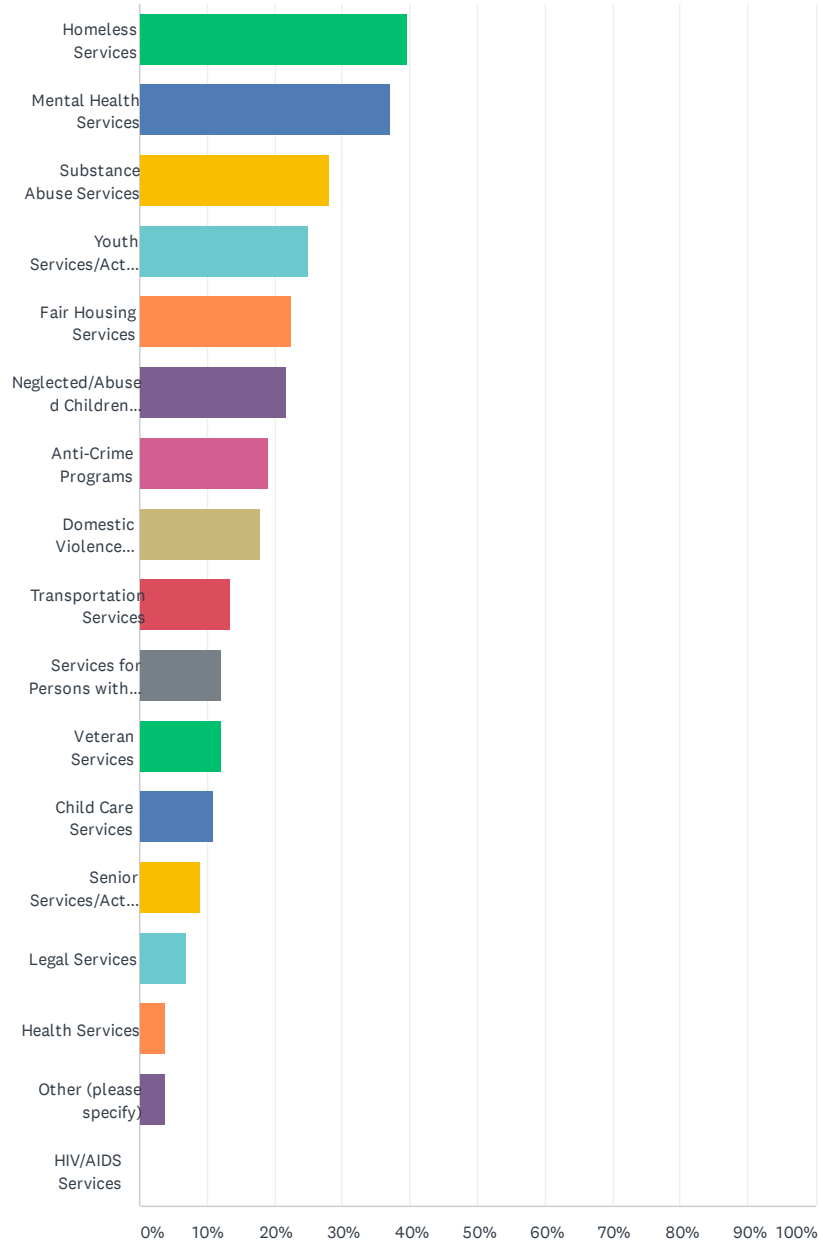
ANSWER CHOICES	RESPONSES	
Homeless Services	39.49%	62
Mental Health Services	36.94%	58
Substance Abuse Services	28.03%	44
Youth Services/Activities	24.84%	39
Fair Housing Services	22.29%	35
Neglected/Abused Children Services	21.66%	34
Anti-Crime Programs	19.11%	30
Domestic Violence Services	17.83%	28
Transportation Services	13.38%	21
Services for Persons with Disabilities	12.10%	19
Veteran Services	12.10%	19
Child Care Services	10.83%	17
Senior Services/Activities	8.92%	14
Legal Services	7.01%	11
Health Services	3.82%	6
Other (please specify)	3.82%	6
HIV/AIDS Services	0.00%	0
Total Respondents: 157		

#	OTHER (PLEASE SPECIFY)	DATE
1	no answer given	3/2/2020 8:28 PM
2	missing page	2/25/2020 11:20 PM
3	all the others :)	12/31/2019 10:00 AM
4	Public Shunning of wrongdoers	12/19/2019 4:18 PM
5	Build non-automobile infrastructure in the City.	12/19/2019 11:29 AM
6	Offender Reentry	12/13/2019 6:31 AM

Q14 OtherThe City of Burlington is expected to receive federal funding over the next five years. Other than the housing and community development priorities previously listed, are there any additional needs that could be addressed in the low-to-moderate income areas of the City?

Answered: 63   Skipped: 94

The City of Burlington Community & Fair Housing Survey

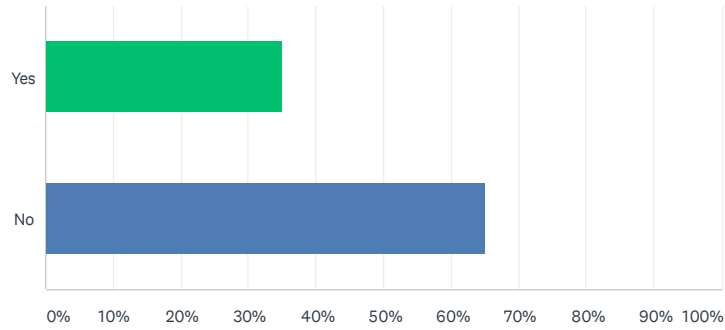| #	RESPONSES	DATE
1	educational service for college prep	3/2/2020 8:46 PM
2	sidewalks	3/2/2020 8:44 PM
3	more police patrols in violent areas	3/2/2020 8:28 PM
4	Jobs	3/2/2020 8:20 PM
5	Economic development for businesses & restaurants in East Burlington	3/2/2020 8:17 PM
6	sidewalks	3/2/2020 7:17 PM
7	Educational services for college prep	3/2/2020 7:13 PM
8	Community Land Trust	3/2/2020 7:08 PM
9	childcare	3/2/2020 7:05 PM
10	availability of healthy food and reduction of food desert	3/2/2020 7:03 PM
11	Job training to teach skills needed for the 21st century	3/2/2020 6:57 PM
12	Greater investment in developing the human capital in East Burlington. This involves public and nonprofit partnerships like among churches, city, and places like the Positive Attitude Youth Center.	2/29/2020 1:35 PM
13	educational services for college prep	2/25/2020 11:31 PM
14	sidewalks	2/25/2020 11:28 PM
15	economic development for East Burlington	2/25/2020 11:20 PM
16	Updated equipment and more training for Police, EMS and Fire personnel.	2/16/2020 1:50 PM
17	Community gardens	2/12/2020 7:40 PM
18	gang task force	2/12/2020 9:18 AM
19	street parking	2/5/2020 10:12 PM
20	Clothing programs so underprivileged kids would not be made fun of in school. Give them some pride in how they look at a young age	2/3/2020 10:38 PM
21	Putting pressure on landlords that allow drugs to be sold out of their properties. Especially in the Morrowtown area (Cameron, Avon, Clay Court, Fix Street	1/17/2020 4:33 PM
22	Bring better paying jobs into Burlington.	1/9/2020 10:25 PM
23	Rehabilitation services and jobs for ex inmates	1/8/2020 8:49 PM
24	more law enforecment	1/8/2020 3:08 PM
25	Safety and parenting classes for next generation to not still be in situation	1/6/2020 1:36 PM
26	Addressing the streetscape on major thoroughfares and historic preservation through the expansion of or addition to existing districts should be a priority. Zoning auto lots and tire/auto repair into industrial or special zoning districts to prevent spreading blight along Church Street would also be very beneficial.	1/6/2020 11:36 AM
27	Community land trusts	1/5/2020 9:55 PM
28	It was an option elsewhere, but to reiterate - many neighborhoods (especially older ones) in Burlington don't have sufficient street lighting.	1/2/2020 11:21 AM
29	increase in police protection and awareness watchful-eye, examination over court system to insure actions conform to equal justice for all.	1/1/2020 9:16 AM
30	Mostly trying to integrate them back into the city. I highly disapprove of moving services and city facilities further west. The services should all be centralized and public transportation improved to allow the easy access by all city residents. The new police station as well as the proposed rev center in "west Burlington " come to mind. We have to come together to fix our city's problems. We need to eliminate the east vs west Burlington issues.	1/1/2020 8:33 AM
31	Downtown development through business incentives	1/1/2020 8:12 AM
32	Focus on East Burlington with funds available.	1/1/2020 7:01 AM
33	police presence	12/31/2019 7:32 PM
34	The noise here is out of control, mostly with vehicles-loud music and exhaust systems. At least enforce the noise ordinance downtown, so maybe more people will go there for eating and shopping. No one wants to walk or ride a bike in such a place.	12/31/2019 6:13 PM
35	Owner occupied historic home rehabilitation	12/31/2019 5:51 PM
36	No	12/31/2019 1:08 PM
37	Crime prevention and youth intervention	12/31/2019 11:16 AM
38	continue pushing development on East side of Burlington . Increase police activity to curb growing crime and gang activity. Burlington just doesnt fee safe any more	12/31/2019 11:04 AM
39	Code enforcement on the slum lords of Burlington not maintain their rental properties. These	12/31/2019 11:01 AM

properties are unsafe and unsightly and do nothing to contribute to our city's reputation or appearance. There are far too many rental properties in this condition, people should not have to live in these horrible and unsafe conditions.

40	no	12/31/2019 10:15 AM
41	I didn't check small business assistance but if properly applied that would also be great, it's just that often those sorts of funds get improperly used for businesses that don't truly need it. If used to help young black, hispanic peoples and especially women from low income neighborhoods start businesses then by all means this would be great!	12/31/2019 10:00 AM
42	Educational programs should always have a high priority.	12/31/2019 9:39 AM
43	JOBS JOBS JOBS. Our Mayor has been horrible at attracting new employers. Bring manufacturing to Alamance County and MANY of the issues above will be erased with an improved economy.	12/31/2019 9:31 AM
44	none	12/28/2019 9:24 AM
45	None	12/27/2019 3:53 PM
46	N/A	12/25/2019 3:33 PM
47	Transitional services for people who are released from incarceration	12/23/2019 10:45 AM
48	Leadership Programs for teens	12/23/2019 8:53 AM
49	Get the miscreants out of the city	12/19/2019 4:18 PM
50	no	12/19/2019 3:26 PM
51	East Burlington business development	12/19/2019 2:21 PM
52	Code Enforcement	12/19/2019 1:12 PM
53	affordable apartments/rental	12/19/2019 1:08 PM
54	Support for the police	12/19/2019 12:40 PM
55	NEIGHBORHOOD CLEANUP, BRING BUSINESS TO EAST SIDE	12/19/2019 12:06 PM
56	Update the traffic signals!!	12/19/2019 11:51 AM
57	Alleviate any type of zoning restrictions on the development of housing in the City. Tie these new developments to destinations for non-automotive travel. Liberating folks who are poor from needing to buy and maintain a car would be incredibly helpful.	12/19/2019 11:29 AM
58	Veteran assistance	12/19/2019 11:11 AM
59	Whatever it is just be fair	12/19/2019 11:06 AM
60	early childhood education	12/12/2019 2:34 PM
61	Education. What is up with having the community college so far away? We need more secondary education offering within the city limits. Great that Graham and Orange County has easy access, but what about the 50k+ people in Burlington?	12/11/2019 5:33 PM
62	Adequate personal transportation.	12/11/2019 11:52 AM
63	General aesthetic to exterior to yards. Living in a place that you are proud of will encourage pride in residents.	12/11/2019 9:30 AM

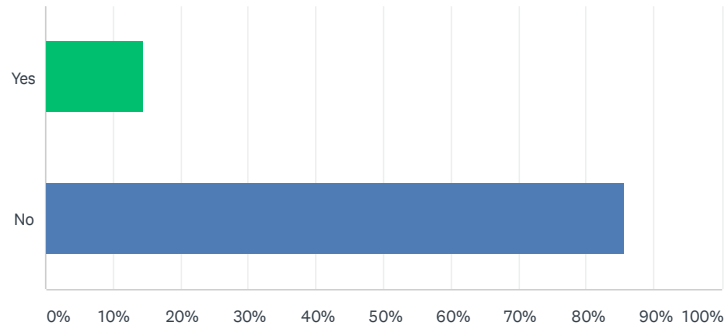## Q15 Do you believe discrimination is an issue in your neighborhood?

Answered: 152   Skipped: 5

ANSWER CHOICES	RESPONSES	
Yes	34.87%	53
No	65.13%	99
TOTAL		152

Q16 Have you ever experienced discrimination in housing?

Answered: 153   Skipped: 4

ANSWER CHOICES	RESPONSES	
Yes	14.38%	22
No	85.62%	131
TOTAL		153

Q17 Who do you believe discriminated against you?

Answered: 22   Skipped: 135
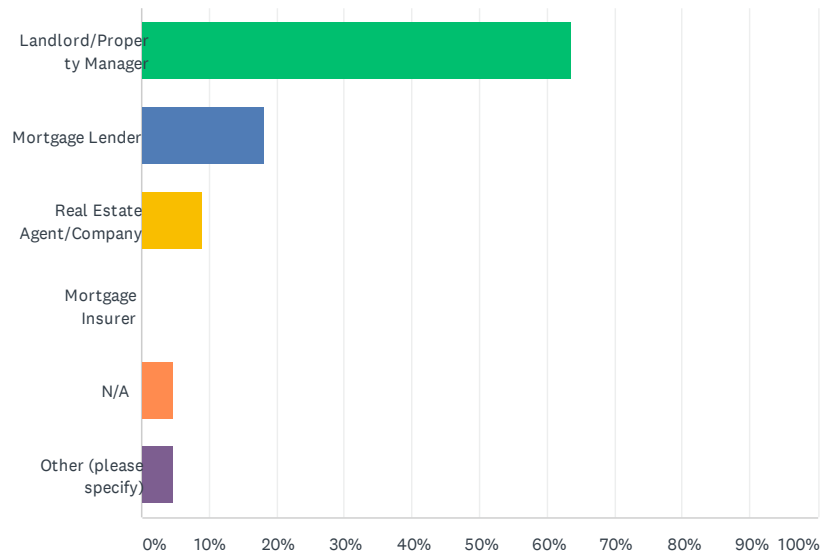
ANSWER CHOICES	RESPONSES	
Landlord/Property Manager	63.64%	14
Mortgage Lender	18.18%	4
Real Estate Agent/Company	9.09%	2
Mortgage Insurer	0.00%	0
N/A	4.55%	1
Other (please specify)	4.55%	1
TOTAL		22

#	OTHER (PLEASE SPECIFY)	DATE
1	race	12/19/2019 11:12 AM

Q18 On what basis do you believe you were discriminated against? (Multiple selections allowed)

Answered: 22   Skipped: 135
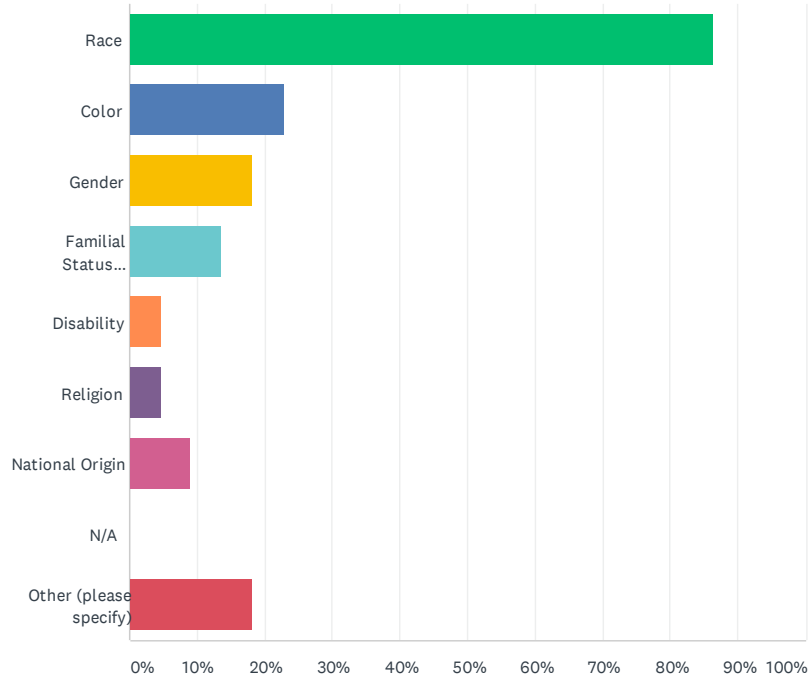
ANSWER CHOICES	RESPONSES	
Race	86.36%	19
Color	22.73%	5
Gender	18.18%	4
Familial Status (single-parent with children, family with children or expecting a child)	13.64%	3
Disability	4.55%	1
Religion	4.55%	1
National Origin	9.09%	2
N/A	0.00%	0
Other (please specify)	18.18%	4
Total Respondents: 22		

#	OTHER (PLEASE SPECIFY)	DATE
1	class	3/2/2020 8:47 PM
2	class	3/2/2020 7:14 PM
3	Financial	1/6/2020 1:37 PM
4	Age	12/31/2019 9:32 AM

Q19 If you believe you have been discriminated against, have you reported the incident?

Answered: 22   Skipped: 135
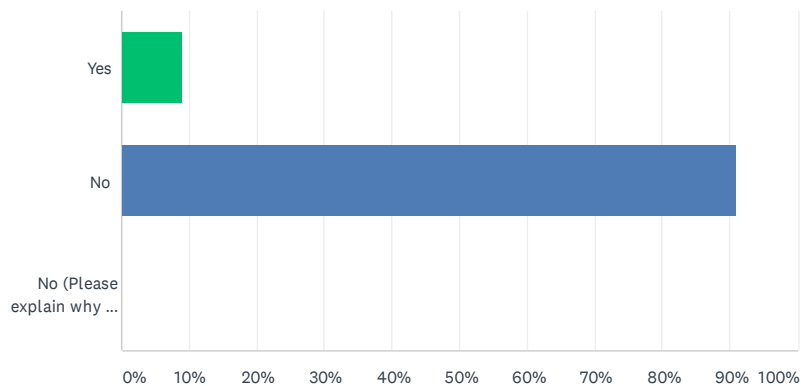
ANSWER CHOICES	RESPONSES	
Yes	9.09%	2
No	90.91%	20
No (Please explain why you did not report the incident)	0.00%	0
TOTAL		22

#	NO (PLEASE EXPLAIN WHY YOU DID NOT REPORT THE INCIDENT)	DATE
	There are no responses.	

Q20 If you believe you have been discriminated against and did not reported the incident, why?

Answered: 17   Skipped: 140
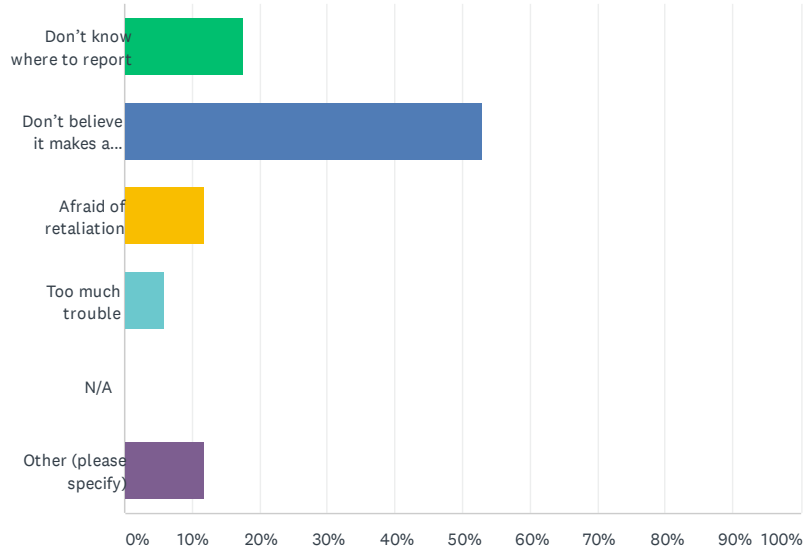
ANSWER CHOICES	RESPONSES	
Don't know where to report	17.65%	3
Don't believe it makes a difference	52.94%	9
Afraid of retaliation	11.76%	2
Too much trouble	5.88%	1
N/A	0.00%	0
Other (please specify)	11.76%	2
TOTAL		17

| #	OTHER (PLEASE SPECIFY)	DATE
1	Over 30 yrs ago. At that time I didn't realize I was discriminated againt.	3/2/2020 6:57 PM
2	Handle it. Grow up and move on.	12/31/2019 9:32 AM

Q1 Name of your organization?

Answered: 24   Skipped: 0

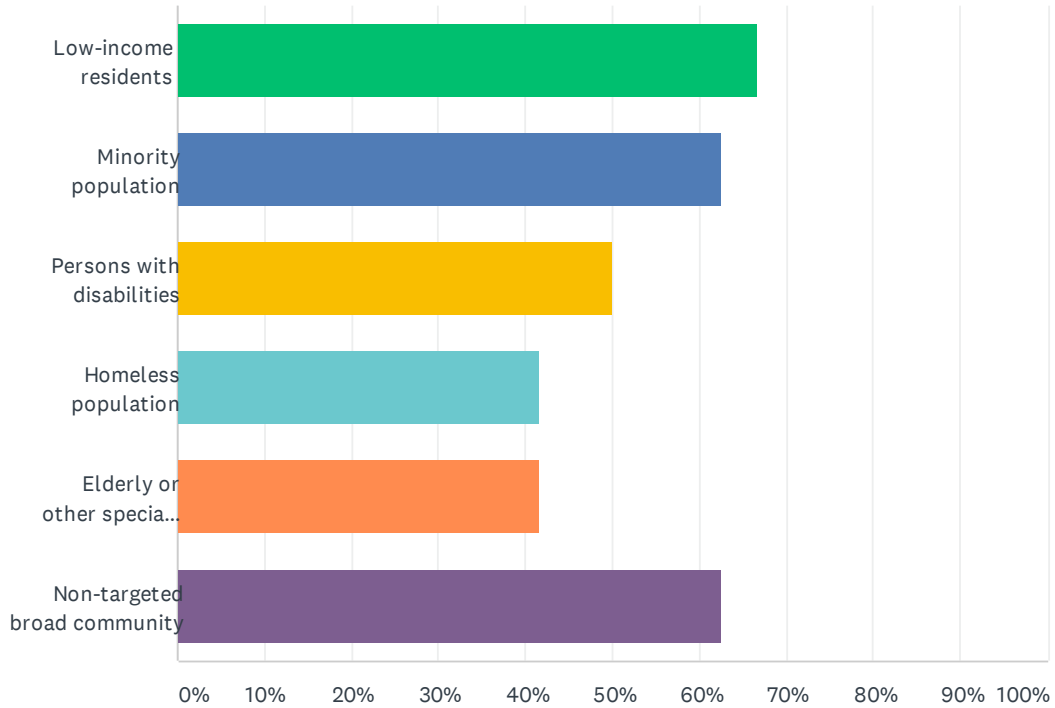| #	RESPONSES	DATE
1	City of Burlington Economic Development	2/14/2020 2:59 PM
2	Benevolence Farm	2/10/2020 7:20 AM
3	Goodwill	1/30/2020 12:39 PM
4	Curry Hayes Homes Inc.	1/16/2020 11:19 PM
5	CityGate Dream Center	1/15/2020 1:31 PM
6	Wayman Chapel AME Church	1/15/2020 9:28 AM
7	Alamance Community College	1/10/2020 1:44 PM
8	The Salvation Army	1/10/2020 10:54 AM
9	United Way of Alamance County	1/9/2020 12:38 PM
10	Allied Churches of Alamance County	1/9/2020 11:01 AM
11	Sustainable Alamance	1/9/2020 9:59 AM
12	Centro La Comunidad	1/9/2020 9:44 AM
13	Habitat for Humanity of Alamance County, N. C., Inc.	1/9/2020 9:26 AM
14	Fresh Start Alamance	1/9/2020 9:04 AM
15	Regional Partnership Workforce Development Board	1/9/2020 8:41 AM
16	Exchange Club's Family Center in Alamance County	1/8/2020 9:03 PM
17	The Healing Station Family Resource Center	1/8/2020 8:04 PM
18	Burlington Housing Authority	1/8/2020 6:31 PM
19	COB	12/19/2019 10:53 AM
20	COB Engineering Department	12/19/2019 9:57 AM
21	City of Burlington	12/19/2019 7:51 AM
22	City of Burlington, Dept. of Recreation & Parks	12/18/2019 6:01 PM
23	City of Burlington	12/18/2019 5:36 PM
24	City of Burlington	12/18/2019 4:56 PM

Q2 Organization Type

Answered: 24   Skipped: 0
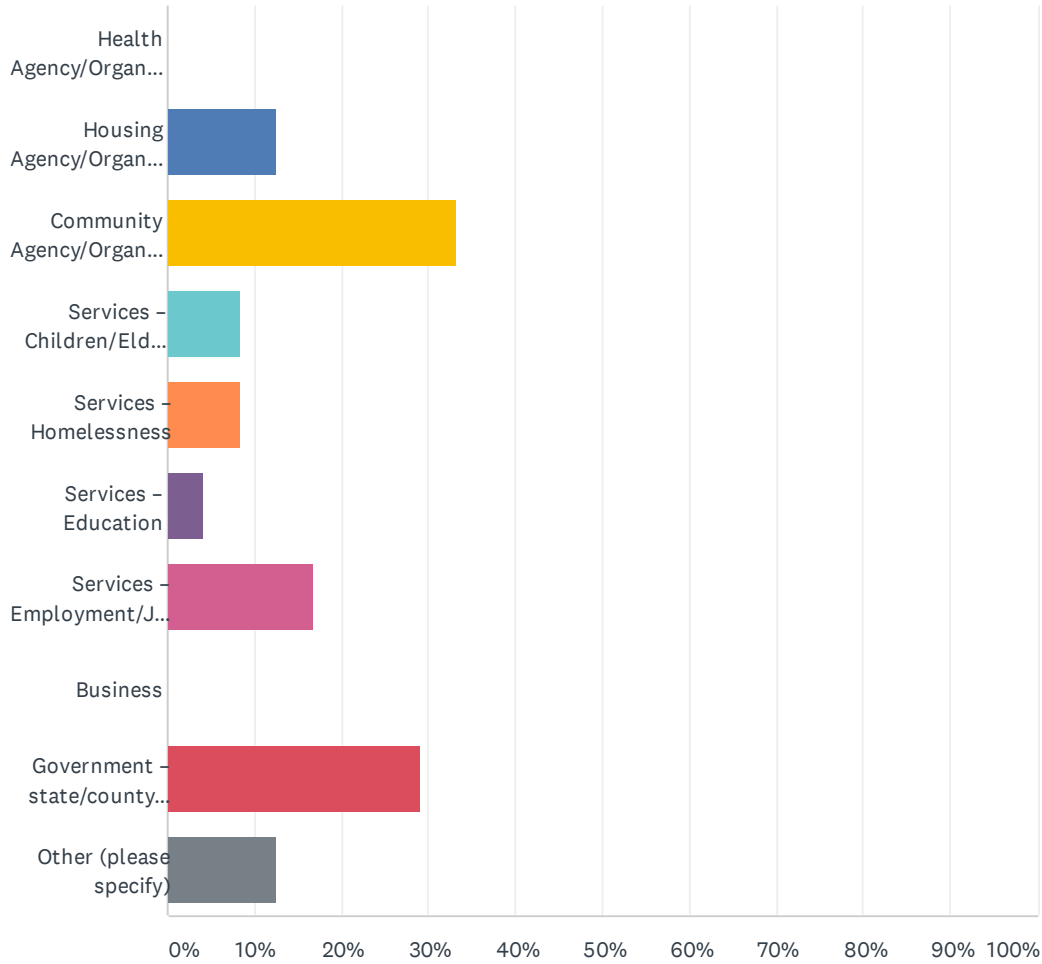
ANSWER CHOICES	RESPONSES	
Health Agency/Organization	0.00%	0
Housing Agency/Organization	12.50%	3
Community Agency/Organization	33.33%	8
Services – Children/Elderly/Disability/Persons w HIV/AIDS/Victims of Domestic Violence	8.33%	2
Services – Homelessness	8.33%	2
Services – Education	4.17%	1
Services – Employment/Jobs/Economic Development	16.67%	4
Business	0.00%	0
Government – state/county/local	29.17%	7
Other (please specify)	12.50%	3
Total Respondents: 24		

Q3 What population do you service? (please mark all that apply)

Answered: 24   Skipped: 0

ANSWER CHOICES	RESPONSES	
Low-income residents	66.67%	16
Minority population	62.50%	15
Persons with disabilities	50.00%	12
Homeless population	41.67%	10
Elderly or other special needs population	41.67%	10
Non-targeted broad community	62.50%	15
Total Respondents: 24		

Q4 Please describe some of your agency/organization's outcomes and accomplishments in the past year in your area of service.

Answered: 24   Skipped: 0

City of Burlington Stakeholder Survey

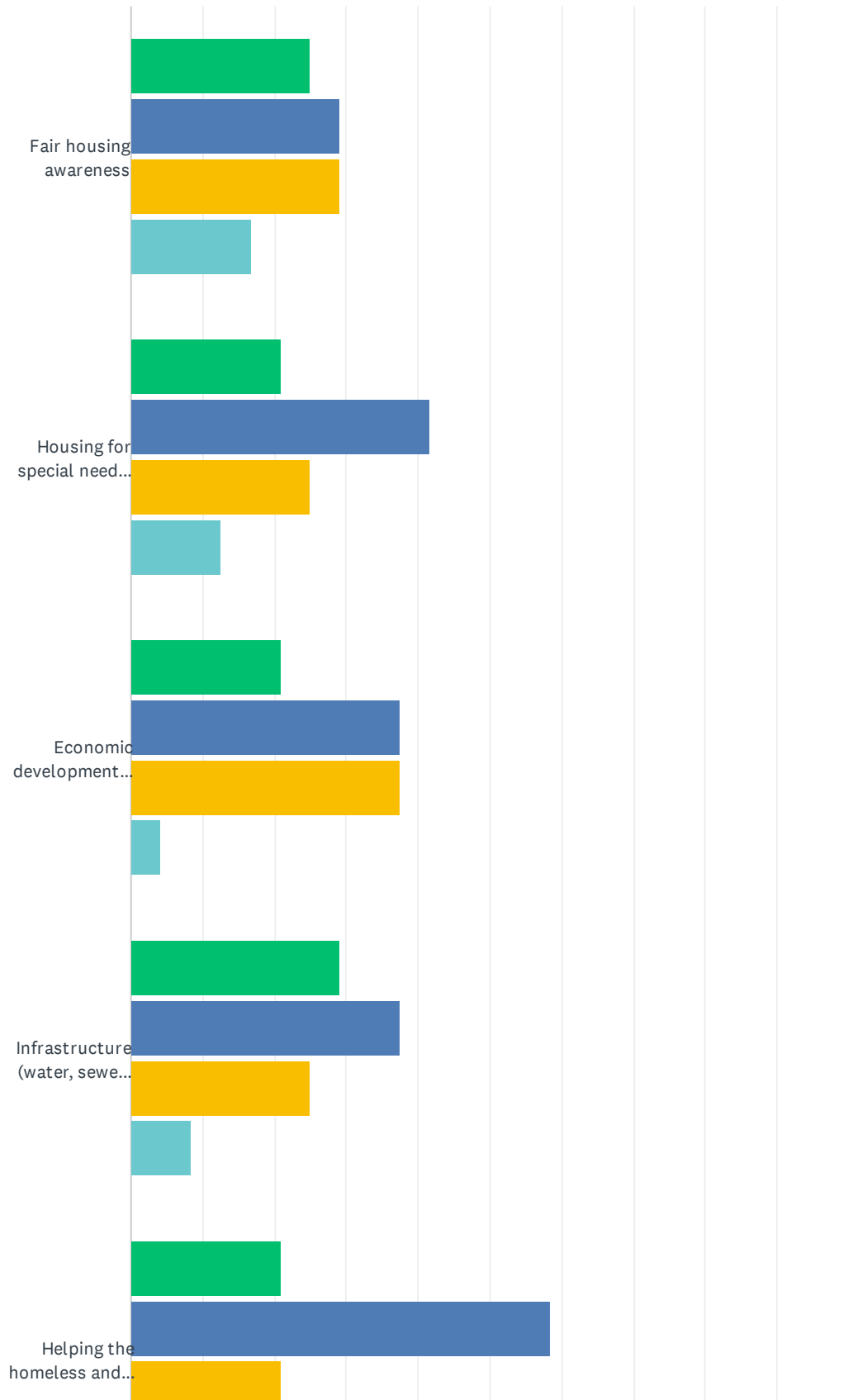| #	RESPONSES	DATE
1	Creating jobs, new investment and new business paths for entrepreneurs - overall wealth creation for the city and its residents/businesses	2/14/2020 2:59 PM
2	Since our residential program began in December 2016, we have provided stable housing and employment to 18 formerly incarcerated women in Alamance County. The three-year recidivism rate of our residents is 11%, compared to the 68% rate nationwide. This means that only 11% of our residents are re-arrested within three years of exiting prison.	2/10/2020 7:20 AM
3	Established a reentry council for Alamance County to further assist in working with justice involved clients. Consistent partnerships with local agencies, to include Alalmance Community College for the offering of digital training and skills training for careers in Pharmacy Tech and Case Management. Provided off-site opportunities for training with individuals unable to commute to our locations.	1/30/2020 12:39 PM
4	Provided affordable apartment living to low to moderate income persons.	1/16/2020 11:19 PM
5	Weekly 100 involved in education programs Weekly 80-100 At risk students involved in programs Including Activities,mentoring,transportation,a meal and support. Providing meals weekly for 80-100 Weekly 75-90 involved in fitness/health initiatives Weekly programs for early childhood education Weekly cultural and arts groups for latinex community Quarterly events for the latinex cimmunity Weekly life skills Classes for at risk students	1/15/2020 1:31 PM
6	We conduct health and wellness seminars and host regular CPR trainings.	1/15/2020 9:28 AM
7	Providing adult literacy service to help complete high school credentials and teach English as well as transition students to college and employment.	1/10/2020 1:44 PM
8	From our 2018 Annual Report: Boys and Girls Club service to 170 Children Daily. 31,000 Grocery Orders distributed 11,000 Items of clothing distributed	1/10/2020 10:54 AM
9	We provided free tax preparation for over 500 individuals and families earning under $54,000 annually. We saved them over $200,000 in tax preparation fees and returned $540,000 in tax refunds to the county; we provided 21 nonprofits with funding in the areas of health, education and financial stability serving over 38,000 people; 211 information and referral service provided resources to over 1,400 people with the highest requests being housing and rent assistance, utility assistance, transportation and food.	1/9/2020 12:38 PM
10	>Community Kitchen which served 38k meals to the community >Provided housing for over 300 homeless individuals >Secure permanent housing for 50+ formerly homeless clients >Created a group of affordable housing units for Alamance Co.	1/9/2020 11:01 AM
11	Helped 10 additional (75 total) men and women with criminal records obtain and keep full time employment. The total effect of our work since 2009 is well over $5 million of positive economic impact to Alamance County. (per Elon University study)	1/9/2020 9:59 AM
12	We have been increasing our services seeing families as a whole unit in need of improvement, so we have the opportunity to advise and support families in so many fields like getting regular medical attention, motivate parents to encourage their youth to continue college education and pursue a professional career, creating partnership with several programs even outside the county, to guide clients very important services, like bilingual mental health providers, between others.	1/9/2020 9:44 AM
13	Provided 7 families with home ownership. Provided counseling service to over 100 individuals on financial and homeowner goals. Provided discounted home items at ReStores.	1/9/2020 9:26 AM
14	Clothed, fed and ministered to over 60 persons either living on the streets or in substandard housing. Opened a Community Center with laundry facilities, shower and computer lab. Saw 4 people move off the streets into housing, however only 2 have remained in quality housing due to their lack of addictions. Supplied blankets, hats, coats and gloves for those living on the street. Raised money toward our goal of building quality affordable housing. Helped the homeless gain self respect and self confidence by providing clean clothes and a place to shower. Paid for glasses for homeless individuals, medication, 7 birth certificates, 1 diploma and helped secure several jobs through recommendations. Helped furnish a few houses through donation collections for the impoverished. Helped apply for food stamps and medicaid for the homeless and gave the homeless an address through our community center to use to receive those benefits.	1/9/2020 9:04 AM

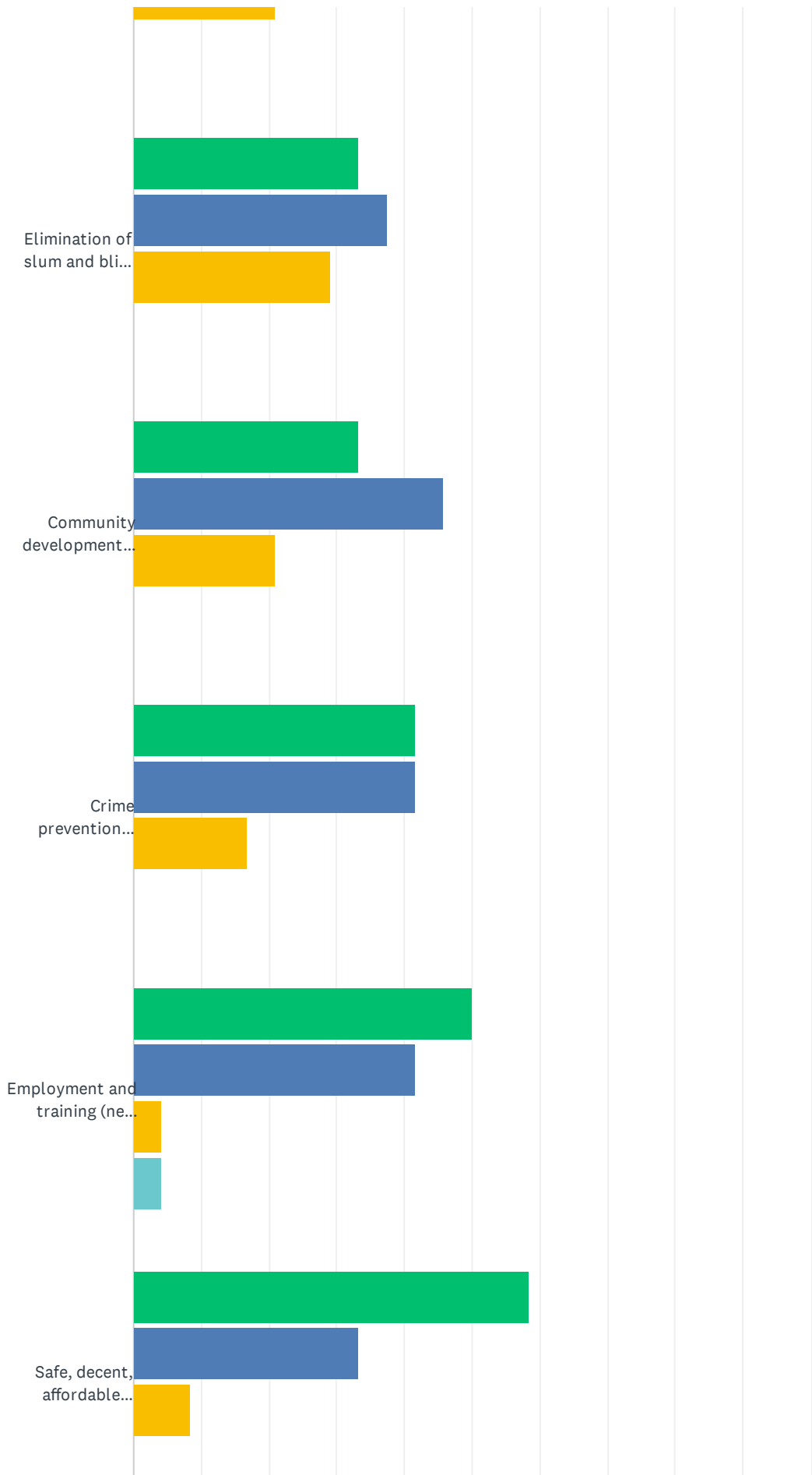| 15 | Provided Incumbent Worker and On-the-Job trainings to local businesses | 1/9/2020 8:41 AM |
16	Overall we reduce the risk levels of child abuse and neglect, childhood trauma, and family violence in the home. We also reduce risk factors in the home that lead to poverty, homelessness, substance use/abuse, gang involvement, crime, and health issues like teen pregnancy and sexually transmitted diseases.	1/8/2020 9:03 PM
17	We have added a Self-Sufficiency (8) participants graduated. Program and Empowering Women program (12) participants graduated. Recently partnered with ACC to offer Employability Skills classes	1/8/2020 8:04 PM
18	Administer 2 Supportive Housing program grants to house chronically homeless individuals and transitional housing to families	1/8/2020 6:31 PM
19	infrastructure	12/19/2019 10:53 AM
20	Provide pedestrian plan improvements throughout the City as identified by other City Departments	12/19/2019 9:57 AM
21	Transportation (sidewalks, transit, bikeways, greenways)	12/19/2019 7:51 AM
22	Provided facilities and programs for positive leisure time use for all residents of the city	12/18/2019 6:01 PM
23	improved walkability and connectivity updated development ordinance expanded mass transit additional recreation services expanded animal services	12/18/2019 5:36 PM
24	Park improvement projects Greenway Sidewalks UDO adoption Corridor Study Completion	12/18/2019 4:56 PM

Q5 Please rate the importance of the following general community needs.
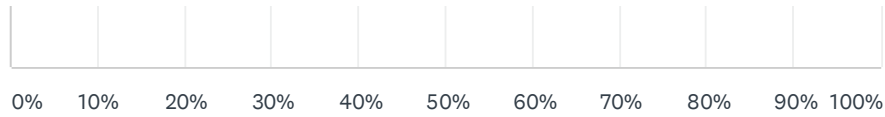
Answered: 24   Skipped: 0

City of Burlington Stakeholder Survey

Elimination of slum and bli...

Community development...

Crime prevention...

Employment and training (ne...

Safe, decent, affordable...

City of Burlington Stakeholder Survey

|	MOST IMPORTANT	VERY IMPORTANT	IMPORTANT	LESS IMPORTANT	TOTAL	WEIGHTED AVERAGE
Fair housing awareness	25.00% 6	29.17% 7	29.17% 7	16.67% 4	24	2.38
Housing for special needs populations (elderly/disabled/persons w HIV/AIDS/victims of domestic abuse)	20.83% 5	41.67% 10	25.00% 6	12.50% 3	24	2.29
Economic development (new retail centers, business creation, etc.)	20.83% 5	37.50% 9	37.50% 9	4.17% 1	24	2.25
Infrastructure (water, sewer, drainage, sidewalks, streets, etc.)	29.17% 7	37.50% 9	25.00% 6	8.33% 2	24	2.13
Helping the homeless and homelessness prevention	20.83% 5	58.33% 14	20.83% 5	0.00% 0	24	2.00
Elimination of slum and blight (demolition of dilapidated buildings, code enforce, redevelopment etc.)	33.33% 8	37.50% 9	29.17% 7	0.00% 0	24	1.96
Community development (after school programs, prevention, community and rec centers, parks, etc.)	33.33% 8	45.83% 11	20.83% 5	0.00% 0	24	1.88
Crime prevention (neighborhood programs to deter crime)	41.67% 10	41.67% 10	16.67% 4	0.00% 0	24	1.75
Employment and training (new skills, job skills, technology, etc.)	50.00% 12	41.67% 10	4.17% 1	4.17% 1	24	1.63
Safe, decent, affordable housing (new/rehab, owner-occupied rental property, energy efficient, etc.)	58.33% 14	33.33% 8	8.33% 2	0.00% 0	24	1.50

Q6 Where are some areas in the city that are most affected by these issues? (geographies of highest need for investment)

Answered: 24   Skipped: 0

ANSWER CHOICES	RESPONSES	
Location and Issue	100.00%	24
Location and Issue	62.50%	15
Location and Issue	41.67%	10

Q7 Please rank the following priorities for funding from one (1) to seven (7) in order of importance to the community (1 being the most important and 7 being the least important).

Answered: 24   Skipped: 0
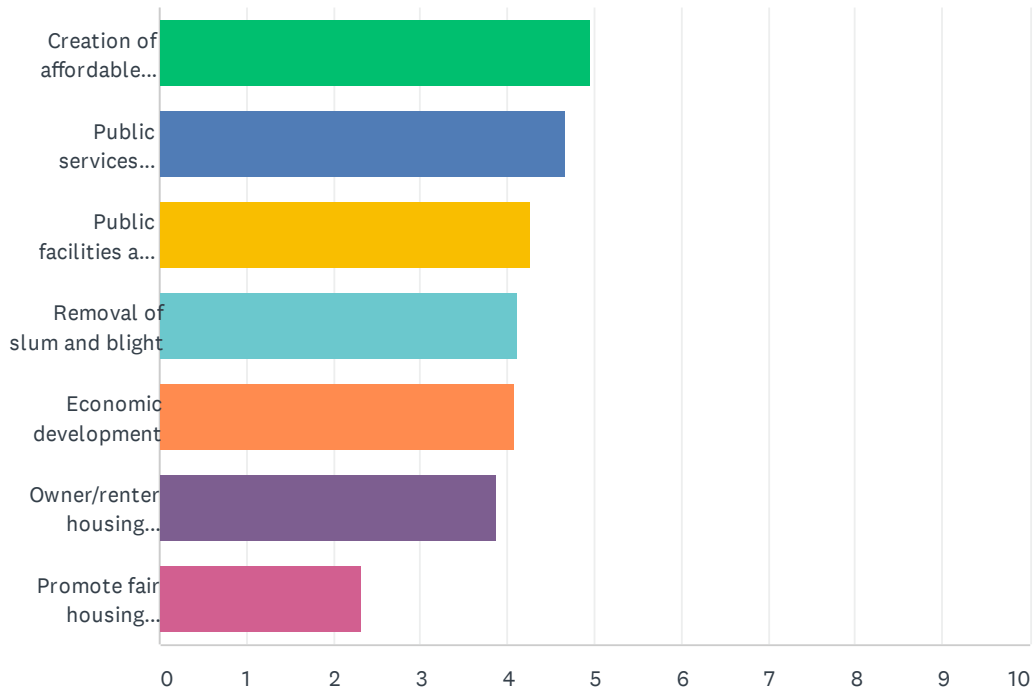
	1	2	3	4	5	6	7	TOTAL	SCORE
Creation of affordable housing and/or homebuyer assistance	30.43% 7	21.74% 5	8.70% 2	13.04% 3	13.04% 3	4.35% 1	8.70% 2	23	4.96
Public services (employment training, homeless, elderly, crime, etc.)	20.83% 5	16.67% 4	16.67% 4	20.83% 5	12.50% 3	4.17% 1	8.33% 2	24	4.67
Public facilities and infrastructure improvements	21.74% 5	17.39% 4	8.70% 2	17.39% 4	0.00% 0	21.74% 5	13.04% 3	23	4.26
Removal of slum and blight	8.33% 2	16.67% 4	20.83% 5	8.33% 2	29.17% 7	12.50% 3	4.17% 1	24	4.13
Economic development	12.50% 3	12.50% 3	25.00% 6	12.50% 3	12.50% 3	8.33% 2	16.67% 4	24	4.08
Owner/renter housing rehabilitation	4.35% 1	17.39% 4	21.74% 5	13.04% 3	17.39% 4	13.04% 3	13.04% 3	23	3.87
Promote fair housing awareness	4.17% 1	0.00% 0	0.00% 0	16.67% 4	12.50% 3	33.33% 8	33.33% 8	24	2.33

Q8 Comments on Community Needs

Answered: 14   Skipped: 10

#	RESPONSES	DATE
1	Full alignment of resources on larger neighborhood-based plans instead of peicemeal programs spread too far and too thin to make a measurable difference. Get a URA together, fund corridor biz and housing, create a dev corp to buy, condemn and reposition property. Support non profit programs or infrastructure in that specific area. do it for 3-5 years. Then tackle another neighborhood/area/street using the same playbook.	2/14/2020 2:59 PM
2	The City of Burlington needs to be more aggressive about housing and employment opportunities for people with criminal records.	2/10/2020 7:20 AM
3	Providing career and job retention training for individuals will assist in filling company needs, as well as, enhance the improvement of lives for individuals in the community. Impacting employment will increase economic development and enrich the community as a whole.	1/30/2020 12:39 PM
4	The East Burlington community is resilient and determined but in need of access to opportunities, resources and assistance	1/15/2020 1:31 PM
5	Additional Substance abuse & Mental health facilities	1/15/2020 9:28 AM
6	Hi need for citizens to have affordable living and a family sustaining wage.	1/10/2020 1:44 PM
7	The Salvation Army completed a Mission Planning Study in 2019. This study assesses many of the needs in Alamance County and we would be glad to provide the executive summary for your use in this project.	1/10/2020 10:54 AM
8	The creation of affordable housing needs to be a priority. While it is not the principal function of City and County Government, there needs to be a "true" collaboration between Government and non-profit agencies. Financial support from City and County Government should be based on performance and not "this is how we always did it."	1/9/2020 11:01 AM
9	Initiatives that promote a community where everyone participates, Asset based development not needs based.	1/9/2020 9:59 AM
10	There is a large need for resources to help people struggling with addictions and mental health issues which contribute largely to the homeless situation.	1/9/2020 9:04 AM
11	It usually takes a combination of public services, economic opportunities, and infrastructure to improve crime and poverty statistics and increase the safety in the community.	1/8/2020 9:03 PM
12	BHA needs CDBG funds to assist in future real estate acquisition, relocation, demolition, rehabilitation of housing endeavors	1/8/2020 6:31 PM
13	responsible ownership	12/19/2019 10:53 AM
14	More help in dealing with homeless issues	12/18/2019 6:01 PM

# Q9 What fair housing services do you provide? (select all that apply)

Answered: 20   Skipped: 4
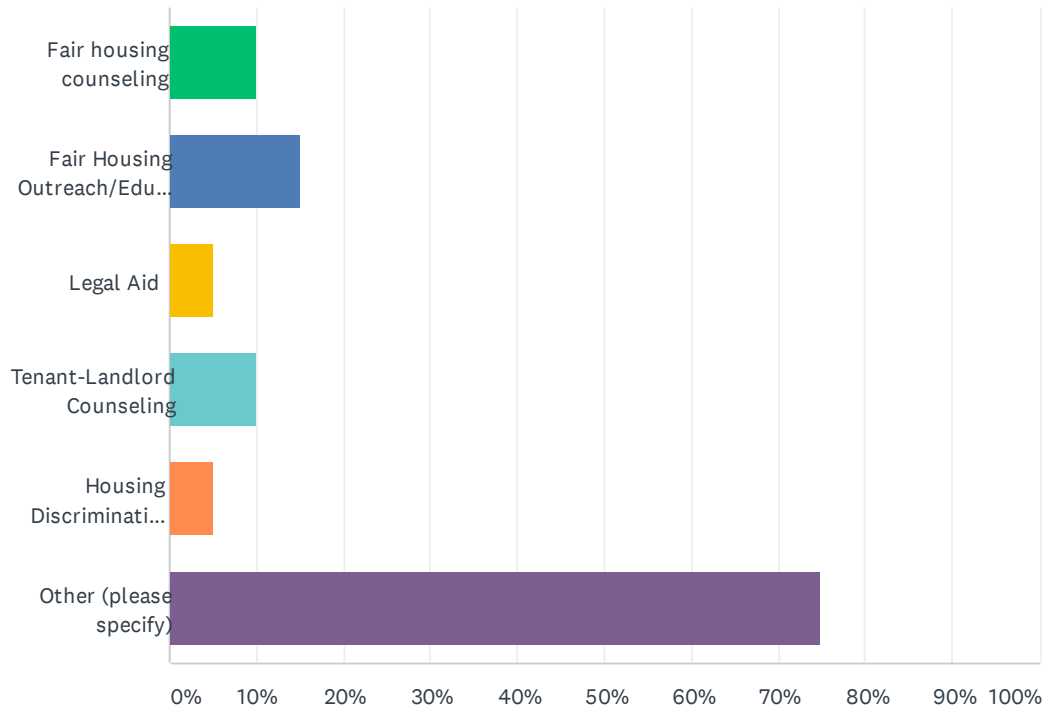
ANSWER CHOICES	RESPONSES	
Fair housing counseling	10.00%	2
Fair Housing Outreach/Education	15.00%	3
Legal Aid	5.00%	1
Tenant-Landlord Counseling	10.00%	2
Housing Discrimination Assistance	5.00%	1
Other (please specify)	75.00%	15
Total Respondents: 20		

Q10 Do you believe housing discrimination exists in your service area?
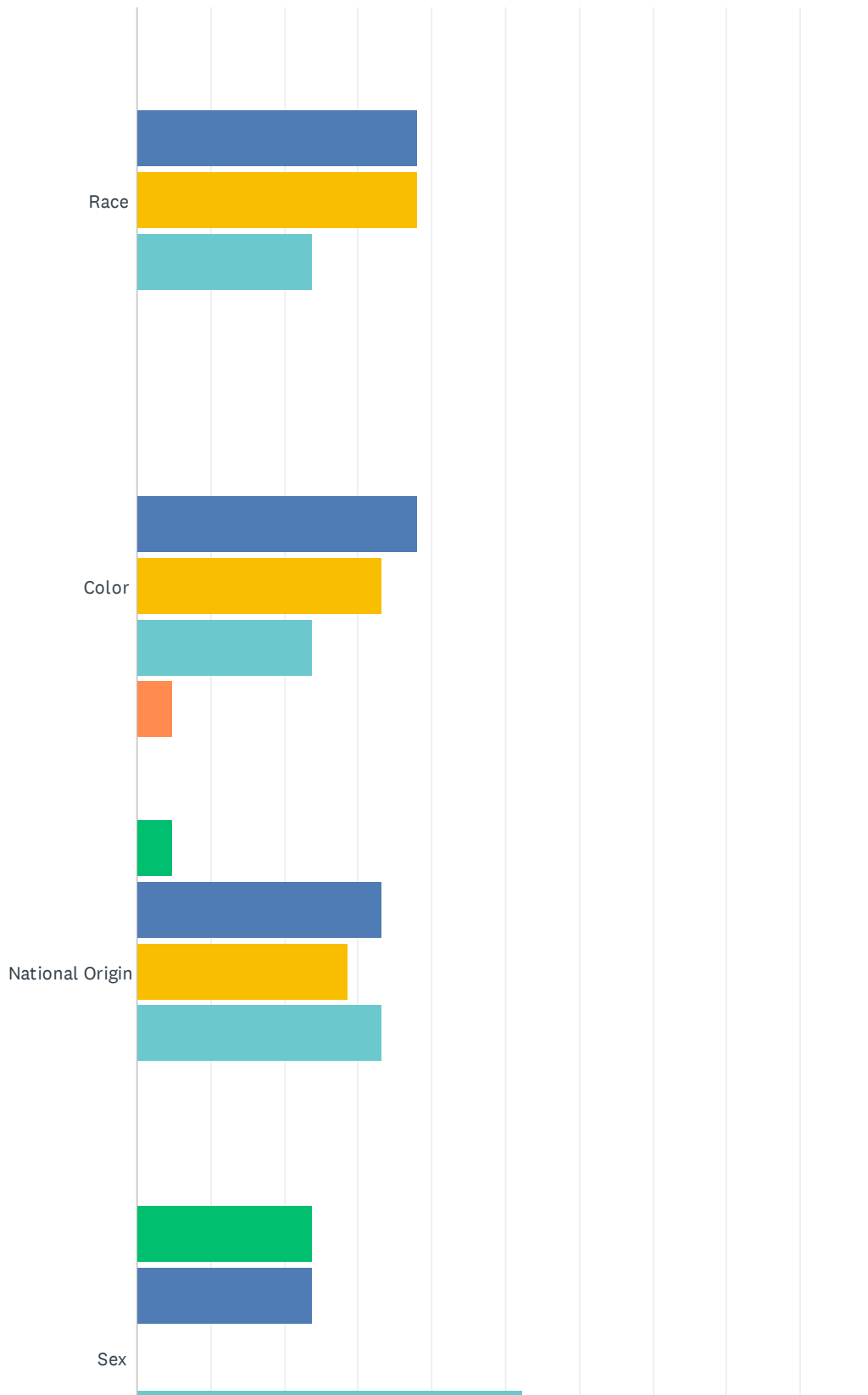
Answered: 24   Skipped: 0
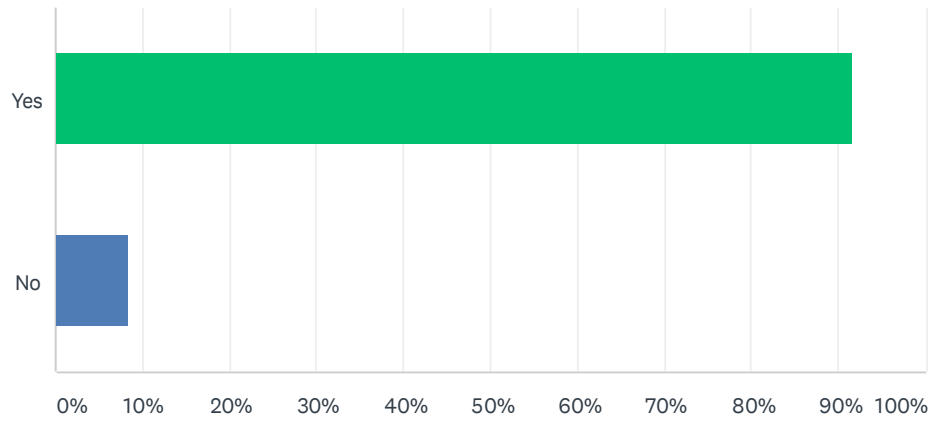
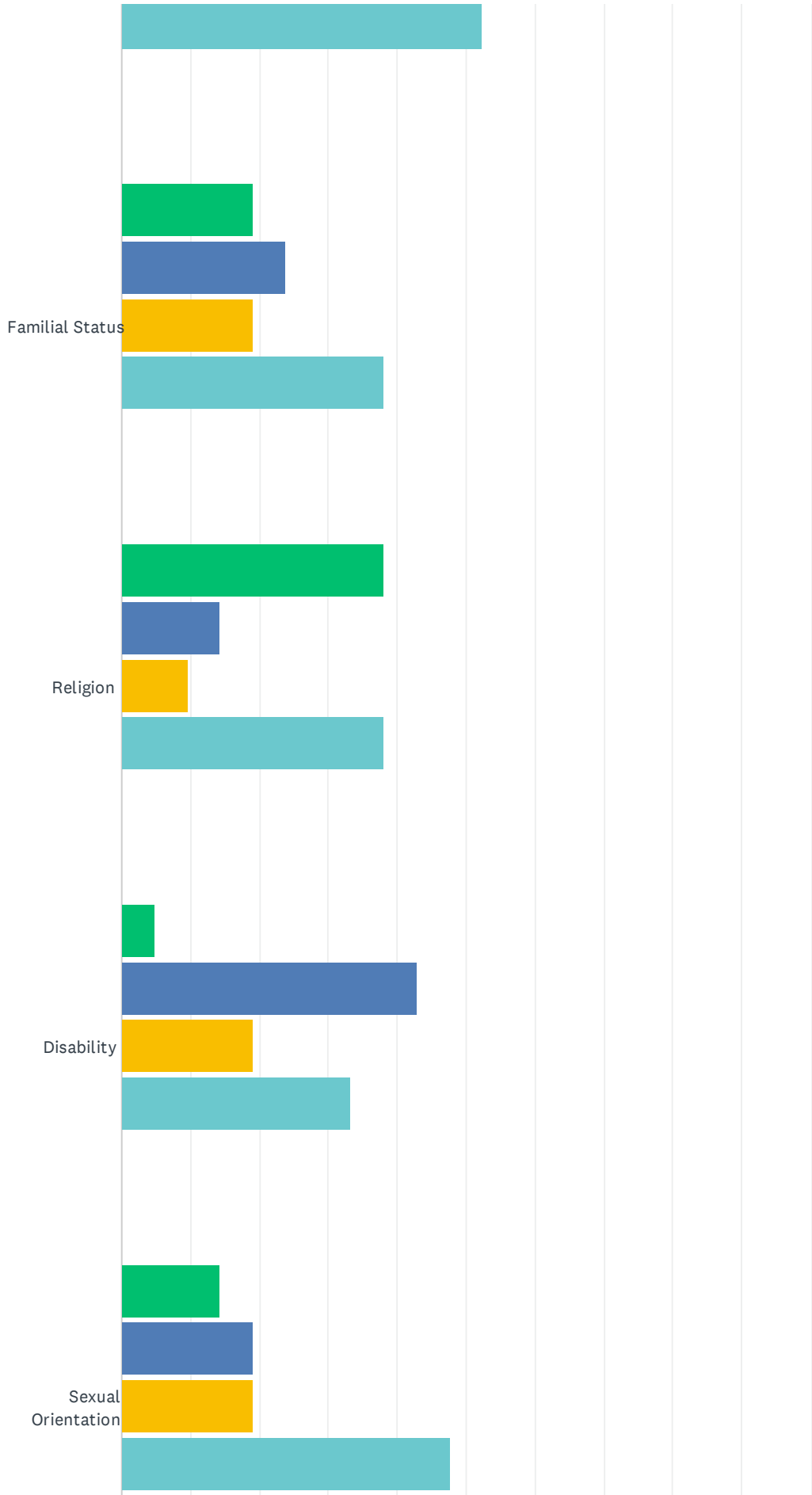| ANSWER CHOICES	RESPONSES	
Yes	91.67%	22
No	8.33%	2
TOTAL		24

Q11 Please rate the following types of housing discrimination based on how common you think they occur in your community.

Answered: 21   Skipped: 3

City of Burlington Stakeholder Survey

Familial Status

Religion

Disability

Sexual
Orientation

City of Burlington Stakeholder Survey

	NOT COMMON	**FAIRLY COMMON**	**VERY COMMON**	**DON'T KNOW.**	**(NO LABEL)**	**TOTAL**	**WEIGHTED AVERAGE**
Race	0.00% 0	38.10% 8	38.10% 8	23.81% 5	0.00% 0	21	2.86
Color	0.00% 0	38.10% 8	33.33% 7	23.81% 5	4.76% 1	21	2.95
National Origin	4.76% 1	33.33% 7	28.57% 6	33.33% 7	0.00% 0	21	2.90
Sex	23.81% 5	23.81% 5	0.00% 0	52.38% 11	0.00% 0	21	2.81
Familial Status	19.05% 4	23.81% 5	19.05% 4	38.10% 8	0.00% 0	21	2.76
Religion	38.10% 8	14.29% 3	9.52% 2	38.10% 8	0.00% 0	21	2.48
Disability	4.76% 1	42.86% 9	19.05% 4	33.33% 7	0.00% 0	21	2.81
Sexual Orientation	14.29% 3	19.05% 4	19.05% 4	47.62% 10	0.00% 0	21	3.00

Q12 Please provide any additional information you would like to share related to fair housing discrimination in our city.

Answered: 5   Skipped: 19

#	RESPONSES	DATE
1	We need to create better policies around housing folks with criminal records. This ranges from the shelter, to Burlington Housing Authority, to private landowners. We'd love to see the city implement an initiative to encourage Second Chance Landlords throughout the city.	2/10/2020 7:21 AM
2	There is a need especially with immigrant families for good housing options	1/15/2020 1:34 PM
3	We need to ask what fair and affordable housing means to someone that has no income due to discrimination because of criminal history.	1/9/2020 10:01 AM
4	We are finding that convicted felons and sex offenders have extremely few options for any kind of quality housing.	1/9/2020 9:16 AM
5	The above ratings are based off of informal feedback from our Burlington resident clients.	1/8/2020 9:05 PM