

# City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium

## 2020 Analysis of Impediments to Fair Housing Choice



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City of Concord - Community Development Manager  
Planning & Neighborhood Development  
35 Cabarrus Avenue West / Concord, NC 28026-0308  
(Office) 704-920-5142 / (Fax) 704-920-6962  
[www.concordnc.gov](http://www.concordnc.gov)



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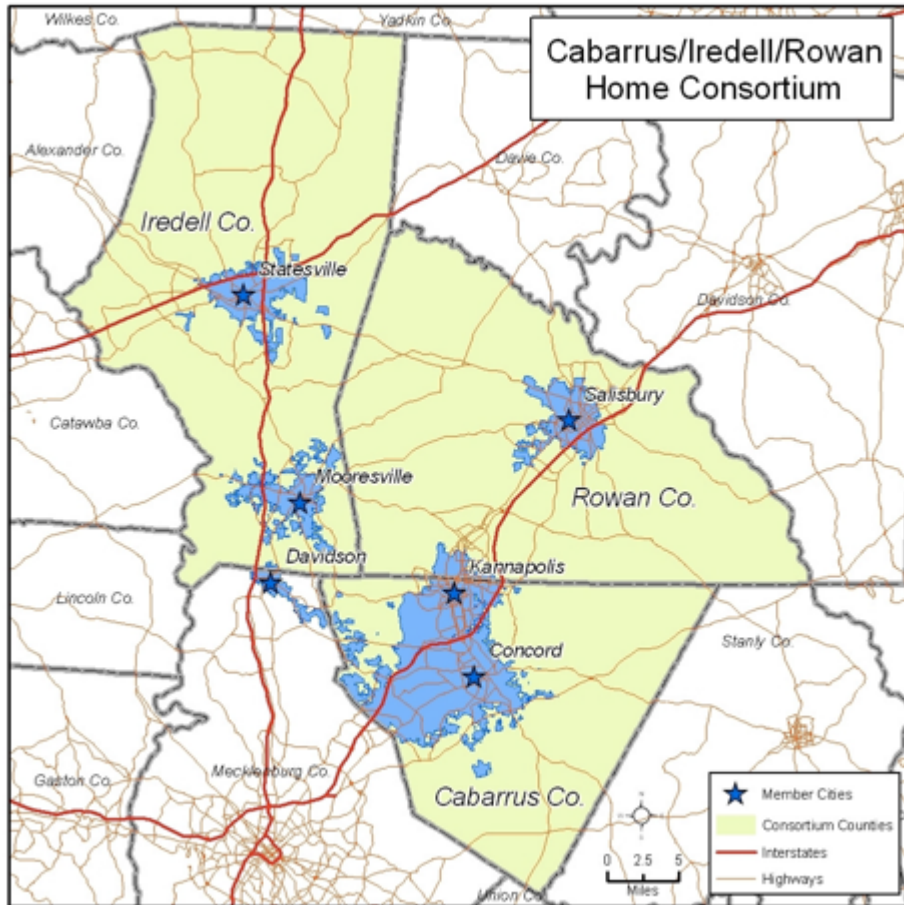
## Executive Summary

The long-term objective of this Analysis of Impediments to Fair Housing Choice (AI) is to make fair housing choice a reality for residents of the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing conditions in the region 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.

This 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 region's efforts to affirmatively further fair housing (AFFH) per federal law. The report provides six key sections: 1) Community Profile; 2) Public Sector Analysis; 3) Private Sector Analysis; 4) Fair Housing Profile; 5) Impediments to Fair Housing Choice; and 6) Recommended Actions to Address Impediments.

In 1996, to formally address issues of housing, the eight jurisdictions that make up the tri-county formed the Cabarrus/Iredell/Rowan HOME Consortium for the purpose of providing safe, decent and affordable housing to low- and moderate-income citizens. The members of the Cabarrus/Iredell/Rowan HOME Consortium are Cabarrus County, Iredell County, Rowan County, the city of Concord, the city of Kannapolis, the town of Mooresville, the city of Salisbury, and the city of Statesville. The Consortium also includes three community housing development organizations (CHDOs). The city of Concord serves as the lead entity for the Consortium, managing the program, funding applications and distribution of funds. It is also responsible for preparation of the Five-Year Strategic Plan.

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.



As the cost of housing has increased, so too has the pressure on Cabarrus, Iredell, and Rowan counties to provide affordable housing. The Cabarrus/Iredell/Rowan HOME Consortium has taken steps to address the affordable housing shortage by promoting fair housing and educating leadership, staff and residents on what U.S. Department of Housing and Urban Development (HUD) defines as fair housing and discrimination in housing. These efforts are necessary to qualify for HUD entitlement grants.

Further, the HOME Consortium has identified what steps it must take to overcome identified barriers and avoid the consequences of not adhering to non-discrimination and fair housing laws.

Housing in the Consortium varies greatly by location. Residential housing stock near the city of Charlotte, the closest major metropolitan area, is newer and there are fewer vacancies in the market. Affordability remains a key factor in choosing where one resides. Cost-burden is a major problem for residents, particularly renters who are at greater risk of housing instability. Renters with severe cost-burden are at risk of homelessness. Even with the increase in the number of rental units over the past several years, rents have continued to climb significantly in the region,

reflecting national trends. This increase indicates that demand is high for rental units, and there remains a pressing need for more affordable units.

In the city of Concord and the communities that make up Cabarrus/Iredell/Rowan County HOME Consortium, there are approximately 505,454 people, which represents 31.6 percent growth since 2000. Most of the growth occurred between 2000 and 2010 when the population surged by nearly 80,000 or 20.2 percent, with tracts in Cabarrus County and southern Iredell County experiencing very high growth. The town of Mooresville nearly doubled in size. From the county level, Cabarrus had the largest growth at 50.1 percent.

When a population grows more quickly than the housing stock the overall demand increases, which puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe and secure housing, particularly for lower income households.

The report provides an analysis of the most recent data available from the Home Mortgage Disclosure Act (HMDA) database, providing insight into the mortgage lending practices and trends in the region. Mortgage lending activity in the region, much like the nation overall, has improved in the wake of the housing crash, the 2008 recession and the subsequent economic recovery. The three counties exhibit relatively strong mortgage market fundamentals. Home purchase originations have increased steadily since 2011, suggesting signs of growing housing demand and a housing market recovery within the region.

But even as home purchase activity has increased, barriers to homeownership as well as access to desirable rental properties persist for low- and moderate-income households, incomes that correlate with ethnic and racial minorities. For each described impediment, activities and outcome measures have been identified to help alleviate these barriers moving forward. The identified impediments to fair housing choice in the tri-county region are:

1. The cost of new housing construction
2. High rental housing rates
3. Insufficient supply of adequate and affordable housing
4. Shortage of temporary housing for homeless persons
5. Mortgage lending practices and limited financing for first-time homebuyers
6. Lack of awareness regarding discrimination and fair housing
7. Lack of access to housing that accommodates special populations

Patterns of diversity in the region are clear. Rural areas are overwhelmingly white and urban tracts are much more diverse. Black residents are the most prominent racial minority and in some tracts are the predominant race. Diversity is highest in the tracts closest to cities and somewhat along major transportation routes. These tracts also have the highest concentrations of Asians and Hispanics. Tracts around Statesville, Salisbury, Mooresville, Kannapolis and Concord as well

as the southwest border of Cabarrus County show the diversity index ranging from 50 or more. Rural tracts show the lowest diversity in the region with under 20 on the index.

Household income and location are very closely related in the Consortium. Tracts along the southern border near Charlotte have a significantly higher Median Household Income (MHI) than rural tracts on the other end of the region. The MHI in high MHI tracts is \$80,000 or more while rural tracts have an MHI of half of that.

Poverty is concentrated in a few areas of the Consortium – the cities of Salisbury, Kannapolis, Concord, China Grove and Statesville have overlying tracts with high poverty rates, some of them as much as 30 percent, both within and outside city limits. Rural tracts and suburban tracts nearest Charlotte have relatively low poverty rates, mostly less than 15 percent.

The poverty rate for black or African American residents varied significantly throughout the area. Many census tracts had a disproportionately high poverty rate, more than 40 percent. These high poverty tracts often bordered low poverty tracts where less than 10 percent of black or African American residents were living below the poverty level.

A significant number of tracts in the Consortium have very high poverty rates among Hispanic residents. Many tracts have a poverty rate of more than 50 percent and they can be found throughout the area. There was one Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) tract located in each county. This is consistent with the race/ethnicity maps that show general concentrations of the black and Hispanic population distributions.

As part of this assessment, the HOME Consortium disseminated a survey for residents that was available in both English and Spanish and also held three public hearings. In addition to members of the public, meeting participants included representative from organizations covering a range of services including economic development, job training, social services, housing, elderly and vulnerable populations, and fair housing advocacy. The focus groups covered a broad range of issues including housing needs, community development, and fair housing – identifying impediments and solutions.

Many of the impediments share a theme: a need for fair housing education. To address this, the regional jurisdictions have mounted efforts to increase the understanding of fair housing laws, rights and best practices to landlords, property managers, and the general public using multiple avenues to disseminate the information including pamphlets, posters, cable TV ads, radio, social media, events and homebuyer classes.

Many of the Consortium members provide grants for water and sewer, facilities fee waivers to non-profit agencies, and encourages infill development on existing parcels to take advantage of existing infrastructure. The city of Kannapolis, which approved its long-range comprehensive plan in March 2018, is in the process of updating its zoning map, development ordinances and

establishing more streamlined permitting processes as a way of way of promoting affordable quality commercial and residential development. These efforts are serving as an example for other jurisdictions in the Consortium.

Member cities and counties of the HOME Consortium are recommended to focus on the following programmatic actions to further strengthen its efforts to address barriers and inequities in accessing affordable and desirable housing:

Action 1 – Expand the Amounts and Types of Financial Incentives for Affordable Housing.

Action 2 – Create an Affordable Housing Trust Fund.

Action 3 – Strengthen Intergovernmental Approaches.

Action 4 – Increase Role of State and Not-for-Profit Agencies.

Action 5 – Expand Housing Opportunities for the Homeless.

Action 6 – Increase Fair Housing Public Education about Fair Housing Practices including Stronger Enforcement.

Action 7 – Revise Codes and Zoning Ordinances.

## 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 Concord and the Cabarrus/Iredell/Rowan HOME Consortium. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the region, with a particular focus on those that affect housing and special needs populations.
- Public and private organizations that impact housing issues in the region 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 communities and other areas of the cities and counties.
- 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 region.

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 Concord and the Cabarrus/Iredell/Rowan HOME Consortium, the previous Analysis of Impediments to Fair Housing Choice, and other policy documents. 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 the Federal Financial Institutions Examination Council (FFIEC), among others.

## 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. 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 Concord and the Cabarrus/Iredell/Rowan HOME Consortium adopted its Five-Year Consolidated Plan in 2015. The Five-Year Consolidated Plan is an assessment of the economic and social state of the city and the HOME Consortium, 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 region 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 Concord and the Cabarrus/Iredell/Rowan HOME Consortium 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 Concord and the Cabarrus/Iredell/Rowan HOME Consortium residents on a regional scale. 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 region. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the region.

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 Concord and the Cabarrus/Iredell/Rowan HOME Consortium through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in the region 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.
- *Cost-Burdened* – Households paying more than 30 percent of their income for housing (mortgage, rent, utilities, insurance, etc) are considered housing cost-burdened. Households are considered to be severely cost-burdened when spending more than 50 percent of this income on housing cost.
- *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 Consortium region in order to aid decision makers in affirmatively furthering fair housing. The Community Profile is broken into two key sections.

The first section is the Demographic and Economic Profile, which looks at the Consortium from the perspective of its people. Race and ethnicity, age, disability status, income, employment and other variables are explored. This section provides the necessary foundation to determining who lives in the jurisdiction and what their needs are. This section also focuses on the demand for housing by looking at what different households desire and can afford.

The second section is the Housing Profile, and it looks at the Consortium's housing stock. Multiple angles are explored, including home values, rents, occupancy, and age of housing to provide a snapshot of the physical environment of the region. This section establishes the supply of the available housing and how that matches up with the demand. Together, these pieces provide a data-driven view of the jurisdiction that will empirically advance fair housing planning efforts and identify any impediments to fair housing choice.

The members of the Cabarrus/Iredell/Rowan HOME Consortium are Cabarrus County, Iredell County, Rowan County, the city of Concord, the city of Kannapolis, the Town of Mooresville, the city of Salisbury, and the city of Statesville.

### Demographic and Economic Profile

#### Population

Understanding the change in population that occurs over time is necessary to properly address housing needs in the community. Not only is it important to be aware of the current population but it is also necessary to look at historical trends. When a population grows more quickly than the housing stock the overall demand increases, which puts upward pressure on housing prices. Increased prices make it more difficult to locate affordable, safe and secure housing, particularly for lower income households. Housing demand is made up of more than just the number of households, but analyzing the population provides a starting point for determining impediments to fair housing.

There are approximately 505,454 people living in the Consortium, which represents 31.6 percent growth since 2000. Most of the growth occurred between 2000 and 2010 when the population grew by nearly 80,000 or 20.2 percent. The growth rate varied greatly between jurisdictions. The Town of Mooresville nearly doubled in size, the largest growth rate by far, and the city of

Statesville was the city with the slowest growth with 10.9 percent. From the county level, Cabarrus had the largest growth at 50.1 percent and Rowan had the smallest at 6.6 percent.

*Table: Change in Population*

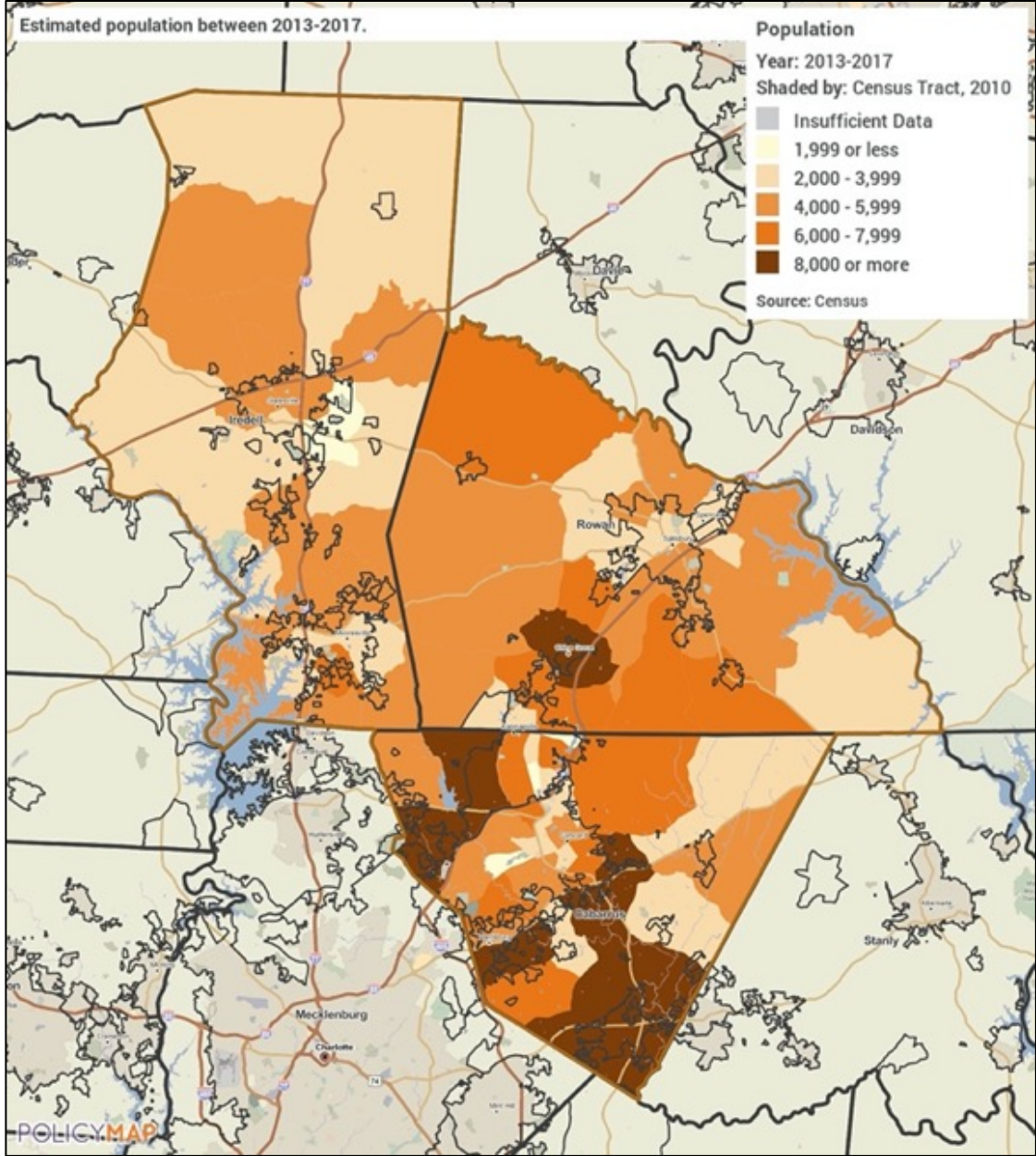
	2000	2010	2017	% Change 2000-2010	% Change 2010-2017	% Change 2000-2017
Cabarrus County	131,063	169,990	196,716	29.7%	15.7%	50.1%
Iredell County	122,660	154,632	169,798	26.1%	9.8%	38.4%
Rowan County	130,340	136,880	138,940	5.0%	1.5%	6.6%
Concord	55,977	75,172	87,607	34.3%	16.5%	56.5%
Kannapolis	36,910	41,663	46,498	12.9%	11.6%	26.0%
Mooresville	18,823	30,582	36,577	62.5%	19.6%	94.3%
Salisbury	26,462	33,018	33,561	24.8%	1.6%	26.8%
Statesville	23,320	24,619	25,872	5.6%	5.1%	10.9%
Consortium	<b>384,063</b>	<b>461,502</b>	<b>505,454</b>	<b>20.2%</b>	<b>9.5%</b>	<b>31.6%</b>

Dara Source: 2000 Census, 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP05)

Census tracts are geographic boundaries determined by the U.S. Census Bureau. After every decennial census the boundaries of tracts are altered to adjust to any population changes with the goal of approximately 4,000 people per tract. When a census tract has significantly more people than that it often represents areas of population growth since the boundaries were drawn. Similarly, when a tract has a population that is significantly less than 4,000 people it may mean that the population in those areas is decreasing.

In the Consortium, tracts in Cabarrus County in the southern part of the Consortium and around China Grove are more populous than most other tracts in the area. These high population tracts have 8,000 or more people in them. Relatively low population tracts, with fewer than 4,000 people, are more prevalent in the north part of the Consortium.

Map: Population

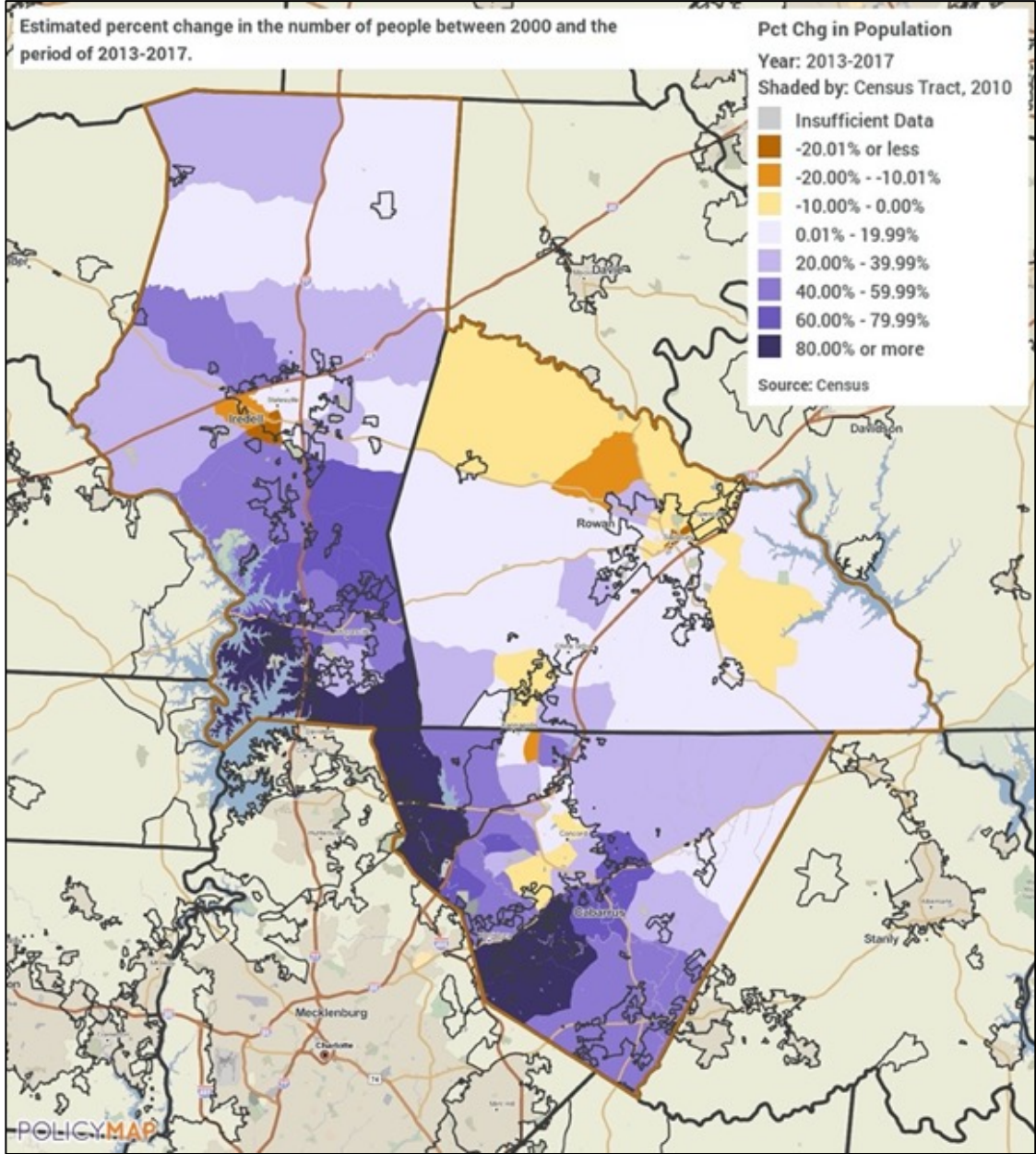


Source: 2013-2017 ACS via PolicyMap



Population growth was uneven throughout the Consortium with tracts in Cabarrus County and southern Iredell County experiencing incredibly high growth. While most areas saw their population increase, there were some areas where the population decreased since 2000. Tracts near Statesville, Salisbury, Kannapolis and Concord are smaller now.

Map: Population Change since 2000

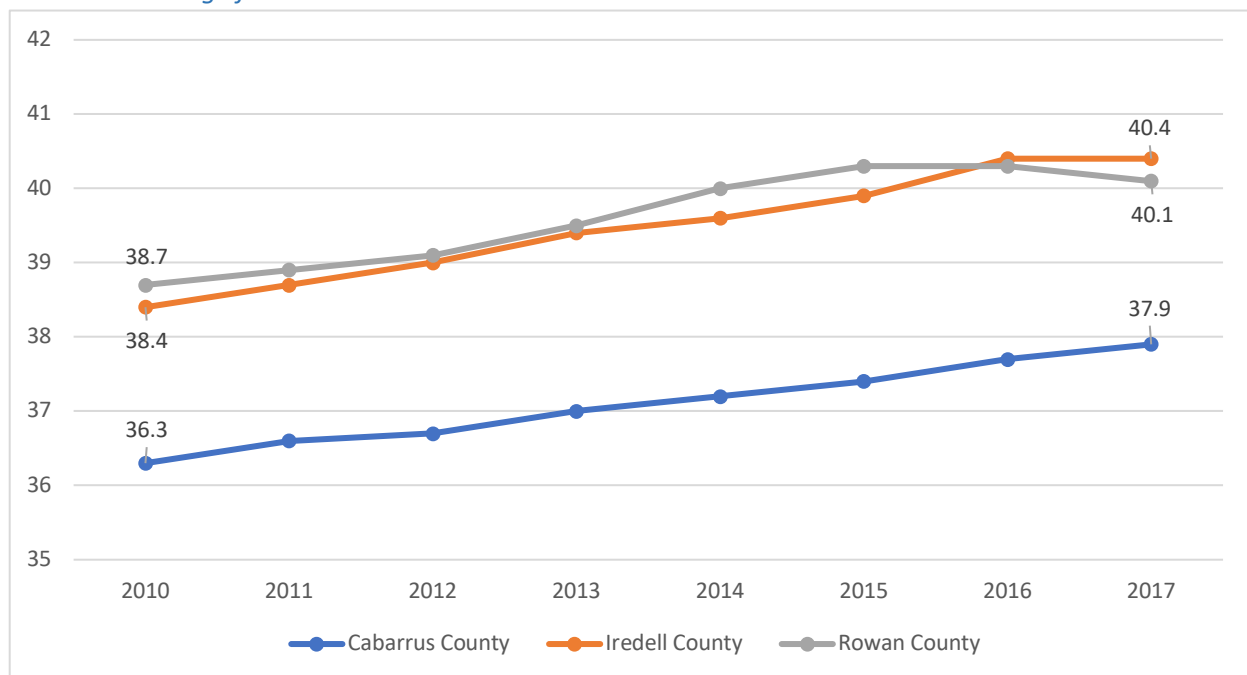


Source: 2013-2017 ACS via PolicyMap

## Age

Like much of the country, demographic data from the Consortium region indicates that the age of the population is rising. In both Iredell and Rowan counties the median age is more than 40 years old, a new trend in the history of the counties. Cabarrus County's population is generally younger, though median age is also increasing at rate faster than the state or nation. The median age for the same period in the United States increased by 0.9 years and in North Carolina by 1.3 years.

*Chart: Median Age from 2010 to 2017*



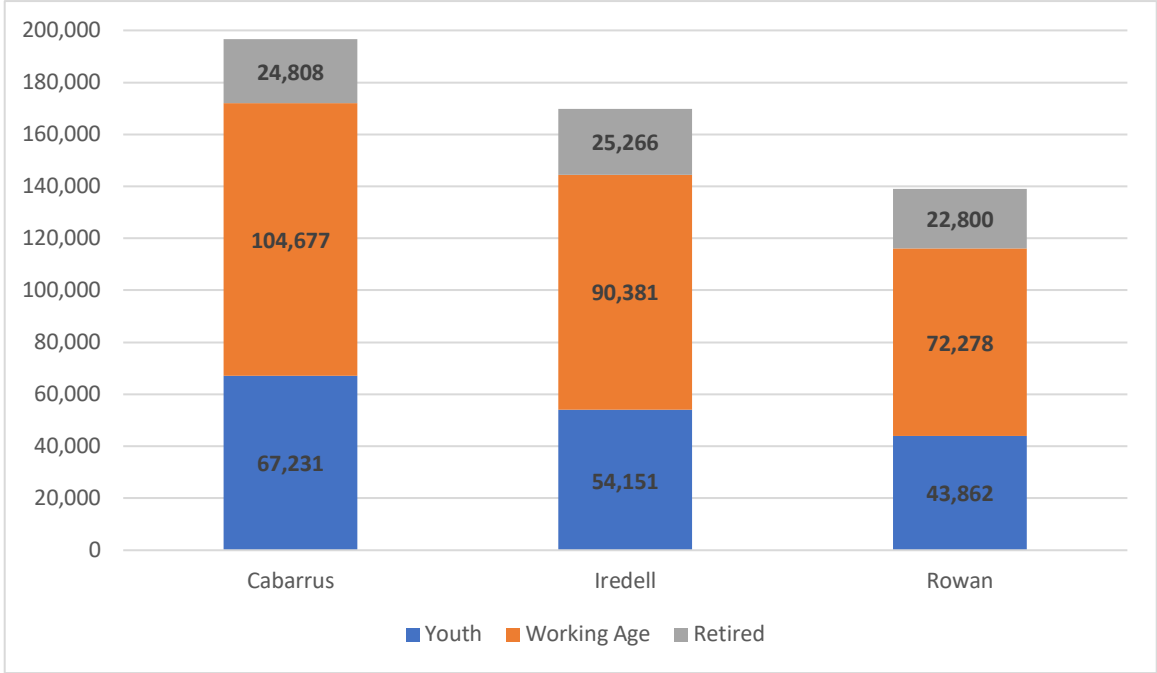
Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)

Age distribution is vitally important to the housing market and a jurisdiction's economy. The needs of residents vary depending on the stage of life. Residents who are nearing retirement or currently retired are often looking to downsize into smaller homes and may prioritize accessibility and transportation options. Young adults, particularly new families, have different housing demands and tend to look for homes they can grow into and possibly raise children. Understanding how the age of the population is changing is important to determine which types of housing units are in need and help set realistic goals for what funds will be available.



All three counties have a similar working age population, but there is a significant difference between the size of the youth and retired age populations. For this section of the report, residents under the age of 25 are classified as “youth,” those aged 25 to 64 are “working age,” and residents 65 years old or older are “retired.” In Cabarrus County, the retired age population makes up 12.7 percent of the population while in Iredell and Rowan counties they make up 14.9 percent and 16.4 percent, respectively. In Cabarrus, the youth population makes up 34.2 percent of the population, in Iredell and Rowan counties they make up only 31.9 percent and 31.5 percent.

*Graph: Age Group Distribution*



Source: 2013-2017 American Community Survey

The specific age groups that are larger in Cabarrus County are residents under the age of 20 and residents 25 to 44 years old. This strongly implies that families with children are more populous in Cabarrus County than elsewhere. In Iredell and Rowan counties, the population nearing retirement (55 to 64 years old) is larger than in Cabarrus. This means that the age differences will continue to expand over the next 10 years. While it may appear that these differences are small, they can have a significant impact, particularly in the long run as households put down roots in a community.

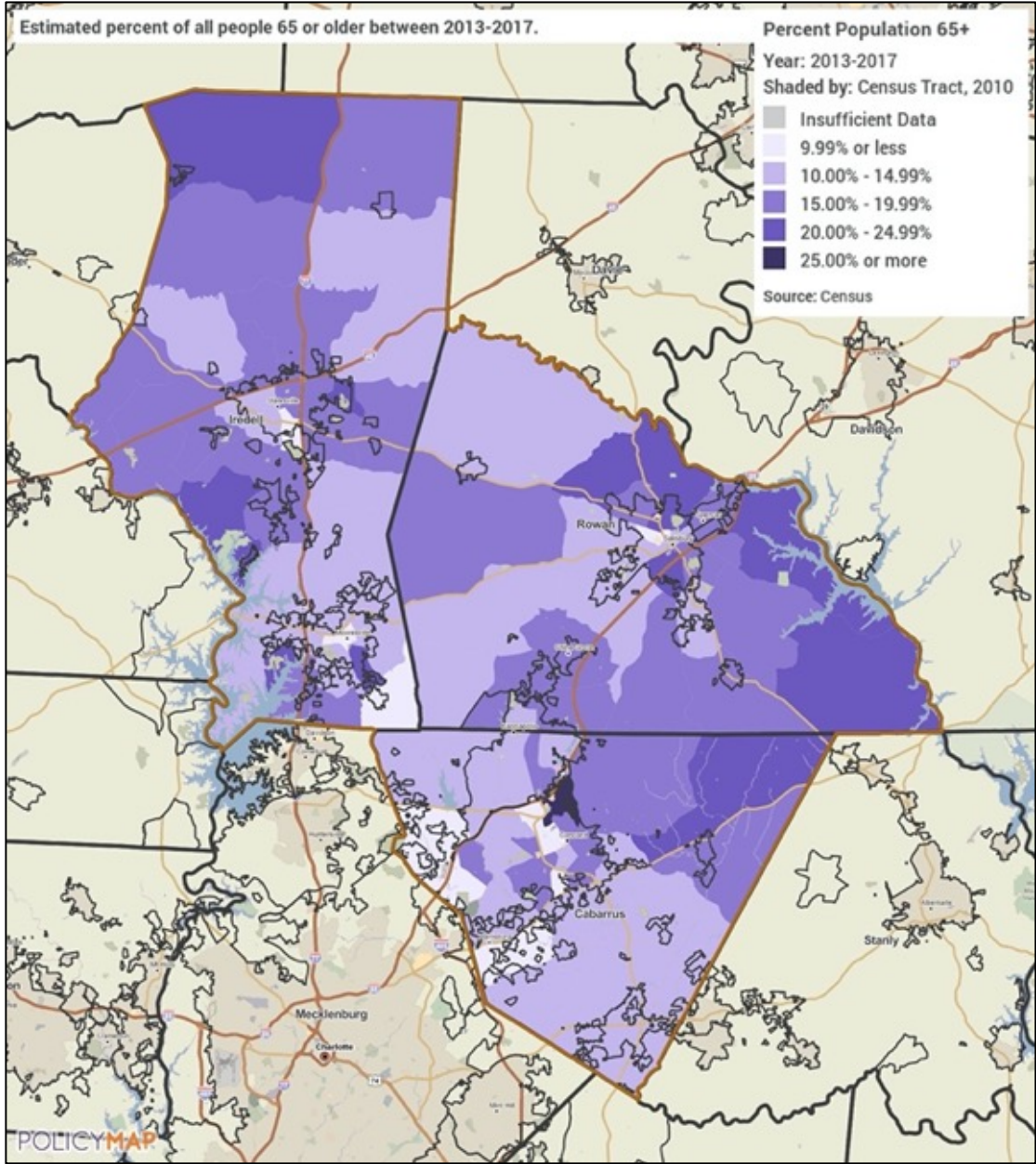
*Table: Age Distribution by County*

		Cabarrus County		Iredell County		Rowan County	
		Size of Age Group	% of Population	Size of Age Group	% of Population	Size of Age Group	% of Population
Youth	Under 5 years	12,654	6.4%	9,512	5.6%	7,906	5.7%
	5 to 9 years	13,968	7.1%	10,698	6.3%	8,814	6.3%
	10 to 14 years	15,875	8.1%	12,456	7.3%	9,224	6.6%
	15 to 19 years	13,530	6.9%	11,378	6.7%	8,901	6.4%
	20 to 24 years	11,204	5.7%	10,107	6.0%	9,017	6.5%
	<b>Youth Total</b>	<b>67,231</b>	<b>34.2%</b>	<b>54,151</b>	<b>31.9%</b>	<b>43,862</b>	<b>31.5%</b>
Working Age	25 to 34 years	23,859	12.1%	19,543	11.5%	16,741	12.0%
	35 to 44 years	29,044	14.8%	22,579	13.3%	16,972	12.2%
	45 to 54 years	29,148	14.8%	26,455	15.6%	19,683	14.2%
	55 to 59 years	11,913	6.1%	12,378	7.3%	10,487	7.5%
	60 to 64 years	10,713	5.4%	9,426	5.6%	8,395	6.0%
	<b>Working Age Total</b>	<b>104,677</b>	<b>53.2%</b>	<b>90,381</b>	<b>53.3%</b>	<b>72,278</b>	<b>51.9%</b>
Retired	65 to 74 years	15,104	7.7%	15,335	9.0%	13,261	9.5%
	75 to 84 years	7,040	3.6%	7,612	4.5%	6,920	5.0%
	85 years and over	2,664	1.4%	2,319	1.4%	2,619	1.9%
	<b>Retired Total</b>	<b>24,808</b>	<b>12.7%</b>	<b>25,266</b>	<b>14.9%</b>	<b>22,800</b>	<b>16.4%</b>
Median Age		37.9	(X)	40.4	(X)	40.1	(X)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)							

Where housing is concerned, the needs of people aged 65 and older deserve special consideration. As people age, they may require additional social services and healthcare, and their housing needs may change. With disproportionate aging of the population such needs are becoming 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 it directly impacts their ability to access health and social services – both in terms of affordability and proximity to services.

In 2017, residents 65 years and older made up 14.4 percent of the total population in the Consortium region, an increase of almost 2 percent from 2010. As noted, this represents an overall trend for the region, though it is not the case for every county in the Consortium. Rural tracts generally have a larger population of people of retirement age than urban areas. These same census tracts also experienced either a shrinking population or a growth rate that is substantially lower than other parts of the Consortium.

Map: Elderly Population (65 and older)



Source: 2013-2017 ACS via PolicyMap

The impact that an aging population can have on the economy can be measured using age dependency ratios, specifically the old age dependency ratio. Age dependency ratios relate the number of dependent aged persons (children and elderly) to the number of working-aged persons. 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 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 older than 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.

*Table: Dependency Ratio*

	<b>Cabarrus County</b>	<b>Iredell County</b>	<b>Rowan County</b>	<b>Concord</b>	<b>Kannapolis</b>	<b> Mooresville</b>	<b>Salisbury</b>	<b>Statesville</b>
Old-Age Ratio	20.6	24.2	26.9	18.9	22.0	17.6	28.3	24.2
Child Ratio	42.7	38.6	37.2	44.4	43.4	45.3	35.3	44.6
Total Ratio	63.3	62.8	64.1	63.3	65.4	62.9	63.6	68.8
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S0101)								

Currently, the municipalities and counties of the Consortium region have a higher dependency ratio than the statewide ratio of 60.9. Given the shifting demographics discussed in the previous sections, the age dependency ratios across the region will continue to rise steadily, and the Consortium must continue to monitor these trends. A shrinking working age population means fewer workers producing goods and services, and consequently generating less revenue through taxes. An aging population increases demand for social services, healthcare and housing for the elderly. Communities with a growing retired population must work to address this issue and attract working age residents.

Race and Ethnicity

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. 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.

Within the Consortium, white residents are, by far, the majority racial group. The largest minority group is black or African American residents. At the county level there are some minor racial differences. The non-white population is larger in Cabarrus County than in the other two counties, with Iredell County having the smallest non-white population. Ethnically, the region is primarily non-Hispanic. Cabarrus County has the largest Hispanic population while Iredell has the smallest proportion.

Table: Race and Ethnicity by County

	Cabarrus County		Iredell County		Rowan County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	142,905	72.6%	138,309	81.5%	107,976	77.7%
Black or African American	33,787	17.2%	21,135	12.4%	22,573	16.2%
American Indian or Alaska Native	602	0.3%	542	0.3%	306	0.2%
Asian	6,021	3.1%	3,955	2.3%	1,257	0.9%
Native Hawaiian or Other Pacific Islander	113	0.1%	25	0.0%	18	0.0%
Some other race	9,058	4.6%	3,178	1.9%	4,283	3.1%
Two or more races	4,230	2.2%	2,654	1.6%	2,527	1.8%
<b>Hispanic</b>						
	19,669	10.0%	12,496	7.4%	11,553	8.3%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)						
Note: A resident can identify as both a race and an ethnicity.						

At the city level, the differences in race and ethnicity are more pronounced than the county level. The city of Salisbury has the largest proportion of non-white population. Nearly 40 percent of the population is black or African American, and 10 percent of the population is Hispanic. The town of Mooresville is the most homogenous jurisdiction in the Consortium, nearly 80 percent of the population is white.

Table: Race and Ethnicity by City

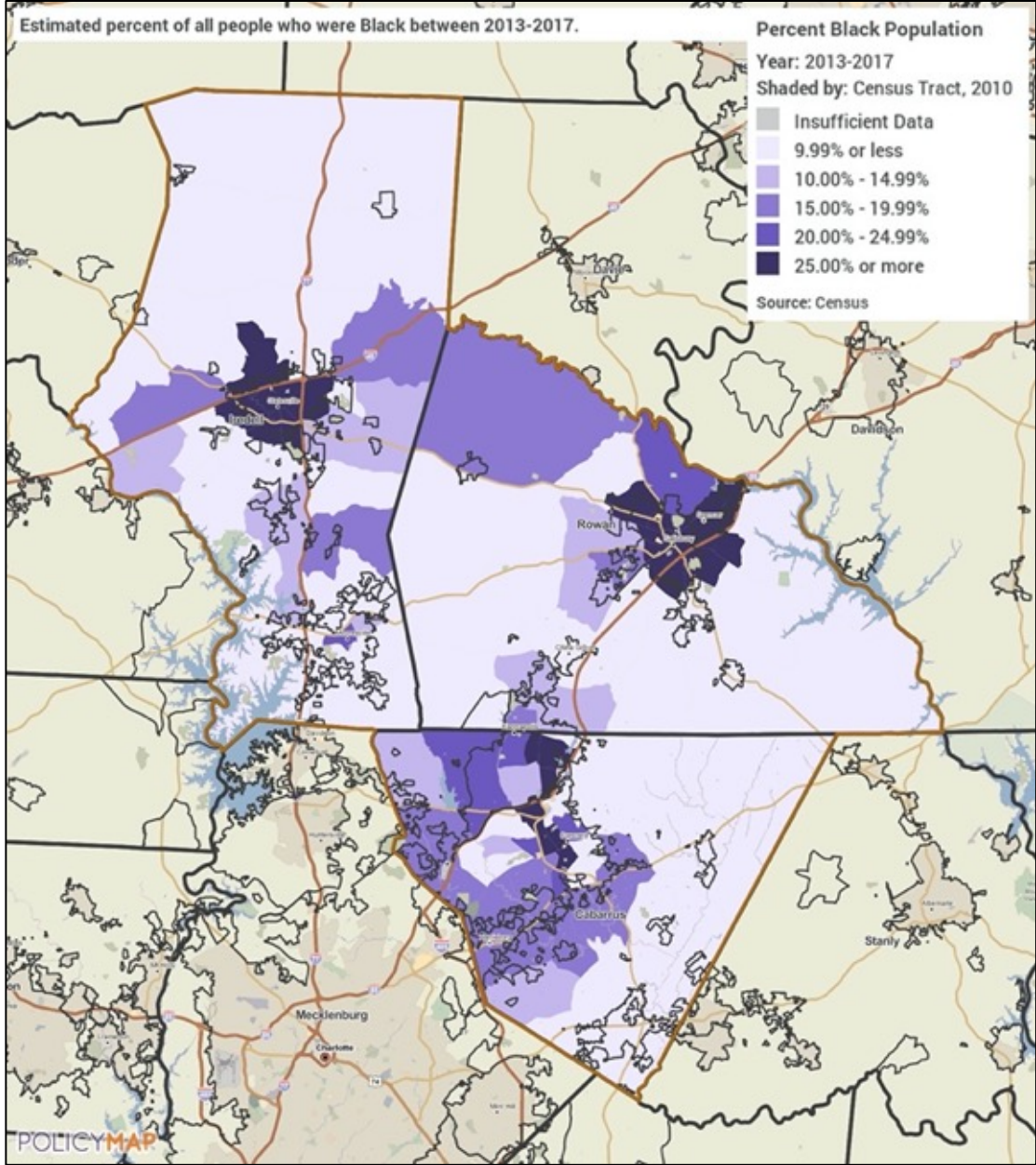
	Concord		Kannapolis		Mooresville	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	58,709	67.0%	31,134	67.0%	29,123	79.6%
Black or African American	18,227	20.8%	10,161	21.9%	3,791	10.4%
American Indian or Alaska Native	304	0.3%	138	0.3%	201	0.5%
Asian	3,729	4.3%	734	1.6%	2,121	5.8%
Native Hawaiian or Other Pacific Islander	25	0.0%	26	0.1%	25	0.1%
Some other race	4,607	5.3%	3,178	6.8%	620	1.7%
Two or more races	2,006	2.3%	1,127	2.4%	696	1.9%
Hispanic	10,924	12.5%	6,395	13.8%	3,396	9.3%
	Salisbury		Statesville			
	Estimate	Percent	Estimate	Percent		
White	18,112	54.0%	14,339	55.4%		
Black or African American	13,099	39.0%	9,550	36.9%		
American Indian or Alaska Native	75	0.2%	5	0.0%		
Asian	352	1.0%	473	1.8%		
Native Hawaiian or Other Pacific Islander	9	0.0%	0	0.0%		
Some other race	972	2.9%	1,133	4.4%		
Two or more races	942	2.8%	372	1.4%		
Hispanic	3,349	10.0%	2,795	10.8%		

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP05)



Black or African American residents are significantly more populated in the cities. In many urban tracts, more than 25 percent of the population is black. Rural tracts, by contrast, have a relatively small black population.

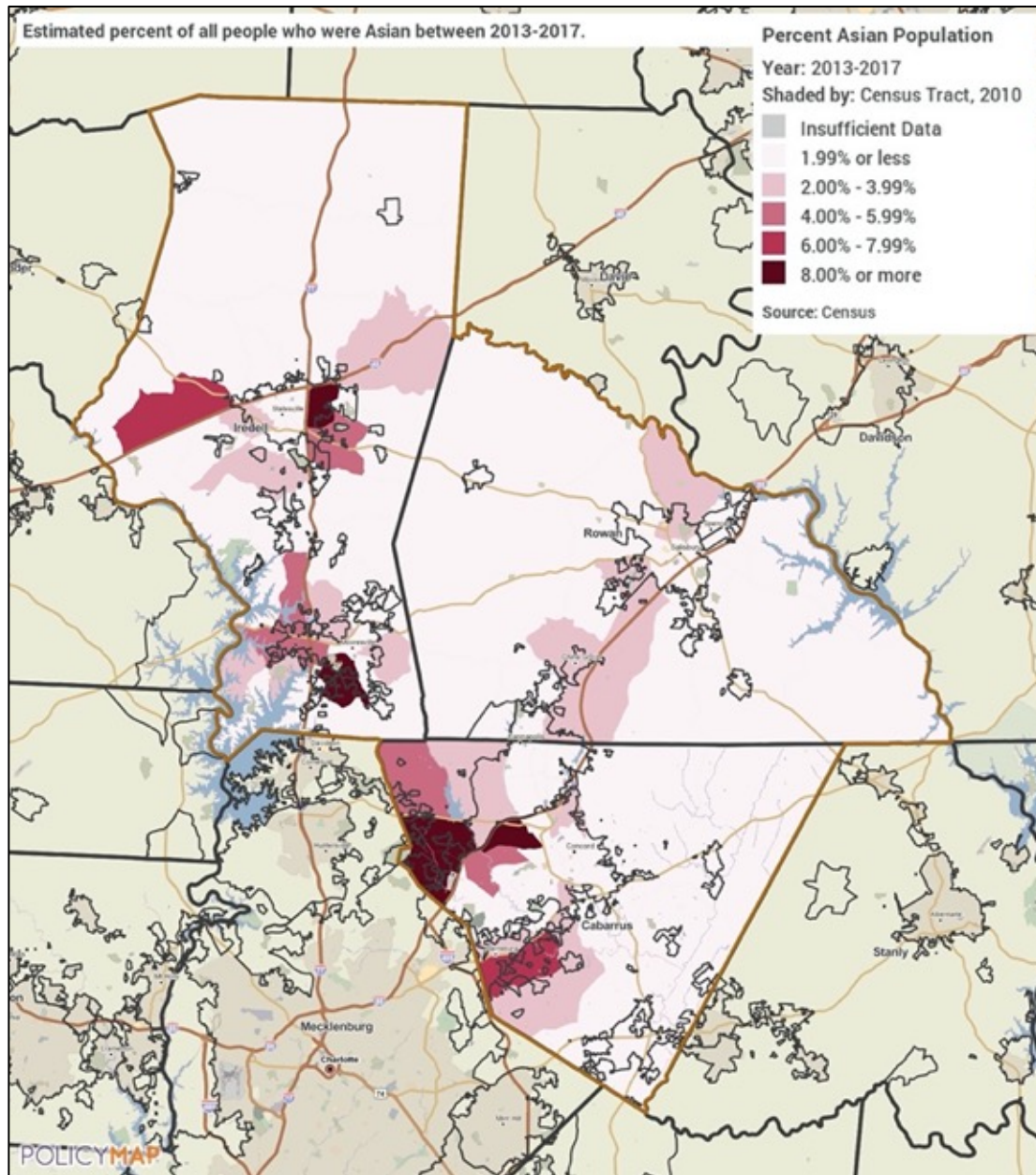
Map: Black Population



Source: 2013-2017 ACS via PolicyMap

While the Asian population in the Consortium is relatively small, there are some discernable areas with disproportionately large populations. Urban areas have an Asian population of 8 percent or higher. This may not seem large, but in most tracts the population is smaller than 2 percent.

Map: Asian Population

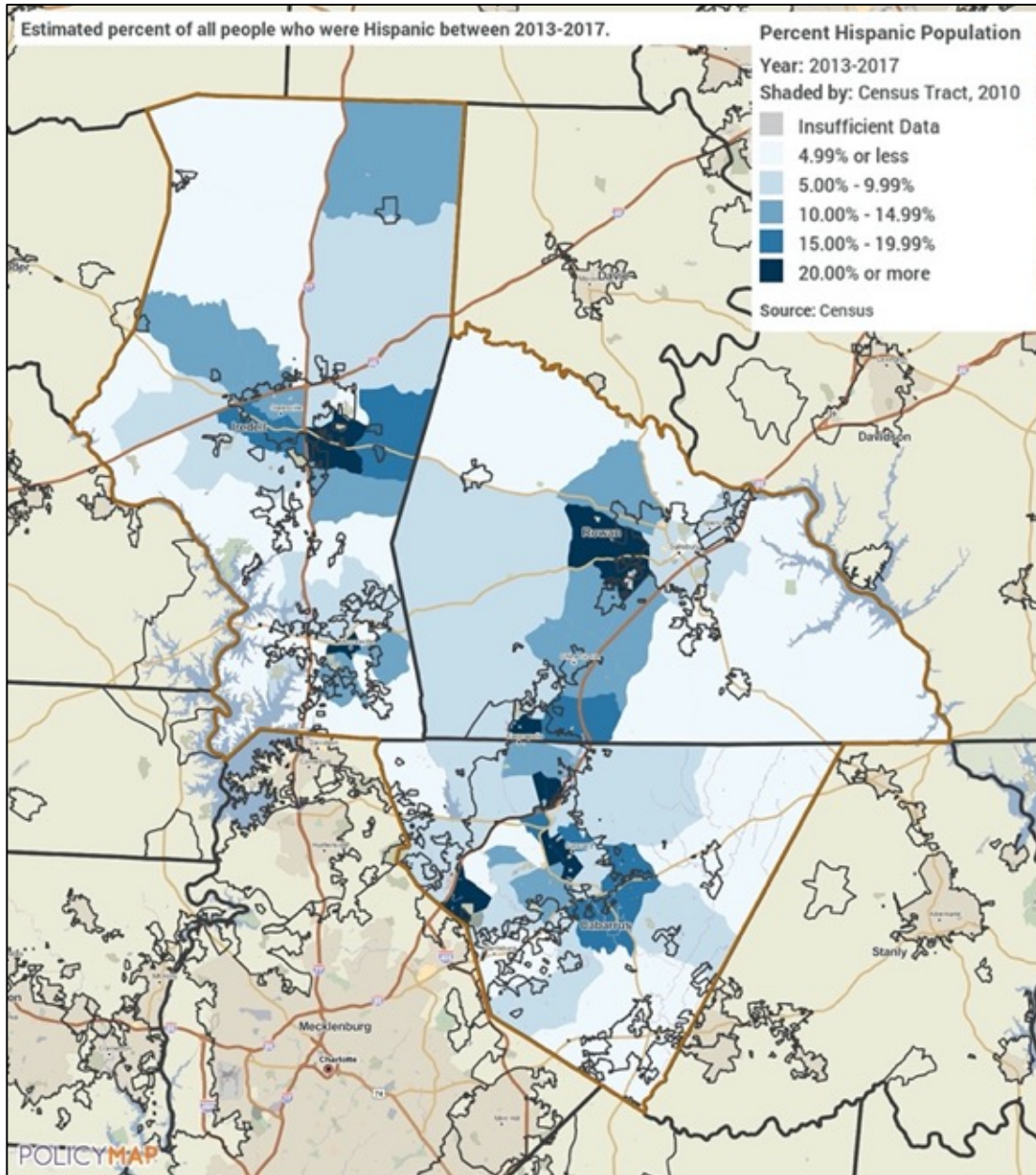


Source: 2013-2017 ACS via PolicyMap



The living patterns of Hispanic residents in the Consortium mirror that of the black or African American population. Urban areas have a significantly larger population and most rural areas have very few non-white households.

Map: Hispanic Population

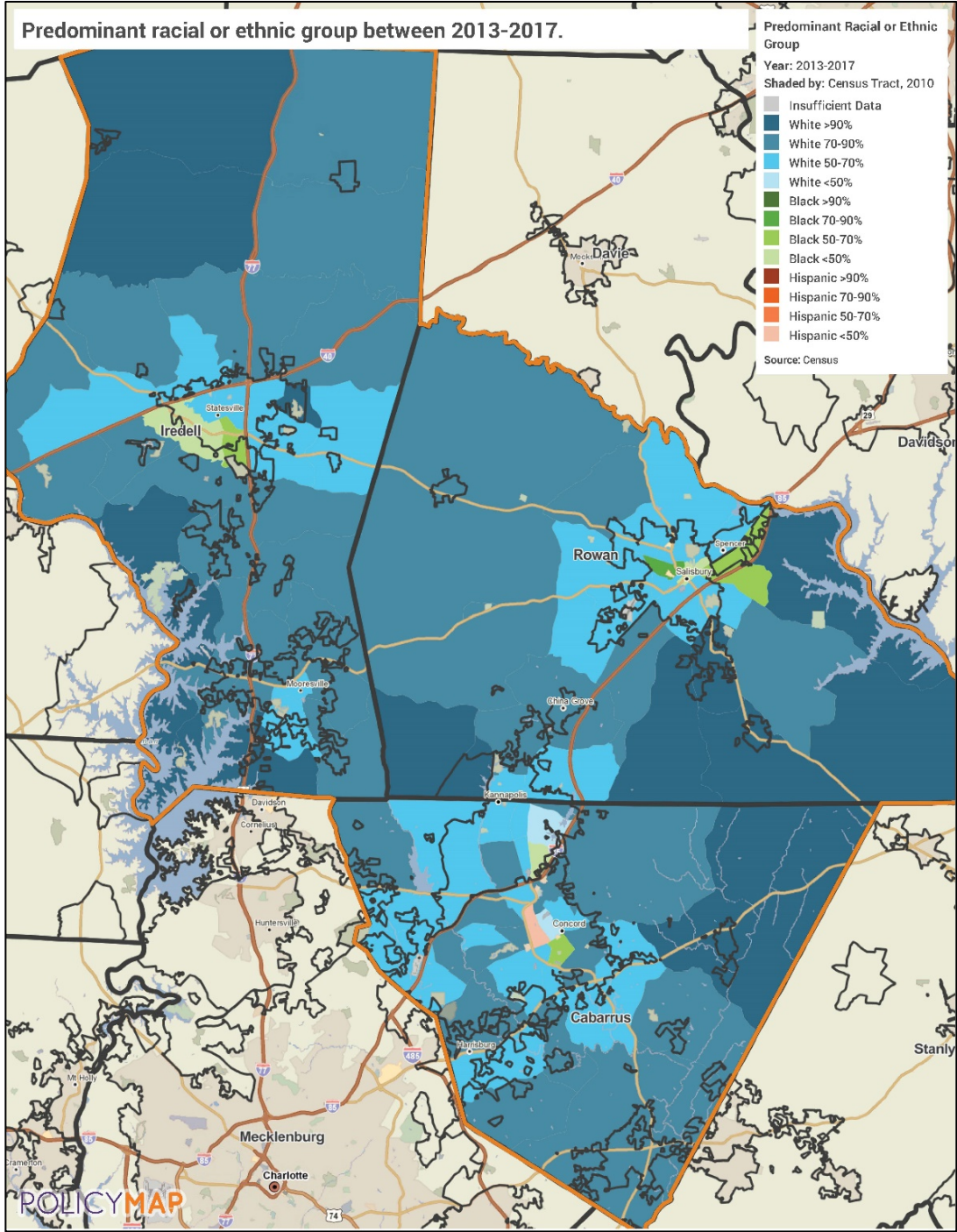


Source: 2013-2017 ACS via PolicyMap

Diversity

In the Consortium, there exists a fairly clear pattern of diversity. Rural areas are overwhelmingly white and urban tracts are much more diverse. Black residents are the most prominent racial minority, and in some tracts, are the predominant race.

Map: Predominant Race



Source: 2013-2017 ACS via PolicyMap

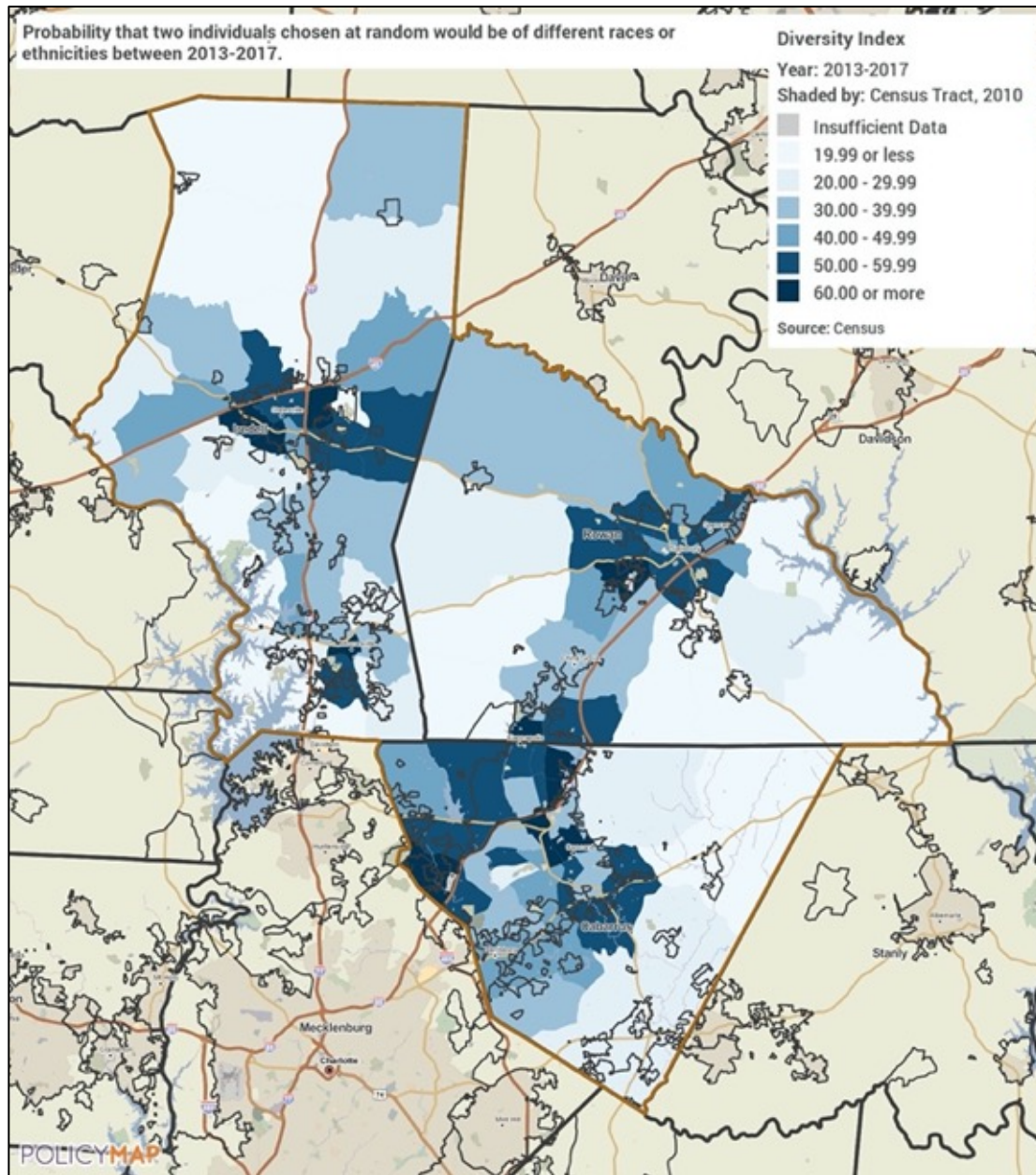
The map below displays the Diversity Index ranking for census tracts in the Consortium based on data from Policy Map. As Policy Map explains:

“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 (diversity). 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.”

Diversity is highest in the tracts closest to cities and somewhat along major transportation routes. These tracts also have the highest concentrations of Asians and Hispanics. Tracts around Statesville, Salisbury, Mooresville, Kannapolis and Concord as well as the southwest border of Cabarrus County show the diversity index ranging from 50 or more. Rural tracts show the lowest diversity in the region with under 20 on the index.



Map: Diversity Index



Source: 2013-2017 ACS via PolicyMap

Disability

Residents with a disability face additional challenges, particularly when it comes to housing. Finding affordable housing is even more difficult for those who need units that have been or can be modified for wheelchairs, shower supports, ramps, and other accessibility aides. Communities with a relatively large elderly population need to pay particular attention to this issue due to the close relationship between age and disability.

In the Consortium region, Rowan County has the highest disability rate among the counties with 15.6 percent of its total population with one or more disabilities. This is also higher than the State rate of 13.7 percent. In Iredell County, 13 percent of its population have disabilities. Cabarrus County has the lowest portion of the population of the three at 10.4 percent. In general, nearly half of those with some form of disability are older than 75.

The number of residents under 5 years old with a disability is relatively small but it is an important demographic to consider. Families raising children with disabilities have costs that can be substantially higher than other families. It is important that resources are available to prevent housing insecurity.

*Table: Age and Disability*

	Cabarrus County		Iredell County		Rowan County	
	Population	% of age group	Population	% of age group	Population	% of age group
Under 5 years	37	0.3%	363	3.8%	130	1.6%
5 to 17 years	1,565	4.0%	1,804	5.9%	1,445	6.2%
18 to 34 years	1,906	4.8%	2,594	7.8%	2,279	8.0%
35 to 64 years	7,946	9.9%	9,114	12.9%	9,031	16.5%
65 to 74 years	4,138	27.6%	3,802	24.9%	3,757	29.1%
75 years and over	4,803	52.1%	4,266	44.7%	4,695	52.4%
Persons with a disability	20,395	10.4%	21,943	13.0%	21,337	15.6%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S1810)						

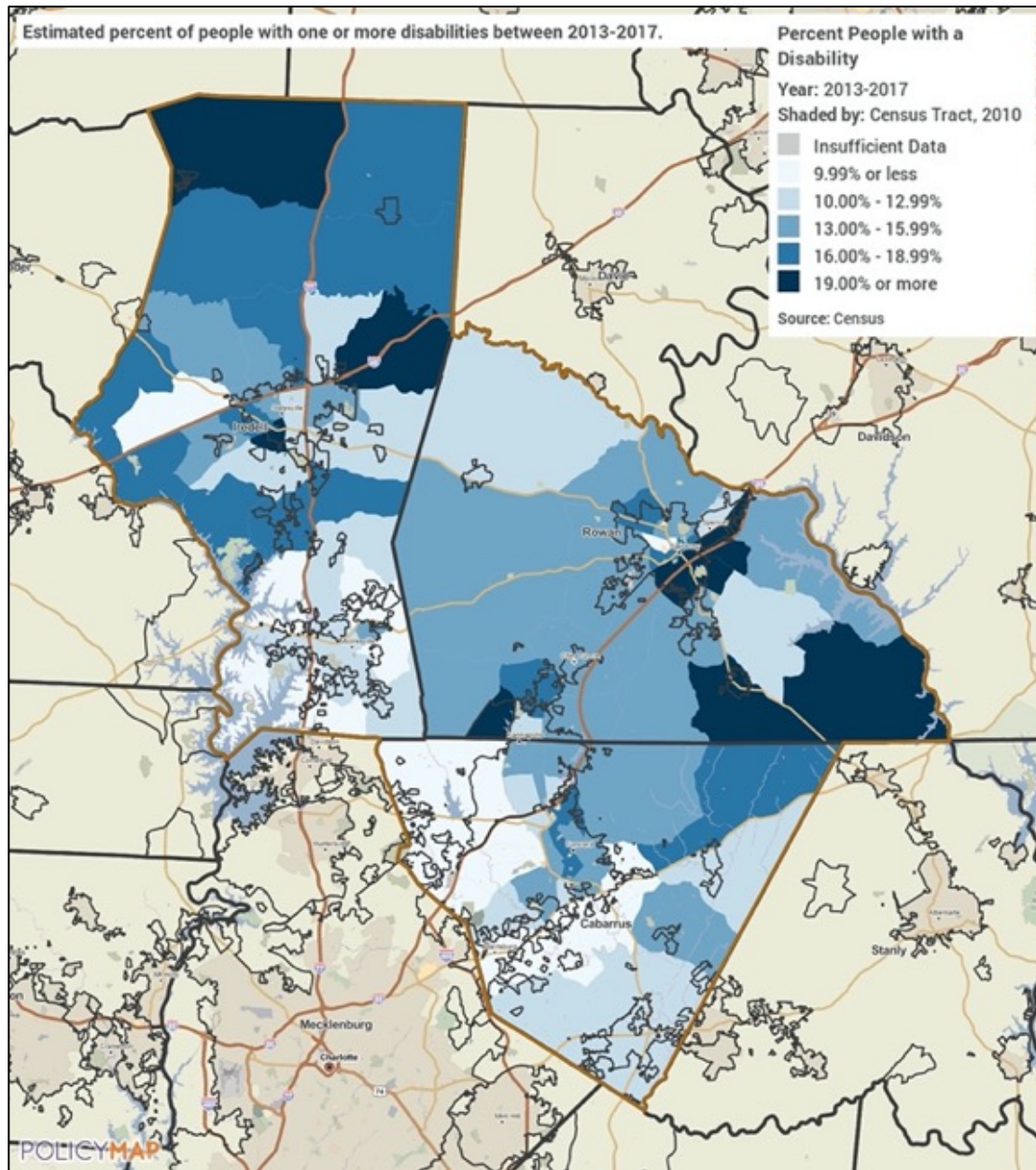
Residents who have disabilities are not evenly distributed based on race, ethnicity or by county. Rowan County has the highest disability rate, nearly 5 percent higher than Cabarrus County. Part of this is likely due to the age discrepancy between the two counties, though there may be additional factors as well. The 35-64 age group is of particular importance because it represents working age population. Rowan’s high disability rate of 16.5 percent of this age group is a concern. Due to the relatively small sample size and large margin of error, there are only three groups that can be analyzed with confidence: white, black or African American and Hispanic residents. The disability rate for other racial groups should not be ignored but additional supporting evidence is required before drawing any conclusions.

*Table: Race and Disability*

	Cabarrus County		Iredell County		Rowan County	
	Population	% of age group	Population	% of age group	Population	% of age group
White	16,211	11.4%	17,674	12.9%	17,283	16.2%
Black or African American	3,251	9.7%	3,316	15.9%	3,012	13.7%
American Indian or Alaska Native	37	6.7%	89	16.7%	30	10.5%
Asian	93	1.5%	300	7.6%	110	8.8%
Native Hawaiian or Other Pacific Islander	0	0.0%	0	0.0%	9	100.0%
Some other race	405	4.5%	260	8.2%	317	7.5%
Two or more races	398	9.5%	304	11.7%	576	24.8%
Hispanic	923	4.7%	1,186	9.5%	848	7.4%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S1810)						

The disability rate in the Consortium is noticeably higher in rural tracts than in urbanized areas. Many tracts throughout Rowan and Iredell counties have a disability rate of 19 percent or greater, which is double the disability rate in the urban areas. Again, the primary link between location and disability rate may be age, but it is also possible that rural communities have less access to healthcare facilities, fewer job opportunities, and less economic stability.

Map: Disability



Source: 2013-2017 ACS via PolicyMap



Income

Between the three counties of the Consortium region, Cabarrus County’s population had the highest median household income (MHI) at \$60,716. Iredell County was next at \$55,957 followed by Rowan County with \$46,978. Considering Cabarrus’ location near the city of Charlotte, it is not surprising that income levels are higher in that county.

Among member Consortium cities, Mooresville’s population had the highest MHI with \$67,213 followed by Concord with \$60,238. Salisbury and Statesville had the lowest MHI at \$38,316 and \$35,693, respectively. The latter two cities also had the lowest growth rate in the jurisdiction, a troubling trend that may lead to additional assistance needed for households in those communities.

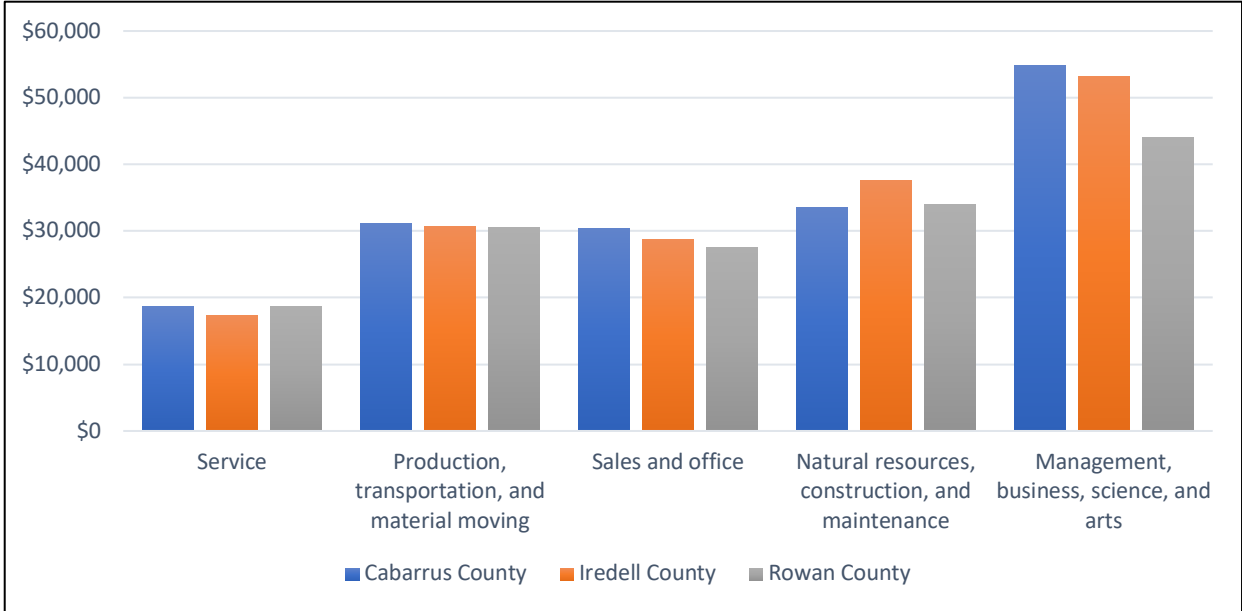
*Table: Median Household Income by Jurisdiction*

	2010	2017	Percent Change
Cabarrus County	\$53,928	\$60,716	12.6%
Iredell County	\$48,962	\$55,957	14.3%
Rowan County	\$43,596	\$46,978	7.8%
Concord	\$52,470	\$60,238	14.8%
Kannapolis	\$40,519	\$49,637	22.5%
Mooresville	\$52,059	\$67,213	29.1%
Salisbury	\$35,871	\$38,316	9.6%
Statesville	\$35,117	\$35,693	1.6%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP03)			



Regionwide, the median household income can be affected by any number of variables, but the difference in the type of jobs in the region compared to the state is particularly noteworthy. One of the highest earning job industries is the “Professional, scientific, and management, and administrative and waste management services.” The state has 10.5 percent of all workers in this field, and Cabarrus and Iredell counties are close with 9 percent and 9.4 percent, respectively. Rowan County, however, only has 6.9 percent. This trend follows for some of the other key high-earning job industries as well.

*Chart: Median Earnings by Occupation by County in the Region*

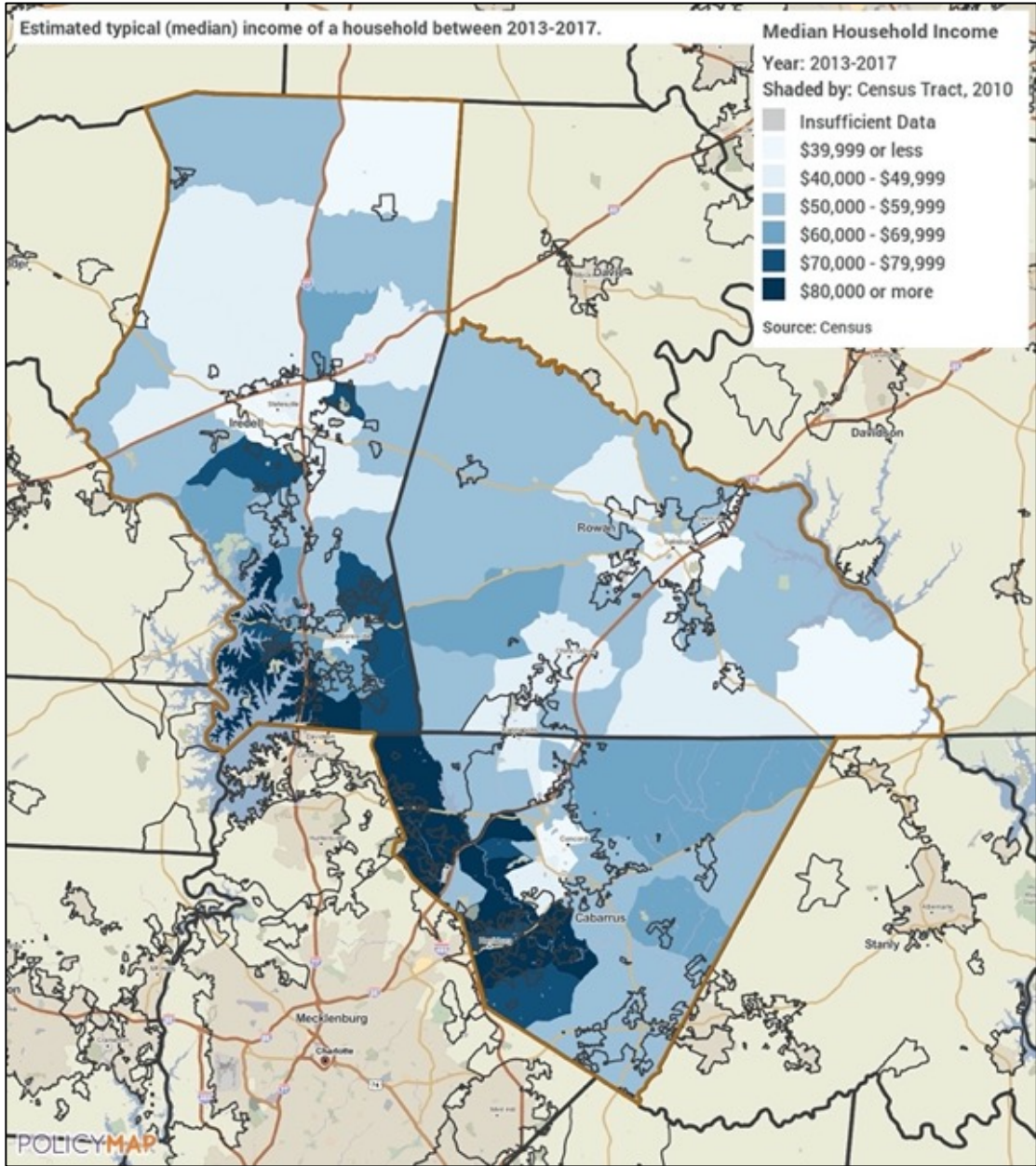


Source: 2013-2017 American Community Survey 5-Year Estimates (S2411)

It must be noted that comparing median household incomes and median earnings is not a “like-for-like” equation – households may have a combination of persons earning income, whereas median earnings is tied to the income of one person. These two figures, however, when considered in combination, can be a useful indicator of income in the region.

Household income and location are very closely related in the Consortium. Tracts along the southern border near Charlotte have a significantly higher MHI than rural tracts on the other end of the jurisdiction. These high MHI tracts have a median income of \$80,000 or more while rural tracts have an MHI of half of that.

Map: Median Household Income



Source: 2013-2017 ACS via PolicyMap

## Income and Race

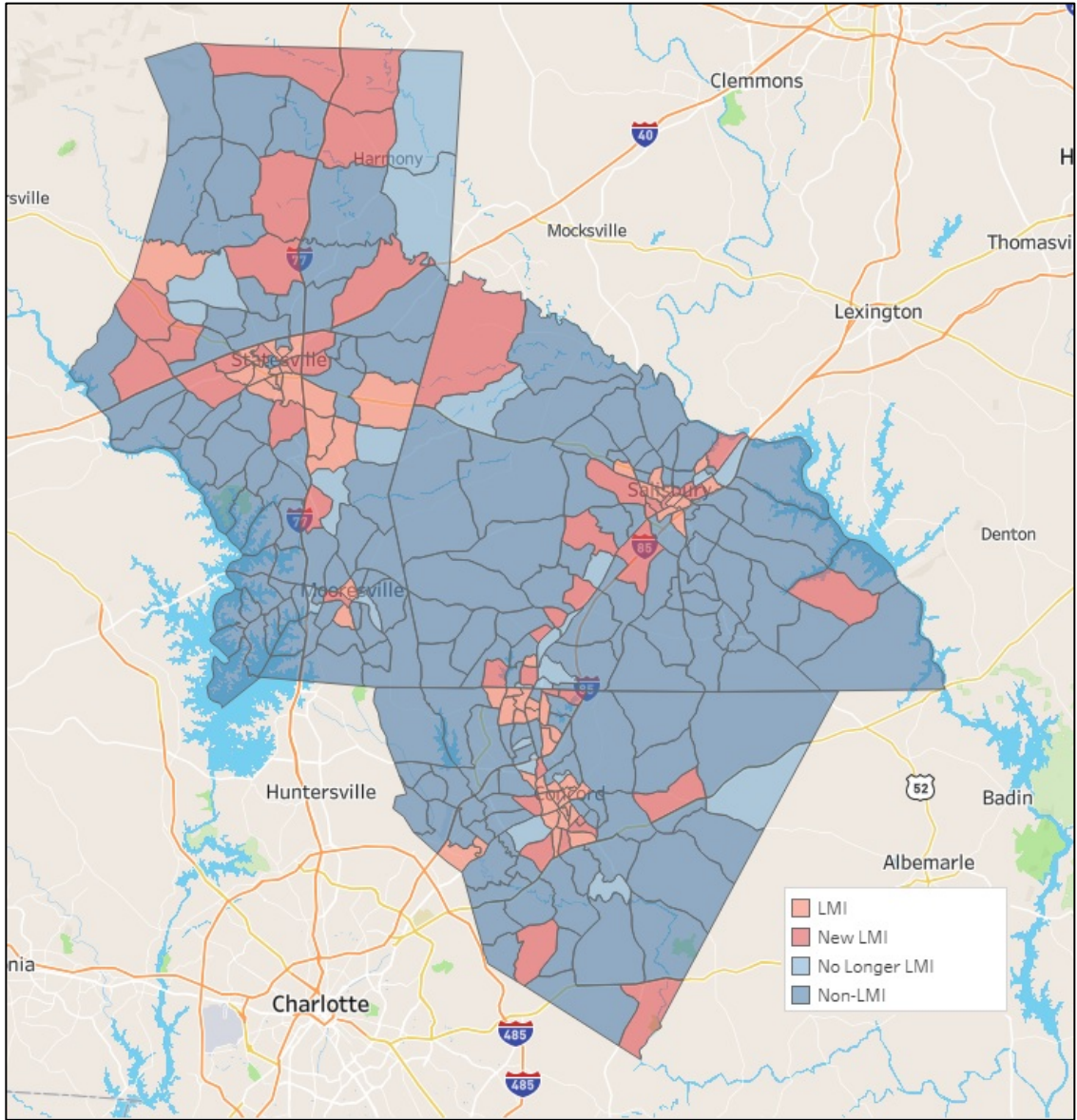
While the median household income (MHI) varied among the three counties of the Consortium region, there were also significant disparities among different racial and ethnic groups within the differing counties. All race groups generally had higher MHI in Cabarrus County and lower MHI in Iredell and Rowan counties. Further, black or African American and Hispanic households had lower MHIs than white households.

	Cabarrus County		Iredell County		Rowan County	
	Households	MHI	Households	MHI	Households	MHI
White	53,878	\$63,355	53,633	\$59,541	41,522	\$50,861
Black or African American	11,575	\$49,473	7,307	\$33,037	8,065	\$33,385
American Indian or Alaska Native	133	\$70,313	140	\$57,045	93	-
Asian	1,745	\$126,250	1,190	\$85,161	379	\$24,144
Native Hawaiian or Other Pacific Islander	62	-	7	-	9	-
Some other race	2,443	\$43,844	749	\$31,083	1,167	\$34,016
Two or more races	762	\$53,007	421	\$51,563	563	\$43,110
<b>Hispanic</b>						
Hispanic	4,860	\$43,942	2,996	\$37,572	2,894	\$36,376
<b>Total</b>	<b>70,598</b>	<b>\$60,716</b>	<b>63,447</b>	<b>\$55,957</b>	<b>51,798</b>	<b>\$46,978</b>
Source: 2013-2017 American Community Survey 5-Yr Estimates (S1903)						

LMI Changes

Every five years HUD publishes an update to the Low- and Moderate-Income (LMI) Status of tract block groups. LMI tracts are locations where at least 51 percent of the residents are LMI. This threshold is the measurement by which HUD grant programs allow tracts to be classified as low- and moderate-income persons on an area basis (LMA benefit). In the Consortium there are 28 LMI tracts, 12 of which are new. Three tracts changed from LMI to non-LMI between the 2006-2010 ACS Estimates and the 2011-2015 ACS Estimates.

Map: LMI Census Tracts



Source: HUD LMISD FY 2018 & FY 2019

Poverty

Households in poverty face significant difficulty finding safe, secure and affordable housing. Residents living in impoverished areas have an increased risk for mental illness, chronic diseases and a shorter life expectancy. These negative health effects can be particularly troubling when children are involved. Living in poverty increases the chance that a child will have poor dental health, food insufficiency, and struggle in school.

Rowan County has the highest poverty rate out of the three counties with 16.8 percent of the population living in poverty, an increase of 0.5 percent since 2010. While lower, poverty levels in Cabarrus and Iredell counties increased similarly to 11.5 percent and 12.7 percent, respectively. The city of Statesville, with the highest poverty rate in the jurisdiction at more than 26 percent, rose more than any other jurisdiction. The lowest poverty rate is in Mooresville (9 percent), one of two jurisdictions that saw a decline in the poverty rate since 2010. This decline may be due to a number of factors, including an influx of wealthier residents into the city and the increase in income levels of existing residents.

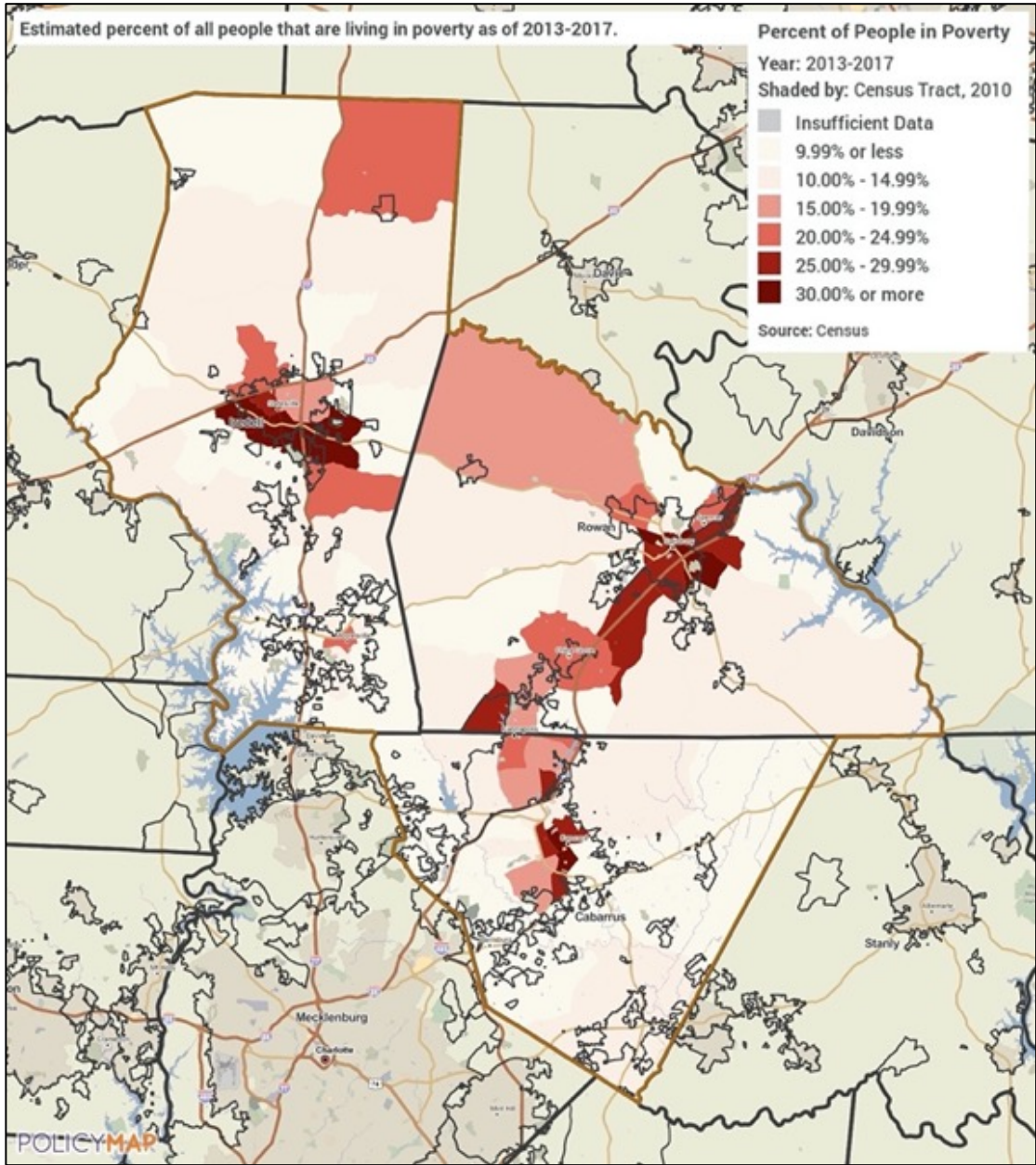
Table: Poverty Rate

	2010		2017		Change in Poverty Rate	
	#	%	#	%	#	%
Cabarrus County	19,794	11.3%	22,481	11.5%	2,687	+0.2%
Iredell County	20,475	12.4%	21,307	12.7%	832	+0.3%
Rowan County	25,068	16.3%	22,633	16.8%	-2,435	+0.5%
Concord	9,372	11.7%	10,345	11.9%	973	+0.2%
Kannapolis	7,496	17.3%	7,405	16.1%	-91	-1.2%
Mooresville	2,720	9.6%	3,269	9.0%	549	-0.6%
Salisbury	8,231	22.4%	6,874	22.9%	-1,357	+0.5%
Statesville	6,656	22.9%	6,574	26.2%	-82	+3.3%
<b>Consortium</b>	<b>65,337</b>	<b>14.1%</b>	<b>66,421</b>	<b>13.4%</b>	<b>1,084</b>	<b>-0.7%</b>
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP03)						



Poverty is concentrated in a few areas of the Consortium – the cities of Salisbury, Kannapolis, Concord, China Grove and Statesville have tracts with high poverty rates, some of them as much as 30 percent. Rural tracts and suburban tracts nearest Charlotte have relatively low poverty rates, mostly below 15 percent.

Map: People in Poverty



Source: 2013-2017 ACS via PolicyMap

Poverty and Race

Poverty and race or ethnicity are linked. Non-white residents generally are more likely to live in poverty than white residents. In every county in the Consortium, there is a significant difference between the poverty rate of white residents compared to black or African American and Hispanic residents. The poverty rate for black residents in Iredell and Rowan counties, and the rate for Hispanic residents in all counties is more than twice that of white residents. The group that identified itself as “Some Other Race” on the survey also had higher levels of poverty in each county.

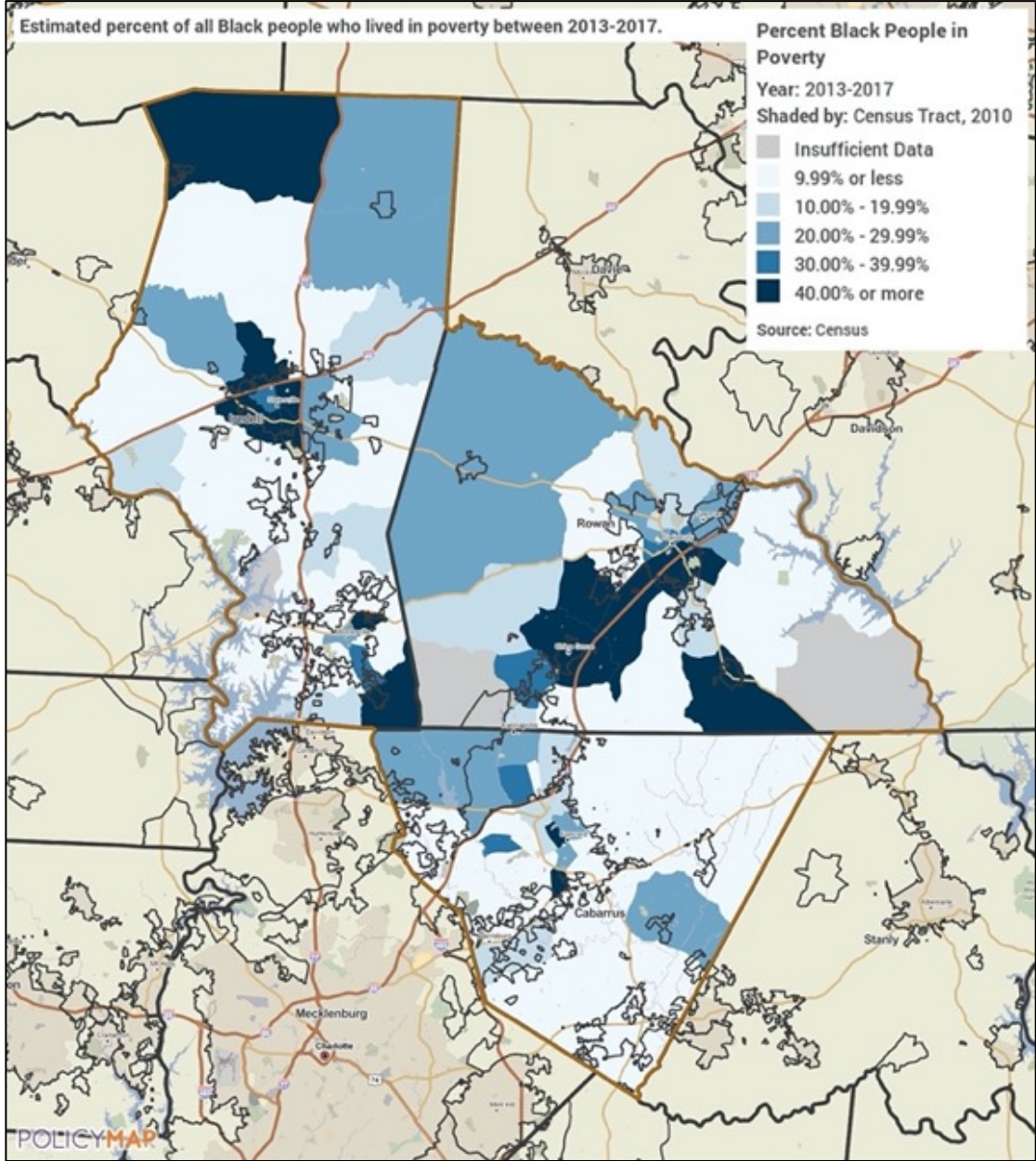
Due to the small sample size of the remaining racial and ethnic groups, the margin of error is too large to draw accurate conclusions or measurements.

*Table: Poverty and Race or Ethnicity by County*

	Cabarrus County		Iredell County		Rowan County	
	Population in Poverty	Poverty Rate	Population in Poverty	Poverty Rate	Population in Poverty	Poverty Rate
White	13,622	9.6%	13,730	10.0%	14,240	13.4%
Black or African American	5,525	16.6%	5,673	27.2%	6,011	28.6%
American Indian or Alaska Native	64	11.9%	12	2.3%	156	58.6%
Asian	240	4.0%	513	13.0%	263	21.2%
Native Hawaiian or Other Pacific Islander	20	17.7%	0	0.0%	0	0.0%
Some other race	2,313	25.7%	926	29.3%	1,611	38.0%
Two or more races	697	16.7%	453	17.7%	352	16.3%
Hispanic	5,040	25.8%	2,772	22.4%	3,190	28.1%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S1701)						

The poverty rate for black or African American residents varied significantly throughout the area. Many census tracts had a disproportionately high poverty rate, more than 40 percent. These high poverty tracts often bordered by low poverty tracts where less than 10 percent of black or African American residents were living below the poverty level.

Map: Poverty Rate – Black or African American Residents

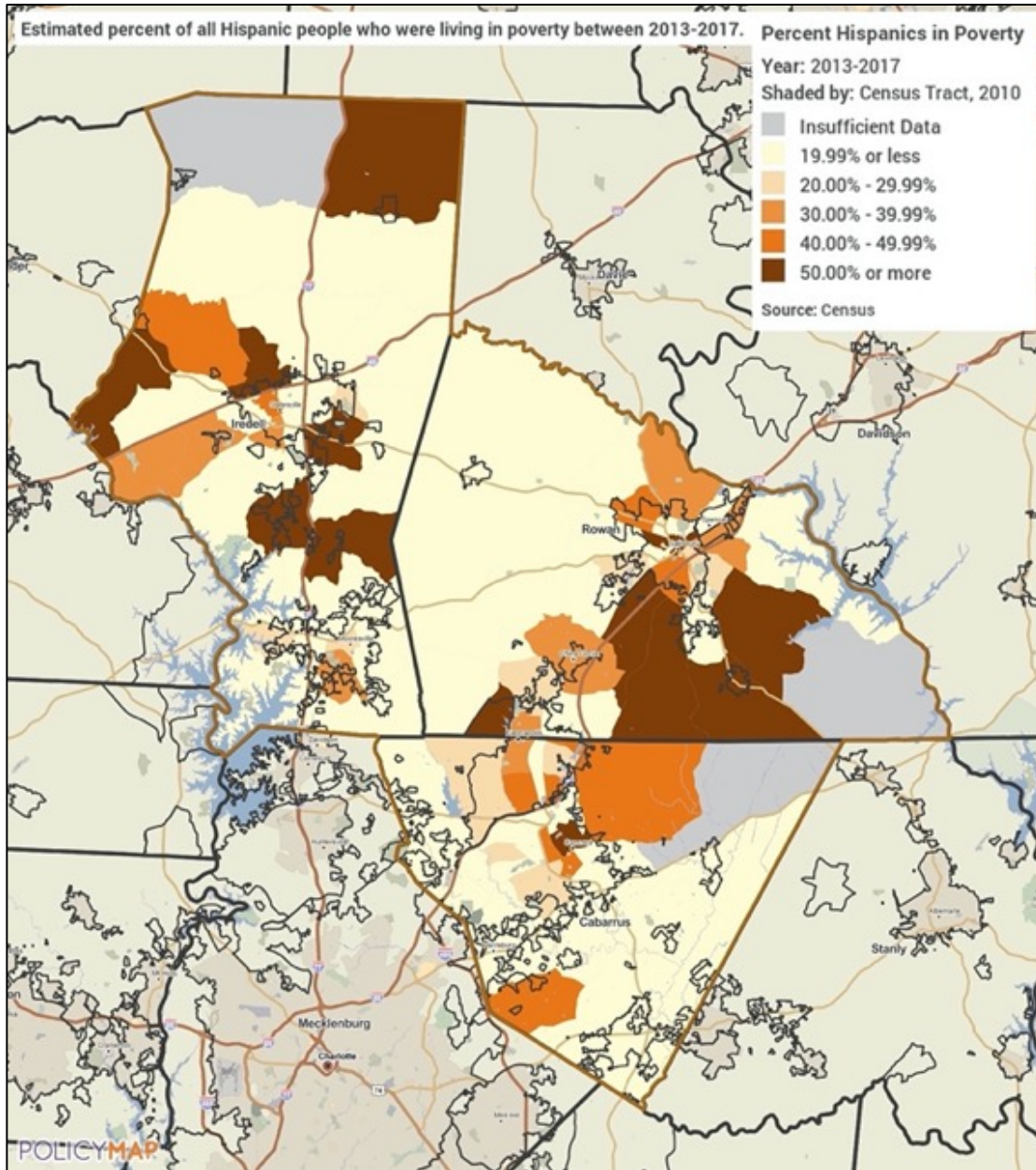


Source: 2013-2017 ACS via PolicyMap



A significant number of tracts in the Consortium have very high poverty rates among Hispanic residents. Many of these tracts, which are spread throughout the region, have a rate of more than 50 percent of Hispanic people living in poverty.

*Map: Poverty – Hispanic Residents*



Source: 2013-2017 ACS via PolicyMap

R/ECAP

HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) tracts as census tracts with at least a 50 percent non-white population and a poverty rate that exceeds 40 percent or that is three or more times the average tract poverty rate for the metropolitan/micropolitan area, or whichever threshold is lower. According to the HUD AFHHT0004 Data released in November of 2017, the black population made up the vast majority of the total population in R/ECAP tracts in Iredell and Rowan counties. In Cabarrus County, Hispanics were also prevalent. All other minority race groups were much smaller in R/ECAP tracts and generally made up less than a few percentage points.

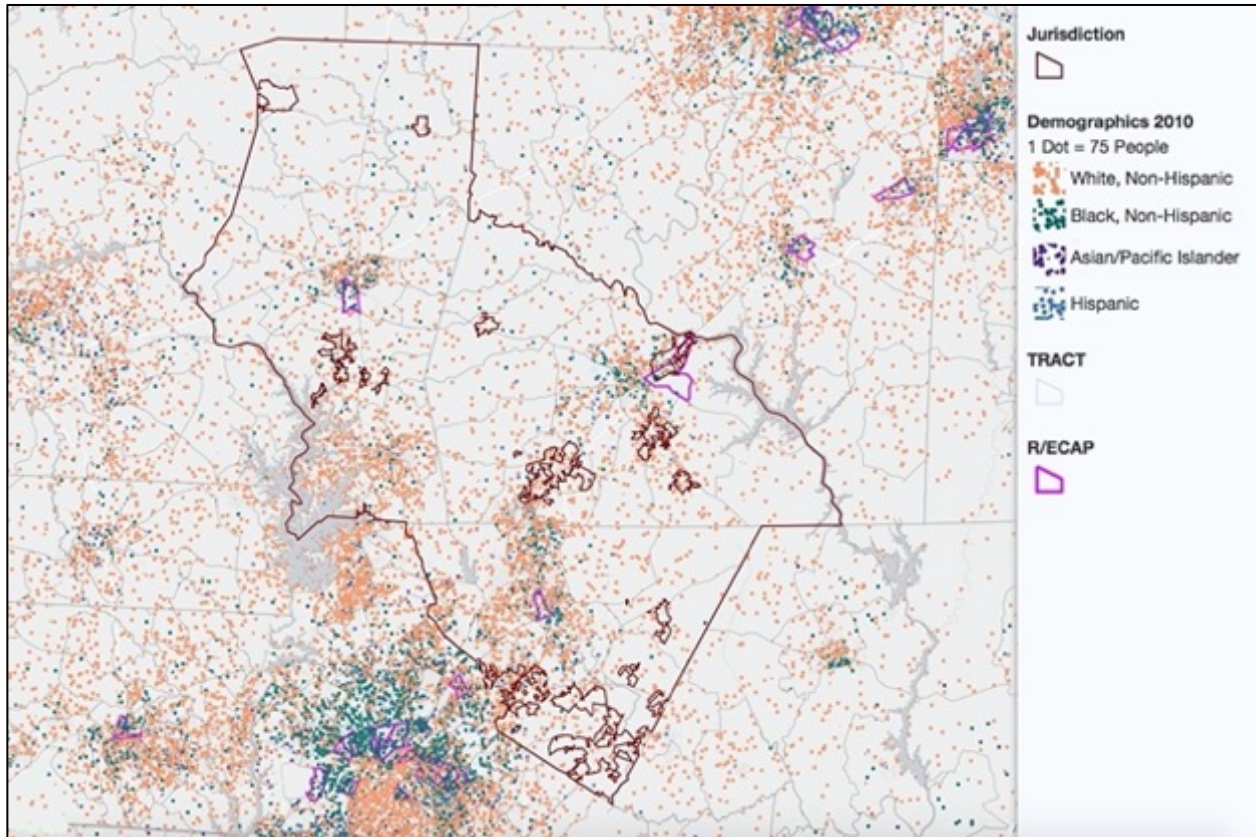
There were three R/ECAP tracts in the Consortium region (census tracts ending in 060200, 050800 and 041901). These R/ECAP tracts are listed in the table below in detail by census block groups.

*Table: R/ECAP*

Census Tract Block Group	Location	Population	% Black	% Hispanic
060200	Iredell County	1,451	78.4%	8.9%
050800-1	Rowan County	466	27.3%	1.9%
050800-2	Rowan County	807	85.1%	4.2%
050800-3	Rowan County	970	81.6%	1.9%
050800-4	Rowan County	591	69.5%	6.6%
041901-1	Cabarrus County	773	49.2%	30.1%
041901-2	Cabarrus County	1,279	9.5%	43.8%
Data Source: HUD AFH Data and Mapping Tool (AFHHT0004)				

There was one R/ECAP tract located in each county – Statesville in Iredell County, Salisbury in Rowan County, and Concord in Cabarrus County. This is consistent with the race/ethnicity maps that show general concentrations of the black and Hispanic population distributions.

Map: R/ECAPs



Source: HUD AFH Data and Mapping Tool (AFHHT0004)

## Employment

Education, health care and social assistance as an aggregated sector of the economy employs between 19 and 24 percent of all workers in each county in the Consortium. The second largest industry is retail trade, employing between 12 percent and 15 percent of the workforce. One of the highest earning industries for workers is the “professional, scientific, managements and administrative industry sector,” however, this sector has relatively few workers. It should also be noted that according to the Bureau of Labor Statistics, the fastest growing sector in the United States is the “health care and social assistance” sector while “manufacturing” is one of the most rapidly declining sectors in the country. With such a high percentage of workers in manufacturing

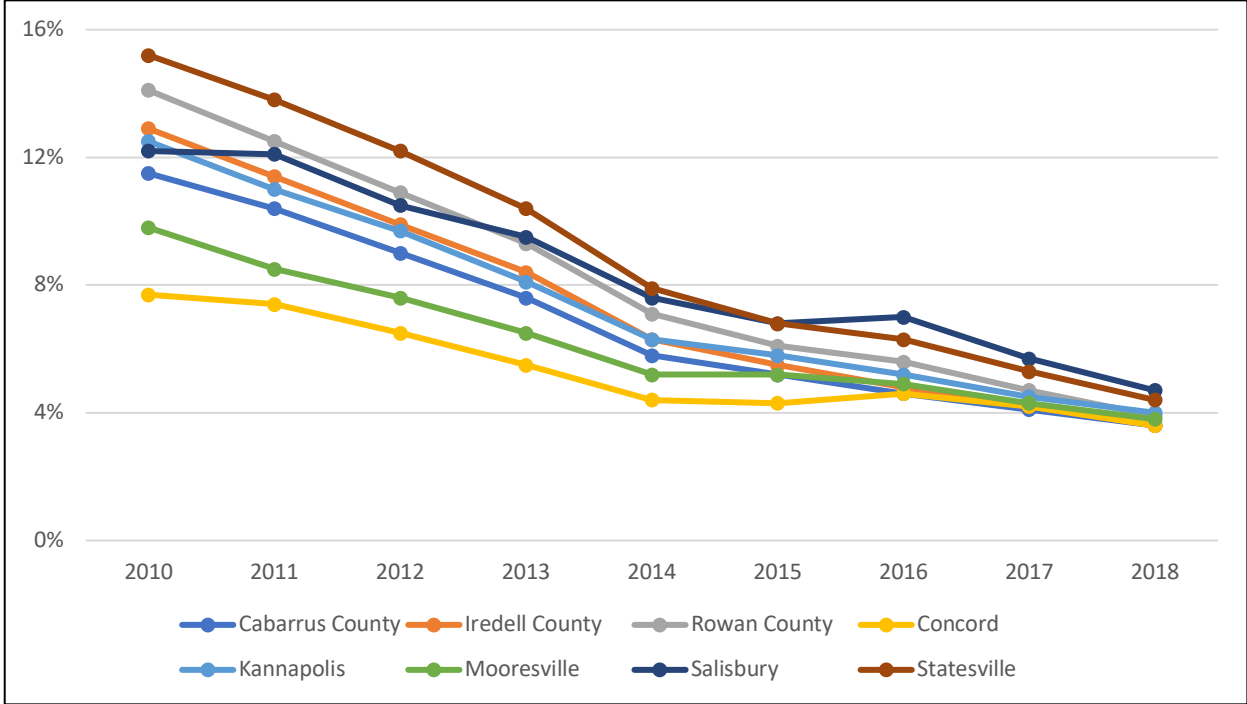
in Iredell and Rowan Counties, if these declines follow as projected, the counties may experience a significant loss in jobs which will hamper housing choice and affordability.

*Table: Primary Industries*

	Number of Workers	Share of Workers	Number of Workers	Share of Workers	Number of Workers	Share of Workers
	Cabarrus County		Iredell County		Rowan County	
Agriculture, forestry, fishing, hunting	390	0.4%	815	1.0%	700	1.2%
Construction	7,133	7.4%	5,229	6.5%	4,953	8.3%
Manufacturing	9,007	9.4%	15,197	18.8%	9,947	16.7%
Wholesale trade	3,356	3.5%	2,473	3.1%	2,119	3.6%
Retail trade	11,892	12.4%	11,551	14.3%	7,180	12.1%
Transportation, warehousing, utility	4,745	4.9%	3,688	4.6%	3,039	5.1%
Information	1,833	1.9%	657	0.8%	596	1.0%
Finance insurance, real estate, rent	9,262	9.7%	4,140	5.1%	2,548	4.3%
Professional, science, management, administration	8,585	9.0%	7,615	9.4%	4,129	6.9%
Education, health care, social assistance	21,093	22.0%	15,556	19.3%	14,088	23.7%
Arts, entertainment, recreation, accommodation	9,499	9.9%	8,092	10.0%	5,580	9.4%
Other services, except public admin	5,284	5.5%	3,828	4.7%	2,962	5.0%
Public administration	3,815	4.0%	1,905	2.4%	1,688	2.8%
Total	95,894	(x)	80,746	(x)	59,529	(x)
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP03)						

The Bureau for Labor Statistics gathers data monthly to determine the unemployment rate in communities across the country. This data is more up to date and accurate than the information collected by the U.S. Census Bureau. The unemployment rate in the region has been steadily decreasing in all the municipalities of the Consortium, some more rapidly than others. Municipalities with the highest unemployment rates in 2010 have made the most dramatic improvements, and are now within 2-3 percent of all Consortium members, which are all under 5 percent unemployment. Concord and Mooresville have the lowest unemployment rates.

Chart: Unemployment Rate from 2010 to 2018 (%)

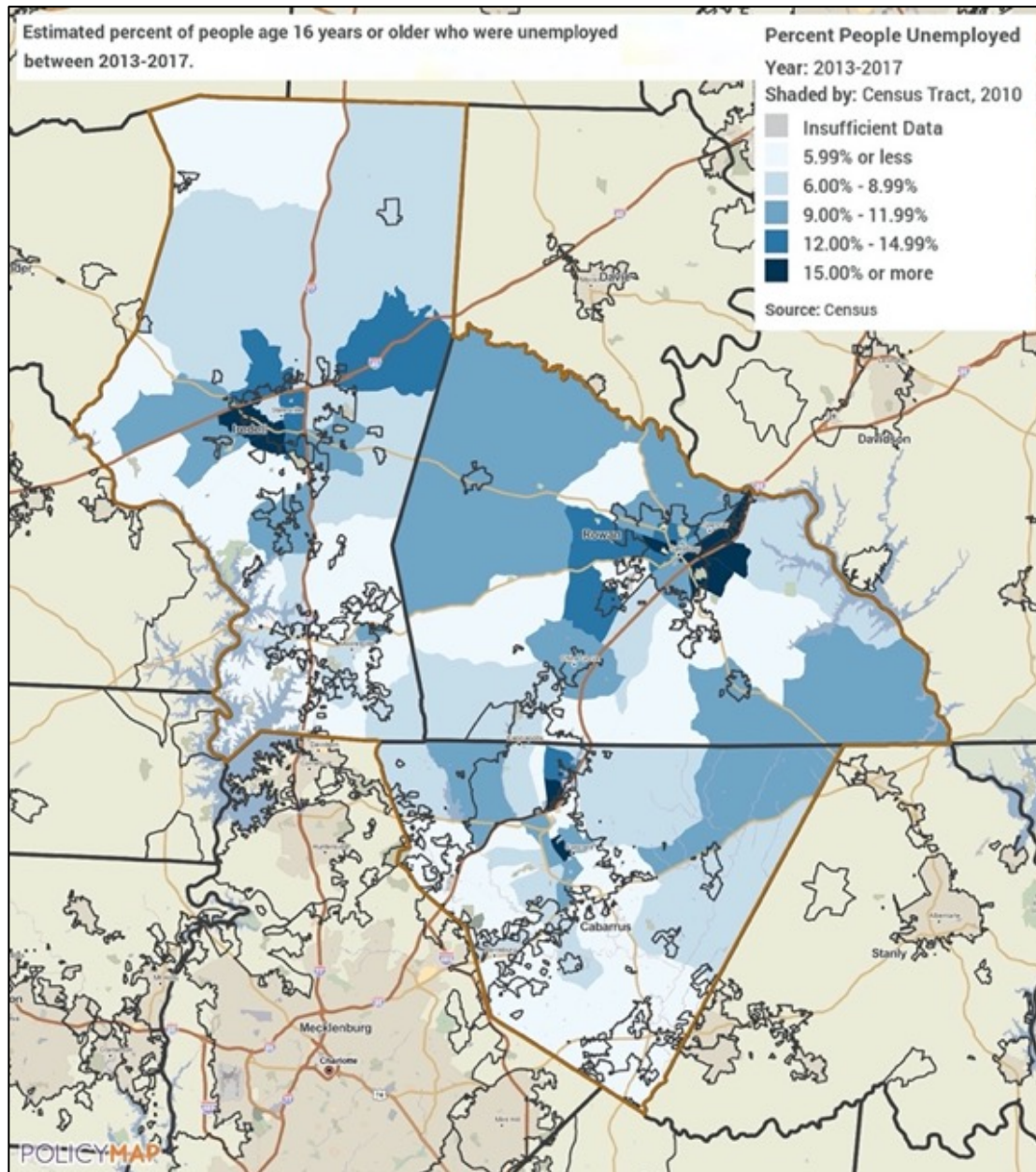


Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted



Even though the U.S Census Bureau employment data is not as up-to-date and accurate as BLS, it does provide valuable information for analysis because it is broken down by census tract. Unemployment is relatively low in the tracts nearest to Charlotte, while the areas around Statesville, Salisbury and between Kannapolis and Concord are relatively high.

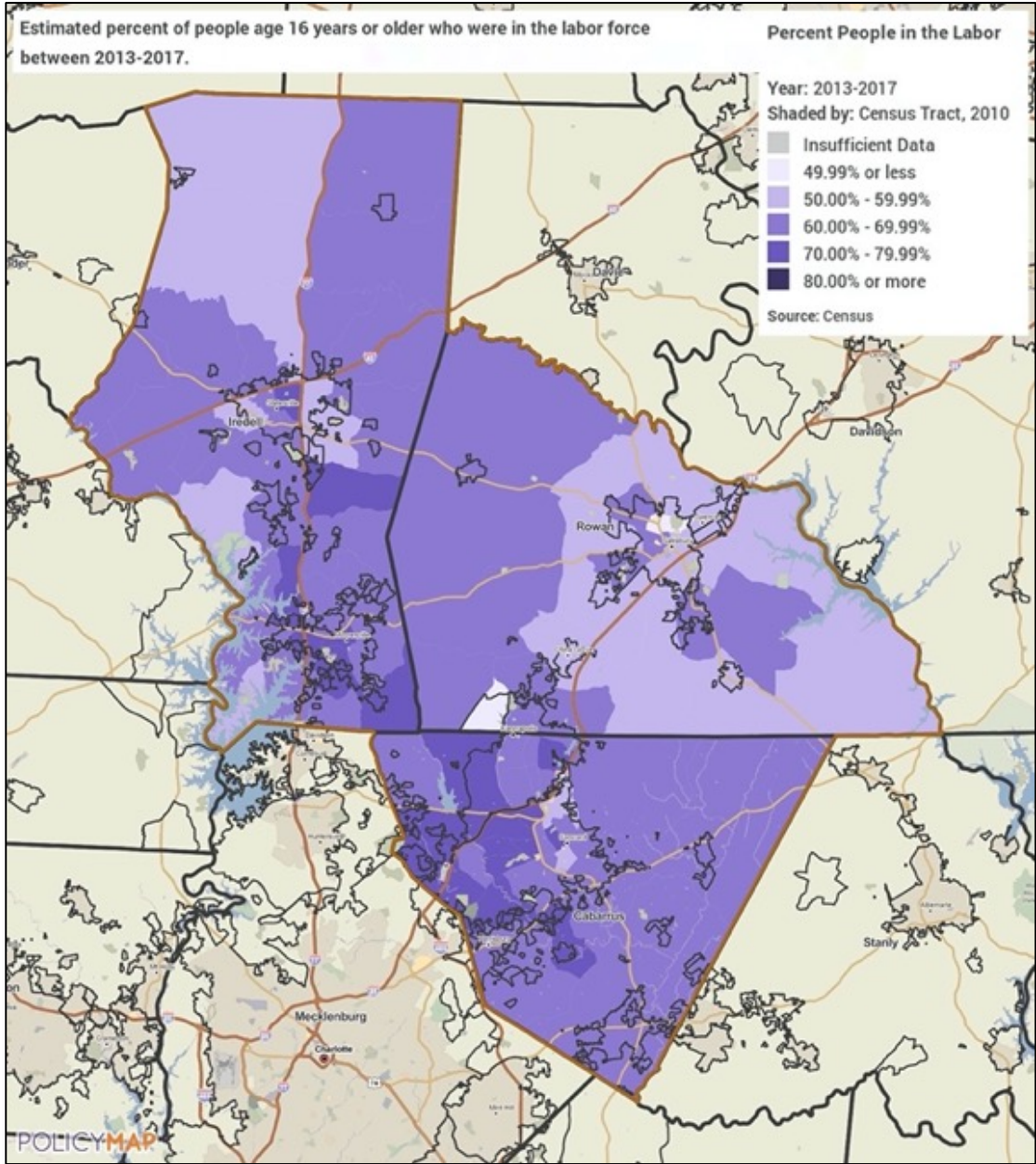
Map: Unemployment Rate



Source: 2013-2017 ACS via PolicyMap

An additional measure of economic activity is the labor force participation rate. This rate measures how many people in the community are in the labor force (either employed or seeking employment) compared to the working age population. Rural areas of the region tend to have less labor force participation, but generally not by any significant amount.

Map: Labor Force



Source: 2013-2017 ACS via PolicyMap

## Transportation

Whether by personal motor vehicle or other means of transportation, access to reliable transportation is necessary for a household to maintain housing and economic security to get to and from jobs, medical care, goods, services and school.

Like much of the country, the primary method people use to commute in the Consortium is in a personal vehicle alone. Approximately 85 percent of the population in each county commutes this way. The second most common form of transportation, carpooling, is used by between 8.8 and 10.3 percent of the population. Using public transportation or non-motorized forms of transportation is extremely uncommon. Overall, each of the counties have similar commuting patterns, with the exception of those who work from home. In Rowan County, working from home is significantly less common than in the other counties.

*Table: Method of Commuting - Counties*

	<b>Cabarrus County</b>	<b>Iredell County</b>	<b>Rowan County</b>
Workers 16 years and older	94,251	79,161	58,306
Car, truck, or van	93.1%	92.2%	93.6%
Drove alone	83.3%	83.5%	83.4%
Carpooled	9.9%	8.8%	10.3%
Public transportation (excluding taxicab)	0.7%	0.4%	0.4%
Walked	0.7%	0.8%	1.7%
Bicycle	0.0%	0.1%	0.1%
Taxicab, motorcycle or other means	0.8%	1.3%	1.3%
Worked at home	4.7%	5.2%	2.9%
Data Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801)			

The five municipalities exhibit commuting patterns that are both similar to each other and to countywide rates. Personal vehicles are the primary form of transportation with very few people using other means. Approximately 5 percent of the population works from home in every city, except for Salisbury and Statesville.

Table: Method of Commuting - Municipalities

	Concord	Kannapolis	Mooresville	Salisbury	Statesville
Workers 16 years+	42,640	21,586	17,777	12,664	10,968
Car, truck, or van	93.1%	94.1%	90.9%	91.0%	95.8%
Drove alone	82.3%	82.2%	83.5%	81.2%	84.3%
Carpooled	10.9%	11.9%	7.5%	9.8%	11.5%
Public transportation	1.0%	0.5%	0.7%	0.7%	0.4%
Walked	0.4%	0.5%	0.6%	3.2%	1.2%
Bicycle	0.0%	0.0%	0.0%	0.3%	0.1%
Taxicab, motorcycle, other	0.5%	1.5%	2.0%	2.3%	0.4%
Worked at home	4.9%	3.4%	5.8%	2.6%	2.1%
Data Source: 2013-2017 American Community Survey 5-Yr Estimates (S0801)					

Another important factor in maintaining economic and housing security is commute time. Residents with a longer commute have higher rates of disease, stress and spend more money on gasoline. Workers in the Consortium have relatively low commute times with a mean time of less than 28 minutes in each county. Between approximately 7 and 9 percent of residents commute for an hour or more.

Table: Commute Time - County

	Cabarrus	Iredell County	Rowan
Workers 16 yrs. or older	89,792	75,036	56,589
Less than 10 minutes	9.1%	12.7%	13.7%
10 to 14 minutes	11.9%	16.5%	15.4%
15 to 19 minutes	15.5%	17.6%	18.0%
20 to 24 minutes	13.9%	13.8%	14.8%
25 to 29 minutes	7.0%	6.3%	6.7%
30 to 34 minutes	14.8%	11.3%	11.6%
35 to 44 minutes	9.6%	5.6%	5.2%
45 to 59 minutes	11.2%	7.5%	7.1%
60 or more minutes	6.9%	8.9%	7.5%
Mean travel time to work (minutes)	27.8	25.6	24.2
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Yr Estimates (S0801)			
Note: Does not include residents who work from home			

There was a fairly substantial difference between mean commute times among the municipalities. Concord had the longest mean commute time with 27.4 minutes, which is approximately 35 percent longer than the shortest time in Statesville. There were no cities where more than 9 percent of the population commuted for an hour or more.



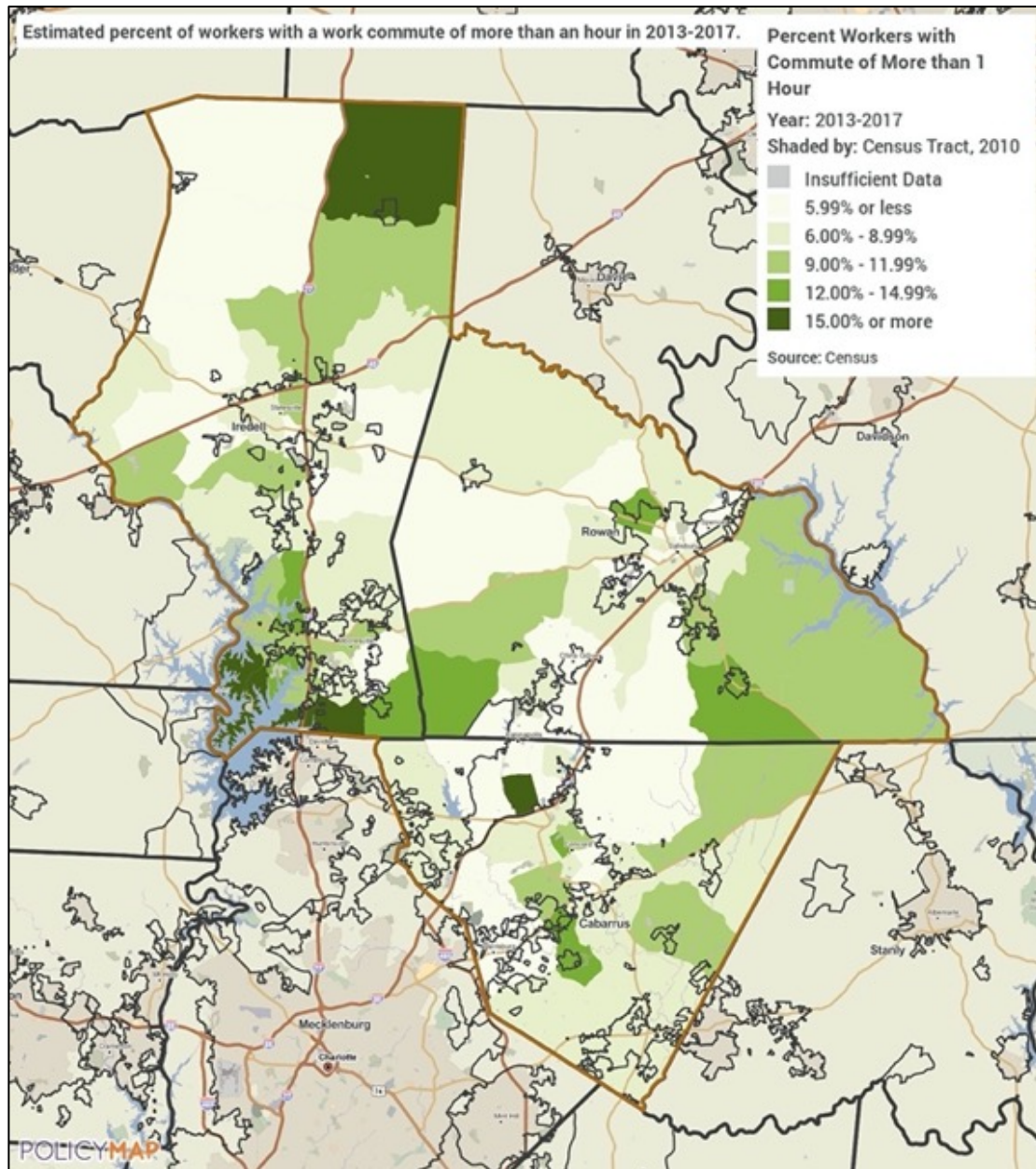
*Table: Commute Times - Municipalities*

	<b>Concord</b>	<b>Kannapolis</b>	<b> Mooresville</b>	<b>Salisbury</b>	<b>Statesville</b>
Workers 16 yrs. or older	40,539	20,855	16,738	12,339	10,741
Less than 10 minutes	9.6%	11.4%	15.6%	25.9%	22.3%
10 to 14 minutes	14.0%	14.1%	19.3%	21.9%	22.0%
15 to 19 minutes	15.2%	17.3%	16.3%	17.0%	17.0%
20 to 24 minutes	13.2%	12.5%	9.3%	8.0%	10.7%
25 to 29 minutes	6.5%	6.1%	5.0%	4.0%	6.1%
30 to 34 minutes	14.3%	16.6%	11.8%	8.3%	7.8%
35 to 44 minutes	9.5%	8.2%	4.8%	2.4%	2.8%
45 to 59 minutes	10.4%	7.0%	9.2%	5.3%	3.7%
60 or more minutes	7.3%	6.8%	8.7%	7.3%	7.6%
Mean travel time to work (min.)	27.4	26.1	25.5	20.9	20.4
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Yr Estimates (S0801)					
Note: Does not include residents who work from home					

Workers with an hour or more commute time reside in one of two location types. Residents in tracts that are further away from city centers, particularly in the north, are more likely to commute more than an hour. The other group of workers are those living in southern Iredell County who are relatively close to Charlotte but whose drive is longer due to navigate around the waterways of Lake Norman.



Map: Commute More Than 1 Hour



Source: 2013-2017 ACS via PolicyMap

A major impediment to fair housing choice is a household not having access to a personal vehicle. Public transportation rarely provides transportation across the entire region nor during hours needed by many residents, particularly low-income residents who are more likely to have non-standard work hours. The city of Salisbury has the highest percent of households without access to a motor vehicle, more than 10 percent. Most jurisdictions have approximately 5-6 percent of households without a vehicle.

Table: Households without Vehicles Available

	Number of Households	Percent of Households
Cabarrus County	3,166	4.5%
Iredell County	2,356	3.7%
Rowan County	3,230	6.2%
Concord	1,521	4.9%
Kannapolis	1,067	6.4%
Mooresville	584	4.4%
Salisbury	1,354	10.7%
Statesville	798	8.3%
Consortium	8,752	5.5%
Data Source: 2013-2017 American Community Survey 5-Year Estimates		

## Veterans

In the United States, there is a long and unfortunate history of military veterans facing housing insecurity and financial difficulties. The mental health and socialization issues that come from experiencing severe trauma are still not fully understood. What is known is that additional care needs to be taken at all levels to assist veterans returning to civilian life. Across the country, communities are working to end homelessness among veterans. Currently, there are 78 communities and three states that have ended veteran homelessness, according to the national standards established by the U.S. Interagency Council on Homelessness.

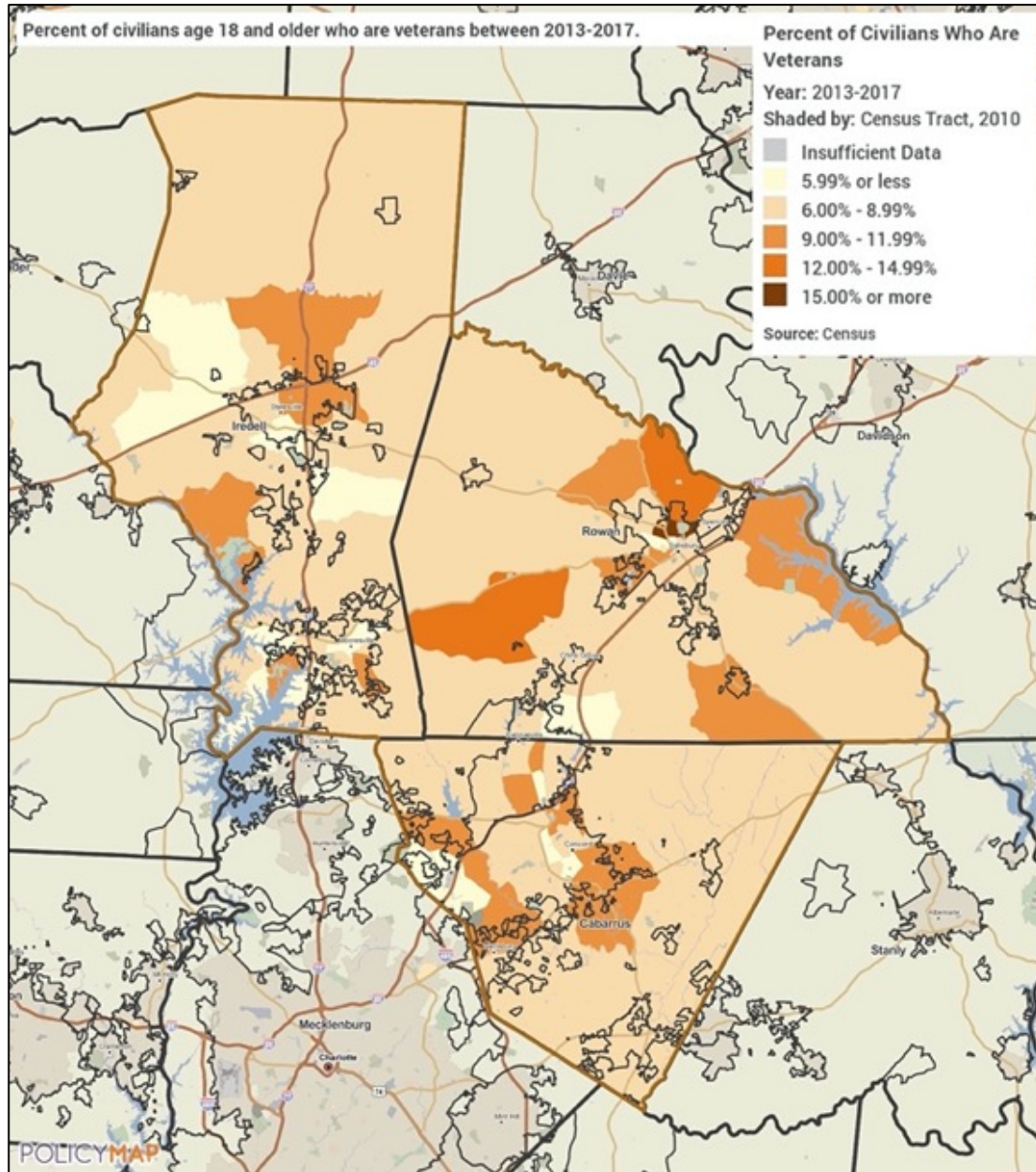
According to the most recent data available, 31,080 veterans live in the communities that make up the Consortium. Veterans tend to have a higher median income, lower unemployment rates and lower poverty rates than non-veterans. Veterans, however, also have a significantly higher disability rate. Veterans with disabilities are more likely to struggle to find suitable housing, as are non-veterans with disabilities. They are also at risk for homelessness, specifically chronic homelessness, so permanent supportive housing services are vital.

Table: Veteran Status

	Cabarrus County		Iredell County		Rowan County	
	Veterans	Non-vets	Veterans	Non-vets	Veterans	Non-vets
Civilian Population 18 Years Old and Older	11,932	133,124	9,799	119,655	9,349	98,038
Median Income	\$39,881	\$30,087	\$36,122	\$27,671	\$32,341	\$24,293
Labor Force Participation Rate	84.2%	80.2%	77.0%	78.0%	67.1%	72.4%
Unemployment Rate	4.0%	6.6%	5.8%	7.1%	6.9%	9.1%
Below the Poverty Level in the Last 12 Months	4.6%	10.5%	8.0%	11.1%	9.8%	14.6%
Disability Rate	28.6%	11.7%	23.2%	14.8%	31.6%	17.8%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (S2101)						

While 8.1 percent of the population 18 years and older in the Consortium region are veterans, veterans were not heavily concentrated in any particular areas aside from being relatively close to cities. This may be related to the increased likelihood that a veteran will need to access medical and other supportive services that are not necessarily available outside of population centers.

Map: Veterans



Source: 2013-2017 ACS via PolicyMap

## Crime

The prevalence of property and violent crime in an area has a significant impact on the supply of safe, secure and affordable housing. Areas with a high crime rate also tend to have fewer economic opportunities, higher poverty and lower labor participation rates. These communities may have a number of potentially high-quality and affordable homes, but the presence of crime may deter many households, particularly families. The root causes of crime are multi-faceted and include economic, social and environmental factors. While addressing this issue goes beyond the scope of this report, it is important to recognize that crime has an impact on housing and may act as an impediment to fair housing choice.

Each year, the FBI's Uniform Crime Reporting (UCR) Program compiles standardized incident reports from local law enforcement agencies in order to produce reliable and uniform crime data. This data is categorized into several areas including violent crimes and property crimes. Violent crimes include subcategories such as aggravated assault, murder, rape, and robbery while property crimes include burglary and motor vehicle theft.

From 2010 to 2017, the violent crime rate fluctuated somewhat across all three counties. Iredell County saw a spike in violent crimes in 2011, but rates have returned to where they were in 2010. Cabarrus County has experienced a slow decline in crime, and Rowan County's crime rate increased steadily until it dropped to a low in 2017, though it is still the highest in the area in both number of crimes and crime rate. Property crimes have steadily declined over the last seven years and are currently at their lowest levels in each county for the time periods analyzed.



Table: Crime by County

County	2010	2011	2012	2013	2014	2015	2016	2017
<b>Violent Crimes Reported</b>								
Cabarrus	255	195	208	223	200	241	257	219
Iredell	264	509	475	405	414	358	389	285
Rowan	429	434	420	464	498	428	535	367
<b>Violent Crime Rate per 100,000 People</b>								
Cabarrus	143.4	108.3	113.6	119.3	105.5	123.4	128.3	106.4
Iredell	165.6	315.3	291.8	246.7	249.3	212.6	226.2	162.3
Rowan	309.9	313.1	304.7	354.3	371.4	326.7	397.0	270.0
<b>Property Crimes Reported</b>								
Cabarrus	4,604	5,120	4,420	3,996	3,891	3,729	3,682	3,221
Iredell	3,427	5,295	5,145	4,755	3,739	3,416	3,627	2,676
Rowan	3,863	4,702	4,161	3,555	3,393	3,081	3,000	2,890
<b>Property Crime Rate per 100,000 People</b>								
Cabarrus	2,589.5	2,843.65	2,414.7	2,138.3	2,052.0	1,909.1	1,837.5	1,564.8
Iredell	2,149.4	3,279.47	3,160.3	2,895.9	2,251.6	2,028.6	2,109.1	1,524.2
Rowan	2,790.6	3,391.76	3,018.7	2,714.2	2,530.1	2,351.5	2,226.0	2,126.2
Data Source: FBI Uniform Crime Reports								

## Public Health

### *Sexually Transmitted Infections*

Sexually transmitted infections (STIs) can have serious health consequences and long-term negative effects on a person’s quality of life if left untreated. Understanding that STIs are common and treatable is an important step to maintaining health. Unfortunately, there is a lot of misinformation about STIs, which can lead to increased medical costs and spreading of the infection. These additional medical costs can put an increased financial burden on residents, particularly those with low-income.

The North Carolina Department of Health and Human Service’s Surveillance Unit collects statistical data on sexually transmitted infections, including HIV. Additional information is available from the CDC on chlamydia, gonorrhea and syphilis.

In 2018, there were 442 people living with HIV/AIDS in Cabarrus County, more than Iredell County with 196 and Rowan County with 332. The rate of new cases has been decreasing in Cabarrus and Rowan counties, though Rowan County has consistently had the highest rate of new HIV cases in the area.



*Table: Newly Diagnosed HIV Cases and Rate per 100,000 People by County*

	2016		2017		2018		Total Cases
	Cases	Rate	Cases	Rate	Cases	Rate	
Cabarrus County	25	15.2	14	8.3	14	8.1	442
Iredell County	5	3.5	11	7.5	9	6.0	196
Rowan County	20	17.0	14	11.8	13	10.9	332
Data Source: 2018 North Carolina Surveillance Report, CDC Surveillance Reports							

The three other STIs reported for the region were chlamydia, gonorrhea and syphilis. As is also common with other areas across the country, chlamydia has the highest rate, followed by gonorrhea and then syphilis, which are more uncommon. STI rates for all categories are increasing across the three counties of the Consortium. More information on each STI can be found on the CDC’s website with a detail about the STD and how to prevent contracting them.

*Table: Sexually Transmitted Infections by County*

	2010	2011	2012	2013	2014	2015	2016	2017
<b>Chlamydia - Diagnosed Cases</b>								
Cabarrus	585	720	722	666	762	897	922	975
Iredell	451	571	542	466	459	684	612	766
Rowan	554	673	680	726	670	884	733	926
Rate per 100,000 people								
Cabarrus	327.7	397.3	391.9	355.8	397.6	456.9	457.4	471.3
Iredell	282.3	354.4	333.0	283.1	275.6	403.4	354.7	435.9
Rowan	400.4	488.2	494.3	526.9	484.9	637.9	525.3	658.4
<b>Gonorrhea - Diagnosed Cases</b>								
Cabarrus	151	156	141	145	166	175	251	254
Iredell	210	177	120	97	122	168	151	363
Rowan	276	191	204	237	211	205	203	255
Rate per 100,000 people								
Cabarrus	84.6	86.1	76.5	77.5	86.6	89.1	124.5	122.8
Iredell	131.4	109.9	73.7	58.9	73.2	99.1	87.5	206.6
Rowan	199.5	138.6	148.3	172.0	152.7	147.9	145.5	181.3
<b>Syphilis- Diagnosed Cases</b>								
Cabarrus	2	9	2	2	4	20	5	11
Iredell	1	1	6	3	1	6	5	12
Rowan	6	6	4	3	6	5	11	13
Rate per 100,000 people								
Cabarrus	1.1	5.0	1.1	1.1	2.1	10.2	2.5	5.3
Iredell	0.6	0.6	3.7	1.8	0.6	3.5	2.9	6.8
Rowan	4.3	4.4	2.9	2.2	4.3	3.6	7.9	9.2
Data Source: Centers for Disease Control & Prevention (CDC)								

## Opioid Use

Communities across the country are struggling to address the increased rates of opioid addiction and overdosing. Over-prescription of opioid pain relievers and access to black markets made access to these powerful drugs easier than ever, though recent reforms have tightened restrictions on legal dispensing. The opioid crises, like other health issues, can have a major impact on access to the housing choice. In addition to the medical costs and social stigma that comes with addiction, many government programs do not allow support for people who are caught with prohibited substances. A single drug arrest of an individual can prevent entire families from accessing housing services.

According to the CDC, the region had 150 opioid deaths in 2017, a significant increase from 2016 when there were 95 deaths. Over the 8-year period, opioid-related deaths fluctuated but generally trended upward with Cabarrus and Rowan counties experiencing the greatest number of deaths.

To combat this crisis, the community must work with local public health departments and other local agencies to provide resources and education to persons affected by this problem. Whenever possible, addiction should be treated as a health problem rather than a crime.

*Table: Opioid Overdose Deaths by County*

	2010	2011	2012	2013	2014	2015	2016	2017
Cabarrus County	19	16	11	23	17	18	37	62
Iredell County	17	22	15	15	21	17	24	28
Rowan County	16	32	23	16	23	29	34	60
Consortium	52	70	49	54	61	64	95	150

Data Source: Centers for Disease Control & Prevention (CDC)

## Community Profile Conclusion

The Consortium has experienced significant population growth over the last two decades, a trend that is likely to continue. This growth has spurred an improved economic climate including higher median household incomes, lower unemployment and a decreasing poverty rate. Unfortunately, not all groups are benefiting from the changes. There is a disparity within the Consortium by race and ethnicity, as well as geographic location. As the population of the community continues to age the needs will shift and even greater attention will need to be given to those who are not benefiting as much from the growth.

### Housing Profile

With a better understanding of the factors that influence demand for housing in the community, the supply of housing will now be analyzed. For housing, supply is more than just the number of available units – location, affordability and livability are all factors. Having enough units for every household does not necessarily equate to safe, secure and affordable housing if they are not big enough for large families, affordable for first-time homeowners or located in communities that residents desire. The cities of Concord and Kannapolis, and town of Mooresville conducted an Affordable Housing Market Study in 2019. Many of the findings in those reports mirror the findings of this reports, to include: affordable and market rate rents and home costs are diverging, renters— especially LMI renter households, are becoming increasingly cost-burdened, risk of displacement or homelessness is rising for LMI families due to lack of affordable housing.

### Housing Type

The affordability of a unit is often directly related to the housing type. Single family, detached units are the most popular in the country, but they are also the most expensive to produce. In many communities, low-income households are priced out of home ownership or affordable renting because the housing stock is skewed heavily toward these expensive units. A lack of diverse housing can have a detrimental effect on the affordable housing market.

Housing in the Consortium is primarily made up of one-unit, detached structures, though there is some variety at the city level. Nearly 80 percent of the homes in Kannapolis are single-unit detached dwellings, which is significantly more than in Salisbury where less than 60 percent of the stock are single unit. In Salisbury, the housing stock is more diverse, though still primarily low-density properties.

Table: Property Type by Number of Units

	Cabarrus County				Iredell County			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	53,151	76.6%	60,239	78.5%	49,098	73.4%	52,569	73.3%
1-unit, attached	1,219	1.8%	2,208	2.9%	1,181	1.8%	1,625	2.3%
2 units	1,598	2.3%	1,349	1.8%	1,118	1.7%	1,067	1.5%
3 or 4 units	1,006	1.4%	962	1.3%	1,053	1.6%	1,349	1.9%
5-9 units	2,302	3.3%	2,775	3.6%	2,254	3.4%	2,430	3.4%
10-19 units	2,559	3.7%	2,501	3.3%	1,816	2.7%	1,548	2.2%
20 or more units	1,529	2.2%	1,620	2.1%	1,048	1.6%	1,377	1.9%
Mobile Home	6,066	8.7%	5,130	6.7%	9,294	13.9%	9,733	13.6%
Boat, RV, van	0	0.0%	0	0.0%	0	0.0%	22	0.0%
Total	69,430	(x)	76,784	(x)	66,862	(x)	71,720	(x)

	Rowan County				Concord			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	40,688	68.2%	43,115	70.6%	22,662	73.5%	25,429	75.2%
1-unit, attached	992	1.7%	790	1.3%	664	2.2%	1,226	3.6%
2 units	1,820	3.1%	1,489	2.4%	939	3.0%	866	2.6%
3 or 4 units	1,329	2.2%	1,453	2.4%	542	1.8%	668	2.0%
5-9 units	1,530	2.6%	1,681	2.8%	1,253	4.1%	1,778	5.3%
10-19 units	1,099	1.8%	1,359	2.2%	2,077	6.7%	1,845	5.5%
20 or more units	978	1.6%	1,213	2.0%	1,293	4.2%	1,157	3.4%
Mobile Home	11,171	18.7%	9,946	16.3%	1,386	4.5%	866	2.6%
Boat, RV, van	23	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59,630	(x)	61,046	(x)	30,816	(x)	33,835	(x)
	Kannapolis				Mooresville			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	14,133	77.7%	15,319	79.6%	8,841	69.0%	9,308	65.0%
1-unit, attached	181	1.0%	435	2.3%	552	4.3%	1,011	7.1%
2 units	658	3.6%	423	2.2%	345	2.7%	279	1.9%
3 or 4 units	428	2.4%	258	1.3%	211	1.6%	386	2.7%
5-9 units	934	5.1%	844	4.4%	1,212	9.5%	1,164	8.1%
10-19 units	250	1.4%	540	2.8%	685	5.3%	918	6.4%
20 or more units	190	1.0%	420	2.2%	466	3.6%	1,004	7.0%
Mobile Home	1,421	7.8%	1,016	5.3%	494	3.9%	244	1.7%
Boat, RV, van	0	0.0%	0	0.0%	0	0.0%	6	0.0%
Total	18,195	(x)	19,255	(x)	12,806	(x)	14,320	(x)
	Salisbury				Statesville			
	2010		2017		2010		2017	
	Number	%	Number	%	Number	%	Number	%
1-unit, detached	8,703	58.1%	8,990	59.6%	7,892	66.8%	7,457	66.6%
1-unit, attached	645	4.3%	460	3.1%	351	3.0%	331	3.0%
2 units	955	6.4%	893	5.9%	535	4.5%	547	4.9%
3 or 4 units	1,022	6.8%	891	5.9%	740	6.3%	812	7.3%
5-9 units	958	6.4%	1,073	7.1%	891	7.5%	1,161	10.4%
10-19 units	791	5.3%	1,072	7.1%	878	7.4%	476	4.3%
20 or more units	883	5.9%	930	6.2%	345	2.9%	261	2.3%
Mobile Home	1,015	6.8%	766	5.1%	190	1.6%	149	1.3%
Boat, RV, van	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14,972	(x)	15,075	(x)	11,822	(x)	11,194	(x)
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)								

Unit Size

Another important factor in the supply of housing is the size of the unit. A household’s needs can vary depending on the size of the family and the age and needs of its members. If there are not enough units in a variety of sizes available for both renters and homeowners, it can distort the prices in the marketplace. Prices for houses of a desirable size will rise as homes that are less desirable remain vacant or house occupants who find the housing less than suitable.

Because most single-unit detached structures have three bedrooms, the majority of housing in the region has three-bedroom units. Three-bedroom homes make up about half of all units in Iredell and Rowan counties and 45.1 percent in Cabarrus County. That said, from 2010 to 2017, the number of studio units, that are dwellings with no bedroom, increased tremendously between 2010 and 2017, growing by more than 800 percent in Cabarrus County. The growth of Cabarrus County is shaped by its proximity to Charlotte and its economic growth within the cities of Concord and Kannapolis that has attracted a younger workforce.

Table: Housing Units by Size

	2010		2017		Change in Percent
	Number	%	Number	%	
<b>Cabarrus County</b>					
No bedroom	379	0.5%	3,523	4.6%	820.0%
1 bedroom	3,612	5.2%	2,831	3.7%	-28.9%
2 bedrooms	17,347	25.0%	15,662	20.4%	-18.4%
3 bedrooms	32,779	47.2%	34,607	45.1%	-4.5%
4 bedrooms	12,010	17.3%	14,674	19.1%	10.4%
5 or more bedrooms	3,303	4.8%	5,487	7.1%	47.9%
Total	69,430	(x)	76,784	(x)	10.6%
<b>Iredell County</b>					
No bedroom	307	0.5%	1,537	2.1%	320.0%
1 bedroom	2,437	3.6%	2,903	4.0%	11.1%
2 bedrooms	17,272	25.8%	15,033	21.0%	-18.6%
3 bedrooms	33,130	49.5%	35,646	49.7%	0.4%
4 bedrooms	10,889	16.3%	13,076	18.2%	11.7%
5 or more bedrooms	2,827	4.2%	3,525	4.9%	16.7%
Total	66,862	(x)	71,720	(x)	7.3%
<b>Rowan County</b>					
No bedroom	630	1.1%	1,375	2.3%	109.1%
1 bedroom	2,897	4.9%	2,627	4.3%	-12.2%
2 bedrooms	19,336	32.4%	17,101	28.0%	-13.6%
3 bedrooms	28,315	47.5%	31,164	51.1%	7.6%
4 bedrooms	6,943	11.6%	6,870	11.3%	-2.6%
5 or more bedrooms	1,509	2.5%	1,909	3.1%	24.0%
Total	59,630	(x)	61,046	(x)	2.4%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					



## Age of Housing

As homes age, they require additional maintenance that can be expensive. If properties are not maintained, they can become dilapidated properties. Dwellings built before 1978 can also have lead-based paint, which can cause health problems for residents, particularly children.

The table below provides data on the age of the region's housing stock by year cohort. More than 82,000 units, approximately 39 percent of the housing stock, were built before 1980. In Rowan County, more than half of all the units were built before 1980, which is more than either of the other two counties. Given the age of the housing stock, the Consortium will need to monitor the condition of these properties and would benefit by promoting the creation of new homes in the region and providing support for housing rehabilitation as appropriate.

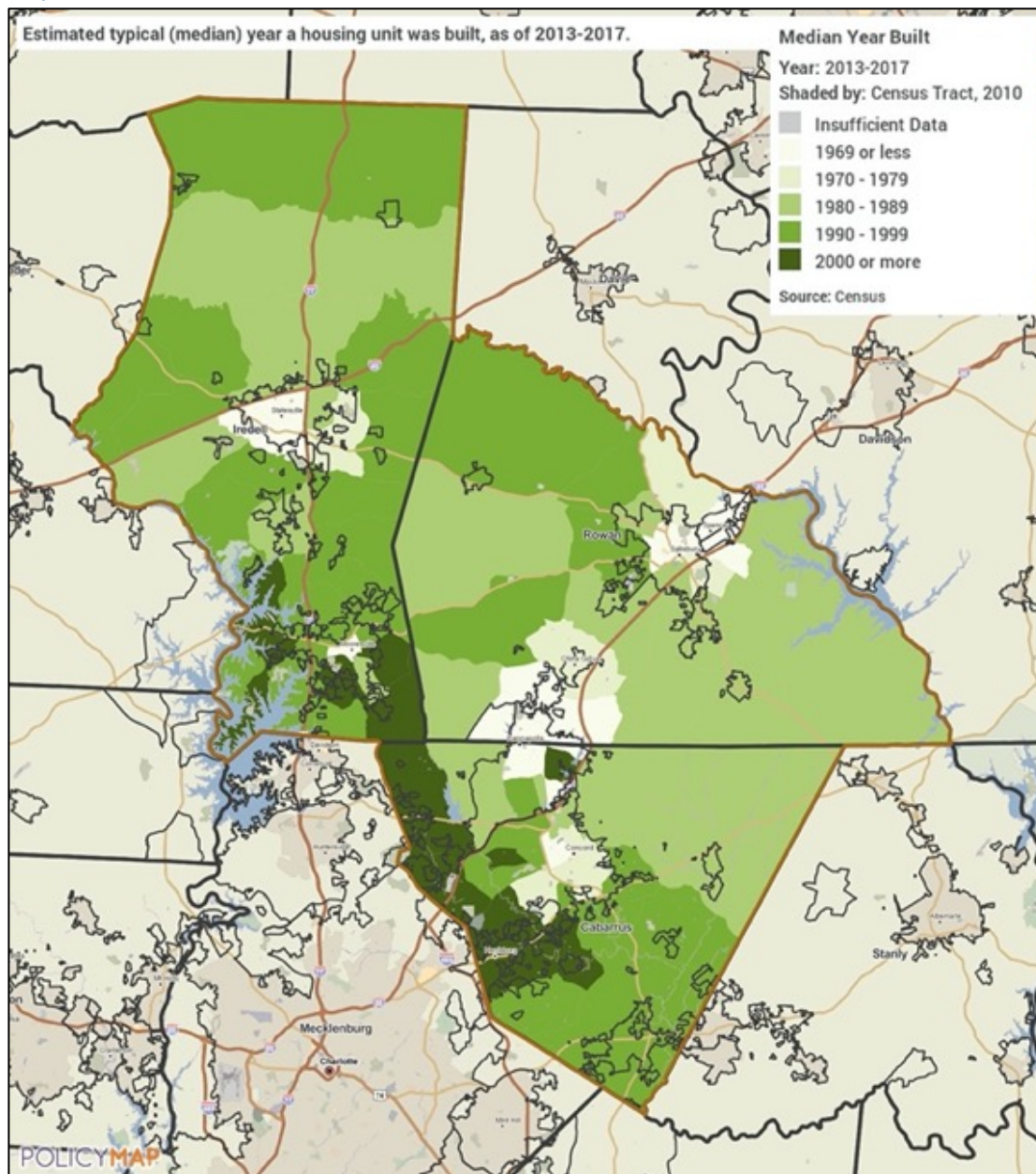
*Table: Year Housing Unit Built*

	Cabarrus County		Iredell County		Rowan County	
	Number of Units	Percent	Number of Units	Percent	Number of Units	Percent
Built 2010 or Later	4,833	6.2%	3,543	4.9%	1,167	1.9%
Built 2000 to 2009	21,195	27.6%	18,816	26.2%	9,766	16.0%
Built 1990 to 1999	15,291	19.9%	16,555	23.1%	11,311	18.5%
Built 1980 to 1989	9,057	11.8%	7,675	10.7%	8,130	13.3%
Built 1970 to 1979	7,562	9.8%	8,234	11.5%	8,512	13.9%
Built 1960 to 1969	4,704	6.1%	6,026	8.4%	5,706	9.3%
Built 1950 to 1959	5,343	7.0%	4,773	6.7%	6,399	10.5%
Built 1940 to 1949	3,776	4.9%	2,377	3.3%	3,648	6.0%
Built 1939 or earlier	5,023	6.5%	3,721	5.2%	6,407	10.5%
Total	76,784	(x)	71,720	(x)	61,046	(x)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

As the Charlotte area expands into Iredell and Cabarrus counties, new homes are being constructed and the median year built is increasing. Currently, the median year built is 2000 or later in these tracts. Tracts near smaller cities and towns are significantly older with the median year built being prior to 1970 in most cases. These communities with older housing stocks are likely in need of support and may not have the supply of homes necessary to meet demand.

Map: Median Year Built



Source: 2013-2017 ACS via PolicyMap

Occupancy Characteristics

Homeownership continues to be one of the best ways to create intergenerational wealth. Renters face greater financial difficulties and are more likely to face housing instability. When home prices rise, owners can benefit from the increasing value of their property. Renters, by contrast, will see their costs increase without any residual financial benefit.

Approximately 70.5 percent of occupied homes in the Consortium are owner occupied with only a very slight variation within the three counties of the Consortium. The vacancy rate is lowest in Cabarrus County at 8.1 percent. The rate in Iredell County is 11.5 percent. The rate in Rowan County is the highest at 15.1 percent.

*Table: Housing Occupancy*

	Cabarrus County		Iredell County		Rowan County	
	Number	%	Number	%	Number	%
Total Housing Units	76,784	76,784	71,720	71,720	61,046	61,046
Occupied Housing Units	70,598	91.9%	63,447	88.5%	51,798	84.9%
Owner Occupied Units	50,009	70.8%	45,690	72.0%	35,274	68.1%
Renter Occupied Units	20,589	29.2%	17,757	28.0%	16,524	31.9%
Vacant Housing Units	6,186	8.1%	8,273	11.5%	9,248	15.1%
Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)						

The vacancy rate in a community can be used as a partial indicator of the health of the housing market. While it should not be used as a sole measurement, it is a useful factor. The general rule being that a 2 percent owner occupied vacancy rate and a 7 percent renter vacancy rate is considered relatively healthy. This leaves enough homes on the market for new residents or households with changing needs, while assuring that landlords and owners are able to find tenants or buyers. A property is considered vacant if no one is living in it at the time of enumeration and is available for occupation. This means that it's a dwelling that is habitable.

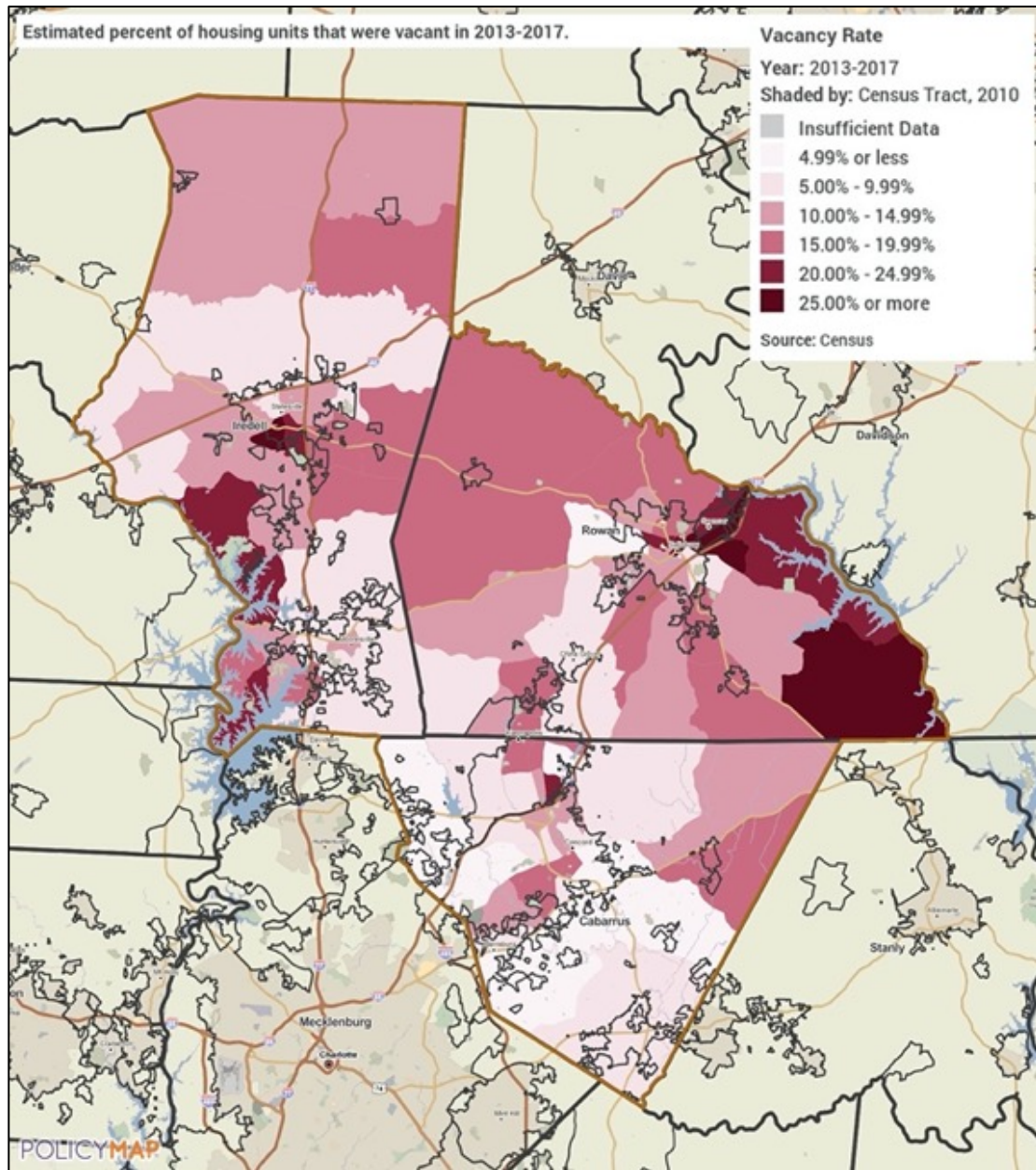
The rental vacancy in all three counties decreased between 2010 and 2017. The most substantial change was in Rowan County where the rental vacancy dropped almost in half. Homeowner vacancy did not change as drastically or consistently. It grew by about 1 percent in Iredell County and fell by approximately half a percent in Cabarrus and Rowan counties.

*Table: Vacancy Rate*

	Cabarrus County		Iredell County		Rowan County	
	2010	2017	2010	2017	2010	2017
Homeowner Vacancy	2.0%	1.6%	1.9%	2.8%	2.5%	2.1%
Rental Vacancy	7.9%	6.3%	9.7%	7.1%	12.4%	6.6%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)						

Rural tracts in the northern and eastern parts of Rowan County experienced the highest vacancy rates in the region. There are also some tracts in the north and southeast part of Iredell County that have relatively high vacancy rates. One small tract between Kannapolis and Concord has high vacancy rates. In these areas, more than 25 percent of the units are currently sitting vacant.

Map: Vacancy



Source: 2013-2017 ACS via PolicyMap



## Construction Activity

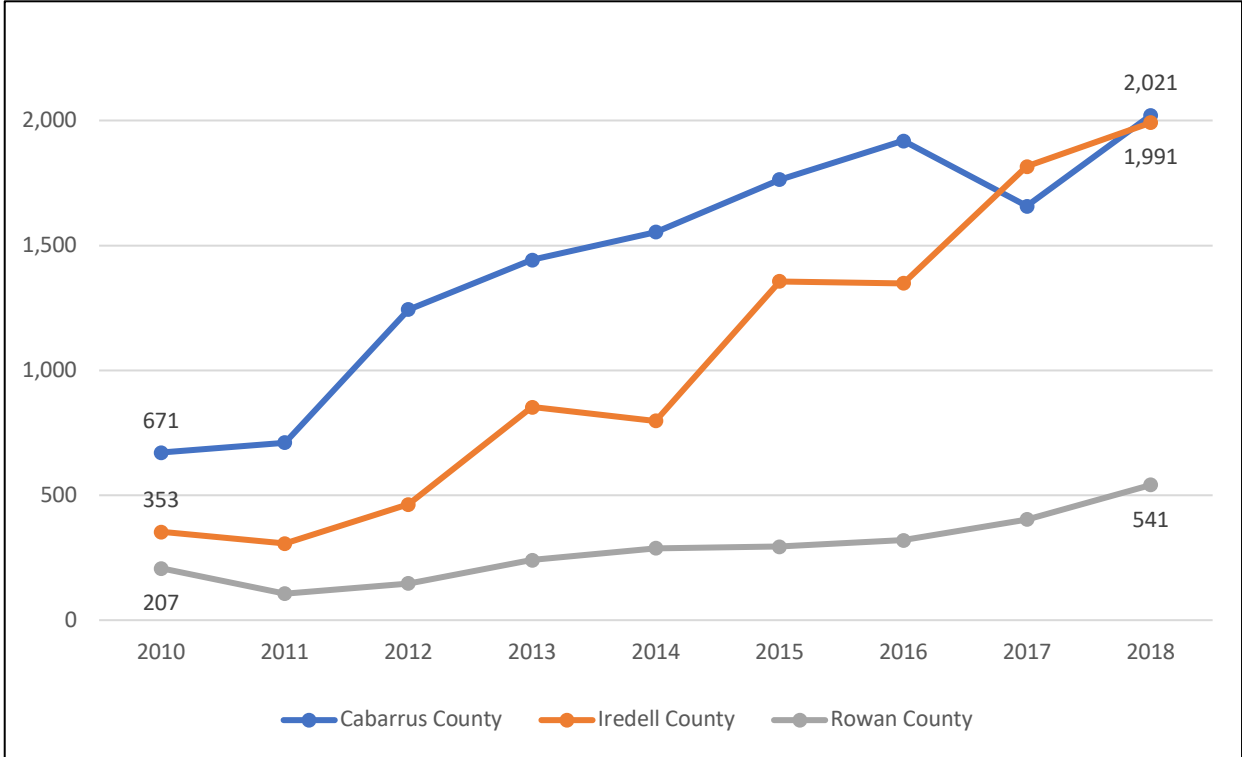
From 2010 to 2018, residential construction permits issued increased across the region with most of the development happening in Cabarrus and Iredell counties. The vast majority of the permits issued were for one-unit structures. This correlates with the increase in housing structures with more units seen in the housing supply sections. There was also significant growth in the large multi-family units in Cabarrus and Iredell counties.

Table: Residential Construction Permits Issued

Cabarrus County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	565	\$140,409	0	n/a	0	n/a	106	\$44,379	671	\$125,239
2011	643	\$132,925	8	\$37,500	3	\$66,667	56	\$55,000	710	\$125,424
2012	770	\$129,528	0	n/a	0	n/a	474	\$51,563	1,244	\$99,821
2013	1,102	\$142,185	12	\$30,000	0	n/a	328	\$61,924	1,442	\$122,995
2014	1,244	\$135,541	6	\$36,667	0	n/a	304	\$47,273	1,554	\$117,892
2015	1,411	\$146,417	4	\$60,000	0	n/a	348	\$65,369	1,763	\$130,223
2016	1,379	\$150,437	2	\$45,000	0	n/a	537	\$66,239	1,918	\$126,753
2017	1,560	\$158,503	4	\$102,500	4	\$80,000	89	\$55,730	1,657	\$152,658
2018	1,809	\$173,885	0	n/a	0	n/a	212	\$69,249	2,021	\$162,909
Iredell County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	353	\$263,782	0	n/a	0	n/a	0	n/a	353	\$263,782
2011	307	\$314,015	0	n/a	0	n/a	0	n/a	307	\$314,015
2012	464	\$314,971	0	n/a	0	n/a	0	n/a	464	\$314,971
2013	639	\$327,841	2	\$104,000	0	n/a	212	\$98,400	853	\$270,292
2014	798	\$342,370	0	n/a	0	n/a	0	n/a	798	\$342,370
2015	1,072	\$297,667	0	n/a	0	n/a	284	\$114,493	1,356	\$259,303
2016	1,117	\$287,325	12	\$141,850	0	n/a	219	\$98,578	1,348	\$255,365
2017	1,298	\$282,269	2	\$89,344	0	n/a	516	\$89,770	1,816	\$227,359
2018	1,395	\$272,532	2	\$121,757	0	n/a	594	\$136,040	1,991	\$231,659
Rowan County										
	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	207	\$192,157	0	n/a	0	n/a	0	n/a	207	\$192,157
2011	98	\$237,456	8	\$79,716	0	n/a	0	n/a	106	\$225,551
2012	147	\$211,232	0	n/a	0	n/a	0	n/a	147	\$211,232
2013	185	\$249,560	0	n/a	0	n/a	55	\$96,759	240	\$214,543
2014	206	\$306,834	2	\$124,013	0	n/a	80	\$136,706	288	\$258,307
2015	204	\$311,011	8	\$159,420	67	\$108,815	15	\$144,026	294	\$252,288
2016	312	\$331,893	8	\$60,002	0	n/a	0	n/a	320	\$325,096
2017	403	\$305,247	0	n/a	0	n/a	0	n/a	403	\$305,247
2018	447	\$299,428	14	\$123,105	0	n/a	80	\$131,264	541	\$269,998
Data Source: US Census Bureau, Building Permits Survey / PPU = Price Per Unit										

Since 2010, the number of permits issued in Iredell and Cabarrus counties increased substantially. This signals a recovery from the 2008 housing market crash. In Rowan County, the number of permits issued increased as well but much more slowly.

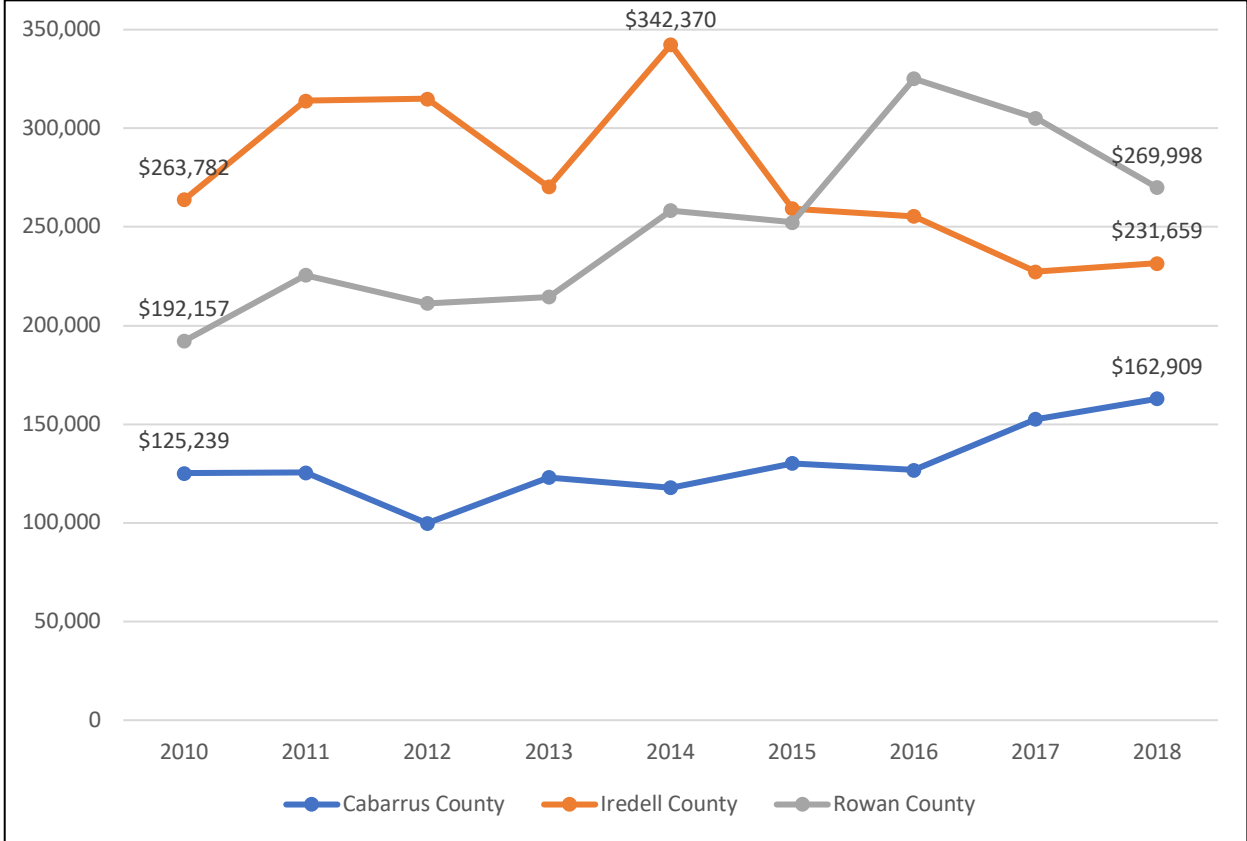
Chart: Residential Construction Permits Issued



Data Source: US Census Bureau, Building Permits Survey

The price per unit (PPU) fluctuated from 2010 to 2018 for Iredell and Rowan counties, however it generally decreased for Iredell County and increased for Rowan County. While the cost of development is generally tied to home values, Cabarrus County had the lowest PPU, but the homes in the county are valued higher than the other the counties.

Chart: Price Per Unit

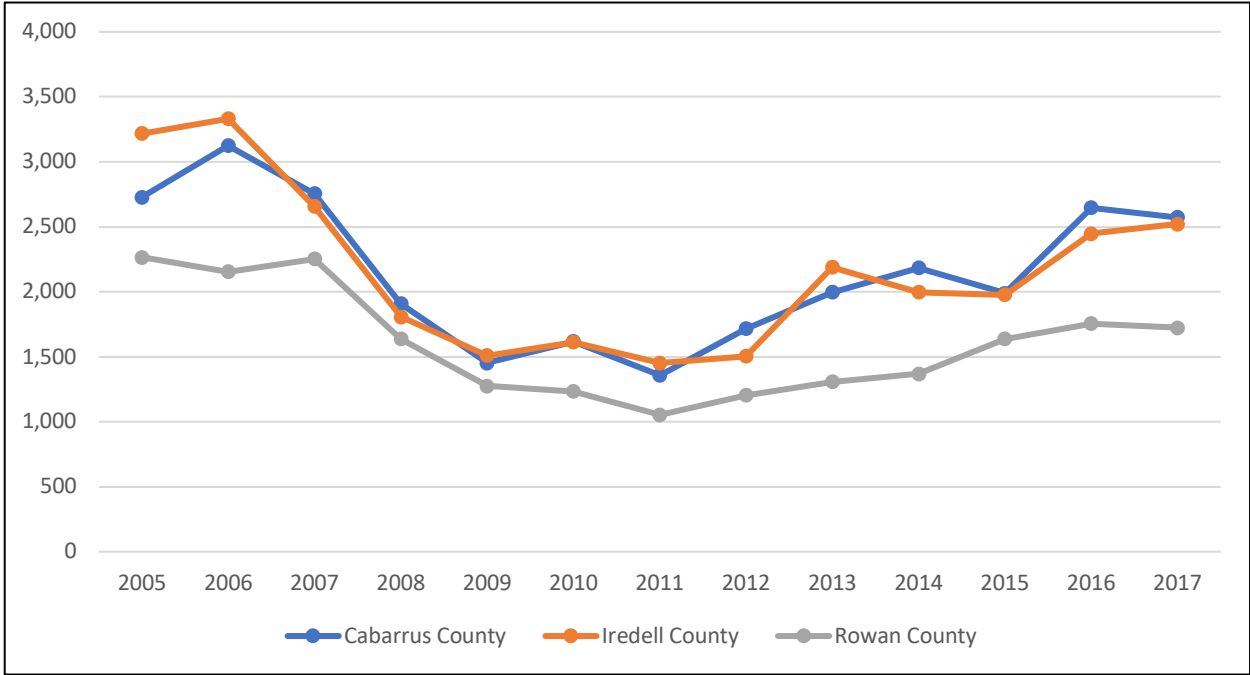


Data Source: US Census Bureau, Building Permits Survey

Housing Sales

The table below demonstrates the negative impact of the 2008 nationwide housing market collapse on annual housing sales in the Consortium region. While the market has recovered substantially many communities are still feeling the consequence of the crash. Starting in 2008, there was a significant decrease in housing sales that was felt for several years. Housing sales dropped to a low around 2010 and 2011 but have since shown a recovery.

Chart: Annual Housing Unit Sales - Counties

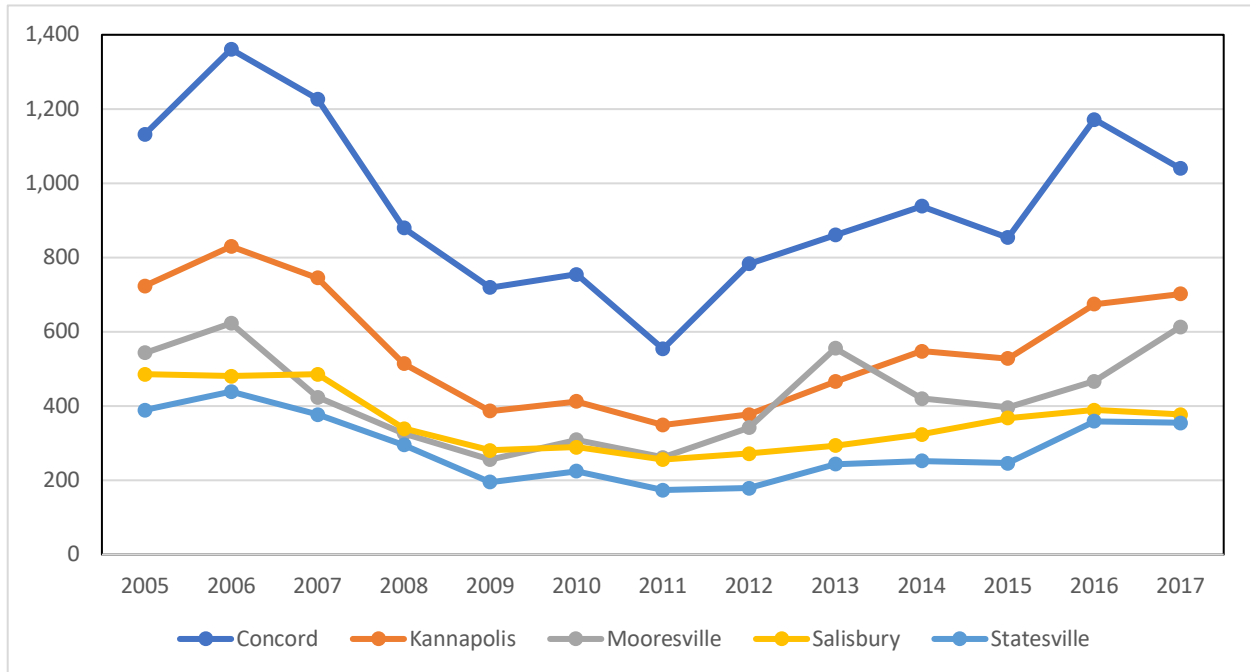


Data Source: Policy Map & Zillow



The local municipalities had a similar pattern of housing sales. Housing sales have begun to rebound but are still not yet at pre-2006 levels. Concord's housing market was impacted the most, having the highest number of sales by far of any municipality in the region in 2006 with 1,361 housing sales, and sharply dropping to a low in 2011 with 554 homes sold.

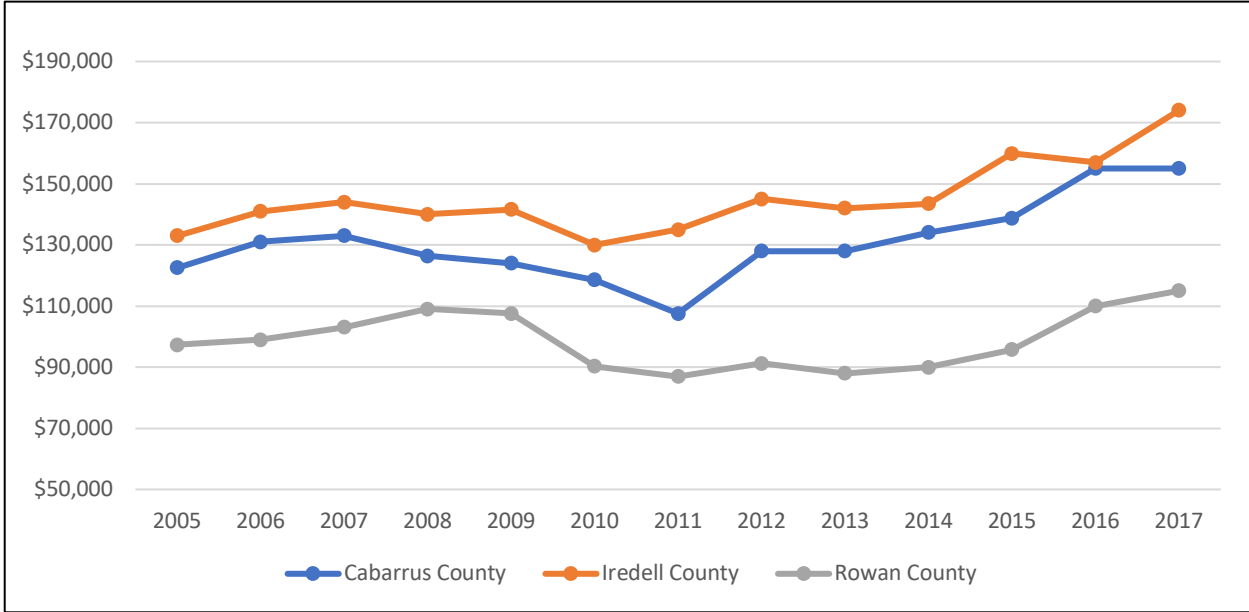
*Chart: Annual Housing Sales - Municipalities*



Data Source: Policy Map & Zillow

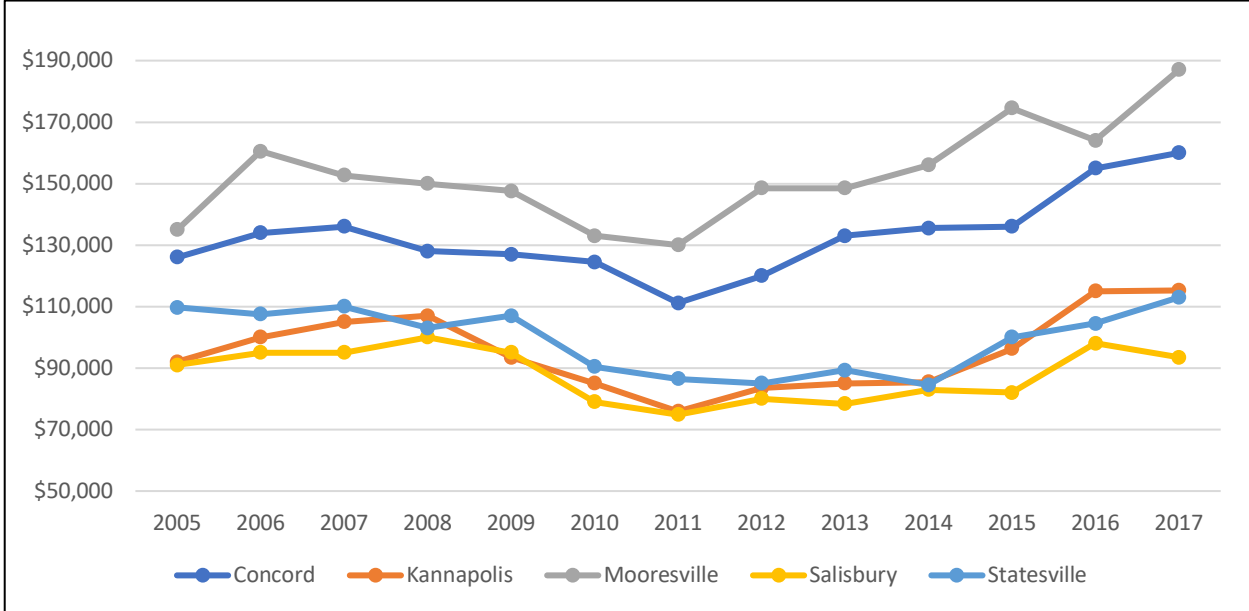
Despite the decrease in housing sales through the slowdown, the actual median sales price did not fluctuate as dramatically. There was a dip in prices starting in 2009 but recovery came relatively quickly in Cabarrus and Iredell counties. The recovery took much longer in Rowan County. Consortium members followed the same pattern, with Concord and Mooresville recovering more quickly than other cities.

Chart: Median Sales Price - Counties



Data Source: Policy Map & Zillow

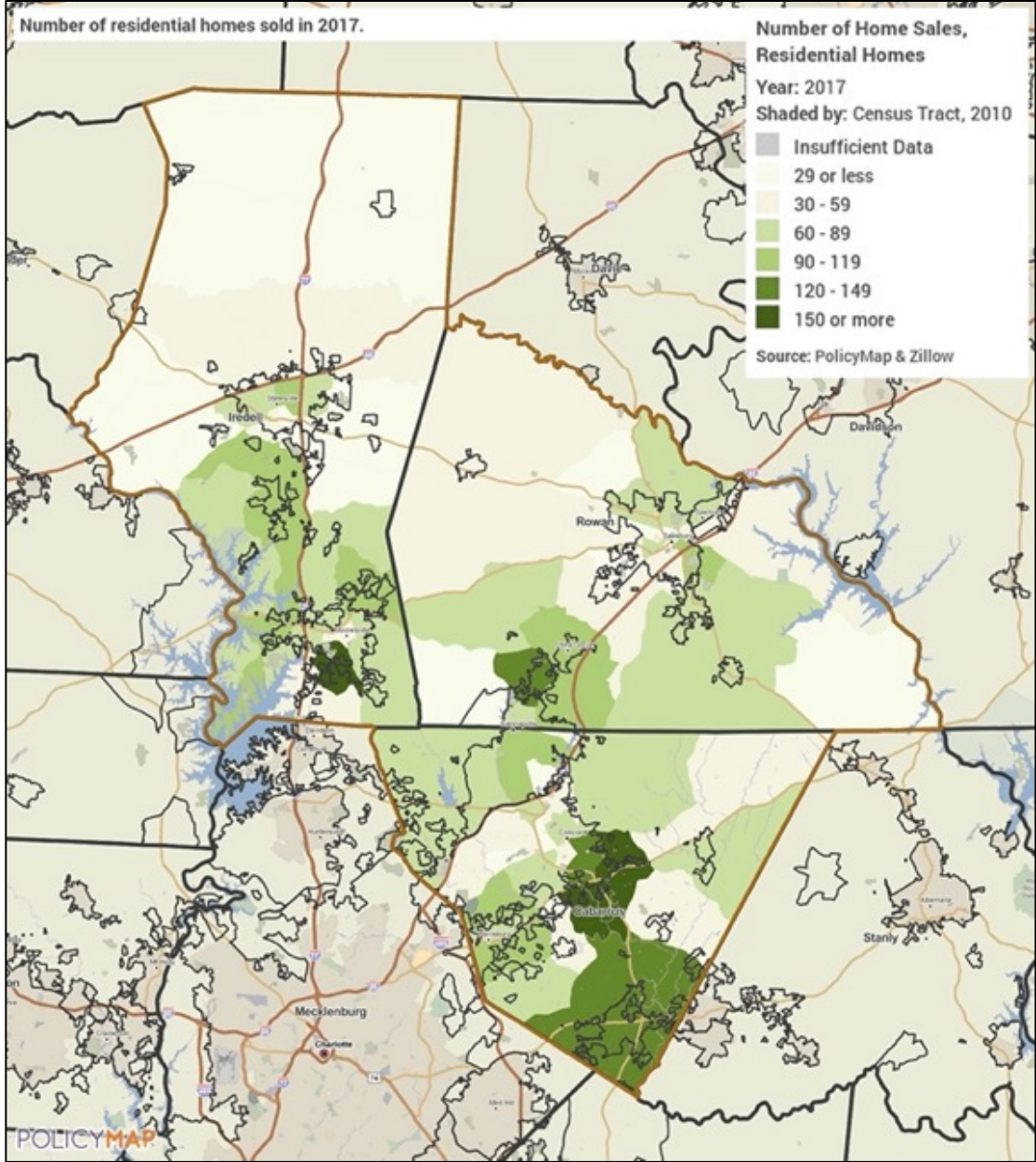
Chart: Median Sales Prices - Municipalities



Data Source: Policy Map & Zillow

In 2017, housing sales were more active in the southern area of the Consortium. This is not surprising given its larger population, bigger housing stock and its proximity to the city of Charlotte, which is a job hub.

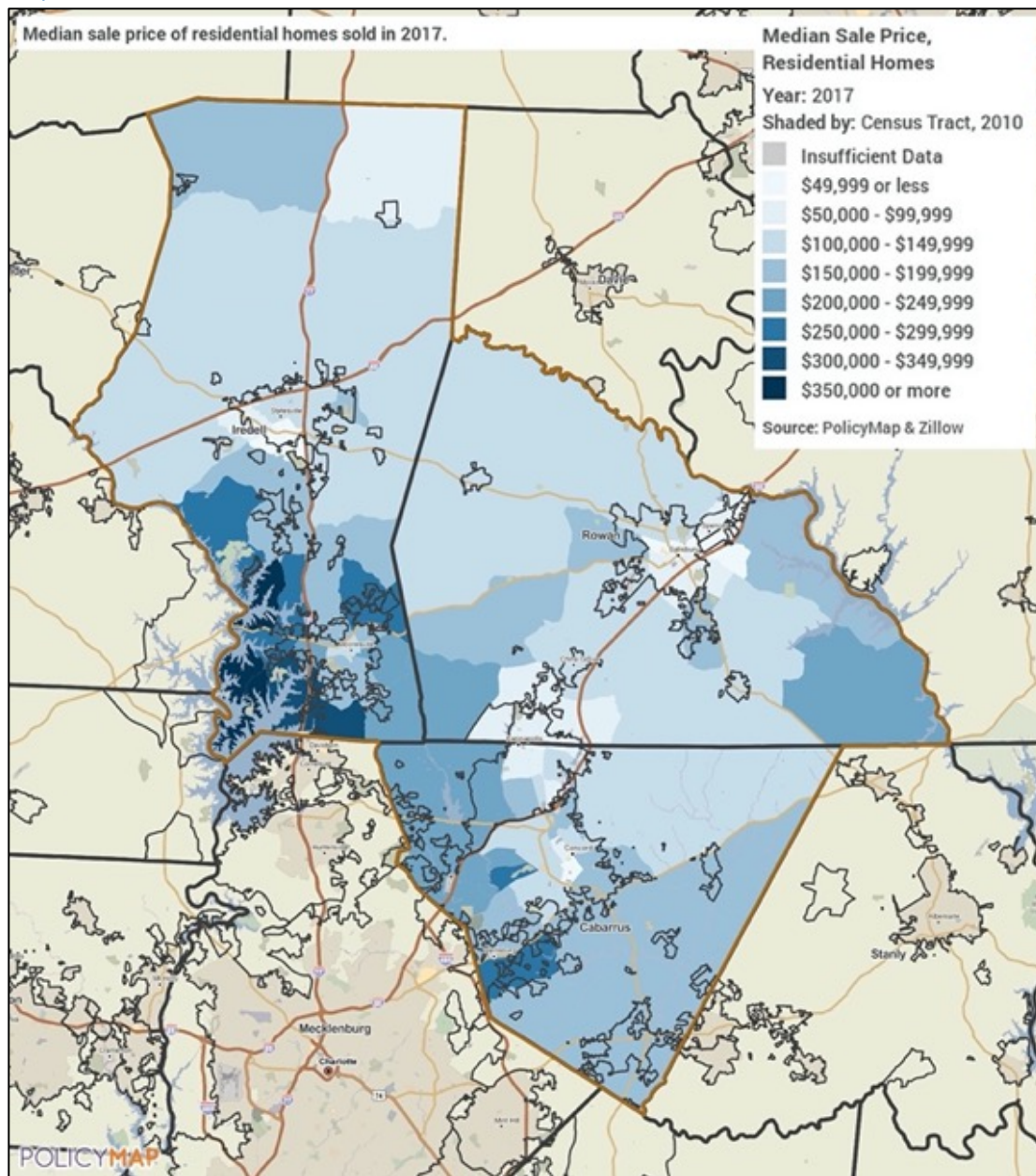
Map: Number of Home Sales in 2017



Source: Policy Map & Zillow

The map below shows the median sales price of homes sold in the region in 2017. Median sales prices were significantly higher in tracts in the southwest border of the region. These areas are also consistent with areas where there is higher MHI, higher home values and lower unemployment. Additionally, these areas have a greater concentration of new home construction.

Map: Median Sales Price



Source: Policy Map & Zillow

Housing Costs

The following section examines data on housing costs for owners and renters throughout the Consortium region. Housing costs may be the most important factor in determining whether the supply of homes matches the demand. It is also the factor that can have the greatest impact on low-income households.

Cabarrus County currently has the highest home values in the area and saw the largest growth from 2010. Considering the demographic changes that were discussed above this increase is expected, but it does indicate that the demand for housing is outpacing supply. In the city of Salisbury, the median home value has decreased since 2010, an exceptional dynamic given the converse dynamics in the region and nation as a whole. Salisbury also has the lowest housing value in the area.

Table: Change in Housing Costs

	2010	2017	Percent Change
<b>Cabarrus County</b>			
Median Home Value	\$164,100	\$180,300	9.9%
Median Contract Rent	\$506	\$561	10.9%
<b>Iredell County</b>			
Median Home Value	\$164,300	\$173,600	5.7%
Median Contract Rent	\$577	\$670	16.1%
<b>Rowan County</b>			
Median Home Value	\$125,100	\$130,400	4.2%
Median Contract Rent	\$563	\$655	16.3%
<b>Concord</b>			
Median Home Value	\$166,900	\$179,200	7.4%
Median Contract Rent	\$590	\$683	15.8%
<b>Kannapolis</b>			
Median Home Value	\$123,700	\$130,300	5.3%
Median Contract Rent	\$538	\$627	16.4%
<b>Mooresville</b>			
Median Home Value	\$193,600	\$207,500	7.2%
Median Contract Rent	\$681	\$887	30.3%
<b>Salisbury</b>			
Median Home Value	\$126,700	\$124,300	-1.9%
Median Contract Rent	\$506	\$576	13.8%
<b>Statesville</b>			
Median Home Value	\$134,500	\$143,400	6.6%
Median Contract Rent	\$512	\$559	9.2%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04, B25058)			



In the Consortium as a whole, rents have also increased since 2010 but to a greater degree. In both Iredell and Rowan counties, the contract rent went up approximately 16 percent and is currently in the mid-\$600 range. In Mooresville, rent rates increased by more than 30 percent and are currently the highest in the area by \$200.

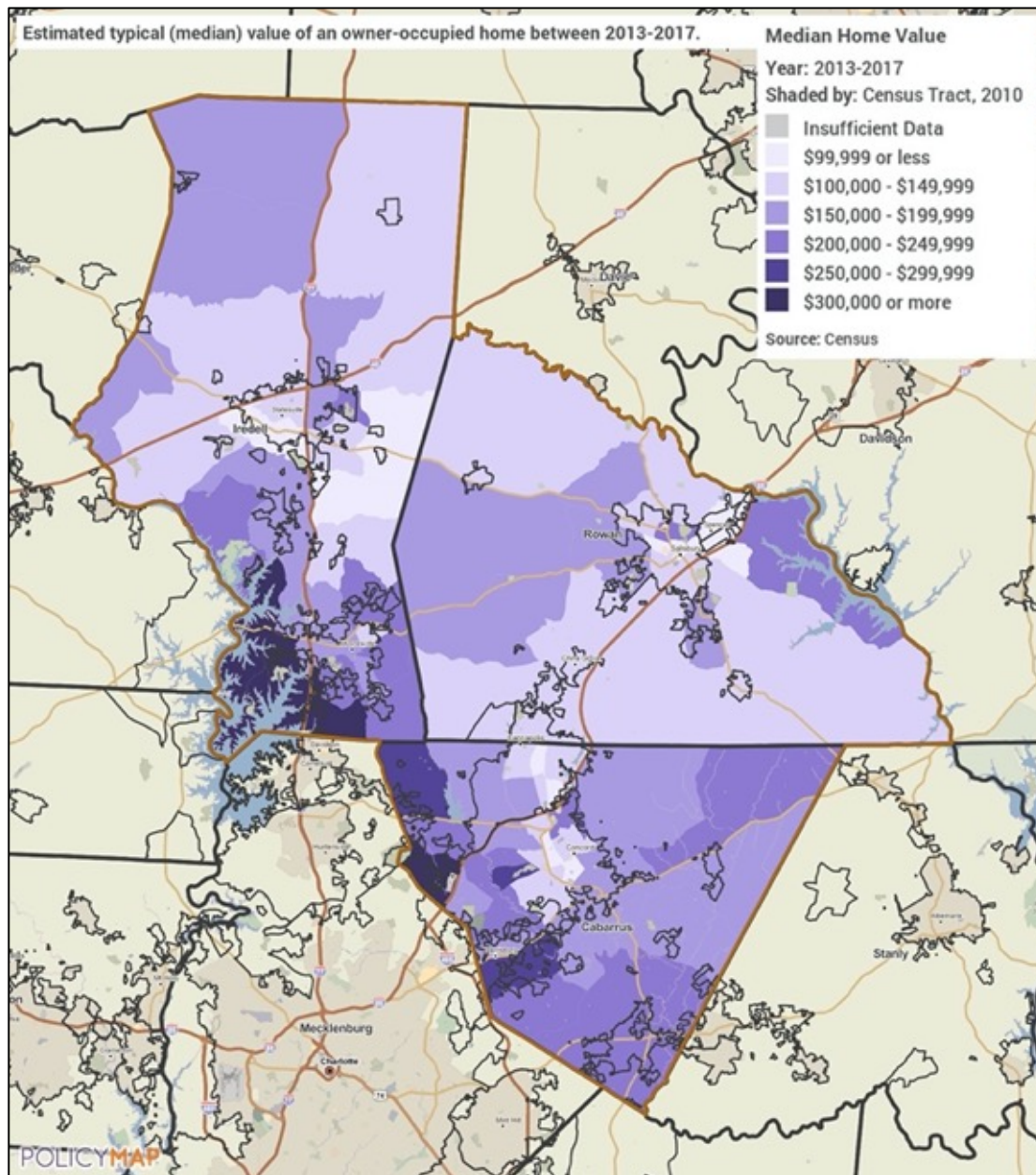
As prices increase, it is not surprising to see the availability of lower priced properties decrease. Growth primarily occurred in the number of homes in the \$200,000 to \$400,000 range. These newer homes are too expensive for many residents. Housing choice within a more affordable range is further limited by older and cheaper homes leaving the market due to investment purchases and the demolition of aging properties.

Table: Median Home Value

Cabarrus County					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$50,000	2,102	4.5%	1,980	4.0%	-11.1%
\$50,000 to \$99,999	6,428	13.8%	5,888	11.8%	-14.5%
\$100,000 to \$149,999	11,496	24.6%	10,566	21.1%	-14.2%
\$150,000 to \$199,999	9,961	21.3%	9,771	19.5%	-8.5%
\$200,000 to \$299,999	9,538	20.4%	12,274	24.5%	28.7%
\$300,000 to \$499,999	5,518	11.8%	7,826	15.6%	32.2%
\$500,000 to \$999,999	1,420	3.0%	1,462	2.9%	-3.3%
\$1,000,000 or more	245	0.5%	242	0.5%	0.0%
Total Units	46,708	(x)	50,009	(x)	7.1%
Iredell County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$50,000	3,217	7.4%	3,624	7.9%	6.8%
\$50,000 to \$99,999	7,212	16.6%	7,010	15.3%	-7.8%
\$100,000 to \$149,999	8,770	20.2%	8,003	17.5%	-13.4%
\$150,000 to \$199,999	7,205	16.6%	7,536	16.5%	-0.6%
\$200,000 to \$299,999	7,656	17.7%	8,441	18.5%	4.5%
\$300,000 to \$499,999	5,261	12.1%	6,359	13.9%	14.9%
\$500,000 to \$999,999	3,207	7.4%	3,729	8.2%	10.8%
\$1,000,000 or more	817	1.9%	988	2.2%	15.8%
Total Units	43,345	(x)	45,690	(x)	5.4%
Rowan County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$50,000	3,763	10.0%	3,105	8.8%	-12.0%
\$50,000 to \$99,999	9,407	24.9%	8,707	24.7%	-0.8%
\$100,000 to \$149,999	10,100	26.8%	8,540	24.2%	-9.7%
\$150,000 to \$199,999	6,803	18.0%	5,882	16.7%	-7.2%
\$200,000 to \$299,999	4,320	11.4%	5,348	15.2%	33.3%
\$300,000 to \$499,999	2,227	5.9%	2,884	8.2%	40.0%
\$500,000 to \$999,999	1,003	2.7%	654	1.9%	-29.6%
\$1,000,000 or more	126	0.3%	154	0.4%	33.3%
Total Units	37,749	(x)	35,274	(x)	-6.6%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					

Tracts within the southwestern corner of Iredell County and western edge of Cabarrus County have a higher median home value driven by their closer proximity to the city of Charlotte, highlighting the price changes noted above. Most of the tracts have a median home value of \$300,000 or more, which is two-to-three times the median value of tracts in the northern and eastern part of the Consortium. This points to a lack of access to certain areas for low-income residents, impeding access to fair housing. These tracts are linked to the high median income tracts previously noted, but they also fall in line with less diverse population tracts as previously displayed.

Map: Median Home Value



Source: 2013-2017 ACS via PolicyMap

## Rent

Rents across the region went up even more dramatically than home values. The availability of rental properties below \$1,000 decreased across the Consortium. The general trend over time is that there are fewer units available in the lower rent cohorts and increasing numbers of units in the higher rent cohorts. Even with the increase in the number of rental units across the region, rents are becoming more and more expensive.

*Table: Gross Rent*

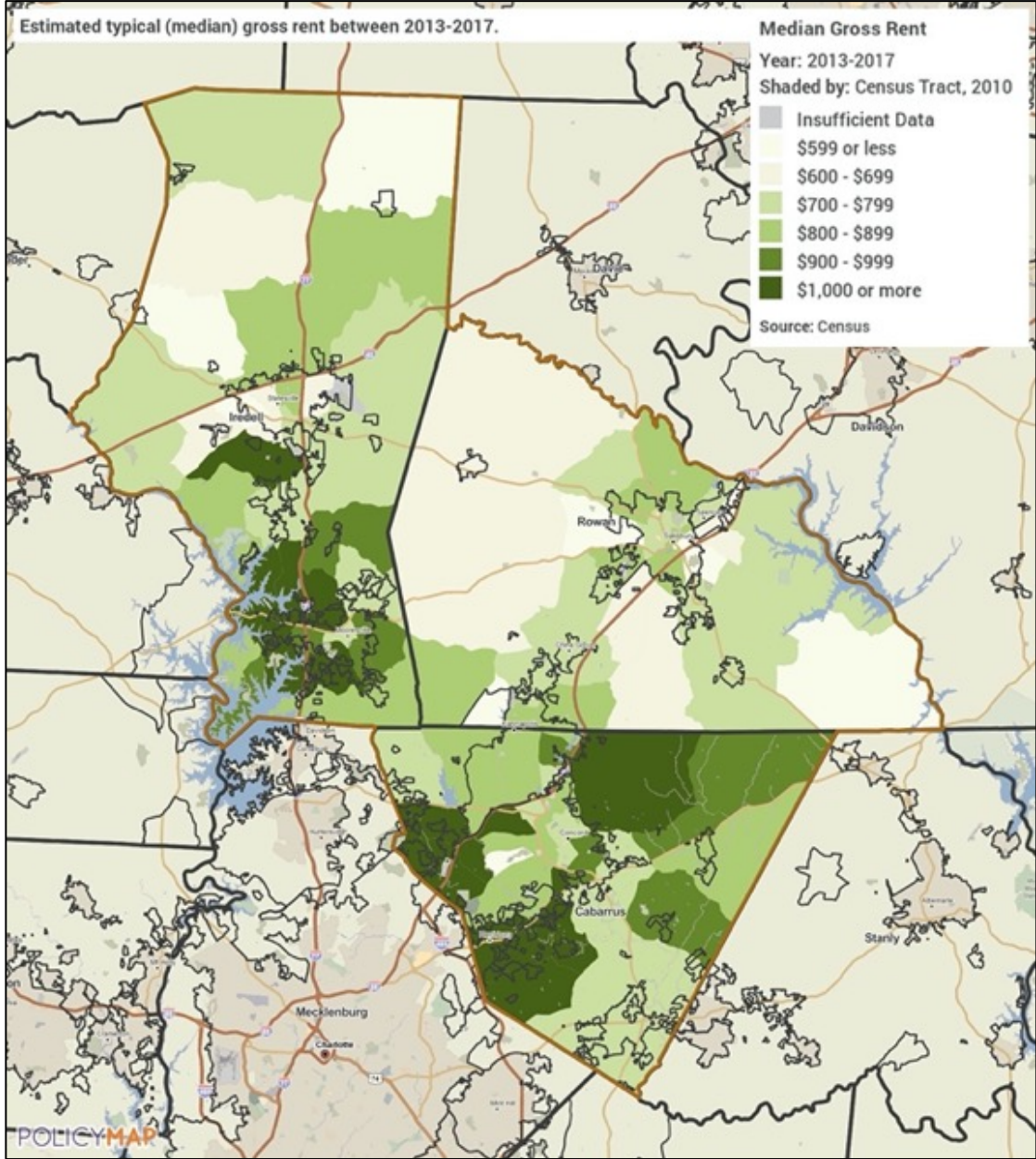
Cabarrus County					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	2,576	16.4%	1,279	6.7%	-59.2%
\$500 to \$999	10,132	64.3%	11,185	58.8%	-8.6%
\$1,000 to \$1,499	2,503	15.9%	5,066	26.6%	67.3%
\$1,500 or more	555	3.5%	1,488	7.80%	122.9%
Total Units	15,766	(x)	19,018	(x)	20.6%
Iredell County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$500	2,327	17.6%	1,686	10.4%	-40.9%
\$500 to \$999	8,456	63.9%	9,226	56.9%	-11.0%
\$1,000 to \$1,499	2,033	15.4%	4,415	27.2%	76.6%
\$1,500 or more	409	3.1%	896	5.50%	77.4%
Total Units	13,225	(x)	16,223	(x)	22.7%
Rowan County					
	2010		2017		Change in Percent
	Number	Percentage	2010-2017	Percentage	
Less than \$500	2,945	21.5%	1,966	13.5%	-37.2%
\$500 to \$999	9,537	69.8%	9,959	68.4%	-2.0%
\$1,000 to \$1,499	1,082	7.9%	2,406	16.5%	108.9%
\$1,500 or more	100	0.7%	220	1.5%	114.3%
Total Units	13,664	(x)	14,551	(x)	6.5%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					
Note: Does not include renters with no cash rent					

Concord					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	1,328	15.6%	471	4.6%	-70.5%
\$500 to \$999	5,482	64.5%	6,208	61.2%	-5.1%
\$1,000 to \$1,499	1,374	16.2%	2,555	25.2%	55.6%
\$1,500 or more	305	3.6%	916	9.1%	152.8%
Total Units	8,489	100%	10,150	100%	19.6%
Kannapolis					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	1,013	17.9%	432	6.6%	-63.1%
\$500 to \$999	3,924	69.6%	4,116	63.1%	-9.3%
\$1,000 to \$1,499	612	10.9%	1,891	29.0%	166.1%
\$1,500 or more	91	1.6%	81	1.2%	-25.0%
Total Units	5,640	100%	6,520	100%	15.6%
Mooresville					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	465	13.2%	230	4.5%	-65.9%
\$500 to \$999	1,992	56.4%	2,061	40.7%	-27.8%
\$1,000 to \$1,499	826	23.4%	2,326	45.9%	96.2%
\$1,500 or more	250	7.1%	446	8.8%	23.9%
Total Units	3,533	100%	5,063	100%	43.3%
Salisbury					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	1,362	25.1%	1,021	17.0%	-32.3%
\$500 to \$999	3,658	67.4%	3,879	64.6%	-4.2%
\$1,000 to \$1,499	338	6.2%	951	15.8%	154.8%
\$1,500 or more	65	1.2%	153	2.4%	100.0%
Total Units	5,423	100%	6,004	100%	10.7%
Statesville					
	2010		2017		Change in Percent
	Number	Percentage	Number	Percentage	
Less than \$500	897	20.4%	765	15.9%	-22.1%
\$500 to \$999	3,147	71.1%	3,174	66.1%	-7.0%
\$1,000 to \$1,499	378	8.5%	744	15.5%	82.4%
\$1,500 or more	0	0%	117	2.5%	--
Total Units	4,422	100%	4,800	100%	8.5%
Data Source: 2006-2010 & 2013-2017 American Community Survey 5-Year Estimates (DP04)					
Note: Does not include renters with no cash rent					



Median rents varied quite a bit among census tracts, however they were still generally higher in the southwest border tracts. The lightest shaded areas represent where median monthly rent was below \$600, and the shades darken as the median rent increases. Rents paid were much lower in the northern rural areas.

Map: Median Rent



Source: 2013-2017 ACS via PolicyMap

## Affordability

By HUD’s definition, households paying in excess of 30 percent of their gross monthly household income toward housing costs (renter or owner) are said to be cost-burdened. The tables below detail data on 1.) owner costs as a percentage of household income for homeowners with a mortgage, 2.) homeowners without a mortgage, and 3.) renter costs as a percentage of income.

Cost-burden is less common among homeowners. Approximately one-quarter of those with a mortgage are paying too much of their income toward housing costs. Most households pay less than 20 percent.

*Table: Housing Costs – Homeowners with a Mortgage*

	Cabarrus County		Iredell County		Rowan County	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	36,556	--	30,826	--	21,438	--
Less than 20%	18,717	51.2%	15,270	49.5%	10,663	49.7%
20 to 24.9%	5,320	14.6%	4,631	15.0%	3,118	14.5%
25 to 29.9%	3,684	10.1%	3,194	10.4%	2,151	10.0%
30 to 34.9%	2,216	6.1%	1,656	5.4%	1,277	6.0%
35% or more	6,619	18.1%	6,075	19.7%	4,229	19.7%
Not Computed	224	(X)	175	(X)	273	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Concord		Kannapolis		Mooresville	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	15,861	--	6,980	--	6,378	--
Less than 20%	7,909	49.9%	3,436	49.2%	3,170	49.7%
20 to 24.9%	2,501	15.8%	916	13.1%	1,230	19.3%
25 to 29.9%	1,492	9.4%	700	10.0%	640	10.0%
30 to 34.9%	1,005	6.3%	468	6.7%	305	4.8%
35% or more	2,954	18.6%	1,460	20.9%	1,033	16.2%
Not Computed	66	(X)	54	(X)	20	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Salisbury		Statesville	
	Number	Percentage	Number	Percentage
Total Households	3,991	--	3,033	--
Less than 20%	1,851	46.4%	1,333	43.9%
20 to 24.9%	542	13.6%	533	17.6%
25 to 29.9%	307	7.7%	300	9.9%
30 to 34.9%	287	7.2%	264	8.7%
35% or more	1,004	25.2%	603	19.9%
Not Computed	105	(X)	38	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

As anticipated, housing cost-burden is less common among homeowners without a mortgage, which contributes to financial stability. Many homeowners in this position may be retired with typically limited income, which provides little flexibility if other costs increase.

*Table: Housing Costs – Homeowners Without a Mortgage*

	Cabarrus County		Iredell County		Rowan County	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	13,006	--	14,502	--	13,212	--
Less than 10%	6,748	51.9%	7,617	52.5%	6,637	50.2%
10 to 14.9%	2,219	17.1%	2,844	19.6%	2,479	18.8%
15 to 19.9%	1,652	12.7%	1,490	10.3%	1,398	10.6%
20 to 24.9%	558	4.3%	684	4.7%	766	5.8%
25 to 29.9%	530	4.1%	478	3.3%	571	4.3%
30 to 34.9%	387	3.0%	346	2.4%	300	2.3%
35% or more	912	7.0%	1,043	7.2%	1,061	8.0%
Not Computed	223	(X)	187	(X)	351	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Concord		Kannapolis		Mooresville	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	4,622	--	2,740	--	1,593	--
Less than 10%	2,251	48.7%	1,322	48.2%	604	37.9%
10 to 14.9%	975	21.1%	516	18.8%	432	27.1%
15 to 19.9%	613	13.3%	395	14.4%	109	6.8%
20 to 24.9%	162	3.5%	74	2.7%	120	7.5%
25 to 29.9%	145	3.1%	156	5.7%	99	6.2%
30 to 34.9%	164	3.5%	55	2.0%	75	4.7%
35% or more	312	6.8%	222	8.1%	154	9.7%
Not Computed	70	(X)	44	(X)	14	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Salisbury		Statesville	
	Number	Percentage	Number	Percentage
Total Households	2,095	--	1,553	--
Less than 10%	873	41.7%	741	47.7%
10 to 14.9%	359	17.1%	251	16.2%
15 to 19.9%	222	10.6%	232	14.9%
20 to 24.9%	212	10.1%	72	4.6%
25 to 29.9%	88	4.2%	60	3.9%
30 to 34.9%	85	4.1%	35	2.3%
35% or more	256	12.2%	162	10.4%
Not Computed	60	(X)	37	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

Renters are by far the most cost-burdened group in the region. Rents rose more quickly than home values and renters tend to have lower incomes and less economic stability. More than 40 percent of renters are cost-burdened in all three counties. When households are cost-burdened, it creates economic strain in the present, but it also prevents residents from saving up the resources necessary to purchase a home in the future.

*Table: Housing Costs - Renters*

	Cabarrus County		Iredell County		Rowan County	
	Number	Percent	Number	Percent	Number	Percent
Total Households	18,766	18,766	15,976	15,976	14,095	14,095
Less than 15	2,895	15.4%	2,432	15.2%	2,219	15.7%
15 to 19.9%	3,422	18.2%	2,636	16.5%	2,353	16.7%
20 to 24.9%	2,737	14.6%	2,260	14.1%	1,839	13.0%
25 to 29.9%	1,755	9.4%	1,798	11.3%	1,509	10.7%
30 to 34.9%	1,914	10.2%	1,353	8.5%	1,000	7.1%
35% or more	6,043	32.2%	5,497	34.4%	5,175	36.7%
Not Computed	1,823	(X)	1,781	(X)	2,429	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

	Concord		Kannapolis		Mooresville	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Households	10,068	--	6,343	--	5,017	--
Less than 15%	1,459	14.5%	953	15.0%	786	15.7%
15 to 19.9%	1,801	17.9%	1,120	17.7%	959	19.1%
20 to 24.9%	1,345	13.4%	778	12.3%	776	15.5%
25 to 29.9%	1,035	10.3%	685	10.8%	623	12.4%
30 to 34.9%	1,004	10.0%	616	9.7%	433	8.6%
35% or more	3,424	34.0%	2,191	34.5%	1,440	28.7%
Not Computed	668	(X)	607	(X)	139	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)

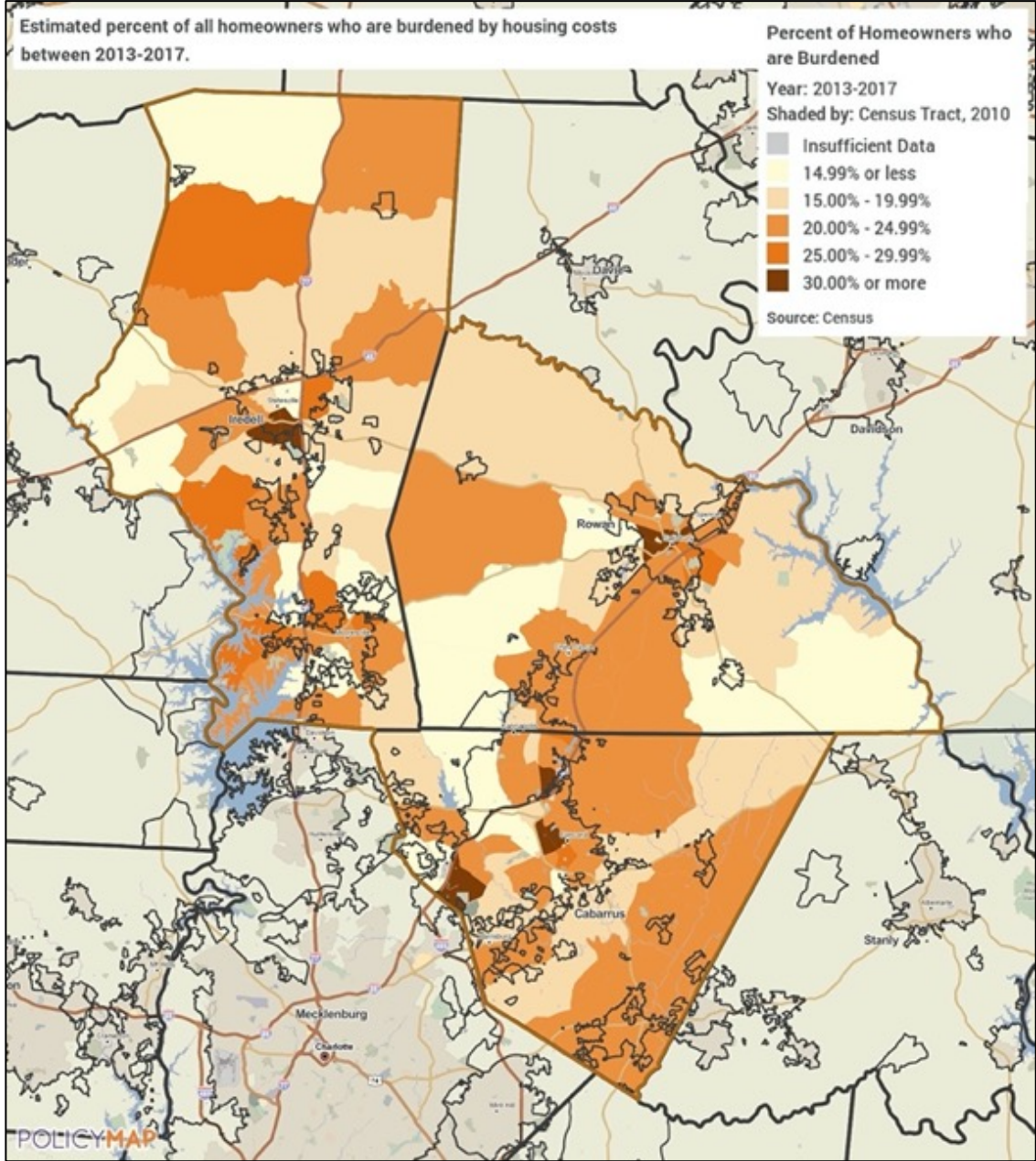
	Salisbury		Statesville	
	Number	Percentage	Number	Percentage
Total Households	5,855	--	4,682	--
Less than 15%	669	11.4%	511	10.9%
15 to 19.9%	897	15.3%	544	11.6%
20 to 24.9%	568	9.7%	599	12.8%
25 to 29.9%	788	13.5%	558	11.9%
30 to 34.9%	417	7.1%	405	8.7%
35% or more	2,516	43.0%	2,065	44.1%
Not Computed	548	(X)	291	(X)

Data Source: 2013-2017 American Community Survey 5-Year Estimates (DP04)



While there is no clear area where homeowners experience cost-burden more than anywhere else, there are pockets where homeowners experience more housing cost-burden. These areas are just south of Statesville, in Salisbury, in tracts north of Concord and one tract north of Harrisburg on the southwest border of Cabarrus County.

Map: Cost-Burdened Owner-Occupied Households

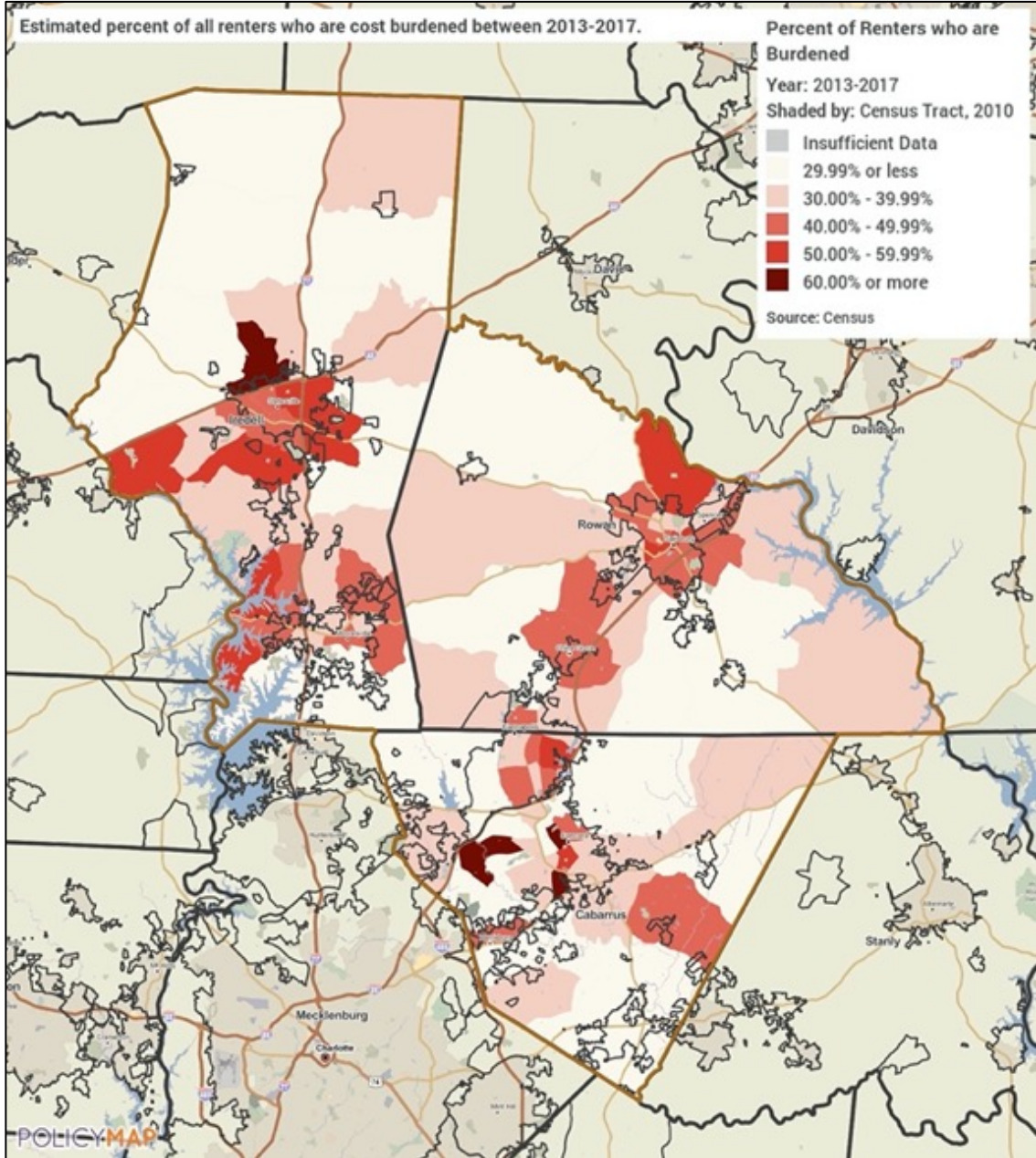


Source: 2013-2017 ACS via PolicyMap



Cost-burdened renters are more heavily concentrated than homeowners. There are areas with concentrations of cost-burdened renters exceeding 80 percent that are neighboring areas of low rates. Generally, cost-burdened renters are found in the vicinity of cities and towns and are rare in extremely rural areas.

Map: Cost-Burdened Renter Households



Source: 2013-2017 ACS via PolicyMap

## Housing Profile Conclusion

Housing in the Consortium varies greatly by location. Residential housing stock near the city of Charlotte is newer and there are fewer vacancies in the market. Affordability remains a key factor in choosing where one resides. Cost-burden is a major problem for residents, particularly renters who are at greater risk of housing instability. Renters with severe cost-burden are at risk of homelessness. Even with the increase in rental units over the past several years, rent has continued to climb significantly. This increase in rent indicates that demand is still high for rental units, and there is a need for affordable units as renters.

## Fair Housing in the Private Sector

### Lending Practices

Countywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of HMDA 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 HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants, including:

- Location of the loan (by Census tract, County, 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 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. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, “is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending.”

The following analysis is provided for Cabarrus, Iredell and Rowan counties, 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 Regional Overview

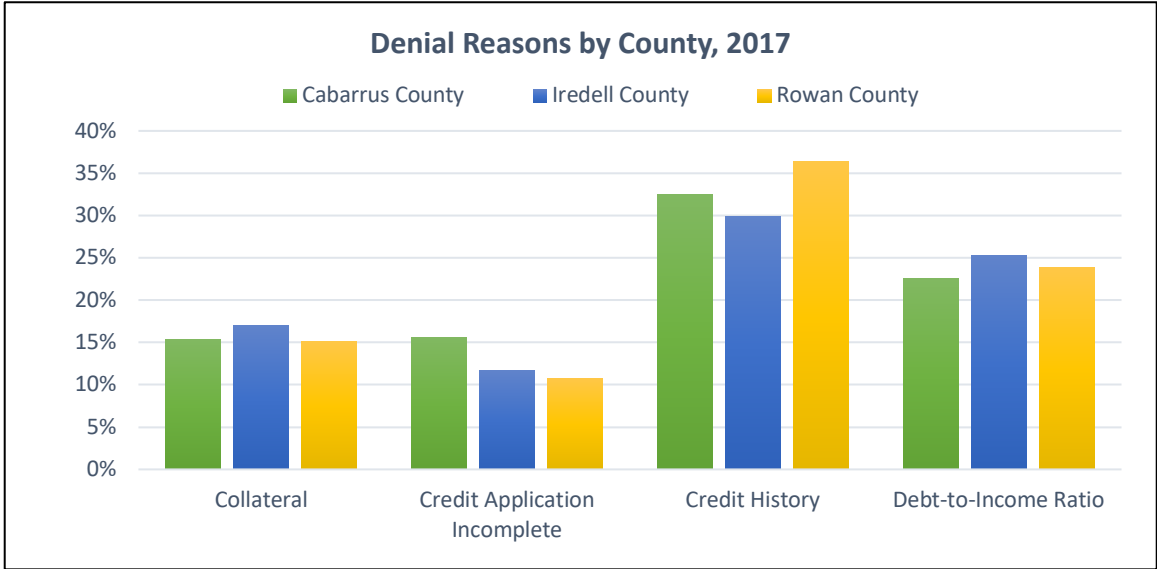
In 2017, there were approximately 25,700 applications within in the tri-county region for loans to purchase, refinance or make home improvements for a single-family home – not including manufactured homes. Cabarrus County had more than 11,500 applications, followed by Iredell County with nearly 8,900 and Rowan County with nearly 5,300. Of those applications, more than 50 percent for each county were approved and originated. Rowan County had the highest denial rate at 17 percent, while 12 percent of all applications were denied in Cabarrus and Iredell counties.

2017 HMDA Summary by County

	Applications	Originations	Percent Originated	Denials	Denial Rate
Cabarrus County	11,539	6,240	54.1%	1,347	11.7%
Iredell County	8,868	4,776	53.9%	1,095	12.3%
Rowan County	5,292	2,697	51.0%	923	17.4%

Data Source: HMDA, Federal Reserve Bank of St. Louis

The top two application denial reasons in all counties were credit history followed by debt-to-income ratio, representing more than half of each county’s total denials. Lack of collateral and incomplete applications represented the third and fourth highest percent of denials, respectively. It is important to note that financial institutions are not required to report 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.



Data Source: HMDA, Federal Reserve Bank of St. Louis

The balance of the approximately 25,700 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 many instances the application may have been withdrawn by the applicant.

*Table: Cabarrus County Disposition of Application by Loan Type and Purpose, 2017*

<b>Loan Type</b>	<b>Home Purchase</b>	<b>Refinance</b>	<b>Home Improvement</b>
<b>Total Applications</b>			
Conventional	4,486	2,800	597
FHA	1,373	853	24
VA	625	656	34
FSA/RHS	86	5	0
<b>Loans Originated</b>			
Conventional	2,846	1,432	267
FHA	715	319	8
VA	355	243	14
FSA/RHS	40	1	0
<b>Loans Approved but Not Accepted</b>			
Conventional	84	113	10
FHA	22	78	2
VA	7	25	2
FSA/RHS	2	0	0
<b>Applications Denied</b>			
Conventional	258	428	256
FHA	85	147	7
VA	38	116	9
FSA/RHS	2	1	0
<b>Applications Withdrawn</b>			
Conventional	573	451	38
FHA	162	139	3
VA	78	135	7
FSA/RHS	7	1	0
<b>Files Closed for Incompleteness</b>			
Conventional	96	195	16
FHA	23	80	1
VA	7	72	0
FSA/RHS	0	2	0
Data Source: HMDA, Federal Reserve Bank of St. Louis			
Data Note: Single Family Homes (excluding manufactured homes)			

Table: Iredell County Disposition of Application by Loan Type and Purpose, 2017

Loan Type	Home Purchase	Refinance	Home Improvement
<b>Total Applications</b>			
Conventional	3,583	2,204	426
FHA	840	538	19
VA	452	448	19
FSA/RHS	320	19	0
<b>Loans Originated</b>			
Conventional	2,305	1,113	186
FHA	421	175	2
VA	239	161	9
FSA/RHS	161	4	0
<b>Loans Approved but Not Accepted</b>			
Conventional	73	101	4
FHA	7	43	1
VA	5	20	0
FSA/RHS	4	0	0
<b>Applications Denied</b>			
Conventional	240	358	175
FHA	66	112	2
VA	27	86	3
FSA/RHS	22	4	0
<b>Applications Withdrawn</b>			
Conventional	424	348	34
FHA	110	95	5
VA	57	92	3
FSA/RHS	33	4	0
<b>Files Closed for Incompleteness</b>			
Conventional	96	111	11
FHA	17	64	5
VA	3	35	3
FSA/RHS	5	4	0
Data Source: HMDA, Federal Reserve Bank of St. Louis			
Data Note: Single Family Homes (excluding manufactured homes)			

Table: Rowan County Disposition of Application by Loan Type and Purpose, 2017

Loan Type	Home Purchase	Refinance	Home Improvement
<b>Total Applications</b>			
Conventional	1,543	1,254	479
FHA	722	445	18
VA	286	330	16
FSA/RHS	190	9	0
<b>Loans Originated</b>			
Conventional	1,004	634	183
FHA	368	136	5
VA	146	120	5
FSA/RHS	95	1	0
<b>Loans Approved but Not Accepted</b>			
Conventional	44	49	8
FHA	13	26	0
VA	4	6	0
FSA/RHS	2	0	0
<b>Applications Denied</b>			
Conventional	143	238	245
FHA	73	99	4
VA	26	71	2
FSA/RHS	19	3	0
<b>Applications Withdrawn</b>			
Conventional	166	181	26
FHA	88	101	1
VA	40	67	5
FSA/RHS	18	3	0
<b>Files Closed for Incompleteness</b>			
Conventional	40	79	9
FHA	15	34	5
VA	5	37	3
FSA/RHS	4	2	0
Data Source: HMDA, Federal Reserve Bank of St. Louis			
Data Note: Single Family Homes (excluding manufactured homes)			

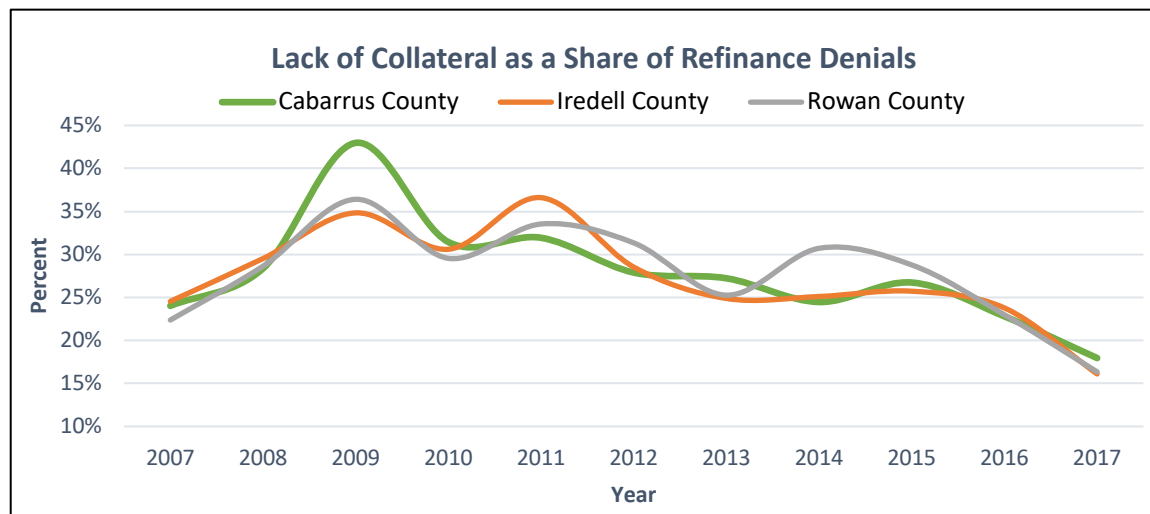
A further examination of denials indicates that the majority were for applicants seeking to refinance existing mortgages for owner-occupied primary residences in Cabarrus and Iredell counties (51 percent), while refinances represented 45 percent in Rowan County. The number one reason for denial of refinance applications in all counties was credit history. Lack of collateral represented less than 20 percent of all refinance denials in each county.

2017 Refinance Denial Summary by County

	Refi. Share of Total Denials	Ref. Denied for Lack of Collateral	Refi. Denied for Credit History	Refi. Denied for Debt-to-Income Ratio
Cabarrus County	51%	18%	27%	20%
Iredell County	51%	16%	27%	23%
Rowan County	45%	16%	32%	17%

Data Source: HMDA, Federal Reserve Bank of St. Louis

Typically, homeowners, seeking to refinance existing home mortgages are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this would indicate the home is worth less than the existing mortgage 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 significantly since the peak of the housing crisis, suggesting that the number of “under-water” homes in all three counties has declined since 2009.



Data Source: HMDA, Federal Reserve Bank of St. Louis

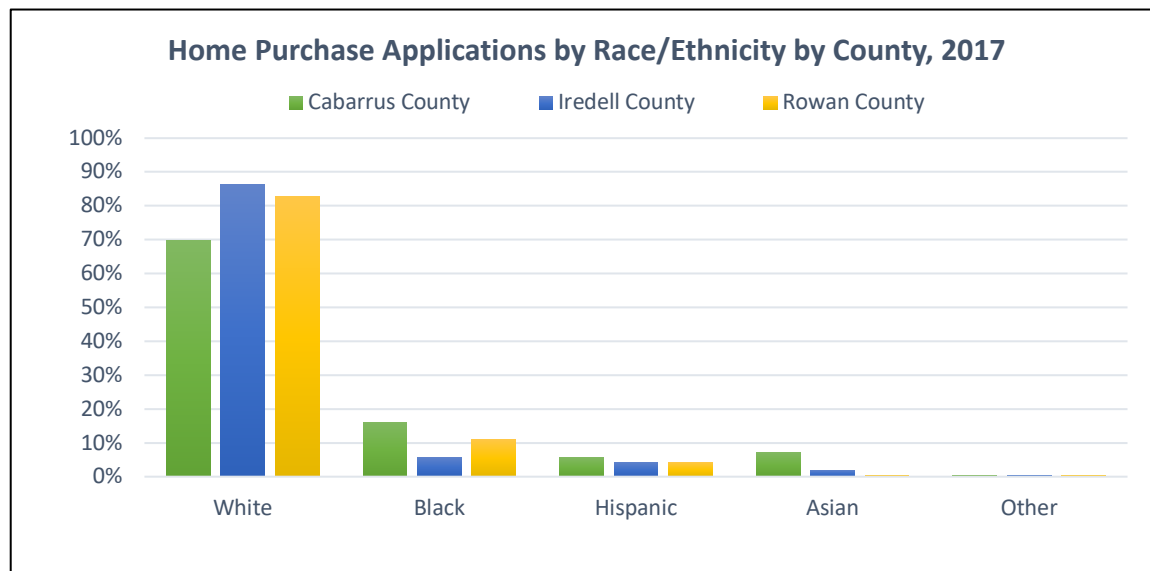
Of the home purchase loans for single-family homes that were originated in 2017, more than 70 percent of these originations were provided by conventional lenders in Cabarrus and Iredell counties, higher than the national conventional home purchase share of 64 percent. Rowan County’s conventional home purchase share was 62 percent, slightly lower than the national average. The remaining share of home purchase loans were provided by federally backed sources including the Federal Housing Administration (FHA), the Farm Service Agency and the U.S. Department of Veterans Affairs. Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders.

2017 Home Purchase Summary by County

	Home Purchase Originations	Home Purchase Conventional Share
Cabarrus County	3,956	72%
Iredell County	3,126	74%
Rowan County	1,613	62%

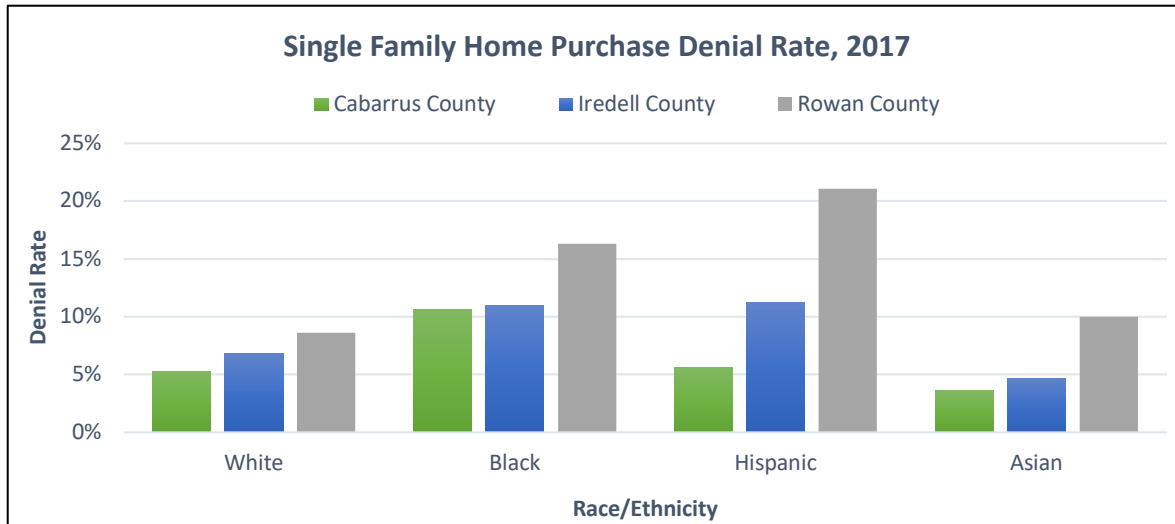
Data Source: HMDA, Federal Reserve Bank of St. Louis

The share of applications and percentage of loan application denials for traditional home purchase loans varies by race/ethnic groups. In all counties, the largest applicant group by a wide margin in 2017 was non-Hispanic whites. In 2017, whites and Asians were less likely to be denied for conventional single-family home purchases relative to black and Hispanics in all three counties.



Data Source: HMDA, Federal Reserve Bank of St. Louis



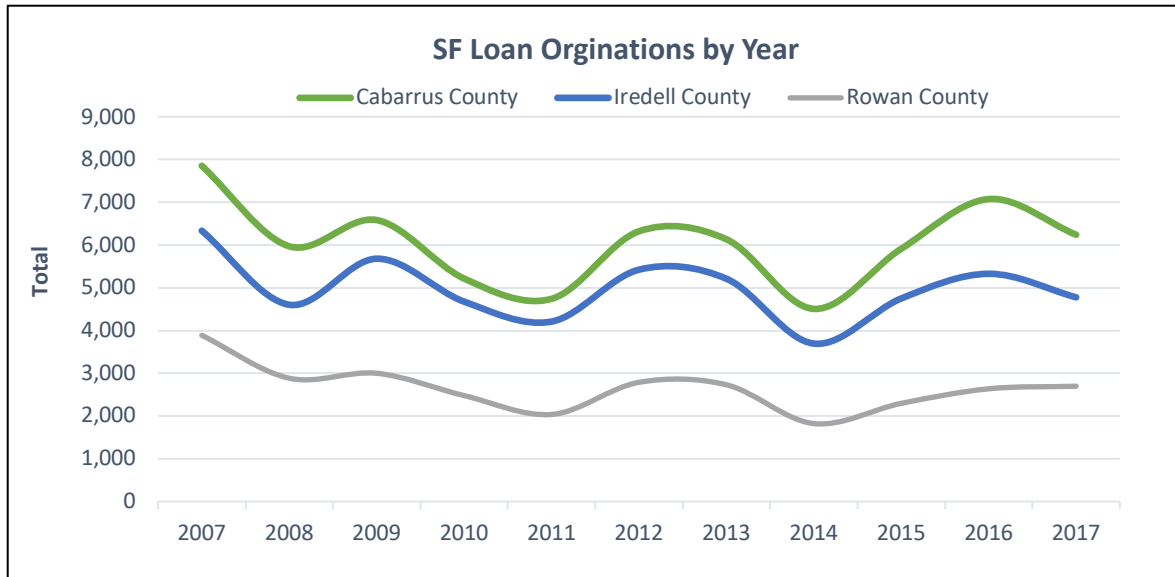


Data Source: HMDA, Federal Reserve Bank of St. Louis

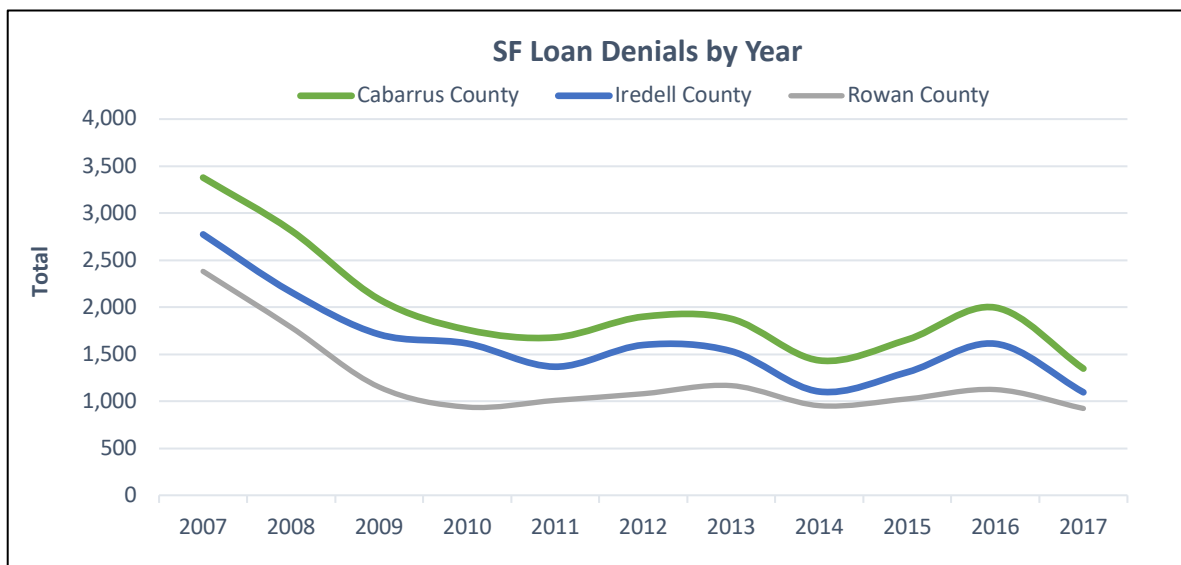
#### The Regional Single-Family Lending Market, 2007-2017

Highlighted below, the number of single-family loan originations in all three counties followed a similar and dynamic trajectory between 2007 and 2017. At the onset of the housing crisis, originations declined between 2007 and 2008, followed by a mild increase between 2008 and 2009. Subsequently, originations trended downward between 2009 and 2011, followed by a year-over-year increase between 2011 and 2012. Loan originations then fell between 2013 and 2014, but grew steadily between 2014 and 2016. As of 2017, total originations in all three counties were below the level prior to the housing crisis.

In contrast to originations, the number of application denials demonstrated fewer extreme changes between 2007 and 2017, though fell dramatically for all three counties between 2007 and 2010. As of the most recent data year, denials in all three counties were well 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 in all three counties.

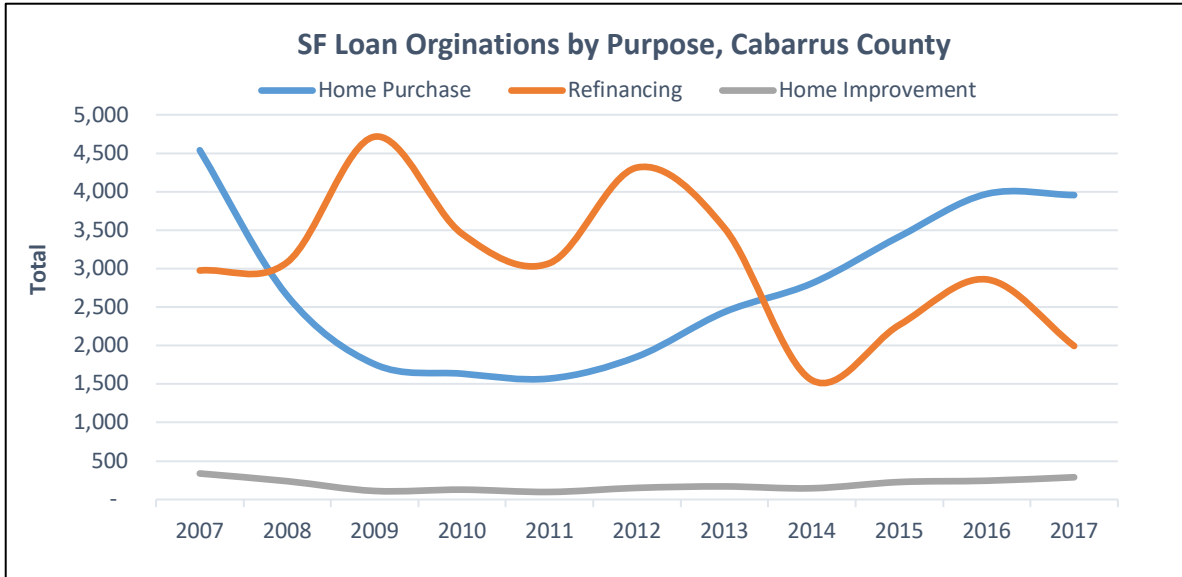


Data Source: HMDA, Federal Reserve Bank of St. Louis

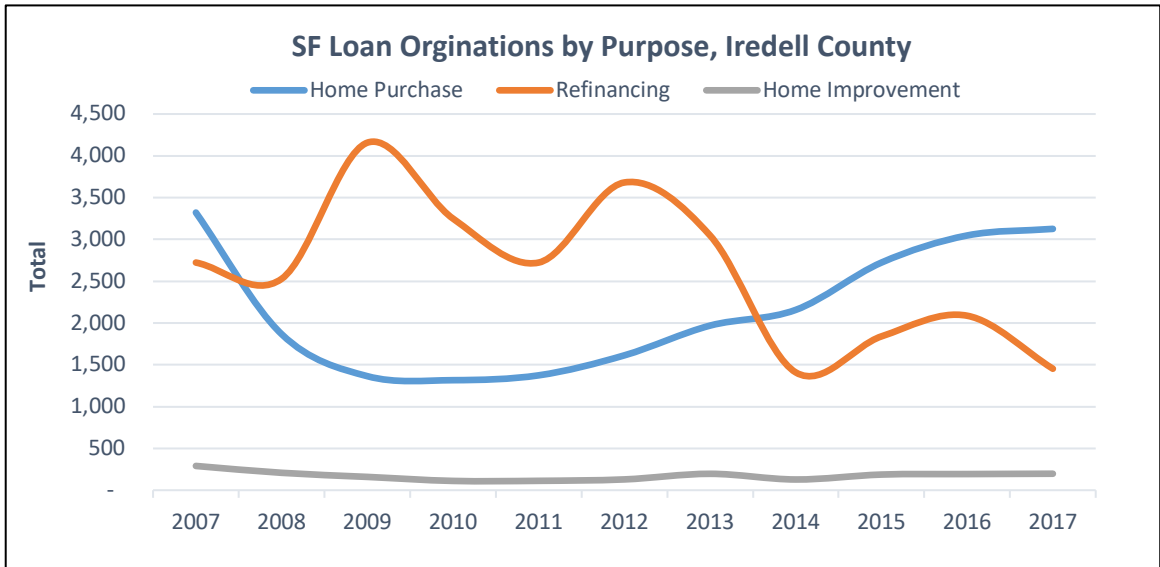


Data Source: HMDA, Federal Reserve Bank of St. Louis

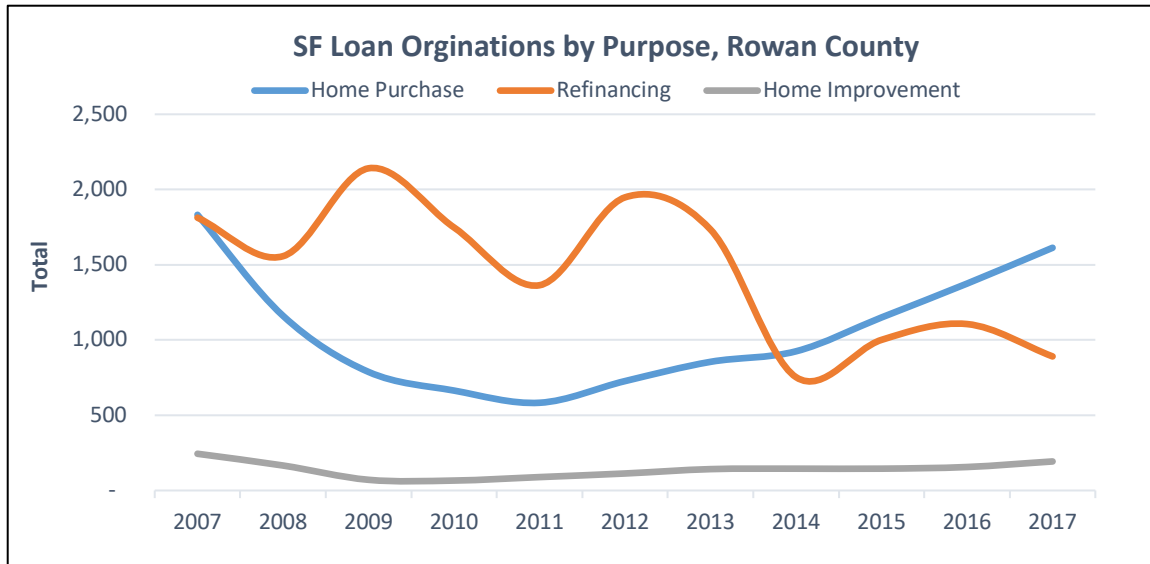
Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Refinancing became the dominant loan purpose starting in 2008, as interest rates were broadly falling, discussed further below. In 2017, home purchases were a strong majority of each county's total originations, and in the case of Iredell and Rowan counties the total of home purchase loans originated was the highest since 2007. The consistent growth of home purchase originations in all three counties since 2011 reflects a steady and recovering demand for housing within the region.



Data Source: HMDA, Federal Reserve Bank of St. Louis

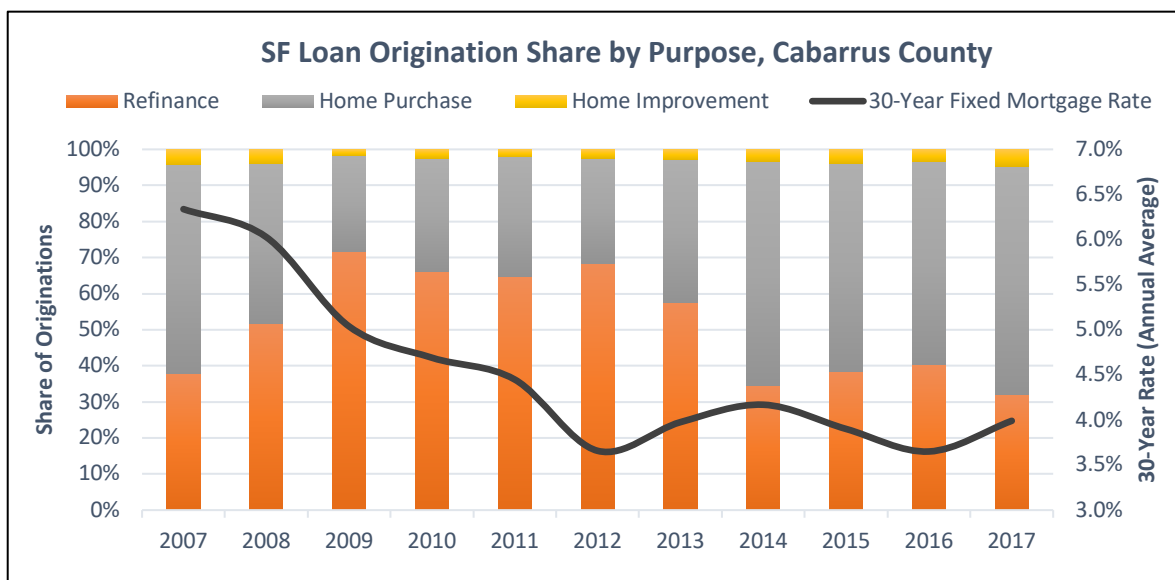


Data Source: HMDA, Federal Reserve Bank of St. Louis

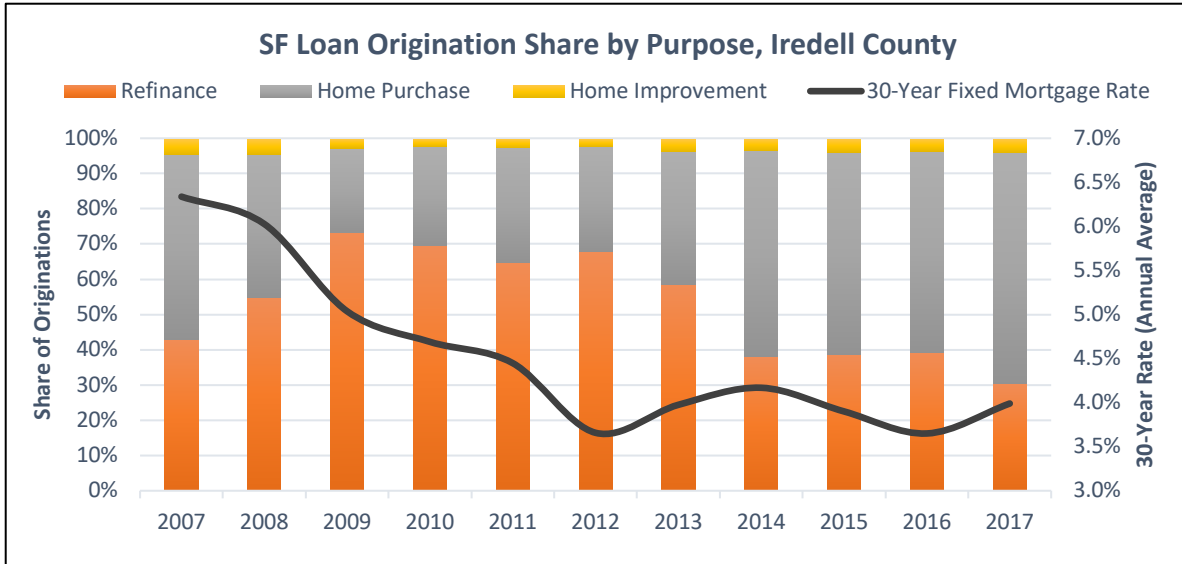


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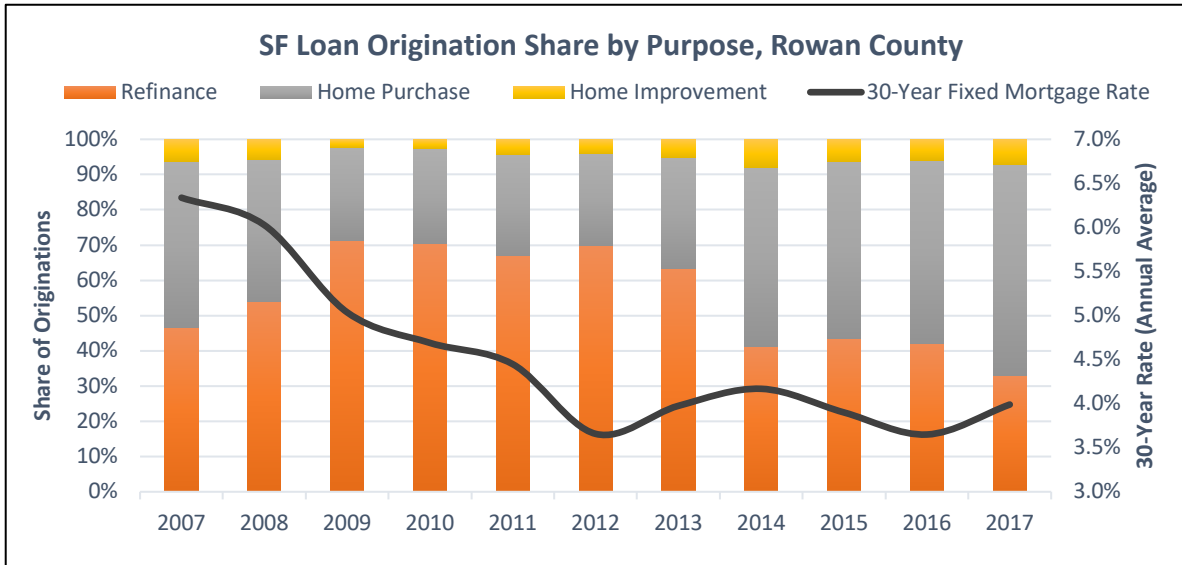
The share of refinance originations appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level of all years examined, refinance originations reached the highest share since the downturn. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell in all three counties. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 was consistent with the reduction in the number of refinance loan originations over the same time period.



Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis

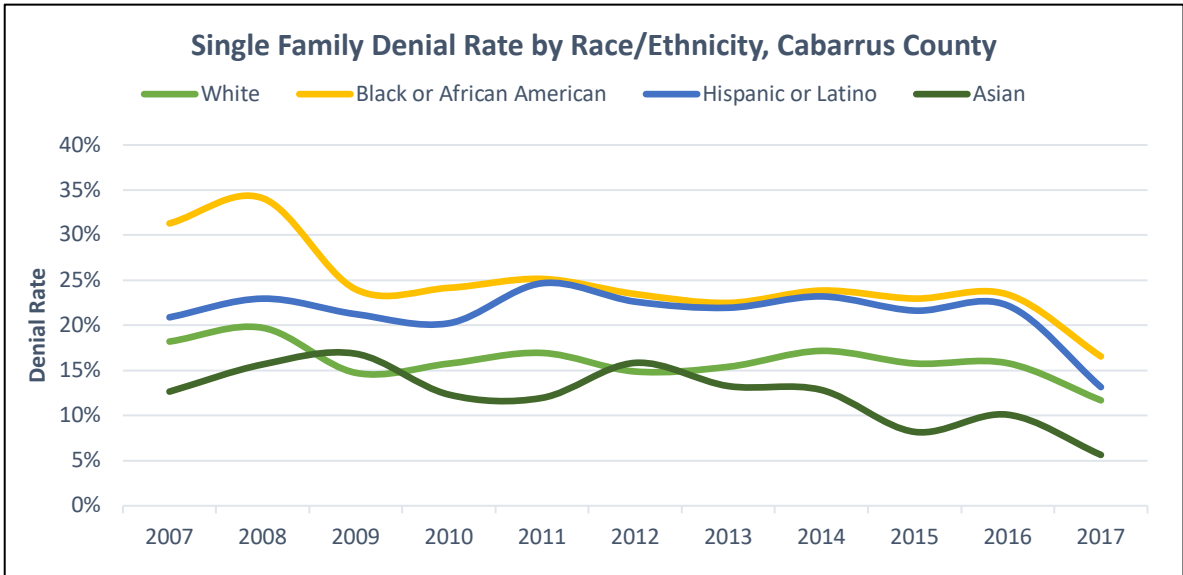


Data Source: HMDA, Federal Reserve Bank of St. Louis

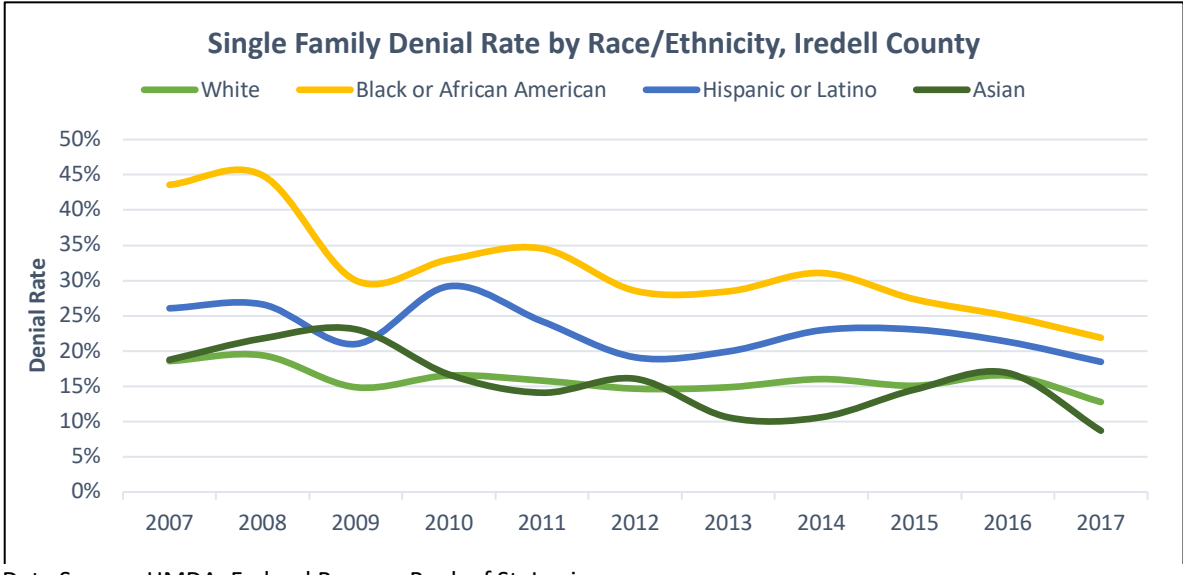


Income, Race, and Single-Family Loan Denials

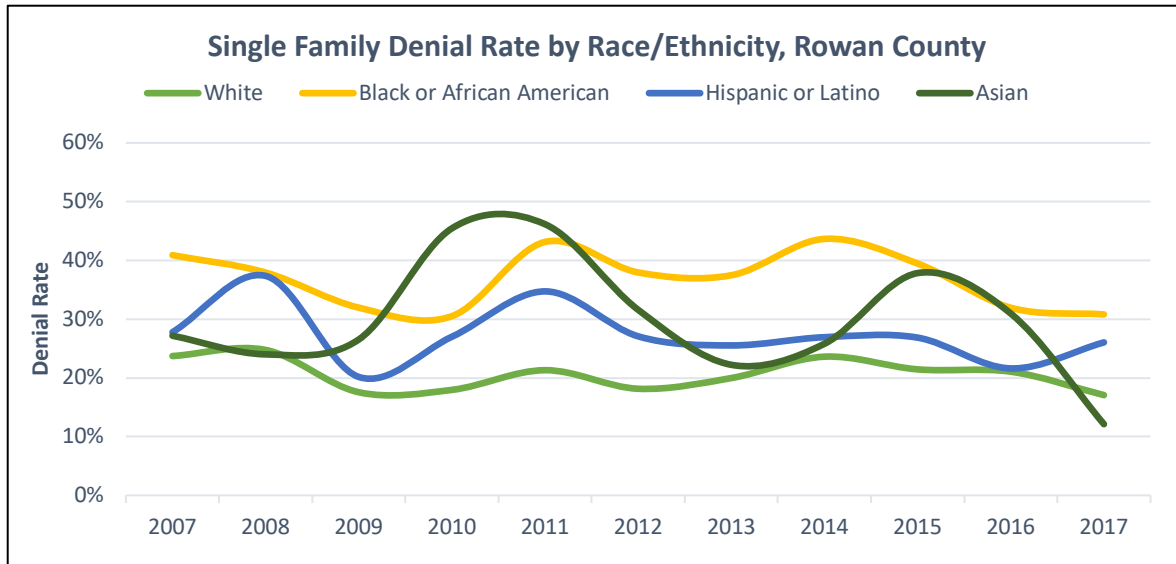
Denial rates for single family loans over time vary by race and ethnicity. The charts below show that between 2007 and 2017, white applicants were generally less likely to be denied relative to black and Hispanic applicants. The overall denial rate for all groups has fallen during the analysis period.



Data Source: HMDA, Federal Reserve Bank of St. Louis

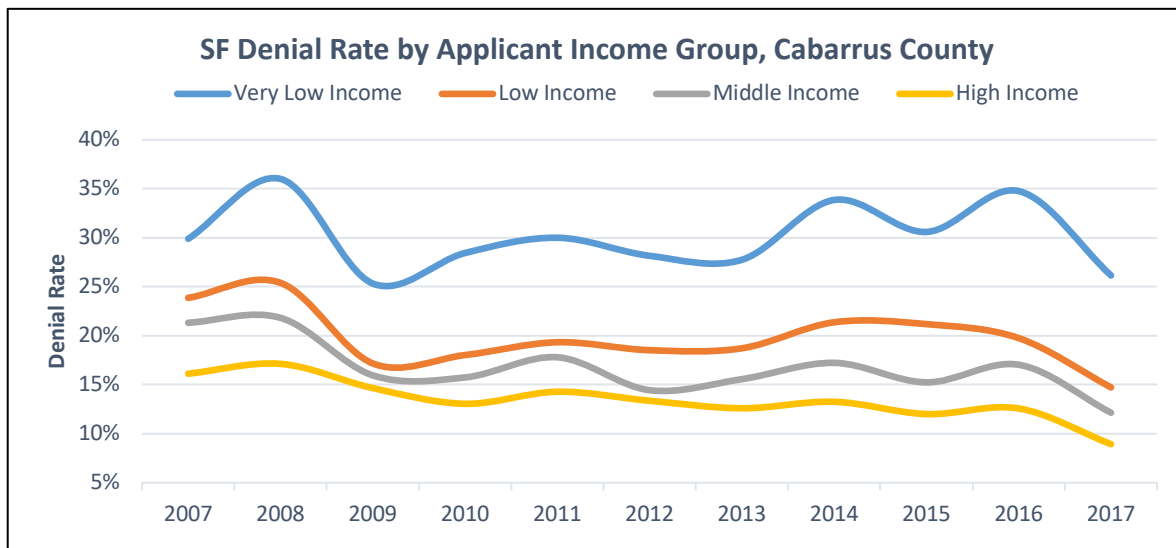


Data Source: HMDA, Federal Reserve Bank of St. Louis

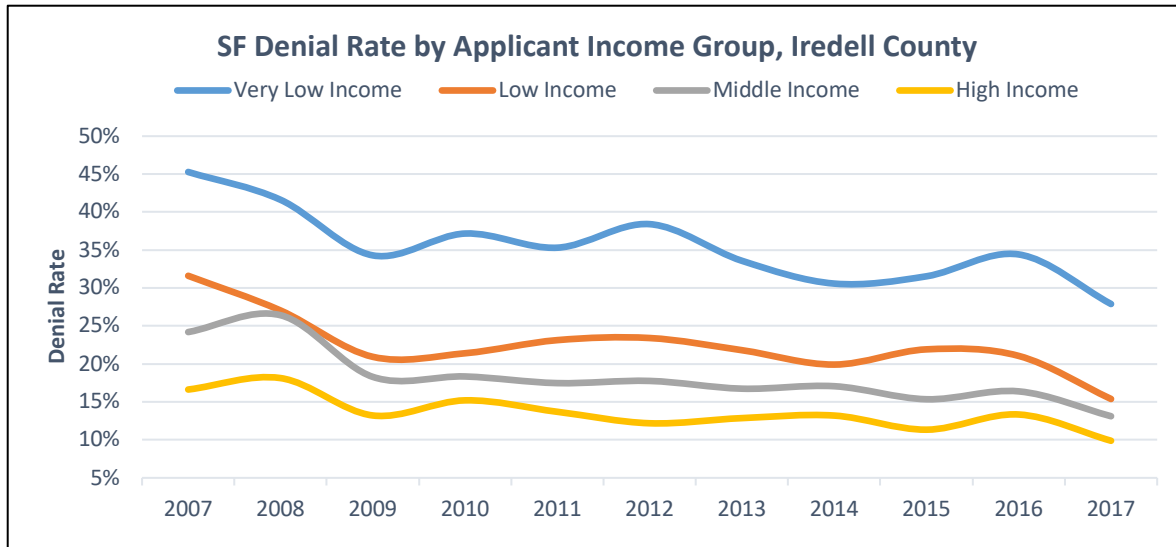


Data Source: HMDA, Federal Reserve Bank of St. Louis

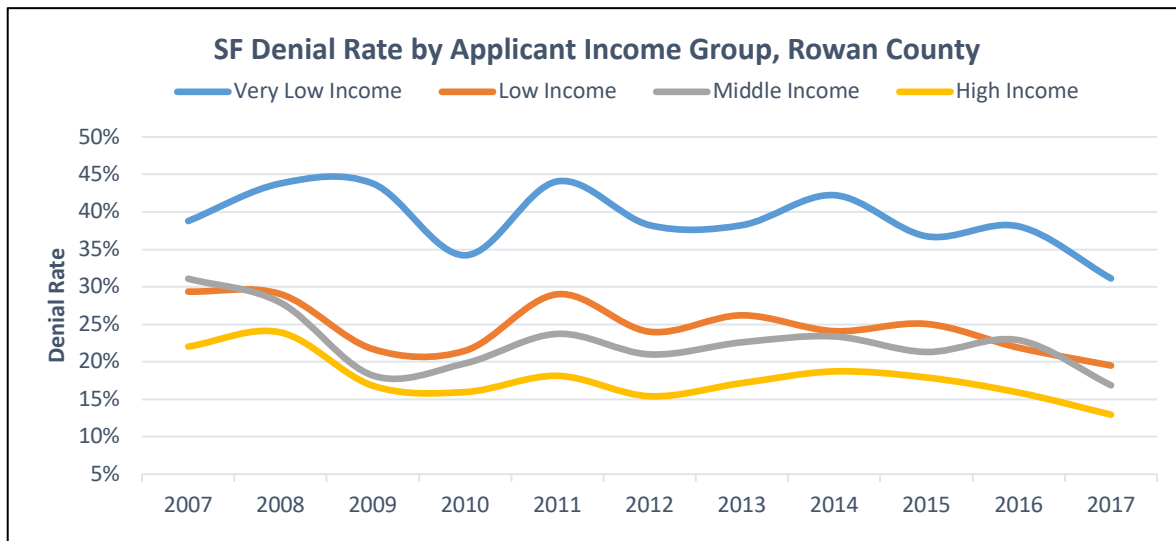
A view of single-family denial rates by applicant income group, highlighted below, generally shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. Denial rates for Very Low-Income applicants (50 percent or less of Area Median Income), however, have remained well above other income groups. High Income (greater than 120 percent of Area Median Income) applicants were the least likely to be denied in every year examined. The single-family denial rate declined for all income groups between 2007 and 2017.



Data Source: HMDA, Federal Reserve Bank of St. Louis

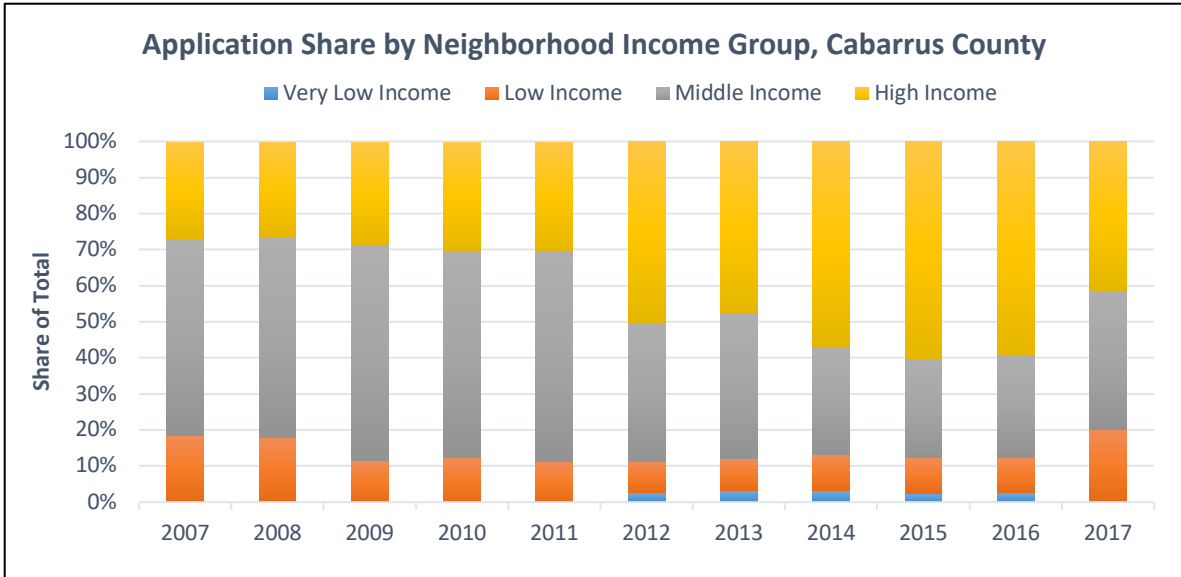


Data Source: HMDA, Federal Reserve Bank of St. Louis

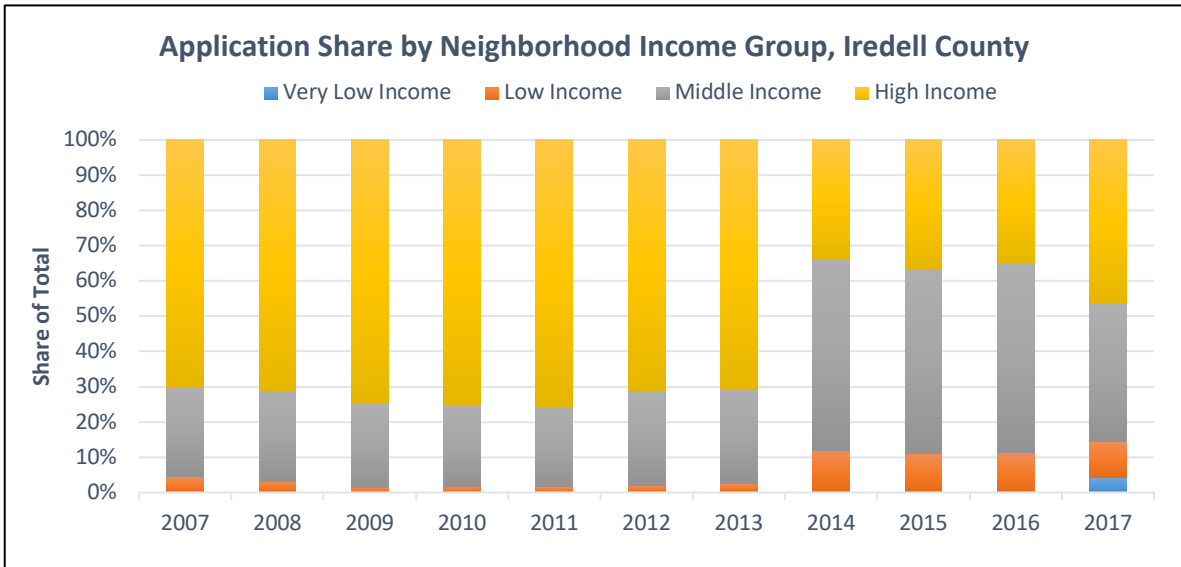


Data Source: HMDA, Federal Reserve Bank of St. Louis

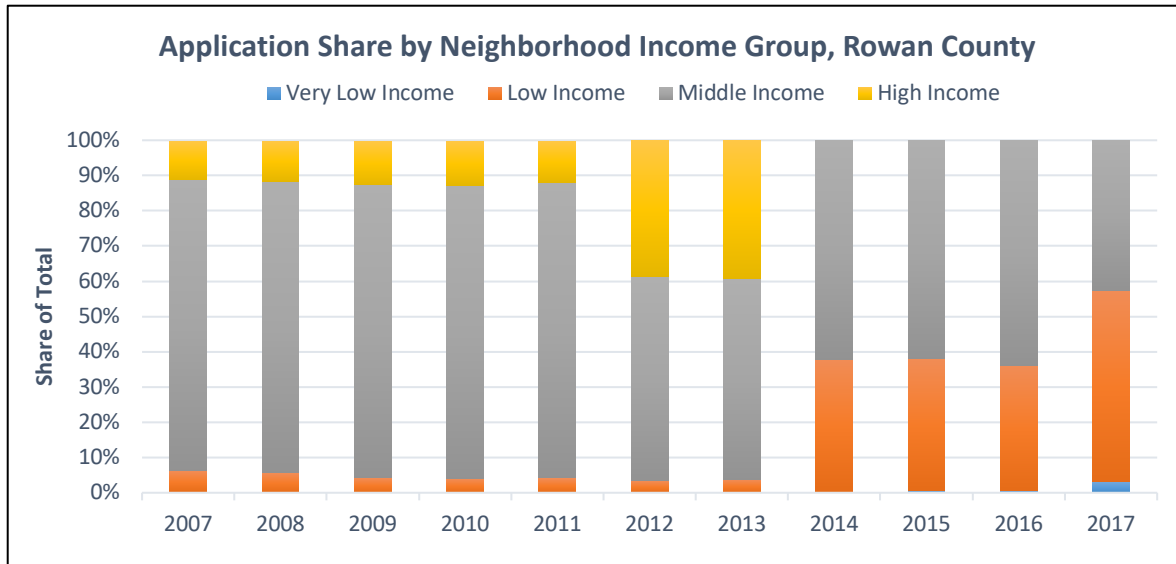
As a percentage of total applications, the distribution among neighborhoods by income group (defined as median income of property’s Census tract) shows that in recent years, Cabarrus and Iredell counties have been more represented by High Income applicants relative to Rowan County.



Data Source: HMDA, Federal Reserve Bank of St. Louis



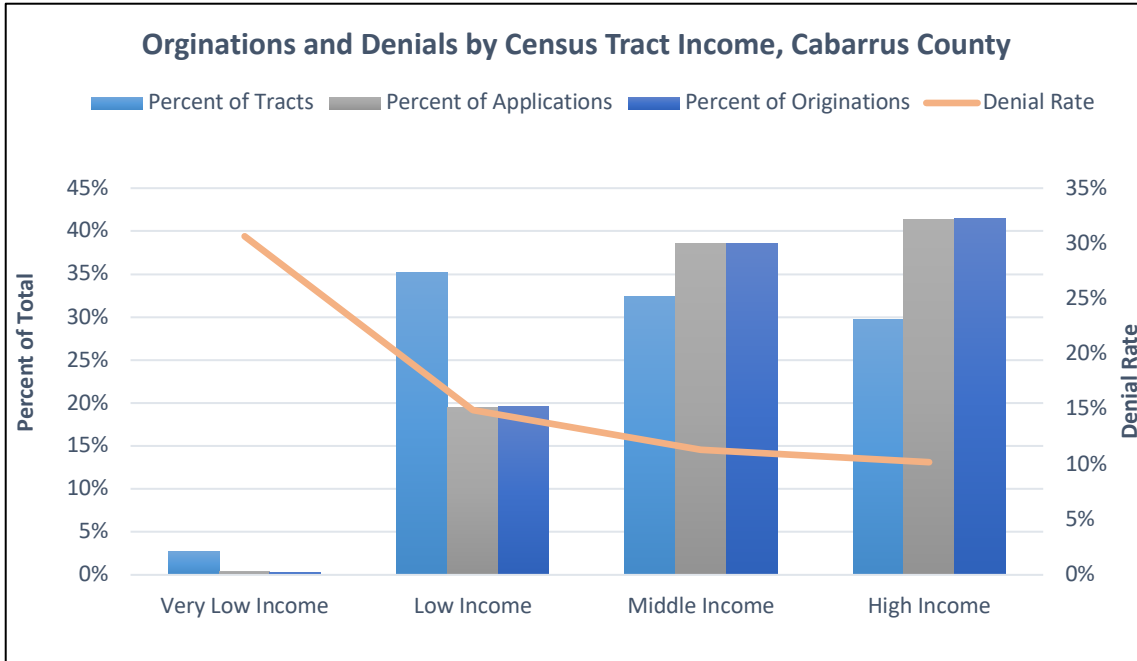
Data Source: HMDA, Federal Reserve Bank of St. Louis



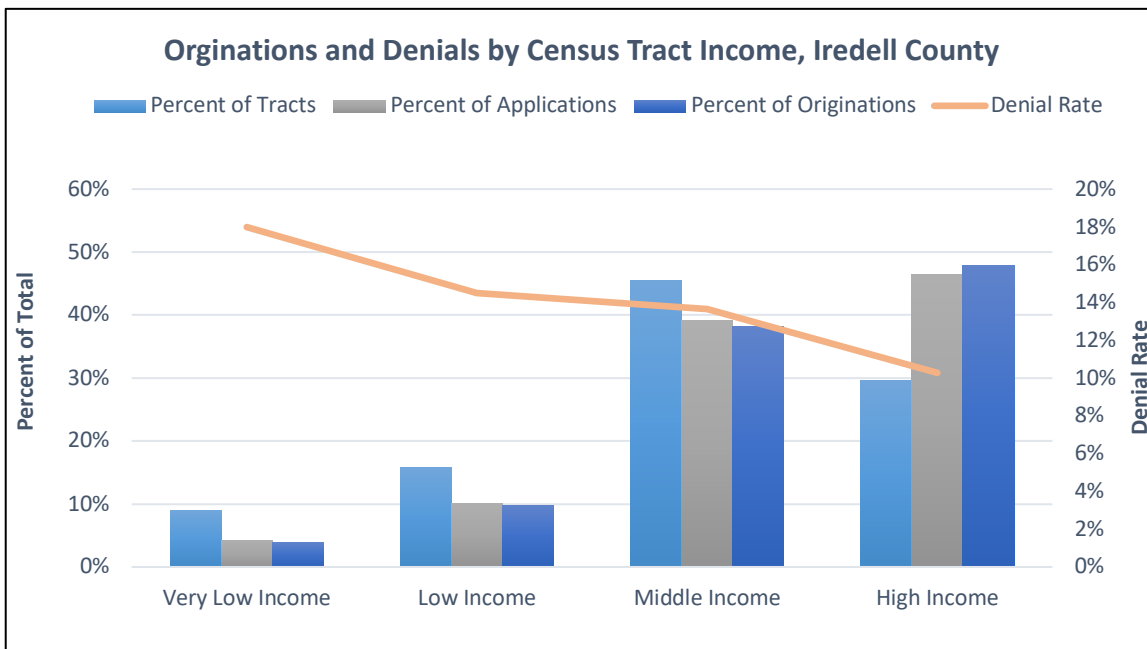
Data Source: HMDA, Federal Reserve Bank of St. Louis

Within each county, very low-income and low-income neighborhoods are represented by lower application and origination counts relative to their share of total neighborhoods, shown below. This suggests that low and very low-income neighborhoods are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations are disproportionately likely to occur for properties in high-income neighborhoods. High income neighborhoods, for example, represent 30 percent of the Cabarrus County total, though they accounted for 41 percent of applications and 42 percent of all single-family loans originated throughout the county in 2017.

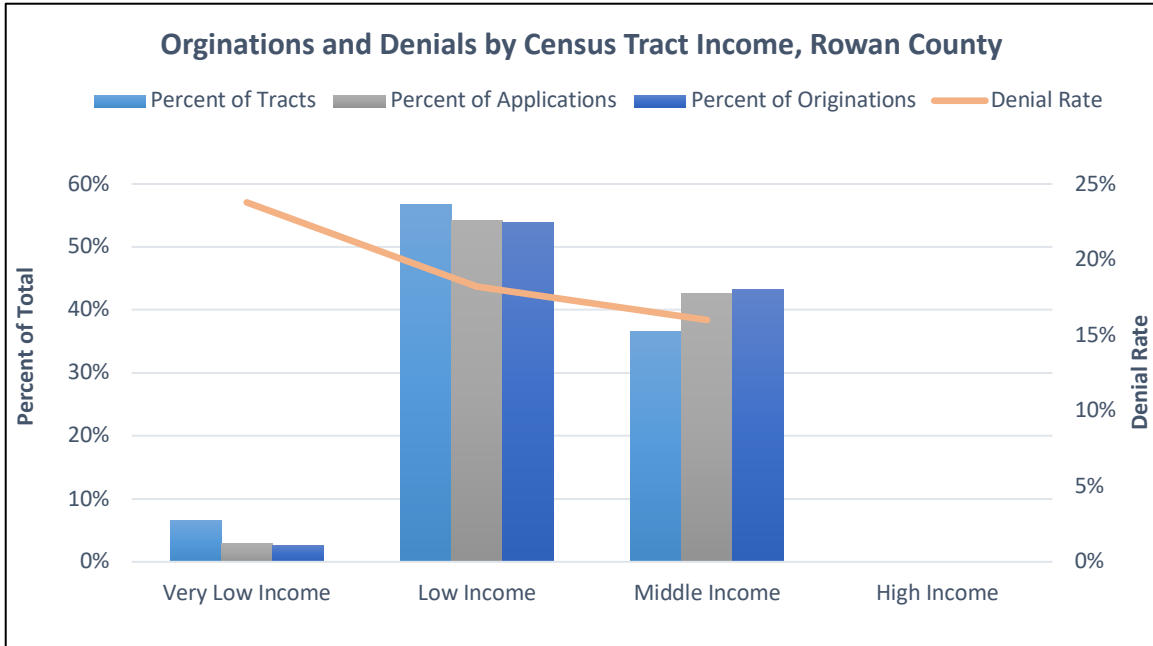




Data Source: HMDA, Federal Reserve Bank of St. Louis



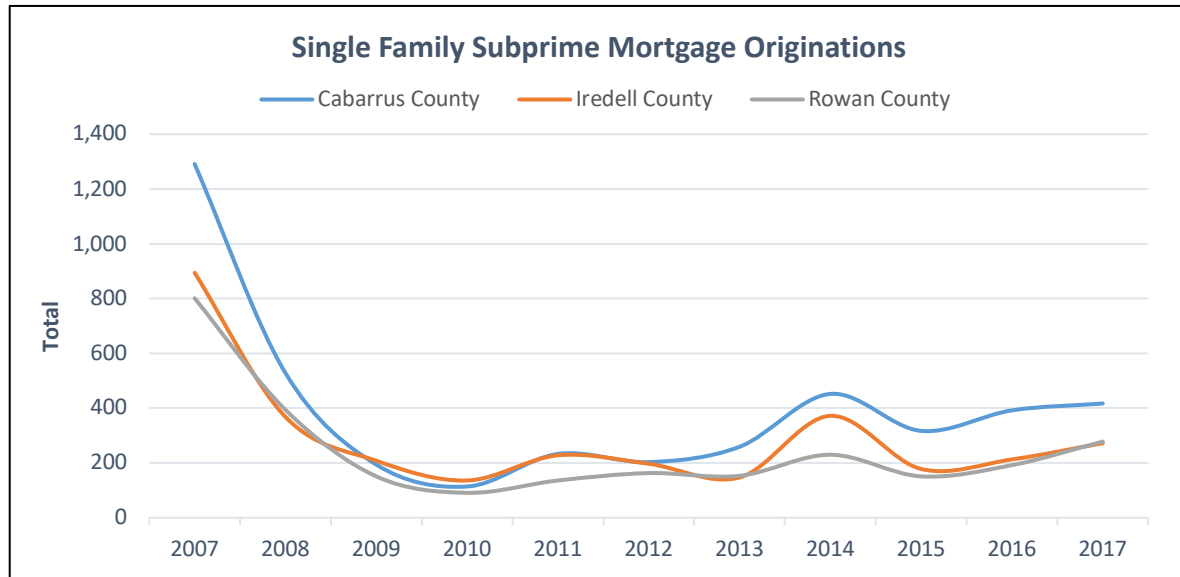
Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis

## The Subprime Market

Illustrated below, the subprime mortgage market in all three counties declined significantly between 2007 and 2010, dropping by more than 85 percent. 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 at least 70 percent on net in all three counties between 2007 and 2017, though have increased since 2010. As a percent of each county's total, subprime originations declined by more than half between 2007 and 2017.

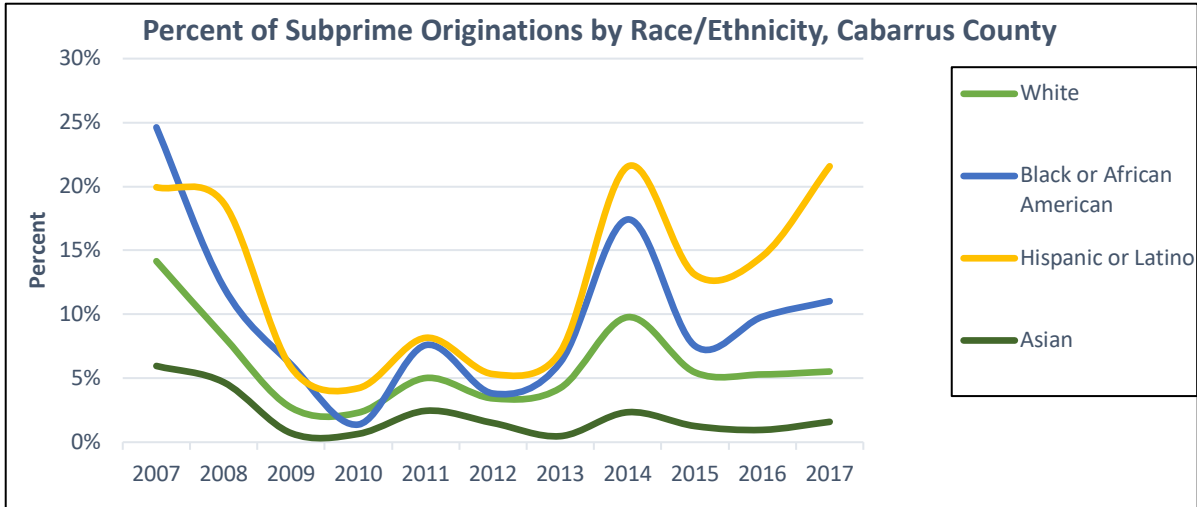


Data Source: HMDA, Federal Reserve Bank of St. Louis

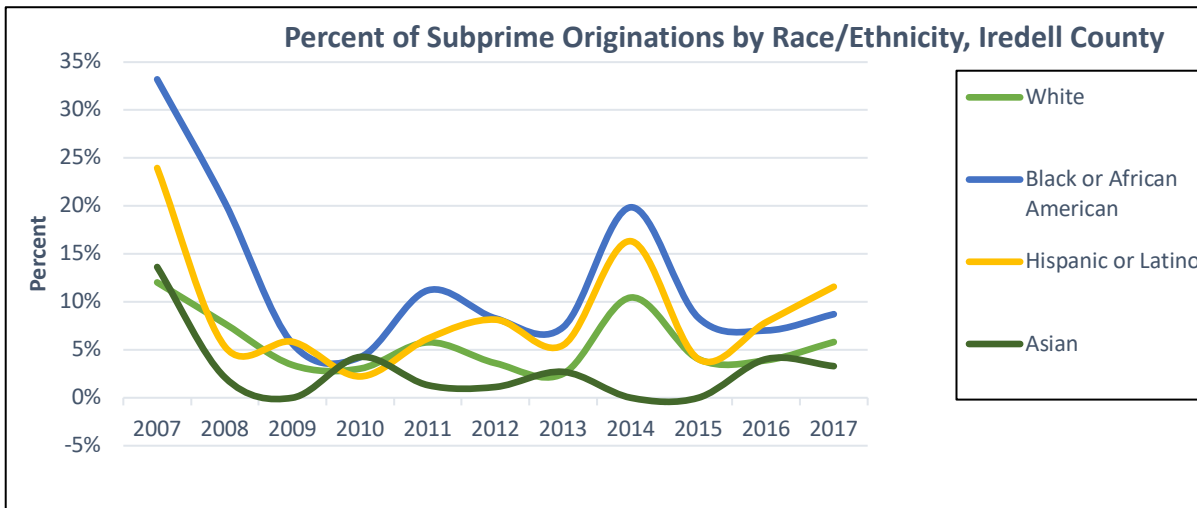
Looking at the share of subprime loans as a percentage of total originations by race/ethnicity reveals that black and Hispanic loan recipients were more likely to be subprime relative to white loan recipients in 2007. This trend is consistent with the broader national pattern of minorities being disproportionately subjected to predatory subprime lending leading up to the housing crash, as outlined in a post-crisis report by the U.S. Department of Housing and Urban Development.<sup>1</sup> While the subprime share for all groups is generally lower, black and Hispanic borrowers were the most likely to be subprime as of 2017.

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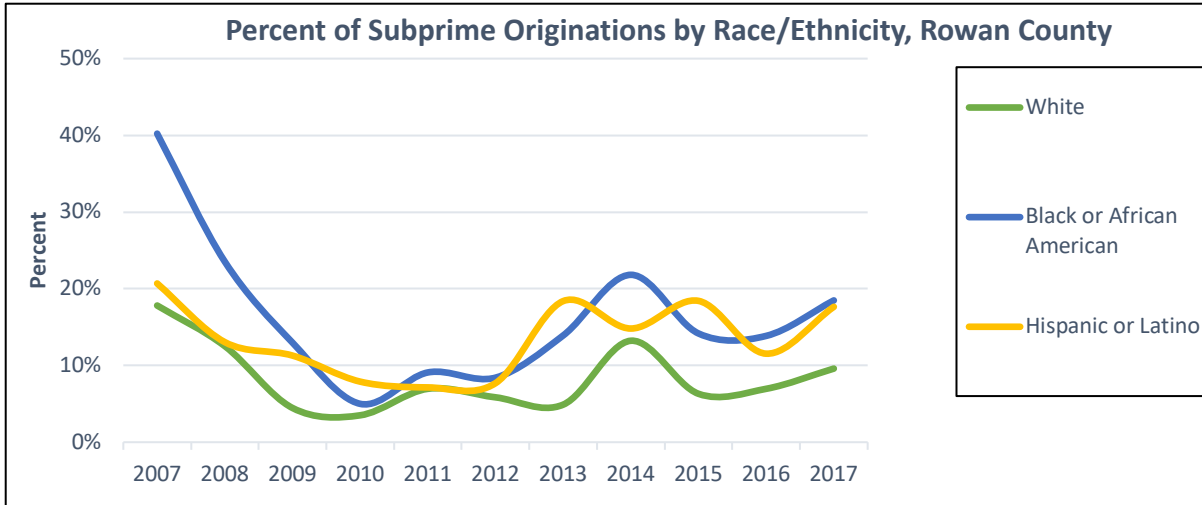
<sup>1</sup> [https://www.huduser.gov/portal/publications/foreclosure\\_09.pdf](https://www.huduser.gov/portal/publications/foreclosure_09.pdf)



Data Source: HMDA, Federal Reserve Bank of St. Louis

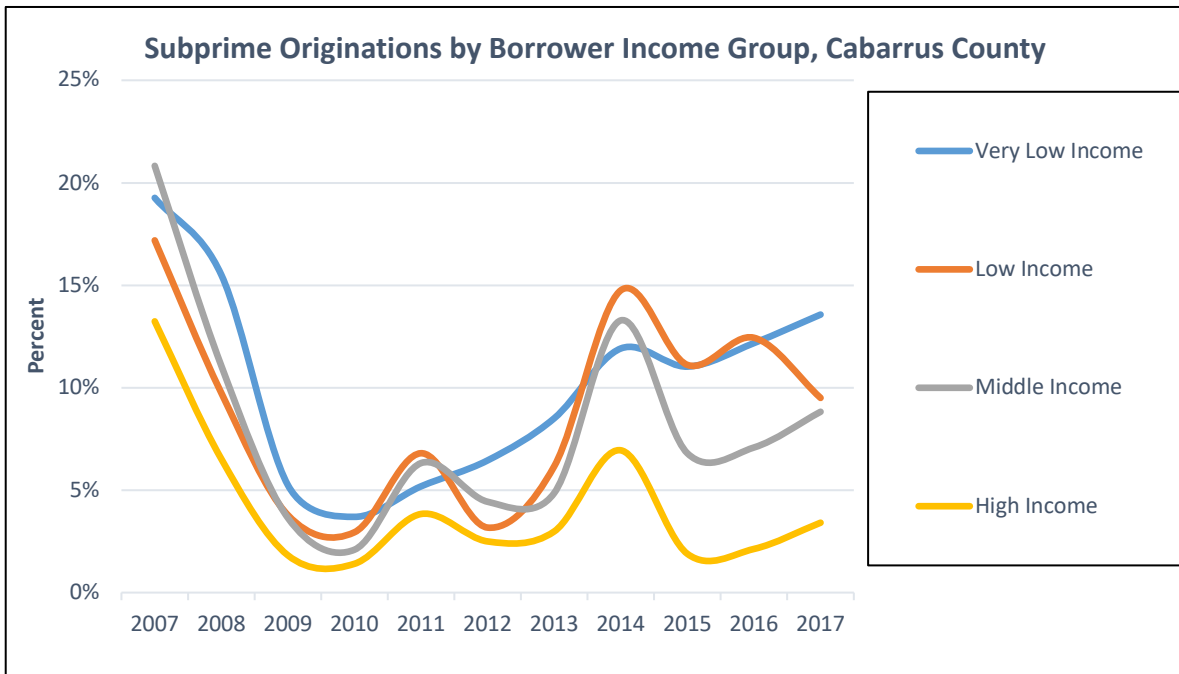


Data Source: HMDA, Federal Reserve Bank of St. Louis



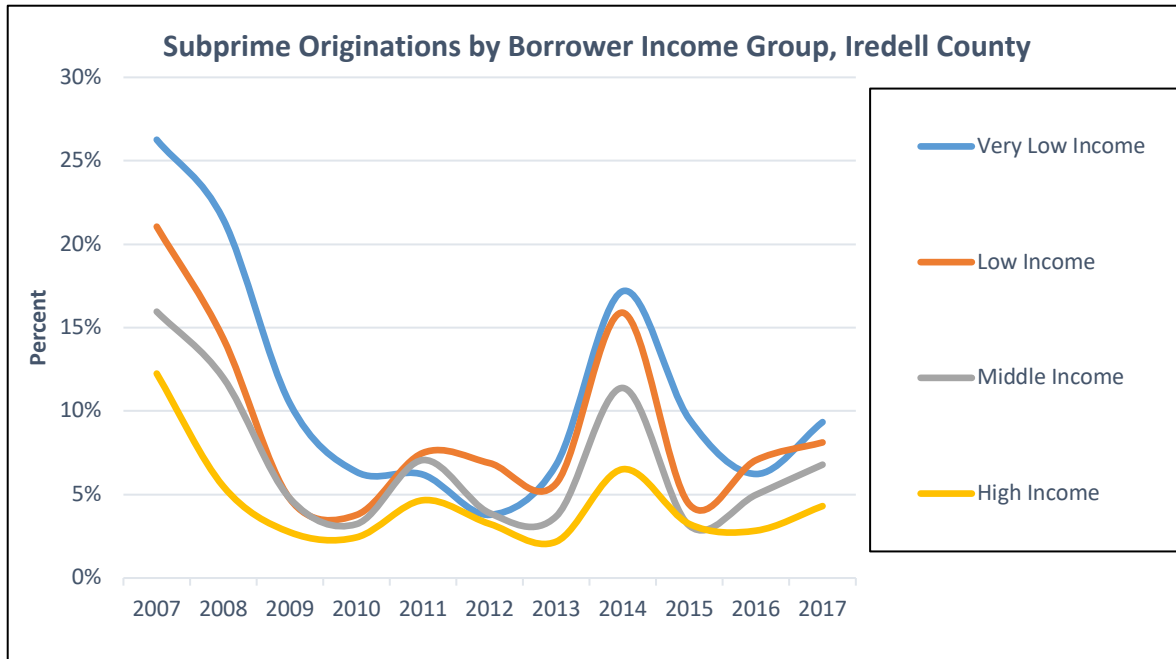
Data Source: HMDA, Federal Reserve Bank of St. Louis

A view of subprime originations by income group totals shows that high income borrowers were least likely to be subprime in all years for Cabarrus and Iredell counties.

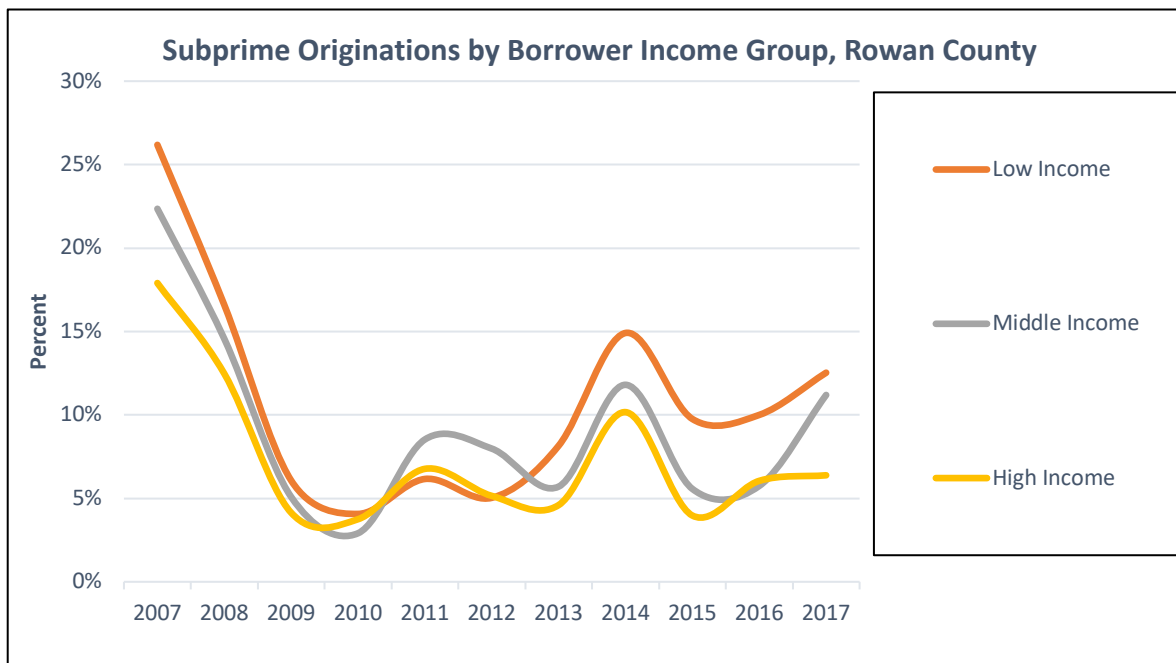


Data Source: HMDA, Federal Reserve Bank of St. Louis





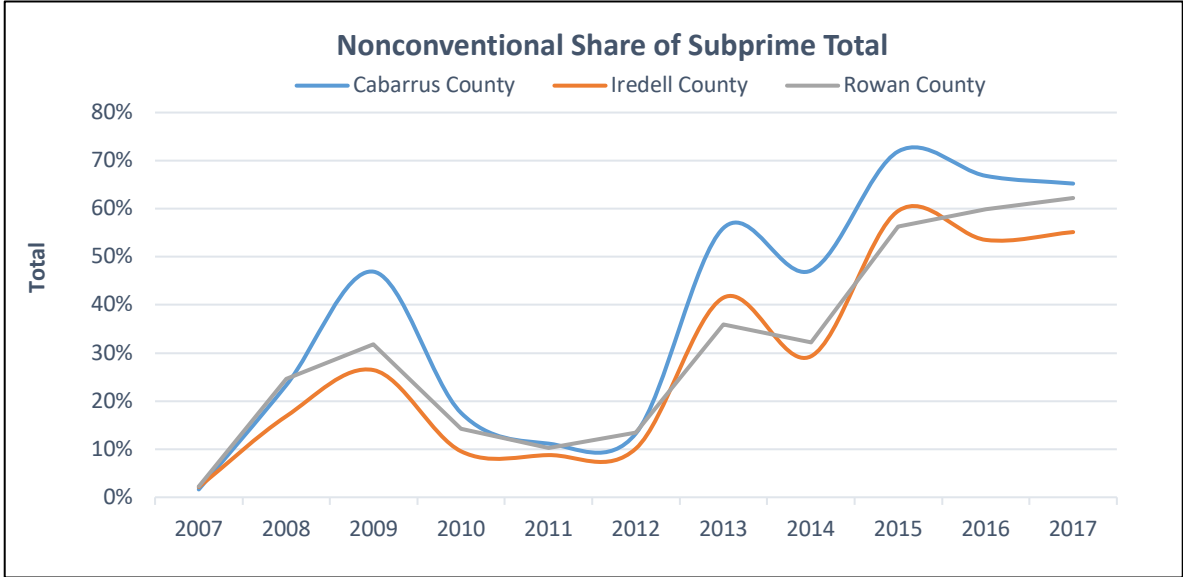
Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis

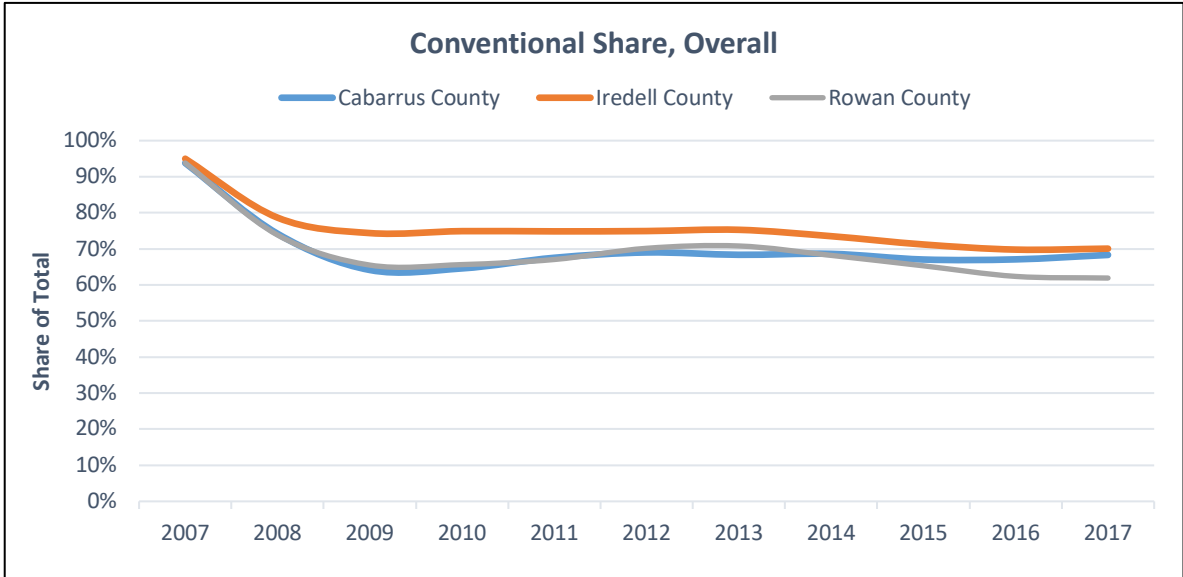
Consistent with broader national trends, the composition of subprime loans within all three counties has shifted from conventional loans to government-insured nonconventional loans in recent years. In 2007, over 97 percent of subprime loans within each county were originated by conventional lenders. As of 2017, that percentage was 35 percent for Cabarrus County, 38 percent for Rowan County, and 45 percent for Iredell County. Of the nonconventional subprime

loans originated in all three counties, the overwhelming majority were insured by the Federal Housing Administration more than 95 percent in 2017. By contrast, the FHA’s share of nonconventional prime loans is more evenly split with loans insured by the U.S. Department of Veterans Affairs.

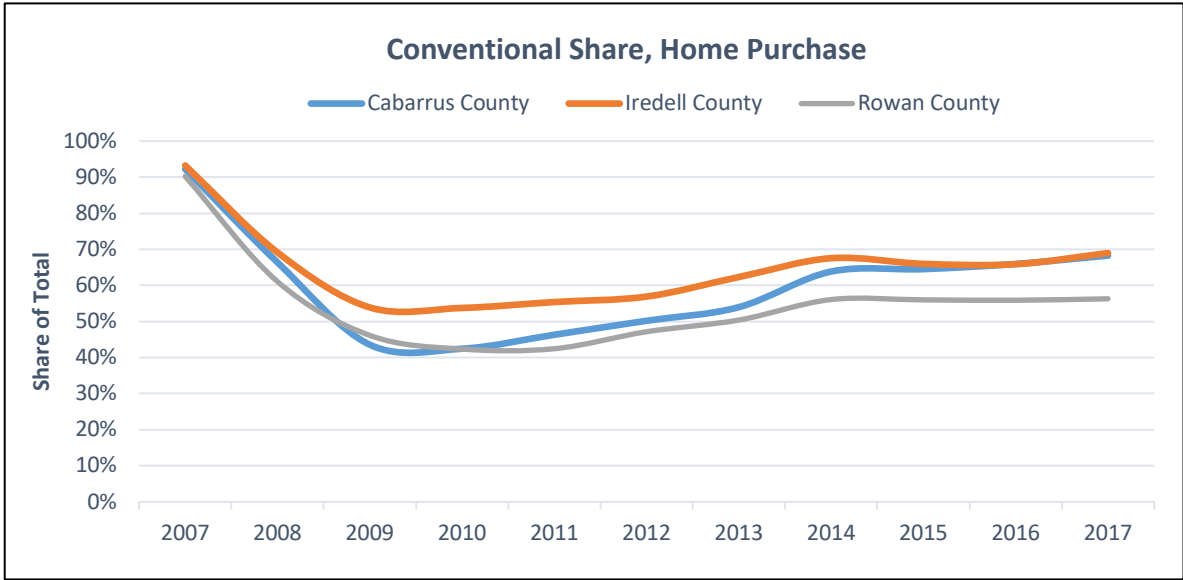


Data Source: HMDA, Federal Reserve Bank of St. Louis

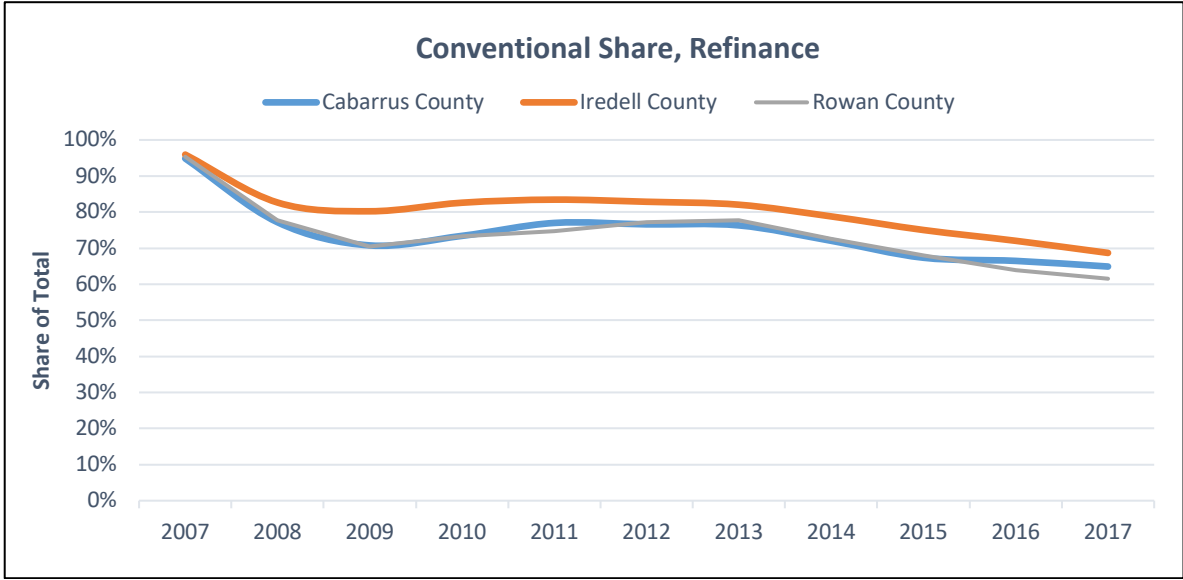
Though subprime loans within each county are mostly nonconventional, total single-family originations have remained consistently led by conventional lenders, despite a drop at the onset of the housing crisis. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2009.



Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis



Data Source: HMDA, Federal Reserve Bank of St. Louis

## Lending Practices Conclusion

Mortgage lending activity in all three counties 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, each county exhibits relatively strong mortgage market fundamentals. Home purchase originations have increased steadily since 2011, suggesting signs of growing housing demand and a housing market recovery within the region. 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 region 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 well below its peak prior to the housing bust, despite growth since 2010. Government-insured mortgages have increased, linked to 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.

## Public Sector Analysis

### Overview

The previous section presented a review of the status of fair housing in the private sector; this section focuses specifically on fair housing in the public sector. The U.S. Department of Housing and Urban Development (HUD) recommends that the Analysis of Impediments to Fair Housing Choice investigate multiple housing factors in the public sector. Community features, including public services and facilities, and the location of public and assisted housing are aspects of desirable neighborhoods, the demand for which is heightened.

### Zoning and Land-Use

The Fair Housing Acts, as amended, make it unlawful for municipalities to use their governmental powers, including zoning and land-use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances codify uses and make differentiations within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land-use regulation is to promote and preserve the character of communities, inclusionary zoning can also promote equality and socioeconomic diversity. Land-use zoning is one of the most powerful tools planners have to effectuate change and foster socioeconomic and land use diversity. But the reverse is also true: zoning and land-use planning measures may also have the effect of excluding lower-income and racial or ethnic minority groups. Local elected officials and government staff directly influence whether a community develops and commits to housing goals and objectives.

Zoning ordinances aimed at controlling the placement of group homes are one of the most litigated areas of fair housing regulations. Nationally, advocates for the disabled, homeless and those with special needs have filed complaints against restrictive zoning codes that narrowly define "family" for the purpose of limiting the number of non-related individuals occupying a single-family dwelling unit. For many people who are disabled, the group home arrangement/environment provides the only affordable housing option for residential stability and more independent living. By limiting the definition of "family" and creating burdensome occupancy standards, disabled persons may suffer discriminatory exclusion from prime residential neighborhoods.

### Multi-Family Housing Units

Public or assisted housing can exist in several forms, including low-income housing projects, housing voucher programs, and supportive housing. The objective of public and other forms of assisted housing is to provide housing that is suitable for persons with special needs or families of low- to moderate-income levels and to promote access to jobs, transportation and related

community resources. Uneven distribution of public and assisted housing can be the result of an impediment, such as land-use policies that discourage multi-family or low-income housing in some areas, thus leading to segregation of low-income and other populations.

### Low-Income Housing Tax Credit Program

The Low-Income Housing Tax Credit (LIHTC) Program is designed to promote investment in affordable rental housing by providing tax credits to developers of qualified projects. To qualify for the tax credits, housing projects must be residential rental properties in which a proportion of available units are rent-restricted and reserved for low-income families. The exact proportions of units that need to be reserved for low-income families for a project to qualify for LIHTC credits varies according to which threshold the property owner elects to implement: at least 20 percent of housing units must be occupied by families with incomes equal to or less than the area median income (as determined by HUD) according to the 20-50 rule, while at least 40 percent of units must be reserved for families earning less than 60 percent of the area median income if the property owner elects to follow the 40-60 rule. Area median incomes are adjusted for household size. Property owners are required to maintain rent and income restrictions for at least 30 years, pursuant to the HUD-mandated minimum affordability period, though in some areas they are required to operate under these restrictions for longer time periods.

### Section 8

Housing assistance is also available to low-income families through the Section 8 Program. Rent subsidies that are available through Section 8 include Housing Choice Vouchers and Project Based Section 8 Housing. Unlike Project-Based Section 8 assistance, which subsidizes specific properties, vouchers are portable: recipients can choose where to live as long as the landlord accepts the vouchers and the unit meets a certain set of HUD-defined criteria, including maximum income limits and the “reasonableness” of the monthly rent charges as compared to units in the private market. The program covers monthly rental costs minus the tenant’s contribution, which is not to exceed 30 percent of his or her monthly adjusted income, or 10 percent of monthly unadjusted gross income.

### Promoting Fair Housing and Fair Lending

#### *U.S. Department of Housing and Urban Development*

In 1965, the U.S. Department of Housing and Urban Development (HUD) became a Cabinet-level agency. The Civil Rights Act of 1968 made most types of housing discrimination illegal and gave HUD “enforcement responsibility” when dealing with fair housing practices. The official website for HUD states that the department’s primary purpose is to “promote non-discrimination and ensure fair and equal housing opportunities for all.” HUD’s main responsibilities involve



“implementing and enforcing a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well,” and are enforced by a group of laws known as the Civil Rights Related Program Requirements, or CRRPRs<sup>2</sup>.

HUD-funded grant recipients are obligated by law not to discriminate “in housing or services directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability.” According to the FHA, the secretary of HUD “shall administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies outlined” within sections of the Act. Some examples of these programs and activities include, but are not limited to, offering counseling programs, establishing fair housing enforcement organizations in areas of need, working with housing providers, and encouraging banks and lenders to use more non-traditional credit evaluation methods.

The amended Housing and Community Development Act of 1974 is the primary law for the Community Development Block Grant (CDBG) Program. Under this act, every grant recipient is responsible for assuring HUD that the grant will be carried out in a manner that affirmatively furthers fair housing. CDBG recipients are required to:

1. Examine and attempt to alleviate housing discrimination within their jurisdiction
2. Promote fair housing choice for all persons
3. Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
4. Promote housing that is accessible to and usable by persons with disabilities
5. Comply with the non-discrimination requirements of the Fair Housing Act

HUD’s Super Notice of Funding Availability (SuperNOFA) provides funds to ensure that HUD and grantees work toward furthering fair housing and decreasing housing discrimination.

### *HUD and Fair Lending*

Fair lending plays a major role in fair housing. The FHA states that it is unlawful to discriminate in the following ways based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms of conditions on a loan, such as different interest rates, points, or fees

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<sup>2</sup> <https://www.hud.gov/sites/documents/96-3FHEO.TXT>

- Discriminate in appraising properties
- Refuse a loan or set different terms of conditions for purchasing a loan

HUD investigates claims of lending discrimination at no charge. “HUD has conducted a number of studies to determine whether minority homebuyers receive the same treatment and information as whites during the mortgage lending process.” HUD also addresses issues such as subprime lending, predatory lending and minority homeownership. (Source: <http://portal.hud.gov/hudportal/HUD>)

### Community Development Block Grant (CDBG)

Entitlement 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 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. The cities of Concord, Kannapolis and Salisbury each receive CDBG allocations directly from HUD. Activities include:

- Acquisition/rehabilitation
- Homebuyer assistance
- Homeless assistance
- Economic development
- Public improvements
- Public services

### HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92. HOME “provides formula grants to states and localities that communities use – often in partnership with local nonprofit groups – to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or provide direct rental assistance to low-income people.”

## Cabarrus/Iredell/Rowan HOME Consortium

The Cabarrus/Iredell/Rowan HOME Consortium was formed in 1996 for the purpose of cooperatively providing safe, decent and affordable housing to low- and moderate-income citizens living in eight local governments: cities of Concord, Kannapolis, Salisbury and Statesville; Cabarrus, Iredell and Rowan counties; and the town of Mooresville. There are also three community housing development organizations (CHDOs), which are part of the Consortium. The city of Concord acts as lead entity of the Cabarrus/Iredell/Rowan HOME Consortium and is authorized to request, submit and receive HOME funds from the U.S. Department of Housing and Urban Development on behalf of the members. The city of Concord distributes funds to Consortium members, manages the program and ensures regulatory compliance.

## Fair Housing Profile

### Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. A brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

*Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)*, as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).

*Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act.* In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

*Title VI of the Civil Rights Act of 1964.* Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

*Section 504 of the Rehabilitation Act of 1973.* Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

*Section 109 of the Housing and Community Development Act of 1974.* Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant Program.

*Title II of the Americans with Disabilities Act of 1990.* Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

*Architectural Barriers Act of 1968.* The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

*Age Discrimination Act of 1975.* The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

*Title IX of the Education Amendments Act of 1972.* Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

### Fair Housing Related Presidential Executive Orders

*Executive Order 11063.* Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

*Executive Order 11246.* Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

*Executive Order 12892.* Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

*Executive Order 12898.* Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

*Executive Order 13166.* Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

*Executive Order 13217.* Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

### State and Local Fair Housing Laws

In addition to laws at the federal level, North Carolina residents are protected from discrimination in the housing market by the North Carolina Fair Housing Act (N.C. Gen. Stat. §41A). This chapter of North Carolina's General Statutes includes protections that are substantially equivalent to the Federal Fair Housing Act, prohibiting discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. However, the state law also includes a provision, at §41A-4(g), that prohibits discrimination in land-use planning based on the fact that a planned multifamily development will contain affordable housing units.

## Fair Housing Complaints

Fair housing complaints can be used as an indicator to identify heavily impacted areas and characteristics of households experiencing discrimination in housing. The Fair Housing Act lists seven prohibited bases for discrimination: race, color, national origin, religion, sex, disability, and familial status. The Fair Housing Act makes it unlawful to coerce, threaten, intimidate or interfere with anyone exercising or aiding others in enjoying their fair housing rights.

Locally, Legal Aid of North Carolina's Fair Housing Project conducts undercover fair housing testing throughout the state to gather data on discrimination. Fair housing testing was conducted in Concord, Kannapolis, and Salisbury. The full report includes several instances where housing discrimination and unequal treatment was given to different testers. These examples indicate that discriminatory actions within the community are present.

The following analysis considers fair housing complaint data filed against respondents in the Cabarrus, Iredell and Rowan counties with the U.S. Department of Housing and Urban Development (HUD) between 2014 and 2019. Using this data, the report identifies and analyzes the following:

- The absolute number of complaints filed with HUD in the Consortium
- The basis of complaints filed
- The issues of complaints filed

The North Carolina Human Relations Commission enforces the North Carolina State Fair Housing Act and is substantially equivalent to the Division of Fair Housing within HUD. The North Carolina Human Relations Commission participated in writing and implementing the Fair Housing goals for the North Carolina Comprehensive Housing Affordability Strategy (CHAS) and the North Carolina Consolidated Housing Plan required by HUD. The North Carolina Human Relations Commission receives fair housing complaints, investigates and provides resolution for complaints, and maintains historical records of fair housing complaints filed in North Carolina. The North Carolina Human Relations Commission (NCHRC) Fair Housing Complaints was also reviewed, though the cases there were repeated in HUD's data set and, therefore, are not listed in the summary and table below.

While conducting the analysis, several data limitations were identified. Though not exhaustive, the list below summarizes the most important limitations of the datasets. The complaint process relies on people self-reporting. The data represents only those complaints that were filed, thus the greater likelihood is that incidents of discrimination were under-reported. Though five years of data provide a basis for simple analysis, a longitudinal approach of complaint outcomes is not possible in this analysis. HUD's dataset only includes closed cases that were filed during this time period.

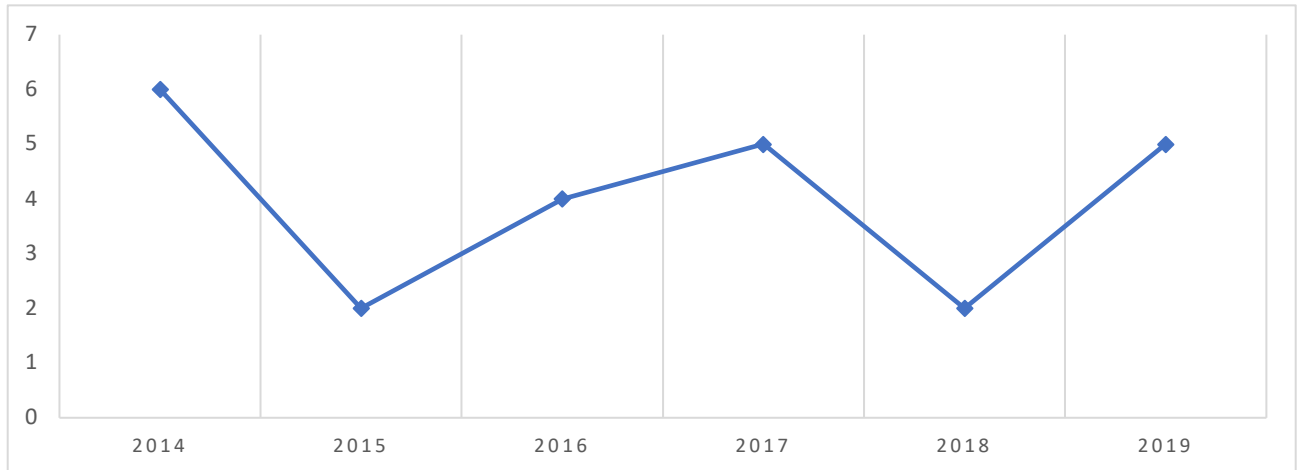


A total of 24 fair housing complaints were filed with HUD between 2014-2019. Most of the complaints by bases were racial discrimination (33 percent) and disability discrimination (33 percent). All complaints filed must allege a basis for discrimination. Familial status, i.e., the makeup of a family including children and pregnant women, ranked third (13 percent) during the study period.

*Table: Fair Housing Complaints in the Consortium from 2014 to 2019*

<b>Fair Housing Complaints</b>			
<b>Filing Date</b>	<b>Violation State/County</b>	<b>Violation City</b>	<b>Complaint Basis</b>
01/29/14	North Carolina - Iredell	Mooresville	Disability
02/18/14	North Carolina - Iredell	Statesville	Disability
03/12/14	North Carolina - Cabarrus	Concord	Disability
05/01/14	North Carolina - Iredell	Statesville	Race, Retaliation
05/06/14	North Carolina - Rowan	Salisbury	Sex
06/17/14	North Carolina - Cabarrus	Concord	Familial Status
10/13/15	North Carolina - Iredell	Mooresville	Race, Disability, Familial Status
11/30/15	North Carolina - Cabarrus	Concord	Race
02/25/16	North Carolina - Rowan	China Grove	Race
08/10/16	North Carolina - Cabarrus	Kannapolis	Race
09/21/16	North Carolina - Rowan	Salisbury	Race
11/10/16	North Carolina - Rowan	Salisbury	Race
01/10/17	North Carolina - Rowan	Cleveland	Disability, Retaliation
01/23/17	North Carolina - Cabarrus	Concord	Disability
06/26/17	North Carolina - Cabarrus	Kannapolis	Race, Disability, Familial Status
07/11/17	North Carolina - Iredell	Mooresville	Race
10/24/17	North Carolina - Cabarrus	Concord	Disability
01/11/18	North Carolina - Cabarrus	Kannapolis	Race, Disability
07/31/18	North Carolina - Iredell	Mooresville	Race, Familial Status
03/22/19	North Carolina - Cabarrus	Mount Pleasant	Race, Color, National Origin, Disability, Familial Status
03/22/19	North Carolina - Iredell	Statesville	Sex, Disability, Retaliation
05/23/19	North Carolina - Rowan	Salisbury	Race
07/10/19	North Carolina - Cabarrus	Kannapolis	Disability, Retaliation
08/12/19	North Carolina - Rowan	China Grove	Disability
Data Source: HUD Region IV Office of Fair Housing and Equal Opportunity			
Data note: 2019 data is from January 1 to October 7, 2019.			

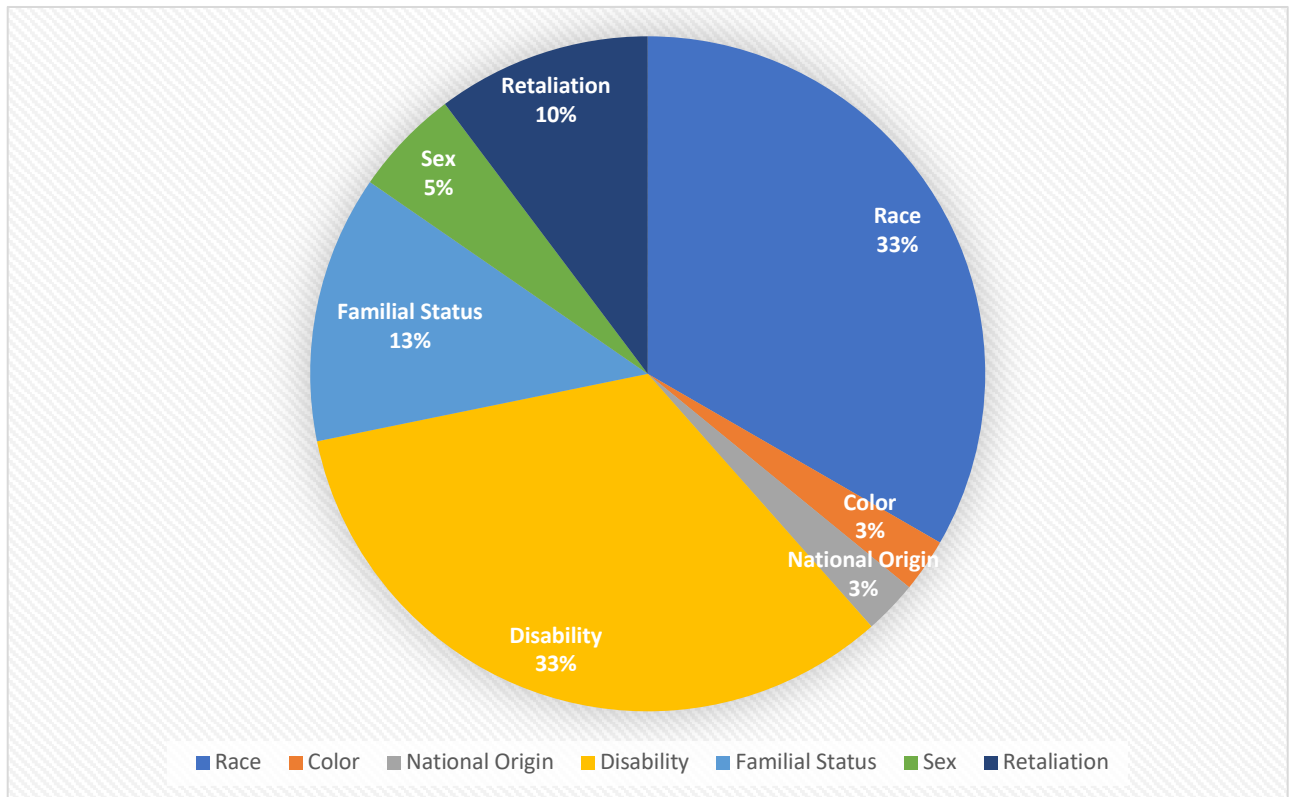
Chart: Fair Housing Complaints in the Consortium from 2014 to 2019



Source: HUD Region IV Office of Fair Housing and Equal Opportunity

Data note: 2019 data is from January 1 to October 7, 2019.

Chart: Fair Housing Complaints by Complaint Basis in the Consortium from 2014 to 2019



Source: HUD Region IV Office of Fair Housing and Equal Opportunity

Data note: 2019 data is from January 1 to October 7, 2019.

## Review of Previous Impediments

### Current Analysis of Impediments to Fair Housing Choice

The city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Members are committed to fulfilling their responsibility of promoting equal housing opportunities. Members have demonstrated this through a growing neighborhood initiative and through the implementation of the CDBG and HOME programs. Members have also taken strong stands on development standards to compel homebuilders and lenders to invest in neighborhood sustainability. Consortium also supports the continued efforts of local CHDOs Prosperity Unlimited, Inc. the Salisbury Community Development Corporation, and Community Foundations, to educate the public and housing industry professionals about fair housing. Each year the city provides CDBG funds to assist with fair housing and homebuyer education workshops. The city continues efforts to educate the public to help eliminate racial, ethnic and economic segregation and other discriminatory practices in housing.

### Actions to Address Previous Impediments to Fair Housing

In 2014, the Centralina Council of Governments (CCOG) completed a regional housing and growth strategy covering a 14-county Charlotte-Metropolitan region. A professional housing consultant was hired to assist with a region-wide housing market study and needs assessment, as well as Analyses to Impediments to Fair Housing Choice (AI) for member jurisdictions. Several observations from the 2014 study regarding the local housing market are outlined, below:

#### Private Sector

1. More frequent denial of home purchase loans to racial and ethnic minority residents.
2. Differential impact of predatory style lending on members of racial and ethnic minority groups.
3. Unequal distribution of Community Reinvestment Act loans.
4. Lack of knowledge and access to the fair housing system.
5. Discriminatory terms, conditions, privileges, or facilities relating to rental.
6. Failure to make reasonable accommodations for individuals with disabilities.

#### Public Sector

1. Insufficient understanding of fair housing laws.
2. Insufficient fair housing testing and enforcement activities.
3. Lack of interest in fair housing and affirmatively furthering fair housing.

As part of the city of Concord's and Cabarrus/Iredell/Rowan HOME Consortium's commitment to promote equal housing opportunities, jurisdictions have emphasized following the outlined steps to eliminate the identified impediments and to monitor the progress of recommendations.

Many of the impediments shared a theme: a need for fair housing education. The regional jurisdictions have made efforts to increase the understanding of fair housing laws, rights and best practices to landlords, property managers and the general public. Community Development staff attends or conducts Fair Housing workshops in partnership with N.C. Human Relations Council, posts notices throughout government buildings regarding the Right to Fair Housing Choice, and advertises that the Planning Department is the location to lodge complaints. Consortium members distribute materials to agencies and realtors to promote fair housing education and guidelines. The following additional fair housing activities serve as a guide for Consortium members:

- Pamphlets and posters will be restocked and/or placed in government buildings, libraries, etc.
- Fair Housing information will be relayed through website postings.
- Cable TV ads will run advising the public of their right to fair housing.
- Radio ads promoting fair housing will be run.
- Fair Housing workshops/events will be held around the region throughout the year.
- A Fair Housing resolution and Fair Housing complaint procedure will be advertised.
- Advertise and promote fair housing issues through print ads, flyers and brochures at community events & fairs, reaching out to landlords, renters, real estate agents & home buyers.
- Fair Housing issues will be included in homeownership education classes.
- A review will be made of the Land Development Ordinance to ensure that emergency and transitional housing are treated the same as other residential uses.

The city and Consortium continue to support and rely on the three Community Housing Development Organizations (CHDOs) to provide educational classes for first-time homebuyers and information to housing industry professionals. Potential homebuyers throughout the jurisdictional area of the Consortium are required to attend homebuyer education and financial planning classes. They also provided information on Fair Housing. The CHDOs and other nonprofits also offer foreclosure prevention classes and information on predatory lending practices.

The Consortium continues to maintain and create new partnerships to encourage fair housing choice, promote affordable housing opportunities and prevent homelessness. Partnerships with entities such as Prosperity Unlimited, Inc., Salisbury Community Development Corporation, and

Community Foundations make a significant difference in identifying the needs and strategies, and providing classes to first-time homebuyers, foreclosure counseling and a fair housing workshop. The communities of Mooresville, Kannapolis and Salisbury also continue to partner with local CHDOs to provide training and information to low- and moderate-income families.

One of the primary objectives of the city of Concord and the Consortium is to produce homes that are affordable to low-and moderate-income persons. The city of Concord provides approximately \$7,000 in grants for water and sewer connection charges to Habitat for Humanity for construction of affordable housing within the city limits. The city of Kannapolis approved its long-range comprehensive plan in March 2018 and is in the process of updating its zoning map and development ordinances. As part of this process, the city will be looking at ways to promote quality development but at the same time, remain an affordable community for commercial and residential development. The city of Kannapolis's Planning Department is implementing a new permitting system and will be reviewing permitting processes and procedures to determine how to streamline the process. This will help save time for developers and potentially help reduce barriers to development. Lastly, Members of the Consortium will be looking at ways to encourage infill development on existing parcels. Developing in areas with established infrastructure is likely to be cheaper than greenfield sites where infrastructure must be extended.

## Public Involvement

The city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium informed the community of the start of the 2020 Analysis of Impediments to Fair Housing Choice report using multiple communication mediums:

- City Council meetings
- Newspaper articles
- Local TV station
- Community meetings
- Jurisdiction website and social media sites
- Targeted emails

## Public Survey

Concord and the Cabarrus/Iredell/Rowan HOME Consortium disseminated a survey for residents that was available in both English and Spanish, in which respondents were asked to share their experiences with fair housing and whether they had been discriminated against in housing choice in their community. The survey was available on the individual city and county websites, at public meetings, was emailed to service providers to distribute to residents and hardcopies were left at public places. There were 262 surveys completed online.

Thirty-one percent of those polled thought housing discrimination was common in the area and 21 percent thought housing discrimination was very common in the area. When asked to rate how common they thought housing discrimination related to specific protected classes, race/color were rated at the top of the list, followed by national origin and disability. Most of the responders ranked discrimination (both perceived and experienced) dealt with the rental market in the form of landlords or rental management companies. Twenty five percent of respondents reported experiencing housing discrimination. The top two causes reported in the survey were familial status (48 percent) and race (45 percent). Disability was ranked third (23 percent). A review of more than 60 comments demonstrated a consistent message that lack of affordability is a limiting factor in housing choice.

## Focus Group Discussions

Three stakeholder focus groups in different public locations in the tri-county region were held between Feb. 5-6, 2020. In addition to members of the public, meeting participants included representative from organizations covering a range of services including economic development, job training, social services, housing, elderly and vulnerable populations, and fair housing advocacy. The focus groups covered a broad range of issues including housing needs, community development, and fair housing.



Facilitators guided the focus group discussions, pointing out that community input is a critical component of the Analysis of Impediments (AI) processes. Participants were encouraged to discuss the topics that were of highest importance to them on issues of housing. To encourage participants to think about suggestions for solutions, time was set aside at the end of a 30-minute presentation to identify solutions to barriers and to prioritize action items.

Based on the focus groups and conversations, the following was offered:

**Observations:**

- There are gaps in affordable housing financing options
- It is taking people longer to find housing that is affordable
- Student loan debt is a barrier for young graduates
- A lack of affordable housing set-asides provided by for-profit developments

**Proposed Solutions:**

- Linkage fees<sup>3</sup>
- Mandatory set-asides<sup>4</sup>
- Designating vacant properties for affordable housing.
- Ensuring that families are not displaced through gentrification

General Fair Housing Observations

The community and stakeholder organizations were encouraged to provide written feedback on the issues they considered most pertinent to fair housing in the region. Below is a list highlighting common themes:

- Shortage of housing for lower income households, meeting qualifications for HUD housing and/or lending at other financial institutions in area
- Landlord discrimination (lack of education) regarding tenant rights and protections
  - Disability access issues
  - Discrimination of family size (e.g. number of children)
  - Economic status
  - Race
- Unaffordable rental units in the region

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<sup>3</sup> Linkage fees are typically charged to developers and then spent on affordable housing preservation or production through existing housing programs.

<sup>4</sup> An inclusionary zoning requirement that all private developments over a certain size include a specific percentage of affordable housing.

- Illegal discriminatory practices
  - Landlords assigning different prices, stipulations, fines and/or fees to ethnic households

## Fair Housing Related Impediments and Recommendations

This Analysis of Impediments to Fair Housing Choice is an examination of barriers, challenges and opportunities for housing choice for the city of Concord and the Cabarrus/Iredell/Rowan HOME Consortium. The major impediments include:

### Potential Impediments

#### Impediment 1: The Cost of New Housing Construction

The cost of new residential construction continues to rise, which hinders the construction of affordable homes. This is evidenced in the average price of new single-family homes. The increase in the average permit value of new single-family units has significantly exceeded the increase in median household incomes since 2010. Since the beginning of the decade, the average construction permit value for new single-family units in Rowan County increased by 55.8 percent and 23.8 percent in Cabarrus County while the median household income grew by only 7.8 percent in Rowan County and 12.6 percent in Cabarrus County.

*Table: 2010 -2018 Percent Changes in Household Income versus Housing Permit Value*

<b>Economic Indicator</b>	<b>Cabarrus County</b>	<b>Iredell County</b>	<b>Rowan County</b>
Median Household Income 2010 – 2017	12.6%	14.3%	7.8%
Single Family Residential Construction Permit Value 2010 – 2018	23.8%	3.3%	55.8%
Data Source: 2010 Census, 2010 & 2014-2018 American Community Survey 5-Year Estimates			

In Salisbury, the median homes sales prices increased by 22.9 percent from 2018 to 2019, according to the Charlotte Regional Realtor Association’s monthly local market update report.

#### Impediment 2: High Rental Housing Rates and Supply of Affordable Rental Housing

Renters are the most cost-burdened group in the region. The demand for rental housing is outpacing supply. Even with the increase in rental unit construction across the region, rents are becoming more and more expensive, particularly in areas closest to the city of Charlotte. Rents rose more quickly than home values and renters tend to have lower incomes and less economic stability.

According to the North Carolina Housing Coalition, more than 37 percent of renters are cost-burdened placing further demand on multi-family and other forms of rental housing. For example, the median contract rent increased 16.3 percent in Rowan County since 2010 while the median household income grew by only 7.8 percent in Rowan County. The median contract rental rates in the city of Concord and town of Mooresville increased at an even higher rate of 30.3 percent and 15.8 percent, respectively.

### Impediment 3: Insufficient supply of adequate and affordable housing

Despite many efforts by the Consortium to address fair housing impediments, there remains a shortage of affordable housing. This has been caused by a combination of the impediments identified in this Analysis ranging from the cost of new construction, restrictive zoning regulations, lack of/or cost of new infrastructure, insufficient financial incentives and public attitudes resisting increasing residential densities.

For example, in Rowan County, there were 422 applicants on the Housing Choice Voucher waiting list in 2019. Equally important, this shortage of affordable housing amplifies the probability that housing discrimination will occur.

### Impediment 4: Shortage of Temporary Housing for Homeless Persons

A 2018 study commissioned by The Salvation Army revealed a tremendous need for emergency shelter beds in the region, especially for homeless families with children. In 2019, the Cabarrus County Homeless Task Force identified 575 homeless students (K-12) and the Cooperative Christian Missionary received 635 applications for shelter in the first nine months of 2019. Yet there were only 208 persons served by The Salvation Army during these same periods<sup>5</sup>.

### Impediment 5: Mortgage Lending Practices and Limited Financing for First-time Homebuyers

There is a shortage of low-interest loans and down payment assistance for first-time homebuyers with low to moderate incomes. Lending practices also have been found to reduce homeownership opportunities for racial and ethnic minorities. The Home Mortgage Disclosure Act (HMDA) analysis identified disproportionately high denial rates for black and Hispanic applicants relative to white applicants and higher denial rates in low-income areas.

### Impediment 6: Lack of Awareness Regarding Discrimination & Fair Housing

There is a continuing need to educate renters and homebuyers regarding their rights under the Fair Housing Act as well as advising landlords, realtors, sellers and bankers about their

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<sup>5</sup> [www.healthycabarrus.org/priorities/homelessness](http://www.healthycabarrus.org/priorities/homelessness)

responsibilities under the Fair Housing Act. Within the HOME Consortium and tri-county region, there were only 24 reported cases of housing discrimination in a six year period (2014-2019). The likelihood of such low numbers of reported cases compared to similar jurisdictions across the country may be indicative of residents having limited knowledge of fair housing rights, methods of reporting and resolving violations, and/or confidence in the system to make needed changes

Impediment 7: Lack of access to housing that accommodates special populations

Comments from many community stakeholders during the Consolidated Plan public hearing process identified unmet needs for housing for the elderly, disabled and adults re-entering the community. Key stakeholders consistently stated that the current regional housing stock is not adequate to serve area residents with special needs, including disabled and elderly residents. Furthermore, many of the available housing units were often described as either substandard and/or non-accessible.

## Fair Housing Action Plan

Member cities and counties of the HOME Consortium are recommended to focus on the following programmatic actions:

### Action 1 – Expand the Amounts and Types of Financial Incentives for Affordable Housing

The cities and counties should provide added financial and developmental incentives for private developers and non-profit organizations to construct and/or rehabilitate affordable housing. This may include waiving or discounting building fees, fast-tracking the approval process for proposed developments that incorporate affordable housing units and related fee discounts for the stimulating the addition of accessory dwelling units such as reducing frontage and setback requirements for accessory dwelling units. Some actions are already in place and should be duplicated elsewhere.

Currently, the city of Concord has a policy to waive water and wastewater connection charges and zoning clearance permit fees for affordable housing. Another meritorious example is the Concord Planning Commission's decision to rezone one zoning district to include cluster housing developments, which allows new residential development on smaller lots.

Rowan County offers down payment assistance to first-time homebuyers through its HOME partnership program, an initiative that should be expanded. Implementing and expanding the Rowan County model of discounting water and sewer connection fees for low- to moderate-income residents is also recommended.

### Action 2 - Create an Affordable Housing Trust Fund

It is recommended that the cities and counties within the HOME Consortium create a housing trust fund to help provide more affordable homes for low- and moderate-income households. The cities of Raleigh and Winston-Salem as well as Wake and Orange counties have established housing trust funds. Since 2001 when the city of Charlotte established a housing trust fund, it has provided financing for more than 5,000 new and rehabilitated affordable housing units.

Housing trust funds routinely:

- Support multi-family new construction and rehabilitation;
- Facilitate homeownership development in targeted neighborhoods;
- Assist housing for seniors, disabled and homeless populations; and
- Acquire properties for developing mixed-income communities.

The proposed housing trust fund can play an important role in increasing down payment assistance, as is being done in the cities of Concord and Kannapolis, or acquiring and rehabilitating homes as planned in Mooresville and other parts of Iredell and Rowan counties<sup>6</sup>. These funds can also serve to maximize the HOME Consortium's community housing development organization's (CHDO's) projects.

### Action 3 – Strengthen Intergovernmental Approaches

The HOME Consortium jurisdictions need to encourage more collaborative approaches between cities and counties to facilitate housing development. Intergovernmental approaches to land use planning will contribute to achieving the recommended actions, especially between cities and unincorporated areas of the counties.

Iredell County's 2030 Horizon Plan is a model for planning coordination, including increasing the use of annexation agreements to better facilitate and more efficiently utilize infrastructure improvements. This action includes developing a one-stop office for all fair housing activities.

### Action 4 – Increase Role of State and Not-for-Profit Agencies

Increased awareness of the North Carolina Housing Finance Agency for rehabilitation of homes will contribute to improving fair housing practices<sup>7</sup>. Best practices for local jurisdictions should continue to utilize and expand partnerships with entities such as:

- Prosperity Unlimited Inc., in their support of potential first-time homeowners prior to their home purchase to determine if they are mortgage-ready financially and if they are prepared for the transition from tenant to homeowner.
- Expanding the use of Legal Aid NC to help address fair housing impediments.
- Making better use of the area's Association of Realtors and Habitat for Humanity to further and better promote fair housing programs; and

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<sup>6</sup> [www.housingtrustfundproject.org/state/north-carolina](http://www.housingtrustfundproject.org/state/north-carolina)

<sup>7</sup> [www.nchousing.org/resource/2018-state-of-fair-housing-in-north-carolina](http://www.nchousing.org/resource/2018-state-of-fair-housing-in-north-carolina)



- Expanding the utilization of the services of the Cooperative Christian Ministries and Habitat for Humanity to increase affordability by providing homebuyer acquisition and down payment assistance as planned by the cities of Kannapolis and Concord.

#### Action 5 – Expand Housing Opportunities for the Homeless

Encourage all Consortium jurisdictions to increase participation in the Piedmont Regional Continuum of Care Committee to help reduce the gaps that exist for those who are chronically homeless (or at risk of becoming homeless) and actively support more short-term housing options.

Most jurisdictions within Cabarrus County have been a partner in the strategic planning process for homelessness and a financial supporter of Cooperative Christian Ministry’s Plan to End Chronic Homelessness in Cabarrus County. This recommendation includes the expansion of funding to community-based services and support to prevent homelessness and mitigate the reoccurrences of homelessness. The Salvation Army’s planned 16,000-square-foot Center of Hope shelter is a model to be duplicated for adding emergency beds for single men and women and emergency shelter suites for families.

#### Action 6 – Increase Fair Housing Public Education about Fair Housing Practices including Stronger Enforcement

All three counties and local non-profits in the HOME Consortium should continue to educate and make realtors, bankers and landlords aware of discriminatory housing policies and promote fair housing opportunities for all residents. These expanded efforts include improving public knowledge and awareness of the Fair Housing Act and related housing and discriminatory laws and regulations. Efforts also include continuing to educate and make residents aware of their rights under the Fair Housing Act and the Americans with Disabilities Act (ADA).

The Salisbury Housing Advocacy Commission is an excellent model to address issues related to fair housing and tenant/landlord responsibilities. HOME Consortium communities can expand utilization of the North Carolina Human Relations Commission materials, resources and their employees to inform regional housing consumers, lenders and other providers about legal and best practices of fair housing.

While the use of posters, websites, and public workshops should be expanded to build awareness, increased involvement with local credit unions and mortgage lenders is a collaborative approach to promote fair housing education and practices. Major banks can meet some of their Community Reinvestment Act (CRA) requirements by providing financial support for fair housing marketing/promotion in low income areas. Increasing mobility opportunities

through expanded mobility counseling and regional mobility fair housing programs is another means to ensure underserved populations have greater access to fair housing rights information.

More educational efforts are needed to understand the importance of affordable housing in the community. Reducing loan denial rates and related problems in the home mortgage market can be addressed through expanding educational opportunities and partnerships with local lending institutions. A useful model is the city of Salisbury, which has identified partners to expand down payment assistance resources to create home ownership opportunities for more citizens.

#### Action 7: Revise Codes and Zoning Ordinances

Strategic review and revision of building codes can facilitate the production of affordable housing. The HOME Consortium cities and counties should review and identify restrictive zoning requirements that may be amended to overcome some of the housing barriers faced by low- and moderate-income persons. These measures should include incentives for clustering and home and subdivision design flexibility. Affordable housing may also be exempted from certain development standards such as open space/park area requirements. These zoning changes may offer density benefits beyond existing standards when affordable housing units are included in proposed developments, inclusionary zoning and applying compact design principles that foster mixed use. These actions should also include dedicating more local resources and strengthening code enforcement efforts to reduce substandard housing.

Elements of these recommended fair housing actions have been initiated by some of the jurisdictions within the HOME Consortium. The following table, "Consortium Fair Housing Actions Matrix," identifies those jurisdictions where specific actions are needed. An "A" in the table indicates actions are needed to be undertaken and an "\*" indicates actions that have been adopted and may be under way but are recommended to be expanded. The cells that have "--" are so noted for one of two reasons, either:

- The city has a small population that the program may be less feasible financially or administratively, or
- The city is in a county where it is more appropriate for the county to be responsible or take the lead.

Table – Consortium Fair Housing Actions Matrix

Action No. / Major Jurisdiction	1: Expand Financial Incentives /Discounts	2: Create A Housing Trust Fund	3: Inter-governmental Approaches	4: Use of State & Not-for Profits	5: Address Homelessness	6: Increase Housing Public Education	7: Revise Codes & Zoning Ordinances
Cabarrus County	*	A	A	*	*	*	A
Iredell County	A	A	*	*	A	A	A
Rowan County	*	A	A	*	A	A	A
City of Concord	*	A	A	*	*	*	*
City of Kannapolis	*	--	A	*	--	--	A
City of Salisbury	*	--	*	*	*	*	*
Town of Mooresville	*	--	*	*	--	--	A
City of Statesville	*	--	*	*	--	--	A

## Conclusion

As this AI has identified, The city of Concord and the Cabarrus/Iredell/Rowan County HOME Consortium faces various challenges in order to achieve the goal of affirmatively furthering fair housing choice. In collaboration with the community residents, housing stakeholders, and the numerous non-profit and for-profit partners, the Consortium can build on recent improvements, county and municipal strengths, and opportunities to increase fair housing choice moving forward. The Fair 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. 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 Consortium will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice.

## *Appendices*

Population Data:  
2006-2010 ACS and  
2013-2017 ACS

Geography	2010 Population	2017 Population	Change	Percent Change
37025040500	11012	12575	1563	14.2%
37025040600	6129	6721	592	9.7%
37025040701	1930	1623	-307	-15.9%
37025040702	6301	7654	1353	21.5%
37025040703	3177	2547	-630	-19.8%
37025040800	3677	3591	-86	-2.3%
37025040900	1850	1992	142	7.7%
37025041000	5996	6143	147	2.5%
37025041100	6412	6660	248	3.9%
37025041200	5208	8025	2817	54.1%
37025041301	3245	5661	2416	74.5%
37025041302	5932	8994	3062	51.6%
37025041303	5368	9823	4455	83.0%
37025041501	7539	10762	3223	42.8%
37025041502	5835	6960	1125	19.3%
37025041503	3259	3769	510	15.6%
37025041601	7404	8494	1090	14.7%
37025041602	3139	3541	402	12.8%
37025041701	3655	4099	444	12.1%
37025041702	3269	3551	282	8.6%
37025041901	1489	2274	785	52.7%
37025041902	4291	4313	22	0.5%
37025042000	5072	4528	-544	-10.7%
37025042101	3743	3091	-652	-17.4%
37025042102	3546	4068	522	14.7%
37025042200	5858	7262	1404	24.0%
37025042300	5195	4772	-423	-8.1%
37025042401	3375	3341	-34	-1.0%
37025042402	4552	6269	1717	37.7%
37025042501	3938	4385	447	11.4%
37025042502	2485	2420	-65	-2.6%
37025042503	3600	4276	676	18.8%
37025042504	1678	1546	-132	-7.9%
37025042601	5566	5046	-520	-9.3%
37025042602	3587	4053	466	13.0%
37025042603	6394	7069	675	10.6%
37025042604	5284	4818	-466	-8.8%

*2000 Census Data*

GEOID	Population
37025040500	7134
37025040600	5238
37025040700	8496
37025040800	4204
37025040900	1522
37025041000	5958
37025041100	5314
37025041200	5335
37025041300	4681
37025041500	10852
37025041600	8028
37025041700	6685
37025041800	383
37025041900	6241
37025042000	4723
37025042100	6482
37025042200	5644
37025042300	4522
37025042400	7487
37025042500	8540
37025042600	13594

## Q1 Name of your organization?

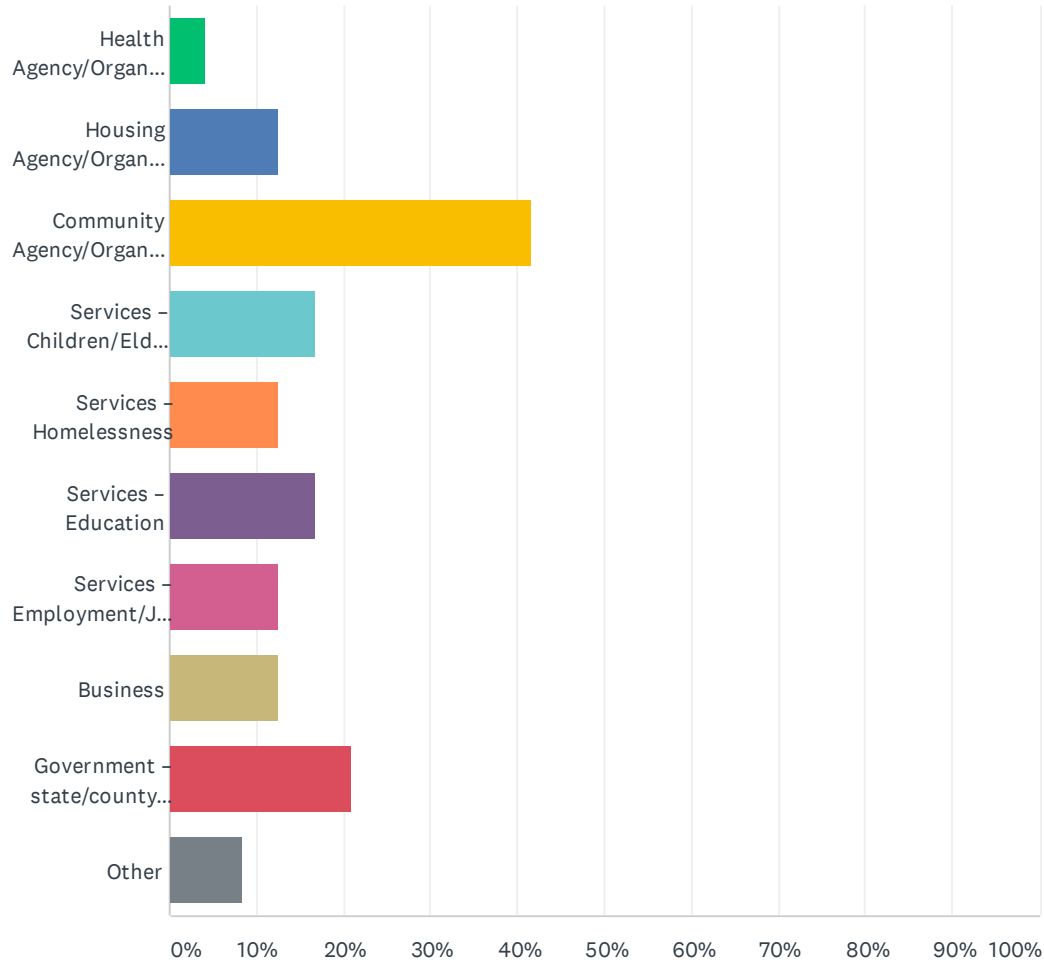
Answered: 24 Skipped: 0

#	RESPONSES	DATE
1	Nova Credit Union	2/14/2020 11:18 AM
2	Cabarrus County	2/13/2020 1:42 PM
3	SRCAA	2/10/2020 9:28 AM
4	Salisbury rowan community action agency	2/10/2020 9:21 AM
5	SRCAA	2/10/2020 7:40 AM
6	Salisbury Rowan Community Action Agency	2/10/2020 7:23 AM
7	Carolina Rebuilding Ministry	2/8/2020 1:18 PM
8	Salisbury Rowan Community Action agrncy	2/6/2020 2:57 PM
9	Salisbury-Rowan Community Action Agency, Inc.	2/6/2020 1:30 PM
10	Cabarrus Cooperative Christian Ministry	1/23/2020 1:46 PM
11	Families First in Cabarrus County	1/23/2020 11:45 AM
12	Rufty-Holmes Senior Center	1/22/2020 8:42 AM
13	Salisbury/Rowan REALTORS®	1/13/2020 11:44 AM
14	Town of Spencer	1/2/2020 9:15 AM
15	Rowan County Planning & Development	12/27/2019 2:01 PM
16	Rowan Helping Ministries	12/23/2019 10:27 AM
17	Salisbury Community Development Corporation	12/20/2019 1:01 PM
18	Granite Quarry Planning Department	12/20/2019 8:34 AM
19	Community Care Clinic of Rowan County	12/20/2019 8:23 AM
20	Main Street Mission (Marketplace and Meeting Place)	12/19/2019 9:42 PM
21	Carolina Rebuilding Ministry	12/19/2019 2:21 PM
22	Favored14Properties, LLC	12/19/2019 1:26 PM
23	Town of China Grove	12/19/2019 12:49 PM
24	Latin Community	12/19/2019 12:41 PM



## Q2 Organization Type

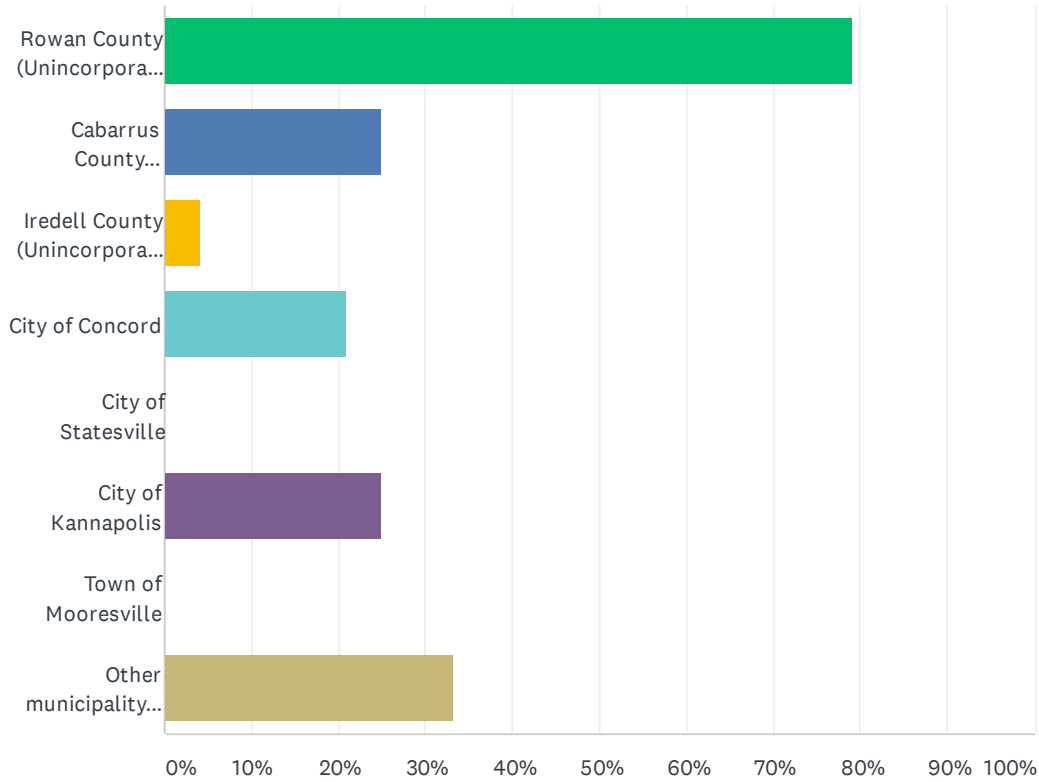
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Health Agency/Organization	4.17%	1
Housing Agency/Organization	12.50%	3
Community Agency/Organization	41.67%	10
Services – Children/Elderly/Disability/Persons w HIV/AIDS/Victims of Domestic Violence	16.67%	4
Services – Homelessness	12.50%	3
Services – Education	16.67%	4
Services – Employment/Jobs/Economic Development	12.50%	3
Business	12.50%	3
Government – state/county/local	20.83%	5
Other	8.33%	2
Total Respondents: 24		

### Q3 Which area(s) does your organization service? (please mark all that apply)

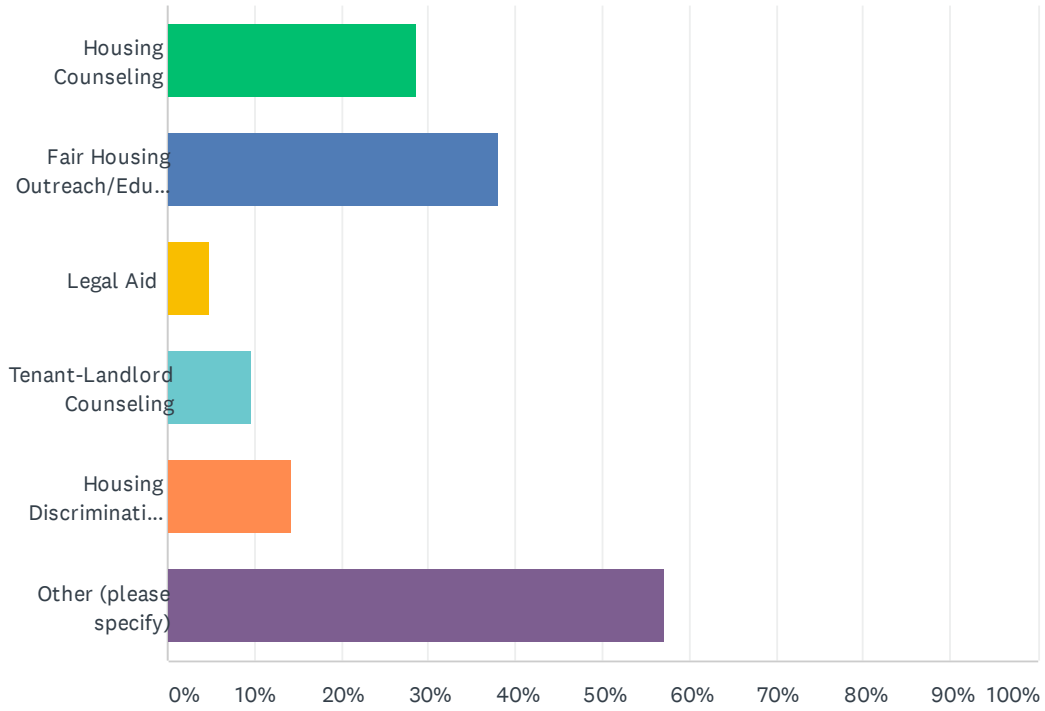
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Rowan County (Unincorporated Areas)	79.17%	19
Cabarrus County (Unincorporated Areas)	25.00%	6
Iredell County (Unincorporated Areas)	4.17%	1
City of Concord	20.83%	5
City of Statesville	0.00%	0
City of Kannapolis	25.00%	6
Town of Mooresville	0.00%	0
Other municipality not listed	33.33%	8
Total Respondents: 24		

## Q4 What fair housing services do you provide ? (please mark all that apply)

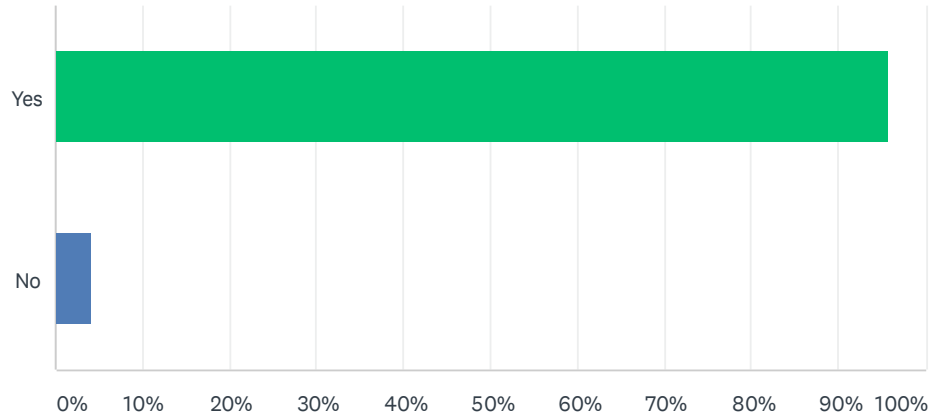
Answered: 21 Skipped: 3



ANSWER CHOICES	RESPONSES	
Housing Counseling	28.57%	6
Fair Housing Outreach/Education	38.10%	8
Legal Aid	4.76%	1
Tenant-Landlord Counseling	9.52%	2
Housing Discrimination Assistance	14.29%	3
Other (please specify)	57.14%	12
Total Respondents: 21		

## Q5 Do you believe housing discrimination exists in your service area?

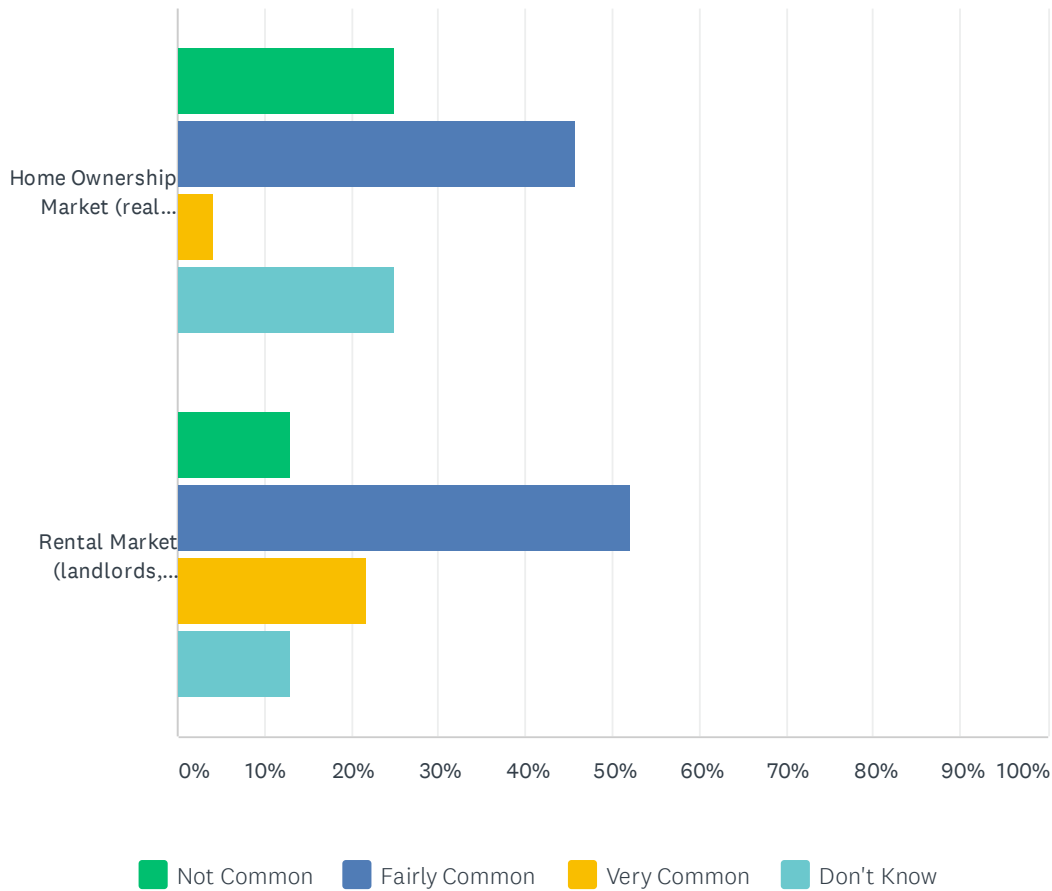
Answered: 24 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	95.83%	23
No	4.17%	1
TOTAL		24

### Q6 Please rate the following sources of housing discrimination based on how common you think they occur in your community.

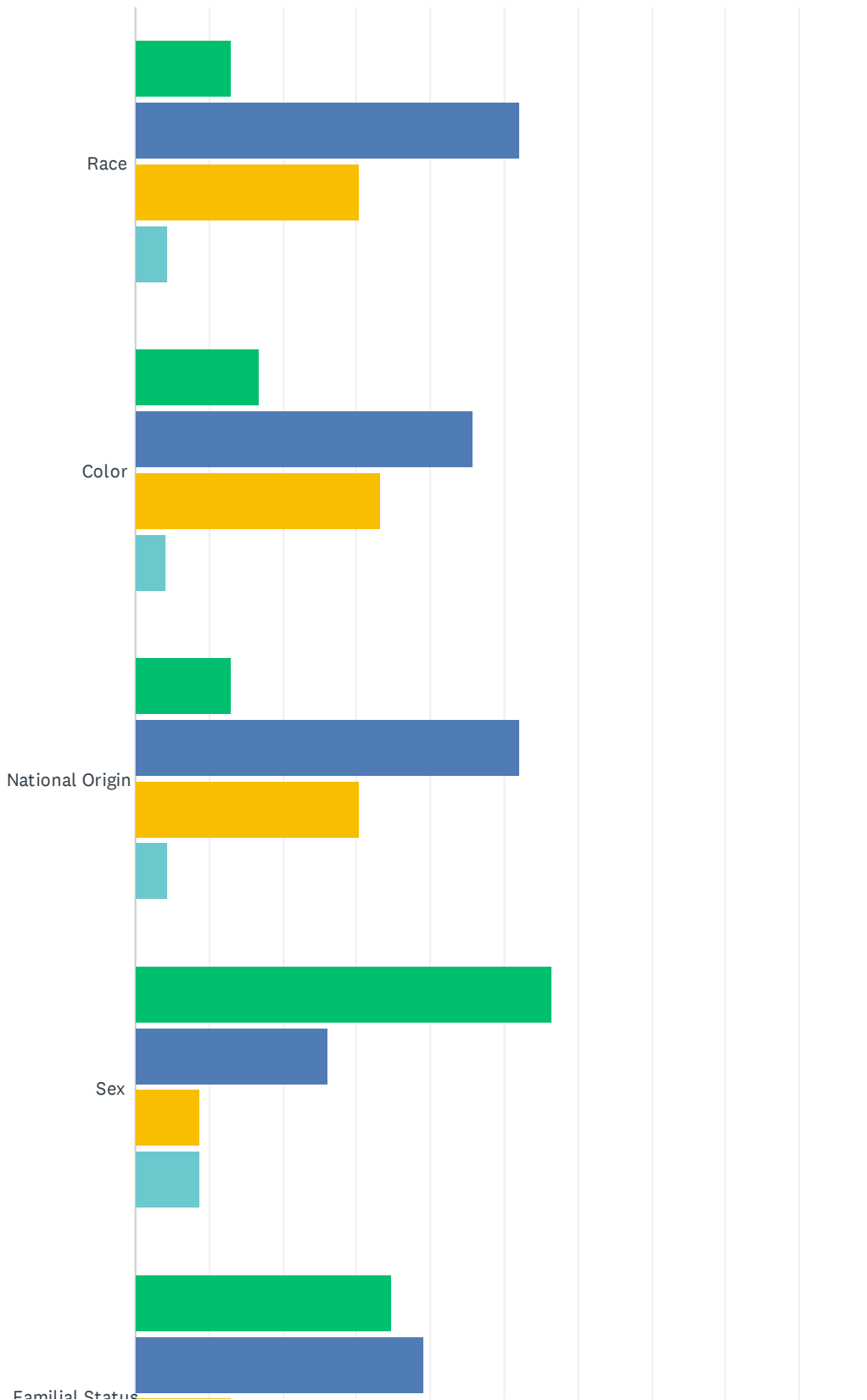
Answered: 24 Skipped: 0



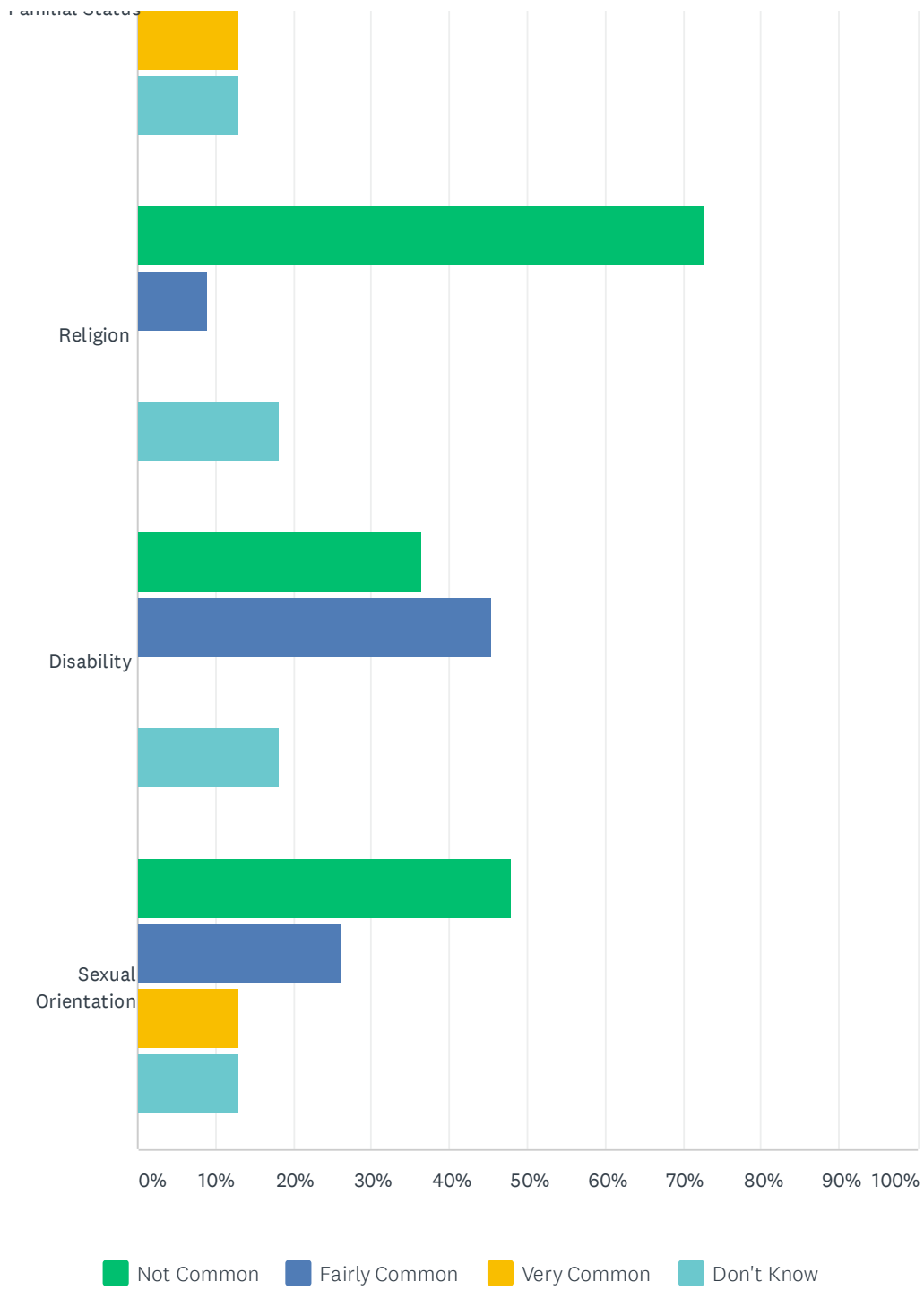
	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Home Ownership Market (real estate agents, banks, lenders, etc.)	25.00% 6	45.83% 11	4.17% 1	25.00% 6	24	2.29
Rental Market (landlords, property managers, etc.)	13.04% 3	52.17% 12	21.74% 5	13.04% 3	23	2.35

### Q7 Please rate the following types of housing discrimination based on how common you think they occur in your community.

Answered: 24 Skipped: 0



# City of Concord & the Cabarrus/Iredell/Rowan HOME Consortium Stakeholder Survey





City of Concord & the Cabarrus/Iredell/Rowan HOME Consortium Stakeholder Survey

	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL
Race	13.04% 3	52.17% 12	30.43% 7	4.35% 1	23
Color	16.67% 4	45.83% 11	33.33% 8	4.17% 1	24
National Origin	13.04% 3	52.17% 12	30.43% 7	4.35% 1	23
Sex	56.52% 13	26.09% 6	8.70% 2	8.70% 2	23
Familial Status	34.78% 8	39.13% 9	13.04% 3	13.04% 3	23
Religion	72.73% 16	9.09% 2	0.00% 0	18.18% 4	22
Disability	36.36% 8	45.45% 10	0.00% 0	18.18% 4	22
Sexual Orientation	47.83% 11	26.09% 6	13.04% 3	13.04% 3	23

## Q8 Please describe some challenges to fair housing in the region that you have witnessed or your clients have experienced.

Answered: 19 Skipped: 5

#	RESPONSES	DATE
1	shortage of housing for lower income, meeting qualifications for HUD housing and/or lending at other financial institutions in area	2/14/2020 11:18 AM
2	Most of the issues that come to us are landlord tenant related or disability access issues.	2/13/2020 1:42 PM
3	higher rent	2/10/2020 9:21 AM
4	Ethnic issues and race issues	2/10/2020 7:40 AM
5	The long waiting list for people who really need housing resources	2/10/2020 7:23 AM
6	Discrimination of family size (# of children) Economic status Race	2/6/2020 1:30 PM
7	Failure to maintain property or make improvements for tenants that are vulnerable.	1/23/2020 1:46 PM
8	Rental - Different prices, stipulations, fines, fees, and more are levied on the Hispanic population by Landlords. Unfair, unethical, and at times illegal discriminatory practices. Recently a surge of Latino families moved from Concord to Kannapolis because landlords in trailer parks or apartments were requiring them to fix the deck stairs one month or be fined, then the next pick gutters with same fine; all the while neighbors whose decks and gutters were in worse condition were not being threatened with fines or evictions.	1/23/2020 11:45 AM
9	Limited affordable housing units with available units.	1/22/2020 8:42 AM
10	Affordability. Transportation access. Nearby employment.	1/2/2020 9:15 AM
11	Lack of affordability and handicapped accessible units	12/27/2019 2:01 PM
12	Landlords who do not make repairs or take care of their properties. This is specifically for our low and very low income clients we serve. Many can only afford below market rate rent and some are not able to receive government subsidies.	12/23/2019 10:27 AM
13	None	12/20/2019 1:01 PM
14	Local residents feel comfort in living in basically homogeneous neighborhoods and don't see anything wrong with trying to exclude "different" families.	12/20/2019 8:34 AM
15	Not enough decent housing in the price range that those who work hourly wage jobs can afford. Safety is an issue and then the substandard places to rent have drafty windows and doors making utility bills ridiculously high	12/20/2019 8:23 AM
16	Those with a criminal record are not able to acquire housing even with a substantial amount of "clean time".	12/19/2019 9:42 PM
17	None personally witnessed	12/19/2019 1:26 PM
18	Not sure	12/19/2019 12:49 PM
19	language barrier	12/19/2019 12:41 PM

**Q9 Where are some areas in the region ( Cabarrus/Iredell/Rowan HOME Consortium, Concord, Kannapolis, Mooresville, Salisbury, and Statesville) ) that are most affected by these issues?**

Answered: 20 Skipped: 4

ANSWER CHOICES	RESPONSES	
Location and Issue	100.00%	20
Location and Issue	35.00%	7
Location and Issue	10.00%	2

## Q10 Please provide any additional information you would like to share related to fair housing discrimination in our region.

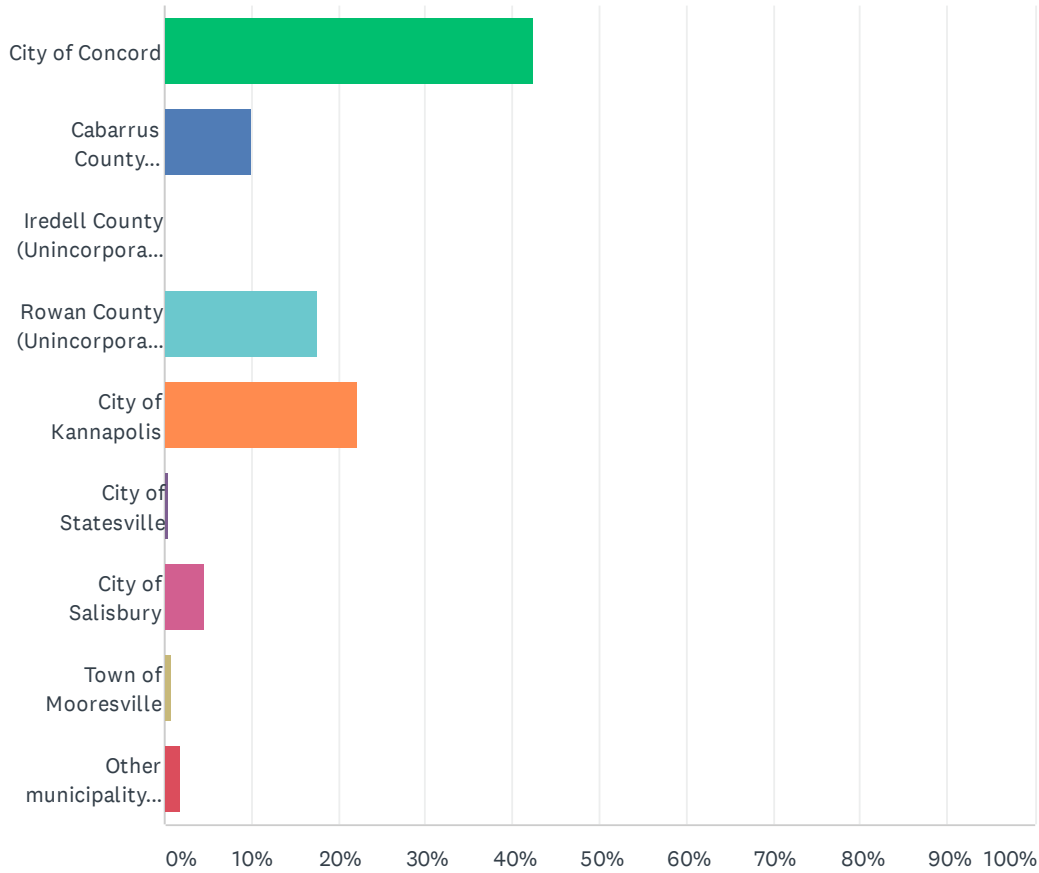
Answered: 8 Skipped: 16

#	RESPONSES	DATE
1	N/A	2/10/2020 7:23 AM
2	We are an organization that is dedicated to helping low income families stay in their homes. By making it more economical for them, with much needed repairs. Like better windows and doors or a non leaking roof. Seniors who might need a handicap ramp or handicap handles to help out in bathrooms.	2/8/2020 1:18 PM
3	Residents need to understand their rights around fair housing. They should also understand that they are not obligated to make repairs to rental homes before being allowed to move in. We have had several instances where residents paid the utility bill of the owner and their own rental home, and if they fell behind would be responsible for paying the full amount. The bill was not even in their names; however, they were threatened with eviction if the bill wasn't paid. Residents are being taken advantage of on the regular, and it must stop.	2/6/2020 1:30 PM
4	none	1/22/2020 8:42 AM
5	Realtors should be more aware of community efforts to improve neighborhoods and local schools. Landlords need to be more accountable for property maintenance and management of tenants. Tenants deserve better resources and procedures for addressing property maintenance issues. Some form of arbitration between tenants and landlords should be created to address conflict resolution that fairly mitigates situations that too frequently end in eviction.	1/2/2020 9:15 AM
6	The landlords in the price range that our clients can afford rarely discriminate based on demographics previously listed. However, more common is the properties are substandard.	12/23/2019 10:27 AM
7	none	12/20/2019 1:01 PM
8	Cost of rental properties in Rowan County continues to rise, while the jobs are not available to support that high of a housing affordability threshold.	12/19/2019 9:42 PM

**The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey**

**Q1 Please choose the best selection that describes where your home is located.**

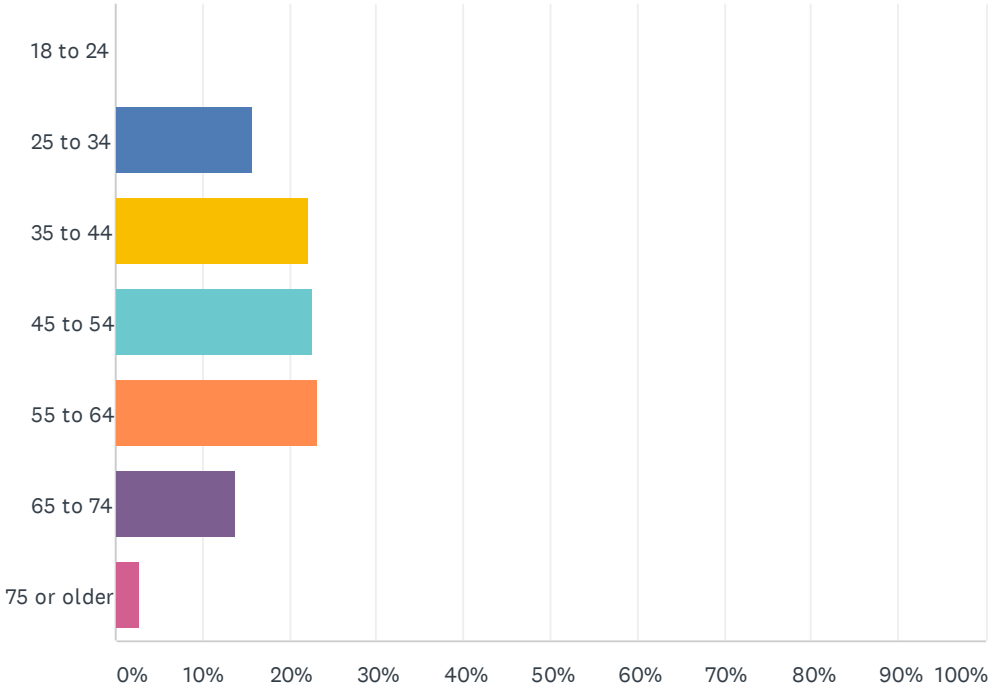
Answered: 261 Skipped: 1



ANSWER CHOICES	RESPONSES	
City of Concord	42.53%	111
Cabarrus County (Unincorporated Areas)	9.96%	26
Iredell County (Unincorporated Areas)	0.00%	0
Rowan County (Unincorporated Areas)	17.62%	46
City of Kannapolis	22.22%	58
City of Statesville	0.38%	1
City of Salisbury	4.60%	12
Town of Mooresville	0.77%	2
Other municipality not listed	1.92%	5
<b>TOTAL</b>		<b>261</b>

## Q2 What is your age?

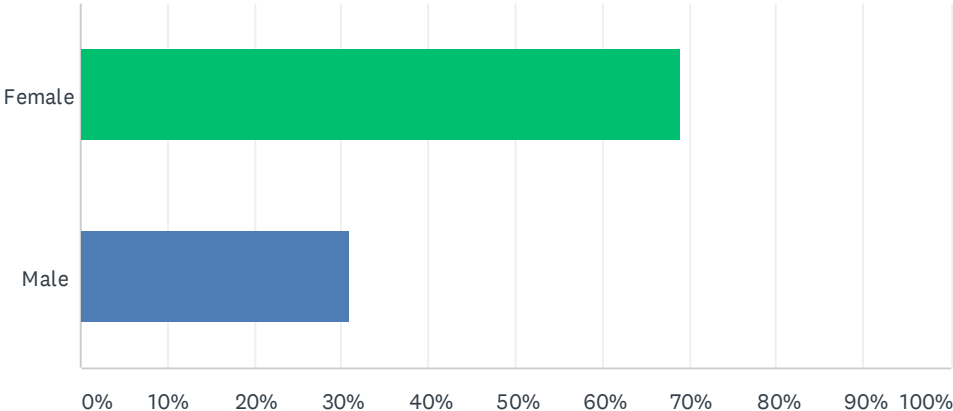
Answered: 262 Skipped: 0



ANSWER CHOICES	RESPONSES	
18 to 24	0.00%	0
25 to 34	15.65%	41
35 to 44	22.14%	58
45 to 54	22.52%	59
55 to 64	23.28%	61
65 to 74	13.74%	36
75 or older	2.67%	7
<b>TOTAL</b>		<b>262</b>

### Q3 What is your gender?

Answered: 261 Skipped: 1

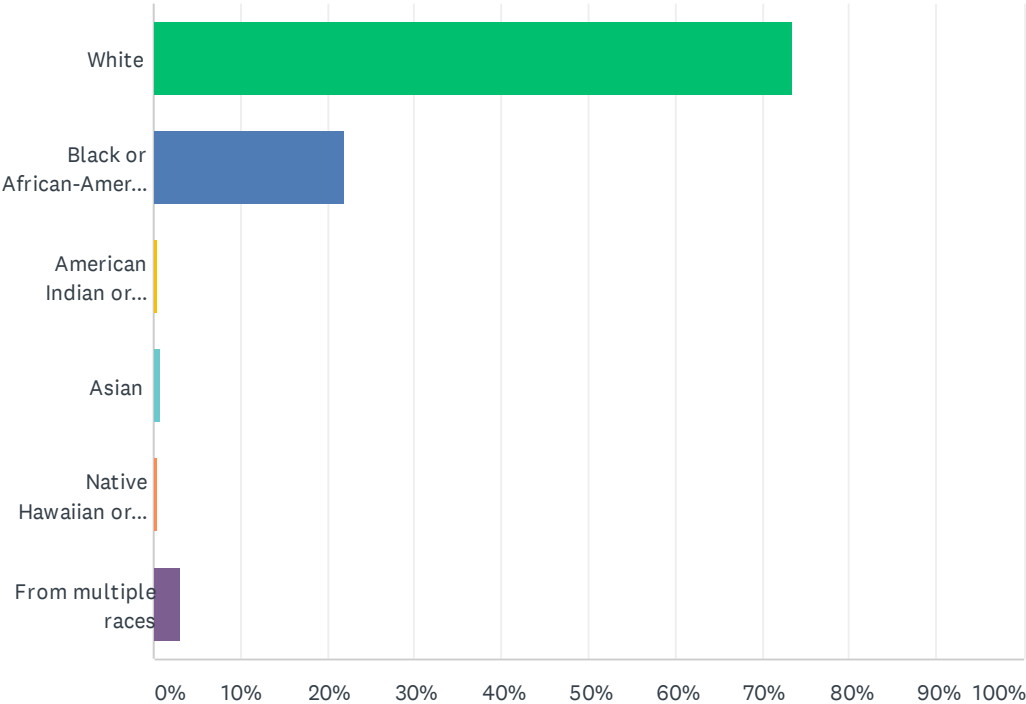


ANSWER CHOICES	RESPONSES	
Female	68.97%	180
Male	31.03%	81
TOTAL		261



### Q4 What is your race?

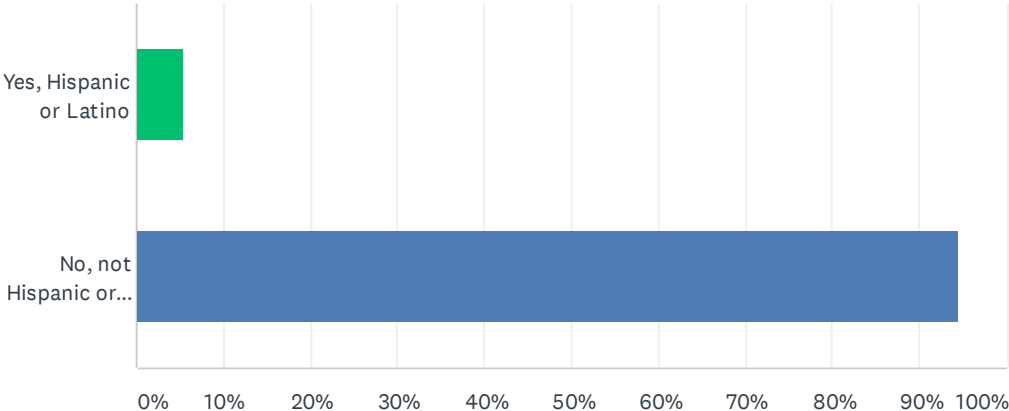
Answered: 260 Skipped: 2



ANSWER CHOICES	RESPONSES	
White	73.46%	191
Black or African-American	21.92%	57
American Indian or Alaskan Native	0.38%	1
Asian	0.77%	2
Native Hawaiian or other Pacific Islander	0.38%	1
From multiple races	3.08%	8
<b>TOTAL</b>		<b>260</b>

### Q5 Are you of Hispanic or Latino origin or descent?

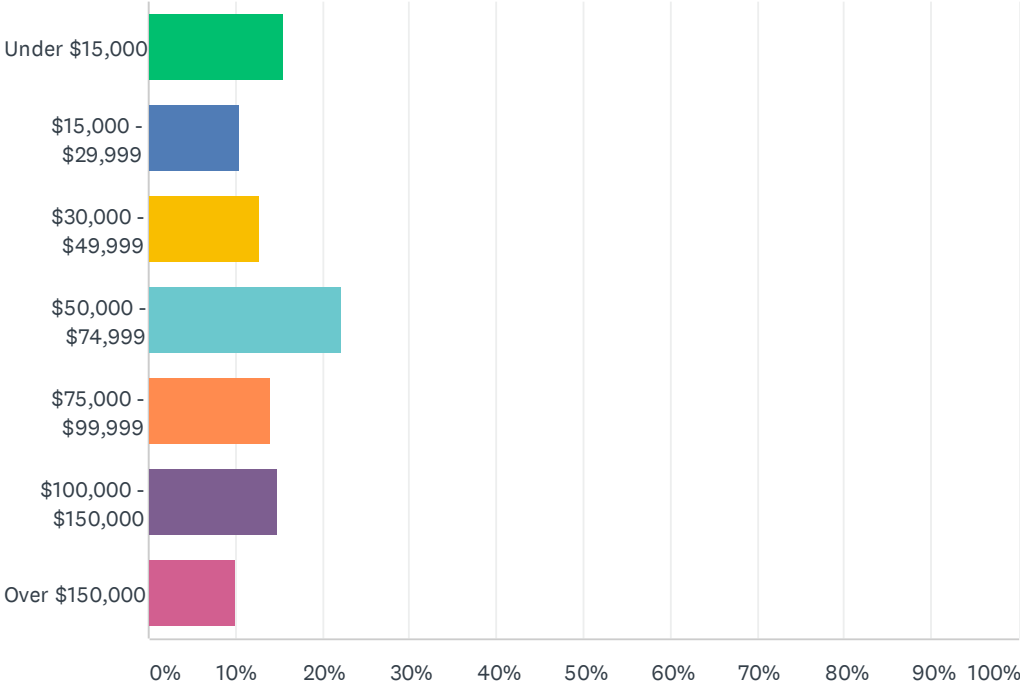
Answered: 258 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes, Hispanic or Latino	5.43%	14
No, not Hispanic or Latino	94.57%	244
TOTAL		258

### Q6 What is your approximate household income?

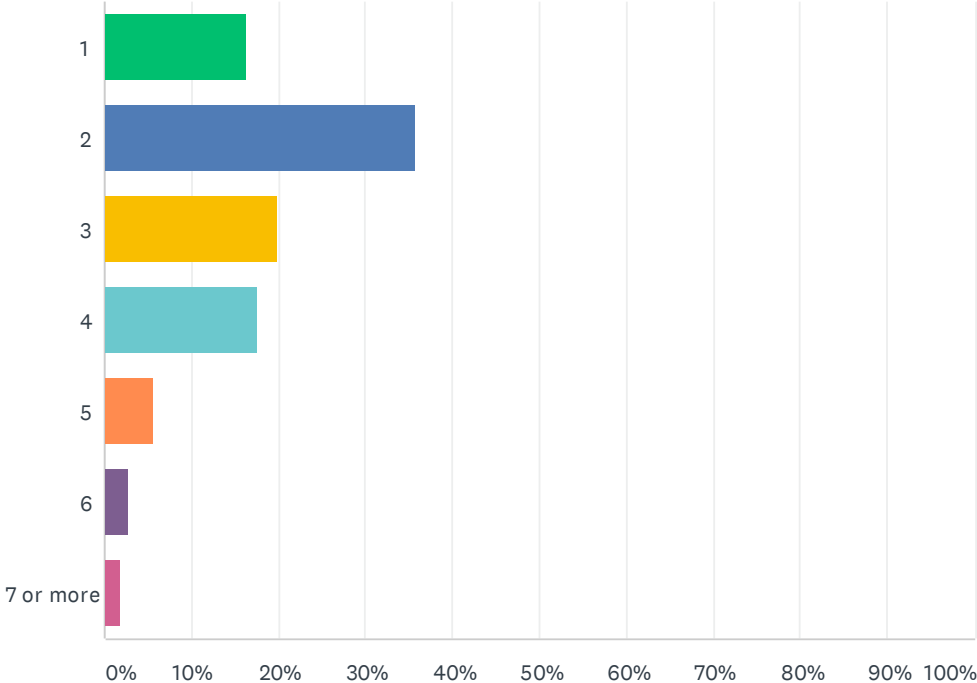
Answered: 257 Skipped: 5



ANSWER CHOICES	RESPONSES	
Under \$15,000	15.56%	40
\$15,000 - \$29,999	10.51%	27
\$30,000 - \$49,999	12.84%	33
\$50,000 - \$74,999	22.18%	57
\$75,000 - \$99,999	14.01%	36
\$100,000 - \$150,000	14.79%	38
Over \$150,000	10.12%	26
<b>TOTAL</b>		<b>257</b>

### Q7 How many people currently live in your household?

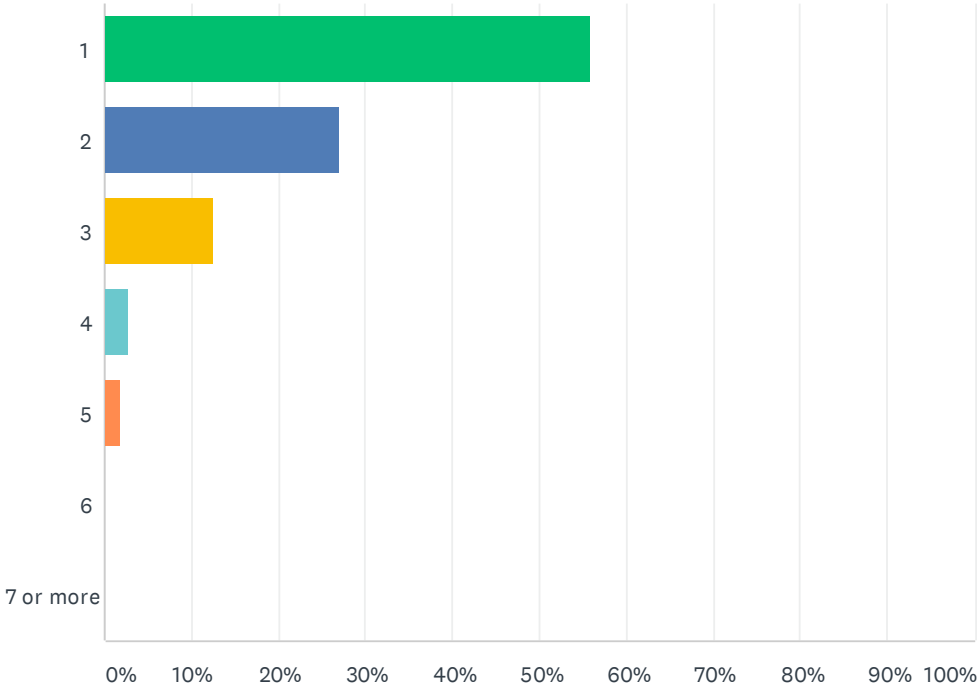
Answered: 262 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	16.41%	43
2	35.88%	94
3	19.85%	52
4	17.56%	46
5	5.73%	15
6	2.67%	7
7 or more	1.91%	5
<b>TOTAL</b>		<b>262</b>

### Q8 How many children under the age of 18 currently live in your household?

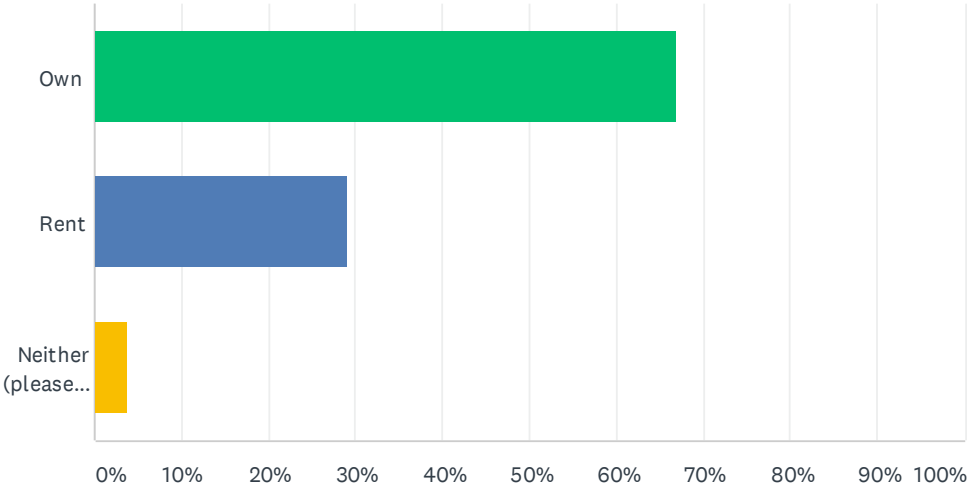
Answered: 111 Skipped: 151



ANSWER CHOICES	RESPONSES	
1	55.86%	62
2	27.03%	30
3	12.61%	14
4	2.70%	3
5	1.80%	2
6	0.00%	0
7 or more	0.00%	0
<b>TOTAL</b>		<b>111</b>

### Q9 Do you rent or own your home?

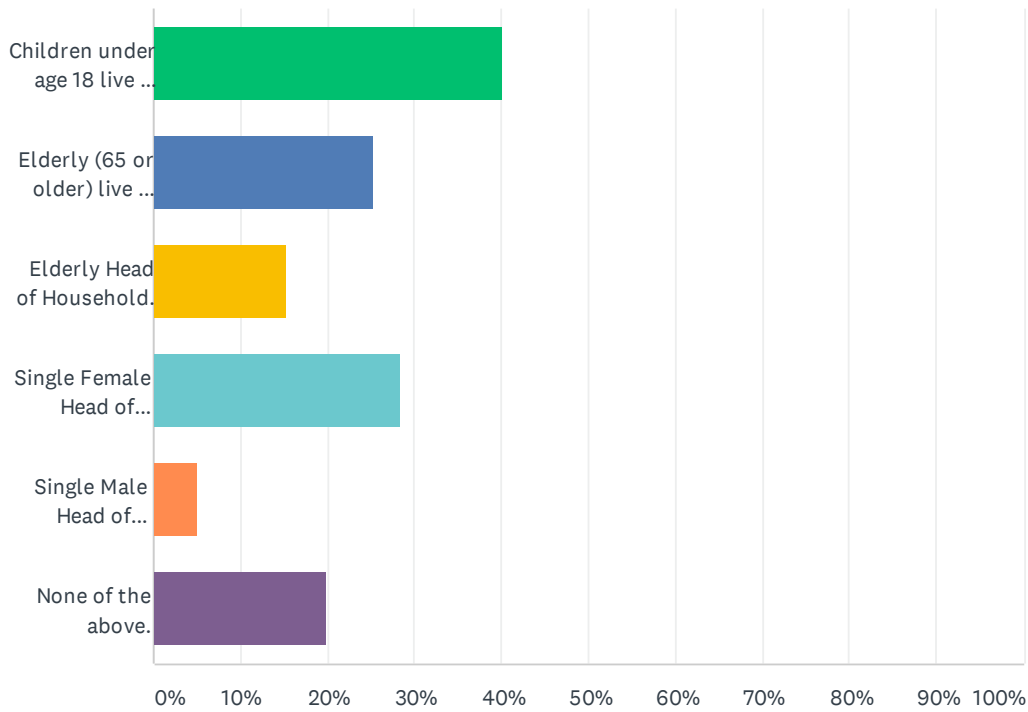
Answered: 261 Skipped: 1



ANSWER CHOICES	RESPONSES	
Own	67.05%	175
Rent	29.12%	76
Neither (please specify)	3.83%	10
<b>TOTAL</b>		<b>261</b>

**Q10 Please select any of the following that apply to your household. You may select more than one.**

Answered: 257 Skipped: 5

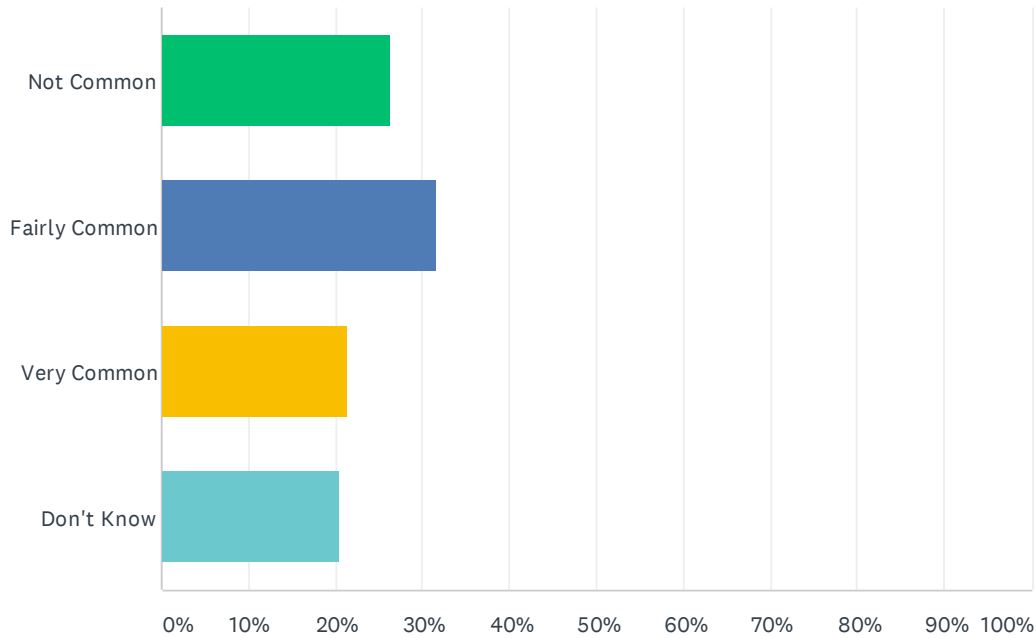


ANSWER CHOICES	RESPONSES	
Children under age 18 live in the household.	40.08%	103
Elderly (65 or older) live in the household.	25.29%	65
Elderly Head of Household.	15.18%	39
Single Female Head of Household.	28.40%	73
Single Male Head of Household.	5.06%	13
None of the above.	19.84%	51
Total Respondents: 257		



### Q11 How common do you think housing discrimination based on race, color, national origin, sex, familial status, sexual orientation, religion, or disability occurs in your community?

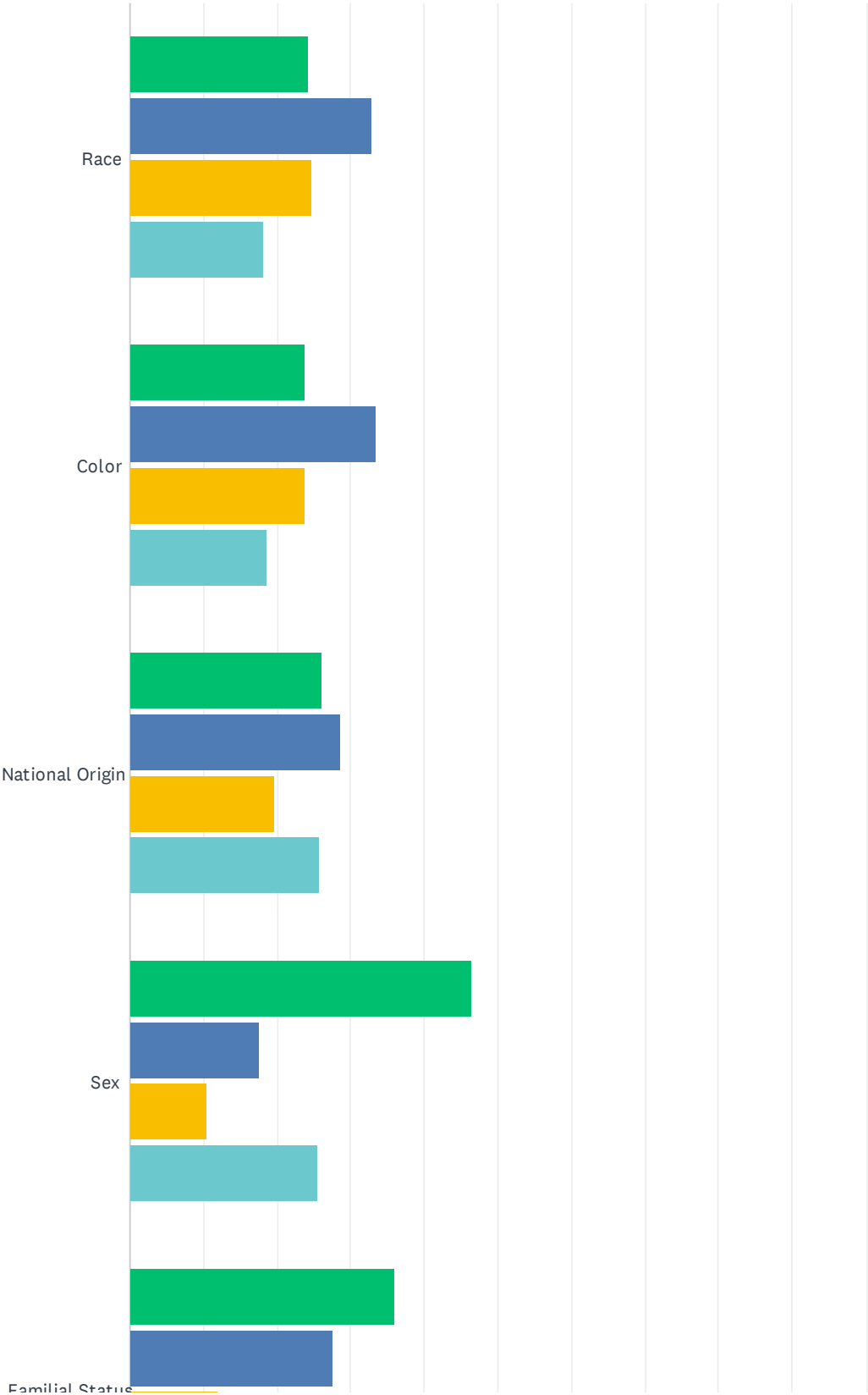
Answered: 235 Skipped: 27



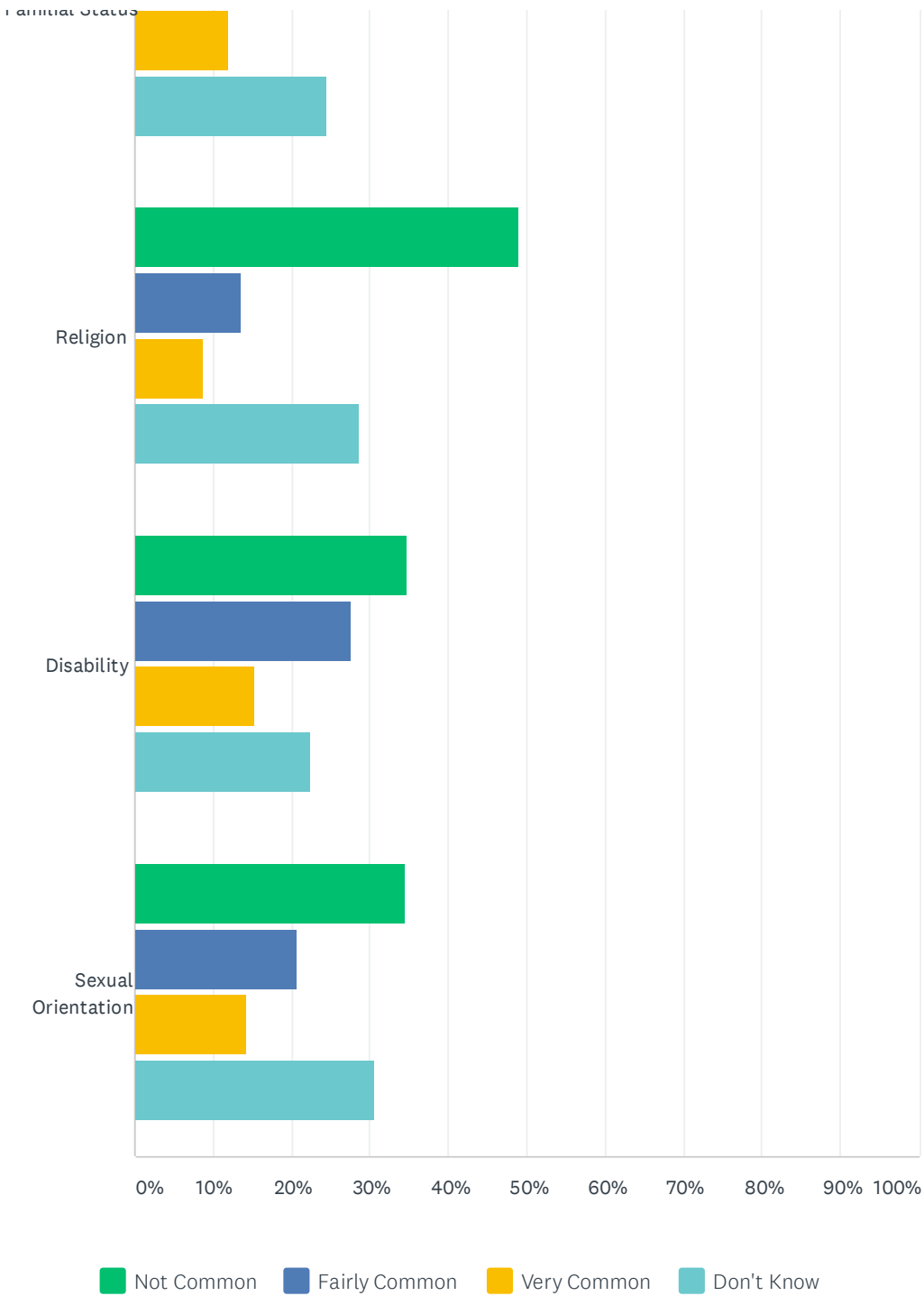
ANSWER CHOICES	RESPONSES
Not Common	26.38% 62
Fairly Common	31.49% 74
Very Common	21.28% 50
Don't Know	20.43% 48
<b>TOTAL</b>	<b>235</b>

### Q12 Please rate the following types of housing discrimination based on how common you think they occur in your community.

Answered: 232 Skipped: 30



The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

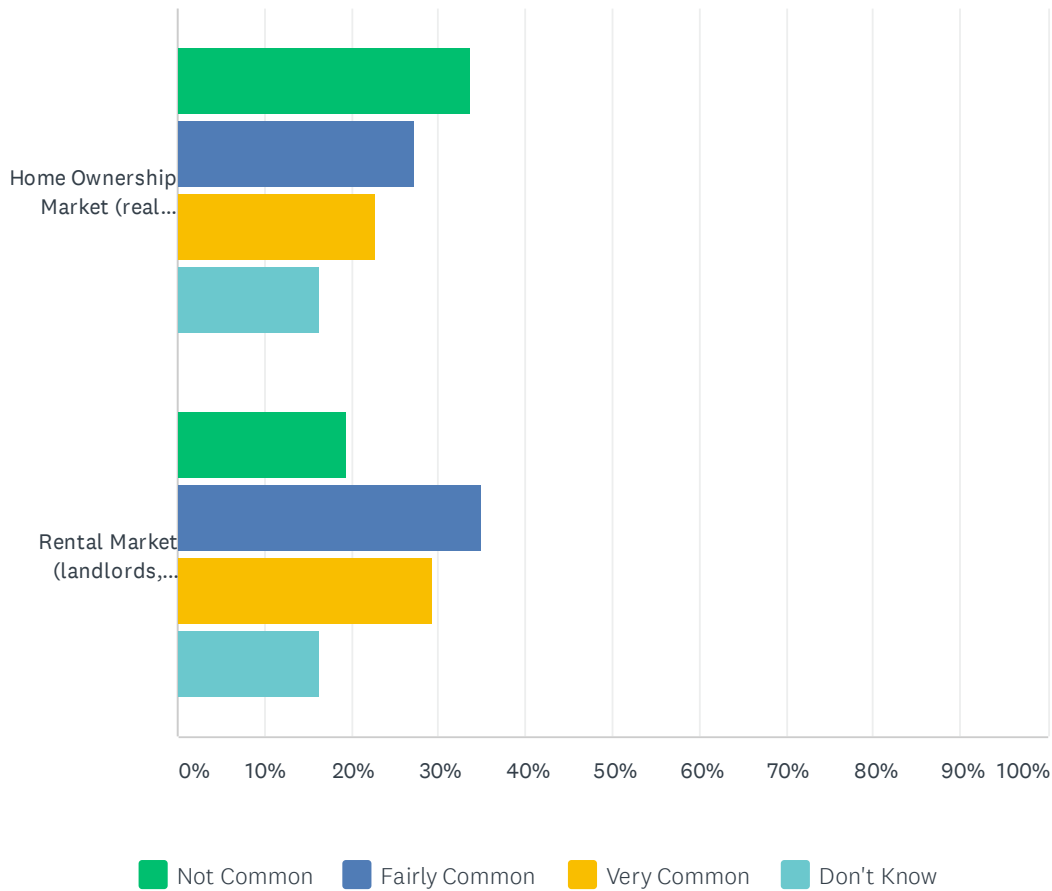


The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL
Race	24.24% 56	32.90% 76	24.68% 57	18.18% 42	231
Color	23.91% 55	33.48% 77	23.91% 55	18.70% 43	230
National Origin	26.09% 60	28.70% 66	19.57% 45	25.65% 59	230
Sex	46.49% 106	17.54% 40	10.53% 24	25.44% 58	228
Familial Status	35.96% 82	27.63% 63	11.84% 27	24.56% 56	228
Religion	48.90% 111	13.66% 31	8.81% 20	28.63% 65	227
Disability	34.65% 79	27.63% 63	15.35% 35	22.37% 51	228
Sexual Orientation	34.51% 78	20.80% 47	14.16% 32	30.53% 69	226

### Q13 Please rate the following sources of housing discrimination based on how common you think they occur in your community.

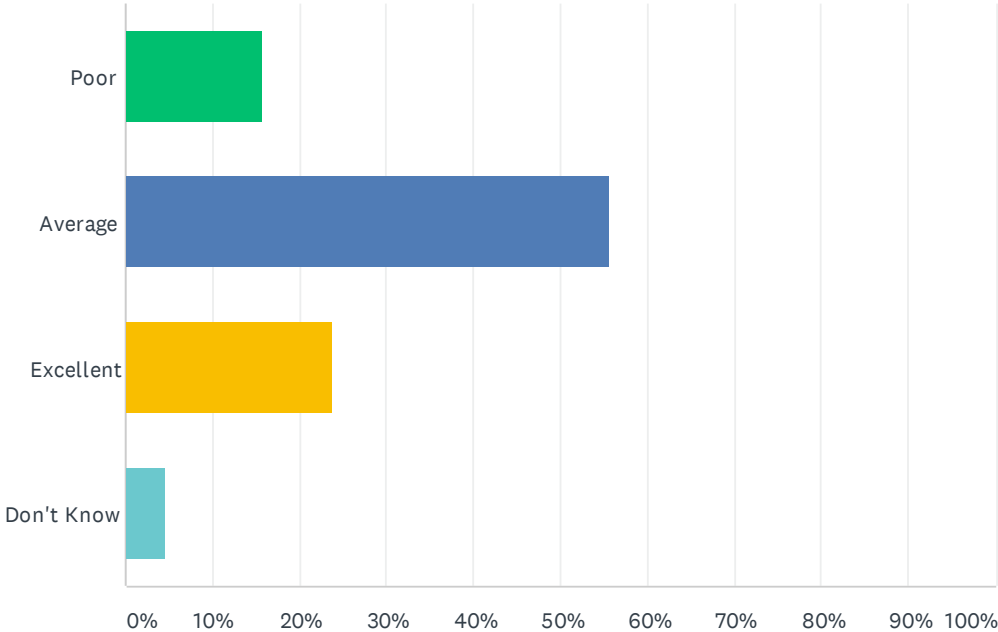
Answered: 233 Skipped: 29



	NOT COMMON	FAIRLY COMMON	VERY COMMON	DON'T KNOW	TOTAL
Home Ownership Market (real estate agents, banks, lenders, etc.)	33.62% 78	27.16% 63	22.84% 53	16.38% 38	232
Rental Market (landlords, property managers, etc.)	19.40% 45	34.91% 81	29.31% 68	16.38% 38	232

### Q14 How would you rate your understanding of fair housing laws and the issue of housing discrimination?

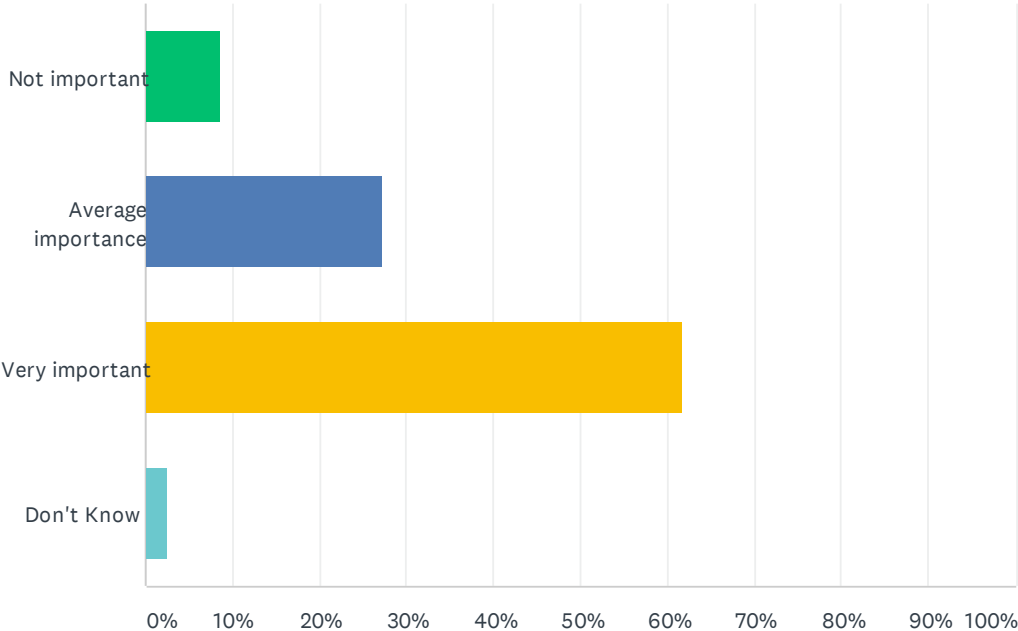
Answered: 235 Skipped: 27



ANSWER CHOICES	RESPONSES	
Poor	15.74%	37
Average	55.74%	131
Excellent	23.83%	56
Don't Know	4.68%	11
Total Respondents: 235		

# Q15 How important do you think fair housing education is in the Region?

Answered: 235 Skipped: 27

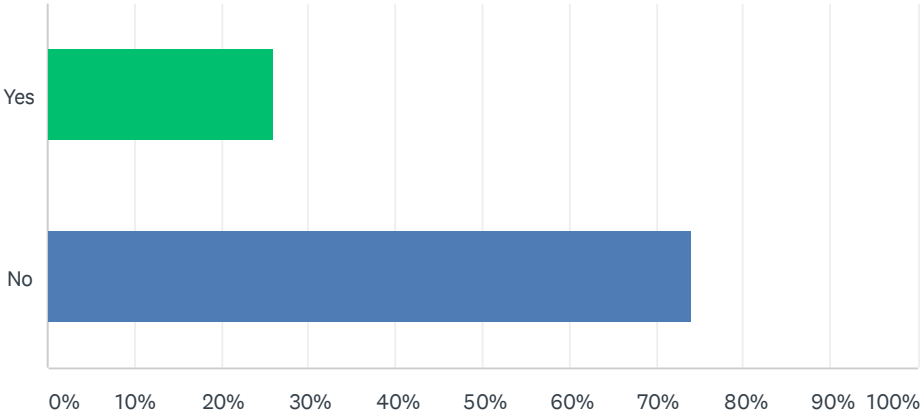


ANSWER CHOICES	RESPONSES	
Not important	8.51%	20
Average importance	27.23%	64
Very important	61.70%	145
Don't Know	2.55%	6
Total Respondents: 235		



### Q16 Have you personally ever experienced housing discrimination?

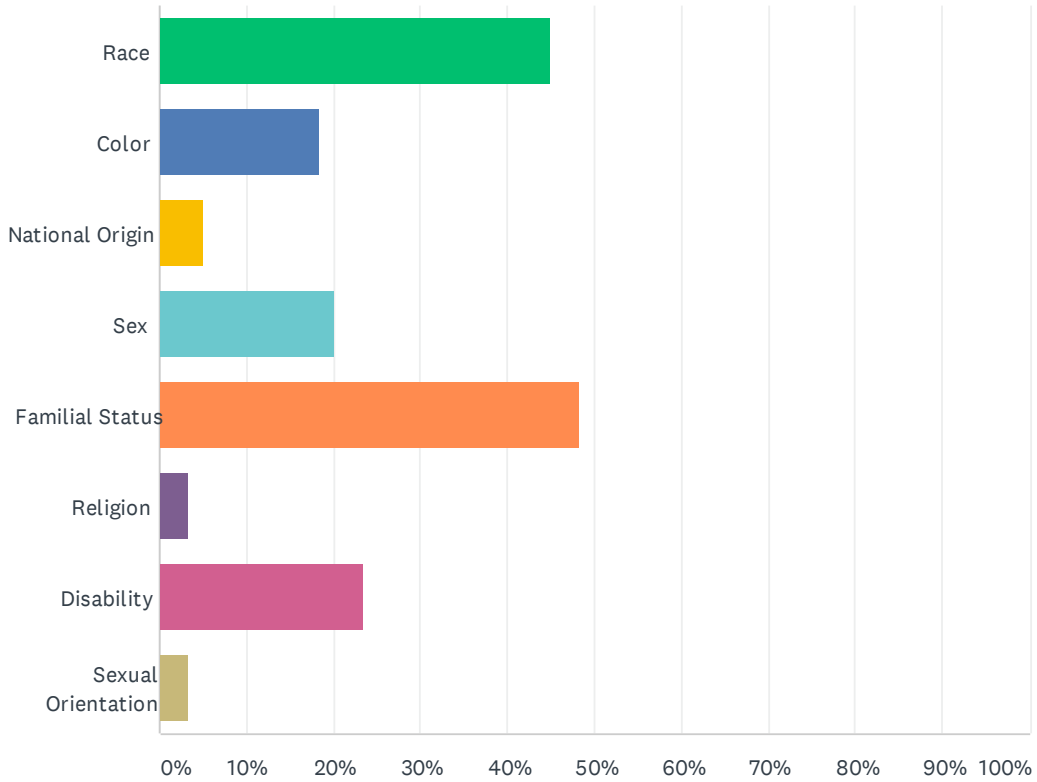
Answered: 235 Skipped: 27



ANSWER CHOICES	RESPONSES	
Yes	25.96%	61
No	74.04%	174
TOTAL		235

### Q17 What type of housing discrimination did you experience? (Select all that apply)

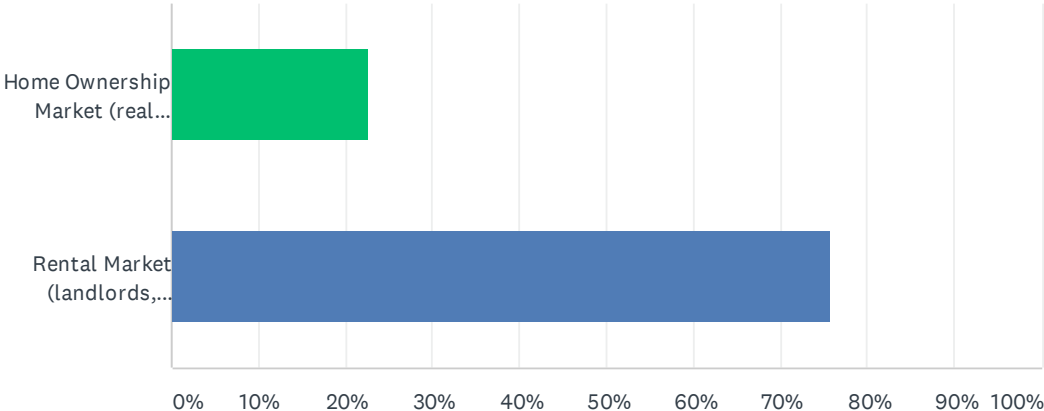
Answered: 60 Skipped: 202



ANSWER CHOICES	RESPONSES
Race	45.00% 27
Color	18.33% 11
National Origin	5.00% 3
Sex	20.00% 12
Familial Status	48.33% 29
Religion	3.33% 2
Disability	23.33% 14
Sexual Orientation	3.33% 2
Total Respondents: 60	

### Q18 Where did the housing discrimination occur?

Answered: 62 Skipped: 200



ANSWER CHOICES	RESPONSES	
Home Ownership Market (real estate agents, banks, lenders, etc.)	22.58%	14
Rental Market (landlords, property managers, etc.)	75.81%	47
<b>TOTAL</b>		<b>62</b>

**Q19** This is a space for you to share any other thoughts you may have about fair housing issues in your area. Please write your comments in the space below.

Answered: 62 Skipped: 200

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

#	RESPONSES	DATE
1	This survey seems as if you are automatically assuming that discrimination is the only reason for housing problems. To me one big problem is the amount of investors and flippers buying up houses on the low end and therefore blocking a lower income family from being able to purchase a home.	3/5/2020 10:05 AM
2	In working in the social work field we receive requests for housing assistance from those who are below poverty three times a week, at least. There is such a limit to affordable housing for the poor. Even in bad neighborhoods the rent is skyrocketing in Cabarrus County. We have had people go homeless due to not having the credit, monthly income to find another rental. There is a true crisis in safe, affordable rentals within Cabarrus County. The poor are discriminated against because they don't have two to three times the income that is being requested by rental agencies.	3/5/2020 8:37 AM
3	I am glad to say there are all races. I have a very quiet neighborhood that neighbors keep to themselves although we are all so different.	3/4/2020 4:53 PM
4	I have not knowingly been discriminated against because I have always had the money to get what we wanted.	2/23/2020 4:30 PM
5	it is impossible to be a single parent and afford rent. When you ask if the rental properties provide income base they say no although they are on the list for available prices. They also seem to only offer upgraded versions of the apartments that are priced higher than listed prices. I have talked to and worked with hundreds of women myself included that had to stay in domestically violent homes just to provide shelter for myself and kids. Three years later I make over a hundred dollars an hour as a therapist and still can not afford adequate housing. I am losing the house I am in again. As a single mother I have lost multiple houses one through Tricon American and one private landlord. After I told them about having children. Tricon rented the house to someone else that was in line after me they stated that I had not gotten back with them quickly and provided proper documentation although I sent it all in and called multiple times. The private landlord would not show me the house until she asked me a few questions before she would show it to me. It was a 1 bedroom house for myself and two kids. That is all I can afford and I need to do what I have to do. It is an unaffordable market that is creating a housing crisis.	2/18/2020 9:38 PM
6	We have a serious problem with rental rates in our county. We allow law firms from other states to buy up the properties and then increase rental rates by as much as 100%. There should be a cap or incremental 5-10% max. Look what just happened at Tarrymore Apts. Mostly elderly, long time residents. \$525/more went up to \$1100...100%+ increases. Shame on them. This is how we allow our citizens to be treated. By some Jersey law firm looking to line their pockets.	2/14/2020 6:51 AM
7	affordable housing for elderly, disabled, & young families..income under 30,000 a year.. need more assistance with information easily attainable	2/14/2020 6:34 AM
8	The local county and city governments place little value on the housing needs. All money goes to middle income housing!	2/13/2020 11:05 PM
9	In my opinion, most of the discrimination occurs with lending practices. Traditional mortgage products are not readily available to people of color. It's a variation of the same old policy.	2/13/2020 7:30 PM
10	I honestly don't feel there is much discrimination based on the different cultures, race or religions that we have in our development. However, I do wish landlords would do more of a background check on others criminal history and information from previous landlords before placing anyone in a rental home. This is only consideration to the neighbors.	2/13/2020 7:16 PM
11	thanks for this survey	2/13/2020 10:44 AM
12	I feel as long as you can pay anyone should have a opportunity to receive housing.	2/11/2020 12:16 PM
13	fair housing should be fair for all	2/10/2020 5:44 PM
14	There has to be a way to submit a complaint about your landlord retaliation	2/10/2020 1:26 PM
15	Too many people have moved here & completely ruined the small time feel of the area.. Community leaders suck for allowing this to happen	2/4/2020 10:09 AM
16	Fair housing education is necessary to combat the discriminatory issues that are prevalent in our area.	2/3/2020 4:11 PM

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium Regional Fair Housing Survey

17	This area does a tremendous job of keeping rents affordable enough for elderly, single women, and the poor while still maintaining quality of life. I hope that continues.	2/3/2020 3:54 PM
18	My only issue with fair housing is that I can't afford housing! There just aren't enough options for people who work two jobs, have no children, and can't even make ends meet in a free home that's falling apart. I'd love to acquire decent housing that I'm not ashamed to live in, but a house similar to what I rented 15-20 years ago is now out of my budget. I paid \$525 for a 2 bedroom home. An almost identical home now rents for \$750. Other 2 bedroom homes rent for up to \$1200. This is insane!	2/3/2020 12:41 PM
19	Please state it clearly to those whom seek assistance with housing or any subsidies that this program is funded by the working tax payer.	1/29/2020 12:11 PM
20	Need more affordable housing and a way to stop the overtaxing of land/home owners. I can afford to buy a house, what I can't afford are the property taxes that are outrageous. It sad to see so much overdevelopment happening in the county and city. My parents are being squeezed out of their because of the skyrocketing taxes and they don't even have water or sewer to the home when less than 500 feet from them a development is going up with all the bells and whistles. Shame on you Kannapolis City!!!!	1/23/2020 2:43 PM
21	I am so glad to finally see this survey. I have emailed the leaders in Kannapolis about this before. I would love to become involved in this. Please call 704-918-0456. Jennifer Burroff-Smith	1/23/2020 10:43 AM
22	If there was a large amount of discrimination happening, then the homeless population would be much worse.	1/22/2020 7:37 PM
23	I am not sure about discrimination but affordable safe housing is hard to find!	1/22/2020 1:55 PM
24	The best thing this area is can do is to end government subsidized housing now. It is killing our schools and our businesses. It is putting a burden on our government services - as these area contribute next to nothing to the tax base yet are the areas with crime and poor schools. Instead of attracting more problems why not clean up, start over and start trying to attract young, educated, working adults that will contribute to the tax base, that want a job, good schools and a safe place to raise a family.	1/19/2020 2:16 PM
25	Rentals in Kannapolis are priced VERY high so that a typical family or single parent family cannot afford to live in a decent home. Instead, drug dealers are better renters because they can afford the steep prices. This is destroying the "community" feel in many of the older neighborhoods. Just my 2 cents!	1/16/2020 4:39 PM
26	Every family looks different, but every family should be treated the same way. Landlords and rental companies should not make renting a home cost prohibitive for unmarried couples in order to favor "stable" married couples (this is the exact wording that was given to me by way of an explanation).	1/14/2020 5:20 PM
27	slum lords are allowed to continue renting rundown property I recently visited a home without a working toilets broken windows and four people living in the home yet the landlord laws never kicked in for this family. people pay for these services even when they are not working. said.	1/14/2020 9:55 AM
28	I have no statistics to base my subject, but I believe there are some banks who charge higher interest rates to those persons of color than their white counterparts.	1/13/2020 10:50 PM
29	Not enough housing that's affordable	1/13/2020 8:15 PM
30	Rent prices are ridiculous! I understand the town is supposed be growing but when you make even 30000 per year you can NOT afford or even be qualified to rent a house that is 1500 a month. Due to not grossing 54000 which is 3x the rent which is the requirement of most houses. Ridiculous.	1/13/2020 5:41 PM
31	Many neighborhoods in Kannapolis have people who are of various races and ethnicity. I live in a very eclectic neighborhood of people.	1/13/2020 4:16 PM
32	Need more affordable housing.	1/13/2020 1:04 PM
33	There is no consideration for the elderly on a fixed income. We are expected to live in very bad housing conditions due to our age and income...No one cares if we are safe or the place we live in is affordable...please help change that I am an 80 yr old renter and have been told I have to move due to my lease not being renewed. I have no where to go and I'm scared	1/12/2020 8:41 PM

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34	religion feels oppressive in the area.	1/12/2020 6:59 PM
35	Community should find ways to provide fair and equitable housing that are needed for persons to remain in their current area.	1/12/2020 6:38 PM
36	I was denied rental, because my boyfriend and I lived together. That's wrong. I know of rental properties that deny rental because of children or pets. I have no problem with that. A no kids/no pets home should be available to those that prefer it	1/12/2020 1:53 PM
37	There are categories of persons that this survey does not address. Homelessness, transitional housing and low income families.	1/11/2020 10:19 AM
38	I was asked to leave my apartment after 4 year of perfect rental history. The greedy landlord turned it around and 15 days later rented it for \$250.00 a month more. Pure greed. My underage daughter had to switch schools. It produced trauma to my family. Pure greed in Kannapolis. Landlords are raising rent way up in Kannapolis because of all the professionals coming to town because of the research center. That is baloney!!! Us average people are having to move out of Cabarrus County.	1/10/2020 6:40 AM
39	this seems to be an out dated issue. I've personally never experience this sort of discrimination.	1/9/2020 9:57 PM
40	I know there are people who make the decisions based on race and that's Horrible.	1/9/2020 8:05 PM
41	Discrimination is not an issue in our area	1/9/2020 7:51 PM
42	I lived in affordable housing at one time in New England. Although they are coming up to the bar, there is so much more to do. Good Luck and remember to be fair.	1/9/2020 6:10 PM
43	My son which is black married a white woman. They have two children and both parents work each day. The rent is so high and the landlord does not repair their home. Cracks underneath doors, sinks needs new pipes and leaking etc. There a lot of working young parents that do not make a lot of money that have terrible landlords. City of Concord have to make the landlords be accountable to keep the rented apts. and homes up. Always want the money and no repairs. I have seen it myself and complained. The City needs more affordable housing and make the landlords accountable, a hotline to call in to report and the landlord cannot make them move, please please	1/9/2020 8:18 AM
44	Its very rare. Its fake news	1/7/2020 9:43 AM
45	I would like to focus on affordability for people in the region. There are some people that cannot afford the high cost of apartments in the area. Fair housing issues need to include income as well as race, sexual orientation, religion, and the other items you listed.	1/3/2020 11:21 AM
46	God bless you.I pray everyone does right and the housing in Cabarrus county is really fair.	1/2/2020 9:41 PM
47	we are in desperate need of affordable housing for seniors. with people aging longer and with a possible death of a spouse, most seniors cant afford to live alone and smaller rentals are not available to them at affordable prices since the housing boom, rental prices are increasing as well.	1/2/2020 8:49 AM
48	This program is unfair housing	12/20/2019 4:09 PM
49	I know most houses in Salisbury that are rented are occupied and houses seem to be selling very well.	12/20/2019 3:58 PM
50	The lack of affordable and low income housing in our area (Cabarrus County overall) is a systemic issue creating an unfair housing situation. Pooper people are finding it increasingly harder to find a place to live as NOTHING being built (homes or apartments/multi-family) that doesn't limit potential redisnets to those in the middle and upper classes financially. Apparently there isn't enough profit for the private sector to develop lower income and affordable housing. If there isn't government intervention soon, this crisis will continue to grow and grow.	12/20/2019 9:49 AM
51	This damned droit and the other people are ministry heathern and two faces of lip services. GD haities.	12/20/2019 5:00 AM
52	Please do NOT try to incorporate low income housing projects in/near middle class areas and destroy our neighborhoods and home values. Thank you. Please read above again.	12/19/2019 7:17 PM
53	There is a lot of issues in Cabarrus county and in city of concord with discrimination wether it's with color and with disability and age and such. It's very sad. There is definitely one major area	12/18/2019 9:27 PM

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I know 100% this happens it would be in the vicinity of Davidson Hwy and Fairington Dr. !!!

54	There needs to be easier ways for housing for bad credit people can live	12/18/2019 7:28 PM
55	The housing in my city or county is not fair. Not if you are a single white woman with no children.	12/18/2019 3:55 PM
56	I'm sorry, but I simply am not aware of outright discrimination. I am aware that housing in Concord seems to be racially/ethnically divided, but I suspect that has as much to do with income as outright discrimination. Perhaps we need an actual study by objective outsiders as to the relative existence of outright discrimination.	12/18/2019 9:13 AM
57	Believe some people confuse fair housing and the ability to pay for housing. They are not the same.	12/18/2019 8:43 AM
58	I really wish we all could get together to make sure everyone in all cities and counties have a nice affordable place to live. The rising cost of everyday living is very expensive and a lot of people go without b/c of it.	12/18/2019 8:20 AM
59	Fair Housing is the law. Everyone involved with selling, renting, legal, etc. in the housing industry is required to know the standards.	12/18/2019 6:18 AM
60	I don't know if we have a fair housing problem, but we DO have an AFFORDABLE housing problem.	12/17/2019 9:13 PM
61	In regards to fair housing, a cap needs to be placed on how much a rental amount can be increased year over year. Proposing a 13% increase in the same rental apartment does not foster an accepting community. Not every one gets that kind of pay raise each year.	12/17/2019 4:53 PM
62	Would like to see people in the area become more interested in learning more about fair housing	12/14/2019 6:59 PM