



CONNECT OUR FUTURE COMPREHENSIVE REGIONAL HOUSING STRATEGY

VOLUME III: TECHNICAL APPENDIX

**FINAL REPORT
JANUARY 31, 2014**

CONNECT OUR FUTURE COMPREHENSIVE REGIONAL HOUSING STRATEGY

VOLUME III: TECHNICAL APPENDIX

**Final Report
January 31, 2014**

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CONNECT Consortium

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1. CONNECT OUR FUTURE

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 1.A.1

Population by Age
CONNECT Our Future
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	134,852	7.0%	168,559	6.9%	25.0%
5 to 19	403,334	20.9%	512,773	21.1%	27.1%
20 to 24	122,551	6.4%	149,129	6.1%	21.7%
25 to 34	309,042	16.0%	330,794	13.6%	7.0%
35 to 54	583,869	30.3%	725,304	29.8%	24.2%
55 to 64	164,198	8.5%	271,251	11.2%	65.2%
65 or Older	209,069	10.8%	273,774	11.3%	30.9%
Total	1,926,915	100.0%	2,431,584	100.0%	26.2%

Table 1.A.2

Elderly Population by Age
CONNECT Our Future
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	25,706	12.3%	39,782	14.5%	54.8%
67 to 69	35,153	16.8%	52,625	19.2%	49.7%
70 to 74	53,281	25.5%	64,851	23.7%	21.7%
75 to 79	43,845	21.0%	48,747	17.8%	11.2%
80 to 84	28,074	13.4%	35,691	13.0%	27.1%
85 or Older	23,010	11.0%	32,078	11.7%	39.4%
Total	209,069	100.0%	273,774	100.0%	30.9%

Table 1.A.3

Population by Race and Ethnicity
CONNECT Our Future
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,424,506	73.9%	1,668,279	68.6%	17.1%
Black	402,680	20.9%	533,577	21.9%	32.5%
American Indian	6,909	.4%	10,816	.4%	56.5%
Asian	32,102	1.7%	62,600	2.6%	95.0%
Native Hawaiian/ Pacific Islander	610	.0%	1,197	.0%	96.2%
Other	38,497	2.0%	105,382	4.3%	173.7%
Two or More Races	21,611	1.1%	49,733	2.0%	130.1%
Total	1,926,915	100.0%	2,431,584	100.0%	26.2%
Non-Hispanic	1,841,328	95.6	2,223,025	91.4%	20.7%
Hispanic	85,587	4.4%	208,559	8.6%	143.7%

Table 1.A.4

Disability by Age
CONNECT Our Future
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	1,125	1.3%	865	1.0%	1,990	1.2%
5 to 17	12,799	5.6%	7,723	3.5%	20,522	4.6%
18 to 34	14,484	5.5%	12,569	4.6%	27,053	5.0%
35 to 64	60,225	12.5%	61,847	12.1%	122,072	12.3%
65 to 74	19,174	26.6%	23,371	27.2%	42,545	26.9%
75 or Older	21,021	50.5%	37,148	55.0%	58,169	53.3%
Total	128,828	11.0%	143,523	11.5%	272,351	11.3%

Table 1.A.5

Employment Status by Disability and Type: Age 18 to 64

CONNECT Our Future
2011 Three-Year ACS Data

Disability Status	Population
Employed:	1,058,484
With a disability:	48,364
With a hearing difficulty	14,422
With a vision difficulty	9,338
With a cognitive difficulty	13,038
With an ambulatory difficulty	18,845
With a self-care difficulty	4,025
With an independent living difficulty	6,472
No disability	1,010,120
Unemployed:	149,339
With a disability:	15,197
With a hearing difficulty	3,759
With a vision difficulty	2,823
With a cognitive difficulty	6,384
With an ambulatory difficulty	6,107
With a self-care difficulty	1,153
With an independent living difficulty	2,747
No disability	134,142
Not in labor force:	324,642
With a disability:	85,564
With a hearing difficulty	13,671
With a vision difficulty	14,487
With a cognitive difficulty	38,032
With an ambulatory difficulty	55,541
With a self-care difficulty	21,125
With an independent living difficulty	39,894
No disability	239,078
Total	1,532,465

Table 1.A.6**Households by Income**

CONNECT Our Future

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	101,327	13.7%	115,121	12.6%
\$15,000 to \$19,999	42,466	5.7%	49,192	5.4%
\$20,000 to \$24,999	46,634	6.3%	49,560	5.4%
\$25,000 to \$34,999	98,450	13.3%	98,463	10.8%
\$35,000 to \$49,999	130,862	17.7%	135,355	14.8%
\$50,000 to \$74,999	156,965	21.2%	173,772	19.0%
\$75,000 to \$99,999	77,048	10.4%	111,134	12.1%
\$100,000 or More	85,782	11.6%	183,302	20.0%
Total	739,534	100.0%	915,899	100.0%

Table 1.A.7**Poverty by Age**

CONNECT Our Future

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	22,278	11.9%	45,576	13.7%
6 to 17	40,151	21.5%	73,360	22.0%
18 to 64	102,704	55.0%	190,087	57.1%
65 or Older	21,673	11.6%	24,030	7.2%
Total	186,806	100.0%	333,053	100.0%
Poverty Rate	9.9%	.	14.2%	.

Table 1.A.8**Households by Year Home Built**

CONNECT Our Future

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	50,194	6.8%	45,415	5.0%
1940 to 1949	42,197	5.7%	34,900	3.8%
1950 to 1959	76,858	10.4%	71,591	7.8%
1960 to 1969	96,018	13.0%	89,824	9.8%
1970 to 1979	126,004	17.0%	122,652	13.4%
1980 to 1989	138,428	18.7%	139,171	15.2%
1990 to 1999	209,572	28.3%	193,882	21.2%
2000 to 2004	.	.	128,287	14.0%
2005 or Later	.	.	90,177	9.8%
Total	739,271	100.0%	915,899	100.0%

Table 1.A.9**Housing Units by Type**

CONNECT Our Future

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	556,762	70.0%	739,119	72.4%
Duplex	18,114	2.3%	18,870	1.8%
Tri- or Four-Plex	25,897	3.3%	24,770	2.4%
Apartment	101,773	12.8%	143,157	14.0%
Mobile Home	92,587	11.6%	94,400	9.2%
Boat, RV, Van, Etc.	515	.1%	233	.0%
Total	795,648	100.0%	1,020,549	100.0%

Table 1.A.10**Housing Units by Tenure**

CONNECT Our Future

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	739,271	92.9%	932,618	90.3%	26.2%
Owner-Occupied	516,823	69.9%	634,854	68.1%	22.8%
Renter-Occupied	222,448	30.1%	297,764	31.9%	33.9%
Vacant Housing Units	56,377	7.1%	100,046	9.7%	77.5%
Total Housing Units	795,648	100.0%	1,032,664	100.0%	29.8%

Table 1.A.11**Disposition of Vacant Housing Units**

CONNECT Our Future

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	20,214	35.9%	38,986	39.0%	92.9%
For Sale	10,438	18.5%	18,267	18.3%	75.0%
Rented or Sold, Not Occupied	4,952	8.8%	4,712	4.7%	-4.8%
For Seasonal, Recreational, or Occasional Use	6,088	10.8%	9,471	9.5%	55.6%
For Migrant Workers	48	0.1%	71	.1%	47.9%
Other Vacant	14,637	26.0%	28,539	28.5%	95.0%
Total	56,377	100.0%	100,046	100.0%	77.5%

Table 1.A.12**Households by Household Size**

CONNECT Our Future

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	180,025	24.4%	238,602	25.6%	32.5%
Two Persons	250,480	33.9%	307,519	33.0%	22.8%
Three Persons	134,261	18.2%	160,101	17.2%	19.2%
Four Persons	109,121	14.8%	133,667	14.3%	22.5%
Five Persons	43,257	5.9%	58,802	6.3%	35.9%
Six Persons	13,912	1.9%	21,094	2.3%	51.6%
Seven Persons or More	8,215	1.1%	12,833	1.4%	56.2%
Total	739,271	100.0%	932,618	100.0%	26.2%

Table 1.A.13**Household Type by Tenure**CONNECT Our Future
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	516,947	69.9%	636,312	68.2%	23.1%
Married-Couple Family	394,044	76.2%	460,926	72.4%	17.0%
Owner-Occupied	332,276	84.3%	386,808	83.9%	16.4%
Renter-Occupied	61,768	15.7%	74,118	16.1%	20.0%
Other Family	122,903	23.8%	175,386	27.6%	42.7%
Male Householder, No Spouse	30,691	25.0%	44,630	25.4%	45.4%
Owner-Occupied	16,878	55.0%	24,184	54.2%	43.3%
Renter-Occupied	13,813	45.0%	20,446	45.8%	48.0%
Female Householder, No Spouse	92,212	75.0%	130,756	74.6%	41.8%
Owner-Occupied	47,479	51.5%	62,654	47.9%	32.0%
Renter-Occupied	44,733	48.5%	68,102	52.1%	52.2%
Non-Family Households	222,324	30.1%	296,306	31.8%	33.3%
Owner-Occupied	120,190	54.1%	161,208	54.4%	34.1%
Renter-Occupied	102,134	45.9%	135,098	45.6%	32.3%
Total	739,271	100.0%	932,618	100.0%	26.2%

Table 1.A.14**Group Quarters Population**CONNECT Our Future
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	9,054	39.9%	11,059	49.4%	22.1%
Juvenile Facilities	.	.	957	4.3%	.
Nursing Homes	12,137	53.5%	10,184	45.5%	-16.1%
Other Institutions	1,508	6.6%	196	.9%	-87.0%
Total	22,699	100.0%	22,396	100.0%	-1.3%
Noninstitutionalized					
College Dormitories	12,242	63.0%	14,016	69.9%	14.5%
Military Quarters	0	.0%	1	.0%	%
Other Noninstitutional	7,195	37.0%	6,031	30.1%	-16.2%
Total	19,437	46.1%	20,048	47.2%	3.1%
Total Group Quarters Population	42,136	100.0%	42,444	100.0%	.7%

Table 1.A.15**Overcrowding and Severe Overcrowding**CONNECT Our Future
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	507,900	98.3%	6,846	1.3%	2,149	.4%	516,895
2010 ACS	623,926	98.9%	5,781	.9%	1,108	.2%	630,815
Renter							
2000 Census	204,521	92.0%	10,455	4.7%	7,400	3.3%	222,376
2010 ACS	272,207	95.5%	9,640	3.4%	3,237	1.1%	285,084
Total							
2000 Census	712,421	96.4%	17,301	2.3%	9,549	1.3%	739,271
2010 ACS	896,133	97.8%	15,421	1.7%	4,345	.5%	915,899

Table 1.A.16**Households with Incomplete Plumbing Facilities**

CONNECT Our Future

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	736,131	912,133
Lacking Complete Plumbing Facilities	3,140	3,766
Total Households	739,271	915,899
Percent Lacking	.4%	.4%

Table 1.A.17**Households with Incomplete Kitchen Facilities**

CONNECT Our Future

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	736,603	910,041
Lacking Complete Kitchen Facilities	2,668	5,858
Total Households	739,271	915,899
Percent Lacking	.4%	.6%

Table 1.A.18**Cost Burden and Severe Cost Burden by Tenure**

CONNECT Our Future

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	228,647	75.2%	49,467	16.3%	24,256	8.0%	1,503	.5%	303,873
2010 ACS	312,535	67.7%	93,319	20.2%	53,653	11.6%	2,049	.4%	461,556
Owner Without a Mortgage									
2000 Census	94,878	88.6%	6,744	6.3%	3,583	3.3%	1,883	1.8%	107,088
2010 ACS	145,455	85.9%	12,794	7.6%	8,044	4.8%	2,966	1.8%	169,259
Renter									
2000 Census	132,449	60.3%	38,685	17.6%	31,784	14.5%	16,792	7.6%	219,710
2010 ACS	133,282	46.8%	62,217	21.8%	65,000	22.8%	24,585	8.6%	285,084
Total									
2000 Census	455,974	72.3%	94,896	15.0%	59,623	9.5%	20,178	3.2%	630,671
2010 ACS	591,272	64.6%	168,330	18.4%	126,697	13.8%	29,600	3.2%	915,899

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 1.B.1
Employment by Industry
 CONNECT Our Future
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	12,952	10,427	10,374	10,973	10,853	10,808	10,653	10,684	-17.5%
Forestry, fishing, related activities, and other	1,083	555	980	885	885	757	920	975	-10.0%
Mining	851	360	978	1,107	1,121	768	862	969	13.9%
Utilities	3,530	1,413	1,505	1,498	2,993	2,930	1,426	1,435	-59.3%
Construction	86,840	93,730	100,198	105,468	99,014	82,829	74,449	72,979	-16.0%
Manufacturing	172,263	142,151	139,326	134,428	128,368	109,869	104,397	107,051	-37.9%
Wholesale trade	62,518	66,118	67,347	68,831	68,002	64,108	62,663	62,617	.2%
Retail trade	130,452	134,074	137,159	143,850	142,816	137,349	137,629	139,114	6.6%
Transportation and warehousing	41,719	11,150	13,546	13,899	17,014	15,854	13,360	13,438	-67.8%
Information	26,298	27,056	27,596	27,930	28,013	27,396	27,526	28,086	6.8%
Finance and insurance	66,607	78,947	84,759	86,817	87,663	88,331	87,845	91,185	36.9%
Real estate and rental and leasing	38,230	49,647	53,658	58,834	59,905	57,298	59,015	60,228	57.5%
Professional and technical services	56,210	63,362	68,665	76,198	80,032	77,234	79,121	79,567	41.6%
Management of companies and enterprises	26,535	27,245	26,277	28,432	30,737	29,973	30,079	28,033	5.6%
Administrative and waste services	79,370	88,669	94,828	99,565	99,842	90,979	97,737	109,001	37.3%
Educational services	11,780	17,147	19,045	20,259	21,542	22,516	23,504	24,331	106.5%
Health care and social assistance	69,278	83,742	87,588	93,651	96,548	103,199	103,594	104,439	50.8%
Arts, entertainment, and recreation	21,761	24,253	25,841	28,393	29,615	32,577	32,650	33,234	52.7%
Accommodation and food services	70,897	82,744	88,162	93,389	93,993	92,501	92,462	94,224	32.9%
Other services, except public administration	57,192	76,956	79,634	83,136	83,628	78,744	78,564	79,865	39.6%
Government and government enterprises	134,967	145,022	148,863	154,296	160,858	163,367	164,873	162,925	20.7%
Total	1,206,084	1,282,863	1,334,512	1,391,122	1,398,065	1,340,458	1,336,947	1,367,237	13.4%

Table 1.B.2**Real Earnings by Industry**

CONNECT Our Future

Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	542,988	407,203	322,423	315,429	313,298	315,748	313,872	255,989	-52.9%
Forestry, fishing, related activities, and other	37,685	16,616	38,290	33,962	29,949	28,798	32,795	35,752	-5.1%
Mining	46,026	18,731	44,438	47,129	40,353	27,898	26,711	29,114	-36.7%
Utilities	388,583	122,653	137,323	125,512	329,084	327,874	139,110	140,868	-63.7%
Construction	4,895,325	5,394,720	5,881,245	5,867,920	5,381,423	4,289,072	3,988,871	3,992,526	-18.4%
Manufacturing	10,665,417	9,777,104	9,762,702	9,256,732	8,778,754	7,454,486	7,296,769	7,684,709	-27.9%
Wholesale trade	4,472,988	4,948,643	5,133,848	5,365,910	5,205,241	4,686,755	4,668,675	4,810,880	7.6%
Retail trade	4,455,697	4,699,877	4,766,447	4,988,278	4,811,854	4,597,840	4,682,097	4,745,424	6.5%
Transportation and warehousing	2,751,553	486,545	583,017	590,174	696,399	658,162	581,380	578,846	-79.0%
Information	2,271,930	2,640,710	2,790,541	2,823,845	2,731,585	2,518,579	2,491,606	2,610,092	14.9%
Finance and insurance	5,733,713	7,738,719	8,826,873	8,623,029	8,266,752	7,184,592	8,291,886	8,787,257	53.3%
Real estate and rental and leasing	1,259,400	1,456,328	1,428,119	1,233,855	1,241,809	1,123,506	1,185,754	1,228,642	-2.4%
Professional and technical services	3,887,076	4,524,302	4,981,045	5,524,116	5,918,911	5,375,848	5,580,142	5,806,211	49.4%
Management of companies and enterprises	3,163,991	3,912,831	3,848,426	4,029,630	4,168,553	3,700,103	4,031,640	3,765,393	19.0%
Administrative and waste services	2,485,702	3,011,482	3,172,977	3,308,994	3,425,732	3,052,596	3,361,857	3,770,801	51.7%
Educational services	362,738	509,979	569,826	603,664	628,622	658,107	656,604	667,137	83.9%
Health care and social assistance	3,768,831	4,680,993	4,861,922	5,052,774	5,278,798	5,620,246	5,718,043	5,671,984	50.5%
Arts, entertainment, and recreation	938,305	1,089,219	1,208,993	1,269,020	1,302,466	1,300,616	1,276,999	1,315,073	40.2%
Accommodation and food services	1,556,640	1,765,709	1,840,511	1,977,454	1,935,994	1,886,105	1,979,693	1,987,026	27.6%
Other services, except public administration	1,953,421	2,365,296	2,405,833	2,446,663	2,311,806	2,211,686	2,298,539	2,354,751	20.5%
Government and government enterprises	6,961,434	8,087,722	8,372,561	8,789,305	9,282,011	9,538,354	9,569,321	9,508,526	36.6%
Total	64,237,715	71,129,652	74,381,227	75,704,796	75,361,443	69,540,785	71,418,589	73,758,919	14.8%

Table 1.B.3**Real Earnings Per Job by Industry**

CONNECT Our Future

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	41,923	39,053	31,080	28,746	28,867	29,214	29,463	23,960	-42.8%
Forestry, fishing, related activities, and other	34,797	29,940	39,071	38,375	33,840	38,042	35,647	36,669	5.4%
Mining	54,085	52,031	45,438	42,574	35,997	36,326	30,987	30,045	-44.4%
Utilities	110,080	86,803	91,245	83,786	109,951	111,902	97,553	98,166	-10.8%
Construction	56,372	57,556	58,696	55,637	54,350	51,782	53,579	54,708	-3.0%
Manufacturing	61,914	68,780	70,071	68,860	68,387	67,849	69,894	71,785	15.9%
Wholesale trade	71,547	74,846	76,230	77,958	76,545	73,107	74,504	76,830	7.4%
Retail trade	34,156	35,054	34,751	34,677	33,693	33,476	34,020	34,112	-.1%
Transportation and warehousing	65,954	43,636	43,040	42,462	40,931	41,514	43,516	43,075	-34.7%
Information	86,392	97,602	101,121	101,104	97,511	91,932	90,518	92,932	7.6%
Finance and insurance	86,083	98,024	104,141	99,324	94,301	81,337	94,392	96,367	11.9%
Real estate and rental and leasing	32,943	29,334	26,615	20,972	20,730	19,608	20,092	20,400	-38.1%
Professional and technical services	69,153	71,404	72,541	72,497	73,957	69,605	70,527	72,973	5.5%
Management of companies and enterprises	119,238	143,616	146,456	141,729	135,620	123,448	134,035	134,320	12.6%
Administrative and waste services	31,318	33,963	33,460	33,235	34,312	33,553	34,397	34,594	10.5%
Educational services	30,793	29,742	29,920	29,797	29,181	29,228	27,936	27,419	-11.0%
Health care and social assistance	54,402	55,898	55,509	53,953	54,675	54,460	55,197	54,309	-.2%
Arts, entertainment, and recreation	43,119	44,911	46,786	44,695	43,980	39,924	39,112	39,570	-8.2%
Accommodation and food services	21,956	21,339	20,876	21,174	20,597	20,390	21,411	21,088	-4.0%
Other services, except public administration	34,155	30,736	30,211	29,430	27,644	28,087	29,257	29,484	-13.7%
Government and government enterprises	51,579	55,769	56,243	56,964	57,703	58,386	58,041	58,361	13.1%
Average	53,261	55,446	55,737	54,420	53,904	51,878	53,419	53,947	1.3%

Table 1.B.4
Total Employment and Real Personal Income
CONNECT Our Future
1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	16,794,174	1,187,416	-102,865	1,759,281	1,218,927	18,482,100	16,318	568,480	29,542
1970	17,109,811	1,205,151	-105,473	1,896,439	1,388,714	19,084,340	16,494	578,494	29,576
1971	17,741,288	1,296,303	-108,123	1,987,087	1,552,087	19,876,035	16,845	587,781	30,184
1972	19,369,471	1,482,132	-123,124	2,092,856	1,668,053	21,525,124	17,873	616,208	31,433
1973	20,705,874	1,796,600	-123,917	2,232,980	1,866,429	22,884,766	18,737	642,206	32,242
1974	20,231,941	1,824,744	-112,518	2,364,399	2,144,076	22,803,154	18,481	641,074	31,559
1975	18,865,713	1,682,279	-116,418	2,379,951	2,809,511	22,256,478	17,952	609,920	30,931
1976	20,405,180	1,853,652	-113,538	2,476,101	2,763,957	23,678,047	18,975	636,813	32,043
1977	21,408,869	1,940,355	-116,447	2,623,392	2,706,516	24,681,975	19,590	661,018	32,388
1978	22,892,251	2,133,545	-131,890	2,815,780	2,721,746	26,164,341	20,441	691,245	33,117
1979	23,863,572	2,302,691	-144,241	3,030,258	2,848,582	27,295,480	20,972	720,694	33,112
1980	23,896,342	2,330,245	-155,164	3,561,293	3,113,402	28,085,628	21,098	723,653	33,022
1981	24,164,265	2,524,060	-197,842	4,148,963	3,276,548	28,867,874	21,411	730,700	33,070
1982	23,694,537	2,499,060	-196,787	4,594,084	3,493,950	29,086,724	21,310	715,770	33,104
1983	25,000,366	2,667,351	-198,512	4,907,548	3,599,988	30,642,039	22,296	730,722	34,213
1984	27,507,874	2,985,276	-225,050	5,554,379	3,632,524	33,484,451	23,993	773,556	35,560
1985	28,881,724	3,176,161	-246,962	6,008,774	3,804,900	35,272,275	24,847	797,162	36,231
1986	30,738,026	3,466,543	-277,634	6,333,797	3,939,625	37,267,270	25,940	824,670	37,273
1987	33,055,042	3,691,223	-335,484	6,462,657	3,967,822	39,458,815	27,004	858,372	38,509
1988	35,120,150	4,004,368	-363,878	6,953,941	4,146,491	41,852,335	28,154	895,938	39,199
1989	36,524,276	4,169,986	-396,023	7,495,487	4,450,818	43,904,572	29,057	920,168	39,693
1990	37,694,202	4,415,276	-431,713	7,822,689	4,739,089	45,408,991	29,471	939,269	40,131
1991	37,301,214	4,411,273	-399,867	7,748,816	5,309,432	45,548,323	28,943	922,964	40,415
1992	39,387,681	4,605,752	-392,918	7,769,508	5,748,101	47,906,619	29,942	936,996	42,036
1993	41,121,145	4,829,364	-391,079	8,040,854	6,128,046	50,069,603	30,669	967,515	42,502
1994	43,538,464	5,157,420	-400,965	8,734,438	6,294,296	53,008,813	31,759	1,003,626	43,381
1995	46,154,416	5,441,243	-432,756	9,108,208	6,778,848	56,167,473	32,852	1,045,278	44,155
1996	48,188,985	5,633,055	-432,267	10,025,070	7,215,501	59,364,233	33,855	1,071,996	44,953
1997	51,026,815	5,971,228	-455,020	10,786,713	7,408,056	62,795,337	34,893	1,113,067	45,843
1998	55,734,731	6,424,826	-482,377	11,906,466	7,635,382	68,369,377	37,025	1,145,781	48,643
1999	59,559,432	6,814,569	-519,639	12,004,672	7,983,755	72,213,650	38,108	1,184,464	50,284
2000	63,294,074	7,102,963	-534,959	12,485,572	8,478,569	76,620,294	39,525	1,212,888	52,185
2001	64,237,715	7,225,345	-573,825	11,851,396	9,338,382	77,628,324	39,199	1,206,084	53,261
2002	66,063,550	7,331,362	-615,168	11,130,712	10,039,810	79,287,541	39,294	1,211,835	54,515
2003	66,707,475	7,467,095	-627,131	10,901,577	10,354,009	79,868,835	38,908	1,212,273	55,027
2004	68,757,884	7,657,365	-718,189	11,667,190	10,844,003	82,893,524	39,635	1,240,637	55,421
2005	71,129,652	7,980,712	-835,382	12,425,093	11,344,508	86,083,159	40,118	1,282,863	55,446
2006	74,381,227	8,364,481	-861,511	13,334,084	11,972,201	90,461,521	40,725	1,334,512	55,737
2007	75,704,796	8,634,634	-902,907	14,393,466	12,548,270	93,108,992	40,495	1,391,122	54,420
2008	75,361,443	8,662,634	-920,229	15,670,363	13,802,749	95,251,692	40,253	1,398,065	53,904
2009	69,540,785	8,152,048	-828,676	12,246,214	16,244,896	89,051,170	36,942	1,340,458	51,878
2010	71,418,589	8,168,327	-821,803	11,857,066	16,985,584	91,271,109	37,436	1,336,947	53,419
2011	73,758,919	7,591,720	-897,845	12,534,334	16,893,061	94,696,749	38,319	1,367,237	53,947

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 1.C.1
Labor Force Statistics
 CONNECT Our Future
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	869,851	836,937	32,914	3.8%
1991	877,452	825,690	51,762	5.9%
1992	889,156	832,927	56,229	6.3%
1993	902,717	855,412	47,305	5.2%
1994	919,157	880,868	38,289	4.2%
1995	938,553	900,943	37,610	4.0%
1996	971,912	930,438	41,474	4.3%
1997	991,599	955,821	35,778	3.6%
1998	999,153	967,909	31,244	3.1%
1999	1,030,310	999,681	30,629	3.0%
2000	1,059,743	1,021,440	38,303	3.6%
2001	1,076,095	1,015,823	60,272	5.6%
2002	1,090,772	1,019,449	71,323	6.5%
2003	1,102,008	1,026,720	75,288	6.8%
2004	1,105,476	1,037,903	67,573	6.1%
2005	1,126,963	1,064,391	62,572	5.6%
2006	1,171,340	1,111,854	59,486	5.1%
2007	1,187,631	1,126,506	61,125	5.1%
2008	1,211,653	1,129,381	82,272	6.8%
2009	1,212,425	1,066,327	146,098	12.1%
2010	1,231,318	1,078,765	152,553	12.4%
2011	1,245,821	1,105,608	140,213	11.3%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.¹ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 1.D.1

Purpose of Loan by Year
CONNECT Our Future
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	100,128	126,080	149,054	119,897	67,497	49,977	44,683	44,278	701,594
Home Improvement	10,174	12,115	11,227	13,112	9,888	4,375	3,421	3,947	68,259
Refinancing	118,474	122,692	114,347	109,076	92,346	121,020	90,782	79,096	847,833
Total	228,776	260,887	274,628	242,085	169,731	175,372	138,886	127,321	1,617,686

Table 1.D.2

Occupancy Status for Home Purchase Loan Applications
CONNECT Our Future
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	89,096	109,239	123,007	100,173	59,109	46,469	41,258	40,795	609,146
Not Owner-Occupied	10,534	16,100	25,356	19,107	8,061	3,432	3,387	3,434	89,411
Not Applicable	498	741	691	617	327	76	38	49	3,037
Total	100,128	126,080	149,054	119,897	67,497	49,977	44,683	44,278	701,594

Table 1.D.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
CONNECT Our Future
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	75,373	98,160	113,570	90,857	36,450	20,668	18,286	19,956	473,320
FHA - Insured	12,107	9,417	7,681	7,348	19,278	19,858	17,715	14,783	108,187
VA - Guaranteed	1,380	1,397	1,518	1,583	2,005	2,101	2,230	2,403	14,617
Rural Housing Service or Farm Service Agency	236	265	238	385	1,376	3,842	3,027	3,653	13,022
Total	89,096	109,239	123,007	100,173	59,109	46,469	41,258	40,795	609,146

¹ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 1.D.4
Loan Applications by Action Taken
 CONNECT Our Future
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	48,014	58,333	63,160	51,012	29,595	22,065	19,936	18,885	311,000
Application Approved but not Accepted	4,335	5,563	7,539	5,858	2,672	1,224	1,314	1,648	30,153
Application Denied	9,279	10,254	11,916	9,791	5,931	4,373	4,454	4,455	60,453
Application Withdrawn by Applicant	5,665	6,911	7,653	6,256	4,503	3,279	3,097	3,020	40,384
File Closed for Incompleteness	1,335	1,521	1,524	1,342	797	647	486	742	8,394
Loan Purchased by the Institution	20,468	26,507	31,206	25,894	15,609	14,760	11,968	12,042	158,454
Preapproval Request Denied	0	134	8	19	2	121	3	3	290
Preapproval Approved but not Accepted	0	16	1	1	0	0	0	0	18
Total	89,096	109,239	123,007	100,173	59,109	46,469	41,258	40,795	609,146
Denial Rate	16.2%	15.0%	15.9%	16.1%	16.7%	16.5%	18.3%	19.1%	16.3%

Table 1.D.5
Denial Rates by Gender of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	14.7%	17.8%	25.7%	17.2%	16.2%
2005	13.7%	16.5%	21.1%	28.6%	15.0%
2006	14.5%	17.6%	20.7%	27.3%	15.9%
2007	15.2%	17.3%	18.7%	27.3%	16.1%
2008	15.3%	18.8%	19.9%	22.2%	16.7%
2009	15.6%	17.4%	22.5%	7.7%	16.5%
2010	16.7%	20.0%	26.0%	.0%	18.3%
2011	17.0%	21.6%	29.0%	40.0%	19.1%
Average	15.0%	17.9%	21.8%	21.4%	16.3%

Table 1.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	30,838	36,746	39,489	31,834	18,692	13,592	12,551	12,124	195,866
	Denied	5,332	5,853	6,721	5,718	3,371	2,507	2,518	2,489	34,509
	Denial Rate	14.7%	13.7%	14.5%	15.2%	15.3%	15.6%	16.7%	17.0%	15.0%
Female	Originated	15,461	19,593	20,630	15,986	9,084	7,390	6,460	5,975	100,579
	Denied	3,357	3,867	4,399	3,336	2,108	1,554	1,612	1,644	21,877
	Denial Rate	17.8%	16.5%	17.6%	17.3%	18.8%	17.4%	20.0%	21.6%	17.9%
Not Available	Originated	1,691	1,989	3,033	3,176	1,812	1,071	923	783	14,478
	Denied	585	532	793	731	450	311	324	320	4,046
	Denial Rate	25.7%	21.1%	20.7%	18.7%	19.9%	22.5%	26.0%	29.0%	21.8%
Not Applicable	Originated	24	5	8	16	7	12	2	3	77
	Denied	5	2	3	6	2	1	0	2	21
	Denial Rate	17.2%	28.6%	27.3%	27.3%	22.2%	7.7%	.0%	40.0%	21.4%
Total	Originated	48,014	58,333	63,160	51,012	29,595	22,065	19,936	18,885	311,000
	Denied	9,279	10,254	11,916	9,791	5,931	4,373	4,454	4,455	60,453
	Denial Rate	16.2%	15.0%	15.9%	16.1%	16.7%	16.5%	18.3%	19.1%	16.3%

Table 1.D.7
Denial Rates by Race/Ethnicity of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	35.4%	24.1%	19.8%	20.2%	29.2%	28.4%	25.8%	27.7%	25.6%
Asian	13.7%	14.5%	13.1%	15.6%	17.7%	18.2%	16.3%	15.1%	15.1%
Black	25.7%	21.8%	25.8%	28.0%	26.4%	25.3%	27.6%	32.1%	25.8%
White	13.0%	12.3%	12.8%	12.8%	14.1%	14.3%	15.5%	15.9%	13.4%
Not Available	22.2%	20.8%	21.8%	20.7%	20.7%	20.4%	25.2%	27.7%	21.8%
Not Applicable	22.2%	42.9%	15.0%	7.1%	.0%	06.7%	0.0%	50.0%	20.4%
Average	16.2%	15.0%	15.9%	16.1%	16.7%	16.5%	18.3%	19.1%	16.3%
Non-Hispanic	15.5%	13.9%	14.9%	15.0%	15.8%	15.7%	16.6%	16.7%	15.2%
Hispanic	23.7%	19.9%	19.4%	22.3%	23.8%	23.6%	22.7%	21.6%	21.5%

Table 1.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	155	242	211	178	80	63	72	73	1,074
	Denied	85	77	52	45	33	25	25	28	370
	Denial Rate	35.4%	24.1%	19.8%	20.2%	29.2%	25.8%	25.8%	27.7%	25.6%
Asian	Originated	1,192	1,475	1,671	1,508	846	635	620	688	8,635
	Denied	189	251	251	278	182	141	121	122	1,535
	Denial Rate	13.7%	14.5%	13.1%	15.6%	17.7%	18.2%	16.3%	15.1%	15.1%
Black	Originated	6,617	9,441	8,740	6,286	3,529	2,688	2,545	2,063	41,909
	Denied	2,291	2,632	3,046	2,445	1,266	911	968	976	14,535
	Denial Rate	25.7%	21.8%	25.8%	28.0%	26.4%	25.3%	27.6%	32.1%	25.8%
White	Originated	34,651	41,591	45,883	36,972	21,924	16,532	14,940	14,532	227,025
	Denied	5,176	5,828	6,713	5,439	3,610	2,748	2,747	2,742	35,003
	Denial Rate	13.0%	12.3%	12.8%	12.8%	14.1%	14.3%	15.5%	15.9%	13.4%
Not Available	Originated	5,203	5,580	6,638	6,055	3,211	2,133	1,756	1,528	32,104
	Denied	1,482	1,463	1,851	1,583	840	547	593	586	8,945
	Denial Rate	22.2%	20.8%	21.8%	20.7%	20.7%	20.4%	25.2%	27.7%	21.8%
Not Applicable	Originated	196	4	17	13	5	14	3	1	253
	Denied	56	3	3	1	0	1	0	1	65
	Denial Rate	22.2%	20.8%	21.8%	20.7%	20.7%	20.4%	25.2%	27.7%	20.4%
Total	Originated	48,014	58,333	63,160	51,012	29,595	22,065	19,936	18,885	311,000
	Denied	9,279	10,254	11,916	9,791	5,931	4,373	4,454	4,455	60,453
	Denial Rate	16.2%	15.0%	15.9%	16.1%	16.7%	16.5%	18.3%	19.1%	16.3%
Non-Hispanic	Originated	36,397	49,678	52,853	42,169	25,124	19,066	17,312	16,489	259,088
	Denied	6,675	7,989	9,257	7,466	4,715	3,548	3,449	3,298	46,397
	Denial Rate	15.5%	13.9%	14.9%	15.0%	15.8%	15.7%	16.6%	16.7%	15.2%
Hispanic	Originated	2,182	3,039	4,109	3,030	1,405	924	891	841	16,421
	Denied	677	755	991	868	440	285	262	232	4,510
	Denial Rate	23.7%	19.9%	19.4%	22.3%	23.8%	23.6%	22.7%	21.6%	21.5%

Table 1.D.9
Loan Applications by Reason for Denial
 CONNECT Our Future
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	1,103	1,263	1,428	1,557	1,174	926	855	813	9,119
Employment History	172	221	275	256	143	132	132	107	1,438
Credit History	3,054	2,942	2,991	2,271	1,330	983	1,040	1,049	15,660
Collateral	512	729	997	823	588	493	527	491	5,160
Insufficient Cash	252	245	287	376	254	116	133	104	1,767
Unverifiable Information	346	433	565	563	315	179	187	130	2,718
Credit Application Incomplete	546	610	825	899	445	188	169	176	3,858
Mortgage Insurance Denied	14	5	6	14	26	20	14	9	108
Other	1,315	1,720	1,743	1,263	577	394	321	323	7,656
Missing	1,965	2,086	2,799	1,769	1,079	942	1,076	1,253	12,969
Total	9,279	10,254	11,916	9,791	5,931	4,373	4,454	4,455	60,453

Table 1.D.10
Denial Rates by Income of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	56.2%	62.6%	48.4%	57.1%	57.1%	63.6%	69.3%	71.0%	59.4%
\$15,001–\$30,000	31.7%	30.1%	33.0%	29.0%	31.2%	26.9%	32.3%	35.7%	31.2%
\$30,001–\$45,000	18.5%	18.0%	19.8%	18.6%	19.2%	17.4%	19.3%	22.8%	19.0%
\$45,001–\$60,000	15.2%	14.2%	17.0%	16.6%	16.2%	14.9%	16.0%	19.1%	15.9%
\$60,001–\$75,000	11.5%	11.2%	13.8%	14.0%	13.9%	13.1%	14.6%	14.9%	13.0%
Above \$75,000	8.2%	8.3%	9.5%	11.7%	12.0%	12.1%	11.6%	10.3%	10.2%
Data Missing	17.2%	12.1%	13.4%	19.5%	26.9%	35.7%	24.8%	17.6%	16.2%
Total	16.2%	15.0%	15.9%	16.1%	16.7%	16.5%	18.3%	19.1%	16.3%

Table 1.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	70.0%	46.4%	30.6%	20.6%	13.5%	15.8%	14.0%	25.6%
Asian	55.7%	28.3%	19.4%	16.2%	11.4%	10.5%	15.4%	15.1%
Black	74.6%	38.3%	24.1%	22.6%	21.6%	20.6%	25.1%	25.8%
White	55.9%	26.9%	16.2%	13.1%	10.7%	8.4%	12.8%	13.4%
Not Available	54.1%	42.1%	25.8%	23.3%	18.6%	14.0%	24.6%	21.8%
Not Applicable	.0%	32.6%	22.2%	18.9%	30.4%	16.9%	12.2%	20.4%
Average	59.4%	31.2%	19.0%	15.9%	13.0%	10.2%	16.2%	16.3%
Non-Hispanic	59.5%	29.9%	18.0%	14.9%	12.0%	9.5%	14.4%	15.2%
Hispanic	58.0%	29.6%	21.0%	19.2%	19.2%	16.3%	17.3%	21.5%

Table 1.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 CONNECT Our Future
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	47	295	2,234	5,393	1,138	12	9,119	756
Employment History	12	59	262	893	209	3	1,438	165
Credit History	133	294	4,232	9,031	1,963	7	15,660	953
Collateral	18	139	836	3,441	717	9	5,160	345
Insufficient Cash	13	65	321	1,123	243	2	1,767	137
Unverifiable Information	9	133	585	1,574	406	11	2,718	388
Credit Application Incomplete	22	108	687	2,285	748	8	3,858	290
Mortgage Insurance Denied	0	2	18	66	22	0	108	7
Other	40	183	1,796	4,432	1,198	7	7,656	566
Missing	76	257	3,564	6,765	2,301	6	12,969	903
Total	370	1,535	14,535	35,003	8,945	65	60,453	4,510
% Missing	20.5%	16.7%	24.5%	19.3%	25.7%	9.2%	21.5%	20.0%

Table 1.D.13
Loan Applications by Income of Applicant: Originated and Denied
 CONNECT Our Future
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	218	174	270	136	96	72	88	85	1,139
	Application Denied	280	291	253	181	128	126	199	208	1,666
	Denial Rate	56.2%	62.6%	48.4%	57.1%	57.1%	63.6%	69.3%	71.0%	59.4%
\$15,001–\$30,000	Loan Originated	5,359	5,572	4,311	3,579	2,223	2,462	2,331	1,942	27,779
	Application Denied	2,484	2,398	2,124	1,465	1,010	908	1,111	1,077	12,577
	Denial Rate	31.7%	30.1%	33.0%	29.0%	31.2%	26.9%	32.3%	35.7%	31.2%
\$30,001–\$45,000	Loan Originated	10,812	12,391	11,571	9,419	6,019	5,325	4,470	3,821	63,828
	Application Denied	2,459	2,718	2,849	2,157	1,434	1,125	1,070	1,127	14,939
	Denial Rate	18.5%	18.0%	19.8%	18.6%	19.2%	17.4%	19.3%	22.8%	19.0%
\$45,001–\$60,000	Loan Originated	8,795	10,820	11,142	8,786	5,222	3,920	3,153	2,885	54,723
	Application Denied	1,575	1,789	2,278	1,751	1,008	687	599	681	10,368
	Denial Rate	15.2%	14.2%	17.0%	16.6%	16.2%	14.9%	16.0%	19.1%	15.9%
\$60,001–\$75,000	Loan Originated	6,056	7,523	8,026	6,378	3,849	2,723	2,247	2,178	38,980
	Application Denied	785	946	1,281	1,035	622	410	384	382	5,845
	Denial Rate	11.5%	11.2%	13.8%	14.0%	13.9%	13.1%	14.6%	14.9%	13.0%
Above \$75,000	Loan Originated	15,047	19,136	23,895	21,011	11,920	7,372	7,183	7,364	112,928
	Application Denied	1,336	1,737	2,522	2,789	1,631	1,011	938	850	12,814
	Denial Rate	8.2%	8.3%	9.5%	11.7%	12.0%	12.1%	11.6%	10.3%	10.2%
Data Missing	Loan Originated	1,727	2,717	3,945	1,703	266	191	464	610	11,623
	Application Denied	360	375	609	413	98	106	153	130	2,244
	Denial Rate	17.2%	12.1%	13.4%	19.5%	26.9%	35.7%	24.8%	17.6%	16.2%
Total	Loan Originated	48,014	58,333	63,160	51,012	29,595	22,065	19,936	18,885	311,000
	Application Denied	9,279	10,254	11,916	9,791	5,931	4,373	4,454	4,455	60,453
	Denial Rate	16.2%	15.0%	15.9%	16.1%	16.7%	16.5%	18.3%	19.1%	16.3%

Table 1.D.14**Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied**CONNECT Our Future
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	6	127	245	181	154	324	37	1,074
	Application Denied	14	110	108	47	24	61	6	370
	Denial Rate	70.0%	46.4%	30.6%	20.6%	13.5%	15.8%	14.0%	25.6%
Asian	Loan Originated	31	622	1,361	1,405	1,108	3,681	427	8,635
	Application Denied	39	245	327	272	142	432	78	1,535
	Denial Rate	55.7%	28.3%	19.4%	16.2%	11.4%	10.5%	15.4%	15.1%
Black	Loan Originated	138	5,792	12,799	8,933	4,692	8,334	1,221	41,909
	Application Denied	406	3,599	4,071	2,601	1,293	2,156	409	14,535
	Denial Rate	74.6%	38.3%	24.1%	22.6%	21.6%	20.6%	25.1%	25.8%
White	Loan Originated	805	18,998	43,710	39,017	29,020	87,261	8,214	227,025
	Application Denied	1,021	7,001	8,447	5,875	3,467	7,990	1,202	35,003
	Denial Rate	55.9%	26.9%	16.2%	13.1%	10.7%	8.4%	12.8%	13.4%
Not Available	Loan Originated	158	2,209	5,657	5,157	3,990	13,274	1,659	32,104
	Application Denied	186	1,607	1,970	1,566	912	2,164	540	8,945
	Denial Rate	54.1%	42.1%	25.8%	23.3%	18.6%	14.0%	24.6%	21.8%
Not Applicable	Loan Originated	1	31	56	30	16	54	65	253
	Application Denied	0	15	16	7	7	11	9	65
	Denial Rate	.0%	32.6%	22.2%	18.9%	30.4%	16.9%	12.2%	20.4%
Total	Loan Originated	1,139	27,779	63,828	54,723	38,980	112,928	11,623	311,000
	Application Denied	1,666	12,577	14,939	10,368	5,845	12,814	2,244	60,453
	Denial Rate	59.4%	31.2%	19.0%	15.9%	13.0%	10.2%	16.2%	16.3%
Non-Hispanic	Loan Originated	894	22,334	52,789	45,880	33,029	95,352	8,810	259,088
	Application Denied	1,316	9,542	11,552	8,004	4,520	9,979	1,484	46,397
	Denial Rate	59.5%	29.9%	18.0%	14.9%	12.0%	9.5%	14.4%	15.2%
Hispanic	Loan Originated	81	2,929	4,823	3,064	1,506	2,884	1,134	16,421
	Application Denied	112	1,231	1,284	727	357	562	237	4,510
	Denial Rate	58.0%	29.6%	21.0%	19.2%	19.2%	16.3%	17.3%	21.5%

PREDATORY LENDING

Table 1.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status
CONNECT Our Future
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	41,285	43,265	49,083	45,026	27,688	21,280	19,719	18,627	265,973
HAL	6,729	15,068	14,077	5,986	1,907	785	217	258	45,027
Total	48,014	58,333	63,160	51,012	29,595	22,065	19,936	18,885	311,000
Percent HAL	14.0%	25.8%	22.3%	11.7%	6.4%	3.6%	1.1%	1.4%	14.5%

Table 1.D.16

Loans by Loan Purpose by HAL Status
CONNECT Our Future
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	41,285	43,265	49,083	45,026	27,688	21,280	19,719	18,627	265,973
	HAL	6,729	15,068	14,077	5,986	1,907	785	217	258	45,027
	Percent HAL	14.0%	25.8%	22.3%	11.7%	6.4%	3.6%	1.1%	1.4%	14.5%
Home Improvement	Other	2,349	2,595	2,655	3,312	2,543	1,316	1,181	1,225	17,176
	HAL	924	1,231	1,356	1,167	530	184	66	58	5,516
	Percent HAL	28.2%	32.2%	33.8%	26.1%	17.2%	12.3%	5.3%	4.5%	24.3%
Refinancing	Other	33,964	29,149	25,309	26,836	29,903	53,283	40,307	34,531	273,282
	HAL	7,819	10,694	10,606	7,392	3,879	1,779	138	153	42,460
	Percent HAL	18.7%	26.8%	29.5%	21.6%	11.5%	3.2%	.3%	.4%	13.4%
Total	Other	77,598	75,009	77,047	75,174	60,134	75,879	61,207	54,383	556,431
	HAL	15,472	26,993	26,039	14,545	1,907	785	217	258	93,003
	Percent HAL	16.6%	26.5%	25.3%	16.2%	9.5%	3.5%	.7%	.9%	14.3%

Table 1.D.17

HALs Originated by Race of Borrower
CONNECT Our Future
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	23	87	58	18	4	3	5	3	201
Asian	110	263	229	97	29	18	3	1	750
Black	2,010	4,630	3,791	1,391	356	152	29	43	12,402
White	3,745	8,201	8,199	3,672	1,320	563	169	196	26,065
Not Available	826	1,887	1,798	805	197	48	11	15	5,587
Not Applicable	15	0	2	3	1	1	0	0	22
Total	6,729	15,068	14,077	5,986	1,907	785	217	258	45,027
Hispanic (Ethnicity)	394	1,142	1,518	656	156	63	27	31	3,987

Table 1.D.18**Rate of HALs Originated by Race/Ethnicity of Borrower**CONNECT Our Future
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.8%	36.0%	27.5%	10.1%	5.0%	4.8%	6.9%	4.1%	18.7%
Asian	9.2%	17.8%	13.7%	6.4%	3.4%	2.8%	.5%	.1%	8.7%
Black	30.4%	49.0%	43.4%	22.1%	10.1%	5.7%	1.1%	2.1%	29.6%
White	10.8%	19.7%	17.9%	9.9%	6.0%	3.4%	1.1%	1.3%	11.5%
Not Available	15.9%	33.8%	27.1%	13.3%	6.1%	2.3%	.6%	1.0%	17.4%
Not Applicable	7.7%	.0%	11.8%	23.1%	20.0%	7.1%	.0%	.0%	9%
Average	14.0%	25.8%	22.3%	11.7%	6.4%	3.6%	01.1%	01.4%	14.5%
Non-Hispanic	14.5%	24.2%	20.9%	10.8%	6.2%	3.5%	.9%	.9%	13.7%
Hispanic	18.1%	37.6%	36.9%	21.7%	11.1%	6.8%	3.0%	3.7%	24.3%

Table 1.D.19**Loans by HAL Status by Race/Ethnicity of Borrower**CONNECT Our Future
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	132	155	153	160	76	60	67	70	873
	HAL	23	87	58	18	4	3	5	3	201
	Percent HAL	14.8%	36.0%	27.5%	10.1%	5.0%	4.8%	6.9%	4.1%	18.7%
Asian	Other	1,082	1,212	1,442	1,411	817	617	617	687	7,885
	HAL	110	263	229	97	29	18	3	1	750
	Percent HAL	9.2%	17.8%	13.7%	6.4%	3.4%	2.8%	.5%	.1%	8.7%
Black	Other	4,607	4,811	4,949	4,895	3,173	2,536	2,516	2,020	29,507
	HAL	2,010	4,630	3,791	1,391	356	152	29	43	12,402
	Percent HAL	30.4%	49.0%	43.4%	22.1%	10.1%	5.7%	1.1%	2.1%	29.6%
White	Other	30,906	33,390	37,684	33,300	20,604	15,969	14,771	14,336	200,960
	HAL	3,745	8,201	8,199	3,672	1,320	563	169	196	26,065
	Percent HAL	10.8%	19.7%	17.9%	9.9%	6.0%	3.4%	01.1%	01.3%	11.5%
Not Available	Other	4,377	3,693	4,840	5,250	3,014	2,085	1,745	1,513	26,517
	HAL	826	1,887	1,798	805	197	48	11	15	5,587
	Percent HAL	15.9%	33.8%	27.1%	13.3%	6.1%	2.3%	.6%	1.0%	17.4%
Not Applicable	Other	181	4	15	10	4	13	3	3	231
	HAL	15	0	2	3	1	1	0	0	22
	Percent HAL	7.7%	.0%	11.8%	23.1%	20.0%	7.1%	.0%	.0%	9.0%
Total	Other	41,285	43,265	49,083	45,026	27,688	21,280	19,719	18,627	265,973
	HAL	6,729	15,068	14,077	5,986	1,907	785	217	258	45,027
	Percent HAL	14.0%	25.8%	22.3%	11.7%	6.4%	3.6%	1.1%	1.4%	14.5%
Non-Hispanic	Other	31,127	37,636	41,805	37,601	23,577	18,395	17,161	16,345	223,647
	HAL	5,270	12,042	11,048	4,568	1,547	671	151	144	35,441
	Percent HAL	14.5%	24.2%	20.9%	10.8%	6.2%	3.5%	.9%	.9%	13.7%
Hispanic	Other	1,788	1,897	2,591	2,374	1,249	861	864	810	12,434
	HAL	394	1,142	1,518	656	156	63	27	31	3,987
	Percent HAL	18.1%	37.6%	36.9%	21.7%	11.1%	6.8%	3.0%	3.7%	24.3%

Table 1.D.20**Rates of HALs by Income of Borrower**CONNECT Our Future
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	24.3%	32.2%	15.9%	22.1%	14.6%	11.1%	5.7%	14.1%	19.4%
\$15,001–\$30,000	19.9%	36.5%	28.8%	17.6%	12.9%	6.3%	2.7%	4.1%	20.0%
\$30,001–\$45,000	18.6%	35.1%	27.3%	12.9%	8.6%	4.3%	1.6%	1.9%	18.2%
\$45,001–\$60,000	17.5%	31.7%	26.4%	12.6%	6.1%	3.3%	1.3%	1.7%	17.4%
\$60,001–\$75,000	13.5%	23.9%	23.0%	12.1%	6.2%	2.4%	.8%	1.1%	14.3%
Above \$75,000	6.7%	13.8%	13.8%	8.2%	4.4%	2.5%	0.2%	.3%	8.4%
Data Missing	13.4%	28.4%	39.2%	29.7%	2.6%	6.8%	.2%	.0%	26.4%
Average	14.0%	25.8%	22.3%	11.7%	6.4%	3.6%	1.1%	1.4%	14.5%

Table 1.D.21**Loans by HAL Status by Income of Borrower**CONNECT Our Future
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	165	118	227	106	82	64	83	73	918
	HAL	53	56	43	30	14	8	5	12	221
	Percent HAL	24.3%	32.2%	15.9%	22.1%	14.6%	11.1%	5.7%	14.1%	19.4%
\$15,001–\$30,000	Other	4,292	3,541	3,070	2,949	1,936	2,306	2,268	1,862	22,224
	HAL	1,067	2,031	1,241	630	287	156	63	80	5,555
	Percent HAL	19.9%	36.5%	28.8%	17.6%	12.9%	6.3%	2.7%	4.1%	20.0%
\$30,001–\$45,000	Other	8,800	8,047	8,408	8,205	5,500	5,095	4,397	3,749	52,201
	HAL	2,012	4,344	3,163	1,214	519	230	73	72	11,627
	Percent HAL	18.6%	35.1%	27.3%	12.9%	8.6%	4.3%	1.6%	1.9%	18.2%
\$45,001 – \$60,000	Other	7,259	7,394	8,206	7,680	4,903	3,791	3,111	2,836	45,180
	HAL	1,536	3,426	2,936	1,106	319	129	42	49	9,543
	Percent HAL	17.5%	31.7%	26.4%	12.6%	6.1%	3.3%	1.3%	1.7%	17.4%
\$60,001–\$75,000	Other	5,240	5,728	6,178	5,606	3,611	2,658	2,229	2,155	33,405
	HAL	816	1,795	1,848	772	238	65	18	23	5,575
	Percent HAL	13.5%	23.9%	23.0%	12.1%	6.2%	2.4%	.8%	1.1%	14.3%
Above \$75,000	Other	14,034	16,491	20,594	19,282	11,397	7,188	7,168	7,342	103,496
	HAL	1,013	2,645	3,301	1,729	523	184	15	22	9,432
	Percent HAL	6.7%	13.8%	13.8%	8.2%	4.4%	2.5%	.2%	.3%	8.4%
Data Missing	Other	1,495	1,946	2,400	1,198	259	178	463	610	8,549
	HAL	232	771	1,545	505	7	13	1	0	3,074
	Percent HAL	13.4%	28.4%	39.2%	29.7%	2.6%	6.8%	.2%	.0%	26.4%
Total	Other	41,285	43,265	49,083	45,026	27,688	21,280	19,719	18,627	265,973
	HAL	6,729	15,068	14,077	5,986	1,907	785	217	258	45,027
	Percent HAL	14.0%	25.8%	22.3%	11.7%	6.4%	3.6%	1.1%	1.4%	14.5%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 1.E.1
Building Permits and Valuation
 CONNECT Our Future
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	7,106	276	155	1,257	8,794	101,362	47,096
1981	5,581	116	242	2,010	7,949	93,744	43,217
1982	5,233	168	355	2,163	7,919	91,198	42,843
1983	7,957	154	458	3,679	12,248	91,877	42,534
1984	8,875	264	526	4,655	14,320	93,318	44,749
1985	9,145	298	292	6,944	16,679	99,615	42,482
1986	9,674	448	291	3,887	14,300	111,839	55,349
1987	9,986	366	336	4,726	15,414	118,371	37,522
1988	9,903	262	276	4,301	14,742	122,239	34,410
1989	9,563	204	113	5,965	15,845	125,781	32,794
1990	9,324	238	122	2,937	12,621	125,430	40,655
1991	8,348	298	136	1,364	10,146	125,592	49,673
1992	10,203	138	69	1,106	11,516	135,348	42,272
1993	11,160	226	27	1,376	12,789	138,286	49,021
1994	12,109	174	65	3,646	15,994	142,386	52,006
1995	11,870	190	190	3,647	15,897	143,544	50,742
1996	14,668	232	148	6,137	21,185	148,525	54,770
1997	15,174	162	166	5,054	20,556	147,634	60,835
1998	18,143	236	249	4,599	23,227	153,825	67,951
1999	20,405	196	174	6,935	27,710	147,442	59,704
2000	18,877	224	200	7,647	26,948	164,408	63,901
2001	19,340	220	338	5,606	25,504	161,676	75,080
2002	19,942	180	193	3,758	24,073	162,692	68,131
2003	19,846	180	194	3,264	23,484	168,731	77,213
2004	22,186	174	230	4,305	26,895	175,269	73,711
2005	27,406	138	165	3,894	31,603	175,785	81,023
2006	24,770	118	172	5,172	30,232	188,713	98,884
2007	21,186	64	104	5,696	27,050	197,400	103,487
2008	10,461	92	135	4,830	15,518	196,678	97,355
2009	5,772	58	32	2,705	8,567	203,156	82,583
2010	5,396	6	250	720	6,372	199,743	79,890
2011	5,801	32	160	1,402	7,395	201,239	90,205
2012	7,805	26	210	5,462	13,503	202,019	78,927

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 1.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 CONNECT Our Future
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	1,131	4,263	18,401	11,081	31	34,907
2001	1,701	4,662	18,931	11,892	23	37,209
2002	1,851	5,699	23,682	15,112	232	46,576
2003	1,099	8,306	21,157	16,113	66	46,741
2004	1,105	7,561	23,698	16,512	30	48,906
2005	1,241	7,581	26,133	17,851	20	52,826
2006	1,808	9,528	35,504	28,586	26	75,452
2007	1,648	10,163	38,954	31,565	23	82,353
2008	1,329	7,808	30,013	24,708	28	63,886
2009	491	3,251	12,125	10,391	15	26,273
2010	516	3,027	11,378	9,736	12	24,669
2011	668	3,662	13,670	12,437	15	30,452
Total	14,588	75,511	273,646	205,984	521	570,250
Loan Amount (\$1,000s)						
2000	19,678	60,792	236,930	146,102	594	464,096
2001	27,762	65,904	254,888	159,649	465	508,668
2002	27,190	77,531	301,844	198,444	1,758	606,767
2003	14,587	112,747	279,722	214,803	879	622,738
2004	17,429	107,763	308,594	221,936	506	656,228
2005	19,072	99,193	319,213	231,964	442	669,884
2006	21,067	107,610	380,029	310,154	333	819,193
2007	21,039	120,727	426,391	367,250	305	935,712
2008	17,940	94,082	326,024	277,090	492	715,628
2009	8,826	57,598	185,034	143,259	256	394,973
2010	7,584	45,879	155,770	121,666	120	331,019
2011	10,926	60,090	197,926	177,080	123	446,145
Total	213,100	1,009,916	3,372,365	2,569,397	6,273	7,171,051

Table 1.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 CONNECT Our Future
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	94	275	736	586	8	1,699
2001	148	330	1,087	692	0	2,257
2002	139	338	1,154	800	5	2,436
2003	74	467	1,180	966	7	2,694
2004	85	403	1,191	978	4	2,661
2005	85	359	1,107	849	1	2,401
2006	87	389	1,164	970	1	2,611
2007	96	439	1,189	989	2	2,715
2008	63	412	1,086	947	4	2,512
2009	66	343	965	767	5	2,146
2010	48	249	716	502	3	1,518
2011	64	283	738	529	0	1,614
Total	1,049	4,287	12,313	9,575	40	27,264
Loan Amount (\$1,000s)						
2000	15,745	47,008	124,325	102,045	1,409	290,532
2001	25,847	56,749	186,001	122,259	0	390,856
2002	23,374	58,601	199,743	138,234	905	420,857
2003	13,222	81,405	204,518	170,147	1,268	470,560
2004	14,827	73,219	207,211	173,395	815	469,467
2005	15,776	64,767	190,303	150,993	150	421,989
2006	15,742	67,248	203,321	173,331	160	459,802
2007	17,432	78,255	212,284	177,317	360	485,648
2008	11,365	74,642	192,648	168,156	730	447,541
2009	12,264	60,894	172,332	139,300	1,088	385,878
2010	8,536	43,402	125,270	89,353	440	267,001
2011	11,535	50,341	128,505	94,780	0	285,161
Total	185,665	756,531	2,146,461	1,699,310	7,325	4,795,292

Table 1.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 CONNECT Our Future
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	124	181	566	462	4	1,337
2001	145	303	963	684	1	2,096
2002	181	350	1,073	844	5	2,453
2003	84	453	1,096	1,053	4	2,690
2004	108	354	1,035	990	2	2,489
2005	107	351	1,022	1,000	5	2,485
2006	109	384	1,071	1,107	0	2,671
2007	116	429	1,168	1,165	6	2,884
2008	104	434	1,145	1,204	6	2,893
2009	88	342	951	859	4	2,244
2010	49	223	649	536	3	1,460
2011	56	280	729	677	3	1,745
Total	1,271	4,084	11,468	10,581	43	27,447
Loan Amount (\$1,000s)						
2000	64,449	88,981	289,192	237,729	1,892	682,243
2001	76,723	149,119	501,561	355,083	300	1,082,786
2002	99,805	179,043	557,209	445,118	2,250	1,283,425
2003	44,958	237,645	575,329	577,423	2,578	1,437,933
2004	59,523	184,688	525,869	526,435	971	1,297,486
2005	55,364	179,147	529,082	529,054	2,785	1,295,432
2006	56,430	204,203	550,900	587,956	0	1,399,489
2007	60,061	227,717	602,712	622,914	2,907	1,516,311
2008	53,824	229,373	591,017	635,305	3,091	1,512,610
2009	49,598	181,787	498,410	456,443	2,103	1,188,341
2010	26,759	119,510	337,539	280,010	1,272	765,090
2011	31,076	144,123	387,754	359,607	1,325	923,885
Total	678,570	2,125,336	5,946,574	5,613,077	21,474	14,385,031

Table 1.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 CONNECT Our Future
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	400	1,625	6,932	4,614	19	13,590
2001	640	2,344	9,225	5,565	17	17,791
2002	499	1,859	7,598	5,318	11	15,285
2003	366	3,119	8,823	6,907	17	19,232
2004	388	2,842	9,612	7,041	14	19,897
2005	499	3,564	12,921	9,580	13	26,577
2006	563	3,869	14,993	11,734	8	31,167
2007	590	4,416	16,898	13,362	10	35,276
2008	377	2,757	10,297	8,552	15	21,998
2009	245	1,538	5,480	4,333	5	11,601
2010	186	1,321	4,861	4,007	5	10,380
2011	326	1,882	7,023	6,830	4	16,065
Total	5,079	31,136	114,663	87,843	138	238,859
Loan Amount (\$1,000s)						
2000	36,209	81,841	325,633	257,461	2,205	703,349
2001	42,668	122,632	469,102	331,153	606	966,161
2002	50,160	138,934	498,419	408,499	921	1,096,933
2003	22,640	192,999	554,607	485,327	1,319	1,256,892
2004	32,839	159,239	504,336	491,744	1,096	1,189,254
2005	33,000	157,239	518,906	454,795	2,047	1,165,987
2006	32,392	154,701	524,336	558,087	290	1,269,806
2007	26,458	166,024	567,888	568,838	1,544	1,330,752
2008	21,023	149,438	465,528	501,002	2,145	1,139,136
2009	26,961	134,847	422,178	356,963	1,398	942,347
2010	17,666	91,571	302,645	240,746	453	653,081
2011	17,824	96,096	299,646	297,741	24	711,331
Total	359,840	1,645,561	5,453,224	4,952,356	14,048	12,425,029

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 1.G.1
Fair Housing Complaints by Basis

CONNECT Our Future
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	21	26	28	47	28	28	34	18	14	4	248
National Origin	5	12	27	17	18	14	15	9	8	3	128
Disability	19	13	6	19	13	14	16	12	10	6	128
Family Status	6	10	6	7	5	5	12	10	8	14	83
Sex	4	4	5	14	7	4	12	4	3	2	59
Retaliation	4	2	2	5	2	1	1	1	7	1	26
Religion	1		1	5	2	1	1	1	1		13
Color		1				1	1	1	1		5
Total Bases	60	68	75	114	75	68	92	56	52	30	690
Total Complaints	44	48	59	83	60	54	70	43	42	27	530

Table 1.G.2
Fair Housing Complaints by Issue

CONNECT Our Future
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	17	18	32	32	31	23	31	16	19	19	225
Discriminatory terms, conditions, privileges, or services and facilities	2	5	4	12	10	7	9	13	9	9	82
Discriminatory acts under Section 818 (coercion, etc.)	4	6	11	8	3	2	9	6	14	14	65
Discriminatory refusal to rent	4	3	4	8	6	5	15	9	4	4	64
Failure to make reasonable accommodation	1	3	2	10	5	8	6	4	5	5	46
Discriminatory advertising, statements and notices			1	2	2	3	7	7	10	10	34
Otherwise deny or make housing available			1	4	1	2	10	3	10	10	33
Discrimination in terms, conditions, privileges relating to sale	2	4	5	4	2	8	1		3	3	29
Discriminatory financing (includes real estate transactions)	1	2		3	2	1	9	2	2	2	22
Discriminatory refusal to sell	1	1	2	4	1	1	1	1	2	1	15
Discrimination in services and facilities relating to rental	3	1	2		1		4		2	2	15
Discriminatory refusal to rent and negotiate for rental	1	1	1	1	2		1	2	3	3	13
Discrimination in the terms or conditions for making loans	1	2		2	1		5		2	2	13
False denial or representation of availability - rental		3	1	2	3		1	1	1	1	12
Other discriminatory acts	1		2	6					1	1	10
Non-compliance with design and construction requirements (handicap)	6	3						1			10
Discrimination in terms and conditions of membership			1	1	1	1	1	1			6
Failure to provide accessible and usable public and common user areas	4				1				1	1	6
Discrimination in making of loans	1	1				2			1	1	5
Steering		2				1	1		1	1	5
Failure to permit reasonable modification			2					3			5
False denial or representation of availability - sale				1			1		2	2	4
Discrimination in the selling of residential real property				2			1		1	1	4
Discriminatory refusal to negotiate for sale						1		1			3
Discriminatory refusal to negotiate for rental				1			1				3
False denial or representation of availability				1							3
Adverse action against an employee	1					1	1				3
Discriminatory refusal to sell and negotiate for sale					1				1	1	2
Discriminatory advertisement - rental					1				1	1	2
Discrimination in services and facilities relating to sale				1					1	1	2
Failure to provide an accessible route into and thru the covered unit	2										2
Discriminatory advertising - sale				1							1
Discrimination in the brokering of residential real property					1						1
Discrimination in the appraising of residential real property		1							1	1	2
Redlining - mortgage					1						1
Refusing to provide municipal services or property						1					1
Using ordinances to discriminate in zoning and land use				1							1
Failure to provide an accessible building entrance					1						1
Failure to provide usable kitchens and bathrooms	1										1
Other non-compliance with design and construction requirements	1										1
Total Issues	54	56	71	107	77	67	115	70	97	97	753
Total Complaints	44	48	59	83	60	54	70	43	42	42	530

Table 1.G.3
Fair Housing Complaints by Closure Status

CONNECT Our Future
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	22	22	20	30	21	25	34	21	21	3	219
Conciliated / Settled	14	12	19	25	18	10	11	9	8	1	127
Withdrawal After Resolution	4	1	4	7	5	6	11	7	3		48
Complainant Failed to Cooperate		5	2	10	12	6	6	2	1		44
Open		1	2			2	2	1	7	23	38
Withdrawal Without Resolution	1	2	9	10	2	4	3	1	1		33
Lack of Jurisdiction	1	3	3	1			1		1		10
Unable to Locate Respondent	1	1			1	1	1	1			6
FHAP Judicial Dismissal					1			1			2
Untimely Filed	1										1
Election Made to Go to Court							1				1
Litigation Ended –Discrimination Found		1									1
Total Complaints	44	48	56	83	60	54	70	43	42	27	530

HUD Complaints Found With Cause

Table 1.G.4
Fair Housing Complaints Found With Cause by Basis

CONNECT Our Future
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	8	5	13	14	6	4	6	5		1	62
Disability	9	6	2	11	7	6	8	5	5		59
National Origin	2	3	12	10	10	4	8	4	4		57
Family Status	1	3		1	2	1	6	4	1		19
Sex	2		1	2	2	2	4	2			15
Retaliation	1			3					1		5
Religion				2							2
Total Bases	23	17	28	43	27	17	32	20	11	1	219
Total Complaints	18	14	23	32	23	16	22	16	11	1	176

Table 1.G.5
Fair Housing Complaints Found With Cause by Issue

CONNECT Our Future
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	7	5	11	11	11	6	12	7	7		77
Failure to make reasonable accommodation		1	1	7	4	5	6	2	5	5	31
Discriminatory terms, conditions, privileges, or services and facilities		2	2	4	4	4	1	4	2		23
Discriminatory refusal to rent	2		1	2	1		1	4	3		14
Discriminatory advertising, statements and notices				1	2		4	3	1		11
Discriminatory acts under Section 818 (coercion, etc.)	1	1	1	2			1	2	1		9
Otherwise deny or make housing available				1		1	2	2	1		7
Non-compliance with design and construction requirements (handicap)	2	3						1			6
Discrimination in terms, conditions, privileges relating to sale		2	3								5
Discrimination in services and facilities relating to rental	3		1		1						5
Discriminatory refusal to sell			2	2							4
Discriminatory refusal to rent and negotiate for rental	1			1	1			1			4
False denial or representation of availability - rental		1		1	1			1			4
Discriminatory financing (includes real estate transactions)				1	1		2				4
Failure to provide accessible and usable public and common user areas	3				1						4
Discrimination in terms and conditions of membership			1	1	1						3
Other discriminatory acts				3							3
Discriminatory refusal to negotiate for rental				1						1	2
False denial or representation of availability				1						1	2
Discrimination in making of loans						2					2
Adverse action against an employee	1						1				2
Failure to permit reasonable modification			1					1			2
Discriminatory refusal to negotiate for sale						1					1
Discriminatory advertisement - rental					1						1
Discrimination in the terms or conditions for making loans							1				1
Steering		1									1
Failure to provide an accessible building entrance					1						1
Other non-compliance with design and construction requirements	1										1
Total Issues	21	16	24	39	30	19	31	28	21	2	231
Total Complaints	18	14	23	32	23	16	22	16	11	1	176

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 1.H.1
Role of Respondent
CONNECT Our Future
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	58
Appraisal	1
Banking/Finance	9
Construction/Development	22
Homeowner	107
Insurance	1
Law/Legal Services	6
Local Government	53
Property Management	29
Real Estate	19
Renter/Tenant	34
Other Role	35
Missing	4
Total	378

FEDERAL, STATE, AND LOCAL LAWS

Table 1.H.2
Familiarity with Fair Housing Laws
CONNECT Our Future
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	63
Somewhat Familiar	135
Very Familiar	85
Missing	95
Total	378

Table 1.H.3
Perceptions About Fair Housing Laws
CONNECT Our Future
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	217	24	41	96	378
Are fair housing laws difficult to understand or follow?	78	139	63	98	378
Do you think fair housing laws should be changed?	49	113	115	101	378
Do you think fair housing laws are adequately enforced?	139	103	27	109	378

Table 1.H.4

Fair Housing Activities
CONNECT Our Future
2013 Fair Housing Survey

Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		139	103	27	109	378
Have you participated in fair housing training?		107	66	11	194	378
Are you aware of any fair housing testing?		44	166	58	110	378
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	89	63	10	106	110	378
Is there sufficient testing?	38	23	5	202	110	378

Table 1.H.5

Protected Classes
CONNECT Our Future
2013 Fair Housing Survey

Protected Class	Total
Age	58
Ancestry	
Color	49
Criminal	4
Disability	27
Ethnicity	16
Family Status	100
Gender	118
Income	19
Military	
National Origin	85
Race	10
Religion	116
Sexual Orientation	39
Other	54
Total	695

LOCAL FAIR HOUSING

Table 1.H.6

Local Fair Housing
CONNECT Our Future
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	46	105	68	159	378
Are there any specific geographic areas that have fair housing problems?	27	67	124	160	378

FAIR HOUSING IN THE PRIVATE SECTOR

Table 1.H.7
Barriers to Fair Housing in the Private Sector
 CONNECT Our Future
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	44	147	59	128	378
The real estate industry?	27	139	84	128	378
The mortgage and home lending industry?	34	119	95	130	378
The housing construction or accessible housing design fields?	17	134	92	135	378
The home insurance industry?	16	120	110	132	378
The home appraisal industry?	27	117	102	132	378
Any other housing services?	16	123	106	133	378

FAIR HOUSING IN THE PUBLIC SECTOR

Table 1.H.8
Barriers to Fair Housing in the Public Sector
 CONNECT Our Future
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	34	103	90	151	378
Zoning laws?	39	96	94	149	378
Occupancy standards or health and safety codes?	13	112	102	151	378
Property tax policies?	15	105	104	154	378
Permitting process?	11	109	103	155	378
Housing construction standards?	16	111	99	152	378
Neighborhood or community development policies?	19	109	97	153	378
Limited access to government services, such as employment services?	44	114	70	150	378
Public administrative actions or regulations?	18	98	109	153	378

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 1.H.9
How did you become aware of fair housing laws?

CONNECT Our Future
2013 Fair Housing Survey

Comments:
<p>After being homeless for 3+ years, it became necessary to educate myself on this issue.</p> <p>An employee of the Charlotte Housing Authority</p> <p>As a Community Advocate and a Charlotte Housing Authority Commissioner.</p> <p>As a mortgage servicer, we are required by laws to know, understand and follow Fair Housing Laws.</p> <p>As an 8 year resident of a CHA rental property for 55 years old and up.</p> <p>Attended Fair Housing training classes</p> <p>attending classes</p> <p>Awareness through scheduled meeting held by Kannapolis Development Commission on Fair Housing.</p> <p>Blue Ridge Property Management main focus is education and training. We are not only required to take courses in Fair Housing but we also choose to participate in functions with the GCAA.</p> <p>Broker licensing courses</p> <p>Business Law I&II at Gaston College</p> <p>By the internet and looking thing up for myself.</p> <p>City of Charlotte Fair Housing Training</p> <p>City of Rock Hill liason</p> <p>civil rights training</p> <p>classes</p> <p>Common sense. Working in nonprofit.</p> <p>Completed Fair Housing Act training about 10 years ago.</p> <p>Computer</p> <p>Considerable mortgage banking experience</p> <p>Dealing with new construction, rehab, and buying of past homes</p> <p>EMPLOYMENT</p> <p>employment in housing industry</p> <p>Fair Housing Certified. Workshops conducted within our Agency every year</p> <p>Fair Housing classes taken once a year</p> <p>Fair Housing is an integral and highly important part of our business.</p> <p>Fair Housing Laws are a part of real estate training</p> <p>fair housing training</p> <p>Fair Housing Training</p> <p>Friends</p> <p>from information received.</p> <p>From working with a population that needs housing</p> <p>general discussions & common practices</p> <p>General Information</p> <p>General knowledge</p> <p>had obtained my real estate license several years ago (inactive license)</p> <p>Have taken Fair Housing Seminars as well as ongoing training.</p> <p>Housed homeless veterans and IV/AIDS people</p> <p>Housing must be rented or sold to whomever is qualified, regardless of greed, color, sex or religion</p> <p>I a former life I did mortgages and we had to be very familiar with the law to make sure we stayed in compliance.</p> <p>I am a CDBG sub- recipient</p> <p>I am a certified housing counselor.</p> <p>I am a licensed property manager.</p> <p>I am a Licensed Real Estate Agent</p> <p>I am a litigator who handles cases with tenants who have discrimination problems.</p> <p>i am a renter i like to know what i am signing up for and what the law is</p> <p>I am aware from learning about the laws in college and I have read articles and periodicals about the laws.</p> <p>I am the Fair Housing Administrator for a jurisdiction.</p> <p>I am the affordable housing coordinator for the town and also the staff attorney.</p> <p>I assist in educating consumers</p> <p>I became aware of the laws regarding fair housing when disability rights were helping me try to find a place to live that was affordable. I then researched on the internet and speaking to individuals who are knowledgeable about the laws connected to fair housing laws.</p> <p>I hae a college education but am disabled now. I got the information ON MY OWN, via the INTERNET! YOUR WEBSITE is of ZERO assistance! You keep the 'rules' well hidden and the women who answer the phone numbers available are hateful AND also will not reveal ANYTHING. You should be ashamed!</p> <p>I have a SC Property manager in Charge ;icense, have several HA residents</p> <p>I have always known one should not be discriminated against based on faith, gender, or ability; however, I will become more aware of Fair Housing Laws after training with The Targeting Program through DHSS.</p>

I have attended some workshops on this topic
 I have been in the mortgage banking and real estate fields for 40 years additionally I was legislative chairman for five (5) years for the mortgage brokers and mortgage bankers assoc. and was compliance officer for two (2) corps.
 I have been working at the Charlotte Housing Authority for years and we have had several seminars on fair housing.
 I have participated in training groups with Housing and Neighborhood services that address fair housing laws as they affect the homeless population that I serve.
 I have served as a commissioner for over 30 years
 I just know about them because we have a lot of HUD and section 8 housing in my response area at my job.
 I participated in a work-related Fair Housing Training conducted by HUD.
 I was a loan originator and we had to take classes.
 I was on the Charlotte Housing Board and deal with the city council
 I work for Charlotte Housing Authority
 I work with Fair Housing laws every day.
 I worked in the non profit fair housing world for 10 years. I am also an attorney.
 I'm a Realtor, and I used to enforce Landlord-Tenant Code in the state of Delaware about 20 years ago.
 I'm aware of what our Community Relations Committee does related to fair housing "testing" to investigate claims of discrimination.
 I'm in the RE finance industry.
 I've owned rental properties since 1986 and have houses presently through HUD.
 Industry training
 Interacting with the CRH
 job related need to know
 job requirement
JOB REQUIREMENT
 Learned basics of fair housing during training for NC HHS targeted housing program.
 Licensed Broker
 My job.
 My orientation for the Zoning Appeals Board
 My position
 My position with the company allows me the opportunity to get training on fair housing and the Code of Federal Regulations assist with the guidelines of fair housing.
 NC Real Estate Broker
 offered rental housing and needed to be aware
 On the internet
 Online research.
 Our non-profit is a builder/developer/mortgage servicer so we are required by law to meet fair housing laws. .
PART OF BECOMING A BROKER
 partnerships with the city of Kannapolis
 past history
 president of community. cha resident commissioner
 Presentation of Fair Housing Laws in the office.
 previously had rental property
 Property Management and HUD Regulations
 Provider of housing services - training, workshops, daily services to clients
 r.e. sales & rentals
 Read a HUD booklet
 Reading articles
 reading articles, buying a house
 Reading literature
 Reading of manual and trainings
 Real Estate and property management company I work for provides has daily responsibility to make sure fair housing laws are not violated with its customers.
 Real Estate classes
REAL ESTATE CONTINUING EDUCATION CLASSES
 Real estate license courses Fair housing regulations as incorporated into Tax credit training
 Received a brochure on it from someone in city government with whom I serve on a local non-profit board
 refer clients to Legal Aid for issues regarding fair housing laws
 Regular Fair Housing classes
 Research material available at libraries and on the web, as well as college courses.
 Researching information as an advocate. Going to fair housing presentations in the community.
 Review of city ordinance and state & Federal law
 Review of statutes and regulations
 Section 8 property manager
 taken the fair housing workshops through employer Charlotte Housing Authority and former "secret shopper" for City of Charlotte
 Community Relations Dept
 The attorney for the company gave us training on fair housing.
 The City's housing agency has provided training and/or opportunity to become familiar
 Through interaction with our Gastonia's Housing/Neighborhood staff
 Through my job with Human Services
 Through obtaining a mortgage
 Through presentations and training by the City of Charlotte and by assisting clients.
 Through providing housing to homeless individuals and families.
 through reading, coworkers

Through real estate training programs and housing fairs.
 Through the Anson County Economic Development
 Through trainings and research on the SC Courts website
 Through various webinars and presentations hosted by HUD and other organizations.
 through work
 through work as a property manager and asset manager of rental housing
 through work experience
 Through work on affordable housing board
 Through work.
 Through working in the public sector
 Through working with CDBG and other HUD programs
 through working with the community
 Thru my real estate agent
 Thru training on the job.
 training
 training & conferences
 Training opportunities via employment.
 training through Housing Authority
 Trainings
 tv radio and newspaper
 Upon approval for Supportive Housing Grants and while assisting clients with obtaining housing.
 various trainings
 Via working with other community housing agencies
 Was employed as a lender/application evaluator prior to retirement.
 We focus on assisting low income people
 We provide both transitional & permanent housing in our programs. We also refer the majority of our transitional residents to outside permanent housing. Since they are people with disabilities and challenges we encounter challenges to Fair Housing.
 when facing foreclosure
 When you own property.... you become aware of the laws involved with landlord/tenants.
 Work in affordable housing, attend annual fair housing trainings, and possess a NAHMA Fair Housing Compliance certification.
 Work in local government - familiarity is relative to zoning cases and exclusionary zoning.
 Work related training.
 work training
 Worked for a non profit homeless shelter.
 Worked in Community Development under HUD
 working at a housing authority office
 Working closely with HUD to ensure our clients are not discriminated against.
 working with clients and housing issues for homeless and disabled
 Working with Kelly Sifford in the Commerce Department, who makes us aware of information.
 Workplace
 workshops

Table 1.H.10
How should fair housing laws be changed?

CONNECT Our Future
 2013 Fair Housing Survey

Comments:
<p>Abolish them</p> <p>Abolish them.</p> <p>add sexual orientation</p> <p>at some point reason has to prevail. How many times can a person file a complaint and not agree to a rational solution/accommodation. how many times does a dv person get to move and continue to allow banned abuser back into unit? How many times can you file a complaint regarding issues the average homeowner deal with everyday (if your house is dirty you have mold, etc.)</p> <p>because some people don't have the income to live in place that they would like their should be more subsidized housing for people to apply to and if you have a record it should go by how long ago it was.</p> <p>Better enforcement</p> <p>By housing type</p> <p>Fair Housing Laws are antiquated and unnecessary in today's market...eliminate the laws in their entirety.</p> <p>HUD's new disparate impact rules are difficult and make it hard to predict how an apparent neutral decision could end up in the future</p> <p>I believe there are additional protected classes that would be appropriate to consider as have been adopted in other communities. For example, marital status, source of income, sexual orientation.</p> <p>I don't believe such laws to still be necessary and believe such matters should be left up to the free market.</p> <p>I don't feel knowledgeable enough to make such a judgement.</p> <p>I feel like residents to get what they want as in if they want to move and they say they are afraid of their boyfriend/spouse and you move them and next week they are living together again I feel they should be protected but how many times should they be moved before enough is enough this is just 1 example</p> <p>I think age should be a protected class. If a young person applies for an apartment he or she should not be automatically neighbors to another young person and the same with elderly.</p> <p>I think people should be sent out as testers randomly to see if people ARE being discriminated against especially in areas that are predominantly of one race and higher income. Not only when someone makes a complaint but as routine. Apartment managers and home owners ought not be aware of the complaint.</p> <p>I think that it is sometimes a way out for people having to work because they are to lazy. personally whomever is living in the house if not disabled, they should have to work and if that would happen I think you would see a drop in the state and federal funding for leaches on the government because they are to lazy. I think it is unfair for me to be a hard working citizen that pays bills and I have a high risk job and sometimes struggles and to see people who live in section 8 or HUD housing have 50 inch tvs, brand new cars with rims, brand new phones, and nice clothes and they brag about it. Also I believe that if you are in section 8 or HUD housing and you are charged with any kind of drug or weapons violation then you should not be given government assistance because if you can buy drugs maybe you could save up and pay rent on your own without the government and normal citizen having to keep you up. If our tax money is being spent on housing there should be rules investigated and enforced on upkeep and unlawful activities.</p> <p>In my state NC, it should include sexual orientation</p> <p>Include the under represented, those with no income or little income to live in a decent area instead of a slum like area</p> <p>individuals with fixed incomes should have more provisions</p> <p>Issues surrounding income types. For example an individual with income from employment vs. an individual with disability income. Both should receive equal consideration, including those with Section 8 vouchers.</p> <p>it should also include sexual orientation</p> <p>It should be based solely on whether or not a person or person(s) can afford the house they wish to purchase.</p> <p>It should include persons with criminal background.</p> <p>It would have to be Proven to Me that they are.</p> <p>More enforcement!!</p> <p>N/A</p> <p>Need more decent places for people to live. I can't believe I'm in the position I'm in at the present time because I worked very hard, raised my children by myself and did all of the right things. Then i started going blind.</p> <p>noone except minorities ever receive anything from HUD, why don't poor white people ever get homes?</p> <p>OPEN UP the Section 8 housing again! I don't buy that it's been closed for 4 YEARS!</p> <p>OVERBEARING</p> <p>place affordable housing more appropriately in neighborhoods</p> <p>SEEM TO BE WORKING JUST FINE</p> <p>sexual orientation</p> <p>Should include other class of people such as sexual gender and preference</p> <p>Simplification</p>

Stop keeping woman and kids from fair housing.
stronger enforcement mechanisms, include orior criminal record and sexual preference as protected category
That should make it difficult for people to hide behind them. Basically it is a 2 way street landlords should have to comply as well as renters who use their status to manipulate the situation.
The entire law should be reviewed.
The laws are just fine it is the lack of enforcement. When many people are "Wronged" they do not report it.
The people that really need housing can't get it for young girls housing boyfriend s
there is always room for improvement.
They need to be eliminated. If you work for a living you are able to live in your income level
They should be expanded to include sexual orientation to protect LBGT members of our society from discrimination.
to help low income families more
To prohibit discrimination on the basis of the tenant's source of income or rental payment.
we bought the home and keep it up I think I should be able to do what I want to. I always try to be fair and put myself in applicants place to be fair, but most of the time it is like we owe them something just for showing up
we should not have special laws specific to enforce non-discrimination - that only leads to discrimination against the non protect classes
White people are discriminated against. Thus these laws are unconstitutional but hey its white people suffering so its OK I guess.

Local Fair Housing

Table 1.H.11
Are there any specific geographic areas that have fair housing problems?

CONNECT Our Future
 2013 Fair Housing Survey

Comments:
<p>ALL</p> <p>Alot of folks are excluded because of the cost of housing, not because they are part of a particular group</p> <p>Areas where they won't allow affordable housing because the neighborhood is too expensive.</p> <p>Ballentine Community in Charlotte has fought and won to stop the building of affordable housing.</p> <p>Ballyntine and Southpark areas strongly oppose any development of affordable housing and with significant neighborhood, or area, outcry and use of affluence, always bar any such development.</p> <p>Charlotte, NC</p> <p>Dilworth, Myers Park, Freedom Park, South Park, South End, etc. No updates to other areas such as Eastway, Sugar Creek, East/West Charlotte</p> <p>every low cost housing project in Bessemer City is full of drugs, illegals and crime</p> <p>Glendale Ave has rental that needs checking for construction, mold, wiring, etc.</p> <p>Highland in Gastonia, Belmont and its aversion for multi-family development; overstock of aging homes that have been converted to rental; employment opportunities outside of low-paying service industry positions.</p> <p>low income areas seem to have the biggest issues...Logan Community for example</p> <p>maybe south and south west Charlotte</p> <p>No housing for disabled</p> <p>preventing building of affordable housing in South End of town. Not In My Backyard (NIMBY)</p> <p>probably the more affluent areas</p> <p>Question implies an issue I am not sure exists.</p> <p>Renters drag down my house values and make a mess.</p> <p>Section 8.</p> <p>Some of the low income areas such as Blackmon Road and the Boyd Hill Area.</p> <p>South End of Sedgefield -- need better standards to get rid of criminal elements</p> <p>the south side of Charlotte and Mecklenburg County</p> <p>They have the support to deny zoning in some areas due to neighborhood resistance. to NIMBY.</p> <p>This survey has my blood pressure sky high and I am done with it! YOU know good and well! what is going on in the Charlotte area!</p> <p>Too many people trying to live in the accessible urban cores of Concord & Kannapolis can't find affordable housing, forcing those not fortunate enough to find suitable housing into the outlying areas of the county.</p> <p>too much concentration in east Charlotte. No lower income housing in south Charlotte.</p> <p>waiting list.</p>

Table 1.H.12
Please share any additional comments.

CONNECT Our Future
 2013 Fair Housing Survey

Comments:
<p>Again, I feel buyer with limited funds for downpayment are penalized and not able to purchase a foreclosure like a cash buyer. clients denied housing d/t criminal charges, which are more highly concentrated among those of particular races or with certain disabilities (i.e., mental health diagnoses)</p> <p>Descisions in this area should rest upon locally elected officials shoulders, not outside agencies.</p> <p>government regulations are always scree Abolish fair housing and let the free market dictate where people live</p> <p>aming not to discriminate and make more laws that protect the protect classes. These regulations make it hard not to discriminate against the non-protected classes.</p> <p>I do not feel I have much information readily available in order to be able to answer these questions with some degree of knowledge.</p> <p>I need more information and knowlwdge</p> <p>In my experience , most people who report have landlord tenant issues not fair housing issues. If anything, fair housing is under reported.</p> <p>IT's all about education and communications.</p> <p>Many years of real estate industry and construction experience coupled with years of involvement on Planning Boards and Boards of Adjustment lead me to a conclusion that Gastonia and Gaston County lack Fair Housing issues on any but an isolated and infrequent basis.</p> <p>Slum landlords affect low income residents. Large number is minority</p> <p>Some of the new ADA rules for new development are very difficult to comply with and create problems. examples, latches on windows = pull strings (choking hazards for kids), lower breaker box = hazard for kids. Accessibility when there is an environmental obstruction, like a giant hill in a neighborhood on the way to an amenity, should be considered too. That should not be absorbed by everyone else in a neighborhood.</p> <p>What program would community non-profit building be consider under the plans?</p>

Fair Housing in the Private Sector

Table 1.H.13
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

CONNECT Our Future
 2013 Fair Housing Survey

Comments:
<p>affordability and adequateness</p> <p>certain areas dont accept renters</p> <p>credit reporting, offender status - nonviolent/misdemeanor; application costs; local rent levels in "good" school zones</p> <p>Depends on the Property, Owners, Prop Mgt, agencies and Gov. guidlines, policies & courses of Business</p> <p>Differences in income sources.</p> <p>Disabled</p> <p>discrimination against ex-offenders, families with children, especially racial or ethnic minority families with children</p> <p>Don't rent to druggies and deadbeats.</p> <p>Have heard of landlords refusing to rent based on race.</p> <p>I am a property manager and some private landlords will contact me for property management services and then tell me that they don't want any children living in their house because children will cause damage. I let them know that I cannot discriminate based on familial status and usually turn down the business. I think a lot of individual owners of single family or condo/townhouse rental stock are discriminating in their selection of tenants.</p> <p>I am certain that it does go on!</p> <p>I don't think people know where to go to report.</p> <p>I had a friend who was denied a least b/c she had children.</p> <p>I have been told by a property manager that they were not set up to house "mental patients" and they did not have any apartments that did not have a neighbor on either side.</p> <p>Income. I have been told that the North Carolina laws require income to be three (3) times as much as what the rent would be, i.e. rent is \$600.00 income must be at least \$1,800.00. I experienced this when I first moved here. Although I could afford more I was forced to live in a low income complex and it was not as safe. You can buy a home with ratios of 45% of your income, not 33%. Very unfair.</p> <p>it only caters to blacks and hispanics. I know white people who could use a low cost place to live too</p> <p>Landlord's openly admit to not renting to a certain race in certain areas where they own homes.</p>

Landlords may discriminate against possible renters
 limitations as to location of rental housing dispersion around the community
 linguistic profiling
 Many landlords are still unaware in spite of education as to fair housing laws as it relates to disability and familial status. In particular, physically accessible housing is needed in numbers greater than exists.
 my biggest concerns are conditions of rental.
 Not enough options, not enough landlords willing to work with housing programs, not enough landlords willing to keep properties up to code.
 Not renting to non-whites in certain areas
 Perceptions that people of a certain race or ethnicity are "undesirable" or "troublemakers"
 private landlords and management companies often use the application process to screen individuals or families. many places charge an application fee, or charge additional to run a credit check, while often failing to check with prior landlords or circumstances. This is just the tip of the iceberg. We have found many LIHTC complexes that manipulate the "targeted" apartment unit with "waiting lists" and higher deposit requirements.
 private landlords make decisions of this sort frequently
 Private landlords who restrict access to applicants based upon applicants' perceived lifestyle(s)
 race
 Race
 Refusing to rent because of a number of children and color.
 refusing to rent to HCVP
 Rent for privately owned properties is sometimes Below our program rentals.
 Renters are resistant if you are from section 8 . This is hard to police because the person is hasitian to report it
 renters rebuffed based on race/nationality by landlords says units are already rented....many times based only on the sound of someone's voice over the phone. Most stories of this nature involve small time landlords with only 1 or 2 units.
 restrictive selection criteria - tight credit and criminal standards in affordable housing;
 Some landlords refuse to rent to Ts who have Sec. 8 Housing Choice Vouchers, which has discriminatory impact on people of color
 South Charlotte and Ballantyne
 There are several landlords that will not rent to clients based upon race although they do not say it. I have observed that only one race occupies their units.
 There is an age, such as seniors.
 There seem to be none.

Table 1.H.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**CONNECT Our Future
2013 Fair Housing Survey**Comments:**

Agents often do subliminal steering.
 All real estate agents are just there to get paid. Areas with better schools command higher real estate prices.
 Awoman can have to many children to rent; exp, she may have two kids to many has been used as a way to keep from renting her a place.
 families with children, especially racial or ethnic minority families with children
 It's up to the Owner's discretion, in order to comply with their Development & Marketing Objectives. That is their RIGHT.
 Not enough properties that are affordable
 Not enough.
 Not sure but suspect it is
 Race
 real estate agents often direct people to certain school districts for homebuying
 realtors make assumptions about their clients
 Realtors showing affluent newcomers only housing in the South/Southeast Charlotte area, rather than more fully exploring options on the East or West sides of the community
 Relators have told clients "You would not like the area"
 School districts can be used to restrict undesired buyers from ever even seeing homes in certain areas of town. Likewise the reverse is true
 Schools are important to families and they make decisions based on where the children would go to school. It is the Buyer/Renter using that as a screening criteria not the Builder, Broker, Landlord.
 see #1
 Showing homes based on national origin- steering
 showing race based properties
 some areas dont want children
 Steering individuals to certain neighborhoods based on ethnic background.
 The BIG rental companies know how to work around these laws. You are not fooling anyone!
 This has never really changed, just much more subtle. Race, type of job, and certainly married versus unmarried, are "guided" to "hot" or "promising" neighborhoods. Public School quality is often discussed...
 Ty are putting tm is less desirable places

Table 1.H.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**CONNECT Our Future
2013 Fair Housing Survey**Comments:**

another JOKE for those who are disabled...and WE are the ones with long term RELIABLE income!
 bank of america
 Banks have applied higher standards and discounted income to deny mortgages
 Check the actuarial tables for loan failure. This is the crap that led to our 2008 collapse, you stinking socialist. America is a meritocracy and a capitalist system that has freed and provided success for more people anywhere by far.
 First time buyers needing 97% or 100% financing cannot purchase a lot of the foreclosures because the appriaser would note a repair and the seller of these foreclosures will not allow work to be done prior to closing. So these buyers lose the opportunity to get a good deal like a cash buyer. It would seem reasonable to allow money to be held in escrow for simple repairs of these home. The lender will not allow it to close without repairs completed that an appraiser would not and the seller will not allow work to be done on a home until after closing.
 Have heard news stories that loan decisions and credit decisions are different for some based on race, gender and age
 Have heard this is often a problem but don't know firsthand since most of our referrals can purchase. We run into it in rentals, though.,
 higher rates for people of color
 I am a victim of predatory lending. My interest rate on the house in which I live presently is outrageous. i know I must sell or give up this house, but i put down a substantial down payment. So I plan to sell the house in the near future after I done a few things that

must be done.

I don't think the mortgage and home lending industry is directly discriminating, however, there have been studies showing that the credit scoring companies tend to give higher scores to women vs. men. Since the credit score determines the interest rate, I think any bias in the credit scoring process is creating discrimination in the lending process.

I have read about this but no first hand info

In my experience lending is based on credit review and underwriting criteria and nothing else.

It is getting better but still happens with the underwriting guidelines the Federal Gov't requires of lenders.

just a perception, nothing concrete at this time. Credit barriers exist at all levels, but it seems that banking profit margins are doing quite well in the Charlotte market.

lack of public funding made available to certain specific groups - such as homeless men (homeless families or women get preference) - specified special needs populations (people living with AIDS, chronically mentally ill) - city and county administrators and elected officials steering developers away from projects that would serve some of the most underserved populations (homeless men, AIDS, chronically mentally ill, ex-convicts)

Look around.

mortgage brokers sell "typical clients" to the preferred lenders while other clients get outsourced

MORTGAGE COMPANIES AND BANKS OFFER HIGHER INTEREST RATES TO MINORITIES

Not sure but suspect it is

Not sure of who is impacted but less sophisticated or lower educated applicants can be pulled into less than desirable situations

Offering better interest rates in "better" neighborhoods (white/affluent neighborhoods)

Offering higher interest rates to women and racial and ethnic minorities

people not being offered the ability to refinance

People who do not work for a living are able to acquire loans at a reduced rate while people who have had the same residence for years are not able to get a reduced rate rewrite. Lenders are not allowing honest taxpayers a break.

Race

Race or gender should play no part in a financial decision. Only your ability to pay the loan back. If you are a higher risk you should pay a higher rate period.

Racial barriers

single mothers are looked down on

Some groups are denied more than others

the exact opposite, whites pay a higher rate

There is a lack of trust in regards to certain races. I believe the loan percentages of mortgages to various races should be monitored more closely.

This may be discriminatory. However, in reality those Demographics typically have less than favorable Credit.

USA

Using small credit issues to increase interest or deny loans. In some cases such as Beazer Mortgage provided mortgages that was not affordable to homeowners.

Table 1.H.16

Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?

CONNECT Our Future
2013 Fair Housing Survey

Comments:
<p>Again it's up to the Developer's scope of the Development & Marketing Plan. Again, that is their Right and is Public Knowledge. ANO zero elevators in ANY of them, also! I don't use a wheelchair, yet, but I can NOT walk up 3 flights of stairs, either! And all those newly built "lofts" in NODA or Uptown Charlotte that are giving the builders tax breaks, etc for a % of the apts to go to 'low income' people...that never happens, either! You think NOBODY is paying attention to this??? LOOK AGAIN!</p> <p>Availability of land to construct new affordable housing for senior and disables individuals, and the new motion to remove the exemption to the housing policy for such development.</p> <p>Finding handicap accessible units in our area is very difficult and does not appear to be a priority of the builders and/or developers I think this is mostly regulated</p> <p>it is more in the development area that the actual construction or design - developers want to build what their greatest margins of profit may hold, not what is best-suited for a community or neighborhood.</p> <p>limited access to the handicap</p> <p>Making a ramp that assist those with wheelchairs etc.</p> <p>Many of the new home subdivisions that I have been in recently, still have narrow door entrances.</p> <p>Race</p> <p>the code enforcement for sidewalks is OK, but new apartments ae not required because of cost and tghta they ae not public buildings</p> <p>The construction design standards do not require extra-wide doors for access by motorized wheelchairs, which affects a small segment of the disabled community.</p> <p>The issue exists in the context of single family homes, particularly given that most new construction are smaller complexes that do not fall under FHA D&C standards.</p> <p>to keep out handicapped</p> <p>Wider doorways should apply to all housing construction.</p>

Table 1.H.17

Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?

CONNECT Our Future
2013 Fair Housing Survey

Comments:
<p>both homeowner insurance and property insurance for organizations are rated higher in poorer neighborhoods or if over a certain number of "subsidized" units. More and more "Exclusions" are beginning to appear, and less and less companies are writing certain kinds of coverages.</p> <p>Credit</p> <p>Forced home repairs to maintain insurance can be prohibitive</p> <p>higher property insurance rates for properties that accept federal rental assistance subsidies</p> <p>higher rates for people of color</p> <p>Insurance Risk underwriting is currently running contra to the ADA.</p> <p>Limiting policies and coverages for racial minorities</p> <p>NOT EXPLAINING EVERY DETAIL AS THEY WOULD IF A PERSON IS NOT A MINORITY</p> <p>read about it. no first hand info</p> <p>State Farm is eliminating homeowners insurance policies for city neighborhoods</p> <p>Suspect it is</p> <p>they will charge a minority to much for the policy because of location.</p> <p>USA</p> <p>Zip codes affect insurance rates</p>

Table 1.H.18
Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?

CONNECT Our Future
2013 Fair Housing Survey

Comments:
<p>"Redlining" as a practice in neighborhoods on the East and West sides of Charlotte again, a very subtle procedure - the seeking of "comp" or comparables in some neighborhoods can be a bit daunting, so it appears that some appraisers, who are less than "arms length" from the realtor are influenced both for the good and bad. Appraiser that take off value because it is in a minority neighborhood . Appraisal was challenge and another one was done to shoe the real value.</p> <p>appraisers often use limited range of comps for valuing the house. the Banks can require them to use a consistent ranges, eg of 5 miles or less</p> <p>Basing home values on the ethnic composition of neighborhoods</p> <p>I live in a neighborhood that is very nice. So many of the residents have passed away, and their heirs constantly either rent to people who I fear or they just leave the property sitting empty. I always have walked, but have stopped for the time being since a man dropped a gun when I was walking. Scared me and I don't scare easily.</p> <p>It is apparent in Charlotte based on the spike in home values in different neighborhoods.</p> <p>No barriers only comps should be used. Your agenda is clear.</p> <p>Race</p> <p>rating homes lower value in majority of african american communities</p> <p>read about it. no first hand info</p> <p>Still happens. Some appraisers still give lower values due to the areas composition which in some cases is justified because of safety or high crime or risk.</p> <p>Subtle use of ethnicity</p> <p>The barriers are based on Historical Trends and the Marketability to those with appropriate Credit. Rational & Prudent.</p> <p>The example does occur.</p> <p>The more black or Mexican the higher the homes and rent</p> <p>USA</p> <p>with concentration of poverty, property values are low</p>

Table 1.H.19**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**CONNECT Our Future
2013 Fair Housing Survey

Comments:
<p>Generally race and class continue to have an influence on our market.</p> <p>Higher rents for Section 8 Participants</p> <p>In Gastonia, the city council has limited the number of apartment complexes that could be built in any one city ward. It does limit development to in-fill and promotes a long-term gentrification if there were positive employment behind it.</p> <p>Lack of affordable housing! All of the new complexes that are being built are luxury lofts at \$1000 for a studio or \$950-1200 for a 1 bedroom room. The working class cannot afford to pay these rates. If the minimum wage is \$7.25, for whom are we building these apartments?</p> <p>Low income areas and areas where home owners are aging could use more assistance to get their homes repaired and in living condition. Who spear heads such efforts and keeps them going to completion?</p> <p>No funding for home renovations and repairs.</p> <p>Not enough services</p> <p>Not renting to single Female/Mother-because they can't "take care of problems"</p> <p>Rental housing for felons leaving/having left prison.</p> <p>Rock Hill Utilities are too high for low income people! The City is using Utilities as an additional income to the City!</p> <p>Shelter, get to work.</p> <p>Some of the non-profit housing agencies won't take people with poor credit histories or that don't fit a profile to succeed in their program.</p> <p>state and local government refusing to make accommodation to low income residents to allow them to remain in their homes as property taxes rise in gentrifying neighborhoods (except for the elderly exception) - the residents are forced from their homes due to higher valuations resulting in higher property taxes that they cannot afford</p> <p>Supportive services and expansion are being denied in various areas and reinforced by outdated planning models and the motion to remove availability for such service centers from housing policy.</p> <p>The whole housing system is CORRUPT.</p> <p>Too many to discuss or are even know to exist.</p> <p>transitional housing and supportive housing for the disabled....same issue as listed above</p>

FAIR HOUSING IN THE PUBLIC SECTOR

Table 1.H.20

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>Again, the exemption to the housing policy for senior and disabled housing pertaining to new construction is proposed for removal, further limiting any new units available in a "bottle-necked" region.</p> <p>ALMOST ALL LOW INCOME HOUSING STAYS IN LOW INCOME AREAS</p> <p>ballantyne</p> <p>charlotte policy effectively required an exception to placing just about any affordable subsidized housing, which then allows the city to dictate who may or may not be served, regardless of where the greatest need is - locational policy -</p> <p>City council allows certain neighborhoods to defer/stop new public housing to be build on their land</p> <p>City of Belmont, City of Lowell, City of Gastonia - through their land use policies - which in many cases specific "concentrations" of "affordable housing" or "low-income housing"</p> <p>Gastonia has a policy against large apartment complexes by allowing only I beleive 80 units and carefully working against clustering in an area.</p> <p>it is called zoning</p> <p>Locational policy limits where housing can be built</p> <p>Low income housing is sprouting up around and too close to traditional middle and upper income developments, reducing existing home values</p> <p>Multi family housing is concentrated in East Charlotte. It should be spread to other parts of Charlotte</p> <p>Multi tenant should only be located where you bring the development to the utilities. Sewer hookup is the trump card.</p> <p>Multi-family should not be limited to a certain area of town.</p> <p>NIMBY is alive & well.</p> <p>Our City Council has turned down a number of projects for affordable housing in what they determine to be "nicer" neighborhoods.</p> <p>Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors</p> <p>read about it</p> <p>Section 8 is given in low income and crime ridden areas only as if everyone on section 8 are thugs and poor tenants.</p> <p>Some jurisdictions dictate large lot zoning that increases costs.</p> <p>South Charlottestatements like not in my neighborhood.</p> <p>SUBJECTIVE AND MISINFORMED ELECTED OFFICIALS</p> <p>Suburban residents disfavor low-income neighbors.</p> <p>Suspect it is</p> <p>The housing location policy in the city of Charlotte attempts to distribute affordable housing throughout the city so that stable neighborhoods can help create stable environments for people in transition. The neighbors in these stable neighborhoods, however, fight it tooth and nail and the city and the developers cave in to them. I'm thinking specifically of the affordable housing complex that was planned in the Ballantyne area of Charlotte. The Ballantyne neighbors fought it, and the complex didn't happen. We shouldn't allow citizens to prevent us from fairly applying fair housing standards. We also have neighborhoods that fight against having multi-family housing or more affordable housing developments built near them. The city needs to take its responsibility for housing equity over and above the neighbor's complaints.</p> <p>The last question began to address this...</p> <p>There are too few parcels of land in the wealthy, white sections of Charlotte that are zoned for multi-family use, and the rule requiring a 3/4 vote to rezone property after a "protest" by contiguous neighbors is too burdensome to make low-income housing feasible.</p> <p>Through zoning these landuses are clustered together in certain areas of the City.</p> <p>When affordable housing is recommended in southeast Mecklenburg there is resistance When high end housing is recommended there is acceptance</p> <p>When residents of a higher income did not want affordable housing units in their neighborhood, so the city did not re-zone the area for the development</p> <p>zoning is impossible in middle class neighborhoods</p>

Table 1.H.21**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>1/4 mile restriction. And, again. NIMBY-ism. Burdensome city standards for shelter locations current law that restrict affordable housing. Don't bring my paid-for property's value down for your sick feel good social imperatives. easily zoned in low income areas fill dependant on the zoning committee Gastonia has been very careful to follow the law on Group Homes In helping ARC a few years ago, it was difficult to find a small piece of property close to the needed amenities that had the necessary zoning. just the opposite -- the low income zone should be more tightly restricted and not in Sedgefield, Myers Park or Dilworth Laws that restrict where group homes can go and political pressure to limit where affordable housing goes Limit the number of affordable units that can be built due to lot size Limit to density and FAR raise housing cost. Many barriers to overcome to provide housing due to zoning having restrictions on how close group homes can be built to one another. Minimizing area of mobile home permit by right NIMBY and distances from schools, churches, etc. NIMBY politics Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors preventing building of affordable housing in south end of town. Not In my Backyard (NIMB) Refer to question 1. residents or school Restrict's group homes from neighborhoods Same as in # 1 above. Same situation as question 1 see #1 above - also locational policy around transit areas - the restrictions limiting any one property to 25% affordable effectively eliminates the major funding source for low income rental units- the low income housing tax credit- due to state requirements that properties be 100% affordable Some areas need restriction because of the lack of transportation or emergency services or the distance of these services. Others because of the type of group home. There are strict limitations on the placement of group homes in our community and this issue needs to be address so that they can be placed in more neighborhoods There seem to be none They should not be in neighborhoods that would drive down home values. Decreasing home values hurt the homeowner as well as the city and county tax base. this is where NIMBY takes over if there are rezoning requests or conditional use requests. Zoning Zoning decisions are sometimes heavily influenced by the abundance of lack of \$\$ zoning restricts the types of housing to selected areas.</p>

Table 1.H.22**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>Code Enforcement should take more enforcement actions against property owners. There are numerous homes in our area in much needed repair.</p> <p>Contact Love, Inc. You will find many low income individuals living in substandard conditions due to slum lords and poor property management.</p> <p>If we are going to have immigrants They need to be intermixed with existancing residences in order to insure that we have an english speaking population.</p> <p>inconsistently enforced or reviewed.</p> <p>possibly lack of cultural competencies and awareness of who lives where. residents accepting problems, fear of deportation</p> <p>Rental property owners often restrict the number of tenants in a given unit</p> <p>there are many substandard units in Concord/Cabarrus County that need to be addressed. Code enforcement is working hard, but the process is slow given the large supply of homes that need attention.</p> <p>These policies lack enforcement in All areas</p> <p>Why would you assume they would only be in immigrant communities and how would you define that.</p>

Table 1.H.23**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>Lack of tax incentives for making affordable housing in all areas of the city</p> <p>Need incentives</p> <p>No incentives</p> <p>read about mixed results in incentives</p> <p>The state of SC taxes landlords at a much higher rate than a homeowner. This discourages investing in rental property. Charlotte is a better market.</p> <p>the taxes on our rentals are getting so high that we are planning on selling our 2 rentals because we can't see any advantage in keeping them. Both are in York Co. and between insurance and taxes and the money allowed for them through Section 8, we are not making any money.</p> <p>unwillingness/inability of city and state to create a property tax abatementfor low income homeowners in gentrifying neighborhoods effectively forces residents to sell when property values rise and owners cannot afford higher property taxes - tears communitites apart and forces people from their homes</p> <p>We need to re-evaluate our people on disability. Far too many are not elegible to recieve benefitsI am a disabled veteran.</p> <p>Why does there always have to be a tax incentive for everything?let the market decide.</p>

Table 1.H.24**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>City and county departments don't often talk to each other, or even to similar departments within their own government. It is really poor leadership</p> <p>English should be enforced, this is AMERICA</p> <p>English should be the only language. Too much money spent on having multiple languages printed.</p> <p>IF A PERSON DOES NOT UNDERSTAND A DOCUMENT THEY WILL NOT KNOW OR UNDERSTAND.</p> <p>If you live in the US Learn the language.</p> <p>planning department has VERY arbitrary discretion to demand changes to design and other requirements that add sufficient additional costs that the proposed housing targeted toward fair housing groups cannot be built/is too expensive to build.</p> <p>preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)</p> <p>Sorry, English only. There has to be a standard.</p> <p>there is an effort to improve this</p> <p>This is America asshole. We speak English .</p> <p>This is America Learn the English language then there will be no impediments or barriers.</p> <p>We are a small town and I know that we do not offer alternative language.</p>

Table 1.H.25**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>complaints of electrical problem, Guidelines are often confusing and difficult to follow Housing codes do not seem to be enforced with the same stringency in non owner occupied areas as they are in owner occupied areas I have a GC license. It's pretty black and white. NC Building Code is NC Building Code for all types of construction is it not? NC Code, ADA standards and sometimes County interpretations seem to conflict Never being able to talk to anyone about accessible housing. Leave msgs., but calls are not returned. So I just gave up. Short handed inspection staff has slowed the process in the past several months in Cabarrus County. The inspectors have standards they follow and in some cases those standards are excessive and or made up as they procede. The interpretation of standards varies greatly. there are many - depending on if the city or county is responsible for the inspections, also dependent on the interpretation of the individual inspector and whether that person is having a good day or not. There seem to be some standards that are too restrictive. Too much regulation</p>

Table 1.H.26**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>ballantye BASED ON WHERE THEY END UP. can't answer that at this time. many policies are subject to the members of a council elected / seated at a specific time. Sometimes policies and plans set by one group, get ignored or changed within a two year period. City council willness to enforce the policies and the approval of bond funding to provide incentives emphasis on and economic favoring of greenfield sprawl over urban infill and redevelopment Goes back to sewer. No sewer it doesn't matter where you are, there will be no development. good policies mostly but inconsistent leadership and enforcement Housing for groups of homeless. I know of a community that was targetted to receive funds to fix up homes and keep the families living in the homes. The project was started several years ago and to my knowledge none of the homes were repaired. O few was started and the project seem to stop. It would appear expensive housing is being built in specific areas to push the low income households out of the "most desirable" areas of the city. Lack of incentives for making affordable housing in all areas of the city, policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors preventing building of affordable housing in south end of town. Not In my Backyard (NIMB) Refer to question 1. Some government and non-profit entities focus their development in very strictly defined areas of the city, although I don't think this is a fair housing issue. The housing location policy that prohibits construction of affordable family housing within a half-mile of another assisted development is too limiting, in light of the severe lack of undeveloped land with multi-family zoning. Tony Berry seems to own Rock Hill. Whatever he wants to build, he builds despite published policies and standards. His low standards are accepted by city employees even though they violate policies. Too much regulation, limiting With the exception of downtown I am unaware of any development incentives in any area of Gastonia.</p>

Table 1.H.27**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
<p>"the Ditch", Hwy 74/29, I-85, bus routes, no routes</p> <p>A bunch of empty busses from downtown and griertown go by my house everyday. Waste of taxpayer money .</p> <p>Age for employment - transportation isn't currently a problem.</p> <p>An effective way to communicate these services and oppertunities to the the lower economic groups</p> <p>Bus stops need to be closer to government facilities especially for clients that are handicap.</p> <p>Bus system in our county / city is not effective. To travel from Belmont to Dallas (east edge to center of county) requires the rider to make several transfers and requires 6 am departure and a 6 pm return. 12 hour time investment for this short journey</p> <p>Bus transit limited in many low income areas and deficient in other areas making it hard to develop affordable housing</p> <p>efficiency of public transit through out the entire region.The various systems only accomidate specific employers or types of workers and is not effectively connecting.</p> <p>employment services - disabled are "encouraged to seek employment elsewhere" even if disability does not affect job</p> <p>Far too less stops on the edge of town</p> <p>I think that there are federal grants that are able to be applied for to help others with transportation, but the local county commissioners refuse to allow the government to apply for them, because they say that we should not use federal dollars (that people can walk)</p> <p>I work in public transportation, and we receive a number of requests from residents in Cabarrus County that request bus service to where they can afford to live. We are unable to meet those requests as they are often 1-4 miles from the outer limits of our service area, well outside our urban core and even outside suburbia, often in fringe rural areas of the county, because apartments, homes or trailer parks that they can afford to live in are located in these outlying areas.</p> <p>It has been proposed that any new development of affordable housing be removed from primary public transportation centers.</p> <p>Lack of being able to obtain a valid ID because of not having an address. Not being able to obtain a new Social Security card because of not having a valid ID.</p> <p>lack of mass transportation system; cost to utilize transportation systems and the process for scheduling transportation services (only taxicabs and/or friends, family can be accessed in emergency situations and taxicabs are expensive)</p> <p>lack of public transportation for night shift workers</p> <p>lack of transportation</p> <p>Lack of transportation in the low income areas.</p> <p>Lack of transportation, need for employment services, need for child care</p> <p>Limited tranporation funding.</p> <p>Many</p> <p>NO INTRUCTION AND VERY LITTLE INFORMATION EASILY AVAILABLE</p> <p>No local transportation system</p> <p>NO TRANSPORTATION OUTSIDE OF CITY LIMITS AND WITH THAT IT LIMITS WHERE FOLKS CAN BE HOUSED IF NO TRANSPORATION. if YOU PUT EVERYONE TOGETHER IN SAME LOCATION ..YOU ASK FOR TROUBLE WHICH INCREASES THE CRIME RATE</p> <p>not enough public transportation</p> <p>Only one agency offering transportation and it also covers other locations such as doctors, other service delivery areas. No public transportation provided in this community.</p> <p>price of bus service is to expensive for the service always late</p> <p>public transportation in Charlotte in not very convenient</p> <p>Rock Hill does not have a public transportation system.</p> <p>Smaller towns such as York SC do not offer any public transportation.</p> <p>The lack of public transportation is an issue. However, public transportation is expensive and usually needs an ongoing funding subsidy by government.</p> <p>There is no public bus service from Gastonia to Belmont where our agency is located during regular business hours</p> <p>there is no public transportation and government offices are in outlining areas</p> <p>There is no public transportation in Anson County. There is however, Anson County Transporation System funded by the State</p> <p>There is some local transportation but not enough to help persons get back and forth to work at a reasonable cost</p> <p>Transportation</p> <p>Transportation budgets have been slashed limiting non medical travel.</p> <p>transportation is always an issue - particularly with the county-wide ACCESS program. indiscriminately punitive against the very people the grants and programs are designed to assist.</p> <p>Transportation is an issue for many low income families we deal with. Simply getting to service can be difficult, costly and time consuming. If they show up without all the necessary info/documents, they must come back again...incurring the cost/time all over again.</p> <p>Very limited public transportation</p>

We have a real lack of public transportation in Charlotte, so people that need access to public transportation have limited housing options, and all of those options tend to be in the poorest part of the community.
We have city buses that are capable of carrying 60 people and are never 1/2 full.

Table 1.H.28

Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?

CONNECT Our Future
2013 Fair Housing Survey Data

Comments:
As I said the out reach is poor. I use to give presentations on the weekends at the local library and community centers. In doing so I made up flyers and ask volunteers to hand deliver these flyers to the homes and apts. in the surrounding area afterwards a pizza lunch was provided to the volunteers.
Charlotte housing authority
Hope so
Many
Mecklenburg County should not allow only luxury apartments in the most desirable neighborhoods. There should be affordable housing throughout the city in all areas.
None
not overtly. most just inconsistent applications of the existing policies, or lengthy delays in implementation of policies or regulations
Permit fees,
poorly educated elected officials in a majority, lack of openness in decision-making process, and a highly reactionary approach to long-term planning or consensus-building throughout the community.
Rock Hill city employees do not adhere to Rock Hill published ordinances.
see all above -
The Gastonis Housing Authority is not user friendly to applicants
The Housing Choice Voucher Program does not pay market rates, now that the rental rates have gone up due to high demand and low supply. This creates a real lack of affordable housing because a landlord wants market rate rent, rather than the amount provided by the voucher program. Unfortunately, this tends to limit rentals among minorities since the participants in the Housing Choice Voucher Program tend to be disproportionately minority.
they're called democrats
Too many zoning laws that prevent site development for certain people which is a discrimination issue
Transfers from one property to another is far to complicated.
Utilities are too high!
we are an expensive community to build in and one reason is that we have very strict design standards

I. 2013 HOUSING NEEDS SURVEY

Table 1.1.1
Role of Respondent
 CONNECT Our Future
 2013 Housing Needs Survey

Primary Role	Total
Advocate	53
Banking/Finance	5
Construction/Development	23
Homeowner	109
Insurance	1
Law/Legal Services	6
Local Government	81
Property Management	16
Real Estate	90
Renter/Tenant	17
Other Role	37
Missing	5
Total	443

Table 1.1.2
Please rate the need for the following Housing activities
 CONNECT Our Future
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	24	100	117	59	143	443
Construction of new rental housing	27	88	102	83	143	443
Homeowner housing rehabilitation	6	33	118	148	138	443
Rental housing rehabilitation	11	46	90	159	137	443
Housing demolition	26	134	85	58	140	443
Housing redevelopment	12	68	124	84	155	443
Downtown housing	35	86	83	93	146	443
First-time home-buyer assistance	9	45	111	136	142	443
Mixed use housing	26	68	119	82	148	443
Mixed income housing	28	60	111	99	145	443

Table 1.1.3
Please rate the need for the following Housing activities (cont.)

CONNECT Our Future
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	5	26	112	161	139	443
Retrofitting existing housing to meet seniors' needs	9	58	99	131	146	443
Preservation of federal subsidized housing	31	68	92	103	149	443
Rental Assistance	21	77	82	116	147	443
Energy efficient retrofits	9	43	96	151	144	443
Supportive housing	25	67	99	102	150	443
Transitional housing	19	83	117	80	144	443
Emergency housing	19	83	117	80	144	443
Homeless shelters	35	72	94	98	144	443
Other	6	6	4	13	414	443

Table 1.1.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

CONNECT Our Future
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	46
Lack of other infrastructure	42
Lack of qualified contractors or builders	24
Lack of available land	65
Cost of land or lot	118
Cost of materials	91
Cost of labor	83
Permitting fees	45
Permitting process	58
Impact fees	29
Construction fees	44
Lot size	25
Density or other zoning requirements	69
Community resistance	115
Current state of the housing market	114
Building codes	43
ADA codes	19
Lack of Affordable housing development policies	89
Lack of adequate public transportation	112
Lack of adequate public safety services	30
Lack of quality public schools	62
Encroachment by commercial or industrial land uses	19

Table 1.1.5**Please rate how the following infrastructure components affect housing production**CONNECT Our Future
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	28	53	65	89	59	149	443
Public transportation capacity	29	48	77	80	54	155	443
Water system quality	8	20	66	89	90	170	443
Water system capacity	8	26	63	83	96	167	443
Sewer system quality	8	23	69	84	91	168	443
Sewer system capacity	10	28	64	80	92	169	443
Storm water run-off capacity	15	35	81	97	46	169	443
City and county road conditions	22	52	50	91	68	160	443
Sidewalk conditions	34	58	49	82	63	157	443
Pedestrian-friendly places/walkability	36	65	27	69	90	156	443
Bridge conditions	9	46	108	78	35	167	443
Bridge capacity	10	33	122	78	30	170	443
Other	5	2	5	1	2	428	443

Table 1.1.6**Please rate the importance of being close proximity to the following amenities**CONNECT Our Future
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	4	15	77	124	92	131	443
Restaurants	5	25	126	111	44	132	443
Public transportation	21	28	70	90	100	134	443
Quality K-12 public schools	5	5	19	85	194	135	443
Day care	12	23	66	128	76	138	443
Retail shopping	2	22	122	113	50	134	443
Grocery stores	2	2	45	147	115	132	443
Park and recreational facilities	4	21	82	125	74	137	443
Highway access	9	32	96	103	64	139	443
Pharmacies	6	25	82	111	83	136	443
Other	2	1		7	3	430	443

Table 1.1.7**Please rate the need for the following housing types for special needs population**CONNECT Our Future
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	19	84	85	104	151	443
Transitional housing	18	81	102	89	153	443
Shelters for youth	22	91	99	80	151	443
Senior housing	4	34	127	130	148	443
Nursing homes or assisted living facilities	13	50	151	75	154	443
Housing designed for persons with disabilities	6	54	124	111	148	443
Supportive housing	20	57	103	99	164	443
Other	1		1	14	427	443

Table 1.1.8

Please rate the need for Services and Facilities for each of the following special needs groups

CONNECT Our Future
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)	3	40	121	128	151	443
The frail elderly (age 85+)	6	38	115	130	154	443
Persons with severe mental illness	12	56	98	121	156	443
Persons with physical disabilities	6	56	128	96	157	443
Persons with developmental disabilities	8	63	127	91	154	443
Persons with substance abuse addictions	15	60	115	94	159	443
Persons with HIV/AIDS	23	87	113	58	162	443
Victims of domestic violence	8	36	140	105	154	443
Veterans	3	31	115	135	159	443
Homeless persons	19	66	78	126	154	443
Persons recently released from prison	24	78	87	89	165	443
Other	2	1	2	7	431	443

NARRATIVE COMMENTS

Table 1.1.9

What other type of housing activity are you considering?

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>additional subsidized housing</p> <p>Codes, revisions for accessory dwellings.</p> <p>Construction of new affordable energy efficient small size housing on infill lots</p> <p>Coordination of housing between different practitioners on the continuum</p> <p>Disaster relief-ready housing, perhaps prefab cubes easily transported to areas in need.</p> <p>Establish land banks to purchase properties</p> <p>Foreclosure assistance</p> <p>Housing for offenders</p> <p>Housing for students</p> <p>Housing specific to disability community both person with intellectual/developmental disabilities and persons with mental health issues</p> <p>Individuals with Developmental Disabilities</p> <p>Live/work units.</p> <p>Low income apartments for people with disabilities</p> <p>Low income/Sliding scale housing</p> <p>multi-generational housing on a single lot</p> <p>Need affordable senior housing in a quiet neighborhood and close to doctors, stores and medical and have alternate transportation available. Affordable housing, not the 400,000 big houses.</p> <p>new construction for first time home buyers</p> <p>ordinances for landlords to keep their property in shape, get rid of eyesore rundown homes, enforce lawn upkeep, and ordinances to keep cars off lawns. There are plenty of rental homes but they are rundown and make our town look trashy.</p> <p>Shared housing-singles & seniors</p> <p>special needs housing</p> <p>transitional</p> <p>Transitional housing to include youth as they are becoming adult especially without support. of parents, like youth again out of foster care.</p> <p>We need medium income / mixed income rental apartments near downtown [and everywhere else...not many apartment options other than government assisted].</p>

Table 1.I.10**What other type of infrastructure components are you considering?**

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>Adequate Income</p> <p>Just moved here not informed enough to answer</p> <p>lack of pedestrian access on vehicular bridge</p> <p>not enough sewer lines to reach everyone</p> <p>Policies/practices for children and pets</p> <p>Proximity to parks(even smaller urban ones)</p> <p>The city keeps raising rates every year.</p> <p>The city streets in some of the low income sections of Salisbury are horrendous. In my neighborhood a perfectly good street was repaved for no reason. It's embarrassing to drive visitors through some parts of town. I live in Country Club Hills where the street was repaved.</p> <p>Tree canopy/ordinance to preserve is needed.</p> <p>You omitted air quality - 9th worst in the nation, not on your list :(</p>

Table 1.I.11**What other amenities are you considering?**

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>Church</p> <p>Churches</p> <p>cultural amenities, night life</p> <p>cultural opportunities-theater, etc</p> <p>farmers market, local shopping, bike paths</p> <p>Malls and other retail establishments</p> <p>Senior services</p> <p>Theaters, movies, exercise, plays, etc.</p> <p>There are no emergency route to get to ER without stopping at red lights of no turn on red. Toom many stop lights during low traffic hours.</p> <p>within short distance of work.</p>

Table 1.I.12**What other types of housing for special needs populations are you considering?**

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>Age in place support needed.</p> <p>Chronically Homeless</p> <p>downtown housing</p> <p>Help with home repairs and maintenance for the windows, elderly, and disabled.</p> <p>homeless</p> <p>Housing that will allow persons with felony convictions to live there. Need a certificate of rehabilitation program like 6 states have.</p> <p>I dont know what "Supportive housing" is.</p> <p>low income seniors</p> <p>Mental Ill Persons</p> <p>The emergency cubes/house pods I described would be a blessing for many.</p>

Table 1.1.13**What other types of services and facilities for special needs groups are you considering.**

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>Help for people that are not mechanical or gardeners and need help with home repair. Kids aging out of foster care @ age 18 seniors over 55 sex offenders, youth (16-25), and those exiting the foster care system Sex Offenders, youth 16-25, and those exiting the foster care system Sex Offenders, youths 16-25 and those exiting the foster care system small single apartments for 1 parent families. Victims of disasters like fire and flooding. Youth aging out of foster care into adulthood.</p>

Table 1.1.14**Please share any comments you have about housing needs or barriers.**

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>55+ Buyers want Master on Main, with Quality construction. They are downsizing from Custom-or Semi-custom built homes....few options except Pulte, vinyl sided homes, with lack of upgrades. Also, Bridgemoor has some great empty nester floorplans, but not everyone wants to live in a subdivision with a lot of kids. Bonterra---same thing: if we had Quintessa quality with Ranch/Master on Main floorplans.</p> <p>A great need for additional code enforcement personnel. Greater enforcement of current policies. Revision for some.</p> <p>A need for senior villages for the elderly, widows and couples that can no longer keep up the maintenance of the house. See how Shelby, NC built a senior village around the senior center and close to hospital and stores and alternate transportation.</p> <p>Affordability for low-income or persons w/ disabilities- long wait lists, lack of any, housing for low income often must live long distances from natural supports affordable and quality community</p> <p>Affordable seems to be a big barrier, developers make bad choices regarding setbacks, sidewalks, length of driveways and garages. So the good news is the reasonable prices but the bad news is a housing gap ordinance that is lacking in Joy!</p> <p>As a Realtor who also owns a property mgmt. company I get a lot of applications for tenants who have a criminal background. Most property mgrs (myself included) will not rent to them. We can't because of risk mgmt, but there is still a need for housing for this population to avoid recidivisions</p> <p>Barriers are few</p> <p>Barriers for re homing homeless and those with disabilities is largely There is still a great need.</p> <p>Barriers include: obtaining photo ID, social security card, time it takes to process these documents and the fact that in order to obtain one, you have to have the other. This does not work quickly if you are trying to house someone who is chronically homeless and may not have either forms of verification. Time it takes to obtain all required services.</p> <p>Barriers to adequate housing are vast but one basic barrier is affordability of decent housing located near jobs, good schools and healthcare.</p> <p>Bring in jobs. Jobs bring people. People buy homes.</p> <p>chemically challenged chronically homeless under 60 AMI</p> <p>Downtown Rental-New Development</p> <p>Financial for young professionals affordable housing for low-income</p> <p>Financing</p> <p>Gastonia needs to expand its public transportation system. People need to be able to get around Gastonia easier even if they do not own a car.</p> <p>Gastonia/Gaston County do not have cohesive or coherent policies addressing the needs of the communities. It does not help the county by the fact that there are 13 separate and distinct municipalities. Often the ordinances and zoning issues overlap in instances of ETJA and contiguous neighborhoods that may be "inside" or "outside"</p> <p>General awareness of the problems seems lacking until one is faced with needing to make a change in housing - downsizing, handicapped accessible, closer to amenities, etc.</p> <p>Governments role in housing has damaged the private sector in supplying the needs of the citizens. Reduce government regulations and encourage housing for all.</p> <p>high rent and run down rentals unemployment causes co-habitation</p> <p>Housing should continue to be studied because of the aged population 55-64+</p> <p>Housing size & lots to large need more smaller high quality, tiny lot homes</p> <p>I am 61, soon to be 62. The only transportation I have right now here in Rowan is special transportation that is given only when I</p>

have to go to the doctor. I have no transportation, or even sidewalks, to go to other places. I do not drive, and most housing seems to be beyond my reach financially--and many are two-stories, with steps, no ramps, and are not friendly for seniors. This is extremely frustrating; this has made me feel marginalized.

I hope my responses are not "too" contradictory. Sometimes unclear of what the statement represented

I notice younger people moving to areas like Kannapolis or Concord for rental apartments that are geared toward middle income in a nice area.

I think it will be important to develop affordable housing and mixed use income developments along the transit stops (specifically light rail) as well as in higher quality school districts.

I think programs to assist individuals are great, but I think the tenants should give back through community involvement for the assistance. A housing barrier we currently have in downtown Salisbury is bringing quality tenants to the area, the constant struggle to mix income levels is a huge challenge for us.

I want to age in place (as does my wife), so more public transportation options being offered in the Rock Hill area over the next 20-30 years is very important.

In Charlotte, there is currently an issue over an exemption to the housing policy for new affordable housing for senior and disabled persons. There is a motion to remove the exemption, which creates a substantial barrier for new units available. Regarding those that are chronically homeless, the "Housing First" model needs to be adopted in a wider scope to be effective.

In my area there are many senior homeowners who could benefit from grants to assist them rehabilitating their homes.

It's going to be a long time before the housing market changes for the better in this city.

Less Regulations!!!!!! USDG is a problem, tree save is crazy because we save the worst possible piece of land instead of a good planted plan, storm water rules are insane.

Lincoln county only has a winter homeless shelter and a small domestic violence shelter. There is very little when it comes to income based housing and emergency housing. Those who are homeless have to go to surrounding counties.

Many areas that are "gov't assisted programs" the houses are in bad condition. The buildings for the apartments style homes are in bad condition. The neighborhoods are filled with only one race...either all black or all white or all mexican. Not enough mixed neighborhoods which create a disconnect among races & communities & property values.

Matthews has no housing programs itself. While we are aware of individual cases of specialized need, and aware there are homeless individuals that exist in our Town limits, there has been no community discussion about doing anything, and no expectation the Town should take any specific action.

Mecklenburg seriously needs to address the reasons there is 'flight' to surrounding counties - reasons given are: schools, taxes, crime

money

More business friendly City of Salisbury

More low cost housing. Clean up rundown apt buildings, but you have to have a place for the people to go.

more senior housing and services are needed especially in the city center

Need affordable housing, especially for those eligible for section8

Need financing for Salisbury City houses so OWNER OCCUPANTS can purchase and rehab them. Too many rentals and low rent areas now.

need for coordinated efforts and plans

Need for interested local political will to address the issues

Need funding for abatement of vacant foreclosure porpoerties

Need more and better affordable housing.

Need more emergency and transitional housing, especially for families w/ children.

Need more parks and recreational facilities for all ages.

Need more supportive housing stock. Homelessness can end, if we want it to.

Need to empower Housing Commission to develop new code(s) to monitor rental properties. Many of these homes have bare minimum features to meet code. Rental properties need be considered as an "income generator" for the owner and thus it is a business venture. The property should be subject to additional fee for bulk trash left on the street (sometimes until next trash pickup 7 days later) along with beefing up rental contracts requiring disclosure of inhabitants' names & criminal records.

New construction would certainly introduce new buyers.

New housing in all price points.

NIMBYs (Not In My BackYard), this community has quite a lot of these. Many are willing to help and will talk your ear off about neighborhood revitalization and positive change; unfortunately, in many cases this translates into 'I would be happier without so many poor people near my home.' Again, even up-to-date Renters can be considered 'lazy.' Really, I hear this quite a lot.... 'Yeah, but that area has a lot of Renter's'

no comments

No questions about mobile or manufactured homes? NC is a big producer of these homes. Many manufacturers in the Stanly County

Other than the man hole in my backyard that attracts mosquitoes, the animal patrol needs to come remove the animals that are living in this abandoned house next door.

Our County Commissioners say it all. They have turned builders and developers off to our great town.

Overcoming public misconceptions on various topics like zoning densities to support senior living.

Owners of properties should be required to keep their gutters from filling up with dirt and dribree that go down into the storm drains.

A nice neighborhood that has a few rental houses is spoiled by landlords who let their lawns and gutters get full of weeds and

litter.

Public transportation that is reliable, affordable, and high capacity is extremely important for healthy growth and housing development. Close proximity to living wage jobs and quality education is a factor for many people

Quality vs quantity and collaborations with other counties and provide transportation if needed

Rental income is fairly affordable, but the energy efficiency of units is often terribly inefficient and costly to the renter. Utility bills are often higher than monthly rent. the landlord never has the utilities in their name so there is no incentive to make energy efficiency improvements. What little programs that are out there to assist are only provided to the owners and not the renters and are difficult to obtain.

Rising cost of water and waste removal services. These expenses are becoming prohibitive for homeowners and renters. Property tax increases are putting strains on all property owners

Rowan/City of Salisbury has a major issues with absentee landlords. The City needs to enforce regulations and determine a process for penalizing these landlords.

Salisbury already as a facility for homeless and recently released inmates. In fact, Salisbury has become a homeless magnet, where prison releasees and mental hospital releasees are dumped. We're building a mega-shelter for them. "Build it, and they will come" is the city's mantra. They care more about the federal funds to follow this group, than the negative effects on our city.

Salisbury has long ignore the problems of housing. We are already behind, but at least we are starting to realize that we have a problem. Starting the Housing Advocacy committee was a good start and I hope there will be many more initiatives.

Same as before. Charlotte has no reasonably priced apartments, condos, or transportation for active and mobility challenged seniors with adequate square ftage and laundry rooms. Also, I know of no agencies scheduling trips that want slow walkers and users of canes and walkers with them. Mobility challenged people would like recreation & travel, too. If we could live in affordable communities, we'd have friends to socialize & travel with.

See earlier comments. Salisbury and Rowan County needs to update to permit a small independent living unit on properties which contain single family houses. This would increase the population density in the city and provide for more multigenerational housing.

Seniors must have more housing near the hospital, etc. Or, senior housing must include retail in the form of groceries, drug stores and satellite doctor offices.

so far as I know, there are NO facilities for domestic violence victims, the homeless, the developmentally challenged, etc in most of East Lincoln County

stagnation and decreases in wages and public assistance make housing increasingly unaffordable for many people, so affordable housing should be addressed both by a housing policy and an incomes policy that increases the resources of low income working families, the disabled, elderly and children.

Stop making it harder for people to get homes. The percentage of money for a down payment is too high. It should not take a person thirty years to pay off a house. Some lenders/bankers are just too greedy.

The banks need to work with local government and the development community to re-hab foreclosed homes to fill the need.

The City of Salisbury's Code enforcers uses their power to actively harass home owners and residents in the African American communities. And it appears that the only houses they attempt to save are those that have some 'white historical value'. The history and housing of the African American community seems to be of no concern, interest or value to the City of Salisbury. There is a book written by the Rowan Public Library's History Room Librarian that details the old Dixonville community back in the 1960-1970s. Salisbury's show of appreciation for the entire community was to bulldoze the entire area under the guise of Urban Renewal. However, the bulldozers stopped at the back yards of the old dilapidated houses that at one time had been the homes of upper crust Whites. Then they created what is now the Historic Foundation--and they save and fight to save as many of those houses as they can--so that outsiders can come and see how 'they' used to live'. But the Historic Preservation in Salisbury is one sided, with the net effect of reducing the and diminishing the power of the vote of African American's in Salisbury by destroying houses units where they live. They have even gone as far as to destroy multi-family housing using housing African Americans and then replacing them with fewer units with mixed races and incomes to further dilute the presence of African Americans in Salisbury.

The economic conditions and land availability are the largest barriers.

The more low income, subsidized, or homeless facilities available, the more taxes will increase to accommodate these groups. Less facilities mean less tax \$ to build and care for many that won't care for themselves. Salisbury need to elevate to a higher level.

The primary barrier in Davidson is the cost of housing.

There are not any good programs actively moving youth towards independent affordable housing. Coupled with employment to breed success. Criminal charges make housing options extremely limited.

There are so many homes in need of repair. Ordinances to keep property in safe condition should be in place. A simple ordinance to keep people from parking on their lawns goes a long way to make a neighborhood healthy. Also, lawn maintenance is important, one over grown lawn makes a whole neighborhood look trashy. How about a city promotion for low cost house paint, or donors to fix old lawn mowers so tenants can keep their lawn mowed. Maybe a group of volunteers to help out regularly, not just once a year. I am amazed at the amount of run down homes in Salisbury. If they are rental properties then get after the landlord. Also make it easier for a landlord to evict tenants if they trash a property.

There is a lack of affordable single family housing in Monroe and the other towns in Union County. There is quite a bit of subsidized housing opportunities in Monroe but the City of Monroe has enforced zoning and building restrictions which hurt our ability to build affordable housing in the local area. We have had good success building affordable housing in communities such as Wingate and Marshville as of late.

There is a major need for workforce housing in the area, whether rental or owner occupied.

There is a need for shelter and housing for youths (16-25). There is also a need for housing for sex offenders.

There is a need or ore public housing. Clients advise there is a long waiting list

There is an over supply of lower income housing available for sale. A program to place qualified persons in these home could be made possible. The low sales price level is competitive with rents and subsidized housing costs. Homeownership could be obtained at the same costs which would relieve subsidized costs for other use. Also would stabilize areas where these are available by having a higher percentage of owner occupied housing. This would in turn stabilize housing markets where these properties are located.

There isn't enough income based housing.

There needs to be a more uniform approach to providing mortgage assistance programs. Many of the local government sponsored programs eliminate areas based on population not on income.

Tremendous need for housing the increasing homeless population.

Unless we deal with the issues that create unemployable people or reduce jobs, all the housing in the world will not help unless it is subsidized. Legistlature just eliminated preschool programs, funding for our schools is in bottom 10% of the country, eliminated large number of environmental protection efforts which will lead to more damaged kids, etc. The housing survey should be framed by information about other significant issues, not treated as a stand alone.

Very poor quality schools are big barrier to quality, thriving housing in Gaston County

Veteran needs are really unknown

We are constantly trying to place victims of domestic abuse in the battered womens shelter and it commonly full

We do a pretty good job serving the upper and upper middle income groups. We do a much less good job addressing those with challenges, especially the mentally ill who have been brought back into the community that was not prepared for them, those released from prison, and I recently became aware of the lack of housing for kids leaving foster care at age 18.

We need a playground for our children

we need affordable housing for low income earners.

We need funding for service so the people can maintain there housing.

We need housing for area median income (AMI) 60% and below. Mostly for AMI 30% and below For the Homeless Permenant Supportive Housing Land cost and availability is one of the barriers NIMBY discourages for dispersing Affordable Housing throughout the area

Table 1.I.15**What are ways your area of the Region can better address housing challenges.**

CONNECT Our Future
2013 Housing Needs Survey

Comments:
<p>A lack of good public transit is a hindrance to lower income families being able to find affordable housing where they can use public transit to get to work. We are building in Wingate and Marshville at this time but there is no affordable public transit to and from those areas.</p> <p>address the run down rentals and abandoned houses</p> <p>Address translator need. Traffic congestion is a definite problem</p> <p>Again, the "Housing First" model has proven effective nationwide, but is virtually unrecognized in the Charlotte/Mecklenburg area, and as a result the chronically homeless have insurmountable barriers to housing. Additionally, the disabled homeless have greater barriers and are considered the most vulnerable.</p> <p>Agency communication and policy changes. Our region needs to promote the need and encourage agencies to pull together and attempt to meet these needs. Current policies exclude sex offenders from federal assistance. This makes it impossible to even give counsel to someone who is in need of housing and is a sex offender.</p> <p>Allow enabling ordinances for 'micro-housing' developments, affordable housing for small families and retirees who don't want all the maintenance of a larger home.</p> <p>Another battered womens shelter and homes for our homeless veterans</p> <p>as you have today continue to educate people, keeping them informed</p> <p>Attack boarded up and abandoned house that destroy neighborhoods.</p> <p>Bailey bill tax freeze on rehabs, assistance to home buyers who take possession of dilapidated homes.</p> <p>Be aware and considerate of those who cannot "choose" where they live or work because of lack of resources!</p> <p>Become involved in issues effecting community improvement. Help promote a positive image for housing [greater curb appeal]</p> <p>Being open to those in need.</p> <p>Better collaboration among governmental agencies.</p> <p>Better community coordination effective policy. Housing funding/funding for dev.</p> <p>Better education as to what different housing type mean and who lives in them- ie. workforce house, supportive housing.</p> <p>Better education to attract better jobs</p> <p>Better transportation options(more bus routes, and so on), more sidewalks. Better housing options: one-story, two-bedroom houses with senior friendly designs in mind: ramps, not stairs; lower cabinets for short people(I am only 4'10), safety rails in showers and tubs(I prefer showers), level yards, fenced in back yards, pet-friendly areas. Also easy accessibility to grocery</p>

stores, shops, and so on.
 bring better jobs and better train a work force
 Bring in developers and evaluate our incentives we give to them.
 Build more supportive and affordable housing.
 By removing the hidden gentrification agenda that is written in the Salisbury City Code, from police protection to housing code enforcement. This city allowed a burned out house to sit adjacent to the uptown area on a major thoroughfare for about 25 years in hopes of getting someone to repair it for its 'white' historical value. And they allowed grass to grow and remain more than 3ft in the front yard of a house on Confederate Ave--Country Club Hills section for over 6 months before it was finally cut. Yet they park themselves on African American owned land, bring equipment and men and cut the grass unabashedly when the grass gets 12 inches high and then they add an ungodly bill to your taxes for collection. Where is the fairness in this.

City leadership
 Code Enforcement: These landlords are renting unfit rental places the city does not enforce code's, some places have been a wreck for years but it's still that way
 Collaborate Advocate Educate Combine various resources to make a bigger impact
 Commit to mixed -use development for new housing construction. Commit to health impact assessment for major new development (industrial/commercial and housing types)
 Communication and policy change. Agencies need to be pulling together and if the community sees the need new agencies could form to meet those needs.
 Communication and policy changes. This could lead to someone being eligible for supportive housing would automatically be eligible for wrap around services (substance abuse, physical, mental...). They would not need to apply to multiple agencies to see if they may be eligible for something. The process is draining and can, unintentionally, have a negative impact.
 Curtail rubber stamping of new apartment complex construction. The Salisbury area has far too many units for population
 Demolish old houses that can't be repaired
 Develop a master plan that is flexible from year to year that decreases rezonings and encourages new construction to address affordable housing
 Develop affordable neighborhoods in nice areas of rentals and condos for mobility challenged seniors with incomes above \$26,000/year, with laundry rooms, 900+ sq ft, at \$800 -1200 / month for rentals depending on sq ft. Complete neighborhoods with theaters, stores, etc., would be nice.
 Due to Matthews' proximity to Charlotte, most housing and services needs for specialized populations are assumed to be handled in the larger metro jurisdiction. Matthews does not have a housing staff or program, so we rely on grant programs, local churches, and Habitat for Humanity Matthews. Having a multi-jurisdictional agency or housing authority would be a positive opportunity for addressing a more regional approach to providing the specialized services and housing units for those segments of society that are too easily hidden from daily view.
 Educational outreach with the goal of dissolving the stigma of the working class and underprivileged members of our community. exposure and education- help thought who are drowning that they are willing to help themselves. "if possible" ex-public housing- time limit and must be working towards a goal of getting off government assistance
 Find a way to expand Rowan Ministries Eagle Nest program. More people are out of work than ever before. Also, I would like to see a "fee friendly" medical system for drug & Alcohol users. I feel many people would seek help, if they "knew" about programs or where they can go for help. Such as advertisements where counseling can be obtained and group homes could be made available for drug program. Too many people just don't know the process and are too weak or proud to ask. Too much red tape for someone needing help.
 Focus on affordable rental and public transportation. We also have a need for homeowner rehab and no funds applicable to the town.
 Gaston County
 Get the local economy going.
 Help small municipalities in marketing. Obtaining services, i.e. grocery stores, amenities to support housing-existing & new development
 High density in selective areas mixed use development downtown housing.
 Hope to work to influence housing challenges with local initiative on making the Town more senior friendly. This emphasis on housing issues/challenges will help lend credence to the local effort to address senior housing needs in that what is good for seniors is good for the population at large.
 Housing Commission considering next steps.
 I think it's important to reduce barriers to infill development and otherwise retrofitting older neighborhoods and housing to meet today's standards. Sprawl will haunt us - we need to invest in the areas where the infrastructure is in place, before destroying more green space and farmland on the outskirts. Improve public transit options throughout the city - light rail, commuter rail, street cars etc all will help form more cohesive community that will be more attractive to young, talented people in the years to come.
 I think not building houses but instead helping people secure loans for already built houses.
 ID funds for emergency and transitional housing.
 If you build them they will come
 Implement the 10 year plan to end homelessness educate people to the fact that many of the homeless and mentally ill find that they do so much better when they have a place to put their heads at night and don't have to bounce from pillar to post in over crowded facilities. Have you thought that some of the reasons the number of people in houses is increasing is because

elderly/relatives who've lost jobs/college grads who can't get jobs, are moving back home as at least a part of the reason for that shift in the number of persons. P.S. a lot of my responses are based on the experiences of family, working with homeless through ministry, etc and even in Mooresville + N. much with a church up there.

Improve or renovate existing rental housing.

Incentive developers/builders via reduced water/sewer connection fees in areas where you want certain types of development to take place.

Increased collaboration among non-profit housing developments and municipalities to leverage our overall combined impact to ensure quality affordable housing

INcreasing supportive programs to increase success after transitional or supportive housing is provided.

Infrastructure additions (sewer improvements) more (sidewalks) to attract development.

Institutional/political will to do what's right/best for community regardless of outcry among homeowners in specific areas. I live in the Ballantyne area and I am embarrassed over some of the things I heard Ballantyne residents say when the city was looking to put an affordable housing complex there. I was even more shocked that the city caved in the them. The city could have worked to educate them more/put a face on who uses/needs workforce housing, but they shouldn't have caved in.

Invest in Schools and in Parent education regarding the "valuing" of Education

Just do it instead of talking about it. I have taken several surveys and no action taken.

Legislate guidance for developers of subdivisions over 500 units to allocate 10% of units to affordable patio homes with garages and enclosed yards similar to the villas at Manchester meadows. The idea of such housing is to allow seniors to live amount real neighborhoods and interact with mixed populations. The enclosed yard design enables them to have their own safe backyard with privacy

Less Regulations!!!!!! NCDOT take the roads!!!!

Let the courts support landlords who do a good job on their properties and not charge big fees when there is a necessary eviction.

Local ordinance modifications and expertise in how to do so without changing the Village's culture/ look & feel.

Look at the input from those open houses.

Make it easier for homeowners with a low income to obtain supplies to improve their home. Solicit volunteers to teach homeowners how to fix things, along with low price supplies. Pave the streets in the low income areas, not just the upper middle class neighborhoods. I think so many issues stem from homes that aren't maintained and then get abandoned, and sit empty for years. Do we really need to be building more low income apartments with all these houses sitting empty?

Make schools equitable.

Make sure each segment is included.

Making information easily available to the general public, including sales trends, closed and active sales, school performances, so the public can make a more informed housing decision.

Mixed use / mixed income housing opportunities and developed communities

More affordable housing

More jobs that actually support a family of four or five. Most jobs, now, you can not support one person.

More market rate, mixed rate, and senior housing needed in the city center. Medical and retail will increase when the population rises.

More money to help new home buyers, home improvements, building improvements, neighborhood improvements, business improvements, etc.

Need comprehensive help to engage absentee landlords in the upkeep of rental properties.

Need elected officials with a vision and understanding of basic community needs including a quality education, activities for youth.

Need to build a sense of "community". A love for where you live and a burning desire to make it a better place.

Need to show more focus on low to moderate income families and the elderly

New communities based on the housing first model.

no comments

No more public housing this community

Offer incentives to the landlords for purposes of providing housing needs to .

Prepare to start concentrating on affordable housing for ALL residents of Salisbury.

Provide more affordable housing. You'd have to have a roommate to afford to live in a safe neighborhood.

Quit playing in our own individual sandboxes and have a serious discussion without regard to turf or parochial issues.

Recognize there is a need!!! For all the categories listed above!

Reduce new construction and encourage rehab or up fit of existing housing. Reduce or at least cap number of public housing facilities in this city. We have more than average.

See above.

Seems that there is additional planning/construction in the area

Spread out areas of lower rent homes throughout the county instead of placing all in the Salisbury City limits.

Take a look at Traditions of Ballantyne. It is an empty nester-type neighborhood, smaller lots, but quality, low maintenance. Street name: Ballantyne Glen Way. (Inside Ballantyne Country Club).

Tempering government regulations that impact the cost of housing. In an effort to provide what is thought to be "better product" ends up being an impediment to entry into the housing market.

The population is aging. New apartment complex rents are beyond the reach of many seniors and many young people. There must be a way to provide housing that could mix young and old in such a way that the young could assist the older people.

There is a need for help for repairs on houses of seniors whose houses are old and outdated

To many to list -call me.

We need homes for first time home buyers.

We should focus on using all available housing by assuring that housing is available along transit corridors and there are basic amenities available in all neighborhoods (i.e. healthcare, schools, jobs)

When i received this, I almost deleted without reading since I am in SC and only NC counties listed. It is good to put all counties on any email no matter where emails originate.

Work with existing housing businesses, ie Lutheran Services, etc. for elderly needs.

work with the banks of foreclosed homes.

Worki with elected officials and residents to over come the fears and to dispel myths related to affordable housing.

J. LAND USE PLANNING

Table 1.J.1
Housing Development
 CONNECT Our Future
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	38	3		9	50
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	29	12		9	50
Guidelines that encourage development affordable housing units?	4	34	4	8	50
Any potential barriers to the development of low- to moderate- income housing?	13	28		9	50
Guidelines that allow the development of mixed use housing?	29	10	3	8	50
Occupancy Standards					
A definition for the term "family"?	35	4	1	10	50
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	25	15		10	50
Does the definition of "family" include a specific limit on the number of persons?	22	19		9	50
Residential occupancy standards or limits?	2	38	1	9	50
Special Needs Housing					
A definition for the term "disability"?	13	28	1	8	50
Development standards for making housing accessible to persons with disabilities?		40	1	9	50
A process by which persons with disabilities can request modification to the jurisdiction's policies?	5	35	2	8	50
Standards for the development of senior housing?	2	39		9	50
Policies that distinguish senior citizen housing from other residential uses?	14	27	1	8	50
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	29	7	1	13	50
Are group homes permitted by right in single-family residential areas?	34	5	4	7	50
Is there a group home density requirement, such as a distance required for other group homes?	23	11	4	12	50
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	10	24	8	8	50
Policies or practices for "affirmatively furthering fair housing"?	9	28	5	8	50

K. RENTAL VACANCY SURVEY

Table 1.K.1
Rental Vacancy Survey by Type

CONNECT Our Future
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	4,899	190	3.9%
Apartments	93,729	4,912	5.2%
Mobile Homes	1,297	44	3.4%
"Other" Units	3,492	90	2.6%
Don't know	4,865	236	4.9%
Total	108,282	5,472	5.1%

Table 1.K.2
Rental Units by Bedroom Size

CONNECT Our Future
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	876	0	0		876
One	9	18,571	4	106		18,690
Two	324	24,693	309	1,432		26,758
Three	786	5,394	255	542		6,977
Four	174	210	3	1		388
Don't Know	3,606	43,985	726	1,411	4,865	54,593
Total	4,899	93,729	1,297	3,492	4,865	108,282

Table 1.K.3
Do any of your rental units receive rental subsidy or assistance?

CONNECT Our Future
2013 Rental Vacancy Survey

Period	Respondent
Yes	473
No	207
Don't Know	51
% Offering Assistance	30.4%

Table 1.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

CONNECT Our Future
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	166	3.4%
Apartments	597	.6%
Mobile Homes	42	3.2%
"Other" Units	280	8.0%
Don't know	76	1.6
Total	1,161	1.1%

Table 1.K.5
**How long will it be before your vacant units
become filled?**

CONNECT Our Future
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	324	28
1 to 2 month	71	3
2 to 3 months	12	2
More than 3 months	324	8

Table 1.K.6
**How long will it be before your filled units
become vacant?**

CONNECT Our Future
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	40	5
1 to 2 month	27	5
2 to 3 months	7	5
More than 3 months	110	24

Table 1.K.7
Average Market Rate Rents by Bedroom Size

CONNECT Our Future
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$684			\$684
One	\$680	\$709	\$310	\$703	\$706
Two	\$665	\$837	\$521	\$856	\$809
Three	\$967	\$1,098	\$590	\$1,106	\$1,051
Four	\$1,318	\$1,039	\$718	\$1,128	\$1,264
Total	\$1,017	\$825	\$564	\$967	\$877

Table 1.K.8
Average Assistant Rate Rents by Bedroom Size

CONNECT Our Future
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$586			\$586
One	\$450	\$450		\$467	\$452
Two	\$580	\$575	\$500	\$567	\$578
Three	\$798	\$711	\$550	\$722	\$729
Four	\$1,070	\$795		\$845	\$938
Total	\$729	\$546	\$525	\$586	\$585

Table 1.K.9
Single Family Market Rate Rents by Vacancy Status

CONNECT Our Future
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	124	4	3.2%
\$500 to \$750	900	41	4.6%
\$750 to \$1,000	774	22	2.8%
\$1,000 to \$1,250	1,293	66	5.1%
\$1,250 to \$1,500	634	30	4.7%
Above \$1,500	202	10	5.0%
Missing	972	17	1.7%
Total	4,899	190	3.9%

Table 1.K.10
Apartment Market Rate Rents by Vacancy Status

CONNECT Our Future
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	2,225	185	8.3%
\$500 to \$750	24,038	1,082	4.5%
\$750 to \$1,000	33,219	1,097	3.3%
\$1,000 to \$1,250	18,316	1,159	6.3%
\$1,250 to \$1,500	4,288	815	19.0%
Above \$1,500	1,861	282	15.2%
Missing	9,782	292	3.0%
Total	93,729	4,912	5.2%

Table 1.K.11
Available Apartment Units by Bedroom Size

CONNECT Our Future
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500	1	67	60	3	3	52	185
\$500 to \$750	5	149	289	46	0	593	1,082
\$750 to \$1,000	2	211	254	67	5	558	1,097
\$1,000 to \$1,250	1	258	330	53	1	516	1,159
\$1,250 to \$1,500	67	264	303	33	0	148	815
Above \$1,500	0	4	4	0		274	282
Missing	2	43	33	0	0	214	292
Total	77	995	1272	203	10	2355	4,912

Table 1.K.12
Mobile Home Market Rate Rents by Vacancy Status

CONNECT Our Future
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	205	9	4.4%
\$500 to \$750	517	24	4.6%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	575	11	1.9%
Total	1,297	44	3.4%

Table 1.K.13
Condition by Unit Type
 CONNECT Our Future
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor	1	348			.	349
Fair	19	1,227			.	1,246
Average	592	4,254	71	910	.	5,827
Good	3,249	36,070	808	1,258	.	41,385
Excellent	778	48,344	417	1,293	.	50,832
Don't Know	260	3,486	1	31	4,865	8,643
Total	4,899	93,729	1,297	3,492	4,865	108,282

Table 1.K.14
Condition of Single Family Units by Vacancy Status
 CONNECT Our Future
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor	1		%
Fair	19	2	10.5%
Average	592	34	5.7%
Good	3,249	104	3.2%
Excellent	778	41	5.3%
Don't Know	260	9	3.5%
Total	4,899	190	3.9%

Table 1.K.15
Condition of Apartment Units by Vacancy Status
 CONNECT Our Future
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor	348	6	1.7%
Fair	1,227	94	7.7%
Average	4,254	279	6.6%
Good	36,070	1,346	3.7%
Excellent	48,344	3,062	6.3%
Don't Know	3,486	125	3.6%
Total	93,729	4,912	5.2%

Table 1.K.16
Condition of Mobile Home Units by Vacancy Status

CONNECT Our Future
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	71	1	1.4%
Good	808	36	4.5%
Excellent	417	6	1.4%
Don't Know	1	1	100.0%
Total	1,297	44	3.4%

Table 1.K.17
Are there any utilities included with the rent?

CONNECT Our Future
 2013 Rental Vacancy Survey

Period	Respondent
Yes	334
No	351
% Offering Assistance	48.8%

Table 1.K.18
Which utilities are included with the rent?

CONNECT Our Future
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	30
Natural Gas	11
Water/Sewer	217
Trash Collection	245

Table 1.K.19
Do you keep a waiting list?

CONNECT Our Future
 2013 Rental Vacancy Survey

Period	Respondent
Yes	333
No	351
Don't know	
Waitlist Size	4,392

Table 1.K.20**How would you rate the need for renovation of existing units in the city?**CONNECT Our Future
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	50	131	14	15
Low Need	29	80	2	9
Moderate Need	41	135	3	12
High Need	23	52	1	10
Extreme Need	9	30	2	3

Table 1.K.21**How would you rate the need for construction of new units in the city?**CONNECT Our Future
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	66	256	17	23
Low Need	24	65		10
Moderate Need	29	70	5	9
High Need	17	37	3	4
Extreme Need	16	43	3	2

Table 1.K.22**If new units were to be constructed, what percentage should offer rental assistance?**CONNECT Our Future
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	30.4%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 1.L.1
Era of Construction
CONNECT Our Future
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	50,912	1,488	910	975	46	54,331
1940 - 1959	89,465	1,483	1,110	1,151	139	93,348
1960 - 1979	132,028	1,304	6,632	1,585	4,120	145,669
1980 - 1999	181,715	873	18,920	2,039	21,177	224,724
> 2000	163,893	288	29,761	707	7,167	201,816
Missing	35,736	3	2,155	476	1,105	39,475
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.2
Quality of Materials and Workmanship Used In Construction
CONNECT Our Future
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	4,086	44	8	13	1,507	5,658
Fair	47,444	869	750	381	2,683	52,127
Average	371,832	3,911	29,021	4,612	18,792	428,168
Good	116,739	338	24,513	758	1,876	144,224
Excellent	12,452	19	2,468	135	44	15,118
Missing	101,196	258	2,728	1,034	8,852	114,068
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.3
Physical Condition of Dwelling Units
 CONNECT Our Future
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	4,909	69	10	34	1,421	6,443
Fair	14,669	314	4	77	2,318	17,382
Average	365,765	3,235	51,742	2,474	13,486	436,702
Good / Very Good	23,622	89	75	74	1,210	25,070
Excellent	1,500	12	3	16	1	1,532
Missing	243,284	1,720	7,654	4,258	15,318	272,234
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.4
Physical Condition of Single-Family Homes by Era of Construction
 CONNECT Our Future
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	2,190	4,178	17,538	2,426	204	24,376	50,912
1940 - 1959	1,793	4,994	47,127	3,154	133	32,264	89,465
1960 - 1979	696	3,760	78,122	5,994	133	43,323	132,028
1980 - 1999	199	1,438	117,334	6,672	250	55,822	181,715
>=2000	29	298	105,597	5,372	780	51,817	163,893
Missing	2	1	47	4	0	35,682	35,736
Total	4,909	14,669	365,765	23,622	1,500	243,284	653,749

Table 1.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction
 CONNECT Our Future
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	1,221	14,986	24,564	6,584	894	2,663	50,912
1940 - 1959	1,176	16,260	58,748	8,037	703	4,541	89,465
1960 - 1979	569	7,295	97,059	15,583	964	10,558	132,028
1980 - 1999	543	4,611	104,016	46,401	3,784	22,360	181,715
>=2000	396	4,290	85,195	39,373	6,049	28,590	163,893
Missing	181	2	2,250	761	58	32,484	35,736
Total	4,086	47,444	371,832	116,739	12,452	101,196	653,749

Table 1.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

CONNECT Our Future
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	1,192	2,940	251	4	1	521	4,909
Fair	625	8,370	4,037	58	5	1,574	14,669
Average	278	18,484	225,263	57,990	3,728	60,022	365,765
Good / Very Good	12	1,587	12,062	6,516	1,385	2,060	23,622
Excellent		60	219	305	852	64	1,500
Missing	1,979	16,003	130,000	51,866	6,481	36,955	243,284
Total	4,086	47,444	371,832	116,739	12,452	101,196	653,749

Table 1.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

CONNECT Our Future
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	487	178	74	1		481	1,221
1940 - 1959	466	226	106	9		369	1,176
1960 - 1979	175	114	34	2		244	569
1980 - 1999	45	86	50			362	543
>=2000	19	21	14			342	396
Missing	0	0	0	0		181	181
Total	1,192	625	278	12		1,979	4,086

Table 1.L.8
Average Floor Area by Dwelling Type

CONNECT Our Future
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	28,941	9	2,295	478	1,936	33,659
500 – 999	49,592	262	11,678	407	6,836	68,775
1000 – 1,499	178,926	1,632	25,799	1,307	11,239	218,903
1,500 – 1,999	141,078	2,310	12,278	1,148	8,519	165,333
2,000 – 2,499	83,050	696	3,444	491	2,244	89,925
2,500 – 3,000	51,261	285	1,383	284	152	53,365
Above 3,000	69,226	182	836	2,155	67	72,466
Missing	51,675	63	1,775	663	2,761	56,937
Total	653,749	5,439	59,488	6,933	33,754	759,363
Average	1,768	1,724	1,777	6,475	1,355	1,734

Table 1.L.9
Type of Roof in Dwelling Units

CONNECT Our Future
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	133,559	247	4,808	1,841	8,698	149,153
Sheet Metal/Metal	3,657	37	4	16	3,266	6,980
Other Roofing Materials	2,817	4	291	62	119	3,293
Missing	513,716	5,151	54,385	5,014	21,671	599,937
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.10
Number of Bathrooms per Dwelling Unit

CONNECT Our Future
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	73,729	269	3,360	3,675	5,400	86,433
1 – 1.9	174,939	313	12,663	226	4,311	192,452
2 – 2.9	271,397	3,053	40,822	469	16,771	332,512
3 -3.9	46,582	194	2,372	100	257	49,505
4 -4.9	9,610	198	238	107	11	10,164
5 – 5.9	1,824	2	9	21	1	1,857
6 and Above	3,249	306	11	226	10	3,802
Missing	72,419	1,104	13	2,109	6,993	82,638
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.11
Number of Bedroom per Dwelling Unit

CONNECT Our Future
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	68,928	2,337	4,171	3,998	4,644	84,078
1 – 1.9	9,178	33	5,699	77	177	15,164
2 – 2.9	60,467	287	27,526	141	1,698	90,119
3 -3.9	272,120	278	19,840	184	12,843	305,265
4 -4.9	103,908	1,013	1,231	99	1,113	107,364
5 – 5.9	18,764	17	23	25	62	18,891
6 and Above						0
Missing	120,384	1,474	998	2,409	13,217	138,482
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.12
Exterior Wall of Dwelling Units
 CONNECT Our Future
 Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	156,208	349	22,328	1,043	11,886	191,814
Asbestos	6,995	42	2	56	19	7,114
Block	1,342	187	291	34	9	1,863
Brick or Stone	171,531	1,695	18,253	1,845	181	193,505
Masonry Frame / Stucco	11,254	20	1,527	104	370	13,275
Wood / Wood Frame	109,452	903	10,515	627	1,325	122,822
Composition / Other	8,716	4	3,782	221	2,455	15,178
Missing	188,251	2,239	2,790	3,003	17,509	213,792
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.13
Fuel Type of Dwelling Unit
 CONNECT Our Future
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	82,790	305	17,180	1,738	6,840	108,853
Natural Gas	253,503	1,951	38,074	1,882	766	296,176
Oil/Wood/Coal	14,502	102	10	100	300	15,014
None	3,763	165	5	38	50	4,021
Other	33		4	1	2	40
Missing	299,158	2,916	4,215	3,174	25,796	335,259
Total	653,749	5,439	59,488	6,933	33,754	759,363

Table 1.L.14
Market Value of Dwelling Unit
 CONNECT Our Future
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	61,952	749	5,708	584	15,344	84,337
\$50,000 – \$99,999	140,031	2,023	13,733	1,363	11,276	168,426
\$100,000 – \$149,999	135,400	1,195	18,228	689	2,639	158,151
\$150,000 - \$199,999	86,888	494	9,262	404	736	97,784
\$200,000 - \$249,999	52,874	266	4,566	237	292	58,235
\$250,000 - \$349,999	55,674	305	3,599	281	241	60,100
\$350,000 - \$550,000	39,272	241	1,373	240	184	41,310
Above \$550,000	24,814	166	671	1,373	142	27,166
Missing	56,844	0	2,348	1,762	2,900	63,854
Total	653,749	5,439	59,488	6,933	33,754	759,363
Average Value	144,037	181,490	176,484	1,001,909	64,496	143,346

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 1.M.1
Population and Employment Forecast
 CONNECT Our Future
 Census and REVISED Metrolina Regional Demographic and
 Economic Data and Data Forecasts

Year	Employment	Population
1970	578,494	1,157,000
1980	723,653	1,331,201
1990	939,269	1,540,780
2000	1,212,888	1,926,915
2010	1,336,947	2,431,584
2020	1,554,311	2,830,743
2030	1,729,834	3,244,784
2040	1,944,181	3,687,074
2050	2,171,586	4,171,506

Table 1.M.2
Household Forecasts by Tenure
 CONNECT Our Future
 Census and REVISED Metrolina Regional Demographic
 and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	634,854	297,764	932,618
2020	757,535	327,367	1,084,902
2030	871,533	371,723	1,243,256
2040	994,273	418,209	1,412,482
2050	1,129,639	468,405	1,598,044

Table 1.M.3
Household Forecasts by Income

CONNECT Our Future
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	44,706	52,659	87,722	45,262	404,506	634,854
2020	53,062	62,436	104,708	54,087	483,243	757,535
2030	60,878	71,573	120,495	62,314	556,274	871,533
2040	69,379	81,504	137,484	71,139	634,768	994,273
2050	78,799	92,602	156,183	80,848	721,207	1,129,639
Renter-Occupied						
2010	71,394	54,558	63,074	23,845	84,893	297,764
2020	78,619	59,993	69,647	26,199	92,909	327,367
2030	89,298	68,099	79,145	29,760	105,421	371,723
2040	100,493	76,591	89,062	33,489	118,574	418,209
2050	112,550	85,802	99,743	37,498	132,812	468,405
Total						
2010	116,100	107,216	150,796	69,107	489,399	932,618
2020	131,680	122,429	174,354	80,286	576,152	1,084,902
2030	150,176	139,672	199,640	92,073	661,695	1,243,256
2040	169,872	158,094	226,546	104,627	753,343	1,412,482
2050	191,349	178,404	255,926	118,346	854,019	1,598,044

N. CHAS HOUSING PROBLEM TABLES

Table 1.N.1
Households with Housing Problems by Income and Family Status

CONNECT Our Future
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	2,497	7,656	1,685	8,489	6,061	26,388
30.1-50% HAMFI	4,104	9,052	2,874	7,283	4,811	28,124
50.1-80% HAMFI	5,087	18,837	4,766	4,345	7,885	40,920
80.1 % HAMFI and above	6,869	32,896	7,313	2,691	14,170	63,939
Total	18,557	68,441	16,638	22,808	32,927	159,371
Renters						
30 % HAMFI	920	18,692	4,472	5,764	16,176	46,024
30.1-50% HAMFI	1,581	16,903	4,013	3,938	13,087	39,522
50.1-80% HAMFI	788	10,764	3,107	2,008	11,060	27,727
80.1 % HAMFI and above	451	3,573	1,735	782	3,176	9,717
Total	3,740	49,932	13,327	12,492	43,499	122,990
Total						
30 % HAMFI	3,417	26,348	6,157	14,253	22,237	72,412
30.1-50% HAMFI	5,685	25,955	6,887	11,221	17,898	67,646
50.1-80% HAMFI	5,875	29,601	7,873	6,353	18,945	68,647
80.1 % HAMFI and above	7,320	36,469	9,048	3,473	17,346	73,656
Total	22,297	118,373	29,965	35,300	76,426	282,361

Table 1.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

CONNECT Our Future
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	2,497	7,656	1,685	8,489	6,061	26,388
30.1-50% HAMFI	4,104	9,052	2,874	7,283	4,811	28,124
50.1-80% HAMFI	5,087	18,837	4,766	4,345	7,885	40,920
80.1% HAMFI and above	6,869	32,896	7,313	2,691	14,170	63,939
Total	18,557	68,441	16,638	22,808	32,927	159,371
No Housing Problem						
30% HAMFI or less	583	865	153	3,516	680	5,797
30.1-50% HAMFI	5,591	3,540	599	9,459	2,058	21,247
50.1-80% HAMFI	13,620	12,540	2,654	9,813	5,503	44,130
80.1% HAMFI and above	57,297	234,376	29,851	15,154	53,387	390,065
Total	77,091	251,321	33,257	37,942	61,628	461,239
Not Computed						
30% HAMFI or less	386	1,064	14	786	1,986	4,236
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	386	1,064	14	786	1,986	4,236
Total						
30% HAMFI or less	3,466	9,585	1,852	12,791	8,727	36,421
30.1-50% HAMFI	9,695	12,592	3,473	16,742	6,869	49,371
50.1-80% HAMFI	18,707	31,377	7,420	14,158	13,388	85,050
80.1% HAMFI and above	64,166	267,272	37,164	17,845	67,557	454,004
Total	96,034	320,826	49,909	61,536	96,541	624,846

Table 1.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

CONNECT Our Future
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	920	18,692	4,472	5,764	16,176	46,024
30.1-50% HAMFI	1,581	16,903	4,013	3,938	13,087	39,522
50.1-80% HAMFI	788	10,764	3,107	2,008	11,060	27,727
80.1% HAMFI and above	451	3,573	1,735	782	3,176	9,717
Total	3,740	49,932	13,327	12,492	43,499	122,990
No Housing Problem						
30% HAMFI or less	290	3,146	234	2,628	2,401	8,699
30.1-50% HAMFI	629	4,020	353	2,268	2,226	9,496
50.1-80% HAMFI	1,581	15,371	1,381	1,671	12,590	32,594
80.1% HAMFI and above	4,048	42,692	4,149	3,265	41,845	95,999
Total	6,548	65,229	6,117	9,832	59,062	146,788
Not Computed						
30% HAMFI or less	50	2,567	174	427	2,976	6,194
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	50	2,567	174	427	2,976	6,194
Total						
30% HAMFI or less	1,260	24,405	4,880	8,819	21,553	60,917
30.1-50% HAMFI	2,210	20,923	4,366	6,206	15,313	49,018
50.1-80% HAMFI	2,369	26,135	4,488	3,679	23,650	60,321
80.1% HAMFI and above	4,499	46,265	5,884	4,047	45,021	105,716
Total	10,338	117,728	19,618	22,751	105,537	275,972

Table 1.N.4
Households by Housing Problems by Income and Family Status

CONNECT Our Future
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	3,417	26,348	6,157	14,253	22,237	72,412
30.1-50% HAMFI	5,685	25,955	6,887	11,221	17,898	67,646
50.1-80% HAMFI	5,875	29,601	7,873	6,353	18,945	68,647
80.1% HAMFI and above	7,320	36,469	9,048	3,473	17,346	73,656
Total	22,297	118,373	29,965	35,300	76,426	282,361
No Housing Problem						
30% HAMFI or less	873	4,011	387	6,144	3,081	14,496
30.1-50% HAMFI	6,220	7,560	952	11,727	4,284	30,743
50.1-80% HAMFI	15,201	27,911	4,035	11,484	18,093	76,724
80.1% HAMFI and above	61,345	277,068	34,000	18,419	95,232	486,064
Total	83,639	316,550	39,374	47,774	120,690	608,027
Not Computed						
30% HAMFI or less	436	3,631	188	1,213	4,962	10,430
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	436	3,631	188	1,213	4,962	10,430
Total						
30% HAMFI or less	4,726	33,990	6,732	21,610	30,280	97,338
30.1-50% HAMFI	11,905	33,515	7,839	22,948	22,182	98,389
50.1-80% HAMFI	21,076	57,512	11,908	17,837	37,038	145,371
80.1% HAMFI and above	68,665	313,537	43,048	21,892	112,578	559,720
Total	106,372	438,554	69,527	84,287	202,078	900,818

2. CENTRALINA COUNCIL OF GOVERNMENTS

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 2.A.1

Population by Age

Centralina Council of Governments
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	115,519	7.1%	143,966	7.0%	24.6%
5 to 19	339,339	20.7%	437,340	21.2%	28.9%
20 to 24	104,568	6.4%	127,270	6.2%	21.7%
25 to 34	268,181	16.4%	286,986	13.9%	7.0%
35 to 54	496,588	30.3%	618,459	29.9%	24.5%
55 to 64	137,209	8.4%	225,930	10.9%	64.7%
65 or Older	175,597	10.7%	226,807	11.0%	29.2%
Total	1,637,001	100.0%	2,066,758	100.0%	26.3%

Table 2.A.2

Elderly Population by Age

Centralina Council of Governments
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	21,357	12.2%	32,864	14.5%	53.9%
67 to 69	29,405	16.7%	43,254	19.1%	47.1%
70 to 74	44,826	25.5%	53,238	23.5%	18.8%
75 to 79	36,822	21.0%	40,411	17.8%	9.7%
80 to 84	23,652	13.5%	30,037	13.2%	27.0%
85 or Older	19,535	11.1%	27,003	11.9%	38.2%
Total	175,597	100.0%	226,807	100.0%	29.2%

Table 2.A.3

Population by Race and Ethnicity

Centralina Council of Governments
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,213,089	74.1%	1,405,177	68.0%	15.8%
Black	332,223	20.3%	450,843	21.8%	35.7%
American Indian	5,217	.3%	8,444	.4%	61.9%
Asian	30,328	1.9%	58,505	2.8%	92.9%
Native Hawaiian/ Pacific Islander	546	.0%	1,038	.1%	90.1%
Other	36,288	2.2%	99,030	4.8%	172.9%
Two or More Races	19,310	1.2%	43,721	2.1%	126.4%
Total	1,637,001	100.0%	2,066,758	100.0%	26.3%
Non-Hispanic	1,556,066	95.1	1,872,419	90.6%	20.3%
Hispanic	80,935	4.9%	194,339	9.4%	140.1%

Table 2.A.4**Disability by Age**Centralina Council of Governments
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	1,025	1.4%	839	1.2%	1,864	1.3%
5 to 17	10,925	5.6%	6,610	3.5%	17,535	4.6%
18 to 34	12,053	5.3%	10,509	4.4%	22,562	4.9%
35 to 64	50,178	12.3%	51,011	11.7%	101,189	12.0%
65 to 74	15,249	25.8%	18,944	26.8%	34,193	26.3%
75 or Older	17,628	51.1%	30,949	54.7%	48,577	53.4%
Total	107,058	10.7%	118,862	11.3%	225,920	11.0%

Table 2.A.5**Employment Status by Disability and Type: Age 18 to 64**Centralina Council of Governments
2011 Three-Year ACS Data

Disability Status	Population
Employed:	906,495
With a disability:	40,959
With a hearing difficulty	12,493
With a vision difficulty	7,490
With a cognitive difficulty	11,155
With an ambulatory difficulty	16,274
With a self-care difficulty	3,560
With an independent living difficulty	5,530
No disability	865,536
Unemployed:	125,738
With a disability:	12,692
With a hearing difficulty	3,116
With a vision difficulty	2,323
With a cognitive difficulty	5,340
With an ambulatory difficulty	5,352
With a self-care difficulty	875
With an independent living difficulty	2,248
No disability	113,046
Not in labor force:	274,315
With a disability:	70,100
With a hearing difficulty	11,044
With a vision difficulty	11,432
With a cognitive difficulty	31,238
With an ambulatory difficulty	45,396
With a self-care difficulty	16,973
With an independent living difficulty	32,722
No disability	204,215
Total	1,306,548

Table 2.A.6**Households by Income**Centralina Council of Governments
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	82,793	13.1%	93,668	12.0%
\$15,000 to \$19,999	35,099	5.6%	41,237	5.3%
\$20,000 to \$24,999	39,398	6.3%	41,316	5.3%
\$25,000 to \$34,999	82,919	13.2%	83,334	10.7%
\$35,000 to \$49,999	110,956	17.6%	114,944	14.8%
\$50,000 to \$74,999	134,648	21.4%	148,542	19.1%
\$75,000 to \$99,999	66,971	10.6%	94,715	12.2%
\$100,000 or More	77,470	12.3%	160,200	20.6%
Total	630,254	100.0%	777,956	100.0%

Table 2.A.7**Poverty by Age**Centralina Council of Governments
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	18,642	12.1%	37,902	13.7%
6 to 17	32,663	21.2%	60,769	22.0%
18 to 64	84,793	55.2%	158,414	57.4%
65 or Older	17,640	11.5%	19,096	6.9%
Total	153,738	100.0%	276,181	100.0%
Poverty Rate	9.6%	.	13.8%	.

Table 2.A.8**Households by Year Home Built**Centralina Council of Governments
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	42,188	6.7%	38,823	5.0%
1940 to 1949	35,924	5.7%	29,035	3.7%
1950 to 1959	65,770	10.4%	60,741	7.8%
1960 to 1969	82,533	13.1%	77,266	9.9%
1970 to 1979	105,405	16.7%	102,018	13.1%
1980 to 1989	118,157	18.8%	119,003	15.3%
1990 to 1999	180,098	28.6%	166,753	21.4%
2000 to 2004	.	.	110,215	14.2%
2005 or Later	.	.	74,102	9.5%
Total	630,075	100.0%	777,956	100.0%

Table 2.A.9**Housing Units by Type**Centralina Council of Governments
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	475,240	70.2%	627,903	72.4%
Duplex	15,743	2.3%	16,375	1.9%
Tri- or Four-Plex	22,683	3.4%	20,819	2.4%
Apartment	94,255	13.9%	130,698	15.1%
Mobile Home	68,666	10.1%	71,174	8.2%
Boat, RV, Van, Etc.	313	.0%	132	.0%
Total	676,900	100.0%	867,101	100.0%

Table 2.A.10**Housing Units by Tenure**Centralina Council of Governments
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	630,075	93.1%	792,207	90.3%	25.7%
Owner-Occupied	435,448	69.1%	532,131	67.2%	22.2%
Renter-Occupied	194,627	30.9%	260,076	32.8%	33.6%
Vacant Housing Units	46,825	6.9%	84,720	9.7%	80.9%
Total Housing Units	676,900	100.0%	876,927	100.0%	29.6%

Table 2.A.11**Disposition of Vacant Housing Units**Centralina Council of Governments
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	17,482	37.3%	34,119	40.3%	95.2%
For Sale	8,792	18.8%	15,804	18.7%	79.8%
Rented or Sold, Not Occupied	3,993	8.5%	3,929	4.6%	-1.6%
For Seasonal, Recreational, or Occasional Use	5,047	10.8%	7,807	9.2%	54.7%
For Migrant Workers	39	0.1%	66	.1%	69.2%
Other Vacant	11,472	24.5%	22,995	27.1%	100.4%
Total	46,825	100.0%	84,720	100.0%	80.9%

Table 2.A.12**Households by Household Size**Centralina Council of Governments
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	155,153	24.6%	204,327	25.8%	31.7%
Two Persons	213,837	33.9%	259,302	32.7%	21.3%
Three Persons	113,325	18.0%	135,231	17.1%	19.3%
Four Persons	92,230	14.6%	113,688	14.4%	23.3%
Five Persons	36,614	5.8%	50,327	6.4%	37.5%
Six Persons	11,778	1.9%	18,162	2.3%	54.2%
Seven Persons or More	7,138	1.1%	11,170	1.4%	56.5%
Total	630,075	100.0%	792,207	100.0%	25.7%

Table 2.A.13

Household Type by Tenure
Centralina Council of Governments
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	437,354	69.4%	536,933	67.8%	22.8%
Married-Couple Family	335,404	76.7%	389,752	72.6%	16.2%
Owner-Occupied	281,266	83.9%	324,678	83.3%	15.4%
Renter-Occupied	54,138	16.1%	65,074	16.7%	20.2%
Other Family	101,950	23.3%	147,181	27.4%	44.4%
Male Householder, No Spouse	25,876	25.4%	37,826	25.7%	46.2%
Owner-Occupied	13,773	53.2%	19,955	52.8%	44.9%
Renter-Occupied	12,103	46.8%	17,871	47.2%	47.7%
Female Householder, No Spouse	76,074	74.6%	109,355	74.3%	43.7%
Owner-Occupied	38,318	50.4%	51,492	47.1%	34.4%
Renter-Occupied	37,756	49.6%	57,863	52.9%	53.3%
Non-Family Households	192,721	30.6%	255,274	32.2%	32.5%
Owner-Occupied	102,091	53.0%	136,006	53.3%	33.2%
Renter-Occupied	90,630	47.0%	119,268	46.7%	31.6%
Total	630,075	100.0%	792,207	100.0%	25.7%

Table 2.A.14

Group Quarters Population
Centralina Council of Governments
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	6,894	36.7%	8,677	47.5%	25.9%
Juvenile Facilities	.	.	582	3.2%	.
Nursing Homes	10,730	57.1%	8,826	48.3%	-17.7%
Other Institutions	1,166	6.2%	189	1.0%	-83.8%
Total	18,790	100.0%	18,274	100.0%	-2.7%
Noninstitutionalized					
College Dormitories	10,291	62.7%	11,766	67.5%	14.3%
Military Quarters	0	.0%	1	.0%	%
Other Noninstitutional	6,122	37.3%	5,663	32.5%	-7.5%
Total	16,413	46.6%	17,430	48.8%	6.2%
Total Group Quarters Population	35,203	100.0%	35,704	100.0%	1.4%

Table 2.A.15

Overcrowding and Severe Overcrowding
Centralina Council of Governments
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	428,084	98.3%	5,569	1.3%	1,807	.4%	435,460
2010 ACS	524,029	98.9%	5,056	1.0%	940	.2%	530,025
Renter							
2000 Census	178,652	91.8%	9,110	4.7%	6,853	3.5%	194,615
2010 ACS	236,313	95.3%	8,566	3.5%	3,052	1.2%	247,931
Total							
2000 Census	606,736	96.3%	14,679	2.3%	8,660	1.4%	630,075
2010 ACS	760,342	97.7%	13,622	1.8%	3,992	.5%	777,956

Table 2.A.16

Households with Incomplete Plumbing Facilities
 Centralina Council of Governments
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	627,461	775,058
Lacking Complete Plumbing Facilities	2,614	2,898
Total Households	630,075	777,956
Percent Lacking	.4%	.4%

Table 2.A.17

Households with Incomplete Kitchen Facilities
 Centralina Council of Governments
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	627,859	773,056
Lacking Complete Kitchen Facilities	2,216	4,900
Total Households	630,075	777,956
Percent Lacking	.4%	.6%

Table 2.A.18

Cost Burden and Severe Cost Burden by Tenure
 Centralina Council of Governments
 2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	198,471	75.0%	43,682	16.5%	21,246	8.0%	1,275	.5%	264,674
2010 ACS	266,507	67.6%	80,275	20.4%	45,867	11.6%	1,605	.4%	394,254
Owner Without a Mortgage									
2000 Census	78,643	88.5%	5,765	6.5%	2,957	3.3%	1,494	1.7%	88,859
2010 ACS	116,635	85.9%	10,572	7.8%	6,546	4.8%	2,018	1.5%	135,771
Renter									
2000 Census	116,656	60.6%	34,193	17.8%	27,900	14.5%	13,648	7.1%	192,397
2010 ACS	116,333	46.9%	55,024	22.2%	56,674	22.9%	19,900	8.0%	247,931
Total									
2000 Census	393,770	72.1%	83,640	15.3%	52,103	9.5%	16,417	3.0%	545,930
2010 ACS	499,475	64.2%	145,871	18.8%	109,087	14.0%	23,523	3.0%	777,956

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 2.B.1
Employment by Industry
 Centralina Council of Governments
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	10,351	7,990	7,853	8,379	8,192	8,028	7,986	8,033	-22.4%
Forestry, fishing, related activities, and other	620	159	596	523	515	400	546	530	-14.5%
Mining	762	360	901	1,030	1,027	690	796	831	9.1%
Utilities	3,473	1,361	1,448	1,438	1,519	1,437	1,366	1,371	-60.5%
Construction	78,792	84,508	90,408	95,323	89,761	75,189	67,611	66,339	-15.8%
Manufacturing	146,753	119,879	118,022	114,889	110,246	94,848	89,939	91,688	-37.5%
Wholesale trade	57,260	59,790	61,175	63,207	62,174	58,508	57,215	57,242	.0%
Retail trade	115,556	119,056	122,038	128,086	127,016	120,702	120,578	121,460	5.1%
Transportation and warehousing	41,109	10,687	12,910	13,263	14,009	12,983	12,756	12,833	-68.8%
Information	25,836	24,713	25,033	25,381	25,381	24,938	25,106	25,725	-.4%
Finance and insurance	62,958	73,178	77,350	78,302	79,081	78,841	78,276	81,953	30.2%
Real estate and rental and leasing	35,483	45,486	49,337	54,401	55,356	52,745	53,615	54,750	54.3%
Professional and technical services	55,824	59,869	64,484	71,489	73,962	70,735	72,231	72,223	29.4%
Management of companies and enterprises	26,535	27,155	26,214	28,282	30,040	29,708	29,778	27,333	3.0%
Administrative and waste services	71,163	78,767	85,063	89,865	90,138	84,006	90,139	98,459	38.4%
Educational services	11,505	16,598	18,396	19,552	20,817	21,633	22,497	23,207	101.7%
Health care and social assistance	63,356	74,023	77,507	83,276	87,374	91,379	91,465	92,673	46.3%
Arts, entertainment, and recreation	19,285	21,525	23,019	25,360	26,389	29,384	29,394	30,014	55.6%
Accommodation and food services	62,938	73,565	78,609	83,439	84,673	82,567	82,611	84,284	33.9%
Other services, except public administration	47,776	63,531	65,898	68,505	69,057	64,109	63,602	64,648	35.3%
Government and government enterprises	114,716	125,994	129,318	134,250	139,935	142,188	143,966	142,607	24.3%
Total	1,075,410	1,137,921	1,185,167	1,239,003	1,245,882	1,192,097	1,187,076	1,214,725	13.0%

Table 2.B.2**Real Earnings by Industry**

Centralina Council of Governments
Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	483,846	329,341	266,343	277,256	268,204	252,250	261,082	221,811	-54.2%
Forestry, fishing, related activities, and other	21,748	3,757	23,910	19,767	17,112	16,623	19,832	20,489	-5.8%
Mining	41,824	18,731	41,243	44,436	37,160	25,748	24,725	26,061	-37.7%
Utilities	385,029	119,018	133,229	121,726	138,823	135,251	134,926	136,105	-64.7%
Construction	4,560,006	4,992,992	5,450,437	5,446,509	5,005,764	3,998,840	3,719,073	3,730,647	-18.2%
Manufacturing	9,184,875	8,218,651	8,216,913	7,891,737	7,581,158	6,490,135	6,298,447	6,582,577	-28.3%
Wholesale trade	4,135,709	4,526,831	4,720,309	4,967,125	4,811,846	4,330,008	4,319,669	4,457,689	7.8%
Retail trade	4,031,699	4,256,120	4,320,847	4,527,906	4,362,156	4,078,671	4,136,964	4,175,760	3.6%
Transportation and warehousing	2,729,588	469,775	565,884	573,985	597,247	561,411	564,650	561,828	-79.4%
Information	2,249,663	2,491,889	2,619,870	2,644,819	2,540,130	2,328,534	2,317,704	2,435,644	8.3%
Finance and insurance	5,569,827	7,446,255	8,437,281	8,186,552	7,845,015	6,753,062	7,836,830	8,349,530	49.9%
Real estate and rental and leasing	1,124,730	1,391,082	1,364,001	1,177,112	1,175,519	1,058,951	1,107,380	1,144,319	1.7%
Professional and technical services	3,876,648	4,360,564	4,780,995	5,292,069	5,635,005	5,093,652	5,233,924	5,421,168	39.8%
Management of companies and enterprises	3,163,991	3,909,015	3,846,141	4,020,169	4,135,802	3,689,114	4,021,775	3,731,594	17.9%
Administrative and waste services	2,266,873	2,700,824	2,873,936	3,007,841	3,110,747	2,820,887	3,101,905	3,431,420	51.4%
Educational services	359,347	503,296	561,722	594,371	620,469	648,743	645,890	653,472	81.8%
Health care and social assistance	3,458,261	4,184,827	4,353,997	4,554,188	4,829,716	5,045,886	5,115,406	5,086,933	47.1%
Arts, entertainment, and recreation	897,099	1,009,701	1,160,916	1,221,339	1,252,338	1,251,833	1,233,680	1,271,946	41.8%
Accommodation and food services	1,417,074	1,606,717	1,674,419	1,805,121	1,779,806	1,723,081	1,814,835	1,819,021	28.4%
Other services, except public administration	1,727,796	2,112,779	2,141,952	2,179,919	2,054,457	1,950,022	2,024,379	2,074,684	20.1%
Government and government enterprises	6,066,079	7,146,929	7,413,140	7,783,226	8,217,867	8,442,891	8,493,165	8,456,080	39.4%
Total	58,675,205	64,828,114	67,913,950	69,344,959	69,105,144	63,553,533	65,267,809	67,434,032	14.9%

Table 2.B.3**Real Earnings Per Job by Industry**

Centralina Council of Governments

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	46,744	41,219	33,916	33,089	32,740	31,421	32,693	27,613	-40.9%
Forestry, fishing, related activities, and other	35,077	23,631	40,117	37,795	33,228	41,558	36,322	38,659	10.2%
Mining	54,887	52,031	45,775	43,142	36,183	37,317	31,062	31,361	-42.9%
Utilities	110,863	87,449	92,009	84,650	91,391	94,121	98,774	99,274	-10.5%
Construction	57,874	59,083	60,287	57,137	55,768	53,184	55,007	56,236	-2.8%
Manufacturing	62,587	68,558	69,622	68,690	68,766	68,427	70,030	71,793	14.7%
Wholesale trade	72,227	75,712	77,161	78,585	77,393	74,007	75,499	77,874	7.8%
Retail trade	34,890	35,749	35,406	35,351	34,343	33,791	34,309	34,380	-1.5%
Transportation and warehousing	66,399	43,958	43,833	43,277	42,633	43,242	44,265	43,780	-34.1%
Information	87,075	100,833	104,657	104,205	100,080	93,373	92,317	94,680	8.7%
Finance and insurance	88,469	101,755	109,079	104,551	99,202	85,654	100,118	101,882	15.2%
Real estate and rental and leasing	31,698	30,583	27,647	21,638	21,236	20,077	20,654	20,901	-34.1%
Professional and technical services	69,444	72,835	74,142	74,026	76,188	72,010	72,461	75,062	8.1%
Management of companies and enterprises	119,238	143,952	146,721	142,146	137,676	124,179	135,059	136,523	14.5%
Administrative and waste services	31,855	34,289	33,786	33,471	34,511	33,580	34,412	34,851	9.4%
Educational services	31,234	30,323	30,535	30,400	29,806	29,989	28,710	28,158	-9.8%
Health care and social assistance	54,585	56,534	56,176	54,688	55,276	55,219	55,927	54,891	.6%
Arts, entertainment, and recreation	46,518	46,908	50,433	48,160	47,457	42,603	41,970	42,378	-8.9%
Accommodation and food services	22,515	21,841	21,301	21,634	21,020	20,869	21,968	21,582	-4.1%
Other services, except public administration	36,165	33,256	32,504	31,821	29,750	30,417	31,829	32,092	-11.3%
Government and government enterprises	52,879	56,724	57,325	57,976	58,726	59,378	58,994	59,296	12.1%
Average	54,561	56,971	57,303	55,968	55,467	53,312	54,982	55,514	1.7%

Table 2.B.4
Total Employment and Real Personal Income
 Centralina Council of Governments
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	14,625,886	1,031,434	-257,855	1,568,350	1,018,081	15,923,028	16,825	486,343	30,073
1970	14,966,228	1,052,280	-275,811	1,688,532	1,155,169	16,481,838	17,015	495,396	30,211
1971	15,549,480	1,133,403	-311,401	1,766,637	1,298,809	17,170,122	17,408	503,322	30,894
1972	17,021,133	1,300,517	-375,932	1,858,492	1,398,021	18,601,197	18,471	529,752	32,130
1973	18,194,879	1,578,627	-420,251	1,977,127	1,563,846	19,736,974	19,295	553,037	32,900
1974	17,785,535	1,601,737	-429,862	2,093,793	1,794,699	19,642,429	19,015	552,146	32,212
1975	16,608,722	1,479,882	-435,412	2,090,509	2,351,330	19,135,267	18,433	525,550	31,603
1976	17,823,278	1,615,813	-458,124	2,172,499	2,328,483	20,250,323	19,431	546,124	32,636
1977	18,684,162	1,688,803	-483,118	2,297,704	2,284,631	21,094,576	20,032	568,617	32,859
1978	19,956,792	1,856,644	-529,980	2,463,121	2,290,071	22,323,360	20,928	595,145	33,533
1979	20,843,267	2,010,706	-574,883	2,642,684	2,394,825	23,295,187	21,495	622,291	33,494
1980	20,899,618	2,037,460	-619,337	3,105,984	2,606,401	23,955,206	21,598	626,053	33,383
1981	21,138,212	2,208,686	-677,773	3,622,324	2,738,759	24,612,836	21,924	632,201	33,436
1982	20,799,563	2,196,443	-684,376	4,000,117	2,914,382	24,833,242	21,828	621,082	33,489
1983	21,970,157	2,344,388	-712,328	4,262,139	3,006,207	26,181,788	22,834	635,213	34,587
1984	24,271,341	2,631,017	-811,186	4,832,538	3,031,428	28,693,104	24,626	674,370	35,991
1985	25,669,507	2,819,978	-942,735	5,228,525	3,173,471	30,308,790	25,557	698,032	36,774
1986	27,448,964	3,089,268	-1,075,258	5,522,515	3,286,688	32,093,642	26,744	723,881	37,919
1987	29,620,118	3,303,654	-1,239,993	5,654,252	3,319,396	34,050,118	27,884	755,990	39,181
1988	31,518,415	3,586,133	-1,350,548	6,096,304	3,481,046	36,159,085	29,072	789,713	39,911
1989	32,850,826	3,737,021	-1,437,193	6,534,822	3,722,634	37,934,069	29,988	811,163	40,498
1990	33,907,387	3,962,181	-1,527,770	6,885,738	3,961,450	39,264,624	30,409	828,144	40,944
1991	33,544,825	3,955,630	-1,450,070	6,821,227	4,440,378	39,400,731	29,844	813,651	41,228
1992	35,464,631	4,132,524	-1,460,303	6,858,640	4,800,219	41,530,662	30,892	825,364	42,968
1993	37,052,371	4,332,002	-1,464,418	7,113,638	5,144,732	43,514,321	31,667	854,543	43,359
1994	39,302,810	4,636,378	-1,535,590	7,738,174	5,240,792	46,109,808	32,754	887,477	44,286
1995	41,774,958	4,904,228	-1,658,766	8,091,961	5,677,972	48,981,898	33,912	926,558	45,086
1996	43,687,693	5,088,899	-1,730,153	8,942,079	6,050,336	51,861,056	34,950	952,231	45,879
1997	46,430,077	5,413,204	-1,846,311	9,629,411	6,208,015	55,007,989	36,084	990,213	46,889
1998	50,787,705	5,826,323	-1,867,502	10,675,236	6,381,634	60,150,751	38,424	1,018,548	49,863
1999	54,276,314	6,187,600	-1,973,590	10,790,847	6,669,630	63,575,601	39,526	1,053,030	51,543
2000	57,865,135	6,466,868	-2,178,475	11,165,682	7,090,315	67,475,790	40,964	1,080,165	53,571
2001	58,675,205	6,575,146	-2,130,804	10,579,011	7,808,936	68,357,201	40,565	1,075,410	54,561
2002	60,312,709	6,663,735	-2,173,389	9,931,865	8,369,829	69,777,278	40,622	1,076,297	56,037
2003	60,771,926	6,789,713	-2,176,100	9,788,698	8,634,983	70,229,794	40,178	1,074,407	56,563
2004	62,614,489	6,958,335	-2,316,776	10,578,163	9,045,353	72,962,895	40,953	1,098,589	56,995
2005	64,828,114	7,260,880	-2,539,124	11,278,108	9,472,583	75,778,802	41,428	1,137,921	56,971
2006	67,913,950	7,605,120	-2,724,486	12,032,868	9,990,639	79,607,852	42,034	1,185,167	57,303
2007	69,344,959	7,883,136	-3,010,905	12,912,623	10,474,783	81,838,323	41,780	1,239,003	55,968
2008	69,105,144	7,913,933	-3,081,420	14,052,996	11,483,122	83,645,908	41,542	1,245,882	55,467
2009	63,553,533	7,427,793	-2,792,631	10,966,733	13,640,400	77,940,243	38,033	1,192,097	53,312
2010	65,267,809	7,431,021	-2,828,967	10,587,009	14,225,777	79,820,606	38,521	1,187,076	54,982
2011	67,434,032	6,895,115	-2,998,774	11,196,032	14,156,721	82,892,896	39,450	1,214,725	55,514

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 2.C.1
Labor Force Statistics
 Centralina Council of Governments
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	739,829	713,878	25,951	3.5%
1991	744,165	702,112	42,053	5.7%
1992	752,639	707,073	45,566	6.1%
1993	763,327	727,154	36,173	4.7%
1994	778,858	749,203	29,655	3.8%
1995	798,596	768,463	30,133	3.8%
1996	829,254	796,503	32,751	3.9%
1997	848,135	819,581	28,554	3.4%
1998	854,491	829,761	24,730	2.9%
1999	880,849	857,028	23,821	2.7%
2000	909,749	876,864	32,885	3.6%
2001	927,856	875,950	51,906	5.6%
2002	941,955	881,435	60,520	6.4%
2003	951,415	888,730	62,685	6.6%
2004	953,527	898,471	55,056	5.8%
2005	972,842	922,033	50,809	5.2%
2006	1,011,719	964,248	47,471	4.7%
2007	1,025,824	975,823	50,001	4.9%
2008	1,047,122	978,822	68,300	6.5%
2009	1,042,074	922,397	119,677	11.5%
2010	1,060,073	934,951	125,122	11.8%
2011	1,074,280	958,071	116,209	10.8%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{1F²} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 2.D.1

Purpose of Loan by Year
Centralina Council of Governments
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	88,009	110,470	130,360	102,890	57,170	42,090	37,480	37,117	605,586
Home Improvement	8,736	10,245	9,740	11,203	8,433	3,688	2,924	3,414	58,383
Refinancing	103,563	105,810	98,866	94,834	80,078	103,387	78,735	68,947	734,220
Total	200,308	226,525	238,966	208,927	145,681	149,165	119,139	109,478	1,398,189

Table 2.D.2

Occupancy Status for Home Purchase Loan Applications
Centralina Council of Governments
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	77,866	95,135	106,657	85,068	49,824	39,048	34,505	34,067	522,170
Not Owner-Occupied	9,702	14,637	23,064	17,256	7,049	2,977	2,941	3,008	80,634
Not Applicable	441	698	639	566	297	65	34	42	2,782
Total	88,009	110,470	130,360	102,890	57,170	42,090	37,480	37,117	605,586

Table 2.D.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Centralina Council of Governments
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	65,784	85,520	98,559	77,135	30,583	17,466	15,243	16,554	406,844
FHA - Insured	10,732	8,295	6,660	6,309	16,446	16,927	15,127	12,755	93,251
VA - Guaranteed	1,176	1,146	1,267	1,277	1,648	1,750	1,831	1,951	12,046
Rural Housing Service or Farm Service Agency	174	174	171	347	1,147	2,905	2,304	2,807	10,029
Total	77,866	95,135	106,657	85,068	49,824	39,048	34,505	34,067	522,170

² Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 2.D.4

Loan Applications by Action Taken
Centralina Council of Governments
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	42,207	50,866	54,538	43,143	24,875	18,514	16,820	15,806	266,769
Application Approved but not Accepted	3,694	4,818	6,502	4,836	2,163	1,001	1,046	1,315	25,375
Application Denied	7,904	8,750	10,305	8,340	4,874	3,564	3,527	3,491	50,755
Application Withdrawn by Applicant	4,962	6,048	6,597	5,274	3,800	2,754	2,555	2,550	34,540
File Closed for Incompleteness	1,157	1,272	1,351	1,144	670	537	429	639	7,199
Loan Purchased by the Institution	17,942	23,296	27,356	22,314	13,440	12,566	10,125	10,263	137,302
Preapproval Request Denied	0	85	7	16	2	112	3	3	228
Preapproval Approved but not Accepted	0	0	1	1	0	0	0	0	2
Total	77,866	95,135	106,657	85,068	49,824	39,048	34,505	34,067	522,170
Denial Rate	15.8%	14.7%	15.9%	16.2%	16.4%	16.1%	17.3%	18.1%	16.0%

Table 2.D.5

Denial Rates by Gender of Applicant
Centralina Council of Governments
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	14.4%	17.3%	25.3%	20.0%	15.8%
2005	13.5%	16.1%	20.6%	33.3%	14.7%
2006	14.5%	17.6%	20.9%	27.3%	15.9%
2007	15.3%	17.4%	19.1%	27.3%	16.2%
2008	15.0%	18.2%	20.4%	25.0%	16.4%
2009	15.2%	16.8%	23.4%	9.1%	16.1%
2010	16.0%	18.6%	25.9%	.0%	17.3%
2011	16.2%	20.3%	27.7%	40.0%	18.1%
Average	14.7%	17.4%	21.9%	23.3%	16.0%

Table 2.D.6

Loan Applications by Selected Action Taken by Gender of Applicant
Centralina Council of Governments
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	26,995	31,984	34,049	26,847	15,580	11,402	10,555	10,129	167,541
	Denied	4,527	5,008	5,790	4,844	2,756	2,039	2,005	1,960	28,929
	Denial Rate	14.4%	13.5%	14.5%	15.3%	15.0%	15.2%	16.0%	16.2%	14.7%
Female	Originated	13,663	17,070	17,796	13,557	7,732	6,213	5,491	5,023	86,545
	Denied	2,854	3,270	3,802	2,849	1,717	1,252	1,252	1,280	18,276
	Denial Rate	17.3%	16.1%	17.6%	17.4%	18.2%	16.8%	18.6%	20.3%	17.4%
Not Available	Originated	1,529	1,808	2,685	2,723	1,557	889	772	651	12,614
	Denied	518	470	710	641	399	272	270	249	3,529
	Denial Rate	25.3%	20.6%	20.9%	19.1%	20.4%	23.4%	25.9%	27.7%	21.9%
Not Applicable	Originated	20	4	8	16	6	10	2	3	69
	Denied	5	2	3	6	2	1	0	2	21
	Denial Rate	20.0%	33.3%	27.3%	27.3%	25.0%	9.1%	.0%	40.0%	23.3%
Total	Originated	42,207	50,866	54,538	43,143	24,875	18,514	16,820	15,806	266,769
	Denied	7,904	8,750	10,305	8,340	4,874	3,564	3,527	3,491	50,755
	Denial Rate	15.8%	14.7%	15.9%	16.2%	16.4%	16.1%	17.3%	18.1%	16.0%

Table 2.D.7
Denial Rates by Race/Ethnicity of Applicant
 Centralina Council of Governments
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	34.7%	23.7%	18.6%	18.1%	29.7%	30.9%	23.4%	26.1%	24.8%
Asian	13.9%	14.2%	13.3%	15.8%	17.8%	18.2%	16.4%	15.1%	15.2%
Black	24.6%	21.3%	25.6%	27.6%	26.0%	24.7%	24.9%	29.6%	25.0%
White	12.6%	12.1%	12.7%	12.9%	13.6%	13.7%	14.8%	15.0%	13.0%
Not Available	21.9%	20.0%	22.1%	21.0%	21.1%	20.3%	24.8%	26.9%	21.7%
Not Applicable	22.5%	50.0%	16.7%	7.7%	.0%	07.7%	0.0%	50.0%	21.1%
Average	15.8%	14.7%	15.9%	16.2%	16.4%	16.1%	17.3%	18.1%	16.0%
Non-Hispanic	14.9%	13.6%	14.8%	15.0%	15.3%	15.2%	15.7%	16.0%	14.9%
Hispanic	23.9%	19.4%	19.6%	22.7%	23.9%	23.0%	22.2%	20.4%	21.5%

Table 2.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Centralina Council of Governments
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	141	219	192	145	64	47	59	65	932
	Denied	75	68	44	32	27	21	18	23	308
	Denial Rate	34.7%	23.7%	18.6%	18.1%	29.7%	23.4%	23.4%	26.1%	24.8%
Asian	Originated	1,115	1,340	1,528	1,365	769	577	573	631	7,898
	Denied	180	222	235	257	166	128	112	112	1,412
	Denial Rate	13.9%	14.2%	13.3%	15.8%	17.8%	18.2%	16.4%	15.1%	15.2%
Black	Originated	5,874	8,411	7,743	5,481	3,098	2,318	2,235	1,776	36,936
	Denied	1,915	2,277	2,663	2,092	1,086	760	740	748	12,281
	Denial Rate	24.6%	21.3%	25.6%	27.6%	26.0%	24.7%	24.9%	29.6%	25.0%
White	Originated	30,164	35,833	39,182	30,881	18,168	13,731	12,440	12,037	192,436
	Denied	4,354	4,915	5,696	4,564	2,852	2,187	2,160	2,131	28,859
	Denial Rate	12.6%	12.1%	12.7%	12.9%	13.6%	13.7%	14.8%	15.0%	13.0%
Not Available	Originated	4,734	5,060	5,878	5,259	2,772	1,829	1,511	1,296	28,339
	Denied	1,328	1,265	1,664	1,394	743	467	497	476	7,834
	Denial Rate	21.9%	20.0%	22.1%	21.0%	21.1%	20.3%	24.8%	26.9%	21.7%
Not Applicable	Originated	179	3	15	12	4	12	2	1	228
	Denied	52	3	3	1	0	1	0	1	61
	Denial Rate	21.9%	20.0%	22.1%	21.0%	21.1%	20.3%	24.8%	26.9%	21.1%
Total	Originated	42,207	50,866	54,538	43,143	24,875	18,514	16,820	15,806	266,769
	Denied	7,904	8,750	10,305	8,340	4,874	3,564	3,527	3,491	50,755
	Denial Rate	15.8%	14.7%	15.9%	16.2%	16.4%	16.1%	17.3%	18.1%	16.0%
Non-Hispanic	Originated	31,798	42,986	45,272	35,342	20,956	15,891	14,513	13,747	220,505
	Denied	5,580	6,790	7,891	6,261	3,785	2,851	2,702	2,622	38,482
	Denial Rate	14.9%	13.6%	14.8%	15.0%	15.3%	15.2%	15.7%	16.0%	14.9%
Hispanic	Originated	2,036	2,838	3,822	2,781	1,269	852	816	761	15,175
	Denied	640	684	932	815	399	254	233	195	4,152
	Denial Rate	23.9%	19.4%	19.6%	22.7%	23.9%	23.0%	22.2%	20.4%	21.5%

Table 2.D.9

Loan Applications by Reason for Denial
Centralina Council of Governments
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	963	1,089	1,222	1,338	982	764	706	638	7,702
Employment History	154	189	246	223	118	109	109	96	1,244
Credit History	2,520	2,425	2,529	1,895	1,055	747	792	818	12,781
Collateral	440	647	836	700	512	432	472	430	4,469
Insufficient Cash	210	215	253	326	216	95	115	83	1,513
Unverifiable Information	320	375	518	511	262	158	159	113	2,416
Credit Application Incomplete	490	548	720	810	392	155	137	149	3,401
Mortgage Insurance Denied	13	4	5	11	22	17	13	9	94
Other	1,122	1,473	1,518	1,063	441	320	254	272	6,463
Missing	1,672	1,785	2,458	1,463	874	767	770	883	10,672
Total	7,904	8,750	10,305	8,340	4,874	3,564	3,527	3,491	50,755

Table 2.D.10

Denial Rates by Income of Applicant
Centralina Council of Governments
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	55.4%	64.6%	47.9%	58.5%	57.6%	62.0%	65.4%	68.1%	58.6%
\$15,001–\$30,000	31.3%	29.8%	33.3%	29.0%	29.9%	26.1%	29.6%	32.7%	30.4%
\$30,001–\$45,000	18.2%	17.8%	19.9%	18.6%	18.7%	16.9%	18.4%	21.7%	18.6%
\$45,001–\$60,000	15.0%	14.0%	17.2%	16.9%	15.9%	14.7%	15.4%	18.5%	15.9%
\$60,001–\$75,000	11.1%	11.3%	14.3%	14.2%	13.8%	12.4%	14.6%	15.0%	13.1%
Above \$75,000	8.1%	8.4%	9.6%	11.9%	12.2%	12.2%	11.6%	10.2%	10.2%
Data Missing	17.2%	11.7%	13.3%	20.1%	24.4%	32.8%	21.2%	17.2%	15.8%
Total	15.8%	14.7%	15.9%	16.2%	16.4%	16.1%	17.3%	18.1%	16.0%

Table 2.D.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
Centralina Council of Governments
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	66.7%	44.7%	29.7%	19.3%	14.3%	15.0%	15.0%	24.8%
Asian	52.3%	28.3%	19.5%	16.4%	11.5%	10.6%	14.9%	15.2%
Black	75.9%	37.4%	23.5%	22.0%	21.5%	20.7%	23.9%	25.0%
White	55.5%	26.2%	15.8%	12.9%	10.6%	8.3%	12.3%	13.0%
Not Available	51.8%	41.4%	25.6%	23.6%	18.6%	14.1%	24.4%	21.7%
Not Applicable	.0%	32.6%	22.7%	19.4%	30.0%	17.5%	13.2%	21.1%
Average	58.6%	30.4%	18.6%	15.9%	13.1%	10.2%	15.8%	16.0%
Non-Hispanic	59.3%	29.3%	17.6%	14.7%	12.0%	9.5%	13.9%	14.9%
Hispanic	58.0%	29.3%	20.7%	19.2%	19.5%	16.5%	17.1%	21.5%

Table 2.D.12

Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
Centralina Council of Governments
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	40	261	1,912	4,475	1,003	11	7,702	699
Employment History	8	55	228	761	189	3	1,244	150
Credit History	113	266	3,471	7,213	1,712	6	12,781	862
Collateral	16	129	712	2,965	639	8	4,469	324
Insufficient Cash	11	60	281	946	213	2	1,513	127
Unverifiable Information	8	126	529	1,376	366	11	2,416	366
Credit Application Incomplete	20	102	618	1,983	670	8	3,401	270
Mortgage Insurance Denied	0	2	15	56	21	0	94	7
Other	35	171	1,537	3,680	1,033	7	6,463	524
Missing	57	240	2,978	5,404	1,988	5	10,672	823
Total	308	1,412	12,281	28,859	7,834	61	50,755	4,152
% Missing	18.5%	17.0%	24.2%	18.7%	25.4%	8.2%	21.0%	19.8%

Table 2.D.13

Loan Applications by Income of Applicant: Originated and Denied
Centralina Council of Governments
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	181	122	220	103	75	57	71	65	894
	Application Denied	225	223	202	145	102	93	134	139	1,263
	Denial Rate	55.4%	64.6%	47.9%	58.5%	57.6%	62.0%	65.4%	68.1%	58.6%
\$15,001–\$30,000	Loan Originated	4,490	4,614	3,487	2,907	1,820	2,060	1,983	1,627	22,988
	Application Denied	2,045	1,956	1,741	1,189	776	726	833	791	10,057
	Denial Rate	31.3%	29.8%	33.3%	29.0%	29.9%	26.1%	29.6%	32.7%	30.4%
\$30,001–\$45,000	Loan Originated	9,455	10,759	9,830	7,938	5,140	4,505	3,751	3,178	54,556
	Application Denied	2,097	2,322	2,435	1,814	1,182	917	845	882	12,494
	Denial Rate	18.2%	17.8%	19.9%	18.6%	18.7%	16.9%	18.4%	21.7%	18.6%
\$45,001–\$60,000	Loan Originated	7,720	9,446	9,640	7,454	4,402	3,292	2,631	2,406	46,991
	Application Denied	1,363	1,540	2,008	1,520	835	568	479	546	8,859
	Denial Rate	15.0%	14.0%	17.2%	16.9%	15.9%	14.7%	15.4%	18.5%	15.9%
\$60,001–\$75,000	Loan Originated	5,336	6,483	6,906	5,358	3,228	2,251	1,874	1,783	33,219
	Application Denied	664	822	1,151	889	517	320	320	314	4,997
	Denial Rate	11.1%	11.3%	14.3%	14.2%	13.8%	12.4%	14.6%	15.0%	13.1%
Above \$75,000	Loan Originated	13,462	16,974	20,912	17,917	9,975	6,181	6,091	6,203	97,715
	Application Denied	1,185	1,561	2,224	2,415	1,386	858	803	706	11,138
	Denial Rate	8.1%	8.4%	9.6%	11.9%	12.2%	12.2%	11.6%	10.2%	10.2%
Data Missing	Loan Originated	1,563	2,468	3,543	1,466	235	168	419	544	10,406
	Application Denied	325	326	544	368	76	82	113	113	1,947
	Denial Rate	17.2%	11.7%	13.3%	20.1%	24.4%	32.8%	21.2%	17.2%	15.8%
Total	Loan Originated	42,207	50,866	54,538	43,143	24,875	18,514	16,820	15,806	266,769
	Application Denied	7,904	8,750	10,305	8,340	4,874	3,564	3,527	3,491	50,755
	Denial Rate	15.8%	14.7%	15.9%	16.2%	16.4%	16.1%	17.3%	18.1%	16.0%

Table 2.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Centralina Council of Governments
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	6	115	208	159	132	278	34	932
	Application Denied	12	93	88	38	22	49	6	308
	Denial Rate	66.7%	44.7%	29.7%	19.3%	14.3%	15.0%	15.0%	24.8%
Asian	Loan Originated	31	577	1,248	1,271	984	3,393	394	7,898
	Application Denied	34	228	303	249	128	401	69	1,412
	Denial Rate	52.3%	28.3%	19.5%	16.4%	11.5%	10.6%	14.9%	15.2%
Black	Loan Originated	92	4,700	11,287	8,017	4,182	7,544	1,114	36,936
	Application Denied	289	2,807	3,459	2,267	1,145	1,964	350	12,281
	Denial Rate	75.9%	37.4%	23.5%	22.0%	21.5%	20.7%	23.9%	25.0%
White	Loan Originated	629	15,652	36,735	32,998	24,439	74,682	7,301	192,436
	Application Denied	783	5,561	6,897	4,903	2,904	6,784	1,027	28,859
	Denial Rate	55.5%	26.2%	15.8%	12.9%	10.6%	8.3%	12.3%	13.0%
Not Available	Loan Originated	135	1,913	5,027	4,521	3,468	11,771	1,504	28,339
	Application Denied	145	1,353	1,732	1,396	792	1,930	486	7,834
	Denial Rate	51.8%	41.4%	25.6%	23.6%	18.6%	14.1%	24.4%	21.7%
Not Applicable	Loan Originated	1	31	51	25	14	47	59	228
	Application Denied	0	15	15	6	6	10	9	61
	Denial Rate	.0%	32.6%	22.7%	19.4%	30.0%	17.5%	13.2%	21.1%
Total	Loan Originated	894	22,988	54,556	46,991	33,219	97,715	10,406	266,769
	Application Denied	1,263	10,057	12,494	8,859	4,997	11,138	1,947	50,755
	Denial Rate	58.6%	30.4%	18.6%	15.9%	13.1%	10.2%	15.8%	16.0%
Non-Hispanic	Loan Originated	680	18,105	44,596	39,161	28,011	82,115	7,837	220,505
	Application Denied	992	7,498	9,529	6,765	3,833	8,605	1,260	38,482
	Denial Rate	59.3%	29.3%	17.6%	14.7%	12.0%	9.5%	13.9%	14.9%
Hispanic	Loan Originated	74	2,745	4,503	2,816	1,376	2,594	1,067	15,175
	Application Denied	102	1,135	1,178	670	333	514	220	4,152
	Denial Rate	58.0%	29.3%	20.7%	19.2%	19.5%	16.5%	17.1%	21.5%

PREDATORY LENDING

Table 2.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Centralina Council of Governments

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	36,469	37,841	42,242	38,040	23,328	17,897	16,683	15,644	228,144
HAL	5,738	13,025	12,296	5,103	1,547	617	137	162	38,625
Total	42,207	50,866	54,538	43,143	24,875	18,514	16,820	15,806	266,769
Percent HAL	13.6%	25.6%	22.5%	11.8%	6.2%	3.3%	.8%	1.0%	14.5%

Table 2.D.16

Loans by Loan Purpose by HAL Status

Centralina Council of Governments

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	36,469	37,841	42,242	38,040	23,328	17,897	16,683	15,644	228,144
	HAL	5,738	13,025	12,296	5,103	1,547	617	137	162	38,625
	Percent HAL	13.6%	25.6%	22.5%	11.8%	6.2%	3.3%	.8%	1.0%	14.5%
Home Improvement	Other	1,991	2,205	2,281	2,872	2,130	1,086	1,002	1,027	14,594
	HAL	804	1,031	1,169	991	438	146	56	46	4,681
	Percent HAL	28.8%	31.9%	33.9%	25.7%	17.1%	11.9%	5.3%	4.3%	24.3%
Refinancing	Other	30,133	25,669	21,921	23,307	26,110	46,011	35,208	30,143	238,502
	HAL	6,630	9,075	9,181	6,329	3,091	1,329	77	91	35,803
	Percent HAL	18.0%	26.1%	29.5%	21.4%	10.6%	2.8%	.2%	.3%	13.1%
Total	Other	68,593	65,715	66,444	64,219	51,568	64,994	52,893	46,814	481,240
	HAL	13,172	23,131	22,646	12,423	1,547	617	137	162	79,109
	Percent HAL	16.1%	26.0%	25.4%	16.2%	9.0%	3.1%	.5%	.6%	14.1%

Table 2.D.17

HALs Originated by Race of Borrower

Centralina Council of Governments

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	21	80	56	18	3	3	3	3	187
Asian	101	237	212	92	27	16	3	0	688
Black	1,739	4,090	3,362	1,228	300	127	15	26	10,887
White	3,114	6,919	7,063	3,055	1,050	429	110	123	21,863
Not Available	749	1,699	1,601	708	166	42	6	10	4,981
Not Applicable	14	0	2	2	1	0	0	0	19
Total	5,738	13,025	12,296	5,103	1,547	617	137	162	38,625
Hispanic (Ethnicity)	349	1,079	1,452	614	147	59	23	28	3,751

Table 2.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Centralina Council of Governments
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.9%	36.5%	29.2%	12.4%	4.7%	6.4%	5.1%	4.6%	20.1%
Asian	9.1%	17.7%	13.9%	6.7%	3.5%	2.8%	.5%	.0%	8.7%
Black	29.6%	48.6%	43.4%	22.4%	9.7%	5.5%	.7%	1.5%	29.5%
White	10.3%	19.3%	18.0%	9.9%	5.8%	3.1%	.9%	1.0%	11.4%
Not Available	15.8%	33.6%	27.2%	13.5%	6.0%	2.3%	.4%	.8%	17.6%
Not Applicable	7.8%	.0%	13.3%	16.7%	25.0%	.0%	.0%	.0%	8%
Average	13.6%	25.6%	22.5%	11.8%	6.2%	3.3%	0.8%	1.0%	14.5%
Non-Hispanic	14.0%	23.9%	21.0%	10.8%	5.9%	3.2%	.6%	.6%	13.6%
Hispanic	17.1%	38.0%	38.0%	22.1%	11.6%	6.9%	2.8%	3.7%	24.7%

Table 2.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Centralina Council of Governments
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	120	139	136	127	61	44	56	62	745
	HAL	21	80	56	18	3	3	3	3	187
	Percent HAL	14.9%	36.5%	29.2%	12.4%	4.7%	6.4%	5.1%	4.6%	20.1%
Asian	Other	1,014	1,103	1,316	1,273	742	561	570	631	7,210
	HAL	101	237	212	92	27	16	3	0	688
	Percent HAL	9.1%	17.7%	13.9%	6.7%	3.5%	2.8%	.5%	.0%	8.7%
Black	Other	4,135	4,321	4,381	4,253	2,798	2,191	2,220	1,750	26,049
	HAL	1,739	4,090	3,362	1,228	300	127	15	26	10,887
	Percent HAL	29.6%	48.6%	43.4%	22.4%	9.7%	5.5%	.7%	1.5%	29.5%
White	Other	27,050	28,914	32,119	27,826	17,118	13,302	12,330	11,914	170,573
	HAL	3,114	6,919	7,063	3,055	1,050	429	110	123	21,863
	Percent HAL	10.3%	19.3%	18.0%	9.9%	5.8%	3.1%	0.9%	01.0%	11.4%
Not Available	Other	3,985	3,361	4,277	4,551	2,606	1,787	1,505	1,286	23,358
	HAL	749	1,699	1,601	708	166	42	6	10	4,981
	Percent HAL	15.8%	33.6%	27.2%	13.5%	6.0%	2.3%	.4%	.8%	17.6%
Not Applicable	Other	165	3	13	10	3	12	2	2	209
	HAL	14	0	2	2	1	0	0	0	19
	Percent HAL	7.8%	.0%	13.3%	16.7%	25.0%	.0%	.0%	.0%	8.0%
Total	Other	36,469	37,841	42,242	38,040	23,328	17,897	16,683	15,644	228,144
	HAL	5,738	13,025	12,296	5,103	1,547	617	137	162	38,625
	Percent HAL	13.6%	25.6%	22.5%	11.8%	6.2%	3.3%	.8%	1.0%	14.5%
Non-Hispanic	Other	27,341	32,717	35,751	31,523	19,721	15,376	14,426	13,668	190,523
	HAL	4,457	10,269	9,521	3,819	1,235	515	87	79	29,982
	Percent HAL	14.0%	23.9%	21.0%	10.8%	5.9%	3.2%	.6%	.6%	13.6%
Hispanic	Other	1,687	1,759	2,370	2,167	1,122	793	793	733	11,424
	HAL	349	1,079	1,452	614	147	59	23	28	3,751
	Percent HAL	17.1%	38.0%	38.0%	22.1%	11.6%	6.9%	2.8%	3.7%	24.7%

Table 2.D.20
Rates of HALs by Income of Borrower
 Centralina Council of Governments
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	22.1%	27.0%	15.5%	18.4%	16.0%	5.3%	1.4%	9.2%	16.6%
\$15,001–\$30,000	18.3%	35.2%	28.2%	17.1%	11.8%	5.4%	2.1%	3.2%	18.9%
\$30,001–\$45,000	17.9%	34.8%	27.8%	12.8%	8.4%	4.2%	1.3%	1.4%	18.2%
\$45,001–\$60,000	17.5%	31.9%	27.0%	12.9%	6.2%	3.3%	1.0%	1.2%	17.8%
\$60,001–\$75,000	13.7%	24.5%	23.4%	12.3%	6.0%	2.3%	.6%	1.0%	14.7%
Above \$75,000	6.6%	13.7%	14.0%	8.4%	4.2%	2.3%	0.1%	.2%	8.4%
Data Missing	13.7%	28.2%	39.6%	30.1%	3.0%	6.5%	.2%	.0%	26.6%
Average	13.6%	25.6%	22.5%	11.8%	6.2%	3.3%	.8%	1.0%	14.5%

Table 2.D.21
Loans by HAL Status by Income of Borrower
 Centralina Council of Governments
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	141	89	186	84	63	54	70	59	746
	HAL	40	33	34	19	12	3	1	6	148
	Percent HAL	22.1%	27.0%	15.5%	18.4%	16.0%	5.3%	1.4%	9.2%	16.6%
\$15,001–\$30,000	Other	3,669	2,992	2,503	2,410	1,605	1,949	1,941	1,575	18,644
	HAL	821	1,622	984	497	215	111	42	52	4,344
	Percent HAL	18.3%	35.2%	28.2%	17.1%	11.8%	5.4%	2.1%	3.2%	18.9%
\$30,001–\$45,000	Other	7,764	7,015	7,099	6,919	4,708	4,314	3,702	3,133	44,654
	HAL	1,691	3,744	2,731	1,019	432	191	49	45	9,902
	Percent HAL	17.9%	34.8%	27.8%	12.8%	8.4%	4.2%	1.3%	1.4%	18.2%
\$45,001–\$60,000	Other	6,370	6,431	7,042	6,489	4,131	3,185	2,606	2,378	38,632
	HAL	1,350	3,015	2,598	965	271	107	25	28	8,359
	Percent HAL	17.5%	31.9%	27.0%	12.9%	6.2%	3.3%	1.0%	1.2%	17.8%
\$60,001–\$75,000	Other	4,607	4,894	5,287	4,697	3,035	2,199	1,862	1,766	28,347
	HAL	729	1,589	1,619	661	193	52	12	17	4,872
	Percent HAL	13.7%	24.5%	23.4%	12.3%	6.0%	2.3%	.6%	1.0%	14.7%
Above \$75,000	Other	12,569	14,649	17,984	16,416	9,558	6,039	6,084	6,189	89,488
	HAL	893	2,325	2,928	1,501	417	142	7	14	8,227
	Percent HAL	6.6%	13.7%	14.0%	8.4%	4.2%	2.3%	.1%	.2%	8.4%
Data Missing	Other	1,349	1,771	2,141	1,025	228	157	418	544	7,633
	HAL	214	697	1,402	441	7	11	1	0	2,773
	Percent HAL	13.7%	28.2%	39.6%	30.1%	3.0%	6.5%	.2%	.0%	26.6%
Total	Other	36,469	37,841	42,242	38,040	23,328	17,897	16,683	15,644	228,144
	HAL	5,738	13,025	12,296	5,103	1,547	617	137	162	38,625
	Percent HAL	13.6%	25.6%	22.5%	11.8%	6.2%	3.3%	.8%	1.0%	14.5%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 2.E.1
Building Permits and Valuation
 Centralina Council of Governments
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	6,023	234	83	1,105	7,445	101,671	46,353
1981	4,779	88	190	1,953	7,010	93,758	42,909
1982	4,541	158	337	1,808	6,844	92,431	42,842
1983	6,859	140	399	3,602	11,000	93,858	42,216
1984	7,765	230	483	4,485	12,963	94,992	44,612
1985	7,461	274	281	6,864	14,880	104,028	42,511
1986	8,371	432	252	3,457	12,512	111,645	55,502
1987	8,688	326	240	4,077	13,331	117,813	34,055
1988	8,780	246	218	3,888	13,132	123,074	32,219
1989	8,515	198	96	5,751	14,560	127,287	32,537
1990	8,107	214	111	2,698	11,130	127,733	39,009
1991	7,370	292	136	1,207	9,005	125,031	49,879
1992	9,169	136	56	998	10,359	135,497	42,093
1993	10,032	216	23	1,312	11,583	138,794	48,877
1994	10,729	170	57	3,308	14,264	144,436	50,587
1995	10,567	172	179	3,336	14,254	144,494	52,659
1996	12,720	196	144	5,288	18,348	149,569	56,882
1997	13,645	152	147	4,656	18,600	147,741	60,192
1998	16,766	220	237	4,331	21,554	153,121	69,493
1999	18,344	182	164	6,633	25,323	145,205	59,825
2000	16,672	184	200	6,413	23,469	164,340	65,611
2001	16,782	190	297	5,196	22,465	160,389	76,850
2002	17,299	164	117	3,321	20,901	159,822	69,166
2003	16,900	176	126	3,008	20,210	165,918	75,397
2004	19,147	158	157	4,100	23,562	172,638	71,861
2005	20,624	70	66	3,344	24,104	172,759	81,915
2006	21,361	108	124	4,746	26,339	190,017	102,303
2007	18,002	64	104	4,984	23,154	192,876	104,326
2008	8,192	92	123	4,698	13,105	182,839	97,183
2009	4,198	58	24	2,419	6,699	188,133	81,926
2010	4,310	6	250	699	5,265	195,044	79,643
2011	4,390	32	160	1,354	5,936	187,236	89,115
2012	6,503	24	162	5,222	11,911	190,137	77,405

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 2.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Centralina Council of Governments
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	1,127	3,779	16,459	9,948	31	31,344
2001	1,697	4,114	16,741	10,728	23	33,303
2002	1,848	5,007	21,269	13,701	232	42,057
2003	1,071	7,337	18,584	14,662	65	41,719
2004	1,093	6,524	20,743	15,266	29	43,655
2005	1,234	6,599	23,067	16,493	19	47,412
2006	1,778	8,256	31,653	26,421	26	68,134
2007	1,622	8,876	34,723	28,880	21	74,122
2008	1,309	6,809	26,627	22,542	28	57,315
2009	486	2,793	10,762	9,358	13	23,412
2010	509	2,609	10,137	8,822	8	22,085
2011	654	3,149	12,139	11,274	15	27,231
Total	14,428	65,852	242,904	188,095	510	511,789
Loan Amount (\$1,000s)						
2000	19,620	53,103	211,195	131,217	594	415,729
2001	27,722	57,193	227,650	145,386	465	458,416
2002	27,183	67,138	272,483	181,508	1,758	550,070
2003	14,329	98,844	241,968	195,311	869	551,321
2004	17,307	92,648	269,070	203,949	456	583,430
2005	18,995	86,484	286,829	216,868	439	609,615
2006	20,869	94,034	343,436	289,352	333	748,024
2007	20,799	105,046	381,310	335,238	301	842,694
2008	17,623	81,221	287,280	253,065	492	639,681
2009	8,791	48,528	162,883	128,209	93	348,504
2010	7,458	39,195	135,753	109,810	116	292,332
2011	10,669	50,097	173,050	160,852	123	394,791
Total	211,365	873,531	2,992,907	2,350,765	6,039	6,434,607

Table 2.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Centralina Council of Governments
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	94	237	641	527	8	1,507
2001	148	266	979	637	0	2,030
2002	139	277	1,071	738	5	2,230
2003	72	386	1,005	862	7	2,332
2004	84	322	1,019	923	4	2,352
2005	83	296	1,009	806	1	2,195
2006	86	323	1,052	908	1	2,370
2007	93	376	1,057	918	2	2,446
2008	62	341	921	861	4	2,189
2009	64	278	830	695	5	1,872
2010	48	198	611	449	3	1,309
2011	64	234	616	468	0	1,382
Total	1,037	3,534	10,811	8,792	40	24,214
Loan Amount (\$1,000s)						
2000	15,745	40,835	109,156	92,488	1,409	259,633
2001	25,847	46,045	167,859	112,782	0	352,533
2002	23,374	48,806	184,780	127,776	905	385,641
2003	12,962	67,499	174,388	152,531	1,268	408,648
2004	14,677	58,696	177,218	164,026	815	415,432
2005	15,376	53,219	173,572	143,352	150	385,669
2006	15,592	56,181	183,620	162,536	160	418,089
2007	16,806	67,237	188,723	164,073	360	437,199
2008	11,115	61,612	163,722	152,452	730	389,631
2009	11,799	49,114	148,721	126,298	1,088	337,020
2010	8,536	34,501	107,191	80,032	440	230,700
2011	11,535	41,702	107,977	84,318	0	245,532
Total	183,364	625,447	1,886,927	1,562,664	7,325	4,265,727

Table 2.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Centralina Council of Governments
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	124	162	516	416	4	1,222
2001	145	276	880	637	1	1,939
2002	181	314	981	777	5	2,258
2003	84	382	949	958	4	2,377
2004	108	289	931	924	2	2,254
2005	106	285	931	957	5	2,284
2006	108	313	993	1,059	0	2,473
2007	116	366	1,078	1,093	6	2,659
2008	104	365	983	1,111	6	2,569
2009	88	292	836	791	4	2,011
2010	48	185	568	483	3	1,287
2011	56	244	647	634	3	1,584
Total	1,268	3,473	10,293	9,840	43	24,917
Loan Amount (\$1,000s)						
2000	64,449	79,259	265,797	211,711	1,892	623,108
2001	76,723	136,814	459,048	330,398	300	1,003,283
2002	99,805	161,570	507,314	407,621	2,250	1,178,560
2003	44,958	203,161	497,612	526,927	2,578	1,275,236
2004	59,523	154,547	474,870	492,053	971	1,181,964
2005	54,489	146,357	481,404	507,903	2,785	1,192,938
2006	55,975	167,491	510,561	564,255	0	1,298,282
2007	60,061	197,278	559,716	585,542	2,907	1,405,504
2008	53,824	194,102	512,147	588,153	3,091	1,351,317
2009	49,598	155,828	444,555	422,401	2,103	1,074,485
2010	26,284	98,140	295,691	253,857	1,272	675,244
2011	31,076	124,999	343,625	339,526	1,325	840,551
Total	676,765	1,819,546	5,352,340	5,230,347	21,474	13,100,472

Table 2.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 Centralina Council of Governments
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	400	1,380	6,163	4,159	19	12,121
2001	639	2,050	8,202	5,046	17	15,954
2002	497	1,621	6,834	4,833	11	13,796
2003	355	2,706	7,625	6,270	16	16,972
2004	385	2,419	8,379	6,486	13	17,682
2005	496	3,043	11,331	8,845	13	23,728
2006	543	3,334	13,283	10,833	8	28,001
2007	572	3,869	14,970	12,215	10	31,636
2008	370	2,393	9,034	7,790	15	19,602
2009	244	1,292	4,786	3,913	5	10,240
2010	181	1,114	4,244	3,594	5	9,138
2011	321	1,616	6,218	6,155	4	14,314
Total	5,003	26,837	101,069	80,139	136	213,184
Loan Amount (\$1,000s)						
2000	36,209	66,527	292,039	227,627	2,205	624,607
2001	42,648	106,516	421,754	302,931	606	874,455
2002	50,158	122,634	448,324	376,036	921	998,073
2003	22,520	161,307	458,218	444,685	1,309	1,088,039
2004	32,761	133,087	434,344	458,113	1,046	1,059,351
2005	32,114	127,246	459,825	431,135	2,047	1,052,367
2006	31,754	129,240	473,158	528,668	290	1,163,110
2007	26,033	146,211	512,914	532,214	1,544	1,218,916
2008	20,842	127,456	397,869	458,130	2,145	1,006,442
2009	26,746	116,018	366,100	326,726	1,398	836,988
2010	17,117	71,690	256,130	214,123	453	559,513
2011	17,749	80,210	260,579	273,025	24	631,587
Total	356,651	1,388,142	4,781,254	4,573,413	13,988	11,113,448

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 2.G.1
Fair Housing Complaints by Basis

Centralina Council of Governments
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	19	23	28	42	23	24	28	15	13	3	218
National Origin	5	9	26	17	17	14	15	9	8	2	122
Disability	19	13	6	17	11	12	15	12	10	5	120
Family Status	6	9	6	7	4	5	12	9	8	2	68
Sex	4	3	5	13	6	4	12	4	3	2	56
Retaliation	3	2	2	4	1		1	1	7		21
Religion	1		1	4		1	1	1	1		10
Color		1					1	1	1		4
Total Bases	57	60	74	104	62	60	85	52	51	14	619
Total Complaints	41	43	58	76	51	50	63	39	41	13	475

Table 2.G.2
Fair Housing Complaints by Issue
 Centralina Council of Governments
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	17	16	32	30	26	21	29	16	19	19	208
Discriminatory terms, conditions, privileges, or services and facilities	2	5	3	9	7	7	6	11	9	9	60
Discriminatory acts under Section 818 (coercion, etc.)	4	6	11	6	1	1	8	6	14	14	58
Discriminatory refusal to rent	4	2	4	8	5	5	12	8	4	4	57
Failure to make reasonable accommodation	1	3	2	9	5	7	6	4	5	5	44
Discriminatory advertising, statements and notices			1	2	2	3	7	7	10	10	34
Otherwise deny or make housing available			1	4	1	2	8	3	9	9	28
Discrimination in terms, conditions, privileges relating to sale	1	4	5	4	1	8	1		2	2	26
Discriminatory financing (includes real estate transactions)				3	1		9	1	2	2	16
Discrimination in services and facilities relating to rental	3	1	2		1		4		2	2	15
Discriminatory refusal to sell	1		2	4	1	1		1	2	1	13
Discriminatory refusal to rent and negotiate for rental	1	1	1		2		1	2	3	3	12
Discrimination in the terms or conditions for making loans	1	1		2	1		5		2	2	12
False denial or representation of availability - rental		3	1	2	3		1	1	1	1	12
Non-compliance with design and construction requirements (handicap)	6	3						1			10
Other discriminatory acts			2	5					1	1	8
Failure to provide accessible and usable public and common user areas	4				1				1	1	6
Discrimination in terms and conditions of membership			1	1	1		1	1			5
Discrimination in making of loans	1	1				2			1	1	5
Steering		2				1	1		1	1	5
Failure to permit reasonable modification			2					3			5
Discrimination in the selling of residential real property				2			1		1	1	4
False denial or representation of availability - sale				1			1		1	1	3
Discriminatory refusal to negotiate for rental				1			1				3
False denial or representation of availability				1							3
Adverse action against an employee	1					1	1				3
Discriminatory refusal to negotiate for sale						1					2
Discriminatory advertisement - rental					1				1	1	2
Discrimination in services and facilities relating to sale				1					1	1	2
Failure to provide an accessible route into and thru the covered unit	2										2
Discrimination in the appraising of residential real property		1							1	1	2
Discriminatory refusal to sell and negotiate for sale					1						1
Discriminatory advertising - sale				1							1
Discrimination in the brokering of residential real property					1						1
Redlining - mortgage					1						1
Using ordinances to discriminate in zoning and land use				1							1
Failure to provide an accessible building entrance					1						1
Failure to provide usable kitchens and bathrooms	1										1
Other non-compliance with design and construction requirements	1										1
Refusing to provide municipal services or property											
Total Issues	51	49	70	97	64	60	103	65	93	93	673
Total Complaints	41	43	58	76	51	50	63	39	41	41	475

Table 2.G.3
Fair Housing Complaints by Closure Status

Centralina Council of Governments
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	20	19	19	28	18	22	29	18	20	3	196
Conciliated / Settled	14	12	19	22	16	10	11	8	8	1	121
Withdrawal After Resolution	4	1	4	7	4	6	11	7	3		47
Complainant Failed to Cooperate		4	2	10	11	5	5	2	1		40
Withdrawal Without Resolution	1	2	9	8	1	4	3	1	1		30
Open		1	2			2	2	1	7	9	24
Lack of Jurisdiction	1	2	3	1					1		8
Unable to Locate Respondent	1	1			1	1	1	1			6
FHAP Judicial Dismissal								1			1
Election Made to Go to Court							1				1
Litigation Ended –Discrimination Found		1									1
Untimely Filed											
Total Complaints	41	43	55	76	51	50	63	39	41	13	475

HUD Complaints Found With Cause

Table 2.G.4
Fair Housing Complaints Found With Cause by Basis

Centralina Council of Governments
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	8	5	13	12	4	4	6	5		1	58
Disability	9	6	2	10	7	6	8	5	5		58
National Origin	2	3	12	10	9	4	8	4	4		56
Family Status	1	3		1	1	1	6	3	1		17
Sex	2		1	1	2	2	4	2			14
Retaliation	1			3					1		5
Religion				1							1
Total Bases	23	17	28	38	23	17	32	19	11	1	209
Total Complaints	18	14	23	29	20	16	22	15	11	1	169

Table 2.G.5
Fair Housing Complaints Found With Cause by Issue
 Centralina Council of Governments
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	7	5	11	9	10	6	12	7	7		74
Failure to make reasonable accommodation		1	1	7	4	5	6	2	5	5	31
Discriminatory terms, conditions, privileges, or services and facilities		2	2	4	3	4	1	4	2		22
Discriminatory refusal to rent	2		1	2	1		1	3	3		13
Discriminatory advertising, statements and notices				1	2		4	3	1		11
Discriminatory acts under Section 818 (coercion, etc.)	1	1	1	1			1	2	1		8
Otherwise deny or make housing available				1		1	2	2	1		7
Non-compliance with design and construction requirements (handicap)	2	3						1			6
Discrimination in terms, conditions, privileges relating to sale		2	3								5
Discrimination in services and facilities relating to rental	3		1		1						5
Discriminatory refusal to sell			2	2							4
False denial or representation of availability - rental		1		1	1			1			4
Failure to provide accessible and usable public and common user areas	3				1						4
Discriminatory refusal to rent and negotiate for rental	1				1			1			3
Discriminatory financing (includes real estate transactions)				1			2				3
Discrimination in terms and conditions of membership			1	1	1						3
Other discriminatory acts				2							2
Discriminatory refusal to negotiate for rental				1						1	2
False denial or representation of availability				1						1	2
Discrimination in making of loans						2					2
Adverse action against an employee	1						1				2
Failure to permit reasonable modification			1					1			2
Discriminatory refusal to negotiate for sale						1					1
Discriminatory advertisement - rental					1						1
Discrimination in the terms or conditions for making loans							1				1
Steering		1									1
Failure to provide an accessible building entrance					1						1
Other non-compliance with design and construction requirements	1										1
Total Issues	21	16	24	34	27	19	31	27	21	2	222
Total Complaints	18	14	23	29	20	16	22	15	11	1	169

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 2.H.1

Role of Respondent

Centralina Council of Governments
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	44
Appraisal	1
Banking/Finance	7
Construction/Development	15
Homeowner	73
Insurance	1
Law/Legal Services	6
Local Government	43
Property Management	21
Real Estate	14
Renter/Tenant	28
Other Role	29
Missing	4
Total	286

FEDERAL, STATE, AND LOCAL LAWS

Table 2.H.2

Familiarity with Fair Housing Laws

Centralina Council of
Governments
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	48
Somewhat Familiar	98
Very Familiar	67
Missing	73
Total	286

Table 2.H.3

Perceptions About Fair Housing Laws

Centralina Council of Governments
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	168	22	23	73	286
Are fair housing laws difficult to understand or follow?	64	102	44	76	286
Do you think fair housing laws should be changed?	42	86	81	77	286
Do you think fair housing laws are adequately enforced?	104	80	19	83	286

Table 2.H.4

Fair Housing Activities
Centralina Council of Governments
2013 Fair Housing Survey

2015 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	104	80	19	83	286	
Have you participated in fair housing training?	80	49	10	147	286	
Are you aware of any fair housing testing?	38	126	39	83	286	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	72	49	8	74	83	286
Is there sufficient testing?	31	19	5	147	84	286

Table 2.H.5

Protected Classes
Centralina Council of
Governments
2013 Fair Housing Survey

Protected Class	Total
Age	52
Ancestry	
Color	37
Criminal	1
Disability	21
Ethnicity	13
Family Status	70
Gender	91
Income	16
Military	
National Origin	60
Race	8
Religion	84
Sexual Orientation	29
Other	43
Total	525

LOCAL FAIR HOUSING

Table 2.H.6

Local Fair Housing
Centralina Council of Governments
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	35	78	49	124	286
Are there any specific geographic areas that have fair housing problems?	26	52	84	124	286

FAIR HOUSING IN THE PRIVATE SECTOR

Table 2.H.7
Barriers to Fair Housing in the Private Sector
 Centralina Council of Governments
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	39	100	48	99	286
The real estate industry?	26	99	62	99	286
The mortgage and home lending industry?	29	87	69	101	286
The housing construction or accessible housing design fields?	14	101	65	106	286
The home insurance industry?	13	88	82	103	286
The home appraisal industry?	23	86	75	102	286
Any other housing services?	11	91	80	104	286

FAIR HOUSING IN THE PUBLIC SECTOR

Table 2.H.8
Barriers to Fair Housing in the Public Sector
 Centralina Council of Governments
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	32	76	59	119	286
Zoning laws?	33	74	63	116	286
Occupancy standards or health and safety codes?	9	88	72	117	286
Property tax policies?	11	78	77	120	286
Permitting process?	10	83	73	120	286
Housing construction standards?	14	86	67	119	286
Neighborhood or community development policies?	16	84	67	119	286
Limited access to government services, such as employment services?	32	87	50	117	286
Public administrative actions or regulations?	15	77	74	120	286

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 2.H.9
How did you become aware of fair housing laws?

Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>After being homeless for 3+ years, it became necessary to educate myself on this issue.</p> <p>An employee of the Charlotte Housing Authority</p> <p>As a Community Advocate and a Charlotte Housing Authority Commissioner.</p> <p>As a mortgage servicer, we are required by laws to know, understand and follow Fair Housing Laws.</p> <p>As an 8 year resident of a CHA rental property for 55 years old and up.</p> <p>Attended Fair Housing training classes</p> <p>Awareness through scheduled meeting held by Kannapolis Development Commission on Fair Housing.</p> <p>Blue Ridge Property Management main focus is education and training. We are not only required to take courses in Fair Housing but we also choose to participate in functions with the GCAA.</p> <p>Broker licensing courses</p> <p>Business Law I&II at Gaston College</p> <p>By the internet and looking thing up for myself.</p> <p>City of Charlotte Fair Housing Training</p> <p>civil rights training</p> <p>classes</p> <p>Common sense. Working in nonprofit.</p> <p>Completed Fair Housing Act training about 10 years ago.</p> <p>Computer</p> <p>Considerable mortgage banking experience</p> <p>Dealing with new construction, rehab, and buying of past homes</p> <p>Fair Housing Certified, Workshops conducted within our Agency every year</p> <p>Fair Housing is an integral and highly important part of our business.</p> <p>fair housing training</p> <p>Fair Housing Training</p> <p>from information received.</p> <p>From working with a population that needs housing</p> <p>general discussions & common practices</p> <p>General knowledge</p> <p>had obtained my real estate license several years ago (inactive license)</p> <p>Have taken Fair Housing Seminars as well as ongoing training.</p> <p>Housed homeless veterans and IV/AIDS people</p> <p>Housing must be rented or sold to whomever is qualified, regardless of greed, color, sex or religion</p> <p>I a former life I did mortgages and we had to be very familiar with the law to make sure we stayed in compliance.</p> <p>I am a CDBG sub- recipient</p> <p>I am a certified housing counselor.</p> <p>I am a Licensed Real Estate Agent</p> <p>I am a litigator who handles cases with tenants who have discrimination problems.</p> <p>I am aware from learning about the laws in college and I have read articles and periodicals about the laws.</p> <p>I am the Fair Housing Administrator for a jurisdiction.</p> <p>I am the affordable housing coordinator for the town and also the staff attorney.</p> <p>I assist in educating consumers</p> <p>I became aware of the laws regarding fair housing when disability rights were helping me try to find a place to live that was affordable. I then researched on the internet and speaking to individuals who are knowledgeable about the laws connected to fair housing laws.</p> <p>I hae a college education but am disabled now. I got the information ON MY OWN, via the INTERNET! YOUR WEBSITE is of ZERO assistance! You keep the 'rules' well hidden and the women who answer the phone numbers available are hateful AND also will not reveal ANYTHING. You should be ashamed!</p> <p>I have always known one should not be discriminated against based on faith, gender, or ability; however, I will become more aware of Fair Housing Laws after training with The Targeting Program through DHSS.</p> <p>I have attended some workshops on this topic</p> <p>I have been in the mortgage banking and real estate fields for 40 years additionally I was legislative chairman for five (5) years for</p>

the mortgage brokers and mortgage bankers assoc. and was compliance officer for two (2) corps.
 I have been working at the Charlotte Housing Authority for years and we have had several seminars on fair housing.
 I just know about them because we have a lot of HUD and section 8 housing in my response area at my job.
 I participated in a work-related Fair Housing Training conducted by HUD.
 I was on the Charlotte Housing Board and deal with the city council
 I work for Charlotte Housing Authority
 I work with Fair Housing laws every day.
 I'm a Realtor, and I used to enforce Landlord-Tenant Code in the state of Delaware about 20 years ago.
 I'm aware of what our Community Relations Committee does related to fair housing "testing" to investigate claims of discrimination.
 I'm in the RE finance industry.
 Industry training
 job related need to know
 Learned basics of fair housing during training for NC HHS targeted housing program.
 Licensed Broker
 My job.
 My position
 My position with the company allows me the opportunity to get training on fair housing and the Code of Federal Regulations assist with the guidelines of fair housing.
 NC Real Estate Broker
 offered rental housing and needed to be aware
 On the internet
 Our non-profit is a builder/developer/mortgage servicer so we are required by law to meet fair housing laws. .
 PART OF BECOMING A bROKER
 partnerships with the city of Kannapolis
 past history
 president of community. cha resident commissioner
 Reading articles
 reading articles, buying a house
 Reading literature
 Reading of manual and trainings
 Real Estate and property management company I work for provides has daily responsibility to make sure fair housing laws are not violated with its customers.
 Real Estate classes
 Real estate license courses Fair housing regulations as incorporated into Tax credit training
 refer clients to Legal Aid for issues regarding fair housing laws
 Regular Fair Housing classes
 Research material available at libraries and on the web, as well as college courses.
 Review of city ordinance and state & Federal law
 Review of statutes and regulations
 taken the fair housing workshops through employer Charlotte Housing Authority and former "secret shopper" for City of Charlotte Community Relations Dept
 The attorney for the company gave us training on fair housing.
 Through interaction with our Gastonia's Housing/Neighborhood staff
 Through my job with Human Services
 Through obtaining a mortgage
 Through presentations and training by the City of Charlotte and by assisting clients.
 Through providing housing to homeless individuals and families.
 Through real estate training programs and housing fairs.
 Through the Anson County Economic Development
 Through various webinars and presentations hosted by HUD and other organizations.
 through work
 through work as a property manager and asset manager of rental housing
 through work experience
 Through work.
 Through working in the public sector
 through working with the community
 Thru my real estate agent
 Thru training on the job.
 training
 training & conferences
 Training opportunities via employment.
 Trainings

Upon approval for Supportive Housing Grants and while assisting clients with obtaining housing.
 Via working with other community housing agencies
 Was employed as a lender/application evaluator prior to retirement.
 We provide both transitional & permanent housing in our programs. We also refer the majority of our transitional residents to outside permanent housing. Since they are people with disabilities and challenges we encounter challenges to Fair Housing when facing foreclosure
 When you own property.... you become aware of the laws involved with landlord/tenants.
 Work in affordable housing, attend annual fair housing trainings, and possess a NAHMA Fair Housing Compliance certification.
 Work in local government - familiarity is relative to zoning cases and exclusionary zoning.
 Work related training.
 Working closely with HUD to ensure our clients are not discriminated against.
 working with clients and housing issues for homeless and disabled
 Working with Kelly Sifford in the Commerce Department, who makes us aware of information.
 Workplace
 workshops

Table 2.H.10
How should fair housing laws be changed?

Centralina Council of Governments
 2013 Fair Housing Survey

Comments:

Abolish them
 Abolish them.
 add sexual orientation
 at some point reason has to prevail. How many times can a person file a complaint and not agree to a rational solution/accommodation. how many times does a dv person get to move and continue to allow banned abuser back into unit? How many times can you file a complaint regarding issues the average homeowner deal with everyday (if your house is dirty you have mold, etc.)
 because some people don't have the income to live in place that they would like their should be more subsidized housing for people to apply to and if you have a record it should go by how long ago it was.
 Better enforcement
 By housing type
 Fair Housing Laws are antiquated and unnecessary in today's market...eliminate the laws in their entirety.
 I don't believe such laws to still be necessary and believe such matters should be left up to the free market.
 I feel like residents to get what they want as in if they want to move and they say they are afraid of their boyfriend/spouse and you move them and next week they are living together again I feel they should be protected but how many times should they be moved before enough is enough this is just 1 example
 I think age should be a protected class. If a young person applies for an apartment he or she should not be automatically neighbors to another young person and the same with elderly.
 I think people should be sent out as testers randomly to see if people ARE being discriminated against especially in areas that are predominantly of one race and higher income. Not only when someone makes a complaint but as routine. Apartment managers and home owners ought not be aware of the complaint.
 I think that it is sometimes a way out for people having to work because they are to lazy. personally whomever is living in the house if not disabled, they should have to work and if that would happen I think you would see a drop in the state and federal funding for leaches on the government because they are to lazy. I think it is unfair for me to be a hard working citizen that pays bills and I have a high risk job and sometimes struggles and to see people who live in section 8 or HUD housing have 50 inch tvs, brand new cars with rims, brand new phones, and nice clothes and they brag about it. Also I believe that if you are in section 8 or HUD housing and you are charged with any kind of drug or weapons violation then you should not be given government assistance because if you can buy drugs maybe you could save up and pay rent on your own without the government and normal citizen having to keep you up.
 If our tax money is being spent on housing there should be rules investigated and enforced on upkeep and unlawful activities.
 In my state NC, it should include sexual orientation
 Include the under represented, those with no income or little income to live in a decent area instead of a slum like area
 Issues surrounding income types. For example an individual with income from employment vs. an individual with disability income. Both should receive equal consideration, including those with Section 8 vouchers.
 it should also include sexual orientation
 It should be based solely on whether or not a person or person(s) can afford the house they wish to purchase.
 It should include persons with criminal background.
 It would have to be Proven to Me that they are.
 More enforcement!!
 N/A

Need more decent places for people to live. I can't believe I'm in the position I'm in at the present time because I worked very hard, raised my children by myself and did all of the right things. Then i started going blind.

noone except minorities ever receive anything from HUD, why don't poor white people ever get homes?

OPEN UP the Section 8 housing again! I don't buy that it's been closed for 4 YEARS!

OVERBEARING

place affordable housing more appropriately in neighborhoods

SEEM TO BE WORKING JUST FINE

sexual orientation

Should include other class of people such as sexual gender and preference

Simplification

stronger enforcement mechanisms, include orior criminal record and sexual preference as protected category

That should make it difficult for people to hide behind them. Basically it is a 2 way street landlords should have to comply as well as renters who use their status to manipulate the situation.

The entire law should be reviewed.

The people that really need housing can't get it for young girls housing boyfriend s

there is always room for improvement.

They need to be eliminated. If you work for a living you are able to live in your income level

They should be expanded to include sexual orientation to protect LGBT members of our society from discrimination.

to help low income families more

To prohibit discrimination on the basis of the tenant's source of income or rental payment.

we should not have special laws specific to enforce non-discrimination - that only leads to discrimination against the non protect classes

White people are discriminated against. Thus these laws are unconstitutional but hey its white people suffering so its OK I guess.

Local Fair Housing

Table 2.H.11
Are there any specific geographic areas that have fair housing problems?

Centralina Council of Governments
 2013 Fair Housing Survey

Comments:
<p>ALL</p> <p>Alot of folks are excluded because of the cost of housing, not because the are part of a particular group</p> <p>Areas where they won't allow affordable housing because the neighborhood is too expnsive.</p> <p>Ballentine Community in charlotte has fought and won to stop the building of affordable housing.</p> <p>Ballyntine and Southpark areas strongly oppose any development of affordable housing and with significant neighborhood, or area, outcry and use of affluence, always bar any such development.</p> <p>Chalotte,NC</p> <p>Dilworth, Myers Park, Freedom Park, South Park, South End, etc. No updates to other areas such as Eastway, Sugar Creek, East/West Charlotte</p> <p>every low cost housing project in Bessemer City is full of drugs, illegals and crime</p> <p>glendale ave has rental that needs checking for construction, mole, wiring, etc.</p> <p>Highland in Gastonia, Belmont and its aversion for multi-family development; overstock of aging homes that have been converted to rental; employment opportunities outside of low-paying service industry positions.</p> <p>low income areas seem to have the biggest issues...Logan Community for example</p> <p>maybe south and south west charlotte</p> <p>No housing for disabled</p> <p>preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)</p> <p>probably the more affluent areas</p> <p>Question implies an issue I am not sure exists.</p> <p>Renters drag down my house values and make a mess.</p> <p>Section 8.</p> <p>south end of Sedgefield -- need better standards to get rid of criminal elements</p> <p>the south side of Charlotte and Mecklenburg County</p> <p>They have the support to deny zoning in some areas due to neighborhood resistance. to NIMBY.</p> <p>this survey has my blood pressure sky high and I am done with it! YOU know good and well! what is going on in the Charlotte area!</p> <p>Too many people trying to live in the accessible urban cores of Concord & Kannapolis can't find affordable housing, forcing those</p>

not fortunate enough to find suitable housing into the outlying areas of the county.
too much concentration in east charlotte. No lower income housing in south charlotte.
waiting list

Table 2.H.12
Please share any additional comments.

Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>Abolish fair housing and let the free market dictate where people live</p> <p>Again, I feel buyer with limited funds for downpayment are penalized and not able to purchase a foreclosure like a cash buyer. clients denied housing d/t criminal charges, which are more highly concentrated among those of particular races or with certain disabilities (i.e., mental health diagnoses)</p> <p>Descisions in this area should rest upon locally elected officials shoulders, not outside agencies.</p> <p>Everyone needs to be educated on these issues, even those who try to regulate them. Forms of redlining and discrimination still exist. People need to be able to spot them, this is were education comes in.</p> <p>government regulations are always screaming not to discriminate and make more laws that protect the protect classes. These regulations make it hard not to discriminate against the non-protected classes.</p> <p>I do not feel I have much information readily available in order to be able to answer these questions with some degree of knowledge.</p> <p>I feel humiliated by the way I have been treated when trying to get answers to my questions. So many managers in Charlotte are so abrupt and have told me there will not be any vacancies even though they are showing a wait list. With my vision problems, i really need to close to public transportation. i can still drive in the daytime, but that could change overnight.</p> <p>I need more information and knowlwdge</p> <p>In my experience , most people who report have landlord tenant issues not fair housing issues. If anything, fair housing is under reported.</p> <p>Many years of real estate industry and construction experience coupled with years of involvement on Planning Boards and Boards of Adjustment lead me to a conclusion that Gastonia and Gaston County lack Fair Housing issues on any but an isolated and infrequent basis.</p> <p>No comments</p> <p>none</p> <p>SEE directly above answer! I hope and pray you get found out by a larger govt entity!</p> <p>Some of the new ADA rules for new development are very difficult to comply with and create problems. examples, latches on windows = pull strings (choking hazards for kids), lower breaker box = hazard for kids. Accessibility when there is an environmental obstruction, like a giant hill in a neighborhood on the way to an amenity, should be considered too. That should not be absorbed by everyone else in a neighborhood.</p> <p>sometimed NIMBY changes rezoning decisions to block nc tax credit multifamily housing devlopment</p> <p>This Survey is very limited in Scope and appears to Discriminatory, itself.</p> <p>What program would community non-profit building be consider under the plans?</p>

Fair Housing in the Private Sector

Table 2.H.13
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>affordability and adequateness</p> <p>certain areas dont accept renters</p> <p>credit reporting, offender status - nonviolent/misdemeanor; application costs; local rent levels in "good" school zones</p> <p>Depends on the Property, Owners, Prop Mgt, agencies and Gov. guidelines, policies & courses of Business</p> <p>Differences in income sources.</p> <p>Disabled</p> <p>discrimination against ex-offenders, families with children, especially racial or ethnic minority families with children</p> <p>Don't rent to druggies and deadbeats.</p> <p>Have heard of landlords refusing to rent based on race.</p> <p>I am a property manager and some private landlords will contact me for property management services and then tell me that they don't want any children living in their house because children will cause damage. I let them know that I cannot discriminate based</p>

on familial status and usually turn down the business. I think a lot of individual owners of single family or condo/townhouse rental stock are discriminating in their selection of tenants.

I am certain that it does go on!

I don't think people know where to go to report.

I had a friend who was denied a lease b/c she had children.

I have been told by a property manager that they were not set up to house "mental patients" and they did not have any apartments that did not have a neighbor on either side.

Income. I have been told that the North Carolina laws require income to be three (3) times as much as what the rent would be, i.e. rent is \$600.00 income must be at least \$1,800.00. I experienced this when I first moved here. Although I could afford more I was forced to live in a low income complex and it was not as safe. You can buy a home with ratios of 45% of your income, not 33%. Very unfair.

it only caters to blacks and hispanics. I know white people who could use a low cost place to live too

Landlords may discriminate against possible renters

limitations as to location of rental housing dispersion around the community

linguistic profiling

my biggest concerns are conditions of rental.

Not enough options, not enough landlords willing to work with housing programs, not enough landlords willing to keep properties up to code.

Not renting to non-whites in certain areas

Perceptions that people of a certain race or ethnicity are "undesirable" or "troublemakers"

private landlords and management companies often use the application process to screen individuals or families. many places charge an application fee, or charge additional to run a credit check, while often failing to check with prior landlords or circumstances. This is just the tip of the iceberg. We have found many LIHTC complexes that manipulate the "targeted" apartment unit with "waiting lists" and higher deposit requirements.

Private landlords who restrict access to applicants based upon applicants' perceived lifestyle(s)

race

Race

Refusing to rent because of a number of children and color.

refusing to rent to HCVP

Renters are resistant if you are from section 8 . This is hard to police because the person is hesitant to report it

renters rebuffed based on race/nationality by landlords says units are already rented....many times based only on the sound of someone's voice over the phone. Most stories of this nature involve small time landlords with only 1 or 2 units.

restrictive selection criteria - tight credit and criminal standards in affordable housing;

Some landlords refuse to rent to Ts who have Sec. 8 Housing Choice Vouchers, which has discriminatory impact on people of color

South Charlotte and Ballantyne

There are several landlords that will not rent to clients based upon race although they do not say it. I have observed that only one race occupies their units.

There seem to be none.

Table 2.H.14

Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?

Centralina Council of Governments
2013 Fair Housing Survey

Comments:

Agents often do subliminal steering.

All real estate agents are just there to get paid. Areas with better schools command higher real estate prices.

families with children, especially racial or ethnic minority families with children

Not enough.

Not sure but suspect it is

realtors make assumptions about their clients

Realtors showing affluent newcomers only housing in the South/Southeast Charlotte area, rather than more fully exploring options on the East or West sides of the community

School districts can be used to restrict undesired buyers from ever even seeing homes in certain areas of town. Likewise the reverse is true

Schools are important to families and they make decisions based on where the children would go to school. It is the Buyer/Renter using that as a screening criteria not the Builder, Broker, Landlord.

Showing homes based on national origin- steering

This has never really changed, just much more subtle. Race, type of job, and certainly married versus unmarried, are "guided" to "hot" or "promising" neighborhoods. Public School quality is often discussed...

Table 2.H.15
Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?

Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>another JOKE for those who are disabled...and WE are the ones with long term RELIABLE income!</p> <p>bank of america</p> <p>Banks have applied higher standards and discounted income to deny mortgages</p> <p>Check the actuarial tables for loan failure. This is the crap that led to our 2008 collapse, you stinking socialist. America is a meritocracy and a capitalist system that has freed and provided success for more people anywhere by far.</p> <p>First time buyers needing 97% or 100% financing cannot purchase a lot of the foreclosures because the appraiser would note a repair and the seller of these foreclosures will not allow work to be done prior to closing. So these buyers lose the opportunity to get a good deal like a cash buyer. It would seem reasonable to allow money to be held in escrow for simple repairs of these home. The lender will not allow it to close without repairs completed that an appraiser would not and the seller will not allow work to be done on a home until after closing.</p> <p>Have heard this is often a problem but don't know firsthand since most of our referrals can purchase. We run into it in rentals, though.,</p> <p>higher rates for people of color</p> <p>I am a victim of predatory lending. My interest rate on the house in which I live presently is outrageous. i know I must sell or give up this house, but i put down a substantial down payment. So I plan to sell the house in the near future after I done a few things that must be done.</p> <p>I don't think the mortgage and home lending industry is directly discriminating, however, there have been studies showing that the credit scoring companies tend to give higher scores to women vs. men. Since the credit score determines the interest rate, I think any bias in the credit scoring process is creating discrimination in the lending process.</p> <p>I have read about this but no first hand info</p> <p>In my experience lending is based on credit review and underwriting criteria and nothing else.</p> <p>It is getting better but still happens with the underwriting guidelines the Federal Gov't requires of lenders.</p> <p>just a perception, nothing concrete at this time.Credit barriers exist at all levels, but it seems that banking profit margins are doing quite well in the Charlotte market.</p> <p>lack of public funding made available to certain specific groups - such as homeless men (homeless families or women get preference) - specified special needs populations (people living with AIDS, chronically mentally ill) - city and county administrators and elected officials steering developers away from projects that would serve some of the most underserved populations(homelessmen, AIDs, chronically mentally ill, ex-convicts)</p> <p>Look around.</p> <p>mortgage brokers sell "typical clients" to the preffered lenders while other clients get outsourced</p> <p>Not sure but suspect it is</p> <p>Not sure of who is impacted but less sophisticated or lower educated applicants can be pulled into less than desirable situations</p> <p>Offering better interest rates in "better" neighborhoods (white/affluent neighborhoods)</p> <p>Offering higher interest rates to women and racial and ethnic minorities</p> <p>people not being offered the ability to refinance</p> <p>People who do not work for a living are able to acquire loans at a reduced rate while people who have had the same residence for years are not able to get a reduced rate rewrite. Lenders are not allowing honest taxpayers a break.</p> <p>Race</p> <p>Race or gender should play no part in a financial decision. Only your ability to pay the loan back. If you are a higher risk you should pay a higher rate period.</p> <p>Racial barriers</p> <p>single mothers are looked down on</p> <p>Some groups are denied more than others</p> <p>the exact opposite, whites pay a higher rate</p> <p>There is a lack of trust in regards to certain races. I believe the loan percentages of mortgages to various races should be monitored more closely.</p> <p>This may be dicriminatory. However, in reality those Demographics typically have less than favorable Credit.</p> <p>Using small credit issues to increase interest or deny loans . In some cases such as Beazer Mortgage provided mortgages that was not affordable to homeowners.</p>

Table 2.H.16**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>Again it's up to the Developer's scope of the Development & Marketing Plan. Again, that is their Right and is Public Knowledge. ANO zero elevators in ANY of them, also! I don't use a wheelchair, yet, but I can NOT walk up 3 flights of stairs, either! And all those newly built "lofts" in NODA or Uptown Charlotte that are giving the builders tax breaks, etc for a % of the apts to go to 'low income' people...that never happens, either! You think NOBODY is paying attention to this??? LOOK AGAIN!</p> <p>Availability of land to construct new affordable housing for senior and disables individuals, and the new motion to remove the exemption to the housing policy for such development.</p> <p>Finding handicap accessible units in our area is very difficult and does not appear to be a priority of the builders and/or developers I think this is mostly regulated</p> <p>it is more in the development area that the actual construction or design - developers want to build what their greatest margins of profit may hold, not what is best-suited for a community or neighborhood.</p> <p>limited access to the handicap</p> <p>Making a ramp that assist those with wheelchairs etc.</p> <p>Many of the new home subdivisions that I have been in recently, still have narrow door entrances.</p> <p>Race</p> <p>the code enforcement for sidewalks is OK, but new apartments ae not required because of cost and tghta they ae not public buildings</p> <p>The construction design standards do not require extra-wide doors for access by motorized wheelchairs, which affects a small segment of the disabled community.</p> <p>to keep out handicapped</p>

Table 2.H.17**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>both homeowner insurance and property insurance for organizations are rated higher in poorer neighborhoods or if over a certain number of "subsidized" units. More and more "Exclusions" are beginning to appear, and less and less companies are writing certain kinds of coverages.</p> <p>Credit</p> <p>Forced home repairs to maintain insurance can be prohibitive</p> <p>higher property insurance rates for properties that accept federal rental assistance subsidies</p> <p>higher rates for people of color</p> <p>Insurance Risk underwriting is currently running contra to the ADA.</p> <p>Limiting policies and coverages for racial minorities</p> <p>read about it. no first hand info</p> <p>State Farm is eliminating homeowners insurance policies for city neighborhoods</p> <p>Suspect it is</p> <p>Zip codes affect insurance rates</p>

Table 2.H.18

Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?

Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>"Redlining" as a practice in neighborhoods on the East and West sides of Charlotte again, a very subtle procedure - the seeking of "comp" or comparables in some neighborhoods can be a bit daunting, so it appears that some appraisers, who are less than "arms length" from the realtor are influenced both for the good and bad. Appraiser that take off value because it is in a minority neighborhood . Appraisal was challenge and another one was done to shoe the real value.</p> <p>appraisers often use limited range of comps for valuing the house. the Banks can require them to use a consistent ranges, eg of 5 miles or less</p> <p>Basing home values on the ethnic composition of neighborhoods</p> <p>I live in a neighborhood that is very nice. So many of the residents have passed away, and their heirs constantly either rent to people who I fear or they just leave the property sitting empty. I always have walked, but have stopped for the time being since a man dropped a gun when I was walking. Scared me and I don't scare easily.</p> <p>It is apparent in Charlotte based on the spike in home values in different neighborhoods.</p> <p>No barriers only comps should be used. Your agenda is clear.</p> <p>Race</p> <p>rating homes lower value in majority of african american communities</p> <p>read about it. no first hand info</p> <p>Still happens. Some appraisers still give lower values due to the areas composition which in some cases is justified because of safety or high crime or risk.</p> <p>Subtle use of ethnicity</p> <p>The barriers are based on Historical Trends and the Marketability to those with appropriate Credit. Rational & Prudent.</p> <p>The example does occur.</p> <p>The more black or Mexican the higher the homes and rent</p> <p>with concentration of poverty, property values are low</p>

Table 2.H.19

Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?

Centralina Council of Governments
2013 Fair Housing Survey

Comments:
<p>Generally race and class continue to have an influence on our market.</p> <p>In Gastonia, the city council has limited the number of apartment complexes that could be built in any one city ward. It does limit development to in-fill and promotes a long-term gentrification if there were positive employment behind it.</p> <p>Lack of affordable housing! All of the new complexes that are being built are luxury lofts at \$1000 for a studio or \$950-1200 for a 1 bedroom room. The working class cannot afford to pay these rates. If the minimum wage is \$7.25, for whom are we building these apartments?</p> <p>Not enough services</p> <p>Not renting to single Female/Mother-because they can't "take care of problems"</p> <p>Rental housing for felons leaving/having left prison.</p> <p>Shelter, get to work.</p> <p>Some of the non-profit housing agencies won't take people with poor credit histories or that don't fit a profile to succeed in their program.</p> <p>state and local government refusing to make accommodation to low income residents to allow them to remain in their homes as property taxes rise in gentrifying neighborhoods (except for the elderly exception) - the residents are forced from their homes due to higher valuations resulting in higher property taxes that they cannot afford</p> <p>Supportive services and expansion are being denied in various areas and reinforced by outdated planning models and the motion to remove availability for such service centers from housing policy.</p> <p>The whole housing system is CORRUPT.</p> <p>Too many to discuss or are even know to exist.</p> <p>transitional housing and supportive housing for the disabled....same issue as listed above</p>

FAIR HOUSING IN THE PUBLIC SECTOR

Table 2.H.20

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>Again, the exemption to the housing policy for senior and disabled housing pertaining to new construction is proposed for removal, further limiting any new units available in a "bottle-necked" region.</p> <p>ALMOST ALL LOW INCOME HOUSING STAYS IN LOW INCOME AREAS</p> <p>ballanyne</p> <p>charlotte policy effectively required an exception to placing just about any affordable subsidized housing, which then allows the city to dictate who may or may not be served, regardless of where the greatest need is - locational policy -</p> <p>City council allows certain neighborhoods to defer/stop new public housing to be build on their land</p> <p>City of Belmont, City of Lowell, City of Gastonia - through their land use policies - which in many cases specific "concentrations" of "affordable housing" or "low-income housing"</p> <p>Gastonia has a policy against large apartment complexes by allowing only I beleive 80 units and carefully working against clustering in an area.</p> <p>it is called zoning</p> <p>Locational policy limits where housing can be built</p> <p>Low income housing is sprouting up around and too close to traditional middle and upper income developments, reducing existing home values</p> <p>Multi family housing is concentrated in East Charlotte. It should be spread to other parts of Charlotte</p> <p>Multi tenant should only be located where you bring the development to the utilities. Sewer hookup is the trump card.</p> <p>Multi-family should not be limited to a certain area of town.</p> <p>NIMBY is alive & well.</p> <p>Our City Council has turned down a number of projects for affordable housing in what they determine to be "nicer" neighborhoods.</p> <p>Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors</p> <p>read about it</p> <p>Section 8 is given in low income and crime ridden areas only as if everyone on section 8 are thugs and poor tenants.</p> <p>Some jurisdictions dictate large lot zoning that increases costs.</p> <p>South Charlottestatements like not in my neighborhood.</p> <p>Suburban residents disfavor low-income neighbors.</p> <p>Suspect it is</p> <p>The housing location policy in the city of Charlotte attempts to distribute affordable housing throughout the city so that stable neighborhoods can help create stable environments for people in transition. The neighbors in these stable neighborhoods, however, fight it tooth and nail and the city and the developers cave in to them. I'm thinking specifically of the affordable housing complex that was planned in the Ballantyne area of Charlotte. The Ballantyne neighbors fought it, and the complex didn't happen. We shouldn't allow citizens to prevent us from fairly applying fair housing standards. We also have neighborhoods that fight against having multi-family housing or more affordable housing developments built near them. The city needs to take its responsibility for housing equity over and above the neighbor's complaints.</p> <p>The last question began to address this...</p> <p>There are too few parcels of land in the wealthy, white sections of Charlotte that are zoned for multi-family use, and the rule requiring a 3/4 vote to rezone property after a "protest" by contiguous neighbors is too burdensome to make low-income housing feasible.</p> <p>Through zoning these landuses are clustered together in certain areas of the City.</p> <p>When affordable housing is recommended in southeast Mecklenburg there is resistance When high end housing is recommended there is acceptance</p> <p>When residents of a higher income did not want affordable housing units in their neighborhood, so the city did not re-zone the area for the development</p> <p>zoning is impossible in middle class neighborhoods</p>

Table 2.H.21**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>1/4 mile restriction. And, again. NIMBY-ism. Burdensome city standards for shelter locations current law that restrict affordable housing. Don't bring my paid-for property's value down for your sick feel good social imperatives. easily zoned in low income areas fill dependant on the zoning committee Gastonia has been very careful to follow the law on Group Homes In helping ARC a few years ago, it was difficult to find a small piece of property close to the needed amenities that had the necessary zoning. just the opposite -- the low income zone should be more tightly restricted and not in Sedgefield, Myers Park or Dilworth Limit the number of affordable units that can be built due to lot size Limit to density and FAR raise housing cost. Many barriers to overcome to provide housing due to zoning having restrictions on how close group homes can be built to one another. Minimizing area of mobile home permit by right NIMBY and distances from schools, churches, etc. NIMBY politics Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors preventing building of affordable housing in south end of town. Not In my Backyard (NIMB) Refer to question 1. Restrict's group homes from neighborhoods Same as in # 1 above. Same situation as question 1 see #1 above - also locational policy around transit areas - the restrictions limiting any one property to 25% affordable effectively eliminates the major funding source for low income rental units- the low income housing tax credit- due to state requirements that properties be 100% affordable Some areas need restriction because of the lack of transportation or emergency services or the distance of these services. Others because of the type of group home. There are strict limitations on the placement of group homes in our community and this issue needs to be address so that they can be placed in more neighborhoods There seem to be none They should not be in neighborhoods that would drive down home values. Decreasing home values hurt the homeowner as well as the city and county tax base. this is where NIMBY takes over if there are rezoning requests or conditional use requests. Zoning Zoning decisions are sometimes heavily influenced by the abundance of lack of \$\$</p>

Table 2.H.22**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>Code Enforcement should take more enforcement actions against property owners. There are numerous homes in our area in much needed repair. Contact Love, Inc. You will find many low income individuals living in substandard conditions due to slum lords and poor property management. If we are going to have immigrants They need to be intermixed with existancing residences in order to insure that we have an english speaking population. inconsistently enforced or reviewed. possibly lack of cultural competencies and awareness of who lives where. residents accepting problems, fear of deportation there are many substandard units in Concord/Cabarrus County that need to be addressed. Code enforcement is working hard, but the process is slow given the large supply of homes that need attention. Why would you assume they would only be in immigrant communities and how would you define that.</p>

Table 2.H.23**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>Lack of tax incentives for making affordable housing in all areas of the city</p> <p>Need incentives</p> <p>No incentives</p> <p>read about mixed results in incentives</p> <p>unwillingness/inability of city and state to create a property tax abatementfor low income homeowners in gentrifying neighborhoods effectively forces residents to sell when property values rise and owners cannot afford higher property taxes - tears communitites apart and forces people from their homes</p> <p>We need to re-evaluate our people on disability. Far too many are not elegible to recieve benefitsli am a disabled veteran.</p> <p>Why does there always have to be a tax incentive for everything?let the market decide.</p>

Table 2.H.24**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>City and county departments don't often talk to each other, or even to similar departments within their own government. It is really poor leadership</p> <p>English should be enforced, this is AMERICA</p> <p>English should be the only language. Too much money spent on having multiple languages printed.</p> <p>If you live in the US Learn the language.</p> <p>planning department has VERY arbitrary discretion to demand changes to design and other requirements that add sufficient additional costs that the proposed housing targeted toward fair housing groups cannot be built/is too expensive to build.</p> <p>preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)</p> <p>Sorry, English only. There has to be a standard.</p> <p>there is an effort to improve this</p> <p>This is America asshole. We speak English .</p> <p>This is America Learn the English language then there will be no impediments or barriers.</p> <p>We are a small town and I know that we do not offer alternative language.</p>

Table 2.H.25**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>complaints of electrical problem,</p> <p>Housing codes do not seem to be enforced with the same stringency in non owner occupied areas as they are in owner occupied areas</p> <p>I have a GC license. It's pretty black and white.</p> <p>NC Building Code is NC Building Code for all types of construction is it not?</p> <p>NC Code, ADA standards and sometimes County interpretations seem to conflict</p> <p>Never being able to talk to anyone about accessible housing. Leave msgs., but calls are not returned. So I just gave up.</p> <p>Short handed inspection staff has slowed the process in the past several months in Cabarrus County.</p> <p>The inspectors have standards they follow and in some cases those standards are excessive and or made up as they procede.</p> <p>The interpretation of standards varies greatly.</p> <p>there are many - depending on if the city or county is responsible for the inspections, also dependent on the interpretation of the individual inspector and whether that person is having a good day or not.</p> <p>There seem to be some standards that are too restrictive.</p> <p>To much regulation</p>

Table 2.H.26**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>ballantye BASED ON WHERE THEY END UP. can't answer that at this time. many policies are subject to the members of a council elected / seated at a specific time. Sometimes policies and plans set by one group, get ignored or changed within a two year period. City council willness to enforce the policies and the approval of bond funding to provide incentives emphasis on and economic favoring of greenfield sprawl over urban infill and redevelopment Goes back to sewer. No sewer it doesn't matter where you are, there will be no development. good policies mostly but inconsistent leadership and enforcement Housing for groups of homeless. It would appear expensive housing is being built in specific areas to push the low income households out of the "most desirable" areas of the city. Lack of incentives for making affordable housing in all areas of the city, policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors preventing building of affordable housing in south end of town. Not In my Backyard (NIMB) Refer to question 1. The housing location policy that prohibits construction of affordable family housing within a half-mile of another assisted development is too limiting, in light of the severe lack of undeveloped land with multi-family zoning. Too much regulation, limiting With the exception of downtown I am unaware of any development incentives in any area of Gastonia.</p>

Table 2.H.27**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
<p>"the Ditch", Hwy 74/29, I-85, bus routes, no routes A bunch of empty busses from downtown and griertown go by my house everyday. Waste of taxpayer money . Age for employment - transportation isn't currently a problem. An effective way to communicate these services and opportunities to the the lower economic groups Bus stops need to be closer to government facilities especially for clients that are handicap. Bus system in our county / city is not effective. To travel from Belmont to Dallas (east edge to center of county) requires the rider to make several transfers and requires 6 am departure and a 6 pm return. 12 hour time investment for this short journey Bus transit limited in many low income areas and deficient in other areas making it hard to develop affordable housing efficiency of public transit through out the entire region. The various systems only accomodate specific employers or types of workers and is not effectively connecting. employment services - disabled are "encouraged to seek employment elsewhere" even if disability does not affect job Far too less stops on the edge of town I think that there are federal grants that are able to be applied for to help others with transportation, but the local county commissioners refuse to allow the government to apply for them, because they say that we should not use federal dollars (that people can walk) I work in public transportation, and we receive a number of requests from residents in Cabarrus County that request bus service to where they can afford to live. We are unable to meet those requests as they are often 1-4 miles from the outer limits of our service area, well outside our urban core and even outside suburbia, often in fringe rural areas of the county, because apartments, homes or trailer parks that they can afford to live in are located in these outlying areas. It has been proposed that any new development of affordable housing be removed from primary public transportation centers. Lack of being able to obtain a valid ID because of not having an address. Not being able to obtain a new Social Security card because of not having a valid ID. lack of public transportation for night shift workers lack of transportation Lack of transportation, need for employment services, need for child care Limited tranporation funding. Many</p>

NO TRANSPORTATION OUTSIDE OF CITY LIMITS AND WITH THAT IT LIMITS WHERE FOLKS CAN BE HOUSED IF NO TRANSPORTATION. if YOU PUT EVERYONE TOGETHER IN SAME LOCATION ..YOU ASK FOR TROUBLE WHICH INCREASES THE CRIME RATE

not enough public transportation

public transportation in Charlotte in not very convenient

There is no public bus service from Gastonia to Belmont where our agency is located during regular business hours

There is no public transportation in Anson County. There is however, Anson County Transportation System funded by the State Transportation

Transportation budgets have been slashed limiting non medical travel.

transportation is always an issue - particularly with the county-wide ACCESS program. indiscriminately punitive against the very people the grants and programs are designed to assist.

Transportation is an issue for many low income families we deal with. Simply getting to service can be difficult, costly and time consuming. If they show up without all the necessary info/documents, they must come back again...incurring the cost/time all over again.

Very limited public transportation

We have a real lack of public transportation in Charlotte, so people that need access to public transportation have limited housing options, and all of those options tend to be in the poorest part of the community.

We have city buses that are capable of carrying 60 people and are never 1/2 full.

Table 2.H.28

Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?

Centralina Council of Governments
2013 Fair Housing Survey Data

Comments:
As I said the out reach is poor. I use to give presentations on the weekends at the local library and community centers. In doing so I made up flyers and ask volunteers to hand deliver these flyers to the homes and apts. in the surrounding area afterwards a pizza lunch was provided to the volunteers.
Charlotte housing authority
Hope so
Many
Mecklenburg County should not allow only luxury apartments in the most desirable neighborhoods. There should be affordable housing throughout the city in all areas.
None
not overtly. most just inconsistent applications of the existing policies, or lengthy delays in implementation of policies or regulations
Permit fees,
poorly educated elected officials in a majority, lack of openness in decision-making process, and a highly reactionary approach to long-term planning or consensus-building throughout the community.
see all above -
The Gastonis Housing Authority is not user friendly to applicants
The Housing Choice Voucher Program does not pay market rates, now that the rental rates have gone up due to high demand and low supply. This creates a real lack of affordable housing because a landlord wants market rate rent, rather than the amount provided by the voucher program. Unfortunately, this tends to limit rentals among minorities since the participants in the Housing Choice Voucher Program tend to be disproportionately minority.
they're called democrats
Too many zoning laws that prevent site development for certain people which is a discrimination issue
Transfers from one property to another is far to complicated.
we are an expensive community to build in and one reason is that we have very strict design standards

I. 2013 HOUSING NEEDS SURVEY

Table 2.I.1

Role of Respondent

Centralina Council of Governments
2013 Housing Needs Survey

Primary Role	Total
Real Estate	79
Homeowner	65
Local Government	64
Advocate	46
Construction/Development	16
Renter/Tenant	9
Property Management	7
Banking/Finance	4
Law/Legal Services	4
Other Role	30
Missing	5
Total	329

Table 2.I.2

Please rate the need for the following Housing activities

Centralina Council of Governments
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	18	74	89	41	107	329
Construction of new rental housing	22	64	82	54	107	329
Homeowner housing rehabilitation	5	29	92	100	103	329
Rental housing rehabilitation	10	37	72	108	102	329
Housing demolition	21	105	59	38	106	329
Housing redevelopment	9	53	94	56	117	329
Downtown housing	26	68	57	66	112	329
First-time home-buyer assistance	5	39	81	98	106	329
Mixed use housing	20	48	88	61	112	329
Mixed income housing	20	47	78	75	109	329

Table 2.I.3

Please rate the need for the following Housing activities (cont.)

Centralina Council of Governments
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	2	20	80	127	100	329
Retrofitting existing housing to meet seniors' needs	5	44	70	102	108	329
Preservation of federal subsidized housing	23	50	64	80	112	329
Rental Assistance	17	56	58	88	110	329
Energy efficient retrofits	7	37	67	110	108	329
Supportive housing	19	52	65	82	111	329
Transitional housing	14	62	82	62	109	329
Emergency housing	14	62	82	62	109	329
Homeless shelters	27	57	70	65	110	329
Other	2	5	2	11	309	329

Table 2.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Centralina Council of Governments
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	33
Lack of other infrastructure	29
Lack of qualified contractors or builders	14
Lack of available land	52
Cost of land or lot	92
Cost of materials	65
Cost of labor	58
Permitting fees	34
Permitting process	46
Impact fees	20
Construction fees	31
Lot size	20
Density or other zoning requirements	56
Community resistance	81
Current state of the housing market	81
Building codes	30
ADA codes	14
Lack of Affordable housing development policies	69
Lack of adequate public transportation	81
Lack of adequate public safety services	18
Lack of quality public schools	51
Encroachment by commercial or industrial land uses	12

Table 2.I.5
Please rate how the following infrastructure components affect housing production

Centralina Council of Governments
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	17	40	44	70	46	112	329
Public transportation capacity	20	35	51	65	41	117	329
Water system quality	3	13	54	62	66	131	329
Water system capacity	5	18	48	61	70	127	329
Sewer system quality	5	16	54	61	65	128	329
Sewer system capacity	6	19	49	61	65	129	329
Storm water run-off capacity	10	23	60	76	33	127	329
City and county road conditions	12	35	39	74	51	118	329
Sidewalk conditions	20	42	36	66	48	117	329
Pedestrian-friendly places/walkability	21	46	19	53	73	117	329
Bridge conditions	4	31	90	56	23	125	329
Bridge capacity	6	19	101	58	18	127	329
Other	3	1	3	1	2	319	329

Table 2.I.6**Please rate the importance of being close proximity to the following amenities**Centralina Council of Governments
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	3	13	53	95	68	97	329
Restaurants	4	20	89	80	37	99	329
Public transportation	14	21	50	69	76	99	329
Quality K-12 public schools	3	4	16	64	141	101	329
Day care	9	16	50	93	57	104	329
Retail shopping	2	18	87	82	40	100	329
Grocery stores	1	2	27	111	89	99	329
Park and recreational facilities	4	14	65	87	55	104	329
Highway access	7	20	75	77	46	104	329
Pharmacies	5	19	53	85	64	103	329
Other	2			3	2	322	329

Table 2.I.7**Please rate the need for the following housing types for special needs population**Centralina Council of Governments
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	11	68	60	75	115	329
Transitional housing	13	64	69	67	116	329
Shelters for youth	15	72	66	62	114	329
Senior housing	2	27	85	104	111	329
Nursing homes or assisted living facilities	7	39	110	59	114	329
Housing designed for persons with disabilities	4	39	89	87	110	329
Supportive housing	15	40	68	84	122	329
Other	1		1	10	317	329

Table 2.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**Centralina Council of Governments
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)	2	30	85	99	113	329
The frail elderly (age 85+)	5	27	84	97	116	329
Persons with severe mental illness	10	44	63	93	119	329
Persons with physical disabilities	5	42	92	72	118	329
Persons with developmental disabilities	7	49	87	71	115	329
Persons with substance abuse addictions	13	43	82	71	120	329
Persons with HIV/AIDS	18	63	86	39	123	329
Victims of domestic violence	6	28	101	78	116	329
Veterans	2	21	80	106	120	329
Homeless persons	12	50	57	93	117	329
Persons recently released from prison	18	59	60	67	125	329
Other	1	1	2	5	320	329

NARRATIVE COMMENTS

Table 2.I.9
What other type of housing activity are you considering?

Centralina Council of Governments
2013 Housing Needs Survey

Comments:
<p>additional subsidized housing Codes, revisions for accessory dwellings. Construction of new affordable energy efficient small size housing on infill lots Coordination of housing between different practitioners on the continuum Disaster relief-ready housing, perhaps prefab cubes easily transported to areas in need. Establish land banks to purchase properties Foreclosure assistance Housing for offenders Housing for students Housing specific to disability community both person with intellectual/developmental disabilities and persons with mental health issues Individuals with Developmental Disabilities Low income apartments for people with disabilities Low income/Sliding scale housing multi-generational housing on a single lot Need affordable senior housing in a quiet neighborhood and close to doctors, stores and medical and have alternate transportation available. Affordable housing, not the 400,000 big houses. new construction for first time home buyers ordinances for landlords to keep their property in shape, get rid of eyesore rundown homes, enforce lawn upkeep, and ordinances to keep cars off lawns. There are plenty of rental homes but they are rundown and make our town look trashy. Shared housing-singles & seniors special needs housing transitional Transitional housing to include youth as they are becoming adult especially without support. of parents, like youth again out of foster care. We need medium income / mixed income rental apartments near downtown [and everywhere else...not many apartment options other than government assisted].</p>

Table 2.I.10
What other type of infrastructure components are you considering?

Centralina Council of Governments
2013 Housing Needs Survey

Comments:
<p>Adequate Income Just moved here not informed enough to answer lack of pedestrian access on vehicular bridge not enough sewer lines to reach everyone Proximity to parks(even smaller urban ones) The city keeps raising rates every year. The city streets in some of the low income sections of Salisbury are horrendous. In my neighborhood a perfectly good street was repaved for no reason. It's embarrassing to drive visitors through some parts of town. I live in Country Club Hills where the street was repaved. Tree canopy/ordinance to preserve is needed. You omitted air quality - 9th worst in the nation, not on your list :(</p>

Table 2.I.11
What other amenities are you considering?

Centralina Council of Governments
 2013 Housing Needs Survey

Comments:
Churches cultural amenities, night life cultural opportunities-theater, etc farmers market, local shopping, bike paths Malls and other retail establishments Theaters, movies, exercise, plays, etc. There are no emergency route to get to ER without stopping at red lights of no turn on red. Toom many stop lights during low traffic hours. within short distance of work.

Table 2.I.12
What other types of housing for special needs populations are you considering?

Centralina Council of Governments
 2013 Housing Needs Survey

Comments:
Age in place support needed. Chronically Homeless downtown housing Help with home repairs and maintenance for the windows, elderly, and disabled. Housing that will allow persons with felony convictions to live there. Need a certificate of rehabilitation program like 6 states have. I dont know what "Suppportive housing" is. low income seniors Mental Ill Persons The emergency cubes/house pods I described would be a blessing for many.

Table 2.I.13
What other types of services and facilities for special needs groups are you considering.

Centralina Council of Governments
 2013 Housing Needs Survey

Comments:
Help for people that are not mechanical or gardeners and need help with home repair. Kids againg out fo foster care @ age 18 seniors over 55 sex offenders, youth (16-25), and those exiting the foster care system Sex Offenders, youth 16-25, and those exiting the foster care system Sex Offenders, youths 16-25 and those exiting the foster care system small single apartments for 1 parent families. Victims of disasters like fire and flooding. Youth aging out of foster care into adulthood.

Table 2.I.14
Please share any comments you have about housing needs or barriers.

Centralina Council of Governments
 2013 Housing Needs Survey

Comments:
55+ Buyers want Master on Main, with Quality construction. They are downsizing from Custom-or Semi-custom built homes....few options except Pulte, vinyl sided homes, with lack of upgrades. Also, Bridgemill has some great empty nester floorplans, but not everyone wants to live in a subdivision with a lot of kids. Bonterra---same thing: if we had Quintessa quality with Ranch/Master on Main floorplans. A great need for additional code enforcement personnel. Greater enforcement of current policies. Revision for some.

A need for senior villages for the elderly, widows and couples that can no longer keep up the maintenance of the house. See how Shelby, NC built a senior village around the senior center and close to hospital and stores and alternate transportation.

Affordability for low-income or persons w/ disabilities- long wait lists, lack of any, housing for low income often must live long distances from natural supports

As a Realtor who also owns a property mgmt. company I get a lot of applications for tenants who have a criminal background. Most property mgrs (myself included) will not rent to them. We can't because of risk mgmt, but there is still a need for housing for this population to avoid recidivisions

Barriers are few

Barriers for re homing homeless and those with disabilities is largely There is still a great need.

Barriers include: obtaining photo ID, social security care, time it takes to process these documents and the fact that in order to obtain one, you have to have the other. This does not work quickly if you are trying to house someone who is chronically homeless and may not have either forms of verification. Time it takes to obtain all required services.

Barriers to adequate housing are vast but one basic barrier is affordability of descent housing located near jobs, good schools and healthcare.

Bring in jobs. Jobs bring people. People buy homes.

chemically challenged chronically homeless under 60 AMI

Downtown Rental-New Development

Financial for young professionals affordable housing for low-income

Gastonia needs to expand its public transportation system. People need to be able to get around Gastonia easier even if they do not own a car.

Gastonia/Gaston County do not have cohesive or coherent policies addressing the needs of the communities. It does not help the county by the fact that there are 13 separate and distinct municipalities. Often the ordinances and zoning issues overlap in instances of ETJA and contiguous neighborhoods that may be "inside" or "outside"

General awareness of the problems seems lacking until one is faced with needing to make a change in housing - downsizing, handicapped accessible, closer to amenities, etc.

Governments role in housing has damaged the private sector in supplying the needs of the citizens. Reduce government regulations and encourage housing for all.

high rent and run down rentals unemployment causes co-habitation

Housing should continue to be studied because of the aged population 55-64+

I am 61, soon to be 62. The only transportation I have right now here in Rowan is special transportation that is given only when I have to go to the doctor. I have no transportation, or even sidewalks, to go to other places. I do not drive, and most housing seems to be beyond my reach financially--and many are two-stories, with steps, no ramps, and are not friendly for seniors. This is extremely frustrating; this has made me feel marginalized.

I notice younger people moving to areas like Kannapolis or Concord for rental apartments that are geared toward middle income in a nice area.

I think it will be important to develop affordable housing and mixed use income developments along the transit stops (specifically light rail) as well as in higher quality school districts.

I think programs to assist individuals are great, but I think the tenants should give back through community involvement for the assistance. A housing barrier we currently have in downtown Salisbury is bringing quality tenants to the area, the constant struggle to mix income levels is a huge challenge for us.

In Charlotte, there is currently an issue over an exemption to the housing policy for new affordable housing for senior and disabled persons. There is a motion to remove the exemption, which creates a substantial barrier for new units available. Regarding those that are chronically homeless, the "Housing First" model needs to be adopted in a wider scope to be effective.

In my area there are many senior homeowners who could benefit from grants to assist them rehabilitating their homes.

It's going to be a long time before the housing market changes for the better in this city.

Less Regulations!!!!!!!!!! USDG is a problem, tree save is crazy because we save the worst possible piece of land instead of a good planted plan, storm water rules are insane.

Lincoln county only has a winter homeless shelter and a small domestic violence shelter. There is very little when it comes to income based housing and emergency housing. Those who are homeless have to go to surrounding counties.

Many areas that are "gov't assisted programs" the houses are in bad condition. The buildings for the apartments style homes are in bad condition. The neighborhoods are filled with only one race...either all black or all white or all mexican. Not enough mixed neighborhoods which create a disconnect among races & communities & property values.

Matthews has no housing programs itself. While we are aware of individual cases of specialized need, and aware there are homeless individuals that exist in our Town limits, there has been no community discussion about doing anything, and no expectation the Town should take any specific action.

Mecklenburg seriously needs to address the reasons there is 'flight' to surrounding counties - reasons given are: schools, taxes, crime

money

More business friendly City of Salisbury

More low cost housing. Clean up rundown apt buildings, but you have to have a place for the people to go.

more senior housing and services are needed especially in the city center

Need affordable housing, especially for those eligible for section8

Need financing for Salisbury City houses so OWNER OCCUPANTS can purchase and rehab them. Too many rentals and low rent areas now.

need for coordinated efforts and plans

Need for interested local political will to address the issues

Need funding for abatement of vacant foreclosure porpoerties

Need more emergency and transitional housing, especially for families w/ children.

Need more parks and recreational facilities for all ages.

Need more supportive housing stock. Homelessness can end, if we want it to.

Need to empower Housing Commission to develop new code(s) to monitor rental properties. Many of these homes have bare minimum features to meet code. Rental properties need be considered as an "income generator" for the owner and thus it is a business venture. The property should be subject to additional fee for bulk trash left on the street (sometimes until next trash pickup 7 days later) along with beefing up rental contracts requiring disclosure of inhabitants' names & criminal records.

New construction would certainly introduce new buyers.

NIMBYs (Not In My BackYard), this community has quite a lot of these. Many are willing to help and will talk your ear off about neighborhood revitalization and positive change; unfortunately, in many cases this translates into 'I would be happier without so many poor people near my home.' Again, even up-to-date Renters can be considered 'lazy.' Really, I hear this quite a lot.... 'Yeah, but that area has a lot of Renter's'

no comments

No questions about mobile or manufactured homes? NC is a big producer of these homes. Many manufacturers in the Stanly County

Other than the man hole in my backyard that attracts mosquitoes, the animal patrol needs to come remove the animals that are living in this abandoned house next door.

Our County Commissioners say it all. They have turned builders and developers off to our great town.

Overcoming public misconceptions on various topics like zoning densities to support senior living.

Owners of properties should be required to keep their gutters from filling up with dirt and dribree that go down into the storm drains.

A nice neighborhood that has a few rental houses is spoiled by landlords who let their lawns and gutters get full of weeds and litter.

Rental income is fairly affordable, but the energy efficiency of units is often terribly inefficient and costly to the renter. Utility bills are often higher than monthly rent. the landlord nver has the utilities in their name so there is no incentive to make engergy efficiency improvements. What little rograms that are out there to assit are only provided to the owners and not the renters and are difficult to obtain.

Rising cost of water and waste removal services. These expenses are becoming prohibitive for homeowners and renters. Property tax increases are putting strains on all property owners

Rowan/City of Salisbury has a major issues with absentee landlords. The City needs to enforce regulations and determine a process for penalizing these landlords.

Salisbury already as a facility for homeless and recently released inmates. In fact, Salisbury has become a homeless magnet, where prison releasees and mental hospital releasees are dumped. We're building a mega-shelter for them. "Build it, and they will come" is the city's mantra. They care more about the federal funds to follow this group, than the negative effects on our city.

Salisbury has long ingore the problems of housing. We are already behind, but at least we are starting to relaize that we have a problem. Starting the Housing Advocacy committee was a good strart and I hope there will be many more initatives.

Same as before. Charlotte has no reasonably priced apartments, condos, or transportation for active and mobility challenged seniors with adequate square ftge and laundry rooms. Also, I know of no agencies scheduling trips that want slow walkers and users of canes and walkers with them. Mobility challenged people would like recreaation & travel, too. If we could live in affordable communities, we'd have friends to socialize & travel with.

See earlier comments. Salisbury and Rowan County needs to update to permit a small independent living unit on properties which contain single family houses. This would increase the population density in the city and provide for more multigenerational housing.

Seniors must have more housing near the hospital, etc. Or, senior housing must include retail in the form of groceries, drug stores and satellite doctor offices.

so far as I know, there are NO facilities for domestic violence victims, the homeless, the developmentally challenged, etc in most of East Lincoln County

stagnation and decreases in wages and public assistance make housing increasingly unaffordable for many people, so affordable housing should be addressed both by a housing policy and an incomes policy that increases the resources of low income working families, the disabled, elderly and children.

Stop making it harder for people to get homes. The percentage of money for a down payment is too high. It should not take a person thirty years to pay off a house. Some lenders/bankers are just too greedy.

The banks need to work with local government and the development community to re-hab foreclosed homes to fill the need.

ThE City of Salisbury's Code enforcers uses their power to actively harrass home owners and residents in the AfricanAmerican communities. And it appears that the only houses they attempt to save are those that have some 'white historical value'. The history and housing of the African American commuity seems to be of no concern, interest or value to the City of Salisbury. There is a book written by the Rowan Public Library's History Room Librarian that details the old Dixonville community back in the 1960-1970s. Salisbury's show of appreciation for the entire community was to bulldoze the entire area under the guise of Urban

Renewal. However, the bulldozers stopped at the back yards of the old dilapidated houses that at one time had been the homes of upper crust Whites. Then they created what is now the Historic Foundation--and they save and fight to save as many of those houses as they can--so that outsiders can come and see how 'they' used to live'. But the Historic Preservation in Salisbury is one sided, with the net effect of reducing the and diminishing the power of the vote of African American's in Salisbury by destroying houses units where they live. They have even gone as far as to destroy multi-family housing using housing African Americans and then replacing them with fewer units with mixed races and incomes to further dilute the presence of African Americans in Salisbury.

The economic conditions and land availability are the largest barriers.

The more low income, subsidized, or homeless facilities available, the more taxes will increase to accommodate these groups. Less facilities mean less tax \$ to build and care for many that won't care for themselves. Salisbury need to elevate to a higher level.

The primary barrier in Davidson is the cost of housing.

There are not any good programs actively moving youth towards independent affordable housing. Coupled with employment to breed success. Criminal charges make housing options extremely limited.

There are so many homes in need of repair. Ordinances to keep property in safe condition should be in place. A simple ordinance to keep people from parking on their lawns goes a long way to make a neighborhood healthy. Also, lawn maintenance is important, one over grown lawn makes a whole neighborhood look trashy. How about a city promotion for low cost house paint, or donors to fix old lawn mowers so tennents can keep their lawn mowed. Maybe a group of volunteers to help out regularly, not just once a year. I am amazed at the amount of run down homes in Salisbury. If they are rental properties then get after the landlord. Also make it easier for a landlord to evict tennents if they trash a property.

There is a lack of affordable single family housing in Monroe and the other towns in Union County. There is quite a bit of subsidized housing opportunities in Monroe but the City of Monroe has enforced zoning and building restrictions which hurt our ability to build affordable housing in the local area. We have had good success building affordable housing in communities such as Wingate and Marshville as of late.

There is a major need for workforce housing in the area, whether rental or owner occupied.

There is a need for shelter and housing for youths (16-25). There is also a need for housing for sex offenders.

There is a need or ore public housing. Clients advise there is a long waiting list

There is an over supply of lower income housing available for sale. A program to place qualified persons in these home could be made possible. The low sales price level is competitive with rents and subsidized housing costs. Homeownership could be obtained at the same costs which would relieve subsidized costs for other use. Also would stabilize areas where these are available by having a higher percentage of owner occupied housing. This would in turn stabilize housing markets where these properties are located.

There isn't enough income based housing.

Unless we deal with the issues that create unemployable people or reduce jobs, all the housing in the world will not help unless it is subsidized. Legistature just eliminated preschool programs, funding for our schools is in bottom 10% of the country, eliminated large number of environmental protection efforts which will lead to more damaged kids, etc. The housing survey should be framed by information about other significant issues, not treated as a stand alone.

Very poor quality schools are big barrier to quality, thriving housing in Gaston County

Veteran needs are really unknown

We are constantly trying to place victims of domestic abuse in the battered womens shelter and it commonly full

We do a pretty good job serving the upper and upper middle income groups. We do a much less good job addressing those with challenges, especially the mentally ill who have been brought back into the community that was not prepared for them, those released from prison, and I recently became aware of the lack of housing for kids leaving foster care at age 18.

We need a playground for our children

we need affordable housing for low income earners.

We need funding for service so the people can maintain there housing.

We need housing for area median income (AMI) 60% and below. Mostly for AMI 30% and below For the Homeless Permenant Supportive Housing Land cost and availability is one of the barriers NIMBY discourages for dispersing Affordable Housing throughout the area

Table 2.I.15

What are ways your area of the Region can better address housing challenges.

Centralina Council of Governments
2013 Housing Needs Survey

Comments:

A lack of good public transit is a hindrance to lower income families being able to find affordable housing where they can use public transit to get to work. We are building in Wingate and Marshville at this time but there is no affordable public transit to and from those areas.

address the run down rentals and abandoned houses

Address translator need. Traffic congestion is a definite problem

Again, the "Housing First" model has proven effective nationwide, but is virtually unrecognized in the Charlotte/Mecklenburg area,

and as a result the chronically homeless have insurmountable barriers to housing. Additionally, the disabled homeless have greater barriers and are considered the most vulnerable.

Agency communication and policy changes. Our region needs to promote the need and encourage agencies to pull together and attempt to meet these needs. Current policies exclude sex offenders from federal assistance. This makes it impossible to even give counsel to someone who is in need of housing and is a sex offender.

Allow enabling ordinances for 'micro-housing' developments, affordable housing for small families and retirees who don't want all the maintenance of a larger home.

Another battered womens shelter and homes for our homeless veterans

Attack boarded up and abandoned house that destroy neighborhoods.

Become involved in issues effecting community improvement. Help promote a positive image for housing [greater curb appeal]

Being open to those in need.

Better collaboration among governmental agencies.

Better community coordination effective policy. Housing funding/funding for dev.

Better education as to what different housing type mean and who lives in them- ie. workforce house, supportive housing.

Better education to attract better jobs

Better transportation options(more bus routes, and so on), more sidewalks. Better housing options: one-story, two-bedroom houses with senior friendly designs in mind: ramps, not stairs; lower cabinets for short people(I am only 4'10), safety rails in showers and tubs(I prefer showers), level yards, fenced in back yards, pet-friendly areas. Also easy accessiblity to grocery stores, shops,. ans so on.

bring better jobs and better train a work force

Bring in developers and evaluate our incentives we give to them.

By removing the hidden gentrification agenda that is written in the Salisbury City Code, from police protection to housing code enforcement. THis city allowed a burned out house to sit adjacent to the uptown area on a major thoroughfare for about 25 years in hopes of getting someone to repair it for its 'white' historical value. And they allowed grass to grow and remain more than 3ft in the front yard of a house on Confederate Ave--Country Club Hills section for over 6 months before it was finally cut. Yet they park themselves on African American owned land, bring equipment and men and cut the grass unabashedly when the grass gets 12 inches high and then they add and ungodly bill to your taxes for collection. Where is the fairness in this.

City leadership

Code Enforcement: These landlords are renting unfit rental places the city do's not enforce code's, some places have been a wreck for years but it's still that way

Collaborate Advocacte Educate Combine various resources to make a bigger impact

Communication and policy change. Agencies need to be pulling together and if the community sees the need new agencies could form to meet those needs.

Communication and policy changes. This could lead to someone being eligible for supportive housing would automatically be eligible for wrap around services (substance abuse, physical, mental...). They would not need to apply to mulitple agencies to see if they may be eligible for something. The process is draining and can, unintentionally, have a negative impact.

Curtail rubber stamping of new apartment complex construction. The Salisbury area has far too many units for population

Demolish old houses that can't be repaired

Develop a master plan that is flexible from year to year that decreases rezonings and encourages new construction to address affordable housing

Develope affordable neighborhoods in nice areas of rentals and condos for mobility challenged seniors with incomes above \$26,000/year, with laundry rooms, 900+ sq ftge, at \$800 -1200 / month for rentals depending on sq ftge. Complete neighborhoods with theaters, stores, etc., would be nice.

Due to Matthews' proximity to Charlotte, most housing and services needs for specialized populations are assumed to be handled in the larger metro jurisdiction. Matthews does not have a housing staff or program, so we rely on grant programs, local churches, and Habitat for Humanity Matthews. Having a multi-jurisdictional agency or housing authority would be a positive opportunity for addressing a more regional approach to providing the specialized services and housing units for those segments of society that are too easily hidden from daily view.

Educational outreach with the goal of dissolving the stigma of the working class and underprivileged members of our community.

Find a way to expand Rowan Ministries Eagle Nest program. More people are out of work than ever before. Also, I would like to see a "fee friendly" medical system for drug & Alcohol users. I feel many people would seek help, if they "knew" about programs or where they can go for help. Such as advertisements where counseling can be obtained and group homes could be made available for drug program. Too many people just don't know the process and are to weak or proud to ask. Too much red tape for someone needing help.

Focus on affordable rental and public transportation. We also have a need for homeowner rehab and no funds applicable to the town.

Gaston County

Get the local economy going.

Help small municipalities in marketing. Obtaining services, i.e. grocery stores, amenities to support housing-existing & new development

Hope to work to influence housing challenges with local initiative on making the Town more senior friendly. This emphasis on housing issues/challenges will help lend credence to the local effort to address senior housing needs in that what is good for

seniors is good for the population at large.
Housing Commission considering next steps.
I think it's important to reduce barriers to infill development and otherwise retrofitting older neighborhoods and housing to meet today's standards. Sprawl will haunt us - we need to invest in the areas where the infrastructure is in place, before destroying more green space and farmland on the outskirts. Improve public transit options throughout the city - light rail, commuter rail, street cars etc all will help form more cohesive community that will be more attractive to young, talented people in the years to come.
I think not building houses but instead helping people secure loans for already built houses.
ID funds for emergency and transitional housing.
If you build them they will come
Implement the 10 year plan to end homelessness educate people to the fact that many of the homeless and mentally ill find that they do som much better when they have a place to put their heads at night and don't have to bounce from pillar to post in over crowded facilities. Have you thought that some of the reasons the number of people in houses is. increasing is because elderly/relatives who've lost jobs/college grads who can't get jobs, are moving back home as at least a part of the reason for that shift in the number of persons. P.S. a lot of my responses are based on the experiences of family, working with homeless through ministry, etc and even in Mooresville + N. much with a church up there.
Improve or renovate existing rental housing.
Incentive developers/builders via reduced water/sewer connection fees in areas where you want certain types of development to take place.
INcreasing supportive programs to increase success after transitional or supportive housing is provided.
Infrastructure additions (sewer improvements) more (sidewalks) to attrct development.
Institutional/political will to do what's right/best for community regardless of outcry among homeowners in specific areas. I live in a the Ballantyne area and I am embarrassed over some of the things I heard Ballantyne residents say when the city was looking to put an affordable housing complex there. I was even more shocked that the city caved in the them. The city could have worked to educate them more/put a face on who uses/needs workforce housing, but they shouldn't have caved in.
Invest in Schools and in Parent education regarding the "valuing" of Education
Just do it instead of talking about it. I have taken several surveys and no action taken.
Less Regulations!!!!!! NCDOT take the roads!!!!
Let the courts support landlords who do a good job on their properties and not charge big fees when there is a necessary eviction.
Local ordinance modifications and expertise in how to do so without changing the Village's culture/ look & feel.
Look at the input from those open houses.
Make it easier for homeowners with a low income to obtain supplies to improver their home. Solicit volunteers to teach home owners how to fix things, along with low price supplies. Pave the streets in the low income areas, not just the upper middle class neighborhoods. I think so many issues stem from homes that arn't maintained and then get abandoned, and sit empty for years.
Do we really need to be building more low income apartments with all these houses sitting empty?
Make schools equitable.
Make sure each segment is included.
Making information easily available to the general public, including sales trends, closed and active sales, school performances, so the public can make a more informed housing decision.
Mixed use / mixed income housing opportunities and developed communities
More affordable housing
More jobs that actually support a family of four or five. Most jobs, now, you can not support one person.
More market rate, mixed rate, and senior housing needed in the city center. Medical and retail will increase when the population rises.
More money to help new home buyers, home improvements, building improvements, neighborhood approvements, business improvements, etc.
Need comprehensive help to engage absentee landlords in the upkeep of rental properties.
Need elected officials with a a vision and understanding of basic community needs including a quality education, activities for youth.
Need to build a sense of "community". A love for where you live and a burning desire to make it a better place.
Need to show more focus on low to moderate income families and the elderly
New communities based on the housing first model.
no comments
No more public housing this community
Offer incentives to the landlords for purposes of providing housing needs to .
Prepare to start concentrating on afforable housing for ALL residents of Salisbury.
Provide more affordable housing. You'd have to have a roommate to afford to live in a safe neighborhood.
Quit playing in our own individual sandboxes and have a serious discussion without regard to turf or parochial issues.
Reduce new construction and encourage rehab or up fit of existing housing. Reduce or at lease cap number of public housing facilities in this city. We have more than average.
See above.
Seems that there is additional planning/construction in the area
Spread out areas of lower rent homes throughout the county instead of placing all in the Salisbury City limits.

Take a look at Traditions of Ballantyne. It is an empty nester-type neighborhood, smaller lots, but quality, low maintenance. Street name: Ballantyne Glen Way. (Inside Ballantyne Country Club).

The population is aging. New apartment complex rents are beyond the reach of many seniors and many young people. There must be a way to provide housing that could mix young and old in such a way that the young could assist the older people.

There is a need for help for repairs on houses of seniors whos houses are old and outdated

To many to list -call me.

We should focus on using all available housing by assuring that housing is available along transit corridors and there are basic amenities available in all neighborhoods (i.e. healthcare, schools, jobs)

Work with existing housing businesses, ie Lutheran Services, etc. for elderly needs.

work with the banks of foreclosed homes.

Worki with elected officials and residents to over come the fears and to dispel myths related to affordable housing.

J. LAND USE PLANNING

Table 2.J.1
Housing Development
 Centralina Council of Governments
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	26	2		7	35
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	18	10		7	35
Guidelines that encourage development affordable housing units?	3	25	1	6	35
Any potential barriers to the development of low- to moderate- income housing?	5	23		7	35
Guidelines that allow the development of mixed use housing?	21	8		6	35
Occupancy Standards					
A definition for the term "family"?	24	3		8	35
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	17	10		8	35
Does the definition of "family" include a specific limit on the number of persons?	15	13		7	35
Residential occupancy standards or limits?	2	26	1	6	35
Special Needs Housing					
A definition for the term "disability"?	9	21		5	35
Development standards for making housing accessible to persons with disabilities?		29		6	35
A process by which persons with disabilities can request modification to the jurisdiction's policies?	5	23	1	6	35
Standards for the development of senior housing?	2	27		6	35
Policies that distinguish senior citizen housing from other residential uses?	8	21		6	35
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	22	5		8	35
Are group homes permitted by right in single-family residential areas?	23	4	3	5	35
Is there a group home density requirement, such as a distance required for other group homes?	18	7	2	8	35
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	6	17	6	6	35
Policies or practices for "affirmatively furthering fair housing"?	6	21	2	6	35

K. RENTAL VACANCY SURVEY

Table 2.K.1
Rental Vacancy Survey by Type

Centralina Council of Governments
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	4,702	177	3.8%
Apartments	84,409	4,605	5.5%
Mobile Homes	1,291	44	3.4%
"Other" Units	3,025	84	2.8%
Don't know	4,700	229	4.9%
Total	98,127	5,139	5.2%

Table 2.K.2
Rental Units by Bedroom Size

Centralina Council of Governments
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	731	0	0	-	731
One	9	16,826	4	53	-	16,892
Two	307	21,498	303	1,164	-	23,272
Three	716	4,644	255	456	-	6,071
Four	165	161	3	0	-	329
Don't Know	3,505	40,549	726	1,352	4,700	50,832
Total	4,702	84,409	1,291	3,025	4,700	98,127

Table 2.K.3
Do any of your rental units receive rental subsidy or assistance?

Centralina Council of Governments
2013 Rental Vacancy Survey

Period	Respondent
Yes	419
No	169
Don't Know	44
% Offering Assistance	28.7%

Table 2.K.4
**How many of your units have some sort of rental
 subsidy or assistance?**

Centralina Council of Governments
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	120	2.6%
Apartments	464	.5%
Mobile Homes	42	3.3%
"Other" Units	172	5.7%
Don't know	76	1.6
Total	874	.9%

Table 2.K.5
**How long will it be before your vacant units
 become filled?**

Centralina Council of Governments
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	283	22
1 to 2 month	66	3
2 to 3 months	11	2
More than 3 months	283	7

Table 2.K.6
**How long will it be before your filled units
 become vacant?**

Centralina Council of Governments
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	34	3
1 to 2 month	26	5
2 to 3 months	6	5
More than 3 months	85	20

Table 2.K.7
Average Market Rate Rents by Bedroom Size

Centralina Council of Governments
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$573			\$573
One	\$537	\$556	\$310	\$709	\$554
Two	\$663	\$636	\$531	\$715	\$638
Three	\$911	\$809	\$620	\$923	\$830
Four	\$1,237	\$997	\$718	\$937	\$1,174
Total	\$954	\$643	\$580	\$786	\$756

Table 2.K.8
Average Assistant Rate Rents by Bedroom Size

Centralina Council of Governments
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$700			\$700
One	\$450	\$388			\$389
Two	\$590	\$575	\$500	\$685	\$576
Three	\$778	\$664	\$550	\$790	\$711
Four	\$1,038	\$798		\$845	\$946
Total	\$736	\$498	\$525	\$773	\$552

Table 2.K.9
Single Family Market Rate Rents by Vacancy Status

Centralina Council of Governments
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	123	3	2.4%
\$500 to \$750	778	30	3.9%
\$750 to \$1,000	749	22	2.9%
\$1,000 to \$1,250	1,290	65	5.0%
\$1,250 to \$1,500	629	30	4.8%
Above \$1,500	202	10	5.0%
Missing	931	17	1.8%
Total	4,702	177	3.8%

Table 2.K.10
Apartment Market Rate Rents by Vacancy Status

Centralina Council of Governments
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	1,732	155	8.9%
\$500 to \$750	20,637	985	4.8%
\$750 to \$1,000	30,519	1,042	3.4%
\$1,000 to \$1,250	17,133	1,059	6.2%
\$1,250 to \$1,500	4,282	815	19.0%
Above \$1,500	1,861	282	15.2%
Missing	8,245	267	3.2%
Total	84,409	4,605	5.5%

Table 2.K.11
Available Apartment Units by Bedroom Size

Centralina Council of Governments
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500	1	54	45	1	3	52	155
\$500 to \$750	4	129	247	39	0	566	985
\$750 to \$1,000	2	203	243	64	5	525	1,042
\$1,000 to \$1,250	1	252	320	50	1	435	1,059
\$1,250 to \$1,500	67	264	303	33	0	148	815
Above \$1,500	0	4	4	0		274	282
Missing	0	37	32	0	0	198	267
Total	74	941	1194	188	10	2198	4,605

Table 2.K.12
Mobile Home Market Rate Rents by Vacancy Status

Centralina Council of Governments
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	205	9	4.4%
\$500 to \$750	513	24	4.7%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	573	11	1.9%
Total	1,291	44	3.4%

Table 2.K.13**Condition by Unit Type**

Centralina Council of Governments
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor	1				.	1
Fair	19	1,227			.	1,246
Average	491	4,098	71	815	.	5,475
Good	3,159	32,007	806	1,024	.	36,996
Excellent	774	44,152	413	1,163	.	46,502
Don't Know	258	2,925	1	23	4,700	7,907
Total	4,702	84,409	1,291	3,025	4,700	98,127

Table 2.K.14**Condition of Single Family Units by Vacancy Status**

Centralina Council of Governments
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor	1		%
Fair	19	2	10.5%
Average	491	24	4.9%
Good	3,159	101	3.2%
Excellent	774	41	5.3%
Don't Know	258	9	3.5%
Total	4,702	177	3.8%

Table 2.K.15**Condition of Apartment Units by Vacancy Status**

Centralina Council of Governments
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	1,227	94	7.7%
Average	4,098	266	6.5%
Good	32,007	1,172	3.7%
Excellent	44,152	2,965	6.7%
Don't Know	2,925	108	3.7%
Total	84,409	4,605	5.5%

Table 2.K.16
Condition of Mobile Home Units by Vacancy Status

Centralina Council of Governments
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	71	1	1.4%
Good	806	36	4.5%
Excellent	413	6	1.5%
Don't Know	1	1	100.0%
Total	1,291	44	3.4%

Table 2.K.17
Are there any utilities included with the rent?

Centralina Council of Governments
 2013 Rental Vacancy Survey

Period	Respondent
Yes	281
No	311
% Offering Assistance	47.5%

Table 2.K.18
Which utilities are included with the rent?

Centralina Council of Governments
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	24
Natural Gas	11
Water/Sewer	188
Trash Collection	209

Table 2.K.19
Do you keep a waiting list?

Centralina Council of Governments
 2013 Rental Vacancy Survey

Period	Respondent
Yes	280
No	311
Don't know	
Waitlist Size	3,604

Table 2.K.20**How would you rate the need for renovation of existing units in the city?**

Centralina Council of Governments
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	43	106	13	10
Low Need	27	74	2	7
Moderate Need	40	119	3	10
High Need	21	49	1	9
Extreme Need	8	26	1	3

Table 2.K.21**How would you rate the need for construction of new units in the city?**

Centralina Council of Governments
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	61	228	17	17
Low Need	23	60		7
Moderate Need	27	55	4	9
High Need	14	31	3	4
Extreme Need	13	35	1	1

Table 2.K.22**If new units were to be constructed, what percentage should offer rental assistance?**

Centralina Council of Governments
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	28.7%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 2.L.1
Era of Construction

Centralina Council of Governments
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	49,224	1,479	910	975	44	52,632
1940 - 1959	85,228	1,472	1,110	1,147	118	89,075
1960 - 1979	125,434	1,259	6,632	1,559	2,349	137,233
1980 - 1999	176,531	847	18,920	2,015	14,910	213,223
> 2000	155,157	287	28,787	704	5,989	190,924
Missing	16,880	3	2,155	456	532	20,026
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.2
Quality of Materials and Workmanship Used In Construction

Centralina Council of Governments
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	3,811	43	8	13	1,501	5,376
Fair	43,040	817	750	369	2,538	47,514
Average	359,909	3,873	28,413	4,569	14,926	411,690
Good	109,626	337	24,147	756	522	135,388
Excellent	11,600	19	2,468	135	38	14,260
Missing	80,468	258	2,728	1,014	4,417	88,885
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.3
Physical Condition of Dwelling Units

Centralina Council of Governments
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	4,384	63	10	34	163	4,654
Fair	13,068	284	4	72	899	14,327
Average	346,591	3,180	51,084	2,422	8,656	411,933
Good / Very Good	22,554	88	75	74	51	22,842
Excellent	1,499	12	3	16		1,530
Missing	220,358	1,720	7,338	4,238	14,173	247,827
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.4
Physical Condition of Single-Family Homes by Era of Construction

Centralina Council of Governments
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	1,990	3,802	16,513	2,347	204	24,368	49,224
1940 - 1959	1,606	4,425	43,898	2,913	133	32,253	85,228
1960 - 1979	592	3,361	72,455	5,590	133	43,303	125,434
1980 - 1999	167	1,245	113,807	6,370	250	54,692	176,531
>=2000	29	235	99,872	5,334	779	48,908	155,157
Missing	0	0	46	0	0	16,834	16,880
Total	4,384	13,068	346,591	22,554	1,499	220,358	608,454

Table 2.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Centralina Council of Governments
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	1,156	13,789	24,195	6,537	892	2,655	49,224
1940 - 1959	1,037	14,176	56,872	7,913	693	4,537	85,228
1960 - 1979	520	6,483	92,372	14,622	937	10,500	125,434
1980 - 1999	521	4,319	101,586	45,313	3,727	21,065	176,531
>=2000	396	4,271	82,635	34,480	5,293	28,082	155,157
Missing	181	2	2,249	761	58	13,629	16,880
Total	3,811	43,040	359,909	109,626	11,600	80,468	608,454

Table 2.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Centralina Council of Governments
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	1,097	2,590	221	3	1	472	4,384
Fair	514	7,344	3,758	50	5	1,397	13,068
Average	209	15,588	214,889	52,910	3,001	59,994	346,591
Good / Very Good	12	1,462	11,506	6,231	1,346	1,997	22,554
Excellent		60	218	305	852	64	1,499
Missing	1,979	15,996	129,317	50,127	6,395	16,544	220,358
Total	3,811	43,040	359,909	109,626	11,600	80,468	608,454

Table 2.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

Centralina Council of Governments
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/ Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	468	151	55	1		481	1,156
1940 - 1959	413	177	69	9		369	1,037
1960 - 1979	157	89	28	2		244	520
1980 - 1999	40	76	43			362	521
>=2000	19	21	14			342	396
Missing	0	0	0	0		181	181
Total	1,097	514	209	12		1,979	3,811

Table 2.L.8
Average Floor Area by Dwelling Type

Centralina Council of Governments
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	17,452	9	2,295	460	600	20,816
500 – 999	45,322	257	11,607	407	3,158	60,751
1000 – 1,499	165,749	1,609	25,298	1,306	8,486	202,448
1,500 – 1,999	133,278	2,285	11,909	1,148	7,027	155,647
2,000 – 2,499	79,079	674	3,418	489	1,755	85,415
2,500 – 3,000	49,172	282	1,376	284	102	51,216
Above 3,000	66,727	168	836	2,099	53	69,883
Missing	51,675	63	1,775	663	2,761	56,937
Total	608,454	5,347	58,514	6,856	23,942	703,113
Average	1,762	1,650	1,828	5,265	1,428	1,752

Table 2.L.9
Type of Roof in Dwelling Units

Centralina Council of Governments
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	109,387	158	3,834	1,786	5,949	121,114
Sheet Metal/Metal	3,453	37	4	16	664	4,174
Other Roofing Materials	2,625	1	291	60	90	3,067
Missing	492,989	5,151	54,385	4,994	17,239	574,758
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.10
Number of Bathrooms per Dwelling Unit

Centralina Council of Governments
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	61,771	269	3,360	3,654	1,022	70,076
1 – 1.9	158,771	306	12,647	225	2,337	174,286
2 – 2.9	256,399	2,988	39,864	468	13,335	313,054
3 -3.9	44,507	174	2,372	47	235	47,335
4 -4.9	9,529	198	238	106	9	10,080
5 – 5.9	1,813	2	9	21	1	1,846
6 and Above	3,245	306	11	226	10	3,798
Missing	72,419	1,104	13	2,109	6,993	82,638
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.11
Number of Bedroom per Dwelling Unit

Centralina Council of Governments
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	68,928	2,337	4,171	3,998	4,644	84,078
1 – 1.9	9,178	33	5,699	77	177	15,164
2 – 2.9	60,467	287	27,526	141	1,698	90,119
3 -3.9	272,120	278	19,840	184	12,843	305,265
4 -4.9	103,908	1,013	1,231	99	1,113	107,364
5 – 5.9	18,764	17	23	25	62	18,891
6 and Above						0
Missing	75,089	1,382	24	2,332	3,405	82,232
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.12
Exterior Wall of Dwelling Units

Centralina Council of Governments
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	147,056	340	21,397	1,040	8,942	178,775
Asbestos	5,552	39	2	56	19	5,668
Block	1,101	187	291	34	8	1,621
Brick or Stone	162,184	1,657	18,211	1,802	174	184,028
Masonry Frame / Stucco	11,144	20	1,527	103	370	13,164
Wood / Wood Frame	105,418	861	10,515	617	870	118,281
Composition / Other	8,484	4	3,781	221	485	12,975
Missing	167,515	2,239	2,790	2,983	13,074	188,601
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.13
Fuel Type of Dwelling Unit

Centralina Council of Governments
Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	77,113	303	16,735	1,737	6,230	102,118
Natural Gas	253,155	1,950	38,064	1,882	731	295,782
Oil/Wood/Coal	14,502	102	10	100	300	15,014
None	3,760	165	5	38	47	4,015
Other	32		4	1	2	39
Missing	259,892	2,827	3,696	3,098	16,632	286,145
Total	608,454	5,347	58,514	6,856	23,942	703,113

Table 2.L.14
Market Value of Dwelling Unit

Centralina Council of Governments
Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	48,201	711	5,708	579	7,112	62,311
\$50,000 – \$99,999	126,455	1,991	13,524	1,357	9,886	153,213
\$100,000 – \$149,999	128,811	1,184	17,619	676	2,496	150,786
\$150,000 - \$199,999	82,546	493	9,126	401	709	93,275
\$200,000 - \$249,999	50,080	261	4,546	228	280	55,395
\$250,000 - \$349,999	53,069	302	3,599	274	235	57,479
\$350,000 - \$550,000	37,845	240	1,373	231	183	39,872
Above \$550,000	24,603	165	671	1,348	141	26,928
Missing	56,844	0	2,348	1,762	2,900	63,854
Total	608,454	5,347	58,514	6,856	23,942	703,113
Average Value	161,150	190,797	183,705	1,111,087	79,340	164,321

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 2.M.1
Population and Employment Forecast

Centralina Council of Governments
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	495,396	968,600
1980	626,053	1,109,141
1990	828,144	1,291,224
2000	1,080,165	1,637,001
2010	1,187,076	2,066,758
2020	1,385,240	2,411,727
2030	1,547,393	2,770,979
2040	1,742,915	3,149,777
2050	1,949,474	3,569,088

Table 2.M.2
Household Forecasts by Tenure

Centralina Council of Governments
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	532,131	260,076	792,207
2020	637,050	286,809	923,859
2030	734,985	326,335	1,061,320
2040	838,995	367,314	1,206,309
2050	954,993	411,925	1,366,918

Table 2.M.3
Household Forecasts by Income

Centralina Council of Governments
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	35,896	43,825	73,249	37,984	341,178	532,131
2020	42,761	52,119	87,724	45,526	408,921	637,050
2030	49,216	59,938	101,247	52,592	471,992	734,985
2040	56,120	68,307	115,598	60,075	538,895	838,995
2050	63,885	77,770	131,568	68,403	613,367	954,993
Renter-Occupied						
2010	61,042	48,254	55,813	20,742	74,224	260,076
2020	67,470	53,164	61,822	22,889	81,463	286,809
2030	76,821	60,435	70,384	26,066	92,630	326,335
2040	86,499	67,979	79,234	29,361	104,241	367,314
2050	97,020	76,241	88,835	32,921	116,908	411,925
Total						
2010	96,938	92,079	129,062	58,726	415,402	792,207
2020	110,232	105,283	149,547	68,414	490,384	923,859
2030	126,037	120,372	171,631	78,659	564,621	1,061,320
2040	142,619	136,286	194,832	89,436	643,136	1,206,309
2050	160,905	154,011	220,404	101,324	730,275	1,366,918

N. CHAS HOUSING PROBLEM TABLES

Table 2.N.1
Households with Housing Problems by Income and Family Status

Centralina Council of Governments
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	2,102	6,169	1,483	7,056	5,262	22,072
30.1-50% HAMFI	3,394	7,767	2,544	5,769	4,103	23,577
50.1-80% HAMFI	4,341	16,196	4,184	3,618	6,975	35,314
80.1 % HAMFI and above	5,752	28,667	6,336	2,345	12,475	55,575
Total	15,589	58,799	14,547	18,788	28,815	136,538
Renters						
30 % HAMFI	793	15,993	3,742	4,697	13,898	39,123
30.1-50% HAMFI	1,459	14,488	3,552	3,365	11,545	34,409
50.1-80% HAMFI	738	9,459	2,639	1,795	10,109	24,740
80.1 % HAMFI and above	431	3,112	1,617	718	2,953	8,831
Total	3,421	43,052	11,550	10,575	38,505	107,103
Total						
30 % HAMFI	2,895	22,162	5,225	11,753	19,160	61,195
30.1-50% HAMFI	4,853	22,255	6,096	9,134	15,648	57,986
50.1-80% HAMFI	5,079	25,655	6,823	5,413	17,084	60,054
80.1 % HAMFI and above	6,183	31,779	7,953	3,063	15,428	64,406
Total	19,010	101,851	26,097	29,363	67,320	243,641

Table 2.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Centralina Council of Governments
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	2,102	6,169	1,483	7,056	5,262	22,072
30.1-50% HAMFI	3,394	7,767	2,544	5,769	4,103	23,577
50.1-80% HAMFI	4,341	16,196	4,184	3,618	6,975	35,314
80.1% HAMFI and above	5,752	28,667	6,336	2,345	12,475	55,575
Total	15,589	58,799	14,547	18,788	28,815	136,538
No Housing Problem						
30% HAMFI or less	513	617	129	2,801	513	4,573
30.1-50% HAMFI	4,661	2,670	556	7,585	1,578	17,050
50.1-80% HAMFI	10,747	9,960	2,161	7,940	4,317	35,125
80.1% HAMFI and above	47,207	197,439	25,904	12,722	46,919	330,191
Total	63,128	210,686	28,750	31,048	53,327	386,939
Not Computed						
30% HAMFI or less	327	721	14	651	1,333	3,046
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	327	721	14	651	1,333	3,046
Total						
30% HAMFI or less	2,942	7,507	1,626	10,508	7,108	29,691
30.1-50% HAMFI	8,055	10,437	3,100	13,354	5,681	40,627
50.1-80% HAMFI	15,088	26,156	6,345	11,558	11,292	70,439
80.1% HAMFI and above	52,959	226,106	32,240	15,067	59,394	385,766
Total	79,044	270,206	43,311	50,487	83,475	526,523

Table 2.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Centralina Council of Governments
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	793	15,993	3,742	4,697	13,898	39,123
30.1-50% HAMFI	1,459	14,488	3,552	3,365	11,545	34,409
50.1-80% HAMFI	738	9,459	2,639	1,795	10,109	24,740
80.1% HAMFI and above	431	3,112	1,617	718	2,953	8,831
Total	3,421	43,052	11,550	10,575	38,505	107,103
No Housing Problem						
30% HAMFI or less	261	2,627	184	2,292	1,963	7,327
30.1-50% HAMFI	566	3,303	339	1,891	1,814	7,913
50.1-80% HAMFI	1,366	13,148	1,226	1,529	10,860	28,129
80.1% HAMFI and above	3,342	36,818	3,652	2,867	37,551	84,230
Total	5,535	55,896	5,401	8,579	52,188	127,599
Not Computed						
30% HAMFI or less	50	1,848	84	413	2,534	4,929
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	50	1,848	84	413	2,534	4,929
Total						
30% HAMFI or less	1,104	20,468	4,010	7,402	18,395	51,379
30.1-50% HAMFI	2,025	17,791	3,891	5,256	13,359	42,322
50.1-80% HAMFI	2,104	22,607	3,865	3,324	20,969	52,869
80.1% HAMFI and above	3,773	39,930	5,269	3,585	40,504	93,061
Total	9,006	100,796	17,035	19,567	93,227	239,631

Table 2.N.4
Households by Housing Problems by Income and Family Status

Centralina Council of Governments
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	2,895	22,162	5,225	11,753	19,160	61,195
30.1-50% HAMFI	4,853	22,255	6,096	9,134	15,648	57,986
50.1-80% HAMFI	5,079	25,655	6,823	5,413	17,084	60,054
80.1% HAMFI and above	6,183	31,779	7,953	3,063	15,428	64,406
Total	19,010	101,851	26,097	29,363	67,320	243,641
No Housing Problem						
30% HAMFI or less	774	3,244	313	5,093	2,476	11,900
30.1-50% HAMFI	5,227	5,973	895	9,476	3,392	24,963
50.1-80% HAMFI	12,113	23,108	3,387	9,469	15,177	63,254
80.1% HAMFI and above	50,549	234,257	29,556	15,589	84,470	414,421
Total	68,663	266,582	34,151	39,627	105,515	514,538
Not Computed						
30% HAMFI or less	377	2,569	98	1,064	3,867	7,975
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	377	2,569	98	1,064	3,867	7,975
Total						
30% HAMFI or less	4,046	27,975	5,636	17,910	25,503	81,070
30.1-50% HAMFI	10,080	28,228	6,991	18,610	19,040	82,949
50.1-80% HAMFI	17,192	48,763	10,210	14,882	32,261	123,308
80.1% HAMFI and above	56,732	266,036	37,509	18,652	99,898	478,827
Total	88,050	371,002	60,346	70,054	176,702	766,154

3. ANSON COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 3.A.1

Population by Age

Anson County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,641	6.5%	1,567	5.8%	-4.5%
5 to 19	5,348	21.2%	5,059	18.8%	-5.4%
20 to 24	1,555	6.2%	1,714	6.4%	10.2%
25 to 34	3,493	13.8%	3,552	13.2%	1.7%
35 to 54	7,244	28.7%	7,723	28.7%	6.6%
55 to 64	2,353	9.3%	3,467	12.9%	47.3%
65 or Older	3,641	14.4%	3,866	14.3%	6.2%
Total	25,275	100.0%	26,948	100.0%	6.6%

Table 3.A.2

Elderly Population by Age

Anson County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	386	10.6%	551	14.3%	42.7%
67 to 69	515	14.1%	683	17.7%	32.6%
70 to 74	912	25.0%	888	23.0%	-2.6%
75 to 79	807	22.2%	669	17.3%	-17.1%
80 to 84	570	15.7%	541	14.0%	-5.1%
85 or Older	451	12.4%	534	13.8%	18.4%
Total	3,641	100.0%	3,866	100.0%	6.2%

Table 3.A.3

Population by Race and Ethnicity

Anson County

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	12,519	49.5%	12,707	47.2%	1.5%
Black	12,295	48.6%	13,090	48.6%	6.5%
American Indian	113	.4%	165	.6%	46.0%
Asian	143	.6%	288	1.1%	101.4%
Native Hawaiian/ Pacific Islander	6	.0%	4	.0%	-33.3%
Other	82	.3%	357	1.3%	335.4%
Two or More Races	117	.5%	337	1.3%	188.0%
Total	25,275	100.0%	26,948	100.0%	6.6%
Non-Hispanic	25,064	99.2%	26,136	97.0%	4.3%
Hispanic	211	.8%	812	3.0%	284.8%

Table 3.A.4**Disability by Age**

Anson County
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	23	2.9%	34	4.6%	57	3.7%
5 to 17	221	10.7%	168	7.3%	389	8.9%
18 to 34	60	2.5%	95	3.9%	155	3.2%
35 to 64	1,133	22.5%	844	16.5%	1,977	19.5%
65 to 74	292	26.8%	452	37.7%	744	32.5%
75 or Older	244	51.6%	579	62.2%	823	58.6%
Total	1,973	16.7%	2,172	17.1%	4,145	16.9%

Table 3.A.5**Employment Status by Disability and Type: Age 18 to 64**

Anson County
2011 Three-Year ACS Data

Disability Status	Population
Employed:	9,450
With a disability:	618
With a hearing difficulty	183
With a vision difficulty	248
With a cognitive difficulty	82
With an ambulatory difficulty	220
With a self-care difficulty	14
With an independent living difficulty	25
No disability	8,832
Unemployed:	2,151
With a disability:	99
With a hearing difficulty	60
With a vision difficulty	11
With a cognitive difficulty	63
With an ambulatory difficulty	0
With a self-care difficulty	0
With an independent living difficulty	4
No disability	2,052
Not in labor force:	3,360
With a disability:	1,415
With a hearing difficulty	189
With a vision difficulty	184
With a cognitive difficulty	513
With an ambulatory difficulty	1,144
With a self-care difficulty	447
With an independent living difficulty	623
No disability	1,945
Total	14,961

Table 3.A.6**Households by Income**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,284	24.8%	1,886	19.5%
\$15,000 to \$19,999	811	8.8%	655	6.8%
\$20,000 to \$24,999	770	8.4%	794	8.2%
\$25,000 to \$34,999	1,399	15.2%	1,568	16.2%
\$35,000 to \$49,999	1,615	17.5%	1,842	19.0%
\$50,000 to \$74,999	1,468	15.9%	1,629	16.8%
\$75,000 to \$99,999	498	5.4%	622	6.4%
\$100,000 or More	368	4.0%	692	7.1%
Total	9,213	100.0%	9,688	100.0%

Table 3.A.7**Poverty by Age**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	501	11.8%	732	13.9%
6 to 17	1,013	23.9%	1,548	29.5%
18 to 64	2,139	50.5%	2,420	46.0%
65 or Older	582	13.7%	556	10.6%
Total	4,235	100.0%	5,256	100.0%
Poverty Rate	17.8%	.	21.6%	.

Table 3.A.8**Households by Year Home Built**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,192	13.0%	1,338	13.8%
1940 to 1949	717	7.8%	559	5.8%
1950 to 1959	1,152	12.5%	1,049	10.8%
1960 to 1969	1,373	14.9%	1,231	12.7%
1970 to 1979	1,942	21.1%	1,960	20.2%
1980 to 1989	1,316	14.3%	1,377	14.2%
1990 to 1999	1,512	16.4%	1,599	16.5%
2000 to 2004	.	.	366	3.8%
2005 or Later	.	.	209	2.2%
Total	9,204	100.0%	9,688	100.0%

Table 3.A.9**Housing Units by Type**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	7,148	69.9%	7,841	68.2%
Duplex	161	1.6%	118	1.0%
Tri- or Four-Plex	188	1.8%	301	2.6%
Apartment	214	2.1%	258	2.2%
Mobile Home	2,487	24.3%	2,973	25.9%
Boat, RV, Van, Etc.	23	.2%	0	.0%
Total	10,221	100.0%	11,491	100.0%

Table 3.A.10**Housing Units by Tenure**

Anson County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	9,204	90.0%	9,755	84.3%	6.0%
Owner-Occupied	6,990	75.9%	6,704	68.7%	-4.1%
Renter-Occupied	2,214	24.1%	3,051	31.3%	37.8%
Vacant Housing Units	1,017	10.0%	1,821	15.7%	79.1%
Total Housing Units	10,221	100.0%	11,576	100.0%	13.3%

Table 3.A.11**Disposition of Vacant Housing Units**

Anson County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	197	19.4%	446	24.5%	126.4%
For Sale	76	7.5%	246	13.5%	223.7%
Rented or Sold, Not Occupied	128	12.6%	107	5.9%	-16.4%
For Seasonal, Recreational, or Occasional Use	101	9.9%	236	13.0%	133.7%
For Migrant Workers	2	0.2%	3	.2%	50.0%
Other Vacant	513	50.4%	783	43.0%	52.6%
Total	1,017	100.0%	1,821	100.0%	79.1%

Table 3.A.12**Households by Household Size**

Anson County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	2,307	25.1%	2,773	28.4%	20.2%
Two Persons	2,984	32.4%	3,170	32.5%	6.2%
Three Persons	1,737	18.9%	1,611	16.5%	-7.3%
Four Persons	1,198	13.0%	1,223	12.5%	2.1%
Five Persons	593	6.4%	607	6.2%	2.4%
Six Persons	238	2.6%	204	2.1%	-14.3%
Seven Persons or More	147	1.6%	167	1.7%	13.6%
Total	9,204	100.0%	9,755	100.0%	6.0%

Table 3.A.13
Household Type by Tenure
 Anson County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	6,667	72.4%	6,628	67.9%	-6.6%
Married-Couple Family	4,402	66.0%	4,062	61.3%	-7.7%
Owner-Occupied	3,821	86.8%	3,418	84.1%	-10.5%
Renter-Occupied	581	13.2%	644	15.9%	10.8%
Other Family	2,265	34.0%	2,566	38.7%	13.3%
Male Householder, No Spouse	446	19.7%	630	24.6%	41.3%
Owner-Occupied	308	69.1%	380	60.3%	23.4%
Renter-Occupied	138	30.9%	250	39.7%	81.2%
Female Householder, No Spouse	1,819	80.3%	1,936	75.4%	6.4%
Owner-Occupied	1,099	60.4%	998	51.5%	-9.2%
Renter-Occupied	720	39.6%	938	48.5%	30.3%
Non-Family Households	2,537	27.6%	3,127	32.1%	23.3%
Owner-Occupied	1,762	69.5%	1,908	61.0%	8.3%
Renter-Occupied	775	30.5%	1,219	39.0%	57.3%
Total	9,204	100.0%	9,755	100.0%	6.0%

Table 3.A.14
Group Quarters Population
 Anson County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1,168	83.4%	2,261	92.7%	93.6%
Juvenile Facilities	.	.	0	.0%	.
Nursing Homes	233	16.6%	179	7.3%	-23.2%
Other Institutions	0	.0%	0	.0%	%
Total	1,401	100.0%	2,440	100.0%	74.2%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	26	100.0%	44	100.0%	69.2%
Total	26	1.8%	44	1.8%	69.2%
Total Group Quarters Population	1,427	100.0%	2,484	100.0%	74.1%

Table 3.A.15
Overcrowding and Severe Overcrowding
 Anson County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census SF 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	6,779	97.0%	158	2.3%	54	.8%	6,991
2010 ACS	6,635	99.9%	4	.1%	0	.0%	6,639
Renter							
2000 Census	2,002	90.5%	170	7.7%	41	1.9%	2,213
2010 ACS	2,936	96.3%	113	3.7%	0	.0%	3,049
Total							
2000 Census	8,781	95.4%	328	3.6%	95	1.0%	9,204
2010 ACS	9,571	98.8%	117	1.2%	0	.0%	9,688

Table 3.A.16**Households with Incomplete Plumbing Facilities**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	9,101	9,589
Lacking Complete Plumbing Facilities	103	99
Total Households	9,204	9,688
Percent Lacking	1.1%	1.0%

Table 3.A.17**Households with Incomplete Kitchen Facilities**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	9,121	9,664
Lacking Complete Kitchen Facilities	83	24
Total Households	9,204	9,688
Percent Lacking	.9%	.2%

Table 3.A.18**Cost Burden and Severe Cost Burden by Tenure**

Anson County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,611	69.6%	370	16.0%	306	13.2%	26	1.1%	2,313
2010 ACS	2,128	65.0%	711	21.7%	402	12.3%	31	.9%	3,272
Owner Without a Mortgage									
2000 Census	1,660	83.5%	180	9.1%	95	4.8%	53	2.7%	1,988
2010 ACS	2,794	83.0%	258	7.7%	283	8.4%	32	1.0%	3,367
Renter									
2000 Census	967	45.5%	328	15.4%	380	17.9%	448	21.1%	2,123
2010 ACS	1,210	39.7%	566	18.6%	735	24.1%	538	17.6%	3,049
Total									
2000 Census	4,238	66.0%	878	13.7%	781	12.2%	527	8.2%	6,424
2010 ACS	6,132	63.3%	1,535	15.8%	1,420	14.7%	601	6.2%	9,688

Table 3.A.19**Median Housing Costs**

Anson County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$404	\$404
Median Home Value	\$64,300	\$81,600

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 3.B.1
Employment by Industry
 Anson County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	780	549	519	529	516	507	504	507	-35.0%
Forestry, fishing, related activities, and other	260								%
Mining	146								%
Utilities				57	52	52	49	48	%
Construction	507	560	549	522	505	466	421	409	-19.3%
Manufacturing	2,319	1,935	1,639	1,551	1,695	1,488	1,527	1,578	-32.0%
Wholesale trade	441	484	507	514	382	376	386	412	-6.6%
Retail trade	833	852	1,035	1,106	1,083	1,020	849	877	5.3%
Transportation and warehousing				360	347	317	359	358	%
Information	49	43	40	40	51	50	51	43	-12.2%
Finance and insurance	189	212	212	207	204	224	186	199	5.3%
Real estate and rental and leasing	128	155	165	181	188	190	154	154	20.3%
Professional and technical services									%
Management of companies and enterprises									%
Administrative and waste services	313	345	419	448	422	467	507	534	70.6%
Educational services									%
Health care and social assistance	668								%
Arts, entertainment, and recreation		42							%
Accommodation and food services		422							%
Other services, except public administration	486	597	601	583	580	563	555	560	15.2%
Government and government enterprises	2,467	2,784	2,833	2,861	2,936	2,757	2,733	2,652	7.5%
Total	10,722	10,823	10,692	10,786	10,795	10,172	10,069	10,204	-4.8%

Table 3.B.2
Real Earnings by Industry

Anson County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	69,770	24,860	32,638	30,950	26,088	30,492	36,670	23,863	-65.8%
Forestry, fishing, related activities, and other	13,596								%
Mining	8,800								%
Utilities				4,669	4,832	5,082	5,223	4,922	%
Construction	25,456	22,830	21,760	19,050	17,201	13,957	14,644	14,575	-42.7%
Manufacturing	100,439	86,739	74,859	72,977	75,382	62,412	70,997	73,585	-26.7%
Wholesale trade	22,151	23,443	24,552	24,311	22,838	18,973	20,335	21,932	-1.0%
Retail trade	20,949	20,242	23,000	26,754	27,553	26,858	22,679	22,981	9.7%
Transportation and warehousing				19,939	17,189	14,010	15,525	15,599	%
Information	1,592	1,673	1,699	1,702	1,887	2,294	1,467	1,471	-7.6%
Finance and insurance	5,704	6,504	7,048	6,996	10,454	9,786	8,674	8,796	54.2%
Real estate and rental and leasing	2,056	1,299	1,499	1,205	1,450	1,213	957	828	-59.7%
Professional and technical services									%
Management of companies and enterprises									%
Administrative and waste services	4,628	7,486	8,751	8,791	8,662	10,440	11,325	12,433	168.6%
Educational services	126								%
Health care and social assistance	18,976								%
Arts, entertainment, and recreation		197							%
Accommodation and food services		6,366							%
Other services, except public administration	22,854	29,404	28,932	26,757	22,064	20,933	21,625	21,828	-4.5%
Government and government enterprises	103,375	120,482	125,981	129,491	132,563	124,571	124,058	120,688	16.7%
Total	462,392	425,985	428,533	428,329	421,538	388,013	404,020	394,353	-14.7%

Table 3.B.3
Real Earnings Per Job by Industry
 Anson County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	89,449	45,282	62,885	58,507	50,558	60,143	72,758	47,067	-47.4%
Forestry, fishing, related activities, and other	52,293								%
Mining	60,275								%
Utilities				81,905	92,921	97,728	106,586	102,550	%
Construction	50,208	40,767	39,635	36,495	34,061	29,952	34,785	35,635	-29.0%
Manufacturing	43,311	44,826	45,673	47,051	44,473	41,943	46,494	46,632	7.7%
Wholesale trade	50,229	48,437	48,427	47,297	59,785	50,460	52,681	53,234	6.0%
Retail trade	25,149	23,758	22,222	24,190	25,441	26,331	26,712	26,204	4.2%
Transportation and warehousing				55,385	49,536	44,196	43,244	43,571	%
Information	32,488	38,900	42,465	42,543	36,997	45,879	28,755	34,198	5.3%
Finance and insurance	30,180	30,679	33,245	33,796	51,246	43,686	46,636	44,199	46.5%
Real estate and rental and leasing	16,063	8,380	9,082	6,660	7,714	6,386	6,216	5,379	-66.5%
Professional and technical services									%
Management of companies and enterprises									%
Administrative and waste services	14,787	21,698	20,886	19,623	20,526	22,355	22,337	23,282	57.5%
Educational services									%
Health care and social assistance	28,407								%
Arts, entertainment, and recreation		4,697							%
Accommodation and food services		15,084							%
Other services, except public administration	47,025	49,253	48,140	45,896	38,042	37,181	38,963	38,978	-17.1%
Government and government enterprises	41,903	43,277	44,469	45,261	45,151	45,183	45,393	45,508	8.6%
Average	43,126	39,360	40,080	39,712	39,049	38,145	40,125	38,647	-10.4%

Table 3.B.4
Total Employment and Real Personal Income
 Anson County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	187,982	13,068	36,680	25,159	28,786	265,539	11,147	7,926	23,717
1970	183,164	13,196	36,644	27,705	33,331	267,649	11,385	8,009	22,870
1971	193,937	14,563	34,269	29,154	36,566	279,362	11,742	8,315	23,326
1972	222,350	16,973	34,967	31,388	37,715	309,447	12,823	8,992	24,728
1973	248,510	19,758	36,622	33,801	40,874	340,049	13,895	9,326	26,646
1974	239,279	21,193	32,868	34,800	47,313	333,067	13,656	9,604	24,914
1975	218,810	19,575	28,209	35,617	58,417	321,477	13,040	9,049	24,181
1976	250,223	21,582	29,896	36,772	57,721	353,030	14,242	9,442	26,502
1977	253,372	22,316	30,728	38,950	56,860	357,594	14,368	9,535	26,572
1978	276,656	25,643	28,869	42,104	56,954	378,941	15,221	10,038	27,560
1979	278,994	27,137	29,234	45,783	61,349	388,223	15,414	10,430	26,750
1980	268,909	26,627	29,140	52,644	66,796	390,862	15,255	10,249	26,238
1981	253,604	27,718	28,943	58,795	70,295	383,919	15,098	10,012	25,330
1982	237,014	26,480	27,480	63,270	74,422	375,707	14,839	9,627	24,620
1983	232,179	27,555	30,973	66,450	77,149	379,196	15,043	9,839	23,597
1984	272,298	30,855	31,079	73,345	77,402	423,268	16,933	10,209	26,672
1985	266,439	30,965	32,666	76,987	81,069	426,196	17,152	9,955	26,764
1986	300,902	34,043	31,712	79,764	83,186	461,521	18,757	10,105	29,778
1987	306,766	34,950	36,344	77,391	84,288	469,839	19,306	10,228	29,992
1988	321,217	36,699	40,801	78,782	88,126	492,227	20,410	10,330	31,095
1989	334,442	38,270	40,616	87,916	92,015	516,720	21,752	10,528	31,768
1990	344,219	39,459	41,539	83,157	98,100	527,555	22,450	10,923	31,513
1991	345,587	39,048	29,912	80,863	112,708	530,022	22,493	10,769	32,092
1992	350,038	39,189	29,168	79,352	121,732	541,101	22,773	10,508	33,312
1993	383,018	41,902	23,337	82,354	127,120	573,927	23,442	10,850	35,301
1994	381,854	41,981	26,986	83,199	130,328	580,386	23,499	10,711	35,651
1995	383,800	42,387	33,641	86,451	140,993	602,498	24,461	10,947	35,059
1996	397,019	43,133	27,559	94,560	146,793	622,798	24,935	11,164	35,563
1997	407,385	45,600	31,633	104,384	149,823	647,625	25,767	11,373	35,821
1998	434,765	45,475	33,924	109,937	154,127	687,279	27,123	11,135	39,045
1999	444,828	45,726	39,962	107,380	158,487	704,932	27,876	10,793	41,215
2000	463,314	46,024	47,033	110,651	161,749	736,723	29,072	10,875	42,603
2001	462,392	47,350	62,756	109,664	173,901	761,364	29,795	10,722	43,126
2002	412,132	46,336	62,286	93,700	181,530	703,311	27,342	10,692	38,546
2003	395,070	46,173	60,546	85,617	187,165	682,224	26,495	10,598	37,278
2004	421,505	47,610	56,044	93,776	196,001	719,716	27,277	10,767	39,148
2005	425,985	48,732	60,213	91,329	197,907	726,703	27,335	10,823	39,360
2006	428,533	48,412	51,620	89,658	205,989	727,388	27,346	10,692	40,080
2007	428,329	49,033	37,671	99,620	227,435	744,022	27,903	10,786	39,712
2008	421,538	49,263	19,620	102,230	232,292	726,416	27,067	10,795	39,049
2009	388,013	45,687	8,528	84,700	251,969	687,523	25,542	10,172	38,145
2010	404,020	46,022	-8,772	74,063	255,812	679,101	25,232	10,069	40,125
2011	394,353	42,352	-21,764	77,526	253,419	661,183	24,848	10,204	38,647

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 3.C.1
Labor Force Statistics
Anson County
1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	11,826	11,314	512	4.3%
1991	12,162	11,098	1,064	8.7%
1992	12,417	10,642	1,775	14.3%
1993	11,743	10,655	1,088	9.3%
1994	11,528	10,329	1,199	10.4%
1995	11,518	10,426	1,092	9.5%
1996	11,461	10,625	836	7.3%
1997	11,524	10,804	720	6.2%
1998	11,327	10,409	918	8.1%
1999	10,741	9,970	771	7.2%
2000	11,010	10,428	582	5.3%
2001	11,222	10,258	964	8.6%
2002	11,118	10,099	1,019	9.2%
2003	10,969	9,917	1,052	9.6%
2004	10,912	9,971	941	8.6%
2005	10,649	9,855	794	7.5%
2006	10,740	9,930	810	7.5%
2007	10,272	9,510	762	7.4%
2008	10,283	9,349	934	9.1%
2009	10,075	8,600	1,475	14.6%
2010	10,845	9,316	1,529	14.1%
2011	10,869	9,539	1,330	12.2%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{2F3} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 3.D.1
Purpose of Loan by Year
Anson County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	445	478	392	352	275	173	174	203	2,492
Home Improvement	129	165	141	136	84	47	52	93	847
Refinancing	687	777	765	722	531	415	337	350	4,584
Total	1,261	1,420	1,298	1,210	890	635	563	646	7,923

Table 3.D.2
Occupancy Status for Home Purchase Loan Applications
Anson County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	412	411	351	283	230	152	157	183	2,179
Not Owner-Occupied	31	65	40	65	45	21	17	18	302
Not Applicable	2	2	1	4	0	0	0	2	11
Total	445	478	392	352	275	173	174	203	2,492

Table 3.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Anson County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	378	385	317	267	132	72	112	133	1,796
FHA - Insured	24	20	28	13	53	29	16	33	216
VA - Guaranteed	5	5	4	1	3	0	2	4	24
Rural Housing Service or Farm Service Agency	5	1	2	2	42	51	27	13	143
Total	412	411	351	283	230	152	157	183	2,179

³ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 3.D.4
Loan Applications by Action Taken
 Anson County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	139	150	172	134	88	57	58	43	841
Application Approved but not Accepted	39	36	28	19	11	9	15	30	187
Application Denied	95	98	73	58	54	31	54	82	545
Application Withdrawn by Applicant	20	18	12	16	21	13	8	7	115
File Closed for Incompleteness	11	7	4	4	8	4	2	5	45
Loan Purchased by the Institution	108	102	62	52	48	38	20	16	446
Preapproval Request Denied	0	0	0	0	0	0	0	0	0
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	412	411	351	283	230	152	157	183	2,179
Denial Rate	40.6%	39.5%	29.8%	30.2%	38.0%	35.2%	48.2%	65.6%	39.3%

Table 3.D.5
Denial Rates by Gender of Applicant
 Anson County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	31.6%	52.2%	62.5%	%	40.6%
2005	31.5%	48.9%	71.4%	100.0%	39.5%
2006	24.4%	41.2%	.0%	%	29.8%
2007	27.6%	31.5%	100.0%	%	30.2%
2008	28.9%	51.8%	50.0%	.0%	38.0%
2009	25.0%	50.0%	50.0%	%	35.2%
2010	43.4%	50.9%	75.0%	%	48.2%
2011	56.8%	78.3%	80.0%	%	65.6%
Average	32.0%	49.0%	62.9%	50.0%	39.3%

Table 3.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Anson County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	93	100	118	84	59	39	30	32	555
	Denied	43	46	38	32	24	13	23	42	261
	Denial Rate	31.6%	31.5%	24.4%	27.6%	28.9%	25.0%	43.4%	56.8%	32.0%
Female	Originated	43	48	50	50	27	17	27	10	272
	Denied	47	46	35	23	29	17	28	36	261
	Denial Rate	52.2%	48.9%	41.2%	31.5%	51.8%	50.0%	50.9%	78.3%	49.0%
Not Available	Originated	3	2	4	0	1	1	1	1	13
	Denied	5	5	0	3	1	1	3	4	22
	Denial Rate	62.5%	71.4%	.0%	100.0%	50.0%	50.0%	75.0%	80.0%	62.9%
Not Applicable	Originated	0	0	0	0	1	0	0	0	1
	Denied	0	1	0	0	0	0	0	0	1
	Denial Rate	%	100.0%	%	%	.0%	%	%	%	50.0%
Total	Originated	139	150	172	134	88	57	58	43	841
	Denied	95	98	73	58	54	31	54	82	545
	Denial Rate	40.6%	39.5%	29.8%	30.2%	38.0%	35.2%	48.2%	65.6%	39.3%

Table 3.D.7
Denial Rates by Race/Ethnicity of Applicant
 Anson County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	50.0%	%	%	%	%	.0%	100.0%	40.0%
Asian	.0%	.0%	40.0%	.0%	.0%	.0%	66.7%	33.3%	22.7%
Black	53.5%	43.7%	38.5%	34.6%	59.2%	46.4%	64.1%	72.9%	50.4%
White	29.6%	32.2%	25.4%	26.4%	25.0%	30.4%	35.5%	56.6%	30.6%
Not Available	51.7%	66.7%	25.0%	50.0%	50.0%	33.3%	71.4%	77.8%	51.8%
Not Applicable	%	100.0%	%	%	%	0%	0%	%	100.0%
Average	40.6%	39.5%	29.8%	30.2%	38.0%	35.2%	48.2%	65.6%	39.3%
Non-Hispanic	41.1%	37.2%	30.2%	29.0%	37.1%	35.7%	43.2%	61.5%	37.8%
Hispanic	66.7%	33.3%	.0%	14.3%	50.0%	.0%	100.0%	60.0%	33.3%

Table 3.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Anson County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	1	1	0	0	0	0	1	0	3
	Denied	0	1	0	0	0	0	0	1	2
	Denial Rate	.0%	50.0%	%	%	%	.0%	.0%	100.0%	40.0%
Asian	Originated	3	3	3	3	1	1	1	2	17
	Denied	0	0	2	0	0	0	2	1	5
	Denial Rate	.0%	.0%	40.0%	.0%	.0%	.0%	66.7%	33.3%	22.7%
Black	Originated	40	58	48	34	20	15	14	16	245
	Denied	46	45	30	18	29	13	25	43	249
	Denial Rate	53.5%	43.7%	38.5%	34.6%	59.2%	46.4%	64.1%	72.9%	50.4%
White	Originated	81	82	106	89	63	39	40	23	523
	Denied	34	39	36	32	21	17	22	30	231
	Denial Rate	29.6%	32.2%	25.4%	26.4%	25.0%	30.4%	35.5%	56.6%	30.6%
Not Available	Originated	14	6	15	8	4	2	2	2	53
	Denied	15	12	5	8	4	1	5	7	57
	Denial Rate	51.7%	66.7%	25.0%	50.0%	50.0%	33.3%	71.4%	77.8%	51.8%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	1	0	0	0	0	0	0	1
	Denial Rate	51.7%	66.7%	25.0%	50.0%	50.0%	33.3%	71.4%	77.8%	100.0%
Total	Originated	139	150	172	134	88	57	58	43	841
	Denied	95	98	73	58	54	31	54	82	545
	Denial Rate	40.6%	39.5%	29.8%	30.2%	38.0%	35.2%	48.2%	65.6%	39.3%
Non-Hispanic	Originated	109	140	155	120	83	54	54	40	755
	Denied	76	83	67	49	49	30	41	64	459
	Denial Rate	41.1%	37.2%	30.2%	29.0%	37.1%	35.7%	43.2%	61.5%	37.8%
Hispanic	Originated	1	2	4	6	1	2	0	2	18
	Denied	2	1	0	1	1	0	1	3	9
	Denial Rate	66.7%	33.3%	.0%	14.3%	50.0%	.0%	100.0%	60.0%	33.3%

Table 3.D.9
Loan Applications by Reason for Denial
 Anson County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	12	4	9	8	13	4	6	15	71
Employment History	0	1	0	1	0	1	0	0	3
Credit History	35	35	31	23	25	17	19	24	209
Collateral	6	3	5	3	3	3	3	5	31
Insufficient Cash	7	4	0	2	0	0	1	1	15
Unverifiable Information	0	3	2	1	0	0	0	0	6
Credit Application Incomplete	2	2	2	3	1	0	1	0	11
Mortgage Insurance Denied	0	0	0	0	0	0	0	0	0
Other	16	14	5	4	3	1	1	3	47
Missing	17	32	19	13	9	5	23	34	152
Total	95	98	73	58	54	31	54	82	545

Table 3.D.10
Denial Rates by Income of Applicant
 Anson County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	75.0%	55.6%	44.4%	25.0%	100.0%	100.0%	60.0%	100.0%	66.7%
\$15,001–\$30,000	47.5%	51.3%	36.5%	42.6%	56.1%	53.8%	58.5%	77.5%	50.3%
\$30,001–\$45,000	34.9%	33.8%	28.8%	22.2%	34.1%	32.1%	39.4%	74.1%	35.3%
\$45,001–\$60,000	32.6%	47.5%	22.7%	30.0%	26.1%	11.1%	25.0%	60.0%	33.3%
\$60,001–\$75,000	40.0%	21.4%	12.5%	5.9%	20.0%	27.3%	66.7%	37.5%	25.4%
Above \$75,000	30.0%	5.9%	24.0%	33.3%	19.0%	16.7%	41.7%	42.9%	26.5%
Data Missing	.0%	75.0%	66.7%	50.0%	66.7%	%	%	.0%	58.8%
Total	40.6%	39.5%	29.8%	30.2%	38.0%	35.2%	48.2%	65.6%	39.3%

Table 3.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Anson County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	.0%	100.0%	%	.0%	%	%	40.0%
Asian	%	.0%	37.5%	.0%	.0%	33.3%	%	22.7%
Black	68.0%	58.5%	40.5%	44.1%	31.0%	40.0%	100.0%	50.4%
White	65.0%	39.7%	30.3%	29.3%	15.9%	22.6%	50.0%	30.6%
Not Available	60.0%	53.1%	50.0%	38.1%	73.3%	40.0%	57.1%	51.8%
Not Applicable	%	%	%	%	%	%	100.0%	100.0%
Average	66.7%	50.3%	35.3%	33.3%	25.4%	26.5%	58.8%	39.3%
Non-Hispanic	65.9%	49.1%	34.8%	32.5%	21.6%	24.6%	63.6%	37.8%
Hispanic	50.0%	50.0%	.0%	.0%	100.0%	50.0%	100.0%	33.3%

Table 3.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Anson County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	0	27	41	2	0	71	1
Employment History	0	0	0	3	0	0	3	0
Credit History	1	4	103	87	14	0	209	3
Collateral	0	0	6	21	4	0	31	1
Insufficient Cash	0	0	6	8	1	0	15	0
Unverifiable Information	0	0	1	2	3	0	6	0
Credit Application Incomplete	0	0	5	3	3	0	11	0
Mortgage Insurance Denied	0	0	0	0	0	0	0	0
Other	0	0	27	17	3	0	47	1
Missing	0	1	74	49	27	1	152	3
Total	2	5	249	231	57	1	545	9
% Missing	.0%	20.0%	29.7%	21.2%	47.4%	100.0%	27.9%	33.3%

Table 3.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Anson County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	3	4	5	3	0	0	2	0	17
	Application Denied	9	5	4	1	3	2	3	7	34
	Denial Rate	75.0%	55.6%	44.4%	25.0%	100.0%	100.0%	60.0%	100.0%	66.7%
\$15,001–\$30,000	Loan Originated	42	37	54	31	18	12	17	9	220
	Application Denied	38	39	31	23	23	14	24	31	223
	Denial Rate	47.5%	51.3%	36.5%	42.6%	56.1%	53.8%	58.5%	77.5%	50.3%
\$30,001–\$45,000	Loan Originated	41	49	37	35	27	19	20	7	235
	Application Denied	22	25	15	10	14	9	13	20	128
	Denial Rate	34.9%	33.8%	28.8%	22.2%	34.1%	32.1%	39.4%	74.1%	35.3%
\$45,001–\$60,000	Loan Originated	29	21	34	28	17	8	9	8	154
	Application Denied	14	19	10	12	6	1	3	12	77
	Denial Rate	32.6%	47.5%	22.7%	30.0%	26.1%	11.1%	25.0%	60.0%	33.3%
\$60,001–\$75,000	Loan Originated	9	22	21	16	8	8	3	10	97
	Application Denied	6	6	3	1	2	3	6	6	33
	Denial Rate	40.0%	21.4%	12.5%	5.9%	20.0%	27.3%	66.7%	37.5%	25.4%
Above \$75,000	Loan Originated	14	16	19	20	17	10	7	8	111
	Application Denied	6	1	6	10	4	2	5	6	40
	Denial Rate	30.0%	5.9%	24.0%	33.3%	19.0%	16.7%	41.7%	42.9%	26.5%
Data Missing	Loan Originated	1	1	2	1	1	0	0	1	7
	Application Denied	0	3	4	1	2	0	0	0	10
	Denial Rate	.0%	75.0%	66.7%	50.0%	66.7%	%	%	.0%	58.8%
Total	Loan Originated	139	150	172	134	88	57	58	43	841
	Application Denied	95	98	73	58	54	31	54	82	545
	Denial Rate	40.6%	39.5%	29.8%	30.2%	38.0%	35.2%	48.2%	65.6%	39.3%

Table 3.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Anson County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	1	0	0	2	0	0	3
	Application Denied	1	0	1	0	0	0	0	2
	Denial Rate	100.0%	.0%	100.0%	%	.0%	%	%	40.0%
Asian	Loan Originated	0	2	5	4	2	4	0	17
	Application Denied	0	0	3	0	0	2	0	5
	Denial Rate	%	.0%	37.5%	.0%	.0%	33.3%	%	22.7%
Black	Loan Originated	8	97	75	33	20	12	0	245
	Application Denied	17	137	51	26	9	8	1	249
	Denial Rate	68.0%	58.5%	40.5%	44.1%	31.0%	40.0%	100.0%	50.4%
White	Loan Originated	7	105	145	104	69	89	4	523
	Application Denied	13	69	63	43	13	26	4	231
	Denial Rate	65.0%	39.7%	30.3%	29.3%	15.9%	22.6%	50.0%	30.6%
Not Available	Loan Originated	2	15	10	13	4	6	3	53
	Application Denied	3	17	10	8	11	4	4	57
	Denial Rate	60.0%	53.1%	50.0%	38.1%	73.3%	40.0%	57.1%	51.8%
Not Applicable	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	0	0	0	0	0	0	1	1
	Denial Rate	%	%	%	%	%	%	100.0%	100.0%
Total	Loan Originated	17	220	235	154	97	111	7	841
	Application Denied	34	223	128	77	33	40	10	545
	Denial Rate	66.7%	50.3%	35.3%	33.3%	25.4%	26.5%	58.8%	39.3%
Non-Hispanic	Loan Originated	14	195	212	135	91	104	4	755
	Application Denied	27	188	113	65	25	34	7	459
	Denial Rate	65.9%	49.1%	34.8%	32.5%	21.6%	24.6%	63.6%	37.8%
Hispanic	Loan Originated	1	5	7	4	0	1	0	18
	Application Denied	1	5	0	0	1	1	1	9
	Denial Rate	50.0%	50.0%	.0%	.0%	100.0%	50.0%	100.0%	33.3%

PREDATORY LENDING

Table 3.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Anson County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	74	73	85	85	67	47	45	31	507
HAL	65	77	87	49	21	10	13	12	334
Total	139	150	172	134	88	57	58	43	841
Percent HAL	46.8%	51.3%	50.6%	36.6%	23.9%	17.5%	22.4%	27.9%	39.7%

Table 3.D.16

Loans by Loan Purpose by HAL Status

Anson County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	74	73	85	85	67	47	45	31	507
	HAL	65	77	87	49	21	10	13	12	334
	Percent HAL	46.8%	51.3%	50.6%	36.6%	23.9%	17.5%	22.4%	27.9%	39.7%
Home Improvement	Other	32	38	27	17	12	13	15	28	182
	HAL	13	13	23	15	6	4	0	3	77
	Percent HAL	28.9%	25.5%	46.0%	46.9%	33.3%	23.5%	.0%	9.7%	29.7%
Refinancing	Other	124	135	129	118	118	143	134	128	1,029
	HAL	83	86	101	100	40	25	5	1	441
	Percent HAL	40.1%	38.9%	43.9%	45.9%	25.3%	14.9%	3.6%	.8%	30.0%
Total	Other	230	246	241	220	197	203	194	187	1,718
	HAL	161	176	211	164	21	10	13	12	852
	Percent HAL	41.2%	41.7%	46.7%	42.7%	25.4%	16.1%	8.5%	7.9%	33.2%

Table 3.D.17

HALs Originated by Race of Borrower

Anson County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	0	0	0	0	0	1	0	1
Asian	2	2	2	0	0	1	1	0	8
Black	22	47	35	19	6	4	5	7	145
White	33	23	41	24	15	5	6	5	152
Not Available	8	5	9	6	0	0	0	0	28
Not Applicable	0	0	0	0	0	0	0	0	0
Total	65	77	87	49	21	10	13	12	334
Hispanic (Ethnicity)	1	2	1	1	0	1	0	0	6

Table 3.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Anson County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	.0%	%	%	%	%	100.0%	%	33.3%
Asian	66.7%	66.7%	66.7%	.0%	.0%	100.0%	100.0%	.0%	47.1%
Black	55.0%	81.0%	72.9%	55.9%	30.0%	26.7%	35.7%	43.8%	59.2%
White	40.7%	28.0%	38.7%	27.0%	23.8%	12.8%	15.0%	21.7%	29.1%
Not Available	57.1%	83.3%	60.0%	75.0%	.0%	.0%	.0%	.0%	52.8%
Not Applicable	%	%	%	%	%	%	%	%	%
Average	46.8%	51.3%	50.6%	36.6%	23.9%	17.5%	022.4%	027.9%	39.7%
Non-Hispanic	44.0%	48.6%	51.6%	35.0%	24.1%	16.7%	20.4%	30.0%	38.4%
Hispanic	100.0%	100.0%	25.0%	16.7%	.0%	50.0%	%	.0%	33.3%

Table 3.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Anson County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	1	1	0	0	0	0	0	0	2
	HAL	0	0	0	0	0	0	1	0	1
	Percent HAL	.0%	.0%	%	%	%	%	100.0%	%	33.3%
Asian	Other	1	1	1	3	1	0	0	2	9
	HAL	2	2	2	0	0	1	1	0	8
	Percent HAL	66.7%	66.7%	66.7%	.0%	.0%	100.0%	100.0%	.0%	47.1%
Black	Other	18	11	13	15	14	11	9	9	100
	HAL	22	47	35	19	6	4	5	7	145
	Percent HAL	55.0%	81.0%	72.9%	55.9%	30.0%	26.7%	35.7%	43.8%	59.2%
White	Other	48	59	65	65	48	34	34	18	371
	HAL	33	23	41	24	15	5	6	5	152
	Percent HAL	40.7%	28.0%	38.7%	27.0%	23.8%	12.8%	015.0%	021.7%	29.1%
Not Available	Other	6	1	6	2	4	2	2	2	25
	HAL	8	5	9	6	0	0	0	0	28
	Percent HAL	57.1%	83.3%	60.0%	75.0%	.0%	.0%	.0%	.0%	52.8%
Not Applicable	Other	0	0	0	0	0	0	0	0	0
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	.0%
Total	Other	74	73	85	85	67	47	45	31	507
	HAL	65	77	87	49	21	10	13	12	334
	Percent HAL	46.8%	51.3%	50.6%	36.6%	23.9%	17.5%	22.4%	27.9%	39.7%
Non-Hispanic	Other	61	72	75	78	63	45	43	28	465
	HAL	48	68	80	42	20	9	11	12	290
	Percent HAL	44.0%	48.6%	51.6%	35.0%	24.1%	16.7%	20.4%	30.0%	38.4%
Hispanic	Other	0	0	3	5	1	1	0	2	12
	HAL	1	2	1	1	0	1	0	0	6
	Percent HAL	100.0%	100.0%	25.0%	16.7%	.0%	50.0%	%	.0%	33.3%

Table 3.D.20
Rates of HALs by Income of Borrower
 Anson County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	100.0%	40.0%	66.7%	%	%	.0%	%	47.1%
\$15,001–\$30,000	61.9%	62.2%	66.7%	51.6%	33.3%	41.7%	35.3%	44.4%	55.5%
\$30,001–\$45,000	41.5%	61.2%	54.1%	34.3%	18.5%	5.3%	30.0%	14.3%	39.1%
\$45,001–\$60,000	44.8%	42.9%	44.1%	35.7%	17.6%	.0%	11.1%	12.5%	33.8%
\$60,001–\$75,000	55.6%	45.5%	42.9%	25.0%	37.5%	12.5%	.0%	40.0%	37.1%
Above \$75,000	28.6%	6.3%	26.3%	25.0%	23.5%	30.0%	0.0%	25.0%	21.6%
Data Missing	.0%	.0%	.0%	.0%	.0%	%	%	.0%	.0%
Average	46.8%	51.3%	50.6%	36.6%	23.9%	17.5%	22.4%	27.9%	39.7%

Table 3.D.21
Loans by HAL Status by Income of Borrower
 Anson County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	3	0	3	1	0	0	2	0	9
	HAL	0	4	2	2	0	0	0	0	8
	Percent HAL	.0%	100.0%	40.0%	66.7%	%	%	.0%	%	47.1%
\$15,001–\$30,000	Other	16	14	18	15	12	7	11	5	98
	HAL	26	23	36	16	6	5	6	4	122
	Percent HAL	61.9%	62.2%	66.7%	51.6%	33.3%	41.7%	35.3%	44.4%	55.5%
\$30,001–\$45,000	Other	24	19	17	23	22	18	14	6	143
	HAL	17	30	20	12	5	1	6	1	92
	Percent HAL	41.5%	61.2%	54.1%	34.3%	18.5%	5.3%	30.0%	14.3%	39.1%
\$45,001–\$60,000	Other	16	12	19	18	14	8	8	7	102
	HAL	13	9	15	10	3	0	1	1	52
	Percent HAL	44.8%	42.9%	44.1%	35.7%	17.6%	.0%	11.1%	12.5%	33.8%
\$60,001–\$75,000	Other	4	12	12	12	5	7	3	6	61
	HAL	5	10	9	4	3	1	0	4	36
	Percent HAL	55.6%	45.5%	42.9%	25.0%	37.5%	12.5%	.0%	40.0%	37.1%
Above \$75,000	Other	10	15	14	15	13	7	7	6	87
	HAL	4	1	5	5	4	3	0	2	24
	Percent HAL	28.6%	6.3%	26.3%	25.0%	23.5%	30.0%	.0%	25.0%	21.6%
Data Missing	Other	1	1	2	1	1	0	0	1	7
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	.0%	.0%	.0%	.0%	%	%	.0%	.0%
Total	Other	74	73	85	85	67	47	45	31	507
	HAL	65	77	87	49	21	10	13	12	334
	Percent HAL	46.8%	51.3%	50.6%	36.6%	23.9%	17.5%	22.4%	27.9%	39.7%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 3.E.1
Building Permits and Valuation

Anson County
Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	133	0	0	0	133	89,576	
1981	93	0	0	0	93	75,946	
1982	98	0	0	0	98	56,741	
1983	78	0	0	0	78	69,651	
1984	39	0	0	0	39	72,229	
1985	36	0	0	0	36	71,212	
1986	43	0	0	0	43	82,169	
1987	25	0	0	0	25	81,376	
1988	54	0	12	24	90	74,777	18,435
1989	22	0	4	0	26	105,602	
1990	31	0	0	0	31	94,476	
1991	36	0	8	0	44	83,877	
1992	43	0	0	0	43	98,561	
1993	35	0	0	0	35	88,953	
1994	26	2	0	0	28	130,793	
1995	33	0	0	0	33	131,508	
1996	33	0	0	5	38	127,332	43,087
1997	40	2	0	0	42	117,346	
1998	42	0	4	0	46	130,019	
1999	35	0	4	0	39	174,691	
2000	31	0	0	0	31	141,371	
2001	45	0	3	0	48	169,580	
2002	77	0	0	0	77	123,314	
2003	39	0	0	0	39	185,298	
2004	72	0	0	0	72	160,786	
2005	58	2	0	0	60	162,442	
2006	48	6	0	0	54	165,641	
2007	56	0	0	0	56	161,927	
2008	40	0	0	0	40	180,980	
2009	27	0	0	0	27	153,541	
2010	27	0	4	0	31	170,676	
2011	21	0	0	0	21	147,517	
2012	25	0	3	0	28	151,572	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 3.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Anson County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	43	350	0	0	393
2001	0	60	310	0	0	370
2002	0	80	309	0	0	389
2003	0	89	278	0	0	367
2004	0	390	0	0	0	390
2005	0	402	0	0	0	402
2006	0	463	0	0	0	463
2007	0	506	0	0	0	506
2008	0	399	0	0	0	399
2009	0	234	0	0	0	234
2010	0	216	0	0	0	216
2011	0	196	0	0	0	196
Total	0	3,078	1,247	0	0	4,325
Loan Amount (\$1,000s)						
2000	0	620	5,612	0	0	6,232
2001	0	1,409	6,464	0	0	7,873
2002	0	1,555	5,992	0	0	7,547
2003	0	1,904	4,661	0	0	6,565
2004	0	7,360	0	0	0	7,360
2005	0	6,765	0	0	0	6,765
2006	0	7,164	0	0	0	7,164
2007	0	7,454	0	0	0	7,454
2008	0	6,739	0	0	0	6,739
2009	0	4,602	0	0	0	4,602
2010	0	4,305	0	0	0	4,305
2011	0	3,881	0	0	0	3,881
Total	0	53,758	22,729	0	0	76,487

Table 3.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Anson County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	1	11	0	0	12
2001	0	7	20	0	0	27
2002	0	8	20	0	0	28
2003	0	8	13	0	0	21
2004	0	15	0	0	0	15
2005	0	20	0	0	0	20
2006	0	20	0	0	0	20
2007	0	23	0	0	0	23
2008	0	28	0	0	0	28
2009	0	21	0	0	0	21
2010	0	19	0	0	0	19
2011	0	16	0	0	0	16
Total	0	186	64	0	0	250
Loan Amount (\$1,000s)						
2000	0	250	1,737	0	0	1,987
2001	0	1,064	3,156	0	0	4,220
2002	0	1,203	3,429	0	0	4,632
2003	0	1,265	1,932	0	0	3,197
2004	0	2,592	0	0	0	2,592
2005	0	3,282	0	0	0	3,282
2006	0	3,572	0	0	0	3,572
2007	0	4,186	0	0	0	4,186
2008	0	4,910	0	0	0	4,910
2009	0	3,583	0	0	0	3,583
2010	0	3,020	0	0	0	3,020
2011	0	2,633	0	0	0	2,633
Total	0	31,560	10,254	0	0	41,814

Table 3.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Anson County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	7	0	0	7
2001	0	1	5	0	0	6
2002	0	4	7	0	0	11
2003	0	5	10	0	0	15
2004	0	13	0	0	0	13
2005	0	8	0	0	0	8
2006	0	16	0	0	0	16
2007	0	14	0	0	0	14
2008	0	14	0	0	0	14
2009	0	14	0	0	0	14
2010	0	7	0	0	0	7
2011	0	12	0	0	0	12
Total	0	108	29	0	0	137
Loan Amount (\$1,000s)						
2000	0	0	3,268	0	0	3,268
2001	0	539	2,918	0	0	3,457
2002	0	2,416	3,339	0	0	5,755
2003	0	2,115	5,412	0	0	7,527
2004	0	5,868	0	0	0	5,868
2005	0	4,083	0	0	0	4,083
2006	0	7,940	0	0	0	7,940
2007	0	7,187	0	0	0	7,187
2008	0	7,264	0	0	0	7,264
2009	0	6,882	0	0	0	6,882
2010	0	4,400	0	0	0	4,400
2011	0	5,608	0	0	0	5,608
Total	0	54,302	14,937	0	0	69,239

Table 3.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Anson County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	28	210	0	0	238
2001	0	36	225	0	0	261
2002	0	62	205	0	0	267
2003	0	71	193	0	0	264
2004	0	238	0	0	0	238
2005	0	252	0	0	0	252
2006	0	260	0	0	0	260
2007	0	306	0	0	0	306
2008	0	258	0	0	0	258
2009	0	171	0	0	0	171
2010	0	157	0	0	0	157
2011	0	140	0	0	0	140
Total	0	1,979	833	0	0	2,812
Loan Amount (\$1,000s)						
2000	0	793	7,291	0	0	8,084
2001	0	1,089	8,351	0	0	9,440
2002	0	2,475	7,414	0	0	9,889
2003	0	3,599	9,385	0	0	12,984
2004	0	9,170	0	0	0	9,170
2005	0	9,586	0	0	0	9,586
2006	0	10,668	0	0	0	10,668
2007	0	12,424	0	0	0	12,424
2008	0	12,618	0	0	0	12,618
2009	0	9,768	0	0	0	9,768
2010	0	7,334	0	0	0	7,334
2011	0	7,641	0	0	0	7,641
Total	0	87,165	32,441	0	0	119,606

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 3.G.1
Fair Housing Complaints by Basis

Anson County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race								1			1
Family Status	1										1
Total Bases	1							1			2
Total Complaints	1							1			2

Table 3.G.2
Fair Housing Complaints by Issue

Anson County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental		1						1			2
Discriminatory advertising, statements and notices								1			1
Discriminatory refusal to rent and negotiate for rental								1			1
Total Issues	1	0	0	0	0	0	0	3	0	0	4
Total Complaints	1							1			2

Table 3.G.3
Fair Housing Complaints by Closure Status

Anson County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	1										1
Withdrawal After Resolution								1			1
Total Complaints	1							1			2

HUD Complaints Found With Cause

Table 3.G.4
Fair Housing Complaints Found With Cause by Basis

Anson County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race								1			1
Total Bases								1			1
Total Complaints								1			1

Table 3.G.5
Fair Housing Complaints Found With Cause by Issue

Anson County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental								1			1
Discriminatory advertising, statements and notices								1			1
Discriminatory refusal to rent and negotiate for rental								1			1
Total Issues	0	0	0	0	0	0	0	3	0	0	3
Total Complaints								1			1

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 3.H.1
Role of Respondent
Anson County
2013 Fair Housing Survey

Primary Role	Total
Local Government	2
Renter/Tenant	1
Total	3

FEDERAL, STATE, AND LOCAL LAWS

Table 3.H.2
Familiarity with Fair Housing Laws
Anson County
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	1
Somewhat Familiar	1
Very Familiar	
Missing	1
Total	3

Table 3.H.3
Perceptions About Fair Housing Laws
Anson County
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	2			1	3
Are fair housing laws difficult to understand or follow?			2	1	3
Do you think fair housing laws should be changed?		2		1	3
Do you think fair housing laws are adequately enforced?		1		2	3

Table 3.H.4
Fair Housing Activities
Anson County
2013 Fair Housing Survey

2016 Fair Housing Survey						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?		1		2	3	
Have you participated in fair housing training?				3	3	
Are you aware of any fair housing testing?		1		2	3	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?				1	2	3
Is there sufficient testing?				1	2	3

Table 3.H.5**Protected Classes**

Anson County

2013 Fair Housing Survey

Protected Class	Total
Age	2
Family Status	1
Gender	1
National Origin	1
Ethnicity	1
Other	1
Total	7

LOCAL FAIR HOUSING**Table 3.H.6****Local Fair Housing**

Anson County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		1		2	3
Are there any specific geographic areas that have fair housing problems?		1		2	3

FAIR HOUSING IN THE PRIVATE SECTOR**Table 3.H.7****Barriers to Fair Housing in the Private Sector**

Anson County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?		1		2	3
The real estate industry?		1		2	3
The mortgage and home lending industry?		1		2	3
The housing construction or accessible housing design fields?		1		2	3
The home insurance industry?		1		2	3
The home appraisal industry?		1		2	3
Any other housing services?		1		2	3

FAIR HOUSING IN THE PUBLIC SECTOR

Table 3.H.8
Barriers to Fair Housing in the Public Sector
 Anson County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		1		2	3
Zoning laws?		1		2	3
Occupancy standards or health and safety codes?		1		2	3
Property tax policies?		1		2	3
Permitting process?		1		2	3
Housing construction standards?		1		2	3
Neighborhood or community development policies?		1		2	3
Limited access to government services, such as employment services?	1			2	3
Public administrative actions or regulations?		1		2	3

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 3.H.9
How did you become aware of fair housing laws?
 Anson County
 2013 Fair Housing Survey

Comments:
Through the Anson County Economic Development

Fair Housing in the Private Sector

Table 3.H.10
Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

«Label»
 2013 Fair Housing Survey Data

Comments:
There is no public transportation in Anson County. There is however, Anson County Transportation System funded by the State

I. 2013 HOUSING NEEDS SURVEY

Table 3.I.1
Role of Respondent
 Anson County
 2013 Housing Needs Survey

Primary Role	Total
Homeowner	1
Local Government	1
Real Estate	1
Total	3

Table 3.I.2
Please rate the need for the following Housing activities
 Anson County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		2		1		3
Construction of new rental housing		1		2		3
Homeowner housing rehabilitation				3		3
Rental housing rehabilitation				3		3
Housing demolition		1		2		3
Housing redevelopment			1	1	1	3
Downtown housing	1		1	1		3
First-time home-buyer assistance		1		2		3
Mixed use housing	1	2				3
Mixed income housing	1	1	1			3

Table 3.I.3
Please rate the need for the following Housing activities (cont.)
 Anson County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			1	2		3
Retrofitting existing housing to meet seniors' needs				3		3
Preservation of federal subsidized housing			1	2		3
Rental Assistance			1	2		3
Energy efficient retrofits				3		3
Supportive housing	1		1	1		3
Transitional housing	1	1		1		3
Emergency housing	1	1		1		3
Homeless shelters			1	2		3
Other					3	3

Table 3.I.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

Anson County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	1
Lack of other infrastructure	1
Lack of qualified contractors or builders	1
Impact fees	1
Density or other zoning requirements	1
Community resistance	1
Lack of Affordable housing development policies	1
Lack of adequate public transportation	1
Lack of adequate public safety services	1

Table 3.I.5
Please rate how the following infrastructure components affect housing production

Anson County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality			2		1		3
Public transportation capacity		1	1		1		3
Water system quality				1	2		3
Water system capacity				1	2		3
Sewer system quality			1		2		3
Sewer system capacity			1		2		3
Storm water run-off capacity			2	1			3
City and county road conditions		1	1		1		3
Sidewalk conditions	1		1	1			3
Pedestrian-friendly places/walkability		1	1	1			3
Bridge conditions		1	1	1			3
Bridge capacity	1		2				3
Other						3	3

Table 3.I.6
Please rate the importance of being close proximity to the following amenities

Anson County
 2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities				1	2		3
Restaurants			2	1			3
Public transportation	1		1	1			3
Quality K-12 public schools					3		3
Day care			2		1		3
Retail shopping				3			3
Grocery stores				2	1		3

Park and recreational facilities	1	1	1		3
Highway access			2	1	3
Pharmacies			1	2	3
Other					3

Table 3.I.7**Please rate the need for the following housing types for special needs population**Anson County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		1	1	1		3
Transitional housing		2		1		3
Shelters for youth		2		1		3
Senior housing				3		3
Nursing homes or assisted living facilities			1	2		3
Housing designed for persons with disabilities				3		3
Supportive housing			2	1		3
Other					3	3

Table 3.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**Anson County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			1	2		3
The frail elderly (age 85+)			1	2		3
Persons with severe mental illness			1	1	1	3
Persons with physical disabilities		1	1		1	3
Persons with developmental disabilities			2	1		3
Persons with substance abuse addictions			2	1		3
Persons with HIV/AIDS		1	1	1		3
Victims of domestic violence			2	1		3
Veterans			1	2		3
Homeless persons		1		2		3
Persons recently released from prison		2		1		3
Other					3	3

NARRATIVE COMMENTS**Table 3.I.9****What other type of infrastructure components are you considering?**Anson County
2013 Housing Needs Survey

Comments:
You omitted air quality - 9th worst in the nation, not on your list :(

Table 3.I.10**What other types of housing for special needs populations are you considering?**

Anson County
2013 Housing Needs Survey

Comments:
I dont know what "Suppportive housing" is.

Table 3.I.11**Please share any comments you have about housing needs or barriers.**

Anson County
2013 Housing Needs Survey

Comments:
Unless we deal with the issues that create unemployable people or reduce jobs, all the housing in the world will not help unless it is subsidized. Legistlature just eliminated preschool programs, funding for our schools is in bottom 10% of the country, eliminated large number of environmental protection efforts which will lead to more damaged kids, etc. The housing survey should be framed by information about other significant issues, not treated as a stand alone.

J. LAND USE PLANNING

Table 3.J.1
Housing Development
 Anson County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	1				1
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	1				1
Guidelines that encourage development affordable housing units?		1			1
Any potential barriers to the development of low- to moderate- income housing?		1			1
Guidelines that allow the development of mixed use housing?		1			1
Occupancy Standards					
A definition for the term "family"?	1				1
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	1				1
Does the definition of "family" include a specific limit on the number of persons?		1			1
Residential occupancy standards or limits?		1			1
Special Needs Housing					
A definition for the term "disability"?		1			1
Development standards for making housing accessible to persons with disabilities?		1			1
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1				1
Standards for the development of senior housing?		1			1
Policies that distinguish senior citizen housing from other residential uses?	1				1
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	1				1
Are group homes permitted by right in single-family residential areas?	1				1
Is there a group home density requirement, such as a distance required for other group homes?		1			1
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1				1
Policies or practices for "affirmatively furthering fair housing"?		1			1

K. RENTAL VACANCY SURVEY

Table 3.K.1
Rental Vacancy Survey by Type
 Anson County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family			%
Apartments	464	2	.4%
Mobile Homes	100	2	2.0%
"Other" Units			%
Don't know	170	10	5.9%
Total	734	14	1.9%

Table 3.K.2
Rental Units by Bedroom Size
 Anson County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	46	0	0	.	46
Two	0	64	0	0	.	64
Three	0	34	0	0	.	34
Four	0	0	0	0	.	0
Don't Know		320	100		170	590
Total		464	100		170	734

Table 3.K.3
Do any of your rental units receive rental subsidy or assistance?
 Anson County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	
No	5
Don't Know	2
% Offering Assistance	100.0%

Table 3.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Anson County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family		%
Apartments		%
Mobile Homes	40	40.0%
"Other" Units		%
Don't know		
Total	40	5.4%

Table 3.K.5
**How long will it be before your vacant units
become filled?**

Anson County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	1
1 to 2 month		
2 to 3 months		
More than 3 months	4	

Table 3.K.6
**How long will it be before your filled units
become vacant?**

Anson County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month		
1 to 2 month	1	1
2 to 3 months		1
More than 3 months		1

Table 3.K.7
Average Market Rate Rents by Bedroom Size

Anson County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$319			\$319
Two		\$402	\$400		\$401
Three		\$443	\$500		\$462
Four					
Total		\$402	\$450		\$418

Table 3.K.8
Apartment Market Rate Rents by Vacancy Status

Anson County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	104	1	1.0%
\$500 to \$750			%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	360	1	.3%
Total	464	2	.4%

Table 3.K.9
Mobile Home Market Rate Rents by Vacancy Status

Anson County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	100	2	2.0%
\$500 to \$750			%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	100	2	2.0%
--------------	------------	----------	-------------

Table 3.K.10
Condition by Unit Type

Anson County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average					.	
Good		336			.	336
Excellent		128	100		.	228
Don't Know		0	0		170	170
Total		464	100		170	734

Table 3.K.11
Condition of Apartment Units by Vacancy Status

Anson County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	336	1	.3%
Excellent	128	1	.8%
Don't Know	0	0	%
Total	464	2	.4%

Table 3.K.12
Condition of Mobile Home Units by Vacancy Status

Anson County
2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good			%
Excellent	100	2	2.0%
Don't Know	0	0	%

Total	100	2	2.0%
--------------	------------	----------	-------------

Table 3.K.13
Are there any utilities included with the rent?

Anson County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	1
% Offering Assistance	83.3%

Table 3.K.14
Which utilities are included with the rent?

Anson County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	1
Water/Sewer	2
Trash Collection	4

Table 3.K.15
Do you keep a waiting list?

Anson County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	7
No	
Don't know	
Waitlist Size	322

Table 3.K.16
How would you rate the need for renovation of existing units in the city?

Anson County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		1	1	
Low Need		1		
Moderate Need		1		
High Need	1			
Extreme Need				

Table 3.K.17**How would you rate the need for construction of new units in the city?**

Anson County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need				
Low Need				
Moderate Need		1		
High Need	1	1	1	
Extreme Need		3		

Table 3.K.18**If new units were to be constructed, what percentage should offer rental assistance?**

Anson County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	100.0%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 3.L.1
Era of Construction

Anson County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	1,605	42	1	16		1,664
1940 - 1959	1,789	40	1	1	8	1,839
1960 - 1979	2,154	26	2	30	72	2,284
1980 - 1999	1,122	15	5	13	625	1,780
> 2000	434	10	1	6	341	792
Missing	502	2	931	1	20	1,456
Total	7,606	135	941	67	1,066	9,815

Table 3.L.2
Quality of Materials and Workmanship Used In Construction

Anson County
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	762	24	8		921	1,715
Fair	2,196	56	1		59	2,312
Average	3,704	49	1		64	3,818
Good	418	2			2	422
Excellent	23	2				25
Missing	503	2	931	67	20	1,523
Total	7,606	135	941	67	1,066	9,815

Table 3.L.3
Physical Condition of Dwelling Units

Anson County
Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	611	16	4		62	693
Fair	1,381	33	2		503	1,919
Average	3,755	62	3		450	4,270
Good / Very Good	1,125	13			10	1,148
Excellent	69					69
Missing	665	11	932	67	41	1,716
Total	7,606	135	941	67	1,066	9,815

Table 3.L.4
Physical Condition of Single-Family Homes by Era of Construction

Anson County
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	265	350	631	275	15	69	1,605
1940 - 1959	208	410	744	320	39	68	1,789
1960 - 1979	104	421	1,302	292	11	24	2,154
1980 - 1999	31	172	743	173	1	2	1,122
>=2000	3	28	335	65	3	0	434
Missing	0	0	0	0	0	502	502
Total	611	1,381	3,755	1,125	69	665	7,606

Table 3.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Anson County
Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	256	817	470	57	5	0	1,605
1940 - 1959	243	866	649	27	4	0	1,789
1960 - 1979	109	361	1,596	86	2	0	2,154
1980 - 1999	117	130	710	159	6	0	1,122
>=2000	37	22	279	89	6	1	434
Missing	0	0	0	0	0	502	502
Total	762	2,196	3,704	418	23	503	7,606

Table 3.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Anson County
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	341	234	36			0	611
Fair	226	726	419	9	1	0	1,381
Average	93	966	2,468	220	7	1	3,755
Good / Very Good	4	203	729	180	9	0	1,125
Excellent		6	49	8	6	0	69
Missing	98	61	3	1	0	502	665
Total	762	2,196	3,704	418	23	503	7,606

Table 3.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

Anson County
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	161	44	15	1		35	256
1940 - 1959	120	59	18	3		43	243
1960 - 1979	44	41	6			18	109
1980 - 1999	14	61	40			2	117
>=2000	2	21	14			0	37
Missing	0	0	0	0		0	0
Total	341	226	93	4		98	762

Table 3.L.8
Average Floor Area by Dwelling Type

Anson County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Below 500	535	6	931		20	1,492
500 – 999	1,308	42	3		43	1,396
1000 – 1,499	3,022	36	4		404	3,466
1,500 – 1,999	1,538	27	3		466	2,034
2,000 – 2,499	679	13			126	818
2,500 – 3,000	258	5			6	269
Above 3,000	266	6			1	273
Missing	0	0	0	67	0	67
Total	7,606	135	941	67	1,066	9,815
Average	1,491	1,425	1,344		1,568	1,500

Table 3.L.9
Type of Roof in Dwelling Units

Anson County
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	5,772	97	7		952	6,828
Sheet Metal/Metal	1,294	36	3		92	1,425
Other Roofing Materials	37				1	38
Missing	503	2	931	67	21	1,524
Total	7,606	135	941	67	1,066	9,815

Table 3.L.10
Number of Bathrooms per Dwelling Unit

Anson County
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	572	5	931		20	1,528
1 – 1.9	4,757	81	4		96	4,938
2 – 2.9	2,019	39	5		925	2,988
3 -3.9	206	3	1		25	235
4 -4.9	29	2				31
5 – 5.9	5					5
6 and Above	18	5				23
Missing	0	0	0	67	0	67
Total	7,606	135	941	67	1,066	9,815

Table 3.L.11
Number of Bedroom per Dwelling Unit

Anson County
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	515	4	931		21	1,471
1 – 1.9	117	7			1	125
2 – 2.9	1,447	47	2		56	1,552
3 -3.9	5,067	58	6		900	6,031
4 -4.9	393	13	2		73	481
5 – 5.9	50	3			15	68
6 and Above						0
Missing	17	3	0	67	0	87
Total	7,606	135	941	67	1,066	9,815

Table 3.L.12
Exterior Wall of Dwelling Units

Anson County
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	2,299	46	6		930	3,281
Asbestos	508	15			1	524
Block	97	7			1	105
Brick or Stone	2,592	30			12	2,634
Masonry Frame / Stucco	127	3				130
Wood / Wood Frame	1,435	32	3		99	1,569
Composition / Other	46		1		3	50
Missing	502	2	931	67	20	1,522
Total	7,606	135	941	67	1,066	9,815

Table 3.L.13
Fuel Type of Dwelling Unit

Anson County
Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	2,105	34	6		685	2,830
Natural Gas	3,092	59			333	3,484
Oil/Wood/Coal	843	13	1		18	875
None	1,064	27	3		9	1,103
Other					1	1
Missing	502	2	931	67	20	1,522
Total	7,606	135	941	67	1,066	9,815

Table 3.L.14
Market Value of Dwelling Unit

Anson County
Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	6,347	125	879		1,006	8,357
\$50,000 – \$99,999	568	6	47		51	672
\$100,000 – \$149,999	269	2	11		5	287
\$150,000 - \$199,999	152	1	1		1	155
\$200,000 - \$249,999	83		3		2	88
\$250,000 - \$349,999	93					93
\$350,000 - \$550,000	56	1				57
Above \$550,000	38				1	39
Missing	0	0	0	67	0	67
Total	7,606	135	941	67	1,066	9,815
Average Value	\$39,623	\$26,251	\$18,257		\$21,969	\$35,448

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 3.M.1
Population and Employment Forecast

Anson County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	8,009	23,500
1980	10,249	25,620
1990	10,923	23,498
2000	10,875	25,275
2010	10,069	26,948
2020	10,069	27,048
2030	10,169	27,249
2040	10,268	29,953
2050	11,166	33,359

Table 3.M.2
Household Forecasts by Tenure

Anson County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	6,704	3,051	9,755
2020	7,235	2,556	9,791
2030	7,291	2,573	9,864
2040	8,038	2,805	10,843
2050	8,981	3,095	12,076

Table 3.M.3
Household Forecasts by Income

Anson County
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	529	494	998	372	4,312	6,704
2020	571	533	1,077	401	4,653	7,235
2030	575	537	1,085	404	4,689	7,291
2040	634	592	1,197	445	5,169	8,038
2050	709	662	1,337	498	5,776	8,981
Renter-Occupied						
2010	634	554	586	291	986	3,051
2020	531	464	491	244	826	2,556
2030	535	467	494	245	832	2,573
2040	583	510	539	267	907	2,805
2050	643	562	594	295	1,000	3,095
Total						
2010	1,163	1,048	1,584	662	5,298	9,755
2020	1,102	997	1,568	645	5,479	9,791
2030	1,110	1,005	1,579	649	5,521	9,864
2040	1,217	1,102	1,735	713	6,076	10,843
2050	1,352	1,224	1,931	793	6,777	12,076

N. CHAS HOUSING PROBLEM TABLES

Table 3.N.1
Households with Housing Problems by Income and Family Status

Anson County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	14	60	59	177	177	487
30.1-50% HAMFI	55	78	0	61	63	257
50.1-80% HAMFI	79	67	4	73	4	227
80.1 % HAMFI and above	137	302	34	44	174	691
Total	285	507	97	355	418	1,662
Renters						
30 % HAMFI	55	114	4	59	155	387
30.1-50% HAMFI	4	174	134	89	83	484
50.1-80% HAMFI	0	190	70	0	4	264
80.1 % HAMFI and above	0	19	0	0	0	19
Total	59	497	208	148	242	1,154
Total						
30 % HAMFI	69	174	63	236	332	874
30.1-50% HAMFI	59	252	134	150	146	741
50.1-80% HAMFI	79	257	74	73	8	491
80.1 % HAMFI and above	137	321	34	44	174	710
Total	344	1,004	305	503	660	2,816

Table 3.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Anson County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	14	60	59	177	177	487
30.1-50% HAMFI	55	78	0	61	63	257
50.1-80% HAMFI	79	67	4	73	4	227
80.1% HAMFI and above	137	302	34	44	174	691
Total	285	507	97	355	418	1,662
No Housing Problem						
30% HAMFI or less	0	4	0	34	0	38
30.1-50% HAMFI	30	89	64	99	60	342
50.1-80% HAMFI	289	192	55	181	33	750
80.1% HAMFI and above	724	2,120	341	253	457	3,895
Total	1,043	2,405	460	567	550	5,025
Not Computed						
30% HAMFI or less	4	10	0	0	35	49
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	4	10	0	0	35	49
Total						
30% HAMFI or less	18	74	59	211	212	574
30.1-50% HAMFI	85	167	64	160	123	599
50.1-80% HAMFI	368	259	59	254	37	977
80.1% HAMFI and above	861	2,422	375	297	631	4,586
Total	1,332	2,922	557	922	1,003	6,736

Table 3.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Anson County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	55	114	4	59	155	387
30.1-50% HAMFI	4	174	134	89	83	484
50.1-80% HAMFI	0	190	70	0	4	264
80.1% HAMFI and above	0	19	0	0	0	19
Total	59	497	208	148	242	1,154
No Housing Problem						
30% HAMFI or less	0	44	0	45	19	108
30.1-50% HAMFI	4	59	0	22	10	95
50.1-80% HAMFI	89	253	0	39	174	555
80.1% HAMFI and above	29	447	0	64	279	819
Total	122	803	0	170	482	1,577
Not Computed						
30% HAMFI or less	25	0	4	10	4	43
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	25	0	4	10	4	43
Total						
30% HAMFI or less	80	158	8	114	178	538
30.1-50% HAMFI	8	233	134	111	93	579
50.1-80% HAMFI	89	443	70	39	178	819
80.1% HAMFI and above	29	466	0	64	279	838
Total	206	1,300	212	328	728	2,774

Table 3.N.4
Households by Housing Problems by Income and Family Status

Anson County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	69	174	63	236	332	874
30.1-50% HAMFI	59	252	134	150	146	741
50.1-80% HAMFI	79	257	74	73	8	491
80.1% HAMFI and above	137	321	34	44	174	710
Total	344	1,004	305	503	660	2,816
No Housing Problem						
30% HAMFI or less	0	48	0	79	19	146
30.1-50% HAMFI	34	148	64	121	70	437
50.1-80% HAMFI	378	445	55	220	207	1,305
80.1% HAMFI and above	753	2,567	341	317	736	4,714
Total	1,165	3,208	460	737	1,032	6,602
Not Computed						
30% HAMFI or less	29	10	4	10	39	92
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	29	10	4	10	39	92
Total						
30% HAMFI or less	98	232	67	325	390	1,112
30.1-50% HAMFI	93	400	198	271	216	1,178
50.1-80% HAMFI	457	702	129	293	215	1,796
80.1% HAMFI and above	890	2,888	375	361	910	5,424
Total	1,538	4,222	769	1,250	1,731	9,510

4. CABARRUS COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 4.A.1

Population by Age

Cabarrus County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	9,283	7.1%	13,014	7.3%	40.2%
5 to 19	27,513	21.0%	39,948	22.4%	45.2%
20 to 24	7,541	5.8%	9,083	5.1%	20.4%
25 to 34	20,251	15.5%	22,598	12.7%	11.6%
35 to 54	39,878	30.4%	54,420	30.6%	36.5%
55 to 64	11,433	8.7%	18,863	10.6%	65.0%
65 or Older	15,164	11.6%	20,085	11.3%	32.5%
Total	131,063	100.0%	178,011	100.0%	35.8%

Table 4.A.2

Elderly Population by Age

Cabarrus County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,811	11.9%	2,881	14.3%	59.1%
67 to 69	2,473	16.3%	3,782	18.8%	52.9%
70 to 74	3,818	25.2%	4,733	23.6%	24.0%
75 to 79	3,196	21.1%	3,495	17.4%	9.4%
80 to 84	2,170	14.3%	2,687	13.4%	23.8%
85 or Older	1,696	11.2%	2,507	12.5%	47.8%
Total	15,164	100.0%	20,085	100.0%	32.5%

Table 4.A.3

Population by Race and Ethnicity

Cabarrus County

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	109,127	83.3%	134,149	75.4%	22.9%
Black	15,961	12.2%	27,219	15.3%	70.5%
American Indian	443	.3%	659	.4%	48.8%
Asian	1,190	.9%	3,513	2.0%	195.2%
Native Hawaiian/ Pacific Islander	32	.0%	65	.0%	103.1%
Other	3,017	2.3%	8,664	4.9%	187.2%
Two or More Races	1,293	1.0%	3,742	2.1%	189.4%
Total	131,063	100.0%	178,011	100.0%	35.8%
Non-Hispanic	124,443	94.9	161,244	90.6%	29.6%
Hispanic	6,620	5.1%	16,767	9.4%	153.3%

Table 4.A.4**Disability by Age**

Cabarrus County

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	1,048	5.7%	442	2.6%	1,490	4.2%
18 to 34	913	5.3%	645	3.5%	1,558	4.4%
35 to 64	3,715	10.4%	3,453	9.1%	7,168	9.8%
65 to 74	1,493	29.9%	1,305	21.7%	2,798	25.4%
75 or Older	1,534	45.4%	2,924	56.2%	4,458	52.0%
Total	8,703	10.1%	8,769	9.6%	17,472	9.9%

Table 4.A.5**Employment Status by Disability and Type: Age 18 to 64**

Cabarrus County

2011 Three-Year ACS Data

Disability Status	Population
Employed:	76,333
With a disability:	2,448
With a hearing difficulty	673
With a vision difficulty	510
With a cognitive difficulty	577
With an ambulatory difficulty	832
With a self-care difficulty	108
With an independent living difficulty	311
No disability	73,885
Unemployed:	10,693
With a disability:	1,064
With a hearing difficulty	241
With a vision difficulty	182
With a cognitive difficulty	516
With an ambulatory difficulty	349
With a self-care difficulty	162
With an independent living difficulty	246
No disability	9,629
Not in labor force:	21,940
With a disability:	5,214
With a hearing difficulty	881
With a vision difficulty	607
With a cognitive difficulty	2,138
With an ambulatory difficulty	3,399
With a self-care difficulty	1,461
With an independent living difficulty	2,235
No disability	16,726
Total	108,966

Table 4.A.6**Households by Income**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	5,864	11.8%	7,427	11.5%
\$15,000 to \$19,999	2,614	5.3%	3,096	4.8%
\$20,000 to \$24,999	3,243	6.5%	3,512	5.5%
\$25,000 to \$34,999	6,318	12.7%	6,006	9.3%
\$35,000 to \$49,999	8,734	17.6%	9,914	15.4%
\$50,000 to \$74,999	11,783	23.8%	12,099	18.8%
\$75,000 to \$99,999	5,363	10.8%	8,926	13.9%
\$100,000 or More	5,665	11.4%	13,450	20.9%
Total	49,584	100.0%	64,430	100.0%

Table 4.A.7**Poverty by Age**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,223	13.4%	3,023	14.7%
6 to 17	1,670	18.3%	4,597	22.4%
18 to 64	4,821	52.9%	11,423	55.7%
65 or Older	1,394	15.3%	1,471	7.2%
Total	9,108	100.0%	20,514	100.0%
Poverty Rate	7.1%	.	11.9%	.

Table 4.A.8**Households by Year Home Built**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	4,485	9.1%	4,098	6.4%
1940 to 1949	3,993	8.1%	3,584	5.6%
1950 to 1959	5,535	11.2%	5,057	7.8%
1960 to 1969	4,765	9.6%	5,037	7.8%
1970 to 1979	6,867	13.9%	5,928	9.2%
1980 to 1989	8,200	16.6%	8,720	13.5%
1990 to 1999	15,674	31.7%	14,359	22.3%
2000 to 2004	.	.	10,383	16.1%
2005 or Later	.	.	7,264	11.3%
Total	49,519	100.0%	64,430	100.0%

Table 4.A.9**Housing Units by Type**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	39,889	75.5%	55,755	78.6%
Duplex	1,468	2.8%	1,767	2.5%
Tri- or Four-Plex	900	1.7%	935	1.3%
Apartment	4,029	7.6%	6,413	9.0%
Mobile Home	6,544	12.4%	6,066	8.6%
Boat, RV, Van, Etc.	18	.0%	0	.0%
Total	52,848	100.0%	70,936	100.0%

Table 4.A.10**Housing Units by Tenure**

Cabarrus County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	49,519	93.7%	65,666	91.3%	32.6%
Owner-Occupied	36,998	74.7%	48,381	73.7%	30.8%
Renter-Occupied	12,521	25.3%	17,285	26.3%	38.0%
Vacant Housing Units	3,329	6.3%	6,271	8.7%	88.4%
Total Housing Units	52,848	100.0%	71,937	100.0%	36.1%

Table 4.A.11**Disposition of Vacant Housing Units**

Cabarrus County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	1,115	33.5%	2,384	38.0%	113.8%
For Sale	687	20.6%	1,250	19.9%	82.0%
Rented or Sold, Not Occupied	290	8.7%	271	4.3%	-6.6%
For Seasonal, Recreational, or Occasional Use	128	3.8%	319	5.1%	149.2%
For Migrant Workers	0	0.0%	2	.0%	%
Other Vacant	1,109	33.3%	2,045	32.6%	84.4%
Total	3,329	100.0%	6,271	100.0%	88.4%

Table 4.A.12**Households by Household Size**

Cabarrus County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	10,800	21.8%	14,485	22.1%	34.1%
Two Persons	17,131	34.6%	21,293	32.4%	24.3%
Three Persons	9,375	18.9%	11,908	18.1%	27.0%
Four Persons	7,880	15.9%	10,604	16.1%	34.6%
Five Persons	2,887	5.8%	4,695	7.1%	62.6%
Six Persons	899	1.8%	1,691	2.6%	88.1%
Seven Persons or More	547	1.1%	990	1.5%	81.0%
Total	49,519	100.0%	65,666	100.0%	32.6%

Table 4.A.13
Household Type by Tenure
 Cabarrus County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	36,526	73.8%	48,040	73.2%	31.5%
Married-Couple Family	29,310	80.2%	36,794	76.6%	25.5%
Owner-Occupied	25,176	85.9%	31,672	86.1%	25.8%
Renter-Occupied	4,134	14.1%	5,122	13.9%	23.9%
Other Family	7,216	19.8%	11,246	23.4%	55.8%
Male Householder, No Spouse	2,000	27.7%	2,986	26.6%	49.3%
Owner-Occupied	1,148	57.4%	1,747	58.5%	52.2%
Renter-Occupied	852	42.6%	1,239	41.5%	45.4%
Female Householder, No Spouse	5,216	72.3%	8,260	73.4%	58.4%
Owner-Occupied	2,836	54.4%	4,265	51.6%	50.4%
Renter-Occupied	2,380	45.6%	3,995	48.4%	67.9%
Non-Family Households	12,993	26.2%	17,626	26.8%	35.7%
Owner-Occupied	7,838	60.3%	10,697	60.7%	36.5%
Renter-Occupied	5,155	39.7%	6,929	39.3%	34.4%
Total	49,519	100.0%	65,666	100.0%	32.6%

Table 4.A.14
Group Quarters Population
 Cabarrus County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	329	23.5%	540	40.3%	64.1%
Juvenile Facilities	.	.	139	10.4%	.
Nursing Homes	825	58.9%	660	49.3%	-20.0%
Other Institutions	246	17.6%	0	.0%	-100.0%
Total	1,400	100.0%	1,339	100.0%	-4.4%
Noninstitutionalized					
College Dormitories	311	40.4%	0	.0%	-100.0%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	458	59.6%	141	100.0%	-69.2%
Total	769	35.5%	141	9.5%	-81.7%
Total Group Quarters Population	2,169	100.0%	1,480	100.0%	-31.8%

Table 4.A.15
Overcrowding and Severe Overcrowding
 Cabarrus County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census SF3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	36,393	98.4%	444	1.2%	137	.4%	36,974
2010 ACS	46,985	99.1%	349	.7%	77	.2%	47,411
Renter							
2000 Census	11,612	92.6%	538	4.3%	395	3.1%	12,545
2010 ACS	16,103	94.6%	622	3.7%	294	1.7%	17,019
Total							
2000 Census	48,005	96.9%	982	2.0%	532	1.1%	49,519
2010 ACS	63,088	97.9%	971	1.5%	371	.6%	64,430

Table 4.A.16**Households with Incomplete Plumbing Facilities**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	49,381	64,177
Lacking Complete Plumbing Facilities	138	253
Total Households	49,519	64,430
Percent Lacking	.3%	.4%

Table 4.A.17**Households with Incomplete Kitchen Facilities**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	49,306	64,040
Lacking Complete Kitchen Facilities	213	390
Total Households	49,519	64,430
Percent Lacking	.4%	.6%

Table 4.A.18**Cost Burden and Severe Cost Burden by Tenure**

Cabarrus County

2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	16,775	77.4%	3,321	15.3%	1,450	6.7%	122	.6%	21,668
2010 ACS	24,657	68.9%	7,057	19.7%	3,939	11.0%	111	.3%	35,764
Owner Without a Mortgage									
2000 Census	6,984	88.9%	535	6.8%	254	3.2%	85	1.1%	7,858
2010 ACS	9,971	85.6%	1,061	9.1%	462	4.0%	153	1.3%	11,647
Renter									
2000 Census	7,930	64.0%	2,210	17.8%	1,334	10.8%	907	7.3%	12,381
2010 ACS	8,101	47.6%	3,662	21.5%	3,787	22.3%	1,469	8.6%	17,019
Total									
2000 Census	31,689	75.6%	6,066	14.5%	3,038	7.2%	1,114	2.7%	41,907
2010 ACS	42,729	66.3%	11,780	18.3%	8,188	12.7%	1,733	2.7%	64,430

Table 4.A.19**Median Housing Costs**

Cabarrus County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$566	\$609
Median Home Value	\$118,200	\$168,200

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 4.B.1
Employment by Industry
 Cabarrus County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	751	596	584	631	616	606	602	602	-19.8%
Forestry, fishing, related activities, and other	125								%
Mining	137								%
Utilities	102								%
Construction	6,901	7,572	7,831	8,385	7,762	6,538	5,945	5,635	-18.3%
Manufacturing	12,591	8,199	8,323	8,305	8,149	7,033	5,960	5,219	-58.5%
Wholesale trade	2,777	3,506	3,818	3,697	3,560	3,289	3,229	3,142	13.1%
Retail trade	10,309	12,320	12,569	13,083	13,279	12,708	12,774	12,883	25.0%
Transportation and warehousing	2,284								%
Information	1,424	941	930	1,023	1,044	997	921	841	-40.9%
Finance and insurance	1,614	1,994	1,993	2,161	2,531	2,864	2,694	2,773	71.8%
Real estate and rental and leasing	2,743	3,253	3,456	3,674	3,791	3,739	4,299	4,434	61.6%
Professional and technical services	2,842	3,961	4,087	4,494	4,802	4,696	4,810	4,822	69.7%
Management of companies and enterprises	569	1,181	1,234	1,248	1,176	1,082	1,080	1,184	108.1%
Administrative and waste services	4,089	5,891	5,770	6,383	6,514	6,635	6,796	7,346	79.7%
Educational services	620	860	1,152	1,254	1,330	1,411	1,400	1,493	140.8%
Health care and social assistance	3,784	5,124	5,740	6,294	6,180	6,292	6,149	6,237	64.8%
Arts, entertainment, and recreation	2,715	3,413	3,398	3,646	3,811	4,140	3,999	4,182	54.0%
Accommodation and food services	4,774	6,663	6,971	7,578	7,899	7,576	7,549	7,554	58.2%
Other services, except public administration	4,297	5,312	5,590	5,893	5,946	5,839	5,863	5,950	38.5%
Government and government enterprises	10,809	11,903	12,352	12,935	13,655	13,851	13,986	13,902	28.6%
Total	76,257	85,105	88,199	93,227	94,425	91,615	90,326	90,444	18.6%

Table 4.B.2
Real Earnings by Industry

Cabarrus County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	16,720	10,883	13,521	14,357	17,021	14,482	12,695	14,099	-15.7%
Forestry, fishing, related activities, and other	2,903								%
Mining	5,890								%
Utilities	11,697								%
Construction	309,744	354,214	378,150	374,088	312,941	241,786	222,423	210,450	-32.1%
Manufacturing	831,075	639,499	645,678	602,651	574,781	472,149	383,474	311,448	-62.5%
Wholesale trade	152,068	205,524	227,163	224,050	213,272	194,601	188,564	183,032	20.4%
Retail trade	308,770	399,037	404,710	409,791	372,738	340,771	352,992	356,111	15.3%
Transportation and warehousing	103,468								%
Information	78,728	46,354	54,956	51,208	42,578	35,920	31,564	28,952	-63.2%
Finance and insurance	71,599	74,763	72,133	77,390	143,639	120,128	106,208	117,087	63.5%
Real estate and rental and leasing	101,564	67,772	62,685	50,539	43,778	42,014	43,191	44,912	-55.8%
Professional and technical services	136,097	172,948	187,423	194,395	226,807	202,717	198,547	196,402	44.3%
Management of companies and enterprises	33,255	82,713	96,293	99,289	85,138	65,389	66,958	65,794	97.8%
Administrative and waste services	97,745	159,245	136,082	150,496	158,494	161,410	165,621	194,178	98.7%
Educational services	14,711	16,720	30,801	34,303	33,727	30,142	25,879	27,006	83.6%
Health care and social assistance	195,508	254,594	277,746	291,576	286,337	287,963	270,484	267,109	36.6%
Arts, entertainment, and recreation	162,173	213,256	204,504	214,262	246,872	251,361	236,456	250,100	54.2%
Accommodation and food services	99,890	134,822	138,626	156,478	155,673	151,201	150,265	151,374	51.5%
Other services, except public administration	266,883	160,814	166,966	169,629	159,844	155,200	164,895	166,508	-37.6%
Government and government enterprises	521,600	624,413	649,097	695,415	736,174	727,595	752,682	726,773	39.3%
Total	3,522,087	3,724,276	3,849,601	3,914,984	3,904,985	3,583,217	3,473,049	3,409,556	-3.2%

Table 4.B.3
Real Earnings Per Job by Industry
 Cabarrus County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	22,264	18,260	23,152	22,752	27,632	23,898	21,087	23,420	5.2%
Forestry, fishing, related activities, and other	23,223								%
Mining	42,990								%
Utilities	114,672								%
Construction	44,884	46,779	48,289	44,614	40,317	36,982	37,413	37,347	-16.8%
Manufacturing	66,005	77,997	77,578	72,565	70,534	67,133	64,341	59,676	-9.6%
Wholesale trade	54,760	58,621	59,498	60,603	59,908	59,167	58,397	58,253	6.4%
Retail trade	29,952	32,389	32,199	31,322	28,070	26,815	27,634	27,642	-7.7%
Transportation and warehousing	45,301								%
Information	55,286	49,260	59,093	50,057	40,783	36,028	34,271	34,426	-37.7%
Finance and insurance	44,361	37,494	36,193	35,812	56,752	41,944	39,424	42,224	-4.8%
Real estate and rental and leasing	37,027	20,834	18,138	13,756	11,548	11,237	10,047	10,129	-72.6%
Professional and technical services	47,888	43,663	45,858	43,257	47,232	43,168	41,278	40,730	-14.9%
Management of companies and enterprises	58,445	70,037	78,033	79,558	72,397	60,434	61,998	55,569	-4.9%
Administrative and waste services	23,904	27,032	23,584	23,578	24,331	24,327	24,370	26,433	10.6%
Educational services	23,728	19,442	26,737	27,355	25,358	21,362	18,485	18,089	-23.8%
Health care and social assistance	51,667	49,687	48,388	46,326	46,333	45,767	43,988	42,827	-17.1%
Arts, entertainment, and recreation	59,732	62,483	60,184	58,766	64,779	60,715	59,129	59,804	.1%
Accommodation and food services	20,924	20,234	19,886	20,649	19,708	19,958	19,905	20,039	-4.2%
Other services, except public administration	62,109	30,274	29,869	28,785	26,883	26,580	28,125	27,985	-54.9%
Government and government enterprises	48,256	52,458	52,550	53,762	53,912	52,530	53,817	52,278	8.3%
Average	46,187	43,761	43,647	41,994	41,356	39,112	38,451	37,698	-18.4%

Table 4.B.4
Total Employment and Real Personal Income
 Cabarrus County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	1,104,046	84,218	-11,976	110,899	91,094	1,209,845	16,402	43,203	25,553
1970	1,128,251	85,991	-23,529	118,313	102,069	1,239,113	16,542	43,759	25,785
1971	1,104,637	87,479	-6,275	122,727	113,568	1,247,178	16,270	43,375	25,466
1972	1,179,163	96,985	7,240	128,239	123,989	1,341,646	17,284	43,739	26,961
1973	1,162,706	106,492	44,371	137,435	143,355	1,381,376	17,602	42,575	27,311
1974	1,082,824	104,888	68,397	145,927	164,327	1,356,587	17,073	40,895	26,478
1975	996,146	95,678	78,150	143,438	203,438	1,325,495	16,563	38,573	25,826
1976	1,115,863	108,965	74,353	151,145	201,363	1,433,759	17,889	40,597	27,486
1977	1,190,904	116,853	83,701	161,665	200,780	1,520,198	18,692	43,196	27,571
1978	1,236,168	125,739	119,394	171,869	204,213	1,605,905	19,511	43,827	28,205
1979	1,265,973	131,917	158,825	186,146	214,179	1,693,207	20,118	45,275	27,962
1980	1,258,962	133,247	187,855	216,215	231,415	1,761,201	20,407	46,008	27,363
1981	1,271,659	143,007	200,237	246,818	244,525	1,820,232	20,761	46,144	27,559
1982	1,244,511	139,470	220,815	285,345	262,200	1,873,400	21,013	45,981	27,066
1983	1,352,489	152,908	218,532	299,407	272,238	1,989,758	22,095	46,347	29,182
1984	1,427,843	163,618	261,845	337,803	277,331	2,141,204	23,451	47,196	30,253
1985	1,408,828	159,733	335,401	356,394	299,506	2,240,396	24,291	45,735	30,804
1986	1,462,212	169,094	372,476	371,673	310,821	2,348,087	25,222	45,710	31,989
1987	1,598,684	183,223	400,755	370,904	314,216	2,501,336	26,489	47,284	33,809
1988	1,640,259	192,810	449,816	385,752	331,907	2,614,924	27,280	48,490	33,827
1989	1,734,258	204,686	461,855	434,030	351,034	2,776,491	28,511	49,517	35,024
1990	1,747,787	209,663	501,923	438,654	365,912	2,844,613	28,563	50,641	34,513
1991	1,743,571	210,862	515,458	441,254	410,579	2,900,000	28,447	50,359	34,623
1992	1,843,408	220,372	538,563	446,119	441,479	3,049,197	29,220	51,325	35,916
1993	1,933,859	233,776	557,664	459,608	468,100	3,185,455	30,045	53,565	36,104
1994	2,070,451	251,238	580,936	502,901	461,097	3,364,147	31,032	55,452	37,338
1995	2,217,671	268,423	607,300	590,335	497,196	3,644,080	32,687	58,357	38,002
1996	2,377,085	285,035	550,403	663,809	518,467	3,824,729	33,261	59,931	39,663
1997	2,512,031	301,749	632,502	744,362	531,643	4,118,789	34,753	63,073	39,827
1998	2,760,423	324,461	762,765	831,111	548,329	4,578,168	37,220	67,913	40,646
1999	3,012,356	349,010	772,504	833,174	572,475	4,841,497	37,875	71,828	41,939
2000	3,322,611	374,888	792,465	859,715	605,653	5,205,556	39,367	75,697	43,893
2001	3,522,087	390,571	741,604	808,148	661,078	5,342,345	39,148	76,257	46,187
2002	3,529,465	394,965	724,277	768,876	707,321	5,334,975	38,092	78,469	44,979
2003	3,522,398	394,273	746,993	756,859	742,804	5,374,781	37,498	78,575	44,829
2004	3,574,094	398,386	810,835	731,939	770,490	5,488,972	37,486	81,049	44,098
2005	3,724,276	420,808	872,821	719,025	793,961	5,689,275	37,728	85,105	43,761
2006	3,849,601	439,171	1,019,967	753,896	837,950	6,022,243	38,179	88,199	43,647
2007	3,914,984	454,391	1,123,268	849,382	876,580	6,309,823	38,075	93,227	41,994
2008	3,904,985	451,878	1,201,250	911,518	962,599	6,528,474	37,975	94,425	41,356
2009	3,583,217	423,051	1,194,839	716,420	1,151,659	6,223,085	35,360	91,615	39,112
2010	3,473,049	405,203	1,427,625	688,890	1,212,930	6,397,291	35,827	90,326	38,451
2011	3,409,556	361,333	1,591,197	724,568	1,203,069	6,567,058	36,189	90,444	37,698

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 4.C.1
Labor Force Statistics
Cabarrus County
1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	55,720	53,678	2,042	3.7%
1991	55,637	52,815	2,822	5.1%
1992	57,027	53,571	3,456	6.1%
1993	57,631	55,068	2,563	4.4%
1994	58,831	56,891	1,940	3.3%
1995	60,583	58,436	2,147	3.5%
1996	63,308	61,175	2,133	3.4%
1997	65,021	63,055	1,966	3.0%
1998	66,367	64,767	1,600	2.4%
1999	69,397	67,980	1,417	2.0%
2000	71,950	69,761	2,189	3.0%
2001	74,374	70,717	3,657	4.9%
2002	75,544	71,364	4,180	5.5%
2003	77,609	71,905	5,704	7.3%
2004	77,030	72,256	4,774	6.2%
2005	77,785	74,185	3,600	4.6%
2006	81,241	77,886	3,355	4.1%
2007	82,395	78,709	3,686	4.5%
2008	85,088	80,093	4,995	5.9%
2009	84,713	75,520	9,193	10.9%
2010	88,704	78,619	10,085	11.4%
2011	89,557	80,499	9,058	10.1%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{3F4} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 4.D.1
Purpose of Loan by Year
Cabarrus County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	6,758	9,168	11,168	8,865	5,252	3,654	3,317	3,306	51,488
Home Improvement	797	879	836	907	760	312	298	286	5,075
Refinancing	8,491	8,957	8,692	8,658	7,855	9,996	7,497	6,586	66,732
Total	16,046	19,004	20,696	18,430	13,867	13,962	11,112	10,178	123,295

Table 4.D.2
Occupancy Status for Home Purchase Loan Applications
Cabarrus County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	6,147	8,079	9,398	7,413	4,713	3,439	3,118	3,091	45,398
Not Owner-Occupied	581	1,029	1,739	1,428	531	211	197	213	5,929
Not Applicable	30	60	31	24	8	4	2	2	161
Total	6,758	9,168	11,168	8,865	5,252	3,654	3,317	3,306	51,488

Table 4.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Cabarrus County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	5,001	7,043	8,472	6,719	2,956	1,399	1,234	1,347	34,171
FHA - Insured	1,006	883	757	529	1,537	1,735	1,554	1,292	9,293
VA - Guaranteed	132	150	165	160	189	191	205	248	1,440
Rural Housing Service or Farm Service Agency	8	3	4	5	31	114	125	204	494
Total	6,147	8,079	9,398	7,413	4,713	3,439	3,118	3,091	45,398

⁴ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 4.D.4
Loan Applications by Action Taken
 Cabarrus County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	3,462	4,412	4,942	3,798	2,398	1,665	1,569	1,478	23,724
Application Approved but not Accepted	244	358	528	435	224	87	96	88	2,060
Application Denied	546	662	736	593	404	258	252	258	3,709
Application Withdrawn by Applicant	346	449	481	432	332	198	223	269	2,730
File Closed for Incompleteness	57	110	124	100	50	45	32	55	573
Loan Purchased by the Institution	1,492	2,079	2,587	2,054	1,305	1,178	946	943	12,584
Preapproval Request Denied	0	9	0	1	0	8	0	0	18
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	6,147	8,079	9,398	7,413	4,713	3,439	3,118	3,091	45,398
Denial Rate	13.6%	13.0%	13.0%	13.5%	14.4%	13.4%	13.8%	14.9%	13.5%

Table 4.D.5
Denial Rates by Gender of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	11.9%	16.1%	26.7%	.0%	13.6%
2005	12.1%	14.4%	19.1%	%	13.0%
2006	11.6%	14.6%	21.5%	%	13.0%
2007	12.6%	15.2%	14.9%	%	13.5%
2008	14.0%	14.6%	18.6%	.0%	14.4%
2009	12.5%	13.6%	24.7%	33.3%	13.4%
2010	12.3%	15.9%	19.5%	%	13.8%
2011	13.5%	16.8%	22.2%	%	14.9%
Average	12.4%	15.0%	20.2%	12.5%	13.5%

Table 4.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	2,362	2,911	3,187	2,479	1,563	1,075	986	970	15,533
	Denied	318	401	418	358	254	154	138	151	2,192
	Denial Rate	11.9%	12.1%	11.6%	12.6%	14.0%	12.5%	12.3%	13.5%	12.4%
Female	Originated	997	1,387	1,576	1,125	707	527	513	459	7,291
	Denied	192	234	269	201	121	83	97	93	1,290
	Denial Rate	16.1%	14.4%	14.6%	15.2%	14.6%	13.6%	15.9%	16.8%	15.0%
Not Available	Originated	99	114	179	194	127	61	70	49	893
	Denied	36	27	49	34	29	20	17	14	226
	Denial Rate	26.7%	19.1%	21.5%	14.9%	18.6%	24.7%	19.5%	22.2%	20.2%
Not Applicable	Originated	4	0	0	0	1	2	0	0	7
	Denied	0	0	0	0	0	1	0	0	1
	Denial Rate	.0%	%	%	%	.0%	33.3%	%	%	12.5%
Total	Originated	3,462	4,412	4,942	3,798	2,398	1,665	1,569	1,478	23,724
	Denied	546	662	736	593	404	258	252	258	3,709
	Denial Rate	13.6%	13.0%	13.0%	13.5%	14.4%	13.4%	13.8%	14.9%	13.5%

Table 4.D.7
Denial Rates by Race/Ethnicity of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	31.3%	38.9%	24.0%	11.8%	20.0%	33.3%	30.8%	.0%	24.1%
Asian	8.8%	19.4%	14.1%	12.0%	12.2%	17.9%	13.4%	8.5%	13.3%
Black	17.4%	14.7%	19.5%	26.7%	22.5%	16.1%	23.3%	23.7%	20.0%
White	12.4%	11.8%	11.0%	10.8%	12.3%	11.5%	11.4%	13.7%	11.7%
Not Available	18.1%	18.7%	17.8%	16.6%	20.7%	23.0%	20.4%	20.0%	18.7%
Not Applicable	15.0%	%	%	%	%	033.3%	0%	%	17.4%
Average	13.6%	13.0%	13.0%	13.5%	14.4%	13.4%	13.8%	14.9%	13.5%
Non-Hispanic	12.9%	11.6%	12.2%	12.9%	13.4%	11.7%	12.6%	13.3%	12.5%
Hispanic	24.7%	26.3%	18.3%	17.9%	18.1%	20.0%	18.7%	27.0%	21.1%

Table 4.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	11	11	19	15	4	2	9	11	82
	Denied	5	7	6	2	1	1	4	0	26
	Denial Rate	31.3%	38.9%	24.0%	11.8%	20.0%	30.8%	30.8%	.0%	24.1%
Asian	Originated	62	75	110	110	79	46	58	65	605
	Denied	6	18	18	15	11	10	9	6	93
	Denial Rate	8.8%	19.4%	14.1%	12.0%	12.2%	17.9%	13.4%	8.5%	13.3%
Black	Originated	346	574	610	404	220	146	165	129	2,594
	Denied	73	99	148	147	64	28	50	40	649
	Denial Rate	17.4%	14.7%	19.5%	26.7%	22.5%	16.1%	23.3%	23.7%	20.0%
White	Originated	2,637	3,361	3,712	2,838	1,820	1,312	1,204	1,169	18,053
	Denied	373	448	458	343	256	171	155	186	2,390
	Denial Rate	12.4%	11.8%	11.0%	10.8%	12.3%	11.5%	11.4%	13.7%	11.7%
Not Available	Originated	389	391	491	431	275	157	133	104	2,371
	Denied	86	90	106	86	72	47	34	26	547
	Denial Rate	18.1%	18.7%	17.8%	16.6%	20.7%	23.0%	20.4%	20.0%	18.7%
Not Applicable	Originated	17	0	0	0	0	2	0	0	19
	Denied	3	0	0	0	0	1	0	0	4
	Denial Rate	18.1%	18.7%	17.8%	16.6%	20.7%	23.0%	20.4%	20.0%	17.4%
Total	Originated	3,462	4,412	4,942	3,798	2,398	1,665	1,569	1,478	23,724
	Denied	546	662	736	593	404	258	252	258	3,709
	Denial Rate	13.6%	13.0%	13.0%	13.5%	14.4%	13.4%	13.8%	14.9%	13.5%
Non-Hispanic	Originated	2,612	3,855	4,210	3,181	2,017	1,466	1,376	1,329	20,046
	Denied	387	505	584	471	311	195	198	204	2,855
	Denial Rate	12.9%	11.6%	12.2%	12.9%	13.4%	11.7%	12.6%	13.3%	12.5%
Hispanic	Originated	125	196	286	202	122	56	61	54	1,102
	Denied	41	70	64	44	27	14	14	20	294
	Denial Rate	24.7%	26.3%	18.3%	17.9%	18.1%	20.0%	18.7%	27.0%	21.1%

Table 4.D.9
Loan Applications by Reason for Denial
 Cabarrus County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	56	93	96	93	87	65	49	47	586
Employment History	6	9	26	10	3	11	8	6	79
Credit History	174	178	187	137	82	46	58	67	929
Collateral	22	42	47	44	37	28	41	30	291
Insufficient Cash	16	12	9	26	19	6	5	3	96
Unverifiable Information	18	25	42	34	23	8	11	16	177
Credit Application Incomplete	32	38	56	54	25	4	9	18	236
Mortgage Insurance Denied	0	0	0	2	0	3	1	0	6
Other	86	114	90	80	43	22	15	13	463
Missing	136	151	183	113	85	65	55	58	846
Total	546	662	736	593	404	258	252	258	3,709

Table 4.D.10
Denial Rates by Income of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	52.0%	55.6%	34.1%	50.0%	63.6%	50.0%	53.3%	63.6%	49.0%
\$15,001–\$30,000	27.3%	26.8%	23.2%	20.5%	25.6%	23.0%	24.3%	26.7%	25.0%
\$30,001–\$45,000	14.6%	15.1%	16.5%	16.5%	17.4%	13.2%	15.4%	17.0%	15.7%
\$45,001–\$60,000	12.5%	12.6%	13.6%	14.9%	15.4%	12.4%	11.9%	12.5%	13.4%
\$60,001–\$75,000	8.9%	9.2%	13.3%	14.4%	12.8%	8.8%	10.6%	12.7%	11.5%
Above \$75,000	6.6%	7.1%	7.4%	8.8%	10.6%	12.1%	9.6%	11.4%	8.7%
Data Missing	13.2%	10.5%	12.3%	20.3%	13.5%	14.3%	16.7%	4.8%	13.1%
Total	13.6%	13.0%	13.0%	13.5%	14.4%	13.4%	13.8%	14.9%	13.5%

Table 4.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	44.4%	26.7%	26.7%	25.0%	3.4%	.0%	24.1%
Asian	33.3%	31.0%	17.1%	19.6%	11.8%	7.6%	23.3%	13.3%
Black	66.7%	28.7%	21.4%	19.4%	19.4%	15.7%	16.8%	20.0%
White	48.5%	22.1%	13.8%	11.3%	9.5%	7.4%	10.9%	11.7%
Not Available	20.0%	41.5%	21.3%	19.6%	16.3%	11.6%	18.9%	18.7%
Not Applicable	%	.0%	37.5%	.0%	.0%	.0%	25.0%	17.4%
Average	49.0%	25.0%	15.7%	13.4%	11.5%	8.7%	13.1%	13.5%
Non-Hispanic	49.2%	22.6%	14.8%	12.3%	10.7%	8.1%	12.2%	12.5%
Hispanic	77.8%	32.8%	19.7%	19.2%	18.2%	14.9%	12.0%	21.1%

Table 4.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Cabarrus County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	2	19	108	385	71	1	586	47
Employment History	1	4	9	57	8	0	79	4
Credit History	9	12	195	564	148	1	929	51
Collateral	2	12	23	216	38	0	291	29
Insufficient Cash	0	5	15	62	14	0	96	8
Unverifiable Information	0	5	25	120	25	2	177	30
Credit Application Incomplete	3	6	40	141	46	0	236	22
Mortgage Insurance Denied	0	0	2	2	2	0	6	0
Other	3	10	79	304	67	0	463	38
Missing	6	20	153	539	128	0	846	65
Total	26	93	649	2,390	547	4	3,709	294
% Missing	23.1%	21.5%	23.6%	22.6%	23.4%	.0%	22.8%	22.1%

Table 4.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Cabarrus County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	12	8	27	8	4	5	7	4	75
	Application Denied	13	10	14	8	7	5	8	7	72
	Denial Rate	52.0%	55.6%	34.1%	50.0%	63.6%	50.0%	53.3%	63.6%	49.0%
\$15,001–\$30,000	Loan Originated	439	454	351	264	157	157	171	154	2,147
	Application Denied	165	166	106	68	54	47	55	56	717
	Denial Rate	27.3%	26.8%	23.2%	20.5%	25.6%	23.0%	24.3%	26.7%	25.0%
\$30,001–\$45,000	Loan Originated	828	978	894	707	447	407	362	288	4,911
	Application Denied	142	174	177	140	94	62	66	59	914
	Denial Rate	14.6%	15.1%	16.5%	16.5%	17.4%	13.2%	15.4%	17.0%	15.7%
\$45,001–\$60,000	Loan Originated	692	912	962	663	406	324	273	246	4,478
	Application Denied	99	132	151	116	74	46	37	35	690
	Denial Rate	12.5%	12.6%	13.6%	14.9%	15.4%	12.4%	11.9%	12.5%	13.4%
\$60,001–\$75,000	Loan Originated	490	634	693	498	354	208	202	192	3,271
	Application Denied	48	64	106	84	52	20	24	28	426
	Denial Rate	8.9%	9.2%	13.3%	14.4%	12.8%	8.8%	10.6%	12.7%	11.5%
Above \$75,000	Loan Originated	896	1,247	1,681	1,556	998	552	519	554	8,003
	Application Denied	63	95	135	151	118	76	55	71	764
	Denial Rate	6.6%	7.1%	7.4%	8.8%	10.6%	12.1%	9.6%	11.4%	8.7%
Data Missing	Loan Originated	105	179	334	102	32	12	35	40	839
	Application Denied	16	21	47	26	5	2	7	2	126
	Denial Rate	13.2%	10.5%	12.3%	20.3%	13.5%	14.3%	16.7%	4.8%	13.1%
Total	Loan Originated	3,462	4,412	4,942	3,798	2,398	1,665	1,569	1,478	23,724
	Application Denied	546	662	736	593	404	258	252	258	3,709
	Denial Rate	13.6%	13.0%	13.0%	13.5%	14.4%	13.4%	13.8%	14.9%	13.5%

Table 4.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Cabarrus County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	10	22	11	9	28	2	82
	Application Denied	2	8	8	4	3	1	0	26
	Denial Rate	100.0%	44.4%	26.7%	26.7%	25.0%	3.4%	.0%	24.1%
Asian	Loan Originated	2	29	68	90	75	318	23	605
	Application Denied	1	13	14	22	10	26	7	93
	Denial Rate	33.3%	31.0%	17.1%	19.6%	11.8%	7.6%	23.3%	13.3%
Black	Loan Originated	8	231	593	570	336	762	94	2,594
	Application Denied	16	93	161	137	81	142	19	649
	Denial Rate	66.7%	28.7%	21.4%	19.4%	19.4%	15.7%	16.8%	20.0%
White	Loan Originated	53	1,706	3,766	3,434	2,501	5,979	614	18,053
	Application Denied	50	485	604	437	264	475	75	2,390
	Denial Rate	48.5%	22.1%	13.8%	11.3%	9.5%	7.4%	10.9%	11.7%
Not Available	Loan Originated	12	166	457	370	349	914	103	2,371
	Application Denied	3	118	124	90	68	120	24	547
	Denial Rate	20.0%	41.5%	21.3%	19.6%	16.3%	11.6%	18.9%	18.7%
Not Applicable	Loan Originated	0	5	5	3	1	2	3	19
	Application Denied	0	0	3	0	0	0	1	4
	Denial Rate	%	.0%	37.5%	.0%	.0%	.0%	25.0%	17.4%
Total	Loan Originated	75	2,147	4,911	4,478	3,271	8,003	839	23,724
	Application Denied	72	717	914	690	426	764	126	3,709
	Denial Rate	49.0%	25.0%	15.7%	13.4%	11.5%	8.7%	13.1%	13.5%
Non-Hispanic	Loan Originated	61	1,787	4,070	3,863	2,755	6,836	674	20,046
	Application Denied	59	523	708	540	330	601	94	2,855
	Denial Rate	49.2%	22.6%	14.8%	12.3%	10.7%	8.1%	12.2%	12.5%
Hispanic	Loan Originated	2	178	335	202	108	211	66	1,102
	Application Denied	7	87	82	48	24	37	9	294
	Denial Rate	77.8%	32.8%	19.7%	19.2%	18.2%	14.9%	12.0%	21.1%

PREDATORY LENDING

Table 4.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Cabarrus County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	3,020	3,311	3,831	3,349	2,252	1,607	1,550	1,466	20,386
HAL	442	1,101	1,111	449	146	58	19	12	3,338
Total	3,462	4,412	4,942	3,798	2,398	1,665	1,569	1,478	23,724
Percent HAL	12.8%	25.0%	22.5%	11.8%	6.1%	3.5%	1.2%	.8%	14.1%

Table 4.D.16

Loans by Loan Purpose by HAL Status

Cabarrus County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	3,020	3,311	3,831	3,349	2,252	1,607	1,550	1,466	20,386
	HAL	442	1,101	1,111	449	146	58	19	12	3,338
	Percent HAL	12.8%	25.0%	22.5%	11.8%	6.1%	3.5%	1.2%	.8%	14.1%
Home Improvement	Other	188	198	193	236	185	92	118	86	1,296
	HAL	75	100	100	82	45	12	6	2	422
	Percent HAL	28.5%	33.6%	34.1%	25.8%	19.6%	11.5%	4.8%	2.3%	24.6%
Refinancing	Other	2,570	2,271	1,996	2,141	2,568	4,476	3,281	2,897	22,200
	HAL	584	818	796	610	306	121	8	4	3,247
	Percent HAL	18.5%	26.5%	28.5%	22.2%	10.6%	2.6%	.2%	.1%	12.8%
Total	Other	5,778	5,780	6,020	5,726	5,005	6,175	4,949	4,449	43,882
	HAL	1,101	2,019	2,007	1,141	146	58	19	12	7,007
	Percent HAL	16.0%	25.9%	25.0%	16.6%	9.0%	3.0%	.7%	.4%	13.8%

Table 4.D.17

HALs Originated by Race of Borrower

Cabarrus County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	1	5	3	0	0	0	0	1	10
Asian	6	6	12	2	6	2	1	0	35
Black	73	232	236	97	9	8	0	0	655
White	297	694	715	293	113	47	16	10	2,185
Not Available	60	164	145	57	18	1	2	1	448
Not Applicable	5	0	0	0	0	0	0	0	5
Total	442	1,101	1,111	449	146	58	19	12	3,338
Hispanic (Ethnicity)	20	82	94	42	22	4	3	3	270

Table 4.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Cabarrus County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	9.1%	45.5%	15.8%	.0%	.0%	.0%	.0%	9.1%	12.2%
Asian	9.7%	8.0%	10.9%	1.8%	7.6%	4.3%	1.7%	.0%	5.8%
Black	21.1%	40.4%	38.7%	24.0%	4.1%	5.5%	.0%	.0%	25.3%
White	11.3%	20.6%	19.3%	10.3%	6.2%	3.6%	1.3%	.9%	12.1%
Not Available	15.4%	41.9%	29.5%	13.2%	6.5%	.6%	1.5%	1.0%	18.9%
Not Applicable	29.4%	%	%	%	%	.0%	%	%	26%
Average	12.8%	25.0%	22.5%	11.8%	6.1%	3.5%	01.2%	0.8%	14.1%
Non-Hispanic	13.1%	22.8%	21.4%	11.1%	5.4%	3.5%	.9%	.6%	13.3%
Hispanic	16.0%	41.8%	32.9%	20.8%	18.0%	7.1%	4.9%	5.6%	24.5%

Table 4.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Cabarrus County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	10	6	16	15	4	2	9	10	72
	HAL	1	5	3	0	0	0	0	1	10
	Percent HAL	9.1%	45.5%	15.8%	.0%	.0%	.0%	.0%	9.1%	12.2%
Asian	Other	56	69	98	108	73	44	57	65	570
	HAL	6	6	12	2	6	2	1	0	35
	Percent HAL	9.7%	8.0%	10.9%	1.8%	7.6%	4.3%	1.7%	.0%	5.8%
Black	Other	273	342	374	307	211	138	165	129	1,939
	HAL	73	232	236	97	9	8	0	0	655
	Percent HAL	21.1%	40.4%	38.7%	24.0%	4.1%	5.5%	.0%	.0%	25.3%
White	Other	2,340	2,667	2,997	2,545	1,707	1,265	1,188	1,159	15,868
	HAL	297	694	715	293	113	47	16	10	2,185
	Percent HAL	11.3%	20.6%	19.3%	10.3%	6.2%	3.6%	01.3%	0.9%	12.1%
Not Available	Other	329	227	346	374	257	156	131	103	1,923
	HAL	60	164	145	57	18	1	2	1	448
	Percent HAL	15.4%	41.9%	29.5%	13.2%	6.5%	.6%	1.5%	1.0%	18.9%
Not Applicable	Other	12	0	0	0	0	2	0	0	14
	HAL	5	0	0	0	0	0	0	0	5
	Percent HAL	29.4%	%	%	%	%	.0%	%	%	26.0%
Total	Other	3,020	3,311	3,831	3,349	2,252	1,607	1,550	1,466	20,386
	HAL	442	1,101	1,111	449	146	58	19	12	3,338
	Percent HAL	12.8%	25.0%	22.5%	11.8%	6.1%	3.5%	1.2%	.8%	14.1%
Non-Hispanic	Other	2,271	2,976	3,307	2,828	1,909	1,414	1,363	1,321	17,389
	HAL	341	879	903	353	108	52	13	8	2,657
	Percent HAL	13.1%	22.8%	21.4%	11.1%	5.4%	3.5%	.9%	.6%	13.3%
Hispanic	Other	105	114	192	160	100	52	58	51	832
	HAL	20	82	94	42	22	4	3	3	270
	Percent HAL	16.0%	41.8%	32.9%	20.8%	18.0%	7.1%	4.9%	5.6%	24.5%

Table 4.D.20
Rates of HALs by Income of Borrower
 Cabarrus County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	16.7%	25.0%	11.1%	12.5%	.0%	.0%	.0%	.0%	10.7%
\$15,001–\$30,000	13.7%	27.1%	21.9%	15.2%	12.1%	5.7%	2.9%	1.3%	15.6%
\$30,001–\$45,000	15.7%	32.8%	24.7%	11.5%	8.3%	4.7%	1.7%	2.1%	16.7%
\$45,001–\$60,000	17.6%	30.2%	26.5%	13.6%	7.9%	3.7%	2.6%	1.2%	17.8%
\$60,001–\$75,000	10.6%	22.1%	20.6%	14.1%	5.6%	2.4%	.5%	.5%	13.2%
Above \$75,000	6.6%	15.2%	15.1%	8.1%	3.7%	2.4%	0.0%	.0%	8.5%
Data Missing	16.2%	27.9%	47.6%	40.2%	3.1%	.0%	.0%	.0%	31.9%
Average	12.8%	25.0%	22.5%	11.8%	6.1%	3.5%	1.2%	.8%	14.1%

Table 4.D.21
Loans by HAL Status by Income of Borrower
 Cabarrus County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	10	6	24	7	4	5	7	4	67
	HAL	2	2	3	1	0	0	0	0	8
	Percent HAL	16.7%	25.0%	11.1%	12.5%	.0%	.0%	.0%	.0%	10.7%
\$15,001–\$30,000	Other	379	331	274	224	138	148	166	152	1,812
	HAL	60	123	77	40	19	9	5	2	335
	Percent HAL	13.7%	27.1%	21.9%	15.2%	12.1%	5.7%	2.9%	1.3%	15.6%
\$30,001–\$45,000	Other	698	657	673	626	410	388	356	282	4,090
	HAL	130	321	221	81	37	19	6	6	821
	Percent HAL	15.7%	32.8%	24.7%	11.5%	8.3%	4.7%	1.7%	2.1%	16.7%
\$45,001 – \$60,000	Other	570	637	707	573	374	312	266	243	3,682
	HAL	122	275	255	90	32	12	7	3	796
	Percent HAL	17.6%	30.2%	26.5%	13.6%	7.9%	3.7%	2.6%	1.2%	17.8%
\$60,001–\$75,000	Other	438	494	550	428	334	203	201	191	2,839
	HAL	52	140	143	70	20	5	1	1	432
	Percent HAL	10.6%	22.1%	20.6%	14.1%	5.6%	2.4%	.5%	.5%	13.2%
Above \$75,000	Other	837	1,057	1,428	1,430	961	539	519	554	7,325
	HAL	59	190	253	126	37	13	0	0	678
	Percent HAL	6.6%	15.2%	15.1%	8.1%	3.7%	2.4%	.0%	.0%	8.5%
Data Missing	Other	88	129	175	61	31	12	35	40	571
	HAL	17	50	159	41	1	0	0	0	268
	Percent HAL	16.2%	27.9%	47.6%	40.2%	3.1%	.0%	.0%	.0%	31.9%
Total	Other	3,020	3,311	3,831	3,349	2,252	1,607	1,550	1,466	20,386
	HAL	442	1,101	1,111	449	146	58	19	12	3,338
	Percent HAL	12.8%	25.0%	22.5%	11.8%	6.1%	3.5%	1.2%	.8%	14.1%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 4.E.1
Building Permits and Valuation
 Cabarrus County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	448	56	0	12	516	85,968	36,208
1981	362	20	22	36	440	90,351	54,255
1982	360	8	19	0	387	82,728	
1983	434	16	16	81	547	94,662	46,245
1984	480	48	42	532	1,102	99,414	36,362
1985	521	32	8	350	911	108,683	40,189
1986	560	22	14	12	608	125,194	45,784
1987	631	72	0	8	711	124,126	33,370
1988	668	20	12	186	886	120,951	20,313
1989	635	0	0	32	667	115,337	25,907
1990	683	50	24	171	928	106,253	13,154
1991	688	34	36	102	860	108,692	49,293
1992	746	8	4	20	778	112,632	26,356
1993	842	6	0	80	928	117,893	36,999
1994	1,067	4	10	204	1,285	126,031	28,147
1995	1,144	6	11	150	1,311	124,560	19,319
1996	1,301	24	24	568	1,917	127,127	57,092
1997	1,552	14	38	189	1,793	128,370	26,578
1998	1,734	18	7	12	1,771	130,968	39,314
1999	1,714	38	0	1,125	2,877	126,255	37,893
2000	1,452	18	10	244	1,724	130,134	47,139
2001	1,749	22	4	264	2,039	129,417	99,143
2002	1,904	6	7	48	1,965	133,025	57,767
2003	1,851	16	14	28	1,909	143,321	97,775
2004	2,112	4	7	30	2,153	147,140	67,384
2005	2,613	10	0	36	2,659	146,907	51,929
2006	2,701	0	0	0	2,701	153,980	
2007	2,152	0	0	0	2,152	161,489	
2008	989	4	48	326	1,367	172,841	53,798
2009	538	18	0	522	1,078	166,941	60,901
2010	565	0	0	106	671	145,933	46,125
2011	643	8	3	56	710	135,272	55,971
2012	770	0	0	474	1,244	129,528	51,563

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 4.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Cabarrus County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	314	1,617	468	0	2,399
2001	0	330	1,551	521	0	2,402
2002	0	367	2,033	668	0	3,068
2003	0	861	1,721	673	0	3,255
2004	0	841	1,828	789	0	3,458
2005	0	882	2,113	866	0	3,861
2006	0	969	2,680	1,321	0	4,970
2007	0	1,091	3,108	1,456	0	5,655
2008	0	912	2,627	1,181	0	4,720
2009	0	278	1,046	449	0	1,773
2010	0	318	976	432	0	1,726
2011	0	370	1,190	551	0	2,111
Total	0	7,533	22,490	9,375	0	39,398
Loan Amount (\$1,000s)						
2000	0	3,510	20,143	6,249	0	29,902
2001	0	4,606	21,333	6,098	0	32,037
2002	0	4,262	27,121	8,712	0	40,095
2003	0	9,810	22,108	7,853	0	39,771
2004	0	9,982	22,740	8,313	0	41,035
2005	0	10,957	28,011	10,334	0	49,302
2006	0	10,292	30,432	12,567	0	53,291
2007	0	11,397	32,504	14,423	0	58,324
2008	0	8,763	26,899	12,320	0	47,982
2009	0	4,742	14,329	6,922	0	25,993
2010	0	3,814	12,270	5,554	0	21,638
2011	0	5,754	14,805	7,959	0	28,518
Total	0	87,889	272,695	107,304	0	467,888

Table 4.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Cabarrus County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	16	51	15	0	82
2001	0	24	97	11	0	132
2002	0	18	111	24	0	153
2003	0	50	81	18	0	149
2004	0	43	83	31	0	157
2005	0	48	118	29	0	195
2006	0	41	112	32	0	185
2007	0	40	114	31	0	185
2008	0	34	87	35	0	156
2009	0	32	82	24	0	138
2010	0	18	61	17	0	96
2011	0	35	34	14	0	83
Total	0	399	1,031	281	0	1,711
Loan Amount (\$1,000s)						
2000	0	2,803	8,368	2,668	0	13,839
2001	0	4,271	16,911	1,866	0	23,048
2002	0	2,870	19,112	4,114	0	26,096
2003	0	8,681	14,041	2,854	0	25,576
2004	0	7,699	14,243	5,783	0	27,725
2005	0	8,567	20,048	5,148	0	33,763
2006	0	7,056	19,796	6,139	0	32,991
2007	0	7,207	19,940	5,538	0	32,685
2008	0	6,191	15,518	6,241	0	27,950
2009	0	5,371	14,349	4,559	0	24,279
2010	0	3,186	9,985	3,045	0	16,216
2011	0	6,129	5,986	2,710	0	14,825
Total	0	70,031	178,297	50,665	0	298,993

Table 4.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Cabarrus County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	16	40	21	0	77
2001	0	25	80	19	0	124
2002	0	19	101	27	0	147
2003	0	35	85	23	0	143
2004	0	25	79	17	0	121
2005	0	36	102	37	0	175
2006	0	44	93	54	0	191
2007	0	41	100	50	0	191
2008	0	36	98	48	0	182
2009	0	32	70	26	0	128
2010	0	15	53	13	0	81
2011	0	27	56	17	0	100
Total	0	351	957	352	0	1,660
Loan Amount (\$1,000s)						
2000	0	6,099	21,979	9,058	0	37,136
2001	0	12,383	42,133	10,349	0	64,865
2002	0	9,265	53,119	12,076	0	74,460
2003	0	18,469	43,246	12,900	0	74,615
2004	0	12,453	40,338	9,965	0	62,756
2005	0	18,256	54,485	18,563	0	91,304
2006	0	21,100	47,168	28,983	0	97,251
2007	0	21,512	52,978	24,840	0	99,330
2008	0	17,633	50,243	25,255	0	93,131
2009	0	15,365	36,602	12,262	0	64,229
2010	0	7,169	26,468	7,030	0	40,667
2011	0	14,450	30,579	9,343	0	54,372
Total	0	174,154	499,338	180,624	0	854,116

Table 4.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Cabarrus County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	93	506	127	0	726
2001	0	153	724	216	0	1,093
2002	0	121	635	165	0	921
2003	0	319	616	231	0	1,166
2004	0	312	698	252	0	1,262
2005	0	419	1,020	403	0	1,842
2006	0	391	1,130	532	0	2,053
2007	0	474	1,340	576	0	2,390
2008	0	281	830	400	0	1,511
2009	0	134	435	193	0	762
2010	0	109	383	180	0	672
2011	0	205	615	262	0	1,082
Total	0	3,011	8,932	3,537	0	15,480
Loan Amount (\$1,000s)						
2000	0	2,828	21,894	6,194	0	30,916
2001	0	9,681	40,945	8,852	0	59,478
2002	0	7,560	50,212	10,087	0	67,859
2003	0	17,858	39,477	9,521	0	66,856
2004	0	14,842	39,564	11,029	0	65,435
2005	0	18,845	55,553	14,809	0	89,207
2006	0	17,833	41,033	21,883	0	80,749
2007	0	18,731	48,419	22,400	0	89,550
2008	0	11,480	37,717	20,440	0	69,637
2009	0	11,082	28,465	9,986	0	49,533
2010	0	5,893	22,941	8,983	0	37,817
2011	0	11,061	25,459	11,437	0	47,957
Total	0	147,694	451,679	155,621	0	754,994

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 4.G.1
Fair Housing Complaints by Basis

Cabarrus County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	2	3	1	4	3	2		16
Disability				1			3				4
Family Status	1				2				1		4
Sex							3		1		4
National Origin							1				1
Retaliation					1						1
Total Bases	1		1	3	6	1	11	3	4		30
Total Complaints	1		1	3	5	1	7	3	3		24

Table 4.G.2
Fair Housing Complaints by Issue

Cabarrus County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	1			1	1		1	1	2	2	7
Discriminatory refusal to rent			1	1	2		2	1			7
Discriminatory terms, conditions, privileges, or services and facilities				1		1	1	1			4
Discriminatory acts under Section 818 (coercion, etc.)					1				2	2	3
Discriminatory financing (includes real estate transactions)							3				3
Failure to make reasonable accommodation				1			1				2
Discriminatory advertising, statements and notices					1		1				2
Otherwise deny or make housing available							1				1
Discrimination in terms, conditions, privileges relating to sale							1				1
Discrimination in the terms or conditions for making loans							1				1
Other discriminatory acts									1	1	1
False denial or representation of availability - sale							1				1
Discrimination in the selling of residential real property							1				1
False denial or representation of availability				1							1
Discriminatory refusal to sell and negotiate for sale					1						1
Discriminatory advertisement - rental					1						1
Total Issues	1	0	1	5	7	1	14	3	5	5	37
Total Complaints	1		1	3	5	1	7	3	3	3	24

Table 4.G.3
Fair Housing Complaints by Closure Status

Cabarrus County
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Conciliated / Settled	1		1	2	1	1		1			7
Complainant Failed to Cooperate					4		2		1		7
No Cause							3	2	1		6
Withdrawal After Resolution				1			2				3
Open									1		1
Total Complaints	1		1	3	5	1	7	3	3		24

HUD Complaints Found With Cause

Table 4.G.4
Fair Housing Complaints Found With Cause by Basis

Cabarrus County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	2		1		1			5
Disability				1			1				2
Family Status	1				1						2
National Origin							1				1
Sex							1				1
Total Bases	1		1	3	1	1	3	1			11
Total Complaints	1		1	3	1	1	2	1			10

Table 4.G.5
Fair Housing Complaints Found With Cause by Issue

Cabarrus County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental		1		1	1						3
Discriminatory terms, conditions, privileges, or services and facilities				1		1		1			3
Failure to make reasonable accommodation				1			1				2
Discriminatory refusal to rent			1	1							2
Discriminatory advertising, statements and notices					1						1
Discriminatory financing (includes real estate transactions)							1				1
False denial or representation of availability				1							1
Discriminatory advertisement - rental					1						1
Total Issues	1	0	1	5	3	1	2	1	0	0	14
Total Complaints	1		1	3	1	1	2	1			10

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 4.H.1
Role of Respondent
Cabarrus County
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	11
Appraisal	
Banking/Finance	
Construction/Development	3
Homeowner	34
Insurance	
Law/Legal Services	2
Local Government	15
Property Management	3
Real Estate	
Renter/Tenant	2
Other Role	4
Missing	1
Total	75

FEDERAL, STATE, AND LOCAL LAWS

Table 4.H.2
Familiarity with Fair Housing Laws
Cabarrus County
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	19
Somewhat Familiar	30
Very Familiar	11
Missing	15
Total	75

Table 4.H.3
Perceptions About Fair Housing Laws
Cabarrus County
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	39	10	10	16	75
Are fair housing laws difficult to understand or follow?	19	20	19	17	75
Do you think fair housing laws should be changed?	6	20	32	17	75
Do you thing fair housing laws are adequately enforced?	22	24	8	21	75

Table 4.H.4
Fair Housing Activities
 Cabarrus County
 2013 Fair Housing Survey

2015 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		22	24	8	21	75
Have you participated in fair housing training?		15	13	3	44	75
Are you aware of any fair housing testing?			41	14	20	75
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	18	10	3	24	20	75
Is there sufficient testing?	4	2	2	46	21	75

Table 4.H.5
Protected Classes
 Cabarrus County
 2013 Fair Housing Survey

Protected Class	Total
Gender	19
Religion	18
Age	16
National Origin	14
Family Status	13
Sexual Orientation	6
Other	6
Income	5
Color	4
Disability	3
Ethnicity	2
Race	1
Total	107

LOCAL FAIR HOUSING

Table 4.H.6
Local Fair Housing
 Cabarrus County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	4	26	15	30	75
Are there any specific geographic areas that have fair housing problems?	4	15	26	30	75

FAIR HOUSING IN THE PRIVATE SECTOR

Table 4.H.7
Barriers to Fair Housing in the Private Sector
 Cabarrus County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	5	28	14	28	75
The real estate industry?	3	29	16	27	75
The mortgage and home lending industry?	4	29	14	28	75
The housing construction or accessible housing design fields?		30	15	30	75
The home insurance industry?	1	26	20	28	75
The home appraisal industry?	3	26	18	28	75
Any other housing services?	1	27	20	27	75

FAIR HOUSING IN THE PUBLIC SECTOR

Table 4.H.8
Barriers to Fair Housing in the Public Sector
 Cabarrus County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
LAND USE policies?	4	24	17	30	75
Zoning laws?	6	23	17	29	75
Occupancy standards or health and safety codes?	2	27	17	29	75
Property tax policies?	2	25	17	31	75
Permitting process?	2	28	15	30	75
Housing construction standards?	3	24	17	31	75
Neighborhood or community development policies?	2	27	17	29	75
Limited access to government services, such as employment services?	8	24	14	29	75
Public administrative actions or regulations?	2	25	18	30	75

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 4.H.9
How did you become aware of fair housing laws?
 Cabarrus County
 2013 Fair Housing Survey

Comments:
As a mortgage servicer, we are required by laws to know, understand and follow Fair Housing Laws. Common sense. Working in nonprofit. general discussions & common practices General knowledge had obtained my real estate license several years ago (inactive license) Housing must be rented or sold to whomever is qualified, regardless of greed, color, sex or religion I am a CDBG sub- recipient I am a certified housing counselor. I am aware from learning about the laws in college and I have read articles and periodicals about the laws. I am the Fair Housing Administrator for a jurisdiction.

I assist in educating consumers
 I just know about them because we have a lot of HUD and section 8 housing in my response area at my job.
 My job.
 Our non-profit is a builder/developer/mortgage servicer so we are required by law to meet fair housing laws. .
 partnerships with the city of Kannapolis
 Reading literature
 Research material available at libraries and on the web, as well as college courses.
 Through my job with Human Services
 Through providing housing to homeless individuals and families.
 Through various webinars and presentations hosted by HUD and other organizations.
 through work experience
 Through working in the public sector
 through working with the community
 Thru my real estate agent
 training
 when facing foreclosure
 Work in local government - familiarity is relative to zoning cases and exclusionary zoning.
 Working closely with HUD to ensure our clients are not discriminated against.
 Working with Kelly Sifford in the Commerce Department, who makes us aware of informatoin.

Table 4.H.10
How should fair housing laws be changed?

Cabarrus County
 2013 Fair Housing Survey

Comments:
<p>Abolish them</p> <p>I think that it is sometimes a way out for people having to work because they are to lazy. personally whomever is living in the house if not disabled, they should have to work and if that would happen I think you would see a drop in the state and federal funding for leaches on the government because they are to lazy. I think it is unfair for me to be a hard working citizen that pays bills and I have a high risk job and sometimes struggles and to see people who live in section 8 or HUD housing have 50 inch tvs, brand new cars with rims, brand new phones, and nice clothes and they brag about it. Also I believe that if you are in section 8 or HUD housing and you are charged with any kind of drug or weapons violation then you should not be given government assistance because if you can buy drugs maybe you could save up and pay rent on your own without the government and normal citizen having to keep you up. If our tax money is being spent on housing there should be rules investigated and enforced on upkeep and unlawful activities. It should be based solely on whether or not a person or person(s) can afford the house they wish to purchase.</p> <p>OVERBEARING</p> <p>White people are discriminated against. Thus these laws are unconstitutional but hey its white people suffering so its OK I guess.</p>

Local Fair Housing

Table 4.H.11
Are there any specific geographic areas that have fair housing problems?

Cabarrus County
 2013 Fair Housing Survey

Comments:
<p>low income areas seem to have the biggest issues...Logan Community for example</p> <p>Renters drag down my house values and make a mess.</p> <p>Too many people trying to live in the accessible urban cores of Concord & Kannapolis can't find affordable housing, forcing those not fortunate enough to find suitable housing into the outlying areas of the county.</p>

Table 4.H.12
Please share any additional comments.

Cabarrus County
 2013 Fair Housing Survey

Comments:
Abolish fair housing and let the free market dictate where people live I do not feel I have much information readily available in order to be able to answer these questions with some degree of knowledge. I need more information and knowlwdge In my experience , most people who report have landlord tenant issues not fair housing issues. If anything, fair housing is under reported.

Fair Housing in the Private Sector

Table 4.H.13
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Cabarrus County
 2013 Fair Housing Survey

Comments:
affordability and adequateness Have heard of landlords refusing to rent based on race. linguistic profiling renters rebuffed based on race/nationality by landlords says units are already rented....many times based only on the sound of someone's voice over the phone. Most stories of this nature involve small time landlords with only 1 or 2 units.

Table 4.H.14
Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?

Cabarrus County
 2013 Fair Housing Survey

Comments:
All real estate agents are just there to get paid. Areas with better schools command higher real estate prices. Not sure but suspect it is Steering individuals to certain neighborhoods based on ethnic background.

Table 4.H.15
Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?

Cabarrus County
 2013 Fair Housing Survey

Comments:
Look around. Not sure but suspect it is Race or gender should play no part in a financial decision. Only your ability to pay the loan back. If you are a higher risk you should pay a higher rate period. Using small credit issues to increase interest or deny loans . In some cases such as Beazer Mortgage provided mortgages that was not affordable to homeowners.

Table 4.H.16**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

Cabarrus County
2013 Fair Housing Survey

Comments:
Forced home repairs to maintain insurance can be prohibitive Suspect it is

Table 4.H.17**Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?**

Cabarrus County
2013 Fair Housing Survey

Comments:
Appraiser that take off value because it is in a minority neighborhood . Appraisal was challenge and another one was done to shoe the real value. No barriers only comps should be used. Your agenda is clear.

Table 4.H.18**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**

Cabarrus County
2013 Fair Housing Survey

Comments:
transitional housing and supportive housing for the disabled....same issue as listed above

FAIR HOUSING IN THE PUBLIC SECTOR**Table 4.H.19****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**

Cabarrus County
2013 Fair Housing Survey Data

Comments:
Multi tenant should only be located where you bring the development to the utilities. Sewer hookup is the trump card. Some jurisdictions dictate large lot zoning that increases costs. Suspect it is Through zoning these landuses are clustered together in certain areas of the City.

Table 4.H.20**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

Cabarrus County
2013 Fair Housing Survey Data

Comments:
In helping ARC a few years ago, it was difficult to find a small piece of property close to the needed amenities that had the necessary zoning. Minimizing area of mobile home permit by right Restrict's group homes from neighborhoods They should not be in neighborhoods that would drive down home values. Decreasing home values hurt the homeowner as well as the city and county tax base.

Table 4.H.21**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

Cabarrus County

2013 Fair Housing Survey Data

Comments:
Why does there always have to be a tax incentive for everything?let the market decide.

Table 4.H.22**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

Cabarrus County

2013 Fair Housing Survey Data

Comments:
Sorry, English only. There has to be a standard.

Table 4.H.23**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

Cabarrus County

2013 Fair Housing Survey Data

Comments:
I have a GC license. It's pretty black and white. Short handed inspection staff has slowed the process in the past several months in Cabarrus County.

Table 4.H.24**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

Cabarrus County

2013 Fair Housing Survey Data

Comments:
Goes back to sewer. No sewer it doesn't matter where you are, there will be no development.

Table 4.H.25**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

Cabarrus County

2013 Fair Housing Survey Data

Comments:
<p>efficiency of public transit through out the entire region. The various systems only accomidate specific employers or types of workers and is not effectively connecting.</p> <p>I think that there are federal grants that are able to be applied for to help others with transportation, but the local county commissioners refuse to allow the government to apply for them, because they say that we should not use federal dollars (that people can walk)</p> <p>I work in public transportation, and we receive a number of requests from residents in Cabarrus County that request bus service to where they can afford to live. We are unable to meet those requests as they are often 1-4 miles from the outer limits of our service area, well outside our urban core and even outside suburbia, often in fringe rural areas of the county, because apartments, homes or trailer parks that they can afford to live in are located in these outlying areas.</p> <p>Limited tranporation funding.</p> <p>not enough public transportation</p> <p>Transportation</p> <p>Transportation budgets have been slashed limiting non medical travel.</p> <p>Transportation is an issue for many low income families we deal with. Simply getting to service can be difficult, costly and time consuming. If they show up without all the necessary info/documents, they must come back again...incurring the cost/time all over again.</p>

I. 2013 HOUSING NEEDS SURVEY

Table 4.I.1
Role of Respondent
Cabarrus County
2013 Housing Needs Survey

Primary Role	Total
Local Government	4
Real Estate	4
Advocate	1
Homeowner	1
Renter/Tenant	1
Other Role	4
Missing	1
Total	16

Table 4.I.2
Please rate the need for the following Housing activities
Cabarrus County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		1	7	2	6	16
Construction of new rental housing		2	7	1	6	16
Homeowner housing rehabilitation			7	2	7	16
Rental housing rehabilitation		2	4	4	6	16
Housing demolition		6	3	1	6	16
Housing redevelopment		4	3	1	8	16
Downtown housing		6		4	6	16
First-time home-buyer assistance		3	5	2	6	16
Mixed use housing	1	4	3	2	6	16
Mixed income housing	1	5	2	2	6	16

Table 4.I.3
Please rate the need for the following Housing activities (cont.)
Cabarrus County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		2	5	3	6	16
Retrofitting existing housing to meet seniors' needs		6	2	2	6	16
Preservation of federal subsidized housing	1	4	4	1	6	16
Rental Assistance	1	6	1	2	6	16
Energy efficient retrofits		4	3	3	6	16
Supportive housing	1	4	4		7	16
Transitional housing		6	4		6	16
Emergency housing		6	4		6	16
Homeless shelters	1	5	3	1	6	16
Other					16	16

Table 4.1.4
Do any of the following acts as barriers to the
development or preservation of housing

Cabarrus County
 2013 Housing Needs Survey

Barrier	Number of Citations
Current state of the housing market	4
Density or other zoning requirements	3
Lack of water/sewer systems	2
Lack of available land	2
Cost of land or lot	2
Impact fees	2
Community resistance	2
Cost of materials	1
Cost of labor	1
Construction fees	1
Lot size	1
Lack of Affordable housing development policies	1
Lack of adequate public transportation	1
Lack of quality public schools	1

Table 4.1.5
Please rate how the following infrastructure components affect housing production

Cabarrus County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality		2	5	3		6	16
Public transportation capacity	1	2	4	3		6	16
Water system quality		1	1	5	3	6	16
Water system capacity		1	1	4	3	7	16
Sewer system quality		1	1	5	2	7	16
Sewer system capacity		1	1	4	4	6	16
Storm water run-off capacity		1	1	6	2	6	16
City and county road conditions			2	5	3	6	16
Sidewalk conditions		1	3	4	2	6	16
Pedestrian-friendly places/walkability		2	2	3	3	6	16
Bridge conditions		1	5	3	1	6	16
Bridge capacity		1	5	3	1	6	16
Other	1					15	16

Table 4.1.6**Please rate the importance of being close proximity to the following amenities**

Cabarrus County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		1	3	4	2	6	16
Restaurants			5	4	1	6	16
Public transportation		3	3	3	1	6	16
Quality K-12 public schools			1	4	5	6	16
Day care			1	6	2	7	16
Retail shopping			3	6	1	6	16
Grocery stores			2	6	2	6	16
Park and recreational facilities			3	6	1	6	16
Highway access			2	6	2	6	16
Pharmacies			3	5	2	6	16
Other						16	16

Table 4.1.7**Please rate the need for the following housing types for special needs population**

Cabarrus County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		3	5		8	16
Transitional housing		4	4		8	16
Shelters for youth		4	4		8	16
Senior housing			8		8	16
Nursing homes or assisted living facilities			8		8	16
Housing designed for persons with disabilities		2	6		8	16
Supportive housing		3	4		9	16
Other				1	15	16

Table 4.1.8**Please rate the need for Services and Facilities for each of the following special needs groups**

Cabarrus County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			8		8	16
The frail elderly (age 85+)			8		8	16
Persons with severe mental illness		3	2	3	8	16
Persons with physical disabilities		2	4	2	8	16
Persons with developmental disabilities		2	5	2	7	16
Persons with substance abuse addictions		4	2	2	8	16
Persons with HIV/AIDS		4	3		9	16
Victims of domestic violence		1	6	2	7	16
Veterans			7		9	16
Homeless persons		3	5	1	7	16
Persons recently released from prison		5	3	1	7	16
Other					16	16

NARRATIVE COMMENTS

Table 4.I.9

Please describe any potential barrier and the best way to overcome it.

Cabarrus County

2013 Housing Needs Survey

Comments:
Unless we deal with the issues that create unemployable people or reduce jobs, all the housing in the world will not help unless it is subsidized. Legislature just eliminated preschool programs, funding for our schools is in bottom 10% of the country, eliminated large number of environmental protection efforts which will lead to more damaged kids, etc. The housing survey should be framed by information about other significant issues, not treated as a stand alone.

Table 4.I.10

What other type of infrastructure components are you considering?

Cabarrus County

2013 Housing Needs Survey

Comments:
You omitted air quality - 9th worst in the nation, not on your list :(

Table 4.I.11

What other amenities are you considering?

Cabarrus County

2013 Housing Needs Survey

Comments:
To many to list -call me.

Table 4.I.12

What other types of services and facilities for special needs groups are you considering.

Cabarrus County

2013 Housing Needs Survey

Comments:
I dont know what "Supportive housing" is.

J. LAND USE PLANNING

Table 4.J.1
Housing Development
 Cabarrus County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	3				3
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?		3			3
Guidelines that encourage development affordable housing units?		2		1	3
Any potential barriers to the development of low- to moderate- income housing?		2		1	3
Guidelines that allow the development of mixed use housing?	3				3
Occupancy Standards					
A definition for the term "family"?	3				3
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	2	1			3
Does the definition of "family" include a specific limit on the number of persons?	2	1			3
Residential occupancy standards or limits?		2		1	3
Special Needs Housing					
A definition for the term "disability"?		3			3
Development standards for making housing accessible to persons with disabilities?		2		1	3
A process by which persons with disabilities can request modification to the jurisdiction's policies?		2		1	3
Standards for the development of senior housing?	1	1		1	3
Policies that distinguish senior citizen housing from other residential uses?	1	1		1	3
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	2			1	3
Are group homes permitted by right in single-family residential areas?	3				3
Is there a group home density requirement, such as a distance required for other group homes?	2			1	3
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?		1	1	1	3
Policies or practices for "affirmatively furthering fair housing"?	1	1		1	3

K. RENTAL VACANCY SURVEY

Table 4.K.1
Rental Vacancy Survey by Type
 Cabarrus County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	123	16	13.0%
Apartments	4,538	181	4.0%
Mobile Homes	261	16	6.1%
"Other" Units	110	2	1.8%
Don't know	338	12	3.6%
Total	5,370	227	4.2%

Table 4.K.2
Rental Units by Bedroom Size
 Cabarrus County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	138	0	0	-	138
One	1	966	0	0	-	967
Two	11	1,535	89	0	-	1,635
Three	10	446	111	5	-	572
Four	5	66	0	0	-	71
Don't Know	96	1,387	61	105	338	1,987
Total	123	4,538	261	110	338	5,370

Table 4.K.3
Do any of your rental units receive rental subsidy or assistance?
 Cabarrus County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	35
No	16
Don't Know	3
% Offering Assistance	31.4%

Table 4.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Cabarrus County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	12	9.8%
Apartments	14	.3%
Mobile Homes		%
"Other" Units	30	27.3%
Don't know	12	3.6
Total	68	1.3%

Table 4.K.5
**How long will it be before your vacant units
become filled?**

Cabarrus County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	20	2
1 to 2 month	6	
2 to 3 months	1	1
More than 3 months	20	

Table 4.K.6
**How long will it be before your filled units
become vacant?**

Cabarrus County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	5	
1 to 2 month	1	
2 to 3 months	1	
More than 3 months	7	1

Table 4.K.7
Average Market Rate Rents by Bedroom Size

Cabarrus County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$473			\$473
One	\$568	\$570			\$570
Two	\$701	\$669	\$500	\$699	\$663
Three	\$986	\$818	\$594	\$993	\$852
Four	\$1,220	\$849		\$840	\$1,017
Total	\$957	\$664	\$535	\$987	\$757

Table 4.K.8
Average Assistant Rate Rents by Bedroom Size

Cabarrus County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$425			\$425
One	\$450	\$415			\$421
Two	\$600	\$506			\$525
Three	\$750	\$608			\$632
Four	\$850				\$850
Total	\$692	\$503			\$557

Table 4.K.9
Single Family Market Rate Rents by Vacancy Status

Cabarrus County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	16	3	18.8%
\$750 to \$1,000	26	2	7.7%
\$1,000 to \$1,250	66	11	16.7%
\$1,250 to \$1,500			%
Above \$1,500	10		%
Missing	5	0	.0%
Total	123	16	13.0%

Table 4.K.10
Apartment Market Rate Rents by Vacancy Status

Cabarrus County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	90		%
\$500 to \$750	3,022	127	4.2%
\$750 to \$1,000	334	27	8.1%
\$1,000 to \$1,250	624	20	3.2%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	468	7	1.5%
Total	4,538	181	4.0%

Table 4.K.11
Available Apartment Units by Bedroom Size

Cabarrus County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750	2	29	66	7	0	22	127
\$750 to \$1,000		2	12	8	5	0	27
\$1,000 to \$1,250		6	8	2		5	20
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	0	0	0	7	7
Total	2	38	86	17	6	33	181

Table 4.K.12
Mobile Home Market Rate Rents by Vacancy Status

Cabarrus County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	13	3	23.1%
\$500 to \$750	247	13	5.3%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	1	0	.0%

Total	261	16	6.1%
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Table 4.K.13
Condition by Unit Type

Cabarrus County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair	9	311			.	320
Average	25	314			.	339
Good	74	1,625	248	109	.	2,056
Excellent	10	2,128	13	1	.	2,152
Don't Know	5	160	0	0	338	503
Total	123	4,538	261	110	338	5,370

Table 4.K.14
Condition of Single Family Units by Vacancy Status

Cabarrus County
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	9	2	22.2%
Average	25	1	4.0%
Good	74	8	10.8%
Excellent	10	4	40.0%
Don't Know	5	1	20.0%
Total	123	16	13.0%

Table 4.K.15
Condition of Apartment Units by Vacancy Status

Cabarrus County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	311	33	10.6%
Average	314	18	5.7%
Good	1,625	58	3.6%
Excellent	2,128	63	3.0%
Don't Know	160	9	5.6%

Total	4,538	181	4.0%
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Table 4.K.16
Condition of Mobile Home Units by Vacancy Status
 Cabarrus County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	248	13	5.2%
Excellent	13	3	23.1%
Don't Know	0	0	%
Total	261	16	6.1%

Table 4.K.17
Are there any utilities included with the rent?

Cabarrus County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	22
No	28
% Offering Assistance	44.0%

Table 4.K.18
Which utilities are included with the rent?

Cabarrus County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	
Water/Sewer	12
Trash Collection	17

Table 4.K.19
Do you keep a waiting list?

Cabarrus County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	25
No	26
Don't know	

Waitlist Size	290
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Table 4.K.20**How would you rate the need for renovation of existing units in the city?**

Cabarrus County

2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	5	2	
Low Need	3	6	1	1
Moderate Need	4	11		1
High Need	3	5		
Extreme Need	2	2		

Table 4.K.21**How would you rate the need for construction of new units in the city?**

Cabarrus County

2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	20	2	
Low Need	4	3		2
Moderate Need	1	7		
High Need	1	3	1	
Extreme Need	1	1		

Table 4.K.22**If new units were to be constructed, what percentage should offer rental assistance?**

Cabarrus County

2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	31.4%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 4.L.1
Era of Construction
Cabarrus County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	6,808		149	231	1	7,189
1940 - 1959	8,064		3	306	10	8,383
1960 - 1979	8,641		152	206	402	9,401
1980 - 1999	15,100		485	710	2,037	18,332
> 2000	18,228		1,559	242	450	20,479
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784

Table 4.L.2
Quality of Materials and Workmanship Used In Construction
Cabarrus County
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	148			1	75	224
Fair	3,563		241	149	818	4,771
Average	38,791		1,597	1,346	1,982	43,716
Good	14,135		458	151	25	14,769
Excellent	204		52	48		304
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784

Table 4.L.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Cabarrus County
Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	88	729	5,550	421	20	0	6,808
1940 - 1959	24	845	6,763	429	3	0	8,064
1960 - 1979	15	255	7,409	954	8	0	8,641
1980 - 1999	16	458	8,674	5,916	36	0	15,100
>=2000	5	1,276	10,395	6,415	137	0	18,228
Missing	0	0	0	0	0	0	0
Total	148	3,563	38,791	14,135	204	0	56,841

Table 4.L.4
Average Floor Area by Dwelling Type

Cabarrus County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	138		4		9	151
500 – 999	4,936		385	22	382	5,725
1000 – 1,499	17,224		899	268	1,254	19,645
1,500 – 1,999	13,580		679	422	1,014	15,695
2,000 – 2,499	8,902		324	181	226	9,633
2,500 – 3,000	5,609		42	49	12	5,712
Above 3,000	6,452		15	753	3	7,223
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784
Average	1,895		1,493	6,689	1,433	1,987

Table 4.L.5
Type of Roof in Dwelling Units

Cabarrus County
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	56,054		2,107	1,627	2,510	62,298
Sheet Metal/Metal	647		1	15	386	1,049
Other Roofing Materials	140		240	53	4	437
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784

Table 4.L.6
Number of Bathrooms per Dwelling Unit

Cabarrus County
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	8,373		808	1,691	5	10,877
1 – 1.9	23,464		785		352	24,601
2 – 2.9	22,980		754	4	2,497	26,235
3 -3.9	1,816		1		45	1,862
4 -4.9	175				1	176
5 – 5.9	22					22
6 and Above	11					11
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784

Table 4.L.7
Number of Bedroom per Dwelling Unit

Cabarrus County
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	8,523		850	1,691	9	11,073
1 – 1.9	6,817		664		11	7,492
2 – 2.9	11,141		492	2	443	12,078
3 -3.9	25,918		342	2	2,268	28,530
4 -4.9	4,074				157	4,231
5 – 5.9	363				12	375
6 and Above						0
Missing	5		0	0	0	5
Total	56,841		2,348	1,695	2,900	63,784

Table 4.L.8
Exterior Wall of Dwelling Units

Cabarrus County
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	28,687		1,256	706	2,267	32,916
Asbestos	1,416			32		1,448
Block	123			14	1	138
Brick or Stone	18,892		882	536	16	20,326
Masonry Frame / Stucco	2,119		26	67	221	2,433
Wood / Wood Frame	3,595		68	179	117	3,959
Composition / Other	2,009		116	161	278	2,564
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784

Table 4.L.9
Fuel Type of Dwelling Unit

Cabarrus County
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	15,510		867	1,018	2,563	19,958
Natural Gas	35,853		1,481	618	180	38,132
Oil/Wood/Coal	5,175			44	148	5,367
None	299			15	9	323
Other	4					4
Missing	0		0	0	0	0
Total	56,841		2,348	1,695	2,900	63,784

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 4.M.1
Population and Employment Forecast

Cabarrus County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	43,759	74,900
1980	46,008	86,302
1990	50,641	99,590
2000	75,697	131,063
2010	90,326	178,011
2020	104,122	211,213
2030	114,292	244,215
2040	127,987	278,717
2050	142,991	314,619

Table 4.M.2
Household Forecasts by Tenure

Cabarrus County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	48,381	17,285	65,666
2020	58,390	19,524	77,914
2030	67,803	22,285	90,088
2040	77,679	25,136	102,815
2050	87,991	28,068	116,059

Table 4.M.3
Household Forecasts by Income

Cabarrus County
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	3,721	4,316	6,909	3,619	29,816	48,381
2020	4,491	5,209	8,338	4,367	35,985	58,390
2030	5,215	6,048	9,682	5,071	41,786	67,803
2040	5,975	6,929	11,092	5,810	47,872	77,679
2050	6,768	7,849	12,565	6,581	54,228	87,991
Renter-Occupied						
2010	4,657	2,940	3,588	1,548	4,552	17,285
2020	5,260	3,321	4,052	1,749	5,142	19,524
2030	6,004	3,791	4,626	1,996	5,869	22,285
2040	6,772	4,276	5,217	2,251	6,620	25,136
2050	7,562	4,774	5,826	2,514	7,392	28,068
Total						
2010	8,378	7,256	10,496	5,167	34,369	65,666
2020	9,751	8,530	12,390	6,116	41,127	77,914
2030	11,219	9,839	14,308	7,067	47,655	90,088
2040	12,747	11,205	16,310	8,061	54,492	102,815
2050	14,330	12,624	18,391	9,095	61,619	116,059

N. CHAS HOUSING PROBLEM TABLES

Table 4.N.1
Households with Housing Problems by Income and Family Status

Cabarrus County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	263	487	239	609	363	1,961
30.1-50% HAMFI	283	612	239	544	328	2,006
50.1-80% HAMFI	433	1,481	338	219	714	3,185
80.1 % HAMFI and above	479	2,060	311	85	1,118	4,053
Total	1,458	4,640	1,127	1,457	2,523	11,205
Renters						
30 % HAMFI	64	1,122	378	478	839	2,881
30.1-50% HAMFI	180	882	248	165	869	2,344
50.1-80% HAMFI	25	780	445	10	660	1,920
80.1 % HAMFI and above	45	117	140	14	70	386
Total	314	2,901	1,211	667	2,438	7,531
Total						
30 % HAMFI	327	1,609	617	1,087	1,202	4,842
30.1-50% HAMFI	463	1,494	487	709	1,197	4,350
50.1-80% HAMFI	458	2,261	783	229	1,374	5,105
80.1 % HAMFI and above	524	2,177	451	99	1,188	4,439
Total	1,772	7,541	2,338	2,124	4,961	18,736

Table 4.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Cabarrus County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	263	487	239	609	363	1,961
30.1-50% HAMFI	283	612	239	544	328	2,006
50.1-80% HAMFI	433	1,481	338	219	714	3,185
80.1% HAMFI and above	479	2,060	311	85	1,118	4,053
Total	1,458	4,640	1,127	1,457	2,523	11,205
No Housing Problem						
30% HAMFI or less	10	60	0	456	94	620
30.1-50% HAMFI	543	158	10	764	115	1,590
50.1-80% HAMFI	1,034	1,102	213	833	522	3,704
80.1% HAMFI and above	3,969	18,492	2,603	834	3,479	29,377
Total	5,556	19,812	2,826	2,887	4,210	35,291
Not Computed						
30% HAMFI or less	60	30	0	70	55	215
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	60	30	0	70	55	215
Total						
30% HAMFI or less	333	577	239	1,135	512	2,796
30.1-50% HAMFI	826	770	249	1,308	443	3,596
50.1-80% HAMFI	1,467	2,583	551	1,052	1,236	6,889
80.1% HAMFI and above	4,448	20,552	2,914	919	4,597	33,430
Total	7,074	24,482	3,953	4,414	6,788	46,711

Table 4.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Cabarrus County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	64	1,122	378	478	839	2,881
30.1-50% HAMFI	180	882	248	165	869	2,344
50.1-80% HAMFI	25	780	445	10	660	1,920
80.1% HAMFI and above	45	117	140	14	70	386
Total	314	2,901	1,211	667	2,438	7,531
No Housing Problem						
30% HAMFI or less	10	279	30	225	100	644
30.1-50% HAMFI	10	290	19	225	35	579
50.1-80% HAMFI	130	1,087	170	70	940	2,397
80.1% HAMFI and above	93	2,658	254	75	2,460	5,540
Total	243	4,314	473	595	3,535	9,160
Not Computed						
30% HAMFI or less	0	70	25	90	120	305
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	70	25	90	120	305
Total						
30% HAMFI or less	74	1,471	433	793	1,059	3,830
30.1-50% HAMFI	190	1,172	267	390	904	2,923
50.1-80% HAMFI	155	1,867	615	80	1,600	4,317
80.1% HAMFI and above	138	2,775	394	89	2,530	5,926
Total	557	7,285	1,709	1,352	6,093	16,996

Table 4.N.4
Households by Housing Problems by Income and Family Status

Cabarrus County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	327	1,609	617	1,087	1,202	4,842
30.1-50% HAMFI	463	1,494	487	709	1,197	4,350
50.1-80% HAMFI	458	2,261	783	229	1,374	5,105
80.1% HAMFI and above	524	2,177	451	99	1,188	4,439
Total	1,772	7,541	2,338	2,124	4,961	18,736
No Housing Problem						
30% HAMFI or less	20	339	30	681	194	1,264
30.1-50% HAMFI	553	448	29	989	150	2,169
50.1-80% HAMFI	1,164	2,189	383	903	1,462	6,101
80.1% HAMFI and above	4,062	21,150	2,857	909	5,939	34,917
Total	5,799	24,126	3,299	3,482	7,745	44,451
Not Computed						
30% HAMFI or less	60	100	25	160	175	520
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	60	100	25	160	175	520
Total						
30% HAMFI or less	407	2,048	672	1,928	1,571	6,626
30.1-50% HAMFI	1,016	1,942	516	1,698	1,347	6,519
50.1-80% HAMFI	1,622	4,450	1,166	1,132	2,836	11,206
80.1% HAMFI and above	4,586	23,327	3,308	1,008	7,127	39,356
Total	7,631	31,767	5,662	5,766	12,881	63,707

5. CITY OF CONCORD

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 5.A.1

Population by Age

City of Concord
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	4,399	7.9%	6,323	8.0%	43.7%
5 to 19	11,661	20.8%	17,941	22.7%	53.9%
20 to 24	3,599	6.4%	4,232	5.4%	17.6%
25 to 34	9,581	17.1%	11,172	14.1%	16.6%
35 to 54	16,111	28.8%	23,520	29.7%	46.0%
55 to 64	4,415	7.9%	7,470	9.4%	69.2%
65 or Older	6,211	11.1%	8,408	10.6%	35.4%
Total	55,977	100.0%	79,066	100.0%	41.2%

Table 5.A.2

Elderly Population by Age

City of Concord
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	663	10.7%	1,145	13.6%	72.7%
67 to 69	931	15.0%	1,531	18.2%	64.4%
70 to 74	1,527	24.6%	1,911	22.7%	25.1%
75 to 79	1,357	21.8%	1,414	16.8%	4.2%
80 to 84	926	14.9%	1,223	14.5%	32.1%
85 or Older	807	13.0%	1,184	14.1%	46.7%
Total	6,211	100.0%	8,408	100.0%	35.4%

Table 5.A.3

Population by Race and Ethnicity

City of Concord
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	44,128	78.8%	55,691	70.4%	26.2%
Black	8,450	15.1%	14,110	17.8%	67.0%
American Indian	168	.3%	274	.3%	63.1%
Asian	684	1.2%	2,046	2.6%	199.1%
Native Hawaiian/ Pacific Islander	14	.0%	50	.1%	257.1%
Other	1,874	3.3%	5,088	6.4%	171.5%
Two or More Races	659	1.2%	1,807	2.3%	174.2%
Total	55,977	100.0%	79,066	100.0%	41.2%
Non-Hispanic	51,608	92.2%	69,312	87.7%	34.3%
Hispanic	4,369	7.8%	9,754	12.3%	123.3%

Table 5.A.4**Disability by Age**City of Concord
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	578	6.9%	168	2.1%	746	4.5%
18 to 34	378	4.6%	193	2.2%	571	3.4%
35 to 64	1,626	10.8%	1,398	8.6%	3,024	9.7%
65 to 74	388	20.6%	617	23.1%	1,005	22.1%
75 or Older	442	38.6%	1,496	64.8%	1,938	56.1%
Total	3,412	9.1%	3,872	9.4%	7,284	9.3%

Table 5.A.5**Employment Status by Disability and Type: Age 18 to 64**City of Concord
2011 Three-Year ACS Data

Disability Status	Population
Employed:	33,214
With a disability:	1,264
With a hearing difficulty	304
With a vision difficulty	325
With a cognitive difficulty	224
With an ambulatory difficulty	514
With a self-care difficulty	75
With an independent living difficulty	181
No disability	31,950
Unemployed:	5,083
With a disability:	345
With a hearing difficulty	121
With a vision difficulty	41
With a cognitive difficulty	169
With an ambulatory difficulty	103
With a self-care difficulty	32
With an independent living difficulty	61
No disability	4,738
Not in labor force:	9,882
With a disability:	1,986
With a hearing difficulty	303
With a vision difficulty	198
With a cognitive difficulty	890
With an ambulatory difficulty	1,373
With a self-care difficulty	571
With an independent living difficulty	867
No disability	7,896
Total	48,179

Table 5.A.6**Households by Income**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,492	11.9%	3,092	10.8%
\$15,000 to \$19,999	1,094	5.2%	1,505	5.2%
\$20,000 to \$24,999	1,461	7.0%	1,445	5.0%
\$25,000 to \$34,999	2,570	12.3%	2,795	9.7%
\$35,000 to \$49,999	3,628	17.3%	4,779	16.7%
\$50,000 to \$74,999	5,033	24.1%	5,057	17.6%
\$75,000 to \$99,999	1,938	9.3%	3,650	12.7%
\$100,000 or More	2,701	12.9%	6,361	22.2%
Total	20,917	100.0%	28,684	100.0%

Table 5.A.7**Poverty by Age**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	693	15.5%	1,502	16.4%
6 to 17	807	18.1%	1,837	20.0%
18 to 64	2,223	49.8%	5,285	57.6%
65 or Older	740	16.6%	556	6.1%
Total	4,463	100.0%	9,180	100.0%
Poverty Rate	8.2%	.	12.0%	.

Table 5.A.8**Households by Year Home Built**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,015	9.6%	1,756	6.1%
1940 to 1949	1,797	8.6%	1,673	5.8%
1950 to 1959	2,435	11.7%	2,304	8.0%
1960 to 1969	1,657	7.9%	1,982	6.9%
1970 to 1979	2,291	11.0%	1,986	6.9%
1980 to 1989	3,146	15.1%	3,565	12.4%
1990 to 1999	7,554	36.2%	7,080	24.7%
2000 to 2004	.	.	4,462	15.6%
2005 or Later	.	.	3,876	13.5%
Total	20,895	100.0%	28,684	100.0%

Table 5.A.9**Housing Units by Type**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	16,516	73.5%	23,935	74.8%
Duplex	811	3.6%	1,109	3.5%
Tri- or Four-Plex	514	2.3%	520	1.6%
Apartment	2,989	13.3%	4,904	15.3%
Mobile Home	1,612	7.2%	1,515	4.7%
Boat, RV, Van, Etc.	18	.1%	0	.0%
Total	22,460	100.0%	31,983	100.0%

Table 5.A.10**Housing Units by Tenure**

City of Concord

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	20,962	93.2%	29,137	90.7%	39.0%
Owner-Occupied	14,179	67.6%	19,745	67.8%	39.3%
Renter-Occupied	6,783	32.4%	9,392	32.2%	38.5%
Vacant Housing Units	1,523	6.8%	2,993	9.3%	96.5%
Total Housing Units	22,485	100.0%	32,130	100.0%	42.9%

Table 5.A.11**Disposition of Vacant Housing Units**

City of Concord

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	535	35.1%	1,258	42.0%	135.1%
For Sale	355	23.3%	578	19.3%	62.8%
Rented or Sold, Not Occupied	127	8.3%	145	4.8%	14.2%
For Seasonal, Recreational, or Occasional Use	60	3.9%	159	5.3%	165.0%
For Migrant Workers	0	0.0%	0	.0%	%
Other Vacant	446	29.3%	853	28.5%	91.3%
Total	1,523	100.0%	2,993	100.0%	96.5%

Table 5.A.12**Households by Household Size**

City of Concord

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	4,939	23.6%	6,848	23.5%	38.7%
Two Persons	7,023	33.5%	9,112	31.3%	29.7%
Three Persons	3,743	17.9%	5,217	17.9%	39.4%
Four Persons	3,293	15.7%	4,566	15.7%	38.7%
Five Persons	1,225	5.8%	2,100	7.2%	71.4%
Six Persons	422	2.0%	793	2.7%	87.9%
Seven Persons or More	317	1.5%	501	1.7%	58.0%
Total	20,962	100.0%	29,137	100.0%	39.0%

Table 5.A.13
Household Type by Tenure
 City of Concord
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	14,979	71.5%	20,677	71.0%	38.0%
Married-Couple Family	11,680	78.0%	15,392	74.4%	31.8%
Owner-Occupied	9,514	81.5%	12,745	82.8%	34.0%
Renter-Occupied	2,166	18.5%	2,647	17.2%	22.2%
Other Family	3,299	22.0%	5,285	25.6%	60.2%
Male Householder, No Spouse	896	27.2%	1,339	25.3%	49.4%
Owner-Occupied	426	47.5%	704	52.6%	65.3%
Renter-Occupied	470	52.5%	635	47.4%	35.1%
Female Householder, No Spouse	2,403	72.8%	3,946	74.7%	64.2%
Owner-Occupied	1,163	48.4%	1,819	46.1%	56.4%
Renter-Occupied	1,240	51.6%	2,127	53.9%	71.5%
Non-Family Households	5,983	28.5%	8,460	29.0%	41.4%
Owner-Occupied	3,076	51.4%	4,477	52.9%	45.5%
Renter-Occupied	2,907	48.6%	3,983	47.1%	37.0%
Total	20,962	100.0%	29,137	100.0%	39.0%

Table 5.A.14
Group Quarters Population
 City of Concord
 2000 & 2010 Census SF1 Data

2000 & 2010 Census SPT Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	135	17.9%	344	43.2%	154.8%
Juvenile Facilities	.	.	22	2.8%	.
Nursing Homes	617	81.6%	431	54.1%	-30.1%
Other Institutions	4	.5%	0	.0%	-100.0%
Total	756	100.0%	797	100.0%	5.4%
Noninstitutionalized					
College Dormitories	311	52.7%	0	.0%	-100.0%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	279	47.3%	96	100.0%	-65.6%
Total	590	43.8%	96	10.8%	-83.7%
Total Group Quarters Population	1,346	100.0%	893	100.0%	-33.7%

Table 5.A.15
Overcrowding and Severe Overcrowding
 City of Concord
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census CPS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	13,959	98.5%	124	.9%	88	.6%	14,171
2010 ACS	19,390	99.3%	72	.4%	59	.3%	19,521
Renter							
2000 Census	6,166	91.7%	283	4.2%	275	4.1%	6,724
2010 ACS	8,524	93.0%	415	4.5%	224	2.4%	9,163
Total							
2000 Census	20,125	96.3%	407	1.9%	363	1.7%	20,895
2010 ACS	27,914	97.3%	487	1.7%	283	1.0%	28,684

Table 5.A.16**Households with Incomplete Plumbing Facilities**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	20,839	28,581
Lacking Complete Plumbing Facilities	56	103
Total Households	20,895	28,684
Percent Lacking	.3%	.4%

Table 5.A.17**Households with Incomplete Kitchen Facilities**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	20,766	28,547
Lacking Complete Kitchen Facilities	129	137
Total Households	20,895	28,684
Percent Lacking	.6%	.5%

Table 5.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Concord

2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	7,185	76.7%	1,486	15.9%	663	7.1%	33	.4%	9,367
2010 ACS	10,853	70.6%	2,923	19.0%	1,581	10.3%	8	.1%	15,365
Owner Without a Mortgage									
2000 Census	2,692	88.0%	230	7.5%	113	3.7%	24	.8%	3,059
2010 ACS	3,561	85.7%	394	9.5%	139	3.3%	62	1.5%	4,156
Renter									
2000 Census	4,292	64.0%	1,235	18.4%	847	12.6%	332	5.0%	6,706
2010 ACS	4,411	48.1%	2,060	22.5%	1,967	21.5%	725	7.9%	9,163
Total									
2000 Census	14,169	74.1%	2,951	15.4%	1,623	8.5%	389	2.0%	19,132
2010 ACS	18,825	65.6%	5,377	18.7%	3,687	12.9%	795	2.8%	28,684

Table 5.A.19**Median Housing Costs**

City of Concord

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$586	\$611
Median Home Value	\$120,600	\$170,700

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 5.B.1
Labor Force Statistics
 City of Concord
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	14,856	14,249	607	4.1%
1991	14,859	14,020	839	5.6%
1992	15,249	14,221	1,028	6.7%
1993	15,380	14,618	762	5.0%
1994	15,679	15,102	577	3.7%
1995	16,150	15,512	638	4.0%
1996	16,875	16,240	635	3.8%
1997	17,324	16,739	585	3.4%
1998	17,669	17,193	476	2.7%
1999	18,468	18,046	422	2.3%
2000	30,363	29,308	1,055	3.5%
2001	31,472	29,709	1,763	5.6%
2002	31,996	29,981	2,015	6.3%
2003	32,959	30,209	2,750	8.3%
2004	32,657	30,356	2,301	7.0%
2005	30,959	29,621	1,338	4.3%
2006	31,798	30,585	1,213	3.8%
2007	31,865	30,571	1,294	4.1%
2008	32,549	30,857	1,692	5.2%
2009	31,412	28,906	2,506	8.0%
2010	37,220	34,324	2,896	7.8%
2011	37,909	35,144	2,765	7.3%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.⁵ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 5.C.1
Purpose of Loan by Year
City of Concord
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	3,369	4,673	5,813	4,819	2,782	2,111	1,757	1,746	27,070
Home Improvement	360	378	347	401	386	157	121	132	2,282
Refinancing	3,886	4,120	3,930	3,980	3,753	5,280	3,884	3,492	32,325
Total	7,615	9,171	10,090	9,200	6,921	7,548	5,762	5,370	61,677

Table 5.C.2
Occupancy Status for Home Purchase Loan Applications
City of Concord
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	3,047	4,046	4,881	4,095	2,538	2,003	1,647	1,639	23,896
Not Owner-Occupied	306	583	919	717	240	107	109	106	3,087
Not Applicable	16	44	13	7	4	1	1	1	87
Total	3,369	4,673	5,813	4,819	2,782	2,111	1,757	1,746	27,070

Table 5.C.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Concord
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	2,555	3,616	4,542	3,757	1,708	834	699	774	18,485
FHA - Insured	419	348	249	248	741	1,015	818	695	4,533
VA - Guaranteed	70	80	88	89	85	123	111	145	791
Rural Housing Service or Farm Service Agency	3	2	2	1	4	31	19	25	87
Total	3,047	4,046	4,881	4,095	2,538	2,003	1,647	1,639	23,896

⁵ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 5.C.4
Loan Applications by Action Taken
 City of Concord
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,783	2,217	2,619	2,081	1,325	975	852	820	12,672
Application Approved but not Accepted	111	171	269	269	132	48	54	48	1,102
Application Denied	235	298	338	289	202	151	113	120	1,746
Application Withdrawn by Applicant	160	221	252	249	172	105	115	120	1,394
File Closed for Incompleteness	21	66	60	49	29	29	18	25	297
Loan Purchased by the Institution	737	1,068	1,343	1,157	678	690	495	506	6,674
Preapproval Request Denied	0	5	0	1	0	5	0	0	11
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	3,047	4,046	4,881	4,095	2,538	2,003	1,647	1,639	23,896
Denial Rate	11.6%	11.8%	11.4%	12.2%	13.2%	13.4%	11.7%	12.8%	12.1%

Table 5.C.5
Denial Rates by Gender of Applicant
 City of Concord
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	10.0%	14.0%	25.0%	.0%	11.6%
2005	10.9%	13.4%	15.0%	%	11.8%
2006	10.2%	12.8%	21.4%	%	11.4%
2007	11.8%	12.9%	13.2%	%	12.2%
2008	12.8%	13.4%	16.5%	.0%	13.2%
2009	12.8%	12.9%	26.1%	33.3%	13.4%
2010	10.6%	12.7%	18.0%	%	11.7%
2011	11.5%	14.6%	19.5%	%	12.8%
Average	11.1%	13.2%	18.6%	20.0%	12.1%

Table 5.C.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Concord
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	1,232	1,465	1,699	1,346	836	628	529	541	8,276
	Denied	137	180	192	180	123	92	63	70	1,037
	Denial Rate	10.0%	10.9%	10.2%	11.8%	12.8%	12.8%	10.6%	11.5%	11.1%
Female	Originated	499	684	832	630	412	311	282	246	3,896
	Denied	81	106	122	93	64	46	41	42	595
	Denial Rate	14.0%	13.4%	12.8%	12.9%	13.4%	12.9%	12.7%	14.6%	13.2%
Not Available	Originated	51	68	88	105	76	34	41	33	496
	Denied	17	12	24	16	15	12	9	8	113
	Denial Rate	25.0%	15.0%	21.4%	13.2%	16.5%	26.1%	18.0%	19.5%	18.6%
Not Applicable	Originated	1	0	0	0	1	2	0	0	4
	Denied	0	0	0	0	0	1	0	0	1
	Denial Rate	.0%	%	%	%	.0%	33.3%	%	%	20.0%
Total	Originated	1,783	2,217	2,619	2,081	1,325	975	852	820	12,672
	Denied	235	298	338	289	202	151	113	120	1,746
	Denial Rate	11.6%	11.8%	11.4%	12.2%	13.2%	13.4%	11.7%	12.8%	12.1%

Table 5.C.7
Denial Rates by Race/Ethnicity of Applicant
City of Concord
2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	40.0%	50.0%	16.7%	15.4%	.0%	50.0%	33.3%	.0%	26.8%
Asian	7.5%	15.8%	12.1%	11.0%	8.3%	23.1%	9.3%	2.2%	11.0%
Black	17.4%	14.6%	15.2%	26.6%	22.6%	12.2%	19.0%	26.3%	18.9%
White	10.1%	10.5%	10.1%	8.9%	11.3%	11.1%	9.6%	11.3%	10.2%
Not Available	17.3%	15.8%	16.0%	16.4%	19.4%	26.4%	17.4%	17.3%	17.6%
Not Applicable	14.3%	%	%	%	%	033.3%	0%	%	20.0%
Average	11.6%	11.8%	11.4%	12.2%	13.2%	13.4%	11.7%	12.8%	12.1%
Non-Hispanic	10.6%	9.9%	10.7%	11.6%	12.2%	11.6%	10.3%	11.1%	10.9%
Hispanic	21.9%	31.1%	15.4%	13.8%	17.9%	21.2%	20.6%	30.6%	20.1%

Table 5.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
City of Concord
2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	3	6	5	11	1	1	6	8	41
	Denied	2	6	1	2	0	1	3	0	15
	Denial Rate	40.0%	50.0%	16.7%	15.4%	.0%	33.3%	33.3%	.0%	26.8%
Asian	Originated	37	48	58	73	66	30	39	45	396
	Denied	3	9	8	9	6	9	4	1	49
	Denial Rate	7.5%	15.8%	12.1%	11.0%	8.3%	23.1%	9.3%	2.2%	11.0%
Black	Originated	152	275	302	221	113	86	98	70	1,317
	Denied	32	47	54	80	33	12	23	25	306
	Denial Rate	17.4%	14.6%	15.2%	26.6%	22.6%	12.2%	19.0%	26.3%	18.9%
White	Originated	1,394	1,680	1,970	1,532	991	764	633	635	9,599
	Denied	157	197	221	150	126	95	67	81	1,094
	Denial Rate	10.1%	10.5%	10.1%	8.9%	11.3%	11.1%	9.6%	11.3%	10.2%
Not Available	Originated	191	208	284	244	154	92	76	62	1,311
	Denied	40	39	54	48	37	33	16	13	280
	Denial Rate	17.3%	15.8%	16.0%	16.4%	19.4%	26.4%	17.4%	17.3%	17.6%
Not Applicable	Originated	6	0	0	0	0	2	0	0	8
	Denied	1	0	0	0	0	1	0	0	2
	Denial Rate	17.3%	15.8%	16.0%	16.4%	19.4%	26.4%	17.4%	17.3%	20.0%
Total	Originated	1,783	2,217	2,619	2,081	1,325	975	852	820	12,672
	Denied	235	298	338	289	202	151	113	120	1,746
	Denial Rate	11.6%	11.8%	11.4%	12.2%	13.2%	13.4%	11.7%	12.8%	12.1%
Non-Hispanic	Originated	1,380	1,930	2,202	1,732	1,108	862	748	738	10,700
	Denied	164	213	263	228	154	113	86	92	1,313
	Denial Rate	10.6%	9.9%	10.7%	11.6%	12.2%	11.6%	10.3%	11.1%	10.9%
Hispanic	Originated	57	91	170	119	69	26	27	25	584
	Denied	16	41	31	19	15	7	7	11	147
	Denial Rate	21.9%	31.1%	15.4%	13.8%	17.9%	21.2%	20.6%	30.6%	20.1%

Table 5.C.9
Loan Applications by Reason for Denial
 City of Concord
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	28	32	51	46	50	36	23	21	287
Employment History	4	1	14	5	1	8	7	3	43
Credit History	66	89	84	63	34	22	25	33	416
Collateral	8	20	21	21	21	17	23	10	141
Insufficient Cash	10	6	2	12	10	4	1	3	48
Unverifiable Information	11	10	17	15	5	6	4	7	75
Credit Application Incomplete	19	18	28	32	14	3	4	8	126
Mortgage Insurance Denied	0	0	0	2	0	2	0	0	4
Other	37	55	38	35	18	10	8	5	206
Missing	52	67	83	58	49	43	18	30	400
Total	235	298	338	289	202	151	113	120	1,746

Table 5.C.10
Denial Rates by Income of Applicant
 City of Concord
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	33.3%	50.0%	30.0%	40.0%	66.7%	57.1%	40.0%	85.7%	44.4%
\$15,001–\$30,000	27.2%	28.8%	25.3%	19.5%	26.4%	27.4%	20.8%	22.5%	25.5%
\$30,001–\$45,000	12.0%	16.0%	15.7%	14.9%	16.7%	14.2%	15.9%	14.8%	14.9%
\$45,001–\$60,000	10.2%	10.8%	10.9%	13.4%	14.0%	9.3%	7.9%	11.8%	11.1%
\$60,001–\$75,000	8.8%	7.2%	12.9%	11.4%	9.1%	7.0%	9.7%	10.0%	9.8%
Above \$75,000	6.6%	5.3%	6.5%	9.0%	10.4%	12.4%	9.2%	9.9%	8.2%
Data Missing	4.8%	9.5%	8.8%	21.9%	12.5%	28.6%	8.0%	6.9%	10.5%
Total	11.6%	11.8%	11.4%	12.2%	13.2%	13.4%	11.7%	12.8%	12.1%

Table 5.C.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Concord
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	45.5%	30.8%	50.0%	37.5%	.0%	.0%	26.8%
Asian	%	26.1%	15.4%	12.3%	15.1%	7.1%	16.7%	11.0%
Black	62.5%	30.4%	22.6%	17.0%	16.9%	14.5%	17.9%	18.9%
White	41.2%	22.6%	12.7%	9.2%	7.4%	7.1%	7.9%	10.2%
Not Available	20.0%	38.9%	21.5%	17.6%	17.0%	10.8%	14.1%	17.6%
Not Applicable	%	.0%	33.3%	.0%	%	.0%	50.0%	20.0%
Average	44.4%	25.5%	14.9%	11.1%	9.8%	8.2%	10.5%	12.1%
Non-Hispanic	40.0%	23.3%	13.8%	9.8%	8.7%	7.5%	10.6%	10.9%
Hispanic	85.7%	31.3%	20.3%	15.4%	16.5%	16.9%	6.8%	20.1%

Table 5.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
City of Concord
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	8	57	181	40	0	287	27
Employment History	1	2	5	31	4	0	43	2
Credit History	4	7	88	236	80	1	416	27
Collateral	1	7	10	105	18	0	141	14
Insufficient Cash	0	3	4	34	7	0	48	5
Unverifiable Information	0	1	12	48	13	1	75	14
Credit Application Incomplete	2	3	25	69	27	0	126	12
Mortgage Insurance Denied	0	0	2	1	1	0	4	0
Other	2	7	32	136	29	0	206	22
Missing	4	11	71	253	61	0	400	24
Total	15	49	306	1,094	280	2	1,746	147
% Missing	26.7%	22.4%	23.2%	23.1%	21.8%	.0%	22.9%	16.3%

Table 5.C.13
Loan Applications by Income of Applicant: Originated and Denied
City of Concord
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	8	4	14	6	1	3	3	1	40
	Application Denied	4	4	6	4	2	4	2	6	32
	Denial Rate	33.3%	50.0%	30.0%	40.0%	66.7%	57.1%	40.0%	85.7%	44.4%
\$15,001–\$30,000	Loan Originated	190	195	168	120	89	77	76	69	984
	Application Denied	71	79	57	29	32	29	20	20	337
	Denial Rate	27.2%	28.8%	25.3%	19.5%	26.4%	27.4%	20.8%	22.5%	25.5%
\$30,001–\$45,000	Loan Originated	403	447	393	332	220	218	169	138	2,320
	Application Denied	55	85	73	58	44	36	32	24	407
	Denial Rate	12.0%	16.0%	15.7%	14.9%	16.7%	14.2%	15.9%	14.8%	14.9%
\$45,001–\$60,000	Loan Originated	371	464	474	350	203	186	163	149	2,360
	Application Denied	42	56	58	54	33	19	14	20	296
	Denial Rate	10.2%	10.8%	10.9%	13.4%	14.0%	9.3%	7.9%	11.8%	11.1%
\$60,001–\$75,000	Loan Originated	270	346	377	271	209	120	121	108	1,822
	Application Denied	26	27	56	35	21	9	13	12	199
	Denial Rate	8.8%	7.2%	12.9%	11.4%	9.1%	7.0%	9.7%	10.0%	9.8%
Above \$75,000	Loan Originated	482	666	986	945	589	366	297	328	4,659
	Application Denied	34	37	68	93	68	52	30	36	418
	Denial Rate	6.6%	5.3%	6.5%	9.0%	10.4%	12.4%	9.2%	9.9%	8.2%
Data Missing	Loan Originated	59	95	207	57	14	5	23	27	487
	Application Denied	3	10	20	16	2	2	2	2	57
	Denial Rate	4.8%	9.5%	8.8%	21.9%	12.5%	28.6%	8.0%	6.9%	10.5%
Total	Loan Originated	1,783	2,217	2,619	2,081	1,325	975	852	820	12,672
	Application Denied	235	298	338	289	202	151	113	120	1,746
	Denial Rate	11.6%	11.8%	11.4%	12.2%	13.2%	13.4%	11.7%	12.8%	12.1%

Table 5.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
City of Concord
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	6	9	3	5	17	1	41
	Application Denied	0	5	4	3	3	0	0	15
	Denial Rate	%	45.5%	30.8%	50.0%	37.5%	.0%	.0%	26.8%
Asian	Loan Originated	0	17	33	64	45	222	15	396
	Application Denied	0	6	6	9	8	17	3	49
	Denial Rate	%	26.1%	15.4%	12.3%	15.1%	7.1%	16.7%	11.0%
Black	Loan Originated	6	94	240	289	187	437	64	1,317
	Application Denied	10	41	70	59	38	74	14	306
	Denial Rate	62.5%	30.4%	22.6%	17.0%	16.9%	14.5%	17.9%	18.9%
White	Loan Originated	30	769	1,806	1,811	1,395	3,437	351	9,599
	Application Denied	21	224	263	184	111	261	30	1,094
	Denial Rate	41.2%	22.6%	12.7%	9.2%	7.4%	7.1%	7.9%	10.2%
Not Available	Loan Originated	4	96	230	192	190	544	55	1,311
	Application Denied	1	61	63	41	39	66	9	280
	Denial Rate	20.0%	38.9%	21.5%	17.6%	17.0%	10.8%	14.1%	17.6%
Not Applicable	Loan Originated	0	2	2	1	0	2	1	8
	Application Denied	0	0	1	0	0	0	1	2
	Denial Rate	%	.0%	33.3%	.0%	%	.0%	50.0%	20.0%
Total	Loan Originated	40	984	2,320	2,360	1,822	4,659	487	12,672
	Application Denied	32	337	407	296	199	418	57	1,746
	Denial Rate	44.4%	25.5%	14.9%	11.1%	9.8%	8.2%	10.5%	12.1%
Non-Hispanic	Loan Originated	36	806	1,911	2,046	1,536	3,976	389	10,700
	Application Denied	24	245	307	223	146	322	46	1,313
	Denial Rate	40.0%	23.3%	13.8%	9.8%	8.7%	7.5%	10.6%	10.9%
Hispanic	Loan Originated	1	88	161	104	66	123	41	584
	Application Denied	6	40	41	19	13	25	3	147
	Denial Rate	85.7%	31.3%	20.3%	15.4%	16.5%	16.9%	6.8%	20.1%

PREDATORY LENDING

Table 5.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Concord
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	1,580	1,709	2,070	1,860	1,246	938	836	810	11,049
HAL	203	508	549	221	79	37	16	10	1,623
Total	1,783	2,217	2,619	2,081	1,325	975	852	820	12,672
Percent HAL	11.4%	22.9%	21.0%	10.6%	6.0%	3.8%	1.9%	1.2%	12.8%

Table 5.C.16

Loans by Loan Purpose by HAL Status

City of Concord
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	1,580	1,709	2,070	1,860	1,246	938	836	810	11,049
	HAL	203	508	549	221	79	37	16	10	1,623
	Percent HAL	11.4%	22.9%	21.0%	10.6%	6.0%	3.8%	1.9%	1.2%	12.8%
Home Improvement	Other	83	72	89	112	95	51	51	45	598
	HAL	38	42	32	40	21	6	1	2	182
	Percent HAL	31.4%	36.8%	26.4%	26.3%	18.1%	10.5%	1.9%	4.3%	23.3%
Refinancing	Other	1,213	1,048	923	1,045	1,273	2,408	1,753	1,570	11,233
	HAL	234	376	328	256	128	63	2	4	1,391
	Percent HAL	16.2%	26.4%	26.2%	19.7%	9.1%	2.5%	.1%	.3%	11.0%
Total	Other	2,876	2,829	3,082	3,017	2,614	3,397	2,640	2,425	22,880
	HAL	475	926	909	517	79	37	16	10	3,196
	Percent HAL	14.2%	24.7%	22.8%	14.6%	8.0%	3.0%	.7%	.7%	12.3%

Table 5.C.17

HALs Originated by Race of Borrower

City of Concord
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	3	2	0	0	0	0	1	6
Asian	4	4	6	1	2	2	1	0	20
Black	31	111	116	45	6	5	0	0	314
White	140	318	354	147	64	29	13	8	1,073
Not Available	26	72	71	28	7	1	2	1	208
Not Applicable	2	0	0	0	0	0	0	0	2
Total	203	508	549	221	79	37	16	10	1,623
Hispanic (Ethnicity)	9	39	59	27	15	2	2	1	154

Table 5.C.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 City of Concord
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	50.0%	40.0%	.0%	.0%	.0%	.0%	12.5%	14.6%
Asian	10.8%	8.3%	10.3%	1.4%	3.0%	6.7%	2.6%	.0%	5.1%
Black	20.4%	40.4%	38.4%	20.4%	5.3%	5.8%	.0%	.0%	23.8%
White	10.0%	18.9%	18.0%	9.6%	6.5%	3.8%	2.1%	1.3%	11.2%
Not Available	13.6%	34.6%	25.0%	11.5%	4.5%	1.1%	2.6%	1.6%	15.9%
Not Applicable	33.3%	%	%	%	%	.0%	%	%	25%
Average	11.4%	22.9%	21.0%	10.6%	6.0%	3.8%	01.9%	01.2%	12.8%
Non-Hispanic	12.1%	20.7%	19.9%	9.6%	5.1%	3.8%	1.5%	1.1%	12.0%
Hispanic	15.8%	42.9%	34.7%	22.7%	21.7%	7.7%	7.4%	4.0%	26.4%

Table 5.C.19
Loans by HAL Status by Race/Ethnicity of Borrower
 City of Concord
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	3	3	3	11	1	1	6	7	35
	HAL	0	3	2	0	0	0	0	1	6
	Percent HAL	.0%	50.0%	40.0%	.0%	.0%	.0%	.0%	12.5%	14.6%
Asian	Other	33	44	52	72	64	28	38	45	376
	HAL	4	4	6	1	2	2	1	0	20
	Percent HAL	10.8%	8.3%	10.3%	1.4%	3.0%	6.7%	2.6%	.0%	5.1%
Black	Other	121	164	186	176	107	81	98	70	1,003
	HAL	31	111	116	45	6	5	0	0	314
	Percent HAL	20.4%	40.4%	38.4%	20.4%	5.3%	5.8%	.0%	.0%	23.8%
White	Other	1,254	1,362	1,616	1,385	927	735	620	627	8,526
	HAL	140	318	354	147	64	29	13	8	1,073
	Percent HAL	10.0%	18.9%	18.0%	9.6%	6.5%	3.8%	02.1%	01.3%	11.2%
Not Available	Other	165	136	213	216	147	91	74	61	1,103
	HAL	26	72	71	28	7	1	2	1	208
	Percent HAL	13.6%	34.6%	25.0%	11.5%	4.5%	1.1%	2.6%	1.6%	15.9%
Not Applicable	Other	4	0	0	0	0	2	0	0	6
	HAL	2	0	0	0	0	0	0	0	2
	Percent HAL	33.3%	%	%	%	%	.0%	%	%	25.0%
Total	Other	1,580	1,709	2,070	1,860	1,246	938	836	810	11,049
	HAL	203	508	549	221	79	37	16	10	1,623
	Percent HAL	11.4%	22.9%	21.0%	10.6%	6.0%	3.8%	1.9%	1.2%	12.8%
Non-Hispanic	Other	1,213	1,530	1,764	1,565	1,052	829	737	730	9,420
	HAL	167	400	438	167	56	33	11	8	1,280
	Percent HAL	12.1%	20.7%	19.9%	9.6%	5.1%	3.8%	1.5%	1.1%	12.0%
Hispanic	Other	48	52	111	92	54	24	25	24	430
	HAL	9	39	59	27	15	2	2	1	154
	Percent HAL	15.8%	42.9%	34.7%	22.7%	21.7%	7.7%	7.4%	4.0%	26.4%

Table 5.C.20
Rates of HALs by Income of Borrower
 City of Concord
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	12.5%	.0%	14.3%	16.7%	.0%	.0%	.0%	.0%	10.0%
\$15,001–\$30,000	14.2%	27.2%	25.0%	11.7%	12.4%	6.5%	6.6%	2.9%	16.2%
\$30,001–\$45,000	12.9%	32.2%	20.1%	11.7%	9.1%	5.0%	3.0%	2.9%	15.3%
\$45,001–\$60,000	15.1%	26.1%	23.0%	11.4%	8.9%	3.8%	3.7%	2.0%	15.3%
\$60,001–\$75,000	8.5%	19.4%	15.9%	15.1%	6.2%	3.3%	.0%	.9%	11.5%
Above \$75,000	7.1%	14.6%	15.4%	7.0%	2.9%	2.7%	0.0%	.0%	8.1%
Data Missing	16.9%	27.4%	50.7%	35.1%	.0%	.0%	.0%	.0%	33.1%
Average	11.4%	22.9%	21.0%	10.6%	6.0%	3.8%	1.9%	1.2%	12.8%

Table 5.C.21
Loans by HAL Status by Income of Borrower
 City of Concord
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	7	4	12	5	1	3	3	1	36
	HAL	1	0	2	1	0	0	0	0	4
	Percent HAL	12.5%	.0%	14.3%	16.7%	.0%	.0%	.0%	.0%	10.0%
\$15,001–\$30,000	Other	163	142	126	106	78	72	71	67	825
	HAL	27	53	42	14	11	5	5	2	159
	Percent HAL	14.2%	27.2%	25.0%	11.7%	12.4%	6.5%	6.6%	2.9%	16.2%
\$30,001–\$45,000	Other	351	303	314	293	200	207	164	134	1,966
	HAL	52	144	79	39	20	11	5	4	354
	Percent HAL	12.9%	32.2%	20.1%	11.7%	9.1%	5.0%	3.0%	2.9%	15.3%
\$45,001 – \$60,000	Other	315	343	365	310	185	179	157	146	2,000
	HAL	56	121	109	40	18	7	6	3	360
	Percent HAL	15.1%	26.1%	23.0%	11.4%	8.9%	3.8%	3.7%	2.0%	15.3%
\$60,001–\$75,000	Other	247	279	317	230	196	116	121	107	1,613
	HAL	23	67	60	41	13	4	0	1	209
	Percent HAL	8.5%	19.4%	15.9%	15.1%	6.2%	3.3%	.0%	.9%	11.5%
Above \$75,000	Other	448	569	834	879	572	356	297	328	4,283
	HAL	34	97	152	66	17	10	0	0	376
	Percent HAL	7.1%	14.6%	15.4%	7.0%	2.9%	2.7%	.0%	.0%	8.1%
Data Missing	Other	49	69	102	37	14	5	23	27	326
	HAL	10	26	105	20	0	0	0	0	161
	Percent HAL	16.9%	27.4%	50.7%	35.1%	.0%	.0%	.0%	.0%	33.1%
Total	Other	1,580	1,709	2,070	1,860	1,246	938	836	810	11,049
	HAL	203	508	549	221	79	37	16	10	1,623
	Percent HAL	11.4%	22.9%	21.0%	10.6%	6.0%	3.8%	1.9%	1.2%	12.8%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 5.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Concord
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		160	758	305		1,223
2001		157	815	287		1,259
2002		174	1,117	401		1,692
2003		468	926	397		1,791
2004		414	950	506		1,870
2005		467	1,010	568		2,045
2006		489	1,363	766		2,618
2007		521	1,523	817		2,861
2008		424	1,271	663		2,358
2009		155	554	261		970
2010		168	510	245		923
2011		198	667	331		1,196
Total	0	3,795	11,464	5,547	0	20,806
Loan Amount (\$1,000s)						
2000		1,961	10,294	3,954		16,209
2001		2,631	11,905	3,055		17,591
2002		2,108	15,841	5,500		23,449
2003		5,398	13,124	5,043		23,565
2004		4,639	12,161	5,555		22,355
2005		5,646	14,572	7,366		27,584
2006		5,896	16,470	8,096		30,462
2007		6,153	17,445	8,522		32,120
2008		4,794	13,739	7,112		25,645
2009		2,996	7,013	4,023		14,032
2010		2,426	6,474	3,383		12,283
2011		3,475	9,161	5,329		17,965
Total	0	48,123	148,199	66,938	0	263,260

Table 5.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
City of Concord
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		13	31	13		57
2001		18	66	8		92
2002		7	74	15		96
2003		30	51	15		96
2004		24	58	26		108
2005		30	62	22		114
2006		25	69	26		120
2007		27	66	25		118
2008		24	54	27		105
2009		22	46	19		87
2010		15	32	13		60
2011		28	19	9		56
Total	0	263	628	218	0	1,109
Loan Amount (\$1,000s)						
2000		2,253	4,806	2,293		9,352
2001		3,354	11,662	1,347		16,363
2002		1,116	13,085	2,629		16,830
2003		5,152	9,211	2,396		16,759
2004		4,459	10,126	4,786		19,371
2005		5,440	10,472	3,905		19,817
2006		4,392	12,321	4,891		21,604
2007		5,024	11,448	4,459		20,931
2008		4,391	9,749	5,076		19,216
2009		3,767	7,878	3,675		15,320
2010		2,770	5,578	2,313		10,661
2011		4,919	3,407	1,901		10,227
Total	0	47,037	109,743	39,671	0	196,451

Table 5.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Concord
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		15	33	18		66
2001		21	51	12		84
2002		14	66	21		101
2003		22	55	19		96
2004		21	57	12		90
2005		23	74	26		123
2006		30	62	38		130
2007		29	63	36		128
2008		29	57	34		120
2009		24	43	16		83
2010		15	35	12		62
2011		22	43	11		76
Total	0	265	639	255	0	1,159
Loan Amount (\$1,000s)						
2000		5,699	17,924	7,895		31,518
2001		9,944	25,785	6,767		42,496
2002		6,273	33,135	9,574		48,982
2003		11,917	28,048	10,234		50,199
2004		10,740	28,795	6,504		46,039
2005		12,683	39,895	12,331		64,909
2006		14,596	31,195	19,603		65,394
2007		15,246	32,390	18,258		65,894
2008		14,295	29,222	16,316		59,833
2009		11,554	22,468	7,215		41,237
2010		7,169	17,548	6,520		31,237
2011		11,965	22,714	5,622		40,301
Total	0	132,081	329,119	126,839	0	588,039

Table 5.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
City of Concord
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		50	281	88		419
2001		67	426	128		621
2002		63	349	114		526
2003		177	338	139		654
2004		152	395	158		705
2005		219	528	260		1,007
2006		199	577	307		1,083
2007		237	669	331		1,237
2008		142	424	230		796
2009		88	224	117		429
2010		71	205	101		377
2011		122	380	146		648
Total	0	1,587	4,796	2,119	0	8,502
Loan Amount (\$1,000s)						
2000		2,182	13,915	5,219		21,316
2001		5,044	26,640	6,195		37,879
2002		3,471	29,491	7,017		39,979
2003		8,734	23,078	6,408		38,220
2004		9,310	27,374	7,334		44,018
2005		9,838	34,397	11,892		56,127
2006		12,040	24,239	14,330		50,609
2007		12,090	25,955	15,367		53,412
2008		8,490	20,116	13,409		42,015
2009		8,379	14,052	6,710		29,141
2010		5,049	13,726	7,135		25,910
2011		7,531	18,490	6,981		33,002
Total	0	92,158	271,473	107,997	0	471,628

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 5.E.1
Fair Housing Complaints by Basis

City of Concord
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race					2	1	3	3	1		10
Disability							2				2
Family Status	1				1						2
Sex							2				2
Total Bases	1				3	1	7	3	1		16
Total Complaints	1				2	1	4	3	1		12

Table 5.E.2
Fair Housing Complaints by Issue

City of Concord
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory refusal to rent					2		1	1			4
Discrimination in term, conditions or privileges relating to rental		1						1			2
Discriminatory terms, conditions, privileges, or services and facilities						1		1			2
Discriminatory financing (includes real estate transactions)							2				2
Discriminatory acts under Section 818 (coercion, etc.)									1	1	1
Failure to make reasonable accommodation							1				1
Discrimination in terms, conditions, privileges relating to sale							1				1
Discrimination in the terms or conditions for making loans							1				1
False denial or representation of availability - sale							1				1
Discrimination in the selling of residential real property							1				1
Total Issues	1	0	0	0	2	1	8	3	1	1	16
Total Complaints	1				2	1	4	3	1	1	12

Table 5.E.3
Fair Housing Complaints by Closure Status

City of Concord
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause							2	2			4
Complainant Failed to Cooperate					2		1		1		4
Conciliated / Settled	1					1		1			3
Withdrawal After Resolution							1				1
Total Complaints	1				2	1	4	3	1		12

HUD Complaints Found With Cause

Table 5.E.4
Fair Housing Complaints Found With Cause by Basis

City of Concord
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race						1		1			2
Disability							1				1
Family Status	1										1
Total Bases	1					1	1	1			4
Total Complaints	1					1	1	1			4

Table 5.E.5
Fair Housing Complaints Found With Cause by Issue

City of Concord
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities						1		1			2
Discrimination in term, conditions or privileges relating to rental		1									1
Failure to make reasonable accommodation							1				1
Discriminatory refusal to rent											
Total Issues	1	0	0	0	0	1	1	1	0	0	4
Total Complaints	1					1	1	1			4

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 5.F.1
Role of Respondent
 City of Concord
 2013 Fair Housing Survey

Primary Role	Total
Homeowner	15
Local Government	9
Advocate/Service Provider	5
Construction/Development	3
Property Management	1
Other Role	1
Missing	0
Total	34

FEDERAL, STATE, AND LOCAL LAWS

Table 5.F.2
Familiarity with Fair Housing Laws
 City of Concord
 2013 Fair Housing Survey

Familiarity	Total
Not Familiar	10
Somewhat Familiar	10
Very Familiar	7
Missing	7
Total	34

Table 5.F.3
Perceptions About Fair Housing Laws
 City of Concord
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	18	3	5	8	34
Are fair housing laws difficult to understand or follow?	8	9	8	9	34
Do you think fair housing laws should be changed?		13	13	8	34
Do you thing fair housing laws are adequately enforced?	12	7	5	10	34

Table 5.F.4
Fair Housing Activities
 City of Concord
 2013 Fair Housing Survey

2015 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		12	7	5	10	34
Have you participated in fair housing training?		8	6	3	17	34
Are you aware of any fair housing testing?			18	7	9	34
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	11	6		8	9	34
Is there sufficient testing?	3			21	10	34

Table 5.F.5
Protected Classes
 City of Concord
 2013 Fair Housing Survey

Protected Class	Total
Age	9
Ancestry	
Color	1
Criminal	
Disability	2
Ethnicity	
Family Status	8
Gender	10
Income	3
Military	
National Origin	9
Race	1
Religion	10
Sexual Orientation	2
Other	3
Total	58

LOCAL FAIR HOUSING

Table 5.F.6
Local Fair Housing
 City of Concord
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	1	13	9	11	34
Are there any specific geographic areas that have fair housing problems?	3	7	13	11	34

FAIR HOUSING IN THE PRIVATE SECTOR

Table 5.F.7
Barriers to Fair Housing in the Private Sector
 City of Concord
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	4	11	7	12	34
The real estate industry?	2	13	8	11	34
The mortgage and home lending industry?	3	13	7	11	34
The housing construction or accessible housing design fields?		14	7	13	34
The home insurance industry?	1	11	11	11	34
The home appraisal industry?	3	11	9	11	34
Any other housing services?	1	12	10	11	34

FAIR HOUSING IN THE PUBLIC SECTOR

Table 5.F.8
Barriers to Fair Housing in the Public Sector
 City of Concord
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	3	11	9	11	34
Zoning laws?	5	9	9	11	34
Occupancy standards or health and safety codes?	2	12	8	12	34
Property tax policies?	1	11	8	14	34
Permitting process?	1	13	7	13	34
Housing construction standards?	2	10	9	13	34
Neighborhood or community development policies?	1	13	8	12	34
Limited access to government services, such as employment services?	4	10	8	12	34
Public administrative actions or regulations?		15	8	11	34

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 5.F.9
How did you become aware of fair housing laws?

City of Concord
 2013 Fair Housing Survey

Comments:
<p>As a mortgage servicer, we are required by laws to know, understand and follow Fair Housing Laws.</p> <p>Common sense. Working in nonprofit.</p> <p>had obtained my real estate license several years ago (inactive license)</p> <p>I am a certified housing counselor.</p> <p>I am the Fair Housing Administrator for a jurisdiction.</p> <p>Our non-profit is a builder/developer/mortgage servicer so we are required by law to meet fair housing laws. .</p> <p>Research material available at libraries and on the web, as well as college courses.</p> <p>Through my job with Human Services</p> <p>through work experience</p> <p>Thru my real estate agent</p> <p>Work in local government - familiarity is relative to zoning cases and exclusionary zoning.</p>

Working closely with HUD to ensure our clients are not discriminated against.
Working with Kelly Sifford in the Commerce Department, who makes us aware of informatoin.

Local Fair Housing

Table 5.F.10
Are there any specific geographic areas that have fair housing problems?

City of Concord
2013 Fair Housing Survey

Comments:
low income areas seem to have the biggest issues...Logan Community for example Too many people trying to live in the accessible urban cores of Concord & Kannapolis can't find affordable housing, forcing those not fortunate enough to find suitable housing into the outlying areas of the county.

Table 5.F.11
Please share any additional comments.

City of Concord
2013 Fair Housing Survey

Comments:
In my experience , most people who report have landlord tenant issues not fair housing issues. If anything, fair housing is under reported.

Fair Housing in the Private Sector

Table 5.F.12
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

City of Concord
2013 Fair Housing Survey

Comments:
affordability and adequateness Have heard of landlords refusing to rent based on race. renters rebuffed based on race/nationality by landlords says units are already rented....many times based only on the sound of someone's voice over the phone. Most stories of this nature involve small time landlords with only 1 or 2 units.

Table 5.F.13
Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?

City of Concord
2013 Fair Housing Survey

Comments:
Steering individuals to certain neighborhoods based on ethnic background.

Table 5.F.14**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

City of Concord
2013 Fair Housing Survey

Comments:
Race or gender should play no part in a financial decision. Only your ability to pay the loan back. If you are a higher risk you should pay a higher rate period. Using small credit issues to increase interest or deny loans . In some cases such as Beazer Mortgage provided mortgages that was not affordable to homeowners.

Table 5.F.15**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

City of Concord
2013 Fair Housing Survey

Comments:
Forced home repairs to maintain insurance can be prohibitive

Table 5.F.16**Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?**

City of Concord
2013 Fair Housing Survey

Comments:
Appraiser that take off value because it is in a minority neighborhood . Appraisal was challenge and another one was done to shoe the real value. No barriers only comps should be used. Your agenda is clear.

Table 5.F.17**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**

City of Concord
2013 Fair Housing Survey

Comments:
transitional housing and supportive housing for the disabled....same issue as listed above

Fair Housing in the Public Sector**Table 5.F.18****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**

City of Concord
2013 Fair Housing Survey Data

Comments:
Multi tenant should only be located where you bring the development to the utilities. Sewer hookup is the trump card. Some jurisdictions dictate large lot zoning that increases costs. Through zoning these landuses are clustered together in certain areas of the City.

Table 5.F.19**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

City of Concord
2013 Fair Housing Survey Data

Comments:
In helping ARC a few years ago, it was difficult to find a small piece of property close to the needed amenities that had the necessary zoning.
Minimizing area of mobile home permit by right
Restrict's group homes from neighborhoods
They should not be in neighborhoods that would drive down home values. Decreasing home values hurt the homeowner as well as the city and county tax base.

Table 5.F.20**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

City of Concord
2013 Fair Housing Survey Data

Comments:
there are many substandard units in Concord/Cabarrus County that need to be addressed. Code enforcement is working hard, but the process is slow given the large supply of homes that need attention.
Why would you assume they would only be in immigrant communities and how would you define that.

Table 5.F.21**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

City of Concord
2013 Fair Housing Survey Data

Comments:
Why does there always have to be a tax incentive for everything?let the market decide.

Table 5.F.22**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

City of Concord
2013 Fair Housing Survey Data

Comments:
Sorry, English only. There has to be a standard.

Table 5.F.23**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

City of Concord
2013 Fair Housing Survey Data

Comments:
I have a GC license. It's pretty black and white. Short handed inspection staff has slowed the process in the past several months in Cabarrus County.

Table 5.F.24**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

City of Concord
2013 Fair Housing Survey Data

Comments:
Goes back to sewer. No sewer it doesn't matter where you are, there will be no development.

Table 5.F.25**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

City of Concord
2013 Fair Housing Survey Data

Comments:
<p>efficiency of public transit through out the entire region. The various systems only accomodate specific employers or types of workers and is not effectively connecting.</p> <p>I think that there are federal grants that are able to be applied for to help others with transportation, but the local county commissioners refuse to allow the government to apply for them, because they say that we should not use federal dollars (that people can walk)</p> <p>I work in public transportation, and we receive a number of requests from residents in Cabarrus County that request bus service to where they can afford to live. We are unable to meet those requests as they are often 1-4 miles from the outer limits of our service area, well outside our urban core and even outside suburbia, often in fringe rural areas of the county, because apartments, homes or trailer parks that they can afford to live in are located in these outlying areas.</p> <p>Transportation budgets have been slashed limiting non medical travel.</p> <p>Transportation is an issue for many low income families we deal with. Simply getting to service can be difficult, costly and time consuming. If they show up without all the necessary info/documents, they must come back again...incurring the cost/time all over again.</p>

G. 2013 HOUSING NEEDS SURVEY

Table 5.G.1
Role of Respondent
City of Concord
2013 Housing Needs Survey

Primary Role	Total
Real Estate	4
Local Government	3
Advocate	1
Homeowner	1
Renter/Tenant	1
Missing	1
Total	11

Table 5.G.2
Please rate the need for the following Housing activities
City of Concord
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing			4	2	5	11
Construction of new rental housing		2	3	1	5	11
Homeowner housing rehabilitation			6		5	11
Rental housing rehabilitation		2	2	2	5	11
Housing demolition		3	2	1	5	11
Housing redevelopment		2	2	1	6	11
Downtown housing		4		2	5	11
First-time home-buyer assistance		1	4	1	5	11
Mixed use housing	1	2	2	1	5	11
Mixed income housing	1	2	2	1	5	11

Table 5.G.3
Please rate the need for the following Housing activities (cont.)
City of Concord
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		1	3	2	5	11
Retrofitting existing housing to meet seniors' needs		4	1	1	5	11
Preservation of federal subsidized housing	1	2	3		5	11
Rental Assistance	1	3	1	1	5	11
Energy efficient retrofits		3	2	1	5	11
Supportive housing	1	2	2		6	11
Transitional housing		3	3		5	11
Emergency housing		3	3		5	11
Homeless shelters	1	3	2		5	11
Other					11	11

Table 5.G.4
Do any of the following acts as barriers to the
development or preservation of housing

City of Concord
 2013 Housing Needs Survey

Barrier	Number of Citations
Current state of the housing market	3
Cost of land or lot	2
Impact fees	2
Community resistance	2
Lack of water/sewer systems	1
Lack of available land	1
Cost of materials	1
Cost of labor	1
Construction fees	1
Density or other zoning requirements	1
Lack of Affordable housing development policies	1

Table 5.G.5
Please rate how the following infrastructure components affect housing production

City of Concord
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality		1	2	3		5	11
Public transportation capacity		1	2	3		5	11
Water system quality		1		3	2	5	11
Water system capacity		1		2	3	5	11
Sewer system quality		1		3	2	5	11
Sewer system capacity		1		2	3	5	11
Storm water run-off capacity		1		4	1	5	11
City and county road conditions			1	3	2	5	11
Sidewalk conditions			2	2	2	5	11
Pedestrian-friendly places/walkability			1	2	3	5	11
Bridge conditions		1	2	2	1	5	11
Bridge capacity		1	2	2	1	5	11
Other						11	11

Table 5.G.6**Please rate the importance of being close proximity to the following amenities**

City of Concord
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		1	2	1	2	5	11
Restaurants			1	4	1	5	11
Public transportation		1	2	2	1	5	11
Quality K-12 public schools				3	3	5	11
Day care			1	4	1	5	11
Retail shopping			2	3	1	5	11
Grocery stores			1	3	2	5	11
Park and recreational facilities			2	3	1	5	11
Highway access			2	2	2	5	11
Pharmacies			2	3	1	5	11
Other						11	11

Table 5.G.7**Please rate the need for the following housing types for special needs population**

City of Concord
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		2	3		6	11
Transitional housing		2	3		6	11
Shelters for youth		2	3		6	11
Senior housing			5		6	11
Nursing homes or assisted living facilities			5		6	11
Housing designed for persons with disabilities		1	4		6	11
Supportive housing		2	2		7	11
Other					11	11

Table 5.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**

City of Concord
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			5		6	11
The frail elderly (age 85+)			5		6	11
Persons with severe mental illness		2	1	2	6	11
Persons with physical disabilities		2	1	2	6	11
Persons with developmental disabilities		2	2	1	6	11
Persons with substance abuse addictions		2	1	2	6	11
Persons with HIV/AIDS		1	3		7	11
Victims of domestic violence			4	1	6	11
Veterans			4		7	11
Homeless persons		2	3		6	11
Persons recently released from prison		2	3		6	11
Other					11	11

H. RENTAL VACANCY SURVEY

Table 5.H.1
Rental Vacancy Survey by Type
 City of Concord
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	19	2	10.5%
Apartments	2,958	88	3.0%
Mobile Homes	186	10	5.4%
"Other" Units	105	1	1.0%
Don't know	0	0	%
Total	3,268	101	3.1%

Table 5.H.2
Rental Units by Bedroom Size
 City of Concord
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	106	0	0	-	106
One	0	728	0	0	-	728
Two	8	945	76	0	-	1,029
Three	6	239	110	0	-	355
Four	2	8	0	0	-	10
Don't Know	3	932	0	105	0	1,040
Total	19	2,958	186	105	0	3,268

Table 5.H.3
Do any of your rental units receive rental subsidy or assistance?

City of Concord
 2013 Rental Vacancy Survey

Period	Respondent
Yes	18
No	9
Don't Know	1
% Offering Assistance	33.3%

Table 5.H.4
**How many of your units have some sort of rental
subsidy or assistance?**

City of Concord
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family		%
Apartments	2	.1%
Mobile Homes		%
"Other" Units	30	28.6%
Don't know		
Total	32	1.0%

Table 5.H.5
**How long will it be before your vacant units
become filled?**

City of Concord
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	13	
1 to 2 month	1	
2 to 3 months		1
More than 3 months	13	

Table 5.H.6
**How long will it be before your filled units
become vacant?**

City of Concord
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	
1 to 2 month	1	
2 to 3 months		
More than 3 months	3	1

Table 5.H.7
Average Market Rate Rents by Bedroom Size

City of Concord
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$482			\$482
One	\$686	\$538			\$546
Two	\$786	\$653	\$550	\$699	\$681
Three	\$874	\$784	\$687	\$785	\$799
Four	\$1,250	\$890		\$840	\$968
Total	\$818	\$626	\$619	\$775	\$676

Table 5.H.8
Average Assistant Rate Rents by Bedroom Size

City of Concord
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$384			\$384
Two		\$462			\$462
Three		\$573			\$573
Four					
Total		\$482			\$482

Table 5.H.9
Single Family Market Rate Rents by Vacancy Status

City of Concord
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	11	1	9.1%
\$750 to \$1,000	1	1	100.0%
\$1,000 to \$1,250	4		%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	3	0	.0%
Total	19	2	10.5%

Table 5.H.10
Apartment Market Rate Rents by Vacancy Status

City of Concord
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	90		%
\$500 to \$750	2,166	71	3.3%
\$750 to \$1,000	234	10	4.3%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	468	7	1.5%
Total	2,958	88	3.0%

Table 5.H.11
Available Apartment Units by Bedroom Size

City of Concord
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750	2	19	31	2		17	71
\$750 to \$1,000		2	7	1		0	10
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	0	0		7	7
Total	2	22	38	3	0	24	88

Table 5.H.12
Mobile Home Market Rate Rents by Vacancy Status

City of Concord
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	185	10	5.4%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	1	0	.0%

Total	186	10	5.4%
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Table 5.H.13
Condition by Unit Type

City of Concord
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair	7	31			.	38
Average		226			.	226
Good	4	1,425	186	104	.	1,719
Excellent	4	1,116		1	.	1,121
Don't Know	4	160	0	0	0	164
Total	19	2,958	186	105	0	3,268

Table 5.H.14
Condition of Single Family Units by Vacancy Status

City of Concord
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	7		%
Average			%
Good	4		%
Excellent	4	1	25.0%
Don't Know	4	1	25.0%
Total	19	2	10.5%

Table 5.H.15
Condition of Apartment Units by Vacancy Status

City of Concord
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	31		%
Average	226	16	7.1%
Good	1,425	40	2.8%
Excellent	1,116	23	2.1%
Don't Know	160	9	5.6%

Total	2,958	88	3.0%
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Table 5.H.16
Condition of Mobile Home Units by Vacancy Status

City of Concord
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	186	10	5.4%
Excellent			%
Don't Know	0	0	%
Total	186	10	5.4%

Table 5.H.17
Are there any utilities included with the rent?

City of Concord
 2013 Rental Vacancy Survey

Period	Respondent
Yes	12
No	14
% Offering Assistance	46.2%

Table 5.H.18
Which utilities are included with the rent?

City of Concord
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	
Water/Sewer	5
Trash Collection	12

Table 5.H.19
Do you keep a waiting list?

City of Concord
 2013 Rental Vacancy Survey

Period	Respondent
Yes	17
No	10
Don't know	
Waitlist Size	179

Table 5.H.20
How would you rate the need for renovation of existing units in the city?

City of Concord
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	4	1	
Low Need	1	4	1	1
Moderate Need		6		
High Need	2	4		
Extreme Need	1			

Table 5.H.21
How would you rate the need for construction of new units in the city?

City of Concord
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	15	2	
Low Need	1	2		1
Moderate Need		4		
High Need				
Extreme Need	1	1		

Table 5.H.22
If new units were to be constructed, what percentage should offer rental assistance?

City of Concord
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	33.3%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 5.I.1
Era of Construction

City of Concord
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	2,766		149	125	1	3,041
1940 - 1959	3,362		3	105	3	3,473
1960 - 1979	2,656		84	61	111	2,912
1980 - 1999	6,891		402	202	244	7,739
> 2000	8,542		883	50	56	9,531
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696

Table 5.I.2
Quality of Materials and Workmanship Used In Construction

City of Concord
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	16				19	35
Fair	2,209		241	63	89	2,602
Average	15,233		851	425	302	16,811
Good	6,642		377	48	5	7,072
Excellent	117		52	7		176
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696

Table 5.I.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Concord
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	9	304	2,122	313	18	0	2,766
1940 - 1959	4	463	2,555	337	3	0	3,362
1960 - 1979		140	2,059	451	6	0	2,656
1980 - 1999	2	342	3,947	2,585	15	0	6,891
>=2000	1	960	4,550	2,956	75	0	8,542
Missing	0	0	0	0	0	0	0
Total	16	2,209	15,233	6,642	117	0	24,217

Table 5.I.4
Average Floor Area by Dwelling Type

City of Concord
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	16		4		2	22
500 – 999	2,021		213	12	71	2,317
1000 – 1,499	7,058		655	117	211	8,041
1,500 – 1,999	5,510		381	163	110	6,164
2,000 – 2,499	3,728		213	90	19	4,050
2,500 – 3,000	2,720		40	27	2	2,789
Above 3,000	3,164		15	134		3,313
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696
Average	1,945		1,489	6,676	1,349	2,006

Table 5.I.5
Type of Roof in Dwelling Units

City of Concord
 Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	24,058		1,280	519	348	26,205
Sheet Metal/Metal	83		1	3	65	152
Other Roofing Materials	76		240	21	2	339
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696

Table 5.I.6
Number of Bathrooms per Dwelling Unit

City of Concord
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	4,269		504	542		5,315
1 – 1.9	9,564		532		64	10,160
2 – 2.9	9,437		484	1	345	10,267
3 -3.9	832		1		6	839
4 -4.9	97					97
5 – 5.9	11					11
6 and Above	7					7
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696

Table 5.I.7
Number of Bedroom per Dwelling Unit

City of Concord
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	4,373		527	542		5,442
1 – 1.9	3,252		461			3,713
2 – 2.9	4,198		268	1	78	4,545
3 -3.9	10,248		265		316	10,829
4 -4.9	1,955				19	1,974
5 – 5.9	187				2	189
6 and Above						0
Missing	4		0	0	0	4
Total	24,217		1,521	543	415	26,696

Table 5.I.8
Exterior Wall of Dwelling Units

City of Concord
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	13,590		615	248	298	14,751
Asbestos	370			12		382
Block	36			4		40
Brick or Stone	7,064		709	160	1	7,934
Masonry Frame / Stucco	1,038		22	34	46	1,140
Wood / Wood Frame	1,263		68	53	18	1,402
Composition / Other	856		107	32	52	1,047
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696

Table 5.I.9
Fuel Type of Dwelling Unit
 City of Concord
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	3,664		605	252	354	4,875
Natural Gas	19,150		916	274	33	20,373
Oil/Wood/Coal	1,375			15	28	1,418
None	28			2		30
Other						0
Missing	0		0	0	0	0
Total	24,217		1,521	543	415	26,696

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 5.J.1
Household Forecasts by Tenure

City of Concord
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	19,745	9,392	29,137
2020	23,724	10,848	34,572
2030	27,519	12,454	39,973
2040	31,498	14,123	45,621
2050	35,649	15,848	51,497

Table 5.J.2
Household Forecasts by Income

City of Concord
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	990	1,513	2,772	1,441	13,028	19,745
2020	1,189	1,818	3,331	1,732	15,654	23,724
2030	1,380	2,109	3,864	2,009	18,158	27,519
2040	1,579	2,414	4,423	2,299	20,783	31,498
2050	1,787	2,732	5,005	2,602	23,522	35,649
Renter-Occupied						
2010	2,413	1,616	2,002	793	2,569	9,392
2020	2,787	1,867	2,312	915	2,967	10,848
2030	3,200	2,143	2,654	1,051	3,406	12,454
2040	3,628	2,430	3,010	1,192	3,863	14,123
2050	4,072	2,727	3,378	1,337	4,335	15,848
Total						
2010	3,403	3,129	4,774	2,234	15,597	29,137
2020	3,976	3,684	5,643	2,647	18,621	34,572
2030	4,579	4,252	6,518	3,060	21,564	39,973
2040	5,208	4,844	7,432	3,491	24,646	45,621
2050	5,859	5,459	8,383	3,940	27,857	51,497

K. CHAS HOUSING PROBLEM TABLES

Table 5.K.1
Households with Housing Problems by Income and Family Status

City of Concord
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	90	150	14	105	144	503
30.1-50% HAMFI	134	179	95	285	105	798
50.1-80% HAMFI	134	618	124	125	295	1,296
80.1 % HAMFI and above	225	620	34	35	309	1,223
Total	583	1,567	267	550	853	3,820
Renters						
30 % HAMFI	30	515	110	264	404	1,323
30.1-50% HAMFI	100	449	155	90	495	1,289
50.1-80% HAMFI	10	450	245	10	400	1,115
80.1 % HAMFI and above	30	30	85	14	60	219
Total	170	1,444	595	378	1,359	3,946
Total						
30 % HAMFI	120	665	124	369	548	1,826
30.1-50% HAMFI	234	628	250	375	600	2,087
50.1-80% HAMFI	144	1,068	369	135	695	2,411
80.1 % HAMFI and above	255	650	119	49	369	1,442
Total	753	3,011	862	928	2,212	7,766

Table 5.K.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Concord
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	90	150	14	105	144	503
30.1-50% HAMFI	134	179	95	285	105	798
50.1-80% HAMFI	134	618	124	125	295	1,296
80.1% HAMFI and above	225	620	34	35	309	1,223
Total	583	1,567	267	550	853	3,820
No Housing Problem						
30% HAMFI or less	0	30	0	150	25	205
30.1-50% HAMFI	155	35	10	295	20	515
50.1-80% HAMFI	330	605	44	345	184	1,508
80.1% HAMFI and above	1,555	6,959	1,090	339	1,400	11,343
Total	2,040	7,629	1,144	1,129	1,629	13,571
Not Computed						
30% HAMFI or less	30	0	0	25	15	70
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	30	0	0	25	15	70
Total						
30% HAMFI or less	120	180	14	280	184	778
30.1-50% HAMFI	289	214	105	580	125	1,313
50.1-80% HAMFI	464	1,223	168	470	479	2,804
80.1% HAMFI and above	1,780	7,579	1,124	374	1,709	12,566
Total	2,653	9,196	1,411	1,704	2,497	17,461

Table 5.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Concord
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	30	515	110	264	404	1,323
30.1-50% HAMFI	100	449	155	90	495	1,289
50.1-80% HAMFI	10	450	245	10	400	1,115
80.1% HAMFI and above	30	30	85	14	60	219
Total	170	1,444	595	378	1,359	3,946
No Housing Problem						
30% HAMFI or less	0	145	30	95	60	330
30.1-50% HAMFI	0	95	4	85	0	184
50.1-80% HAMFI	35	485	25	60	605	1,210
80.1% HAMFI and above	44	1,189	80	45	1,585	2,943
Total	79	1,914	139	285	2,250	4,667
Not Computed						
30% HAMFI or less	0	55	25	90	30	200
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	55	25	90	30	200
Total						
30% HAMFI or less	30	715	165	449	494	1,853
30.1-50% HAMFI	100	544	159	175	495	1,473
50.1-80% HAMFI	45	935	270	70	1,005	2,325
80.1% HAMFI and above	74	1,219	165	59	1,645	3,162
Total	249	3,413	759	753	3,639	8,813

Table 5.K.4
Households by Housing Problems by Income and Family Status

City of Concord
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	120	665	124	369	548	1,826
30.1-50% HAMFI	234	628	250	375	600	2,087
50.1-80% HAMFI	144	1,068	369	135	695	2,411
80.1% HAMFI and above	255	650	119	49	369	1,442
Total	753	3,011	862	928	2,212	7,766
No Housing Problem						
30% HAMFI or less	0	175	30	245	85	535
30.1-50% HAMFI	155	130	14	380	20	699
50.1-80% HAMFI	365	1,090	69	405	789	2,718
80.1% HAMFI and above	1,599	8,148	1,170	384	2,985	14,286
Total	2,119	9,543	1,283	1,414	3,879	18,238
Not Computed						
30% HAMFI or less	30	55	25	115	45	270
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	30	55	25	115	45	270
Total						
30% HAMFI or less	150	895	179	729	678	2,631
30.1-50% HAMFI	389	758	264	755	620	2,786
50.1-80% HAMFI	509	2,158	438	540	1,484	5,129
80.1% HAMFI and above	1,854	8,798	1,289	433	3,354	15,728
Total	2,902	12,609	2,170	2,457	6,136	26,274

6. CITY OF KANNAPOLIS (CABARRUS COUNTY)

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 6.A.1

Population by Age

City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,960	7.0%	2,632	7.9%	34.3%
5 to 19	5,426	19.5%	6,975	21.0%	28.5%
20 to 24	1,835	6.6%	1,947	5.9%	6.1%
25 to 34	4,274	15.3%	4,600	13.9%	7.6%
35 to 54	7,732	27.7%	9,275	27.9%	20.0%
55 to 64	2,428	8.7%	3,490	10.5%	43.7%
65 or Older	4,235	15.2%	4,275	12.9%	.9%
Total	27,890	100.0%	33,194	100.0%	19.0%

Table 6.A.2

Elderly Population by Age

City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	442	10.4%	581	13.6%	31.4%
67 to 69	608	14.4%	702	16.4%	15.5%
70 to 74	1,071	25.3%	985	23.0%	-8.0%
75 to 79	961	22.7%	762	17.8%	-20.7%
80 to 84	671	15.8%	631	14.8%	-6.0%
85 or Older	482	11.4%	614	14.4%	27.4%
Total	4,235	100.0%	4,275	100.0%	.9%

Table 6.A.3

Population by Race and Ethnicity

City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	21,715	77.9%	22,832	68.8%	5.1%
Black	4,657	16.7%	7,008	21.1%	50.5%
American Indian	90	.3%	111	.3%	23.3%
Asian	230	.8%	399	1.2%	73.5%
Native Hawaiian/ Pacific Islander	4	.0%	8	.0%	100.0%
Other	878	3.1%	2,034	6.1%	131.7%
Two or More Races	316	1.1%	802	2.4%	153.8%
Total	27,890	100.0%	33,194	100.0%	19.0%
Non-Hispanic	26,285	94.2	29,690	89.4%	13.0%
Hispanic	1,605	5.8%	3,504	10.6%	118.3%

Table 6.A.4**Disability by Age**City of Kannapolis (Cabarrus County)
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	251	6.0%	210	6.3%	461	6.2%
18 to 34	244	5.9%	358	7.6%	602	6.8%
35 to 64	1,314	15.8%	1,355	14.7%	2,669	15.2%
65 to 74	550	42.9%	374	25.8%	924	33.9%
75 or Older	395	36.1%	876	66.1%	1,271	52.5%
Total	2,754	13.3%	3,173	14.6%	5,927	14.0%

Table 6.A.5**Employment Status by Disability and Type: Age 18 to 64**City of Kannapolis (Cabarrus County)
2011 Three-Year ACS Data

Disability Status	Population
Employed:	17,294
With a disability:	600
With a hearing difficulty	194
With a vision difficulty	124
With a cognitive difficulty	178
With an ambulatory difficulty	183
With a self-care difficulty	9
With an independent living difficulty	81
No disability	16,694
Unemployed:	2,612
With a disability:	433
With a hearing difficulty	27
With a vision difficulty	141
With a cognitive difficulty	220
With an ambulatory difficulty	112
With a self-care difficulty	75
With an independent living difficulty	143
No disability	2,179
Not in labor force:	6,456
With a disability:	2,238
With a hearing difficulty	349
With a vision difficulty	245
With a cognitive difficulty	825
With an ambulatory difficulty	1,274
With a self-care difficulty	488
With an independent living difficulty	791
No disability	4,218
Total	26,362

Table 6.A.6**Households by Income**City of Kannapolis (Cabarrus County)
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,915	17.1%	2,009	15.9%
\$15,000 to \$19,999	785	7.0%	676	5.3%
\$20,000 to \$24,999	923	8.3%	970	7.7%
\$25,000 to \$34,999	1,669	14.9%	1,497	11.8%
\$35,000 to \$49,999	2,108	18.9%	1,898	15.0%
\$50,000 to \$74,999	2,139	19.1%	2,501	19.8%
\$75,000 to \$99,999	917	8.2%	1,661	13.1%
\$100,000 or More	721	6.5%	1,428	11.3%
Total	11,177	100.0%	12,640	100.0%

Table 6.A.7**Poverty by Age**City of Kannapolis (Cabarrus County)
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	360	13.4%	953	17.9%
6 to 17	551	20.5%	1,281	24.1%
18 to 64	1,430	53.2%	2,757	51.9%
65 or Older	348	12.9%	324	6.1%
Total	2,689	100.0%	5,315	100.0%
Poverty Rate	9.8%	.	16.3%	.

Table 6.A.8**Households by Year Home Built**City of Kannapolis (Cabarrus County)
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,492	13.3%	1,365	10.8%
1940 to 1949	1,457	13.0%	1,187	9.4%
1950 to 1959	1,934	17.3%	1,595	12.6%
1960 to 1969	1,545	13.8%	1,540	12.2%
1970 to 1979	1,511	13.5%	1,052	8.3%
1980 to 1989	1,353	12.1%	1,376	10.9%
1990 to 1999	1,911	17.1%	1,751	13.9%
2000 to 2004	.	.	1,599	12.7%
2005 or Later	.	.	1,175	9.3%
Total	11,203	100.0%	12,640	100.0%

Table 6.A.9**Housing Units by Type**

City of Kannapolis (Cabarrus County)
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	9,219	76.6%	11,224	78.8%
Duplex	568	4.7%	582	4.1%
Tri- or Four-Plex	310	2.6%	316	2.2%
Apartment	963	8.0%	1,166	8.2%
Mobile Home	975	8.1%	952	6.7%
Boat, RV, Van, Etc.	0	.0%	0	.0%
Total	12,035	100.0%	14,240	100.0%

Table 6.A.10**Housing Units by Tenure**

City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	11,210	93.0%	12,765	88.0%	13.9%
Owner-Occupied	7,406	66.1%	8,204	64.3%	10.8%
Renter-Occupied	3,804	33.9%	4,561	35.7%	19.9%
Vacant Housing Units	847	7.0%	1,734	12.0%	104.7%
Total Housing Units	12,057	100.0%	14,499	100.0%	20.3%

Table 6.A.11**Disposition of Vacant Housing Units**

City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	347	41.0%	785	45.3%	126.2%
For Sale	127	15.0%	300	17.3%	136.2%
Rented or Sold, Not Occupied	64	7.6%	58	3.3%	-9.4%
For Seasonal, Recreational, or Occasional Use	25	3.0%	33	1.9%	32.0%
For Migrant Workers	0	0.0%	2	.1%	%
Other Vacant	284	33.5%	556	32.1%	95.8%
Total	847	100.0%	1,734	100.0%	104.7%

Table 6.A.12**Households by Household Size**

City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	2,906	25.9%	3,342	26.2%	15.0%
Two Persons	3,926	35.0%	3,998	31.3%	1.8%
Three Persons	2,034	18.1%	2,301	18.0%	13.1%
Four Persons	1,459	13.0%	1,770	13.9%	21.3%
Five Persons	588	5.2%	826	6.5%	40.5%
Six Persons	190	1.7%	315	2.5%	65.8%
Seven Persons or More	107	1.0%	213	1.7%	99.1%
Total	11,210	100.0%	12,765	100.0%	13.9%

Table 6.A.13

Household Type by Tenure
City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	7,752	69.2%	8,802	69.0%	13.5%
Married-Couple Family	5,786	74.6%	6,020	68.4%	4.0%
Owner-Occupied	4,600	79.5%	4,785	79.5%	4.0%
Renter-Occupied	1,186	20.5%	1,235	20.5%	4.1%
Other Family	1,966	25.4%	2,782	31.6%	41.5%
Male Householder, No Spouse	477	24.3%	627	22.5%	31.4%
Owner-Occupied	229	48.0%	298	47.5%	30.1%
Renter-Occupied	248	52.0%	329	52.5%	32.7%
Female Householder, No Spouse	1,489	75.7%	2,155	77.5%	44.7%
Owner-Occupied	642	43.1%	890	41.3%	38.6%
Renter-Occupied	847	56.9%	1,265	58.7%	49.4%
Non-Family Households	3,458	30.8%	3,963	31.0%	14.6%
Owner-Occupied	1,935	56.0%	2,231	56.3%	15.3%
Renter-Occupied	1,523	44.0%	1,732	43.7%	13.7%
Total	11,210	100.0%	12,765	100.0%	13.9%

Table 6.A.14

Group Quarters Population
City of Kannapolis (Cabarrus County)
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	.0%	0	.0%	%
Juvenile Facilities	.	.	25	15.2%	.
Nursing Homes	175	64.6%	139	84.8%	-20.6%
Other Institutions	96	35.4%	0	.0%	-100.0%
Total	271	100.0%	164	100.0%	-39.5%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	10	100.0%	25	100.0%	150.0%
Total	10	3.6%	25	13.2%	150.0%
Total Group Quarters Population	281	100.0%	189	100.0%	-32.7%

Table 6.A.15

Overcrowding and Severe Overcrowding
City of Kannapolis (Cabarrus County)
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	7,265	98.3%	116	1.6%	7	.1%	7,388
2010 ACS	8,104	99.0%	66	.8%	18	.2%	8,188
Renter							
2000 Census	3,581	93.9%	146	3.8%	88	2.3%	3,815
2010 ACS	4,359	97.9%	73	1.6%	20	.4%	4,452
Total							
2000 Census	10,846	96.8%	262	2.3%	95	.8%	11,203
2010 ACS	12,463	98.6%	139	1.1%	38	.3%	12,640

Table 6.A.16**Households with Incomplete Plumbing Facilities**

City of Kannapolis (Cabarrus County)

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	11,184	12,625
Lacking Complete Plumbing Facilities	19	15
Total Households	11,203	12,640
Percent Lacking	.2%	.1%

Table 6.A.17**Households with Incomplete Kitchen Facilities**

City of Kannapolis (Cabarrus County)

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	11,143	12,562
Lacking Complete Kitchen Facilities	60	78
Total Households	11,203	12,640
Percent Lacking	.5%	.6%

Table 6.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Kannapolis (Cabarrus County)

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	3,194	75.2%	618	14.6%	360	8.5%	74	1.7%	4,246
2010 ACS	3,839	65.5%	1,256	21.4%	736	12.6%	33	.6%	5,864
Owner Without a Mortgage									
2000 Census	1,952	85.8%	199	8.7%	80	3.5%	45	2.0%	2,276
2010 ACS	2,108	90.7%	118	5.1%	67	2.9%	31	1.3%	2,324
Renter									
2000 Census	2,500	65.7%	694	18.2%	384	10.1%	230	6.0%	3,808
2010 ACS	1,931	43.4%	978	22.0%	1,157	26.0%	386	8.7%	4,452
Total									
2000 Census	7,646	74.0%	1,511	14.6%	824	8.0%	349	3.4%	10,330
2010 ACS	7,878	62.3%	2,352	18.6%	1,960	15.5%	450	3.6%	12,640

Table 6.A.19**Median Housing Costs**

City of Kannapolis (Cabarrus County)

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$521	\$575
Median Home Value	\$89,500	\$137,300

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 6.B.1
Labor Force Statistics
 City of Kannapolis (Cabarrus County)
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	15,253	14,339	914	6.0%
1991	15,344	14,075	1,269	8.3%
1992	15,734	14,243	1,491	9.5%
1993	15,739	14,632	1,107	7.0%
1994	15,958	15,111	847	5.3%
1995	16,444	15,494	950	5.8%
1996	17,130	16,182	948	5.5%
1997	17,498	16,634	864	4.9%
1998	17,700	16,982	718	4.1%
1999	18,387	17,712	675	3.7%
2000	19,058	18,226	832	4.4%
2001	19,619	18,287	1,332	6.8%
2002	19,947	18,496	1,451	7.3%
2003	20,576	18,647	1,929	9.4%
2004	20,443	18,768	1,675	8.2%
2005	19,141	18,142	999	5.2%
2006	19,768	18,882	886	4.5%
2007	19,933	18,931	1,002	5.0%
2008	20,377	19,057	1,320	6.5%
2009	20,382	18,022	2,360	11.6%
2010	20,356	17,888	2,468	12.1%
2011	20,465	18,310	2,155	10.5%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{5F6} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 6.C.1

Purpose of Loan by Year
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	1,300	1,728	2,113	1,479	941	506	480	474	9,021
Home Improvement	209	208	171	215	150	49	67	68	1,137
Refinancing	1,818	2,032	1,998	1,865	1,512	1,459	1,127	897	12,708
Total	3,327	3,968	4,282	3,559	2,603	2,014	1,674	1,439	22,866

Table 6.C.2

Occupancy Status for Home Purchase Loan Applications
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,144	1,507	1,670	1,043	756	467	443	422	7,452
Not Owner-Occupied	155	213	435	425	183	38	37	51	1,537
Not Applicable	1	8	8	11	2	1	0	1	32
Total	1,300	1,728	2,113	1,479	941	506	480	474	9,021

Table 6.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	832	1,284	1,441	951	450	174	130	154	5,416
FHA - Insured	291	193	201	80	275	272	290	239	1,841
VA - Guaranteed	20	30	28	11	30	18	23	25	185
Rural Housing Service or Farm Service Agency	1	0	0	1	1	3	0	4	10
Total	1,144	1,507	1,670	1,043	756	467	443	422	7,452

⁶ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 6.C.4

Loan Applications by Action Taken
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	600	775	834	540	375	232	216	191	3,763
Application Approved but not Accepted	49	77	83	51	28	8	7	13	316
Application Denied	123	161	155	113	67	29	50	46	744
Application Withdrawn by Applicant	78	113	79	63	54	34	39	44	504
File Closed for Incompleteness	21	18	27	12	10	3	4	7	102
Loan Purchased by the Institution	273	361	492	264	222	159	127	121	2,019
Preapproval Request Denied	0	2	0	0	0	2	0	0	4
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	1,144	1,507	1,670	1,043	756	467	443	422	7,452
Denial Rate	17.0%	17.2%	15.7%	17.3%	15.2%	11.1%	18.8%	19.4%	16.5%

Table 6.C.5

Denial Rates by Gender of Applicant
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	15.2%	18.9%	32.1%	.0%	17.0%
2005	16.8%	17.0%	31.8%	%	17.2%
2006	13.9%	17.6%	23.5%	%	15.7%
2007	16.7%	20.0%	6.9%	%	17.3%
2008	14.8%	15.2%	21.1%	%	15.2%
2009	10.2%	9.9%	30.8%	%	11.1%
2010	17.4%	17.6%	55.6%	%	18.8%
2011	18.4%	19.8%	50.0%	%	19.4%
Average	15.4%	17.5%	25.7%	.0%	16.5%

Table 6.C.6

Loan Applications by Selected Action Taken by Gender of Applicant
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	395	482	514	345	254	141	128	120	2,379
	Denied	71	97	83	69	44	16	27	27	434
	Denial Rate	15.2%	16.8%	13.9%	16.7%	14.8%	10.2%	17.4%	18.4%	15.4%
Female	Originated	184	278	281	168	106	82	84	69	1,252
	Denied	43	57	60	42	19	9	18	17	265
	Denial Rate	18.9%	17.0%	17.6%	20.0%	15.2%	9.9%	17.6%	19.8%	17.5%
Not Available	Originated	19	15	39	27	15	9	4	2	130
	Denied	9	7	12	2	4	4	5	2	45
	Denial Rate	32.1%	31.8%	23.5%	6.9%	21.1%	30.8%	55.6%	50.0%	25.7%
Not Applicable	Originated	2	0	0	0	0	0	0	0	2
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	%	%	%	%	.0%
Total	Originated	600	775	834	540	375	232	216	191	3,763
	Denied	123	161	155	113	67	29	50	46	744
	Denial Rate	17.0%	17.2%	15.7%	17.3%	15.2%	11.1%	18.8%	19.4%	16.5%

Table 6.C.7
Denial Rates by Race/Ethnicity of Applicant
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	40.0%	20.0%	28.6%	.0%	.0%	%	.0%	%	21.7%
Asian	30.0%	20.0%	15.0%	14.3%	.0%	14.3%	25.0%	20.0%	17.6%
Black	15.5%	18.4%	26.1%	36.4%	14.0%	20.0%	38.7%	25.0%	23.1%
White	16.9%	15.0%	12.6%	15.1%	14.0%	8.8%	13.9%	17.8%	14.4%
Not Available	15.9%	30.1%	22.3%	12.5%	27.9%	20.8%	42.1%	40.0%	22.8%
Not Applicable	28.6%	%	%	%	%	0%	0%	%	28.6%
Average	17.0%	17.2%	15.7%	17.3%	15.2%	11.1%	18.8%	19.4%	16.5%
Non-Hispanic	16.4%	15.2%	14.4%	18.1%	13.1%	8.1%	17.5%	17.8%	15.3%
Hispanic	36.0%	24.7%	22.5%	18.9%	18.8%	28.6%	19.0%	28.6%	24.7%

Table 6.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	3	4	5	2	1	0	3	0	18
	Denied	2	1	2	0	0	0	0	0	5
	Denial Rate	40.0%	20.0%	28.6%	.0%	.0%	.0%	.0%	%	21.7%
Asian	Originated	7	8	17	6	5	6	3	4	56
	Denied	3	2	3	1	0	1	1	1	12
	Denial Rate	30.0%	20.0%	15.0%	14.3%	.0%	14.3%	25.0%	20.0%	17.6%
Black	Originated	93	111	99	49	37	20	19	15	443
	Denied	17	25	35	28	6	5	12	5	133
	Denial Rate	15.5%	18.4%	26.1%	36.4%	14.0%	20.0%	38.7%	25.0%	23.1%
White	Originated	402	580	626	427	301	187	180	166	2,869
	Denied	82	102	90	76	49	18	29	36	482
	Denial Rate	16.9%	15.0%	12.6%	15.1%	14.0%	8.8%	13.9%	17.8%	14.4%
Not Available	Originated	90	72	87	56	31	19	11	6	372
	Denied	17	31	25	8	12	5	8	4	110
	Denial Rate	15.9%	30.1%	22.3%	12.5%	27.9%	20.8%	42.1%	40.0%	22.8%
Not Applicable	Originated	5	0	0	0	0	0	0	0	5
	Denied	2	0	0	0	0	0	0	0	2
	Denial Rate	15.9%	30.1%	22.3%	12.5%	27.9%	20.8%	42.1%	40.0%	28.6%
Total	Originated	600	775	834	540	375	232	216	191	3,763
	Denied	123	161	155	113	67	29	50	46	744
	Denial Rate	17.0%	17.2%	15.7%	17.3%	15.2%	11.1%	18.8%	19.4%	16.5%
Non-Hispanic	Originated	422	656	702	454	326	203	188	175	3,126
	Denied	83	118	118	100	49	18	40	38	564
	Denial Rate	16.4%	15.2%	14.4%	18.1%	13.1%	8.1%	17.5%	17.8%	15.3%
Hispanic	Originated	32	58	55	30	26	10	17	10	238
	Denied	18	19	16	7	6	4	4	4	78
	Denial Rate	36.0%	24.7%	22.5%	18.9%	18.8%	28.6%	19.0%	28.6%	24.7%

Table 6.C.9

Loan Applications by Reason for Denial
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	11	27	26	18	13	7	11	9	122
Employment History	1	6	2	2	1	2	0	3	17
Credit History	47	43	35	35	15	7	12	9	203
Collateral	4	12	12	9	7	3	9	8	64
Insufficient Cash	2	3	5	4	4	0	2	0	20
Unverifiable Information	5	3	9	5	5	1	1	5	34
Credit Application Incomplete	7	6	10	9	3	1	2	4	42
Mortgage Insurance Denied	0	0	0	0	0	0	0	0	0
Other	15	21	17	11	9	3	2	4	82
Missing	31	40	39	20	10	5	11	4	160
Total	123	161	155	113	67	29	50	46	744

Table 6.C.10

Denial Rates by Income of Applicant
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	50.0%	50.0%	25.0%	66.7%	.0%	100.0%	42.9%	.0%	39.0%
\$15,001–\$30,000	27.8%	26.5%	18.3%	19.0%	19.5%	10.0%	35.2%	31.4%	24.0%
\$30,001–\$45,000	15.8%	18.7%	18.4%	13.5%	16.4%	13.0%	15.9%	18.6%	16.7%
\$45,001–\$60,000	12.3%	15.8%	16.9%	21.8%	14.3%	9.3%	13.5%	18.5%	16.0%
\$60,001–\$75,000	6.2%	10.5%	15.9%	17.9%	18.3%	11.1%	8.7%	9.5%	13.3%
Above \$75,000	11.1%	7.4%	5.5%	14.0%	11.9%	9.8%	7.8%	16.1%	10.0%
Data Missing	25.9%	22.7%	19.5%	23.5%	14.3%	.0%	50.0%	.0%	22.4%
Total	17.0%	17.2%	15.7%	17.3%	15.2%	11.1%	18.8%	19.4%	16.5%

Table 6.C.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	60.0%	22.2%	.0%	.0%	%	%	21.7%
Asian	33.3%	25.0%	21.1%	25.0%	12.5%	.0%	50.0%	17.6%
Black	80.0%	26.4%	19.2%	27.2%	29.4%	12.5%	14.3%	23.1%
White	40.7%	20.7%	15.2%	13.2%	12.1%	8.6%	20.9%	14.4%
Not Available	.0%	47.6%	21.6%	19.0%	7.8%	22.0%	30.4%	22.8%
Not Applicable	%	.0%	100.0%	%	%	%	.0%	28.6%
Average	39.0%	24.0%	16.7%	16.0%	13.3%	10.0%	22.4%	16.5%
Non-Hispanic	45.2%	20.7%	16.2%	15.4%	13.8%	8.6%	18.4%	15.3%
Hispanic	50.0%	36.6%	17.5%	23.3%	31.3%	8.3%	41.7%	24.7%

Table 6.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	2	22	89	8	1	122	15
Employment History	0	0	1	13	3	0	17	1
Credit History	3	1	50	123	26	0	203	14
Collateral	0	4	3	48	9	0	64	9
Insufficient Cash	0	0	5	10	5	0	20	1
Unverifiable Information	0	1	7	21	4	1	34	5
Credit Application Incomplete	0	1	5	28	8	0	42	6
Mortgage Insurance Denied	0	0	0	0	0	0	0	0
Other	1	1	14	52	14	0	82	6
Missing	1	2	26	98	33	0	160	21
Total	5	12	133	482	110	2	744	78
% Missing	20.0%	16.7%	19.5%	20.3%	30.0%	.0%	21.5%	26.9%

Table 6.C.13
Loan Applications by Income of Applicant: Originated and Denied
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	3	4	9	1	2	0	4	2	25
	Application Denied	3	4	3	2	0	1	3	0	16
	Denial Rate	50.0%	50.0%	25.0%	66.7%	.0%	100.0%	42.9%	.0%	39.0%
\$15,001–\$30,000	Loan Originated	117	125	103	85	33	36	35	35	569
	Application Denied	45	45	23	20	8	4	19	16	180
	Denial Rate	27.8%	26.5%	18.3%	19.0%	19.5%	10.0%	35.2%	31.4%	24.0%
\$30,001–\$45,000	Loan Originated	197	235	230	148	102	67	74	57	1,110
	Application Denied	37	54	52	23	20	10	14	13	223
	Denial Rate	15.8%	18.7%	18.4%	13.5%	16.4%	13.0%	15.9%	18.6%	16.7%
\$45,001–\$60,000	Loan Originated	114	171	192	115	72	49	32	22	767
	Application Denied	16	32	39	32	12	5	5	5	146
	Denial Rate	12.3%	15.8%	16.9%	21.8%	14.3%	9.3%	13.5%	18.5%	16.0%
\$60,001–\$75,000	Loan Originated	61	85	111	55	49	24	21	19	425
	Application Denied	4	10	21	12	11	3	2	2	65
	Denial Rate	6.2%	10.5%	15.9%	17.9%	18.3%	11.1%	8.7%	9.5%	13.3%
Above \$75,000	Loan Originated	88	138	156	123	111	55	47	52	770
	Application Denied	11	11	9	20	15	6	4	10	86
	Denial Rate	11.1%	7.4%	5.5%	14.0%	11.9%	9.8%	7.8%	16.1%	10.0%
Data Missing	Loan Originated	20	17	33	13	6	1	3	4	97
	Application Denied	7	5	8	4	1	0	3	0	28
	Denial Rate	25.9%	22.7%	19.5%	23.5%	14.3%	.0%	50.0%	.0%	22.4%
Total	Loan Originated	600	775	834	540	375	232	216	191	3,763
	Application Denied	123	161	155	113	67	29	50	46	744
	Denial Rate	17.0%	17.2%	15.7%	17.3%	15.2%	11.1%	18.8%	19.4%	16.5%

Table 6.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	2	7	7	2	0	0	18
	Application Denied	0	3	2	0	0	0	0	5
	Denial Rate	%	60.0%	22.2%	.0%	.0%	%	%	21.7%
Asian	Loan Originated	2	6	15	9	7	16	1	56
	Application Denied	1	2	4	3	1	0	1	12
	Denial Rate	33.3%	25.0%	21.1%	25.0%	12.5%	.0%	50.0%	17.6%
Black	Loan Originated	1	81	164	99	36	56	6	443
	Application Denied	4	29	39	37	15	8	1	133
	Denial Rate	80.0%	26.4%	19.2%	27.2%	29.4%	12.5%	14.3%	23.1%
White	Loan Originated	16	444	815	567	321	634	72	2,869
	Application Denied	11	116	146	86	44	60	19	482
	Denial Rate	40.7%	20.7%	15.2%	13.2%	12.1%	8.6%	20.9%	14.4%
Not Available	Loan Originated	6	33	109	85	59	64	16	372
	Application Denied	0	30	30	20	5	18	7	110
	Denial Rate	.0%	47.6%	21.6%	19.0%	7.8%	22.0%	30.4%	22.8%
Not Applicable	Loan Originated	0	3	0	0	0	0	2	5
	Application Denied	0	0	2	0	0	0	0	2
	Denial Rate	%	.0%	100.0%	%	%	%	.0%	28.6%
Total	Loan Originated	25	569	1,110	767	425	770	97	3,763
	Application Denied	16	180	223	146	65	86	28	744
	Denial Rate	39.0%	24.0%	16.7%	16.0%	13.3%	10.0%	22.4%	16.5%
Non-Hispanic	Loan Originated	17	479	899	639	345	676	71	3,126
	Application Denied	14	125	174	116	55	64	16	564
	Denial Rate	45.2%	20.7%	16.2%	15.4%	13.8%	8.6%	18.4%	15.3%
Hispanic	Loan Originated	1	52	99	46	11	22	7	238
	Application Denied	1	30	21	14	5	2	5	78
	Denial Rate	50.0%	36.6%	17.5%	23.3%	31.3%	8.3%	41.7%	24.7%

PREDATORY LENDING

Table 6.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Kannapolis (Cabarrus County)

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	497	501	592	454	347	222	215	190	3,018
HAL	103	274	242	86	28	10	1	1	745
Total	600	775	834	540	375	232	216	191	3,763
Percent HAL	17.2%	35.4%	29.0%	15.9%	7.5%	4.3%	.5%	.5%	19.8%

Table 6.C.16

Loans by Loan Purpose by HAL Status

City of Kannapolis (Cabarrus County)

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	497	501	592	454	347	222	215	190	3,018
	HAL	103	274	242	86	28	10	1	1	745
	Percent HAL	17.2%	35.4%	29.0%	15.9%	7.5%	4.3%	.5%	.5%	19.8%
Home Improvement	Other	47	46	32	45	38	13	23	15	259
	HAL	13	23	23	20	9	2	1	0	91
	Percent HAL	21.7%	33.3%	41.8%	30.8%	19.1%	13.3%	4.2%	.0%	26.0%
Refinancing	Other	448	382	378	372	400	552	412	336	3,280
	HAL	147	194	202	147	77	23	2	0	792
	Percent HAL	24.7%	33.7%	34.8%	28.3%	16.1%	4.0%	.5%	.0%	19.4%
Total	Other	992	929	1,002	871	785	787	650	541	6,557
	HAL	263	491	467	253	28	10	1	1	1,628
	Percent HAL	21.0%	34.6%	31.8%	22.5%	12.7%	4.3%	.6%	.2%	19.9%

Table 6.C.17

HALs Originated by Race of Borrower

City of Kannapolis (Cabarrus County)

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	2	1	0	0	0	0	0	3
Asian	0	1	2	0	2	0	0	0	5
Black	26	52	46	17	1	2	0	0	144
White	56	173	161	60	22	8	1	1	482
Not Available	20	46	32	9	3	0	0	0	110
Not Applicable	1	0	0	0	0	0	0	0	1
Total	103	274	242	86	28	10	1	1	745
Hispanic (Ethnicity)	4	29	18	9	6	0	1	1	68

Table 6.C.18

Rate of HALs Originated by Race/Ethnicity of Borrower
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	50.0%	20.0%	.0%	.0%	%	.0%	%	16.7%
Asian	.0%	12.5%	11.8%	.0%	40.0%	.0%	.0%	.0%	8.9%
Black	28.0%	46.8%	46.5%	34.7%	2.7%	10.0%	.0%	.0%	32.5%
White	13.9%	29.8%	25.7%	14.1%	7.3%	4.3%	.6%	.6%	16.8%
Not Available	22.2%	63.9%	36.8%	16.1%	9.7%	.0%	.0%	.0%	29.6%
Not Applicable	20.0%	%	%	%	%	%	%	%	20%
Average	17.2%	35.4%	29.0%	15.9%	7.5%	4.3%	0.5%	0.5%	19.8%
Non-Hispanic	18.0%	31.9%	28.1%	15.2%	6.1%	4.9%	0%	0%	18.6%
Hispanic	12.5%	50.0%	32.7%	30.0%	23.1%	.0%	5.9%	10.0%	28.6%

Table 6.C.19

Loans by HAL Status by Race/Ethnicity of Borrower
City of Kannapolis (Cabarrus County)
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	3	2	4	2	1	0	3	0	15
	HAL	0	2	1	0	0	0	0	0	3
	Percent HAL	.0%	50.0%	20.0%	.0%	.0%	%	.0%	%	16.7%
Asian	Other	7	7	15	6	3	6	3	4	51
	HAL	0	1	2	0	2	0	0	0	5
	Percent HAL	.0%	12.5%	11.8%	.0%	40.0%	.0%	.0%	.0%	8.9%
Black	Other	67	59	53	32	36	18	19	15	299
	HAL	26	52	46	17	1	2	0	0	144
	Percent HAL	28.0%	46.8%	46.5%	34.7%	2.7%	10.0%	.0%	.0%	32.5%
White	Other	346	407	465	367	279	179	179	165	2,387
	HAL	56	173	161	60	22	8	1	1	482
	Percent HAL	13.9%	29.8%	25.7%	14.1%	7.3%	4.3%	0.6%	0.6%	16.8%
Not Available	Other	70	26	55	47	28	19	11	6	262
	HAL	20	46	32	9	3	0	0	0	110
	Percent HAL	22.2%	63.9%	36.8%	16.1%	9.7%	.0%	.0%	.0%	29.6%
Not Applicable	Other	4	0	0	0	0	0	0	0	4
	HAL	1	0	0	0	0	0	0	0	1
	Percent HAL	20.0%	%	%	%	%	%	%	%	20.0%
Total	Other	497	501	592	454	347	222	215	190	3,018
	HAL	103	274	242	86	28	10	1	1	745
	Percent HAL	17.2%	35.4%	29.0%	15.9%	7.5%	4.3%	.5%	.5%	19.8%
Non-Hispanic	Other	346	447	505	385	306	193	188	175	2,545
	HAL	76	209	197	69	20	10			581
	Percent HAL	18.0%	31.9%	28.1%	15.2%	6.1%	4.9%	%	%	18.6%
Hispanic	Other	28	29	37	21	20	10	16	9	170
	HAL	4	29	18	9	6	0	1	1	68
	Percent HAL	12.5%	50.0%	32.7%	30.0%	23.1%	.0%	5.9%	10.0%	28.6%

Table 6.C.20

Rates of HALs by Income of Borrower
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	33.3%	50.0%	11.1%	.0%	.0%	%	.0%	.0%	16.0%
\$15,001–\$30,000	14.5%	33.6%	23.3%	18.8%	6.1%	8.3%	.0%	.0%	18.3%
\$30,001–\$45,000	17.3%	43.0%	28.7%	14.2%	9.8%	3.0%	.0%	1.8%	21.2%
\$45,001–\$60,000	24.6%	38.0%	40.1%	17.4%	9.7%	8.2%	.0%	.0%	26.2%
\$60,001–\$75,000	11.5%	38.8%	25.2%	16.4%	4.1%	.0%	4.8%	.0%	18.8%
Above \$75,000	13.6%	19.6%	19.2%	12.2%	5.4%	1.8%	0.0%	.0%	11.8%
Data Missing	20.0%	23.5%	48.5%	38.5%	16.7%	.0%	.0%	.0%	30.9%
Average	17.2%	35.4%	29.0%	15.9%	7.5%	4.3%	.5%	.5%	19.8%

Table 6.C.21

Loans by HAL Status by Income of Borrower
 City of Kannapolis (Cabarrus County)
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	2	2	8	1	2	0	4	2	21
	HAL	1	2	1	0	0	0	0	0	4
	Percent HAL	33.3%	50.0%	11.1%	.0%	.0%	%	.0%	.0%	16.0%
\$15,001–\$30,000	Other	100	83	79	69	31	33	35	35	465
	HAL	17	42	24	16	2	3	0	0	104
	Percent HAL	14.5%	33.6%	23.3%	18.8%	6.1%	8.3%	.0%	.0%	18.3%
\$30,001–\$45,000	Other	163	134	164	127	92	65	74	56	875
	HAL	34	101	66	21	10	2	0	1	235
	Percent HAL	17.3%	43.0%	28.7%	14.2%	9.8%	3.0%	.0%	1.8%	21.2%
\$45,001 – \$60,000	Other	86	106	115	95	65	45	32	22	566
	HAL	28	65	77	20	7	4	0	0	201
	Percent HAL	24.6%	38.0%	40.1%	17.4%	9.7%	8.2%	.0%	.0%	26.2%
\$60,001–\$75,000	Other	54	52	83	46	47	24	20	19	345
	HAL	7	33	28	9	2	0	1	0	80
	Percent HAL	11.5%	38.8%	25.2%	16.4%	4.1%	.0%	4.8%	.0%	18.8%
Above \$75,000	Other	76	111	126	108	105	54	47	52	679
	HAL	12	27	30	15	6	1	0	0	91
	Percent HAL	13.6%	19.6%	19.2%	12.2%	5.4%	1.8%	.0%	.0%	11.8%
Data Missing	Other	16	13	17	8	5	1	3	4	67
	HAL	4	4	16	5	1	0	0	0	30
	Percent HAL	20.0%	23.5%	48.5%	38.5%	16.7%	.0%	.0%	.0%	30.9%
Total	Other	497	501	592	454	347	222	215	190	3,018
	HAL	103	274	242	86	28	10	1	1	745
	Percent HAL	17.2%	35.4%	29.0%	15.9%	7.5%	4.3%	.5%	.5%	19.8%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 6.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Kannapolis (Cabarrus County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		154	280			434
2001		173	266			439
2002		193	349			542
2003		393	198			591
2004		427	242			669
2005		415	276			691
2006		480	336			816
2007		570	423			993
2008		488	434			922
2009		123	136			259
2010		150	134			284
2011		172	176			348
Total	0	3,738	3,250	0	0	6,988
Loan Amount (\$1,000s)						
2000		1,549	3,872			5,421
2001		1,975	3,560			5,535
2002		2,154	4,714			6,868
2003		4,412	2,605			7,017
2004		5,343	3,145			8,488
2005		5,311	3,688			8,999
2006		4,396	3,190			7,586
2007		5,244	4,029			9,273
2008		3,969	4,634			8,603
2009		1,746	2,004			3,750
2010		1,388	1,463			2,851
2011		2,279	1,796			4,075
Total	0	39,766	38,700	0	0	78,466

Table 6.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Kannapolis (Cabarrus County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		3	8			11
2001		6	14			20
2002		11	19			30
2003		20	12			32
2004		19	6			25
2005		18	24			42
2006		16	11			27
2007		13	11			24
2008		10	15			25
2009		10	17			27
2010		3	16			19
2011		7	8			15
Total	0	136	161	0	0	297
Loan Amount (\$1,000s)						
2000		550	1,373			1,923
2001		917	2,263			3,180
2002		1,754	2,934			4,688
2003		3,529	1,781			5,310
2004		3,240	1,090			4,330
2005		3,127	4,156			7,283
2006		2,664	1,848			4,512
2007		2,183	2,054			4,237
2008		1,800	2,716			4,516
2009		1,604	3,163			4,767
2010		416	2,406			2,822
2011		1,210	1,351			2,561
Total	0	22,994	27,135	0	0	50,129

Table 6.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Kannapolis (Cabarrus County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		1	1			2
2001		4	5			9
2002		5	10			15
2003		13	9			22
2004		4	5			9
2005		13	12			25
2006		14	10			24
2007		12	7			19
2008		7	19			26
2009		8	12			20
2010		0	9			9
2011		5	5			10
Total	0	86	104	0	0	190
Loan Amount (\$1,000s)						
2000		400	1,000			1,400
2001		2,439	2,198			4,637
2002		2,992	5,255			8,247
2003		6,552	3,897			10,449
2004		1,713	2,375			4,088
2005		5,573	6,368			11,941
2006		6,504	4,818			11,322
2007		6,266	4,074			10,340
2008		3,338	9,018			12,356
2009		3,811	5,504			9,315
2010		0	4,544			4,544
2011		2,485	2,885			5,370
Total	0	42,073	51,936	0	0	94,009

Table 6.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less
Than \$1 Million by Tract MFI
 City of Kannapolis (Cabarrus County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		43	91			134
2001		86	119			205
2002		58	135			193
2003		142	86			228
2004		160	73			233
2005		200	140			340
2006		192	136			328
2007		237	174			411
2008		139	128			267
2009		46	60			106
2010		38	61			99
2011		83	87			170
Total	0	1,424	1,290	0	0	2,714
Loan Amount (\$1,000s)						
2000		646	2,863			3,509
2001		4,637	5,112			9,749
2002		4,089	9,107			13,196
2003		9,124	5,091			14,215
2004		5,532	2,736			8,268
2005		9,007	9,717			18,724
2006		5,793	5,587			11,380
2007		6,641	5,780			12,421
2008		2,990	5,450			8,440
2009		2,703	5,082			7,785
2010		844	4,124			4,968
2011		3,530	3,153			6,683
Total	0	55,536	63,802	0	0	119,338

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 6.E.1
Fair Housing Complaints by Basis

City of Kannapolis (Cabarrus County)
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	2			1		1		5
Disability				1			1				2
Family Status					1				1		2
Sex							1		1		2
National Origin							1				1
Retaliation					1						1
Total Bases			1	3	2		4		3		13
Total Complaints			1	3	2		3		2		11

Table 6.E.2
Fair Housing Complaints by Issue

City of Kannapolis (Cabarrus County)
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				1	1		1		2	2	5
Discriminatory refusal to rent			1	1			1				3
Discriminatory terms, conditions, privileges, or services and facilities				1			1				2
Discriminatory acts under Section 818 (coercion, etc.)					1				1	1	2
Discriminatory advertising, statements and notices					1		1				2
Failure to make reasonable accommodation				1							1
Otherwise deny or make housing available							1				1
Discriminatory financing (includes real estate transactions)							1				1
Other discriminatory acts									1	1	1
False denial or representation of availability				1							1
Discriminatory advertisement - rental					1						1
Total Issues	0	0	1	5	4	0	6	0	4	4	20
Total Complaints			1	3	2		3		2	2	11

Table 6.E.3
Fair Housing Complaints by Closure Status

City of Kannapolis (Cabarrus County)
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Conciliated / Settled			1	2	1						4
No Cause							1		1		2
Withdrawal After Resolution				1			1				2
Complainant Failed to Cooperate					1		1				2
Open									1		1
Total Complaints			1	3	2		3		2		11

HUD Complaints Found With Cause

Table 6.E.4
Fair Housing Complaints Found With Cause by Basis

City of Kannapolis (Cabarrus County)
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	2							3
Disability				1							1
National Origin							1				1
Family Status					1						1
Sex							1				1
Total Bases			1	3	1		2				7
Total Complaints			1	3	1		1				6

Table 6.E.5
Fair Housing Complaints Found With Cause by Issue

City of Kannapolis (Cabarrus County)
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				1	1						2
Discriminatory refusal to rent			1	1							2
Failure to make reasonable accommodation				1							1
Discriminatory terms, conditions, privileges, or services and facilities				1							1
Discriminatory advertising, statements and notices					1						1
Discriminatory financing (includes real estate transactions)							1				1
False denial or representation of availability				1							1
Discriminatory advertisement - rental					1						1
Total Issues	0	0	1	5	3	0	1	0	0	0	10
Total Complaints			1	3	1		1				6

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 6.F.1

Role of Respondent

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	6
Appraisal	
Banking/Finance	
Construction/Development	
Homeowner	19
Insurance	
Law/Legal Services	2
Local Government	6
Property Management	2
Real Estate	
Renter/Tenant	2
Other Role	3
Missing	1
Total	41

FEDERAL, STATE, AND LOCAL LAWS

Table 6.F.2

Familiarity with Fair Housing Laws

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	9
Somewhat Familiar	20
Very Familiar	4
Missing	8
Total	41

Table 6.F.3

Perceptions About Fair Housing Laws

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	21	7	5	8	41
Are fair housing laws difficult to understand or follow?	11	11	11	8	41
Do you think fair housing laws should be changed?	6	7	19	9	41
Do you think fair housing laws are adequately enforced?	10	17	3	11	41

Table 6.F.4

Fair Housing Activities
City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

2015 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		10	17	3	11	41
Have you participated in fair housing training?		7	7		27	41
Are you aware of any fair housing testing?			23	7	11	41
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	7	4	3	16	11	41
Is there sufficient testing?	1	2	2	25	11	41

Table 6.F.5

Protected Classes
City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Protected Class	Total
Age	7
Ancestry	
Color	3
Criminal	
Disability	1
Ethnicity	2
Family Status	5
Gender	9
Income	2
Military	
National Origin	5
Race	
Religion	8
Sexual Orientation	4
Other	3
Total	49

LOCAL FAIR HOUSING

Table 6.F.6

Local Fair Housing
City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	3	13	6	19	41
Are there any specific geographic areas that have fair housing problems?	1	8	13	19	41

FAIR HOUSING IN THE PRIVATE SECTOR

Table 6.F.7
Barriers to Fair Housing in the Private Sector
 City of Kannapolis (Cabarrus County)
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	1	17	7	16	41
The real estate industry?	1	16	8	16	41
The mortgage and home lending industry?	1	16	7	17	41
The housing construction or accessible housing design fields?		16	8	17	41
The home insurance industry?		15	9	17	41
The home appraisal industry?		15	9	17	41
Any other housing services?		15	10	16	41

FAIR HOUSING IN THE PUBLIC SECTOR

Table 6.F.8
Barriers to Fair Housing in the Public Sector
 City of Kannapolis (Cabarrus County)
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	1	13	8	19	41
Zoning laws?	1	14	8	18	41
Occupancy standards or health and safety codes?		15	9	17	41
Property tax policies?	1	14	9	17	41
Permitting process?	1	15	8	17	41
Housing construction standards?	1	14	8	18	41
Neighborhood or community development policies?	1	14	9	17	41
Limited access to government services, such as employment services?	4	14	6	17	41
Public administrative actions or regulations?	2	10	10	19	41

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 6.F.9
How did you become aware of fair housing laws?

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Comments:
<p>Awareness through scheduled meeting held by Kannapolis Development Commission on Fair Housing.</p> <p>general discussions & common practices</p> <p>General knowledge</p> <p>Housing must be rented or sold to whomever is qualified, regardless of greed, color, sex or religion</p> <p>I am a CDBG sub- recipient</p> <p>I am aware from learning about the laws in college and I have read articles and periodicals about the laws.</p> <p>I assist in educating consumers</p> <p>I just know about them because we have a lot of HUD and section 8 housing in my response area at my job.</p> <p>My job.</p> <p>partnerships with the city of Kannapolis</p> <p>Reading literature</p> <p>Through providing housing to homeless individuals and families.</p> <p>Through various webinars and presentations hosted by HUD and other organizations.</p> <p>Through working in the public sector</p> <p>through working with the community</p> <p>training</p> <p>when facing foreclosure</p>

Table 6.F.10
How should fair housing laws be changed?

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Comments:
<p>Abolish them</p> <p>I think that it is sometimes a way out for people having to work because they are to lazy. personally whomever is living in the house if not disabled, they should have to work and if that would happen I think you would see a drop in the state and federal funding for leaches on the government because they are to lazy. I think it is unfair for me to be a hard working citizen that pays bills and I have a high risk job and sometimes struggles and to see people who live in section 8 or HUD housing have 50 inch tvs, brand new cars with rims, brand new phones, and nice clothes and they brag about it. Also I believe that if you are in section 8 or HUD housing and you are charged with any kind of drug or weapons violation then you should not be given government assistance because if you can buy drugs maybe you could save up and pay rent on your own without the government and normal citizen having to keep you up. If our tax money is being spent on housing there should be rules investigated and enforced on upkeep and unlawful activities. It should be based solely on whether or not a person or person(s) can afford the house they wish to purchase.</p> <p>OVERBEARING</p> <p>White people are discriminated against. Thus these laws are unconstitutional but hey its white people suffering so its OK I guess.</p>

Local Fair Housing

Table 6.F.11
Are there any specific geographic areas that have fair housing problems?

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Comments:
<p>glendale ave has rental that needs checking for construction, mole, wiring, etc.</p> <p>Renters drag down my house values and make a mess.</p>

Table 6.F.12
Please share any additional comments.

City of Kannapolis (Cabarrus County)
 2013 Fair Housing Survey

Comments:
Abolish fair housing and let the free market dictate where people live
I do not feel I have much information readily available in order to be able to answer these questions with some degree of knowledge.
I need more information and knowlwdge
What program would community non-profit building be consider under the plans?

Fair Housing in the Private Sector

Table 6.F.13
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

City of Kannapolis (Cabarrus County)
 2013 Fair Housing Survey

Comments:
linguistic profiling
my biggest concerns are conditions of rental.

Table 6.F.14
Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?

City of Kannapolis (Cabarrus County)
 2013 Fair Housing Survey

Comments:
All real estate agents are just there to get paid. Areas with better schools command higher real estate prices.
Not sure but suspect it is

Table 6.F.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey

Comments:
Look around. Not sure but suspect it is

Fair Housing in the Public Sector**Table 6.F.16****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey Data

Comments:
Suspect it is

Table 6.F.17**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey Data

Comments:
complaints of electrical problem,

Table 6.F.18**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

City of Kannapolis (Cabarrus County)
2013 Fair Housing Survey Data

Comments:
Limited transportation funding. not enough public transportation Transportation

G. 2013 HOUSING NEEDS SURVEY

Table 6.G.1

Role of Respondent

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Primary Role	Total
Other Role	3
Missing	0
Total	3

Table 6.G.2

Please rate the need for the following Housing activities

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		1	1		1	3
Construction of new rental housing			2		1	3
Homeowner housing rehabilitation				1	2	3
Rental housing rehabilitation			1	1	1	3
Housing demolition		2			1	3
Housing redevelopment		1			2	3
Downtown housing		1		1	1	3
First-time home-buyer assistance		1		1	1	3
Mixed use housing		1		1	1	3
Mixed income housing		1		1	1	3

Table 6.G.3

Please rate the need for the following Housing activities (cont.)

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			2		1	3
Retrofitting existing housing to meet seniors' needs		1	1		1	3
Preservation of federal subsidized housing		1		1	1	3
Rental Assistance		1		1	1	3
Energy efficient retrofits			1	1	1	3
Supportive housing		1	1		1	3
Transitional housing		1	1		1	3
Emergency housing		1	1		1	3
Homeless shelters			1	1	1	3
Other					3	3

Table 6.G.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

City of Kannapolis (Cabarrus County)
 2013 Housing Needs Survey

Barrier	Number of Citations
Lot size	1
Density or other zoning requirements	1
Lack of adequate public transportation	1

Table 6.G.5
Please rate how the following infrastructure components affect housing production

City of Kannapolis (Cabarrus County)
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality			2			1	3
Public transportation capacity	1		1			1	3
Water system quality			1		1	1	3
Water system capacity			1			2	3
Sewer system quality			1			2	3
Sewer system capacity			1		1	1	3
Storm water run-off capacity			1		1	1	3
City and county road conditions			1		1	1	3
Sidewalk conditions		1	1			1	3
Pedestrian-friendly places/walkability		1	1			1	3
Bridge conditions			1	1		1	3
Bridge capacity			1	1		1	3
Other	1					2	3

Table 6.G.6
Please rate the importance of being close proximity to the following amenities

City of Kannapolis (Cabarrus County)
 2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			1	1		1	3
Restaurants			2			1	3
Public transportation		1		1		1	3
Quality K-12 public schools			1		1	1	3
Day care					1	2	3
Retail shopping				2		1	3
Grocery stores			1	1		1	3
Park and recreational facilities			1	1		1	3
Highway access				2		1	3
Pharmacies			1		1	1	3
Other						3	3

Table 6.G.7**Please rate the need for the following housing types for special needs population**

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters			1		2	3
Transitional housing		1			2	3
Shelters for youth		1			2	3
Senior housing			1		2	3
Nursing homes or assisted living facilities			1		2	3
Housing designed for persons with disabilities		1			2	3
Supportive housing		1			2	3
Other				1	2	3

Table 6.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			1		2	3
The frail elderly (age 85+)			1		2	3
Persons with severe mental illness		1			2	3
Persons with physical disabilities			1		2	3
Persons with developmental disabilities			1	1	1	3
Persons with substance abuse addictions		1			2	3
Persons with HIV/AIDS		1			2	3
Victims of domestic violence		1		1	1	3
Veterans			1		2	3
Homeless persons			1	1	1	3
Persons recently released from prison		1		1	1	3
Other					3	3

NARRATIVE COMMENTS**Table 6.G.9****What other type of infrastructure components are you considering?**

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Comments:
You omitted air quality - 9th worst in the nation, not on your list :(

Table 6.G.10**What other types of services and facilities for special needs groups are you considering.**

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Comments:
I dont know what "Supportive housing" is.

Table 6.G.11**Please share any comments you have about housing needs or barriers.**

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Comments:
Unless we deal with the issues that create unemployable people or reduce jobs, all the housing in the world will not help unless it is subsidized. Legislature just eliminated preschool programs, funding for our schools is in bottom 10% of the country, eliminated large number of environmental protection efforts which will lead to more damaged kids, etc. The housing survey should be framed by information about other significant issues, not treated as a stand alone.

Table 6.G.12**What are ways your area of the Region can better address housing challenges.**

City of Kannapolis (Cabarrus County)
2013 Housing Needs Survey

Comments:
To many to list -call me.

H. RENTAL VACANCY SURVEY

Table 6.H.1
Rental Vacancy Survey by Type
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	4	0	0%
Apartments	665	10	1.5%
Mobile Homes	14	3	21.4%
"Other" Units			%
Don't know	0	0	%
Total	683	13	1.9%

Table 6.H.2
Rental Units by Bedroom Size
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	32	0	0	.	32
One	1	29	0	0	.	30
Two	1	104	13	0	.	118
Three	0	105	1	0	.	106
Four	2	28	0	0	.	30
Don't Know	0	367	0		0	367
Total	4	665	14		0	683

Table 6.H.3
Do any of your rental units receive rental subsidy or assistance?
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
Don't Know	
% Offering Assistance	37.5%

Table 6.H.4
**How many of your units have some sort of rental
subsidy or assistance?**

City of Kannapolis (Cabarrus County)
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	2	50.0%
Apartments	2	.3%
Mobile Homes		%
"Other" Units		%
Don't know		
Total	4	.6%

Table 6.H.5
**How long will it be before your vacant units
become filled?**

City of Kannapolis (Cabarrus County)
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	1
1 to 2 month	2	
2 to 3 months		
More than 3 months	1	

Table 6.H.6
**How long will it be before your filled units
become vacant?**

City of Kannapolis (Cabarrus County)
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month		
1 to 2 month		
2 to 3 months		
More than 3 months	3	

Table 6.H.7
Average Market Rate Rents by Bedroom Size

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$425			\$425
One	\$450	\$653			\$602
Two	\$600	\$730	\$488		\$642
Three		\$882	\$500		\$806
Four	\$850	\$814			\$826
Total	\$633	\$764	\$494		\$668

Table 6.H.8
Average Assistant Rate Rents by Bedroom Size

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$425			\$425
One	\$450	\$540			\$495
Two	\$600	\$640			\$620
Three		\$750			\$750
Four	\$850				\$850
Total	\$633	\$589			\$611

Table 6.H.9
Single Family Market Rate Rents by Vacancy Status

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	3	0	0.0%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	1	0	0.0%
Total	4	0	0.0%

Table 6.H.10
Apartment Market Rate Rents by Vacancy Status

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	353	5	1.4%
\$750 to \$1,000			%
\$1,000 to \$1,250	312	5	1.6%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	665	10	1.5%

Table 6.H.11
Available Apartment Units by Bedroom Size

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750	0	0	2	1	0	1	5
\$750 to \$1,000							
\$1,000 to \$1,250				0		5	5
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	0	0	0	0	0
Total	0	0	2	2	0	5	10

Table 6.H.12
Mobile Home Market Rate Rents by Vacancy Status

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	13	3	23.1%
\$500 to \$750	1		%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	14	3	21.4%
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Table 6.H.13
Condition by Unit Type

City of Kannapolis (Cabarrus County)
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average					.	
Good		100	1		.	101
Excellent	4	565	13		.	582
Don't Know	0	0	0		0	0
Total	4	665	14		0	683

Table 6.H.14
Condition of Single Family Units by Vacancy Status

City of Kannapolis (Cabarrus County)
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good			%
Excellent	4	0	0.0%
Don't Know	0		%
Total	4	0	0.0%

Table 6.H.15
Condition of Apartment Units by Vacancy Status

City of Kannapolis (Cabarrus County)
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	100	1	1.0%
Excellent	565	9	1.6%
Don't Know	0	0	%

Total	665	10	1.5%
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Table 6.H.16
Condition of Mobile Home Units by Vacancy Status

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	1	0	0.0%
Excellent	13	3	23.1%
Don't Know	0	0	%
Total	14	3	21.4%

Table 6.H.17
Are there any utilities included with the rent?

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
% Offering Assistance	62.5%

Table 6.H.18
Which utilities are included with the rent?

City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	
Water/Sewer	3
Trash Collection	3

Table 6.H.19
Do you keep a waiting list?
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Period	Respondent
Yes	2
No	6
Don't know	
Waitlist Size	102

Table 6.H.20
How would you rate the need for renovation of existing units in the city?
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		1	1	
Low Need				
Moderate Need	1	2		
High Need		1		
Extreme Need				

Table 6.H.21
How would you rate the need for construction of new units in the city?
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		3		
Low Need	1			
Moderate Need				
High Need	1	2	1	
Extreme Need				

Table 6.H.22
If new units were to be constructed, what percentage should offer rental assistance?
 City of Kannapolis (Cabarrus County)
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	37.5%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 6.I.1
Era of Construction

City of Kannapolis (Cabarrus County)
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	2,243			41		2,284
1940 - 1959	2,626			81	1	2,708
1960 - 1979	1,732		68	32	81	1,913
1980 - 1999	1,853		83	96	124	2,156
> 2000	2,754		13	18	29	2,814
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875

Table 6.I.2
Quality of Materials and Workmanship Used In Construction

City of Kannapolis (Cabarrus County)
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	9				7	16
Fair	374			8	114	496
Average	9,830		136	252	114	10,332
Good	974		28	7		1,009
Excellent	21			1		22
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875

Table 6.I.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Kannapolis (Cabarrus County)

Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	4	87	2,140	12		0	2,243
1940 - 1959	2	115	2,453	56		0	2,626
1960 - 1979		5	1,612	115		0	1,732
1980 - 1999	3	11	1,436	403		0	1,853
>=2000		156	2,189	388	21	0	2,754
Missing	0	0	0	0	0	0	0
Total	9	374	9,830	974	21	0	11,208

Table 6.I.4
Average Floor Area by Dwelling Type

City of Kannapolis (Cabarrus County)

Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	17				2	19
500 – 999	1,472		66	3	62	1,603
1000 – 1,499	4,906		72	61	106	5,145
1,500 – 1,999	2,515		8	120	48	2,691
2,000 – 2,499	1,211		16	22	15	1,264
2,500 – 3,000	507		2	9	2	520
Above 3,000	580			53		633
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875
Average	1,595		1,308	3,646	1,296	1,632

Table 6.I.5
Type of Roof in Dwelling Units

City of Kannapolis (Cabarrus County)

Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	11,138		164	266	171	11,739
Sheet Metal/Metal	51				63	114
Other Roofing Materials	19			2	1	22
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875

Table 6.I.6
Number of Bathrooms per Dwelling Unit

City of Kannapolis (Cabarrus County)
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	1,299		33	266		1,598
1 – 1.9	5,854		39		57	5,950
2 – 2.9	3,874		92	2	174	4,142
3 -3.9	163				4	167
4 -4.9	14					14
5 – 5.9	3					3
6 and Above	1					1
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875

Table 6.I.7
Number of Bedroom per Dwelling Unit

City of Kannapolis (Cabarrus County)
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	1,300		48	266		1,614
1 – 1.9	812		19		1	832
2 – 2.9	3,531		82		61	3,674
3 -3.9	5,017		15	2	156	5,190
4 -4.9	508				16	524
5 – 5.9	39				1	40
6 and Above						0
Missing	1		0	0	0	1
Total	11,208		164	268	235	11,875

Table 6.I.8
Exterior Wall of Dwelling Units

City of Kannapolis (Cabarrus County)
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	6,307		25	126	172	6,630
Asbestos	575			11		586
Block	18			4		22
Brick or Stone	3,194		126	73	1	3,394
Masonry Frame / Stucco	349		4	7	15	375
Wood / Wood Frame	403			39	16	458
Composition / Other	362		9	8	31	410
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875

Table 6.I.9
Fuel Type of Dwelling Unit
 City of Kannapolis (Cabarrus County)
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	2,756		118	137	176	3,187
Natural Gas	7,304		46	123	30	7,503
Oil/Wood/Coal	1,131			8	28	1,167
None	17				1	18
Other						0
Missing	0		0	0	0	0
Total	11,208		164	268	235	11,875

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 6.J.1
Household Forecasts by Tenure

City of Kannapolis (Cabarrus County)
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	8,204	4,561	12,765
2020	9,857	5,289	15,146
2030	11,434	6,078	17,512
2040	13,087	6,899	19,987
2050	14,812	7,749	22,561

Table 6.J.2
Household Forecasts by Income

City of Kannapolis (Cabarrus County)
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	570	762	1,218	463	5,191	8,204
2020	685	916	1,463	556	6,237	9,857
2030	794	1,062	1,698	645	7,235	11,434
2040	909	1,216	1,943	738	8,281	13,087
2050	1,029	1,376	2,199	836	9,372	14,812
Renter-Occupied						
2010	1,178	609	910	382	1,482	4,561
2020	1,366	706	1,056	443	1,718	5,289
2030	1,569	811	1,213	509	1,975	6,078
2040	1,781	921	1,377	578	2,242	6,899
2050	2,001	1,034	1,547	649	2,518	7,749
Total						
2010	1,747	1,371	2,128	845	6,673	12,765
2020	2,050	1,622	2,519	999	7,956	15,146
2030	2,363	1,874	2,911	1,155	9,210	17,512
2040	2,690	2,137	3,320	1,317	10,523	19,987
2050	3,029	2,410	3,746	1,485	11,890	22,561

K. CHAS HOUSING PROBLEM TABLES

Table 6.K.1
Households with Housing Problems by Income and Family Status

City of Kannapolis (Cabarrus County)
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	40	55	130	239	120	584
30.1-50% HAMFI	75	144	49	89	85	442
50.1-80% HAMFI	104	385	80	4	220	793
80.1 % HAMFI and above	115	355	69	0	275	814
Total	334	939	328	332	700	2,633
Renters						
30 % HAMFI	10	419	215	155	275	1,074
30.1-50% HAMFI	80	315	30	65	290	780
50.1-80% HAMFI	0	135	65	0	105	305
80.1 % HAMFI and above	15	75	15	0	10	115
Total	105	944	325	220	680	2,274
Total						
30 % HAMFI	50	474	345	394	395	1,658
30.1-50% HAMFI	155	459	79	154	375	1,222
50.1-80% HAMFI	104	520	145	4	325	1,098
80.1 % HAMFI and above	130	430	84	0	285	929
Total	439	1,883	653	552	1,380	4,907

Table 6.K.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Kannapolis (Cabarrus County)
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	40	55	130	239	120	584
30.1-50% HAMFI	75	144	49	89	85	442
50.1-80% HAMFI	104	385	80	4	220	793
80.1% HAMFI and above	115	355	69	0	275	814
Total	334	939	328	332	700	2,633
No Housing Problem						
30% HAMFI or less	0	10	0	84	0	94
30.1-50% HAMFI	199	19	0	205	60	483
50.1-80% HAMFI	300	160	44	215	89	808
80.1% HAMFI and above	945	2,655	324	265	740	4,929
Total	1,444	2,844	368	769	889	6,314
Not Computed						
30% HAMFI or less	0	0	0	0	25	25
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	25	25
Total						
30% HAMFI or less	40	65	130	323	145	703
30.1-50% HAMFI	274	163	49	294	145	925
50.1-80% HAMFI	404	545	124	219	309	1,601
80.1% HAMFI and above	1,060	3,010	393	265	1,015	5,743
Total	1,778	3,783	696	1,101	1,614	8,972

Table 6.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Kannapolis (Cabarrus County)
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	10	419	215	155	275	1,074
30.1-50% HAMFI	80	315	30	65	290	780
50.1-80% HAMFI	0	135	65	0	105	305
80.1% HAMFI and above	15	75	15	0	10	115
Total	105	944	325	220	680	2,274
No Housing Problem						
30% HAMFI or less	0	115	0	110	30	255
30.1-50% HAMFI	10	160	15	115	35	335
50.1-80% HAMFI	95	450	100	0	190	835
80.1% HAMFI and above	19	470	70	15	530	1,104
Total	124	1,195	185	240	785	2,529
Not Computed						
30% HAMFI or less	0	0	0	0	75	75
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	75	75
Total						
30% HAMFI or less	10	534	215	265	380	1,404
30.1-50% HAMFI	90	475	45	180	325	1,115
50.1-80% HAMFI	95	585	165	0	295	1,140
80.1% HAMFI and above	34	545	85	15	540	1,219
Total	229	2,139	510	460	1,540	4,878

Table 6.K.4
Households by Housing Problems by Income and Family Status

City of Kannapolis (Cabarrus County)

2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	50	474	345	394	395	1,658
30.1-50% HAMFI	155	459	79	154	375	1,222
50.1-80% HAMFI	104	520	145	4	325	1,098
80.1% HAMFI and above	130	430	84	0	285	929
Total	439	1,883	653	552	1,380	4,907
No Housing Problem						
30% HAMFI or less	0	125	0	194	30	349
30.1-50% HAMFI	209	179	15	320	95	818
50.1-80% HAMFI	395	610	144	215	279	1,643
80.1% HAMFI and above	964	3,125	394	280	1,270	6,033
Total	1,568	4,039	553	1,009	1,674	8,843
Not Computed						
30% HAMFI or less	0	0	0	0	100	100
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	100	100
Total						
30% HAMFI or less	50	599	345	588	525	2,107
30.1-50% HAMFI	364	638	94	474	470	2,040
50.1-80% HAMFI	499	1,130	289	219	604	2,741
80.1% HAMFI and above	1,094	3,555	478	280	1,555	6,962
Total	2,007	5,922	1,206	1,561	3,154	13,850

7. CABARRUS COUNTY NON-ENTITLEMENT AREA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 7.A.1

Population by Age

Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	2,924	6.2%	4,059	6.2%	38.8%
5 to 19	10,426	22.1%	15,032	22.9%	44.2%
20 to 24	2,107	4.5%	2,904	4.4%	37.8%
25 to 34	6,396	13.6%	6,826	10.4%	6.7%
35 to 54	16,035	34.0%	21,625	32.9%	34.9%
55 to 64	4,590	9.7%	7,903	12.0%	72.2%
65 or Older	4,718	10.0%	7,402	11.3%	56.9%
Total	47,196	100.0%	65,751	100.0%	39.3%

Table 7.A.2

Elderly Population by Age

Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	706	15.0%	1,155	15.6%	63.6%
67 to 69	934	19.8%	1,549	20.9%	65.8%
70 to 74	1,220	25.9%	1,837	24.8%	50.6%
75 to 79	878	18.6%	1,319	17.8%	50.2%
80 to 84	573	12.1%	833	11.3%	45.4%
85 or Older	407	8.6%	709	9.6%	74.2%
Total	4,718	100.0%	7,402	100.0%	56.9%

Table 7.A.3

Population by Race and Ethnicity

Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	43,284	91.7%	55,626	84.6%	28.5%
Black	2,854	6.0%	6,101	9.3%	113.8%
American Indian	185	.4%	274	.4%	48.1%
Asian	276	.6%	1,068	1.6%	287.0%
Native Hawaiian/ Pacific Islander	14	.0%	7	.0%	-50.0%
Other	265	.6%	1,542	2.3%	481.9%
Two or More Races	318	.7%	1,133	1.7%	256.3%
Total	47,196	100.0%	65,751	100.0%	39.3%
Non-Hispanic	46,550	98.6	62,242	94.7%	33.7%
Hispanic	646	1.4%	3,509	5.3%	443.2%

Table 7.A.4**Disability by Age**Cabarrus County Non-Entitlement Area
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	219	3.8%	64	1.1%	283	2.4%
18 to 34	291	6.0%	94	1.9%	385	3.9%
35 to 64	775	6.3%	700	5.7%	1,475	6.0%
65 to 74	555	30.4%	314	16.5%	869	23.3%
75 or Older	697	60.9%	552	35.3%	1,249	46.1%
Total	2,537	9.1%	1,724	6.1%	4,261	7.6%

Table 7.A.5**Employment Status by Disability and Type: Age 18 to 64**Cabarrus County Non-Entitlement Area
2011 Three-Year ACS Data

Disability Status	Population
Employed:	25,825
With a disability:	584
With a hearing difficulty	175
With a vision difficulty	61
With a cognitive difficulty	175
With an ambulatory difficulty	135
With a self-care difficulty	24
With an independent living difficulty	49
No disability	25,241
Unemployed:	2,998
With a disability:	286
With a hearing difficulty	93
With a vision difficulty	0
With a cognitive difficulty	127
With an ambulatory difficulty	134
With a self-care difficulty	55
With an independent living difficulty	42
No disability	2,712
Not in labor force:	5,602
With a disability:	990
With a hearing difficulty	229
With a vision difficulty	164
With a cognitive difficulty	423
With an ambulatory difficulty	752
With a self-care difficulty	402
With an independent living difficulty	577
No disability	4,612
Total	34,425

Table 7.A.6**Households by Income**Cabarrus County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,457	8.3%	2,326	10.1%
\$15,000 to \$19,999	735	4.2%	915	4.0%
\$20,000 to \$24,999	859	4.9%	1,097	4.7%
\$25,000 to \$34,999	2,079	11.9%	1,714	7.4%
\$35,000 to \$49,999	2,998	17.1%	3,237	14.0%
\$50,000 to \$74,999	4,611	26.4%	4,541	19.7%
\$75,000 to \$99,999	2,508	14.3%	3,615	15.6%
\$100,000 or More	2,243	12.8%	5,661	24.5%
Total	17,490	100.0%	23,106	100.0%

Table 7.A.7**Poverty by Age**Cabarrus County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	170	8.7%	568	9.4%
6 to 17	312	16.0%	1,479	24.6%
18 to 64	1,168	59.7%	3,381	56.2%
65 or Older	306	15.6%	591	9.8%
Total	1,956	100.0%	6,019	100.0%
Poverty Rate	4.2%	.	9.4%	.

Table 7.A.8**Households by Year Home Built**Cabarrus County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	978	5.6%	977	4.2%
1940 to 1949	739	4.2%	724	3.1%
1950 to 1959	1,166	6.7%	1,158	5.0%
1960 to 1969	1,563	9.0%	1,515	6.6%
1970 to 1979	3,065	17.6%	2,890	12.5%
1980 to 1989	3,701	21.2%	3,779	16.4%
1990 to 1999	6,209	35.6%	5,528	23.9%
2000 to 2004	.	.	4,322	18.7%
2005 or Later	.	.	2,213	9.6%
Total	17,421	100.0%	23,106	100.0%

Table 7.A.9

Housing Units by Type
Cabarrus County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	14,154	77.1%	20,596	83.3%
Duplex	89	.5%	76	.3%
Tri- or Four-Plex	76	.4%	99	.4%
Apartment	77	.4%	343	1.4%
Mobile Home	3,957	21.6%	3,599	14.6%
Boat, RV, Van, Etc.	0	.0%	0	.0%
Total	18,353	100.0%	24,713	100.0%

Table 7.A.10

Housing Units by Tenure
Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	17,347	94.8%	23,764	93.9%	37.0%
Owner-Occupied	15,413	88.9%	20,432	86.0%	32.6%
Renter-Occupied	1,934	11.1%	3,332	14.0%	72.3%
Vacant Housing Units	959	5.2%	1,544	6.1%	61.0%
Total Housing Units	18,306	100.0%	25,308	100.0%	38.2%

Table 7.A.11

Disposition of Vacant Housing Units
Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	233	24.3%	341	22.1%	46.4%
For Sale	205	21.4%	372	24.1%	81.5%
Rented or Sold, Not Occupied	99	10.3%	68	4.4%	-31.3%
For Seasonal, Recreational, or Occasional Use	43	4.5%	127	8.2%	195.3%
For Migrant Workers	0	0.0%	0	.0%	%
Other Vacant	379	39.5%	636	41.2%	67.8%
Total	959	100.0%	1,544	100.0%	61.0%

Table 7.A.12

Households by Household Size
Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	2,955	17.0%	4,295	18.1%	45.3%
Two Persons	6,182	35.6%	8,183	34.4%	32.4%
Three Persons	3,598	20.7%	4,390	18.5%	22.0%
Four Persons	3,128	18.0%	4,268	18.0%	36.4%
Five Persons	1,074	6.2%	1,769	7.4%	64.7%
Six Persons	287	1.7%	583	2.5%	103.1%
Seven Persons or More	123	.7%	276	1.2%	124.4%
Total	17,347	100.0%	23,764	100.0%	37.0%

Table 7.A.13

Household Type by Tenure
Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	13,795	79.5%	18,561	78.1%	34.5%
Married-Couple Family	11,844	85.9%	15,382	82.9%	29.9%
Owner-Occupied	11,062	93.4%	14,142	91.9%	27.8%
Renter-Occupied	782	6.6%	1,240	8.1%	58.6%
Other Family	1,951	14.1%	3,179	17.1%	62.9%
Male Householder, No Spouse	627	32.1%	1,020	32.1%	62.7%
Owner-Occupied	493	78.6%	745	73.0%	51.1%
Renter-Occupied	134	21.4%	275	27.0%	105.2%
Female Householder, No Spouse	1,324	67.9%	2,159	67.9%	63.1%
Owner-Occupied	1,031	77.9%	1,556	72.1%	50.9%
Renter-Occupied	293	22.1%	603	27.9%	105.8%
Non-Family Households	3,552	20.5%	5,203	21.9%	46.5%
Owner-Occupied	2,827	79.6%	3,989	76.7%	41.1%
Renter-Occupied	725	20.4%	1,214	23.3%	67.4%
Total	17,347	100.0%	23,764	100.0%	37.0%

Table 7.A.14

Group Quarters Population
Cabarrus County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	194	52.0%	196	51.9%	1.0%
Juvenile Facilities	.	.	92	24.3%	.
Nursing Homes	33	8.8%	90	23.8%	172.7%
Other Institutions	146	39.1%	0	.0%	-100.0%
Total	373	100.0%	378	100.0%	1.3%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	169	100.0%	20	100.0%	-88.2%
Total	169	31.2%	20	5.0%	-88.2%
Total Group Quarters Population	542	100.0%	398	100.0%	-26.6%

Table 7.A.15

Overcrowding and Severe Overcrowding
Cabarrus County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	15,169	98.4%	204	1.3%	42	.3%	15,415
2010 ACS	19,491	98.9%	211	1.1%	0	.0%	19,702
Renter							
2000 Census	1,865	93.0%	109	5.4%	32	1.6%	2,006
2010 ACS	3,220	94.6%	134	3.9%	50	1.5%	3,404
Total							
2000 Census	17,034	97.8%	313	1.8%	74	.4%	17,421
2010 ACS	22,711	98.3%	345	1.5%	50	.2%	23,106

Table 7.A.16

Households with Incomplete Plumbing Facilities
 Cabarrus County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	17,358	22,971
Lacking Complete Plumbing Facilities	63	135
Total Households	17,421	23,106
Percent Lacking	.4%	.6%

Table 7.A.17

Households with Incomplete Kitchen Facilities
 Cabarrus County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	17,397	22,931
Lacking Complete Kitchen Facilities	24	175
Total Households	17,421	23,106
Percent Lacking	.1%	.8%

Table 7.A.18

Cost Burden and Severe Cost Burden by Tenure
 Cabarrus County Non-Entitlement Area
 2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	6,396	79.4%	1,217	15.1%	427	5.3%	15	.2%	8,055
2010 ACS	9,965	68.6%	2,878	19.8%	1,622	11.2%	70	.5%	14,535
Owner Without a Mortgage									
2000 Census	2,340	92.7%	106	4.2%	61	2.4%	16	.6%	2,523
2010 ACS	4,302	83.3%	549	10.6%	256	5.0%	60	1.2%	5,167
Renter									
2000 Census	1,138	61.0%	281	15.1%	103	5.5%	345	18.5 %	1,867
2010 ACS	1,759	51.7%	624	18.3%	663	19.5%	358	10.5 %	3,404
Total									
2000 Census	9,874	79.3%	1,604	12.9%	591	4.7%	376	3.0%	12,445
2010 ACS	16,026	69.4%	4,051	17.5%	2,541	11.0%	488	2.1%	23,106

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 7.B.1
Labor Force Statistics
 Cabarrus County Non-Entitlement Area
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	40,864	39,429	1,435	3.5%
1991	40,778	38,795	1,983	4.9%
1992	41,778	39,350	2,428	5.8%
1993	42,251	40,450	1,801	4.3%
1994	43,152	41,789	1,363	3.2%
1995	44,433	42,924	1,509	3.4%
1996	46,433	44,935	1,498	3.2%
1997	47,697	46,316	1,381	2.9%
1998	48,698	47,574	1,124	2.3%
1999	50,929	49,934	995	2.0%
2000	41,587	40,453	1,134	2.7%
2001	42,902	41,008	1,894	4.4%
2002	43,548	41,383	2,165	5.0%
2003	44,650	41,696	2,954	6.6%
2004	44,373	41,900	2,473	5.6%
2005	46,826	44,564	2,262	4.8%
2006	49,443	47,301	2,142	4.3%
2007	50,530	48,138	2,392	4.7%
2008	52,539	49,236	3,303	6.3%
2009	53,301	46,614	6,687	12.5%
2010	51,484	44,295	7,189	14.0%
2011	51,648	45,355	6,293	12.2%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{6F7} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 7.C.1

Purpose of Loan by Year
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	2,089	2,767	3,242	2,567	1,529	1,037	1,080	1,086	15,397
Home Improvement	228	293	318	291	224	106	110	86	1,656
Refinancing	2,787	2,805	2,764	2,813	2,590	3,257	2,486	2,197	21,699
Total	5,104	5,865	6,324	5,671	4,343	4,400	3,676	3,369	38,752

Table 7.C.2

Occupancy Status for Home Purchase Loan Applications
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,956	2,526	2,847	2,275	1,419	969	1,028	1,030	14,050
Not Owner-Occupied	120	233	385	286	108	66	51	56	1,305
Not Applicable	13	8	10	6	2	2	1	0	42
Total	2,089	2,767	3,242	2,567	1,529	1,037	1,080	1,086	15,397

Table 7.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,614	2,143	2,489	2,011	798	391	405	419	10,270
FHA - Insured	296	342	307	201	521	448	446	358	2,919
VA - Guaranteed	42	40	49	60	74	50	71	78	464
Rural Housing Service or Farm Service Agency	4	1	2	3	26	80	106	175	397
Total	1,956	2,526	2,847	2,275	1,419	969	1,028	1,030	14,050

⁷ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 7.C.4

Loan Applications by Action Taken
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,079	1,420	1,489	1,177	698	458	501	467	7,289
Application Approved but not Accepted	84	110	176	115	64	31	35	27	642
Application Denied	188	203	243	191	135	78	89	92	1,219
Application Withdrawn by Applicant	108	115	150	120	106	59	69	105	832
File Closed for Incompleteness	15	26	37	39	11	13	10	23	174
Loan Purchased by the Institution	482	650	752	633	405	329	324	316	3,891
Preapproval Request Denied	0	2	0	0	0	1	0	0	3
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	1,956	2,526	2,847	2,275	1,419	969	1,028	1,030	14,050
Denial Rate	14.8%	12.5%	14.0%	14.0%	16.2%	14.6%	15.1%	16.5%	14.3%

Table 7.C.5

Denial Rates by Gender of Applicant
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	13.0%	17.8%	25.6%	.0%	14.8%
2005	11.4%	14.3%	20.5%	%	12.5%
2006	12.8%	15.8%	20.0%	%	14.0%
2007	12.2%	16.8%	20.5%	%	14.0%
2008	15.5%	16.7%	21.7%	%	16.2%
2009	13.1%	17.3%	18.2%	%	14.6%
2010	12.7%	20.5%	10.7%	%	15.1%
2011	14.9%	19.1%	22.2%	%	16.5%
Average	12.9%	16.7%	20.3%	.0%	14.3%

Table 7.C.6

Loan Applications by Selected Action Taken by Gender of Applicant
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	735	964	974	788	473	306	329	309	4,878
	Denied	110	124	143	109	87	46	48	54	721
	Denial Rate	13.0%	11.4%	12.8%	12.2%	15.5%	13.1%	12.7%	14.9%	12.9%
Female	Originated	314	425	463	327	189	134	147	144	2,143
	Denied	68	71	87	66	38	28	38	34	430
	Denial Rate	17.8%	14.3%	15.8%	16.8%	16.7%	17.3%	20.5%	19.1%	16.7%
Not Available	Originated	29	31	52	62	36	18	25	14	267
	Denied	10	8	13	16	10	4	3	4	68
	Denial Rate	25.6%	20.5%	20.0%	20.5%	21.7%	18.2%	10.7%	22.2%	20.3%
Not Applicable	Originated	1	0	0	0	0	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	%	%	%	%	.0%
Total	Originated	1,079	1,420	1,489	1,177	698	458	501	467	7,289
	Denied	188	203	243	191	135	78	89	92	1,219
	Denial Rate	14.8%	12.5%	14.0%	14.0%	16.2%	14.6%	15.1%	16.5%	14.3%

Table 7.C.7
Denial Rates by Race/Ethnicity of Applicant
 Cabarrus County Non-Entitlement Area
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	16.7%	.0%	25.0%	.0%	33.3%	.0%	100.0%	.0%	20.7%
Asian	.0%	26.9%	16.7%	13.9%	38.5%	.0%	20.0%	20.0%	17.3%
Black	19.2%	12.6%	22.0%	22.5%	26.3%	21.6%	23.8%	18.5%	20.1%
White	13.7%	11.9%	11.6%	11.7%	13.3%	13.8%	13.1%	15.8%	12.7%
Not Available	21.2%	15.3%	18.4%	18.6%	20.4%	16.4%	17.9%	20.0%	18.6%
Not Applicable	.0%	%	%	%	%	0%	0%	%	.0%
Average	14.8%	12.5%	14.0%	14.0%	16.2%	14.6%	15.1%	16.5%	14.3%
Non-Hispanic	14.7%	12.1%	13.5%	12.6%	15.6%	13.8%	14.1%	15.1%	13.6%
Hispanic	16.3%	17.5%	21.8%	25.4%	18.2%	13.0%	15.0%	20.8%	19.8%

Table 7.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Cabarrus County Non-Entitlement Area
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	5	1	9	2	2	1	0	3	23
	Denied	1	0	3	0	1	0	1	0	6
	Denial Rate	16.7%	.0%	25.0%	.0%	33.3%	100.0%	100.0%	.0%	20.7%
Asian	Originated	18	19	35	31	8	10	16	16	153
	Denied	0	7	7	5	5	0	4	4	32
	Denial Rate	.0%	26.9%	16.7%	13.9%	38.5%	.0%	20.0%	20.0%	17.3%
Black	Originated	101	188	209	134	70	40	48	44	834
	Denied	24	27	59	39	25	11	15	10	210
	Denial Rate	19.2%	12.6%	22.0%	22.5%	26.3%	21.6%	23.8%	18.5%	20.1%
White	Originated	841	1,101	1,116	879	528	361	391	368	5,585
	Denied	134	149	147	117	81	58	59	69	814
	Denial Rate	13.7%	11.9%	11.6%	11.7%	13.3%	13.8%	13.1%	15.8%	12.7%
Not Available	Originated	108	111	120	131	90	46	46	36	688
	Denied	29	20	27	30	23	9	10	9	157
	Denial Rate	21.2%	15.3%	18.4%	18.6%	20.4%	16.4%	17.9%	20.0%	18.6%
Not Applicable	Originated	6	0	0	0	0	0	0	0	6
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	21.2%	15.3%	18.4%	18.6%	20.4%	16.4%	17.9%	20.0%	.0%
Total	Originated	1,079	1,420	1,489	1,177	698	458	501	467	7,289
	Denied	188	203	243	191	135	78	89	92	1,219
	Denial Rate	14.8%	12.5%	14.0%	14.0%	16.2%	14.6%	15.1%	16.5%	14.3%
Non-Hispanic	Originated	810	1,269	1,306	995	583	401	440	416	6,220
	Denied	140	174	203	143	108	64	72	74	978
	Denial Rate	14.7%	12.1%	13.5%	12.6%	15.6%	13.8%	14.1%	15.1%	13.6%
Hispanic	Originated	36	47	61	53	27	20	17	19	280
	Denied	7	10	17	18	6	3	3	5	69
	Denial Rate	16.3%	17.5%	21.8%	25.4%	18.2%	13.0%	15.0%	20.8%	19.8%

Table 7.C.9

Loan Applications by Reason for Denial
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	17	34	19	29	24	22	15	17	177
Employment History	1	2	10	3	1	1	1	0	19
Credit History	61	46	68	39	33	17	21	25	310
Collateral	10	10	14	14	9	8	9	12	86
Insufficient Cash	4	3	2	10	5	2	2	0	28
Unverifiable Information	2	12	16	14	13	1	6	4	68
Credit Application Incomplete	6	14	18	13	8	0	3	6	68
Mortgage Insurance Denied	0	0	0	0	0	1	1	0	2
Other	34	38	35	34	16	9	5	4	175
Missing	53	44	61	35	26	17	26	24	286
Total	188	203	243	191	135	78	89	92	1,219

Table 7.C.10

Denial Rates by Income of Applicant
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	85.7%	100.0%	55.6%	66.7%	83.3%	.0%	100.0%	50.0%	70.6%
\$15,001–\$30,000	27.1%	23.9%	24.5%	24.4%	28.6%	24.1%	21.1%	28.6%	25.2%
\$30,001–\$45,000	18.0%	10.6%	16.1%	20.6%	19.4%	11.6%	14.4%	19.1%	16.1%
\$45,001–\$60,000	16.5%	13.7%	15.4%	13.2%	18.1%	19.8%	18.8%	11.8%	15.5%
\$60,001–\$75,000	10.2%	11.7%	12.4%	17.7%	17.2%	11.1%	13.0%	17.7%	13.7%
Above \$75,000	5.2%	9.6%	9.7%	7.2%	10.5%	12.1%	10.7%	12.6%	9.2%
Data Missing	18.8%	8.2%	16.8%	15.8%	14.3%	.0%	18.2%	.0%	13.9%
Total	14.8%	12.5%	14.0%	14.0%	16.2%	14.6%	15.1%	16.5%	14.3%

Table 7.C.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	.0%	25.0%	50.0%	.0%	8.3%	.0%	20.7%
Asian	%	45.5%	16.7%	37.0%	4.2%	10.1%	30.0%	17.3%
Black	66.7%	29.1%	21.6%	18.4%	19.9%	18.2%	14.3%	20.1%
White	72.0%	22.7%	14.6%	13.7%	12.2%	7.5%	12.0%	12.7%
Not Available	50.0%	42.2%	20.8%	23.8%	19.4%	10.5%	20.0%	18.6%
Not Applicable	%	%	.0%	.0%	.0%	%	%	.0%
Average	70.6%	25.2%	16.1%	15.5%	13.7%	9.2%	13.9%	14.3%
Non-Hispanic	72.4%	23.4%	15.3%	14.6%	12.9%	9.0%	13.0%	13.6%
Hispanic	%	30.9%	21.1%	22.4%	16.2%	13.2%	5.3%	19.8%

Table 7.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Cabarrus County Non-Entitlement Area
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	9	29	115	23	0	177	5
Employment History	0	2	3	13	1	0	19	1
Credit History	2	4	57	205	42	0	310	10
Collateral	1	1	10	63	11	0	86	6
Insufficient Cash	0	2	6	18	2	0	28	2
Unverifiable Information	0	3	6	51	8	0	68	11
Credit Application Incomplete	1	2	10	44	11	0	68	4
Mortgage Insurance Denied	0	0	0	1	1	0	2	0
Other	0	2	33	116	24	0	175	10
Missing	1	7	56	188	34	0	286	20
Total	6	32	210	814	157	0	1,219	69
% Missing	16.7%	21.9%	26.7%	23.1%	21.7%	%	23.5%	29.0%

Table 7.C.13
Loan Applications by Income of Applicant: Originated and Denied
 Cabarrus County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	1	0	4	1	1	2	0	1	10
	Application Denied	6	2	5	2	5	0	3	1	24
	Denial Rate	85.7%	100.0%	55.6%	66.7%	83.3%	.0%	100.0%	50.0%	70.6%
\$15,001–\$30,000	Loan Originated	132	134	80	59	35	44	60	50	594
	Application Denied	49	42	26	19	14	14	16	20	200
	Denial Rate	27.1%	23.9%	24.5%	24.4%	28.6%	24.1%	21.1%	28.6%	25.2%
\$30,001–\$45,000	Loan Originated	228	296	271	227	125	122	119	93	1,481
	Application Denied	50	35	52	59	30	16	20	22	284
	Denial Rate	18.0%	10.6%	16.1%	20.6%	19.4%	11.6%	14.4%	19.1%	16.1%
\$45,001–\$60,000	Loan Originated	207	277	296	198	131	89	78	75	1,351
	Application Denied	41	44	54	30	29	22	18	10	248
	Denial Rate	16.5%	13.7%	15.4%	13.2%	18.1%	19.8%	18.8%	11.8%	15.5%
\$60,001–\$75,000	Loan Originated	159	203	205	172	96	64	60	65	1,024
	Application Denied	18	27	29	37	20	8	9	14	162
	Denial Rate	10.2%	11.7%	12.4%	17.7%	17.2%	11.1%	13.0%	17.7%	13.7%
Above \$75,000	Loan Originated	326	443	539	488	298	131	175	174	2,574
	Application Denied	18	47	58	38	35	18	21	25	260
	Denial Rate	5.2%	9.6%	9.7%	7.2%	10.5%	12.1%	10.7%	12.6%	9.2%
Data Missing	Loan Originated	26	67	94	32	12	6	9	9	255
	Application Denied	6	6	19	6	2	0	2	0	41
	Denial Rate	18.8%	8.2%	16.8%	15.8%	14.3%	.0%	18.2%	.0%	13.9%
Total	Loan Originated	1,079	1,420	1,489	1,177	698	458	501	467	7,289
	Application Denied	188	203	243	191	135	78	89	92	1,219
	Denial Rate	14.8%	12.5%	14.0%	14.0%	16.2%	14.6%	15.1%	16.5%	14.3%

Table 7.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Cabarrus County Non-Entitlement Area
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	2	6	1	2	11	1	23
	Application Denied	2	0	2	1	0	1	0	6
	Denial Rate	100.0%	.0%	25.0%	50.0%	.0%	8.3%	.0%	20.7%
Asian	Loan Originated	0	6	20	17	23	80	7	153
	Application Denied	0	5	4	10	1	9	3	32
	Denial Rate	%	45.5%	16.7%	37.0%	4.2%	10.1%	30.0%	17.3%
Black	Loan Originated	1	56	189	182	113	269	24	834
	Application Denied	2	23	52	41	28	60	4	210
	Denial Rate	66.7%	29.1%	21.6%	18.4%	19.9%	18.2%	14.3%	20.1%
White	Loan Originated	7	493	1,145	1,056	785	1,908	191	5,585
	Application Denied	18	145	195	167	109	154	26	814
	Denial Rate	72.0%	22.7%	14.6%	13.7%	12.2%	7.5%	12.0%	12.7%
Not Available	Loan Originated	2	37	118	93	100	306	32	688
	Application Denied	2	27	31	29	24	36	8	157
	Denial Rate	50.0%	42.2%	20.8%	23.8%	19.4%	10.5%	20.0%	18.6%
Not Applicable	Loan Originated	0	0	3	2	1	0	0	6
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	.0%	.0%	.0%	%	%	.0%
Total	Loan Originated	10	594	1,481	1,351	1,024	2,574	255	7,289
	Application Denied	24	200	284	248	162	260	41	1,219
	Denial Rate	70.6%	25.2%	16.1%	15.5%	13.7%	9.2%	13.9%	14.3%
Non-Hispanic	Loan Originated	8	502	1,260	1,178	874	2,184	214	6,220
	Application Denied	21	153	227	201	129	215	32	978
	Denial Rate	72.4%	23.4%	15.3%	14.6%	12.9%	9.0%	13.0%	13.6%
Hispanic	Loan Originated	0	38	75	52	31	66	18	280
	Application Denied	0	17	20	15	6	10	1	69
	Denial Rate	%	30.9%	21.1%	22.4%	16.2%	13.2%	5.3%	19.8%

PREDATORY LENDING

Table 7.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Cabarrus County Non-Entitlement Area

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	943	1,101	1,169	1,035	659	447	499	466	6,319
HAL	136	319	320	142	39	11	2	1	970
Total	1,079	1,420	1,489	1,177	698	458	501	467	7,289
Percent HAL	12.6%	22.5%	21.5%	12.1%	5.6%	2.4%	.4%	.2%	13.3%

Table 7.C.16

Loans by Loan Purpose by HAL Status

Cabarrus County Non-Entitlement Area

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	943	1,101	1,169	1,035	659	447	499	466	6,319
	HAL	136	319	320	142	39	11	2	1	970
	Percent HAL	12.6%	22.5%	21.5%	12.1%	5.6%	2.4%	.4%	.2%	13.3%
Home Improvement	Other	58	80	72	79	52	28	44	26	439
	HAL	24	35	45	22	15	4	4	0	149
	Percent HAL	29.3%	30.4%	38.5%	21.8%	22.4%	12.5%	8.3%	.0%	25.3%
Refinancing	Other	909	841	695	724	895	1,516	1,116	991	7,687
	HAL	203	248	266	207	101	35	4	0	1,064
	Percent HAL	18.3%	22.8%	27.7%	22.2%	10.1%	2.3%	.4%	.0%	12.2%
Total	Other	1,910	2,022	1,936	1,838	1,606	1,991	1,659	1,483	14,445
	HAL	363	602	631	371	39	11	2	1	2,183
	Percent HAL	16.0%	22.9%	24.6%	16.8%	8.8%	2.4%	.6%	.1%	13.1%

Table 7.C.17

HALs Originated by Race of Borrower

Cabarrus County Non-Entitlement Area

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	1	0	0	0	0	0	0	0	1
Asian	2	1	4	1	2	0	0	0	10
Black	16	69	74	35	2	1	0	0	197
White	101	203	200	86	27	10	2	1	630
Not Available	14	46	42	20	8	0	0	0	130
Not Applicable	2	0	0	0	0	0	0	0	2
Total	136	319	320	142	39	11	2	1	970
Hispanic (Ethnicity)	7	14	17	6	1	2	0	1	48

Table 7.C.18

Rate of HALs Originated by Race/Ethnicity of Borrower
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	20.0%	.0%	.0%	.0%	.0%	.0%	%	.0%	4.3%
Asian	11.1%	5.3%	11.4%	3.2%	25.0%	.0%	.0%	.0%	6.5%
Black	15.8%	36.7%	35.4%	26.1%	2.9%	2.5%	.0%	.0%	23.6%
White	12.0%	18.4%	17.9%	9.8%	5.1%	2.8%	.5%	.3%	11.3%
Not Available	13.0%	41.4%	35.0%	15.3%	8.9%	.0%	.0%	.0%	18.9%
Not Applicable	33.3%	%	%	%	%	%	%	%	33%
Average	12.6%	22.5%	21.5%	12.1%	5.6%	2.4%	0.4%	0.2%	13.3%
Non-Hispanic	12.1%	21.3%	20.5%	11.8%	5.5%	2.2%	.5%	.0%	12.8%
Hispanic	19.4%	29.8%	27.9%	11.3%	3.7%	10.0%	.0%	5.3%	17.1%

Table 7.C.19

Loans by HAL Status by Race/Ethnicity of Borrower
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	4	1	9	2	2	1	0	3	22
	HAL	1	0	0	0	0	0	0	0	1
	Percent HAL	20.0%	.0%	.0%	.0%	.0%	.0%	%	.0%	4.3%
Asian	Other	16	18	31	30	6	10	16	16	143
	HAL	2	1	4	1	2	0	0	0	10
	Percent HAL	11.1%	5.3%	11.4%	3.2%	25.0%	.0%	.0%	.0%	6.5%
Black	Other	85	119	135	99	68	39	48	44	637
	HAL	16	69	74	35	2	1	0	0	197
	Percent HAL	15.8%	36.7%	35.4%	26.1%	2.9%	2.5%	.0%	.0%	23.6%
White	Other	740	898	916	793	501	351	389	367	4,955
	HAL	101	203	200	86	27	10	2	1	630
	Percent HAL	12.0%	18.4%	17.9%	9.8%	5.1%	2.8%	0.5%	0.3%	11.3%
Not Available	Other	94	65	78	111	82	46	46	36	558
	HAL	14	46	42	20	8	0	0	0	130
	Percent HAL	13.0%	41.4%	35.0%	15.3%	8.9%	.0%	.0%	.0%	18.9%
Not Applicable	Other	4	0	0	0	0	0	0	0	4
	HAL	2	0	0	0	0	0	0	0	2
	Percent HAL	33.3%	%	%	%	%	%	%	%	33.0%
Total	Other	943	1,101	1,169	1,035	659	447	499	466	6,319
	HAL	136	319	320	142	39	11	2	1	970
	Percent HAL	12.6%	22.5%	21.5%	12.1%	5.6%	2.4%	.4%	.2%	13.3%
Non-Hispanic	Other	712	999	1,038	878	551	392	438	416	5,424
	HAL	98	270	268	117	32	9	2	0	796
	Percent HAL	12.1%	21.3%	20.5%	11.8%	5.5%	2.2%	.5%	.0%	12.8%
Hispanic	Other	29	33	44	47	26	18	17	18	232
	HAL	7	14	17	6	1	2	0	1	48
	Percent HAL	19.4%	29.8%	27.9%	11.3%	3.7%	10.0%	.0%	5.3%	17.1%

Table 7.C.20

Rates of HALs by Income of Borrower
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	%	.0%	.0%	.0%	.0%	%	.0%	.0%
\$15,001–\$30,000	12.1%	20.9%	13.8%	16.9%	17.1%	2.3%	.0%	.0%	12.1%
\$30,001–\$45,000	19.3%	25.7%	28.0%	9.3%	5.6%	4.9%	.8%	1.1%	15.7%
\$45,001–\$60,000	18.4%	32.1%	23.3%	15.2%	5.3%	1.1%	1.3%	.0%	17.4%
\$60,001–\$75,000	13.8%	19.7%	26.8%	11.6%	5.2%	1.6%	.0%	.0%	14.0%
Above \$75,000	4.0%	14.9%	13.2%	9.2%	4.7%	1.5%	0.0%	.0%	8.2%
Data Missing	11.5%	29.9%	40.4%	50.0%	.0%	.0%	.0%	.0%	30.2%
Average	12.6%	22.5%	21.5%	12.1%	5.6%	2.4%	.4%	.2%	13.3%

Table 7.C.21

Loans by HAL Status by Income of Borrower
Cabarrus County Non-Entitlement Area
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	1	0	4	1	1	2	0	1	10
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	%	.0%	.0%	.0%	.0%	%	.0%	.0%
\$15,001–\$30,000	Other	116	106	69	49	29	43	60	50	522
	HAL	16	28	11	10	6	1	0	0	72
	Percent HAL	12.1%	20.9%	13.8%	16.9%	17.1%	2.3%	.0%	.0%	12.1%
\$30,001–\$45,000	Other	184	220	195	206	118	116	118	92	1,249
	HAL	44	76	76	21	7	6	1	1	232
	Percent HAL	19.3%	25.7%	28.0%	9.3%	5.6%	4.9%	.8%	1.1%	15.7%
\$45,001 – \$60,000	Other	169	188	227	168	124	88	77	75	1,116
	HAL	38	89	69	30	7	1	1	0	235
	Percent HAL	18.4%	32.1%	23.3%	15.2%	5.3%	1.1%	1.3%	.0%	17.4%
\$60,001–\$75,000	Other	137	163	150	152	91	63	60	65	881
	HAL	22	40	55	20	5	1	0	0	143
	Percent HAL	13.8%	19.7%	26.8%	11.6%	5.2%	1.6%	.0%	.0%	14.0%
Above \$75,000	Other	313	377	468	443	284	129	175	174	2,363
	HAL	13	66	71	45	14	2	0	0	211
	Percent HAL	4.0%	14.9%	13.2%	9.2%	4.7%	1.5%	.0%	.0%	8.2%
Data Missing	Other	23	47	56	16	12	6	9	9	178
	HAL	3	20	38	16	0	0	0	0	77
	Percent HAL	11.5%	29.9%	40.4%	50.0%	.0%	.0%	.0%	.0%	30.2%
Total	Other	943	1,101	1,169	1,035	659	447	499	466	6,319
	HAL	136	319	320	142	39	11	2	1	970
	Percent HAL	12.6%	22.5%	21.5%	12.1%	5.6%	2.4%	.4%	.2%	13.3%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 7.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Cabarrus County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	579	163	0	742
2001	0	0	470	234	0	704
2002	0	0	567	267	0	834
2003	0	0	597	276	0	873
2004	0	0	636	283	0	919
2005	0	0	827	298	0	1,125
2006	0	0	981	555	0	1,536
2007	0	0	1,162	639	0	1,801
2008	0	0	922	518	0	1,440
2009	0	0	356	188	0	544
2010	0	0	332	187	0	519
2011	0	0	347	220	0	567
Total	0	0	7,776	3,828	0	11,604
Loan Amount (\$1,000s)						
2000	0	0	5,977	2,295	0	8,272
2001	0	0	5,868	3,043	0	8,911
2002	0	0	6,566	3,212	0	9,778
2003	0	0	6,379	2,810	0	9,189
2004	0	0	7,434	2,758	0	10,192
2005	0	0	9,751	2,968	0	12,719
2006	0	0	10,772	4,471	0	15,243
2007	0	0	11,030	5,901	0	16,931
2008	0	0	8,526	5,208	0	13,734
2009	0	0	5,312	2,899	0	8,211
2010	0	0	4,333	2,171	0	6,504
2011	0	0	3,848	2,630	0	6,478
Total	0	0	85,796	40,366	0	126,162

Table 7.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Cabarrus County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	12	2	0	14
2001	0	0	17	3	0	20
2002	0	0	18	9	0	27
2003	0	0	18	3	0	21
2004	0	0	19	5	0	24
2005	0	0	32	7	0	39
2006	0	0	32	6	0	38
2007	0	0	37	6	0	43
2008	0	0	18	8	0	26
2009	0	0	19	5	0	24
2010	0	0	13	4	0	17
2011	0	0	7	5	0	12
Total	0	0	242	63	0	305
Loan Amount (\$1,000s)						
2000	0	0	2,189	375	0	2,564
2001	0	0	2,986	519	0	3,505
2002	0	0	3,093	1,485	0	4,578
2003	0	0	3,049	458	0	3,507
2004	0	0	3,027	997	0	4,024
2005	0	0	5,420	1,243	0	6,663
2006	0	0	5,627	1,248	0	6,875
2007	0	0	6,438	1,079	0	7,517
2008	0	0	3,053	1,165	0	4,218
2009	0	0	3,308	884	0	4,192
2010	0	0	2,001	732	0	2,733
2011	0	0	1,228	809	0	2,037
Total	0	0	41,419	10,994	0	52,413

Table 7.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Cabarrus County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	6	3	0	9
2001	0	0	24	7	0	31
2002	0	0	25	6	0	31
2003	0	0	21	4	0	25
2004	0	0	17	5	0	22
2005	0	0	16	11	0	27
2006	0	0	21	16	0	37
2007	0	0	30	14	0	44
2008	0	0	22	14	0	36
2009	0	0	15	10	0	25
2010	0	0	9	1	0	10
2011	0	0	8	6	0	14
Total	0	0	214	97	0	311
Loan Amount (\$1,000s)						
2000	0	0	3,055	1,163	0	4,218
2001	0	0	14,150	3,582	0	17,732
2002	0	0	14,729	2,502	0	17,231
2003	0	0	11,301	2,666	0	13,967
2004	0	0	9,168	3,461	0	12,629
2005	0	0	8,222	6,232	0	14,454
2006	0	0	11,155	9,380	0	20,535
2007	0	0	16,514	6,582	0	23,096
2008	0	0	12,003	8,939	0	20,942
2009	0	0	8,630	5,047	0	13,677
2010	0	0	4,376	510	0	4,886
2011	0	0	4,980	3,721	0	8,701
Total	0	0	118,283	53,785	0	172,068

Table 7.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less
Than \$1 Million by Tract MFI
 Cabarrus County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	134	39	0	173
2001	0	0	179	88	0	267
2002	0	0	151	51	0	202
2003	0	0	192	92	0	284
2004	0	0	230	94	0	324
2005	0	0	352	143	0	495
2006	0	0	417	225	0	642
2007	0	0	497	245	0	742
2008	0	0	278	170	0	448
2009	0	0	151	76	0	227
2010	0	0	117	79	0	196
2011	0	0	148	116	0	264
Total	0	0	2,846	1,418	0	4,264
Loan Amount (\$1,000s)						
2000	0	0	5,116	975	0	6,091
2001	0	0	9,193	2,657	0	11,850
2002	0	0	11,614	3,070	0	14,684
2003	0	0	11,308	3,113	0	14,421
2004	0	0	9,454	3,695	0	13,149
2005	0	0	11,439	2,917	0	14,356
2006	0	0	11,207	7,553	0	18,760
2007	0	0	16,684	7,033	0	23,717
2008	0	0	12,151	7,031	0	19,182
2009	0	0	9,331	3,276	0	12,607
2010	0	0	5,091	1,848	0	6,939
2011	0	0	3,816	4,456	0	8,272
Total	0	0	116,404	47,624	0	164,028

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 7.E.1
Fair Housing Complaints by Basis
Cabarrus County Non-Entitlement Area
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			0	0	1	0	0	0	0		1
Total Bases	0		0	0	1	0	0	0	0		1
Total Complaints	0		0	0	1	0	0	0	0		1

Table 7.E.2
Fair Housing Complaints by Issue
Cabarrus County Non-Entitlement Area
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory refusal to sell and negotiate for sale					1						1
Total Issues	0	0	0	0	1	0	0	0	0	0	1
Total Complaints	0		0	0	1	0	0	0	0	0	1

Table 7.E.3
Fair Housing Complaints by Closure Status
Cabarrus County Non-Entitlement Area
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Complainant Failed to Cooperate					1		0		0		1
Total Complaints	0		0	0	1	0	0	0	0		1

HUD Complaints Found With Cause

There were no complaints found with cause in Cabarrus County Nonentitlement Area.

F. 2013 FAIR HOUSING SURVEY

There were no respondents to the 2012 Fair Housing Survey for the Cabarrus County Nonentitlement Area.

G. 2013 HOUSING NEEDS SURVEY

Table 7.G.1

Role of Respondent

Cabarrus County Non-Entitlement Area
2013 Housing Needs Survey

Primary Role	Total
Local Government	1
Other Role	1
Total	2

Table 7.G.2

Please rate the need for the following Housing activities

Cabarrus County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		0	2	0	0	2
Construction of new rental housing		0	2	0	0	2
Homeowner housing rehabilitation			1	1	0	2
Rental housing rehabilitation		0	1	1	0	2
Housing demolition		1	1	0	0	2
Housing redevelopment		1	1	0	0	2
Downtown housing		1		1	0	2
First-time home-buyer assistance		1	1	0	0	2
Mixed use housing	0	1	1	0	0	2
Mixed income housing	0	2	0	0	0	2

Table 7.G.3
Please rate the need for the following Housing activities (cont.)

Cabarrus County Non-Entitlement Area
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		1	0	1	0	2
Retrofitting existing housing to meet seniors' needs		1	0	1	0	2
Preservation of federal subsidized housing	0	1	1	0	0	2
Rental Assistance	0	2	0	0	0	2
Energy efficient retrofits		1	0	1	0	2
Supportive housing	0	1	1		0	2
Transitional housing		2	0		0	2
Emergency housing		2	0		0	2
Homeless shelters	0	2	0	0	0	2
Other					2	2

Table 7.G.4
Do any of the following acts as barriers to the development or preservation of housing

Cabarrus County Non-Entitlement Area
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	1
Lack of available land	1
Density or other zoning requirements	1
Current state of the housing market	1
Lack of quality public schools	1

Table 7.G.5
Please rate how the following infrastructure components affect housing production

Cabarrus County Non-Entitlement Area
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality		1	1	0		0	2
Public transportation capacity	0	1	1	0		0	2
Water system quality		0	0	2	0	0	2
Water system capacity		0	0	2	0	0	2
Sewer system quality		0	0	2	0	0	2
Sewer system capacity		0	0	2	0	0	2
Storm water run-off capacity		0	0	2	0	0	2
City and county road conditions			0	2	0	0	2
Sidewalk conditions		0	0	2	0	0	2
Pedestrian-friendly places/walkability		1	0	1	0	0	2
Bridge conditions		0	2	0	0	0	2
Bridge capacity		0	2	0	0	0	2
Other	0					2	2

Table 7.G.6**Please rate the importance of being close proximity to the following amenities**Cabarrus County Non-Entitlement Area
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		0	0	2	0	0	2
Restaurants			2	0	0	0	2
Public transportation		1	1	0	0	0	2
Quality K-12 public schools			0	1	1	0	2
Day care			0	2	0	0	2
Retail shopping			1	1	0	0	2
Grocery stores			0	2	0	0	2
Park and recreational facilities			0	2	0	0	2
Highway access			0	2	0	0	2
Pharmacies			0	2	0	0	2
Other						2	2

Table 7.G.7**Please rate the need for the following housing types for special needs population**Cabarrus County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		1	1		0	2
Transitional housing		1	1		0	2
Shelters for youth		1	1		0	2
Senior housing			2		0	2
Nursing homes or assisted living facilities			2		0	2
Housing designed for persons with disabilities		0	2		0	2
Supportive housing		0	2		0	2
Other				2	28	30

Table 7.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**Cabarrus County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			2		0	2
The frail elderly (age 85+)			2		0	2
Persons with severe mental illness		0	1	1	0	2
Persons with physical disabilities		0	2	0	0	2
Persons with developmental disabilities		0	2	0	0	2
Persons with substance abuse addictions		1	1	0	0	2
Persons with HIV/AIDS		2	0		0	2
Victims of domestic violence		0	2	0	0	2
Veterans			2		0	2
Homeless persons		1	1	0	0	2
Persons recently released from prison		2	0	0	0	2
Other					2	2

H. LAND USE PLANNING

Table 4.H.1
Housing Development
 Cabarrus County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	3				3
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?		3			3
Guidelines that encourage development affordable housing units?		2		1	3
Any potential barriers to the development of low- to moderate- income housing?		2		1	3
Guidelines that allow the development of mixed use housing?	3				3
Occupancy Standards					
A definition for the term "family"?	3				3
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	2	1			3
Does the definition of "family" include a specific limit on the number of persons?	2	1			3
Residential occupancy standards or limits?		2		1	3
Special Needs Housing					
A definition for the term "disability"?		3			3
Development standards for making housing accessible to persons with disabilities?		2		1	3
A process by which persons with disabilities can request modification to the jurisdiction's policies?		2		1	3
Standards for the development of senior housing?	1	1		1	3
Policies that distinguish senior citizen housing from other residential uses?	1	1		1	3
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	2			1	3
Are group homes permitted by right in single-family residential areas?	3				3
Is there a group home density requirement, such as a distance required for other group homes?	2			1	3
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?		1	1	1	3
Policies or practices for "affirmatively furthering fair housing"?	1	1		1	3

I. RENTAL VACANCY SURVEY

Table 7.I.1
Rental Vacancy Survey by Type
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	100	14	14.0%
Apartments	223	18	8.1%
Mobile Homes	61	3	4.9%
"Other" Units	5	1	20.0%
Don't know	138	2	1.4%
Total	527	38	7.2%

Table 7.I.2
Rental Units by Bedroom Size
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	3	0	0	.	3
Two	2	120	0	0	.	122
Three	4	12	0	5	.	21
Four	1	0	0	0	.	1
Don't Know	93	88	61	0	138	380
Total	100	223	61	5	138	527

Table 7.I.3
Do any of your rental units receive rental subsidy or assistance?
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	10
No	2
Don't Know	2
% Offering Assistance	16.7%

Table 7.I.4
**How many of your units have some sort of rental
subsidy or assistance?**

Cabarrus County Non-Entitlement Area
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	10	10.0%
Apartments	10	4.5%
Mobile Homes		%
"Other" Units		%
Don't know		
Total	20	3.8%

Table 7.I.5
**How long will it be before your vacant units
become filled?**

Cabarrus County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	
1 to 2 month	2	
2 to 3 months	1	
More than 3 months	4	

Table 7.I.6
**How long will it be before your filled units
become vacant?**

Cabarrus County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month		
2 to 3 months	1	
More than 3 months	1	

Table 7.I.7
Average Market Rate Rents by Bedroom Size

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$625			\$625
Two	\$620	\$559	\$475		\$576
Three	\$1,075	\$757	\$595	\$1,200	\$965
Four	\$1,333				\$1,333
Total	\$1,103	\$614	\$535	\$1,200	\$961

Table 7.I.8
Average Assistant Rate Rents by Bedroom Size

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One					
Two					
Three	\$750				\$750
Four					
Total	\$750				\$750

Table 7.I.9
Single Family Market Rate Rents by Vacancy Status

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	2	2	100.0%
\$750 to \$1,000	25	1	4.0%
\$1,000 to \$1,250	62	11	17.7%
\$1,250 to \$1,500			%
Above \$1,500	10		%
Missing	1	0	.0%
Total	100	14	14.0%

Table 7.I.10
Apartment Market Rate Rents by Vacancy Status

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	223	18	8.1%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	223	18	8.1%

Table 7.I.11
Available Apartment Units by Bedroom Size

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750		0	12	1		4	18
\$750 to \$1,000							
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	0		0	0
Total	0	0	12	1	0	4	18

Table 7.I.12
Mobile Home Market Rate Rents by Vacancy Status

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	61	3	4.9%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	61	3	4.9%

Table 7.I.13
Condition by Unit Type

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair	2				.	2
Average	25	88			.	113
Good	70		61	5	.	136
Excellent	2	135			.	137
Don't Know	1	0	0	0	138	139
Total	100	223	61	5	138	527

Table 7.I.14
Condition of Single Family Units by Vacancy Status
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	2	2	100.0%
Average	25	1	4.0%
Good	70	8	11.4%
Excellent	2	3	150.0%
Don't Know	1	0	.0%
Total	100	14	14.0%

Table 7.I.15
Condition of Apartment Units by Vacancy Status
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	88	2	2.3%
Good			%
Excellent	135	16	11.9%
Don't Know	0	0	%
Total	223	18	8.1%

Table 7.I.16
Condition of Mobile Home Units by Vacancy Status
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	61	3	4.9%
Excellent			%
Don't Know	0	0	%
Total	61	3	4.9%

Table 7.I.17
Are there any utilities included with the rent?

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	4
No	8
% Offering Assistance	33.3%

Table 7.I.18
Which utilities are included with the rent?

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	
Water/Sewer	3
Trash Collection	2

Table 7.I.19
Do you keep a waiting list?
 Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	4
No	8
Don't know	
Waitlist Size	7

Table 7.I.20
How would you rate the need for renovation of existing units in the city?

Cabarrus County Non-Entitlement Area
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1			
Low Need	1	1		
Moderate Need	3	1		1
High Need	1			
Extreme Need	1	1		

Table 7.I.21**How would you rate the need for construction of new units in the city?**

Cabarrus County Non-Entitlement Area
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	1		
Low Need	1			1
Moderate Need	1	2		
High Need				
Extreme Need				

Table 7.I.22**If new units were to be constructed, what percentage should offer rental assistance?**

Cabarrus County Non-Entitlement Area
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	16.7%

J. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 7.J.1
Era of Construction

Cabarrus County Non-Entitlement Area
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	1,799		0	65	0	1,864
1940 - 1959	2,076		0	120	6	2,202
1960 - 1979	4,253		0	113	210	4,576
1980 - 1999	6,356		0	412	1,669	8,437
> 2000	6,932		663	174	365	8,134
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.2
Quality of Materials and Workmanship Used In Construction

Cabarrus County Non-Entitlement Area
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	123			1	49	173
Fair	980		0	78	615	1,673
Average	13,728		610	669	1,566	16,573
Good	6,519		53	96	20	6,688
Excellent	66		0	40		106
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Cabarrus County Non-Entitlement Area
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	75	338	1,288	96	2	0	1,799
1940 - 1959	18	267	1,755	36	0	0	2,076
1960 - 1979	15	110	3,738	388	2	0	4,253
1980 - 1999	11	105	3,291	2,928	21	0	6,356
>=2000	4	160	3,656	3,071	41	0	6,932
Missing	0	0	0	0	0	0	0
Total	123	980	13,728	6,519	66	0	21,416

Table 7.J.4
Average Floor Area by Dwelling Type

Cabarrus County Non-Entitlement Area
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	105		0		5	110
500 – 999	1,443		106	7	249	1,805
1000 – 1,499	5,260		172	90	937	6,459
1,500 – 1,999	5,555		290	139	856	6,840
2,000 – 2,499	3,963		95	69	192	4,319
2,500 – 3,000	2,382		0	13	8	2,403
Above 3,000	2,708		0	566	3	3,277
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.5
Type of Roof in Dwelling Units

Cabarrus County Non-Entitlement Area
 Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	20,858		663	842	1,991	24,354
Sheet Metal/Metal	513		0	12	258	783
Other Roofing Materials	45		0	30	1	76
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.6
Number of Bathrooms per Dwelling Unit

Cabarrus County Non-Entitlement Area
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	2,805		271	883	5	3,964
1 – 1.9	8,046		214		231	8,491
2 – 2.9	9,669		178	1	1,978	11,826
3 -3.9	821		0		35	856
4 -4.9	64				1	65
5 – 5.9	8					8
6 and Above	3					3
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.7
Number of Bedroom per Dwelling Unit

Cabarrus County Non-Entitlement Area
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	2,850		275	883	9	4,017
1 – 1.9	2,753		184		10	2,947
2 – 2.9	3,412		142	1	304	3,859
3 -3.9	10,653		62	0	1,796	12,511
4 -4.9	1,611				122	1,733
5 – 5.9	137				9	146
6 and Above						0
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.8
Exterior Wall of Dwelling Units

Cabarrus County Non-Entitlement Area
 Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	8,790		616	332	1,797	11,535
Asbestos	471			9		480
Block	69			6	1	76
Brick or Stone	8,634		47	303	14	8,998
Masonry Frame / Stucco	732		0	26	160	918
Wood / Wood Frame	1,929		0	87	83	2,099
Composition / Other	791		0	121	195	1,107
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

Table 7.J.9
Fuel Type of Dwelling Unit
 Cabarrus County Non-Entitlement Area
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	9,090		144	629	2,033	11,896
Natural Gas	9,399		519	221	117	10,256
Oil/Wood/Coal	2,669			21	92	2,782
None	254			13	8	275
Other	4					4
Missing	0		0	0	0	0
Total	21,416		663	884	2,250	25,213

K. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 7.K.1
Household Forecasts by Tenure

Cabarrus County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	20,432	3,332	23,764
2020	24,809	3,388	28,197
2030	28,850	3,753	32,602
2040	33,094	4,113	37,208
2050	37,531	4,470	42,001

Table 7.K.2
Household Forecasts by Income

Cabarrus County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	2,162	2,041	2,918	1,714	11,597	20,432
2020	2,617	2,475	3,543	2,079	14,094	24,809
2030	3,042	2,877	4,121	2,417	16,393	28,850
2040	3,487	3,300	4,727	2,772	18,808	33,094
2050	3,952	3,741	5,360	3,143	21,333	37,531
Renter-Occupied						
2010	1,066	716	676	373	501	3,332
2020	1,108	749	685	390	456	3,388
2030	1,235	837	758	436	488	3,753
2040	1,362	925	830	481	515	4,113
2050	1,489	1,013	901	527	539	4,470
Total						
2010	3,228	2,756	3,594	2,088	12,098	23,764
2020	3,725	3,224	4,228	2,469	14,550	28,197
2030	4,276	3,714	4,879	2,853	16,881	32,602
2040	4,849	4,225	5,557	3,253	19,324	37,208
2050	5,442	4,755	6,262	3,670	21,873	42,001

L. CHAS HOUSING PROBLEM TABLES

Table 7.L.1
Households with Housing Problems by Income and Family Status

Cabarrus County Non-Entitlement Area
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	133	282	95	265	99	874
30.1-50% HAMFI	74	289	95	170	138	766
50.1-80% HAMFI	195	478	134	90	199	1,096
80.1 % HAMFI and above	139	1,085	208	50	534	2,016
Total	541	2,134	532	575	970	4,752
Renters						
30 % HAMFI	24	188	53	59	160	484
30.1-50% HAMFI	0	118	63	10	84	275
50.1-80% HAMFI	15	195	135	0	155	500
80.1 % HAMFI and above	0	12	40	0	0	52
Total	39	513	291	69	399	1,311
Total						
30 % HAMFI	157	470	148	324	259	1,358
30.1-50% HAMFI	74	407	158	180	222	1,041
50.1-80% HAMFI	210	673	269	90	354	1,596
80.1 % HAMFI and above	139	1,097	248	50	534	2,068
Total	580	2,647	823	644	1,369	6,063

Table 7.L.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Cabarrus County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	133	282	95	265	99	874
30.1-50% HAMFI	74	289	95	170	138	766
50.1-80% HAMFI	195	478	134	90	199	1,096
80.1% HAMFI and above	139	1,085	208	50	534	2,016
Total	541	2,134	532	575	970	4,752
No Housing Problem						
30% HAMFI or less	10	20	0	222	69	321
30.1-50% HAMFI	189	104	0	264	35	592
50.1-80% HAMFI	404	337	125	273	249	1,388
80.1% HAMFI and above	1,469	8,878	1,189	230	1,339	13,105
Total	2,072	9,339	1,314	989	1,692	15,406
Not Computed						
30% HAMFI or less	30	30	0	45	15	120
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	30	30	0	45	15	120
Total						
30% HAMFI or less	173	332	95	532	183	1,315
30.1-50% HAMFI	263	393	95	434	173	1,358
50.1-80% HAMFI	599	815	259	363	448	2,484
80.1% HAMFI and above	1,608	9,963	1,397	280	1,873	15,121
Total	2,643	11,503	1,846	1,609	2,677	20,278

Table 7.L.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Cabarrus County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	24	188	53	59	160	484
30.1-50% HAMFI	0	118	63	10	84	275
50.1-80% HAMFI	15	195	135	0	155	500
80.1% HAMFI and above	0	12	40	0	0	52
Total	39	513	291	69	399	1,311
No Housing Problem						
30% HAMFI or less	10	19	0	20	10	59
30.1-50% HAMFI	0	35	0	25	0	60
50.1-80% HAMFI	0	152	45	10	145	352
80.1% HAMFI and above	30	999	104	15	345	1,493
Total	40	1,205	149	70	500	1,964
Not Computed						
30% HAMFI or less	0	15	0	0	15	30
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	15	0	0	15	30
Total						
30% HAMFI or less	34	222	53	79	185	573
30.1-50% HAMFI	0	153	63	35	84	335
50.1-80% HAMFI	15	347	180	10	300	852
80.1% HAMFI and above	30	1,011	144	15	345	1,545
Total	79	1,733	440	139	914	3,305

Table 7.L.4
Households by Housing Problems by Income and Family Status

Cabarrus County Non-Entitlement Area
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	157	470	148	324	259	1,358
30.1-50% HAMFI	74	407	158	180	222	1,041
50.1-80% HAMFI	210	673	269	90	354	1,596
80.1% HAMFI and above	139	1,097	248	50	534	2,068
Total	580	2,647	823	644	1,369	6,063
No Housing Problem						
30% HAMFI or less	20	39	0	242	79	380
30.1-50% HAMFI	189	139	0	289	35	652
50.1-80% HAMFI	404	489	170	283	394	1,740
80.1% HAMFI and above	1,499	9,877	1,293	245	1,684	14,598
Total	2,112	10,544	1,463	1,059	2,192	17,370
Not Computed						
30% HAMFI or less	30	45	0	45	30	150
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	30	45	0	45	30	150
Total						
30% HAMFI or less	207	554	148	611	368	1,888
30.1-50% HAMFI	263	546	158	469	257	1,693
50.1-80% HAMFI	614	1,162	439	373	748	3,336
80.1% HAMFI and above	1,638	10,974	1,541	295	2,218	16,666
Total	2,722	13,236	2,286	1,748	3,591	23,583

8. CLEVELAND COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 8.A.1

Population by Age

Cleveland County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	6,420	6.7%	5,819	5.9%	-9.4%
5 to 19	20,403	21.2%	20,178	20.6%	-1.1%
20 to 24	5,915	6.1%	5,940	6.1%	.4%
25 to 34	13,110	13.6%	10,417	10.6%	-20.5%
35 to 54	27,929	29.0%	27,890	28.4%	-.1%
55 to 64	9,545	9.9%	13,157	13.4%	37.8%
65 or Older	12,965	13.5%	14,677	15.0%	13.2%
Total	96,287	100.0%	98,078	100.0%	1.9%

Table 8.A.2

Elderly Population by Age

Cleveland County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,561	12.0%	2,045	13.9%	31.0%
67 to 69	2,137	16.5%	2,768	18.9%	29.5%
70 to 74	3,315	25.6%	3,543	24.1%	6.9%
75 to 79	2,633	20.3%	2,761	18.8%	4.9%
80 to 84	1,844	14.2%	1,958	13.3%	6.2%
85 or Older	1,475	11.4%	1,602	10.9%	8.6%
Total	12,965	100.0%	14,677	100.0%	13.2%

Table 8.A.3

Population by Race and Ethnicity

Cleveland County

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	73,955	76.8%	74,123	75.6%	.2%
Black	20,155	20.9%	20,332	20.7%	.9%
American Indian	145	.2%	232	.2%	60.0%
Asian	669	.7%	756	.8%	13.0%
Native Hawaiian/ Pacific Islander	10	.0%	24	.0%	140.0%
Other	657	.7%	1,131	1.2%	72.1%
Two or More Races	696	.7%	1,480	1.5%	112.6%
Total	96,287	100.0%	98,078	100.0%	1.9%
Non-Hispanic	94,854	98.5	95,322	97.2%	.5%
Hispanic	1,433	1.5%	2,756	2.8%	92.3%

Table 8.A.4**Disability by Age**

Cleveland County

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	28	1.0%	0	.0%	28	.5%
5 to 17	538	6.2%	335	4.1%	873	5.2%
18 to 34	800	8.5%	393	4.0%	1,193	6.2%
35 to 64	3,626	18.6%	3,678	17.5%	7,304	18.0%
65 to 74	1,200	31.1%	1,494	32.4%	2,694	31.8%
75 or Older	1,224	56.0%	2,035	54.9%	3,259	55.3%
Total	7,416	15.9%	7,935	15.7%	15,351	15.8%

Table 8.A.5**Employment Status by Disability and Type: Age 18 to 64**

Cleveland County

2011 Three-Year ACS Data

Disability Status	Population
Employed:	37,929
With a disability:	2,660
With a hearing difficulty	915
With a vision difficulty	462
With a cognitive difficulty	746
With an ambulatory difficulty	861
With a self-care difficulty	225
With an independent living difficulty	484
No disability	35,269
Unemployed:	5,777
With a disability:	694
With a hearing difficulty	199
With a vision difficulty	204
With a cognitive difficulty	239
With an ambulatory difficulty	289
With a self-care difficulty	2
With an independent living difficulty	60
No disability	5,083
Not in labor force:	16,162
With a disability:	5,143
With a hearing difficulty	819
With a vision difficulty	1,241
With a cognitive difficulty	2,212
With an ambulatory difficulty	3,585
With a self-care difficulty	1,290
With an independent living difficulty	2,351
No disability	11,019
Total	59,868

Table 8.A.6**Households by Income**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	7,098	19.2%	7,152	19.0%
\$15,000 to \$19,999	3,031	8.2%	3,119	8.3%
\$20,000 to \$24,999	2,779	7.5%	2,151	5.7%
\$25,000 to \$34,999	5,457	14.7%	5,060	13.4%
\$35,000 to \$49,999	6,841	18.5%	5,619	14.9%
\$50,000 to \$74,999	7,017	18.9%	7,079	18.8%
\$75,000 to \$99,999	2,626	7.1%	3,839	10.2%
\$100,000 or More	2,198	5.9%	3,671	9.7%
Total	37,047	100.0%	37,690	100.0%

Table 8.A.7**Poverty by Age**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,725	13.9%	2,657	14.4%
6 to 17	2,639	21.2%	4,290	23.2%
18 to 64	6,348	51.0%	9,883	53.5%
65 or Older	1,734	13.9%	1,627	8.8%
Total	12,446	100.0%	18,457	100.0%
Poverty Rate	13.3%	.	19.4%	.

Table 8.A.8**Households by Year Home Built**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,920	7.9%	2,652	7.0%
1940 to 1949	2,390	6.5%	1,718	4.6%
1950 to 1959	4,212	11.4%	3,582	9.5%
1960 to 1969	5,491	14.8%	5,218	13.8%
1970 to 1979	8,235	22.2%	7,448	19.8%
1980 to 1989	5,993	16.2%	6,542	17.4%
1990 to 1999	7,805	21.1%	6,441	17.1%
2000 to 2004	.	.	2,537	6.7%
2005 or Later	.	.	1,552	4.1%
Total	37,046	100.0%	37,690	100.0%

Table 8.A.9**Housing Units by Type**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	27,949	69.3%	29,725	68.6%
Duplex	1,199	3.0%	1,206	2.8%
Tri- or Four-Plex	890	2.2%	955	2.2%
Apartment	1,491	3.7%	2,506	5.8%
Mobile Home	8,764	21.7%	8,929	20.6%
Boat, RV, Van, Etc.	24	.1%	0	.0%
Total	40,317	100.0%	43,321	100.0%

Table 8.A.10**Housing Units by Tenure**

Cleveland County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	37,046	91.9%	38,555	88.9%	4.1%
Owner-Occupied	26,984	72.8%	26,500	68.7%	-1.8%
Renter-Occupied	10,062	27.2%	12,055	31.3%	19.8%
Vacant Housing Units	3,271	8.1%	4,818	11.1%	47.3%
Total Housing Units	40,317	100.0%	43,373	100.0%	7.6%

Table 8.A.11**Disposition of Vacant Housing Units**

Cleveland County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	1,226	37.5%	1,861	38.6%	51.8%
For Sale	531	16.2%	642	13.3%	20.9%
Rented or Sold, Not Occupied	378	11.6%	241	5.0%	-36.2%
For Seasonal, Recreational, or Occasional Use	189	5.8%	300	6.2%	58.7%
For Migrant Workers	14	0.4%	28	.6%	100.0%
Other Vacant	933	28.5%	1,746	36.2%	87.1%
Total	3,271	100.0%	4,818	100.0%	47.3%

Table 8.A.12**Households by Household Size**

Cleveland County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	8,746	23.6%	9,962	25.8%	13.9%
Two Persons	12,884	34.8%	13,427	34.8%	4.2%
Three Persons	7,054	19.0%	6,855	17.8%	-2.8%
Four Persons	5,291	14.3%	4,978	12.9%	-5.9%
Five Persons	2,077	5.6%	2,069	5.4%	-.4%
Six Persons	643	1.7%	794	2.1%	23.5%
Seven Persons or More	351	.9%	470	1.2%	33.9%
Total	37,046	100.0%	38,555	100.0%	4.1%

Table 8.A.13
Household Type by Tenure
 Cleveland County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	27,001	72.9%	26,979	70.0%	-.1%
Married-Couple Family	20,359	75.4%	19,158	71.0%	-5.9%
Owner-Occupied	17,350	85.2%	16,043	83.7%	-7.5%
Renter-Occupied	3,009	14.8%	3,115	16.3%	3.5%
Other Family	6,642	24.6%	7,821	29.0%	17.8%
Male Householder, No Spouse	1,557	23.4%	2,052	26.2%	31.8%
Owner-Occupied	954	61.3%	1,156	56.3%	21.2%
Renter-Occupied	603	38.7%	896	43.7%	48.6%
Female Householder, No Spouse	5,085	76.6%	5,769	73.8%	13.5%
Owner-Occupied	2,604	51.2%	2,646	45.9%	1.6%
Renter-Occupied	2,481	48.8%	3,123	54.1%	25.9%
Non-Family Households	10,045	27.1%	11,576	30.0%	15.2%
Owner-Occupied	6,076	60.5%	6,655	57.5%	9.5%
Renter-Occupied	3,969	39.5%	4,921	42.5%	24.0%
Total	37,046	100.0%	38,555	100.0%	4.1%

Table 8.A.14
Group Quarters Population
 Cleveland County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	219	20.7%	191	43.6%	-12.8%
Juvenile Facilities	.	.	14	3.2%	.
Nursing Homes	745	70.3%	225	51.4%	-69.8%
Other Institutions	96	9.1%	8	1.8%	-91.7%
Total	1,060	100.0%	438	100.0%	-58.7%
Noninstitutionalized					
College Dormitories	1,081	76.1%	1,236	76.7%	14.3%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	339	23.9%	376	23.3%	10.9%
Total	1,420	57.3%	1,612	78.6%	13.5%
Total Group Quarters Population	2,480	100.0%	2,050	100.0%	-17.3%

Table 8.A.15
Overcrowding and Severe Overcrowding
 Cleveland County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	26,494	98.1%	436	1.6%	73	.3%	27,003
2010 ACS	24,979	98.5%	368	1.5%	23	.1%	25,370
Renter							
2000 Census	9,512	94.7%	409	4.1%	122	1.2%	10,043
2010 ACS	11,835	96.1%	436	3.5%	49	.4%	12,320
Total							
2000 Census	36,006	97.2%	845	2.3%	195	.5%	37,046
2010 ACS	36,814	97.7%	804	2.1%	72	.2%	37,690

Table 8.A.16**Households with Incomplete Plumbing Facilities**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	36,851	37,257
Lacking Complete Plumbing Facilities	195	433
Total Households	37,046	37,690
Percent Lacking	.5%	1.1%

Table 8.A.17**Households with Incomplete Kitchen Facilities**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	36,920	37,243
Lacking Complete Kitchen Facilities	126	447
Total Households	37,046	37,690
Percent Lacking	.3%	1.2%

Table 8.A.18**Cost Burden and Severe Cost Burden by Tenure**

Cleveland County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	8,951	73.8%	1,830	15.1%	1,312	10.8%	35	.3%	12,128
2010 ACS	9,793	65.3%	2,981	19.9%	2,142	14.3%	73	.5%	14,989
Owner Without a Mortgage									
2000 Census	5,894	87.4%	484	7.2%	217	3.2%	151	2.2%	6,746
2010 ACS	8,958	86.3%	737	7.1%	504	4.9%	182	1.8%	10,381
Renter									
2000 Census	5,597	56.8%	1,610	16.3%	1,457	14.8%	1,198	12.1 %	9,862
2010 ACS	5,275	42.8%	2,597	21.1%	2,878	23.4%	1,570	12.7 %	12,320
Total									
2000 Census	20,442	71.1%	3,924	13.7%	2,986	10.4%	1,384	4.8%	28,736
2010 ACS	24,026	63.7%	6,315	16.8%	5,524	14.7%	1,825	4.8%	37,690

Table 8.A.19**Median Housing Costs**

Cleveland County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$447	\$453
Median Home Value	\$83,200	\$104,300

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 8.B.1
Employment by Industry
 Cleveland County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	1,332	1,051	1,026	1,120	1,100	1,086	1,074	1,065	-20.0%
Forestry, fishing, related activities, and other	64	77	76	88	95		124	123	92.2%
Mining	123	113	112	115	137		124	127	3.3%
Utilities			36	37	42	40	37		%
Construction	2,607	2,668	2,690	2,683	2,527	2,276	2,218	2,227	-14.6%
Manufacturing	10,866	7,852	7,408	7,123	6,724	5,384	5,095	5,500	-49.4%
Wholesale trade	1,838	1,631	1,667	1,603	1,553	1,403	1,338		%
Retail trade	5,019	5,216	5,152	5,166	4,968	4,816	4,557	4,540	-9.5%
Transportation and warehousing			1,732	1,763	2,795	2,518	2,260	2,204	%
Information	363	386	398	401	350	310	306	265	-27.0%
Finance and insurance	859	1,050	1,084	1,133	1,210	1,236	1,197	1,193	38.9%
Real estate and rental and leasing	881	1,108	1,164	1,240	1,166	1,072	1,061	1,082	22.8%
Professional and technical services	1,269	1,069	1,250	1,279	1,229	1,183	1,151	1,107	-12.8%
Management of companies and enterprises	185	95	94	72	122	148	185	184	-.5%
Administrative and waste services		2,089	2,279	2,725	2,297	2,006	2,042	3,038	%
Educational services									%
Health care and social assistance									%
Arts, entertainment, and recreation	521	491	475	492	440	424	407	419	-19.6%
Accommodation and food services	2,230	2,446	2,523	2,671	2,700	2,506	2,495	2,560	14.8%
Other services, except public administration	2,600	2,833	2,898	2,943	2,840	2,829	2,748	2,766	6.4%
Government and government enterprises	5,853	6,065	6,169	6,210	6,114	6,043	6,093	6,049	3.3%
Total	45,066	44,796	45,149	46,097	45,669	42,507	41,520	42,867	-4.9%

Table 8.B.2
Real Earnings by Industry

Cleveland County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	25,387	34,141	11,826	15,811	17,496	19,447	22,895	19,145	-24.6%
Forestry, fishing, related activities, and other	1,481	1,773	1,867	2,247	1,841		1,890	1,938	30.8%
Mining	6,449	5,287	5,175	4,883	5,197		3,873	3,596	-44.2%
Utilities			3,530	2,835	3,315	3,466	3,229		%
Construction	107,913	92,003	92,383	91,636	81,828	70,752	71,851	78,206	-27.5%
Manufacturing	593,653	502,264	465,781	442,481	423,855	331,195	325,336	368,257	-38.0%
Wholesale trade	82,654	73,417	76,849	72,896	70,951	61,520	60,626		%
Retail trade	134,510	158,600	159,204	153,648	148,175	140,108	137,905	136,658	1.6%
Transportation and warehousing			81,422	82,794	122,791	113,219	106,410	102,378	%
Information	14,404	14,247	14,802	15,145	12,893	11,763	10,813	9,377	-34.9%
Finance and insurance	31,340	41,024	42,561	40,576	44,861	43,663	46,052	44,624	42.4%
Real estate and rental and leasing	15,167	17,086	15,940	13,050	14,198	11,179	10,008	10,297	-32.1%
Professional and technical services	58,480	39,340	46,175	46,326	45,374	41,420	40,872	38,427	-34.3%
Management of companies and enterprises	8,411	3,539	3,588	2,757	2,392	4,902	6,647	6,952	-17.4%
Administrative and waste services		43,500	49,466	61,614	50,563	36,429	37,241	62,363	%
Educational services									%
Health care and social assistance									%
Arts, entertainment, and recreation	6,942	7,330	7,012	6,056	4,340	3,852	4,441	4,297	-38.1%
Accommodation and food services	38,628	40,482	39,719	43,254	41,925	38,961	40,856	41,953	8.6%
Other services, except public administration	75,465	92,068	91,101	89,746	78,390	76,506	78,351	79,789	5.7%
Government and government enterprises	258,221	273,979	277,854	284,079	289,203	288,086	288,711	284,567	10.2%
Total	1,771,518	1,806,944	1,774,350	1,774,690	1,760,503	1,590,574	1,587,225	1,635,548	-7.7%

Table 8.B.3**Real Earnings Per Job by Industry**

Cleveland County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	19,059	32,484	11,527	14,117	15,905	17,907	21,317	17,977	-5.7%
Forestry, fishing, related activities, and other	23,145	23,027	24,570	25,533	19,381		15,238	15,753	-31.9%
Mining	52,432	46,787	46,206	42,457	37,937		31,231	28,318	-46.0%
Utilities			98,060	76,635	78,923	86,655	87,277		%
Construction	41,393	34,484	34,343	34,154	32,381	31,086	32,394	35,117	-15.2%
Manufacturing	54,634	63,966	62,875	62,120	63,036	61,515	63,854	66,956	22.6%
Wholesale trade	44,970	45,014	46,100	45,475	45,686	43,849	45,311		%
Retail trade	26,800	30,407	30,901	29,742	29,826	29,092	30,262	30,101	12.3%
Transportation and warehousing			47,010	46,962	43,932	44,964	47,084	46,451	%
Information	39,679	36,909	37,192	37,768	36,836	37,944	35,338	35,384	-10.8%
Finance and insurance	36,484	39,071	39,263	35,813	37,075	35,326	38,473	37,405	2.5%
Real estate and rental and leasing	17,215	15,421	13,694	10,524	12,177	10,428	9,432	9,516	-44.7%
Professional and technical services	46,084	36,801	36,940	36,220	36,919	35,012	35,510	34,712	-24.7%
Management of companies and enterprises	45,465	37,255	38,173	38,296	19,603	33,120	35,928	37,780	-16.9%
Administrative and waste services		20,823	21,705	22,611	22,013	18,160	18,237	20,528	%
Educational services									%
Health care and social assistance									%
Arts, entertainment, and recreation	13,325	14,929	14,763	12,310	9,864	9,084	10,912	10,254	-23.0%
Accommodation and food services	17,322	16,550	15,743	16,194	15,528	15,547	16,375	16,388	-5.4%
Other services, except public administration	29,025	32,498	31,436	30,495	27,602	27,044	28,512	28,846	-.6%
Government and government enterprises	44,118	45,174	45,040	45,745	47,302	47,673	47,384	47,044	6.6%
Average	39,310	40,337	39,300	38,499	38,549	37,419	38,228	38,154	-2.9%

Table 8.B.4
Total Employment and Real Personal Income
 Cleveland County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	854,260	60,791	36,750	90,276	80,900	1,001,395	13,707	32,571	26,227
1970	872,784	61,709	34,075	97,334	92,850	1,035,334	14,215	33,385	26,145
1971	936,766	68,966	36,490	101,546	103,374	1,109,210	14,843	34,975	26,784
1972	1,059,964	81,588	41,848	106,653	110,258	1,237,135	16,207	37,848	28,004
1973	1,148,237	99,841	47,258	115,184	122,752	1,333,590	17,192	39,205	29,287
1974	1,116,331	101,828	47,027	123,197	140,996	1,325,723	16,772	39,179	28,492
1975	1,017,360	92,605	42,406	125,852	194,238	1,287,251	16,021	36,501	27,872
1976	1,106,740	102,313	58,490	130,846	185,020	1,378,782	17,051	38,093	29,055
1977	1,164,002	106,350	74,966	139,560	182,143	1,454,321	17,904	38,725	30,059
1978	1,236,308	116,595	87,900	144,643	181,669	1,533,924	18,753	39,927	30,963
1979	1,253,304	121,228	107,132	153,391	192,252	1,584,850	19,257	41,275	30,364
1980	1,174,784	116,630	124,788	184,406	218,347	1,585,695	18,997	39,777	29,533
1981	1,169,932	124,429	123,168	211,890	222,715	1,603,277	19,230	39,659	29,499
1982	1,076,168	115,216	124,920	235,906	244,511	1,566,289	18,837	37,304	28,849
1983	1,089,003	118,566	138,361	250,836	242,986	1,602,620	19,385	37,306	29,190
1984	1,193,249	131,571	141,044	274,556	237,670	1,714,948	20,591	38,751	30,793
1985	1,194,720	134,899	142,880	296,150	244,424	1,743,275	20,710	38,589	30,961
1986	1,266,814	146,629	149,466	307,194	252,070	1,828,915	21,861	39,105	32,395
1987	1,413,419	160,173	143,738	303,575	250,648	1,951,205	23,345	41,394	34,146
1988	1,485,642	172,293	143,187	330,832	261,823	2,049,191	24,421	42,959	34,583
1989	1,536,667	178,245	143,523	370,423	277,483	2,149,851	25,464	43,727	35,142
1990	1,521,778	181,527	139,637	338,899	293,365	2,112,152	24,784	44,141	34,476
1991	1,489,814	179,003	149,386	325,629	331,634	2,117,460	24,576	43,052	34,605
1992	1,551,452	185,259	165,058	321,340	355,997	2,208,589	25,271	42,993	36,086
1993	1,574,761	190,281	176,912	327,128	385,459	2,273,979	25,733	43,708	36,028
1994	1,635,444	198,562	190,392	340,088	392,927	2,360,288	26,457	44,302	36,915
1995	1,695,683	206,129	189,871	370,537	423,057	2,473,019	27,255	45,819	37,009
1996	1,654,778	199,520	200,541	401,541	458,831	2,516,171	27,339	45,957	36,007
1997	1,712,387	205,956	215,210	441,946	475,662	2,639,249	28,374	46,494	36,831
1998	1,800,730	213,281	238,206	466,612	493,182	2,785,450	29,562	47,307	38,065
1999	1,803,521	213,001	267,519	455,573	516,411	2,830,024	29,697	46,596	38,705
2000	1,854,249	217,498	278,754	471,505	544,387	2,931,397	30,423	46,869	39,562
2001	1,771,518	210,147	276,893	480,172	606,291	2,924,728	30,194	45,066	39,310
2002	1,733,950	204,086	280,676	439,965	638,161	2,888,666	29,760	43,918	39,482
2003	1,747,274	207,253	282,472	430,433	654,468	2,907,393	29,899	43,544	40,127
2004	1,775,474	209,104	288,491	410,503	702,656	2,968,020	30,556	43,646	40,679
2005	1,806,944	216,787	284,961	390,423	733,712	2,999,253	30,970	44,796	40,337
2006	1,774,350	218,385	298,317	395,477	763,642	3,013,400	31,070	45,149	39,300
2007	1,774,690	221,731	305,230	459,234	789,195	3,106,619	31,855	46,097	38,499
2008	1,760,503	223,539	289,336	487,703	852,111	3,166,114	32,256	45,669	38,549
2009	1,590,574	205,076	266,206	384,182	977,887	3,013,774	30,687	42,507	37,419
2010	1,587,225	201,558	274,552	368,643	989,190	3,018,053	30,791	41,520	38,228
2011	1,635,548	190,093	278,858	387,963	967,750	3,080,026	31,594	42,867	38,154

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 8.C.1
Labor Force Statistics
 Cleveland County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	46,088	44,011	2,077	4.5%
1991	46,527	43,084	3,443	7.4%
1992	46,177	42,666	3,511	7.6%
1993	45,632	43,111	2,521	5.5%
1994	45,411	43,374	2,037	4.5%
1995	46,716	44,210	2,506	5.4%
1996	47,955	44,387	3,568	7.4%
1997	47,475	44,723	2,752	5.8%
1998	46,402	43,828	2,574	5.5%
1999	45,270	42,887	2,383	5.3%
2000	48,968	46,536	2,432	5.0%
2001	49,619	44,986	4,633	9.3%
2002	49,001	44,045	4,956	10.1%
2003	48,060	43,894	4,166	8.7%
2004	47,351	43,814	3,537	7.5%
2005	47,820	44,483	3,337	7.0%
2006	48,201	45,145	3,056	6.3%
2007	49,210	46,242	2,968	6.0%
2008	48,975	44,846	4,129	8.4%
2009	48,473	41,260	7,213	14.9%
2010	48,967	42,149	6,818	13.9%
2011	49,745	43,856	5,889	11.8%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{7F} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 8.D.1
Purpose of Loan by Year
Cleveland County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	2,279	2,648	2,690	2,124	1,409	1,135	1,139	1,277	14,701
Home Improvement	509	516	448	362	304	131	129	143	2,542
Refinancing	4,500	4,699	3,983	3,722	2,953	3,017	2,391	2,161	27,426
Total	7,288	7,863	7,121	6,208	4,666	4,283	3,659	3,581	44,669

Table 8.D.2
Occupancy Status for Home Purchase Loan Applications
Cleveland County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,977	2,253	2,223	1,702	1,147	1,013	1,030	1,202	12,547
Not Owner-Occupied	204	232	299	252	156	120	109	74	1,446
Not Applicable	98	163	168	170	106	2	0	1	708
Total	2,279	2,648	2,690	2,124	1,409	1,135	1,139	1,277	14,701

Table 8.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Cleveland County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,688	2,026	2,032	1,395	641	421	520	648	9,371
FHA - Insured	224	173	131	151	269	192	201	210	1,551
VA - Guaranteed	28	18	15	27	37	33	31	42	231
Rural Housing Service or Farm Service Agency	37	36	45	129	200	367	278	302	1,394
Total	1,977	2,253	2,223	1,702	1,147	1,013	1,030	1,202	12,547

⁸ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 8.D.4
Loan Applications by Action Taken
 Cleveland County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	809	964	976	812	575	462	430	431	5,459
Application Approved but not Accepted	124	143	154	87	42	15	48	142	755
Application Denied	532	462	521	299	136	133	195	269	2,547
Application Withdrawn by Applicant	97	135	117	84	93	62	79	58	725
File Closed for Incompleteness	29	20	37	39	22	15	13	7	182
Loan Purchased by the Institution	386	529	417	381	279	324	263	293	2,872
Preapproval Request Denied	0	0	1	0	0	2	2	2	7
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	1,977	2,253	2,223	1,702	1,147	1,013	1,030	1,202	12,547
Denial Rate	39.7%	32.4%	34.8%	26.9%	19.1%	22.4%	31.2%	38.4%	31.8%

Table 8.D.5
Denial Rates by Gender of Applicant
 Cleveland County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	33.6%	50.9%	54.3%	.0%	39.7%
2005	29.4%	38.2%	31.8%	%	32.4%
2006	30.2%	43.4%	37.8%	%	34.8%
2007	24.9%	29.7%	35.3%	%	26.9%
2008	17.8%	20.8%	35.3%	%	19.1%
2009	19.1%	29.4%	23.8%	%	22.4%
2010	27.1%	38.7%	40.0%	%	31.2%
2011	32.3%	46.6%	55.2%	%	38.4%
Average	27.8%	39.0%	40.1%	.0%	31.8%

Table 8.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Cleveland County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	576	651	669	533	389	321	298	283	3,720
	Denied	291	271	289	177	84	76	111	135	1,434
	Denial Rate	33.6%	29.4%	30.2%	24.9%	17.8%	19.1%	27.1%	32.3%	27.8%
Female	Originated	214	298	284	246	175	125	114	135	1,591
	Denied	222	184	218	104	46	52	72	118	1,016
	Denial Rate	50.9%	38.2%	43.4%	29.7%	20.8%	29.4%	38.7%	46.6%	39.0%
Not Available	Originated	16	15	23	33	11	16	18	13	145
	Denied	19	7	14	18	6	5	12	16	97
	Denial Rate	54.3%	31.8%	37.8%	35.3%	35.3%	23.8%	40.0%	55.2%	40.1%
Not Applicable	Originated	3	0	0	0	0	0	0	0	3
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	%	%	%	%	.0%
Total	Originated	809	964	976	812	575	462	430	431	5,459
	Denied	532	462	521	299	136	133	195	269	2,547
	Denial Rate	39.7%	32.4%	34.8%	26.9%	19.1%	22.4%	31.2%	38.4%	31.8%

Table 8.D.7
Denial Rates by Race/Ethnicity of Applicant
 Cleveland County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	100.0%	50.0%	.0%	.0%	.0%	100.0%	50.0%	33.3%	36.4%
Asian	38.1%	66.7%	35.3%	.0%	28.6%	33.3%	40.0%	15.4%	35.6%
Black	60.2%	43.5%	51.8%	34.6%	35.4%	40.0%	52.1%	61.3%	48.8%
White	34.4%	28.4%	30.4%	24.9%	16.5%	19.3%	29.0%	32.4%	27.7%
Not Available	40.4%	41.1%	35.8%	37.4%	25.7%	29.0%	32.5%	72.2%	40.2%
Not Applicable	16.7%	%	.0%	%	%	0%	0%	%	14.3%
Average	39.7%	32.4%	34.8%	26.9%	19.1%	22.4%	31.2%	38.4%	31.8%
Non-Hispanic	40.7%	31.4%	34.6%	26.2%	18.7%	21.3%	28.1%	29.4%	30.4%
Hispanic	53.3%	52.5%	32.5%	26.3%	20.0%	50.0%	7.7%	37.5%	38.1%

Table 8.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Cleveland County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	1	3	3	1	0	2	4	14
	Denied	2	1	0	0	0	1	2	2	8
	Denial Rate	100.0%	50.0%	.0%	.0%	.0%	50.0%	50.0%	33.3%	36.4%
Asian	Originated	13	5	11	6	5	4	3	11	58
	Denied	8	10	6	0	2	2	2	2	32
	Denial Rate	38.1%	66.7%	35.3%	.0%	28.6%	33.3%	40.0%	15.4%	35.6%
Black	Originated	98	139	137	87	51	39	23	31	605
	Denied	148	107	147	46	28	26	25	49	576
	Denial Rate	60.2%	43.5%	51.8%	34.6%	35.4%	40.0%	52.1%	61.3%	48.8%
White	Originated	631	756	763	659	492	397	375	370	4,443
	Denied	331	300	334	219	97	95	153	177	1,706
	Denial Rate	34.4%	28.4%	30.4%	24.9%	16.5%	19.3%	29.0%	32.4%	27.7%
Not Available	Originated	62	63	61	57	26	22	27	15	333
	Denied	42	44	34	34	9	9	13	39	224
	Denial Rate	40.4%	41.1%	35.8%	37.4%	25.7%	29.0%	32.5%	72.2%	40.2%
Not Applicable	Originated	5	0	1	0	0	0	0	0	6
	Denied	1	0	0	0	0	0	0	0	1
	Denial Rate	40.4%	41.1%	35.8%	37.4%	25.7%	29.0%	32.5%	72.2%	14.3%
Total	Originated	809	964	976	812	575	462	430	431	5,459
	Denied	532	462	521	299	136	133	195	269	2,547
	Denial Rate	39.7%	32.4%	34.8%	26.9%	19.1%	22.4%	31.2%	38.4%	31.8%
Non-Hispanic	Originated	665	881	885	734	534	435	391	386	4,911
	Denied	457	404	468	261	123	118	153	161	2,145
	Denial Rate	40.7%	31.4%	34.6%	26.2%	18.7%	21.3%	28.1%	29.4%	30.4%
Hispanic	Originated	21	19	27	28	16	7	12	5	135
	Denied	24	21	13	10	4	7	1	3	83
	Denial Rate	53.3%	52.5%	32.5%	26.3%	20.0%	50.0%	7.7%	37.5%	38.1%

Table 8.D.9
Loan Applications by Reason for Denial
 Cleveland County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	35	32	33	30	15	18	23	19	205
Employment History	5	6	6	2	2	4	0	6	31
Credit History	276	206	235	89	40	45	60	50	1,001
Collateral	14	25	24	19	9	9	15	19	134
Insufficient Cash	25	7	8	12	6	3	5	1	67
Unverifiable Information	12	10	11	9	3	2	2	1	50
Credit Application Incomplete	11	8	11	29	16	8	3	14	100
Mortgage Insurance Denied	4	1	0	0	0	0	0	0	5
Other	85	95	90	27	7	10	5	14	333
Missing	65	72	103	82	38	34	82	145	621
Total	532	462	521	299	136	133	195	269	2,547

Table 8.D.10
Denial Rates by Income of Applicant
 Cleveland County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	77.2%	87.0%	76.7%	50.0%	30.0%	92.3%	92.3%	73.3%	77.0%
\$15,001–\$30,000	54.7%	44.0%	54.1%	37.6%	31.7%	23.0%	38.2%	45.1%	44.6%
\$30,001–\$45,000	40.2%	31.7%	36.6%	25.7%	16.8%	22.9%	30.2%	39.8%	31.6%
\$45,001–\$60,000	27.9%	29.1%	28.5%	27.3%	19.1%	31.7%	23.4%	33.3%	27.8%
\$60,001–\$75,000	20.4%	14.4%	18.9%	21.8%	10.0%	14.7%	24.6%	33.3%	19.2%
Above \$75,000	15.2%	17.3%	15.7%	17.8%	15.0%	8.5%	17.3%	24.3%	16.4%
Data Missing	39.3%	29.6%	18.8%	35.0%	75.0%	25.0%	20.0%	50.0%	32.0%
Total	39.7%	32.4%	34.8%	26.9%	19.1%	22.4%	31.2%	38.4%	31.8%

Table 8.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Cleveland County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	14.3%	66.7%	.0%	%	100.0%	%	36.4%
Asian	75.0%	58.8%	37.5%	26.3%	16.7%	17.6%	33.3%	35.6%
Black	89.1%	62.1%	41.0%	42.1%	30.3%	36.8%	30.8%	48.8%
White	73.4%	38.9%	28.9%	24.1%	17.7%	13.7%	29.9%	27.7%
Not Available	81.3%	55.8%	34.6%	38.7%	22.6%	25.8%	63.6%	40.2%
Not Applicable	%	.0%	%	%	100.0%	%	.0%	14.3%
Average	77.0%	44.6%	31.6%	27.8%	19.2%	16.4%	32.0%	31.8%
Non-Hispanic	78.0%	43.5%	29.9%	26.5%	18.9%	15.1%	30.3%	30.4%
Hispanic	55.6%	37.2%	42.9%	42.9%	7.1%	38.5%	16.7%	38.1%

Table 8.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Cleveland County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	6	46	137	15	0	205	3
Employment History	0	3	8	17	3	0	31	2
Credit History	3	14	253	673	58	0	1,001	30
Collateral	0	0	19	102	13	0	134	6
Insufficient Cash	0	0	16	46	5	0	67	5
Unverifiable Information	0	1	8	34	6	1	50	3
Credit Application Incomplete	1	0	12	72	15	0	100	1
Mortgage Insurance Denied	0	0	1	2	2	0	5	0
Other	1	5	87	215	25	0	333	13
Missing	2	3	126	408	82	0	621	20
Total	8	32	576	1,706	224	1	2,547	83
% Missing	25.0%	9.4%	21.9%	23.9%	36.6%	.0%	24.4%	24.1%

Table 8.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Cleveland County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	13	6	10	9	7	1	2	8	56
	Application Denied	44	40	33	9	3	12	24	22	187
	Denial Rate	77.2%	87.0%	76.7%	50.0%	30.0%	92.3%	92.3%	73.3%	77.0%
\$15,001–\$30,000	Loan Originated	188	204	157	141	82	107	105	96	1,080
	Application Denied	227	160	185	85	38	32	65	79	871
	Denial Rate	54.7%	44.0%	54.1%	37.6%	31.7%	23.0%	38.2%	45.1%	44.6%
\$30,001–\$45,000	Loan Originated	204	278	263	226	178	121	120	109	1,499
	Application Denied	137	129	152	78	36	36	52	72	692
	Denial Rate	40.2%	31.7%	36.6%	25.7%	16.8%	22.9%	30.2%	39.8%	31.6%
\$45,001–\$60,000	Loan Originated	178	175	201	141	110	69	59	78	1,011
	Application Denied	69	72	80	53	26	32	18	39	389
	Denial Rate	27.9%	29.1%	28.5%	27.3%	19.1%	31.7%	23.4%	33.3%	27.8%
\$60,001–\$75,000	Loan Originated	86	143	120	93	72	64	49	52	679
	Application Denied	22	24	28	26	8	11	16	26	161
	Denial Rate	20.4%	14.4%	18.9%	21.8%	10.0%	14.7%	24.6%	33.3%	19.2%
Above \$75,000	Loan Originated	123	139	199	189	125	97	91	84	1,047
	Application Denied	22	29	37	41	22	9	19	27	206
	Denial Rate	15.2%	17.3%	15.7%	17.8%	15.0%	8.5%	17.3%	24.3%	16.4%
Data Missing	Loan Originated	17	19	26	13	1	3	4	4	87
	Application Denied	11	8	6	7	3	1	1	4	41
	Denial Rate	39.3%	29.6%	18.8%	35.0%	75.0%	25.0%	20.0%	50.0%	32.0%
Total	Loan Originated	809	964	976	812	575	462	430	431	5,459
	Application Denied	532	462	521	299	136	133	195	269	2,547
	Denial Rate	39.7%	32.4%	34.8%	26.9%	19.1%	22.4%	31.2%	38.4%	31.8%

Table 8.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Cleveland County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	6	3	5	0	0	0	14
	Application Denied	0	1	6	0	0	1	0	8
	Denial Rate	%	14.3%	66.7%	.0%	%	100.0%	%	36.4%
Asian	Loan Originated	1	7	15	14	5	14	2	58
	Application Denied	3	10	9	5	1	3	1	32
	Denial Rate	75.0%	58.8%	37.5%	26.3%	16.7%	17.6%	33.3%	35.6%
Black	Loan Originated	5	144	217	117	46	67	9	605
	Application Denied	41	236	151	85	20	39	4	576
	Denial Rate	89.1%	62.1%	41.0%	42.1%	30.3%	36.8%	30.8%	48.8%
White	Loan Originated	47	860	1,164	807	580	917	68	4,443
	Application Denied	130	547	473	256	125	146	29	1,706
	Denial Rate	73.4%	38.9%	28.9%	24.1%	17.7%	13.7%	29.9%	27.7%
Not Available	Loan Originated	3	61	100	68	48	49	4	333
	Application Denied	13	77	53	43	14	17	7	224
	Denial Rate	81.3%	55.8%	34.6%	38.7%	22.6%	25.8%	63.6%	40.2%
Not Applicable	Loan Originated	0	2	0	0	0	0	4	6
	Application Denied	0	0	0	0	1	0	0	1
	Denial Rate	%	.0%	%	%	100.0%	%	.0%	14.3%
Total	Loan Originated	56	1,080	1,499	1,011	679	1,047	87	5,459
	Application Denied	187	871	692	389	161	206	41	2,547
	Denial Rate	77.0%	44.6%	31.6%	27.8%	19.2%	16.4%	32.0%	31.8%
Non-Hispanic	Loan Originated	45	953	1,352	904	606	975	76	4,911
	Application Denied	160	735	577	326	141	173	33	2,145
	Denial Rate	78.0%	43.5%	29.9%	26.5%	18.9%	15.1%	30.3%	30.4%
Hispanic	Loan Originated	4	49	40	16	13	8	5	135
	Application Denied	5	29	30	12	1	5	1	83
	Denial Rate	55.6%	37.2%	42.9%	42.9%	7.1%	38.5%	16.7%	38.1%

PREDATORY LENDING

Table 8.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Cleveland County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	625	566	648	701	524	434	399	394	4,291
HAL	184	398	328	111	51	28	31	37	1,168
Total	809	964	976	812	575	462	430	431	5,459
Percent HAL	22.7%	41.3%	33.6%	13.7%	8.9%	6.1%	7.2%	8.6%	21.4%

Table 8.D.16

Loans by Loan Purpose by HAL Status

Cleveland County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	625	566	648	701	524	434	399	394	4,291
	HAL	184	398	328	111	51	28	31	37	1,168
	Percent HAL	22.7%	41.3%	33.6%	13.7%	8.9%	6.1%	7.2%	8.6%	21.4%
Home Improvement	Other	131	102	104	65	57	26	36	41	562
	HAL	56	59	53	47	27	7	2	8	259
	Percent HAL	29.9%	36.6%	33.8%	42.0%	32.1%	21.2%	5.3%	16.3%	31.5%
Refinancing	Other	1,032	917	715	701	740	1,126	981	898	7,110
	HAL	424	490	441	312	186	91	15	8	1,967
	Percent HAL	29.1%	34.8%	38.1%	30.8%	20.1%	7.5%	1.5%	.9%	21.7%
Total	Other	1,788	1,585	1,467	1,467	1,321	1,586	1,416	1,333	11,963
	HAL	664	947	822	470	51	28	31	37	3,394
	Percent HAL	27.1%	37.4%	35.9%	24.3%	16.7%	7.4%	3.3%	3.8%	22.1%

Table 8.D.17

HALs Originated by Race of Borrower

Cleveland County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	0	0	0	0	0	1	0	1
Asian	3	2	7	0	0	0	0	0	12
Black	43	98	84	19	6	0	0	5	255
White	122	254	208	80	40	28	28	30	790
Not Available	16	44	29	12	5	0	2	2	110
Not Applicable	0	0	0	0	0	0	0	0	0
Total	184	398	328	111	51	28	31	37	1,168
Hispanic (Ethnicity)	5	11	11	9	4	0	3	0	43

Table 8.D.18

Rate of HALs Originated by Race/Ethnicity of Borrower
Cleveland County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	.0%	.0%	.0%	.0%	%	50.0%	.0%	7.1%
Asian	23.1%	40.0%	63.6%	.0%	.0%	.0%	.0%	.0%	20.7%
Black	43.9%	70.5%	61.3%	21.8%	11.8%	.0%	.0%	16.1%	42.1%
White	19.3%	33.6%	27.3%	12.1%	8.1%	7.1%	7.5%	8.1%	17.8%
Not Available	25.8%	69.8%	47.5%	21.1%	19.2%	.0%	7.4%	13.3%	33.0%
Not Applicable	.0%	%	.0%	%	%	%	%	%	0%
Average	22.7%	41.3%	33.6%	13.7%	8.9%	6.1%	07.2%	08.6%	21.4%
Non-Hispanic	23.9%	38.9%	32.4%	12.1%	8.2%	6.4%	5.6%	3.1%	20.0%
Hispanic	23.8%	57.9%	40.7%	32.1%	25.0%	.0%	25.0%	.0%	31.9%

Table 8.D.19

Loans by HAL Status by Race/Ethnicity of Borrower
Cleveland County
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	1	3	3	1	0	1	4	13
	HAL	0	0	0	0	0	0	1	0	1
	Percent HAL	%	.0%	.0%	.0%	.0%	%	50.0%	.0%	7.1%
Asian	Other	10	3	4	6	5	4	3	11	46
	HAL	3	2	7	0	0	0	0	0	12
	Percent HAL	23.1%	40.0%	63.6%	.0%	.0%	.0%	.0%	.0%	20.7%
Black	Other	55	41	53	68	45	39	23	26	350
	HAL	43	98	84	19	6	0	0	5	255
	Percent HAL	43.9%	70.5%	61.3%	21.8%	11.8%	.0%	.0%	16.1%	42.1%
White	Other	509	502	555	579	452	369	347	340	3,653
	HAL	122	254	208	80	40	28	28	30	790
	Percent HAL	19.3%	33.6%	27.3%	12.1%	8.1%	7.1%	07.5%	08.1%	17.8%
Not Available	Other	46	19	32	45	21	22	25	13	223
	HAL	16	44	29	12	5	0	2	2	110
	Percent HAL	25.8%	69.8%	47.5%	21.1%	19.2%	.0%	7.4%	13.3%	33.0%
Not Applicable	Other	5	0	1	0	0	0	0	0	6
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	%	.0%	%	%	%	%	%	0.0%
Total	Other	625	566	648	701	524	434	399	394	4,291
	HAL	184	398	328	111	51	28	31	37	1,168
	Percent HAL	22.7%	41.3%	33.6%	13.7%	8.9%	6.1%	7.2%	8.6%	21.4%
Non-Hispanic	Other	506	538	598	645	490	407	369	374	3,927
	HAL	159	343	287	89	44	28	22	12	984
	Percent HAL	23.9%	38.9%	32.4%	12.1%	8.2%	6.4%	5.6%	3.1%	20.0%
Hispanic	Other	16	8	16	19	12	7	9	5	92
	HAL	5	11	11	9	4	0	3	0	43
	Percent HAL	23.8%	57.9%	40.7%	32.1%	25.0%	.0%	25.0%	.0%	31.9%

Table 8.D.20

Rates of HALs by Income of Borrower
Cleveland County
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	53.8%	50.0%	20.0%	22.2%	28.6%	.0%	.0%	37.5%	33.9%
\$15,001–\$30,000	20.2%	44.6%	36.9%	17.0%	9.8%	6.5%	8.6%	12.5%	22.9%
\$30,001–\$45,000	27.9%	47.8%	40.3%	12.4%	10.7%	3.3%	8.3%	9.2%	24.5%
\$45,001–\$60,000	26.4%	42.3%	29.9%	14.2%	5.5%	10.1%	10.2%	10.3%	22.6%
\$60,001–\$75,000	24.4%	35.0%	30.8%	10.8%	4.2%	6.3%	8.2%	3.8%	19.3%
Above \$75,000	10.6%	28.8%	25.1%	12.7%	10.4%	5.2%	02.2%	2.4%	14.2%
Data Missing	5.9%	36.8%	57.7%	23.1%	.0%	33.3%	.0%	.0%	31.0%
Average	22.7%	41.3%	33.6%	13.7%	8.9%	6.1%	7.2%	8.6%	21.4%

Table 8.D.21

Loans by HAL Status by Income of Borrower
Cleveland County
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	6	3	8	7	5	1	2	5	37
	HAL	7	3	2	2	2	0	0	3	19
	Percent HAL	53.8%	50.0%	20.0%	22.2%	28.6%	.0%	.0%	37.5%	33.9%
\$15,001–\$30,000	Other	150	113	99	117	74	100	96	84	833
	HAL	38	91	58	24	8	7	9	12	247
	Percent HAL	20.2%	44.6%	36.9%	17.0%	9.8%	6.5%	8.6%	12.5%	22.9%
\$30,001–\$45,000	Other	147	145	157	198	159	117	110	99	1,132
	HAL	57	133	106	28	19	4	10	10	367
	Percent HAL	27.9%	47.8%	40.3%	12.4%	10.7%	3.3%	8.3%	9.2%	24.5%
\$45,001 – \$60,000	Other	131	101	141	121	104	62	53	70	783
	HAL	47	74	60	20	6	7	6	8	228
	Percent HAL	26.4%	42.3%	29.9%	14.2%	5.5%	10.1%	10.2%	10.3%	22.6%
\$60,001–\$75,000	Other	65	93	83	83	69	60	45	50	548
	HAL	21	50	37	10	3	4	4	2	131
	Percent HAL	24.4%	35.0%	30.8%	10.8%	4.2%	6.3%	8.2%	3.8%	19.3%
Above \$75,000	Other	110	99	149	165	112	92	89	82	898
	HAL	13	40	50	24	13	5	2	2	149
	Percent HAL	10.6%	28.8%	25.1%	12.7%	10.4%	5.2%	2.2%	2.4%	14.2%
Data Missing	Other	16	12	11	10	1	2	4	4	60
	HAL	1	7	15	3	0	1	0	0	27
	Percent HAL	5.9%	36.8%	57.7%	23.1%	.0%	33.3%	.0%	.0%	31.0%
Total	Other	625	566	648	701	524	434	399	394	4,291
	HAL	184	398	328	111	51	28	31	37	1,168
	Percent HAL	22.7%	41.3%	33.6%	13.7%	8.9%	6.1%	7.2%	8.6%	21.4%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 8.E.1
Building Permits and Valuation
 Cleveland County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	298	22	6	29	355	77,316	37,872
1981	262	14	81	35	392	68,584	37,125
1982	235	6	0	13	254	63,856	32,001
1983	288	6	4	15	313	69,049	43,861
1984	313	12	54	0	379	70,665	
1985	293	4	12	41	350	80,620	44,497
1986	373	6	8	45	432	105,994	56,336
1987	421	12	8	27	468	107,871	141,135
1988	439	18	36	16	509	113,936	48,715
1989	458	16	20	0	494	117,432	
1990	411	18	8	70	507	121,117	39,340
1991	366	30	12	6	414	113,324	34,689
1992	386	16	24	48	474	121,474	47,052
1993	379	20	0	0	399	116,541	
1994	359	40	0	40	439	125,420	38,286
1995	382	24	0	0	406	137,281	
1996	378	38	0	0	416	140,810	
1997	303	20	4	97	424	154,410	69,983
1998	384	10	0	153	547	146,501	29,123
1999	367	4	0	37	408	155,857	85,609
2000	352	10	8	0	370	154,016	
2001	330	2	7	10	349	156,254	61,541
2002	316	2	0	212	530	167,324	35,078
2003	377	2	12	11	402	156,796	33,811
2004	370	2	0	100	472	166,066	53,466
2005	378	2	0	112	492	175,102	33,107
2006	319	2	0	0	321	187,501	
2007	290	2	0	0	292	189,625	
2008	180	0	0	0	180	175,590	
2009	115	0	0	97	212	165,644	70,282
2010	80	0	0	12	92	159,596	106,100
2011	95	2	0	40	137	171,776	111,611
2012	90	0	0	15	105	189,327	98,891

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 8.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Cleveland County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	1,158	777	0	1,935
2001	0	0	996	782	0	1,778
2002	0	0	1,294	984	0	2,278
2003	0	73	1,766	255	0	2,094
2004	0	76	2,006	0	0	2,082
2005	0	62	2,356	0	0	2,418
2006	0	72	2,660	0	0	2,732
2007	0	59	2,498	0	0	2,557
2008	0	70	2,008	0	0	2,078
2009	0	25	851	0	0	876
2010	0	19	745	0	0	764
2011	0	24	834	0	0	858
Total	0	480	19,172	2,798	0	22,450
Loan Amount (\$1,000s)						
2000	0	0	18,821	12,794	0	31,615
2001	0	0	20,692	14,750	0	35,442
2002	0	0	21,752	18,946	0	40,698
2003	0	1,238	29,224	4,278	0	34,740
2004	0	989	37,259	0	0	38,248
2005	0	892	37,318	0	0	38,210
2006	0	979	35,578	0	0	36,557
2007	0	803	30,850	0	0	31,653
2008	0	1,565	26,106	0	0	27,671
2009	0	813	16,862	0	0	17,675
2010	0	573	12,893	0	0	13,466
2011	0	541	15,417	0	0	15,958
Total	0	8,393	302,772	50,768	0	361,933

Table 8.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Cleveland County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	72	35	0	107
2001	0	0	111	50	0	161
2002	0	0	111	74	0	185
2003	0	11	134	22	0	167
2004	0	5	158	0	0	163
2005	0	13	169	0	0	182
2006	0	6	125	0	0	131
2007	0	8	101	0	0	109
2008	0	5	97	0	0	102
2009	0	2	70	0	0	72
2010	0	2	50	0	0	52
2011	0	5	56	0	0	61
Total	0	57	1,254	181	0	1,492
Loan Amount (\$1,000s)						
2000	0	0	12,351	5,605	0	17,956
2001	0	0	18,074	8,501	0	26,575
2002	0	0	19,322	12,000	0	31,322
2003	0	2,004	22,351	3,616	0	27,971
2004	0	961	26,505	0	0	27,466
2005	0	2,585	27,136	0	0	29,721
2006	0	1,232	19,228	0	0	20,460
2007	0	1,257	17,225	0	0	18,482
2008	0	787	16,340	0	0	17,127
2009	0	273	12,489	0	0	12,762
2010	0	396	8,107	0	0	8,503
2011	0	759	9,372	0	0	10,131
Total	0	10,254	208,500	29,722	0	248,476

Table 8.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Cleveland County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	46	32	0	78
2001	0	0	67	40	0	107
2002	0	0	55	49	0	104
2003	0	9	86	10	0	105
2004	0	8	105	0	0	113
2005	0	5	107	0	0	112
2006	0	2	85	0	0	87
2007	0	4	75	0	0	79
2008	0	8	67	0	0	75
2009	0	5	57	0	0	62
2010	0	7	38	0	0	45
2011	0	3	59	0	0	62
Total	0	51	847	131	0	1,029
Loan Amount (\$1,000s)						
2000	0	0	18,223	16,070	0	34,293
2001	0	0	29,273	20,248	0	49,521
2002	0	0	24,609	26,312	0	50,921
2003	0	3,462	42,959	5,382	0	51,803
2004	0	4,435	51,105	0	0	55,540
2005	0	2,627	54,059	0	0	56,686
2006	0	1,140	41,651	0	0	42,791
2007	0	1,904	37,766	0	0	39,670
2008	0	3,764	33,673	0	0	37,437
2009	0	2,438	29,556	0	0	31,994
2010	0	3,889	19,313	0	0	23,202
2011	0	1,589	30,370	0	0	31,959
Total	0	25,248	412,557	68,012	0	505,817

Table 8.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Cleveland County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	479	333	0	812
2001	0	0	542	353	0	895
2002	0	0	543	355	0	898
2003	0	35	710	135	0	880
2004	0	35	928	0	0	963
2005	0	47	1,330	0	0	1,377
2006	0	41	1,334	0	0	1,375
2007	0	25	1,137	0	0	1,162
2008	0	31	749	0	0	780
2009	0	13	392	0	0	405
2010	0	13	310	0	0	323
2011	0	15	406	0	0	421
Total	0	255	8,860	1,176	0	10,291
Loan Amount (\$1,000s)						
2000	0	0	21,398	16,655	0	38,053
2001	0	0	31,714	20,926	0	52,640
2002	0	0	32,109	32,269	0	64,378
2003	0	2,631	50,793	8,150	0	61,574
2004	0	4,403	66,958	0	0	71,361
2005	0	4,817	67,756	0	0	72,573
2006	0	2,017	48,873	0	0	50,890
2007	0	1,312	40,442	0	0	41,754
2008	0	2,366	35,600	0	0	37,966
2009	0	1,247	29,248	0	0	30,495
2010	0	2,674	19,328	0	0	22,002
2011	0	1,424	27,207	0	0	28,631
Total	0	22,891	471,426	78,000	0	572,317

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 8.G.1
Fair Housing Complaints by Basis

Cleveland County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	3			3	1	1	1				9
Sex	2			2							4
Family Status	1								1		2
Retaliation	2										2
Disability					1						1
Total Bases	8			5	2	1	1		1		18
Total Complaints	3			3	2	1	1		1		11

Table 8.G.2
Fair Housing Complaints by Issue

Cleveland County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	3				1		1		1	1	6
Discriminatory terms, conditions, privileges, or services and facilities				2							2
Discriminatory acts under Section 818 (coercion, etc.)	2										2
Discriminatory refusal to rent					1	1					2
Discriminatory advertising, statements and notices									1	1	1
Discriminatory financing (includes real estate transactions)				1							1
Discriminatory refusal to rent and negotiate for rental									1	1	1
Total Issues	5	0	0	3	2	1	1	0	3	3	15
Total Complaints	3			3	2	1	1		1	1	11

Table 8.G.3
Fair Housing Complaints by Closure Status

Cleveland County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	2			1	1	1	1		1		7
Withdrawal After Resolution	1			1							2
Conciliated / Settled					1						1
Withdrawal Without Resolution				1							1
Total Complaints	3			3	2	1	1		1		11

HUD Complaints Found With Cause

Table 8.G.4
Fair Housing Complaints Found With Cause by Basis

Cleveland County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	1			1							2
Disability					1						1
Sex	1										1
Retaliation	1										1
Total Bases	3			1	1						5
Total Complaints	1			1	1						3

Table 8.G.5
Fair Housing Complaints Found With Cause by Issue

Cleveland County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1								1
Discriminatory refusal to rent						1					1
Discriminatory acts under Section 818 (coercion, etc.)			1								1
Discriminatory financing (includes real estate transactions)					1						1
Total Issues	2	0	0	1	1	0	0	0	0	0	4
Total Complaints	1			1	1						3

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 8.H.1
Role of Respondent
Cleveland County
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	1
Other Role	1
Missing	0
Total	2

FEDERAL, STATE, AND LOCAL LAWS

Table 8.H.2
Familiarity with Fair Housing Laws
Cleveland County
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	1
Somewhat Familiar	
Very Familiar	
Missing	1
Total	2

Table 8.H.3
Perceptions About Fair Housing Laws
Cleveland County
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	1			1	2
Are fair housing laws difficult to understand or follow?	1			1	2
Do you think fair housing laws should be changed?			1	1	2
Do you think fair housing laws are adequately enforced?	1			1	2

Table 8.H.4
Fair Housing Activities
Cleveland County
2013 Fair Housing Survey

2015 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		1			1	2
Have you participated in fair housing training?		1			1	2
Are you aware of any fair housing testing?				1	1	2
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	1				1	2
Is there sufficient testing?				1	1	2

Table 8.H.5
Protected Classes
 Cleveland County
 2013 Fair Housing Survey

Protected Class	Total
Family Status	
Religion	
Gender	
National Origin	
Color	
Sexual Orientation	
Age	
Military	
Disability	
Ancestry	
Ethnicity	
Race	
Other	
Total	0

LOCAL FAIR HOUSING

Table 8.H.6
Local Fair Housing
 Cleveland County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	1			1	2
Are there any specific geographic areas that have fair housing problems?			1	1	2

FAIR HOUSING IN THE PRIVATE SECTOR

Table 8.H.7
Barriers to Fair Housing in the Private Sector
 Cleveland County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?			1	1	2
The real estate industry?			1	1	2
The mortgage and home lending industry?			1	1	2
The housing construction or accessible housing design fields?			1	1	2
The home insurance industry?	1			1	2
The home appraisal industry?			1	1	2
Any other housing services?			1	1	2

FAIR HOUSING IN THE PUBLIC SECTOR

Table 8.H.8
Barriers to Fair Housing in the Public Sector
 Cleveland County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	1			1	2
Zoning laws?	1			1	2
Occupancy standards or health and safety codes?	1			1	2
Property tax policies?	1			1	2
Permitting process?			1	1	2
Housing construction standards?	1			1	2
Neighborhood or community development policies?	1			1	2
Limited access to government services, such as employment services?			1	1	2
Public administrative actions or regulations?			1	1	2

I. 2013 HOUSING NEEDS SURVEY

Table 8.I.1
Role of Respondent
 Cleveland County
 2013 Housing Needs Survey

Primary Role	Total
Advocate	1
Local Government	1
Real Estate	1
Total	3

Table 8.I.2
Please rate the need for the following Housing activities
 Cleveland County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing			1		2	3
Construction of new rental housing				1	2	3
Homeowner housing rehabilitation					3	3
Rental housing rehabilitation					3	3
Housing demolition					3	3
Housing redevelopment					3	3
Downtown housing				1	2	3
First-time home-buyer assistance					3	3
Mixed use housing					3	3
Mixed income housing				1	2	3

Table 8.I.3
Please rate the need for the following Housing activities (cont.)
 Cleveland County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		1			2	3
Retrofitting existing housing to meet seniors' needs					3	3
Preservation of federal subsidized housing					3	3
Rental Assistance				1	2	3
Energy efficient retrofits				1	2	3
Supportive housing				2	1	3
Transitional housing				2	1	3
Emergency housing				2	1	3
Homeless shelters				2	1	3
Other					3	3

Table 8.I.5**Please rate how the following infrastructure components affect housing production**Cleveland County
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality					1	2	3
Public transportation capacity					1	2	3
Water system quality						3	3
Water system capacity						3	3
Sewer system quality						3	3
Sewer system capacity						3	3
Storm water run-off capacity						3	3
City and county road conditions						3	3
Sidewalk conditions					1	2	3
Pedestrian-friendly places/walkability					1	2	3
Bridge conditions						3	3
Bridge capacity						3	3
Other						3	3

Table 8.I.6**Please rate the importance of being close proximity to the following amenities**Cleveland County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities					1	2	3
Restaurants			1			2	3
Public transportation					1	2	3
Quality K-12 public schools			1			2	3
Day care			1			2	3
Retail shopping			1			2	3
Grocery stores					1	2	3
Park and recreational facilities						3	3
Highway access			1			2	3
Pharmacies					1	2	3
Other						3	3

Table 8.I.7**Please rate the need for the following housing types for special needs population**Cleveland County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters				2	1	3
Transitional housing				2	1	3
Shelters for youth				1	2	3
Senior housing		1			2	3
Nursing homes or assisted living facilities		1			2	3
Housing designed for persons with disabilities				2	1	3
Supportive housing				2	1	3
Other					3	3

Table 8.I.8

Please rate the need for Services and Facilities for each of the following special needs groups

Cleveland County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		1			2	3
The frail elderly (age 85+)		1			2	3
Persons with severe mental illness				2	1	3
Persons with physical disabilities				1	2	3
Persons with developmental disabilities				2	1	3
Persons with substance abuse addictions				1	2	3
Persons with HIV/AIDS			1		2	3
Victims of domestic violence				1	2	3
Veterans			1		2	3
Homeless persons				2	1	3
Persons recently released from prison				1	2	3
Other				1	2	3

NARRATIVE COMMENTS

Table 8.I.9

What other types of services and facilities for special needs groups are you considering.

Cleveland County
2013 Housing Needs Survey

Comments:
Sex Offenders, youths 16-25 and those exiting the foster care system

Table 8.I.10

Please share any comments you have about housing needs or barriers.

Cleveland County
2013 Housing Needs Survey

Comments:
There is a need for shelter and housing for youths (16-25). There is also a need for housing for sex offenders.

Table 8.I.11

What are ways your area of the Region can better address housing challenges.

Cleveland County
2013 Housing Needs Survey

Comments:
Agency communication and policy changes. Our region needs to promote the need and encourage agencies to pull together and attempt to meet these needs. Current policies exclude sex offenders from federal assistance. This makes it impossible to even give counsel to someone who is in need of housing and is a sex offender.

J. LAND USE PLANNING

There were no respondents to the land use planning survey for Cleveland County

K. RENTAL VACANCY SURVEY

Table 8.K.1
Rental Vacancy Survey by Type
 Cleveland County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	75	1	1.3%
Apartments	777	54	6.9%
Mobile Homes	73	1	1.4%
"Other" Units			%
Don't know	0	0	%
Total	925	56	6.1%

Table 8.K.2
Rental Units by Bedroom Size
 Cleveland County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	1	292	3	0	.	296
Two	61	282	42	0	.	385
Three	11	86	8	0	.	105
Four	2	0	0	0	.	2
Don't Know	0	117	20		0	137
Total	75	777	73		0	925

Table 8.K.3
Do any of your rental units receive
rental subsidy or assistance?

Cleveland County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	8
No	10
Don't Know	1
% Offering Assistance	55.6%

Table 8.K.4
How many of your units have some sort of rental
subsidy or assistance?

Cleveland County
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	1	1.3%
Apartments	1	.1%
Mobile Homes		%
"Other" Units		%
Don't know		
Total	2	.2%

Table 8.K.5
How long will it be before your vacant units
become filled?

Cleveland County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	1
1 to 2 month	2	
2 to 3 months	1	
More than 3 months	4	1

Table 8.K.6
How long will it be before your filled units
become vacant?

Cleveland County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month		1
2 to 3 months	1	1
More than 3 months	6	2

Table 8.K.7
Average Market Rate Rents by Bedroom Size

Cleveland County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One	\$325	\$431	\$320		\$417
Two	\$519	\$519	\$375		\$515
Three	\$825	\$662	\$420		\$676
Four					
Total	\$746	\$509	\$372		\$573

Table 8.K.8
Single Family Market Rate Rents by Vacancy Status

Cleveland County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	70	0	0%
\$500 to \$750	1	0	0%
\$750 to \$1,000			%
\$1,000 to \$1,250	1	0	0%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	3	1	33.3%
Total	75	1	1.3%

Table 8.K.9
Apartment Market Rate Rents by Vacancy Status

Cleveland County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	176	33	18.8%
\$500 to \$750	300	19	6.3%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	301	2	0.7%
Total	777	54	6.9%

Table 8.K.10
Available Apartment Units by Bedroom Size

Cleveland County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							33
\$500 to \$750		4	12	2		0	19
\$750 to \$1,000							
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	1	1		0	2
Total	0	5	13	3	0	33	54

Table 8.K.11
Mobile Home Market Rate Rents by Vacancy Status

Cleveland County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	53	0	0%
\$500 to \$750			%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	20	1	5.0%

Total	73	1	1.4%
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Table 8.K.12
Condition by Unit Type

Cleveland County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average		4			.	4
Good	71	233	73		.	377
Excellent	4	540			.	544
Don't Know	0	0	0		0	0
Total	75	777	73		0	925

Table 8.K.13
Condition of Single Family Units by Vacancy Status

Cleveland County
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	71	0	0.0%
Excellent	4	1	25.0%
Don't Know	0	0	%
Total	75	1	1.3%

Table 8.K.14
Condition of Apartment Units by Vacancy Status

Cleveland County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	4		%
Good	233	36	15.5%
Excellent	540	18	3.3%
Don't Know	0	0	%

Total	777	54	6.9%
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Table 8.K.15**Condition of Mobile Home Units by Vacancy Status**

Cleveland County

2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	73	1	1.4%
Excellent			%
Don't Know	0	0	%
Total	73	1	1.4%

Table 8.K.16**Are there any utilities included with the rent?**

Cleveland County

2013 Rental Vacancy Survey

Period	Respondent
Yes	8
No	10
% Offering Assistance	44.4%

Table 8.K.17**Which utilities are included with the rent?**

Cleveland County

2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	5
Trash Collection	8

Table 8.K.18**Do you keep a waiting list?**

Cleveland County

2013 Rental Vacancy Survey

Period	Respondent
Yes	11
No	7
Don't know	

Waitlist Size	65
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Table 8.K.19
How would you rate the need for renovation of existing units in the city?

Cleveland County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		1		
Low Need		1		
Moderate Need	2	7		
High Need		1		
Extreme Need			1	

Table 8.K.20
How would you rate the need for construction of new units in the city?

Cleveland County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2		
Low Need		3		
Moderate Need		2	1	
High Need		2		
Extreme Need	1	4		

Table 8.K.21
If new units were to be constructed, what percentage should offer rental assistance?

Cleveland County
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	55.6%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 8.L.1
Era of Construction
Cleveland County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	3,288	27		6	2	3,323
1940 - 1959	5,702	30		6	5	5,743
1960 - 1979	9,892	153		12	258	10,315
1980 - 1999	6,563	112	5	29	2,069	8,778
> 2000	2,728	21	8	7	930	3,694
Missing	193	1	0	0	2	196
Total	28,366	344	13	60	3,266	32,049

Table 8.L.2
Quality of Materials and Workmanship Used In Construction
Cleveland County
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	550	2				552
Fair	4,372	7	13	6	8	4,406
Average	16,849	250		42	3,077	20,218
Good	5,741	83		11	155	5,990
Excellent	846	2		1	24	873
Missing	8	0	0	0	2	10
Total	28,366	344	13	60	3,266	32,049

Table 8.L.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Cleveland County
Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	8	99	654	2,238	289	0	3,288
1940 - 1959	13	220	2,710	2,433	326	0	5,702
1960 - 1979	47	1,046	7,782	817	200	0	9,892
1980 - 1999	140	1,544	4,621	228	30	0	6,563
>=2000	161	1,463	1,082	21	1	0	2,728
Missing	181	0	0	4	0	8	193
Total	550	4,372	16,849	5,741	846	8	28,366

Table 8.L.4
Average Floor Area by Dwelling Type

Cleveland County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	53			1	5	59
500 – 999	4,095	6		5	165	4,271
1000 – 1,499	11,989	59	13	1	1,358	13,420
1,500 – 1,999	6,723	226		2	1,368	8,319
2,000 – 2,499	2,974	43		5	353	3,375
2,500 – 3,000	1,306	7		4	11	1,328
Above 3,000	1,226	3		42	6	1,277
Missing	0	0	0	0	0	0
Total	28,366	344	13	60	3,266	32,049
Average	1,571	1,721	1,337	4,574	1,531	1,574

Table 8.L.5
Exterior Wall of Dwelling Units

Cleveland County
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	4,885	51		6	2,906	7,848
Asbestos	316	1			11	328
Block	250	1		1		252
Brick or Stone	16,023	228	8	47	40	16,346
Masonry Frame / Stucco	158	1	5		3	167
Wood / Wood Frame	6,568	62		5	277	6,912
Composition / Other	166			1	29	196
Missing	0	0	0	0	0	0
Total	28,366	344	13	60	3,266	32,049

Table 8.L.6
Market Value of Dwelling Unit
 Cleveland County
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	7,300	104		3	1,699	9,106
\$50,000 – \$99,999	11,465	158	1	14	1,502	13,140
\$100,000 – \$149,999	5,170	39	12	6	46	5,273
\$150,000 - \$199,999	2,270	15		9	11	2,305
\$200,000 - \$249,999	1,016	10		3	2	1,031
\$250,000 - \$349,999	830	9		10	5	854
\$350,000 - \$550,000	268	6		3		277
Above \$550,000	47	3		12	1	63
Missing	0	0	0	0	0	0
Total	28,366	344	13	60	3,266	32,049
Average Value	94,758	92,847	118,628	480,135	50,910	91,000

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 8.M.1
Population and Employment Forecast

Cleveland County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	33,385	72,800
1980	39,777	83,473
1990	44,141	85,221
2000	46,869	96,287
2010	41,520	98,078
2020	37,843	99,681
2030	40,351	109,047
2040	43,254	121,995
2050	47,748	137,369

Table 8.M.2
Household Forecasts by Tenure

Cleveland County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	26,500	12,055	38,555
2020	28,133	11,052	39,185
2030	30,869	11,998	42,867
2040	34,662	13,295	47,957
2050	39,182	14,819	54,001

Table 8.M.3
Household Forecasts by Income

Cleveland County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	1,979	2,772	3,504	1,763	16,482	26,500
2020	2,101	2,943	3,720	1,871	17,498	28,133
2030	2,306	3,229	4,082	2,053	19,199	30,869
2040	2,589	3,626	4,583	2,306	21,558	34,662
2050	2,927	4,098	5,181	2,606	24,370	39,182
Renter-Occupied						
2010	2,777	2,334	2,133	1,028	3,784	12,055
2020	2,546	2,140	1,955	942	3,469	11,052
2030	2,764	2,323	2,123	1,023	3,766	11,998
2040	3,063	2,574	2,352	1,133	4,173	13,295
2050	3,414	2,869	2,622	1,263	4,651	14,819
Total						
2010	4,756	5,106	5,637	2,790	20,266	38,555
2020	4,647	5,083	5,675	2,813	20,967	39,185
2030	5,069	5,552	6,204	3,076	22,965	42,867
2040	5,651	6,200	6,935	3,439	25,731	47,957
2050	6,340	6,968	7,803	3,869	29,021	54,001

N. CHAS HOUSING PROBLEM TABLES

Table 8.N.1
Households with Housing Problems by Income and Family Status

Cleveland County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	108	399	58	375	299	1,239
30.1-50% HAMFI	312	255	118	460	377	1,522
50.1-80% HAMFI	248	640	103	309	200	1,500
80.1 % HAMFI and above	344	1,376	393	159	428	2,700
Total	1,012	2,670	672	1,303	1,304	6,961
Renters						
30 % HAMFI	15	917	243	268	622	2,065
30.1-50% HAMFI	43	609	333	368	403	1,756
50.1-80% HAMFI	30	580	104	110	284	1,108
80.1 % HAMFI and above	15	104	30	10	18	177
Total	103	2,210	710	756	1,327	5,106
Total						
30 % HAMFI	123	1,316	301	643	921	3,304
30.1-50% HAMFI	355	864	451	828	780	3,278
50.1-80% HAMFI	278	1,220	207	419	484	2,608
80.1 % HAMFI and above	359	1,480	423	169	446	2,877
Total	1,115	4,880	1,382	2,059	2,631	12,067

Table 8.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Cleveland County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	108	399	58	375	299	1,239
30.1-50% HAMFI	312	255	118	460	377	1,522
50.1-80% HAMFI	248	640	103	309	200	1,500
80.1% HAMFI and above	344	1,376	393	159	428	2,700
Total	1,012	2,670	672	1,303	1,304	6,961
No Housing Problem						
30% HAMFI or less	39	109	0	212	70	430
30.1-50% HAMFI	298	162	25	475	91	1,051
50.1-80% HAMFI	717	733	68	556	156	2,230
80.1% HAMFI and above	3,069	9,225	828	804	1,272	15,198
Total	4,123	10,229	921	2,047	1,589	18,909
Not Computed						
30% HAMFI or less	20	19	0	0	76	115
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	20	19	0	0	76	115
Total						
30% HAMFI or less	167	527	58	587	445	1,784
30.1-50% HAMFI	610	417	143	935	468	2,573
50.1-80% HAMFI	965	1,373	171	865	356	3,730
80.1% HAMFI and above	3,413	10,601	1,221	963	1,700	17,898
Total	5,155	12,918	1,593	3,350	2,969	25,985

Table 8.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Cleveland County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	15	917	243	268	622	2,065
30.1-50% HAMFI	43	609	333	368	403	1,756
50.1-80% HAMFI	30	580	104	110	284	1,108
80.1% HAMFI and above	15	104	30	10	18	177
Total	103	2,210	710	756	1,327	5,106
No Housing Problem						
30% HAMFI or less	0	208	19	160	74	461
30.1-50% HAMFI	80	285	15	203	200	783
50.1-80% HAMFI	108	754	33	177	241	1,313
80.1% HAMFI and above	219	2,026	215	189	1,144	3,793
Total	407	3,273	282	729	1,659	6,350
Not Computed						
30% HAMFI or less	0	123	0	14	144	281
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	123	0	14	144	281
Total						
30% HAMFI or less	15	1,248	262	442	840	2,807
30.1-50% HAMFI	123	894	348	571	603	2,539
50.1-80% HAMFI	138	1,334	137	287	525	2,421
80.1% HAMFI and above	234	2,130	245	199	1,162	3,970
Total	510	5,606	992	1,499	3,130	11,737

Table 8.N.4
Households by Housing Problems by Income and Family Status

Cleveland County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	123	1,316	301	643	921	3,304
30.1-50% HAMFI	355	864	451	828	780	3,278
50.1-80% HAMFI	278	1,220	207	419	484	2,608
80.1% HAMFI and above	359	1,480	423	169	446	2,877
Total	1,115	4,880	1,382	2,059	2,631	12,067
No Housing Problem						
30% HAMFI or less	39	317	19	372	144	891
30.1-50% HAMFI	378	447	40	678	291	1,834
50.1-80% HAMFI	825	1,487	101	733	397	3,543
80.1% HAMFI and above	3,288	11,251	1,043	993	2,416	18,991
Total	4,530	13,502	1,203	2,776	3,248	25,259
Not Computed						
30% HAMFI or less	20	142	0	14	220	396
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	20	142	0	14	220	396
Total						
30% HAMFI or less	182	1,775	320	1,029	1,285	4,591
30.1-50% HAMFI	733	1,311	491	1,506	1,071	5,112
50.1-80% HAMFI	1,103	2,707	308	1,152	881	6,151
80.1% HAMFI and above	3,647	12,731	1,466	1,162	2,862	21,868
Total	5,665	18,524	2,585	4,849	6,099	37,722

9. GASTON COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 9.A.1

Population by Age

Gaston County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	12,679	6.7%	13,187	6.4%	4.0%
5 to 19	38,632	20.3%	41,528	20.2%	7.5%
20 to 24	11,263	5.9%	12,135	5.9%	7.7%
25 to 34	28,853	15.2%	24,667	12.0%	-14.5%
35 to 54	57,219	30.1%	61,442	29.8%	7.4%
55 to 64	17,734	9.3%	25,833	12.5%	45.7%
65 or Older	23,985	12.6%	27,294	13.2%	13.8%
Total	190,365	100.0%	206,086	100.0%	8.3%

Table 9.A.2

Elderly Population by Age

Gaston County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	3,068	12.8%	3,719	13.6%	21.2%
67 to 69	4,133	17.2%	5,104	18.7%	23.5%
70 to 74	6,227	26.0%	6,485	23.8%	4.1%
75 to 79	5,084	21.2%	5,154	18.9%	1.4%
80 to 84	3,010	12.5%	3,711	13.6%	23.3%
85 or Older	2,463	10.3%	3,121	11.4%	26.7%
Total	23,985	100.0%	27,294	100.0%	13.8%

Table 9.A.3

Population by Race and Ethnicity

Gaston County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	157,965	83.0%	161,166	78.2%	2.0%
Black	26,405	13.9%	31,431	15.3%	19.0%
American Indian	525	.3%	850	.4%	61.9%
Asian	1,814	1.0%	2,478	1.2%	36.6%
Native Hawaiian/ Pacific Islander	50	.0%	63	.0%	26.0%
Other	1,958	1.0%	6,315	3.1%	222.5%
Two or More Races	1,648	.9%	3,783	1.8%	129.6%
Total	190,365	100.0%	206,086	100.0%	8.3%
Non-Hispanic	184,646	97.0	193,885	94.1%	5.0%
Hispanic	5,719	3.0%	12,201	5.9%	113.3%

Table 9.A.4**Disability by Age**Gaston County
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	275	4.1%	117	1.8%	392	3.0%
5 to 17	1,564	8.4%	770	4.4%	2,334	6.5%
18 to 34	1,853	9.0%	1,713	8.0%	3,566	8.5%
35 to 64	7,233	17.2%	8,198	18.2%	15,431	17.7%
65 to 74	2,205	31.7%	2,873	34.7%	5,078	33.4%
75 or Older	2,429	57.4%	3,627	54.1%	6,056	55.4%
Total	15,559	15.7%	17,298	16.4%	32,857	16.1%

Table 9.A.5**Employment Status by Disability and Type: Age 18 to 64**Gaston County
2011 Three-Year ACS Data

Disability Status	Population
Employed:	83,359
With a disability:	5,589
With a hearing difficulty	1,673
With a vision difficulty	1,106
With a cognitive difficulty	1,387
With an ambulatory difficulty	2,536
With a self-care difficulty	439
With an independent living difficulty	730
No disability	77,770
Unemployed:	15,821
With a disability:	1,684
With a hearing difficulty	248
With a vision difficulty	218
With a cognitive difficulty	814
With an ambulatory difficulty	779
With a self-care difficulty	130
With an independent living difficulty	351
No disability	14,137
Not in labor force:	29,775
With a disability:	11,724
With a hearing difficulty	1,989
With a vision difficulty	2,230
With a cognitive difficulty	5,705
With an ambulatory difficulty	7,673
With a self-care difficulty	2,978
With an independent living difficulty	5,274
No disability	18,051
Total	128,955

Table 9.A.6**Households by Income**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	12,136	16.4%	12,264	15.6%
\$15,000 to \$19,999	4,600	6.2%	5,377	6.8%
\$20,000 to \$24,999	5,210	7.1%	5,080	6.5%
\$25,000 to \$34,999	10,510	14.2%	9,595	12.2%
\$35,000 to \$49,999	13,749	18.6%	11,992	15.3%
\$50,000 to \$74,999	15,215	20.6%	14,757	18.8%
\$75,000 to \$99,999	6,706	9.1%	8,569	10.9%
\$100,000 or More	5,710	7.7%	10,937	13.9%
Total	73,836	100.0%	78,571	100.0%

Table 9.A.7**Poverty by Age**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	2,377	11.7%	4,530	13.5%
6 to 17	4,466	22.0%	7,158	21.4%
18 to 64	10,954	53.9%	18,914	56.5%
65 or Older	2,512	12.4%	2,868	8.6%
Total	20,309	100.0%	33,470	100.0%
Poverty Rate	10.9%	.	16.6%	.

Table 9.A.8**Households by Year Home Built**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	7,065	9.6%	5,959	7.6%
1940 to 1949	5,770	7.8%	4,117	5.2%
1950 to 1959	9,631	13.0%	9,619	12.2%
1960 to 1969	11,853	16.0%	10,632	13.5%
1970 to 1979	13,335	18.0%	11,948	15.2%
1980 to 1989	12,232	16.5%	12,067	15.4%
1990 to 1999	14,050	19.0%	12,641	16.1%
2000 to 2004	.	.	6,262	8.0%
2005 or Later	.	.	5,326	6.8%
Total	73,936	100.0%	78,571	100.0%

Table 9.A.9**Housing Units by Type**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	59,022	74.9%	67,705	76.7%
Duplex	1,396	1.8%	1,405	1.6%
Tri- or Four-Plex	2,225	2.8%	2,341	2.7%
Apartment	7,170	9.1%	7,683	8.7%
Mobile Home	8,996	11.4%	9,076	10.3%
Boat, RV, Van, Etc.	33	.0%	13	.0%
Total	78,842	100.0%	88,223	100.0%

Table 9.A.10**Housing Units by Tenure**

Gaston County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	73,936	93.8%	79,867	90.1%	8.0%
Owner-Occupied	50,901	68.8%	53,873	67.5%	5.8%
Renter-Occupied	23,035	31.2%	25,994	32.5%	12.8%
Vacant Housing Units	4,906	6.2%	8,819	9.9%	79.8%
Total Housing Units	78,842	100.0%	88,686	100.0%	12.5%

Table 9.A.11**Disposition of Vacant Housing Units**

Gaston County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	1,851	37.7%	3,459	39.2%	86.9%
For Sale	828	16.9%	1,549	17.6%	87.1%
Rented or Sold, Not Occupied	481	9.8%	375	4.3%	-22.0%
For Seasonal, Recreational, or Occasional Use	204	4.2%	293	3.3%	43.6%
For Migrant Workers	1	0.0%	0	.0%	-100.0%
Other Vacant	1,541	31.4%	3,143	35.6%	104.0%
Total	4,906	100.0%	8,819	100.0%	79.8%

Table 9.A.12**Households by Household Size**

Gaston County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	17,236	23.3%	19,665	24.6%	14.1%
Two Persons	25,512	34.5%	27,521	34.5%	7.9%
Three Persons	14,595	19.7%	14,415	18.0%	-1.2%
Four Persons	10,721	14.5%	10,869	13.6%	1.4%
Five Persons	3,995	5.4%	4,755	6.0%	19.0%
Six Persons	1,244	1.7%	1,664	2.1%	33.8%
Seven Persons or More	633	.9%	978	1.2%	54.5%
Total	73,936	100.0%	79,867	100.0%	8.0%

Table 9.A.13
Household Type by Tenure
 Gaston County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	53,327	72.1%	55,952	70.1%	4.9%
Married-Couple Family	40,066	75.1%	39,241	70.1%	-2.1%
Owner-Occupied	32,716	81.7%	32,515	82.9%	-.6%
Renter-Occupied	7,350	18.3%	6,726	17.1%	-8.5%
Other Family	13,261	24.9%	16,711	29.9%	26.0%
Male Householder, No Spouse	3,477	26.2%	4,427	26.5%	27.3%
Owner-Occupied	1,888	54.3%	2,328	52.6%	23.3%
Renter-Occupied	1,589	45.7%	2,099	47.4%	32.1%
Female Householder, No Spouse	9,784	73.8%	12,284	73.5%	25.6%
Owner-Occupied	4,998	51.1%	5,653	46.0%	13.1%
Renter-Occupied	4,786	48.9%	6,631	54.0%	38.5%
Non-Family Households	20,609	27.9%	23,915	29.9%	16.0%
Owner-Occupied	11,299	54.8%	13,377	55.9%	18.4%
Renter-Occupied	9,310	45.2%	10,538	44.1%	13.2%
Total	73,936	100.0%	79,867	100.0%	8.0%

Table 9.A.14
Group Quarters Population
 Gaston County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	479	22.0%	693	35.7%	44.7%
Juvenile Facilities	.	.	48	2.5%	.
Nursing Homes	1,603	73.7%	1,198	61.7%	-25.3%
Other Institutions	94	4.3%	3	.2%	-96.8%
Total	2,176	100.0%	1,942	100.0%	-10.8%
Noninstitutionalized					
College Dormitories	437	47.8%	569	41.4%	30.2%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	478	52.2%	806	58.6%	68.6%
Total	915	29.6%	1,375	41.5%	50.3%
Total Group Quarters Population	3,091	100.0%	3,317	100.0%	7.3%

Table 9.A.15
Overcrowding and Severe Overcrowding
 Gaston County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	50,134	98.5%	657	1.3%	114	.2%	50,905
2010 ACS	53,053	98.6%	654	1.2%	90	.2%	53,797
Renter							
2000 Census	21,547	93.6%	1,080	4.7%	404	1.8%	23,031
2010 ACS	22,972	92.7%	982	4.0%	820	3.3%	24,774
Total							
2000 Census	71,681	97.0%	1,737	2.3%	518	.7%	73,936
2010 ACS	76,025	96.8%	1,636	2.1%	910	1.2%	78,571

Table 9.A.16**Households with Incomplete Plumbing Facilities**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	73,569	78,281
Lacking Complete Plumbing Facilities	367	290
Total Households	73,936	78,571
Percent Lacking	.5%	.4%

Table 9.A.17**Households with Incomplete Kitchen Facilities**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	73,641	77,901
Lacking Complete Kitchen Facilities	295	670
Total Households	73,936	78,571
Percent Lacking	.4%	.9%

Table 9.A.18**Cost Burden and Severe Cost Burden by Tenure**

Gaston County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	21,787	75.5%	4,276	14.8%	2,577	8.9%	200	.7%	28,840
2010 ACS	24,494	67.1%	7,550	20.7%	4,279	11.7%	189	.5%	36,512
Owner Without a Mortgage									
2000 Census	11,806	87.2%	976	7.2%	490	3.6%	265	2.0%	13,537
2010 ACS	14,330	82.9%	1,428	8.3%	1,145	6.6%	382	2.2%	17,285
Renter									
2000 Census	13,506	59.2%	3,743	16.4%	3,458	15.2%	2,114	9.3%	22,821
2010 ACS	10,589	42.7%	5,599	22.6%	6,063	24.5%	2,523	10.2 %	24,774
Total									
2000 Census	47,099	72.2%	8,995	13.8%	6,525	10.0%	2,579	4.0%	65,198
2010 ACS	49,413	62.9%	14,577	18.6%	11,487	14.6%	3,094	3.9%	78,571

Table 9.A.19**Median Housing Costs**

Gaston County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$535	\$517
Median Home Value	\$90,300	\$124,300

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 9.B.1
Employment by Industry
 Gaston County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	541	459	457	505	494	488	483	480	-11.3%
Forestry, fishing, related activities, and other	112								%
Mining	144								%
Utilities	808	656	637	578	597	584	566	628	-22.3%
Construction	6,377	7,011	7,214	7,459	6,860	6,029	5,572	5,337	-16.3%
Manufacturing	21,954	17,237	16,347	15,664	14,685	11,621	11,409	11,854	-46.0%
Wholesale trade	2,861	2,719	2,797	2,949	2,942	2,730	2,609	2,740	-4.2%
Retail trade	11,824	12,079	12,131	12,536	12,481	11,927	11,511	11,409	-3.5%
Transportation and warehousing	2,377	2,139	2,094	2,186	1,788	1,651	1,599	1,579	-33.6%
Information		902	820	868	932	929	1,000	1,002	%
Finance and insurance	2,564	2,502	2,505	2,594	2,920	3,137	2,904	3,008	17.3%
Real estate and rental and leasing	2,679	3,568	3,859	4,209	4,181	3,964	4,041	4,192	56.5%
Professional and technical services	2,681	3,232	3,464	3,573	3,709	3,607	3,684	3,626	35.2%
Management of companies and enterprises	273	310	386	384	441	466	404	487	78.4%
Administrative and waste services	5,349	7,014	7,370	6,997	7,108	6,619	7,717	8,453	58.0%
Educational services	1,035	1,318	1,394	1,469	1,491	1,458	1,493	1,586	53.2%
Health care and social assistance	8,662	10,702	11,029	11,964	12,052	12,257	12,087	12,310	42.1%
Arts, entertainment, and recreation	1,299	1,284	1,250	1,421	1,341	1,454	1,489	1,504	15.8%
Accommodation and food services	5,348	5,804	5,958	6,203	6,219	6,184	6,062	6,173	15.4%
Other services, except public administration		6,771	6,828	7,069	7,010	6,912	6,776	6,872	%
Government and government enterprises	9,911	9,472	9,798	9,924	10,419	10,592	10,581	10,367	4.6%
Total	93,960	95,363	96,530	98,714	97,832	92,788	92,192	93,830	-.1%

Table 9.B.2
Real Earnings by Industry

Gaston County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	13,947	12,149	6,514	2,766	2,827	3,515	4,562	4,910	-64.8%
Forestry, fishing, related activities, and other	2,172								%
Mining	8,559								%
Utilities	71,972	60,329	63,207	50,873	58,081	57,455	58,773	63,759	-11.4%
Construction	295,138	301,453	310,490	304,461	258,697	214,741	191,475	185,993	-37.0%
Manufacturing	1,272,425	1,085,166	1,047,262	974,843	921,304	712,101	702,012	751,550	-40.9%
Wholesale trade	148,253	152,552	157,816	167,768	170,251	151,338	159,428	165,659	11.7%
Retail trade	318,001	354,163	351,938	362,275	334,155	307,842	316,352	312,523	-1.7%
Transportation and warehousing	86,947	80,650	77,101	75,833	58,118	52,231	57,719	56,368	-35.2%
Information		42,421	37,794	37,725	39,206	33,711	46,041	47,415	%
Finance and insurance	101,690	90,800	93,525	90,449	110,933	100,531	110,459	117,175	15.2%
Real estate and rental and leasing	54,468	57,140	53,587	47,611	44,428	37,866	39,874	43,600	-20.0%
Professional and technical services	121,214	129,014	138,547	139,609	148,097	130,501	121,839	127,171	4.9%
Management of companies and enterprises	18,235	21,244	27,019	29,865	34,662	38,901	33,815	47,661	161.4%
Administrative and waste services	141,091	152,742	162,719	150,832	148,254	133,461	154,983	165,052	17.0%
Educational services	25,843	32,225	34,431	36,583	37,567	35,828	35,414	37,646	45.7%
Health care and social assistance	445,575	568,267	574,638	603,215	618,880	632,501	644,469	635,907	42.7%
Arts, entertainment, and recreation	17,867	12,687	11,923	15,439	12,908	12,243	12,415	12,769	-28.5%
Accommodation and food services	96,045	105,424	106,755	111,317	108,700	108,641	109,103	111,528	16.1%
Other services, except public administration		216,658	215,301	210,976	186,674	182,741	185,354	191,458	%
Government and government enterprises	473,749	484,517	496,576	506,925	534,627	546,248	544,623	529,143	11.7%
Total	3,947,884	3,965,080	3,972,515	3,922,607	3,831,299	3,494,297	3,531,579	3,610,522	-8.5%

Table 9.B.3**Real Earnings Per Job by Industry**

Gaston County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	25,780	26,467	14,254	5,477	5,723	7,202	9,444	10,230	-60.3%
Forestry, fishing, related activities, and other	19,390								%
Mining	59,434								%
Utilities	89,075	91,964	99,225	88,015	97,287	98,382	103,839	101,527	14.0%
Construction	46,282	42,997	43,040	40,818	37,711	35,618	34,364	34,850	-24.7%
Manufacturing	57,959	62,956	64,064	62,235	62,738	61,277	61,531	63,401	9.4%
Wholesale trade	51,818	56,106	56,423	56,890	57,869	55,435	61,107	60,460	16.7%
Retail trade	26,895	29,321	29,011	28,899	26,773	25,811	27,483	27,393	1.9%
Transportation and warehousing	36,578	37,705	36,820	34,690	32,504	31,636	36,097	35,698	-2.4%
Information		47,030	46,090	43,462	42,066	36,287	46,041	47,321	%
Finance and insurance	39,661	36,291	37,335	34,868	37,991	32,047	38,037	38,955	-1.8%
Real estate and rental and leasing	20,331	16,015	13,886	11,312	10,626	9,552	9,867	10,401	-48.8%
Professional and technical services	45,212	39,918	39,996	39,073	39,929	36,180	33,073	35,072	-22.4%
Management of companies and enterprises	66,794	68,528	69,997	77,775	78,598	83,479	83,701	97,866	46.5%
Administrative and waste services	26,377	21,777	22,079	21,557	20,857	20,163	20,083	19,526	-26.0%
Educational services	24,969	24,450	24,699	24,904	25,196	24,573	23,720	23,736	-4.9%
Health care and social assistance	51,440	53,099	52,102	50,419	51,351	51,603	53,319	51,658	.4%
Arts, entertainment, and recreation	13,755	9,881	9,538	10,865	9,626	8,420	8,338	8,490	-38.3%
Accommodation and food services	17,959	18,164	17,918	17,946	17,479	17,568	17,998	18,067	.6%
Other services, except public administration		31,998	31,532	29,845	26,630	26,438	27,354	27,861	%
Government and government enterprises	47,800	51,153	50,681	51,081	51,313	51,572	51,472	51,041	6.8%
Average	42,017	41,579	41,153	39,737	39,162	37,658	38,307	38,479	-8.4%

Table 9.B.4
Total Employment and Real Personal Income
 Gaston County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	1,981,873	147,809	119,986	184,539	151,926	2,290,514	15,683	69,496	28,517
1970	1,959,892	144,909	100,131	196,123	172,083	2,283,320	15,357	69,788	28,084
1971	2,045,137	157,578	80,482	204,189	190,547	2,362,776	15,665	70,865	28,860
1972	2,254,724	181,416	68,492	212,955	203,123	2,557,879	16,631	74,829	30,133
1973	2,359,968	215,480	68,980	226,772	226,768	2,667,007	17,085	77,579	30,419
1974	2,225,828	211,189	78,733	241,929	261,374	2,596,675	16,573	74,983	29,684
1975	1,905,612	178,015	88,367	236,788	369,536	2,422,289	15,437	67,050	28,422
1976	2,220,996	211,149	64,775	247,947	346,707	2,669,276	17,080	73,258	30,319
1977	2,381,415	225,383	64,215	262,623	335,091	2,817,962	17,944	76,637	31,073
1978	2,521,695	246,437	89,535	282,111	335,949	2,982,853	18,850	80,307	31,400
1979	2,593,862	261,395	116,037	299,942	351,706	3,100,152	19,393	82,435	31,465
1980	2,623,121	264,866	133,884	350,275	384,279	3,226,693	19,786	82,991	31,607
1981	2,598,869	279,971	144,782	409,178	412,085	3,284,942	19,951	82,802	31,386
1982	2,439,463	263,712	176,317	453,301	444,204	3,249,573	19,532	78,846	30,939
1983	2,596,048	283,756	173,510	489,952	453,332	3,429,087	20,536	79,272	32,748
1984	2,779,052	311,796	194,024	548,558	459,608	3,669,446	21,708	82,873	33,534
1985	2,776,328	315,134	226,763	581,719	485,610	3,755,285	21,864	82,173	33,785
1986	2,998,250	349,029	213,732	609,105	496,710	3,968,770	23,141	84,927	35,303
1987	3,207,392	366,524	245,018	619,903	495,798	4,201,587	24,372	88,090	36,410
1988	3,329,841	388,268	266,717	644,083	518,329	4,370,701	25,133	91,977	36,203
1989	3,407,040	400,377	269,319	741,974	551,880	4,569,836	26,142	93,922	36,276
1990	3,385,263	406,460	307,771	721,129	590,809	4,598,511	26,258	95,446	35,468
1991	3,387,186	409,728	259,481	693,672	663,668	4,594,280	25,905	95,139	35,602
1992	3,592,314	428,247	223,120	683,978	709,327	4,780,493	26,758	97,427	36,872
1993	3,675,941	442,170	278,595	696,825	747,251	4,956,443	27,546	98,952	37,148
1994	3,864,885	462,825	335,341	758,335	754,961	5,250,697	28,971	100,397	38,496
1995	3,863,384	462,309	420,207	772,400	817,927	5,411,609	29,586	102,144	37,823
1996	3,752,831	445,248	540,982	841,759	874,073	5,564,397	30,171	101,296	37,049
1997	3,832,011	454,597	659,195	883,810	896,787	5,817,205	31,264	102,527	37,376
1998	3,995,138	464,029	795,699	974,717	913,937	6,215,461	33,187	102,647	38,921
1999	4,100,167	470,753	935,027	956,889	948,251	6,469,581	34,207	101,714	40,311
2000	4,049,605	459,149	1,085,100	996,156	1,009,116	6,680,828	35,037	99,295	40,784
2001	3,947,884	453,796	1,202,109	949,048	1,099,042	6,744,287	35,232	93,960	42,017
2002	3,984,448	449,482	1,222,988	870,959	1,157,911	6,786,824	35,362	91,772	43,417
2003	3,982,134	450,726	1,205,825	861,318	1,190,114	6,788,665	35,442	92,188	43,196
2004	4,031,215	461,562	1,175,872	859,739	1,253,327	6,858,591	35,788	94,843	42,505
2005	3,965,080	465,877	1,252,451	859,830	1,320,728	6,932,212	35,820	95,363	41,579
2006	3,972,515	474,125	1,327,273	863,871	1,344,091	7,033,625	35,834	96,530	41,153
2007	3,922,607	477,887	1,377,559	936,234	1,398,188	7,156,701	35,717	98,714	39,737
2008	3,831,299	472,840	1,344,073	1,043,771	1,508,304	7,254,607	35,483	97,832	39,162
2009	3,494,297	437,962	1,216,599	922,254	1,761,645	6,956,834	33,790	92,788	37,658
2010	3,531,579	434,386	1,137,002	897,511	1,785,335	6,917,040	33,546	92,192	38,307
2011	3,610,522	404,273	1,088,254	947,948	1,768,018	7,010,467	33,862	93,830	38,479

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 9.C.1
Labor Force Statistics
 Gaston County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	96,024	92,082	3,942	4.1%
1991	96,162	89,679	6,483	6.7%
1992	96,380	89,514	6,866	7.1%
1993	96,276	91,110	5,166	5.4%
1994	96,991	92,807	4,184	4.3%
1995	98,014	93,853	4,161	4.2%
1996	101,278	95,827	5,451	5.4%
1997	101,186	96,916	4,270	4.2%
1998	99,835	96,369	3,466	3.5%
1999	101,965	98,180	3,785	3.7%
2000	99,985	94,470	5,515	5.5%
2001	101,300	93,545	7,755	7.7%
2002	100,236	92,543	7,693	7.7%
2003	98,359	91,175	7,184	7.3%
2004	96,388	90,230	6,158	6.4%
2005	96,872	90,954	5,918	6.1%
2006	98,706	93,260	5,446	5.5%
2007	97,294	91,702	5,592	5.7%
2008	99,885	92,133	7,752	7.8%
2009	99,615	86,054	13,561	13.6%
2010	97,937	85,481	12,456	12.7%
2011	98,998	87,525	11,473	11.6%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{8F} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 9.D.1
Purpose of Loan by Year
Gaston County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	6,337	7,515	9,071	7,888	5,078	3,833	3,477	3,034	46,233
Home Improvement	1,170	1,145	1,167	1,231	944	409	375	378	6,819
Refinancing	11,244	10,671	10,214	8,925	6,997	7,542	5,627	5,204	66,424
Total	18,751	19,331	20,452	18,044	13,019	11,784	9,479	8,616	119,476

Table 9.D.2
Occupancy Status for Home Purchase Loan Applications
Gaston County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	5,657	6,743	7,884	6,881	4,507	3,573	3,185	2,827	41,257
Not Owner-Occupied	649	742	1,159	981	564	256	289	202	4,842
Not Applicable	31	30	28	26	7	4	3	5	134
Total	6,337	7,515	9,071	7,888	5,078	3,833	3,477	3,034	46,233

Table 9.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Gaston County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	4,587	5,869	6,962	5,918	2,267	1,231	1,089	1,025	28,948
FHA - Insured	945	747	734	687	1,694	1,397	1,287	966	8,457
VA - Guaranteed	112	107	155	185	200	166	206	182	1,313
Rural Housing Service or Farm Service Agency	13	20	33	91	346	779	603	654	2,539
Total	5,657	6,743	7,884	6,881	4,507	3,573	3,185	2,827	41,257

⁹ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 9.D.4
Loan Applications by Action Taken
 Gaston County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	2,839	3,291	3,814	3,338	2,115	1,620	1,413	1,220	19,650
Application Approved but not Accepted	272	333	476	385	162	58	81	110	1,877
Application Denied	772	772	959	829	524	366	406	325	4,953
Application Withdrawn by Applicant	404	523	518	421	301	245	239	210	2,861
File Closed for Incompleteness	89	81	109	91	65	65	38	41	579
Loan Purchased by the Institution	1,281	1,733	2,007	1,813	1,340	1,206	1,008	920	11,308
Preapproval Request Denied	0	10	1	4	0	13	0	1	29
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	5,657	6,743	7,884	6,881	4,507	3,573	3,185	2,827	41,257
Denial Rate	21.4%	19.0%	20.1%	19.9%	19.9%	18.4%	22.3%	21.0%	20.1%

Table 9.D.5
Denial Rates by Gender of Applicant
 Gaston County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	19.8%	22.6%	39.1%	%	21.4%
2005	17.8%	19.5%	37.5%	%	19.0%
2006	18.4%	22.8%	27.0%	%	20.1%
2007	18.9%	20.8%	27.6%	.0%	19.9%
2008	17.9%	22.5%	26.7%	%	19.9%
2009	17.5%	19.9%	19.8%	.0%	18.4%
2010	20.5%	23.3%	38.8%	%	22.3%
2011	19.4%	22.3%	35.7%	100.0%	21.0%
Average	18.7%	21.6%	30.9%	14.3%	20.1%

Table 9.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Gaston County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	1,853	2,098	2,496	2,203	1,358	1,002	887	787	12,684
	Denied	457	455	561	515	297	213	229	190	2,917
	Denial Rate	19.8%	17.8%	18.4%	18.9%	17.9%	17.5%	20.5%	19.4%	18.7%
Female	Originated	908	1,113	1,191	989	658	551	474	397	6,281
	Denied	265	269	351	260	191	137	144	114	1,731
	Denial Rate	22.6%	19.5%	22.8%	20.8%	22.5%	19.9%	23.3%	22.3%	21.6%
Not Available	Originated	78	80	127	142	99	65	52	36	679
	Denied	50	48	47	54	36	16	33	20	304
	Denial Rate	39.1%	37.5%	27.0%	27.6%	26.7%	19.8%	38.8%	35.7%	30.9%
Not Applicable	Originated	0	0	0	4	0	2	0	0	6
	Denied	0	0	0	0	0	0	0	1	1
	Denial Rate	%	%	%	.0%	%	.0%	%	100.0%	14.3%
Total	Originated	2,839	3,291	3,814	3,338	2,115	1,620	1,413	1,220	19,650
	Denied	772	772	959	829	524	366	406	325	4,953
	Denial Rate	21.4%	19.0%	20.1%	19.9%	19.9%	18.4%	22.3%	21.0%	20.1%

Table 9.D.7
Denial Rates by Race/Ethnicity of Applicant
 Gaston County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	47.1%	25.0%	25.0%	13.3%	30.0%	33.3%	25.0%	33.3%	29.0%
Asian	24.5%	23.0%	18.6%	23.9%	25.0%	20.7%	20.7%	16.7%	22.3%
Black	28.3%	20.7%	29.9%	26.9%	32.4%	22.4%	27.1%	29.3%	26.9%
White	19.0%	17.4%	17.4%	17.9%	17.2%	17.7%	19.9%	19.0%	18.0%
Not Available	30.4%	28.7%	30.0%	26.9%	28.2%	21.1%	39.6%	34.0%	29.4%
Not Applicable	30.8%	%	.0%	.0%	%	0.0%	0%	100.0%	20.8%
Average	21.4%	19.0%	20.1%	19.9%	19.9%	18.4%	22.3%	21.0%	20.1%
Non-Hispanic	20.6%	17.5%	18.8%	18.9%	18.5%	17.6%	20.8%	18.5%	18.9%
Hispanic	31.7%	21.8%	22.7%	24.0%	39.4%	30.1%	14.3%	23.9%	25.6%

Table 9.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Gaston County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	9	15	9	13	7	6	3	4	66
	Denied	8	5	3	2	3	3	1	2	27
	Denial Rate	47.1%	25.0%	25.0%	13.3%	30.0%	25.0%	25.0%	33.3%	29.0%
Asian	Originated	40	47	48	70	27	23	23	15	293
	Denied	13	14	11	22	9	6	6	3	84
	Denial Rate	24.5%	23.0%	18.6%	23.9%	25.0%	20.7%	20.7%	16.7%	22.3%
Black	Originated	273	410	371	335	186	118	132	94	1,919
	Denied	108	107	158	123	89	34	49	39	707
	Denial Rate	28.3%	20.7%	29.9%	26.9%	32.4%	22.4%	27.1%	29.3%	26.9%
White	Originated	2,252	2,543	3,037	2,618	1,732	1,354	1,162	1,037	15,735
	Denied	527	535	639	572	359	292	289	244	3,457
	Denial Rate	19.0%	17.4%	17.4%	17.9%	17.2%	17.7%	19.9%	19.0%	18.0%
Not Available	Originated	256	276	345	299	163	116	93	70	1,618
	Denied	112	111	148	110	64	31	61	36	673
	Denial Rate	30.4%	28.7%	30.0%	26.9%	28.2%	21.1%	39.6%	34.0%	29.4%
Not Applicable	Originated	9	0	4	3	0	3	0	0	19
	Denied	4	0	0	0	0	0	0	1	5
	Denial Rate	30.4%	28.7%	30.0%	26.9%	28.2%	21.1%	39.6%	34.0%	20.8%
Total	Originated	2,839	3,291	3,814	3,338	2,115	1,620	1,413	1,220	19,650
	Denied	772	772	959	829	524	366	406	325	4,953
	Denial Rate	21.4%	19.0%	20.1%	19.9%	19.9%	18.4%	22.3%	21.0%	20.1%
Non-Hispanic	Originated	2,232	2,880	3,320	2,892	1,902	1,447	1,259	1,103	17,035
	Denied	578	612	770	675	432	309	331	251	3,958
	Denial Rate	20.6%	17.5%	18.8%	18.9%	18.5%	17.6%	20.8%	18.5%	18.9%
Hispanic	Originated	99	136	198	168	60	58	60	51	830
	Denied	46	38	58	53	39	25	10	16	285
	Denial Rate	31.7%	21.8%	22.7%	24.0%	39.4%	30.1%	14.3%	23.9%	25.6%

Table 9.D.9
Loan Applications by Reason for Denial
 Gaston County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	93	74	83	131	97	74	72	47	671
Employment History	6	11	19	21	10	7	10	7	91
Credit History	314	254	288	252	156	103	113	106	1,586
Collateral	40	69	70	71	50	41	47	28	416
Insufficient Cash	25	18	22	34	26	9	13	7	154
Unverifiable Information	22	24	37	25	13	13	17	8	159
Credit Application Incomplete	24	23	56	71	45	15	13	11	258
Mortgage Insurance Denied	0	0	1	1	5	3	2	1	13
Other	129	135	133	83	34	46	38	28	626
Missing	119	164	250	140	88	55	81	82	979
Total	772	772	959	829	524	366	406	325	4,953

Table 9.D.10
Denial Rates by Income of Applicant
 Gaston County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	59.6%	53.2%	57.1%	65.9%	53.6%	54.5%	54.5%	77.4%	59.7%
\$15,001–\$30,000	34.3%	33.8%	33.7%	29.4%	35.3%	25.1%	34.1%	28.9%	32.3%
\$30,001–\$45,000	22.1%	19.4%	22.3%	22.3%	22.2%	15.9%	20.4%	20.4%	20.9%
\$45,001–\$60,000	19.4%	14.3%	19.5%	22.0%	18.3%	17.7%	18.4%	20.5%	18.7%
\$60,001–\$75,000	14.6%	15.0%	17.8%	16.9%	10.9%	13.4%	22.3%	19.5%	16.0%
Above \$75,000	9.7%	11.3%	11.0%	12.1%	12.9%	16.9%	15.4%	11.5%	12.1%
Data Missing	24.4%	21.8%	17.4%	16.5%	37.5%	28.6%	42.9%	32.1%	22.0%
Total	21.4%	19.0%	20.1%	19.9%	19.9%	18.4%	22.3%	21.0%	20.1%

Table 9.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Gaston County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	53.3%	26.7%	35.7%	28.6%	16.0%	.0%	29.0%
Asian	28.6%	31.1%	30.1%	25.0%	20.5%	13.1%	.0%	22.3%
Black	75.7%	39.7%	25.2%	19.7%	20.8%	23.5%	35.3%	26.9%
White	56.5%	29.7%	19.0%	17.1%	14.3%	10.4%	18.1%	18.0%
Not Available	68.8%	43.1%	29.7%	29.3%	26.3%	17.5%	38.2%	29.4%
Not Applicable	%	16.7%	20.0%	33.3%	.0%	.0%	28.6%	20.8%
Average	59.7%	32.3%	20.9%	18.7%	16.0%	12.1%	22.0%	20.1%
Non-Hispanic	56.8%	31.2%	19.8%	17.5%	14.9%	11.3%	19.9%	18.9%
Hispanic	56.3%	28.8%	26.1%	24.7%	20.2%	19.2%	21.7%	25.6%

Table 9.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Gaston County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	4	17	105	460	84	1	671	49
Employment History	2	2	10	66	11	0	91	9
Credit History	11	20	237	1,131	186	1	1,586	72
Collateral	0	5	35	332	43	1	416	19
Insufficient Cash	2	6	21	115	10	0	154	14
Unverifiable Information	1	5	28	108	17	0	159	18
Credit Application Incomplete	0	1	41	173	42	1	258	14
Mortgage Insurance Denied	0	0	0	11	2	0	13	1
Other	1	13	82	447	82	1	626	36
Missing	6	15	148	614	196	0	979	53
Total	27	84	707	3,457	673	5	4,953	285
% Missing	22.2%	17.9%	20.9%	17.8%	29.1%	.0%	19.8%	18.6%

Table 9.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Gaston County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	23	22	18	14	13	10	10	7	117
	Application Denied	34	25	24	27	15	12	12	24	173
	Denial Rate	59.6%	53.2%	57.1%	65.9%	53.6%	54.5%	54.5%	77.4%	59.7%
\$15,001–\$30,000	Loan Originated	453	449	445	368	235	287	216	172	2,625
	Application Denied	236	229	226	153	128	96	112	70	1,250
	Denial Rate	34.3%	33.8%	33.7%	29.4%	35.3%	25.1%	34.1%	28.9%	32.3%
\$30,001–\$45,000	Loan Originated	797	868	908	815	558	481	403	364	5,194
	Application Denied	226	209	261	234	159	91	103	93	1,376
	Denial Rate	22.1%	19.4%	22.3%	22.3%	22.2%	15.9%	20.4%	20.4%	20.9%
\$45,001–\$60,000	Loan Originated	557	687	727	599	410	288	248	217	3,733
	Application Denied	134	115	176	169	92	62	56	56	860
	Denial Rate	19.4%	14.3%	19.5%	22.0%	18.3%	17.7%	18.4%	20.5%	18.7%
\$60,001–\$75,000	Loan Originated	333	385	514	434	302	194	157	140	2,459
	Application Denied	57	68	111	88	37	30	45	34	470
	Denial Rate	14.6%	15.0%	17.8%	16.9%	10.9%	13.4%	22.3%	19.5%	16.0%
Above \$75,000	Loan Originated	617	787	1,064	1,017	587	350	363	301	5,086
	Application Denied	66	100	132	140	87	71	66	39	701
	Denial Rate	9.7%	11.3%	11.0%	12.1%	12.9%	16.9%	15.4%	11.5%	12.1%
Data Missing	Loan Originated	59	93	138	91	10	10	16	19	436
	Application Denied	19	26	29	18	6	4	12	9	123
	Denial Rate	24.4%	21.8%	17.4%	16.5%	37.5%	28.6%	42.9%	32.1%	22.0%
Total	Loan Originated	2,839	3,291	3,814	3,338	2,115	1,620	1,413	1,220	19,650
	Application Denied	772	772	959	829	524	366	406	325	4,953
	Denial Rate	21.4%	19.0%	20.1%	19.9%	19.9%	18.4%	22.3%	21.0%	20.1%

Table 9.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Gaston County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	7	22	9	5	21	2	66
	Application Denied	0	8	8	5	2	4	0	27
	Denial Rate	%	53.3%	26.7%	35.7%	28.6%	16.0%	.0%	29.0%
Asian	Loan Originated	5	42	51	57	31	93	14	293
	Application Denied	2	19	22	19	8	14	0	84
	Denial Rate	28.6%	31.1%	30.1%	25.0%	20.5%	13.1%	.0%	22.3%
Black	Loan Originated	9	290	607	417	217	346	33	1,919
	Application Denied	28	191	205	102	57	106	18	707
	Denial Rate	75.7%	39.7%	25.2%	19.7%	20.8%	23.5%	35.3%	26.9%
White	Loan Originated	93	2,075	4,086	2,942	2,014	4,190	335	15,735
	Application Denied	121	875	961	606	335	485	74	3,457
	Denial Rate	56.5%	29.7%	19.0%	17.1%	14.3%	10.4%	18.1%	18.0%
Not Available	Loan Originated	10	206	424	306	191	434	47	1,618
	Application Denied	22	156	179	127	68	92	29	673
	Denial Rate	68.8%	43.1%	29.7%	29.3%	26.3%	17.5%	38.2%	29.4%
Not Applicable	Loan Originated	0	5	4	2	1	2	5	19
	Application Denied	0	1	1	1	0	0	2	5
	Denial Rate	%	16.7%	20.0%	33.3%	.0%	.0%	28.6%	20.8%
Total	Loan Originated	117	2,625	5,194	3,733	2,459	5,086	436	19,650
	Application Denied	173	1,250	1,376	860	470	701	123	4,953
	Denial Rate	59.7%	32.3%	20.9%	18.7%	16.0%	12.1%	22.0%	20.1%
Non-Hispanic	Loan Originated	101	2,178	4,488	3,255	2,170	4,496	347	17,035
	Application Denied	133	986	1,108	690	381	574	86	3,958
	Denial Rate	56.8%	31.2%	19.8%	17.5%	14.9%	11.3%	19.9%	18.9%
Hispanic	Loan Originated	7	213	252	146	71	105	36	830
	Application Denied	9	86	89	48	18	25	10	285
	Denial Rate	56.3%	28.8%	26.1%	24.7%	20.2%	19.2%	21.7%	25.6%

PREDATORY LENDING

Table 9.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Gaston County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	2,348	2,179	2,768	2,885	1,949	1,571	1,404	1,205	16,309
HAL	491	1,112	1,046	453	166	49	9	15	3,341
Total	2,839	3,291	3,814	3,338	2,115	1,620	1,413	1,220	19,650
Percent HAL	17.3%	33.8%	27.4%	13.6%	7.8%	3.0%	.6%	1.2%	17.0%

Table 9.D.16

Loans by Loan Purpose by HAL Status

Gaston County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	2,348	2,179	2,768	2,885	1,949	1,571	1,404	1,205	16,309
	HAL	491	1,112	1,046	453	166	49	9	15	3,341
	Percent HAL	17.3%	33.8%	27.4%	13.6%	7.8%	3.0%	.6%	1.2%	17.0%
Home Improvement	Other	276	233	280	296	204	120	152	131	1,692
	HAL	97	114	127	126	51	21	7	6	549
	Percent HAL	26.0%	32.9%	31.2%	29.9%	20.0%	14.9%	4.4%	4.4%	24.5%
Refinancing	Other	2,907	2,175	1,991	1,815	1,878	2,897	2,318	2,220	18,201
	HAL	863	1,044	1,052	645	420	145	9	10	4,188
	Percent HAL	22.9%	32.4%	34.6%	26.2%	18.3%	4.8%	.4%	.4%	18.7%
Total	Other	5,531	4,587	5,039	4,996	4,031	4,588	3,874	3,556	36,202
	HAL	1,451	2,270	2,225	1,224	166	49	9	15	8,078
	Percent HAL	20.8%	33.1%	30.6%	19.7%	13.6%	4.5%	.6%	.9%	18.2%

Table 9.D.17

HALs Originated by Race of Borrower

Gaston County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	2	4	8	3	1	0	0	0	18
Asian	1	10	5	8	3	0	0	0	27
Black	100	217	173	87	20	7	1	1	606
White	324	716	723	294	126	39	8	12	2,242
Not Available	63	165	137	60	16	3	0	2	446
Not Applicable	1	0	0	1	0	0	0	0	2
Total	491	1,112	1,046	453	166	49	9	15	3,341
Hispanic (Ethnicity)	21	50	75	37	8	4	2	3	200

Table 9.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Gaston County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	22.2%	26.7%	88.9%	23.1%	14.3%	.0%	.0%	.0%	27.3%
Asian	2.5%	21.3%	10.4%	11.4%	11.1%	.0%	.0%	.0%	9.2%
Black	36.6%	52.9%	46.6%	26.0%	10.8%	5.9%	.8%	1.1%	31.6%
White	14.4%	28.2%	23.8%	11.2%	7.3%	2.9%	.7%	1.2%	14.2%
Not Available	24.6%	59.8%	39.7%	20.1%	9.8%	2.6%	.0%	2.9%	27.6%
Not Applicable	11.1%	%	.0%	33.3%	%	.0%	%	%	11%
Average	17.3%	33.8%	27.4%	13.6%	7.8%	3.0%	0.6%	01.2%	17.0%
Non-Hispanic	17.7%	31.0%	26.1%	12.6%	7.6%	3.0%	.2%	.4%	15.9%
Hispanic	21.2%	36.8%	37.9%	22.0%	13.3%	6.9%	3.3%	5.9%	24.1%

Table 9.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Gaston County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	7	11	1	10	6	6	3	4	48
	HAL	2	4	8	3	1	0	0	0	18
	Percent HAL	22.2%	26.7%	88.9%	23.1%	14.3%	.0%	.0%	.0%	27.3%
Asian	Other	39	37	43	62	24	23	23	15	266
	HAL	1	10	5	8	3	0	0	0	27
	Percent HAL	2.5%	21.3%	10.4%	11.4%	11.1%	.0%	.0%	.0%	9.2%
Black	Other	173	193	198	248	166	111	131	93	1,313
	HAL	100	217	173	87	20	7	1	1	606
	Percent HAL	36.6%	52.9%	46.6%	26.0%	10.8%	5.9%	.8%	1.1%	31.6%
White	Other	1,928	1,827	2,314	2,324	1,606	1,315	1,154	1,025	13,493
	HAL	324	716	723	294	126	39	8	12	2,242
	Percent HAL	14.4%	28.2%	23.8%	11.2%	7.3%	2.9%	0.7%	01.2%	14.2%
Not Available	Other	193	111	208	239	147	113	93	68	1,172
	HAL	63	165	137	60	16	3	0	2	446
	Percent HAL	24.6%	59.8%	39.7%	20.1%	9.8%	2.6%	.0%	2.9%	27.6%
Not Applicable	Other	8	0	4	2	0	3	0	0	17
	HAL	1	0	0	1	0	0	0	0	2
	Percent HAL	11.1%	%	.0%	33.3%	%	.0%	%	%	11.0%
Total	Other	2,348	2,179	2,768	2,885	1,949	1,571	1,404	1,205	16,309
	HAL	491	1,112	1,046	453	166	49	9	15	3,341
	Percent HAL	17.3%	33.8%	27.4%	13.6%	7.8%	3.0%	.6%	1.2%	17.0%
Non-Hispanic	Other	1,836	1,987	2,455	2,529	1,758	1,404	1,256	1,099	14,324
	HAL	396	893	865	363	144	43	3	4	2,711
	Percent HAL	17.7%	31.0%	26.1%	12.6%	7.6%	3.0%	.2%	.4%	15.9%
Hispanic	Other	78	86	123	131	52	54	58	48	630
	HAL	21	50	75	37	8	4	2	3	200
	Percent HAL	21.2%	36.8%	37.9%	22.0%	13.3%	6.9%	3.3%	5.9%	24.1%

Table 9.D.20
Rates of HALs by Income of Borrower
 Gaston County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	30.4%	45.5%	33.3%	14.3%	7.7%	.0%	.0%	14.3%	23.1%
\$15,001–\$30,000	23.4%	38.3%	32.6%	19.3%	13.2%	4.2%	1.4%	4.1%	20.8%
\$30,001–\$45,000	21.6%	43.1%	31.5%	14.1%	9.0%	3.3%	.7%	1.4%	19.7%
\$45,001 –\$60,000	19.0%	40.8%	30.9%	15.9%	7.6%	3.1%	1.2%	.9%	20.1%
\$60,001–\$75,000	15.6%	29.1%	28.6%	11.5%	7.6%	2.1%	.0%	.0%	15.8%
Above \$75,000	6.3%	17.9%	17.4%	8.5%	5.1%	2.3%	0.0%	.0%	9.6%
Data Missing	15.3%	24.7%	37.7%	37.4%	.0%	.0%	.0%	.0%	27.1%
Average	17.3%	33.8%	27.4%	13.6%	7.8%	3.0%	.6%	1.2%	17.0%

Table 9.D.21
Loans by HAL Status by Income of Borrower
 Gaston County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	16	12	12	12	12	10	10	6	90
	HAL	7	10	6	2	1	0	0	1	27
	Percent HAL	30.4%	45.5%	33.3%	14.3%	7.7%	.0%	.0%	14.3%	23.1%
\$15,001–\$30,000	Other	347	277	300	297	204	275	213	165	2,078
	HAL	106	172	145	71	31	12	3	7	547
	Percent HAL	23.4%	38.3%	32.6%	19.3%	13.2%	4.2%	1.4%	4.1%	20.8%
\$30,001–\$45,000	Other	625	494	622	700	508	465	400	359	4,173
	HAL	172	374	286	115	50	16	3	5	1,021
	Percent HAL	21.6%	43.1%	31.5%	14.1%	9.0%	3.3%	.7%	1.4%	19.7%
\$45,001 –\$60,000	Other	451	407	502	504	379	279	245	215	2,982
	HAL	106	280	225	95	31	9	3	2	751
	Percent HAL	19.0%	40.8%	30.9%	15.9%	7.6%	3.1%	1.2%	.9%	20.1%
\$60,001–\$75,000	Other	281	273	367	384	279	190	157	140	2,071
	HAL	52	112	147	50	23	4	0	0	388
	Percent HAL	15.6%	29.1%	28.6%	11.5%	7.6%	2.1%	.0%	.0%	15.8%
Above \$75,000	Other	578	646	879	931	557	342	363	301	4,597
	HAL	39	141	185	86	30	8	0	0	489
	Percent HAL	6.3%	17.9%	17.4%	8.5%	5.1%	2.3%	.0%	.0%	9.6%
Data Missing	Other	50	70	86	57	10	10	16	19	318
	HAL	9	23	52	34	0	0	0	0	118
	Percent HAL	15.3%	24.7%	37.7%	37.4%	.0%	.0%	.0%	.0%	27.1%
Total	Other	2,348	2,179	2,768	2,885	1,949	1,571	1,404	1,205	16,309
	HAL	491	1,112	1,046	453	166	49	9	15	3,341
	Percent HAL	17.3%	33.8%	27.4%	13.6%	7.8%	3.0%	.6%	1.2%	17.0%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 9.E.1
Building Permits and Valuation
 Gaston County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	659	6	19	63	747	101,247	26,399
1981	552	0	9	149	710	85,353	38,885
1982	336	8	68	78	490	94,439	42,742
1983	692	22	94	272	1,080	92,193	35,246
1984	678	36	47	140	901	98,293	34,330
1985	643	42	27	395	1,107	107,727	39,218
1986	730	34	23	35	822	115,158	67,646
1987	738	28	39	201	1,006	130,094	40,971
1988	828	38	38	319	1,223	123,739	42,187
1989	634	58	36	426	1,154	130,511	46,857
1990	674	28	30	281	1,013	134,970	47,481
1991	557	50	44	249	900	138,591	66,312
1992	698	8	9	74	789	133,671	47,093
1993	631	36	4	226	897	134,249	61,726
1994	601	14	8	217	840	138,362	69,295
1995	568	16	60	287	931	135,942	67,791
1996	673	26	8	72	779	140,227	92,668
1997	683	14	4	730	1,431	148,025	72,765
1998	857	10	8	246	1,121	162,274	69,818
1999	877	4	4	431	1,316	173,457	59,080
2000	1,075	0	0	138	1,213	138,770	36,016
2001	949	2	0	188	1,139	154,955	58,053
2002	989	4	3	141	1,137	171,390	87,611
2003	1,123	14	0	180	1,317	164,632	87,662
2004	1,223	12	0	75	1,310	177,861	89,954
2005	1,269	6	0	152	1,427	154,544	96,870
2006	1,417	12	8	0	1,437	191,699	
2007	1,443	4	0	12	1,459	183,582	110,838
2008	779	20	0	40	839	249,571	127,582
2009	565	14	0	88	667	243,285	118,814
2010	440	0	0	16	456	240,356	116,926
2011	350	2	0	272	624	232,533	108,845
2012	419	4	19	0	442	220,900	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 9.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Gaston County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	11	715	1,875	220	0	2,821
2001	18	727	1,673	197	0	2,615
2002	9	930	2,024	263	0	3,226
2003	16	1,184	1,740	271	0	3,211
2004	21	1,290	1,973	278	0	3,562
2005	22	1,429	2,288	332	0	4,071
2006	25	1,746	2,832	407	0	5,010
2007	17	1,923	3,194	429	0	5,563
2008	9	1,535	2,594	315	0	4,453
2009	4	642	980	139	0	1,765
2010	10	510	842	130	0	1,492
2011	6	637	1,032	181	0	1,856
Total	168	13,268	23,047	3,162	0	39,645
Loan Amount (\$1,000s)						
2000	269	10,836	22,485	2,962	0	36,552
2001	159	9,834	22,222	2,980	0	35,195
2002	20	13,138	26,881	4,102	0	44,141
2003	200	18,720	23,641	4,338	0	46,899
2004	242	17,571	24,661	4,015	0	46,489
2005	184	17,353	25,978	3,625	0	47,140
2006	323	20,770	29,610	5,492	0	56,195
2007	123	24,779	36,580	5,684	0	67,166
2008	43	19,778	30,598	3,436	0	53,855
2009	54	12,601	17,990	2,098	0	32,743
2010	56	9,090	12,784	1,361	0	23,291
2011	71	9,561	15,464	2,144	0	27,240
Total	1,744	184,031	288,894	42,237	0	516,906

Table 9.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Gaston County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	2	47	62	16	0	127
2001	2	60	87	16	0	165
2002	2	64	113	35	0	214
2003	2	85	108	13	0	208
2004	1	102	94	22	0	219
2005	0	76	96	19	0	191
2006	1	96	112	17	0	226
2007	0	115	100	17	0	232
2008	1	105	104	20	0	230
2009	1	83	79	15	0	178
2010	1	59	61	12	0	133
2011	0	64	70	7	0	141
Total	13	956	1,086	209	0	2,264
Loan Amount (\$1,000s)						
2000	370	8,045	10,789	2,702	0	21,906
2001	310	9,634	14,564	2,732	0	27,240
2002	365	10,732	17,985	6,033	0	35,115
2003	329	14,794	19,041	2,444	0	36,608
2004	179	18,869	16,744	3,689	0	39,481
2005	0	14,029	15,599	3,357	0	32,985
2006	222	16,236	19,427	3,040	0	38,925
2007	0	19,556	17,058	3,141	0	39,755
2008	129	18,792	18,279	3,729	0	40,929
2009	129	14,294	13,666	2,584	0	30,673
2010	151	10,213	10,816	1,796	0	22,976
2011	0	11,502	11,392	1,166	0	24,060
Total	2,184	166,696	185,360	36,413	0	390,653

Table 9.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Gaston County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	31	41	13	0	85
2001	2	45	81	21	0	149
2002	4	70	106	26	0	206
2003	3	85	97	23	0	208
2004	1	59	88	12	0	160
2005	2	60	79	20	0	161
2006	3	62	89	23	0	177
2007	0	82	97	20	0	199
2008	1	93	93	22	0	209
2009	0	74	76	13	0	163
2010	1	45	54	8	0	108
2011	0	71	54	12	0	137
Total	17	777	955	213	0	1,962
Loan Amount (\$1,000s)						
2000	0	15,329	22,649	6,675	0	44,653
2001	807	21,301	41,661	11,607	0	75,376
2002	1,865	36,032	56,232	12,868	0	106,997
2003	1,488	43,461	54,133	12,113	0	111,195
2004	450	28,841	45,428	5,066	0	79,785
2005	1,160	26,667	40,468	9,155	0	77,450
2006	1,551	30,263	44,067	12,765	0	88,646
2007	0	41,465	46,740	9,831	0	98,036
2008	392	49,953	49,529	10,666	0	110,540
2009	0	34,686	39,437	6,194	0	80,317
2010	846	21,944	27,768	4,747	0	55,305
2011	0	36,343	29,903	5,128	0	71,374
Total	8,559	386,285	498,015	106,815	0	999,674

Table 9.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 Gaston County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	6	294	719	94	0	1,113
2001	14	358	862	107	0	1,341
2002	1	319	765	138	0	1,223
2003	10	501	767	120	0	1,398
2004	11	597	920	139	0	1,667
2005	15	714	1,196	199	0	2,124
2006	9	814	1,398	209	0	2,430
2007	2	888	1,523	199	0	2,612
2008	5	526	931	130	0	1,592
2009	3	318	487	69	0	877
2010	7	276	427	65	0	775
2011	3	352	594	97	0	1,046
Total	86	5,957	10,589	1,566	0	18,198
Loan Amount (\$1,000s)						
2000	513	16,841	30,247	6,000	0	53,601
2001	394	19,553	50,038	6,958	0	76,943
2002	0	30,083	52,505	13,141	0	95,729
2003	309	38,383	52,429	12,897	0	104,018
2004	813	34,824	45,005	8,260	0	88,902
2005	1,255	27,725	40,976	11,023	0	80,979
2006	1,468	31,878	56,159	16,259	0	105,764
2007	52	39,807	58,778	11,023	0	109,660
2008	531	35,713	50,390	10,937	0	97,571
2009	173	32,784	42,182	5,771	0	80,910
2010	1,039	18,660	29,208	4,259	0	53,166
2011	18	22,940	32,203	4,881	0	60,042
Total	6,565	349,191	540,120	111,409	0	1,007,285

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 9.G.1
Fair Housing Complaints by Basis

Gaston County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race		2	2		2	2	3	1			12
Disability		2	1			1	2				6
Family Status			1			1	1	1			4
Sex		1		1		1	1				4
National Origin							1				1
Religion							1				1
Total Bases		5	4	1	2	5	9	2			28
Total Complaints		3	3	1	2	3	7	2			21

Table 9.G.2
Fair Housing Complaints by Issue

Gaston County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				1	2	1	2	2	3		11
Discriminatory terms, conditions, privileges, or services and facilities				1				1	2		4
Discriminatory acts under Section 818 (coercion, etc.)					2			2			4
Discriminatory advertising, statements and notices						1		2			3
Otherwise deny or make housing available							1	1			2
Discriminatory financing (includes real estate transactions)								2			2
Failure to make reasonable accommodation							1				1
Discrimination in services and facilities relating to rental				1							1
Discriminatory refusal to rent and negotiate for rental									1		1
False denial or representation of availability - rental								1			1
Total Issues		0	3	4	2	2	4	12	3	0	30
Total Complaints			3	3	1	2	3	7	2		21

Table 9.G.3
Fair Housing Complaints by Closure Status

Gaston County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1	2	1	1	1	3	1			10
Conciliated / Settled		2				1		1			4
Withdrawal Without Resolution			1				2				3
Withdrawal After Resolution						1	1				2
Complainant Failed to Cooperate							1				1
Unable to Locate Respondent					1						1
Total Complaints		3	3	1	2	3	7	2			21

HUD Complaints Found With Cause

Table 9.G.4
Fair Housing Complaints Found With Cause by Basis

Gaston County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability		1				1	1				3
Race		1				1					2
Family Status								1			1
Total Bases		2				2	1	1			6
Total Complaints		2				2	1	1			6

Table 9.G.5
Fair Housing Complaints Found With Cause by Issue

Gaston County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1				1				2
Discriminatory terms, conditions, privileges, or services and facilities			1					1			2
Failure to make reasonable accommodation						1					1
Discriminatory advertising, statements and notices							1				1
Otherwise deny or make housing available						1					1
Discriminatory financing (includes real estate transactions)							1				1
Total Issues	0	2	0	0	0	3	2	1	0	0	8
Total Complaints		2					2	1	1		6

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 9.H.1
Role of Respondent
Gaston County
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	9
Appraisal	1
Banking/Finance	2
Construction/Development	3
Homeowner	6
Insurance	
Law/Legal Services	
Local Government	13
Property Management	2
Real Estate	1
Renter/Tenant	
Other Role	2
Missing	0
Total	39

FEDERAL, STATE, AND LOCAL LAWS

Table 9.H.2
Familiarity with Fair Housing Laws
Gaston County
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	6
Somewhat Familiar	13
Very Familiar	8
Missing	12
Total	39

Table 9.H.3
Perceptions About Fair Housing Laws
Gaston County
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	17	6	5	11	39
Are fair housing laws difficult to understand or follow?	12	11	5	11	39
Do you think fair housing laws should be changed?	8	13	7	11	39
Do you think fair housing laws are adequately enforced?	15	10	2	12	39

Table 9.H.4
Fair Housing Activities
 Gaston County
 2013 Fair Housing Survey

2016 Fair Housing Survey							
Question		Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?		15	10	2	12	39	
Have you participated in fair housing training?		10	9	2	18	39	
Are you aware of any fair housing testing?		6	15	6	12	39	
Testing and education		Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	9	6	3	9	12		39
Is there sufficient testing?	3	4	1	19	12		39

Table 9.H.5
Protected Classes
 Gaston County
 2013 Fair Housing Survey

Protected Class	Total
Age	9
Ancestry	
Color	7
Criminal	
Disability	1
Ethnicity	2
Family Status	12
Gender	14
Income	3
Military	
National Origin	8
Race	1
Religion	14
Sexual Orientation	3
Other	4
Total	78

LOCAL FAIR HOUSING

Table 9.H.6
Local Fair Housing
 Gaston County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	10	7	4	18	39
Are there any specific geographic areas that have fair housing problems?	3	10	8	18	39

FAIR HOUSING IN THE PRIVATE SECTOR

Table 9.H.7
Barriers to Fair Housing in the Private Sector
 Gaston County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	7	15	2	15	39
The real estate industry?	5	13	6	15	39
The mortgage and home lending industry?	4	11	8	16	39
The housing construction or accessible housing design fields?	3	15	6	15	39
The home insurance industry?	3	12	9	15	39
The home appraisal industry?	4	12	7	16	39
Any other housing services?	3	15	6	15	39

FAIR HOUSING IN THE PUBLIC SECTOR

Table 9.H.8
Barriers to Fair Housing in the Public Sector
 Gaston County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	3	14	5	17	39
Zoning laws?	5	14	3	17	39
Occupancy standards or health and safety codes?	3	14	5	17	39
Property tax policies?	2	13	6	18	39
Permitting process?	1	15	5	18	39
Housing construction standards?	3	16	3	17	39
Neighborhood or community development policies?	1	15	6	17	39
Limited access to government services, such as employment services?	9	12	1	17	39
Public administrative actions or regulations?	4	11	5	19	39

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 9.H.9
How did you become aware of fair housing laws?

Gaston County
2013 Fair Housing Survey

Comments:
<p>Business Law I&II at Gaston College Considerable mortgage banking experience Dealing with new construction, rehab, and buying of past homes I am a Licensed Real Estate Agent I'm in the RE finance industry. job related need to know My position NC Real Estate Broker Reading of manual and trainings Review of city ordinance and state & Federal law Review of statutes and regulations Through interaction with our Gastonia's Housing/Neighborhood staff training & conferences Trainings Upon approval for Supportive Housing Grants and while assisting clients with obtaining housing. Was employed as a lender/application evaluator prior to retirement. Workplace workshops</p>

Table 9.H.10
How should fair housing laws be changed?

Gaston County
2013 Fair Housing Survey

Comments:
<p>Better enforcement Fair Housing Laws are antiquated and unnecessary in today's market...eliminate the laws in their entirety. noone except minorities ever receive anything from HUD, why don't poor white people ever get homes? Simplification That should make it difficult for people to hide behind them. Basically it is a 2 way street landlords should have to comply as well as renters who use their status to manipulate the situation. The entire law should be reviewed. They need to be eliminated. If you work for a living you are able to live in your income level we should not have special laws specific to enforce non-discrimination - that only leads to discrimination against the non protect classes</p>

Local Fair Housing**Table 9.H.11****Are there any specific geographic areas that have fair housing problems?**

Gaston County
2013 Fair Housing Survey

Comments:
every low cost housing project in Bessemer City is full of drugs, illegals and crime Highland in Gastonia, Belmont and its aversion for multi-family development; overstock of aging homes that have been converted to rental; employment opportunities outside of low-paying service industry positions. Question implies an issue I am not sure exists.

Table 9.H.12**Please share any additional comments.**

Gaston County
2013 Fair Housing Survey

Comments:
Descisions in this area should rest upon locally elected officials shoulders, not outside agencies. government regulations are always screaming not to discriminate and make more laws that protect the protect classes. These regulations make it hard not to discriminate against the non-protected classes. Many years of real estate industry and construction experience coupled with years of involvement on Planning Boards and Boards of Adjustment lead me to a conclusion that Gastonia and Gaston County lack Fair Housing issues on any but an isolated and infrequent basis.

Fair Housing in the Private Sector**Table 9.H.13****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**

Gaston County
2013 Fair Housing Survey

Comments:
credit reporting, offender status - nonviolent/misdemeanor; application costs; local rent levels in "good" school zones I have been told by a property manager that they were not set up to house "mental patients" and they did not have any apartments that did not have a neighbor on either side. it only caters to blacks and hispanics. I know white people who could use a low cost place to live too private landlords and management companies often use the application process to screen individuals or families. many places charge an application fee, or charge additional to run a credit check, while often failing to check with prior landlords or circumstances. This is just the tip of the iceberg. We have found many LIHTC complexes that manipulate the "targeted" apartment unit with "waiting lists" and higher deposit requirements. Private landlords who restrict access to applicants based upon applicants' perceived lifestyle(s) There are several landlords that will not rent to clients based upon race although they do not say it. I have observed that only one race occupies their units. There seem to be none.

Table 9.H.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

Gaston County
2013 Fair Housing Survey

Comments:
<p>Not enough. real estate agents often direct people to certain school districts for homebuying realtors make assumptions about their clients School districts can be used to restrict undesired buyers from ever even seeing homes in certain areas of town. Likewise the reverse is true Schools are important to families and they make decisions based on where the children would go to school. It is the Buyer/Renter using that as a screening criteria not the Builder, Broker, Landlord. This has never really changed, just much more subtle. Race, type of job, and certainly married versus unmarried, are "guided" to "hot" or "promising" neighborhoods. Public School quality is often discussed...</p>

Table 9.H.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

Gaston County
2013 Fair Housing Survey

Comments:
<p>In my experience lending is based on credit review and underwriting criteria and nothing else. just a perception, nothing concrete at this time. Credit barriers exist at all levels, but it seems that banking profit margins are doing quite well in the Charlotte market. mortgage brokers sell "typical clients" to the preferred lenders while other clients get outsourced Not sure of who is impacted but less sophisticated or lower educated applicants can be pulled into less than desirable situations People who do not work for a living are able to acquire loans at a reduced rate while people who have had the same residence for years are not able to get a reduced rate rewrite. Lenders are not allowing honest taxpayers a break. the exact opposite, whites pay a higher rate There is a lack of trust in regards to certain races. I believe the loan percentages of mortgages to various races should be monitored more closely.</p>

Table 9.H.16**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

Gaston County
2013 Fair Housing Survey

Comments:
<p>Finding handicap accessible units in our area is very difficult and does not appear to be a priority of the builders and/or developers it is more in the development area that the actual construction or design - developers want to build what their greatest margins of profit may hold, not what is best-suited for a community or neighborhood.</p>

Table 9.H.17**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

Gaston County
2013 Fair Housing Survey

Comments:
<p>both homeowner insurance and property insurance for organizations are rated higher in poorer neighborhoods or if over a certain number of "subsidized" units. More and more "Exclusions" are beginning to appear, and less and less companies are writing certain kinds of coverages. higher property insurance rates for properties that accept federal rental assistance subsidies Insurance Risk underwriting is currently running contra to the ADA.</p>

Table 9.H.18**Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?**

Gaston County
2013 Fair Housing Survey

Comments:
again, a very subtle procedure - the seeking of "comp" or comparables in some neighborhoods can be a bit daunting, so it appears that some appraisers, who are less than "arms length" from the realtor are influenced both for the good and bad. Subtle use of ethnicity

Table 9.H.19**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**

Gaston County
2013 Fair Housing Survey

Comments:
Generally race and class continue to have an influence on our market. In Gastonia, the city council has limited the number of apartment complexes that could be built in any one city ward. It does limit development to in-fill and promotes a long-term gentrification if there were positive employment behind it. Not enough services

FAIR HOUSING IN THE PUBLIC SECTOR**Table 9.H.20****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**

Gaston County
2013 Fair Housing Survey Data

Comments:
City of Belmont, City of Lowell, City of Gastonia - through their land use policies - which in many cases specific "concentrations" of "affordable housing" or "low-income housing" Gastonia has a policy against large apartment complexes by allowing only I beleive 80 units and carefully working against clustering in an area. it is called zoning Low income housing is sprouting up around and too close to traditional middle and upper income developments, reducing existing home values The last question began to address this...

Table 9.H.21**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

Gaston County
2013 Fair Housing Survey Data

Comments:
fill dependant on the zoning committee Gastonia has been very careful to follow the law on Group Homes NIMBY and distances from schools, churches, etc. There are strict limitations on the placement of group homes in our community and this issue needs to be address so that they can be placed in more neighborhoods There seem to be none this is where NIMBY takes over if there are rezoning requests or conditional use requests. Zoning decisions are sometimes heavily influenced by the abundance of lack of \$\$

Table 9.H.22**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

Gaston County
2013 Fair Housing Survey Data

Comments:
Code Enforcement should take more enforcement actions against property owners. There are numerous homes in our area in much needed repair. If we are going to have immigrants They need to be intermixed with existing residences in order to insure that we have an english speaking population. inconsistently enforced or reviewed.

Table 9.H.23**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

Gaston County
2013 Fair Housing Survey Data

Comments:
No incentives We need to re-evaluate our people on disability. Far too many are not eligible to receive benefits I am a disabled veteran.

Table 9.H.24**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

Gaston County
2013 Fair Housing Survey Data

Comments:
City and county departments don't often talk to each other, or even to similar departments within their own government. It is really poor leadership English should be enforced, this is AMERICA If you live in the US Learn the language. This is America Learn the English language then there will be no impediments or barriers.

Table 9.H.25**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

Gaston County
2013 Fair Housing Survey Data

Comments:
Housing codes do not seem to be enforced with the same stringency in non owner occupied areas as they are in owner occupied areas NC Building Code is NC Building Code for all types of construction is it not? The inspectors have standards they follow and in some cases those standards are excessive and or made up as they proceed. there are many - depending on if the city or county is responsible for the inspections, also dependent on the interpretation of the individual inspector and whether that person is having a good day or not.

Table 9.H.26**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

Gaston County
2013 Fair Housing Survey Data

Comments:
can't answer that at this time. many policies are subject to the members of a council elected / seated at a specific time. Sometimes policies and plans set by one group, get ignored or changed within a two year period. emphasis on and economic favoring of greenfield sprawl over urban infill and redevelopment With the exception of downtown I am unaware of any development incentives in any area of Gastonia.

Table 9.H.27**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

Gaston County
2013 Fair Housing Survey Data

Comments:
"the Ditch", Hwy 74/29, I-85, bus routes, no routes Bus stops need to be closer to government facilities especially for clients that are handicap. Bus system in our county / city is not effective. To travel from Belmont to Dallas (east edge to center of county) requires the rider to make several transfers and requires 6 am departure and a 6 pm return. 12 hour time investment for this short journey Far too less stops on the edge of town Lack of being able to obtain a valid ID because of not having an address. Not being able to obtain a new Social Security card because of not having a valid ID. lack of transportation NO TRANSPORTATION OUTSIDE OF CITY LIMITS AND WITH THAT IT LIMITS WHERE FOLKS CAN BE HOUSED IF NO TRANSPORTATION. if YOU PUT EVERYONE TOGETHER IN SAME LOCATION ..YOU ASK FOR TROUBLE WHICH INCREASES THE CRIME RATE There is no public bus service from Gastonia to Belmont where our agency is located during regular business hours transportation is always an issue - particularly with the county-wide ACCESS program. indiscriminately punitive against the very people the grants and programs are designed to assist. We have city buses that are capable of carrying 60 people and are never 1/2 full.

Table 9.H.28**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

Gaston County
2013 Fair Housing Survey Data

Comments:
None not overtly. most just inconsistent applications of the existing policies, or lengthy delays in implementation of policies or regulations poorly educated elected officials in a majority, lack of openness in decision-making process, and a highly reactionary approach to long-term planning or consensus-building throughout the community. The Gastonia Housing Authority is not user friendly to applicants they're called democrats Too many zoning laws that prevent site development for certain people which is a discrimination issue

I. 2013 HOUSING NEEDS SURVEY

Table 9.I.1
Role of Respondent
Gaston County
2013 Housing Needs Survey

Primary Role	Total
Homeowner	9
Real Estate	6
Advocate	5
Construction/Development	2
Local Government	10
Property Management	1
Renter/Tenant	1
Other Role	1
Missing	0
Total	35

Table 9.I.2
Please rate the need for the following Housing activities
Gaston County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	10	9	1	14	35
Construction of new rental housing	1	8	8	4	14	35
Homeowner housing rehabilitation		1	8	13	13	35
Rental housing rehabilitation		1	13	9	12	35
Housing demolition		10	8	4	13	35
Housing redevelopment		1	12	7	15	35
Downtown housing		4	6	11	14	35
First-time home-buyer assistance		1	8	12	14	35
Mixed use housing		2	13	6	14	35
Mixed income housing		3	11	6	15	35

Table 9.I.3
Please rate the need for the following Housing activities (cont.)
Gaston County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			10	11	14	35
Retrofitting existing housing to meet seniors' needs		2	6	11	16	35
Preservation of federal subsidized housing		5	5	10	15	35
Rental Assistance		4	5	12	14	35
Energy efficient retrofits			6	14	15	35
Supportive housing		5	5	12	13	35
Transitional housing		7	5	8	15	35
Emergency housing		7	5	8	15	35
Homeless shelters		4	6	11	14	35
Other			1	1	33	35

Table 9.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Gaston County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of adequate public transportation	12
Community resistance	10
Lack of Affordable housing development policies	10
Current state of the housing market	9
Cost of land or lot	7
Cost of materials	6
Cost of labor	6
Lack of quality public schools	6
Lack of available land	5
Density or other zoning requirements	5
Construction fees	4
Lack of other infrastructure	2
Permitting fees	2
Permitting process	2
Lot size	2
Lack of water/sewer systems	1
Lack of qualified contractors or builders	1
Impact fees	1
Building codes	1
Encroachment by commercial or industrial land uses	1

Table 9.I.5
Please rate how the following infrastructure components affect housing production

Gaston County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	4	7	2	4	2	16	35
Public transportation capacity	4	7	3	4	1	16	35
Water system quality		1	3	8	3	20	35
Water system capacity		1	4	7	4	19	35
Sewer system quality		1	4	8	4	18	35
Sewer system capacity		2	4	7	4	18	35
Storm water run-off capacity			4	11	1	19	35
City and county road conditions		2	3	13	1	16	35
Sidewalk conditions	3	3	4	4	5	16	35
Pedestrian-friendly places/walkability	4	6		4	5	16	35
Bridge conditions		5	6	4	2	18	35
Bridge capacity	1	1	8	6	1	18	35
Other						35	35

Table 9.I.6**Please rate the importance of being close proximity to the following amenities**

Gaston County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			5	8	8	14	35
Restaurants	2	3	4	6	5	15	35
Public transportation	1		7	4	9	14	35
Quality K-12 public schools	1	2	2	6	9	15	35
Day care	3	2	1	10	5	14	35
Retail shopping	1	3	5	7	4	15	35
Grocery stores			3	8	10	14	35
Park and recreational facilities	1		4	9	7	14	35
Highway access	1	3	5	9	2	15	35
Pharmacies	1	1	4	5	8	16	35
Other						35	35

Table 9.I.7**Please rate the need for the following housing types for special needs population**

Gaston County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		7	2	10	16	35
Transitional housing		5	4	9	17	35
Shelters for youth		5	7	7	16	35
Senior housing		2	10	6	17	35
Nursing homes or assisted living facilities		2	9	7	17	35
Housing designed for persons with disabilities		1	7	10	17	35
Supportive housing		2	5	10	18	35
Other			1	1	33	35

Table 9.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**

Gaston County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		3	10	5	17	35
The frail elderly (age 85+)	1	1	8	8	17	35
Persons with severe mental illness		3	5	9	18	35
Persons with physical disabilities		2	9	7	17	35
Persons with developmental disabilities		2	9	7	17	35
Persons with substance abuse addictions	1	1	9	7	17	35
Persons with HIV/AIDS	1	3	10	3	18	35
Victims of domestic violence			8	10	17	35
Veterans		1	9	7	18	35
Homeless persons		2	8	9	16	35
Persons recently released from prison	1	3	5	8	18	35
Other				1	34	35

NARRATIVE COMMENTS

Table 9.I.9

What other type of housing activity are you considering?

Gaston County
2013 Housing Needs Survey

Comments:
Codes, revisions for accessory dwellings. Housing for offenders

Table 9.I.10

What other type of infrastructure components are you considering?

Gaston County
2013 Housing Needs Survey

Comments:
lack of pedestrian access on vehicular bridge

Table 9.I.11

What other types of services and facilities for special needs groups are you considering.

Gaston County
2013 Housing Needs Survey

Comments:
Sex Offenders, youth 16-25, and those exiting the foster care system

Table 9.I.12

Please share any comments you have about housing needs or barriers.

Gaston County
2013 Housing Needs Survey

Comments:
<p>Barriers include: obtaining photo ID, social security card, time it takes to process these documents and the fact that in order to obtain one, you have to have the other. This does not work quickly if you are trying to house someone who is chronically homeless and may not have either forms of verification. Time it takes to obtain all required services.</p> <p>Financial for young professionals affordable housing for low-income</p> <p>Gastonia needs to expand its public transportation system. People need to be able to get around Gastonia easier even if they do not own a car.</p> <p>Gastonia/Gaston County do not have cohesive or coherent policies addressing the needs of the communities. It does not help the county by the fact that there are 13 separate and distinct municipalities. Often the ordinances and zoning issues overlap in instances of ETJA and contiguous neighborhoods that may be "inside" or "outside" money</p> <p>Need more emergency and transitional housing, especially for families w/ children.</p> <p>Very poor quality schools are big barrier to quality, thriving housing in Gaston County</p>

Table 9.I.13

What are ways your area of the Region can better address housing challenges.

Gaston County
2013 Housing Needs Survey

Comments:
<p>Address translator need. Traffic congestion is a definite problem</p> <p>Communication and policy changes. This could lead to someone being eligible for supportive housing would automatically be eligible for wrap around services (substance abuse, physical, mental...). They would not need to apply to multiple agencies to see if they may be eligible for something. The process is draining and can, unintentionally, have a negative impact.</p>

Gaston County

I think not building houses but instead helping people secure loans for already built houses.

ID funds for emergency and transitional housing.

Invest in Schools and in Parent education regarding the "valuing" of Education

Make schools equitable.

Quit playing in our own individual sandboxes and have a serious discussion without regard to turf or parochial issues.

J. LAND USE PLANNING

Table 9.J.1
Housing Development

Gaston County
Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	5			2	7
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	4	2		1	7
Guidelines that encourage development affordable housing units?		6		1	7
Any potential barriers to the development of low- to moderate- income housing?	1	5		1	7
Guidelines that allow the development of mixed use housing?	3	3		1	7
Occupancy Standards					
A definition for the term "family"?	3	2		2	7
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	3			4	7
Does the definition of "family" include a specific limit on the number of persons?	3	1		3	7
Residential occupancy standards or limits?	1	5		1	7
Special Needs Housing					
A definition for the term "disability"?	3	3		1	7
Development standards for making housing accessible to persons with disabilities?		6		1	7
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1	5		1	7
Standards for the development of senior housing?		6		1	7
Policies that distinguish senior citizen housing from other residential uses?		6		1	7
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	4	2		1	7
Are group homes permitted by right in single-family residential areas?	3	1	2	1	7
Is there a group home density requirement, such as a distance required for other group homes?	3	1	1	2	7
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1	4	1	1	7
Policies or practices for "affirmatively furthering fair housing"?	1	4	1	1	7

K. RENTAL VACANCY SURVEY

Table 9.K.1
Rental Vacancy Survey by Type

Gaston County
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	774	14	1.8%
Apartments	3,054	117	3.8%
Mobile Homes	15		%
"Other" Units	310	10	3.2%
Don't know	390	21	5.4%
Total	4,543	162	3.6%

Table 9.K.2
Rental Units by Bedroom Size

Gaston County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	1	586	0	10	.	597
Two	13	1,022	0	170	.	1,205
Three	13	270	0	45	.	328
Four	2	31	0	0	.	33
Don't Know	745	1,145	15	85	390	2,380
Total	774	3,054	15	310	390	4,543

Table 9.K.3
Do any of your rental units receive rental subsidy or assistance?

Gaston County
2013 Rental Vacancy Survey

Period	Respondent
Yes	28
No	24
Don't Know	4
% Offering Assistance	46.2%

Table 9.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Gaston County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	5	.6%
Apartments	5	.2%
Mobile Homes		%
"Other" Units		%
Don't know	5	1.3
Total	15	.3%

Table 9.K.5
**How long will it be before your vacant units
become filled?**

Gaston County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	20	1
1 to 2 month	2	
2 to 3 months		
More than 3 months	20	

Table 9.K.6
**How long will it be before your filled units
become vacant?**

Gaston County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	5	
1 to 2 month	1	1
2 to 3 months		
More than 3 months	9	4

Table 9.K.7
Average Market Rate Rents by Bedroom Size

Gaston County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One	\$475	\$552		\$560	\$548
Two	\$595	\$642		\$575	\$627
Three	\$879	\$778		\$660	\$813
Four	\$1,200	\$673		\$695	\$1,027
Total	\$814	\$629		\$589	\$699

Table 9.K.8
Average Assistant Rate Rents by Bedroom Size

Gaston County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$497			\$497
Two	\$550	\$574			\$567
Three	\$675	\$620			\$638
Four					
Total	\$581	\$559			\$565

Table 9.K.9
Single Family Market Rate Rents by Vacancy Status

Gaston County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	1		%
\$500 to \$750	250	12	4.8%
\$750 to \$1,000	284	1	.4%
\$1,000 to \$1,250	145		%
\$1,250 to \$1,500			%
Above \$1,500	1		%
Missing	93	1	1.1%
Total	774	14	1.8%

Table 9.K.10
Apartment Market Rate Rents by Vacancy Status

Gaston County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	227	72	31.7%
\$500 to \$750	1,504	23	1.5%
\$750 to \$1,000	1,022	21	2.1%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	301	1	.3%
Total	3,054	117	3.8%

Table 9.K.11
Available Apartment Units by Bedroom Size

Gaston County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		47	15		3	7	72
\$500 to \$750		4	10	3		7	23
\$750 to \$1,000		2	11	8		0	21
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	-8	0	9	1
Total	0	53	35	3	3	23	117

Table 9.K.12
Condition by Unit Type

Gaston County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair	9				.	9
Average	2	25		225	.	252
Good	669	1,142	15	10	.	1,836
Excellent	84	1,883		75	.	2,042
Don't Know	10	4	0	0	390	404
Total	774	3,054	15	310	390	4,543

Table 9.K.13
Condition of Single Family Units by Vacancy Status

Gaston County
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	9	0	0%
Average	2	0	0%
Good	669	13	1.9%
Excellent	84	0	0%
Don't Know	10	1	10.0%
Total	774	14	1.8%

Table 9.K.14
Condition of Apartment Units by Vacancy Status

Gaston County
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	25		%
Good	1,142	34	3.0%
Excellent	1,883	81	4.3%
Don't Know	4	2	50.0%
Total	3,054	117	3.8%

Table 9.K.15
Are there any utilities included with the rent?

Gaston County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	29
No	24
% Offering Assistance	54.7%

Table 9.K.16
Which utilities are included with the rent?

Gaston County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	3
Natural Gas	2
Water/Sewer	24
Trash Collection	24

Table 9.K.17
Do you keep a waiting list?

Gaston County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	21
No	30
Don't know	
Waitlist Size	141

Table 9.K.18
How would you rate the need for renovation of existing units in the city?

Gaston County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	6	5	1	2
Low Need	5	7		1
Moderate Need	3	6		1
High Need	3	5		1
Extreme Need	2	5		1

Table 9.K.19**How would you rate the need for construction of new units in the city?**

Gaston County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	12	16	2	3
Low Need	2	4		1
Moderate Need	4	4	1	
High Need	3	3		1
Extreme Need		2		

Table 9.K.20

**If new units were to be constructed, what
percentage should offer rental assistance?**

Gaston County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	46.2%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 9.L.1
Era of Construction
Gaston County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	9,201	184	1	27		9,413
1940 - 1959	13,316	146	3	30	2	13,497
1960 - 1979	18,087	140	42	85	306	18,660
1980 - 1999	13,380	118	35	112	774	14,419
> 2000	11,352	45	60	15	528	12,000
Missing	0	0	0	0	0	0
Total	65,336	633	141	269	1,610	67,989

Table 9.L.2
Quality of Materials and Workmanship Used In Construction
Gaston County
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	997	7		1	3	1,008
Fair	15,670	287	1	60	36	16,054
Average	40,136	332	93	202	1,567	42,330
Good	6,379	6	47	6	4	6,442
Excellent	2,154	1				2,155
Missing	0	0	0	0	0	0
Total	65,336	633	141	269	1,610	67,989

Table 9.L.3
Physical Condition of Dwelling Units

Gaston County
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	2,239	39	6	23	23	2,330
Fair	10,229	222	2	9	63	10,525
Average	35,736	320	43	146	1,504	37,749
Good / Very Good	16,090	50	74	37	18	16,269
Excellent	1,041		3	16		1,060
Missing	1	2	13	38	2	56
Total	65,336	633	141	269	1,610	67,989

Table 9.L.4
Physical Condition of Single-Family Homes by Era of Construction

Gaston County
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	1,049	3,068	3,514	1,391	179	0	9,201
1940 - 1959	808	3,536	6,969	1,922	80	1	13,316
1960 - 1979	313	2,456	11,022	4,214	82	0	18,087
1980 - 1999	67	964	7,807	4,393	149	0	13,380
>=2000	2	205	6,424	4,170	551	0	11,352
Missing	0	0	0	0	0	0	0
Total	2,239	10,229	35,736	16,090	1,041	1	65,336

Table 9.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Gaston County
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	385	6,513	1,941	285	77	0	9,201
1940 - 1959	416	6,078	6,436	336	50	0	13,316
1960 - 1979	166	2,093	14,616	1,026	186	0	18,087
1980 - 1999	30	825	9,573	2,294	658	0	13,380
>=2000		161	7,570	2,438	1,183	0	11,352
Missing	0	0	0	0	0	0	0
Total	997	15,670	40,136	6,379	2,154	0	65,336

Table 9.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Gaston County
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	586	1,470	180	2	1	0	2,239
Fair	288	6,612	3,284	41	4	0	10,229
Average	115	6,275	27,285	1,929	132	0	35,736
Good / Very Good	8	1,258	9,218	4,269	1,337	0	16,090
Excellent		54	169	138	680	0	1,041
Missing	0	1	0	0	0	0	1
Total	997	15,670	40,136	6,379	2,154	0	65,336

Table 9.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

Gaston County
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	238	107	40			0	385
1940 - 1959	241	118	51	6		0	416
1960 - 1979	95	48	21	2		0	166
1980 - 1999	12	15	3			0	30
>=2000							
Missing	0	0	0	0		0	0
Total	586	288	115	8		0	997

Table 9.L.8
Average Floor Area by Dwelling Type

Gaston County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Below 500	91				13	104
500 – 999	10,672	19		3	645	11,339
1000 – 1,499	27,449	205	34	4	477	28,169
1,500 – 1,999	14,315	287	12	24	309	14,947
2,000 – 2,499	6,426	77	14	33	128	6,678
2,500 – 3,000	3,319	29	6	47	22	3,423
Above 3,000	3,064	16	75	158	16	3,329
Missing	0	0	0	0	0	0
Total	65,336	633	141	269	1,610	67,989
Average	1,560	1,704	4,329	5,781	1,262	1,577

Table 9.L.9
Number of Bathrooms per Dwelling Unit

Gaston County
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	426	9	75	212	155	877
1 – 1.9	30,911	54	3	3	349	31,320
2 – 2.9	29,228	468	57	12	1,081	30,846
3 -3.9	3,991	26	3	8	22	4,050
4 -4.9	566	26		11		603
5 – 5.9	106			4		110
6 and Above	108	50	3	19	3	183
Missing	0	0	0	0	0	0
Total	65,336	633	141	269	1,610	67,989

Table 9.L.10
Number of Bedroom per Dwelling Unit

Gaston County
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	213	9	76	215	20	533
1 – 1.9	686	3			144	833
2 – 2.9	15,694	96	24	2	320	16,136
3 -3.9	40,360	112	37	7	1,057	41,573
4 -4.9	7,495	354	1	20	63	7,933
5 – 5.9	797	10		6	3	816
6 and Above						0
Missing	91	49	3	19	3	165
Total	65,336	633	141	269	1,610	67,989

Table 9.L.11
Market Value of Dwelling Unit

Gaston County
Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	7,374	78		2	904	8,358
\$50,000 – \$99,999	22,621	318	3	50	105	23,097
\$100,000 – \$149,999	17,167	169	29	56	355	17,776
\$150,000 - \$199,999	8,494	41	37	39	185	8,796
\$200,000 - \$249,999	4,032	14	15	32	34	4,127
\$250,000 - \$349,999	3,537	4	20	17	20	3,598
\$350,000 - \$550,000	1,587	7	11	16	7	1,628
Above \$550,000	524	2	26	57		609
Missing	0	0	0	0	0	0
Total	65,336	633	141	269	1,610	67,989
Average Value	\$131,715	\$99,117	\$553,575	\$587,732	\$76,426	\$132,782

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 9.M.1
Population and Employment Forecast
 Gaston County
 Census and REVISED Metrolina Regional Demographic and
 Economic Data and Data Forecasts

Year	Employment	Population
1970	69,788	148,700
1980	82,991	163,084
1990	95,446	175,132
2000	99,295	190,365
2010	92,192	206,086
2020	90,692	223,198
2030	99,953	239,343
2040	108,209	257,203
2050	117,135	295,080

Table 9.M.2
Household Forecasts by Tenure
 Gaston County
 Census and REVISED Metrolina Regional Demographic
 and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	53,873	25,994	79,867
2020	59,773	26,726	86,499
2030	64,259	28,496	92,755
2040	69,235	30,442	99,677
2050	79,824	34,532	114,356

Table 9.M.3
Household Forecasts by Income

Gaston County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	3,790	4,980	7,140	3,498	34,464	53,873
2020	4,205	5,526	7,922	3,881	38,239	59,773
2030	4,521	5,940	8,517	4,172	41,109	64,259
2040	4,871	6,400	9,176	4,495	44,292	69,235
2050	5,616	7,379	10,580	5,183	51,066	79,824
Renter-Occupied						
2010	5,680	5,346	5,707	1,787	7,473	25,994
2020	5,839	5,497	5,868	1,838	7,684	26,726
2030	6,226	5,861	6,257	1,959	8,193	28,496
2040	6,651	6,261	6,684	2,093	8,752	30,442
2050	7,545	7,102	7,582	2,375	9,928	34,532
Total						
2010	9,470	10,327	12,848	5,285	41,938	79,867
2020	10,045	11,023	13,790	5,719	45,922	86,499
2030	10,747	11,801	14,773	6,132	49,301	92,755
2040	11,523	12,662	15,860	6,589	53,044	99,677
2050	13,161	14,482	18,162	7,558	60,994	114,356

N. CHAS HOUSING PROBLEM TABLES

Table 9.N.1
Households with Housing Problems by Income and Family Status

Gaston County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	294	887	203	1,062	767	3,213
30.1-50% HAMFI	468	934	255	626	448	2,731
50.1-80% HAMFI	395	1,874	346	334	499	3,448
80.1 % HAMFI and above	468	2,586	487	219	594	4,354
Total	1,625	6,281	1,291	2,241	2,308	13,746
Renters						
30 % HAMFI	240	2,416	409	753	1,711	5,529
30.1-50% HAMFI	182	1,527	440	371	1,140	3,660
50.1-80% HAMFI	120	558	224	95	436	1,433
80.1 % HAMFI and above	39	153	155	60	70	477
Total	581	4,654	1,228	1,279	3,357	11,099
Total						
30 % HAMFI	534	3,303	612	1,815	2,478	8,742
30.1-50% HAMFI	650	2,461	695	997	1,588	6,391
50.1-80% HAMFI	515	2,432	570	429	935	4,881
80.1 % HAMFI and above	507	2,739	642	279	664	4,831
Total	2,206	10,935	2,519	3,520	5,665	24,845

Table 9.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Gaston County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	294	887	203	1,062	767	3,213
30.1-50% HAMFI	468	934	255	626	448	2,731
50.1-80% HAMFI	395	1,874	346	334	499	3,448
80.1% HAMFI and above	468	2,586	487	219	594	4,354
Total	1,625	6,281	1,291	2,241	2,308	13,746
No Housing Problem						
30% HAMFI or less	180	145	65	507	124	1,021
30.1-50% HAMFI	868	551	110	1,243	216	2,988
50.1-80% HAMFI	1,909	1,824	241	963	774	5,711
80.1% HAMFI and above	4,618	18,464	2,058	1,042	3,661	29,843
Total	7,575	20,984	2,474	3,755	4,775	39,563
Not Computed						
30% HAMFI or less	55	50	0	145	157	407
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	55	50	0	145	157	407
Total						
30% HAMFI or less	529	1,082	268	1,714	1,048	4,641
30.1-50% HAMFI	1,336	1,485	365	1,869	664	5,719
50.1-80% HAMFI	2,304	3,698	587	1,297	1,273	9,159
80.1% HAMFI and above	5,086	21,050	2,545	1,261	4,255	34,197
Total	9,255	27,315	3,765	6,141	7,240	53,716

Table 9.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Gaston County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	240	2,416	409	753	1,711	5,529
30.1-50% HAMFI	182	1,527	440	371	1,140	3,660
50.1-80% HAMFI	120	558	224	95	436	1,433
80.1% HAMFI and above	39	153	155	60	70	477
Total	581	4,654	1,228	1,279	3,357	11,099
No Housing Problem						
30% HAMFI or less	35	348	45	418	323	1,169
30.1-50% HAMFI	90	473	0	254	190	1,007
50.1-80% HAMFI	160	1,832	130	229	1,275	3,626
80.1% HAMFI and above	283	3,246	343	205	2,018	6,095
Total	568	5,899	518	1,106	3,806	11,897
Not Computed						
30% HAMFI or less	0	204	0	30	355	589
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	204	0	30	355	589
Total						
30% HAMFI or less	275	2,968	454	1,201	2,389	7,287
30.1-50% HAMFI	272	2,000	440	625	1,330	4,667
50.1-80% HAMFI	280	2,390	354	324	1,711	5,059
80.1% HAMFI and above	322	3,399	498	265	2,088	6,572
Total	1,149	10,757	1,746	2,415	7,518	23,585

Table 9.N.4
Households by Housing Problems by Income and Family Status

Gaston County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	534	3,303	612	1,815	2,478	8,742
30.1-50% HAMFI	650	2,461	695	997	1,588	6,391
50.1-80% HAMFI	515	2,432	570	429	935	4,881
80.1% HAMFI and above	507	2,739	642	279	664	4,831
Total	2,206	10,935	2,519	3,520	5,665	24,845
No Housing Problem						
30% HAMFI or less	215	493	110	925	447	2,190
30.1-50% HAMFI	958	1,024	110	1,497	406	3,995
50.1-80% HAMFI	2,069	3,656	371	1,192	2,049	9,337
80.1% HAMFI and above	4,901	21,710	2,401	1,247	5,679	35,938
Total	8,143	26,883	2,992	4,861	8,581	51,460
Not Computed						
30% HAMFI or less	55	254	0	175	512	996
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	55	254	0	175	512	996
Total						
30% HAMFI or less	804	4,050	722	2,915	3,437	11,928
30.1-50% HAMFI	1,608	3,485	805	2,494	1,994	10,386
50.1-80% HAMFI	2,584	6,088	941	1,621	2,984	14,218
80.1% HAMFI and above	5,408	24,449	3,043	1,526	6,343	40,769
Total	10,404	38,072	5,511	8,556	14,758	77,301

10. CITY OF GASTONIA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 10.A.1

Population by Age

City of Gastonia
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	4,660	7.0%	4,997	7.0%	7.2%
5 to 19	13,448	20.3%	14,593	20.3%	8.5%
20 to 24	4,260	6.4%	4,524	6.3%	6.2%
25 to 34	10,181	15.4%	8,950	12.5%	-12.1%
35 to 54	18,910	28.5%	20,443	28.5%	8.1%
55 to 64	5,678	8.6%	8,449	11.8%	48.8%
65 or Older	9,140	13.8%	9,785	13.6%	7.1%
Total	66,277	100.0%	71,741	100.0%	8.2%

Table 10.A.2

Elderly Population by Age

City of Gastonia
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,030	11.3%	1,233	12.6%	19.7%
67 to 69	1,452	15.9%	1,676	17.1%	15.4%
70 to 74	2,369	25.9%	2,160	22.1%	-8.8%
75 to 79	1,996	21.8%	1,822	18.6%	-8.7%
80 to 84	1,223	13.4%	1,468	15.0%	20.0%
85 or Older	1,070	11.7%	1,426	14.6%	33.3%
Total	9,140	100.0%	9,785	100.0%	7.1%

Table 10.A.3

Population by Race and Ethnicity

City of Gastonia
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	46,513	70.2%	45,199	63.0%	-2.8%
Black	16,981	25.6%	19,953	27.8%	17.5%
American Indian	137	.2%	289	.4%	110.9%
Asian	773	1.2%	964	1.3%	24.7%
Native Hawaiian/ Pacific Islander	19	.0%	16	.0%	-15.8%
Other	1,167	1.8%	3,708	5.2%	217.7%
Two or More Races	687	1.0%	1,612	2.2%	134.6%
Total	66,277	100.0%	71,741	100.0%	8.2%
Non-Hispanic	62,664	94.5	64,840	90.4%	3.5%
Hispanic	3,613	5.5%	6,901	9.6%	91.0%

Table 10.A.4**Disability by Age**

City of Gastonia

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	121	4.9%	0	.0%	121	2.4%
5 to 17	479	7.1%	331	5.2%	810	6.1%
18 to 34	545	7.2%	484	6.4%	1,029	6.8%
35 to 64	2,339	17.1%	2,607	17.2%	4,946	17.2%
65 to 74	539	24.6%	873	34.2%	1,412	29.8%
75 or Older	834	64.7%	1,360	54.2%	2,194	57.7%
Total	4,857	14.3%	5,655	15.4%	10,512	14.9%

Table 10.A.5**Employment Status by Disability and Type: Age 18 to 64**

City of Gastonia

2011 Three-Year ACS Data

Disability Status	Population
Employed:	27,503
With a disability:	1,856
With a hearing difficulty	603
With a vision difficulty	321
With a cognitive difficulty	426
With an ambulatory difficulty	809
With a self-care difficulty	113
With an independent living difficulty	241
No disability	25,647
Unemployed:	5,669
With a disability:	405
With a hearing difficulty	112
With a vision difficulty	88
With a cognitive difficulty	162
With an ambulatory difficulty	230
With a self-care difficulty	55
With an independent living difficulty	76
No disability	5,264
Not in labor force:	10,813
With a disability:	3,714
With a hearing difficulty	546
With a vision difficulty	794
With a cognitive difficulty	1,783
With an ambulatory difficulty	2,444
With a self-care difficulty	737
With an independent living difficulty	1,650
No disability	7,099
Total	43,985

Table 10.A.6**Households by Income**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	5,383	20.8%	4,573	16.7%
\$15,000 to \$19,999	1,712	6.6%	2,040	7.4%
\$20,000 to \$24,999	1,818	7.0%	2,219	8.1%
\$25,000 to \$34,999	3,399	13.1%	3,525	12.9%
\$35,000 to \$49,999	4,325	16.7%	4,038	14.7%
\$50,000 to \$74,999	4,584	17.7%	4,899	17.9%
\$75,000 to \$99,999	2,139	8.3%	2,502	9.1%
\$100,000 or More	2,531	9.8%	3,635	13.3%
Total	25,891	100.0%	27,431	100.0%

Table 10.A.7**Poverty by Age**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,259	12.9%	2,358	16.1%
6 to 17	2,271	23.4%	3,325	22.7%
18 to 64	5,127	52.7%	8,220	56.1%
65 or Older	1,067	11.0%	743	5.1%
Total	9,724	100.0%	14,646	100.0%
Poverty Rate	15.0%	.	20.9%	.

Table 10.A.8**Households by Year Home Built**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,780	10.7%	2,312	8.4%
1940 to 1949	2,257	8.7%	1,471	5.4%
1950 to 1959	3,790	14.6%	4,004	14.6%
1960 to 1969	4,333	16.7%	3,941	14.4%
1970 to 1979	4,666	18.0%	4,273	15.6%
1980 to 1989	4,017	15.5%	3,731	13.6%
1990 to 1999	4,115	15.9%	4,019	14.7%
2000 to 2004	.	.	1,874	6.8%
2005 or Later	.	.	1,806	6.6%
Total	25,958	100.0%	27,431	100.0%

Table 10.A.9**Housing Units by Type**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	20,174	72.4%	23,266	73.8%
Duplex	496	1.8%	593	1.9%
Tri- or Four-Plex	1,255	4.5%	1,203	3.8%
Apartment	5,252	18.9%	5,559	17.6%
Mobile Home	663	2.4%	897	2.8%
Boat, RV, Van, Etc.	8	.0%	0	.0%
Total	27,848	100.0%	31,518	100.0%

Table 10.A.10**Housing Units by Tenure**

City of Gastonia

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	25,945	93.1%	27,770	88.9%	7.0%
Owner-Occupied	14,716	56.7%	15,636	56.3%	6.3%
Renter-Occupied	11,229	43.3%	12,134	43.7%	8.1%
Vacant Housing Units	1,912	6.9%	3,468	11.1%	81.4%
Total Housing Units	27,857	100.0%	31,238	100.0%	12.1%

Table 10.A.11**Disposition of Vacant Housing Units**

City of Gastonia

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	900	47.1%	1,618	46.7%	79.8%
For Sale	317	16.6%	585	16.9%	84.5%
Rented or Sold, Not Occupied	116	6.1%	109	3.1%	-6.0%
For Seasonal, Recreational, or Occasional Use	44	2.3%	67	1.9%	52.3%
For Migrant Workers	0	0.0%	0	.0%	%
Other Vacant	535	28.0%	1,089	31.4%	103.6%
Total	1,912	100.0%	3,468	100.0%	81.4%

Table 10.A.12**Households by Household Size**

City of Gastonia

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	6,864	26.5%	7,536	27.1%	9.8%
Two Persons	8,646	33.3%	9,077	32.7%	5.0%
Three Persons	4,709	18.1%	4,846	17.5%	2.9%
Four Persons	3,484	13.4%	3,621	13.0%	3.9%
Five Persons	1,445	5.6%	1,632	5.9%	12.9%
Six Persons	504	1.9%	638	2.3%	26.6%
Seven Persons or More	293	1.1%	420	1.5%	43.3%
Total	25,945	100.0%	27,770	100.0%	7.0%

Table 10.A.13**Household Type by Tenure**

City of Gastonia

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	17,709	68.3%	18,599	67.0%	5.0%
Married-Couple Family	12,278	69.3%	11,807	63.5%	-3.8%
Owner-Occupied	9,194	74.9%	9,178	77.7%	-.2%
Renter-Occupied	3,084	25.1%	2,629	22.3%	-14.8%
Other Family	5,431	30.7%	6,792	36.5%	25.1%
Male Householder, No Spouse	1,211	22.3%	1,525	22.5%	25.9%
Owner-Occupied	525	43.4%	648	42.5%	23.4%
Renter-Occupied	686	56.6%	877	57.5%	27.8%
Female Householder, No Spouse	4,220	77.7%	5,267	77.5%	24.8%
Owner-Occupied	1,590	37.7%	1,822	34.6%	14.6%
Renter-Occupied	2,630	62.3%	3,445	65.4%	31.0%
Non-Family Households	8,236	31.7%	9,171	33.0%	11.4%
Owner-Occupied	3,407	41.4%	3,988	43.5%	17.1%
Renter-Occupied	4,829	58.6%	5,183	56.5%	7.3%
Total	25,945	100.0%	27,770	100.0%	7.0%

Table 10.A.14**Group Quarters Population**

City of Gastonia

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	254	21.6%	455	39.6%	79.1%
Juvenile Facilities	.	.	3	.3%	.
Nursing Homes	921	78.3%	691	60.1%	-25.0%
Other Institutions	1	.1%	0	.0%	-100.0%
Total	1,176	100.0%	1,149	100.0%	-2.3%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	303	100.0%	596	100.0%	96.7%
Total	303	20.5%	596	34.2%	96.7%
Total Group Quarters Population	1,479	100.0%	1,745	100.0%	18.0%

Table 10.A.15**Overcrowding and Severe Overcrowding**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	14,594	98.6%	173	1.2%	39	.3%	14,806
2010 ACS	15,710	99.0%	147	.9%	17	.1%	15,874
Renter							
2000 Census	10,283	92.2%	625	5.6%	244	2.2%	11,152
2010 ACS	10,224	88.5%	673	5.8%	660	5.7%	11,557
Total							
2000 Census	24,877	95.8%	798	3.1%	283	1.1%	25,958
2010 ACS	25,934	94.5%	820	3.0%	677	2.5%	27,431

Table 10.A.16**Households with Incomplete Plumbing Facilities**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	25,769	27,288
Lacking Complete Plumbing Facilities	189	143
Total Households	25,958	27,431
Percent Lacking	.7%	.5%

Table 10.A.17**Households with Incomplete Kitchen Facilities**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	25,843	27,071
Lacking Complete Kitchen Facilities	115	360
Total Households	25,958	27,431
Percent Lacking	.4%	1.3%

Table 10.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Gastonia

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	6,970	75.2%	1,235	13.3%	1,013	10.9%	49	.5%	9,267
2010 ACS	7,261	64.0%	2,423	21.3%	1,615	14.2%	51	.4%	11,350
Owner Without a Mortgage									
2000 Census	3,770	82.2%	474	10.3%	243	5.3%	101	2.2%	4,588
2010 ACS	3,673	81.2%	464	10.3%	313	6.9%	74	1.6%	4,524
Renter									
2000 Census	6,187	55.7%	2,106	19.0%	2,064	18.6%	752	6.8%	11,109
2010 ACS	5,061	43.8%	2,712	23.5%	3,076	26.6%	708	6.1%	11,557
Total									
2000 Census	16,927	67.8%	3,815	15.3%	3,320	13.3%	902	3.6%	24,964
2010 ACS	15,995	58.3%	5,599	20.4%	5,004	18.2%	833	3.0%	27,431

Table 10.A.19**Median Housing Costs**

City of Gastonia

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$559	\$540
Median Home Value	\$93,000	\$133,800

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 10.B.1
Labor Force Statistics
 City of Gastonia
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	28,343	27,055	1,288	4.5%
1991	28,467	26,349	2,118	7.4%
1992	28,544	26,301	2,243	7.9%
1993	28,457	26,770	1,687	5.9%
1994	28,635	27,268	1,367	4.8%
1995	28,935	27,576	1,359	4.7%
1996	29,937	28,156	1,781	5.9%
1997	29,870	28,475	1,395	4.7%
1998	29,447	28,315	1,132	3.8%
1999	30,083	28,847	1,236	4.1%
2000	33,287	31,180	2,107	6.3%
2001	33,836	30,874	2,962	8.8%
2002	33,483	30,544	2,939	8.8%
2003	32,836	30,092	2,744	8.4%
2004	32,132	29,780	2,352	7.3%
2005	32,341	30,328	2,013	6.2%
2006	32,805	31,003	1,802	5.5%
2007	32,292	30,510	1,782	5.5%
2008	33,083	30,650	2,433	7.4%
2009	32,464	28,478	3,986	12.3%
2010	31,846	28,212	3,634	11.4%
2011	32,352	28,886	3,466	10.7%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{9F10} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 10.C.1

Purpose of Loan by Year
City of Gastonia
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	1,993	2,386	2,789	2,517	1,532	1,124	957	879	14,177
Home Improvement	427	369	368	393	297	144	118	117	2,233
Refinancing	3,582	3,495	3,363	2,931	2,151	2,301	1,739	1,616	21,178
Total	6,002	6,250	6,520	5,841	3,980	3,569	2,814	2,612	37,588

Table 10.C.2

Occupancy Status for Home Purchase Loan Applications
City of Gastonia
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,726	2,043	2,298	2,090	1,300	1,021	861	817	12,156
Not Owner-Occupied	253	334	482	415	227	101	96	62	1,970
Not Applicable	14	9	9	12	5	2	0	0	51
Total	1,993	2,386	2,789	2,517	1,532	1,124	957	879	14,177

Table 10.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Gastonia
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,431	1,781	2,076	1,839	682	372	303	317	8,801
FHA - Insured	258	225	184	197	539	549	482	420	2,854
VA - Guaranteed	36	37	36	47	63	61	59	56	395
Rural Housing Service or Farm Service Agency	1	0	2	7	16	39	17	24	106
Total	1,726	2,043	2,298	2,090	1,300	1,021	861	817	12,156

¹⁰ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 10.C.4
Loan Applications by Action Taken
 City of Gastonia
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	848	1,025	1,104	995	585	452	395	372	5,776
Application Approved but not Accepted	78	104	143	128	43	18	21	32	567
Application Denied	213	210	299	228	175	103	104	93	1,425
Application Withdrawn by Applicant	131	141	139	152	85	73	67	57	845
File Closed for Incompleteness	37	23	33	30	18	17	7	10	175
Loan Purchased by the Institution	419	536	580	556	394	357	267	253	3,362
Preapproval Request Denied	0	4	0	1	0	1	0	0	6
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	1,726	2,043	2,298	2,090	1,300	1,021	861	817	12,156
Denial Rate	20.1%	17.0%	21.3%	18.6%	23.0%	18.6%	20.8%	20.0%	19.8%

Table 10.C.5
Denial Rates by Gender of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	17.6%	23.5%	32.5%	%	20.1%
2005	14.9%	19.4%	38.2%	%	17.0%
2006	20.2%	22.3%	31.6%	%	21.3%
2007	17.9%	19.3%	25.0%	.0%	18.6%
2008	19.1%	29.5%	22.9%	%	23.0%
2009	15.4%	23.1%	26.1%	%	18.6%
2010	18.1%	22.0%	47.8%	%	20.8%
2011	18.2%	22.2%	31.3%	%	20.0%
Average	17.8%	22.3%	30.7%	.0%	19.8%

Table 10.C.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	560	675	717	646	359	285	245	238	3,725
	Denied	120	118	181	141	85	52	54	53	804
	Denial Rate	17.6%	14.9%	20.2%	17.9%	19.1%	15.4%	18.1%	18.2%	17.8%
Female	Originated	261	329	348	309	189	150	138	123	1,847
	Denied	80	79	100	74	79	45	39	35	531
	Denial Rate	23.5%	19.4%	22.3%	19.3%	29.5%	23.1%	22.0%	22.2%	22.3%
Not Available	Originated	27	21	39	39	37	17	12	11	203
	Denied	13	13	18	13	11	6	11	5	90
	Denial Rate	32.5%	38.2%	31.6%	25.0%	22.9%	26.1%	47.8%	31.3%	30.7%
Not Applicable	Originated	0	0	0	1	0	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	.0%	%	%	%	%	.0%
Total	Originated	848	1,025	1,104	995	585	452	395	372	5,776
	Denied	213	210	299	228	175	103	104	93	1,425
	Denial Rate	20.1%	17.0%	21.3%	18.6%	23.0%	18.6%	20.8%	20.0%	19.8%

Table 10.C.7
Denial Rates by Race/Ethnicity of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	36.4%	16.7%	25.0%	16.7%	50.0%	50.0%	.0%	.0%	25.0%
Asian	28.6%	26.3%	7.1%	16.1%	33.3%	38.5%	.0%	25.0%	22.3%
Black	29.5%	22.8%	31.8%	25.8%	38.8%	23.0%	32.9%	26.9%	28.7%
White	16.1%	14.4%	16.9%	16.8%	18.3%	17.0%	16.4%	17.3%	16.5%
Not Available	25.2%	24.3%	35.9%	21.4%	30.6%	20.5%	41.7%	40.6%	29.0%
Not Applicable	66.7%	%	%	%	%	0%	0%	%	66.7%
Average	20.1%	17.0%	21.3%	18.6%	23.0%	18.6%	20.8%	20.0%	19.8%
Non-Hispanic	17.4%	15.7%	20.4%	18.1%	21.9%	17.3%	19.0%	17.3%	18.4%
Hispanic	34.2%	20.7%	23.2%	23.8%	33.3%	25.6%	14.3%	27.3%	25.4%

Table 10.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	7	5	3	5	1	1	2	3	27
	Denied	4	1	1	1	1	1	0	0	9
	Denial Rate	36.4%	16.7%	25.0%	16.7%	50.0%	.0%	.0%	.0%	25.0%
Asian	Originated	15	14	13	26	6	8	6	6	94
	Denied	6	5	1	5	3	5	0	2	27
	Denial Rate	28.6%	26.3%	7.1%	16.1%	33.3%	38.5%	.0%	25.0%	22.3%
Black	Originated	129	183	152	144	74	47	47	38	814
	Denied	54	54	71	50	47	14	23	14	327
	Denial Rate	29.5%	22.8%	31.8%	25.8%	38.8%	23.0%	32.9%	26.9%	28.7%
White	Originated	604	745	836	728	454	365	312	306	4,350
	Denied	116	125	170	147	102	75	61	64	860
	Denial Rate	16.1%	14.4%	16.9%	16.8%	18.3%	17.0%	16.4%	17.3%	16.5%
Not Available	Originated	92	78	100	92	50	31	28	19	490
	Denied	31	25	56	25	22	8	20	13	200
	Denial Rate	25.2%	24.3%	35.9%	21.4%	30.6%	20.5%	41.7%	40.6%	29.0%
Not Applicable	Originated	1	0	0	0	0	0	0	0	1
	Denied	2	0	0	0	0	0	0	0	2
	Denial Rate	25.2%	24.3%	35.9%	21.4%	30.6%	20.5%	41.7%	40.6%	66.7%
Total	Originated	848	1,025	1,104	995	585	452	395	372	5,776
	Denied	213	210	299	228	175	103	104	93	1,425
	Denial Rate	20.1%	17.0%	21.3%	18.6%	23.0%	18.6%	20.8%	20.0%	19.8%
Non-Hispanic	Originated	660	884	927	833	498	392	346	326	4,866
	Denied	139	165	238	184	140	82	81	68	1,097
	Denial Rate	17.4%	15.7%	20.4%	18.1%	21.9%	17.3%	19.0%	17.3%	18.4%
Hispanic	Originated	48	69	96	77	36	32	24	24	406
	Denied	25	18	29	24	18	11	4	9	138
	Denial Rate	34.2%	20.7%	23.2%	23.8%	33.3%	25.6%	14.3%	27.3%	25.4%

Table 10.C.9
Loan Applications by Reason for Denial
 City of Gastonia
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	32	17	16	43	33	25	17	17	200
Employment History	2	2	6	10	5	3	2	2	32
Credit History	76	67	76	60	54	19	35	33	420
Collateral	6	20	22	17	17	16	8	5	111
Insufficient Cash	7	5	7	10	7	3	5	2	46
Unverifiable Information	8	9	9	4	6	2	2	3	43
Credit Application Incomplete	5	7	19	19	15	2	6	5	78
Mortgage Insurance Denied	0	0	0	0	2	0	0	1	3
Other	34	34	37	20	12	14	11	3	165
Missing	43	49	107	45	24	19	18	22	327
Total	213	210	299	228	175	103	104	93	1,425

Table 10.C.10
Denial Rates by Income of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	68.4%	50.0%	33.3%	60.0%	80.0%	70.0%	50.0%	77.8%	61.0%
\$15,001–\$30,000	32.7%	26.9%	32.3%	28.5%	37.3%	25.0%	29.6%	25.0%	30.1%
\$30,001–\$45,000	19.0%	17.1%	23.6%	24.2%	25.2%	20.0%	18.0%	21.0%	21.2%
\$45,001–\$60,000	18.9%	13.4%	25.5%	22.5%	21.7%	13.7%	23.3%	14.8%	19.7%
\$60,001–\$75,000	13.7%	16.4%	15.1%	14.8%	15.2%	13.6%	23.7%	18.6%	15.9%
Above \$75,000	8.5%	11.0%	12.6%	6.1%	14.4%	13.9%	11.9%	13.5%	10.8%
Data Missing	33.3%	27.3%	16.2%	12.1%	100.0%	.0%	50.0%	12.5%	22.1%
Total	20.1%	17.0%	21.3%	18.6%	23.0%	18.6%	20.8%	20.0%	19.8%

Table 10.C.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	33.3%	.0%	60.0%	%	25.0%	.0%	25.0%
Asian	.0%	28.6%	25.0%	29.6%	12.5%	16.2%	.0%	22.3%
Black	66.7%	39.3%	25.1%	23.0%	21.8%	25.1%	50.0%	28.7%
White	57.4%	26.4%	18.8%	16.9%	13.7%	8.1%	12.0%	16.5%
Not Available	70.0%	35.9%	31.2%	31.3%	27.1%	15.5%	41.7%	29.0%
Not Applicable	%	%	%	100.0%	%	%	50.0%	66.7%
Average	61.0%	30.1%	21.2%	19.7%	15.9%	10.8%	22.1%	19.8%
Non-Hispanic	56.7%	30.4%	19.6%	18.2%	14.6%	10.0%	21.0%	18.4%
Hispanic	62.5%	25.0%	28.3%	25.8%	18.8%	16.0%	17.6%	25.4%

Table 10.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 City of Gastonia
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	4	6	54	114	21	1	200	29
Employment History	1	0	4	23	4	0	32	7
Credit History	1	4	105	255	55	0	420	27
Collateral	0	1	10	87	13	0	111	13
Insufficient Cash	0	4	9	30	3	0	46	6
Unverifiable Information	0	2	7	30	4	0	43	13
Credit Application Incomplete	0	0	24	42	12	0	78	4
Mortgage Insurance Denied	0	0	0	3	0	0	3	0
Other	1	7	32	108	16	1	165	17
Missing	2	3	82	168	72	0	327	22
Total	9	27	327	860	200	2	1,425	138
% Missing	22.2%	11.1%	25.1%	19.5%	36.0%	.0%	22.9%	15.9%

Table 10.C.13
Loan Applications by Income of Applicant: Originated and Denied
 City of Gastonia
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	6	5	8	6	1	3	1	2	32
	Application Denied	13	5	4	9	4	7	1	7	50
	Denial Rate	68.4%	50.0%	33.3%	60.0%	80.0%	70.0%	50.0%	77.8%	61.0%
\$15,001–\$30,000	Loan Originated	134	144	136	123	74	75	69	54	809
	Application Denied	65	53	65	49	44	25	29	18	348
	Denial Rate	32.7%	26.9%	32.3%	28.5%	37.3%	25.0%	29.6%	25.0%	30.1%
\$30,001–\$45,000	Loan Originated	247	276	282	222	160	128	109	128	1,552
	Application Denied	58	57	87	71	54	32	24	34	417
	Denial Rate	19.0%	17.1%	23.6%	24.2%	25.2%	20.0%	18.0%	21.0%	21.2%
\$45,001–\$60,000	Loan Originated	172	219	196	186	112	88	56	69	1,098
	Application Denied	40	34	67	54	31	14	17	12	269
	Denial Rate	18.9%	13.4%	25.5%	22.5%	21.7%	13.7%	23.3%	14.8%	19.7%
\$60,001–\$75,000	Loan Originated	82	107	146	121	78	51	45	48	678
	Application Denied	13	21	26	21	14	8	14	11	128
	Denial Rate	13.7%	16.4%	15.1%	14.8%	15.2%	13.6%	23.7%	18.6%	15.9%
Above \$75,000	Loan Originated	195	250	305	308	160	105	111	64	1,498
	Application Denied	18	31	44	20	27	17	15	10	182
	Denial Rate	8.5%	11.0%	12.6%	6.1%	14.4%	13.9%	11.9%	13.5%	10.8%
Data Missing	Loan Originated	12	24	31	29	0	2	4	7	109
	Application Denied	6	9	6	4	1	0	4	1	31
	Denial Rate	33.3%	27.3%	16.2%	12.1%	100.0%	.0%	50.0%	12.5%	22.1%
Total	Loan Originated	848	1,025	1,104	995	585	452	395	372	5,776
	Application Denied	213	210	299	228	175	103	104	93	1,425
	Denial Rate	20.1%	17.0%	21.3%	18.6%	23.0%	18.6%	20.8%	20.0%	19.8%

Table 10.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 City of Gastonia
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	4	8	2	0	12	1	27
	Application Denied	0	2	0	3	0	4	0	9
	Denial Rate	%	33.3%	.0%	60.0%	%	25.0%	.0%	25.0%
Asian	Loan Originated	1	15	18	19	7	31	3	94
	Application Denied	0	6	6	8	1	6	0	27
	Denial Rate	.0%	28.6%	25.0%	29.6%	12.5%	16.2%	.0%	22.3%
Black	Loan Originated	8	145	284	164	79	125	9	814
	Application Denied	16	94	95	49	22	42	9	327
	Denial Rate	66.7%	39.3%	25.1%	23.0%	21.8%	25.1%	50.0%	28.7%
White	Loan Originated	20	570	1,114	825	541	1,199	81	4,350
	Application Denied	27	204	258	168	86	106	11	860
	Denial Rate	57.4%	26.4%	18.8%	16.9%	13.7%	8.1%	12.0%	16.5%
Not Available	Loan Originated	3	75	128	88	51	131	14	490
	Application Denied	7	42	58	40	19	24	10	200
	Denial Rate	70.0%	35.9%	31.2%	31.3%	27.1%	15.5%	41.7%	29.0%
Not Applicable	Loan Originated	0	0	0	0	0	0	1	1
	Application Denied	0	0	0	1	0	0	1	2
	Denial Rate	%	%	%	100.0%	%	%	50.0%	66.7%
Total	Loan Originated	32	809	1,552	1,098	678	1,498	109	5,776
	Application Denied	50	348	417	269	128	182	31	1,425
	Denial Rate	61.0%	30.1%	21.2%	19.7%	15.9%	10.8%	22.1%	19.8%
Non-Hispanic	Loan Originated	26	615	1,292	937	598	1,319	79	4,866
	Application Denied	34	269	315	209	102	147	21	1,097
	Denial Rate	56.7%	30.4%	19.6%	18.2%	14.6%	10.0%	21.0%	18.4%
Hispanic	Loan Originated	3	120	129	72	26	42	14	406
	Application Denied	5	40	51	25	6	8	3	138
	Denial Rate	62.5%	25.0%	28.3%	25.8%	18.8%	16.0%	17.6%	25.4%

PREDATORY LENDING

Table 10.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Gastonia

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	679	657	770	858	535	436	394	365	4,694
HAL	169	368	334	137	50	16	1	7	1,082
Total	848	1,025	1,104	995	585	452	395	372	5,776
Percent HAL	19.9%	35.9%	30.3%	13.8%	8.5%	3.5%	.3%	1.9%	18.7%

Table 10.C.16

Loans by Loan Purpose by HAL Status

City of Gastonia

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	679	657	770	858	535	436	394	365	4,694
	HAL	169	368	334	137	50	16	1	7	1,082
	Percent HAL	19.9%	35.9%	30.3%	13.8%	8.5%	3.5%	.3%	1.9%	18.7%
Home Improvement	Other	83	75	69	86	62	46	41	46	508
	HAL	31	34	42	41	16	7	0	2	173
	Percent HAL	27.2%	31.2%	37.8%	32.3%	20.5%	13.2%	.0%	4.2%	25.4%
Refinancing	Other	884	689	598	565	530	861	690	681	5,498
	HAL	270	341	322	188	128	52	1	8	1,310
	Percent HAL	23.4%	33.1%	35.0%	25.0%	19.5%	5.7%	.1%	1.2%	19.2%
Total	Other	1,646	1,421	1,437	1,509	1,127	1,343	1,125	1,092	10,700
	HAL	470	743	698	366	50	16	1	7	2,565
	Percent HAL	22.2%	34.3%	32.7%	19.5%	14.7%	5.3%	.2%	1.5%	19.3%

Table 10.C.17

HALs Originated by Race of Borrower

City of Gastonia

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	2	1	2	1	1	0	0	0	7
Asian	0	1	3	2	0	0	0	0	6
Black	57	100	80	35	10	4	0	0	286
White	78	216	207	82	36	11	1	6	637
Not Available	32	50	42	17	3	1	0	1	146
Not Applicable	0	0	0	0	0	0	0	0	0
Total	169	368	334	137	50	16	1	7	1,082
Hispanic (Ethnicity)	13	22	38	19	6	3	1	3	105

Table 10.C.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 City of Gastonia
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	28.6%	20.0%	66.7%	20.0%	100.0%	.0%	.0%	.0%	25.9%
Asian	.0%	7.1%	23.1%	7.7%	.0%	.0%	.0%	.0%	6.4%
Black	44.2%	54.6%	52.6%	24.3%	13.5%	8.5%	.0%	.0%	35.1%
White	12.9%	29.0%	24.8%	11.3%	7.9%	3.0%	.3%	2.0%	14.6%
Not Available	34.8%	64.1%	42.0%	18.5%	6.0%	3.2%	.0%	5.3%	29.8%
Not Applicable	.0%	%	%	%	%	%	%	%	0%
Average	19.9%	35.9%	30.3%	13.8%	8.5%	3.5%	0.3%	01.9%	18.7%
Non-Hispanic	19.2%	33.9%	28.3%	12.6%	7.8%	3.1%	%	.6%	%
Hispanic	27.1%	31.9%	39.6%	24.7%	16.7%	9.4%	4.2%	12.5%	25.9%

Table 10.C.19
Loans by HAL Status by Race/Ethnicity of Borrower
 City of Gastonia
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	5	4	1	4	0	1	2	3	20
	HAL	2	1	2	1	1	0	0	0	7
	Percent HAL	28.6%	20.0%	66.7%	20.0%	100.0%	.0%	.0%	.0%	25.9%
Asian	Other	15	13	10	24	6	8	6	6	88
	HAL	0	1	3	2	0	0	0	0	6
	Percent HAL	.0%	7.1%	23.1%	7.7%	.0%	.0%	.0%	.0%	6.4%
Black	Other	72	83	72	109	64	43	47	38	528
	HAL	57	100	80	35	10	4	0	0	286
	Percent HAL	44.2%	54.6%	52.6%	24.3%	13.5%	8.5%	.0%	.0%	35.1%
White	Other	526	529	629	646	418	354	311	300	3,713
	HAL	78	216	207	82	36	11	1	6	637
	Percent HAL	12.9%	29.0%	24.8%	11.3%	7.9%	3.0%	0.3%	02.0%	14.6%
Not Available	Other	60	28	58	75	47	30	28	18	344
	HAL	32	50	42	17	3	1	0	1	146
	Percent HAL	34.8%	64.1%	42.0%	18.5%	6.0%	3.2%	.0%	5.3%	29.8%
Not Applicable	Other	1	0	0	0	0	0	0	0	1
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	%	%	%	%	%	%	%	0.0%
Total	Other	679	657	770	858	535	436	394	365	4,694
	HAL	169	368	334	137	50	16	1	7	1,082
	Percent HAL	19.9%	35.9%	30.3%	13.8%	8.5%	3.5%	.3%	1.9%	18.7%
Non-Hispanic	Other	533	584	665	728	459	380	346	324	4,019
	HAL	127	300	262	105	39	12		2	847
	Percent HAL	19.2%	33.9%	28.3%	12.6%	7.8%	3.1%	%	.6%	17.4%
Hispanic	Other	35	47	58	58	30	29	23	21	301
	HAL	13	22	38	19	6	3	1	3	105
	Percent HAL	27.1%	31.9%	39.6%	24.7%	16.7%	9.4%	4.2%	12.5%	25.9%

Table 10.C.20
Rates of HALs by Income of Borrower
 City of Gastonia
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	20.0%	50.0%	33.3%	.0%	.0%	.0%	50.0%	25.0%
\$15,001–\$30,000	23.9%	44.4%	34.6%	23.6%	18.9%	6.7%	.0%	7.4%	24.1%
\$30,001–\$45,000	26.7%	46.7%	36.5%	14.0%	8.1%	4.7%	.9%	1.6%	22.6%
\$45,001–\$60,000	23.3%	47.0%	32.1%	16.1%	8.0%	2.3%	.0%	.0%	22.5%
\$60,001–\$75,000	18.3%	19.6%	33.6%	10.7%	9.0%	2.0%	.0%	.0%	15.6%
Above \$75,000	7.2%	18.0%	18.0%	7.1%	4.4%	1.9%	0.0%	.0%	9.7%
Data Missing	16.7%	20.8%	41.9%	34.5%	%	.0%	.0%	.0%	27.5%
Average	19.9%	35.9%	30.3%	13.8%	8.5%	3.5%	.3%	1.9%	18.7%

Table 10.C.21
Loans by HAL Status by Income of Borrower
 City of Gastonia
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	6	4	4	4	1	3	1	1	24
	HAL	0	1	4	2	0	0	0	1	8
	Percent HAL	.0%	20.0%	50.0%	33.3%	.0%	.0%	.0%	50.0%	25.0%
\$15,001–\$30,000	Other	102	80	89	94	60	70	69	50	614
	HAL	32	64	47	29	14	5	0	4	195
	Percent HAL	23.9%	44.4%	34.6%	23.6%	18.9%	6.7%	.0%	7.4%	24.1%
\$30,001–\$45,000	Other	181	147	179	191	147	122	108	126	1,201
	HAL	66	129	103	31	13	6	1	2	351
	Percent HAL	26.7%	46.7%	36.5%	14.0%	8.1%	4.7%	.9%	1.6%	22.6%
\$45,001–\$60,000	Other	132	116	133	156	103	86	56	69	851
	HAL	40	103	63	30	9	2	0	0	247
	Percent HAL	23.3%	47.0%	32.1%	16.1%	8.0%	2.3%	.0%	.0%	22.5%
\$60,001–\$75,000	Other	67	86	97	108	71	50	45	48	572
	HAL	15	21	49	13	7	1	0	0	106
	Percent HAL	18.3%	19.6%	33.6%	10.7%	9.0%	2.0%	.0%	.0%	15.6%
Above \$75,000	Other	181	205	250	286	153	103	111	64	1,353
	HAL	14	45	55	22	7	2	0	0	145
	Percent HAL	7.2%	18.0%	18.0%	7.1%	4.4%	1.9%	.0%	.0%	9.7%
Data Missing	Other	10	19	18	19	0	2	4	7	79
	HAL	2	5	13	10	0	0	0	0	30
	Percent HAL	16.7%	20.8%	41.9%	34.5%	%	.0%	.0%	.0%	27.5%
Total	Other	679	657	770	858	535	436	394	365	4,694
	HAL	169	368	334	137	50	16	1	7	1,082
	Percent HAL	19.9%	35.9%	30.3%	13.8%	8.5%	3.5%	.3%	1.9%	18.7%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 10.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Gastonia
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	11	437	300	220		968
2001	18	483	303	197		1,001
2002	9	580	340	263		1,192
2003	16	587	544	271		1,418
2004	21	580	601	278		1,480
2005	22	582	684	332		1,620
2006	25	741	813	407		1,986
2007	17	758	922	429		2,126
2008	9	596	724	315		1,644
2009	4	254	281	139		678
2010	10	211	279	130		630
2011	6	281	309	181		777
Total	168	6,090	6,100	3,162	0	15,520
Loan Amount (\$1,000s)						
2000	269	6,938	4,539	2,962		14,708
2001	159	6,909	5,407	2,980		15,455
2002	20	7,696	5,607	4,102		17,425
2003	200	9,493	8,338	4,338		22,369
2004	242	9,235	9,172	4,015		22,664
2005	184	8,499	9,457	3,625		21,765
2006	323	9,831	9,052	5,492		24,698
2007	123	10,638	13,088	5,684		29,533
2008	43	8,851	10,666	3,436		22,996
2009	54	5,655	6,589	2,098		14,396
2010	56	4,024	5,172	1,361		10,613
2011	71	4,611	5,417	2,144		12,243
Total	1,744	92,380	92,504	42,237	0	228,865

Table 10.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Gastonia
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	2	30	17	16		65
2001	2	38	13	16		69
2002	2	39	38	35		114
2003	2	43	45	13		103
2004	1	57	39	22		119
2005	0	36	39	19		94
2006	1	49	51	17		118
2007	0	55	36	17		108
2008	1	56	43	20		120
2009	1	49	23	15		88
2010	1	29	25	12		67
2011	0	35	24	7		66
Total	13	516	393	209	0	1,131
Loan Amount (\$1,000s)						
2000	370	5,248	3,025	2,702		11,345
2001	310	6,312	2,077	2,732		11,431
2002	365	6,583	6,278	6,033		19,259
2003	329	7,609	8,080	2,444		18,462
2004	179	10,594	7,406	3,689		21,868
2005	0	6,658	7,166	3,357		17,181
2006	222	8,440	9,013	3,040		20,715
2007	0	9,372	6,166	3,141		18,679
2008	129	10,251	7,892	3,729		22,001
2009	129	8,568	4,455	2,584		15,736
2010	151	5,027	4,533	1,796		11,507
2011	0	6,165	4,056	1,166		11,387
Total	2,184	90,827	70,147	36,413	0	199,571

Table 10.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Gastonia
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	19	12	13		44
2001	2	27	22	21		72
2002	4	45	37	26		112
2003	3	39	39	23		104
2004	1	34	40	12		87
2005	2	28	31	20		81
2006	3	35	39	23		100
2007	0	41	45	20		106
2008	1	44	48	22		115
2009	0	51	34	13		98
2010	1	28	22	8		59
2011	0	38	22	12		72
Total	17	429	391	213	0	1,050
Loan Amount (\$1,000s)						
2000	0	8,540	5,913	6,675		21,128
2001	807	12,420	9,908	11,607		34,742
2002	1,865	20,983	18,513	12,868		54,229
2003	1,488	20,781	20,819	12,113		55,201
2004	450	15,306	20,267	5,066		41,089
2005	1,160	12,909	16,003	9,155		39,227
2006	1,551	16,955	18,913	12,765		50,184
2007	0	21,815	22,492	9,831		54,138
2008	392	23,251	25,064	10,666		59,373
2009	0	23,278	17,184	6,194		46,656
2010	846	14,001	11,470	4,747		31,064
2011	0	19,507	11,014	5,128		35,649
Total	8,559	209,746	197,560	106,815	0	522,680

Table 10.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less
Than \$1 Million by Tract MFI
 City of Gastonia
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	6	176	130	94		406
2001	14	235	167	107		523
2002	1	183	156	138		478
2003	10	227	256	120		613
2004	11	260	268	139		678
2005	15	266	341	199		821
2006	9	294	388	209		900
2007	2	355	451	199		1,007
2008	5	208	309	130		652
2009	3	140	157	69		369
2010	7	121	156	65		349
2011	3	156	187	97		443
Total	86	2,621	2,966	1,566	0	7,239
Loan Amount (\$1,000s)						
2000	513	10,976	7,226	6,000		24,715
2001	394	11,018	9,653	6,958		28,023
2002	0	15,113	15,943	13,141		44,197
2003	309	19,699	21,645	12,897		54,550
2004	813	19,085	19,194	8,260		47,352
2005	1,255	11,805	15,602	11,023		39,685
2006	1,468	13,353	22,497	16,259		53,577
2007	52	21,579	25,518	11,023		58,172
2008	531	16,437	25,148	10,937		53,053
2009	173	18,736	17,766	5,771		42,446
2010	1,039	9,439	13,181	4,259		27,918
2011	18	12,688	12,750	4,881		30,337
Total	6,565	179,928	206,123	111,409	0	504,025

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 10.E.1
Fair Housing Complaints by Basis

City of Gastonia
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race		2	1		2	1	2	1			9
Family Status			1			1	1	1			4
Sex		1		1		1	1				4
Disability		1	1			1					3
National Origin							1				1
Religion							1				1
Total Bases		4	3	1	2	4	6	2			22
Total Complaints		2	2	1	2	2	5	2			16

Table 10.E.2
Fair Housing Complaints by Issue

City of Gastonia
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1	1	1	2	1	3			9
Discriminatory acts under Section 818 (coercion, etc.)				1				2			3
Discriminatory terms, conditions, privileges, or services and facilities								2			2
Discriminatory advertising, statements and notices				1			1				2
Failure to make reasonable accommodation						1					1
Otherwise deny or make housing available							1				1
Discriminatory financing (includes real estate transactions)							1				1
Discrimination in services and facilities relating to rental		1									1
Discriminatory refusal to rent and negotiate for rental								1			1
Total Issues	0	2	2	2	2	2	8	3	0	0	21
Total Complaints		2	2	1	2	2	5	2			16

Table 10.E.3
Fair Housing Complaints by Closure Status

City of Gastonia
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1	1	1	1	1	2	1			8
Conciliated / Settled		1				1		1			3
Withdrawal Without Resolution			1				2				3
Complainant Failed to Cooperate							1				1
Unable to Locate Respondent					1						1
Total Complaints		2	2	1	2	2	5	2			16

HUD Complaints Found With Cause

Table 10.E.4
Fair Housing Complaints Found With Cause by Basis

City of Gastonia
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race		1									1
Disability						1					1
Family Status								1			1
Total Bases		1				1		1			3
Total Complaints		1				1		1			3

Table 10.E.5
Fair Housing Complaints Found With Cause by Issue

City of Gastonia
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1								1
Failure to make reasonable accommodation							1				1
Discriminatory terms, conditions, privileges, or services and facilities									1		1
Total Issues	0	1	0	0	0	1	0	1	0	0	3
Total Complaints		1					1		1		3

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 10.F.1
Role of Respondent
 City of Gastonia
 2013 Fair Housing Survey

Primary Role	Total
Local Government	13
Advocate/Service Provider	9
Homeowner	6
Construction/Development	3
Banking/Finance	2
Property Management	2
Appraisal	1
Real Estate	1
Other Role	2
Total	39

FEDERAL, STATE, AND LOCAL LAWS

Table 10.F.2
Familiarity with Fair Housing Laws
 City of Gastonia
 2013 Fair Housing Survey

Familiarity	Total
Not Familiar	6
Somewhat Familiar	13
Very Familiar	8
Missing	12
Total	39

Table 10.F.3
Perceptions About Fair Housing Laws
 City of Gastonia
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	17	6	5	11	39
Are fair housing laws difficult to understand or follow?	12	11	5	11	39
Do you think fair housing laws should be changed?	8	13	7	11	39
Do you think fair housing laws are adequately enforced?	15	10	2	12	39

Table 10.F.4

Fair Housing Activities
City of Gastonia
2013 Fair Housing Survey

2016 Fair Housing Survey							
Question		Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?		15	10	2	12	39	
Have you participated in fair housing training?		10	9	2	18	39	
Are you aware of any fair housing testing?		6	15	6	12	39	
Testing and education		Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	9	6	3	9	12		39
Is there sufficient testing?	3	4	1	19	12		39

Table 10.F.5

Protected Classes
City of Gastonia
2013 Fair Housing Survey

Protected Class	Total
Age	9
Ancestry	
Color	7
Criminal	
Disability	1
Ethnicity	2
Family Status	12
Gender	14
Income	3
Military	
National Origin	8
Race	1
Religion	14
Sexual Orientation	3
Other	4
Total	78

LOCAL FAIR HOUSING

Table 10.F.6

Local Fair Housing
City of Gastonia
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	10	7	4	18	39
Are there any specific geographic areas that have fair housing problems?	3	10	8	18	39

FAIR HOUSING IN THE PRIVATE SECTOR

Table 10.F.7
Barriers to Fair Housing in the Private Sector
 City of Gastonia
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	7	15	2	15	39
The real estate industry?	5	13	6	15	39
The mortgage and home lending industry?	4	11	8	16	39
The housing construction or accessible housing design fields?	3	15	6	15	39
The home insurance industry?	3	12	9	15	39
The home appraisal industry?	4	12	7	16	39
Any other housing services?	3	15	6	15	39

FAIR HOUSING IN THE PUBLIC SECTOR

Table 10.F.8
Barriers to Fair Housing in the Public Sector
 City of Gastonia
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	3	14	5	17	39
Zoning laws?	5	14	3	17	39
Occupancy standards or health and safety codes?	3	14	5	17	39
Property tax policies?	2	13	6	18	39
Permitting process?	1	15	5	18	39
Housing construction standards?	3	16	3	17	39
Neighborhood or community development policies?	1	15	6	17	39
Limited access to government services, such as employment services?	9	12	1	17	39
Public administrative actions or regulations?	4	11	5	19	39

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 10.F.9
How did you become aware of fair housing laws?

City of Gastonia
2013 Fair Housing Survey

Comments:
<p>Business Law I&II at Gaston College Considerable mortgage banking experience Dealing with new construction, rehab, and buying of past homes I am a Licensed Real Estate Agent I'm in the RE finance industry. job related need to know My position NC Real Estate Broker Reading of manual and trainings Review of city ordinance and state & Federal law Review of statutes and regulations Throug interaction with our Gastonia's Housing/Neighborhood staff training & conferences Trainings Upon approval for Supportive Housing Grants and while assisting clients with obtaining housing. Was employed as a lender/application evaluator prior to retirement. Workplace workshops</p>

Table 10.F.10
How should fair housing laws be changed?

City of Gastonia
2013 Fair Housing Survey

Comments:
<p>Better enforcement Fair Housing Laws are antiquated and unnecessary in today's market...eliminate the laws in their entirety. noone except minorities ever receive anything from HUD, why don't poor white people ever get homes? Simplification That should make it difficult for people to hide behind them. Basically it is a 2 way street landlords should have to comply as well as renters who use their status to manipulate the situation. The entire law should be reviewed. They need to be eliminated. If you work for a living you are able to live in your income level we should not have special laws specific to enforce non-discrimination - that only leads to discrimination against the non protect classes</p>

Local Fair Housing**Table 10.F.11****Are there any specific geographic areas that have fair housing problems?**

City of Gastonia
2013 Fair Housing Survey

Comments:
every low cost housing project in Bessemer City is full of drugs, illegals and crime Highland in Gastonia, Belmont and its aversion for multi-family development; overstock of aging homes that have been converted to rental; employment opportunities outside of low-paying service industry positions. Question implies an issue I am not sure exists.

Table 10.F.12**Please share any additional comments.**

City of Gastonia
2013 Fair Housing Survey

Comments:
Descisions in this area should rest upon locally elected officials shoulders, not outside agencies. government regulations are always screaming not to discriminate and make more laws that protect the protect classes. These regulations make it hard not to discriminate against the non-protected classes. Many years of real estate industry and construction experience coupled with years of involvement on Planning Boards and Boards of Adjustment lead me to a conclusion that Gastonia and Gaston County lack Fair Housing issues on any but an isolated and infrequent basis.

Fair Housing in the Private Sector**Table 10.F.13****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**

City of Gastonia
2013 Fair Housing Survey

Comments:
credit reporting, offender status - nonviolent/misdemeanor; application costs; local rent levels in "good" school zones I have been told by a property manager that they were not set up to house "mental patients" and they did not have any apartments that did not have a neighbor on either side. it only caters to blacks and hispanics. I know white people who could use a low cost place to live too private landlords and management companies often use the application process to screen individuals or families. many places charge an application fee, or charge additional to run a credit check, while often failing to check with prior landlords or circumstances. This is just the tip of the iceberg. We have found many LIHTC complexes that manipulate the "targeted" apartment unit with "waiting lists" and higher deposit requirements. Private landlords who restrict access to applicants based upon applicants' perceived lifestyle(s) There are several landlords that will not rent to clients based upon race although they do not say it. I have observed that only one race occupies their units. There seem to be none.

Table 10.F.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

City of Gastonia
2013 Fair Housing Survey

Comments:
<p>Not enough.</p> <p>real estate agents often direct people to certain school districts for homebuying</p> <p>realtors make assumptions about their clients</p> <p>School districts can be used to restrict undesired buyers from ever even seeing homes in certain areas of town. Likewise the reverse is true</p> <p>Schools are important to families and they make decisions based on where the children would go to school. It is the Buyer/Renter using that as a screening criteria not the Builder, Broker, Landlord.</p> <p>This has never really changed, just much more subtle. Race, type of job, and certainly married versus unmarried, are "guided" to "hot" or "promising" neighborhoods. Public School quality is often discussed...</p>

Table 10.F.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

City of Gastonia
2013 Fair Housing Survey

Comments:
<p>In my experience lending is based on credit review and underwriting criteria and nothing else.</p> <p>just a perception, nothing concrete at this time. Credit barriers exist at all levels, but it seems that banking profit margins are doing quite well in the Charlotte market.</p> <p>mortgage brokers sell "typical clients" to the preferred lenders while other clients get outsourced</p> <p>Not sure of who is impacted but less sophisticated or lower educated applicants can be pulled into less than desirable situations</p> <p>People who do not work for a living are able to acquire loans at a reduced rate while people who have had the same residence for years are not able to get a reduced rate rewrite. Lenders are not allowing honest taxpayers a break.</p> <p>the exact opposite, whites pay a higher rate</p> <p>There is a lack of trust in regards to certain races. I believe the loan percentages of mortgages to various races should be monitored more closely.</p>

Table 10.F.16**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

City of Gastonia
2013 Fair Housing Survey

Comments:
<p>Finding handicap accessible units in our area is very difficult and does not appear to be a priority of the builders and/or developers</p> <p>it is more in the development area that the actual construction or design - developers want to build what their greatest margins of profit may hold, not what is best-suited for a community or neighborhood.</p>

Table 10.F.17**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

City of Gastonia
2013 Fair Housing Survey

Comments:
<p>both homeowner insurance and property insurance for organizations are rated higher in poorer neighborhoods or if over a certain number of "subsidized" units. More and more "Exclusions" are beginning to appear, and less and less companies are writing certain kinds of coverages.</p> <p>higher property insurance rates for properties that accept federal rental assistance subsidies</p> <p>Insurance Risk underwriting is currently running contra to the ADA.</p>

Table 10.F.18**Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?**

City of Gastonia
2013 Fair Housing Survey

Comments:
again, a very subtle procedure - the seeking of "comp" or comparables in some neighborhoods can be a bit daunting, so it appears that some appraisers, who are less than "arms length" from the realtor are influenced both for the good and bad. Subtle use of ethnicity

Table 10.F.19**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**

City of Gastonia
2013 Fair Housing Survey

Comments:
Generally race and class continue to have an influence on our market. In Gastonia, the city council has limited the number of apartment complexes that could be built in any one city ward. It does limit development to in-fill and promotes a long-term gentrification if there were positive employment behind it. Not enough services

Fair Housing in the Public Sector**Table 10.F.20****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**

City of Gastonia
2013 Fair Housing Survey Data

Comments:
City of Belmont, City of Lowell, City of Gastonia - through their land use policies - which in many cases specific "concentrations" of "affordable housing" or "low-income housing" Gastonia has a policy against large apartment complexes by allowing only 1 believe 80 units and carefully working against clustering in an area. it is called zoning Low income housing is sprouting up around and too close to traditional middle and upper income developments, reducing existing home values The last question began to address this....

Table 10.F.21**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

City of Gastonia
2013 Fair Housing Survey Data

Comments:
fill dependant on the zoning committee Gastonia has been very careful to follow the law on Group Homes NIMBY and distances from schools, churches, etc. There are strict limitations on the placement of group homes in our community and this issue needs to be address so that they can be placed in more neighborhoods There seem to be none this is where NIMBY takes over if there are rezoning requests or conditional use requests. Zoning decisions are sometimes heavily influenced by the abundance of lack of \$\$

Table 10.F.22**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
Code Enforcement should take more enforcement actions against property owners. There are numerous homes in our area in much needed repair. If we are going to have immigrants They need to be intermixed with existing residences in order to insure that we have an english speaking population. inconsistently enforced or reviewed.

Table 10.F.23**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
No incentives We need to re-evaluate our people on disability. Far too many are not eligible to receive benefits I am a disabled veteran.

Table 10.F.24**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
City and county departments don't often talk to each other, or even to similar departments within their own government. It is really poor leadership English should be enforced, this is AMERICA If you live in the US Learn the language. This is America Learn the English language then there will be no impediments or barriers.

Table 10.F.25**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
Housing codes do not seem to be enforced with the same stringency in non owner occupied areas as they are in owner occupied areas NC Building Code is NC Building Code for all types of construction is it not? The inspectors have standards they follow and in some cases those standards are excessive and or made up as they proceed. there are many - depending on if the city or county is responsible for the inspections, also dependent on the interpretation of the individual inspector and whether that person is having a good day or not.

Table 10.F.26**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
can't answer that at this time. many policies are subject to the members of a council elected / seated at a specific time. Sometimes policies and plans set by one group, get ignored or changed within a two year period. emphasis on and economic favoring of greenfield sprawl over urban infill and redevelopment With the exception of downtown I am unaware of any development incentives in any area of Gastonia.

Table 10.F.27**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
<p>"the Ditch", Hwy 74/29, I-85, bus routes, no routes</p> <p>Bus stops need to be closer to government facilities especially for clients that are handicap.</p> <p>Bus system in our county / city is not effective. To travel from Belmont to Dallas (east edge to center of county) requires the rider to make several transfers and requires 6 am departure and a 6 pm return. 12 hour time investment for this short journey</p> <p>Far too less stops on the edge of town</p> <p>Lack of being able to obtain a valid ID because of not having an address. Not being able to obtain a new Social Security card because of not having a valid ID.</p> <p>lack of transportation</p> <p>NO TRANSPORTATION OUTSIDE OF CITY LIMITS AND WITH THAT IT LIMITS WHERE FOLKS CAN BE HOUSED IF NO TRANSPORTATION. if YOU PUT EVERYONE TOGETHER IN SAME LOCATION ..YOU ASK FOR TROUBLE WHICH INCREASES THE CRIME RATE</p> <p>There is no public bus service from Gastonia to Belmont where our agency is located during regular business hours</p> <p>transportation is always an issue - particularly with the county-wide ACCESS program. indiscriminately punitive against the very people the grants and programs are designed to assist.</p> <p>We have city buses that are capable of carrying 60 people and are never 1/2 full.</p>

Table 10.F.28**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

City of Gastonia

2013 Fair Housing Survey Data

Comments:
<p>None</p> <p>not overtly. most just inconsistent applications of the existing policies, or lengthy delays in implementation of policies or regulations</p> <p>poorly educated elected officials in a majority, lack of openness in decision-making process, and a a highly reactionary approach to long-term planning or consensus-building throughout the community.</p> <p>The Gastonis Housing Authority is not user friendly to applicants</p> <p>they're called democrats</p> <p>Too many zoning laws that prevent site development for certain people which is a discrimination issue</p>

G. 2013 HOUSING NEEDS SURVEY

Table 10.G.1
Role of Respondent
 City of Gastonia
 2013 Housing Needs Survey

Primary Role	Total
Homeowner	9
Local Government	7
Advocate	5
Real Estate	5
Construction/Development	2
Property Management	1
Other Role	1
Total	30

Table 10.G.2
Please rate the need for the following Housing activities
 City of Gastonia
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	9	7		13	30
Construction of new rental housing		8	5	4	13	30
Homeowner housing rehabilitation			8	10	12	30
Rental housing rehabilitation			12	7	11	30
Housing demolition		8	8	2	12	30
Housing redevelopment		1	10	5	14	30
Downtown housing		4	6	7	13	30
First-time home-buyer assistance			7	10	13	30
Mixed use housing		2	12	3	13	30
Mixed income housing		2	9	5	14	30

Table 10.G.3
Please rate the need for the following Housing activities (cont.)
 City of Gastonia
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			9	8	13	30
Retrofitting existing housing to meet seniors' needs		1	6	8	15	30
Preservation of federal subsidized housing		3	5	8	14	30
Rental Assistance		2	4	11	13	30
Energy efficient retrofits			4	12	14	30
Supportive housing		3	4	11	12	30
Transitional housing		4	4	8	14	30
Emergency housing		4	4	8	14	30
Homeless shelters		3	4	10	13	30
Other			1	1	28	30

Table 10.G.4
Do any of the following acts as barriers to the
development or preservation of housing

City of Gastonia
 2013 Housing Needs Survey

Barrier	Number of Citations
Community resistance	10
Lack of adequate public transportation	9
Lack of Affordable housing development policies	8
Current state of the housing market	7
Lack of available land	5
Cost of land or lot	5
Lack of quality public schools	5
Cost of materials	4
Cost of labor	4
Density or other zoning requirements	4
Construction fees	3
Lack of other infrastructure	2
Lot size	2
Lack of water/sewer systems	1
Permitting fees	1
Permitting process	1
Impact fees	1
Building codes	1
Encroachment by commercial or industrial land uses	1

Table 10.G.5
Please rate how the following infrastructure components affect housing production

City of Gastonia
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	3	7	1	3	1	15	30
Public transportation capacity	4	6	1	4		15	30
Water system quality		1	3	4	3	19	30
Water system capacity		1	4	3	4	18	30
Sewer system quality		1	4	4	4	17	30
Sewer system capacity		2	4	3	4	17	30
Storm water run-off capacity			4	7	1	18	30
City and county road conditions		2	3	10		15	30
Sidewalk conditions	3	3	4	2	3	15	30
Pedestrian-friendly places/walkability	4	5		2	4	15	30
Bridge conditions		4	6	2	1	17	30
Bridge capacity		1	8	4		17	30
Other						30	30

Table 10.G.6**Please rate the importance of being close proximity to the following amenities**

City of Gastonia
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			4	6	7	13	30
Restaurants	2	3	3	4	4	14	30
Public transportation	1		6	2	8	13	30
Quality K-12 public schools	1	1	2	5	7	14	30
Day care	2	2	1	8	4	13	30
Retail shopping	1	3	4	5	3	14	30
Grocery stores			3	6	8	13	30
Park and recreational facilities	1		4	6	6	13	30
Highway access	1	3	5	6	1	14	30
Pharmacies	1	1	3	4	6	15	30
Other						30	30

Table 10.G.7**Please rate the need for the following housing types for special needs population**

City of Gastonia
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		5	2	9	14	30
Transitional housing		3	3	9	15	30
Shelters for youth		3	6	7	14	30
Senior housing		2	9	4	15	30
Nursing homes or assisted living facilities		2	8	5	15	30
Housing designed for persons with disabilities		1	6	8	15	30
Supportive housing		2	4	8	16	30
Other			1	1	28	30

Table 10.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**

City of Gastonia
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		3	10	2	15	30
The frail elderly (age 85+)	1	1	8	5	15	30
Persons with severe mental illness		2	4	8	16	30
Persons with physical disabilities		2	7	6	15	30
Persons with developmental disabilities		1	8	6	15	30
Persons with substance abuse addictions		1	8	6	15	30
Persons with HIV/AIDS		2	10	2	16	30
Victims of domestic violence			6	9	15	30
Veterans		1	8	5	16	30
Homeless persons		1	7	8	14	30
Persons recently released from prison		2	5	7	16	30
Other				1	29	30

NARRATIVE COMMENTS

Table 10.G.9

What other type of housing activity are you considering?

City of Gastonia
2013 Housing Needs Survey

Comments:
Codes, revisions for accessory dwellings. Housing for offenders

Table 10.G.10

What other types of services and facilities for special needs groups are you considering.

City of Gastonia
2013 Housing Needs Survey

Comments:
Sex Offenders, youth 16-25, and those exiting the foster care system

Table 10.G.11

Please share any comments you have about housing needs or barriers.

City of Gastonia
2013 Housing Needs Survey

Comments:
<p>Barriers include: obtaining photo ID, social security card, time it takes to process these documents and the fact that in order to obtain one, you have to have the other. This does not work quickly if you are trying to house someone who is chronically homeless and may not have either forms of verification. Time it takes to obtain all required services.</p> <p>Financial for young professionals affordable housing for low-income</p> <p>Gastonia needs to expand its public transportation system. People need to be able to get around Gastonia easier even if they do not own a car.</p> <p>Gastonia/Gaston County do not have cohesive or coherent policies addressing the needs of the communities. It does not help the county by the fact that there are 13 separate and distinct municipalities. Often the ordinances and zoning issues overlap in instances of ETJA and contiguous neighborhoods that may be "inside" or "outside" money</p> <p>Need more emergency and transitional housing, especially for families w/ children.</p> <p>Very poor quality schools are big barrier to quality, thriving housing in Gaston County</p>

Table 10.G.12

What are ways your area of the Region can better address housing challenges.

City of Gastonia
2013 Housing Needs Survey

Comments:
<p>Communication and policy changes. This could lead to someone being eligible for supportive housing would automatically be eligible for wrap around services (substance abuse, physical, mental...). They would not need to apply to multiple agencies to see if they may be eligible for something. The process is draining and can, unintentionally, have a negative impact.</p> <p>I think not building houses but instead helping people secure loans for already built houses.</p> <p>ID funds for emergency and transitional housing.</p> <p>Invest in Schools and in Parent education regarding the "valuing" of Education</p> <p>Make schools equitable.</p> <p>Quit playing in our own individual sandboxes and have a serious discussion without regard to turf or parochial issues.</p>

H. RENTAL VACANCY SURVEY

Table 10.H.1
Rental Vacancy Survey by Type

City of Gastonia
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	581	13	2.2%
Apartments	1,733	105	6.1%
Mobile Homes	15		%
"Other" Units	300	10	3.3%
Don't know	250	0	.0%
Total	2,879	128	4.4%

Table 10.H.2
Rental Units by Bedroom Size

City of Gastonia
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	1	311	0	10	.	322
Two	2	340	0	170	.	512
Three	10	105	0	45	.	160
Four	1	44	0	0	.	45
Don't Know	567	933	15	75	250	1,840
Total	581	1,733	15	300	250	2,879

Table 10.H.3
Do any of your rental units receive rental subsidy or assistance?

City of Gastonia
2013 Rental Vacancy Survey

Period	Respondent
Yes	15
No	13
Don't Know	
% Offering Assistance	46.4%

Table 10.H.4
**How many of your units have some sort of rental
subsidy or assistance?**

City of Gastonia
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	2	.3%
Apartments	2	.1%
Mobile Homes		%
"Other" Units		%
Don't know		
Total	4	.1%

Table 10.H.5
**How long will it be before your vacant units
become filled?**

City of Gastonia
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	10	2
1 to 2 month	1	
2 to 3 months		
More than 3 months	10	

Table 10.H.6
**How long will it be before your filled units
become vacant?**

City of Gastonia
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	
1 to 2 month	1	1
2 to 3 months		
More than 3 months	4	2

Table 10.H.7
Average Market Rate Rents by Bedroom Size

City of Gastonia
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One	\$475	\$561		\$560	\$553
Two	\$617	\$641		\$575	\$631
Three	\$834	\$800		\$660	\$801
Four	\$1,225	\$749		\$695	\$1,013
Total	\$789	\$635		\$621	\$698

Table 10.H.8
Average Assistant Rate Rents by Bedroom Size

City of Gastonia
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$450			\$450
Two	\$550	\$596			\$584
Three	\$675				\$675
Four					
Total	\$613	\$540			\$558

Table 10.H.9
Single Family Market Rate Rents by Vacancy Status

City of Gastonia
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	240	12	5.0%
\$750 to \$1,000	256	1	.4%
\$1,000 to \$1,250	5		%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	80	0	.0%
Total	581	13	2.2%

Table 10.H.10
Apartment Market Rate Rents by Vacancy Status

City of Gastonia
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	165	70	42.4%
\$500 to \$750	463	8	1.7%
\$750 to \$1,000	880	26	3.0%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	225	1	.4%
Total	1,733	105	6.1%

Table 10.H.11
Available Apartment Units by Bedroom Size

City of Gastonia
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		47	13		3	7	70
\$500 to \$750		1	3	0		4	8
\$750 to \$1,000		2	9	10	5	0	26
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	-8	0	9	1
Total	0	50	25	2	8	20	105

Table 10.H.12
Condition by Unit Type

City of Gastonia
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average		25		225	.	250
Good	499	662	15		.	1,176
Excellent	82	1,046		75	.	1,203
Don't Know	0	0	0	0	250	250
Total	581	1,733	15	300	250	2,879

Table 10.H.13
Condition of Single Family Units by Vacancy Status

City of Gastonia
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	499	13	2.6%
Excellent	82		%
Don't Know	0	0	%
Total	581	13	2.2%

Table 10.H.14
Condition of Apartment Units by Vacancy Status

City of Gastonia
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	25		%
Good	662	37	5.6%
Excellent	1,046	66	6.3%
Don't Know	0	2	%
Total	1,733	105	6.1%

Table 10.H.15
Are there any utilities included with the rent?

City of Gastonia
 2013 Rental Vacancy Survey

Period	Respondent
Yes	16
No	12
% Offering Assistance	57.1%

Table 10.H.16
Which utilities are included with the rent?

City of Gastonia
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	3
Natural Gas	1
Water/Sewer	13

Trash Collection	13
------------------	----

Table 10.H.17
Do you keep a waiting list?

City of Gastonia
2013 Rental Vacancy Survey

Period	Respondent
Yes	11
No	16
Don't know	
Waitlist Size	33

Table 10.H.18
How would you rate the need for renovation of existing units in the city?

City of Gastonia
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	3	1	
Low Need	1	2		
Moderate Need	2	4		1
High Need	2	4		1
Extreme Need	2	3		1

Table 10.H.19
How would you rate the need for construction of new units in the city?

City of Gastonia
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	7	10	1	1
Low Need	1	2		1
Moderate Need	3	2	1	
High Need		1		1
Extreme Need		2		

Table 10.H.20
If new units were to be constructed, what percentage should offer rental assistance?

City of Gastonia
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	46.4%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 10.I.1
Era of Construction
City of Gastonia
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	3,331	76	1	18		3,426
1940 - 1959	5,443	68	1	19		5,531
1960 - 1979	5,917	23	17	36	9	6,002
1980 - 1999	4,220	22	17	57	21	4,337
> 2000	3,449	7	17	11	26	3,510
Missing	0	0	0	0	0	0
Total	22,360	196	53	141	56	22,806

Table 10.I.2
Quality of Materials and Workmanship Used In Construction
City of Gastonia
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	232	4			1	237
Fair	5,684	110		46	3	5,843
Average	12,470	77	45	91	51	12,734
Good	3,287	5	8	4	1	3,305
Excellent	687					687
Missing	0	0	0	0	0	0
Total	22,360	196	53	141	56	22,806

Table 10.I.3
Physical Condition of Dwelling Units
City of Gastonia
Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	686	13	2	20	1	722
Fair	4,615	89	2	6	7	4,719
Average	9,562	76	19	66	46	9,769
Good / Very Good	7,347	18	21	15	2	7,403
Excellent	150		1	6		157
Missing	0	0	8	28	0	36
Total	22,360	196	53	141	56	22,806

Table 10.I.4
Physical Condition of Single-Family Homes by Era of Construction

City of Gastonia
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	345	1,425	1,191	361	9	0	3,331
1940 - 1959	242	1,766	2,485	944	6	0	5,443
1960 - 1979	84	1,067	2,204	2,498	64	0	5,917
1980 - 1999	15	291	1,808	2,076	30	0	4,220
>=2000		66	1,874	1,468	41	0	3,449
Missing	0	0	0	0	0	0	0
Total	686	4,615	9,562	7,347	150	0	22,360

Table 10.I.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Gastonia
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	78	2,389	623	196	45	0	3,331
1940 - 1959	104	2,192	2,866	243	38	0	5,443
1960 - 1979	47	749	4,335	631	155	0	5,917
1980 - 1999	3	285	2,377	1,276	279	0	4,220
>=2000		69	2,269	941	170	0	3,449
Missing	0	0	0	0	0	0	0
Total	232	5,684	12,470	3,287	687	0	22,360

Table 10.I.6
Quality of Materials Used in Construction of Single-Family Homes by Condition of Dwelling Units

City of Gastonia
 Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	102	526	56	2		0	686
Fair	102	3,129	1,370	11	3	0	4,615
Average	26	1,798	6,757	906	75	0	9,562
Good / Very Good	2	230	4,282	2,334	499	0	7,347
Excellent		1	5	34	110	0	150
Missing	0	0	0	0	0	0	0
Total	232	5,684	12,470	3,287	687	0	22,360

Table 10.I.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

City of Gastonia
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/ Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	35	33	10			0	78
1940 - 1959	42	50	10	2		0	104
1960 - 1979	24	17	6			0	47
1980 - 1999	1	2				0	3
>=2000							
Missing	0	0	0	0		0	0
Total	102	102	26	2		0	232

Table 10.I.8
Average Floor Area by Dwelling Type

City of Gastonia
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	25					25
500 – 999	4,205	11		3	15	4,234
1000 – 1,499	8,291	80	5		22	8,398
1,500 – 1,999	4,929	62	4	9	10	5,014
2,000 – 2,499	2,482	22	6	11	7	2,528
2,500 – 3,000	1,327	11	5	26	1	1,370
Above 3,000	1,101	10	33	92	1	1,237
Missing	0	0	0	0	0	0
Total	22,360	196	53	141	56	22,806
Average	1,582	1,700	4,818	6,684	1,359	1,622

Table 10.I.9
Number of Bathrooms per Dwelling Unit

City of Gastonia
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	118	5	34	116	5	278
1 – 1.9	10,351	18	1	3	14	10,387
2 – 2.9	10,049	134	17	3	37	10,240
3 -3.9	1,550	16		4		1,570
4 -4.9	208	4		5		217
5 – 5.9	40			3		43
6 and Above	44	19	1	7		71
Missing	0	0	0	0	0	0
Total	22,360	196	53	141	56	22,806

Table 10.I.10
Number of Bedroom per Dwelling Unit

City of Gastonia
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	101	5	35	117	1	259
1 – 1.9	247	1			3	251
2 – 2.9	5,969	40	12	2	13	6,036
3 -3.9	12,530	41	5	2	37	12,615
4 -4.9	3,161	83		8	2	3,254
5 – 5.9	311	7		5		323
6 and Above						0
Missing	41	19	1	7	0	68
Total	22,360	196	53	141	56	22,806

Table 10.I.11
Market Value of Dwelling Unit

City of Gastonia
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	3,656	41		2	20	3,719
\$50,000 – \$99,999	6,860	102	2	24	9	6,997
\$100,000 – \$149,999	5,414	40	13	28	17	5,512
\$150,000 - \$199,999	3,057	6	6	19	8	3,096
\$200,000 - \$249,999	1,569	6	9	13	1	1,598
\$250,000 - \$349,999	1,333		6	11	1	1,351
\$350,000 - \$550,000	374	1	4	11		390
Above \$550,000	97		13	33		143
Missing	0	0	0	0	0	0
Total	22,360	196	53	141	56	22,806
Average Value	126,450	84,628	839,312	771,452	94,012	131,655

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 10.J.1
Household Forecasts by Tenure

City of Gastonia
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	15,636	12,134	27,770
2020	17,214	12,862	30,076
2030	18,491	13,760	32,251
2040	19,907	14,751	34,658
2050	22,917	16,845	39,762

Table 10.J.2
Household Forecasts by Income

City of Gastonia
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	1,021	1,177	1,938	983	10,517	15,636
2020	1,124	1,296	2,134	1,082	11,578	17,214
2030	1,207	1,392	2,292	1,162	12,437	18,491
2040	1,300	1,499	2,467	1,251	13,390	19,907
2050	1,496	1,726	2,841	1,440	15,414	22,917
Renter-Occupied						
2010	2,538	1,977	2,792	917	3,910	12,134
2020	2,690	2,096	2,960	972	4,145	12,862
2030	2,878	2,242	3,167	1,040	4,434	13,760
2040	3,085	2,403	3,395	1,115	4,753	14,751
2050	3,523	2,744	3,876	1,274	5,428	16,845
Total						
2010	3,558	3,154	4,730	1,900	14,427	27,770
2020	3,814	3,392	5,094	2,054	15,723	30,076
2030	4,085	3,634	5,458	2,203	16,871	32,251
2040	4,385	3,902	5,862	2,366	18,143	34,658
2050	5,019	4,470	6,717	2,714	20,842	39,762

K. CHAS HOUSING PROBLEM TABLES

Table 10.K.1
Households with Housing Problems by Income and Family Status

City of Gastonia
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	79	304	110	355	294	1,142
30.1-50% HAMFI	249	298	84	312	219	1,162
50.1-80% HAMFI	214	605	53	44	205	1,121
80.1 % HAMFI and above	175	794	106	70	205	1,350
Total	717	2,001	353	781	923	4,775
Renters						
30 % HAMFI	20	1,309	240	305	758	2,632
30.1-50% HAMFI	65	758	325	179	560	1,887
50.1-80% HAMFI	95	270	80	55	259	759
80.1 % HAMFI and above	35	135	125	60	55	410
Total	215	2,472	770	599	1,632	5,688
Total						
30 % HAMFI	99	1,613	350	660	1,052	3,774
30.1-50% HAMFI	314	1,056	409	491	779	3,049
50.1-80% HAMFI	309	875	133	99	464	1,880
80.1 % HAMFI and above	210	929	231	130	260	1,760
Total	932	4,473	1,123	1,380	2,555	10,463

Table 10.K.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Gastonia
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	79	304	110	355	294	1,142
30.1-50% HAMFI	249	298	84	312	219	1,162
50.1-80% HAMFI	214	605	53	44	205	1,121
80.1% HAMFI and above	175	794	106	70	205	1,350
Total	717	2,001	353	781	923	4,775
No Housing Problem						
30% HAMFI or less	100	20	50	134	15	319
30.1-50% HAMFI	180	193	60	405	40	878
50.1-80% HAMFI	525	439	55	214	230	1,463
80.1% HAMFI and above	1,648	5,809	546	350	1,254	9,607
Total	2,453	6,461	711	1,103	1,539	12,267
Not Computed						
30% HAMFI or less	40	0	0	80	45	165
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	40	0	0	80	45	165
Total						
30% HAMFI or less	219	324	160	569	354	1,626
30.1-50% HAMFI	429	491	144	717	259	2,040
50.1-80% HAMFI	739	1,044	108	258	435	2,584
80.1% HAMFI and above	1,823	6,603	652	420	1,459	10,957
Total	3,210	8,462	1,064	1,964	2,507	17,207

Table 10.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Gastonia
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	20	1,309	240	305	758	2,632
30.1-50% HAMFI	65	758	325	179	560	1,887
50.1-80% HAMFI	95	270	80	55	259	759
80.1% HAMFI and above	35	135	125	60	55	410
Total	215	2,472	770	599	1,632	5,688
No Housing Problem						
30% HAMFI or less	20	199	10	170	120	519
30.1-50% HAMFI	60	184	0	135	55	434
50.1-80% HAMFI	15	724	45	100	414	1,298
80.1% HAMFI and above	114	1,189	84	135	1,145	2,667
Total	209	2,296	139	540	1,734	4,918
Not Computed						
30% HAMFI or less	0	20	0	0	165	185
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	20	0	0	165	185
Total						
30% HAMFI or less	40	1,528	250	475	1,043	3,336
30.1-50% HAMFI	125	942	325	314	615	2,321
50.1-80% HAMFI	110	994	125	155	673	2,057
80.1% HAMFI and above	149	1,324	209	195	1,200	3,077
Total	424	4,788	909	1,139	3,531	10,791

Table 10.K.4
Households by Housing Problems by Income and Family Status

City of Gastonia
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	99	1,613	350	660	1,052	3,774
30.1-50% HAMFI	314	1,056	409	491	779	3,049
50.1-80% HAMFI	309	875	133	99	464	1,880
80.1% HAMFI and above	210	929	231	130	260	1,760
Total	932	4,473	1,123	1,380	2,555	10,463
No Housing Problem						
30% HAMFI or less	120	219	60	304	135	838
30.1-50% HAMFI	240	377	60	540	95	1,312
50.1-80% HAMFI	540	1,163	100	314	644	2,761
80.1% HAMFI and above	1,762	6,998	630	485	2,399	12,274
Total	2,662	8,757	850	1,643	3,273	17,185
Not Computed						
30% HAMFI or less	40	20	0	80	210	350
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	40	20	0	80	210	350
Total						
30% HAMFI or less	259	1,852	410	1,044	1,397	4,962
30.1-50% HAMFI	554	1,433	469	1,031	874	4,361
50.1-80% HAMFI	849	2,038	233	413	1,108	4,641
80.1% HAMFI and above	1,972	7,927	861	615	2,659	14,034
Total	3,634	13,250	1,973	3,103	6,038	27,998

11. GASTON COUNTY NON-ENTITLEMENT AREA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 11.A.1

Population by Age

Gaston County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	8,019	6.5%	8,190	6.1%	2.1%
5 to 19	25,184	20.3%	26,935	20.0%	7.0%
20 to 24	7,003	5.6%	7,611	5.7%	8.7%
25 to 34	18,672	15.0%	15,717	11.7%	-15.8%
35 to 54	38,309	30.9%	40,999	30.5%	7.0%
55 to 64	12,056	9.7%	17,384	12.9%	44.2%
65 or Older	14,845	12.0%	17,509	13.0%	17.9%
Total	124,088	100.0%	134,345	100.0%	8.3%

Table 11.A.2

Elderly Population by Age

Gaston County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	2,038	13.7%	2,486	14.2%	22.0%
67 to 69	2,681	18.1%	3,428	19.6%	27.9%
70 to 74	3,858	26.0%	4,325	24.7%	12.1%
75 to 79	3,088	20.8%	3,332	19.0%	7.9%
80 to 84	1,787	12.0%	2,243	12.8%	25.5%
85 or Older	1,393	9.4%	1,695	9.7%	21.7%
Total	14,845	100.0%	17,509	100.0%	17.9%

Table 11.A.3

Population by Race and Ethnicity

Gaston County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	111,452	89.8%	115,967	86.3%	4.1%
Black	9,424	7.6%	11,478	8.5%	21.8%
American Indian	388	.3%	561	.4%	44.6%
Asian	1,041	.8%	1,514	1.1%	45.4%
Native Hawaiian/ Pacific Islander	31	.0%	47	.0%	51.6%
Other	791	.6%	2,607	1.9%	229.6%
Two or More Races	961	.8%	2,171	1.6%	125.9%
Total	124,088	100.0%	134,345	100.0%	8.3%
Non-Hispanic	121,982	98.3	129,045	96.1%	5.8%
Hispanic	2,106	1.7%	5,300	3.9%	151.7%

Table 11.A.4**Disability by Age**Gaston County Non-Entitlement Area
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	154	3.7%	117	3.0%	271	3.3%
5 to 17	1,085	9.2%	439	4.0%	1,524	6.7%
18 to 34	1,308	10.0%	1,229	9.0%	2,537	9.5%
35 to 64	4,894	17.3%	5,591	18.7%	10,485	18.0%
65 to 74	1,666	35.0%	2,000	35.0%	3,666	35.0%
75 or Older	1,595	54.2%	2,267	54.0%	3,862	54.1%
Total	10,702	16.4%	11,643	17.0%	22,345	16.7%

Table 11.A.5**Employment Status by Disability and Type: Age 18 to 64**Gaston County Non-Entitlement Area
2011 Three-Year ACS Data

Disability Status	Population
Employed:	55,856
With a disability:	3,733
With a hearing difficulty	1,070
With a vision difficulty	785
With a cognitive difficulty	961
With an ambulatory difficulty	1,727
With a self-care difficulty	326
With an independent living difficulty	489
No disability	52,123
Unemployed:	10,152
With a disability:	1,279
With a hearing difficulty	136
With a vision difficulty	130
With a cognitive difficulty	652
With an ambulatory difficulty	549
With a self-care difficulty	75
With an independent living difficulty	275
No disability	8,873
Not in labor force:	18,962
With a disability:	8,010
With a hearing difficulty	1,443
With a vision difficulty	1,436
With a cognitive difficulty	3,922
With an ambulatory difficulty	5,229
With a self-care difficulty	2,241
With an independent living difficulty	3,624
No disability	10,952
Total	84,970

Table 11.A.6**Households by Income**

Gaston County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	6,753	14.1%	7,691	15.0%
\$15,000 to \$19,999	2,888	6.0%	3,337	6.5%
\$20,000 to \$24,999	3,392	7.1%	2,861	5.6%
\$25,000 to \$34,999	7,111	14.8%	6,070	11.9%
\$35,000 to \$49,999	9,424	19.7%	7,954	15.6%
\$50,000 to \$74,999	10,631	22.2%	9,858	19.3%
\$75,000 to \$99,999	4,567	9.5%	6,067	11.9%
\$100,000 or More	3,179	6.6%	7,302	14.3%
Total	47,945	100.0%	51,140	100.0%

Table 11.A.7**Poverty by Age**

Gaston County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,118	10.6%	2,172	11.5%
6 to 17	2,195	20.7%	3,833	20.4%
18 to 64	5,827	55.0%	10,694	56.8%
65 or Older	1,445	13.7%	2,125	11.3%
Total	10,585	100.0%	18,824	100.0%
Poverty Rate	8.7%	.	14.3%	.

Table 11.A.8**Households by Year Home Built**

Gaston County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	4,285	8.9%	3,647	7.1%
1940 to 1949	3,513	7.3%	2,646	5.2%
1950 to 1959	5,841	12.2%	5,615	11.0%
1960 to 1969	7,520	15.7%	6,691	13.1%
1970 to 1979	8,669	18.1%	7,675	15.0%
1980 to 1989	8,215	17.1%	8,336	16.3%
1990 to 1999	9,935	20.7%	8,622	16.9%
2000 to 2004	.	.	4,388	8.6%
2005 or Later	.	.	3,520	6.9%
Total	47,978	100.0%	51,140	100.0%

Table 11.A.9

Housing Units by Type
 Gaston County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	38,848	76.2%	44,439	78.4%
Duplex	900	1.8%	812	1.4%
Tri- or Four-Plex	970	1.9%	1,138	2.0%
Apartment	1,918	3.8%	2,124	3.7%
Mobile Home	8,333	16.3%	8,179	14.4%
Boat, RV, Van, Etc.	25	.0%	13	.0%
Total	50,994	100.0%	56,705	100.0%

Table 11.A.10

Housing Units by Tenure
 Gaston County Non-Entitlement Area
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	47,991	94.1%	52,097	90.7%	8.6%
Owner-Occupied	36,185	75.4%	38,237	73.4%	5.7%
Renter-Occupied	11,806	24.6%	13,860	26.6%	17.4%
Vacant Housing Units	2,994	5.9%	5,351	9.3%	78.7%
Total Housing Units	50,985	100.0%	57,448	100.0%	12.7%

Table 11.A.11

Disposition of Vacant Housing Units
 Gaston County Non-Entitlement Area
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	951	31.8%	1,841	34.4%	93.6%
For Sale	511	17.1%	964	18.0%	88.6%
Rented or Sold, Not Occupied	365	12.2%	266	5.0%	-27.1%
For Seasonal, Recreational, or Occasional Use	160	5.3%	226	4.2%	41.3%
For Migrant Workers	1	0.0%	0	.0%	-100.0%
Other Vacant	1,006	33.6%	2,054	38.4%	104.2%
Total	2,994	100.0%	5,351	100.0%	78.7%

Table 11.A.12

Households by Household Size
 Gaston County Non-Entitlement Area
 2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	10,372	21.6%	12,129	23.3%	16.9%
Two Persons	16,866	35.1%	18,444	35.4%	9.4%
Three Persons	9,886	20.6%	9,569	18.4%	-3.2%
Four Persons	7,237	15.1%	7,248	13.9%	.2%
Five Persons	2,550	5.3%	3,123	6.0%	22.5%
Six Persons	740	1.5%	1,026	2.0%	38.6%
Seven Persons or More	340	.7%	558	1.1%	64.1%
Total	47,991	100.0%	52,097	100.0%	8.6%

Table 11.A.13

Household Type by Tenure
Gaston County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	35,618	74.2%	37,353	71.7%	4.9%
Married-Couple Family	27,788	78.0%	27,434	73.4%	-1.3%
Owner-Occupied	23,522	84.6%	23,337	85.1%	-.8%
Renter-Occupied	4,266	15.4%	4,097	14.9%	-4.0%
Other Family	7,830	22.0%	9,919	26.6%	26.7%
Male Householder, No Spouse	2,266	28.9%	2,902	29.3%	28.1%
Owner-Occupied	1,363	60.2%	1,680	57.9%	23.3%
Renter-Occupied	903	39.8%	1,222	42.1%	35.3%
Female Householder, No Spouse	5,564	71.1%	7,017	70.7%	26.1%
Owner-Occupied	3,408	61.3%	3,831	54.6%	12.4%
Renter-Occupied	2,156	38.7%	3,186	45.4%	47.8%
Non-Family Households	12,373	25.8%	14,744	28.3%	19.2%
Owner-Occupied	7,892	63.8%	9,389	63.7%	19.0%
Renter-Occupied	4,481	36.2%	5,355	36.3%	19.5%
Total	47,991	100.0%	52,097	100.0%	8.6%

Table 11.A.14

Group Quarters Population
Gaston County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	225	22.5%	238	30.0%	5.8%
Juvenile Facilities	.	.	45	5.7%	.
Nursing Homes	682	68.2%	507	63.9%	-25.7%
Other Institutions	93	9.3%	3	.4%	-96.8%
Total	1,000	100.0%	793	100.0%	-20.7%
Noninstitutionalized					
College Dormitories	437	71.4%	569	73.0%	30.2%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	175	28.6%	210	27.0%	20.0%
Total	612	38.0%	779	49.6%	27.3%
Total Group Quarters Population	1,612	100.0%	1,572	100.0%	-2.5%

Table 11.A.15

Overcrowding and Severe Overcrowding
Gaston County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	35,540	98.5%	484	1.3%	75	.2%	36,099
2010 ACS	37,343	98.5%	507	1.3%	73	.2%	37,923
Renter							
2000 Census	11,264	94.8%	455	3.8%	160	1.3%	11,879
2010 ACS	12,748	96.5%	309	2.3%	160	1.2%	13,217
Total							
2000 Census	46,804	97.6%	939	2.0%	235	.5%	47,978
2010 ACS	50,091	97.9%	816	1.6%	233	.5%	51,140

Table 11.A.16**Households with Incomplete Plumbing Facilities**

Gaston County Non-Entitlement Area

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	47,800	50,993
Lacking Complete Plumbing Facilities	178	147
Total Households	47,978	51,140
Percent Lacking	.4%	.3%

Table 11.A.17**Households with Incomplete Kitchen Facilities**

Gaston County Non-Entitlement Area

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	47,798	50,830
Lacking Complete Kitchen Facilities	180	310
Total Households	47,978	51,140
Percent Lacking	.4%	.6%

Table 11.A.18**Cost Burden and Severe Cost Burden by Tenure**

Gaston County Non-Entitlement Area

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	14,817	75.7%	3,041	15.5%	1,564	8.0%	151	.8%	19,573
2010 ACS	17,233	68.5%	5,127	20.4%	2,664	10.6%	138	.5%	25,162
Owner Without a Mortgage									
2000 Census	8,036	89.8%	502	5.6%	247	2.8%	164	1.8%	8,949
2010 ACS	10,657	83.5%	964	7.6%	832	6.5%	308	2.4%	12,761
Renter									
2000 Census	7,319	62.5%	1,637	14.0%	1,394	11.9%	1,362	11.6%	11,712
2010 ACS	5,528	41.8%	2,887	21.8%	2,987	22.6%	1,815	13.7%	13,217
Total									
2000 Census	30,172	75.0%	5,180	12.9%	3,205	8.0%	1,677	4.2%	40,234
2010 ACS	33,418	65.3%	8,978	17.6%	6,483	12.7%	2,261	4.4%	51,140

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 11.B.1
Labor Force Statistics
 Gaston County Non-Entitlement Area
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	67,681	65,027	2,654	3.9%
1991	67,695	63,330	4,365	6.4%
1992	67,836	63,213	4,623	6.8%
1993	67,819	64,340	3,479	5.1%
1994	68,356	65,539	2,817	4.1%
1995	69,079	66,277	2,802	4.1%
1996	71,341	67,671	3,670	5.1%
1997	71,316	68,441	2,875	4.0%
1998	70,388	68,054	2,334	3.3%
1999	71,882	69,333	2,549	3.5%
2000	66,698	63,290	3,408	5.1%
2001	67,464	62,671	4,793	7.1%
2002	66,753	61,999	4,754	7.1%
2003	65,523	61,083	4,440	6.8%
2004	64,256	60,450	3,806	5.9%
2005	64,531	60,626	3,905	6.1%
2006	65,901	62,257	3,644	5.5%
2007	65,002	61,192	3,810	5.9%
2008	66,802	61,483	5,319	8.0%
2009	67,151	57,576	9,575	14.3%
2010	66,091	57,269	8,822	13.3%
2011	66,646	58,639	8,007	12.0%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{10F11} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 11.C.1

Purpose of Loan by Year
Gaston County Non-Entitlement Area
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	4,344	5,129	6,282	5,371	3,546	2,709	2,520	2,155	32,056
Home Improvement	743	776	799	838	647	265	257	261	4,586
Refinancing	7,662	7,176	6,851	5,994	4,846	5,241	3,888	3,588	45,246
Total	12,749	13,081	13,932	12,203	9,039	8,215	6,665	6,004	81,888

Table 11.C.2

Occupancy Status for Home Purchase Loan Applications
Gaston County Non-Entitlement Area
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	3,931	4,700	5,586	4,791	3,207	2,552	2,324	2,010	29,101
Not Owner-Occupied	396	408	677	566	337	155	193	140	2,872
Not Applicable	17	21	19	14	2	2	3	5	83
Total	4,344	5,129	6,282	5,371	3,546	2,709	2,520	2,155	32,056

Table 11.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Gaston County Non-Entitlement Area
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	3,156	4,088	4,886	4,079	1,585	859	786	708	20,147
FHA - Insured	687	522	550	490	1,155	848	805	546	5,603
VA - Guaranteed	76	70	119	138	137	105	147	126	918
Rural Housing Service or Farm Service Agency	12	20	31	84	330	740	586	630	2,433
Total	3,931	4,700	5,586	4,791	3,207	2,552	2,324	2,010	29,101

¹¹ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 11.C.4

Loan Applications by Action Taken
Gaston County Non-Entitlement Area
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,991	2,266	2,710	2,343	1,530	1,168	1,018	848	13,874
Application Approved but not Accepted	194	229	333	257	119	40	60	78	1,310
Application Denied	559	562	660	601	349	263	302	232	3,528
Application Withdrawn by Applicant	273	382	379	269	216	172	172	153	2,016
File Closed for Incompleteness	52	58	76	61	47	48	31	31	404
Loan Purchased by the Institution	862	1,197	1,427	1,257	946	849	741	667	7,946
Preapproval Request Denied	0	6	1	3	0	12	0	1	23
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	3,931	4,700	5,586	4,791	3,207	2,552	2,324	2,010	29,101
Denial Rate	21.9%	19.9%	19.6%	20.4%	18.6%	18.4%	22.9%	21.5%	20.3%

Table 11.C.5

Denial Rates by Gender of Applicant
Gaston County Non-Entitlement Area
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	20.7%	22.2%	42.0%	%	21.9%
2005	19.1%	19.5%	37.2%	%	19.9%
2006	17.6%	22.9%	24.8%	%	19.6%
2007	19.4%	21.5%	28.5%	.0%	20.4%
2008	17.5%	19.3%	28.7%	%	18.6%
2009	18.3%	18.7%	17.2%	.0%	18.4%
2010	21.4%	23.8%	35.5%	%	22.9%
2011	20.0%	22.4%	37.5%	100.0%	21.5%
Average	19.1%	21.3%	31.0%	16.7%	20.3%

Table 11.C.6

Loan Applications by Selected Action Taken by Gender of Applicant
Gaston County Non-Entitlement Area
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	1,293	1,423	1,779	1,557	999	717	642	549	8,959
	Denied	337	337	380	374	212	161	175	137	2,113
	Denial Rate	20.7%	19.1%	17.6%	19.4%	17.5%	18.3%	21.4%	20.0%	19.1%
Female	Originated	647	784	843	680	469	401	336	274	4,434
	Denied	185	190	251	186	112	92	105	79	1,200
	Denial Rate	22.2%	19.5%	22.9%	21.5%	19.3%	18.7%	23.8%	22.4%	21.3%
Not Available	Originated	51	59	88	103	62	48	40	25	476
	Denied	37	35	29	41	25	10	22	15	214
	Denial Rate	42.0%	37.2%	24.8%	28.5%	28.7%	17.2%	35.5%	37.5%	31.0%
Not Applicable	Originated	0	0	0	3	0	2	0	0	5
	Denied	0	0	0	0	0	0	0	1	1
	Denial Rate	%	%	%	.0%	%	.0%	%	100.0%	16.7%
Total	Originated	1,991	2,266	2,710	2,343	1,530	1,168	1,018	848	13,874
	Denied	559	562	660	601	349	263	302	232	3,528
	Denial Rate	21.9%	19.9%	19.6%	20.4%	18.6%	18.4%	22.9%	21.5%	20.3%

Table 11.C.7
Denial Rates by Race/Ethnicity of Applicant
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	66.7%	28.6%	25.0%	11.1%	25.0%	28.6%	50.0%	66.7%	31.6%
Asian	21.9%	21.4%	22.2%	27.9%	22.2%	6.3%	26.1%	10.0%	22.3%
Black	27.3%	18.9%	28.4%	27.7%	27.3%	22.0%	23.4%	30.9%	25.6%
White	20.0%	18.6%	17.6%	18.4%	16.7%	18.0%	21.2%	19.8%	18.6%
Not Available	33.1%	30.3%	27.3%	29.1%	27.1%	21.3%	38.7%	31.1%	29.5%
Not Applicable	20.0%	%	.0%	.0%	%	0.0%	0%	100.0%	14.3%
Average	21.9%	19.9%	19.6%	20.4%	18.6%	18.4%	22.9%	21.5%	20.3%
Non-Hispanic	21.8%	18.3%	18.2%	19.3%	17.2%	17.7%	21.5%	19.1%	19.0%
Hispanic	29.2%	23.0%	22.1%	24.2%	46.7%	35.0%	14.3%	20.6%	25.7%

Table 11.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	2	10	6	8	6	5	1	1	39
	Denied	4	4	2	1	2	2	1	2	18
	Denial Rate	66.7%	28.6%	25.0%	11.1%	25.0%	50.0%	50.0%	66.7%	31.6%
Asian	Originated	25	33	35	44	21	15	17	9	199
	Denied	7	9	10	17	6	1	6	1	57
	Denial Rate	21.9%	21.4%	22.2%	27.9%	22.2%	6.3%	26.1%	10.0%	22.3%
Black	Originated	144	227	219	191	112	71	85	56	1,105
	Denied	54	53	87	73	42	20	26	25	380
	Denial Rate	27.3%	18.9%	28.4%	27.7%	27.3%	22.0%	23.4%	30.9%	25.6%
White	Originated	1,648	1,798	2,201	1,890	1,278	989	850	731	11,385
	Denied	411	410	469	425	257	217	228	180	2,597
	Denial Rate	20.0%	18.6%	17.6%	18.4%	16.7%	18.0%	21.2%	19.8%	18.6%
Not Available	Originated	164	198	245	207	113	85	65	51	1,128
	Denied	81	86	92	85	42	23	41	23	473
	Denial Rate	33.1%	30.3%	27.3%	29.1%	27.1%	21.3%	38.7%	31.1%	29.5%
Not Applicable	Originated	8	0	4	3	0	3	0	0	18
	Denied	2	0	0	0	0	0	0	1	3
	Denial Rate	33.1%	30.3%	27.3%	29.1%	27.1%	21.3%	38.7%	31.1%	14.3%
Total	Originated	1,991	2,266	2,710	2,343	1,530	1,168	1,018	848	13,874
	Denied	559	562	660	601	349	263	302	232	3,528
	Denial Rate	21.9%	19.9%	19.6%	20.4%	18.6%	18.4%	22.9%	21.5%	20.3%
Non-Hispanic	Originated	1,572	1,996	2,393	2,059	1,404	1,055	913	777	12,169
	Denied	439	447	532	491	292	227	250	183	2,861
	Denial Rate	21.8%	18.3%	18.2%	19.3%	17.2%	17.7%	21.5%	19.1%	19.0%
Hispanic	Originated	51	67	102	91	24	26	36	27	424
	Denied	21	20	29	29	21	14	6	7	147
	Denial Rate	29.2%	23.0%	22.1%	24.2%	46.7%	35.0%	14.3%	20.6%	25.7%

Table 11.C.9

Loan Applications by Reason for Denial
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	61	57	67	88	64	49	55	30	471
Employment History	4	9	13	11	5	4	8	5	59
Credit History	238	187	212	192	102	84	78	73	1,166
Collateral	34	49	48	54	33	25	39	23	305
Insufficient Cash	18	13	15	24	19	6	8	5	108
Unverifiable Information	14	15	28	21	7	11	15	5	116
Credit Application Incomplete	19	16	37	52	30	13	7	6	180
Mortgage Insurance Denied	0	0	1	1	3	3	2	0	10
Other	95	101	96	63	22	32	27	25	461
Missing	76	115	143	95	64	36	63	60	652
Total	559	562	660	601	349	263	302	232	3,528

Table 11.C.10

Denial Rates by Income of Applicant
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	55.3%	54.1%	66.7%	69.2%	47.8%	41.7%	55.0%	77.3%	59.1%
\$15,001–\$30,000	34.9%	36.6%	34.3%	29.8%	34.3%	25.1%	36.1%	30.6%	33.2%
\$30,001–\$45,000	23.4%	20.4%	21.8%	21.6%	20.9%	14.3%	21.2%	20.0%	20.8%
\$45,001–\$60,000	19.6%	14.8%	17.0%	21.8%	17.0%	19.4%	16.9%	22.9%	18.3%
\$60,001–\$75,000	14.9%	14.5%	18.8%	17.6%	9.3%	13.3%	21.7%	20.0%	16.1%
Above \$75,000	10.2%	11.4%	10.4%	14.5%	12.3%	18.1%	16.8%	10.9%	12.6%
Data Missing	21.7%	19.8%	17.7%	18.4%	33.3%	33.3%	40.0%	40.0%	22.0%
Total	21.9%	19.9%	19.6%	20.4%	18.6%	18.4%	22.9%	21.5%	20.3%

Table 11.C.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	66.7%	36.4%	22.2%	28.6%	.0%	.0%	31.6%
Asian	33.3%	32.5%	32.7%	22.4%	22.6%	11.4%	.0%	22.3%
Black	92.3%	40.1%	25.4%	17.3%	20.2%	22.5%	27.3%	25.6%
White	56.3%	30.8%	19.1%	17.1%	14.5%	11.2%	19.9%	18.6%
Not Available	68.2%	46.5%	29.0%	28.5%	25.9%	18.3%	36.5%	29.5%
Not Applicable	%	16.7%	20.0%	.0%	.0%	.0%	20.0%	14.3%
Average	59.1%	33.2%	20.8%	18.3%	16.1%	12.6%	22.0%	20.3%
Non-Hispanic	56.9%	31.4%	19.9%	17.2%	15.1%	11.8%	19.5%	19.0%
Hispanic	50.0%	33.1%	23.6%	23.7%	21.1%	21.3%	24.1%	25.7%

Table 11.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	11	51	346	63	0	471	20
Employment History	1	2	6	43	7	0	59	2
Credit History	10	16	132	876	131	1	1,166	45
Collateral	0	4	25	245	30	1	305	6
Insufficient Cash	2	2	12	85	7	0	108	8
Unverifiable Information	1	3	21	78	13	0	116	5
Credit Application Incomplete	0	1	17	131	30	1	180	10
Mortgage Insurance Denied	0	0	0	8	2	0	10	1
Other	0	6	50	339	66	0	461	19
Missing	4	12	66	446	124	0	652	31
Total	18	57	380	2,597	473	3	3,528	147
% Missing	22.2%	21.1%	17.4%	17.2%	26.2%	.0%	18.5%	21.1%

Table 11.C.13
Loan Applications by Income of Applicant: Originated and Denied
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	17	17	10	8	12	7	9	5	85
	Application Denied	21	20	20	18	11	5	11	17	123
	Denial Rate	55.3%	54.1%	66.7%	69.2%	47.8%	41.7%	55.0%	77.3%	59.1%
\$15,001–\$30,000	Loan Originated	319	305	309	245	161	212	147	118	1,816
	Application Denied	171	176	161	104	84	71	83	52	902
	Denial Rate	34.9%	36.6%	34.3%	29.8%	34.3%	25.1%	36.1%	30.6%	33.2%
\$30,001–\$45,000	Loan Originated	550	592	626	593	398	353	294	236	3,642
	Application Denied	168	152	174	163	105	59	79	59	959
	Denial Rate	23.4%	20.4%	21.8%	21.6%	20.9%	14.3%	21.2%	20.0%	20.8%
\$45,001–\$60,000	Loan Originated	385	468	531	413	298	200	192	148	2,635
	Application Denied	94	81	109	115	61	48	39	44	591
	Denial Rate	19.6%	14.8%	17.0%	21.8%	17.0%	19.4%	16.9%	22.9%	18.3%
\$60,001–\$75,000	Loan Originated	251	278	368	313	224	143	112	92	1,781
	Application Denied	44	47	85	67	23	22	31	23	342
	Denial Rate	14.9%	14.5%	18.8%	17.6%	9.3%	13.3%	21.7%	20.0%	16.1%
Above \$75,000	Loan Originated	422	537	759	709	427	245	252	237	3,588
	Application Denied	48	69	88	120	60	54	51	29	519
	Denial Rate	10.2%	11.4%	10.4%	14.5%	12.3%	18.1%	16.8%	10.9%	12.6%
Data Missing	Loan Originated	47	69	107	62	10	8	12	12	327
	Application Denied	13	17	23	14	5	4	8	8	92
	Denial Rate	21.7%	19.8%	17.7%	18.4%	33.3%	33.3%	40.0%	40.0%	22.0%
Total	Loan Originated	1,991	2,266	2,710	2,343	1,530	1,168	1,018	848	13,874
	Application Denied	559	562	660	601	349	263	302	232	3,528
	Denial Rate	21.9%	19.9%	19.6%	20.4%	18.6%	18.4%	22.9%	21.5%	20.3%

Table 11.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	3	14	7	5	9	1	39
	Application Denied	0	6	8	2	2	0	0	18
	Denial Rate	%	66.7%	36.4%	22.2%	28.6%	.0%	.0%	31.6%
Asian	Loan Originated	4	27	33	38	24	62	11	199
	Application Denied	2	13	16	11	7	8	0	57
	Denial Rate	33.3%	32.5%	32.7%	22.4%	22.6%	11.4%	.0%	22.3%
Black	Loan Originated	1	145	323	253	138	221	24	1,105
	Application Denied	12	97	110	53	35	64	9	380
	Denial Rate	92.3%	40.1%	25.4%	17.3%	20.2%	22.5%	27.3%	25.6%
White	Loan Originated	73	1,505	2,972	2,117	1,473	2,991	254	11,385
	Application Denied	94	671	703	438	249	379	63	2,597
	Denial Rate	56.3%	30.8%	19.1%	17.1%	14.5%	11.2%	19.9%	18.6%
Not Available	Loan Originated	7	131	296	218	140	303	33	1,128
	Application Denied	15	114	121	87	49	68	19	473
	Denial Rate	68.2%	46.5%	29.0%	28.5%	25.9%	18.3%	36.5%	29.5%
Not Applicable	Loan Originated	0	5	4	2	1	2	4	18
	Application Denied	0	1	1	0	0	0	1	3
	Denial Rate	%	16.7%	20.0%	.0%	.0%	.0%	20.0%	14.3%
Total	Loan Originated	85	1,816	3,642	2,635	1,781	3,588	327	13,874
	Application Denied	123	902	959	591	342	519	92	3,528
	Denial Rate	59.1%	33.2%	20.8%	18.3%	16.1%	12.6%	22.0%	20.3%
Non-Hispanic	Loan Originated	75	1,563	3,196	2,318	1,572	3,177	268	12,169
	Application Denied	99	717	793	481	279	427	65	2,861
	Denial Rate	56.9%	31.4%	19.9%	17.2%	15.1%	11.8%	19.5%	19.0%
Hispanic	Loan Originated	4	93	123	74	45	63	22	424
	Application Denied	4	46	38	23	12	17	7	147
	Denial Rate	50.0%	33.1%	23.6%	23.7%	21.1%	21.3%	24.1%	25.7%

PREDATORY LENDING**Table 11.C.15**

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	1,669	1,522	1,998	2,027	1,414	1,135	1,010	840	11,615
HAL	322	744	712	316	116	33	8	8	2,259
Total	1,991	2,266	2,710	2,343	1,530	1,168	1,018	848	13,874
Percent HAL	16.2%	32.8%	26.3%	13.5%	7.6%	2.8%	.8%	.9%	16.3%

Table 11.C.16

Loans by Loan Purpose by HAL Status
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	1,669	1,522	1,998	2,027	1,414	1,135	1,010	840	11,615
	HAL	322	744	712	316	116	33	8	8	2,259
	Percent HAL	16.2%	32.8%	26.3%	13.5%	7.6%	2.8%	.8%	.9%	16.3%
Home Improvement	Other	193	158	211	210	142	74	111	85	1,184
	HAL	66	80	85	85	35	14	7	4	376
	Percent HAL	25.5%	33.6%	28.7%	28.8%	19.8%	15.9%	5.9%	4.5%	24.1%
Refinancing	Other	2,023	1,486	1,393	1,250	1,348	2,036	1,628	1,539	12,703
	HAL	593	703	730	457	292	93	8	2	2,878
	Percent HAL	22.7%	32.1%	34.4%	26.8%	17.8%	4.4%	.5%	.1%	18.5%
Total	Other	3,885	3,166	3,602	3,487	2,904	3,245	2,749	2,464	25,502
	HAL	981	1,527	1,527	858	116	33	8	8	5,513
	Percent HAL	20.2%	32.5%	29.8%	19.7%	13.2%	4.1%	.8%	.6%	17.8%

Table 11.C.17

HALs Originated by Race of Borrower
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	3	6	2	0	0	0	0	11
Asian	1	9	2	6	3	0	0	0	21
Black	43	117	93	52	10	3	1	1	320
White	246	500	516	212	90	28	7	6	1,605
Not Available	31	115	95	43	13	2	0	1	300
Not Applicable	1	0	0	1	0	0	0	0	2
Total	322	744	712	316	116	33	8	8	2,259
Hispanic (Ethnicity)	8	28	37	18	2	1	1	0	95

Table 11.C.18

Rate of HALs Originated by Race/Ethnicity of Borrower
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	30.0%	100.0%	25.0%	.0%	.0%	.0%	.0%	28.2%
Asian	4.0%	27.3%	5.7%	13.6%	14.3%	.0%	.0%	.0%	10.6%
Black	29.9%	51.5%	42.5%	27.2%	8.9%	4.2%	1.2%	1.8%	29.0%
White	14.9%	27.8%	23.4%	11.2%	7.0%	2.8%	.8%	.8%	14.1%
Not Available	18.9%	58.1%	38.8%	20.8%	11.5%	2.4%	.0%	2.0%	26.6%
Not Applicable	12.5%	%	.0%	33.3%	%	.0%	%	%	11%
Average	16.2%	32.8%	26.3%	13.5%	7.6%	2.8%	0.8%	0.9%	16.3%
Non-Hispanic	17.1%	29.7%	25.2%	12.5%	7.5%	2.9%	.3%	.3%	15.3%
Hispanic	15.7%	41.8%	36.3%	19.8%	8.3%	3.8%	2.8%	.0%	22.4%

Table 11.C.19

Loans by HAL Status by Race/Ethnicity of Borrower
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	2	7	0	6	6	5	1	1	28
	HAL	0	3	6	2	0	0	0	0	11
	Percent HAL	.0%	30.0%	100.0%	25.0%	.0%	.0%	.0%	.0%	28.2%
Asian	Other	24	24	33	38	18	15	17	9	178
	HAL	1	9	2	6	3	0	0	0	21
	Percent HAL	4.0%	27.3%	5.7%	13.6%	14.3%	.0%	.0%	.0%	10.6%
Black	Other	101	110	126	139	102	68	84	55	785
	HAL	43	117	93	52	10	3	1	1	320
	Percent HAL	29.9%	51.5%	42.5%	27.2%	8.9%	4.2%	1.2%	1.8%	29.0%
White	Other	1,402	1,298	1,685	1,678	1,188	961	843	725	9,780
	HAL	246	500	516	212	90	28	7	6	1,605
	Percent HAL	14.9%	27.8%	23.4%	11.2%	7.0%	2.8%	0.8%	0.8%	14.1%
Not Available	Other	133	83	150	164	100	83	65	50	828
	HAL	31	115	95	43	13	2	0	1	300
	Percent HAL	18.9%	58.1%	38.8%	20.8%	11.5%	2.4%	.0%	2.0%	26.6%
Not Applicable	Other	7	0	4	2	0	3	0	0	16
	HAL	1	0	0	1	0	0	0	0	2
	Percent HAL	12.5%	%	.0%	33.3%	%	.0%	%	%	11.0%
Total	Other	1,669	1,522	1,998	2,027	1,414	1,135	1,010	840	11,615
	HAL	322	744	712	316	116	33	8	8	2,259
	Percent HAL	16.2%	32.8%	26.3%	13.5%	7.6%	2.8%	.8%	.9%	16.3%
Non-Hispanic	Other	1,303	1,403	1,790	1,801	1,299	1,024	910	775	10,305
	HAL	269	593	603	258	105	31	3	2	1,864
	Percent HAL	17.1%	29.7%	25.2%	12.5%	7.5%	2.9%	.3%	.3%	15.3%
Hispanic	Other	43	39	65	73	22	25	35	27	329
	HAL	8	28	37	18	2	1	1	0	95
	Percent HAL	15.7%	41.8%	36.3%	19.8%	8.3%	3.8%	2.8%	.0%	22.4%

Table 11.C.20

Rates of HALs by Income of Borrower
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	41.2%	52.9%	20.0%	.0%	8.3%	.0%	.0%	.0%	22.4%
\$15,001–\$30,000	23.2%	35.4%	31.7%	17.1%	10.6%	3.3%	2.0%	2.5%	19.4%
\$30,001–\$45,000	19.3%	41.4%	29.2%	14.2%	9.3%	2.8%	.7%	1.3%	18.4%
\$45,001–\$60,000	17.1%	37.8%	30.5%	15.7%	7.4%	3.5%	1.6%	1.4%	19.1%
\$60,001–\$75,000	14.7%	32.7%	26.6%	11.8%	7.1%	2.1%	.0%	.0%	15.8%
Above \$75,000	5.9%	17.9%	17.1%	9.0%	5.4%	2.4%	0.0%	.0%	9.6%
Data Missing	14.9%	26.1%	36.4%	38.7%	.0%	.0%	.0%	.0%	26.9%
Average	16.2%	32.8%	26.3%	13.5%	7.6%	2.8%	.8%	.9%	16.3%

Table 11.C.21

Loans by HAL Status by Income of Borrower
 Gaston County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	10	8	8	8	11	7	9	5	66
	HAL	7	9	2	0	1	0	0	0	19
	Percent HAL	41.2%	52.9%	20.0%	.0%	8.3%	.0%	.0%	.0%	22.4%
\$15,001–\$30,000	Other	245	197	211	203	144	205	144	115	1,464
	HAL	74	108	98	42	17	7	3	3	352
	Percent HAL	23.2%	35.4%	31.7%	17.1%	10.6%	3.3%	2.0%	2.5%	19.4%
\$30,001–\$45,000	Other	444	347	443	509	361	343	292	233	2,972
	HAL	106	245	183	84	37	10	2	3	670
	Percent HAL	19.3%	41.4%	29.2%	14.2%	9.3%	2.8%	.7%	1.3%	18.4%
\$45,001–\$60,000	Other	319	291	369	348	276	193	189	146	2,131
	HAL	66	177	162	65	22	7	3	2	504
	Percent HAL	17.1%	37.8%	30.5%	15.7%	7.4%	3.5%	1.6%	1.4%	19.1%
\$60,001–\$75,000	Other	214	187	270	276	208	140	112	92	1,499
	HAL	37	91	98	37	16	3	0	0	282
	Percent HAL	14.7%	32.7%	26.6%	11.8%	7.1%	2.1%	.0%	.0%	15.8%
Above \$75,000	Other	397	441	629	645	404	239	252	237	3,244
	HAL	25	96	130	64	23	6	0	0	344
	Percent HAL	5.9%	17.9%	17.1%	9.0%	5.4%	2.4%	.0%	.0%	9.6%
Data Missing	Other	40	51	68	38	10	8	12	12	239
	HAL	7	18	39	24	0	0	0	0	88
	Percent HAL	14.9%	26.1%	36.4%	38.7%	.0%	.0%	.0%	.0%	26.9%
Total	Other	1,669	1,522	1,998	2,027	1,414	1,135	1,010	840	11,615
	HAL	322	744	712	316	116	33	8	8	2,259
	Percent HAL	16.2%	32.8%	26.3%	13.5%	7.6%	2.8%	.8%	.9%	16.3%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 11.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Gaston County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	278	1,575	0	0	1,853
2001	0	244	1,370	0	0	1,614
2002	0	350	1,684	0	0	2,034
2003	0	597	1,196	0	0	1,793
2004	0	710	1,372	0	0	2,082
2005	0	847	1,604	0	0	2,451
2006	0	1,005	2,019	0	0	3,024
2007	0	1,165	2,272	0	0	3,437
2008	0	939	1,870	0	0	2,809
2009	0	388	699	0	0	1,087
2010	0	299	563	0	0	862
2011	0	356	723	0	0	1,079
Total	0	7,178	16,947	0	0	24,125
Loan Amount (\$1,000s)						
2000	0	3,898	17,946	0	0	21,844
2001	0	2,925	16,815	0	0	19,740
2002	0	5,442	21,274	0	0	26,716
2003	0	9,227	15,303	0	0	24,530
2004	0	8,336	15,489	0	0	23,825
2005	0	8,854	16,521	0	0	25,375
2006	0	10,939	20,558	0	0	31,497
2007	0	14,141	23,492	0	0	37,633
2008	0	10,927	19,932	0	0	30,859
2009	0	6,946	11,401	0	0	18,347
2010	0	5,066	7,612	0	0	12,678
2011	0	4,950	10,047	0	0	14,997
Total	0	91,651	196,390	0	0	288,041

Table 11.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Gaston County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	17	45	0	0	62
2001	0	22	74	0	0	96
2002	0	25	75	0	0	100
2003	0	42	63	0	0	105
2004	0	45	55	0	0	100
2005	0	40	57	0	0	97
2006	0	47	61	0	0	108
2007	0	60	64	0	0	124
2008	0	49	61	0	0	110
2009	0	34	56	0	0	90
2010	0	30	36	0	0	66
2011	0	29	46	0	0	75
Total	0	440	693	0	0	1,133
Loan Amount (\$1,000s)						
2000	0	2,797	7,764	0	0	10,561
2001	0	3,322	12,487	0	0	15,809
2002	0	4,149	11,707	0	0	15,856
2003	0	7,185	10,961	0	0	18,146
2004	0	8,275	9,338	0	0	17,613
2005	0	7,371	8,433	0	0	15,804
2006	0	7,796	10,414	0	0	18,210
2007	0	10,184	10,892	0	0	21,076
2008	0	8,541	10,387	0	0	18,928
2009	0	5,726	9,211	0	0	14,937
2010	0	5,186	6,283	0	0	11,469
2011	0	5,337	7,336	0	0	12,673
Total	0	75,869	115,213	0	0	191,082

Table 11.D.3**Small Business Loans Originated: More than \$250,000 by Tract MFI**

Gaston County Non-Entitlement Area

2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	12	29	0	0	41
2001	0	18	59	0	0	77
2002	0	25	69	0	0	94
2003	0	46	58	0	0	104
2004	0	25	48	0	0	73
2005	0	32	48	0	0	80
2006	0	27	50	0	0	77
2007	0	41	52	0	0	93
2008	0	49	45	0	0	94
2009	0	23	42	0	0	65
2010	0	17	32	0	0	49
2011	0	33	32	0	0	65
Total	0	348	564	0	0	912
Loan Amount (\$1,000s)						
2000	0	6,789	16,736	0	0	23,525
2001	0	8,881	31,753	0	0	40,634
2002	0	15,049	37,719	0	0	52,768
2003	0	22,680	33,314	0	0	55,994
2004	0	13,535	25,161	0	0	38,696
2005	0	13,758	24,465	0	0	38,223
2006	0	13,308	25,154	0	0	38,462
2007	0	19,650	24,248	0	0	43,898
2008	0	26,702	24,465	0	0	51,167
2009	0	11,408	22,253	0	0	33,661
2010	0	7,943	16,298	0	0	24,241
2011	0	16,836	18,889	0	0	35,725
Total	0	176,539	300,455	0	0	476,994

Table 11.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Gaston County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	118	589	0	0	707
2001	0	123	695	0	0	818
2002	0	136	609	0	0	745
2003	0	274	511	0	0	785
2004	0	337	652	0	0	989
2005	0	448	855	0	0	1,303
2006	0	520	1,010	0	0	1,530
2007	0	533	1,072	0	0	1,605
2008	0	318	622	0	0	940
2009	0	178	330	0	0	508
2010	0	155	271	0	0	426
2011	0	196	407	0	0	603
Total	0	3,336	7,623	0	0	10,959
Loan Amount (\$1,000s)						
2000	0	5,865	23,021	0	0	28,886
2001	0	8,535	40,385	0	0	48,920
2002	0	14,970	36,562	0	0	51,532
2003	0	18,684	30,784	0	0	49,468
2004	0	15,739	25,811	0	0	41,550
2005	0	15,920	25,374	0	0	41,294
2006	0	18,525	33,662	0	0	52,187
2007	0	18,228	33,260	0	0	51,488
2008	0	19,276	25,242	0	0	44,518
2009	0	14,048	24,416	0	0	38,464
2010	0	9,221	16,027	0	0	25,248
2011	0	10,252	19,453	0	0	29,705
Total	0	169,263	333,997	0	0	503,260

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 11.E.1
Fair Housing Complaints by Basis
Gaston County Non-Entitlement Area
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race		0	1		0	1	1	0			3
Disability		1	0			0	2				3
Total Bases		1	1	0	0	1	3	0			6
Total Complaints		1	1	0	0	1	2	0			5

Table 11.E.2
Fair Housing Complaints by Issue
Gaston County Non-Entitlement Area
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			0	1	0	0	1	0			2
Discriminatory terms, conditions, privileges, or services and facilities		1					1	0			2
Discriminatory acts under Section 818 (coercion, etc.)			1				0				1
Discriminatory advertising, statements and notices				0			1				1
Otherwise deny or make housing available						1	0				1
Discriminatory financing (includes real estate transactions)							1				1
False denial or representation of availability - rental							1				1
Total Issues		0	1	2	0	0	2	4	0	0	9
Total Complaints		1	1	0	0	1	2	0			5

Table 11.E.3
Fair Housing Complaints by Closure Status
Gaston County Non-Entitlement Area
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		0	1	0	0	0	1	0			2
Withdrawal After Resolution						1	1				2
Conciliated / Settled		1				0		0			1
Total Complaints		1	1	0	0	1	2	0			5

HUD Complaints Found With Cause

Table 11.E.4
Fair Housing Complaints Found With Cause by Basis

Gaston County Non-Entitlement Area
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability		1				0	1				2
Race		0				1					1
Total Bases		1				1	1	0			3
Total Complaints		1				1	1	0			3

Table 11.E.5
Fair Housing Complaints Found With Cause by Issue

Gaston County Non-Entitlement Area
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental		0				1					1
Discriminatory terms, conditions, privileges, or services and facilities		1						0			1
Discriminatory advertising, statements and notices							1				1
Otherwise deny or make housing available						1					1
Discriminatory financing (includes real estate transactions)							1				1
Total Issues	0	1	0	0	0	2	2	0	0	0	5
Total Complaints		1				1	1	0			3

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no respondents to the 2013 Fair Housing Survey for Gaston County Non-Entitlement Area.

G. 2013 HOUSING NEEDS SURVEY

Table 11.G.1

Role of Respondent

Gaston County Non-Entitlement Area
2013 Housing Needs Survey

Primary Role	Total
Local Government	3
Real Estate	1
Renter/Tenant	1
Total	5

Table 11.G.2

Please rate the need for the following Housing activities

Gaston County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	0	1	2	1	1	5
Construction of new rental housing	1	0	3	0	1	5
Homeowner housing rehabilitation		1	0	3	1	5
Rental housing rehabilitation		1	1	2	1	5
Housing demolition		2	0	2	1	5
Housing redevelopment		0	2	2	1	5
Downtown housing		0	0	4	1	5
First-time home-buyer assistance		1	1	2	1	5
Mixed use housing		0	1	3	1	5
Mixed income housing		1	2	1	1	5

Table 11.G.3

Please rate the need for the following Housing activities (cont.)

Gaston County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			1	3	1	5
Retrofitting existing housing to meet seniors' needs		1	0	3	1	5
Preservation of federal subsidized housing		2	0	2	1	5
Rental Assistance		2	1	1	1	5
Energy efficient retrofits			2	2	1	5
Supportive housing		2	1	1	1	5
Transitional housing		3	1	0	1	5
Emergency housing		3	1	0	1	5
Homeless shelters		1	2	1	1	5
Other			0	0	5	5

Table 11.G.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

Gaston County Non-Entitlement Area
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of adequate public transportation	3
Cost of land or lot	2
Cost of materials	2
Cost of labor	2
Current state of the housing market	2
Lack of Affordable housing development policies	2
Lack of qualified contractors or builders	1
Permitting fees	1
Permitting process	1
Construction fees	1
Density or other zoning requirements	1
Lack of quality public schools	1

Table 11.G.5
Please rate how the following infrastructure components affect housing production

Gaston County Non-Entitlement Area
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	1	0	1	1	1	1	5
Public transportation capacity	0	1	2	0	1	1	5
Water system quality		0	0	4	0	1	5
Water system capacity		0	0	4	0	1	5
Sewer system quality		0	0	4	0	1	5
Sewer system capacity		0	0	4	0	1	5
Storm water run-off capacity			0	4	0	1	5
City and county road conditions		0	0	3	1	1	5
Sidewalk conditions	0	0	0	2	2	1	5
Pedestrian-friendly places/walkability	0	1		2	1	1	5
Bridge conditions		1	0	2	1	1	5
Bridge capacity	1	0	0	2	1	1	5
Other						5	5

Table 11.G.6**Please rate the importance of being close proximity to the following amenities**Gaston County Non-Entitlement Area
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			1	2	1	1	5
Restaurants	0	0	1	2	1	1	5
Public transportation	0		1	2	1	1	5
Quality K-12 public schools	0	1	0	1	2	1	5
Day care	1	0	0	2	1	1	5
Retail shopping	0	0	1	2	1	1	5
Grocery stores			0	2	2	1	5
Park and recreational facilities	0		0	3	1	1	5
Highway access	0	0	0	3	1	1	5
Pharmacies	0	0	1	1	2	1	5
Other						5	5

Table 11.G.7**Please rate the need for the following housing types for special needs population**Gaston County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		2	0	1	2	5
Transitional housing		2	1	0	2	5
Shelters for youth		2	1	0	2	5
Senior housing		0	1	2	2	5
Nursing homes or assisted living facilities		0	1	2	2	5
Housing designed for persons with disabilities		0	1	2	2	5
Supportive housing		0	1	2	2	5
Other			2	2	61	65

Table 11.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**Gaston County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		0	0	3	2	5
The frail elderly (age 85+)	0	0	0	3	2	5
Persons with severe mental illness		1	1	1	2	5
Persons with physical disabilities		0	2	1	2	5
Persons with developmental disabilities		1	1	1	2	5
Persons with substance abuse addictions	1	0	1	1	2	5
Persons with HIV/AIDS	1	1	0	1	2	5
Victims of domestic violence			2	1	2	5
Veterans		0	1	2	2	5
Homeless persons		1	1	1	2	5
Persons recently released from prison	1	1	0	1	2	5
Other				0	5	5

H. LAND USE PLANNING

Table 9.H.1
Housing Development
 Gaston County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	5			2	7
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	4	2		1	7
Guidelines that encourage development affordable housing units?		6		1	7
Any potential barriers to the development of low- to moderate- income housing?	1	5		1	7
Guidelines that allow the development of mixed use housing?	3	3		1	7
Occupancy Standards					
A definition for the term "family"?	3	2		2	7
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	3			4	7
Does the definition of "family" include a specific limit on the number of persons?	3	1		3	7
Residential occupancy standards or limits?	1	5		1	7
Special Needs Housing					
A definition for the term "disability"?	3	3		1	7
Development standards for making housing accessible to persons with disabilities?		6		1	7
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1	5		1	7
Standards for the development of senior housing?		6		1	7
Policies that distinguish senior citizen housing from other residential uses?		6		1	7
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	4	2		1	7
Are group homes permitted by right in single-family residential areas?	3	1	2	1	7
Is there a group home density requirement, such as a distance required for other group homes?	3	1	1	2	7
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1	4	1	1	7
Policies or practices for "affirmatively furthering fair housing"?	1	4	1	1	7

I. RENTAL VACANCY SURVEY

Table 11.I.1
Rental Vacancy Survey by Type
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	193	1	.5%
Apartments	1,421	29	2.0%
Mobile Homes			%
"Other" Units	10		%
Don't know	140	21	15.0%
Total	1,764	51	2.9%

Table 11.I.2
Rental Units by Bedroom Size
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	-	0
One	0	275	0	0	-	275
Two	11	712	0	0	-	723
Three	3	205	0	0	-	208
Four	1	17	0	0	-	18
Don't Know	178	212		10	140	540
Total	193	1,421		10	140	1,764

Table 11.I.3
Do any of your rental units receive rental subsidy or assistance?
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	13
No	12
Don't Know	4
% Offering Assistance	48.0%

Table 11.I.4
**How many of your units have some sort of rental
 subsidy or assistance?**

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	3	1.6%
Apartments	3	.2%
Mobile Homes		%
"Other" Units		%
Don't know	5	3.6
Total	11	.6%

Table 11.I.5
**How long will it be before your vacant units
 become filled?**

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	10	
1 to 2 month	1	
2 to 3 months		
More than 3 months	10	

Table 11.I.6
**How long will it be before your filled units
 become vacant?**

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month		
2 to 3 months		
More than 3 months	5	2

Table 11.I.7
Average Market Rate Rents by Bedroom Size

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$543			\$543
Two	\$563	\$644			\$625
Three	\$980	\$745			\$830
Four	\$1,150	\$685			\$995
Total	\$845	\$632		\$525	\$703

Table 11.I.8
Average Assistant Rate Rents by Bedroom Size

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$528			\$528
Two	\$550	\$542			\$545
Three		\$620			\$620
Four					
Total	\$550	\$579			\$571

Table 11.I.9
Single Family Market Rate Rents by Vacancy Status

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$750	10	0	0%
\$750 to \$1,000	28	0	.0%
\$1,000 to \$1,250	140	0	0%
\$1,250 to \$1,500			0%
Above \$1,500	1	0	0%
Missing	13	1	7.7%
Total	193	1	0.5%

Table 11.I.10
Apartment Market Rate Rents by Vacancy Status

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	62	2	3.2%
\$500 to \$750	1,041	15	1.4%
\$750 to \$1,000	242	12	5.0%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	76	0	.0%
Total	1,421	29	2.0%

Table 11.I.11
Available Apartment Units by Bedroom Size

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		0	2			0	2
\$500 to \$750		2	7	2		3	15
\$750 to \$1,000		0	6	5		0	12
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	0		0	0
Total	0	3	15	8	0	3	29

Table 11.I.12
Condition by Unit Type

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair	9				.	9
Average	2				.	2
Good	170	580		10	.	760
Excellent	2	837			.	839
Don't Know	10	4		0	140	154
Total	193	1,421		10	140	1,764

Table 11.I.13
Condition of Single Family Units by Vacancy Status

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	9		%
Average	2		%
Good	170	0	.0%
Excellent	2		%
Don't Know	10	1	10.0%
Total	193	1	.5%

Table 11.I.14
Condition of Apartment Units by Vacancy Status

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	580	14	2.4%
Excellent	837	15	1.8%
Don't Know	4	0	.0%
Total	1,421	29	2.0%

Table 11.I.15
Are there any utilities included with the rent?

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	14
No	12
% Offering Assistance	53.8%

Table 11.I.16
Which utilities are included with the rent?

Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	1
Water/Sewer	12
Trash Collection	11

Table 11.I.17
Do you keep a waiting list?
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	11
No	14
Don't know	
Waitlist Size	108

Table 11.I.18
How would you rate the need for renovation of existing units in the city?
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	2		2
Low Need	4	5		1
Moderate Need	1	3		
High Need	1	1		
Extreme Need		2		

Table 11.H.19
How would you rate the need for construction of new units in the city?
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	7	1	2
Low Need	1	2		
Moderate Need	1	2		
High Need	3	2		
Extreme Need				

Table 11.I.20
If new units were to be constructed, what percentage should offer rental assistance?
 Gaston County Non-Entitlement Area
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	48.0%

J. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 11.J.1

Era of Construction

Gaston County Non-Entitlement Area
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	5,870	108	0	9		5,987
1940 - 1959	7,873	78	2	11	2	7,966
1960 - 1979	12,170	117	25	49	297	12,658
1980 - 1999	9,160	96	18	55	753	10,082
> 2000	7,903	38	43	4	502	8,490
Missing	0	0	0	0	0	0
Total	42,976	437	88	128	1,554	45,183

Table 11.J.2

Quality of Materials and Workmanship Used In Construction

Gaston County Non-Entitlement Area
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	765	3		1	2	771
Fair	9,986	177	1	14	33	10,211
Average	27,666	255	48	111	1,516	29,596
Good	3,092	1	39	2	3	3,137
Excellent	1,467	1				1,468
Missing	0	0	0	0	0	0
Total	42,976	437	88	128	1,554	45,183

Table 11.J.3
Physical Condition of Dwelling Units
 Gaston County Non-Entitlement Area
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	1,553	26	4	3	22	1,608
Fair	5,614	133	0	3	56	5,806
Average	26,174	244	24	80	1,458	27,980
Good / Very Good	8,743	32	53	22	16	8,866
Excellent	891		2	10		903
Missing	1	2	5	10	2	20
Total	42,976	437	88	128	1,554	45,183

Table 11.J.4
Physical Condition of Single-Family Homes by Era of Construction
 Gaston County Non-Entitlement Area
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	704	1,643	2,323	1,030	170	0	5,870
1940 - 1959	566	1,770	4,484	978	74	1	7,873
1960 - 1979	229	1,389	8,818	1,716	18	0	12,170
1980 - 1999	52	673	5,999	2,317	119	0	9,160
>=2000	2	139	4,550	2,702	510	0	7,903
Missing	0	0	0	0	0	0	0
Total	1,553	5,614	26,174	8,743	891	1	42,976

Table 11.J.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction
 Gaston County Non-Entitlement Area
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	307	4,124	1,318	89	32	0	5,870
1940 - 1959	312	3,886	3,570	93	12	0	7,873
1960 - 1979	119	1,344	10,281	395	31	0	12,170
1980 - 1999	27	540	7,196	1,018	379	0	9,160
>=2000		92	5,301	1,497	1,013	0	7,903
Missing	0	0	0	0	0	0	0
Total	765	9,986	27,666	3,092	1,467	0	42,976

Table 11.J.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Gaston County Non-Entitlement Area
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	484	944	124	0	1	0	1,553
Fair	186	3,483	1,914	30	1	0	5,614
Average	89	4,477	20,528	1,023	57	0	26,174
Good / Very Good	6	1,028	4,936	1,935	838	0	8,743
Excellent		53	164	104	570	0	891
Missing	0	1	0	0	0	0	1
Total	765	9,986	27,666	3,092	1,467	0	42,976

Table 11.J.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

Gaston County Non-Entitlement Area
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	203	74	30			0	307
1940 - 1959	199	68	41	4		0	312
1960 - 1979	71	31	15	2		0	119
1980 - 1999	11	13	3			0	27
>=2000							
Missing	0	0	0	0		0	0
Total	484	186	89	6		0	765

Table 11.J.8
Average Floor Area by Dwelling Type

Gaston County Non-Entitlement Area
Assessor Data

Square feet	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Below 500	66				13	79
500 – 999	6,467	8		0	630	7,105
1000 – 1,499	19,158	125	29	4	455	19,771
1,500 – 1,999	9,386	225	8	15	299	9,933
2,000 – 2,499	3,944	55	8	22	121	4,150
2,500 – 3,000	1,992	18	1	21	21	2,053
Above 3,000	1,963	6	42	66	15	2,092
Missing	0	0	0	0	0	0
Total	42,976	437	88	128	1,554	45,183

Table 11.J.9
Number of Bathrooms per Dwelling Unit
 Gaston County Non-Entitlement Area
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	308	4	41	96	150	599
1 – 1.9	20,560	36	2	0	335	20,933
2 – 2.9	19,179	334	40	9	1,044	20,606
3 -3.9	2,441	10	3	4	22	2,480
4 -4.9	358	22		6		386
5 – 5.9	66			1		67
6 and Above	64	31	2	12	3	112
Missing	0	0	0	0	0	0
Total	42,976	437	88	128	1,554	45,183

Table 11.J.10
Number of Bedroom per Dwelling Unit
 Gaston County Non-Entitlement Area
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	112	4	41	98	19	274
1 – 1.9	439	2			141	582
2 – 2.9	9,725	56	12	0	307	10,100
3 -3.9	27,830	71	32	5	1,020	28,958
4 -4.9	4,334	271	1	12	61	4,679
5 – 5.9	486	3		1	3	493
6 and Above						0
Missing	50	30	2	12	3	97
Total	42,976	437	88	128	1,554	45,183

Table 11.J.11
Market Value of Dwelling Unit
 Gaston County Non-Entitlement Area
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	3,718	37		0	884	4,639
\$50,000 – \$99,999	15,761	216	1	26	96	16,100
\$100,000 – \$149,999	11,753	129	16	28	338	12,264
\$150,000 - \$199,999	5,437	35	31	20	177	5,700
\$200,000 - \$249,999	2,463	8	6	19	33	2,529
\$250,000 - \$349,999	2,204	4	14	6	19	2,247
\$350,000 - \$550,000	1,213	6	7	5	7	1,238
Above \$550,000	427	2	13	24		466
Missing	0	0	0	0	0	0
Total	42,976	437	88	128	1,554	45,183

K. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 11.K.1
Household Forecasts by Tenure

Gaston County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	38,237	13,860	52,097
2020	42,559	13,864	56,423
2030	45,768	14,736	60,504
2040	49,328	15,691	65,019
2050	56,907	17,687	74,594

Table 11.K.2
Household Forecasts by Income

Gaston County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	2,769	3,803	5,202	2,515	23,947	38,237
2020	3,082	4,230	5,789	2,799	26,661	42,559
2030	3,314	4,548	6,225	3,010	28,671	45,768
2040	3,571	4,901	6,709	3,244	30,902	49,328
2050	4,120	5,654	7,739	3,743	35,651	56,907
Renter-Occupied						
2010	3,142	3,369	2,915	870	3,563	13,860
2020	3,150	3,401	2,908	865	3,539	13,864
2030	3,349	3,619	3,090	919	3,759	14,736
2040	3,567	3,858	3,290	978	3,999	15,691
2050	4,022	4,358	3,706	1,101	4,500	17,687
Total						
2010	5,912	7,172	8,117	3,385	27,511	52,097
2020	6,231	7,631	8,697	3,664	30,200	56,423
2030	6,662	8,167	9,315	3,929	32,430	60,504
2040	7,138	8,759	9,998	4,222	34,901	65,019
2050	8,142	10,012	11,445	4,844	40,152	74,594

L. CHAS HOUSING PROBLEM TABLES

Table 11.L.1
Households with Housing Problems by Income and Family Status

Gaston County Non-Entitlement Area
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	215	583	93	707	473	2,071
30.1-50% HAMFI	219	636	171	314	229	1,569
50.1-80% HAMFI	181	1,269	293	290	294	2,327
80.1 % HAMFI and above	293	1,792	381	149	389	3,004
Total	908	4,280	938	1,460	1,385	8,971
Renters						
30 % HAMFI	220	1,107	169	448	953	2,897
30.1-50% HAMFI	117	769	115	192	580	1,773
50.1-80% HAMFI	25	288	144	40	177	674
80.1 % HAMFI and above	4	18	30	0	15	67
Total	366	2,182	458	680	1,725	5,411
Total						
30 % HAMFI	435	1,690	262	1,155	1,426	4,968
30.1-50% HAMFI	336	1,405	286	506	809	3,342
50.1-80% HAMFI	206	1,557	437	330	471	3,001
80.1 % HAMFI and above	297	1,810	411	149	404	3,071
Total	1,274	6,462	1,396	2,140	3,110	14,382

Table 11.L.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Gaston County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	215	583	93	707	473	2,071
30.1-50% HAMFI	219	636	171	314	229	1,569
50.1-80% HAMFI	181	1,269	293	290	294	2,327
80.1% HAMFI and above	293	1,792	381	149	389	3,004
Total	908	4,280	938	1,460	1,385	8,971
No Housing Problem						
30% HAMFI or less	80	125	15	373	109	702
30.1-50% HAMFI	688	358	50	838	176	2,110
50.1-80% HAMFI	1,384	1,385	186	749	544	4,248
80.1% HAMFI and above	2,970	12,655	1,512	692	2,407	20,236
Total	5,122	14,523	1,763	2,652	3,236	27,296
Not Computed						
30% HAMFI or less	15	50	0	65	112	242
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	15	50	0	65	112	242
Total						
30% HAMFI or less	310	758	108	1,145	694	3,015
30.1-50% HAMFI	907	994	221	1,152	405	3,679
50.1-80% HAMFI	1,565	2,654	479	1,039	838	6,575
80.1% HAMFI and above	3,263	14,447	1,893	841	2,796	23,240
Total	6,045	18,853	2,701	4,177	4,733	36,509

Table 11.L.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Gaston County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	220	1,107	169	448	953	2,897
30.1-50% HAMFI	117	769	115	192	580	1,773
50.1-80% HAMFI	25	288	144	40	177	674
80.1% HAMFI and above	4	18	30	0	15	67
Total	366	2,182	458	680	1,725	5,411
No Housing Problem						
30% HAMFI or less	15	149	35	248	203	650
30.1-50% HAMFI	30	289	0	119	135	573
50.1-80% HAMFI	145	1,108	85	129	861	2,328
80.1% HAMFI and above	169	2,057	259	70	873	3,428
Total	359	3,603	379	566	2,072	6,979
Not Computed						
30% HAMFI or less	0	184	0	30	190	404
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	184	0	30	190	404
Total						
30% HAMFI or less	235	1,440	204	726	1,346	3,951
30.1-50% HAMFI	147	1,058	115	311	715	2,346
50.1-80% HAMFI	170	1,396	229	169	1,038	3,002
80.1% HAMFI and above	173	2,075	289	70	888	3,495
Total	725	5,969	837	1,276	3,987	12,794

Table 11.L.4
Households by Housing Problems by Income and Family Status

Gaston County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	435	1,690	262	1,155	1,426	4,968
30.1-50% HAMFI	336	1,405	286	506	809	3,342
50.1-80% HAMFI	206	1,557	437	330	471	3,001
80.1% HAMFI and above	297	1,810	411	149	404	3,071
Total	1,274	6,462	1,396	2,140	3,110	14,382
No Housing Problem						
30% HAMFI or less	95	274	50	621	312	1,352
30.1-50% HAMFI	718	647	50	957	311	2,683
50.1-80% HAMFI	1,529	2,493	271	878	1,405	6,576
80.1% HAMFI and above	3,139	14,712	1,771	762	3,280	23,664
Total	5,481	18,126	2,142	3,218	5,308	34,275
Not Computed						
30% HAMFI or less	15	234	0	95	302	646
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	15	234	0	95	302	646
Total						
30% HAMFI or less	545	2,198	312	1,871	2,040	6,966
30.1-50% HAMFI	1,054	2,052	336	1,463	1,120	6,025
50.1-80% HAMFI	1,735	4,050	708	1,208	1,876	9,577
80.1% HAMFI and above	3,436	16,522	2,182	911	3,684	26,735
Total	6,770	24,822	3,538	5,453	8,720	49,303

12. IREDELL COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 12.A.1

Population by Age

Iredell County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	8,441	6.9%	9,975	6.3%	18.2%
5 to 19	25,520	20.8%	34,678	21.8%	35.9%
20 to 24	6,590	5.4%	8,356	5.2%	26.8%
25 to 34	17,615	14.4%	18,158	11.4%	3.1%
35 to 54	37,643	30.7%	48,953	30.7%	30.0%
55 to 64	11,701	9.5%	18,872	11.8%	61.3%
65 or Older	15,150	12.4%	20,445	12.8%	35.0%
Total	122,660	100.0%	159,437	100.0%	30.0%

Table 12.A.2

Elderly Population by Age

Iredell County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,929	12.7%	2,894	14.2%	50.0%
67 to 69	2,536	16.7%	3,980	19.5%	56.9%
70 to 74	3,928	25.9%	5,026	24.6%	28.0%
75 to 79	3,124	20.6%	3,717	18.2%	19.0%
80 to 84	2,013	13.3%	2,729	13.3%	35.6%
85 or Older	1,620	10.7%	2,099	10.3%	29.6%
Total	15,150	100.0%	20,445	100.0%	35.0%

Table 12.A.3

Population by Race and Ethnicity

Iredell County

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	100,785	82.2%	128,646	80.7%	27.6%
Black	16,762	13.7%	19,047	11.9%	13.6%
American Indian	328	.3%	547	.3%	66.8%
Asian	1,553	1.3%	2,922	1.8%	88.2%
Native Hawaiian/ Pacific Islander	25	.0%	43	.0%	72.0%
Other	2,058	1.7%	5,348	3.4%	159.9%
Two or More Races	1,149	.9%	2,884	1.8%	151.0%
Total	122,660	100.0%	159,437	100.0%	30.0%
Non-Hispanic	118,478	96.6%	148,593	93.2%	25.4%
Hispanic	4,182	3.4%	10,844	6.8%	159.3%

Table 12.A.4**Disability by Age**

Iredell County

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	55	1.1%	49	1.0%	104	1.1%
5 to 17	900	5.7%	432	2.9%	1,332	4.4%
18 to 34	854	5.6%	1,116	7.5%	1,970	6.5%
35 to 64	3,942	11.9%	4,872	14.0%	8,814	13.0%
65 to 74	1,438	25.4%	1,591	24.2%	3,029	24.8%
75 or Older	1,868	59.5%	2,340	47.3%	4,208	52.1%
Total	9,057	11.6%	10,400	12.9%	19,457	12.3%

Table 12.A.5**Employment Status by Disability and Type: Age 18 to 64**

Iredell County

2011 Three-Year ACS Data

Disability Status	Population
Employed:	64,590
With a disability:	3,102
With a hearing difficulty	790
With a vision difficulty	436
With a cognitive difficulty	823
With an ambulatory difficulty	1,382
With a self-care difficulty	241
With an independent living difficulty	396
No disability	61,488
Unemployed:	9,450
With a disability:	1,399
With a hearing difficulty	649
With a vision difficulty	347
With a cognitive difficulty	690
With an ambulatory difficulty	447
With a self-care difficulty	66
With an independent living difficulty	336
No disability	8,051
Not in labor force:	23,871
With a disability:	6,283
With a hearing difficulty	866
With a vision difficulty	1,050
With a cognitive difficulty	2,723
With an ambulatory difficulty	4,358
With a self-care difficulty	1,691
With an independent living difficulty	3,082
No disability	17,588
Total	97,911

Table 12.A.6**Households by Income**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	6,627	14.0%	7,339	12.5%
\$15,000 to \$19,999	2,977	6.3%	3,466	5.9%
\$20,000 to \$24,999	3,391	7.2%	3,430	5.8%
\$25,000 to \$34,999	6,364	13.4%	6,042	10.3%
\$35,000 to \$49,999	8,660	18.3%	8,509	14.5%
\$50,000 to \$74,999	10,133	21.4%	11,222	19.1%
\$75,000 to \$99,999	4,847	10.2%	7,547	12.8%
\$100,000 or More	4,376	9.2%	11,324	19.2%
Total	47,375	100.0%	58,879	100.0%

Table 12.A.7**Poverty by Age**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,177	11.9%	2,346	12.2%
6 to 17	2,075	21.0%	4,249	22.2%
18 to 64	5,233	52.9%	10,873	56.7%
65 or Older	1,409	14.2%	1,701	8.9%
Total	9,894	100.0%	19,169	100.0%
Poverty Rate	8.2%	.	12.3%	.

Table 12.A.8**Households by Year Home Built**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	3,936	8.3%	3,303	5.6%
1940 to 1949	2,832	6.0%	2,365	4.0%
1950 to 1959	4,282	9.0%	4,381	7.4%
1960 to 1969	5,540	11.7%	5,437	9.2%
1970 to 1979	7,838	16.5%	7,129	12.1%
1980 to 1989	8,151	17.2%	6,653	11.3%
1990 to 1999	14,781	31.2%	13,589	23.1%
2000 to 2004	.	.	9,631	16.4%
2005 or Later	.	.	6,391	10.9%
Total	47,360	100.0%	58,879	100.0%

Table 12.A.9**Housing Units by Type**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	37,788	72.8%	50,785	74.7%
Duplex	1,016	2.0%	1,148	1.7%
Tri- or Four-Plex	784	1.5%	986	1.5%
Apartment	2,997	5.8%	5,417	8.0%
Mobile Home	9,275	17.9%	9,639	14.2%
Boat, RV, Van, Etc.	58	.1%	0	.0%
Total	51,918	100.0%	67,975	100.0%

Table 12.A.10**Housing Units by Tenure**

Iredell County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	47,360	91.2%	61,215	88.7%	29.3%
Owner-Occupied	35,693	75.4%	44,735	73.1%	25.3%
Renter-Occupied	11,667	24.6%	16,480	26.9%	41.3%
Vacant Housing Units	4,558	8.8%	7,798	11.3%	71.1%
Total Housing Units	51,918	100.0%	69,013	100.0%	32.9%

Table 12.A.11**Disposition of Vacant Housing Units**

Iredell County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	1,199	26.3%	2,490	31.9%	107.7%
For Sale	641	14.1%	1,367	17.5%	113.3%
Rented or Sold, Not Occupied	379	8.3%	354	4.5%	-6.6%
For Seasonal, Recreational, or Occasional Use	1,316	28.9%	1,583	20.3%	20.3%
For Migrant Workers	4	0.1%	10	.1%	150.0%
Other Vacant	1,019	22.4%	1,994	25.6%	95.7%
Total	4,558	100.0%	7,798	100.0%	71.1%

Table 12.A.12**Households by Household Size**

Iredell County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	10,746	22.7%	14,199	23.2%	32.1%
Two Persons	16,717	35.3%	21,206	34.6%	26.9%
Three Persons	8,703	18.4%	10,756	17.6%	23.6%
Four Persons	7,216	15.2%	9,080	14.8%	25.8%
Five Persons	2,735	5.8%	4,003	6.5%	46.4%
Six Persons	804	1.7%	1,301	2.1%	61.8%
Seven Persons or More	439	.9%	670	1.1%	52.6%
Total	47,360	100.0%	61,215	100.0%	29.3%

Table 12.A.13**Household Type by Tenure**

Iredell County

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	34,658	73.2%	43,945	71.8%	26.8%
Married-Couple Family	27,396	79.0%	33,535	76.3%	22.4%
Owner-Occupied	23,542	85.9%	28,642	85.4%	21.7%
Renter-Occupied	3,854	14.1%	4,893	14.6%	27.0%
Other Family	7,262	21.0%	10,410	23.7%	43.3%
Male Householder, No Spouse	1,928	26.5%	2,931	28.2%	52.0%
Owner-Occupied	1,203	62.4%	1,704	58.1%	41.6%
Renter-Occupied	725	37.6%	1,227	41.9%	69.2%
Female Householder, No Spouse	5,334	73.5%	7,479	71.8%	40.2%
Owner-Occupied	3,004	56.3%	3,907	52.2%	30.1%
Renter-Occupied	2,330	43.7%	3,572	47.8%	53.3%
Non-Family Households	12,702	26.8%	17,270	28.2%	36.0%
Owner-Occupied	7,944	62.5%	10,482	60.7%	31.9%
Renter-Occupied	4,758	37.5%	6,788	39.3%	42.7%
Total	47,360	100.0%	61,215	100.0%	29.3%

Table 12.A.14**Group Quarters Population**

Iredell County

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	193	18.3%	321	33.4%	66.3%
Juvenile Facilities	.	.	67	7.0%	.
Nursing Homes	858	81.4%	572	59.6%	-33.3%
Other Institutions	3	.3%	0	.0%	-100.0%
Total	1,054	100.0%	960	100.0%	-8.9%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	529	100.0%	332	100.0%	-37.2%
Total	529	33.4%	332	25.7%	-37.2%
Total Group Quarters Population	1,583	100.0%	1,292	100.0%	-18.4%

Table 12.A.15**Overcrowding and Severe Overcrowding**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	35,220	98.7%	331	.9%	129	.4%	35,680
2010 ACS	43,201	98.7%	527	1.2%	48	.1%	43,776
Renter							
2000 Census	11,073	94.8%	364	3.1%	243	2.1%	11,680
2010 ACS	14,622	96.8%	410	2.7%	71	.5%	15,103
Total							
2000 Census	46,293	97.7%	695	1.5%	372	.8%	47,360
2010 ACS	57,823	98.2%	937	1.6%	119	.2%	58,879

Table 12.A.16**Households with Incomplete Plumbing Facilities**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	47,204	58,730
Lacking Complete Plumbing Facilities	156	149
Total Households	47,360	58,879
Percent Lacking	.3%	.3%

Table 12.A.17**Households with Incomplete Kitchen Facilities**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	47,236	58,718
Lacking Complete Kitchen Facilities	124	161
Total Households	47,360	58,879
Percent Lacking	.3%	.3%

Table 12.A.18**Cost Burden and Severe Cost Burden by Tenure**

Iredell County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	13,847	74.6%	3,043	16.4%	1,536	8.3%	132	.7%	18,558
2010 ACS	19,583	64.8%	6,614	21.9%	3,821	12.6%	195	.6%	30,213
Owner Without a Mortgage									
2000 Census	7,338	91.1%	411	5.1%	186	2.3%	116	1.4%	8,051
2010 ACS	11,909	87.8%	911	6.7%	585	4.3%	158	1.2%	13,563
Renter									
2000 Census	6,917	60.7%	1,940	17.0%	1,466	12.9%	1,064	9.3%	11,387
2010 ACS	6,939	45.9%	2,969	19.7%	3,318	22.0%	1,877	12.4 %	15,103
Total									
2000 Census	28,102	74.0%	5,394	14.2%	3,188	8.4%	1,312	3.5%	37,996
2010 ACS	38,431	65.3%	10,494	17.8%	7,724	13.1%	2,230	3.8%	58,879

Table 12.A.19**Median Housing Costs**

Iredell County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$540	\$584
Median Home Value	\$116,100	\$168,300

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 12.B.1
Employment by Industry
 Iredell County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	1,680	1,231	1,196	1,272	1,246	1,222	1,213	1,217	-27.6%
Forestry, fishing, related activities, and other			174						%
Mining			50						%
Utilities	128	117	124	119	184	177	155	142	10.9%
Construction	5,707	5,957	6,246	6,810	6,657	5,581	5,140	5,155	-9.7%
Manufacturing	14,770	12,535	12,437	12,321	11,591	9,670	9,618	9,867	-33.2%
Wholesale trade	3,039	4,014	4,259	4,287	4,021	3,791	3,575	3,730	22.7%
Retail trade	9,080	10,115	10,113	10,404	10,247	9,598	9,386	9,562	5.3%
Transportation and warehousing	2,002	2,690	3,001	2,674	2,617	2,480	2,618	2,660	32.9%
Information	471	462	461	485	542	611	612	631	34.0%
Finance and insurance	1,422	1,541	1,582	1,734	1,849	2,026	1,991	2,096	47.4%
Real estate and rental and leasing	1,494	2,210	2,430	2,773	2,798	2,623	2,513	2,541	70.1%
Professional and technical services	1,855	2,587	2,619	3,140	3,079	2,850	2,734		%
Management of companies and enterprises	1,879	1,892	1,950	2,198	2,429	2,681	3,271		%
Administrative and waste services	3,480	4,408	4,954	4,808	4,626	4,373	4,985	5,515	58.5%
Educational services	357	832	926	927	959	1,048	1,071	930	160.5%
Health care and social assistance	5,885	6,593	7,195	7,581	7,702	7,635	7,592	7,801	32.6%
Arts, entertainment, and recreation	1,865	2,583	2,820	2,964	2,890	2,728	2,590	2,544	36.4%
Accommodation and food services	3,966	5,003	5,840	6,482	6,349	6,186	6,288	6,239	57.3%
Other services, except public administration	4,040	4,929	5,123	5,151	5,223	4,723	4,612	4,684	15.9%
Government and government enterprises	7,658	8,766	8,952	9,179	9,500	9,426	9,320	9,193	20.0%
Total	70,971	78,698	82,452	85,594	84,797	79,680	79,532	81,284	14.5%

Table 12.B.2
Real Earnings by Industry

Iredell County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	77,184	34,001	15,433	28,941	39,524	27,655	32,253	31,007	-59.8%
Forestry, fishing, related activities, and other			4,687						%
Mining			2,496						%
Utilities	10,482	10,134	10,985	9,842	15,731	16,132	13,773	13,598	29.7%
Construction	240,001	236,317	252,940	282,497	275,307	215,444	201,220	219,974	-8.3%
Manufacturing	760,156	709,195	691,974	692,486	658,693	533,177	568,569	585,108	-23.0%
Wholesale trade	159,259	234,154	252,022	249,064	224,309	200,017	202,253	214,311	34.6%
Retail trade	275,427	321,031	311,393	320,464	298,960	270,960	276,028	283,348	2.9%
Transportation and warehousing	82,375	104,655	118,891	108,931	104,436	105,331	110,722	113,358	37.6%
Information	19,224	19,243	19,510	19,081	19,718	27,732	20,606	24,987	30.0%
Finance and insurance	63,574	68,455	70,667	72,725	78,723	80,811	83,299	88,586	39.3%
Real estate and rental and leasing	29,532	37,231	39,553	40,936	37,651	36,089	30,214	30,851	4.5%
Professional and technical services	91,293	124,839	129,858	158,060	172,365	150,781	139,035		%
Management of companies and enterprises	236,205	352,001	279,689	276,197	329,746	349,130	409,237		%
Administrative and waste services	78,067	117,112	125,288	116,910	135,321	121,377	144,502	152,968	95.9%
Educational services	8,522	25,999	28,451	26,968	28,453	32,651	32,191	27,934	227.8%
Health care and social assistance	297,936	338,062	350,142	363,183	362,086	355,790	363,434	372,776	25.1%
Arts, entertainment, and recreation	133,042	209,704	232,765	240,783	236,038	196,242	170,357	162,406	22.1%
Accommodation and food services	74,273	94,232	105,803	118,465	114,116	111,096	114,478	114,143	53.7%
Other services, except public administration	115,509	150,049	150,963	147,471	142,783	132,632	136,372	135,911	17.7%
Government and government enterprises	364,271	429,875	441,872	464,280	478,387	481,173	472,796	468,594	28.6%
Total	3,123,267	3,623,495	3,635,383	3,746,097	3,759,950	3,450,394	3,528,242	3,701,589	18.5%

Table 12.B.3
Real Earnings Per Job by Industry
 Iredell County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	45,943	27,621	12,904	22,753	31,721	22,631	26,589	25,478	-44.5%
Forestry, fishing, related activities, and other			26,935						%
Mining			49,930						%
Utilities	81,893	86,619	88,588	82,708	85,496	91,144	88,861	95,760	16.9%
Construction	42,054	39,671	40,496	41,483	41,356	38,603	39,148	42,672	1.5%
Manufacturing	51,466	56,577	55,638	56,204	56,828	55,137	59,115	59,299	15.2%
Wholesale trade	52,405	58,334	59,174	58,098	55,784	52,761	56,574	57,456	9.6%
Retail trade	30,333	31,738	30,791	30,802	29,175	28,231	29,408	29,633	-2.3%
Transportation and warehousing	41,146	38,905	39,617	40,737	39,907	42,472	42,293	42,616	3.6%
Information	40,815	41,652	42,322	39,341	36,379	45,387	33,670	39,600	-3.0%
Finance and insurance	44,708	44,422	44,669	41,940	42,576	39,887	41,838	42,264	-5.5%
Real estate and rental and leasing	19,767	16,847	16,277	14,762	13,456	13,759	12,023	12,141	-38.6%
Professional and technical services	49,215	48,256	49,583	50,337	55,981	52,906	50,854		%
Management of companies and enterprises	125,708	186,047	143,430	125,659	135,754	130,224	125,111		%
Administrative and waste services	22,433	26,568	25,290	24,316	29,252	27,756	28,987	27,737	23.6%
Educational services	23,870	31,248	30,725	29,092	29,669	31,156	30,057	30,036	25.8%
Health care and social assistance	50,626	51,276	48,665	47,907	47,012	46,600	47,871	47,786	-5.6%
Arts, entertainment, and recreation	71,336	81,186	82,541	81,236	81,674	71,936	65,775	63,839	-10.5%
Accommodation and food services	18,727	18,835	18,117	18,276	17,974	17,959	18,206	18,295	-2.3%
Other services, except public administration	28,591	30,442	29,468	28,630	27,337	28,082	29,569	29,016	1.5%
Government and government enterprises	47,567	49,039	49,360	50,581	50,356	51,047	50,729	50,973	7.2%
Average	44,008	46,042	44,091	43,766	44,340	43,303	44,362	45,539	3.5%

Table 12.B.4
Total Employment and Real Personal Income
 Iredell County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	890,970	62,952	42,503	100,944	76,080	1,047,546	14,700	34,235	26,027
1970	882,918	62,766	46,427	110,667	87,001	1,064,248	14,689	34,438	25,638
1971	897,243	66,050	62,443	117,066	98,986	1,109,689	15,019	34,785	25,795
1972	993,173	75,957	81,202	124,508	106,038	1,228,965	16,146	36,185	27,445
1973	1,074,021	91,834	100,079	135,672	119,981	1,337,919	17,405	37,476	28,660
1974	1,063,909	95,047	110,158	144,882	137,740	1,361,643	17,456	37,843	28,113
1975	979,933	87,573	117,290	146,756	180,123	1,336,529	17,051	36,434	26,897
1976	1,043,826	95,223	137,656	153,759	179,826	1,419,845	18,237	37,740	27,659
1977	1,067,389	96,964	160,026	165,112	174,709	1,470,271	18,619	38,830	27,488
1978	1,140,137	107,132	182,217	175,272	173,384	1,563,878	19,460	40,317	28,279
1979	1,176,797	115,091	207,102	189,131	181,700	1,639,638	20,049	41,701	28,220
1980	1,149,591	113,955	233,938	223,128	198,983	1,691,684	20,421	41,580	27,648
1981	1,128,601	119,851	230,504	254,902	210,961	1,705,117	20,342	41,579	27,144
1982	1,048,281	112,700	232,758	278,190	237,019	1,683,548	19,927	40,253	26,043
1983	1,161,630	124,490	232,497	304,474	236,953	1,811,063	21,360	41,560	27,952
1984	1,276,071	138,819	241,119	342,568	236,974	1,957,913	22,686	43,977	29,017
1985	1,325,167	145,392	246,957	358,751	245,323	2,030,804	23,316	44,818	29,568
1986	1,458,566	164,397	236,800	383,427	256,722	2,171,118	24,691	47,591	30,648
1987	1,541,607	171,784	241,359	380,589	258,710	2,250,480	25,188	48,525	31,770
1988	1,611,012	184,460	242,845	394,195	270,096	2,333,689	25,684	50,576	31,854
1989	1,681,880	191,791	237,175	443,802	292,087	2,463,152	26,835	51,464	32,681
1990	1,708,148	200,701	230,824	445,412	309,996	2,493,679	26,611	52,768	32,370
1991	1,750,216	206,837	225,299	437,654	351,266	2,557,599	26,669	52,906	33,081
1992	1,878,803	219,574	241,583	436,810	377,963	2,715,585	27,847	54,418	34,526
1993	1,995,419	234,993	256,543	441,815	404,346	2,863,129	28,783	56,446	35,351
1994	2,136,316	252,603	276,275	486,998	413,680	3,060,666	30,065	58,162	36,731
1995	2,229,260	263,582	303,287	525,074	454,100	3,248,139	31,037	61,238	36,404
1996	2,309,120	270,447	333,214	588,322	482,142	3,442,350	31,949	62,858	36,735
1997	2,447,809	288,171	362,228	660,651	500,788	3,683,306	33,165	65,427	37,413
1998	2,694,290	310,836	403,974	717,280	515,173	4,019,882	34,748	66,969	40,231
1999	2,891,695	330,572	445,788	734,230	541,381	4,282,522	35,678	69,572	41,564
2000	2,938,278	336,257	504,073	768,858	573,731	4,448,684	36,003	70,404	41,735
2001	3,123,267	357,746	390,697	764,490	635,811	4,556,518	35,840	70,971	44,008
2002	3,189,202	362,785	376,542	719,347	680,214	4,602,519	35,309	71,807	44,413
2003	3,339,382	382,898	340,154	754,501	717,304	4,768,443	35,827	73,601	45,372
2004	3,482,346	399,118	274,731	729,528	752,100	4,839,587	35,451	76,613	45,453
2005	3,623,495	421,084	216,885	826,351	796,909	5,042,556	35,886	78,698	46,042
2006	3,635,383	430,980	263,279	888,629	839,854	5,196,164	35,383	82,452	44,091
2007	3,746,097	448,195	259,956	987,322	887,262	5,432,441	35,753	85,594	43,766
2008	3,759,950	449,560	243,516	1,074,845	966,140	5,594,890	35,817	84,797	44,340
2009	3,450,394	421,347	218,381	824,932	1,157,187	5,229,547	33,018	79,680	43,303
2010	3,528,242	423,141	207,087	786,791	1,190,051	5,289,030	33,105	79,532	44,362
2011	3,701,589	400,165	195,877	827,303	1,180,098	5,504,701	34,148	81,284	45,539

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 12.C.1
Labor Force Statistics
Iredell County
1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	52,718	50,643	2,075	3.9%
1991	53,820	50,318	3,502	6.5%
1992	54,571	51,594	2,977	5.5%
1993	54,743	52,653	2,090	3.8%
1994	55,765	54,102	1,663	3.0%
1995	57,681	55,714	1,967	3.4%
1996	59,487	57,361	2,126	3.6%
1997	61,393	59,610	1,783	2.9%
1998	62,520	60,847	1,673	2.7%
1999	65,166	63,617	1,549	2.4%
2000	65,911	63,593	2,318	3.5%
2001	65,932	62,072	3,860	5.9%
2002	67,233	62,788	4,445	6.6%
2003	69,190	64,680	4,510	6.5%
2004	71,384	67,530	3,854	5.4%
2005	72,986	69,301	3,685	5.0%
2006	77,160	73,774	3,386	4.4%
2007	79,599	75,904	3,695	4.6%
2008	79,019	73,841	5,178	6.6%
2009	78,757	68,849	9,908	12.6%
2010	80,227	69,989	10,238	12.8%
2011	81,667	72,423	9,244	11.3%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{11F12} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 12.D.1
Purpose of Loan by Year
Iredell County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	6,309	7,769	8,468	6,434	3,937	2,916	2,811	3,014	41,658
Home Improvement	654	778	750	766	620	356	300	259	4,483
Refinancing	7,902	8,279	7,943	7,837	6,483	8,699	6,673	5,769	59,585
Total	14,865	16,826	17,161	15,037	11,040	11,971	9,784	9,042	105,726

Table 12.D.2
Occupancy Status for Home Purchase Loan Applications
Iredell County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	5,565	6,700	7,090	5,392	3,428	2,667	2,565	2,767	36,174
Not Owner-Occupied	710	1,035	1,329	1,024	499	245	239	244	5,325
Not Applicable	34	34	49	18	10	4	7	3	159
Total	6,309	7,769	8,468	6,434	3,937	2,916	2,811	3,014	41,658

Table 12.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Iredell County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	4,691	6,014	6,528	4,864	2,105	1,276	1,284	1,475	28,237
FHA - Insured	768	603	470	406	1,089	871	768	656	5,631
VA - Guaranteed	97	72	78	101	113	113	112	141	827
Rural Housing Service or Farm Service Agency	9	11	14	21	121	407	401	495	1,479
Total	5,565	6,700	7,090	5,392	3,428	2,667	2,565	2,767	36,174

¹² Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 12.D.4
Loan Applications by Action Taken
 Iredell County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	2,963	3,576	3,757	2,900	1,709	1,297	1,257	1,288	18,747
Application Approved but not Accepted	317	349	435	311	145	98	104	136	1,895
Application Denied	621	728	737	487	307	222	320	334	3,756
Application Withdrawn by Applicant	325	488	411	298	245	205	176	202	2,350
File Closed for Incompleteness	98	63	100	76	38	41	28	42	486
Loan Purchased by the Institution	1,241	1,493	1,650	1,316	984	801	680	765	8,930
Preapproval Request Denied	0	3	0	3	0	3	0	0	9
Preapproval Approved but not Accepted	0	0	0	1	0	0	0	0	1
Total	5,565	6,700	7,090	5,392	3,428	2,667	2,565	2,767	36,174
Denial Rate	17.3%	16.9%	16.4%	14.4%	15.2%	14.6%	20.3%	20.6%	16.7%

Table 12.D.5
Denial Rates by Gender of Applicant
 Iredell County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	16.5%	18.6%	22.6%	25.0%	17.3%
2005	15.5%	19.7%	24.6%	%	16.9%
2006	14.2%	20.0%	27.8%	%	16.4%
2007	13.8%	15.0%	19.2%	%	14.4%
2008	12.8%	19.9%	29.7%	%	15.2%
2009	14.6%	14.4%	16.7%	%	14.6%
2010	18.8%	22.5%	28.8%	.0%	20.3%
2011	17.8%	25.7%	25.0%	100.0%	20.6%
Average	15.2%	19.3%	24.1%	33.3%	16.7%

Table 12.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Iredell County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	2,067	2,572	2,644	2,017	1,238	898	862	863	13,161
	Denied	408	471	438	323	181	153	200	187	2,361
	Denial Rate	16.5%	15.5%	14.2%	13.8%	12.8%	14.6%	18.8%	17.8%	15.2%
Female	Originated	766	878	965	744	419	344	347	365	4,828
	Denied	175	216	242	131	104	58	101	126	1,153
	Denial Rate	18.6%	19.7%	20.0%	15.0%	19.9%	14.4%	22.5%	25.7%	19.3%
Not Available	Originated	127	126	148	139	52	55	47	60	754
	Denied	37	41	57	33	22	11	19	20	240
	Denial Rate	22.6%	24.6%	27.8%	19.2%	29.7%	16.7%	28.8%	25.0%	24.1%
Not Applicable	Originated	3	0	0	0	0	0	1	0	4
	Denied	1	0	0	0	0	0	0	1	2
	Denial Rate	25.0%	%	%	%	%	%	.0%	100.0%	33.3%
Total	Originated	2,963	3,576	3,757	2,900	1,709	1,297	1,257	1,288	18,747
	Denied	621	728	737	487	307	222	320	334	3,756
	Denial Rate	17.3%	16.9%	16.4%	14.4%	15.2%	14.6%	20.3%	20.6%	16.7%

Table 12.D.7
Denial Rates by Race/Ethnicity of Applicant
 Iredell County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	61.1%	25.0%	23.1%	11.1%	.0%	.0%	50.0%	66.7%	37.9%
Asian	23.0%	25.4%	24.7%	15.7%	18.8%	19.2%	22.2%	12.2%	21.1%
Black	28.0%	29.2%	37.7%	38.4%	29.7%	21.1%	37.5%	45.8%	33.5%
White	15.3%	15.0%	13.5%	12.9%	13.3%	14.2%	18.1%	17.8%	14.7%
Not Available	22.0%	24.0%	25.5%	15.0%	28.6%	13.9%	31.3%	29.8%	22.9%
Not Applicable	29.4%	%	%	%	%	0%	0.0%	%	27.8%
Average	17.3%	16.9%	16.4%	14.4%	15.2%	14.6%	20.3%	20.6%	16.7%
Non-Hispanic	17.1%	15.5%	15.1%	13.9%	14.3%	14.4%	18.1%	17.6%	15.5%
Hispanic	28.5%	23.8%	21.9%	24.1%	14.9%	25.8%	26.8%	32.7%	24.0%

Table 12.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Iredell County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	7	9	10	8	1	1	3	2	41
	Denied	11	3	3	1	0	0	3	4	25
	Denial Rate	61.1%	25.0%	23.1%	11.1%	.0%	50.0%	50.0%	66.7%	37.9%
Asian	Originated	47	53	70	43	26	21	21	36	317
	Denied	14	18	23	8	6	5	6	5	85
	Denial Rate	23.0%	25.4%	24.7%	15.7%	18.8%	19.2%	22.2%	12.2%	21.1%
Black	Originated	152	179	157	101	71	56	55	58	829
	Denied	59	74	95	63	30	15	33	49	418
	Denial Rate	28.0%	29.2%	37.7%	38.4%	29.7%	21.1%	37.5%	45.8%	33.5%
White	Originated	2,401	3,016	3,173	2,453	1,516	1,120	1,098	1,107	15,884
	Denied	435	532	497	363	233	186	242	240	2,728
	Denial Rate	15.3%	15.0%	13.5%	12.9%	13.3%	14.2%	18.1%	17.8%	14.7%
Not Available	Originated	344	319	347	295	95	99	79	85	1,663
	Denied	97	101	119	52	38	16	36	36	495
	Denial Rate	22.0%	24.0%	25.5%	15.0%	28.6%	13.9%	31.3%	29.8%	22.9%
Not Applicable	Originated	12	0	0	0	0	0	1	0	13
	Denied	5	0	0	0	0	0	0	0	5
	Denial Rate	22.0%	24.0%	25.5%	15.0%	28.6%	13.9%	31.3%	29.8%	27.8%
Total	Originated	2,963	3,576	3,757	2,900	1,709	1,297	1,257	1,288	18,747
	Denied	621	728	737	487	307	222	320	334	3,756
	Denial Rate	17.3%	16.9%	16.4%	14.4%	15.2%	14.6%	20.3%	20.6%	16.7%
Non-Hispanic	Originated	2,160	3,119	3,232	2,518	1,529	1,151	1,135	1,161	16,005
	Denied	444	573	574	406	256	193	251	248	2,945
	Denial Rate	17.1%	15.5%	15.1%	13.9%	14.3%	14.4%	18.1%	17.6%	15.5%
Hispanic	Originated	123	147	200	104	86	49	41	35	785
	Denied	49	46	56	33	15	17	15	17	248
	Denial Rate	28.5%	23.8%	21.9%	24.1%	14.9%	25.8%	26.8%	32.7%	24.0%

Table 12.D.9
Loan Applications by Reason for Denial
 Iredell County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	78	92	75	83	54	58	66	47	553
Employment History	8	11	18	16	14	6	6	9	88
Credit History	217	211	214	119	58	41	65	72	997
Collateral	30	71	59	56	36	30	50	17	349
Insufficient Cash	20	20	28	18	17	7	11	6	127
Unverifiable Information	16	21	24	15	14	15	9	7	121
Credit Application Incomplete	44	40	37	38	29	12	9	5	214
Mortgage Insurance Denied	1	2	3	0	0	2	0	2	10
Other	82	142	115	52	31	19	15	19	475
Missing	125	118	164	90	54	32	89	150	822
Total	621	728	737	487	307	222	320	334	3,756

Table 12.D.10
Denial Rates by Income of Applicant
 Iredell County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	53.6%	48.6%	48.5%	38.5%	63.6%	58.3%	62.5%	77.3%	55.6%
\$15,001–\$30,000	34.1%	35.1%	35.7%	28.0%	25.3%	21.7%	30.0%	42.1%	32.7%
\$30,001–\$45,000	21.4%	23.7%	21.7%	18.9%	16.7%	20.1%	21.0%	21.7%	21.0%
\$45,001–\$60,000	14.3%	15.5%	19.6%	13.2%	11.3%	9.4%	17.5%	20.4%	15.4%
\$60,001–\$75,000	12.1%	12.8%	14.1%	11.8%	12.0%	11.8%	17.8%	19.7%	13.4%
Above \$75,000	8.4%	9.7%	9.1%	10.3%	14.1%	10.2%	15.6%	9.5%	10.3%
Data Missing	22.0%	9.1%	14.7%	25.0%	26.3%	46.7%	44.4%	45.8%	18.1%
Total	17.3%	16.9%	16.4%	14.4%	15.2%	14.6%	20.3%	20.6%	16.7%

Table 12.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Iredell County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	53.3%	50.0%	36.4%	12.5%	25.0%	33.3%	37.9%
Asian	100.0%	29.7%	20.8%	24.2%	21.4%	14.7%	26.3%	21.1%
Black	94.1%	48.6%	33.8%	25.7%	20.9%	24.7%	27.3%	33.5%
White	48.9%	29.1%	18.9%	13.2%	12.2%	9.3%	15.5%	14.7%
Not Available	57.1%	42.5%	28.4%	26.1%	18.8%	13.7%	31.3%	22.9%
Not Applicable	%	40.0%	20.0%	%	100.0%	.0%	25.0%	27.8%
Average	55.6%	32.7%	21.0%	15.4%	13.4%	10.3%	18.1%	16.7%
Non-Hispanic	54.3%	31.5%	20.1%	14.0%	12.0%	9.9%	16.2%	15.5%
Hispanic	57.1%	33.1%	20.5%	21.6%	24.1%	13.3%	29.8%	24.0%

Table 12.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Iredell County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	3	10	51	440	48	1	553	38
Employment History	0	3	4	63	17	1	88	9
Credit History	11	22	137	716	110	1	997	58
Collateral	1	12	22	258	55	1	349	22
Insufficient Cash	2	2	13	101	9	0	127	11
Unverifiable Information	0	5	8	95	13	0	121	17
Credit Application Incomplete	1	6	15	157	34	1	214	14
Mortgage Insurance Denied	0	0	0	7	3	0	10	0
Other	0	9	46	349	71	0	475	22
Missing	7	16	122	542	135	0	822	57
Total	25	85	418	2,728	495	5	3,756	248
% Missing	28.0%	18.8%	29.2%	19.9%	27.3%	.0%	21.9%	23.0%

Table 12.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Iredell County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	13	18	17	8	4	5	9	5	79
	Application Denied	15	17	16	5	7	7	15	17	99
	Denial Rate	53.6%	48.6%	48.5%	38.5%	63.6%	58.3%	62.5%	77.3%	55.6%
\$15,001–\$30,000	Loan Originated	361	338	259	203	139	144	152	124	1,720
	Application Denied	187	183	144	79	47	40	65	90	835
	Denial Rate	34.1%	35.1%	35.7%	28.0%	25.3%	21.7%	30.0%	42.1%	32.7%
\$30,001–\$45,000	Loan Originated	564	603	580	439	320	267	271	245	3,289
	Application Denied	154	187	161	102	64	67	72	68	875
	Denial Rate	21.4%	23.7%	21.7%	18.9%	16.7%	20.1%	21.0%	21.7%	21.0%
\$45,001–\$60,000	Loan Originated	573	593	547	461	323	211	203	214	3,125
	Application Denied	96	109	133	70	41	22	43	55	569
	Denial Rate	14.3%	15.5%	19.6%	13.2%	11.3%	9.4%	17.5%	20.4%	15.4%
\$60,001–\$75,000	Loan Originated	363	431	474	350	220	187	125	151	2,301
	Application Denied	50	63	78	47	30	25	27	37	357
	Denial Rate	12.1%	12.8%	14.1%	11.8%	12.0%	11.8%	17.8%	19.7%	13.4%
Above \$75,000	Loan Originated	990	1,383	1,636	1,352	689	475	487	536	7,548
	Application Denied	91	148	163	155	113	54	90	56	870
	Denial Rate	8.4%	9.7%	9.1%	10.3%	14.1%	10.2%	15.6%	9.5%	10.3%
Data Missing	Loan Originated	99	210	244	87	14	8	10	13	685
	Application Denied	28	21	42	29	5	7	8	11	151
	Denial Rate	22.0%	9.1%	14.7%	25.0%	26.3%	46.7%	44.4%	45.8%	18.1%
Total	Loan Originated	2,963	3,576	3,757	2,900	1,709	1,297	1,257	1,288	18,747
	Application Denied	621	728	737	487	307	222	320	334	3,756
	Denial Rate	17.3%	16.9%	16.4%	14.4%	15.2%	14.6%	20.3%	20.6%	16.7%

Table 12.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Iredell County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	7	6	7	7	12	2	41
	Application Denied	1	8	6	4	1	4	1	25
	Denial Rate	100.0%	53.3%	50.0%	36.4%	12.5%	25.0%	33.3%	37.9%
Asian	Loan Originated	0	26	61	50	44	122	14	317
	Application Denied	4	11	16	16	12	21	5	85
	Denial Rate	100.0%	29.7%	20.8%	24.2%	21.4%	14.7%	26.3%	21.1%
Black	Loan Originated	1	152	212	165	91	192	16	829
	Application Denied	16	144	108	57	24	63	6	418
	Denial Rate	94.1%	48.6%	33.8%	25.7%	20.9%	24.7%	27.3%	33.5%
White	Loan Originated	69	1,406	2,729	2,659	1,965	6,474	582	15,884
	Application Denied	66	577	634	406	274	664	107	2,728
	Denial Rate	48.9%	29.1%	18.9%	13.2%	12.2%	9.3%	15.5%	14.7%
Not Available	Loan Originated	9	126	277	244	194	745	68	1,663
	Application Denied	12	93	110	86	45	118	31	495
	Denial Rate	57.1%	42.5%	28.4%	26.1%	18.8%	13.7%	31.3%	22.9%
Not Applicable	Loan Originated	0	3	4	0	0	3	3	13
	Application Denied	0	2	1	0	1	0	1	5
	Denial Rate	%	40.0%	20.0%	%	100.0%	.0%	25.0%	27.8%
Total	Loan Originated	79	1,720	3,289	3,125	2,301	7,548	685	18,747
	Application Denied	99	835	875	569	357	870	151	3,756
	Denial Rate	55.6%	32.7%	21.0%	15.4%	13.4%	10.3%	18.1%	16.7%
Non-Hispanic	Loan Originated	64	1,382	2,716	2,733	2,012	6,530	568	16,005
	Application Denied	76	636	684	444	275	720	110	2,945
	Denial Rate	54.3%	31.5%	20.1%	14.0%	12.0%	9.9%	16.2%	15.5%
Hispanic	Loan Originated	6	174	245	120	63	137	40	785
	Application Denied	8	86	63	33	20	21	17	248
	Denial Rate	57.1%	33.1%	20.5%	21.6%	24.1%	13.3%	29.8%	24.0%

PREDATORY LENDING

Table 12.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Iredell County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	2,615	2,912	3,086	2,614	1,607	1,250	1,240	1,269	16,593
HAL	348	664	671	286	102	47	17	19	2,154
Total	2,963	3,576	3,757	2,900	1,709	1,297	1,257	1,288	18,747
Percent HAL	11.7%	18.6%	17.9%	9.9%	6.0%	3.6%	1.4%	1.5%	11.5%

Table 12.D.16

Loans by Loan Purpose by HAL Status

Iredell County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	2,615	2,912	3,086	2,614	1,607	1,250	1,240	1,269	16,593
	HAL	348	664	671	286	102	47	17	19	2,154
	Percent HAL	11.7%	18.6%	17.9%	9.9%	6.0%	3.6%	1.4%	1.5%	11.5%
Home Improvement	Other	146	194	193	215	155	135	98	107	1,243
	HAL	54	84	91	64	42	17	8	4	364
	Percent HAL	27.0%	30.2%	32.0%	22.9%	21.3%	11.2%	7.5%	3.6%	22.7%
Refinancing	Other	2,360	2,090	1,922	2,048	2,155	3,830	3,046	2,558	20,009
	HAL	465	676	682	509	248	136	3	6	2,725
	Percent HAL	16.5%	24.4%	26.2%	19.9%	10.3%	3.4%	.1%	.2%	12.0%
Total	Other	5,121	5,196	5,201	4,877	3,917	5,215	4,384	3,934	37,845
	HAL	867	1,424	1,444	859	102	47	17	19	5,243
	Percent HAL	14.5%	21.5%	21.7%	15.0%	9.1%	3.7%	.6%	.7%	12.2%

Table 12.D.17

HALs Originated by Race of Borrower

Iredell County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	1	1	3	1	0	0	1	0	7
Asian	1	10	15	3	2	0	0	0	31
Black	46	75	57	21	7	1	4	2	213
White	244	501	518	222	92	41	11	15	1,644
Not Available	54	77	78	39	1	5	1	2	257
Not Applicable	2	0	0	0	0	0	0	0	2
Total	348	664	671	286	102	47	17	19	2,154
Hispanic (Ethnicity)	17	45	71	23	6	4	3	1	170

Table 12.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Iredell County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.3%	11.1%	30.0%	12.5%	.0%	.0%	33.3%	.0%	17.1%
Asian	2.1%	18.9%	21.4%	7.0%	7.7%	.0%	.0%	.0%	9.8%
Black	30.3%	41.9%	36.3%	20.8%	9.9%	1.8%	7.3%	3.4%	25.7%
White	10.2%	16.6%	16.3%	9.1%	6.1%	3.7%	1.0%	1.4%	10.4%
Not Available	15.7%	24.1%	22.5%	13.2%	1.1%	5.1%	1.3%	2.4%	15.5%
Not Applicable	16.7%	%	%	%	%	%	.0%	%	15%
Average	11.7%	18.6%	17.9%	9.9%	6.0%	3.6%	01.4%	01.5%	11.5%
Non-Hispanic	12.3%	17.6%	16.5%	9.0%	6.1%	3.2%	.7%	.9%	10.8%
Hispanic	13.8%	30.6%	35.5%	22.1%	7.0%	8.2%	7.3%	2.9%	21.7%

Table 12.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Iredell County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	6	8	7	7	1	1	2	2	34
	HAL	1	1	3	1	0	0	1	0	7
	Percent HAL	14.3%	11.1%	30.0%	12.5%	.0%	.0%	33.3%	.0%	17.1%
Asian	Other	46	43	55	40	24	21	21	36	286
	HAL	1	10	15	3	2	0	0	0	31
	Percent HAL	2.1%	18.9%	21.4%	7.0%	7.7%	.0%	.0%	.0%	9.8%
Black	Other	106	104	100	80	64	55	51	56	616
	HAL	46	75	57	21	7	1	4	2	213
	Percent HAL	30.3%	41.9%	36.3%	20.8%	9.9%	1.8%	7.3%	3.4%	25.7%
White	Other	2,157	2,515	2,655	2,231	1,424	1,079	1,087	1,092	14,240
	HAL	244	501	518	222	92	41	11	15	1,644
	Percent HAL	10.2%	16.6%	16.3%	9.1%	6.1%	3.7%	01.0%	01.4%	10.4%
Not Available	Other	290	242	269	256	94	94	78	83	1,406
	HAL	54	77	78	39	1	5	1	2	257
	Percent HAL	15.7%	24.1%	22.5%	13.2%	1.1%	5.1%	1.3%	2.4%	15.5%
Not Applicable	Other	10	0	0	0	0	0	1	1	11
	HAL	2	0	0	0	0	0	0	0	2
	Percent HAL	16.7%	%	%	%	%	%	.0%	%	15.0%
Total	Other	2,615	2,912	3,086	2,614	1,607	1,250	1,240	1,269	16,593
	HAL	348	664	671	286	102	47	17	19	2,154
	Percent HAL	11.7%	18.6%	17.9%	9.9%	6.0%	3.6%	1.4%	1.5%	11.5%
Non-Hispanic	Other	1,895	2,570	2,699	2,291	1,435	1,114	1,127	1,151	14,282
	HAL	265	549	533	227	94	37	8	10	1,723
	Percent HAL	12.3%	17.6%	16.5%	9.0%	6.1%	3.2%	.7%	.9%	10.8%
Hispanic	Other	106	102	129	81	80	45	38	34	615
	HAL	17	45	71	23	6	4	3	1	170
	Percent HAL	13.8%	30.6%	35.5%	22.1%	7.0%	8.2%	7.3%	2.9%	21.7%

Table 12.D.20
Rates of HALs by Income of Borrower
 Iredell County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	23.1%	11.1%	5.9%	.0%	.0%	.0%	.0%	.0%	7.6%
\$15,001–\$30,000	16.3%	24.6%	25.1%	11.8%	10.8%	4.2%	3.9%	6.5%	15.5%
\$30,001–\$45,000	15.4%	25.7%	21.9%	11.2%	7.8%	4.5%	1.5%	1.6%	14.1%
\$45,001–\$60,000	13.6%	22.4%	22.3%	9.1%	8.0%	3.3%	1.0%	1.9%	13.2%
\$60,001–\$75,000	12.7%	18.8%	15.6%	7.7%	3.2%	2.7%	1.6%	.7%	10.6%
Above \$75,000	6.2%	11.4%	11.8%	8.8%	4.1%	3.4%	0.6%	.4%	7.7%
Data Missing	14.1%	25.2%	36.5%	28.7%	7.1%	12.5%	.0%	.0%	26.7%
Average	11.7%	18.6%	17.9%	9.9%	6.0%	3.6%	1.4%	1.5%	11.5%

Table 12.D.21
Loans by HAL Status by Income of Borrower
 Iredell County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	10	16	16	8	4	5	9	5	73
	HAL	3	2	1	0	0	0	0	0	6
	Percent HAL	23.1%	11.1%	5.9%	.0%	.0%	.0%	.0%	.0%	7.6%
\$15,001–\$30,000	Other	302	255	194	179	124	138	146	116	1,454
	HAL	59	83	65	24	15	6	6	8	266
	Percent HAL	16.3%	24.6%	25.1%	11.8%	10.8%	4.2%	3.9%	6.5%	15.5%
\$30,001–\$45,000	Other	477	448	453	390	295	255	267	241	2,826
	HAL	87	155	127	49	25	12	4	4	463
	Percent HAL	15.4%	25.7%	21.9%	11.2%	7.8%	4.5%	1.5%	1.6%	14.1%
\$45,001 – \$60,000	Other	495	460	425	419	297	204	201	210	2,711
	HAL	78	133	122	42	26	7	2	4	414
	Percent HAL	13.6%	22.4%	22.3%	9.1%	8.0%	3.3%	1.0%	1.9%	13.2%
\$60,001–\$75,000	Other	317	350	400	323	213	182	123	150	2,058
	HAL	46	81	74	27	7	5	2	1	243
	Percent HAL	12.7%	18.8%	15.6%	7.7%	3.2%	2.7%	1.6%	.7%	10.6%
Above \$75,000	Other	929	1,226	1,443	1,233	661	459	484	534	6,969
	HAL	61	157	193	119	28	16	3	2	579
	Percent HAL	6.2%	11.4%	11.8%	8.8%	4.1%	3.4%	.6%	.4%	7.7%
Data Missing	Other	85	157	155	62	13	7	10	13	502
	HAL	14	53	89	25	1	1	0	0	183
	Percent HAL	14.1%	25.2%	36.5%	28.7%	7.1%	12.5%	.0%	.0%	26.7%
Total	Other	2,615	2,912	3,086	2,614	1,607	1,250	1,240	1,269	16,593
	HAL	348	664	671	286	102	47	17	19	2,154
	Percent HAL	11.7%	18.6%	17.9%	9.9%	6.0%	3.6%	1.4%	1.5%	11.5%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 12.E.1
Building Permits and Valuation
 Iredell County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	355	4	7	26	392	112,349	63,410
1981	309	4	23	0	336	99,006	
1982	274	8	26	0	308	96,769	
1983	409	8	30	5	452	94,915	37,218
1984	431	20	19	98	568	104,411	53,313
1985	413	84	3	619	1,119	115,283	39,236
1986	508	188	20	0	716	124,927	
1987	472	66	0	70	608	129,744	48,958
1988	478	74	4	60	616	123,607	40,882
1989	494	26	0	0	520	129,674	
1990	600	26	3	0	629	131,639	
1991	554	70	12	36	672	121,622	53,520
1992	677	16	0	0	693	129,223	
1993	737	78	0	43	858	128,870	55,206
1994	841	34	8	85	968	125,650	42,463
1995	929	44	7	180	1,160	130,099	52,547
1996	1,196	12	0	503	1,711	127,211	60,044
1997	1,200	10	0	81	1,291	126,706	52,740
1998	1,354	34	0	567	1,955	168,992	67,728
1999	1,441	10	0	660	2,111	202,791	74,635
2000	1,342	4	0	484	1,830	198,883	81,614
2001	1,351	4	0	474	1,829	194,401	77,392
2002	1,494	4	0	470	1,968	191,325	76,721
2003	1,613	2	0	434	2,049	187,380	75,009
2004	1,895	4	0	488	2,387	182,248	72,983
2005	2,059	4	0	483	2,546	176,391	70,630
2006	1,812	4	0	460	2,276	170,870	68,422
2007	2,819	10	0	450	3,279	196,832	78,928
2008	1,622	36	0	0	1,658	150,635	
2009	565	0	0	0	565	183,443	
2010	353	0	0	0	353	274,161	
2011	307	0	0	0	307	319,558	
2012	464	0	0	0	464	314,971	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 12.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Iredell County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	37	688	1,609	0	2,334
2001	0	34	736	1,813	0	2,583
2002	0	41	959	2,123	0	3,123
2003	0	300	972	2,316	0	3,588
2004	0	338	1,225	2,375	0	3,938
2005	0	307	1,246	2,627	0	4,180
2006	0	327	1,624	4,017	0	5,968
2007	0	345	1,833	4,461	0	6,639
2008	0	254	1,272	3,384	0	4,910
2009	0	136	571	1,463	0	2,170
2010	0	105	482	1,265	0	1,852
2011	0	137	580	1,658	0	2,375
Total	0	2,361	12,188	29,111	0	43,660
Loan Amount (\$1,000s)						
2000	0	460	7,690	22,689	0	30,839
2001	0	561	8,064	25,398	0	34,023
2002	0	436	10,038	27,658	0	38,132
2003	0	4,644	12,187	35,509	0	52,340
2004	0	4,427	16,037	31,368	0	51,832
2005	0	3,585	14,038	30,584	0	48,207
2006	0	3,320	18,994	43,029	0	65,343
2007	0	3,959	23,435	50,480	0	77,874
2008	0	3,091	15,757	38,113	0	56,961
2009	0	1,984	10,129	21,999	0	34,112
2010	0	1,278	7,477	18,007	0	26,762
2011	0	2,229	9,003	24,272	0	35,504
Total	0	29,974	152,849	369,106	0	551,929

Table 12.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Iredell County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	3	29	108	0	140
2001	0	2	30	120	0	152
2002	0	2	41	115	0	158
2003	0	19	71	163	0	253
2004	0	18	81	170	0	269
2005	0	8	51	113	0	172
2006	0	16	82	178	0	276
2007	0	17	78	193	0	288
2008	0	11	62	164	0	237
2009	0	12	58	150	0	220
2010	0	6	26	92	0	124
2011	0	9	33	93	0	135
Total	0	123	642	1,659	0	2,424
Loan Amount (\$1,000s)						
2000	0	440	4,721	18,900	0	24,061
2001	0	320	5,122	21,406	0	26,848
2002	0	400	7,183	19,439	0	27,022
2003	0	3,537	11,958	28,758	0	44,253
2004	0	3,356	13,651	29,684	0	46,691
2005	0	1,442	8,910	20,832	0	31,184
2006	0	2,668	15,118	33,113	0	50,899
2007	0	2,703	14,673	35,363	0	52,739
2008	0	1,797	11,086	29,338	0	42,221
2009	0	2,052	10,157	27,093	0	39,302
2010	0	1,146	4,536	16,792	0	22,474
2011	0	1,554	5,569	16,739	0	23,862
Total	0	21,415	112,684	297,457	0	431,556

Table 12.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Iredell County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	1	24	67	0	92
2001	0	3	41	110	0	154
2002	0	3	38	127	0	168
2003	0	15	54	170	0	239
2004	0	15	68	186	0	269
2005	0	8	38	141	0	187
2006	0	12	61	206	0	279
2007	0	19	65	200	0	284
2008	0	17	55	196	0	268
2009	0	14	57	144	0	215
2010	0	6	23	98	0	127
2011	0	9	30	113	0	152
Total	0	122	554	1,758	0	2,434
Loan Amount (\$1,000s)						
2000	0	500	12,216	29,307	0	42,023
2001	0	1,867	21,566	51,283	0	74,716
2002	0	1,767	22,000	64,784	0	88,551
2003	0	9,959	28,171	96,998	0	135,128
2004	0	10,122	34,865	97,156	0	142,143
2005	0	6,405	21,795	79,927	0	108,127
2006	0	8,545	31,204	111,495	0	151,244
2007	0	9,782	33,132	110,137	0	153,051
2008	0	8,623	29,817	107,588	0	146,028
2009	0	7,111	29,482	79,322	0	115,915
2010	0	3,069	11,715	51,867	0	66,651
2011	0	5,136	15,094	61,933	0	82,163
Total	0	72,886	291,057	941,797	0	1,305,740

Table 12.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 Iredell County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	15	258	735	0	1,008
2001	0	16	287	887	0	1,190
2002	0	12	255	759	0	1,026
2003	0	150	465	1,134	0	1,749
2004	0	139	549	1,145	0	1,833
2005	0	130	624	1,381	0	2,135
2006	0	122	751	1,843	0	2,716
2007	0	160	935	2,116	0	3,211
2008	0	98	522	1,286	0	1,906
2009	0	58	323	686	0	1,067
2010	0	42	247	568	0	857
2011	0	63	276	959	0	1,298
Total	0	1,005	5,492	13,499	0	19,996
Loan Amount (\$1,000s)						
2000	0	913	16,233	40,148	0	57,294
2001	0	1,763	14,405	52,062	0	68,230
2002	0	894	15,910	64,805	0	81,609
2003	0	7,689	30,999	96,862	0	135,550
2004	0	7,712	33,309	93,068	0	134,089
2005	0	2,278	24,896	69,020	0	96,194
2006	0	6,090	36,863	109,112	0	152,065
2007	0	8,196	35,789	105,113	0	149,098
2008	0	6,417	28,864	92,890	0	128,171
2009	0	6,897	26,944	69,277	0	103,118
2010	0	1,943	16,515	47,853	0	66,311
2011	0	2,242	12,228	47,556	0	62,026
Total	0	53,034	292,955	887,766	0	1,233,755

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 12.G.1
Fair Housing Complaints by Basis

Iredell County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race				3	1						4
Disability		1		1						1	3
Family Status				2			1				3
National Origin				1		1					2
Sex				1	1						2
Total Bases		1		8	2	1	1			1	14
Total Complaints		1		4	1	1	1			1	9

Table 12.G.2
Fair Housing Complaints by Issue

Iredell County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory refusal to rent				2							3
Discrimination in term, conditions or privileges relating to rental				1		1					2
Discriminatory refusal to rent and negotiate for rental					1		1				2
False denial or representation of availability - rental				1	1						2
Discriminatory acts under Section 818 (coercion, etc.)				1							1
Failure to make reasonable accommodation			1								1
Discriminatory advertising, statements and notices						1					1
Otherwise deny or make housing available						1					1
Discriminatory financing (includes real estate transactions)				1							1
Discrimination in services and facilities relating to rental							1				1
Discrimination in the terms or conditions for making loans				1							1
Adverse action against an employee						1					1
Total Issues	0	1	0	7	2	4	2	0	0	0	17
Total Complaints		1		4	1	1	1				9

Table 12.G.3
Fair Housing Complaints by Closure Status

Iredell County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1		3			1			1	6
Conciliated / Settled					1						1
Complainant Failed to Cooperate						1					1
Withdrawal Without Resolution				1							1
Total Complaints		1		4	1	1	1			1	9

HUD Complaints Found With Cause

Table 12.G.4
Fair Housing Complaints Found With Cause by Basis

Iredell County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race					1						1
Sex					1						1
Total Bases					2						2
Total Complaints					1						1

Table 12.G.5
Fair Housing Complaints Found With Cause by Issue

Iredell County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory refusal to rent and negotiate for rental					1						1
False denial or representation of availability - rental					1						1
Total Issues	0	0	0	0	2	0	0	0	0	0	2
Total Complaints					1						1

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 12.H.1
Role of Respondent
Iredell County
2013 Fair Housing Survey

Primary Role	Total
Construction/Development	1
Real Estate	1
Missing	0
Total	2

FEDERAL, STATE, AND LOCAL LAWS

Table 12.H.2
Familiarity with Fair Housing Laws
Iredell County
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	
Somewhat Familiar	
Very Familiar	2
Missing	
Total	2

Table 12.H.3
Perceptions About Fair Housing Laws
Iredell County
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	2				2
Are fair housing laws difficult to understand or follow?		2			2
Do you think fair housing laws should be changed?		2			2
Do you think fair housing laws are adequately enforced?	2				2

Table 12.H.4
Fair Housing Activities
Iredell County
2013 Fair Housing Survey

2016 Fair Housing Survey						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	2				2	
Have you participated in fair housing training?	2				2	
Are you aware of any fair housing testing?	2				2	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	2					2
Is there sufficient testing?	1		1			2

Table 12.H.5**Protected Classes**

Iredell County

2013 Fair Housing Survey

Protected Class	Total
Family Status	2
Gender	2
National Origin	2
Religion	1
Color	1
Total	8

LOCAL FAIR HOUSING**Table 12.H.6****Local Fair Housing**

Iredell County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		2			2
Are there any specific geographic areas that have fair housing problems?		1	1		2

FAIR HOUSING IN THE PRIVATE SECTOR**Table 12.H.7****Barriers to Fair Housing in the Private Sector**

Iredell County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	1	1			2
The real estate industry?	1	1			2
The mortgage and home lending industry?		1	1		2
The housing construction or accessible housing design fields?		1	1		2
The home insurance industry?		1	1		2
The home appraisal industry?		1	1		2
Any other housing services?		1	1		2

FAIR HOUSING IN THE PUBLIC SECTOR

Table 12.H.8
Barriers to Fair Housing in the Public Sector
 Iredell County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	1			1	2
Zoning laws?	1	1			2
Occupancy standards or health and safety codes?		2			2
Property tax policies?		1	1		2
Permitting process?		1	1		2
Housing construction standards?		1	1		2
Neighborhood or community development policies?		1	1		2
Limited access to government services, such as employment services?		1	1		2
Public administrative actions or regulations?		1	1		2

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 12.H.9
How did you become aware of fair housing laws?
 Iredell County
 2013 Fair Housing Survey

Comments:
I work with Fair Housing laws every day. Through real estate training programs and housing fairs.

Fair Housing in the Private Sector

Table 12.H.10
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Iredell County
 2013 Fair Housing Survey

Comments:
Refusing to rent because of a number of children and color.

Table 12.H.11
Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?

Iredell County
 2013 Fair Housing Survey

Comments:
Showing homes based on national origin- steering

FAIR HOUSING IN THE PUBLIC SECTOR

Table 12.H.12

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

Iredell County

2013 Fair Housing Survey Data

Comments:
zoning is impossible in middle class neighborhoods

Table 12.H.13

Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?

Iredell County

2013 Fair Housing Survey Data

Comments:
Limit the number of affordable units that can be built due to lot size

I. 2013 HOUSING NEEDS SURVEY

Table 12.I.1
Role of Respondent
 Iredell County
 2013 Housing Needs Survey

Primary Role	Total
Local Government	10
Homeowner	3
Real Estate	3
Other Role	3
Advocate	2
Construction/Development	2
Property Management	1
Total	24

Table 12.I.2
Please rate the need for the following Housing activities
 Iredell County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	4	11	6	2	24
Construction of new rental housing	1	6	9	6	2	24
Homeowner housing rehabilitation	1	1	10	11	1	24
Rental housing rehabilitation	1	3	7	11	2	24
Housing demolition	3	9	6	4	2	24
Housing redevelopment		7	8	5	4	24
Downtown housing		6	4	10	4	24
First-time home-buyer assistance		5	7	10	2	24
Mixed use housing		2	13	7	2	24
Mixed income housing		5	11	5	3	24

Table 12.I.3
Please rate the need for the following Housing activities (cont.)
 Iredell County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		2	6	14	2	24
Retrofitting existing housing to meet seniors' needs		3	9	10	2	24
Preservation of federal subsidized housing	1	6	8	6	3	24
Rental Assistance	1	6	7	6	4	24
Energy efficient retrofits		3	7	12	2	24
Supportive housing	1	5	7	8	3	24
Transitional housing		4	10	7	3	24
Emergency housing		4	10	7	3	24
Homeless shelters	1	12	3	5	3	24
Other		1			23	24

Table 12.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Iredell County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of adequate public transportation	10
Cost of land or lot	9
Current state of the housing market	8
Cost of labor	7
Cost of materials	6
Community resistance	6
Lack of available land	4
Permitting process	4
Density or other zoning requirements	4
Building codes	4
Lack of Affordable housing development policies	4
Lack of other infrastructure	3
Permitting fees	3
ADA codes	3
Lack of water/sewer systems	1
Lack of qualified contractors or builders	1
Construction fees	1
Lot size	1

Table 12.I.5
Please rate how the following infrastructure components affect housing production

Iredell County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	2	4	4	6	5	3	24
Public transportation capacity	3	3	6	7	2	3	24
Water system quality		1	5	5	10	3	24
Water system capacity	1		4	5	11	3	24
Sewer system quality	1	1	4	6	9	3	24
Sewer system capacity		1	4	6	9	4	24
Storm water run-off capacity		2	8	6	5	3	24
City and county road conditions		5	5	6	5	3	24
Sidewalk conditions	1	3	5	6	5	4	24
Pedestrian-friendly places/walkability	2	3	2	6	8	3	24
Bridge conditions		1	11	5	3	4	24
Bridge capacity		1	12	4	3	4	24
Other			1			23	24

Table 12.I.6**Please rate the importance of being close proximity to the following amenities**Iredell County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		1	3	10	8	2	24
Restaurants		1	9	11	1	2	24
Public transportation	1	2	8	8	3	2	24
Quality K-12 public schools			1	3	18	2	24
Day care		2	7	8	5	2	24
Retail shopping		2	6	10	4	2	24
Grocery stores			1	15	6	2	24
Park and recreational facilities		1	4	13	3	3	24
Highway access		2	5	8	6	3	24
Pharmacies			6	10	6	2	24
Other						24	24

Table 12.I.7**Please rate the need for the following housing types for special needs population**Iredell County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		6	6	8	4	24
Transitional housing		7	5	8	4	24
Shelters for youth		8	8	4	4	24
Senior housing		4	4	14	2	24
Nursing homes or assisted living facilities		4	12	5	3	24
Housing designed for persons with disabilities		3	11	8	2	24
Supportive housing		6	6	9	3	24
Other				1	23	24

Table 12.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**Iredell County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		3	8	10	3	24
The frail elderly (age 85+)		3	8	10	3	24
Persons with severe mental illness		7	6	7	4	24
Persons with physical disabilities		5	11	4	4	24
Persons with developmental disabilities		8	8	4	4	24
Persons with substance abuse addictions		7	9	3	5	24
Persons with HIV/AIDS		12	4	3	5	24
Victims of domestic violence		3	12	5	4	24
Veterans		3	10	7	4	24
Homeless persons		10	5	5	4	24
Persons recently released from prison		12	5	2	5	24
Other				1	23	24

NARRATIVE COMMENTS

Table 12.I.9

Please share any comments you have about housing needs or barriers.

Iredell County
2013 Housing Needs Survey

Comments:
General awareness of the problems seems lacking until one is faced with needing to make a change in housing - downsizing, handicapped accessible, closer to amenities, etc.
The economic conditions and land availability are the largest barriers.
There is a major need for workforce housing in the area, whether rental or owner occupied.

Table 12.I.10

What are ways your area of the Region can better address housing challenges.

Iredell County
2013 Housing Needs Survey

Comments:
Hope to work to influence housing challenges with local initiative on making the Town more senior friendly. This emphasis on housing issues/challenges will help lend credence to the local effort to address senior housing needs in that what is good for seniors is good for the population at large.
Incentive developers/builders via reduced water/sewer connection fees in areas where you want certain types of development to take place.
Look at the input from those open houses.
Need to show more focus on low to moderate income families and the elderly

J. LAND USE PLANNING

Table 12.J.1

Housing Development

Iredell County
Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	1				1
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	1				1
Guidelines that encourage development affordable housing units?		1			1
Any potential barriers to the development of low- to moderate- income housing?		1			1
Guidelines that allow the development of mixed use housing?	1				1
Occupancy Standards					
A definition for the term "family"?	1				1
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	1				1
Does the definition of "family" include a specific limit on the number of persons?	1				1
Residential occupancy standards or limits?	1				1
Special Needs Housing					
A definition for the term "disability"?		1			1

Development standards for making housing accessible to persons with disabilities?	1	1
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1	1
Standards for the development of senior housing?	1	1
Policies that distinguish senior citizen housing from other residential uses?	1	1
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	1	1
Are group homes permitted by right in single-family residential areas?	1	1
Is there a group home density requirement, such as a distance required for other group homes?	1	1
Fair Housing Policies		
A fair housing ordinance, policy, or regulation?	1	1
Policies or practices for "affirmatively furthering fair housing"?	1	1

K. RENTAL VACANCY SURVEY

Table 12.K.1
Rental Vacancy Survey by Type
 Iredell County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	403	35	8.7%
Apartments	3,876	424	10.9%
Mobile Homes	14	1	7.1%
"Other" Units	335	14	4.2%
Don't know	2,164	16	.7%
Total	6,792	490	7.2%

Table 12.K.2
Rental Units by Bedroom Size
 Iredell County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	18	0	0	-	18
One	0	822	0	0	-	822
Two	11	1,434	0	10	-	1,455
Three	33	249	0	12	-	294
Four	4	0	0	0	-	4
Don't Know	355	1,353	14	313	2,164	4,199
Total	403	3,876	14	335	2,164	6,792

Table 12.K.3
Do any of your rental units receive rental subsidy or assistance?
 Iredell County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	29
No	9
Don't Know	3
% Offering Assistance	23.7%

Table 12.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Iredell County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	3	.7%
Apartments	3	.1%
Mobile Homes		%
"Other" Units	136	40.6%
Don't know		
Total	142	2.1%

Table 12.K.5
**How long will it be before your vacant units
become filled?**

Iredell County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	22	1
1 to 2 month	2	1
2 to 3 months		
More than 3 months	22	

Table 12.K.6
**How long will it be before your filled units
become vacant?**

Iredell County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	3	
1 to 2 month	2	1
2 to 3 months		1
More than 3 months	1	

Table 12.K.7
Average Market Rate Rents by Bedroom Size

Iredell County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$498			\$498
One		\$715		\$785	\$726
Two	\$667	\$833	\$450	\$967	\$807
Three	\$1,094	\$1,032	\$550	\$1,110	\$1,026
Four	\$1,375	\$728		\$1,275	\$1,143
Total	\$1,276	\$837	\$500	\$998	\$933

Table 12.K.8
Average Assistant Rate Rents by Bedroom Size

Iredell County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$39			\$39
Two		\$660		\$685	\$659
Three	\$1,000	\$725		\$790	\$827
Four		\$805		\$845	\$825
Total	\$1,000	\$489		\$773	\$625

Table 12.K.9
Single Family Market Rate Rents by Vacancy Status

Iredell County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750			%
\$750 to \$1,000	31	3	9.7%
\$1,000 to \$1,250	196	17	8.7%
\$1,250 to \$1,500	67	9	13.4%
Above \$1,500	43	1	2.3%
Missing	66	5	7.6%
Total	403	35	8.7%

Table 12.K.10
Apartment Market Rate Rents by Vacancy Status

Iredell County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	1,570	87	5.5%
\$750 to \$1,000	579	20	3.5%
\$1,000 to \$1,250	924	8	.9%
\$1,250 to \$1,500	527	303	57.5%
Above \$1,500			%
Missing	276	6	2.2%
Total	3,876	424	10.9%

Table 12.K.11
Available Apartment Units by Bedroom Size

Iredell County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750	1	10	17	2		57	87
\$750 to \$1,000		2	5	2		11	20
\$1,000 to \$1,250		3	4	0		0	8
\$1,250 to \$1,500		64	204	32		3	303
Above \$1,500							
Missing	0	4	0	0		2	6
Total	1	84	230	37	0	73	424

Table 12.K.12
Mobile Home Market Rate Rents by Vacancy Status

Iredell County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	14	1	7.1%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	14	1	7.1%
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Table 12.K.13
Condition by Unit Type

Iredell County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average	5	293			.	298
Good	378	626	14	158	.	1,176
Excellent	18	2,949		177	.	3,144
Don't Know	2	8	0	0	2,164	2,174
Total	403	3,876	14	335	2,164	6,792

Table 12.K.14
Condition of Single Family Units by Vacancy Status

Iredell County
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	5	1	20.0%
Good	378	30	7.9%
Excellent	18	4	22.2%
Don't Know	2	0	.0%
Total	403	35	8.7%

Table 12.K.15
Condition of Apartment Units by Vacancy Status

Iredell County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	293	33	11.3%
Good	626	11	1.8%
Excellent	2,949	380	12.9%
Don't Know	8	0	.0%

Total	3,876	424	10.9%
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Table 12.K.16
Condition of Mobile Home Units by Vacancy Status

Iredell County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	14	1	7.1%
Excellent			%
Don't Know	0	0	%
Total	14	1	7.1%

Table 12.K.17
Are there any utilities included with the rent?

Iredell County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	16
No	20
% Offering Assistance	44.4%

Table 12.K.18
Which utilities are included with the rent?

Iredell County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	3
Natural Gas	1
Water/Sewer	13
Trash Collection	15

Table 12.K.19
Do you keep a waiting list?

Iredell County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	17
No	22
Don't know	

Waitlist Size	104
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Table 12.K.20**How would you rate the need for renovation of existing units in the city?**

Iredell County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	7		1
Low Need		4		
Moderate Need	3	7		2
High Need		3		
Extreme Need				

Table 12.K.21**How would you rate the need for construction of new units in the city?**

Iredell County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	10	1	2
Low Need	2	4		
Moderate Need	4	3		
High Need		3		
Extreme Need	1	1		

Table 12.K.22**If new units were to be constructed, what percentage should offer rental assistance?**

Iredell County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	23.7%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 12.L.1
Era of Construction

Iredell County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	4,442	13	7	11	13	4,486
1940 - 1959	6,259	12		19	14	6,304
1960 - 1979	10,677	2	42	30	66	10,817
1980 - 1999	15,672	32	386	93	1,679	17,862
> 2000	14,625	4	1,340	16	988	16,973
Missing	0	0	0	0	0	0
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.2
Quality of Materials and Workmanship Used In Construction

Iredell County
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	430			1	10	441
Fair	3,452	3		6	312	3,773
Average	31,305	55	912	108	2,300	34,680
Good	15,856	5	847	54	138	16,900
Excellent	632		16			648
Missing	0	0	0	0	0	0
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Iredell County
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	53	620	3,316	451	2	0	4,442
1940 - 1959	33	682	5,131	410	3	0	6,259
1960 - 1979	48	578	8,388	1,657	6	0	10,677
1980 - 1999	127	607	7,852	6,937	149	0	15,672
>=2000	169	965	6,618	6,401	472	0	14,625
Missing	0	0	0	0	0	0	0
Total	430	3,452	31,305	15,856	632	0	51,675

Table 12.L.4
Type of Roof in Dwelling Units

Iredell County
 Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	47,561	61	1,720	159	2,487	51,988
Sheet Metal/Metal	1,512	1		1	186	1,700
Other Roofing Materials	2,448	1	51	7	85	2,592
Missing	154	0	4	2	2	162
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.5
Number of Bathrooms per Dwelling Unit

Iredell County
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	277	3	39	23	7	349
1 – 1.9	14,261		189	13	98	14,561
2 – 2.9	28,050	33	1,464	53	2,576	32,176
3 -3.9	6,711	5	78	3	65	6,862
4 -4.9	1,578		2	15	8	1,603
5 – 5.9	331			14		345
6 and Above	467	22	3	48	6	546
Missing	0	0	0	0	0	0
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.6
Number of Bedroom per Dwelling Unit

Iredell County
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	261	20	33	26	7	347
1 – 1.9	547	19	76	70	8	720
2 – 2.9	7,432	6	870	28	138	8,474
3 -3.9	30,446	6	774	22	2,297	33,545
4 -4.9	10,629	10	17	12	293	10,961
5 – 5.9	2,092	1	2	7	16	2,118
6 and Above						0
Missing	268	1	3	4	1	277
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.6
Exterior Wall of Dwelling Units

Iredell County
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	20,419	32	717	79	2,502	23,749
Asbestos	1,157	3		1	3	1,164
Block	300	1		1	4	306
Brick or Stone	18,239	15	617	48	23	18,942
Masonry Frame / Stucco	4,788	4	333	14	143	5,282
Wood / Wood Frame	5,416	6	103	22	37	5,584
Composition / Other	1,356	2	5	4	48	1,415
Missing	0	0	0	0	0	0
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.7
Fuel Type of Dwelling Unit

Iredell County
Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	25,305	38	464	103	2,645	28,555
Natural Gas	19,704	22	1,310	64	56	21,156
Oil/Wood/Coal	5,537	3			48	5,588
None	1,123		1	2	11	1,137
Other						0
Missing	6	0	0	0	0	6
Total	51,675	63	1,775	169	2,760	56,442

Table 12.L.8
Market Value of Dwelling Unit
 Iredell County
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	3,784	3	10	3	448	4,248
\$50,000 – \$99,999	11,312	24	281	19	2,050	13,686
\$100,000 – \$149,999	11,567	15	785	40	212	12,619
\$150,000 - \$199,999	7,223	13	509	37	37	7,819
\$200,000 - \$249,999	4,636	5	137	14	9	4,801
\$250,000 - \$349,999	5,138	2	26	19	3	5,188
\$350,000 - \$550,000	4,592	1	7	10	1	4,611
Above \$550,000	3,423		20	27		3,470
Missing	0	0	0	0	0	0
Total	51,675	63	1,775	169	2,760	56,442
Average Value	\$215,551	\$128,131	\$147,893	\$392,125	\$71,911	\$246,047

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 12.M.1
Population and Employment Forecast

Iredell County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	34,438	72,500
1980	41,580	82,844
1990	52,768	93,711
2000	70,404	122,660
2010	79,532	159,437
2020	93,319	180,042
2030	103,178	208,325
2040	115,732	238,499
2050	129,427	276,764

Table 12.M.2
Household Forecasts by Tenure

Iredell County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	44,735	16,480	61,215
2020	52,456	16,670	69,126
2030	60,947	19,038	79,985
2040	70,040	21,531	91,571
2050	81,612	24,650	106,262

Table 12.M.3
Household Forecasts by Income

Iredell County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	3,469	4,279	6,171	3,786	27,030	44,735
2020	4,068	5,017	7,236	4,439	31,695	52,456
2030	4,727	5,829	8,408	5,158	36,825	60,947
2040	5,432	6,699	9,662	5,928	42,319	70,040
2050	6,329	7,806	11,259	6,907	49,311	81,612
Renter-Occupied						
2010	4,606	3,049	2,703	1,281	4,842	16,480
2020	4,659	3,084	2,734	1,295	4,897	16,670
2030	5,321	3,522	3,122	1,479	5,593	19,038
2040	6,018	3,983	3,531	1,673	6,325	21,531
2050	6,890	4,561	4,043	1,916	7,242	24,650
Total						
2010	8,076	7,328	8,874	5,067	31,871	61,215
2020	8,727	8,101	9,970	5,735	36,592	69,126
2030	10,048	9,352	11,530	6,638	42,418	79,985
2040	11,450	10,683	13,193	7,601	48,645	91,571
2050	13,219	12,366	15,301	8,823	56,553	106,262

N. CHAS HOUSING PROBLEM TABLES

Table 12.N.1
Households with Housing Problems by Income and Family Status

Iredell County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	333	440	129	653	276	1,831
30.1-50% HAMFI	310	615	215	582	400	2,122
50.1-80% HAMFI	363	1,270	398	290	361	2,682
80.1 % HAMFI and above	590	2,571	695	220	621	4,697
Total	1,596	4,896	1,437	1,745	1,658	11,332
Renters						
30 % HAMFI	135	916	310	319	814	2,494
30.1-50% HAMFI	194	749	99	220	546	1,808
50.1-80% HAMFI	45	697	44	33	554	1,373
80.1 % HAMFI and above	19	225	44	10	129	427
Total	393	2,587	497	582	2,043	6,102
Total						
30 % HAMFI	468	1,356	439	972	1,090	4,325
30.1-50% HAMFI	504	1,364	314	802	946	3,930
50.1-80% HAMFI	408	1,967	442	323	915	4,055
80.1 % HAMFI and above	609	2,796	739	230	750	5,124
Total	1,989	7,483	1,934	2,327	3,701	17,434

Table 12.N.2
Owner-Occupied Households by Housing Problems by Income and Family
Status

Iredell County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	333	440	129	653	276	1,831
30.1-50% HAMFI	310	615	215	582	400	2,122
50.1-80% HAMFI	363	1,270	398	290	361	2,682
80.1% HAMFI and above	590	2,571	695	220	621	4,697
Total	1,596	4,896	1,437	1,745	1,658	11,332
No Housing Problem						
30% HAMFI or less	45	48	60	329	30	512
30.1-50% HAMFI	440	198	15	694	145	1,492
50.1-80% HAMFI	1,112	759	124	988	485	3,468
80.1% HAMFI and above	4,354	15,975	1,974	1,208	2,722	26,233
Total	5,951	16,980	2,173	3,219	3,382	31,705
Not Computed						
30% HAMFI or less	35	104	0	75	80	294
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	35	104	0	75	80	294
Total						
30% HAMFI or less	413	592	189	1,057	386	2,637
30.1-50% HAMFI	750	813	230	1,276	545	3,614
50.1-80% HAMFI	1,475	2,029	522	1,278	846	6,150
80.1% HAMFI and above	4,944	18,546	2,669	1,428	3,343	30,930
Total	7,582	21,980	3,610	5,039	5,120	43,331

Table 12.N.3
Renter-Occupied Households by Housing Problems by Income and Family
Status

Iredell County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	135	916	310	319	814	2,494
30.1-50% HAMFI	194	749	99	220	546	1,808
50.1-80% HAMFI	45	697	44	33	554	1,373
80.1% HAMFI and above	19	225	44	10	129	427
Total	393	2,587	497	582	2,043	6,102
No Housing Problem						
30% HAMFI or less	10	230	0	173	138	551
30.1-50% HAMFI	74	250	0	208	145	677
50.1-80% HAMFI	135	641	145	130	483	1,534
80.1% HAMFI and above	288	2,439	318	88	2,168	5,301
Total	507	3,560	463	599	2,934	8,063
Not Computed						
30% HAMFI or less	0	174	20	15	250	459
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	174	20	15	250	459
Total						
30% HAMFI or less	145	1,320	330	507	1,202	3,504
30.1-50% HAMFI	268	999	99	428	691	2,485
50.1-80% HAMFI	180	1,338	189	163	1,037	2,907
80.1% HAMFI and above	307	2,664	362	98	2,297	5,728
Total	900	6,321	980	1,196	5,227	14,624

Table 12.N.4
Households by Housing Problems by Income and Family Status

Iredell County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	468	1,356	439	972	1,090	4,325
30.1-50% HAMFI	504	1,364	314	802	946	3,930
50.1-80% HAMFI	408	1,967	442	323	915	4,055
80.1% HAMFI and above	609	2,796	739	230	750	5,124
Total	1,989	7,483	1,934	2,327	3,701	17,434
No Housing Problem						
30% HAMFI or less	55	278	60	502	168	1,063
30.1-50% HAMFI	514	448	15	902	290	2,169
50.1-80% HAMFI	1,247	1,400	269	1,118	968	5,002
80.1% HAMFI and above	4,642	18,414	2,292	1,296	4,890	31,534
Total	6,458	20,540	2,636	3,818	6,316	39,768
Not Computed						
30% HAMFI or less	35	278	20	90	330	753
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	35	278	20	90	330	753
Total						
30% HAMFI or less	558	1,912	519	1,564	1,588	6,141
30.1-50% HAMFI	1,018	1,812	329	1,704	1,236	6,099
50.1-80% HAMFI	1,655	3,367	711	1,441	1,883	9,057
80.1% HAMFI and above	5,251	21,210	3,031	1,526	5,640	36,658
Total	8,482	28,301	4,590	6,235	10,347	57,955

13. LINCOLN COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 13.A.1

Population by Age

Lincoln County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	4,075	6.4%	4,617	5.9%	13.3%
5 to 19	13,232	20.7%	15,739	20.1%	18.9%
20 to 24	3,456	5.4%	3,959	5.1%	14.6%
25 to 34	9,534	14.9%	8,490	10.8%	-11.0%
35 to 54	19,782	31.0%	24,640	31.5%	24.6%
55 to 64	6,351	10.0%	10,459	13.4%	64.7%
65 or Older	7,350	11.5%	10,361	13.2%	41.0%
Total	63,780	100.0%	78,265	100.0%	22.7%

Table 13.A.2

Elderly Population by Age

Lincoln County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	948	12.9%	1,598	15.4%	68.6%
67 to 69	1,291	17.6%	2,162	20.9%	67.5%
70 to 74	1,938	26.4%	2,585	24.9%	33.4%
75 to 79	1,479	20.1%	1,796	17.3%	21.4%
80 to 84	961	13.1%	1,262	12.2%	31.3%
85 or Older	733	10.0%	958	9.2%	30.7%
Total	7,350	100.0%	10,361	100.0%	41.0%

Table 13.A.3

Population by Race and Ethnicity

Lincoln County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	57,557	90.2%	69,940	89.4%	21.5%
Black	4,108	6.4%	4,340	5.5%	5.6%
American Indian	172	.3%	250	.3%	45.3%
Asian	196	.3%	421	.5%	114.8%
Native Hawaiian/ Pacific Islander	8	.0%	17	.0%	112.5%
Other	1,104	1.7%	2,078	2.7%	88.2%
Two or More Races	635	1.0%	1,219	1.6%	92.0%
Total	63,780	100.0%	78,265	100.0%	22.7%
Non-Hispanic	60,124	94.3%	73,027	93.3%	21.5%
Hispanic	3,656	5.7%	5,238	6.7%	43.3%

Table 13.A.4**Disability by Age**

Lincoln County

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	38	1.7%	20	.9%	58	1.3%
5 to 17	270	3.8%	356	5.2%	626	4.5%
18 to 34	560	7.8%	607	8.4%	1,167	8.1%
35 to 64	2,993	17.4%	2,517	14.6%	5,510	16.0%
65 to 74	990	31.7%	1,104	33.2%	2,094	32.4%
75 or Older	784	49.5%	1,198	53.2%	1,982	51.7%
Total	5,635	14.6%	5,802	14.8%	11,437	14.7%

Table 13.A.5**Employment Status by Disability and Type: Age 18 to 64**

Lincoln County

2011 Three-Year ACS Data

Disability Status	Population
Employed:	32,583
With a disability:	2,358
With a hearing difficulty	847
With a vision difficulty	559
With a cognitive difficulty	722
With an ambulatory difficulty	784
With a self-care difficulty	269
With an independent living difficulty	233
No disability	30,225
Unemployed:	5,355
With a disability:	676
With a hearing difficulty	62
With a vision difficulty	211
With a cognitive difficulty	276
With an ambulatory difficulty	231
With a self-care difficulty	64
With an independent living difficulty	108
No disability	4,679
Not in labor force:	10,884
With a disability:	3,643
With a hearing difficulty	853
With a vision difficulty	997
With a cognitive difficulty	1,719
With an ambulatory difficulty	2,244
With a self-care difficulty	718
With an independent living difficulty	1,548
No disability	7,241
Total	48,822

Table 13.A.6**Households by Income**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	3,468	14.4%	3,434	11.6%
\$15,000 to \$19,999	1,279	5.3%	2,143	7.3%
\$20,000 to \$24,999	1,664	6.9%	1,502	5.1%
\$25,000 to \$34,999	3,324	13.8%	3,075	10.4%
\$35,000 to \$49,999	4,943	20.5%	4,527	15.3%
\$50,000 to \$74,999	5,347	22.2%	5,785	19.6%
\$75,000 to \$99,999	2,208	9.2%	3,578	12.1%
\$100,000 or More	1,827	7.6%	5,463	18.5%
Total	24,060	100.0%	29,507	100.0%

Table 13.A.7**Poverty by Age**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	555	9.6%	1,460	14.0%
6 to 17	1,190	20.6%	2,493	23.9%
18 to 64	3,045	52.8%	5,393	51.7%
65 or Older	976	16.9%	1,081	10.4%
Total	5,766	100.0%	10,427	100.0%
Poverty Rate	9.2%	.	13.7%	.

Table 13.A.8**Households by Year Home Built**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,670	6.9%	1,811	6.1%
1940 to 1949	1,167	4.9%	843	2.9%
1950 to 1959	2,023	8.4%	2,042	6.9%
1960 to 1969	2,679	11.1%	2,384	8.1%
1970 to 1979	4,323	18.0%	4,263	14.4%
1980 to 1989	4,833	20.1%	4,669	15.8%
1990 to 1999	7,346	30.6%	6,545	22.2%
2000 to 2004	.	.	4,273	14.5%
2005 or Later	.	.	2,677	9.1%
Total	24,041	100.0%	29,507	100.0%

Table 13.A.9**Housing Units by Type**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	17,583	68.4%	23,824	71.6%
Duplex	803	3.1%	1,002	3.0%
Tri- or Four-Plex	481	1.9%	367	1.1%
Apartment	519	2.0%	1,175	3.5%
Mobile Home	6,322	24.6%	6,896	20.7%
Boat, RV, Van, Etc.	9	.0%	0	.0%
Total	25,717	100.0%	33,264	100.0%

Table 13.A.10**Housing Units by Tenure**

Lincoln County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	24,041	93.5%	30,343	90.2%	26.2%
Owner-Occupied	18,873	78.5%	23,072	76.0%	22.2%
Renter-Occupied	5,168	21.5%	7,271	24.0%	40.7%
Vacant Housing Units	1,676	6.5%	3,298	9.8%	96.8%
Total Housing Units	25,717	100.0%	33,641	100.0%	30.8%

Table 13.A.11**Disposition of Vacant Housing Units**

Lincoln County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	315	18.8%	893	27.1%	183.5%
For Sale	264	15.8%	516	15.6%	95.5%
Rented or Sold, Not Occupied	284	16.9%	210	6.4%	-26.1%
For Seasonal, Recreational, or Occasional Use	343	20.5%	530	16.1%	54.5%
For Migrant Workers	5	0.3%	5	.2%	.0%
Other Vacant	465	27.7%	1,144	34.7%	146.0%
Total	1,676	100.0%	3,298	100.0%	96.8%

Table 13.A.12**Households by Household Size**

Lincoln County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	4,842	20.1%	6,752	22.3%	39.4%
Two Persons	8,567	35.6%	11,009	36.3%	28.5%
Three Persons	4,764	19.8%	5,558	18.3%	16.7%
Four Persons	3,812	15.9%	4,454	14.7%	16.8%
Five Persons	1,382	5.7%	1,682	5.5%	21.7%
Six Persons	431	1.8%	555	1.8%	28.8%
Seven Persons or More	243	1.0%	333	1.1%	37.0%
Total	24,041	100.0%	30,343	100.0%	26.2%

Table 13.A.13**Household Type by Tenure**

Lincoln County

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	18,181	75.6%	22,221	73.2%	22.2%
Married-Couple Family	14,713	80.9%	17,352	78.1%	17.9%
Owner-Occupied	12,726	86.5%	15,049	86.7%	18.3%
Renter-Occupied	1,987	13.5%	2,303	13.3%	15.9%
Other Family	3,468	19.1%	4,869	21.9%	40.4%
Male Householder, No Spouse	1,061	30.6%	1,509	31.0%	42.2%
Owner-Occupied	701	66.1%	926	61.4%	32.1%
Renter-Occupied	360	33.9%	583	38.6%	61.9%
Female Householder, No Spouse	2,407	69.4%	3,360	69.0%	39.6%
Owner-Occupied	1,493	62.0%	1,841	54.8%	23.3%
Renter-Occupied	914	38.0%	1,519	45.2%	66.2%
Non-Family Households	5,860	24.4%	8,122	26.8%	38.6%
Owner-Occupied	3,953	67.5%	5,256	64.7%	33.0%
Renter-Occupied	1,907	32.5%	2,866	35.3%	50.3%
Total	24,041	100.0%	30,343	100.0%	26.2%

Table 13.A.14**Group Quarters Population**

Lincoln County

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	241	36.1%	191	37.5%	-20.7%
Juvenile Facilities	.	.	0	.0%	.
Nursing Homes	427	63.9%	319	62.5%	-25.3%
Other Institutions	0	.0%	0	.0%	%
Total	668	100.0%	510	100.0%	-23.7%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	223	100.0%	169	100.0%	-24.2%
Total	223	25.0%	169	24.9%	-24.2%
Total Group Quarters Population	891	100.0%	679	100.0%	-23.8%

Table 13.A.15**Overcrowding and Severe Overcrowding**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	18,568	98.4%	228	1.2%	80	.4%	18,876
2010 ACS	22,579	99.6%	44	.2%	58	.3%	22,681
Renter							
2000 Census	4,732	91.6%	270	5.2%	163	3.2%	5,165
2010 ACS	6,598	96.7%	228	3.3%	0	.0%	6,826
Total							
2000 Census	23,300	96.9%	498	2.1%	243	1.0%	24,041
2010 ACS	29,177	98.9%	272	.9%	58	.2%	29,507

Table 13.A.16**Households with Incomplete Plumbing Facilities**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	23,945	29,439
Lacking Complete Plumbing Facilities	96	68
Total Households	24,041	29,507
Percent Lacking	.4%	.2%

Table 13.A.17**Households with Incomplete Kitchen Facilities**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	24,002	29,357
Lacking Complete Kitchen Facilities	39	150
Total Households	24,041	29,507
Percent Lacking	.2%	.5%

Table 13.A.18**Cost Burden and Severe Cost Burden by Tenure**

Lincoln County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	6,595	78.1%	1,305	15.5%	507	6.0%	39	.5%	8,446
2010 ACS	11,309	72.6%	2,793	17.9%	1,425	9.2%	45	.3%	15,572
Owner Without a Mortgage									
2000 Census	3,554	85.2%	377	9.0%	134	3.2%	104	2.5%	4,169
2010 ACS	6,231	87.6%	516	7.3%	258	3.6%	104	1.5%	7,109
Renter									
2000 Census	3,179	63.1%	577	11.5%	637	12.6%	645	12.8 %	5,038
2010 ACS	2,843	41.6%	1,753	25.7%	1,332	19.5%	898	13.2 %	6,826
Total									
2000 Census	13,328	75.5%	2,259	12.8%	1,278	7.2%	788	4.5%	17,653
2010 ACS	20,383	69.1%	5,062	17.2%	3,015	10.2%	1,047	3.5%	29,507

Table 13.A.19**Median Housing Costs**

Lincoln County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$482	\$485
Median Home Value	\$104,500	\$151,900

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 13.B.1
Employment by Industry
 Lincoln County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	706	551	536	583	574	568	560	555	-21.4%
Forestry, fishing, related activities, and other				57					%
Mining				61					%
Utilities	149	97	151	136	137	133	127	139	-6.7%
Construction	2,074	2,420	2,736	3,085	2,855	2,586	2,343	2,223	7.2%
Manufacturing	6,583	6,441	6,591	6,688	5,816	4,553	4,506	4,345	-34.0%
Wholesale trade	549	584	666	760	708	666	672	667	21.5%
Retail trade	2,744	2,801	2,890	3,025	3,261	3,159	2,998	3,087	12.5%
Transportation and warehousing	814	812	774	783	686	611	597	646	-20.6%
Information		202	205	209	212	162	193	175	%
Finance and insurance	572	556	554	619	603	604	605	608	6.3%
Real estate and rental and leasing	432	552	603	661	712	628	547	538	24.5%
Professional and technical services	530	636	683	739	729	752	774	835	57.5%
Management of companies and enterprises	97	66	72	70	50	48	46	47	-51.5%
Administrative and waste services	930	746	1,091	1,685	1,358	1,269	1,331	1,474	58.5%
Educational services	55	95			118	131	132		%
Health care and social assistance	1,247	1,266			1,460	1,511	1,393		%
Arts, entertainment, and recreation	376	318	354	379	381	477	464	513	36.4%
Accommodation and food services	1,055	1,636	1,723	1,809	1,804	1,832	1,785	1,745	65.4%
Other services, except public administration		1,664	1,782	1,941	1,966	1,629	1,571	1,562	%
Government and government enterprises	3,491	3,747	3,880	3,955	4,054	4,123	4,124	4,010	14.9%
Total	23,939	25,309	26,823	28,707	27,640	25,592	24,949	24,899	4.0%

Table 13.B.2
Real Earnings by Industry
 Lincoln County

Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	11,070	11,506	8,293	7,184	10,847	8,819	10,152	11,198	1.2%
Forestry, fishing, related activities, and other				1,579					%
Mining				3,089					%
Utilities	10,626	7,318	11,045	10,216	10,693	10,435	10,171	11,549	8.7%
Construction	83,525	91,978	110,000	122,984	112,542	99,178	86,947	85,160	2.0%
Manufacturing	304,006	323,895	326,445	331,640	302,545	236,741	254,980	248,230	-18.3%
Wholesale trade	31,135	35,275	39,767	54,296	45,659	37,568	39,722	38,621	24.0%
Retail trade	76,337	77,809	77,985	85,340	96,114	91,091	87,467	88,172	15.5%
Transportation and warehousing	31,975	33,894	32,258	31,403	29,209	27,101	26,567	30,289	-5.3%
Information		8,485	8,313	8,950	10,464	6,523	9,325	7,976	%
Finance and insurance	24,429	21,720	22,324	25,087	27,548	25,142	25,151	25,245	3.3%
Real estate and rental and leasing	7,174	7,824	9,086	8,248	7,564	5,219	4,660	4,509	-37.1%
Professional and technical services	19,397	23,476	25,746	28,653	29,700	29,564	30,954	34,719	79.0%
Management of companies and enterprises	3,328	2,218	2,983	3,219	2,650	3,122	3,065	2,932	-11.9%
Administrative and waste services	35,520	18,653	24,102	29,766	28,180	24,015	25,487	30,806	-13.3%
Educational services	1,030	2,090			1,679	1,501	1,461		%
Health care and social assistance	42,054	46,024			52,771	54,957	55,041		%
Arts, entertainment, and recreation	9,629	7,194	9,780	9,831	9,923	10,561	11,059	11,160	15.9%
Accommodation and food services	17,978	27,149	27,995	28,731	29,293	29,451	29,072	28,976	61.2%
Other services, except public administration		52,616	54,857	56,071	53,736	51,837	51,893	51,862	%
Government and government enterprises	154,632	178,334	184,455	191,053	197,410	201,048	201,552	195,872	26.7%
Total	929,751	982,075	1,031,275	1,089,713	1,063,075	957,821	968,611	968,259	4.1%

Table 13.B.3
Real Earnings Per Job by Industry
 Lincoln County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	15,680	20,882	15,472	12,322	18,898	15,526	18,129	20,177	28.7%
Forestry, fishing, related activities, and other				27,702					%
Mining				50,631					%
Utilities	71,315	75,448	73,148	75,116	78,053	78,462	80,087	83,089	16.5%
Construction	40,273	38,007	40,205	39,865	39,419	38,352	37,109	38,309	-4.9%
Manufacturing	46,180	50,286	49,529	49,587	52,019	51,997	56,587	57,130	23.7%
Wholesale trade	56,713	60,402	59,710	71,442	64,490	56,408	59,110	57,902	2.1%
Retail trade	27,820	27,779	26,985	28,212	29,474	28,835	29,175	28,562	2.7%
Transportation and warehousing	39,281	41,741	41,676	40,106	42,579	44,355	44,500	46,888	19.4%
Information		42,004	40,551	42,821	49,358	40,264	48,316	45,579	%
Finance and insurance	42,709	39,065	40,296	40,528	45,684	41,626	41,572	41,521	-2.8%
Real estate and rental and leasing	16,606	14,173	15,069	12,478	10,624	8,310	8,520	8,381	-49.5%
Professional and technical services	36,598	36,912	37,695	38,773	40,741	39,314	39,992	41,580	13.6%
Management of companies and enterprises	34,304	33,612	41,425	45,983	52,994	65,037	66,631	62,380	81.8%
Administrative and waste services	38,193	25,003	22,092	17,665	20,751	18,924	19,149	20,900	-45.3%
Educational services	18,726	22,003			14,226	11,457	11,071		%
Health care and social assistance	33,724	36,354			36,144	36,371	39,512		%
Arts, entertainment, and recreation	25,609	22,622	27,628	25,940	26,045	22,140	23,833	21,754	-15.1%
Accommodation and food services	17,041	16,595	16,248	15,882	16,238	16,076	16,287	16,605	-2.6%
Other services, except public administration		31,620	30,784	28,888	27,333	31,821	33,032	33,202	%
Government and government enterprises	44,294	47,594	47,540	48,307	48,695	48,763	48,873	48,846	10.3%
Average	38,838	38,804	38,447	37,960	38,462	37,427	38,824	38,888	.1%

Table 13.B.4
Total Employment and Real Personal Income
 Lincoln County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	311,895	22,220	123,758	39,794	34,086	487,312	15,219	12,424	25,104
1970	313,128	22,415	111,487	43,986	39,147	485,334	14,765	12,455	25,140
1971	334,496	24,964	112,557	46,674	42,841	511,604	15,078	12,714	26,310
1972	369,709	28,523	126,949	49,784	45,617	563,536	15,973	13,356	27,679
1973	408,651	35,011	133,778	54,830	51,698	613,947	16,737	14,308	28,561
1974	385,665	35,341	130,689	58,883	59,717	599,613	16,069	14,178	27,203
1975	356,091	32,557	114,711	58,104	84,658	581,007	15,313	13,774	25,853
1976	398,218	37,266	132,015	61,696	79,426	634,089	16,541	14,819	26,873
1977	433,921	40,477	152,032	67,198	77,302	689,977	17,672	15,878	27,329
1978	464,150	44,595	176,328	73,547	78,482	747,913	18,590	16,617	27,933
1979	463,076	45,037	203,438	79,952	82,015	783,443	19,067	16,800	27,564
1980	428,165	41,979	229,769	91,893	93,078	800,925	18,845	16,207	26,420
1981	433,925	45,191	234,459	104,455	100,174	827,822	19,300	16,259	26,689
1982	401,402	43,191	241,928	115,063	108,672	823,874	19,000	16,174	24,818
1983	440,106	47,301	258,972	127,858	110,099	889,734	20,394	16,658	26,421
1984	484,158	52,723	281,913	143,908	111,790	969,048	21,760	17,418	27,796
1985	493,915	54,795	300,021	154,306	116,949	1,010,396	22,157	17,656	27,975
1986	538,140	61,172	323,082	167,508	118,400	1,085,958	23,577	18,555	29,002
1987	575,220	65,033	353,105	166,274	118,213	1,147,779	24,366	19,400	29,650
1988	605,517	69,630	379,186	177,496	124,314	1,216,884	25,080	19,487	31,072
1989	616,264	71,182	400,004	187,459	133,046	1,265,591	25,729	20,084	30,685
1990	613,152	72,833	420,102	184,470	143,588	1,288,479	25,369	20,188	30,372
1991	598,577	72,430	430,443	184,546	157,925	1,299,061	25,007	19,474	30,738
1992	642,471	77,094	451,717	186,245	173,007	1,376,345	25,725	20,068	32,014
1993	678,365	82,523	485,007	195,010	191,652	1,467,511	26,511	20,675	32,810
1994	736,477	89,778	515,447	209,870	198,900	1,570,916	27,598	21,666	33,992
1995	774,276	93,737	543,988	173,198	219,384	1,617,110	27,998	22,339	34,661
1996	781,757	93,719	576,036	184,495	234,460	1,683,028	28,570	23,071	33,884
1997	855,385	101,838	589,087	204,141	242,991	1,789,768	29,659	24,118	35,466
1998	866,853	103,556	598,499	209,031	244,424	1,815,250	29,433	23,439	36,983
1999	904,584	108,294	615,224	207,002	256,687	1,875,202	29,786	23,797	38,012
2000	944,860	113,157	640,965	219,408	279,594	1,971,670	30,735	24,579	38,441
2001	929,751	112,476	680,863	214,464	313,701	2,026,303	31,006	23,939	38,838
2002	948,036	113,705	672,784	196,601	332,732	2,036,449	30,669	24,139	39,274
2003	947,068	116,089	668,605	186,695	345,206	2,031,485	30,121	24,416	38,789
2004	955,399	116,196	697,205	249,760	368,531	2,154,699	31,563	24,502	38,993
2005	982,075	121,228	750,771	276,518	386,596	2,274,731	32,542	25,309	38,804
2006	1,031,275	129,421	794,665	302,130	407,433	2,406,081	33,335	26,823	38,447
2007	1,089,713	137,299	833,556	339,580	427,955	2,553,506	34,442	28,707	37,960
2008	1,063,075	135,155	877,002	363,404	475,190	2,643,516	34,718	27,640	38,462
2009	957,821	123,930	909,380	303,600	566,010	2,612,880	33,683	25,592	37,427
2010	968,611	124,154	940,956	301,546	574,676	2,661,635	33,953	24,949	38,824
2011	968,259	114,277	1,010,884	317,583	570,676	2,753,125	34,880	24,899	38,888

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 13.C.1
Labor Force Statistics
Lincoln County
1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	28,319	27,133	1,186	4.2%
1991	28,372	26,551	1,821	6.4%
1992	28,622	26,963	1,659	5.8%
1993	29,358	28,075	1,283	4.4%
1994	30,293	29,161	1,132	3.7%
1995	30,822	29,324	1,498	4.9%
1996	31,826	30,171	1,655	5.2%
1997	31,991	30,819	1,172	3.7%
1998	32,085	31,006	1,079	3.4%
1999	32,784	31,823	961	2.9%
2000	34,773	33,458	1,315	3.8%
2001	35,351	32,961	2,390	6.8%
2002	35,607	33,079	2,528	7.1%
2003	35,950	33,420	2,530	7.0%
2004	35,745	33,586	2,159	6.0%
2005	36,511	34,458	2,053	5.6%
2006	38,077	36,167	1,910	5.0%
2007	39,649	37,674	1,975	5.0%
2008	39,442	36,514	2,928	7.4%
2009	39,115	33,758	5,357	13.7%
2010	39,068	33,923	5,145	13.2%
2011	38,972	34,368	4,604	11.8%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{12F13} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 13.D.1
Purpose of Loan by Year
Lincoln County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	2,474	2,973	3,062	2,556	1,765	1,364	1,204	1,205	16,603
Home Improvement	354	403	353	362	278	143	124	138	2,155
Refinancing	3,926	4,116	3,570	3,248	2,840	4,133	2,895	2,565	27,293
Total	6,754	7,492	6,985	6,166	4,883	5,640	4,223	3,908	46,051

Table 13.D.2
Occupancy Status for Home Purchase Loan Applications
Lincoln County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	2,280	2,738	2,727	2,308	1,560	1,238	1,086	1,094	15,031
Not Owner-Occupied	186	228	321	236	190	122	118	109	1,510
Not Applicable	8	7	14	12	15	4	0	2	62
Total	2,474	2,973	3,062	2,556	1,765	1,364	1,204	1,205	16,603

Table 13.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Lincoln County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,958	2,428	2,446	1,994	966	567	505	500	11,364
FHA - Insured	270	236	212	228	410	348	320	272	2,296
VA - Guaranteed	28	42	40	41	60	41	54	77	383
Rural Housing Service or Farm Service Agency	24	32	29	45	124	282	207	245	988
Total	2,280	2,738	2,727	2,308	1,560	1,238	1,086	1,094	15,031

¹³ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 13.D.4
Loan Applications by Action Taken
 Lincoln County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,151	1,371	1,397	1,239	771	576	510	506	7,521
Application Approved but not Accepted	122	144	146	120	59	44	41	61	737
Application Denied	316	302	373	260	153	129	160	137	1,830
Application Withdrawn by Applicant	148	223	182	125	128	72	71	69	1,018
File Closed for Incompleteness	33	41	50	38	33	33	14	16	258
Loan Purchased by the Institution	510	655	579	525	416	381	290	305	3,661
Preapproval Request Denied	0	2	0	1	0	3	0	0	6
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	2,280	2,738	2,727	2,308	1,560	1,238	1,086	1,094	15,031
Denial Rate	21.5%	18.1%	21.1%	17.3%	16.6%	18.3%	23.9%	21.3%	19.6%

Table 13.D.5
Denial Rates by Gender of Applicant
 Lincoln County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	21.9%	20.4%	23.1%	.0%	21.5%
2005	16.3%	20.9%	29.7%	%	18.1%
2006	19.6%	24.1%	24.1%	%	21.1%
2007	16.6%	19.0%	21.7%	.0%	17.3%
2008	14.4%	21.4%	25.6%	%	16.6%
2009	16.9%	19.8%	30.0%	.0%	18.3%
2010	21.4%	26.8%	36.1%	%	23.9%
2011	20.1%	23.6%	26.1%	%	21.3%
Average	18.3%	21.9%	26.4%	.0%	19.6%

Table 13.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Lincoln County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	797	963	956	906	570	413	334	350	5,289
	Denied	224	187	233	180	96	84	91	88	1,183
	Denial Rate	21.9%	16.3%	19.6%	16.6%	14.4%	16.9%	21.4%	20.1%	18.3%
Female	Originated	313	363	381	277	169	134	153	139	1,929
	Denied	80	96	121	65	46	33	56	43	540
	Denial Rate	20.4%	20.9%	24.1%	19.0%	21.4%	19.8%	26.8%	23.6%	21.9%
Not Available	Originated	40	45	60	54	32	28	23	17	299
	Denied	12	19	19	15	11	12	13	6	107
	Denial Rate	23.1%	29.7%	24.1%	21.7%	25.6%	30.0%	36.1%	26.1%	26.4%
Not Applicable	Originated	1	0	0	2	0	1	0	0	4
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	.0%	%	.0%	%	%	.0%
Total	Originated	1,151	1,371	1,397	1,239	771	576	510	506	7,521
	Denied	316	302	373	260	153	129	160	137	1,830
	Denial Rate	21.5%	18.1%	21.1%	17.3%	16.6%	18.3%	23.9%	21.3%	19.6%

Table 13.D.7
Denial Rates by Race/Ethnicity of Applicant
 Lincoln County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	28.6%	20.0%	20.0%	50.0%	.0%	33.3%	%	25.0%
Asian	40.0%	22.2%	7.1%	30.0%	.0%	40.0%	.0%	12.5%	22.9%
Black	39.6%	25.9%	44.3%	46.4%	31.0%	44.4%	29.2%	46.2%	37.3%
White	20.2%	17.3%	19.0%	15.9%	15.5%	17.3%	23.0%	20.1%	18.3%
Not Available	22.1%	20.9%	31.1%	23.6%	22.2%	19.6%	32.1%	30.4%	25.1%
Not Applicable	71.4%	%	%	.0%	%	0.0%	0%	%	50.0%
Average	21.5%	18.1%	21.1%	17.3%	16.6%	18.3%	23.9%	21.3%	19.6%
Non-Hispanic	22.8%	17.0%	20.5%	16.1%	15.6%	18.2%	23.0%	17.8%	18.8%
Hispanic	27.9%	26.2%	27.4%	34.7%	28.6%	13.8%	14.8%	25.8%	26.8%

Table 13.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Lincoln County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	2	5	4	4	1	1	4	0	21
	Denied	0	2	1	1	1	0	2	0	7
	Denial Rate	.0%	28.6%	20.0%	20.0%	50.0%	33.3%	33.3%	%	25.0%
Asian	Originated	12	14	13	7	4	3	4	7	64
	Denied	8	4	1	3	0	2	0	1	19
	Denial Rate	40.0%	22.2%	7.1%	30.0%	.0%	40.0%	.0%	12.5%	22.9%
Black	Originated	32	43	34	15	20	10	17	7	178
	Denied	21	15	27	13	9	8	7	6	106
	Denial Rate	39.6%	25.9%	44.3%	46.4%	31.0%	44.4%	29.2%	46.2%	37.3%
White	Originated	994	1,188	1,215	1,098	690	516	449	460	6,610
	Denied	251	249	285	208	127	108	134	116	1,478
	Denial Rate	20.2%	17.3%	19.0%	15.9%	15.5%	17.3%	23.0%	20.1%	18.3%
Not Available	Originated	109	121	131	113	56	45	36	32	643
	Denied	31	32	59	35	16	11	17	14	215
	Denial Rate	22.1%	20.9%	31.1%	23.6%	22.2%	19.6%	32.1%	30.4%	25.1%
Not Applicable	Originated	2	0	0	2	0	1	0	0	5
	Denied	5	0	0	0	0	0	0	0	5
	Denial Rate	22.1%	20.9%	31.1%	23.6%	22.2%	19.6%	32.1%	30.4%	50.0%
Total	Originated	1,151	1,371	1,397	1,239	771	576	510	506	7,521
	Denied	316	302	373	260	153	129	160	137	1,830
	Denial Rate	21.5%	18.1%	21.1%	17.3%	16.6%	18.3%	23.9%	21.3%	19.6%
Non-Hispanic	Originated	874	1,195	1,214	1,065	692	504	448	447	6,439
	Denied	258	245	313	205	128	112	134	97	1,492
	Denial Rate	22.8%	17.0%	20.5%	16.1%	15.6%	18.2%	23.0%	17.8%	18.8%
Hispanic	Originated	44	48	61	49	25	25	23	23	298
	Denied	17	17	23	26	10	4	4	8	109
	Denial Rate	27.9%	26.2%	27.4%	34.7%	28.6%	13.8%	14.8%	25.8%	26.8%

Table 13.D.9
Loan Applications by Reason for Denial
 Lincoln County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	28	25	36	36	24	29	33	13	224
Employment History	4	2	5	3	0	4	2	3	23
Credit History	121	103	110	76	46	28	34	28	546
Collateral	14	20	30	26	10	20	17	20	157
Insufficient Cash	7	13	7	14	3	5	1	6	56
Unverifiable Information	7	7	9	12	7	2	11	2	57
Credit Application Incomplete	10	22	31	19	18	6	9	5	120
Mortgage Insurance Denied	1	0	0	0	0	0	1	0	2
Other	49	43	60	29	7	13	4	9	214
Missing	75	67	85	45	38	22	48	51	431
Total	316	302	373	260	153	129	160	137	1,830

Table 13.D.10
Denial Rates by Income of Applicant
 Lincoln County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	68.4%	62.5%	63.6%	58.3%	42.9%	60.0%	100.0%	40.0%	60.7%
\$15,001–\$30,000	40.2%	31.7%	46.2%	29.5%	28.0%	32.4%	38.1%	36.1%	36.2%
\$30,001–\$45,000	20.8%	24.5%	26.1%	24.2%	23.9%	20.3%	30.4%	27.1%	24.3%
\$45,001–\$60,000	22.6%	14.8%	24.1%	16.5%	19.3%	10.7%	22.0%	20.0%	19.2%
\$60,001–\$75,000	13.1%	7.8%	16.7%	14.0%	13.6%	16.5%	17.7%	14.0%	13.9%
Above \$75,000	10.5%	10.8%	9.5%	11.5%	8.8%	10.4%	12.7%	8.8%	10.4%
Data Missing	12.8%	17.0%	8.7%	15.8%	28.6%	81.8%	25.0%	.0%	16.2%
Total	21.5%	18.1%	21.1%	17.3%	16.6%	18.3%	23.9%	21.3%	19.6%

Table 13.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Lincoln County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	40.0%	25.0%	.0%	.0%	27.3%	.0%	25.0%
Asian	100.0%	50.0%	25.0%	30.8%	.0%	3.4%	33.3%	22.9%
Black	66.7%	59.7%	34.7%	28.3%	37.9%	20.0%	33.3%	37.3%
White	60.6%	32.9%	23.1%	18.6%	12.7%	9.8%	14.3%	18.3%
Not Available	50.0%	50.8%	32.1%	20.7%	20.0%	13.8%	27.3%	25.1%
Not Applicable	%	75.0%	66.7%	%	%	.0%	.0%	50.0%
Average	60.7%	36.2%	24.3%	19.2%	13.9%	10.4%	16.2%	19.6%
Non-Hispanic	63.5%	34.4%	24.1%	18.6%	13.4%	9.9%	14.5%	18.8%
Hispanic	.0%	38.8%	22.2%	20.0%	36.7%	18.8%	8.3%	26.8%

Table 13.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Lincoln County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	3	3	17	176	23	2	224	19
Employment History	0	0	0	20	2	1	23	6
Credit History	1	5	39	452	49	0	546	27
Collateral	0	0	6	130	21	0	157	7
Insufficient Cash	1	1	2	50	2	0	56	2
Unverifiable Information	1	2	2	44	6	2	57	4
Credit Application Incomplete	0	0	5	100	15	0	120	6
Mortgage Insurance Denied	0	0	0	2	0	0	2	0
Other	1	4	6	175	28	0	214	11
Missing	0	4	29	329	69	0	431	27
Total	7	19	106	1,478	215	5	1,830	109
% Missing	.0%	21.1%	27.4%	22.3%	32.1%	.0%	23.6%	24.8%

Table 13.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Lincoln County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	6	6	4	5	4	2	0	6	33
	Application Denied	13	10	7	7	3	3	4	4	51
	Denial Rate	68.4%	62.5%	63.6%	58.3%	42.9%	60.0%	100.0%	40.0%	60.7%
\$15,001–\$30,000	Loan Originated	149	164	121	122	72	71	78	78	855
	Application Denied	100	76	104	51	28	34	48	44	485
	Denial Rate	40.2%	31.7%	46.2%	29.5%	28.0%	32.4%	38.1%	36.1%	36.2%
\$30,001–\$45,000	Loan Originated	281	286	260	204	137	137	94	124	1,523
	Application Denied	74	93	92	65	43	35	41	46	489
	Denial Rate	20.8%	24.5%	26.1%	24.2%	23.9%	20.3%	30.4%	27.1%	24.3%
\$45,001–\$60,000	Loan Originated	226	265	223	177	117	100	85	76	1,269
	Application Denied	66	46	71	35	28	12	24	19	301
	Denial Rate	22.6%	14.8%	24.1%	16.5%	19.3%	10.7%	22.0%	20.0%	19.2%
\$60,001–\$75,000	Loan Originated	139	153	179	153	114	66	65	49	918
	Application Denied	21	13	36	25	18	13	14	8	148
	Denial Rate	13.1%	7.8%	16.7%	14.0%	13.6%	16.5%	17.7%	14.0%	13.9%
Above \$75,000	Loan Originated	316	453	526	546	322	198	179	166	2,706
	Application Denied	37	55	55	71	31	23	26	16	314
	Denial Rate	10.5%	10.8%	9.5%	11.5%	8.8%	10.4%	12.7%	8.8%	10.4%
Data Missing	Loan Originated	34	44	84	32	5	2	9	7	217
	Application Denied	5	9	8	6	2	9	3	0	42
	Denial Rate	12.8%	17.0%	8.7%	15.8%	28.6%	81.8%	25.0%	.0%	16.2%
Total	Loan Originated	1,151	1,371	1,397	1,239	771	576	510	506	7,521
	Application Denied	316	302	373	260	153	129	160	137	1,830
	Denial Rate	21.5%	18.1%	21.1%	17.3%	16.6%	18.3%	23.9%	21.3%	19.6%

Table 13.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Lincoln County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	3	3	4	1	8	2	21
	Application Denied	1	2	1	0	0	3	0	7
	Denial Rate	100.0%	40.0%	25.0%	.0%	.0%	27.3%	.0%	25.0%
Asian	Loan Originated	0	7	15	9	3	28	2	64
	Application Denied	1	7	5	4	0	1	1	19
	Denial Rate	100.0%	50.0%	25.0%	30.8%	.0%	3.4%	33.3%	22.9%
Black	Loan Originated	1	27	47	43	18	40	2	178
	Application Denied	2	40	25	17	11	10	1	106
	Denial Rate	66.7%	59.7%	34.7%	28.3%	37.9%	20.0%	33.3%	37.3%
White	Loan Originated	28	756	1,349	1,106	832	2,353	186	6,610
	Application Denied	43	370	405	252	121	256	31	1,478
	Denial Rate	60.6%	32.9%	23.1%	18.6%	12.7%	9.8%	14.3%	18.3%
Not Available	Loan Originated	4	61	108	107	64	275	24	643
	Application Denied	4	63	51	28	16	44	9	215
	Denial Rate	50.0%	50.8%	32.1%	20.7%	20.0%	13.8%	27.3%	25.1%
Not Applicable	Loan Originated	0	1	1	0	0	2	1	5
	Application Denied	0	3	2	0	0	0	0	5
	Denial Rate	%	75.0%	66.7%	%	%	.0%	.0%	50.0%
Total	Loan Originated	33	855	1,523	1,269	918	2,706	217	7,521
	Application Denied	51	485	489	301	148	314	42	1,830
	Denial Rate	60.7%	36.2%	24.3%	19.2%	13.9%	10.4%	16.2%	19.6%
Non-Hispanic	Loan Originated	27	708	1,307	1,084	811	2,325	177	6,439
	Application Denied	47	372	415	247	125	256	30	1,492
	Denial Rate	63.5%	34.4%	24.1%	18.6%	13.4%	9.9%	14.5%	18.8%
Hispanic	Loan Originated	2	74	84	56	19	52	11	298
	Application Denied	0	47	24	14	11	12	1	109
	Denial Rate	.0%	38.8%	22.2%	20.0%	36.7%	18.8%	8.3%	26.8%

PREDATORY LENDING

Table 13.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Lincoln County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	982	1,012	1,114	1,113	718	554	505	493	6,491
HAL	169	359	283	126	53	22	5	13	1,030
Total	1,151	1,371	1,397	1,239	771	576	510	506	7,521
Percent HAL	14.7%	26.2%	20.3%	10.2%	6.9%	3.8%	1.0%	2.6%	13.7%

Table 13.D.16

Loans by Loan Purpose by HAL Status

Lincoln County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	982	1,012	1,114	1,113	718	554	505	493	6,491
	HAL	169	359	283	126	53	22	5	13	1,030
	Percent HAL	14.7%	26.2%	20.3%	10.2%	6.9%	3.8%	1.0%	2.6%	13.7%
Home Improvement	Other	81	85	102	89	60	39	31	56	543
	HAL	35	49	40	37	22	11	4	1	199
	Percent HAL	30.2%	36.6%	28.2%	29.4%	26.8%	22.0%	11.4%	1.8%	26.8%
Refinancing	Other	1,091	858	792	781	898	1,798	1,289	1,167	8,674
	HAL	305	437	402	252	140	75	5	6	1,622
	Percent HAL	21.8%	33.7%	33.7%	24.4%	13.5%	4.0%	.4%	.5%	15.8%
Total	Other	2,154	1,955	2,008	1,983	1,676	2,391	1,825	1,716	15,708
	HAL	509	845	725	415	53	22	5	13	2,851
	Percent HAL	19.1%	30.2%	26.5%	17.3%	11.4%	4.3%	.8%	1.2%	15.4%

Table 13.D.17

HALs Originated by Race of Borrower

Lincoln County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	3	1	0	1	0	0	0	5
Asian	1	7	5	0	0	1	0	0	14
Black	9	19	16	5	1	0	1	2	53
White	140	290	233	109	44	19	4	9	848
Not Available	19	40	28	12	7	2	0	2	110
Not Applicable	0	0	0	0	0	0	0	0	0
Total	169	359	283	126	53	22	5	13	1,030
Hispanic (Ethnicity)	10	17	31	8	2	1	1	2	72

Table 13.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Lincoln County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	60.0%	25.0%	.0%	100.0%	.0%	.0%	%	23.8%
Asian	8.3%	50.0%	38.5%	.0%	.0%	33.3%	.0%	.0%	21.9%
Black	28.1%	44.2%	47.1%	33.3%	5.0%	.0%	5.9%	28.6%	29.8%
White	14.1%	24.4%	19.2%	9.9%	6.4%	3.7%	.9%	2.0%	12.8%
Not Available	17.4%	33.1%	21.4%	10.6%	12.5%	4.4%	.0%	6.3%	17.1%
Not Applicable	.0%	%	%	.0%	%	.0%	%	%	0%
Average	14.7%	26.2%	20.3%	10.2%	6.9%	3.8%	01.0%	02.6%	13.7%
Non-Hispanic	14.6%	25.0%	18.8%	10.0%	6.5%	4.0%	.4%	1.1%	12.9%
Hispanic	22.7%	35.4%	50.8%	16.3%	8.0%	4.0%	4.3%	8.7%	24.2%

Table 13.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Lincoln County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	2	2	3	4	0	1	4	0	16
	HAL	0	3	1	0	1	0	0	0	5
	Percent HAL	.0%	60.0%	25.0%	.0%	100.0%	.0%	.0%	%	23.8%
Asian	Other	11	7	8	7	4	2	4	7	50
	HAL	1	7	5	0	0	1	0	0	14
	Percent HAL	8.3%	50.0%	38.5%	.0%	.0%	33.3%	.0%	.0%	21.9%
Black	Other	23	24	18	10	19	10	16	5	125
	HAL	9	19	16	5	1	0	1	2	53
	Percent HAL	28.1%	44.2%	47.1%	33.3%	5.0%	.0%	5.9%	28.6%	29.8%
White	Other	854	898	982	989	646	497	445	451	5,762
	HAL	140	290	233	109	44	19	4	9	848
	Percent HAL	14.1%	24.4%	19.2%	9.9%	6.4%	3.7%	0.9%	02.0%	12.8%
Not Available	Other	90	81	103	101	49	43	36	30	533
	HAL	19	40	28	12	7	2	0	2	110
	Percent HAL	17.4%	33.1%	21.4%	10.6%	12.5%	4.4%	.0%	6.3%	17.1%
Not Applicable	Other	2	0	0	2	0	1	0	0	5
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	%	%	.0%	%	.0%	%	%	0.0%
Total	Other	982	1,012	1,114	1,113	718	554	505	493	6,491
	HAL	169	359	283	126	53	22	5	13	1,030
	Percent HAL	14.7%	26.2%	20.3%	10.2%	6.9%	3.8%	1.0%	2.6%	13.7%
Non-Hispanic	Other	746	896	986	959	647	484	446	442	5,606
	HAL	128	299	228	106	45	20	2	5	833
	Percent HAL	14.6%	25.0%	18.8%	10.0%	6.5%	4.0%	.4%	1.1%	12.9%
Hispanic	Other	34	31	30	41	23	24	22	21	226
	HAL	10	17	31	8	2	1	1	2	72
	Percent HAL	22.7%	35.4%	50.8%	16.3%	8.0%	4.0%	4.3%	8.7%	24.2%

Table 13.D.20
Rates of HALs by Income of Borrower
 Lincoln County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	50.0%	33.3%	25.0%	20.0%	.0%	.0%	%	16.7%	24.2%
\$15,001–\$30,000	16.8%	30.5%	33.9%	18.9%	16.7%	2.8%	2.6%	5.1%	18.6%
\$30,001–\$45,000	21.0%	36.0%	26.9%	16.7%	10.2%	4.4%	1.1%	3.2%	19.1%
\$45,001–\$60,000	16.4%	33.6%	24.2%	10.2%	6.0%	5.0%	2.4%	2.6%	16.9%
\$60,001–\$75,000	10.1%	21.6%	17.9%	9.2%	5.3%	3.0%	.0%	4.1%	11.2%
Above \$75,000	8.9%	15.9%	10.5%	5.3%	4.3%	3.5%	0.0%	.0%	7.6%
Data Missing	8.8%	22.7%	35.7%	21.9%	.0%	.0%	.0%	.0%	23.0%
Average	14.7%	26.2%	20.3%	10.2%	6.9%	3.8%	1.0%	2.6%	13.7%

Table 13.D.21
Loans by HAL Status by Income of Borrower
 Lincoln County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	3	4	3	4	4	2	0	5	25
	HAL	3	2	1	1	0	0	0	1	8
	Percent HAL	50.0%	33.3%	25.0%	20.0%	.0%	.0%	%	16.7%	24.2%
\$15,001–\$30,000	Other	124	114	80	99	60	69	76	74	696
	HAL	25	50	41	23	12	2	2	4	159
	Percent HAL	16.8%	30.5%	33.9%	18.9%	16.7%	2.8%	2.6%	5.1%	18.6%
\$30,001–\$45,000	Other	222	183	190	170	123	131	93	120	1,232
	HAL	59	103	70	34	14	6	1	4	291
	Percent HAL	21.0%	36.0%	26.9%	16.7%	10.2%	4.4%	1.1%	3.2%	19.1%
\$45,001 – \$60,000	Other	189	176	169	159	110	95	83	74	1,055
	HAL	37	89	54	18	7	5	2	2	214
	Percent HAL	16.4%	33.6%	24.2%	10.2%	6.0%	5.0%	2.4%	2.6%	16.9%
\$60,001–\$75,000	Other	125	120	147	139	108	64	65	47	815
	HAL	14	33	32	14	6	2	0	2	103
	Percent HAL	10.1%	21.6%	17.9%	9.2%	5.3%	3.0%	.0%	4.1%	11.2%
Above \$75,000	Other	288	381	471	517	308	191	179	166	2,501
	HAL	28	72	55	29	14	7	0	0	205
	Percent HAL	8.9%	15.9%	10.5%	5.3%	4.3%	3.5%	.0%	.0%	7.6%
Data Missing	Other	31	34	54	25	5	2	9	7	167
	HAL	3	10	30	7	0	0	0	0	50
	Percent HAL	8.8%	22.7%	35.7%	21.9%	.0%	.0%	.0%	.0%	23.0%
Total	Other	982	1,012	1,114	1,113	718	554	505	493	6,491
	HAL	169	359	283	126	53	22	5	13	1,030
	Percent HAL	14.7%	26.2%	20.3%	10.2%	6.9%	3.8%	1.0%	2.6%	13.7%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 13.E.1
Building Permits and Valuation
 Lincoln County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	230	36	0	0	266	84,928	
1981	186	2	6	0	194	84,986	
1982	135	8	72	22	237	87,033	50,932
1983	262	4	4	24	294	82,116	50,024
1984	271	8	31	5	315	85,545	20,472
1985	204	8	0	46	258	95,284	44,898
1986	253	4	0	93	350	105,274	41,627
1987	300	4	4	62	370	112,304	45,588
1988	300	12	4	6	322	132,086	47,317
1989	279	18	4	14	315	116,760	25,473
1990	268	12	14	6	300	118,904	34,329
1991	303	14	4	0	321	107,521	
1992	342	22	0	7	371	116,962	32,272
1993	357	14	0	10	381	115,119	31,575
1994	378	30	3	0	411	119,164	
1995	361	34	0	0	395	123,644	
1996	373	30	3	0	406	124,755	
1997	396	12	16	6	430	147,185	90,876
1998	504	16	3	0	523	140,959	
1999	736	18	0	140	894	154,879	18,114
2000	662	6	0	165	833	164,810	34,373
2001	619	42	3	171	835	144,237	29,649
2002	643	30	0	0	673	156,735	
2003	589	26	9	10	634	163,022	46,568
2004	688	0	20	0	708	146,430	
2005	734	0	0	0	734	132,181	
2006	801	0	0	0	801	387,282	
2007	784	14	0	18	816	243,524	90,498
2008	336	20	0	0	356	228,281	
2009	159	12	0	0	171	189,204	
2010	131	2	0	0	133	368,815	
2011	137	10	0	0	147	178,081	
2012	142	8	0	35	185	192,730	64,010

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 13.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Lincoln County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	53	947	159	0	1,159
2001	0	52	972	123	0	1,147
2002	0	64	1,111	207	0	1,382
2003	0	317	953	224	0	1,494
2004	0	0	874	664	0	1,538
2005	0	0	1,009	805	0	1,814
2006	0	0	1,270	1,197	0	2,467
2007	0	0	1,304	1,214	0	2,518
2008	0	0	1,013	958	0	1,971
2009	0	0	415	398	0	813
2010	0	0	324	387	0	711
2011	0	0	378	440	0	818
Total	0	486	10,570	6,776	0	17,832
Loan Amount (\$1,000s)						
2000	0	984	13,868	2,219	0	17,071
2001	0	491	15,537	1,595	0	17,623
2002	0	703	16,129	3,431	0	20,263
2003	0	3,793	12,253	2,955	0	19,001
2004	0	0	11,901	11,209	0	23,110
2005	0	0	12,171	13,389	0	25,560
2006	0	0	13,593	15,291	0	28,884
2007	0	0	14,296	16,024	0	30,320
2008	0	0	10,733	11,760	0	22,493
2009	0	0	6,357	6,310	0	12,667
2010	0	0	4,723	6,284	0	11,007
2011	0	0	5,539	6,231	0	11,770
Total	0	5,971	137,100	96,698	0	239,769

Table 13.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Lincoln County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	5	57	10	0	72
2001	0	1	70	11	0	82
2002	0	1	69	14	0	84
2003	0	14	48	10	0	72
2004	0	0	45	64	0	109
2005	0	0	51	66	0	117
2006	0	0	32	60	0	92
2007	0	0	32	44	0	76
2008	0	0	35	35	0	70
2009	0	0	23	26	0	49
2010	0	0	11	16	0	27
2011	0	0	18	24	0	42
Total	0	21	491	380	0	892
Loan Amount (\$1,000s)						
2000	0	725	9,446	1,799	0	11,970
2001	0	120	11,619	2,094	0	13,833
2002	0	116	11,715	2,202	0	14,033
2003	0	2,001	8,178	1,753	0	11,932
2004	0	0	7,699	11,114	0	18,813
2005	0	0	8,376	12,076	0	20,452
2006	0	0	5,393	10,409	0	15,802
2007	0	0	5,335	8,020	0	13,355
2008	0	0	5,849	6,126	0	11,975
2009	0	0	3,783	4,810	0	8,593
2010	0	0	1,656	2,793	0	4,449
2011	0	0	3,151	4,056	0	7,207
Total	0	2,962	82,200	67,252	0	152,414

Table 13.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Lincoln County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	3	41	5	0	49
2001	0	0	33	12	0	45
2002	0	0	48	8	0	56
2003	0	11	37	7	0	55
2004	0	0	24	36	0	60
2005	0	0	33	32	0	65
2006	0	0	22	38	0	60
2007	0	0	36	32	0	68
2008	0	0	35	42	0	77
2009	0	0	18	30	0	48
2010	0	0	18	15	0	33
2011	0	0	14	31	0	45
Total	0	14	359	288	0	661
Loan Amount (\$1,000s)						
2000	0	1,706	20,800	3,472	0	25,978
2001	0	0	16,597	6,700	0	23,297
2002	0	0	20,977	3,249	0	24,226
2003	0	6,013	18,116	3,392	0	27,521
2004	0	0	11,314	17,624	0	28,938
2005	0	0	14,643	14,780	0	29,423
2006	0	0	10,364	18,067	0	28,431
2007	0	0	15,161	13,900	0	29,061
2008	0	0	16,695	18,187	0	34,882
2009	0	0	8,006	14,905	0	22,911
2010	0	0	9,451	8,258	0	17,709
2011	0	0	7,145	13,275	0	20,420
Total	0	7,719	169,269	135,809	0	312,797

Table 13.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Lincoln County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	22	515	57	0	594
2001	0	33	639	61	0	733
2002	0	30	550	104	0	684
2003	0	165	453	103	0	721
2004	0	0	469	369	0	838
2005	0	0	533	510	0	1,043
2006	0	0	608	594	0	1,202
2007	0	0	592	591	0	1,183
2008	0	0	355	334	0	689
2009	0	0	192	180	0	372
2010	0	0	155	187	0	342
2011	0	0	176	232	0	408
Total	0	250	5,237	3,322	0	8,809
Loan Amount (\$1,000s)						
2000	0	1,171	33,071	5,258	0	39,500
2001	0	497	32,811	7,868	0	41,176
2002	0	611	33,984	7,923	0	42,518
2003	0	9,979	25,618	5,295	0	40,892
2004	0	0	17,314	29,043	0	46,357
2005	0	0	18,854	29,602	0	48,456
2006	0	0	17,578	27,541	0	45,119
2007	0	0	19,360	23,149	0	42,509
2008	0	0	16,429	18,534	0	34,963
2009	0	0	9,891	12,265	0	22,156
2010	0	0	7,004	9,112	0	16,116
2011	0	0	6,765	12,347	0	19,112
Total	0	12,258	238,679	187,937	0	438,874

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 13.G.1
Fair Housing Complaints by Basis

Lincoln County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability				1		1			1		3
Race	1		1								2
National Origin			1						1		2
Total Bases	1		2	1		1			2		7
Total Complaints	1		2	1		1			2		7

Table 13.G.2
Fair Housing Complaints by Issue

Lincoln County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	1		1						1	1	3
Failure to make reasonable accommodation				1		1			1	1	3
Discriminatory terms, conditions, privileges, or services and facilities			1								1
Discriminatory refusal to rent			1								1
Discriminatory advertising, statements and notices			1								1
Otherwise deny or make housing available									1	1	1
Discrimination in the appraising of residential real property									1	1	1
Total Issues	1	0	4	1	0	1	0	0	4	4	11
Total Complaints	1		2	1		1			2	2	7

Table 13.G.3
Fair Housing Complaints by Closure Status

Lincoln County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Conciliated / Settled	1			1					2		4
No Cause			1								1
Withdrawal After Resolution			1								1
Withdrawal Without Resolution						1					1
Total Complaints	1		1	1		1			2		7

HUD Complaints Found With Cause

Table 13.G.4
Fair Housing Complaints Found With Cause by Basis

Lincoln County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability				1					1		2
National Origin			1						1		2
Race	1										1
Total Bases	1		1	1					2		5
Total Complaints	1		1	1					2		5

Table 13.G.5
Fair Housing Complaints Found With Cause by Issue

Lincoln County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental		1							1		2
Failure to make reasonable accommodation				1					1	1	2
Discriminatory terms, conditions, privileges, or services and facilities			1								1
Otherwise deny or make housing available									1		1
Total Issues	1	0	1	1	0	0	0	0	4	0	7
Total Complaints	1		1	1					2		5

H. 2013 FAIR HOUSING SURVEY

Table 13.H1

Role of Respondent

Lincoln County
 2013 Fair Housing Survey Data

Primary Role	Total
Homeowner	6
Local Government	1
Other Role	1
Total	8

Table 13.H.2

Protected Classes

Lincoln County
 2013 Fair Housing Survey Data

Protected Class	Total
Gender	2
Age	1
Religion	1
Sexual Orientation	1
Other	1
Total	6

FEDERAL, STATE, AND LOCAL LAWS

Table 13.H.3

How Familiar are you with Fair Housing Laws?

Lincoln County

2013 Fair Housing Survey Data

Familiarity	Total
Not Familiar	3
Somewhat Familiar	2
Very Familiar	1
Missing	2
Total	8

Table 13.H.4

Federal, State, and Local Fair Housing Laws

Lincoln County

2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	3	1	1	3	8
Are fair housing laws difficult to understand or follow?		1	4	3	8
Do you think fair housing laws should be changed?	1	1	3	3	8
Do you think fair housing laws are adequately enforced?		3	2	3	8

FAIR HOUSING IN YOUR COMMUNITY

Table 13.H.5

Fair Housing Activities

Lincoln County

2013 Fair Housing Survey Data

2014 Fair Housing Survey Data						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?			3	2	3	8
Have you participated in fair housing training?			1	1	6	8
Are you aware of any fair housing testing?			2	3	3	8f
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?		1		4	3	8
Is there sufficient testing?		1		4	3	8

FAIR HOUSING IN THE PRIVATE SECTOR

Table 13.H.6
Barriers to Fair Housing in the Private Sector
 Lincoln County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?		3	2	3	8
The real estate industry?		3	2	3	8
The mortgage and home lending industry?		3	2	3	8
The housing construction or accessible housing design fields?		3	2	3	8
The home insurance industry?		3	2	3	8
The home appraisal industry?		3	2	3	8
Any other housing services?		3	2	3	8

FAIR HOUSING IN THE PUBLIC SECTOR

Table 13.H.7
Barriers to Fair Housing in the Public Sector
 Lincoln County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		3	2	3	8
Zoning laws?		3	2	3	8
Occupancy standards or health and safety codes?		3	2	3	8
Property tax policies?		3	2	3	8
Permitting process?		3	2	3	8
Housing construction standards?		3	2	3	8
Neighborhood or community development policies?		3	2	3	8
Limited access to government services, such as employment services?		4	1	3	8
Public administrative actions or regulations?		2	3	3	8

CONCLUDING QUESTIONS

Table 13.H.8
Local Fair Housing
 Lincoln County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		3	2	3	8
Are there any specific geographic areas that have fair housing problems?		2	3	3	8

NARRATIVE COMMENTS

Table 13.H.9
How should fair housing laws be changed?

Lincoln County
2013 Fair Housing Survey

Comments:
I don't believe such laws to still be necessary and believe such matters should be left up to the free market.

I. 2013 HOUSING NEEDS SURVEY

Table 13.I.1
Role of Respondent
 Lincoln County
 2013 Housing Needs Survey

Primary Role	Total
Homeowner	4
Local Government	4
Advocate	3
Construction/Development	1
Renter/Tenant	1
Missing	1
Total	14

Table 13.I.2
Please rate the need for the following Housing activities
 Lincoln County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		4	8	2		14
Construction of new rental housing		2	8	4		14
Homeowner housing rehabilitation		4	2	7	1	14
Rental housing rehabilitation	1	4	4	5		14
Housing demolition	3	5	3	3		14
Housing redevelopment	1	5	4	3	1	14
Downtown housing	2	2	2	6	2	14
First-time home-buyer assistance	1	1	6	5	1	14
Mixed use housing		2	5	4	3	14
Mixed income housing	3	1	4	5	1	14

Table 13.I.3
Please rate the need for the following Housing activities (cont.)
 Lincoln County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		1	3	9	1	14
Retrofitting existing housing to meet seniors' needs		3	5	5	1	14
Preservation of federal subsidized housing	1	4	2	5	2	14
Rental Assistance	2	2	2	7	1	14
Energy efficient retrofits		1	5	5	3	14
Supportive housing	1	4	2	6	1	14
Transitional housing		3	5	5	1	14
Emergency housing		3	5	5	1	14
Homeless shelters	1	5	2	5	1	14
Other		1			13	14

Table 13.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Lincoln County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	7
Lack of adequate public transportation	7
Community resistance	5
Lack of other infrastructure	4
Cost of materials	4
Cost of labor	4
Permitting fees	4
Building codes	4
Permitting process	3
Density or other zoning requirements	3
Current state of the housing market	3
Lack of Affordable housing development policies	3
Lack of available land	2
Cost of land or lot	2
ADA codes	2
Lack of qualified contractors or builders	1
Impact fees	1
Construction fees	1

Table 13.I.5
Please rate how the following infrastructure components affect housing production

Lincoln County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	3	2	1	3	4	1	14
Public transportation capacity	3	1	2	2	5	1	14
Water system quality		1	3	4	5	1	14
Water system capacity		2	2	4	4	2	14
Sewer system quality		1	3	4	5	1	14
Sewer system capacity	1	2	1	5	4	1	14
Storm water run-off capacity	1	3	4	4	1	1	14
City and county road conditions	1	2	3	5	2	1	14
Sidewalk conditions	3	2	3	2	4		14
Pedestrian-friendly places/walkability	4	3	2	1	4		14
Bridge conditions		4	3	3	2	2	14
Bridge capacity	1	3	3	4	1	2	14
Other	1					13	14

Table 13.I.6**Please rate the importance of being close proximity to the following amenities**Lincoln County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		1	2	5	6		14
Restaurants		2	4	7	1		14
Public transportation	1	2	1	4	6		14
Quality K-12 public schools			2	3	9		14
Day care		2	6	3	3		14
Retail shopping			9	3	2		14
Grocery stores			1	8	5		14
Park and recreational facilities			5	2	6	1	14
Highway access			5	7	2		14
Pharmacies			3	7	4		14
Other				1		13	14

Table 13.I.7**Please rate the need for the following housing types for special needs population**Lincoln County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		6	4	3	1	14
Transitional housing	1	2	7	3	1	14
Shelters for youth	1	6	4	3		14
Senior housing		1	6	7		14
Nursing homes or assisted living facilities		2	6	5	1	14
Housing designed for persons with disabilities		3	4	7		14
Supportive housing	1	3	4	5	1	14
Other					14	14

Table 13.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**Lincoln County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		3	4	6	1	14
The frail elderly (age 85+)		2	3	8	1	14
Persons with severe mental illness		4	3	6	1	14
Persons with physical disabilities		2	7	4	1	14
Persons with developmental disabilities		4	6	3	1	14
Persons with substance abuse addictions		1	7	5	1	14
Persons with HIV/AIDS	2	4	7		1	14
Victims of domestic violence		2	8	3	1	14
Veterans		3	7	3	1	14
Homeless persons	1	6	2	4	1	14
Persons recently released from prison	2	4	4	3	1	14
Other					14	14

NARRATIVE COMMENTS

Table 13.I.9

What other type of housing activity are you considering?

Lincoln County
2013 Housing Needs Survey

Comments:
additional subsidized housing transitional

Table 13.I.10

What other type of infrastructure components are you considering?

Lincoln County
2013 Housing Needs Survey

Comments:
not enough sewer lines to reach everyone

Table 13.I.11

What other amenities are you considering?

Lincoln County
2013 Housing Needs Survey

Comments:
cultural opportunities-theater, etc

Table 13.I.12

What other types of services and facilities for special needs groups are you considering.

Lincoln County
2013 Housing Needs Survey

Comments:
sex offenders, youth (16-25), and those exiting the foster care system

Table 13.I.13

Please share any comments you have about housing needs or barriers.

Lincoln County
2013 Housing Needs Survey

Comments:
high rent and run down rentals unemployment causes co-habitation Lincoln county only has a winter homeless shelter and a small domestic violence shelter. There is very little when it comes to income based housing and emergency housing. Those who are homeless have to go to surrounding counties. need for coordinated efforts and plans so far as I know, there are NO facilities for domestic violence victims, the homeless, the developmentally challenged, etc in most of East Lincoln County There is a need or ore public housing. Clients advise there is a long waiting list

Table 13.I.14**What are ways your area of the Region can better address housing challenges.**Lincoln County
2013 Housing Needs Survey

Comments:
address the run down rentals and abandoned houses Communication and policy change. Agencies need to be pulling together and if the community sees the need new agencies could form to meet those needs. If you build them they will come

J. LAND USE PLANNING

Table 13.J.1**Housing Development**Lincoln County
Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	1				1
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	1				1
Guidelines that encourage development affordable housing units?		1			1
Any potential barriers to the development of low- to moderate- income housing?		1			1
Guidelines that allow the development of mixed use housing?	1				1
Occupancy Standards					
A definition for the term "family"?	1				1
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	1				1
Does the definition of "family" include a specific limit on the number of persons?	1				1
Residential occupancy standards or limits?		1			1
Special Needs Housing					
A definition for the term "disability"?		1			1
Development standards for making housing accessible to persons with disabilities?		1			1
A process by which persons with disabilities can request modification to the jurisdiction's policies?		1			1
Standards for the development of senior housing?		1			1
Policies that distinguish senior citizen housing from other residential uses?	1				1
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	1				1
Are group homes permitted by right in single-family residential areas?	1				1
Is there a group home density requirement, such as a distance required for other group homes?	1				1
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?			1		1
Policies or practices for "affirmatively furthering fair housing"?			1		1

K. RENTAL VACANCY SURVEY

Table 13.K.1
Rental Vacancy Survey by Type
 Lincoln County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	105	2	1.9%
Apartments	203	9	4.4%
Mobile Homes	4	1	25.0%
"Other" Units	2		%
Don't know	0	0	%
Total	314	12	3.8%

Table 13.K.2
Rental Units by Bedroom Size
 Lincoln County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	63	0	0	.	63
Two	1	100	3	2	.	106
Three	3	39	1	0	.	43
Four	3	1	0	0	.	4
Don't Know	98	0	0	0	0	98
Total	105	203	4	2	0	314

Table 13.K.3
Do any of your rental units receive rental subsidy or assistance?
 Lincoln County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	4
Don't Know	
% Offering Assistance	44.4%

Table 13.K.4
How many of your units have some sort of rental subsidy or assistance?

Lincoln County
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	1	1.0%
Apartments		%
Mobile Homes		%
"Other" Units	1	50.0%
Don't know		
Total	2	.6%

Table 13.K.5
How long will it be before your vacant units become filled?

Lincoln County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	3	
1 to 2 month	3	
2 to 3 months		
More than 3 months	3	

Table 13.K.6
How long will it be before your filled units become vacant?

Lincoln County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month		
2 to 3 months		
More than 3 months	2	1

Table 13.K.7
Average Market Rate Rents by Bedroom Size

Lincoln County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$703			\$703
Two	\$650	\$582	\$325	\$500	\$577
Three	\$700	\$850	\$368		\$802
Four	\$950	\$1,200			\$1,075
Total	\$767	\$710	\$347	\$500	\$680

Table 13.K.8
Average Assistant Rate Rents by Bedroom Size

Lincoln County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$483			\$483
Two		\$548			\$548
Three	\$650				\$650
Four					
Total	\$650	\$516			\$583

Table 13.K.9
Single Family Market Rate Rents by Vacancy Status

Lincoln County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750			%
\$750 to \$1,000	7	1	14.3%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	98	1	1.0%
Total	105	2	1.9%

Table 13.K.10
Apartment Market Rate Rents by Vacancy Status

Lincoln County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	6		%
\$500 to \$750	28		%
\$750 to \$1,000	144	4	2.8%
\$1,000 to \$1,250	4	4	100.0%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	21	1	4.8%
Total	203	9	4.4%

Table 13.K.11
Available Apartment Units by Bedroom Size

Lincoln County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750							
\$750 to \$1,000		1	2	1		0	4
\$1,000 to \$1,250		1		2	1	0	4
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	1	0	0	0	1
Total	0	2	3	3	1	0	9

Table 13.K.12
Mobile Home Market Rate Rents by Vacancy Status

Lincoln County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	4	1	25.0%
\$500 to \$750			%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	4	1	25.0%
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Table 13.K.13
Condition by Unit Type

Lincoln County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average					.	
Good	105	26	4	2	.	137
Excellent		177			.	177
Don't Know	0	0	0	0	0	0
Total	105	203	4	2	0	314

Table 13.K.14
Condition of Single Family Units by Vacancy Status

Lincoln County
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	105	2	1.9%
Excellent			%
Don't Know	0	0	%
Total	105	2	1.9%

Table 13.K.15
Condition of Apartment Units by Vacancy Status

Lincoln County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	26	0	0.0%
Excellent	177	9	5.1%
Don't Know	0	0	%

Total	203	9	4.4%
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Table 13.K.16**Condition of Mobile Home Units by Vacancy Status**

Lincoln County
2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	4	1	25.0%
Excellent			%
Don't Know	0	0	%
Total	4	1	25.0%

Table 13.K.17**Are there any utilities included with the rent?**

Lincoln County
2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
% Offering Assistance	62.5%

Table 13.K.18**Which utilities are included with the rent?**

Lincoln County
2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	4
Trash Collection	4

Table 13.K.19**Do you keep a waiting list?**

Lincoln County
2013 Rental Vacancy Survey

Period	Respondent
Yes	4
No	4
Don't know	

Waitlist Size	12
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Table 13.K.20**How would you rate the need for renovation of existing units in the city?**

Lincoln County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		2	1	
Low Need				
Moderate Need	1	2	1	
High Need				
Extreme Need				

Table 13.K.21**How would you rate the need for construction of new units in the city?**

Lincoln County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		2	1	
Low Need		1		
Moderate Need		1		
High Need				1
Extreme Need		1		

Table 13.K.22**If new units were to be constructed, what percentage should offer rental assistance?**

Lincoln County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	44.4%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 13.L.1
Era of Construction

Lincoln County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	2,034	9		2	1	2,046
1940 - 1959	3,160	36		1	1	3,198
1960 - 1979	4,806	230	24	55	364	5,479
1980 - 1999	5,799	163	200	80	3,163	9,405
> 2000	5,639	100	272	50	1,033	7,094
Missing	0	0	0	0	0	0
Total	21,438	538	496	188	4,562	27,222

Table 13.L.2
Quality of Materials and Workmanship Used In Construction

Lincoln County
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	405	4			33	442
Fair	3,150	106		6	821	4,083
Average	10,491	427	222	182	3,706	15,028
Good	4,530	1	217		2	4,750
Excellent	468		57			525
Missing	2,394	0	0	0	0	2,394
Total	21,438	538	496	188	4,562	27,222

Table 13.L.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Lincoln County
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	147	1,082	611	137	7	50	2,034
1940 - 1959	155	1,294	1,591	82	2	36	3,160
1960 - 1979	68	446	3,417	716	16	143	4,806
1980 - 1999	31	297	2,939	1,694	146	692	5,799
>=2000	4	31	1,933	1,901	297	1,473	5,639
Missing	0	0	0	0	0	0	0
Total	405	3,150	10,491	4,530	468	2,394	21,438

Table 13.L.4
Average Floor Area by Dwelling Type

Lincoln County
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	44				11	55
500 – 999	1,835	2	61	1	635	2,534
1000 – 1,499	7,556	74	272	1	2,071	9,974
1,500 – 1,999	6,122	355	153	2	1,513	8,145
2,000 – 2,499	2,869	87	10	20	316	3,302
2,500 – 3,000	1,610	15		23	8	1,656
Above 3,000	1,402	5		141	8	1,556
Missing	0	0	0	0	0	0
Total	21,438	538	496	188	4,562	27,222
Average	1,745	1,752	1,369	5,793	1,409	1,710

Table 13.L.5
Number of Bathrooms per Dwelling Unit

Lincoln County
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	264	9	2	76	76	427
1 – 1.9	6,715	5	16		521	7,257
2 – 2.9	11,138	443	472	5	3,932	15,990
3 -3.9	2,598	5	6		32	2,641
4 -4.9	544	27		10		581
5 – 5.9	101				1	102
6 and Above	78	49		97		224
Missing	0	0	0	0	0	0
Total	21,438	538	496	188	4,562	27,222

Table 13.L.6
Number of Bedroom per Dwelling Unit

Lincoln County
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	202	9	2	76	74	363
1 – 1.9	107	1	16	1	3	128
2 – 2.9	1,996	23	188		266	2,473
3 -3.9	14,033	6	290	1	3,884	18,214
4 -4.9	4,607	450		13	330	5,400
5 – 5.9	440				5	445
6 and Above						0
Missing	53	49	0	97	0	199
Total	21,438	538	496	188	4,562	27,222

Table 13.L.7
Market Value of Dwelling Unit

Lincoln County
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	990	24		1	703	1,718
\$50,000 – \$99,999	3,848	116	11	2	2,882	6,859
\$100,000 – \$149,999	5,520	186	357	4	714	6,781
\$150,000 - \$199,999	3,728	55	30	12	88	3,913
\$200,000 - \$249,999	2,161	25	97	5	41	2,329
\$250,000 - \$349,999	2,007	19	1	14	49	2,090
\$350,000 - \$550,000	1,880	28		21	49	1,978
Above \$550,000	1,301	85		129	36	1,551
Missing	3	0	0	0	0	3
Total	21,438	538	496	188	4,562	27,222
Average Value	215,731	485,734	149,349	2,324,526	128,617	219,823

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 13.M.1
Population and Employment Forecast

Lincoln County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	12,455	32,900
1980	16,207	42,501
1990	20,188	50,790
2000	24,579	63,780
2010	24,949	78,265
2020	28,164	92,806
2030	30,856	107,356
2040	34,236	122,559
2050	38,216	138,338

Table 13.M.2
Household Forecasts by Tenure

Lincoln County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	23,072	7,271	30,343
2020	28,383	7,598	35,981
2030	32,950	8,671	41,621
2040	37,740	9,776	47,516
2050	42,723	10,910	53,633

Table 13.M.3
Household Forecasts by Income

Lincoln County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	1,731	2,082	3,323	1,774	14,162	23,072
2020	2,129	2,562	4,088	2,182	17,421	28,383
2030	2,472	2,974	4,746	2,534	20,225	32,950
2040	2,831	3,406	5,436	2,902	23,165	37,740
2050	3,205	3,856	6,154	3,285	26,223	42,723
Renter-Occupied						
2010	1,891	1,722	1,434	553	1,671	7,271
2020	1,976	1,800	1,498	578	1,746	7,598
2030	2,255	2,053	1,710	660	1,992	8,671
2040	2,543	2,315	1,928	744	2,246	9,776
2050	2,838	2,584	2,152	830	2,507	10,910
Total						
2010	3,622	3,804	4,757	2,327	15,832	30,343
2020	4,105	4,361	5,587	2,761	19,167	35,981
2030	4,727	5,027	6,456	3,194	22,217	41,621
2040	5,374	5,721	7,364	3,646	25,411	47,516
2050	6,043	6,440	8,305	4,115	28,730	53,633

N. CHAS HOUSING PROBLEM TABLES

Table 13.N.1
Households with Housing Problems by Income and Family Status

Lincoln County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	70	154	20	285	115	644
30.1-50% HAMFI	190	510	30	255	268	1,253
50.1-80% HAMFI	109	652	50	125	194	1,130
80.1 % HAMFI and above	190	979	169	0	455	1,793
Total	559	2,295	269	665	1,032	4,820
Renters						
30 % HAMFI	0	640	59	135	185	1,019
30.1-50% HAMFI	0	792	95	90	305	1,282
50.1-80% HAMFI	0	290	0	45	200	535
80.1 % HAMFI and above	0	35	69	0	95	199
Total	0	1,757	223	270	785	3,035
Total						
30 % HAMFI	70	794	79	420	300	1,663
30.1-50% HAMFI	190	1,302	125	345	573	2,535
50.1-80% HAMFI	109	942	50	170	394	1,665
80.1 % HAMFI and above	190	1,014	238	0	550	1,992
Total	559	4,052	492	935	1,817	7,855

Table 13.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Lincoln County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	70	154	20	285	115	644
30.1-50% HAMFI	190	510	30	255	268	1,253
50.1-80% HAMFI	109	652	50	125	194	1,130
80.1% HAMFI and above	190	979	169	0	455	1,793
Total	559	2,295	269	665	1,032	4,820
No Housing Problem						
30% HAMFI or less	25	69	0	40	0	134
30.1-50% HAMFI	330	199	84	490	160	1,263
50.1-80% HAMFI	605	435	150	475	115	1,780
80.1% HAMFI and above	2,475	8,929	844	575	1,404	14,227
Total	3,435	9,632	1,078	1,580	1,679	17,404
Not Computed						
30% HAMFI or less	15	55	0	0	120	190
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	15	55	0	0	120	190
Total						
30% HAMFI or less	110	278	20	325	235	968
30.1-50% HAMFI	520	709	114	745	428	2,516
50.1-80% HAMFI	714	1,087	200	600	309	2,910
80.1% HAMFI and above	2,665	9,908	1,013	575	1,859	16,020
Total	4,009	11,982	1,347	2,245	2,831	22,414

Table 13.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Lincoln County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	0	640	59	135	185	1,019
30.1-50% HAMFI	0	792	95	90	305	1,282
50.1-80% HAMFI	0	290	0	45	200	535
80.1% HAMFI and above	0	35	69	0	95	199
Total	0	1,757	223	270	785	3,035
No Housing Problem						
30% HAMFI or less	0	120	0	130	155	405
30.1-50% HAMFI	15	105	65	85	0	270
50.1-80% HAMFI	104	554	50	40	200	948
80.1% HAMFI and above	195	1,164	95	95	744	2,293
Total	314	1,943	210	350	1,099	3,916
Not Computed						
30% HAMFI or less	0	29	0	0	10	39
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	29	0	0	10	39
Total						
30% HAMFI or less	0	789	59	265	350	1,463
30.1-50% HAMFI	15	897	160	175	305	1,552
50.1-80% HAMFI	104	844	50	85	400	1,483
80.1% HAMFI and above	195	1,199	164	95	839	2,492
Total	314	3,729	433	620	1,894	6,990

Table 13.N.4
Households by Housing Problems by Income and Family Status

Lincoln County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	70	794	79	420	300	1,663
30.1-50% HAMFI	190	1,302	125	345	573	2,535
50.1-80% HAMFI	109	942	50	170	394	1,665
80.1% HAMFI and above	190	1,014	238	0	550	1,992
Total	559	4,052	492	935	1,817	7,855
No Housing Problem						
30% HAMFI or less	25	189	0	170	155	539
30.1-50% HAMFI	345	304	149	575	160	1,533
50.1-80% HAMFI	709	989	200	515	315	2,728
80.1% HAMFI and above	2,670	10,093	939	670	2,148	16,520
Total	3,749	11,575	1,288	1,930	2,778	21,320
Not Computed						
30% HAMFI or less	15	84	0	0	130	229
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	15	84	0	0	130	229
Total						
30% HAMFI or less	110	1,067	79	590	585	2,431
30.1-50% HAMFI	535	1,606	274	920	733	4,068
50.1-80% HAMFI	818	1,931	250	685	709	4,393
80.1% HAMFI and above	2,860	11,107	1,177	670	2,698	18,512
Total	4,323	15,711	1,780	2,865	4,725	29,404

14. MECKLENBURG COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 14.A.1

Population by Age

Mecklenburg County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	50,750	7.3%	68,470	7.4%	34.9%
5 to 19	141,380	20.3%	189,273	20.6%	33.9%
20 to 24	49,455	7.1%	64,097	7.0%	29.6%
25 to 34	130,267	18.7%	154,170	16.8%	18.3%
35 to 54	213,727	30.7%	272,705	29.7%	27.6%
55 to 64	50,151	7.2%	89,800	9.8%	79.1%
65 or Older	59,724	8.6%	81,113	8.8%	35.8%
Total	695,454	100.0%	919,628	100.0%	32.2%

Table 14.A.2

Elderly Population by Age

Mecklenburg County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	7,152	12.0%	12,058	14.9%	68.6%
67 to 69	10,062	16.8%	15,265	18.8%	51.7%
70 to 74	15,143	25.4%	18,236	22.5%	20.4%
75 to 79	12,636	21.2%	14,084	17.4%	11.5%
80 to 84	7,871	13.2%	10,881	13.4%	38.2%
85 or Older	6,860	11.5%	10,589	13.1%	54.4%
Total	59,724	100.0%	81,113	100.0%	35.8%

Table 14.A.3

Population by Race and Ethnicity

Mecklenburg County

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	445,250	64.0%	508,946	55.3%	14.3%
Black	193,838	27.9%	282,804	30.8%	45.9%
American Indian	2,439	.4%	4,261	.5%	74.7%
Asian	21,889	3.1%	42,352	4.6%	93.5%
Native Hawaiian/ Pacific Islander	339	.0%	668	.1%	97.1%
Other	20,954	3.0%	57,113	6.2%	172.6%
Two or More Races	10,745	1.5%	23,484	2.6%	118.6%
Total	695,454	100.0%	919,628	100.0%	32.2%
Non-Hispanic	650,583	93.5	807,684	87.8%	24.1%
Hispanic	44,871	6.5%	111,944	12.2%	149.5%

Table 14.A.4

Disability by Age
Mecklenburg County
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	536	1.5%	619	1.8%	1,155	1.7%
5 to 17	3,807	4.5%	2,819	3.5%	6,626	4.0%
18 to 34	4,617	3.9%	4,005	3.2%	8,622	3.6%
35 to 64	15,838	9.1%	17,473	9.2%	33,311	9.2%
65 to 74	4,246	20.7%	6,012	23.6%	10,258	22.3%
75 or Older	5,778	46.7%	11,671	54.6%	17,449	51.7%
Total	34,822	7.8%	42,599	9.0%	77,421	8.4%

Table 14.A.5

Employment Status by Disability and Type: Age 18 to 64

Mecklenburg County
2011 Three-Year ACS Data

Disability Status	Population
Employed:	437,651
With a disability:	15,464
With a hearing difficulty	4,116
With a vision difficulty	3,014
With a cognitive difficulty	4,587
With an ambulatory difficulty	6,380
With a self-care difficulty	1,473
With an independent living difficulty	2,227
No disability	422,187
Unemployed:	55,419
With a disability:	4,672
With a hearing difficulty	908
With a vision difficulty	762
With a cognitive difficulty	2,006
With an ambulatory difficulty	2,118
With a self-care difficulty	355
With an independent living difficulty	714
No disability	50,747
Not in labor force:	112,840
With a disability:	21,797
With a hearing difficulty	3,083
With a vision difficulty	2,954
With a cognitive difficulty	9,878
With an ambulatory difficulty	13,220
With a self-care difficulty	4,321
With an independent living difficulty	10,151
No disability	91,043
Total	605,910

Table 14.A.6**Households by Income**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	28,247	10.3%	36,983	10.4%
\$15,000 to \$19,999	12,709	4.6%	16,145	4.5%
\$20,000 to \$24,999	14,979	5.5%	17,521	4.9%
\$25,000 to \$34,999	34,101	12.5%	37,048	10.4%
\$35,000 to \$49,999	44,710	16.3%	51,246	14.4%
\$50,000 to \$74,999	58,289	21.3%	68,462	19.2%
\$75,000 to \$99,999	33,355	12.2%	42,403	11.9%
\$100,000 or More	47,171	17.2%	87,025	24.4%
Total	273,561	100.0%	356,833	100.0%

Table 14.A.7**Poverty by Age**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	7,351	11.7%	16,489	13.6%
6 to 17	13,074	20.9%	26,209	21.6%
18 to 64	37,034	59.1%	73,109	60.2%
65 or Older	5,193	8.3%	5,654	4.7%
Total	62,652	100.0%	121,461	100.0%
Poverty Rate	9.2%	.	13.6%	.

Table 14.A.8**Households by Year Home Built**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	10,058	3.7%	10,334	2.9%
1940 to 1949	11,679	4.3%	9,415	2.6%
1950 to 1959	26,788	9.8%	23,780	6.7%
1960 to 1969	36,783	13.5%	33,668	9.4%
1970 to 1979	43,902	16.1%	44,948	12.6%
1980 to 1989	57,891	21.2%	58,935	16.5%
1990 to 1999	86,315	31.6%	81,360	22.8%
2000 to 2004	.	.	57,126	16.0%
2005 or Later	.	.	37,267	10.4%
Total	273,416	100.0%	356,833	100.0%

Table 14.A.9**Housing Units by Type**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	191,772	65.5%	266,874	67.9%
Duplex	6,870	2.3%	6,807	1.7%
Tri- or Four-Plex	15,041	5.1%	12,588	3.2%
Apartment	72,857	24.9%	99,701	25.4%
Mobile Home	6,145	2.1%	7,097	1.8%
Boat, RV, Van, Etc.	95	.0%	90	.0%
Total	292,780	100.0%	393,157	100.0%

Table 14.A.10**Housing Units by Tenure**

Mecklenburg County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	273,416	93.4%	362,213	90.9%	32.5%
Owner-Occupied	170,393	62.3%	219,588	60.6%	28.9%
Renter-Occupied	103,023	37.7%	142,625	39.4%	38.4%
Vacant Housing Units	19,364	6.6%	36,297	9.1%	87.4%
Total Housing Units	292,780	100.0%	398,510	100.0%	36.1%

Table 14.A.11**Disposition of Vacant Housing Units**

Mecklenburg County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	9,766	50.4%	18,261	50.3%	87.0%
For Sale	4,198	21.7%	7,530	20.7%	79.4%
Rented or Sold, Not Occupied	1,314	6.8%	1,542	4.2%	17.4%
For Seasonal, Recreational, or Occasional Use	1,441	7.4%	2,407	6.6%	67.0%
For Migrant Workers	6	0.0%	11	.0%	83.3%
Other Vacant	2,639	13.6%	6,546	18.0%	148.0%
Total	19,364	100.0%	36,297	100.0%	87.4%

Table 14.A.12**Households by Household Size**

Mecklenburg County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	75,417	27.6%	105,620	29.2%	40.0%
Two Persons	90,332	33.0%	113,577	31.4%	25.7%
Three Persons	45,668	16.7%	58,764	16.2%	28.7%
Four Persons	37,766	13.8%	49,075	13.5%	29.9%
Five Persons	15,769	5.8%	21,995	6.1%	39.5%
Six Persons	5,176	1.9%	8,072	2.2%	56.0%
Seven Persons or More	3,288	1.2%	5,110	1.4%	55.4%
Total	273,416	100.0%	362,213	100.0%	32.5%

Table 14.A.13
Household Type by Tenure
 Mecklenburg County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	175,063	64.0%	225,506	62.3%	28.8%
Married-Couple Family	130,511	74.6%	156,487	69.4%	19.9%
Owner-Occupied	106,354	81.5%	125,202	80.0%	17.7%
Renter-Occupied	24,157	18.5%	31,285	20.0%	29.5%
Other Family	44,552	25.4%	69,019	30.6%	54.9%
Male Householder, No Spouse	10,626	23.9%	16,314	23.6%	53.5%
Owner-Occupied	4,642	43.7%	7,528	46.1%	62.2%
Renter-Occupied	5,984	56.3%	8,786	53.9%	46.8%
Female Householder, No Spouse	33,926	76.1%	52,705	76.4%	55.4%
Owner-Occupied	15,290	45.1%	22,848	43.4%	49.4%
Renter-Occupied	18,636	54.9%	29,857	56.6%	60.2%
Non-Family Households	98,353	36.0%	136,707	37.7%	39.0%
Owner-Occupied	44,107	44.8%	64,010	46.8%	45.1%
Renter-Occupied	54,246	55.2%	72,697	53.2%	34.0%
Total	273,416	100.0%	362,213	100.0%	32.5%

Table 14.A.14
Group Quarters Population
 Mecklenburg County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,157	35.3%	2,333	37.8%	8.2%
Juvenile Facilities	.	.	185	3.0%	.
Nursing Homes	3,371	55.1%	3,654	59.2%	8.4%
Other Institutions	586	9.6%	0	.0%	-100.0%
Total	6,114	100.0%	6,172	100.0%	.9%
Noninstitutionalized					
College Dormitories	6,355	68.3%	7,046	71.6%	10.9%
Military Quarters	0	.0%	1	.0%	%
Other Noninstitutional	2,943	31.7%	2,796	28.4%	-5.0%
Total	9,298	60.3%	9,843	61.5%	5.9%
Total Group Quarters Population	15,412	100.0%	16,015	100.0%	3.9%

Table 14.A.15
Overcrowding and Severe Overcrowding
 Mecklenburg County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	167,519	98.3%	2,016	1.2%	857	.5%	170,392
2010 ACS	218,550	99.0%	1,822	.8%	321	.1%	220,693
Renter							
2000 Census	93,476	90.7%	5,024	4.9%	4,524	4.4%	103,024
2010 ACS	130,457	95.8%	4,359	3.2%	1,324	1.0%	136,140
Total							
2000 Census	260,995	95.5%	7,040	2.6%	5,381	2.0%	273,416
2010 ACS	349,007	97.8%	6,181	1.7%	1,645	.5%	356,833

Table 14.A.16**Households with Incomplete Plumbing Facilities**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	272,298	355,538
Lacking Complete Plumbing Facilities	1,118	1,295
Total Households	273,416	356,833
Percent Lacking	.4%	.4%

Table 14.A.17**Households with Incomplete Kitchen Facilities**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	272,433	354,457
Lacking Complete Kitchen Facilities	983	2,376
Total Households	273,416	356,833
Percent Lacking	.4%	.7%

Table 14.A.18**Cost Burden and Severe Cost Burden by Tenure**

Mecklenburg County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	95,147	74.8%	21,681	17.0%	9,917	7.8%	500	.4%	127,245
2010 ACS	121,688	67.2%	37,225	20.6%	21,534	11.9%	627	.3%	181,074
Owner Without a Mortgage									
2000 Census	23,514	89.4%	1,518	5.8%	980	3.7%	298	1.1%	26,310
2010 ACS	34,304	86.6%	3,056	7.7%	1,698	4.3%	561	1.4%	39,619
Renter									
2000 Census	63,246	61.6%	19,646	19.1%	15,668	15.3%	4,082	4.0%	102,642
2010 ACS	66,598	48.9%	30,768	22.6%	31,598	23.2%	7,176	5.3%	136,140
Total									
2000 Census	181,907	71.0%	42,845	16.7%	26,565	10.4%	4,880	1.9%	256,197
2010 ACS	222,590	62.4%	71,049	19.9%	54,830	15.4%	8,364	2.3%	356,833

Table 14.A.19**Median Housing Costs**

Mecklenburg County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$693	\$721
Median Home Value	\$141,800	\$187,300

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 14.B.1
Employment by Industry
 Mecklenburg County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	787	543	523	499	482	459	467	491	-37.6%
Forestry, fishing, related activities, and other			252	273	311	297	316	294	%
Mining			478	551	577	429	396	434	%
Utilities	2,225								%
Construction	39,279	41,714	45,669	48,023	45,323	37,487	33,607	33,280	-15.3%
Manufacturing	46,800	36,729	36,694	36,387	35,794	32,704	31,181	32,303	-31.0%
Wholesale trade	42,318	40,846	40,973	42,838	42,336	40,095	39,326	40,267	-4.8%
Retail trade	60,897	61,062	63,212	66,797	66,024	61,981	63,153	63,355	4.0%
Transportation and warehousing	30,493								%
Information	22,549	20,843	21,194	21,217	20,889	20,416	20,494	21,333	-5.4%
Finance and insurance	52,910	62,124	65,972	66,048	65,495	64,144	64,254	67,369	27.3%
Real estate and rental and leasing	24,129	30,439	33,195	36,806	37,650	35,711	35,595	36,397	50.8%
Professional and technical services	42,778	45,114	48,769	54,525	56,254	53,537	54,865	57,454	34.3%
Management of companies and enterprises	21,803	23,366	22,232	24,067	25,515	24,964	24,454	25,077	15.0%
Administrative and waste services	51,299	50,787	55,085	58,358	59,588	54,589	58,466	63,462	23.7%
Educational services	7,313	10,726	12,027	12,472	13,265	14,115	14,859	15,553	112.7%
Health care and social assistance	32,801	38,935	41,621	44,819	47,081	50,510	51,203	52,751	60.8%
Arts, entertainment, and recreation	11,121	11,660	12,763	14,321	15,289	17,677	18,028	18,425	65.7%
Accommodation and food services	38,379	43,275	46,769	49,386	50,630	49,241	49,382	50,759	32.3%
Other services, except public administration	28,636	32,093	33,533	35,003	35,734	32,338	32,301	33,127	15.7%
Government and government enterprises	56,031	61,929	63,179	65,854	68,832	70,907	72,858	72,448	29.3%
Total	613,184	645,094	676,448	711,111	719,668	692,333	694,927	715,495	16.7%

Table 14.B.2
Real Earnings by Industry

Mecklenburg County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	67,548	31,984	37,646	37,149	32,138	28,471	20,313	24,149	-64.2%
Forestry, fishing, related activities, and other			14,781	13,198	13,084	14,624	15,857	16,186	%
Mining			18,641	19,792	16,329	13,349	9,442	11,634	%
Utilities	275,424								%
Construction	2,631,616	3,063,275	3,396,847	3,346,891	3,143,482	2,515,518	2,364,335	2,375,921	-9.7%
Manufacturing	3,666,741	3,196,705	3,279,830	3,228,129	3,148,200	2,848,876	2,761,877	2,929,542	-20.1%
Wholesale trade	3,358,440	3,470,301	3,569,760	3,759,289	3,652,530	3,314,107	3,301,484	3,464,868	3.2%
Retail trade	2,444,890	2,473,422	2,531,960	2,675,777	2,608,014	2,448,984	2,486,424	2,505,533	2.5%
Transportation and warehousing	2,277,463								%
Information	2,095,589	2,323,240	2,443,512	2,463,445	2,358,450	2,153,880	2,139,096	2,260,322	7.9%
Finance and insurance	5,156,714	7,010,912	7,988,211	7,728,494	7,266,950	6,218,855	7,293,499	7,762,980	50.5%
Real estate and rental and leasing	856,183	1,142,557	1,120,591	965,799	958,129	863,595	928,586	962,848	12.5%
Professional and technical services	3,216,559	3,744,546	4,108,992	4,572,840	4,837,976	4,380,805	4,551,850	4,864,245	51.2%
Management of companies and enterprises	2,748,068	3,434,518	3,423,752	3,595,967	3,667,950	3,213,252	3,486,999	3,592,658	30.7%
Administrative and waste services	1,778,296	2,000,075	2,157,399	2,281,433	2,378,520	2,137,616	2,360,083	2,608,256	46.7%
Educational services	243,424	341,117	380,263	392,176	412,679	443,733	449,467	457,262	87.8%
Health care and social assistance	2,001,420	2,481,366	2,636,910	2,770,483	2,978,054	3,192,600	3,264,780	3,278,986	63.8%
Arts, entertainment, and recreation	546,421	531,804	660,461	696,644	705,255	737,547	763,697	797,166	45.9%
Accommodation and food services	967,112	1,058,775	1,115,525	1,198,896	1,184,869	1,137,986	1,219,652	1,215,210	25.7%
Other services, except public administration	1,003,956	1,109,418	1,125,835	1,166,580	1,116,129	1,045,401	1,091,705	1,136,358	13.2%
Government and government enterprises	3,263,715	3,902,823	4,038,006	4,241,369	4,502,245	4,714,396	4,791,886	4,849,627	48.6%
Total	38,624,635	43,573,837	46,226,701	47,348,152	47,290,424	43,536,414	45,430,526	47,298,827	22.5%

Table 14.B.3**Real Earnings Per Job by Industry**

Mecklenburg County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	85,829	58,902	71,981	74,447	66,677	62,029	43,497	49,183	-42.7%
Forestry, fishing, related activities, and other			58,655	48,344	42,070	49,240	50,181	55,054	%
Mining			38,998	35,920	28,301	31,116	23,845	26,806	%
Utilities	123,786								%
Construction	66,998	73,435	74,380	69,693	69,357	67,104	70,352	71,392	6.6%
Manufacturing	78,349	87,035	89,383	88,717	87,953	87,111	88,576	90,689	15.8%
Wholesale trade	79,362	84,961	87,125	87,756	86,275	82,656	83,952	86,047	8.4%
Retail trade	40,148	40,507	40,055	40,058	39,501	39,512	39,371	39,548	-1.5%
Transportation and warehousing	74,688								%
Information	92,935	111,464	115,293	116,107	112,904	105,500	104,377	105,954	14.0%
Finance and insurance	97,462	112,854	121,085	117,013	110,954	96,951	113,510	115,231	18.2%
Real estate and rental and leasing	35,484	37,536	33,758	26,240	25,448	24,183	26,088	26,454	-25.4%
Professional and technical services	75,192	83,002	84,254	83,867	86,002	81,828	82,965	84,663	12.6%
Management of companies and enterprises	126,041	146,988	154,001	149,415	143,757	128,715	142,594	143,265	13.7%
Administrative and waste services	34,665	39,382	39,165	39,094	39,916	39,158	40,367	41,099	18.6%
Educational services	33,286	31,803	31,617	31,445	31,110	31,437	30,249	29,400	-11.7%
Health care and social assistance	61,017	63,731	63,355	61,815	63,254	63,207	63,761	62,160	1.9%
Arts, entertainment, and recreation	49,134	45,609	51,748	48,645	46,128	41,724	42,362	43,265	-11.9%
Accommodation and food services	25,199	24,466	23,852	24,276	23,403	23,111	24,698	23,941	-5.0%
Other services, except public administration	35,059	34,569	33,574	33,328	31,234	32,327	33,798	34,303	-2.2%
Government and government enterprises	58,248	63,021	63,914	64,406	65,409	66,487	65,770	66,939	14.9%
Average	62,990	67,547	68,337	66,583	65,712	62,884	65,375	66,107	4.9%

Table 14.B.4
Total Employment and Real Personal Income
 Mecklenburg County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	7,190,876	497,521	-1,006,430	761,663	353,505	6,802,093	19,924	207,357	34,679
1970	7,512,255	516,741	-988,125	816,872	398,992	7,223,253	20,339	214,020	35,099
1971	7,868,099	560,011	-1,040,303	853,702	453,851	7,575,338	21,037	218,353	36,034
1972	8,589,493	645,249	-1,190,077	896,036	495,113	8,145,315	22,136	231,357	37,126
1973	9,208,828	799,537	-1,316,459	935,102	550,846	8,578,781	22,936	245,694	37,479
1974	9,190,790	818,526	-1,362,195	982,797	636,837	8,629,702	22,888	248,921	36,923
1975	8,823,932	774,579	-1,341,127	973,360	812,259	8,493,846	22,508	241,779	36,496
1976	9,138,734	818,842	-1,421,277	1,005,132	837,741	8,741,488	22,988	245,107	37,285
1977	9,538,892	849,435	-1,551,392	1,051,802	820,060	9,009,927	23,476	255,668	37,310
1978	10,294,049	940,708	-1,775,197	1,140,750	815,486	9,534,379	24,530	271,788	37,876
1979	10,904,064	1,037,837	-1,998,608	1,221,007	846,915	9,935,541	25,109	288,019	37,860
1980	11,113,370	1,062,130	-2,185,769	1,427,690	906,183	10,199,344	25,092	291,242	38,158
1981	11,416,815	1,172,618	-2,270,306	1,692,543	945,621	10,612,056	25,639	296,724	38,477
1982	11,573,656	1,207,402	-2,325,143	1,859,081	977,518	10,877,710	25,749	297,302	38,929
1983	12,142,863	1,277,230	-2,404,717	1,964,880	1,030,148	11,455,943	26,751	305,675	39,725
1984	13,451,018	1,451,831	-2,633,343	2,269,979	1,041,326	12,677,149	28,922	329,392	40,835
1985	14,710,953	1,611,306	-2,917,593	2,508,238	1,086,793	13,777,085	30,691	353,177	41,653
1986	15,786,169	1,770,412	-3,120,776	2,665,660	1,133,786	14,694,428	31,981	369,875	42,680
1987	17,214,528	1,908,606	-3,432,154	2,807,280	1,161,870	15,842,919	33,441	388,952	44,258
1988	18,496,274	2,092,814	-3,655,712	3,100,787	1,222,077	17,070,611	35,109	408,690	45,257
1989	19,359,367	2,186,936	-3,777,715	3,184,783	1,323,050	17,902,548	35,828	422,334	45,839
1990	20,354,999	2,369,487	-3,962,888	3,609,234	1,412,620	19,044,478	36,936	433,622	46,943
1991	20,101,273	2,364,965	-3,910,669	3,601,227	1,577,975	19,004,842	35,798	425,041	47,293
1992	21,299,464	2,472,910	-4,005,585	3,644,551	1,730,837	20,196,357	37,251	430,580	49,468
1993	22,381,467	2,595,706	-4,178,596	3,833,493	1,864,862	21,305,520	38,180	450,214	49,713
1994	23,878,667	2,805,822	-4,480,222	4,185,413	1,878,099	22,656,135	39,315	473,543	50,426
1995	25,782,820	3,007,289	-4,813,503	4,376,148	2,024,105	24,362,282	40,873	495,963	51,986
1996	27,424,800	3,177,981	-5,075,640	4,885,660	2,161,769	26,218,608	42,471	515,302	53,221
1997	29,438,215	3,410,514	-5,606,645	5,161,219	2,205,077	27,787,353	43,453	540,567	54,458
1998	32,647,744	3,724,799	-6,148,945	5,803,650	2,262,998	30,840,648	46,689	561,159	58,179
1999	35,168,382	3,993,640	-6,661,734	5,913,550	2,367,756	32,794,315	48,081	586,246	59,989
2000	38,160,210	4,232,432	-7,450,323	6,113,419	2,514,313	35,105,187	50,117	608,752	62,687
2001	38,624,635	4,292,743	-7,584,335	5,657,933	2,788,578	35,194,069	48,869	613,184	62,990
2002	40,329,656	4,382,994	-7,660,071	5,338,766	3,053,199	36,678,555	49,806	612,971	65,794
2003	40,589,790	4,470,848	-7,640,485	5,187,261	3,121,293	36,787,012	48,790	608,265	66,731
2004	41,920,135	4,585,416	-7,908,321	5,911,668	3,258,860	38,596,925	49,935	619,888	67,625
2005	43,573,837	4,789,732	-8,486,134	6,426,748	3,418,671	40,143,389	50,261	645,094	67,547
2006	46,226,701	5,035,339	-9,152,175	6,933,752	3,650,535	42,623,474	51,261	676,448	68,337
2007	47,348,152	5,241,404	-9,747,875	7,138,783	3,835,175	43,332,832	50,260	711,111	66,583
2008	47,290,424	5,279,731	-9,905,697	7,769,930	4,267,398	44,142,324	49,711	719,668	65,712
2009	43,536,414	4,968,537	-9,405,912	5,954,387	5,118,960	40,235,311	44,278	692,333	62,884
2010	45,430,526	5,031,438	-9,889,498	5,758,726	5,452,733	41,721,049	45,195	694,927	65,375
2011	47,298,827	4,677,142	-10,377,410	6,115,373	5,473,770	43,833,418	46,415	715,495	66,107

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 14.C.1
Labor Force Statistics
 Mecklenburg County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	299,860	291,663	8,197	2.7%
1991	301,857	287,887	13,970	4.6%
1992	306,398	290,346	16,052	5.2%
1993	315,266	300,981	14,285	4.5%
1994	324,602	313,303	11,299	3.5%
1995	334,045	323,625	10,420	3.1%
1996	348,656	338,154	10,502	3.0%
1997	360,525	350,413	10,112	2.8%
1998	365,011	356,501	8,510	2.3%
1999	378,584	370,681	7,903	2.1%
2000	395,586	383,889	11,697	3.0%
2001	405,796	387,814	17,982	4.4%
2002	413,936	389,864	24,072	5.8%
2003	417,217	392,909	24,308	5.8%
2004	418,134	396,756	21,378	5.1%
2005	430,027	408,619	21,408	5.0%
2006	448,270	428,210	20,060	4.5%
2007	455,267	434,383	20,884	4.6%
2008	467,995	439,235	28,760	6.1%
2009	465,045	416,319	48,726	10.5%
2010	475,540	422,062	53,478	11.2%
2011	483,667	432,152	51,515	10.7%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{13F14} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 14.D.1
Purpose of Loan by Year
Mecklenburg County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	49,417	62,183	74,856	57,858	30,192	21,916	19,160	18,775	334,357
Home Improvement	3,476	4,332	4,100	5,133	3,892	1,587	1,120	1,204	24,844
Refinancing	48,149	48,257	44,509	43,366	36,654	50,425	38,606	33,435	343,401
Total	101,042	114,772	123,465	106,357	70,738	73,928	58,886	53,414	702,602

Table 14.D.2
Occupancy Status for Home Purchase Loan Applications
Mecklenburg County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	43,127	52,278	59,188	46,442	25,903	20,335	17,527	17,034	281,834
Not Owner-Occupied	6,102	9,556	15,413	11,173	4,178	1,542	1,615	1,720	51,299
Not Applicable	188	349	255	243	111	39	18	21	1,224
Total	49,417	62,183	74,856	57,858	30,192	21,916	19,160	18,775	334,357

Table 14.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Mecklenburg County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	36,318	47,223	55,129	42,476	16,234	9,501	7,868	8,545	223,294
FHA - Insured	6,258	4,528	3,486	3,432	8,914	9,849	8,659	7,390	52,516
VA - Guaranteed	536	517	570	529	724	821	848	880	5,425
Rural Housing Service or Farm Service Agency	15	10	3	5	31	164	152	219	599
Total	43,127	52,278	59,188	46,442	25,903	20,335	17,527	17,034	281,834

¹⁴ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 14.D.4
Loan Applications by Action Taken
 Mecklenburg County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	24,007	28,506	30,375	23,606	13,064	9,715	8,767	8,100	146,140
Application Approved but not Accepted	1,856	2,619	3,639	2,610	1,129	493	449	513	13,308
Application Denied	3,613	4,225	5,163	4,362	2,474	1,845	1,562	1,467	24,711
Application Withdrawn by Applicant	2,800	3,199	3,841	2,931	1,990	1,464	1,309	1,257	18,791
File Closed for Incompleteness	665	767	726	613	337	253	235	361	3,957
Loan Purchased by the Institution	10,186	12,910	15,441	12,315	6,908	6,499	5,205	5,336	74,800
Preapproval Request Denied	0	52	2	5	1	66	0	0	126
Preapproval Approved but not Accepted	0	0	1	0	0	0	0	0	1
Total	43,127	52,278	59,188	46,442	25,903	20,335	17,527	17,034	281,834
Denial Rate	13.1%	12.9%	14.5%	15.6%	15.9%	16.0%	15.1%	15.3%	14.5%

Table 14.D.5
Denial Rates by Gender of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	11.7%	14.1%	23.1%	44.4%	13.1%
2005	11.9%	13.8%	18.0%	25.0%	12.9%
2006	13.4%	15.6%	18.9%	20.0%	14.5%
2007	15.0%	16.1%	17.6%	35.7%	15.6%
2008	14.8%	17.2%	18.3%	50.0%	15.9%
2009	15.1%	15.8%	25.3%	.0%	16.0%
2010	14.0%	15.6%	24.2%	.0%	15.1%
2011	13.6%	16.6%	26.2%	.0%	15.3%
Average	13.4%	15.3%	20.1%	29.2%	14.5%

Table 14.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	14,482	16,713	17,732	13,552	7,557	5,527	5,219	4,926	85,708
	Denied	1,924	2,267	2,745	2,385	1,308	980	849	778	13,236
	Denial Rate	11.7%	11.9%	13.4%	15.0%	14.8%	15.1%	14.0%	13.6%	13.4%
Female	Originated	8,611	10,605	10,886	8,288	4,486	3,654	3,111	2,799	52,440
	Denied	1,412	1,697	2,008	1,596	935	686	574	556	9,464
	Denial Rate	14.1%	13.8%	15.6%	16.1%	17.2%	15.8%	15.6%	16.6%	15.3%
Not Available	Originated	909	1,185	1,749	1,757	1,019	529	436	374	7,958
	Denied	273	260	408	376	229	179	139	133	1,997
	Denial Rate	23.1%	18.0%	18.9%	17.6%	18.3%	25.3%	24.2%	26.2%	20.1%
Not Applicable	Originated	5	3	8	9	2	5	1	1	34
	Denied	4	1	2	5	2	0	0	0	14
	Denial Rate	44.4%	25.0%	20.0%	35.7%	50.0%	.0%	.0%	.0%	29.2%
Total	Originated	24,007	28,506	30,375	23,606	13,064	9,715	8,767	8,100	146,140
	Denied	3,613	4,225	5,163	4,362	2,474	1,845	1,562	1,467	24,711
	Denial Rate	13.1%	12.9%	14.5%	15.6%	15.9%	16.0%	15.1%	15.3%	14.5%

Table 14.D.7
Denial Rates by Race/Ethnicity of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	23.3%	20.9%	15.9%	21.1%	27.3%	26.8%	10.5%	18.8%	20.5%
Asian	11.2%	12.1%	10.9%	15.0%	18.1%	18.3%	14.9%	15.3%	13.8%
Black	22.2%	20.5%	24.0%	26.2%	24.8%	24.1%	23.0%	25.8%	23.4%
White	8.6%	8.9%	10.3%	11.2%	12.2%	12.2%	11.2%	11.0%	10.3%
Not Available	20.1%	17.9%	20.8%	20.4%	19.3%	21.2%	23.2%	24.6%	20.3%
Not Applicable	18.2%	33.3%	20.0%	12.5%	.0%	0.0%	0.0%	.0%	17.2%
Average	13.1%	12.9%	14.5%	15.6%	15.9%	16.0%	15.1%	15.3%	14.5%
Non-Hispanic	11.8%	11.8%	13.2%	14.0%	14.9%	14.8%	13.4%	13.9%	13.2%
Hispanic	20.4%	18.2%	19.6%	23.2%	23.1%	21.6%	22.4%	16.5%	20.6%

Table 14.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	92	136	116	75	40	30	34	39	562
	Denied	28	36	22	20	15	11	4	9	145
	Denial Rate	23.3%	20.9%	15.9%	21.1%	27.3%	10.5%	10.5%	18.8%	20.5%
Asian	Originated	827	994	1,123	966	533	412	400	420	5,675
	Denied	104	137	138	171	118	92	70	76	906
	Denial Rate	11.2%	12.1%	10.9%	15.0%	18.1%	18.3%	14.9%	15.3%	13.8%
Black	Originated	4,415	6,223	5,576	3,994	2,234	1,740	1,621	1,276	27,079
	Denied	1,262	1,602	1,759	1,418	738	552	483	443	8,257
	Denial Rate	22.2%	20.5%	24.0%	26.2%	24.8%	24.1%	23.0%	25.8%	23.4%
White	Originated	15,681	17,987	19,893	15,345	8,530	6,431	5,815	5,605	95,287
	Denied	1,470	1,760	2,282	1,928	1,190	896	734	691	10,951
	Denial Rate	8.6%	8.9%	10.3%	11.2%	12.2%	12.2%	11.2%	11.0%	10.3%
Not Available	Originated	2,880	3,164	3,659	3,219	1,724	1,096	896	759	17,397
	Denied	724	689	960	824	413	294	271	248	4,423
	Denial Rate	20.1%	17.9%	20.8%	20.4%	19.3%	21.2%	23.2%	24.6%	20.3%
Not Applicable	Originated	112	2	8	7	3	6	1	1	140
	Denied	25	1	2	1	0	0	0	0	29
	Denial Rate	20.1%	17.9%	20.8%	20.4%	19.3%	21.2%	23.2%	24.6%	17.2%
Total	Originated	24,007	28,506	30,375	23,606	13,064	9,715	8,767	8,100	146,140
	Denied	3,613	4,225	5,163	4,362	2,474	1,845	1,562	1,467	24,711
	Denial Rate	13.1%	12.9%	14.5%	15.6%	15.9%	16.0%	15.1%	15.3%	14.5%
Non-Hispanic	Originated	17,871	23,495	24,534	18,752	10,632	8,110	7,404	6,902	117,700
	Denied	2,388	3,148	3,731	3,063	1,855	1,409	1,146	1,117	17,857
	Denial Rate	11.8%	11.8%	13.2%	14.0%	14.9%	14.8%	13.4%	13.9%	13.2%
Hispanic	Originated	1,298	1,804	2,452	1,788	779	532	501	461	9,615
	Denied	332	402	599	539	234	147	145	91	2,489
	Denial Rate	20.4%	18.2%	19.6%	23.2%	23.1%	21.6%	22.4%	16.5%	20.6%

Table 14.D.9
Loan Applications by Reason for Denial
 Mecklenburg County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	489	637	657	721	525	386	343	337	4,095
Employment History	92	120	130	132	72	59	69	49	723
Credit History	943	974	1,015	892	474	325	315	320	5,258
Collateral	224	282	445	337	274	235	234	232	2,263
Insufficient Cash	78	104	149	168	110	53	62	50	774
Unverifiable Information	191	225	324	332	160	90	85	67	1,474
Credit Application Incomplete	280	321	414	475	198	79	71	70	1,908
Mortgage Insurance Denied	5	1	1	6	10	8	5	4	40
Other	460	683	793	619	240	157	133	136	3,221
Missing	851	878	1,235	680	411	453	245	202	4,955
Total	3,613	4,225	5,163	4,362	2,474	1,845	1,562	1,467	24,711

Table 14.D.10
Denial Rates by Income of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	37.6%	62.7%	37.2%	69.1%	58.8%	69.8%	67.1%	58.9%	54.3%
\$15,001–\$30,000	25.7%	26.0%	29.8%	28.8%	30.4%	26.9%	26.2%	29.2%	27.5%
\$30,001–\$45,000	15.7%	15.9%	18.1%	17.7%	17.8%	16.7%	16.4%	19.6%	17.0%
\$45,001–\$60,000	13.2%	12.8%	16.4%	16.5%	16.1%	14.8%	13.7%	16.9%	14.9%
\$60,001–\$75,000	10.0%	10.8%	13.9%	14.5%	14.8%	11.8%	13.0%	11.9%	12.6%
Above \$75,000	7.6%	8.0%	9.6%	11.7%	11.9%	12.2%	10.6%	9.3%	9.9%
Data Missing	16.3%	11.0%	13.9%	19.0%	22.1%	31.6%	18.3%	16.6%	15.3%
Total	13.1%	12.9%	14.5%	15.6%	15.9%	16.0%	15.1%	15.3%	14.5%

Table 14.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	25.0%	41.8%	24.1%	20.6%	12.9%	11.8%	14.8%	20.5%
Asian	50.0%	24.5%	17.4%	14.6%	10.5%	10.1%	13.1%	13.8%
Black	73.5%	33.1%	22.0%	21.3%	21.5%	20.0%	25.0%	23.4%
White	49.3%	20.6%	12.4%	10.7%	9.1%	7.6%	10.9%	10.3%
Not Available	45.9%	39.1%	24.3%	22.5%	17.5%	13.7%	23.8%	20.3%
Not Applicable	%	42.1%	14.7%	18.2%	18.2%	20.5%	2.6%	17.2%
Average	54.3%	27.5%	17.0%	14.9%	12.6%	9.9%	15.3%	14.5%
Non-Hispanic	56.5%	25.9%	15.8%	13.7%	11.4%	9.1%	12.9%	13.2%
Hispanic	58.4%	27.7%	20.1%	18.6%	19.7%	16.0%	16.6%	20.6%

Table 14.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Mecklenburg County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	15	173	1,338	1,955	610	4	4,095	426
Employment History	5	39	179	376	123	1	723	100
Credit History	43	164	2,145	2,014	889	3	5,258	471
Collateral	8	78	521	1,303	348	5	2,263	190
Insufficient Cash	6	38	185	402	142	1	774	69
Unverifiable Information	6	92	395	727	249	5	1,474	251
Credit Application Incomplete	10	82	447	970	394	5	1,908	175
Mortgage Insurance Denied	0	1	9	21	9	0	40	5
Other	21	98	1,043	1,441	616	2	3,221	319
Missing	31	141	1,995	1,742	1,043	3	4,955	483
Total	145	906	8,257	10,951	4,423	29	24,711	2,489
% Missing	21.4%	15.6%	24.2%	15.9%	23.6%	10.3%	20.1%	19.4%

Table 14.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Mecklenburg County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	78	38	98	29	28	19	25	23	338
	Application Denied	47	64	58	65	40	44	51	33	402
	Denial Rate	37.6%	62.7%	37.2%	69.1%	58.8%	69.8%	67.1%	58.9%	54.3%
\$15,001–\$30,000	Loan Originated	2,095	2,181	1,442	1,278	791	953	918	686	10,344
	Application Denied	723	767	613	518	346	351	326	283	3,927
	Denial Rate	25.7%	26.0%	29.8%	28.8%	30.4%	26.9%	26.2%	29.2%	27.5%
\$30,001–\$45,000	Loan Originated	5,252	6,118	5,377	4,249	2,705	2,373	1,857	1,497	29,428
	Application Denied	977	1,153	1,189	912	586	476	364	365	6,022
	Denial Rate	15.7%	15.9%	18.1%	17.7%	17.8%	16.7%	16.4%	19.6%	17.0%
\$45,001–\$60,000	Loan Originated	4,294	5,248	5,462	4,273	2,314	1,752	1,313	1,150	25,806
	Application Denied	654	771	1,068	846	444	304	209	234	4,530
	Denial Rate	13.2%	12.8%	16.4%	16.5%	16.1%	14.8%	13.7%	16.9%	14.9%
\$60,001–\$75,000	Loan Originated	3,038	3,549	3,798	2,892	1,609	1,139	933	873	17,831
	Application Denied	338	429	612	491	279	153	139	118	2,559
	Denial Rate	10.0%	10.8%	13.9%	14.5%	14.8%	11.8%	13.0%	11.9%	12.6%
Above \$75,000	Loan Originated	8,255	9,848	12,164	10,035	5,490	3,373	3,430	3,485	56,080
	Application Denied	680	853	1,294	1,330	743	468	408	357	6,133
	Denial Rate	7.6%	8.0%	9.6%	11.7%	11.9%	12.2%	10.6%	9.3%	9.9%
Data Missing	Loan Originated	995	1,524	2,034	850	127	106	291	386	6,313
	Application Denied	194	188	329	200	36	49	65	77	1,138
	Denial Rate	16.3%	11.0%	13.9%	19.0%	22.1%	31.6%	18.3%	16.6%	15.3%
Total	Loan Originated	24,007	28,506	30,375	23,606	13,064	9,715	8,767	8,100	146,140
	Application Denied	3,613	4,225	5,163	4,362	2,474	1,845	1,562	1,467	24,711
	Denial Rate	13.1%	12.9%	14.5%	15.6%	15.9%	16.0%	15.1%	15.3%	14.5%

Table 14.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Mecklenburg County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	6	57	123	85	88	180	23	562
	Application Denied	2	41	39	22	13	24	4	145
	Denial Rate	25.0%	41.8%	24.1%	20.6%	12.9%	11.8%	14.8%	20.5%
Asian	Loan Originated	20	418	915	928	730	2,373	291	5,675
	Application Denied	20	136	193	159	86	268	44	906
	Denial Rate	50.0%	24.5%	17.4%	14.6%	10.5%	10.1%	13.1%	13.8%
Black	Loan Originated	48	3,389	8,745	6,049	3,016	5,054	778	27,079
	Application Denied	133	1,673	2,469	1,637	825	1,261	259	8,257
	Denial Rate	73.5%	33.1%	22.0%	21.3%	21.5%	20.0%	25.0%	23.4%
White	Loan Originated	185	5,460	16,611	15,946	11,908	41,011	4,166	95,287
	Application Denied	180	1,420	2,354	1,903	1,193	3,389	512	10,951
	Denial Rate	49.3%	20.6%	12.4%	10.7%	9.1%	7.6%	10.9%	10.3%
Not Available	Loan Originated	79	1,009	3,005	2,780	2,080	7,427	1,017	17,397
	Application Denied	67	649	962	805	440	1,182	318	4,423
	Denial Rate	45.9%	39.1%	24.3%	22.5%	17.5%	13.7%	23.8%	20.3%
Not Applicable	Loan Originated	0	11	29	18	9	35	38	140
	Application Denied	0	8	5	4	2	9	1	29
	Denial Rate	%	42.1%	14.7%	18.2%	18.2%	20.5%	2.6%	17.2%
Total	Loan Originated	338	10,344	29,428	25,806	17,831	56,080	6,313	146,140
	Application Denied	402	3,927	6,022	4,530	2,559	6,133	1,138	24,711
	Denial Rate	54.3%	27.5%	17.0%	14.9%	12.6%	9.9%	15.3%	14.5%
Non-Hispanic	Loan Originated	218	7,666	23,334	20,900	14,719	46,305	4,558	117,700
	Application Denied	283	2,686	4,374	3,327	1,896	4,613	678	17,857
	Denial Rate	56.5%	25.9%	15.8%	13.7%	11.4%	9.1%	12.9%	13.2%
Hispanic	Loan Originated	42	1,604	2,867	1,865	864	1,607	766	9,615
	Application Denied	59	616	719	425	212	305	153	2,489
	Denial Rate	58.4%	27.7%	20.1%	18.6%	19.7%	16.0%	16.6%	20.6%

PREDATORY LENDING

Table 14.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Mecklenburg County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	20,950	21,255	23,606	20,923	12,351	9,424	8,751	8,079	125,339
HAL	3,057	7,251	6,769	2,683	713	291	16	21	20,801
Total	24,007	28,506	30,375	23,606	13,064	9,715	8,767	8,100	146,140
Percent HAL	12.7%	25.4%	22.3%	11.4%	5.5%	3.0%	.2%	.3%	14.2%

Table 14.D.16

Loans by Loan Purpose by HAL Status

Mecklenburg County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	20,950	21,255	23,606	20,923	12,351	9,424	8,751	8,079	125,339
	HAL	3,057	7,251	6,769	2,683	713	291	16	21	20,801
	Percent HAL	12.7%	25.4%	22.3%	11.4%	5.5%	3.0%	.2%	.3%	14.2%
Home Improvement	Other	758	917	906	1,433	1,100	485	350	339	6,288
	HAL	313	385	497	372	126	35	20	11	1,759
	Percent HAL	29.2%	29.6%	35.4%	20.6%	10.3%	6.7%	5.4%	3.1%	21.9%
Refinancing	Other	14,803	12,359	9,927	11,067	12,758	23,222	17,338	14,682	116,156
	HAL	2,478	3,638	3,831	2,568	1,033	440	8	31	14,027
	Percent HAL	14.3%	22.7%	27.8%	18.8%	7.5%	1.9%	.0%	.2%	10.8%
Total	Other	36,511	34,531	34,439	33,423	26,209	33,131	26,439	23,100	247,783
	HAL	5,848	11,274	11,097	5,623	713	291	16	21	36,587
	Percent HAL	13.8%	24.6%	24.4%	14.4%	6.7%	2.3%	.2%	.3%	12.9%

Table 14.D.17

HALs Originated by Race of Borrower

Mecklenburg County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	14	50	33	10	0	2	0	2	111
Asian	73	170	148	69	14	11	1	0	486
Black	1,280	3,068	2,425	858	219	93	1	3	7,947
White	1,269	2,999	3,209	1,352	386	162	14	15	9,406
Not Available	417	964	953	393	93	23	0	1	2,844
Not Applicable	4	0	1	1	1	0	0	0	7
Total	3,057	7,251	6,769	2,683	713	291	16	21	20,801
Hispanic (Ethnicity)	216	712	922	401	76	35	8	15	2,385

Table 14.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Mecklenburg County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	15.2%	36.8%	28.4%	13.3%	.0%	6.7%	.0%	5.1%	19.8%
Asian	8.8%	17.1%	13.2%	7.1%	2.6%	2.7%	.3%	.0%	8.6%
Black	29.0%	49.3%	43.5%	21.5%	9.8%	5.3%	.1%	.2%	29.3%
White	8.1%	16.7%	16.1%	8.8%	4.5%	2.5%	.2%	.3%	9.9%
Not Available	14.5%	30.5%	26.0%	12.2%	5.4%	2.1%	.0%	.1%	16.3%
Not Applicable	3.6%	.0%	12.5%	14.3%	33.3%	.0%	.0%	.0%	5%
Average	12.7%	25.4%	22.3%	11.4%	5.5%	3.0%	0.2%	0.3%	14.2%
Non-Hispanic	13.0%	23.7%	20.7%	10.2%	5.1%	2.8%	.1%	.1%	13.3%
Hispanic	16.6%	39.5%	37.6%	22.4%	9.8%	6.6%	1.6%	3.3%	24.8%

Table 14.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Mecklenburg County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	78	86	83	65	40	28	34	37	451
	HAL	14	50	33	10	0	2	0	2	111
	Percent HAL	15.2%	36.8%	28.4%	13.3%	.0%	6.7%	.0%	5.1%	19.8%
Asian	Other	754	824	975	897	519	401	399	420	5,189
	HAL	73	170	148	69	14	11	1	0	486
	Percent HAL	8.8%	17.1%	13.2%	7.1%	2.6%	2.7%	.3%	.0%	8.6%
Black	Other	3,135	3,155	3,151	3,136	2,015	1,647	1,620	1,273	19,132
	HAL	1,280	3,068	2,425	858	219	93	1	3	7,947
	Percent HAL	29.0%	49.3%	43.5%	21.5%	9.8%	5.3%	.1%	.2%	29.3%
White	Other	14,412	14,988	16,684	13,993	8,144	6,269	5,801	5,590	85,881
	HAL	1,269	2,999	3,209	1,352	386	162	14	15	9,406
	Percent HAL	8.1%	16.7%	16.1%	8.8%	4.5%	2.5%	0.2%	0.3%	9.9%
Not Available	Other	2,463	2,200	2,706	2,826	1,631	1,073	896	758	14,553
	HAL	417	964	953	393	93	23	0	1	2,844
	Percent HAL	14.5%	30.5%	26.0%	12.2%	5.4%	2.1%	.0%	.1%	16.3%
Not Applicable	Other	108	2	7	6	2	6	1	1	133
	HAL	4	0	1	1	1	0	0	0	7
	Percent HAL	3.6%	.0%	12.5%	14.3%	33.3%	.0%	.0%	.0%	5.0%
Total	Other	20,950	21,255	23,606	20,923	12,351	9,424	8,751	8,079	125,339
	HAL	3,057	7,251	6,769	2,683	713	291	16	21	20,801
	Percent HAL	12.7%	25.4%	22.3%	11.4%	5.5%	3.0%	.2%	.3%	14.2%
Non-Hispanic	Other	15,544	17,933	19,467	16,840	10,085	7,880	7,397	6,897	102,043
	HAL	2,327	5,562	5,067	1,912	547	230	7	5	15,657
	Percent HAL	13.0%	23.7%	20.7%	10.2%	5.1%	2.8%	.1%	.1%	13.3%
Hispanic	Other	1,082	1,092	1,530	1,387	703	497	493	446	7,230
	HAL	216	712	922	401	76	35	8	15	2,385
	Percent HAL	16.6%	39.5%	37.6%	22.4%	9.8%	6.6%	1.6%	3.3%	24.8%

Table 14.D.20
Rates of HALs by Income of Borrower
 Mecklenburg County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	12.8%	10.5%	13.3%	6.9%	17.9%	10.5%	.0%	4.3%	10.9%
\$15,001–\$30,000	16.4%	36.5%	27.1%	15.7%	10.7%	4.7%	.4%	1.0%	18.1%
\$30,001–\$45,000	17.2%	34.6%	27.5%	12.1%	7.9%	4.6%	.5%	.5%	18.2%
\$45,001–\$60,000	17.3%	32.0%	27.1%	12.3%	5.1%	2.9%	.0%	.1%	17.8%
\$60,001–\$75,000	13.4%	25.5%	24.0%	12.7%	6.0%	1.8%	.2%	.2%	15.2%
Above \$75,000	6.3%	13.1%	13.8%	8.2%	3.5%	1.7%	0.0%	.1%	8.1%
Data Missing	13.2%	30.1%	39.9%	28.9%	1.6%	6.6%	.3%	.0%	26.3%
Average	12.7%	25.4%	22.3%	11.4%	5.5%	3.0%	.2%	.3%	14.2%

Table 14.D.21
Loans by HAL Status by Income of Borrower
 Mecklenburg County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	68	34	85	27	23	17	25	22	301
	HAL	10	4	13	2	5	2	0	1	37
	Percent HAL	12.8%	10.5%	13.3%	6.9%	17.9%	10.5%	.0%	4.3%	10.9%
\$15,001–\$30,000	Other	1,752	1,384	1,051	1,077	706	908	914	679	8,471
	HAL	343	797	391	201	85	45	4	7	1,873
	Percent HAL	16.4%	36.5%	27.1%	15.7%	10.7%	4.7%	.4%	1.0%	18.1%
\$30,001–\$45,000	Other	4,351	4,002	3,896	3,733	2,491	2,265	1,848	1,489	24,075
	HAL	901	2,116	1,481	516	214	108	9	8	5,353
	Percent HAL	17.2%	34.6%	27.5%	12.1%	7.9%	4.6%	.5%	.5%	18.2%
\$45,001 – \$60,000	Other	3,550	3,570	3,980	3,748	2,196	1,702	1,313	1,149	21,208
	HAL	744	1,678	1,482	525	118	50	0	1	4,598
	Percent HAL	17.3%	32.0%	27.1%	12.3%	5.1%	2.9%	.0%	.1%	17.8%
\$60,001–\$75,000	Other	2,631	2,644	2,887	2,524	1,512	1,119	931	871	15,119
	HAL	407	905	911	368	97	20	2	2	2,712
	Percent HAL	13.4%	25.5%	24.0%	12.7%	6.0%	1.8%	.2%	.2%	15.2%
Above \$75,000	Other	7,734	8,556	10,485	9,210	5,298	3,314	3,430	3,483	51,510
	HAL	521	1,292	1,679	825	192	59	0	2	4,570
	Percent HAL	6.3%	13.1%	13.8%	8.2%	3.5%	1.7%	.0%	.1%	8.1%
Data Missing	Other	864	1,065	1,222	604	125	99	290	386	4,655
	HAL	131	459	812	246	2	7	1	0	1,658
	Percent HAL	13.2%	30.1%	39.9%	28.9%	1.6%	6.6%	.3%	.0%	26.3%
Total	Other	20,950	21,255	23,606	20,923	12,351	9,424	8,751	8,079	125,339
	HAL	3,057	7,251	6,769	2,683	713	291	16	21	20,801
	Percent HAL	12.7%	25.4%	22.3%	11.4%	5.5%	3.0%	.2%	.3%	14.2%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 14.E.1
Building Permits and Valuation
 Mecklenburg County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	2,939	54	24	872	3,889	107,328	48,625
1981	2,267	26	28	1,665	3,986	101,509	43,645
1982	2,487	38	141	1,640	4,306	99,843	43,177
1983	3,795	34	183	3,090	7,102	99,672	42,468
1984	4,435	32	139	3,581	8,187	97,897	45,881
1985	4,143	40	140	5,058	9,381	108,205	42,746
1986	4,474	92	164	2,759	7,489	109,787	57,988
1987	4,617	74	136	3,442	8,269	117,933	31,992
1988	4,601	62	92	2,985	7,740	127,037	31,461
1989	4,628	56	24	5,047	9,755	136,640	31,714
1990	3,930	34	20	2,109	6,093	138,612	39,732
1991	3,413	54	12	808	4,287	138,266	44,617
1992	4,548	32	0	528	5,108	155,049	41,837
1993	5,168	24	0	838	6,030	156,504	49,875
1994	5,458	32	20	2,730	8,240	161,855	51,461
1995	4,966	24	98	2,618	7,706	163,504	53,315
1996	6,341	28	102	3,972	10,443	167,777	57,204
1997	6,931	32	33	3,322	10,318	162,003	59,878
1998	8,637	20	192	3,144	11,993	164,766	73,025
1999	9,754	38	132	4,090	14,014	138,179	63,429
2000	8,564	58	174	5,164	13,960	169,517	67,780
2001	8,345	62	269	3,961	12,637	162,500	78,698
2002	8,357	54	100	2,095	10,606	158,736	72,616
2003	7,591	60	91	2,112	9,854	161,044	75,997
2004	8,463	84	130	3,229	11,906	164,082	72,498
2005	8,473	24	66	2,265	10,828	166,219	87,504
2006	9,287	60	116	4,213	13,676	173,287	106,227
2007	6,857	26	104	4,430	11,417	178,300	107,680
2008	2,496	2	71	4,281	6,850	171,493	100,683
2009	1,315	8	24	1,697	3,044	189,345	87,373
2010	1,869	2	246	555	2,672	182,492	84,831
2011	1,949	2	157	986	3,094	182,604	84,641
2012	3,200	12	140	4,660	8,012	192,058	80,245

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 14.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Mecklenburg County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	1,116	1,931	5,602	6,374	31	15,054
2001	1,679	2,036	6,457	6,993	21	17,186
2002	1,839	2,392	8,278	9,072	228	21,809
2003	1,025	3,187	6,613	10,183	65	21,073
2004	1,072	3,065	7,449	10,227	29	21,842
2005	1,212	2,883	7,833	10,757	19	22,704
2006	1,753	3,892	12,098	17,762	26	35,531
2007	1,605	4,173	12,990	19,370	21	38,159
2008	1,300	3,024	9,691	15,205	28	29,248
2009	482	1,227	3,724	6,134	13	11,580
2010	499	1,221	3,632	5,957	8	11,317
2011	648	1,517	4,608	7,623	15	14,411
Total	14,230	30,548	88,975	125,657	504	259,914
Loan Amount (\$1,000s)						
2000	19,351	25,307	74,503	80,190	594	199,945
2001	27,563	27,662	81,155	89,818	457	226,655
2002	27,163	31,806	102,300	113,469	1,729	276,467
2003	13,690	43,521	81,325	131,844	869	271,249
2004	17,065	45,317	90,504	138,375	456	291,717
2005	18,811	39,834	98,638	145,433	439	303,155
2006	20,546	42,973	126,115	195,479	333	385,446
2007	20,676	47,184	138,321	226,286	301	432,768
2008	17,580	34,804	100,626	170,596	492	324,098
2009	8,737	19,837	51,820	81,233	93	161,720
2010	7,402	17,097	44,550	70,995	116	140,160
2011	10,598	24,062	64,673	109,727	123	209,183
Total	209,182	399,404	1,054,530	1,553,445	6,002	3,222,563

Table 14.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Mecklenburg County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	92	113	233	333	8	779
2001	146	109	342	408	0	1,005
2002	137	114	360	455	5	1,071
2003	67	138	310	604	7	1,126
2004	83	110	344	594	4	1,135
2005	83	106	303	533	1	1,026
2006	85	115	345	581	1	1,127
2007	93	142	363	590	2	1,190
2008	61	134	305	561	4	1,065
2009	63	105	291	439	5	903
2010	47	83	211	290	3	634
2011	64	95	229	304	0	692
Total	1,021	1,364	3,636	5,692	40	11,753
Loan Amount (\$1,000s)						
2000	15,375	20,223	40,813	59,065	1,409	136,885
2001	25,537	19,709	60,373	72,269	0	177,888
2002	23,009	20,593	63,216	80,582	905	188,305
2003	12,099	24,201	54,784	107,275	1,268	199,627
2004	14,498	20,058	61,205	106,170	815	202,746
2005	15,376	18,725	54,821	94,075	150	183,147
2006	15,370	20,360	60,825	102,918	160	199,633
2007	16,806	26,441	66,797	105,059	360	215,463
2008	10,986	24,839	56,134	99,125	730	191,814
2009	11,670	19,374	54,103	80,120	1,088	166,355
2010	8,385	14,615	38,949	52,063	440	114,452
2011	11,535	17,416	41,778	55,037	0	125,766
Total	180,646	246,554	653,798	1,013,758	7,325	2,102,081

Table 14.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Mecklenburg County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	124	81	206	264	4	679
2001	143	146	365	423	1	1,078
2002	177	154	419	525	5	1,280
2003	78	163	363	697	4	1,305
2004	107	154	379	629	2	1,271
2005	104	141	366	685	5	1,301
2006	105	146	411	693	0	1,355
2007	116	174	445	740	6	1,481
2008	103	165	421	736	6	1,431
2009	88	123	354	529	4	1,098
2010	47	83	223	321	3	677
2011	56	97	271	415	3	842
Total	1,248	1,627	4,223	6,657	43	13,798
Loan Amount (\$1,000s)						
2000	64,449	39,398	111,797	140,262	1,892	357,798
2001	75,916	73,563	197,653	225,581	300	573,013
2002	97,940	80,852	222,842	279,872	2,250	683,756
2003	41,670	86,374	191,696	381,701	2,578	704,019
2004	59,073	85,391	196,796	339,752	971	681,983
2005	53,329	73,490	190,725	362,678	2,785	683,007
2006	54,424	80,929	220,011	370,936	0	726,300
2007	60,061	99,526	241,556	399,682	2,907	803,732
2008	53,432	89,572	227,944	391,728	3,091	765,767
2009	49,598	72,481	196,080	285,182	2,103	605,444
2010	25,438	46,127	118,428	167,557	1,272	358,822
2011	31,076	50,187	150,420	225,636	1,325	458,644
Total	666,406	877,890	2,265,948	3,570,567	21,474	7,402,285

Table 14.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 Mecklenburg County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	394	651	2,057	2,685	19	5,806
2001	625	931	3,045	3,236	15	7,852
2002	496	695	2,143	3,160	11	6,505
2003	332	947	2,538	4,243	16	8,076
2004	374	875	2,728	4,231	13	8,221
2005	481	1,213	3,684	5,803	13	11,194
2006	534	1,389	4,656	6,958	8	13,545
2007	570	1,672	5,259	7,941	10	15,452
2008	365	986	3,158	5,111	15	9,635
2009	241	467	1,549	2,491	5	4,753
2010	174	429	1,400	2,346	5	4,354
2011	318	708	2,375	4,185	4	7,590
Total	4,904	10,963	34,592	52,390	134	102,983
Loan Amount (\$1,000s)						
2000	35,696	30,176	104,506	146,759	2,205	319,342
2001	42,254	48,011	138,081	196,845	598	425,789
2002	50,158	48,670	141,917	239,149	921	480,815
2003	21,330	51,643	138,509	294,429	1,309	507,220
2004	31,948	51,700	142,793	294,878	1,046	522,365
2005	30,859	50,359	134,225	279,936	2,047	497,426
2006	30,286	47,986	146,389	326,616	290	551,567
2007	25,981	52,696	167,822	343,634	1,544	591,677
2008	20,311	47,001	130,745	284,897	2,145	485,099
2009	26,573	40,265	120,222	205,549	1,398	394,007
2010	16,078	28,679	78,275	129,983	453	253,468
2011	17,731	26,447	81,439	173,962	24	299,603
Total	349,205	523,633	1,524,923	2,916,637	13,980	5,328,378

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 14.G.1
Fair Housing Complaints by Basis
 Mecklenburg County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	15	20	21	31	13	17	19	10	10	3	159
National Origin	4	9	25	15	17	12	13	9	7	2	113
Disability	18	7	4	12	9	10	10	11	8	4	93
Family Status	3	9	5	5	2	4	9	8	4	2	51
Sex	2	2	4	8	5	2	7	4	2	2	38
Retaliation	1	1	2	4			1	1	6		16
Religion	1		1	4		1		1	1		9
Color		1					1	1	1		4
Total Bases	44	49	62	79	46	46	60	45	39	13	483
Total Complaints	33	35	49	59	37	39	45	32	32	12	373

Table 14.G.2
Fair Housing Complaints by Issue

Mecklenburg County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	10	14	27	26	22	17	24	14	15	15	171
Discriminatory terms, conditions, privileges, or services and facilities	2	4	2	5	5	5	4	8	7	7	43
Discriminatory acts under Section 818 (coercion, etc.)	1	5	8	4		1	6	5	10	10	41
Discriminatory refusal to rent	4	2	2	5	2	3	9	6	4	4	41
Failure to make reasonable accommodation	1	1	2	6	4	5	5	4	3	3	33
Discriminatory advertising, statements and notices				1	1	2	4	6	8	8	24
Otherwise deny or make housing available				3	1		6	3	8	8	21
Discrimination in terms, conditions, privileges relating to sale		3	4	4	1	7			2	2	21
Discrimination in services and facilities relating to rental	3		2		1		3		2	2	13
Discriminatory refusal to sell			2	4		1		1	2	1	11
Non-compliance with design and construction requirements (handicap)	6	3						1			10
Discrimination in the terms or conditions for making loans	1	1		1	1		3		2	2	9
Discriminatory financing (includes real estate transactions)				1	1		3	1	2	2	8
False denial or representation of availability - rental		3	1	1	1			1	1	1	8
Other discriminatory acts			2	5							7
Discriminatory refusal to rent and negotiate for rental	1	1	1						2	2	6
Failure to provide accessible and usable public and common user areas	4				1				1	1	6
Discrimination in terms and conditions of membership			1	1	1		1	1			5
Steering		2				1	1		1	1	5
Failure to permit reasonable modification			2					3			5
Discrimination in making of loans	1	1				1			1	1	4
Discrimination in the selling of residential real property				2					1	1	3
Discriminatory refusal to negotiate for rental				1			1				3
False denial or representation of availability - sale				1					1	1	2
Discriminatory refusal to negotiate for sale						1					2
False denial or representation of availability											2
Adverse action against an employee	1						1				2
Discrimination in services and facilities relating to sale				1					1	1	2
Failure to provide an accessible route into and thru the covered unit	2										2
Discriminatory advertisement - rental									1	1	1
Discriminatory advertising - sale				1							1
Discrimination in the appraising of residential real property		1									1
Redlining - mortgage					1						1
Failure to provide an accessible building entrance					1						1
Failure to provide usable kitchens and bathrooms	1										1
Other non-compliance with design and construction requirements	1										1
Total Issues	39	41	56	73	44	44	71	54	75	75	517
Total Complaints	33	35	49	59	37	39	45	32	32	32	373

Table 14.G.3
Fair Housing Complaints by Closure Status

Mecklenburg County
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	16	14	16	21	15	19	20	15	17	2	155
Conciliated / Settled	11	10	16	18	12	7	11	6	6	1	98
Withdrawal After Resolution	3	1	3	5	3	4	8	5	2		34
Complainant Failed to Cooperate		4	2	10	7	4	2	2			31
Open		1	2			2	2	1	5	9	22
Withdrawal Without Resolution	1	2	8	5		2		1	1		20
Lack of Jurisdiction	1	2	2						1		6
Unable to Locate Respondent	1	1				1	1	1			5
FHAP Judicial Dismissal								1			1
Election Made to Go to Court							1				1
Total Complaints	33	35	47	59	37	39	45	32	32	12	373

HUD Complaints Found With Cause

Table 14.G.4
Fair Housing Complaints Found With Cause by Basis

Mecklenburg County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	6	4	10	9	2		6	3		1	41
Disability	8	4	1	7	5	5	6	4	3		43
National Origin	2	3	11	10	9	4	7	4	3		53
Family Status		3		1		1	6	2	1		14
Sex	1		1	1	1	1	3	2			10
Retaliation				3					1		4
Religion				1							1
Total Bases	17	14	23	32	17	11	28	15	8	1	166
Total Complaints	14	11	19	23	15	11	19	11	8	1	132

Table 14.G.5
Fair Housing Complaints Found With Cause by Issue

Mecklenburg County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	3	4	10	8	9	5	12	6	6		63
Failure to make reasonable accommodation			1	4	3	4	5	2	3	3	22
Discriminatory terms, conditions, privileges, or services and facilities		1	1	3	2	2	1	2	1		13
Discriminatory refusal to rent	2			1			1	2	3		9
Discriminatory advertising, statements and notices				1	1		3	2	1		8
Discriminatory acts under Section 818 (coercion, etc.)		1	1	1			1	1	1		6
Non-compliance with design and construction requirements (handicap)	2	3						1			6
Otherwise deny or make housing available				1			2	2			5
Discrimination in services and facilities relating to rental	3		1		1						5
Discrimination in terms, conditions, privileges relating to sale		2	2								4
Discriminatory refusal to sell			2	2							4
Failure to provide accessible and usable public and common user areas	3				1						4
False denial or representation of availability - rental		1		1				1			3
Discrimination in terms and conditions of membership			1	1	1						3
Other discriminatory acts				2							2
Discriminatory refusal to negotiate for rental				1						1	2
Adverse action against an employee	1						1				2
Failure to permit reasonable modification			1					1			2
Discriminatory refusal to rent and negotiate for rental	1										1
False denial or representation of availability										1	1
Discrimination in making of loans						1					1
Discriminatory refusal to negotiate for sale						1					1
Discrimination in the terms or conditions for making loans							1				1
Steering		1									1
Failure to provide an accessible building entrance					1						1
Other non-compliance with design and construction requirements	1										1
Total Issues	16	13	20	26	19	13	27	20	15	2	171
Total Complaints	14	11	19	23	15	11	19	11	8	1	132

CHARLOTTE-MECKLENBURG COMMUNITY RELATIONS COMPLAINT DATA

Table 14.G.6

Fair Housing Complaints by Basis

City of Charlotte/Mecklenburg County Community Relations Committee
Mecklenburg County Fair Housing Complaint Data 2004 - 2013

Complaint Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Color			1								1
Disability	18	3	5	4	9	10	7	7	10	6	79
Familial Status	1	6	5	1	5	3	1	5	7	3	37
National Origin	1	1	18	17	18	18	9	10	10	5	107
Race	6	18	17	28	27	16	18	14	10	6	160
Religion	1	1	0	0	2	0	1	0	1	1	7
Sex	2	0	2	1	9	5	2	4	3	2	30
Total Basis	29	29	48	51	70	52	38	40	41	23	421
Total Complaints	29	31	40	46	54	40	33	33	34	23	363

Table 14.G.7

Fair Housing Complaints by Closure

City of Charlotte/Mecklenburg County Community Relations Committee
Mecklenburg County Fair Housing Complaint Data 2004 - 2013

Closure Type	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Cause-Court Case Pending	1	1	2	0	0	0	0	2	3	0	9
No Cause Finding	16	13	14	14	20	13	18	17	17	13	155
Conciliation	11	8	11	16	16	12	3	8	8	3	96
Waived to HUD	0	5	2	2	3	7	4	0	0	0	23
Withdrawn	0	4	5	12	5	6	5	3	4	5	49
Complainant Failed to Cooperate	0	0	2	0	9	2	3	2	2	0	20
Failure to Locate Complainant	1	0	0	0	1	0	0	0	0	1	3
Lack of Jurisdiction	0	0	4	2	0	0	0	1	0	1	8
Total	29	31	40	46	54	40	33	33	34	23	363

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 14.H.1
Role of Respondent
Mecklenburg County
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	23
Appraisal	
Banking/Finance	5
Construction/Development	8
Homeowner	20
Insurance	1
Law/Legal Services	4
Local Government	10
Property Management	15
Real Estate	11
Renter/Tenant	25
Other Role	20
Missing	2
Total	144

FEDERAL, STATE, AND LOCAL LAWS

Table 14.H.2
Familiarity with Fair Housing Laws
Mecklenburg County
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	17
Somewhat Familiar	47
Very Familiar	44
Missing	36
Total	144

Table 14.H.3
Perceptions About Fair Housing Laws
Mecklenburg County
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	97	5	7	35	144
Are fair housing laws difficult to understand or follow?	30	63	14	37	144
Do you think fair housing laws should be changed?	26	46	34	38	144
Do you think fair housing laws are adequately enforced?	58	41	7	38	144

Table 14.H.4
Fair Housing Activities
 Mecklenburg County
 2013 Fair Housing Survey

2014 Fair Housing Survey							
Question		Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?		58	41	7	38	144	
Have you participated in fair housing training?		48	24	4	68	144	
Are you aware of any fair housing testing?		30	61	14	39	144	
Testing and education		Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	42	28	2	33	39		144
Is there sufficient testing?	23	11	1	70	39		144

Table 14.H.5
Protected Classes
 Mecklenburg County
 2013 Fair Housing Survey

Protected Class	Total
Age	24
Color	24
Criminal	1
Disability	16
Ethnicity	8
Family Status	38
Gender	50
Income	8
National Origin	33
Race	6
Religion	47
Sexual Orientation	18
Other	25
Total	298

LOCAL FAIR HOUSING

Table 14.H.6
Local Fair Housing
 Mecklenburg County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	18	35	27	64	144
Are there any specific geographic areas that have fair housing problems?	18	19	43	64	144

FAIR HOUSING IN THE PRIVATE SECTOR

Table 14.H.7
Barriers to Fair Housing in the Private Sector
 Mecklenburg County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	25	48	27	44	144
The real estate industry?	17	47	35	45	144
The mortgage and home lending industry?	21	39	39	45	144
The housing construction or accessible housing design fields?	10	45	40	49	144
The home insurance industry?	8	41	47	48	144
The home appraisal industry?	16	39	43	46	144
Any other housing services?	6	41	47	50	144

FAIR HOUSING IN THE PUBLIC SECTOR

Table 14.H.8
Barriers to Fair Housing in the Public Sector
 Mecklenburg County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	23	28	34	59	144
Zoning laws?	20	28	38	58	144
Occupancy standards or health and safety codes?	3	35	47	59	144
Property tax policies?	6	30	49	59	144
Permitting process?	7	31	46	60	144
Housing construction standards?	6	36	43	59	144
Neighborhood or community development policies?	12	32	40	60	144
Limited access to government services, such as employment services?	13	40	32	59	144
Public administrative actions or regulations?	9	31	45	59	144

CONCLUDING QUESTIONS

Table 14.H.9
Local Fair Housing
 Mecklenburg County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	18	35	27	64	144
Are there any specific geographic areas that have fair housing problems?	18	19	43	64	144

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 14.H.10
How did you become aware of fair housing laws?

Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>After being homeless for 3+ years, it became necessary to educate myself on this issue.</p> <p>An employee of the Charlotte Housing Authority</p> <p>As a Community Advocate and a Charlotte Housing Authority Commissioner.</p> <p>As an 8 year resident of a CHA rental property for 55 years old and up.</p> <p>Attended Fair Housing training classes</p> <p>Blue Ridge Property Management main focus is education and training. We are not only required to take courses in Fair Housing but we also choose to participate in functions with the GCAA.</p> <p>Broker licensing courses</p> <p>By the internet and looking thing up for myself.</p> <p>City of Charlotte Fair Housing Training</p> <p>civil rights training</p> <p>classes</p> <p>Completed Fair Housing Act training about 10 years ago.</p> <p>Computer</p> <p>Fair Housing Certified, Workshops conducted within our Agency every year</p> <p>Fair Housing is an integral and highly important part of our business.</p> <p>fair housing training</p> <p>Fair Housing Training</p> <p>from information received.</p> <p>From working with a population that needs housing</p> <p>Have taken Fair Housing Seminars as well as ongoing training.</p> <p>Housed homeless veterans and IV/AIDS people</p> <p>I a former life I did mortgages and we had to be very familiar with the law to make sure we stayed in compliance.</p> <p>I am a litigator who handles cases with tenants who have discrimination problems.</p> <p>I am the affordable housing coordinator for the town and also the staff attorney.</p> <p>I became aware of the laws regarding fair housing when disability rights were helping me try to find a place to live that was affordable. I then researched on the internet and speaking to individuals who are knowledgeable about the laws connected to fair housing laws.</p> <p>I hae a college education but am disabled now. I got the information ON MY OWN, via the INTERNET! YOUR WEBSITE is of ZERO assistance! You keep the 'rules' well hidden and the women who answer the phone numbers available are hateful AND also will not reveal ANYTHING. You should be ashamed!</p> <p>I have always known one should not be discriminated against based on faith, gender, or ability; however, I will become more aware of Fair Housing Laws after training with The Targeting Program through DHSS.</p> <p>I have attended some workshops on this topic</p> <p>I have been in the mortgage banking and real estate fields for 40 years additionally I was legislative chairman for five (5) years for the mortgage brokers and mortgage bankers assoc. and was compliance officer for two (2) corps.</p> <p>I have been working at the Charlotte Housing Authority for years and we have had several seminars on fair housing.</p> <p>I participated in a work-relate Fair Housing Training conducted by HUD.</p> <p>I was on the Charlotte Housing Board and deal with the city council</p> <p>I work for Charlotte Housing Authority</p> <p>I'm a Realtor, and I used to enforce Landlord-Tenant Code in the state of Delaware about 20 years ago.</p> <p>I'm aware of what our Community Relations Committee does related to fair housing "testing" to investigate claims of discrimination.</p> <p>Industry training</p> <p>Learned basics of fair housing during training for NC HHS targeted housing program.</p> <p>Licensed Broker</p> <p>My position with the company allows me the opportunity to get training on fair housing and the Code of Federal Regulations assist with the guidelines of fair housing.</p> <p>offered rental housing and needed to be aware</p> <p>On the internet</p> <p>PART OF BECOMING A bROKER</p>

past history
 president of community. cha resident commissioner
 Reading articles
 reading articles, buying a house
 Real Estate and property management company I work for provides has daily responsibility to make sure fair housing laws are not violated with its customers.
 Real Estate classes
 Real estate license courses Fair housing regulations as incorporated into Tax credit training
 refer clients to Legal Aid for issues regarding fair housing laws
 taken the fair housing workshops through employer Charlotte Housing Authority and former "secret shopper" for City of Charlotte Community Relations Dept
 The attorney for the company gave us training on fair housing.
 Through presentations and training by the City of Charlotte and by assisting clients.
 through work
 through work as a property manager and asset manager of rental housing
 Through work.
 Thru training on the job.
 Training opportunities via employment.
 Via working with other community housing agencies
 We provide both transitional & permanent housing in our programs. We also refer the majority of our transitional residents to outside permanent housing. Since they are people with disabilities and challenges we encounter challenges to Fair Housing.
 When you own property.... you become aware of the laws involved with landlord/tenants.
 Work in affordable housing, attend annual fair housing trainings, and possess a NAHMA Fair Housing Compliance certification.
 Work related training.
 working with clients and housing issues for homeless and disabled

Table 14.H.11
How should fair housing laws be changed?

Mecklenburg County
 2013 Fair Housing Survey

Comments:
<p>Abolish them. add sexual orientation at some point reason has to prevail. How many times can a person file a complaint and not agree to a rational solution/accommodation. how many times does a dv person get to move and continue to allow banned abuser back into unit? How many times can you file a complaint regarding issues the average homeowner deal with everyday (if your house is dirty you have mold, etc.) because some people don't have the income to live in place that they would like their should be more subsidized housing for people to apply to and if you have a record it should go by how long ago it was. By housing type I feel like residents to get what they want as in if they want to move and they say they are afraid of their boyfriend/spouse and you move them and next week they are living together again I feel they should be protected but how many times should they be moved before enough is enough this is just 1 example I think age should be a protected class. If a young person applies for an apartment he or she should not be automatically neighbors to another young person and the same with elderly. I think people should be sent out as testers randomly to see if people ARE being discriminated against especially in areas that are predominantly of one race and higher income. Not only when someone makes a complaint but as routine. Apartment managers and home owners ought not be aware of the complaint. In my state NC, it should include sexual orientation Include the under represented, those with no income or little income to live in a decent area instead of a slum like area Issues surrounding income types. For example an individual with income from employment vs. an individual with disability income. Both should receive equal consideration, including those with Section 8 vouchers. it should also include sexual orientation It should include persons with criminal background. It would have to be Proven to Me that they are. More enforcement!! N/A Need more decent places for people to live. I can't believe I'm in the position I'm in at the present time because I worked very hard,</p>

raised my children by myself and did all of the right things. Then i started going blind.
OPEN UP the Section 8 housing again! I don't buy that it's been closed for 4 YEARS!
place affordable housing more appropriately in neighborhoods
SEEM TO BE WORKING JUST FINE
sexual orientation
Should include other class of people such as sexual gender and preference
stronger enforcement mechanisms, include orior criminal record and sexual preference as protected category
The people that really need housing can't get it for young girls housing boyfriend s
there is always room for improvement.
They should be expanded to include sexual orientation to protect LGBT members of our society from discrimination.
to help low income families more
To prohibit discrimination on the basis of the tenant's source of income or rental payment.

Local Fair Housing

Table 14.H.12
Are there any specific geographic areas that have fair housing problems?

Mecklenburg County
 2013 Fair Housing Survey

Comments:
<p>ALL</p> <p>Alot of folks are excluded because of the cost of housing, not because the are part of a particular group</p> <p>Areas where they won't allow affordable housing because the neighborhood is too expnsive.</p> <p>Ballentine Community in charlotte has fought and won to stop the building of affordable housing.</p> <p>Ballyntine and Southpark areas strongly oppose any development of affordable housing and with significant neighborhood, or area, outcry and use of affluence, always bar any such development.</p> <p>Chalotte,NC</p> <p>Dilworth, Myers Park, Freedom Park, South Park, South End, etc. No updates to other areas such as Eastway, Sugar Creek, East/West Charlotte</p> <p>maybe south and south west charlotte</p> <p>No housing for disabled</p> <p>preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)</p> <p>probably the more affluent areas</p> <p>Section 8.</p> <p>south end of Sedgefield -- need better standards to get rid of criminal elements</p> <p>the south side of Charlotte and Mecklenburg County</p> <p>They have the support to deny zoning in some areas due to neighborhood resistance. to NIMBY.</p> <p>this survey has my blood pressure sky high and I am done with it! YOU know good and well! what is going on in the Charlotte area!</p> <p>too much concontration in east charlotte. No lower income housing in south charlotte.</p> <p>waiting list</p>

Table 14.H.13
Please share any additional comments.

Mecklenburg County
 2013 Fair Housing Survey

Comments:
<p>clients denied housing d/t criminal charges, which are more highly concentrated among those of particular races or with certain disabilities (i.e., mental health diagnoses)</p> <p>Everyone needs to be educated on these issues, even those who try to regulate them. Forms of redlining and discrimination still exist. People need to be able to spot them, this is were education comes in.</p> <p>I feel humiliated by the way I have been treated when trying to get answers to my questions. So many managers in Charlotte are so abrupt and have told me there will not be any vacancies even though they are showing a wait list. With my vision problems, i really need to close to public transportation. i can still drive in the daytime, but that could change overnight.</p> <p>No comments</p> <p>none</p> <p>SEE directly above answer! I hope and pray you get found out by a larger govt entity!</p> <p>Some of the new ADA rules for new development are very difficult to comply with and create problems. examples, latches on windows = pull strings (choking hazards for kids), lower breaker box = hazard for kids. Accessibility when there is an environmental obstruction, like a giant hill in a neighborhood on the way to an amenity, should be considered too. That should not be absorbed by everyone else in a neighborhood.</p> <p>This Survey is very limited in Scope and appears to Discriminatory, itself.</p>

Fair Housing in the Private Sector**Table 14.H.14****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>certain areas dont accept renters</p> <p>Depends on the Property, Owners, Prop Mgt, agencies and Gov. guidlines, policies & courses of Business</p> <p>Differences in income sources.</p> <p>Disabled</p> <p>discrimination against ex-offenders, families with children, especially racial or ethnic minority families with children</p> <p>Don't rent to druggies and deadbeats.</p> <p>I am a property manager and some private landlords will contact me for property management services and then tell me that they don't want any children living in their house because children will cause damage. I let them know that I cannot discriminate based on familial status and usually turn down the business. I think a lot of individual owners of single family or condo/townhouse rental stock are discriminating in their selection of tenants.</p> <p>I am certain that it does go on!</p> <p>I don't think people know where to go to report.</p> <p>I had a friend who was denied a lease b/c she had children.</p> <p>Income. I have been told that the North Carolina laws require income to be three (3) times as much as what the rent would be, i.e. rent is \$600.00 income must be at least \$1,800.00. I experienced this when I first moved here. Although I could afford more I was forced to live in a low income complex and it was not as safe. You can buy a home with ratios of 45% of your income, not 33%. Very unfair.</p> <p>Landlords may discriminate against possible renters</p> <p>limitations as to location of rental housing dispersion around the community</p> <p>Not enough options, not enough landlords willing to work with housing programs, not enough landlords willing to keep properties up to code.</p> <p>Perceptions that people of a certain race or ethnicity are "undesirable" or "troublemakers"</p> <p>race</p> <p>Race</p> <p>refusing to rent to HCVP</p> <p>Renters are resistant if you are from section 8 . This is hard to police because the person is hasitian to report it</p> <p>restrictive selection criteria - tight credit and criminal standards in affordable housing;</p> <p>Some landlords refuse to rent to Ts who have Sec. 8 Housing Choice Vouchers, which has discriminatory impact on people of color</p> <p>South Charlotte and Ballantyne</p>

Table 14.H.15**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>Agents often do subliminal steering. families with children, especially racial or ethnic minority families with children It's up to the Owner's discretion, in order to comply with their Development & Marketing Objectives. That is their RIGHT. Not enough properties that are affordable Race Realtors showing affluent newcomers only housing in the South/Southeast Charlotte area, rather than more fully exploring options on the East or West sides of the community Relators have told clients "You would not like the area" see #1 showing race based properties some areas dont want children The BIG rental companies know how to work around these laws. You are not fooling anyone! Ty are putting tm is less desirable places</p>

Table 14.H.16**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>another JOKE for those who are disabled...and WE are the ones with long term RELIABLE income! bank of america Banks have applied higher standards and discounted income to deny morgages Check the actuarial tables for loan failure. This is the crap that led to our 2008 collapse, you stinking socialist. America is a meritocracy and a capitalist system that has freed and provided success for more people anywhere by far. Have heard this is often a problem but don't know firsthand since most of our referrals can purchase. We run into it in rentals, though., higher rates for people of color I am a victim of predatory lending. My interest rate on the house in which I live presently is outrageous. i know I must sell or give up this house, but i put down a substantial down payment. So I plan to sell the house in the near future after I done a few things that must be done. I don't think the mortgage and home lending industry is directly discriminating, however, there have been studies showing that the credit scoring companies tend to give higher scores to women vs. men. Since the credit score determines the interest rate, I think any bias in the credit scoring process is creating discrimination in the lending process. I have read about this but no first hand info It is getting better but still happens with the underwriting guidelines the Federal Gov't requires of lenders. lack of public funding made available to certain specific groups - such as homeless men (homeless families or women get preference) - specified special needs populations (people living with AIDS, chronically mentally ill) - city and county administrators and elected officials steering developers away from projects that would serve some of the most underserved populations(homelessmen, AIDs, chronically mentally ill, ex-convicts) Offering better interest rates in "better" neighborhoods (white/affluent neighborhoods) Offering higher interest rates to women and racial and ethnic minorities people not being offered the ability to refinance Race Racial barriers single mothers are looked down on Some groups are denied more than others This may be dicriminatory. However, in reality those Demographics typically have less than favorable Credit.</p>

Table 14.H.17**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>Again it's up to the Developer's scope of the Development & Marketing Plan. Again, that is their Right and is Public Knowledge. ANO zero elevators in ANY of them, also! I don't use a wheelchair, yet, but I can NOT walk up 3 flights of stairs, either! And all those newly built "lofts" in NODA or Uptown Charlotte that are giving the builders tax breaks, etc for a % of the apts to go to 'low income' people...that never happens, either! You think NOBODY is paying attention to this??? LOOK AGAIN!</p> <p>Availability of land to construct new affordable housing for senior and disables individuals, and the new motion to remove the exemption to the housing policy for such development.</p> <p>I think this is mostly regulated</p> <p>limited access to the handicap</p> <p>Making a ramp that assist those with wheelchairs etc.</p> <p>Many of the new home subdivisions that I have been in recently,still have narrow door entrances.</p> <p>Race</p> <p>the code enforcement for sidewalks is OK, but new apartments ae not required because of cost and tghta they ae not public buildings</p> <p>The construction design standards do not require extra-wide doors for access by motorized wheelchairs, which affects a small segment of the disabled community.</p> <p>to keep out handicapped</p>

Table 14.H.18**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>Credit</p> <p>higher rates for people of color</p> <p>Limiting policies and coverages for racial minorities</p> <p>read about it. no first hand info</p> <p>State Farm is eliminating homeowners insurance policies for city neighborhoods</p> <p>Zip codes affect insurance rates</p>

Table 14.H.19**Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?**

Mecklenburg County
2013 Fair Housing Survey

Comments:
<p>"Redlining" as a practice in neighborhoods on the East and West sides of Charlotte</p> <p>appraisers often use limited range of comps for valuing the house. the Banks can require them to use a consistent ranges, eg of 5 miles or less</p> <p>Basing home values on the ethnic composition of neighborhoods</p> <p>I live in a neighborhood that is very nice. So many of the residents have passed away, and their heirs constantly either rent to people who I fear or they just leave the property sitting empty. I always have walked, but have stopped for the time being since a man dropped a gun when I was walking. Scared me and I don't scare easily.</p> <p>It is apparent in Charlotte based on the spike in home values in different neighborhoods.</p> <p>Race</p> <p>rating homes lower value in majority of african american communities</p> <p>read about it. no first hand info</p> <p>Still happens. Some appraisers still give lower values due to the areas composition which in some cases is justified because of safety or high crime or risk.</p>

The barriers are based on Historical Trends and the Marketability to those with appropriate Credit. Rational & Prudent.
 The example does occur.
 The more black or Mexican the higher the homes and rent
 with concentration of poverty, property values are low

Table 14.H.20

Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?

Mecklenburg County
 2013 Fair Housing Survey

Comments:

Lack of affordable housing! All of the new complexes that are being built are luxury lofts at \$1000 for a studio or \$950-1200 for a 1 bedroom room. The working class cannot afford to pay these rates. If the minimum wage is \$7.25, for whom are we building these apartments?
 Rental housing for felons leaving/having left prison.
 Shelter, get to work.
 Some of the non-profit housing agencies won't take people with poor credit histories or that don't fit a profile to succeed in their program.
 state and local government refusing to make accommodation to low income residents to allow them to remain in their homes as property taxes rise in gentrifying neighborhoods (except for the elderly exception) - the residents are forced from their homes due to higher valuations resulting in higher property taxes that they cannot afford
 Supportive services and expansion are being denied in various areas and reinforced by outdated planning models and the motion to remove availability for such service centers from housing policy.
 The whole housing system is CORRUPT.
 Too many to discuss or are even know to exist.

FAIR HOUSING IN THE PUBLIC SECTOR

Table 14.H.21

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

Mecklenburg County
 2013 Fair Housing Survey Data

Comments:

Again, the exemption to the housing policy for senior and disabled housing pertaining to new construction is proposed for removal, further limiting any new units available in a "bottle-necked" region.
 ALMOST ALL LOW INCOME HOUSING STAYS IN LOW INCOME AREAS
 ballantyne
 charlotte policy effectively required an exception to placing just about any affordable subsidized housing, which then allows the city to dictate who may or may not be served, regardless of where the greatest need is - locational policy -
 City council allows certain neighborhoods to defer/stop new public housing to be build on their land
 Locational policy limits where housing can be built
 Multi family housing is concentrated in East Charlotte. It should be spread to other parts of Charlotte
 Multi-family should not be limited to a certain area of town.
 NIMBY is alive & well.
 Our City Council has turned down a number of projects for affordable housing in what they determine to be "nicer" neighborhoods.
 Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors read about it
 Section 8 is given in low income and crime ridden areas only as if everyone on section 8 are thugs and poor tenants.
 South Charlottestatements like not in my neighborhood.
 Suburban residents disfavor low-income neighbors.
 The housing location policy in the city of Charlotte attempts to distribute affordable housing throughout the city so that stable neighborhoods can help create stable environments for people in transition. The neighbors in these stable neighborhoods, however, fight it tooth and nail and the city and the developers cave in to them. I'm thinking specifically of the affordable housing complex that was planned in the Ballantyne area of Charlotte. The Ballantyne neighbors fought it, and the complex didn't happen. We shouldn't allow citizens to prevent us from fairly applying fair housing standards. We also have neighborhoods that

fight against having multi-family housing or more affordable housing developments built near them. The city needs to take its responsibility for housing equity over and above the neighbor's complaints.

There are too few parcels of land in the wealthy, white sections of Charlotte that are zoned for multi-family use, and the rule requiring a 3/4 vote to rezone property after a "protest" by contiguous neighbors is too burdensome to make low-income housing feasible.

When affordable housing is recommended in southeast Mecklenburg there is resistance. When high end housing is recommended there is acceptance.

When residents of a higher income did not want affordable housing units in their neighborhood, so the city did not re-zone the area for the development.

Table 14.H.22**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>1/4 mile restriction. And, again. NIMBY-ism. Burdensome city standards for shelter locations current law that restrict affordable housing. Don't bring my paid-for property's value down for your sick feel good social imperatives. easily zoned in low income areas just the opposite -- the low income zone should be more tightly restricted and not in Sedgefield, Myers Park or Dilworth Limit to density and FAR raise housing cost. Many barriers to overcome to provide housing due to zoning having restrictions on how close group homes can be built to one another. NIMBY politics Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors preventing building of affordable housing in south end of town. Not In my Backyard (NIMB) Refer to question 1. Same as in # 1 above. Same situation as question 1 see #1 above - also locational policy around transit areas - the restrictions limiting any one property to 25% affordable effectively eliminates the major funding source for low income rental units- the low income housing tax credit- due to state requirements that properties be 100% affordable Some areas need restriction because of the lack of transportation or emergency services or the distance of these services. Others because of the type of group home. Zoning</p>

Table 14.H.23**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>Contact Love, Inc. You will find many low income individuals living in substandard conditions due to slum lords and poor property management. possibly lack of cultural competencies and awareness of who lives where. residents accepting problems, fear of deportation</p>

Table 14.H.24**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>Lack of tax incentives for making affordable housing in all areas of the city Need incentives read about mixed results in incentives unwillingness/inability of city and state to create a property tax abatement for low income homeowners in gentrifying neighborhoods effectively forces residents to sell when property values rise and owners cannot afford higher property taxes - tears communities apart and forces people from their homes</p>

Table 14.H.25**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>English should be the only language. Too much money spent on having multiple languages printed.</p> <p>planning department has VERY arbitrary discretion to demand changes to design and other requirements that add sufficient additional costs that the proposed housing targeted toward fair housing groups cannot be built/is too expensive to build.</p> <p>preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)</p> <p>there is an effort to improve this</p> <p>This is America asshole. We speak English .</p> <p>We are a small town and I know that we do not offer alternative language.</p>

Table 14.H.26**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>NC Code, ADA standards and sometimes County interpretations seem to conflict</p> <p>Never being able to talk to anyone about accessible housing. Leave msgs., but calls are not returned. So I just gave up.</p> <p>The interpretation of standards varies greatly.</p> <p>There seem to be some standards that are too restrictive.</p> <p>To much regulation</p>

Table 14.H.27**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>ballantye BASED ON WHERE THEY END UP. City council willness to enforce the policies and the approval of bond funding to provide incentives good policies mostly but inconsistent leadership and enforcement Housing for groups of homeless. It would appear expensive housing is being built in specific areas to push the low income households out of the "most desirable" areas of the city. Lack of incentives for making affordable housing in all areas of the city, policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors preventing building of affordable housing in south end of town. Not In my Backyard (NIMB) Refer to question 1. The housing location policy that prohibits construction of affordable family housing within a half-mile of another assisted development is too limiting, in light of the severe lack of undeveloped land with multi-family zoning. Too much regulation, limiting</p>

Table 14.H.28**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>A bunch of empty busses from downtown and griertown go by my house everyday. Waste of taxpayer money . Age for employment - transportation isn't currently a problem. An effective way to communicate these services and oppertunities to the the lower economic groups Bus transit limited in many low income areas and deficient in other areas making it hard to develop affordable housing It has been proposed that any new development of affordable housing be removed from primary public transportation centers. lack of public transportation for night shift workers Lack of transportation, need for employment services, need for child care Many public transportation in Charlotte in not very convenient Very limited public transportation We have a real lack of public transportation in Charlotte, so people that need access to public transportation have limited housing options, and all of those options tend to be in the poorest part of the community.</p>

Table 14.H.29**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

Mecklenburg County
2013 Fair Housing Survey Data

Comments:
<p>As I said the out reach is poor. I use to give presentations on the weekends at the local library and community centers. In doing so I made up flyers and ask volunteers to hand deliver these flyers to the homes and apts. in the surrounding area afterwards a pizza lunch was provided to the volunteers.</p> <p>Charlotte housing authority</p> <p>Hope so</p> <p>Many</p> <p>Mecklenburg County should not allow only luxury apartments in the most desirable neighborhoods. There should be affordable housing throughout the city in all areas.</p> <p>Permit fees,</p> <p>see all above -</p> <p>The Housing Choice Voucher Program does not pay market rates, now that the rental rates have gone up due to high demand and low supply. This creates a real lack of affordable housing because a landlord wants market rate rent, rather than the amount provided by the voucher program. Unfortunately, this tends to limit rentals among minorities since the participants in the Housing Choice Voucher Program tend to be disproportionately minority.</p> <p>Transfers from one property to another is far to complicated.</p> <p>we are an expensive community to build in and one reason is that we have very strict design standards</p>

I. 2013 HOUSING NEEDS SURVEY

Table 14.I.1
Role of Respondent
 Mecklenburg County
 2013 Housing Needs Survey

Primary Role	Total
Advocate	25
Banking/Finance	3
Construction/Development	10
Homeowner	22
Law/Legal Services	2
Local Government	16
Property Management	5
Real Estate	47
Renter/Tenant	5
Other Role	9
Missing	2
Total	146

Table 14.I.2
Please rate the need for the following Housing activities
 Mecklenburg County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	6	25	34	23	58	146
Construction of new rental housing	10	27	27	26	56	146
Homeowner housing rehabilitation	2	16	46	28	54	146
Rental housing rehabilitation	6	21	29	37	53	146
Housing demolition	9	54	20	6	57	146
Housing redevelopment	3	26	37	19	61	146
Downtown housing	12	35	26	13	60	146
First-time home-buyer assistance	2	20	32	36	56	146
Mixed use housing	10	15	30	30	61	146
Mixed income housing	8	13	23	43	59	146

Table 14.I.3
Please rate the need for the following Housing activities (cont.)

Mecklenburg County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	1	8	30	53	54	146
Retrofitting existing housing to meet seniors' needs	4	16	26	44	56	146
Preservation of federal subsidized housing	10	20	20	38	58	146
Rental Assistance	6	19	22	42	57	146
Energy efficient retrofits	4	16	30	40	56	146
Supportive housing	6	19	18	42	61	146
Transitional housing	7	20	31	28	60	146
Emergency housing	7	20	31	28	60	146
Homeless shelters	7	20	33	27	59	146
Other	1	3		2	140	146

Table 14.I.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

Mecklenburg County
 2013 Housing Needs Survey

Barrier	Number of Citations
Cost of land or lot	50
Community resistance	43
Lack of Affordable housing development policies	37
Lack of adequate public transportation	34
Lack of available land	31
Density or other zoning requirements	31
Current state of the housing market	31
Lack of quality public schools	30
Cost of materials	24
Permitting process	24
Cost of labor	22
Permitting fees	17
Lack of other infrastructure	15
Construction fees	14
Impact fees	12
Lack of adequate public safety services	12
Lack of water/sewer systems	10
Building codes	10
Lot size	9
Lack of qualified contractors or builders	7
Encroachment by commercial or industrial land uses	6
ADA codes	5

Table 14.I.5**Please rate how the following infrastructure components affect housing production**Mecklenburg County
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	4	12	20	25	26	59	146
Public transportation capacity	6	9	18	28	23	62	146
Water system quality	1	4	29	27	17	68	146
Water system capacity	2	8	24	29	18	65	146
Sewer system quality	1	7	30	24	17	67	146
Sewer system capacity	2	6	26	26	17	69	146
Storm water run-off capacity	4	14	22	27	12	67	146
City and county road conditions	4	13	18	26	23	62	146
Sidewalk conditions	5	19	16	26	18	62	146
Pedestrian-friendly places/walkability	4	19	8	21	32	62	146
Bridge conditions	1	8	41	23	10	63	146
Bridge capacity		5	45	24	9	63	146
Other			1	1	2	142	146

Table 14.I.6**Please rate the importance of being close proximity to the following amenities**Mecklenburg County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	3	5	23	40	25	50	146
Restaurants	1	8	32	37	18	50	146
Public transportation	5	10	5	35	40	51	146
Quality K-12 public schools	2	2	2	29	60	51	146
Day care	5	6	20	35	26	54	146
Retail shopping	1	6	37	35	16	51	146
Grocery stores	1	1	11	42	40	51	146
Park and recreational facilities	1	7	25	40	21	52	146
Highway access	4	9	34	28	18	53	146
Pharmacies	4	12	22	27	29	52	146
Other	2			1	1	142	146

Table 14.I.7**Please rate the need for the following housing types for special needs population**Mecklenburg County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	6	23	23	34	60	146
Transitional housing	7	21	30	28	60	146
Shelters for youth	7	23	29	28	59	146
Senior housing	2	8	36	44	56	146
Nursing homes or assisted living facilities	3	17	44	24	58	146
Housing designed for persons with disabilities	3	15	36	36	56	146
Supportive housing	5	15	24	41	61	146
Other				3	143	146

Table 14.I.8

Please rate the need for Services and Facilities for each of the following special needs groups

Mecklenburg County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		14	25	50	57	146
The frail elderly (age 85+)	2	11	32	43	58	146
Persons with severe mental illness	5	15	26	42	58	146
Persons with physical disabilities	2	17	33	36	58	146
Persons with developmental disabilities	3	20	30	34	59	146
Persons with substance abuse addictions	4	17	31	34	60	146
Persons with HIV/AIDS	8	20	34	23	61	146
Victims of domestic violence	4	11	37	35	59	146
Veterans		8	29	49	60	146
Homeless persons	4	15	15	50	62	146
Persons recently released from prison	7	17	23	36	63	146
Other		1	1	1	143	146

NARRATIVE COMMENTS

Table 14.I.9

What other type of housing activity are you considering?

Mecklenburg County
2013 Housing Needs Survey

Comments:
Coordination of housing between different practitioners on the continuum Establish land banks to purchase properties Foreclosure assistance new construction for first time home buyers special needs housing

Table 14.I.10

What other type of infrastructure components are you considering?

Mecklenburg County
2013 Housing Needs Survey

Comments:
Just moved here not informed enough to answer Proximity to parks(even smaller urban ones) Tree canopy/ordinance to preserve is needed.

Table 14.I.11

What other amenities are you considering?

Mecklenburg County
2013 Housing Needs Survey

Comments:
Churches cultural amenities, night life Theaters, movies, exercise, plays, etc.

within short distance of work.

Table 14.I.12**What other types of housing for special needs populations are you considering?**

Mecklenburg County
2013 Housing Needs Survey

Comments:
Age in place support needed. Chronically Homeless Housing that will allow persons with felony convictions to live there. Need a certificate of rehabilitation program like 6 states have.

Table 14.I.13**What other types of services and facilities for special needs groups are you considering.**

Mecklenburg County
2013 Housing Needs Survey

Comments:
Kids aging out of foster care @ age 18

Table 14.I.14**Please share any comments you have about housing needs or barriers.**

Mecklenburg County
2013 Housing Needs Survey

Comments:
<p>55+ Buyers want Master on Main, with Quality construction. They are downsizing from Custom-or Semi-custom built homes....few options except Pulte, vinyl sided homes, with lack of upgrades. Also, Bridgemill has some great empty nester floorplans, but not everyone wants to live in a subdivision with a lot of kids. Bonterra---same thing: if we had Quintessa quality with Ranch/Master on Main floorplans.</p> <p>As a Realtor who also owns a property mgmt. company I get a lot of applications for tenants who have a criminal background. Most property mgrs (myself included) will not rent to them. We can't because of risk mgmt, but there is still a need for housing for this population to avoid recidivisions</p> <p>Barriers for re homing homeless and those with disabilities is largely There is still a great need.</p> <p>Barriers to adequate housing are vast but one basic barrier is affordability of decent housing located near jobs, good schools and healthcare.</p> <p>chronically challenged chronically homeless under 60 AMI</p> <p>Governments role in housing has damaged the private sector in supplying the needs of the citizens. Reduce government regulations and encourage housing for all.</p> <p>I think it will be important to develop affordable housing and mixed use income developments along the transit stops (specifically light rail) as well as in higher quality school districts.</p> <p>In Charlotte, there is currently an issue over an exemption to the housing policy for new affordable housing for senior and disabled persons. There is a motion to remove the exemption, which creates a substantial barrier for new units available. Regarding those that are chronically homeless, the "Housing First" model needs to be adopted in a wider scope to be effective.</p> <p>In my area there are many senior homeowners who could benefit from grants to assist them rehabilitating their homes.</p> <p>Less Regulations!!!!!! USDG is a problem, tree save is crazy because we save the worst possible piece of land instead of a good planted plan, storm water rules are insane.</p> <p>Matthews has no housing programs itself. While we are aware of individual cases of specialized need, and aware there are homeless individuals that exist in our Town limits, there has been no community discussion about doing anything, and no expectation the Town should take any specific action.</p> <p>Mecklenburg seriously needs to address the reasons there is 'flight' to surrounding counties - reasons given are: schools, taxes, crime</p> <p>more senior housing and services are needed especially in the city center</p> <p>Need for interested local political will to address the issues</p> <p>Need more supportive housing stock. Homelessness can end, if we want it to.</p> <p>Same as before. Charlotte has no reasonably priced apartments, condos, or transportation for active and mobility challenged seniors with adequate square ftage and laundry rooms. Also, I know of no agencies scheduling trips that want slow walkers and</p>

users of canes and walkers with them. Mobility challenged people would like recreation & travel, too. If we could live in affordable communities, we'd have friends to socialize & travel with.

stagnation and decreases in wages and public assistance make housing increasingly unaffordable for many people, so affordable housing should be addressed both by a housing policy and an incomes policy that increases the resources of low income working families, the disabled, elderly and children.

The banks need to work with local government and the development community to re-hab foreclosed homes to fill the need.

The primary barrier in Davidson is the cost of housing.

There isn't enough income based housing.

We do a pretty good job serving the upper and upper middle income groups. We do a much less good job addressing those with challenges, especially the mentally ill who have been brought back into the community that was not prepared for them, those released from prison, and I recently became aware of the lack of housing for kids leaving foster care at age 18.

We need a playground for our children

we need affordable housing for low income earners.

We need funding for service so the people can maintain there housing.

We need housing for area median income (AMI) 60% and below. Mostly for AMI 30% and below For the Homeless Permenant Supportive Housing Land cost and availability is one of the barriers NIMBY discourages for dispersing Affordable Housing throughout the area

Table 14.I.15**What are ways your area of the Region can better address housing challenges.**

Mecklenburg County
2013 Housing Needs Survey

Comments:

Again, the "Housing First" model has proven effective nationwide, but is virtually unrecognized in the Charlotte/Mecklenburg area, and as a result the chronically homeless have insurmountable barriers to housing. Additionally, the disabled homeless have greater barriers and are considered the most vulnerable.

Better community coordination effective policy. Housing funding/funding for dev.

Better education as to what different housing type mean and who lives in them- ie. workforce house, supportive housing.

bring better jobs and better train a work force

Collaborate Advocate Educate Combine various resources to make a bigger impact

Develop a master plan that is flexible from year to year that decreases rezonings and encourages new construction to address affordable housing

Develop affordable neighborhoods in nice areas of rentals and condos for mobility challenged seniors with incomes above \$26,000/year, with laundry rooms, 900+ sq ftge, at \$800 -1200 / month for rentals depending on sq ftge. Complete neighborhoods with theaters, stores, etc., would be nice.

Due to Matthews' proximity to Charlotte, most housing and services needs for specialized populations are assumed to be handled in the larger metro jurisdiction. Matthews does not have a housing staff or program, so we rely on grant programs, local churches, and Habitat for Humanity Matthews. Having a multi-jurisdictional agency or housing authority would be a positive opportunity for addressing a more regional approach to providing the specialized services and housing units for those segments of society that are too easily hidden from daily view.

Focus on affordable rental and public transportation. We also have a need for homeowner rehab and no funds applicable to the town.

I think it's important to reduce barriers to infill development and otherwise retrofitting older neighborhoods and housing to meet today's standards. Sprawl will haunt us - we need to invest in the areas where the infrastructure is in place, before destroying more green space and farmland on the outskirts. Improve public transit options throughout the city - light rail, commuter rail, street cars etc all will help form more cohesive community that will be more attractive to young, talented people in the years to come.

Implement the 10 year plan to end homelessness educate people to the fact that many of the homeless and mentally ill find that they do som much better when they have a place to put their heads at night and don't have to bounce from pillar to post in over crowded facilities. Have you thought that some of the reasons the number of people in houses is. increasing is because elderly/relatives who've lost jobs/college grads who can't get jobs, are moving back home as at least a part of the reason for that shift in the number of persons. P.S. a lot of my responses are based on the experiences of family, working with homeless through ministry, etc and even in Mooresville + N. much with a church up there.

Institutional/political will to do what's right/best for community regardless of outcry among homeowners in specific areas. I live in a the Ballantyne area and I am embarrassed over some of the things I heard Ballantyne residents say when the city was looking to put an affordable housing complex there. I was even more shocked that the city caved in the them. The city could have worked to educate them more/put a face on who uses/needs workforce housing, but they shouldn't have caved in.

Less Regulations!!!!!! NCDOT take the roads!!!!

Mixed use / mixed income housing opportunities and developed communities

More affordable housing

More market rate, mixed rate, and senior housing needed in the city center. Medical and retail will increase when the population rises.

Need comprehensive help to engage absentee landlords in the upkeep of rental properties.

New communities based on the housing first model.

Provide more affordable housing. You'd have to have a roommate to afford to live in a safe neighborhood.

Take a look at Traditions of Ballantyne. It is an empty nester-type neighborhood, smaller lots, but quality, low maintenance. Street name: Ballantyne Glen Way. (Inside Ballantyne Country Club).

There is a need for help for repairs on houses of seniors whos houses are old and outdated

We should focus on using all available housing by assuring that housing is available along transit corridors and there are basic amenities available in all neighborhoods (i.e. healthcare, schools, jobs)

work with the banks of foreclosed homes.

Work with elected officials and residents to overcome the fears and to dispel myths related to affordable housing.

J. LAND USE PLANNING

Table 14.J.1
Housing Development
 Mecklenburg County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	6				6
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	4	1		1	6
Guidelines that encourage development affordable housing units?	3	3			6
Any potential barriers to the development of low- to moderate- income housing?	2	3		1	6
Guidelines that allow the development of mixed use housing?	4	1		1	6
Occupancy Standards					
A definition for the term "family"?	5			1	6
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	4	2			6
Does the definition of "family" include a specific limit on the number of persons?	4	2			6
Residential occupancy standards or limits?		6			6
Special Needs Housing					
A definition for the term "disability"?	2	4			6
Development standards for making housing accessible to persons with disabilities?		6			6
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1	5			6
Standards for the development of senior housing?	1	5			6
Policies that distinguish senior citizen housing from other residential uses?	3	3			6
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	4	2			6
Are group homes permitted by right in single-family residential areas?	5	1			6
Is there a group home density requirement, such as a distance required for other group homes?	3	2		1	6
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1	4	1		6
Policies or practices for "affirmatively furthering fair housing"?	2	4			6

K. RENTAL VACANCY SURVEY

Table 14.K.1
Rental Vacancy Survey by Type
 Mecklenburg County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	2,107	59	2.8%
Apartments	68,210	3,649	5.3%
Mobile Homes	537	10	1.9%
"Other" Units	2,148	49	2.3%
Don't know	1,188	95	8.0%
Total	74,190	3,862	5.2%

Table 14.K.2
Rental Units by Bedroom Size
 Mecklenburg County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	547	0	0	-	547
One	4	13,474	0	29	-	13,507
Two	92	15,684	10	924	-	16,710
Three	262	3,290	12	359	-	3,923
Four	86	63	0	0	-	149
Don't Know	1,663	35,152	515	836	1,188	39,354
Total	2,107	68,210	537	2,148	1,188	74,190

Table 14.K.3
Do any of your rental units receive rental subsidy or assistance?
 Mecklenburg County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	254
No	63
Don't Know	21
% Offering Assistance	19.9%

Table 14.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Mecklenburg County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	35	1.7%
Apartments	375	.5%
Mobile Homes		%
"Other" Units	2	.1%
Don't know	32	2.7
Total	444	.6%

Table 14.K.5
**How long will it be before your vacant units
become filled?**

Mecklenburg County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	178	12
1 to 2 month	38	1
2 to 3 months	7	1
More than 3 months	178	3

Table 14.K.6
**How long will it be before your filled units
become vacant?**

Mecklenburg County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	16	3
1 to 2 month	16	1
2 to 3 months	3	1
More than 3 months	28	7

Table 14.K.7
Average Market Rate Rents by Bedroom Size

Mecklenburg County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$805			\$805
One	\$993	\$787		\$887	\$791
Two	\$913	\$965	\$1,230	\$976	\$965
Three	\$1,215	\$1,281	\$1,450	\$1,271	\$1,275
Four	\$1,640	\$1,535			\$1,624
Total	\$1,235	\$951	\$1,340	\$1,091	\$993

Table 14.K.8
Average Assistant Rate Rents by Bedroom Size

Mecklenburg County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$975			\$975
One		\$574			\$574
Two	\$642	\$689			\$684
Three	\$866	\$883			\$878
Four	\$1,200	\$792			\$955
Total	\$813	\$703			\$728

Table 14.K.9
Single Family Market Rate Rents by Vacancy Status

Mecklenburg County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750			%
\$750 to \$1,000	130	5	3.8%
\$1,000 to \$1,250	760	29	3.8%
\$1,250 to \$1,500	558	21	3.8%
Above \$1,500	58	2	3.4%
Missing	601	2	.3%
Total	2,107	59	2.8%

Table 14.K.10
Apartment Market Rate Rents by Vacancy Status

Mecklenburg County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	525	9	1.7%
\$500 to \$750	12,925	633	4.9%
\$750 to \$1,000	27,539	944	3.4%
\$1,000 to \$1,250	15,581	1,027	6.6%
\$1,250 to \$1,500	3,755	512	13.6%
Above \$1,500	1,861	282	15.2%
Missing	6,024	242	4.0%
Total	68,210	3,649	5.3%

Table 14.K.11
Available Apartment Units by Bedroom Size

Mecklenburg County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500	1	4	4			0	9
\$500 to \$750	0	77	97	25	0	434	633
\$750 to \$1,000	2	188	201	39		514	944
\$1,000 to \$1,250	1	241	309	46		430	1,027
\$1,250 to \$1,500	67	200	99	0	0	146	512
Above \$1,500	0	4	4	0		274	282
Missing	0	26	30	7	0	178	242
Total	71	740	744	118	1	1975	3,649

Table 14.K.12
Condition by Unit Type

Mecklenburg County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair		916			.	916
Average	162	3,022		590	.	3,774
Good	1,227	27,089	300	717	.	29,333
Excellent	505	34,614	237	821	.	36,177
Don't Know	213	2,569	0	20	1,188	3,990
Total	2,107	68,210	537	2,148	1,188	74,190

Table 14.K.13
Condition of Single Family Units by Vacancy Status

Mecklenburg County
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	162	9	5.6%
Good	1,227	30	2.4%
Excellent	505	17	3.4%
Don't Know	213	3	1.4%
Total	2,107	59	2.8%

Table 14.K.14
Condition of Apartment Units by Vacancy Status

Mecklenburg County
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	916	61	6.7%
Average	3,022	146	4.8%
Good	27,089	998	3.7%
Excellent	34,614	2,347	6.8%
Don't Know	2,569	97	3.8%
Total	68,210	3,649	5.3%

Table 14.K.15
Condition of Mobile Home Units by Vacancy Status

Mecklenburg County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	300	10	3.3%
Excellent	237		%
Don't Know	0	0	%
Total	537	10	1.9%

Table 14.K.16
Are there any utilities included with the rent?

Mecklenburg County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	156
No	166
% Offering Assistance	48.4%

Table 14.K.17
Which utilities are included with the rent?

Mecklenburg County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	13
Natural Gas	4
Water/Sewer	97
Trash Collection	106

Table 14.K.18
Do you keep a waiting list?

Mecklenburg County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	160
No	159
Don't know	
Waitlist Size	2,339

Table 14.K.19
How would you rate the need for renovation of existing units in the city?

Mecklenburg County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	14	73	2	7
Low Need	14	52		4
Moderate Need	14	73		5
High Need	5	28		6
Extreme Need	1	13		

Table 14.K.20**How would you rate the need for construction of new units in the city?**

Mecklenburg County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	17	155	4	11
Low Need	11	38		2
Moderate Need	8	27		7
High Need	4	12		2
Extreme Need	4	18		

Table 14.K.21**If new units were to be constructed, what percentage should offer rental assistance?**

Mecklenburg County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	19.9%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 14.L.1
Era of Construction
Mecklenburg County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	8,062	493	752	158	18	9,483
1940 - 1959	28,709	1,005	1,103	507	51	31,375
1960 - 1979	46,362	570	6,370	684	206	54,192
1980 - 1999	83,508	210	17,764	343	209	102,034
> 2000	66,546	46	24,743	202	121	91,658
Missing	16,181	0	1,224	455	509	18,369
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.2
Quality of Materials and Workmanship Used In Construction
Mecklenburg County
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low						0
Fair	3,636	149	494	82	26	4,387
Average	177,861	1,995	25,588	1,597	578	207,619
Good	51,801	180	22,578	216	4	74,779
Excellent	2,945		2,343	4		5,292
Missing	13,125	0	953	450	506	15,034
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.3
Physical Condition of Dwelling Units

Mecklenburg County
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	6					6
Fair	61	4				65
Average	231,935	2,318	50,195	1,878	606	286,932
Good / Very Good	6					6
Excellent	5					5
Missing	17,355	2	1,761	471	508	20,097
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.4
Physical Condition of Single-Family Homes by Era of Construction

Mecklenburg County
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	1	18	8,015	1	2	25	8,062
1940 - 1959	2	39	28,628	1		39	28,709
1960 - 1979	1	1	46,317			43	46,362
1980 - 1999	1	3	83,455	1	1	47	83,508
>=2000	1		65,477	3	2	1,063	66,546
Missing	0	0	43	0	0	16,138	16,181
Total	6	61	231,935	6	5	17,355	249,368

Table 14.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Mecklenburg County
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940		789	4,900	2,204	169	0	8,062
1940 - 1959		1,540	23,508	3,532	128	1	28,709
1960 - 1979		1,038	37,920	7,271	133	0	46,362
1980 - 1999		117	57,970	24,208	1,213	0	83,508
>=2000		150	51,317	13,829	1,244	6	66,546
Missing		2	2,246	757	58	13,118	16,181
Total		3,636	177,861	51,801	2,945	13,125	249,368

Table 14.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Mecklenburg County
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor		1	4	1		0	6
Fair		6	55			0	61
Average		3,619	174,672	50,749	2,860	35	231,935
Good / Very Good		1	1	4		0	6
Excellent				4	1	0	5
Missing		9	3,129	1,043	84	13,090	17,355
Total		3,636	177,861	51,801	2,945	13,125	249,368

Table 14.L.7
Average Floor Area by Dwelling Type

Mecklenburg County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	16,361	1	1,360	456	510	18,688
500 – 999	12,250	23	11,126	97	68	23,564
1000 – 1,499	56,955	691	23,671	270	378	81,965
1,500 – 1,999	59,221	973	10,733	375	126	71,428
2,000 – 2,499	40,225	333	2,992	125	25	43,700
2,500 – 3,000	26,634	192	1,328	111	4	28,269
Above 3,000	37,722	111	746	915	3	39,497
Missing	0	0	0	0	0	0
Total	249,368	2,324	51,956	2,349	1,114	307,111
Average	2,125	1,835	1,379	8,438	1,361	2,031

Table 14.L.8
Number of Bathrooms per Dwelling Unit

Mecklenburg County
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	16,627	28	1,256	1,602	511	20,024
1 – 1.9	42,201	5	11,056	208	150	53,620
2 – 2.9	153,378	1,842	37,111	393	444	193,168
3 -3.9	27,913	131	2,283	32	9	30,368
4 -4.9	6,460	142	236	66		6,904
5 – 5.9	1,226	2	9	1		1,238
6 and Above	1,563	174	5	47		1,789
Missing	0	0	0	0	0	0
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.9
Number of Bedroom per Dwelling Unit

Mecklenburg County
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	17,906	2,062	2,196	1,986	517	24,667
1 – 1.9	486	1	4,942	6	5	5,440
2 – 2.9	15,984	7	25,736	105	104	41,936
3 -3.9	137,992	14	17,897	150	462	156,515
4 -4.9	65,681	69	1,160	50	24	66,984
5 – 5.9	10,038	1	20	11	2	10,072
6 and Above						0
Missing	1,281	170	5	41	0	1,497
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.10
Exterior Wall of Dwelling Units

Mecklenburg County
 Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	90,764	211	19,418	249	337	110,979
Asbestos	2,155	20	2	23	4	2,204
Block	327	178	291	18	2	816
Brick or Stone	106,438	1,384	16,704	1,171	83	125,780
Masonry Frame / Stucco	3,952	12	1,163	22	3	5,152
Wood / Wood Frame	24,585	517	9,497	360	48	35,007
Composition / Other	4,903	2	3,659	52	127	8,743
Missing	16,244	0	1,222	454	510	18,430
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.11
Fuel Type of Dwelling Unit

Mecklenburg County
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	34,193	231	15,398	616	337	50,775
Natural Gas	194,506	1,869	35,273	1,200	162	233,010
Oil/Wood/Coal	2,947	86	9	56	86	3,184
None	1,274	138	1	21	18	1,452
Other	28		4	1	1	34
Missing	16,420	0	1,271	455	510	18,656
Total	249,368	2,324	51,956	2,349	1,114	307,111

Table 14.L.12
Market Value of Dwelling Unit
 Mecklenburg County
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	15,166	121	4,819	278	704	21,088
\$50,000 – \$99,999	48,575	641	13,152	411	302	63,081
\$100,000 – \$149,999	58,307	563	16,083	309	55	75,317
\$150,000 - \$199,999	40,301	309	8,104	197	21	48,932
\$200,000 - \$249,999	25,998	195	4,266	128	5	30,592
\$250,000 - \$349,999	27,868	252	3,552	154	16	31,842
\$350,000 - \$550,000	19,613	192	1,355	144	6	21,310
Above \$550,000	13,540	51	625	728	5	14,949
Missing	0	0	0	0	0	0
Total	249,368	2,324	51,956	2,349	1,114	307,111
Average Value	216,628	338,387	146,580	2,231,023	60,703	220,264

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 14.M.1
Population and Employment Forecast

Mecklenburg County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	214,020	355,100
1980	291,242	406,495
1990	433,622	515,605
2000	608,752	695,454
2010	694,927	919,628
2020	845,968	1,112,334
2030	954,384	1,300,940
2040	1,083,661	1,492,145
2050	1,216,849	1,687,051

Table 14.M.2
Household Forecasts by Tenure

Mecklenburg County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	219,588	142,625	362,213
2020	273,648	164,466	438,114
2030	322,267	190,133	512,400
2040	371,851	215,859	587,710
2050	422,659	241,818	664,477

Table 14.M.3
Household Forecasts by Income

Mecklenburg County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	12,334	14,771	28,976	15,128	148,378	219,588
2020	15,371	18,407	36,109	18,853	184,908	273,648
2030	18,102	21,677	42,525	22,202	217,760	322,267
2040	20,887	25,013	49,068	25,619	251,264	371,851
2050	23,741	28,430	55,772	29,119	285,596	422,659
Renter-Occupied						
2010	32,185	25,322	31,705	11,792	41,620	142,625
2020	37,114	29,200	36,561	13,598	47,994	164,466
2030	42,906	33,757	42,266	15,720	55,484	190,133
2040	48,711	38,324	47,985	17,847	62,991	215,859
2050	54,569	42,933	53,756	19,994	70,567	241,818
Total						
2010	44,519	40,093	60,681	26,921	189,999	362,213
2020	52,485	47,607	72,670	32,451	232,901	438,114
2030	61,008	55,434	84,791	37,923	273,244	512,400
2040	69,598	63,337	97,053	43,466	314,256	587,710
2050	78,310	71,364	109,528	49,112	356,163	664,477

N. CHAS HOUSING PROBLEM TABLES

Table 14.N.1
Households with Housing Problems by Income and Family Status

Mecklenburg County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	591	2,388	462	2,215	2,315	7,971
30.1-50% HAMFI	1,009	3,005	1,087	1,917	1,549	8,567
50.1-80% HAMFI	1,873	7,194	1,779	1,731	3,886	16,463
80.1 % HAMFI and above	2,380	13,025	2,545	1,291	7,494	26,735
Total	5,853	25,612	5,873	7,154	15,244	59,736
Renters						
30 % HAMFI	215	7,379	1,837	1,957	8,067	19,455
30.1-50% HAMFI	552	8,036	1,469	1,523	7,083	18,663
50.1-80% HAMFI	376	4,920	1,187	1,349	7,132	14,964
80.1 % HAMFI and above	299	2,050	882	560	2,188	5,979
Total	1,442	22,385	5,375	5,389	24,470	59,061
Total						
30 % HAMFI	806	9,767	2,299	4,172	10,382	27,426
30.1-50% HAMFI	1,561	11,041	2,556	3,440	8,632	27,230
50.1-80% HAMFI	2,249	12,114	2,966	3,080	11,018	31,427
80.1 % HAMFI and above	2,679	15,075	3,427	1,851	9,682	32,714
Total	7,295	47,997	11,248	12,543	39,714	118,797

Table 14.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Mecklenburg County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	591	2,388	462	2,215	2,315	7,971
30.1-50% HAMFI	1,009	3,005	1,087	1,917	1,549	8,567
50.1-80% HAMFI	1,873	7,194	1,779	1,731	3,886	16,463
80.1% HAMFI and above	2,380	13,025	2,545	1,291	7,494	26,735
Total	5,853	25,612	5,873	7,154	15,244	59,736
No Housing Problem						
30% HAMFI or less	99	64	0	468	115	746
30.1-50% HAMFI	956	683	173	1,653	388	3,853
50.1-80% HAMFI	2,541	2,582	659	2,436	1,414	9,632
80.1% HAMFI and above	17,830	82,495	10,706	5,622	27,442	144,095
Total	21,426	85,824	11,538	10,179	29,359	158,326
Not Computed						
30% HAMFI or less	55	333	4	184	552	1,128
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	55	333	4	184	552	1,128
Total						
30% HAMFI or less	745	2,785	466	2,867	2,982	9,845
30.1-50% HAMFI	1,965	3,688	1,260	3,570	1,937	12,420
50.1-80% HAMFI	4,414	9,776	2,438	4,167	5,300	26,095
80.1% HAMFI and above	20,210	95,520	13,251	6,913	34,936	170,830
Total	27,334	111,769	17,415	17,517	45,155	219,190

Table 14.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Mecklenburg County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	215	7,379	1,837	1,957	8,067	19,455
30.1-50% HAMFI	552	8,036	1,469	1,523	7,083	18,663
50.1-80% HAMFI	376	4,920	1,187	1,349	7,132	14,964
80.1% HAMFI and above	299	2,050	882	560	2,188	5,979
Total	1,442	22,385	5,375	5,389	24,470	59,061
No Housing Problem						
30% HAMFI or less	109	943	50	744	896	2,742
30.1-50% HAMFI	163	1,349	120	510	731	2,873
50.1-80% HAMFI	422	5,733	464	444	6,787	13,850
80.1% HAMFI and above	1,671	19,170	1,941	1,715	25,428	49,925
Total	2,365	27,195	2,575	3,413	33,842	69,390
Not Computed						
30% HAMFI or less	25	863	35	220	1,377	2,520
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	25	863	35	220	1,377	2,520
Total						
30% HAMFI or less	349	9,185	1,922	2,921	10,340	24,717
30.1-50% HAMFI	715	9,385	1,589	2,033	7,814	21,536
50.1-80% HAMFI	798	10,653	1,651	1,793	13,919	28,814
80.1% HAMFI and above	1,970	21,220	2,823	2,275	27,616	55,904
Total	3,832	50,443	7,985	9,022	59,689	130,971

Table 14.N.4
Households by Housing Problems by Income and Family Status

Mecklenburg County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	806	9,767	2,299	4,172	10,382	27,426
30.1-50% HAMFI	1,561	11,041	2,556	3,440	8,632	27,230
50.1-80% HAMFI	2,249	12,114	2,966	3,080	11,018	31,427
80.1% HAMFI and above	2,679	15,075	3,427	1,851	9,682	32,714
Total	7,295	47,997	11,248	12,543	39,714	118,797
No Housing Problem						
30% HAMFI or less	208	1,007	50	1,212	1,011	3,488
30.1-50% HAMFI	1,119	2,032	293	2,163	1,119	6,726
50.1-80% HAMFI	2,963	8,315	1,123	2,880	8,201	23,482
80.1% HAMFI and above	19,501	101,665	12,647	7,337	52,870	194,020
Total	23,791	113,019	14,113	13,592	63,201	227,716
Not Computed						
30% HAMFI or less	80	1,196	39	404	1,929	3,648
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	80	1,196	39	404	1,929	3,648
Total						
30% HAMFI or less	1,094	11,970	2,388	5,788	13,322	34,562
30.1-50% HAMFI	2,680	13,073	2,849	5,603	9,751	33,956
50.1-80% HAMFI	5,212	20,429	4,089	5,960	19,219	54,909
80.1% HAMFI and above	22,180	116,740	16,074	9,188	62,552	226,734
Total	31,166	162,212	25,400	26,539	104,844	350,161

15. CITY OF CHARLOTTE

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 15.A.1

Population by Age

City of Charlotte

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	38,529	7.1%	55,494	7.6%	44.0%
5 to 19	109,606	20.3%	149,234	20.4%	36.2%
20 to 24	41,513	7.7%	54,121	7.4%	30.4%
25 to 34	103,103	19.1%	128,486	17.6%	24.6%
35 to 54	162,098	30.0%	212,835	29.1%	31.3%
55 to 64	38,314	7.1%	69,238	9.5%	80.7%
65 or Older	47,665	8.8%	62,016	8.5%	30.1%
Total	540,828	100.0%	731,424	100.0%	35.2%

Table 15.A.2

Elderly Population by Age

City of Charlotte

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	5,548	11.6%	9,172	14.8%	65.3%
67 to 69	7,908	16.6%	11,534	18.6%	45.9%
70 to 74	12,160	25.5%	13,862	22.4%	14.0%
75 to 79	10,330	21.7%	10,766	17.4%	4.2%
80 to 84	6,320	13.3%	8,458	13.6%	33.8%
85 or Older	5,399	11.3%	8,224	13.3%	52.3%
Total	47,665	100.0%	62,016	100.0%	30.1%

Table 15.A.3

Population by Race and Ethnicity

City of Charlotte

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	315,061	58.3%	365,384	50.0%	16.0%
Black	176,964	32.7%	256,241	35.0%	44.8%
American Indian	1,863	.3%	3,483	.5%	87.0%
Asian	18,418	3.4%	36,403	5.0%	97.6%
Native Hawaiian/ Pacific Islander	283	.1%	581	.1%	105.3%
Other	19,242	3.6%	49,928	6.8%	159.5%
Two or More Races	8,997	1.7%	19,404	2.7%	115.7%
Total	540,828	100.0%	731,424	100.0%	35.2%
Non-Hispanic	501,028	92.6%	635,736	86.9%	26.9%
Hispanic	39,800	7.4%	95,688	13.1%	140.4%

Table 15.A.4**Disability by Age**

City of Charlotte

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	381	1.3%	528	1.9%	909	1.6%
5 to 17	3,264	5.0%	2,404	3.8%	5,668	4.4%
18 to 34	3,896	4.0%	3,302	3.2%	7,198	3.6%
35 to 64	12,807	9.5%	14,612	9.8%	27,419	9.7%
65 to 74	3,049	20.4%	4,911	25.4%	7,960	23.2%
75 or Older	4,580	47.2%	9,602	56.6%	14,182	53.2%
Total	27,977	8.0%	35,359	9.3%	63,336	8.7%

Table 15.A.5**Employment Status by Disability and Type: Age 18 to 64**

City of Charlotte

2011 Three-Year ACS Data

Disability Status	Population
Employed:	348,784
With a disability:	12,786
With a hearing difficulty	3,123
With a vision difficulty	2,445
With a cognitive difficulty	3,891
With an ambulatory difficulty	5,586
With a self-care difficulty	1,291
With an independent living difficulty	1,905
No disability	335,998
Unemployed:	46,322
With a disability:	3,643
With a hearing difficulty	828
With a vision difficulty	651
With a cognitive difficulty	1,375
With an ambulatory difficulty	1,715
With a self-care difficulty	289
With an independent living difficulty	612
No disability	42,679
Not in labor force:	90,759
With a disability:	18,188
With a hearing difficulty	2,454
With a vision difficulty	2,354
With a cognitive difficulty	8,148
With an ambulatory difficulty	10,776
With a self-care difficulty	3,457
With an independent living difficulty	8,554
No disability	72,571
Total	485,865

Table 15.A.6**Households by Income**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	24,676	11.4%	32,227	11.2%
\$15,000 to \$19,999	11,141	5.2%	13,828	4.8%
\$20,000 to \$24,999	12,889	6.0%	15,086	5.3%
\$25,000 to \$34,999	28,791	13.3%	31,270	10.9%
\$35,000 to \$49,999	36,318	16.8%	42,330	14.7%
\$50,000 to \$74,999	44,158	20.5%	55,361	19.3%
\$75,000 to \$99,999	23,612	10.9%	33,090	11.5%
\$100,000 or More	34,218	15.9%	64,110	22.3%
Total	215,803	100.0%	287,302	100.0%

Table 15.A.7**Poverty by Age**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	6,803	12.1%	14,476	13.6%
6 to 17	11,867	21.1%	22,945	21.6%
18 to 64	33,314	59.1%	64,216	60.4%
65 or Older	4,346	7.7%	4,684	4.4%
Total	56,330	100.0%	106,321	100.0%
Poverty Rate	10.6%	.	15.0%	.

Table 15.A.8**Households by Year Home Built**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	8,733	4.0%	9,411	3.3%
1940 to 1949	10,616	4.9%	8,757	3.0%
1950 to 1959	24,570	11.4%	22,347	7.8%
1960 to 1969	32,932	15.3%	30,498	10.6%
1970 to 1979	36,851	17.1%	38,141	13.3%
1980 to 1989	45,641	21.2%	46,146	16.1%
1990 to 1999	56,402	26.1%	61,811	21.5%
2000 to 2004	.	.	44,269	15.4%
2005 or Later	.	.	25,922	9.0%
Total	215,745	100.0%	287,302	100.0%

Table 15.A.9**Housing Units by Type**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	141,855	61.5%	207,175	65.2%
Duplex	6,652	2.9%	6,592	2.1%
Tri- or Four-Plex	14,407	6.2%	11,647	3.7%
Apartment	64,511	28.0%	88,294	27.8%
Mobile Home	3,056	1.3%	4,140	1.3%
Boat, RV, Van, Etc.	75	.0%	51	.0%
Total	230,556	100.0%	317,899	100.0%

Table 15.A.10**Housing Units by Tenure**

City of Charlotte

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	215,449	93.5%	289,860	90.6%	34.5%
Owner-Occupied	123,883	57.5%	166,367	57.4%	34.3%
Renter-Occupied	91,566	42.5%	123,493	42.6%	34.9%
Vacant Housing Units	14,985	6.5%	30,058	9.4%	100.6%
Total Housing Units	230,434	100.0%	319,918	100.0%	38.8%

Table 15.A.11**Disposition of Vacant Housing Units**

City of Charlotte

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	8,430	56.3%	16,361	54.4%	94.1%
For Sale	2,730	18.2%	5,833	19.4%	113.7%
Rented or Sold, Not Occupied	963	6.4%	1,178	3.9%	22.3%
For Seasonal, Recreational, or Occasional Use	740	4.9%	1,307	4.3%	76.6%
For Migrant Workers	5	0.0%	9	.0%	80.0%
Other Vacant	2,117	14.1%	5,370	17.9%	153.7%
Total	14,985	100.0%	30,058	100.0%	100.6%

Table 15.A.12**Households by Household Size**

City of Charlotte

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	63,601	29.5%	87,921	30.3%	38.2%
Two Persons	69,726	32.4%	89,134	30.8%	27.8%
Three Persons	34,868	16.2%	46,575	16.1%	33.6%
Four Persons	28,009	13.0%	37,803	13.0%	35.0%
Five Persons	12,145	5.6%	17,490	6.0%	44.0%
Six Persons	4,219	2.0%	6,603	2.3%	56.5%
Seven Persons or More	2,881	1.3%	4,334	1.5%	50.4%
Total	215,449	100.0%	289,860	100.0%	34.5%

Table 15.A.13**Household Type by Tenure**

City of Charlotte

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	132,378	61.4%	175,436	60.5%	32.5%
Married-Couple Family	93,970	71.0%	116,583	66.5%	24.1%
Owner-Occupied	73,391	78.1%	90,553	77.7%	23.4%
Renter-Occupied	20,579	21.9%	26,030	22.3%	26.5%
Other Family	38,408	29.0%	58,853	33.5%	53.2%
Male Householder, No Spouse	8,925	23.2%	13,533	23.0%	51.6%
Owner-Occupied	3,515	39.4%	5,883	43.5%	67.4%
Renter-Occupied	5,410	60.6%	7,650	56.5%	41.4%
Female Householder, No Spouse	29,483	76.8%	45,320	77.0%	53.7%
Owner-Occupied	12,289	41.7%	18,659	41.2%	51.8%
Renter-Occupied	17,194	58.3%	26,661	58.8%	55.1%
Non-Family Households	83,071	38.6%	114,424	39.5%	37.7%
Owner-Occupied	34,688	41.8%	51,272	44.8%	47.8%
Renter-Occupied	48,383	58.2%	63,152	55.2%	30.5%
Total	215,449	100.0%	289,860	100.0%	34.5%

Table 15.A.14**Group Quarters Population**

City of Charlotte

2000 & 2010 Census SF1 Data

2000 & 2010 Census Staff Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,093	41.2%	2,333	45.7%	11.5%
Juvenile Facilities	.	.	176	3.4%	.
Nursing Homes	2,428	47.8%	2,595	50.8%	6.9%
Other Institutions	560	11.0%	0	.0%	-100.0%
Total	5,081	100.0%	5,104	100.0%	.5%
Noninstitutionalized					
College Dormitories	4,902	68.6%	5,602	67.8%	14.3%
Military Quarters	0	.0%	1	.0%	%
Other Noninstitutional	2,245	31.4%	2,662	32.2%	18.6%
Total	7,147	58.4%	8,265	61.8%	15.6%
Total Group Quarters Population	12,228	100.0%	13,369	100.0%	9.3%

Table 15.A.15**Overcrowding and Severe Overcrowding**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	121,647	98.1%	1,676	1.4%	734	.6%	124,057
2010 ACS	166,744	98.9%	1,473	.9%	305	.2%	168,522
Renter							
2000 Census	82,762	90.3%	4,611	5.0%	4,315	4.7%	91,688
2010 ACS	113,712	95.7%	3,824	3.2%	1,244	1.0%	118,780
Total							
2000 Census	204,409	94.7%	6,287	2.9%	5,049	2.3%	215,745
2010 ACS	280,456	97.6%	5,297	1.8%	1,549	.5%	287,302

Table 15.A.16**Households with Incomplete Plumbing Facilities**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	214,786	286,094
Lacking Complete Plumbing Facilities	959	1,208
Total Households	215,745	287,302
Percent Lacking	.4%	.4%

Table 15.A.17**Households with Incomplete Kitchen Facilities**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	214,857	285,390
Lacking Complete Kitchen Facilities	888	1,912
Total Households	215,745	287,302
Percent Lacking	.4%	.7%

Table 15.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Charlotte

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	67,729	73.9%	15,832	17.3%	7,633	8.3%	415	.5%	91,609
2010 ACS	91,261	66.1%	29,047	21.1%	17,176	12.4%	505	.4%	137,989
Owner Without a Mortgage									
2000 Census	18,380	89.0%	1,193	5.8%	877	4.2%	201	1.0%	20,651
2010 ACS	26,077	85.4%	2,502	8.2%	1,436	4.7%	518	1.7%	30,533
Renter									
2000 Census	56,243	61.5%	17,641	19.3%	14,161	15.5%	3,420	3.7%	91,465
2010 ACS	58,163	49.0%	27,160	22.9%	27,670	23.3%	5,787	4.9%	118,780
Total									
2000 Census	142,352	69.9%	34,666	17.0%	22,671	11.1%	4,036	2.0%	203,725
2010 ACS	175,501	61.1%	58,709	20.4%	46,282	16.1%	6,810	2.4%	287,302

Table 15.A.19**Median Housing Costs**

City of Charlotte

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$684	\$712
Median Home Value	\$134,300	\$174,100

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 15.B.1
Labor Force Statistics
 City of Charlotte
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	231,672	224,758	6,914	3.0%
1991	233,632	221,849	11,783	5.0%
1992	237,283	223,744	13,539	5.7%
1993	243,987	231,939	12,048	4.9%
1994	250,964	241,434	9,530	3.8%
1995	258,177	249,388	8,789	3.4%
1996	269,442	260,584	8,858	3.3%
1997	278,560	270,031	8,529	3.1%
1998	281,900	274,723	7,177	2.5%
1999	292,316	285,650	6,666	2.3%
2000	306,662	296,715	9,947	3.2%
2001	315,040	299,748	15,292	4.9%
2002	321,803	301,333	20,470	6.4%
2003	324,357	303,686	20,671	6.4%
2004	324,839	306,660	18,179	5.6%
2005	327,677	311,678	15,999	4.9%
2006	338,531	324,357	14,174	4.2%
2007	349,243	334,581	14,662	4.2%
2008	357,084	337,166	19,918	5.6%
2009	351,902	319,166	32,736	9.3%
2010	369,744	333,998	35,746	9.7%
2011	376,733	341,982	34,751	9.2%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{14F15} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 15.C.1
Purpose of Loan by Year
City of Charlotte
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	39,838	49,933	59,685	45,606	24,000	17,310	14,739	14,171	265,282
Home Improvement	2,964	3,658	3,447	4,212	3,266	1,271	921	998	20,737
Refinancing	40,450	40,163	36,299	35,019	28,850	38,614	29,435	25,700	274,530
Total	83,252	93,754	99,431	84,837	56,116	57,195	45,095	40,869	560,549

Table 15.C.2
Occupancy Status for Home Purchase Loan Applications
City of Charlotte
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	34,457	41,477	46,449	36,125	20,381	16,044	13,463	12,825	221,221
Not Owner-Occupied	5,217	8,147	13,016	9,257	3,517	1,235	1,261	1,327	42,977
Not Applicable	164	309	220	224	102	31	15	19	1,084
Total	39,838	49,933	59,685	45,606	24,000	17,310	14,739	14,171	265,282

Table 15.C.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Charlotte
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	28,555	37,092	43,006	32,690	12,300	7,234	5,808	6,376	173,061
FHA - Insured	5,495	3,968	2,992	3,015	7,474	8,076	6,935	5,740	43,695
VA - Guaranteed	393	410	448	415	583	629	620	599	4,097
Rural Housing Service or Farm Service Agency	14	7	3	5	24	105	100	110	368
Total	34,457	41,477	46,449	36,125	20,381	16,044	13,463	12,825	221,221

¹⁵ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 15.C.4
Loan Applications by Action Taken
 City of Charlotte
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	18,983	22,373	23,639	18,402	10,260	7,623	6,641	6,020	113,941
Application Approved but not Accepted	1,464	2,103	2,881	2,017	870	389	349	396	10,469
Application Denied	3,032	3,587	4,373	3,611	1,982	1,422	1,241	1,149	20,397
Application Withdrawn by Applicant	2,224	2,561	3,012	2,223	1,504	1,187	991	945	14,647
File Closed for Incompleteness	555	640	615	500	289	198	187	276	3,260
Loan Purchased by the Institution	8,199	10,163	11,926	9,369	5,475	5,164	4,054	4,039	58,389
Preapproval Request Denied	0	50	2	3	1	61	0	0	117
Preapproval Approved but not Accepted	0	0	1	0	0	0	0	0	1
Total	34,457	41,477	46,449	36,125	20,381	16,044	13,463	12,825	221,221
Denial Rate	13.8%	13.8%	15.6%	16.4%	16.2%	15.7%	15.7%	16.0%	15.2%

Table 15.C.5
Denial Rates by Gender of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	12.4%	14.6%	24.4%	50.0%	13.8%
2005	13.1%	14.4%	18.0%	25.0%	13.8%
2006	14.4%	16.6%	20.4%	20.0%	15.6%
2007	15.9%	16.7%	18.3%	41.7%	16.4%
2008	15.1%	17.3%	18.7%	50.0%	16.2%
2009	15.2%	15.0%	24.7%	.0%	15.7%
2010	14.7%	16.0%	24.3%	%	15.7%
2011	14.3%	17.0%	27.7%	.0%	16.0%
Average	14.2%	15.8%	20.8%	32.5%	15.2%

Table 15.C.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	11,199	12,739	13,477	10,214	5,750	4,200	3,869	3,584	65,032
	Denied	1,588	1,923	2,268	1,935	1,021	755	667	600	10,757
	Denial Rate	12.4%	13.1%	14.4%	15.9%	15.1%	15.2%	14.7%	14.3%	14.2%
Female	Originated	7,060	8,678	8,796	6,814	3,722	3,002	2,430	2,161	42,663
	Denied	1,208	1,454	1,755	1,364	778	530	464	444	7,997
	Denial Rate	14.6%	14.4%	16.6%	16.7%	17.3%	15.0%	16.0%	17.0%	15.8%
Not Available	Originated	721	953	1,358	1,367	786	418	342	274	6,219
	Denied	233	209	348	307	181	137	110	105	1,630
	Denial Rate	24.4%	18.0%	20.4%	18.3%	18.7%	24.7%	24.3%	27.7%	20.8%
Not Applicable	Originated	3	3	8	7	2	3	0	1	27
	Denied	3	1	2	5	2	0	0	0	13
	Denial Rate	50.0%	25.0%	20.0%	41.7%	50.0%	.0%	%	.0%	32.5%
Total	Originated	18,983	22,373	23,639	18,402	10,260	7,623	6,641	6,020	113,941
	Denied	3,032	3,587	4,373	3,611	1,982	1,422	1,241	1,149	20,397
	Denial Rate	13.8%	13.8%	15.6%	16.4%	16.2%	15.7%	15.7%	16.0%	15.2%

Table 15.C.7
Denial Rates by Race/Ethnicity of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	26.0%	22.2%	15.9%	23.0%	25.0%	21.2%	11.1%	17.9%	21.1%
Asian	11.5%	11.7%	11.7%	14.7%	19.5%	18.6%	13.5%	16.6%	13.9%
Black	22.0%	21.3%	24.7%	26.6%	24.0%	22.2%	23.1%	25.7%	23.5%
White	8.9%	9.3%	10.9%	11.6%	12.2%	12.0%	11.6%	11.1%	10.6%
Not Available	20.8%	18.4%	21.6%	20.7%	20.0%	21.5%	23.7%	25.5%	20.9%
Not Applicable	20.4%	33.3%	20.0%	16.7%	.0%	0.0%	0%	.0%	19.3%
Average	13.8%	13.8%	15.6%	16.4%	16.2%	15.7%	15.7%	16.0%	15.2%
Non-Hispanic	12.4%	12.8%	14.3%	15.0%	15.0%	14.6%	14.1%	14.6%	13.9%
Hispanic	20.4%	18.8%	20.2%	22.7%	23.1%	20.3%	22.2%	16.2%	20.6%

Table 15.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	74	112	95	57	33	26	24	32	453
	Denied	26	32	18	17	11	7	3	7	121
	Denial Rate	26.0%	22.2%	15.9%	23.0%	25.0%	11.1%	11.1%	17.9%	21.1%
Asian	Originated	723	849	925	815	422	345	333	347	4,759
	Denied	94	113	122	140	102	79	52	69	771
	Denial Rate	11.5%	11.7%	11.7%	14.7%	19.5%	18.6%	13.5%	16.6%	13.9%
Black	Originated	4,011	5,514	5,014	3,567	2,045	1,570	1,428	1,090	24,239
	Denied	1,131	1,490	1,641	1,293	647	447	428	377	7,454
	Denial Rate	22.0%	21.3%	24.7%	26.6%	24.0%	22.2%	23.1%	25.7%	23.5%
White	Originated	11,779	13,351	14,705	11,426	6,413	4,830	4,171	3,968	70,643
	Denied	1,151	1,376	1,792	1,499	887	657	545	497	8,404
	Denial Rate	8.9%	9.3%	10.9%	11.6%	12.2%	12.0%	11.6%	11.1%	10.6%
Not Available	Originated	2,310	2,545	2,892	2,532	1,344	848	685	582	13,738
	Denied	608	575	798	661	335	232	213	199	3,621
	Denial Rate	20.8%	18.4%	21.6%	20.7%	20.0%	21.5%	23.7%	25.5%	20.9%
Not Applicable	Originated	86	2	8	5	3	4	0	1	109
	Denied	22	1	2	1	0	0	0	0	26
	Denial Rate	20.8%	18.4%	21.6%	20.7%	20.0%	21.5%	23.7%	25.5%	19.3%
Total	Originated	18,983	22,373	23,639	18,402	10,260	7,623	6,641	6,020	113,941
	Denied	3,032	3,587	4,373	3,611	1,982	1,422	1,241	1,149	20,397
	Denial Rate	13.8%	13.8%	15.6%	16.4%	16.2%	15.7%	15.7%	16.0%	15.2%
Non-Hispanic	Originated	14,141	18,286	18,933	14,463	8,296	6,341	5,548	5,091	91,099
	Denied	2,010	2,677	3,152	2,549	1,465	1,082	908	871	14,714
	Denial Rate	12.4%	12.8%	14.3%	15.0%	15.0%	14.6%	14.1%	14.6%	13.9%
Hispanic	Originated	1,126	1,524	2,079	1,542	675	452	435	372	8,205
	Denied	288	352	527	454	203	115	124	72	2,135
	Denial Rate	20.4%	18.8%	20.2%	22.7%	23.1%	20.3%	22.2%	16.2%	20.6%

Table 15.C.9
Loan Applications by Reason for Denial
 City of Charlotte
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	408	520	532	600	421	317	263	259	3,320
Employment History	78	103	98	111	54	45	55	35	579
Credit History	799	857	876	747	404	272	262	240	4,457
Collateral	194	234	377	272	231	205	201	188	1,902
Insufficient Cash	71	88	117	129	87	39	54	47	632
Unverifiable Information	163	188	272	264	129	67	70	53	1,206
Credit Application Incomplete	224	256	325	381	159	63	51	54	1,513
Mortgage Insurance Denied	5	1	1	6	10	7	3	4	37
Other	364	581	686	505	187	129	103	114	2,669
Missing	726	759	1,089	596	300	278	179	155	4,082
Total	3,032	3,587	4,373	3,611	1,982	1,422	1,241	1,149	20,397

Table 15.C.10
Denial Rates by Income of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	41.4%	61.6%	35.4%	69.4%	58.5%	70.2%	66.7%	59.6%	55.0%
\$15,001–\$30,000	25.6%	26.5%	30.8%	29.3%	29.8%	24.3%	26.6%	28.6%	27.5%
\$30,001–\$45,000	16.1%	16.2%	18.8%	18.3%	17.8%	16.0%	16.9%	19.6%	17.3%
\$45,001–\$60,000	14.1%	13.6%	17.4%	17.2%	16.0%	15.3%	13.1%	17.8%	15.6%
\$60,001–\$75,000	10.5%	11.6%	14.5%	15.8%	15.5%	11.6%	13.3%	13.0%	13.3%
Above \$75,000	7.5%	8.4%	10.1%	11.8%	11.6%	11.7%	10.9%	9.5%	10.0%
Data Missing	17.0%	11.5%	14.9%	18.7%	24.2%	31.6%	16.5%	16.6%	15.7%
Total	13.8%	13.8%	15.6%	16.4%	16.2%	15.7%	15.7%	16.0%	15.2%

Table 15.C.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	25.0%	41.0%	21.8%	20.7%	14.6%	13.0%	22.2%	21.1%
Asian	47.4%	23.4%	18.0%	14.9%	11.2%	9.7%	14.2%	13.9%
Black	73.5%	32.4%	21.9%	21.4%	22.1%	20.2%	25.1%	23.5%
White	50.5%	20.6%	12.5%	11.1%	9.4%	7.6%	11.2%	10.6%
Not Available	43.7%	39.2%	24.4%	23.0%	17.9%	13.7%	23.6%	20.9%
Not Applicable	%	50.0%	16.7%	21.1%	20.0%	20.0%	3.3%	19.3%
Average	55.0%	27.5%	17.3%	15.6%	13.3%	10.0%	15.7%	15.2%
Non-Hispanic	58.2%	26.2%	16.2%	14.5%	12.1%	9.2%	13.5%	13.9%
Hispanic	56.5%	26.5%	20.0%	18.6%	21.2%	15.8%	17.1%	20.6%

Table 15.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 City of Charlotte
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	14	154	1,212	1,440	496	4	3,320	359
Employment History	4	36	155	287	96	1	579	89
Credit History	36	140	1,947	1,590	741	3	4,457	417
Collateral	8	70	480	1,052	287	5	1,902	166
Insufficient Cash	5	35	166	304	121	1	632	53
Unverifiable Information	4	72	364	553	208	5	1,206	210
Credit Application Incomplete	8	69	412	724	298	2	1,513	144
Mortgage Insurance Denied	0	1	9	18	9	0	37	4
Other	17	80	954	1,114	502	2	2,669	271
Missing	25	114	1,755	1,322	863	3	4,082	422
Total	121	771	7,454	8,404	3,621	26	20,397	2,135
% Missing	20.7%	14.8%	23.5%	15.7%	23.8%	11.5%	20.0%	19.8%

Table 15.C.13
Loan Applications by Income of Applicant: Originated and Denied
 City of Charlotte
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	58	33	84	26	22	17	23	19	282
	Application Denied	41	53	46	59	31	40	46	28	344
	Denial Rate	41.4%	61.6%	35.4%	69.4%	58.5%	70.2%	66.7%	59.6%	55.0%
\$15,001–\$30,000	Loan Originated	1,883	1,943	1,276	1,152	722	876	811	597	9,260
	Application Denied	649	701	569	478	307	281	294	239	3,518
	Denial Rate	25.6%	26.5%	30.8%	29.3%	29.8%	24.3%	26.6%	28.6%	27.5%
\$30,001–\$45,000	Loan Originated	4,466	5,262	4,640	3,709	2,340	2,024	1,539	1,170	25,150
	Application Denied	860	1,020	1,076	830	507	385	312	285	5,275
	Denial Rate	16.1%	16.2%	18.8%	18.3%	17.8%	16.0%	16.9%	19.6%	17.3%
\$45,001–\$60,000	Loan Originated	3,390	4,182	4,427	3,480	1,887	1,388	981	859	20,594
	Application Denied	558	660	931	722	360	250	148	186	3,815
	Denial Rate	14.1%	13.6%	17.4%	17.2%	16.0%	15.3%	13.1%	17.8%	15.6%
\$60,001–\$75,000	Loan Originated	2,268	2,671	2,873	2,160	1,242	821	646	595	13,276
	Application Denied	267	352	488	405	227	108	99	89	2,035
	Denial Rate	10.5%	11.6%	14.5%	15.8%	15.5%	11.6%	13.3%	13.0%	13.3%
Above \$75,000	Loan Originated	6,144	7,116	8,804	7,219	3,953	2,417	2,403	2,463	40,519
	Application Denied	498	650	994	966	520	321	295	259	4,503
	Denial Rate	7.5%	8.4%	10.1%	11.8%	11.6%	11.7%	10.9%	9.5%	10.0%
Data Missing	Loan Originated	774	1,166	1,535	656	94	80	238	317	4,860
	Application Denied	159	151	269	151	30	37	47	63	907
	Denial Rate	17.0%	11.5%	14.9%	18.7%	24.2%	31.6%	16.5%	16.6%	15.7%
Total	Loan Originated	18,983	22,373	23,639	18,402	10,260	7,623	6,641	6,020	113,941
	Application Denied	3,032	3,587	4,373	3,611	1,982	1,422	1,241	1,149	20,397
	Denial Rate	13.8%	13.8%	15.6%	16.4%	16.2%	15.7%	15.7%	16.0%	15.2%

Table 15.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
City of Charlotte
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	6	49	111	69	70	134	14	453
	Application Denied	2	34	31	18	12	20	4	121
	Denial Rate	25.0%	41.0%	21.8%	20.7%	14.6%	13.0%	22.2%	21.1%
Asian	Loan Originated	20	383	802	776	597	1,939	242	4,759
	Application Denied	18	117	176	136	75	209	40	771
	Denial Rate	47.4%	23.4%	18.0%	14.9%	11.2%	9.7%	14.2%	13.9%
Black	Loan Originated	45	3,276	8,209	5,460	2,578	4,012	659	24,239
	Application Denied	125	1,571	2,307	1,484	730	1,016	221	7,454
	Denial Rate	73.5%	32.4%	21.9%	21.4%	22.1%	20.2%	25.1%	23.5%
White	Loan Originated	144	4,636	13,414	12,042	8,433	28,869	3,105	70,643
	Application Denied	147	1,202	1,920	1,505	870	2,369	391	8,404
	Denial Rate	50.5%	20.6%	12.5%	11.1%	9.4%	7.6%	11.2%	10.6%
Not Available	Loan Originated	67	908	2,589	2,232	1,590	5,541	811	13,738
	Application Denied	52	586	836	668	346	883	250	3,621
	Denial Rate	43.7%	39.2%	24.4%	23.0%	17.9%	13.7%	23.6%	20.9%
Not Applicable	Loan Originated	0	8	25	15	8	24	29	109
	Application Denied	0	8	5	4	2	6	1	26
	Denial Rate	%	50.0%	16.7%	21.1%	20.0%	20.0%	3.3%	19.3%
Total	Loan Originated	282	9,260	25,150	20,594	13,276	40,519	4,860	113,941
	Application Denied	344	3,518	5,275	3,815	2,035	4,503	907	20,397
	Denial Rate	55.0%	27.5%	17.3%	15.6%	13.3%	10.0%	15.7%	15.2%
Non-Hispanic	Loan Originated	175	6,809	19,830	16,620	10,921	33,276	3,468	91,099
	Application Denied	244	2,417	3,834	2,816	1,502	3,359	542	14,714
	Denial Rate	58.2%	26.2%	16.2%	14.5%	12.1%	9.2%	13.5%	13.9%
Hispanic	Loan Originated	40	1,505	2,564	1,568	676	1,230	622	8,205
	Application Denied	52	543	641	359	182	230	128	2,135
	Denial Rate	56.5%	26.5%	20.0%	18.6%	21.2%	15.8%	17.1%	20.6%

PREDATORY LENDING

Table 15.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Charlotte
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	16,395	16,263	17,995	16,178	9,640	7,369	6,625	6,001	96,466
HAL	2,588	6,110	5,644	2,224	620	254	16	19	17,475
Total	18,983	22,373	23,639	18,402	10,260	7,623	6,641	6,020	113,941
Percent HAL	13.6%	27.3%	23.9%	12.1%	6.0%	3.3%	.2%	.3%	15.3%

Table 15.C.16

Loans by Loan Purpose by HAL Status

City of Charlotte
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	16,395	16,263	17,995	16,178	9,640	7,369	6,625	6,001	96,466
	HAL	2,588	6,110	5,644	2,224	620	254	16	19	17,475
	Percent HAL	13.6%	27.3%	23.9%	12.1%	6.0%	3.3%	.2%	.3%	15.3%
Home Improvement	Other	636	741	718	1,123	905	365	272	268	5,028
	HAL	268	321	429	296	108	29	18	7	1,476
	Percent HAL	29.6%	30.2%	37.4%	20.9%	10.7%	7.4%	6.2%	2.5%	22.7%
Refinancing	Other	11,931	9,744	7,550	8,493	9,656	17,476	13,014	11,002	88,866
	HAL	2,106	3,096	3,152	2,059	855	368	7	25	11,668
	Percent HAL	15.0%	24.1%	29.5%	19.5%	8.1%	2.1%	.1%	.2%	11.6%
Total	Other	28,962	26,748	26,263	25,794	20,201	25,210	19,911	17,271	190,360
	HAL	4,962	9,527	9,225	4,579	620	254	16	19	30,619
	Percent HAL	14.6%	26.3%	26.0%	15.1%	7.3%	2.5%	.2%	.3%	13.9%

Table 15.C.17

HALs Originated by Race of Borrower

City of Charlotte
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	11	45	26	9	0	2	0	2	95
Asian	65	153	121	56	14	10	1	0	420
Black	1,179	2,784	2,227	768	203	88	1	3	7,253
White	975	2,321	2,468	1,070	317	136	14	13	7,314
Not Available	355	807	801	321	85	18	0	1	2,388
Not Applicable	3	0	1	0	1	0	0	0	5
Total	2,588	6,110	5,644	2,224	620	254	16	19	17,475
Hispanic (Ethnicity)	195	609	808	359	72	32	8	13	2,096

Table 15.C.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 City of Charlotte
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.9%	40.2%	27.4%	15.8%	.0%	7.7%	.0%	6.3%	21.0%
Asian	9.0%	18.0%	13.1%	6.9%	3.3%	2.9%	.3%	.0%	8.8%
Black	29.4%	50.5%	44.4%	21.5%	9.9%	5.6%	.1%	.3%	29.9%
White	8.3%	17.4%	16.8%	9.4%	4.9%	2.8%	.3%	.3%	10.4%
Not Available	15.4%	31.7%	27.7%	12.7%	6.3%	2.1%	.0%	.2%	17.4%
Not Applicable	3.5%	.0%	12.5%	.0%	33.3%	.0%	%	.0%	5%
Average	13.6%	27.3%	23.9%	12.1%	6.0%	3.3%	0.2%	0.3%	15.3%
Non-Hispanic	13.8%	25.6%	22.1%	10.9%	5.6%	3.2%	.1%	.1%	14.4%
Hispanic	17.3%	40.0%	38.9%	23.3%	10.7%	7.1%	1.8%	3.5%	25.5%

Table 15.C.19
Loans by HAL Status by Race/Ethnicity of Borrower
 City of Charlotte
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	63	67	69	48	33	24	24	30	358
	HAL	11	45	26	9	0	2	0	2	95
	Percent HAL	14.9%	40.2%	27.4%	15.8%	.0%	7.7%	.0%	6.3%	21.0%
Asian	Other	658	696	804	759	408	335	332	347	4,339
	HAL	65	153	121	56	14	10	1	0	420
	Percent HAL	9.0%	18.0%	13.1%	6.9%	3.3%	2.9%	.3%	.0%	8.8%
Black	Other	2,832	2,730	2,787	2,799	1,842	1,482	1,427	1,087	16,986
	HAL	1,179	2,784	2,227	768	203	88	1	3	7,253
	Percent HAL	29.4%	50.5%	44.4%	21.5%	9.9%	5.6%	.1%	.3%	29.9%
White	Other	10,804	11,030	12,237	10,356	6,096	4,694	4,157	3,955	63,329
	HAL	975	2,321	2,468	1,070	317	136	14	13	7,314
	Percent HAL	8.3%	17.4%	16.8%	9.4%	4.9%	2.8%	0.3%	0.3%	10.4%
Not Available	Other	1,955	1,738	2,091	2,211	1,259	830	685	581	11,350
	HAL	355	807	801	321	85	18	0	1	2,388
	Percent HAL	15.4%	31.7%	27.7%	12.7%	6.3%	2.1%	.0%	.2%	17.4%
Not Applicable	Other	83	2	7	5	2	4	0	0	104
	HAL	3	0	1	0	1	0	0	0	5
	Percent HAL	3.5%	.0%	12.5%	.0%	33.3%	.0%	%	.0%	5.0%
Total	Other	16,395	16,263	17,995	16,178	9,640	7,369	6,625	6,001	96,466
	HAL	2,588	6,110	5,644	2,224	620	254	16	19	17,475
	Percent HAL	13.6%	27.3%	23.9%	12.1%	6.0%	3.3%	.2%	.3%	15.3%
Non-Hispanic	Other	12,187	13,596	14,749	12,892	7,830	6,141	5,541	5,086	78,022
	HAL	1,954	4,690	4,184	1,571	466	200	7	5	13,077
	Percent HAL	13.8%	25.6%	22.1%	10.9%	5.6%	3.2%	.1%	.1%	14.4%
Hispanic	Other	931	915	1,271	1,183	603	420	427	359	6,109
	HAL	195	609	808	359	72	32	8	13	2,096
	Percent HAL	17.3%	40.0%	38.9%	23.3%	10.7%	7.1%	1.8%	3.5%	25.5%

Table 15.C.20**Rates of HALs by Income of Borrower**

City of Charlotte

2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	17.2%	12.1%	13.1%	7.7%	22.7%	11.8%	.0%	5.3%	12.4%
\$15,001–\$30,000	17.4%	38.9%	28.9%	16.7%	11.4%	4.8%	.5%	1.2%	19.2%
\$30,001–\$45,000	18.1%	36.1%	29.3%	12.8%	8.8%	5.1%	.6%	.5%	19.3%
\$45,001–\$60,000	18.4%	34.2%	29.5%	13.0%	5.2%	3.2%	.0%	.1%	19.2%
\$60,001–\$75,000	13.7%	26.8%	25.3%	14.3%	6.4%	1.5%	.3%	.3%	16.2%
Above \$75,000	6.6%	13.4%	14.2%	8.4%	3.8%	1.9%	0.0%	.1%	8.4%
Data Missing	13.2%	30.4%	40.8%	29.1%	1.1%	7.5%	.4%	.0%	26.4%
Average	13.6%	27.3%	23.9%	12.1%	6.0%	3.3%	.2%	.3%	15.3%

Table 15.C.21**Loans by HAL Status by Income of Borrower**

City of Charlotte

2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	48	29	73	24	17	15	23	18	247
	HAL	10	4	11	2	5	2	0	1	35
	Percent HAL	17.2%	12.1%	13.1%	7.7%	22.7%	11.8%	.0%	5.3%	12.4%
\$15,001–\$30,000	Other	1,555	1,187	907	960	640	834	807	590	7,480
	HAL	328	756	369	192	82	42	4	7	1,780
	Percent HAL	17.4%	38.9%	28.9%	16.7%	11.4%	4.8%	.5%	1.2%	19.2%
\$30,001–\$45,000	Other	3,656	3,365	3,282	3,235	2,135	1,921	1,530	1,164	20,288
	HAL	810	1,897	1,358	474	205	103	9	6	4,862
	Percent HAL	18.1%	36.1%	29.3%	12.8%	8.8%	5.1%	.6%	.5%	19.3%
\$45,001 – \$60,000	Other	2,765	2,752	3,120	3,028	1,788	1,344	981	858	16,636
	HAL	625	1,430	1,307	452	99	44	0	1	3,958
	Percent HAL	18.4%	34.2%	29.5%	13.0%	5.2%	3.2%	.0%	.1%	19.2%
\$60,001–\$75,000	Other	1,958	1,954	2,146	1,852	1,163	809	644	593	11,119
	HAL	310	717	727	308	79	12	2	2	2,157
	Percent HAL	13.7%	26.8%	25.3%	14.3%	6.4%	1.5%	.3%	.3%	16.2%
Above \$75,000	Other	5,741	6,164	7,558	6,614	3,804	2,372	2,403	2,461	37,117
	HAL	403	952	1,246	605	149	45	0	2	3,402
	Percent HAL	6.6%	13.4%	14.2%	8.4%	3.8%	1.9%	.0%	.1%	8.4%
Data Missing	Other	672	812	909	465	93	74	237	317	3,579
	HAL	102	354	626	191	1	6	1	0	1,281
	Percent HAL	13.2%	30.4%	40.8%	29.1%	1.1%	7.5%	.4%	.0%	26.4%
Total	Other	16,395	16,263	17,995	16,178	9,640	7,369	6,625	6,001	96,466
	HAL	2,588	6,110	5,644	2,224	620	254	16	19	17,475
	Percent HAL	13.6%	27.3%	23.9%	12.1%	6.0%	3.3%	.2%	.3%	15.3%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 15.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Charlotte
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	1,116	1,504	2,687	2,014	31	7,352
2001	1,679	1,518	3,360	2,336	21	8,914
2002	1,839	1,833	4,355	3,029	228	11,284
2003	1,025	3,187	6,123	7,406	65	17,806
2004	1,072	3,065	6,603	7,441	29	18,210
2005	1,212	2,883	6,865	7,686	19	18,665
2006	1,753	3,892	10,487	12,613	26	28,771
2007	1,605	4,173	11,177	13,865	21	30,841
2008	1,300	3,024	8,394	10,804	28	23,550
2009	482	1,227	3,214	4,369	13	9,305
2010	499	1,221	3,171	4,328	8	9,227
2011	648	1,517	3,963	5,523	15	11,666
Total	14,230	29,044	70,399	81,414	504	195,591
Loan Amount (\$1,000s)						
2000	19,351	19,593	33,382	28,229	594	101,149
2001	27,563	21,552	38,663	34,040	457	122,275
2002	27,163	24,805	48,338	41,906	1,729	143,941
2003	13,690	43,521	76,120	98,511	869	232,711
2004	17,065	45,317	80,382	101,873	456	245,093
2005	18,811	39,834	87,719	108,248	439	255,051
2006	20,546	42,973	110,513	141,833	333	316,198
2007	20,676	47,184	119,487	163,946	301	351,594
2008	17,580	34,804	87,456	122,245	492	262,577
2009	8,737	19,837	45,622	57,791	93	132,080
2010	7,402	17,097	38,803	51,739	116	115,157
2011	10,598	24,062	55,195	79,245	123	169,223
Total	209,182	380,579	821,680	1,029,606	6,002	2,447,049

Table 15.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Charlotte
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	92	90	106	134	8	430
2001	146	86	159	165	0	556
2002	137	91	181	181	5	595
2003	67	138	287	445	7	944
2004	83	110	295	437	4	929
2005	83	106	274	413	1	877
2006	85	115	299	429	1	929
2007	93	142	321	427	2	985
2008	61	134	274	420	4	893
2009	63	105	255	327	5	755
2010	47	83	182	199	3	514
2011	64	95	202	229	0	590
Total	1,021	1,295	2,835	3,806	40	8,997
Loan Amount (\$1,000s)						
2000	15,375	15,796	19,063	23,685	1,409	75,328
2001	25,537	15,439	27,908	29,005	0	97,889
2002	23,009	16,264	31,707	32,624	905	104,509
2003	12,099	24,201	50,684	80,110	1,268	168,362
2004	14,498	20,058	52,802	79,538	815	167,711
2005	15,376	18,725	49,491	73,111	150	156,853
2006	15,370	20,360	52,461	76,819	160	165,170
2007	16,806	26,441	58,543	77,061	360	179,211
2008	10,986	24,839	50,123	74,349	730	161,027
2009	11,670	19,374	46,685	60,102	1,088	138,919
2010	8,385	14,615	33,538	36,488	440	93,466
2011	11,535	17,416	37,183	41,775	0	107,909
Total	180,646	233,528	510,188	684,667	7,325	1,616,354

Table 15.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Charlotte
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	124	47	95	109	4	379
2001	143	108	182	193	1	627
2002	177	110	185	242	5	719
2003	78	163	348	561	4	1,154
2004	107	154	347	515	2	1,125
2005	104	141	336	553	5	1,139
2006	105	146	367	551	0	1,169
2007	116	174	396	590	6	1,282
2008	103	165	377	594	6	1,245
2009	88	123	326	428	4	969
2010	47	83	204	238	3	575
2011	56	97	252	309	3	717
Total	1,248	1,511	3,415	4,883	43	11,100
Loan Amount (\$1,000s)						
2000	64,449	21,478	52,140	62,115	1,892	202,074
2001	75,916	53,449	96,305	104,271	300	330,241
2002	97,940	56,796	100,106	127,640	2,250	384,732
2003	41,670	86,374	184,549	308,196	2,578	623,367
2004	59,073	85,391	181,780	278,957	971	606,172
2005	53,329	73,490	176,266	295,765	2,785	601,635
2006	54,424	80,929	196,968	298,108	0	630,429
2007	60,061	99,526	216,235	323,205	2,907	701,934
2008	53,432	89,572	205,478	321,414	3,091	672,987
2009	49,598	72,481	180,660	234,164	2,103	539,006
2010	25,438	46,127	108,120	123,732	1,272	304,689
2011	31,076	50,187	139,269	167,846	1,325	389,703
Total	666,406	815,800	1,837,876	2,645,413	21,474	5,986,969

Table 15.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 City of Charlotte
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	394	498	954	892	19	2,757
2001	625	716	1,804	1,135	15	4,295
2002	496	507	1,094	1,104	11	3,212
2003	332	947	2,353	3,120	16	6,768
2004	374	875	2,379	3,081	13	6,722
2005	481	1,213	3,177	4,157	13	9,041
2006	534	1,389	4,007	4,849	8	10,787
2007	570	1,672	4,479	5,663	10	12,394
2008	365	986	2,696	3,638	15	7,700
2009	241	467	1,316	1,783	5	3,812
2010	174	429	1,212	1,651	5	3,471
2011	318	708	1,998	2,992	4	6,020
Total	4,904	10,407	27,469	34,065	134	76,979
Loan Amount (\$1,000s)						
2000	35,696	23,170	52,579	58,576	2,205	172,226
2001	42,254	37,546	61,881	78,379	598	220,658
2002	50,158	36,423	67,565	104,964	921	260,031
2003	21,330	51,643	129,687	222,159	1,309	426,128
2004	31,948	51,700	126,959	224,348	1,046	436,001
2005	30,859	50,359	115,391	217,749	2,047	416,405
2006	30,286	47,986	125,037	238,359	290	441,958
2007	25,981	52,696	142,961	252,944	1,544	476,126
2008	20,311	47,001	111,301	216,014	2,145	396,772
2009	26,573	40,265	106,774	154,715	1,398	329,725
2010	16,078	28,679	64,140	88,207	453	197,557
2011	17,731	26,447	68,236	120,990	24	233,428
Total	349,205	493,915	1,172,511	1,977,404	13,980	4,007,015

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 15.E.1
Fair Housing Complaints by Basis

City of Charlotte
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	14	20	20	29	13	16	17	9	8	1	147
National Origin	4	9	25	15	17	12	12	9	7	2	112
Disability	17	6	4	9	8	9	10	10	8	4	85
Family Status	2	8	5	5	2	4	8	8	3	1	46
Sex	2	2	4	8	5	2	6	3	2	2	36
Retaliation	1	1	2	4			1	1	6		16
Religion	1		1	4		1		1	1		9
Color		1					1	1	1		4
Total Bases	41	47	61	74	45	44	55	42	36	10	455
Total Complaints	31	33	48	54	36	38	41	30	29	10	350

Table 15.E.2
Fair Housing Complaints by Issue

City of Charlotte
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	8	12	27	23	21	17	21	14	15	15	159
Discriminatory acts under Section 818 (coercion, etc.)	1	4	8	4		1	6	4	10	10	39
Discriminatory terms, conditions, privileges, or services and facilities	2	4	2	5	5	4	4	7	5	5	38
Discriminatory refusal to rent	4	1	2	4	2	3	7	6	4	4	37
Failure to make reasonable accommodation	1	1	2	4	4	5	5	3	3	3	30
Discriminatory advertising, statements and notices				1	1	2	4	6	6	6	22
Discrimination in terms, conditions, privileges relating to sale		3	4	4	1	7			2	2	21
Otherwise deny or make housing available				3	1		5	3	5	5	17
Discrimination in services and facilities relating to rental	3		2		1		3		2	2	12
Discriminatory refusal to sell			2	4		1		1	2	1	11
Discrimination in the terms or conditions for making loans	1	1		1	1		3		2	2	9
Non-compliance with design and construction requirements (handicap)	6	3									9
Discriminatory financing (includes real estate transactions)				1	1		3	1	2	2	8
False denial or representation of availability - rental		3	1	1	1			1			7
Other discriminatory acts			2	5							7
Failure to provide accessible and usable public and common user areas	4				1				1	1	6
Discriminatory refusal to rent and negotiate for rental	1	1	1						1	1	5
Steering		2				1	1		1	1	5
Failure to permit reasonable modification			2					3			5
Discrimination in making of loans	1	1				1			1	1	4
Discrimination in the selling of residential real property				2					1	1	3
Discriminatory refusal to negotiate for rental				1			1				3
Discrimination in terms and conditions of membership				1	1						2
False denial or representation of availability - sale				1					1	1	2
Discriminatory refusal to negotiate for sale						1					2
False denial or representation of availability											2
Adverse action against an employee	1						1				2
Discrimination in services and facilities relating to sale				1					1	1	2
Failure to provide an accessible route into and thru the covered unit	2										2
Discriminatory advertising - sale				1							1
Discrimination in the appraising of residential real property		1									1
Redlining - mortgage					1						1
Failure to provide an accessible building entrance					1						1
Failure to provide usable kitchens and bathrooms	1										1
Other non-compliance with design and construction requirements	1										1
Total Issues	37	37	55	67	43	43	64	49	65	65	477
Total Complaints	31	33	48	54	36	38	41	30	29	29	350

Table 15.E.3
Fair Housing Complaints by Closure Status

City of Charlotte
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	15	14	16	18	14	18	17	14	15	1	142
Conciliated / Settled	11	10	15	16	12	7	11	5	6	1	94
Withdrawal After Resolution	3	1	3	5	3	4	8	5	2		34
Complainant Failed to Cooperate		3	2	10	7	4	2	2			30
Open		1	2			2	1	1	4	8	19
Withdrawal Without Resolution		1	8	5		2		1	1		18
Lack of Jurisdiction	1	2	2						1		6
Unable to Locate Respondent	1	1				1	1	1			5
FHAP Judicial Dismissal								1			1
Election Made to Go to Court							1				1
Total Complaints	31	33	46	54	36	38	41	30	29	10	350

HUD Complaints Found With Cause

Table 15.E.4
Fair Housing Complaints Found With Cause by Basis

City of Charlotte
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	6	4	9	9	2		6	3		1	40
Disability	8	4	1	5	5	5	6	3	3		40
National Origin	2	3	11	10	9	4	7	4	3		53
Family Status		3		1		1	6	2	1		14
Sex	1		1	1	1	1	3	2			10
Retaliation				3					1		4
Religion				1							1
Total Bases	17	14	22	30	17	11	28	14	8	1	162
Total Complaints	14	11	18	21	15	11	19	10	8	1	128

Table 15.E.5
Fair Housing Complaints Found With Cause by Issue

City of Charlotte
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	3	4	10	7	9	5	12	6	6		62
Failure to make reasonable accommodation			1	2	3	4	5	1	3	3	19
Discriminatory terms, conditions, privileges, or services and facilities		1	1	3	2	2	1	1	1		12
Discriminatory refusal to rent	2			1			1	2	3		9
Discriminatory advertising, statements and notices				1	1		3	2	1		8
Discriminatory acts under Section 818 (coercion, etc.)		1	1	1			1		1		5
Otherwise deny or make housing available				1			2	2			5
Non-compliance with design and construction requirements (handicap)	2	3									5
Discrimination in services and facilities relating to rental	3		1		1						5
Discrimination in terms, conditions, privileges relating to sale		2	2								4
Discriminatory refusal to sell			2	2							4
Failure to provide accessible and usable public and common user areas	3				1						4
False denial or representation of availability - rental		1		1				1			3
Discrimination in terms and conditions of membership				1	1						2
Other discriminatory acts				2							2
Discriminatory refusal to negotiate for rental				1						1	2
Adverse action against an employee	1						1				2
Failure to permit reasonable modification			1					1			2
Discriminatory refusal to rent and negotiate for rental	1										1
False denial or representation of availability										1	1
Discrimination in making of loans						1					1
Discriminatory refusal to negotiate for sale						1					1
Discrimination in the terms or conditions for making loans							1				1
Steering		1									1
Failure to provide an accessible building entrance					1						1
Other non-compliance with design and construction requirements	1										1
Total Issues	16	13	19	23	19	13	27	16	15	2	163
Total Complaints	14	11	18	21	15	11	19	10	8	1	128

CHARLOTTE-MECKLENBURG COMMUNITY RELATIONS COMPLAINT DATA

Table 14.E.6

Fair Housing Complaints by Basis

City of Charlotte/Mecklenburg County Community Relations Committee
Mecklenburg County Fair Housing Complaint Data 2004 - 2013

Complaint Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Color			1								1
Disability	18	3	5	4	9	10	7	7	10	6	79
Familial Status	1	6	5	1	5	3	1	5	7	3	37
National Origin	1	1	18	17	18	18	9	10	10	5	107
Race	6	18	17	28	27	16	18	14	10	6	160
Religion	1	1	0	0	2	0	1	0	1	1	7
Sex	2	0	2	1	9	5	2	4	3	2	30
Total Basis	29	29	48	51	70	52	38	40	41	23	421
Total Complaints	29	31	40	46	54	40	33	33	34	23	363

Table 14.E.7

Fair Housing Complaints by Closure

City of Charlotte/Mecklenburg County Community Relations Committee
Mecklenburg County Fair Housing Complaint Data 2004 - 2013

Closure Type	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Cause-Court Case Pending	1	1	2	0	0	0	0	2	3	0	9
No Cause Finding	16	13	14	14	20	13	18	17	17	13	155
Conciliation	11	8	11	16	16	12	3	8	8	3	96
Waived to HUD	0	5	2	2	3	7	4	0	0	0	23
Withdrawn	0	4	5	12	5	6	5	3	4	5	49
Complainant Failed to Cooperate	0	0	2	0	9	2	3	2	2	0	20
Failure to Locate Complainant	1	0	0	0	1	0	0	0	0	1	3
Lack of Jurisdiction	0	0	4	2	0	0	0	1	0	1	8
Total	29	31	40	46	54	40	33	33	34	23	363

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 15.F.1
Role of Respondent
City of Charlotte
2013 Fair Housing Survey

Primary Role	Total
Advocate/Service Provider	23
Appraisal	
Banking/Finance	5
Construction/Development	8
Homeowner	20
Insurance	1
Law/Legal Services	4
Local Government	10
Property Management	15
Real Estate	11
Renter/Tenant	25
Other Role	20
Missing	2
Total	144

FEDERAL, STATE, AND LOCAL LAWS

Table 15.F.2
Familiarity with Fair Housing Laws
City of Charlotte
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	17
Somewhat Familiar	47
Very Familiar	44
Missing	36
Total	144

Table 15.F.3
Perceptions About Fair Housing Laws
City of Charlotte
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	97	5	7	35	144
Are fair housing laws difficult to understand or follow?	30	63	14	37	144
Do you think fair housing laws should be changed?	26	46	34	38	144
Do you think fair housing laws are adequately enforced?	58	41	7	38	144

Table 15.F.4

Fair Housing Activities
City of Charlotte
2013 Fair Housing Survey

2014 Fair Housing Survey							
Question		Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?		58	41	7	38	144	
Have you participated in fair housing training?		48	24	4	68	144	
Are you aware of any fair housing testing?		30	61	14	39	144	
Testing and education		Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	42	28	2	33	39		144
Is there sufficient testing?	23	11	1	70	39		144

Table 15.F.5

Protected Classes
City of Charlotte
2013 Fair Housing Survey Data

Protected Class	Total
Age	24
Ancestry	
Color	24
Criminal	1
Disability	16
Ethnicity	8
Family Status	38
Gender	50
Income	8
Military	
National Origin	33
Race	6
Religion	47
Sexual Orientation	18
Other	25
Total	298

FAIR HOUSING IN THE PRIVATE SECTOR

Table 15.F.6
Barriers to Fair Housing in the Private Sector
 City of Charlotte
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	25	48	27	44	144
The real estate industry?	17	47	35	45	144
The mortgage and home lending industry?	21	39	39	45	144
The housing construction or accessible housing design fields?	10	45	40	49	144
The home insurance industry?	8	41	47	48	144
The home appraisal industry?	16	39	43	46	144
Any other housing services?	6	41	47	50	144

FAIR HOUSING IN THE PUBLIC SECTOR

Table 15.F.7
Barriers to Fair Housing in the Public Sector
 City of Charlotte
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	23	28	34	59	144
Zoning laws?	20	28	38	58	144
Occupancy standards or health and safety codes?	3	35	47	59	144
Property tax policies?	6	30	49	59	144
Permitting process?	7	31	46	60	144
Housing construction standards?	6	36	43	59	144
Neighborhood or community development policies?	12	32	40	60	144
Limited access to government services, such as employment services?	13	40	32	59	144
Public administrative actions or regulations?	9	31	45	59	144

CONCLUDING QUESTIONS

Table 15.8
Local Fair Housing
 City of Charlotte
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	18	35	27	64	144
Are there any specific geographic areas that have fair housing problems?	18	19	43	64	144

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 15.F.9
How did you become aware of fair housing laws?

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>After being homeless for 3+ years, it became necessary to educate myself on this issue.</p> <p>An employee of the Charlotte Housing Authority</p> <p>As a Community Advocate and a Charlotte Housing Authority Commissioner.</p> <p>As an 8 year resident of a CHA rental property for 55 years old and up.</p> <p>Attended Fair Housing training classes</p> <p>Blue Ridge Property Management main focus is education and training. We are not only required to take courses in Fair Housing but we also choose to participate in functions with the GCAA.</p> <p>Broker licensing courses</p> <p>By the internet and looking thing up for myself.</p> <p>City of Charlotte Fair Housing Training</p> <p>civil rights training</p> <p>classes</p> <p>Completed Fair Housing Act training about 10 years ago.</p> <p>Computer</p> <p>Fair Housing Certified, Workshops conducted within our Agency every year</p> <p>Fair Housing is an integral and highly important part of our business.</p> <p>fair housing training</p> <p>Fair Housing Training</p> <p>from information received.</p> <p>From working with a population that needs housing</p> <p>Have taken Fair Housing Seminars as well as ongoing training.</p> <p>Housed homeless veterans and IV/AIDS people</p> <p>I a former life I did mortgages and we had to be very familiar with the law to make sure we stayed in compliance.</p> <p>I am a litigator who handles cases with tenants who have discrimination problems.</p> <p>I am the affordable housing coordinator for the town and also the staff attorney.</p> <p>I became aware of the laws regarding fair housing when disability rights were helping me try to find a place to live that was affordable. I then researched on the internet and speaking to individuals who are knowledgeable about the laws connected to fair housing laws.</p> <p>I hae a college education but am disabled now. I got the information ON MY OWN, via the INTERNET! YOUR WEBSITE is of ZERO assistance! You keep the 'rules' well hidden and the women who answer the phone numbers available are hateful AND also will not reveal ANYTHING. You should be ashamed!</p> <p>I have always known one should not be discriminated against based on faith, gender, or ability; however, I will become more aware of Fair Housing Laws after training with The Targeting Program through DHSS.</p> <p>I have attended some workshops on this topic</p> <p>I have been in the mortgage banking and real estate fields for 40 years additionally I was legislative chairman for five (5) years for the mortgage brokers and mortgage bankers assoc. and was compliance officer for two (2) corps.</p> <p>I have been working at the Charlotte Housing Authority for years and we have had several seminars on fair housing.</p> <p>I participated in a work-relate Fair Housing Training conducted by HUD.</p> <p>I was on the Charlotte Housing Board and deal with the city council</p> <p>I work for Charlotte Housing Authority</p> <p>I'm a Realtor, and I used to enforce Landlord-Tenant Code in the state of Delaware about 20 years ago.</p> <p>I'm aware of what our Community Relations Committee does related to fair housing "testing" to investigate claims of discrimination.</p> <p>Industry training</p> <p>Learned basics of fair housing during training for NC HHS targeted housing program.</p> <p>Licensed Broker</p> <p>My position with the company allows me the opportunity to get training on fair housing and the Code of Federal Regulations assist with the guidelines of fair housing.</p>

offered rental housing and needed to be aware
 On the internet
 PART OF BECOMING A bROKER
 past history
 president of community. cha resident commissioner
 Reading articles
 reading articles, buying a house
 Real Estate and property management company I work for provides has daily responsibility to make sure fair housing laws are not violated with its customers.
 Real Estate classes
 Real estate license courses Fair housing regualtions as incorporated into Tax credit training
 refer clients to Legal Aid for issues regarding fair housing laws
 taken the fair housing workshops through employer Charlotte Housing Authority and former "secret shopper" for City of Charlotte Community Relations Dept
 The attorney for the company gave us training on fair housing.
 Through presentations and training by the City of Charlotte and by assisting clients.
 through work
 through work as a property manager and asset manager of rental housing
 Through work.
 Thru training on the job.
 Training opportunities via employment.
 Via working with other community housing agencies
 We preovdie both transitional & permanent housing in our programs. We also refer the majority of our transitional residents to outside permanent housing. Since they are people with disabilities and challenges we encounter challenges to Fair Housing.
 When you own property.... you become aware of the laws involved with landlord/tenants.
 Work in affordable housing, attend annual fair housing trainings, and possess a NAHMA Fair Housing Compliance certification.
 Work related training.
 working with clients and housing issues for homeless and disabled

Table 15.F.10
How should fair housing laws be changed?

City of Charlotte
 2013 Fair Housing Survey

Comments:

Abolish them.
 add sexual orentaton
 at some point reason has to prevail. How many times can a person file a complaint and not agree to a rational solution/accommodation. how many times does a dv person get to move and continue to allow banned abuser back into unit? How many times can you file a complaint regarding issues the average homeowner deal with everyday (if your house is dirty you have mold, etc.)
 because some people don't have the income to live in place that they would like their should be more subsidized housing for people to apply to and if you have a record it should go by how long ago it was.
 By housing type
 I feel like residents to get what they want as in if they want to move and they say they are afraid of their boyfriend/spouse and you move them and next week they are living together again I feel they should be protected but how many times should they be moved before enough is enough this is just 1 example
 I think age should be a protected class. If a young person applies for an apartment he or she should not be automatically neighbors to another young person and the same with elderly.
 I think people should be sent out as testers randomly to see if people ARE being discriminated against especially in areas that are predominantly of one race and higher income. Not only when someone makes an complaint but as routine. Apartment managers and home owners ought not be aware of the complaint.
 In my state NC, it should include sexual orientation
 Include the under represented, those with no income or little income to live n a decent area instead of a slum like area
 Issues surrounding income types. For example an individual with income from employment vs. an individual with disability income. Both should receive equal consideration, including those with Section 8 vouchers.
 it should also include sexual orientation
 It should include persons with criminal background.
 It would have to be Proven to Me that they are.

More enforcement!!

N/A

Need more decent places for people to live. I can't believe I'm in the position I'm in at the present time because I worked very hard, raised my children by myself and did all of the right things. Then i started going blind.

OPEN UP the Section 8 housing again! I don't buy that it's been closed for 4 YEARS!

place affordable housing more appropriately in neighborhoods

SEEM TO BE WORKING JUST FINE

sexual orientation

Should include other class of people such as sexual gender and preference

stronger enforcement mechanisms, include orior criminal record and sexual preference as protected category

The people that really need housing can't get it for young girls housing boyfriend s

there is always room for improvement.

They should be expanded to include sexual orientation to protect LGBT members of our society from discrimination.

to help low income families more

To prohibit discrimination on the basis of the tenant's source of income or rental payment.

Local Fair Housing

Table 15.F.11
Are there any specific geographic areas that have fair housing problems?

City of Charlotte
 2013 Fair Housing Survey

Comments:
<p>ALL</p> <p>A lot of folks are excluded because of the cost of housing, not because they are part of a particular group</p> <p>Areas where they won't allow affordable housing because the neighborhood is too expensive.</p> <p>Ballentine Community in Charlotte has fought and won to stop the building of affordable housing.</p> <p>Ballyntine and Southpark areas strongly oppose any development of affordable housing and with significant neighborhood, or area, outcry and use of affluence, always bar any such development.</p> <p>Charlotte, NC</p> <p>Dilworth, Myers Park, Freedom Park, South Park, South End, etc. No updates to other areas such as Eastway, Sugar Creek, East/West Charlotte</p> <p>maybe south and south west Charlotte</p> <p>No housing for disabled</p> <p>preventing building of affordable housing in south end of town. Not In my Backyard (NIMBY)</p> <p>probably the more affluent areas</p> <p>Section 8.</p> <p>south end of Sedgefield -- need better standards to get rid of criminal elements</p> <p>the south side of Charlotte and Mecklenburg County</p> <p>They have the support to deny zoning in some areas due to neighborhood resistance. to NIMBY.</p> <p>this survey has my blood pressure sky high and I am done with it! YOU know good and well what is going on in the Charlotte area!</p> <p>too much concentration in east Charlotte. No lower income housing in south Charlotte.</p> <p>waiting list</p>

Table 15.F.12
Please share any additional comments.

City of Charlotte
 2013 Fair Housing Survey

Comments:
<p>clients denied housing d/t criminal charges, which are more highly concentrated among those of particular races or with certain disabilities (i.e., mental health diagnoses)</p> <p>Everyone needs to be educated on these issues, even those who try to regulate them. Forms of redlining and discrimination still exist. People need to be able to spot them, this is where education comes in.</p> <p>I feel humiliated by the way I have been treated when trying to get answers to my questions. So many managers in Charlotte are so abrupt and have told me there will not be any vacancies even though they are showing a wait list. With my vision problems, I really need to close to public transportation. I can still drive in the daytime, but that could change overnight.</p> <p>No comments</p> <p>none</p> <p>SEE directly above answer! I hope and pray you get found out by a larger govt entity!</p> <p>Some of the new ADA rules for new development are very difficult to comply with and create problems. examples, latches on windows = pull strings (choking hazards for kids), lower breaker box = hazard for kids. Accessibility when there is an environmental obstruction, like a giant hill in a neighborhood on the way to an amenity, should be considered too. That should not be absorbed by everyone else in a neighborhood.</p> <p>This Survey is very limited in Scope and appears to be Discriminatory, itself.</p>

Fair Housing in the Private Sector**Table 15.F.13****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>certain areas dont accept renters</p> <p>Depends on the Property, Owners, Prop Mgt, agencies and Gov. guidlines, policies & courses of Business</p> <p>Differences in income sources.</p> <p>Disabled</p> <p>discrimination against ex-offenders, families with children, especially racial or ethnic minority families with children</p> <p>Don't rent to druggies and deadbeats.</p> <p>I am a property manager and some private landlords will contact me for property management services and then tell me that they don't want any children living in their house because children will cause damage. I let them know that I cannot discriminate based on familial status and usually turn down the business. I think a lot of individual owners of single family or condo/townhouse rental stock are discriminating in their selection of tenants.</p> <p>I am certain that it does go on!</p> <p>I don't think people know where to go to report.</p> <p>I had a friend who was denied a lease b/c she had children.</p> <p>Income. I have been told that the North Carolina laws require income to be three (3) times as much as what the rent would be, i.e. rent is \$600.00 income must be at least \$1,800.00. I experienced this when I first moved here. Although I could afford more I was forced to live in a low income complex and it was not as safe. You can buy a home with ratios of 45% of your income, not 33%. Very unfair.</p> <p>Landlords may discriminate against possible renters</p> <p>limitations as to location of rental housing dispersion around the community</p> <p>Not enough options, not enough landlords willing to work with housing programs, not enough landlords willing to keep properties up to code.</p> <p>Perceptions that people of a certain race or ethnicity are "undesirable" or "troublemakers"</p> <p>race</p> <p>Race</p> <p>refusing to rent to HCVP</p> <p>Renters are resistant if you are from section 8 . This is hard to police because the person is hasitian to report it</p> <p>restrictive selection criteria - tight credit and criminal standards in affordable housing;</p> <p>Some landlords refuse to rent to Ts who have Sec. 8 Housing Choice Vouchers, which has discriminatory impact on people of color</p> <p>South Charlotte and Ballantyne</p>

Table 15.F.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>Agents often do subliminal steering. families with children, especially racial or ethnic minority families with children It's up to the Owner's discretion, in order to comply with their Development & Marketing Objectives. That is their RIGHT. Not enough properties that are affordable Race Realtors showing affluent newcomers only housing in the South/Southeast Charlotte area, rather than more fully exploring options on the East or West sides of the community Relators have told clients "You would not like the area" see #1 showing race based properties some areas dont want children The BIG rental companies know how to work around these laws. You are not fooling anyone! Ty are putting tm is less desirable places</p>

Table 15.F.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>another JOKE for those who are disabled...and WE are the ones with long term RELIABLE income! bank of america Banks have applied higher standards and discounted income to deny morgages Check the actuarial tables for loan failure. This is the crap that led to our 2008 collapse, you stinking socialist. America is a meritocracy and a capitalist system that has freed and provided success for more people anywhere by far. Have heard this is often a problem but don't know firsthand since most of our referrals can purchase. We run into it in rentals, though., higher rates for people of color I am a victim of predatory lending. My interest rate on the house in which I live presently is outrageous. i know I must sell or give up this house, but i put down a substantial down payment. So I plan to sell the house in the near future after I done a few things that must be done. I don't think the mortgage and home lending industry is directly discriminating, however, there have been studies showing that the credit scoring companies tend to give higher scores to women vs. men. Since the credit score determines the interest rate, I think any bias in the credit scoring process is creating discrimination in the lending process. I have read about this but no first hand info It is getting better but still happens with the underwriting guidelines the Federal Gov't requires of lenders. lack of public funding made available to certain specific groups - such as homeless men (homeless families or women get preference) - specified special needs populations (people living with AIDS, chronically mentally ill) - city and county administrators and elected officials steering developers away from projects that would serve some of the most underserved populations(homelessmen, AIDs, chronically mentally ill, ex-convicts) Offering better interest rates in "better" neighborhoods (white/affluent neighborhoods) Offering higher interest rates to women and racial and ethnic minorities people not being offered the ability to refinance Race Racial barriers single mothers are looked down on Some groups are denied more than others This may be dicriminatory. However, in reality those Demographics typically have less than favorable Credit.</p>

Table 15.F.16**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>Again it's up to the Developer's scope of the Development & Marketing Plan. Again, that is their Right and is Public Knowledge. ANO zero elevators in ANY of them, also! I don't use a wheelchair, yet, but I can NOT walk up 3 flights of stairs, either! And all those newly built "lofts" in NODA or Uptown Charlotte that are giving the builders tax breaks, etc for a % of the apts to go to 'low income' people...that never happens, either! You think NOBODY is paying attention to this??? LOOK AGAIN!</p> <p>Availability of land to construct new affordable housing for senior and disables individuals, and the new motion to remove the exemption to the housing policy for such development.</p> <p>I think this is mostly regulated</p> <p>limited access to the handicap</p> <p>Making a ramp that assist those with wheelchairs etc.</p> <p>Many of the new home subdivisions that I have been in recently, still have narrow door entrances.</p> <p>Race</p> <p>the code enforcement for sidewalks is OK, but new apartments ae not required because of cost and tghta they ae not public buildings</p> <p>The construction design standards do not require extra-wide doors for access by motorized wheelchairs, which affects a small segment of the disabled community.</p> <p>to keep out handicapped</p>

Table 15.F.17**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>Credit</p> <p>higher rates for people of color</p> <p>Limiting policies and coverages for racial minorities</p> <p>read about it. no first hand info</p> <p>State Farm is eliminating homeowners insurance policies for city neighborhoods</p> <p>Zip codes affect insurance rates</p>

Table 15.F.18**Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?**

City of Charlotte
2013 Fair Housing Survey

Comments:
<p>"Redlining" as a practice in neighborhoods on the East and West sides of Charlotte</p> <p>appraisers often use limited range of comps for valuing the house. the Banks can require them to use a consistent ranges, eg of 5 miles or less</p> <p>Basing home values on the ethnic composition of neighborhoods</p> <p>I live in a neighborhood that is very nice. So many of the residents have passed away, and their heirs constantly either rent to people who I fear or they just leave the property sitting empty. I always have walked, but have stopped for the time being since a man dropped a gun when I was walking. Scared me and I don't scare easily.</p> <p>It is apparent in Charlotte based on the spike in home values in different neighborhoods.</p> <p>Race</p> <p>rating homes lower value in majority of african american communities</p> <p>read about it. no first hand info</p> <p>Still happens. Some appraisers still give lower values due to the areas composition which in some cases is justified because of safety or high crime or risk.</p>

The barriers are based on Historical Trends and the Marketability to those with appropriate Credit. Rational & Prudent.
 The example does occur.
 The more black or Mexican the higher the homes and rent
 with concentration of poverty, property values are low

Table 15.F.19

Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?

City of Charlotte
 2013 Fair Housing Survey

Comments:

Lack of affordable housing! All of the new complexes that are being built are luxury lofts at \$1000 for a studio or \$950-1200 for a 1 bedroom room. The working class cannot afford to pay these rates. If the minimum wage is \$7.25, for whom are we building these apartments?
 Rental housing for felons leaving/having left prison.
 Shelter, get to work.
 Some of the non-profit housing agencies won't take people with poor credit histories or that don't fit a profile to succeed in their program.
 state and local government refusing to make accommodation to low income residents to allow them to remain in their homes as property taxes rise in gentrifying neighborhoods (except for the elderly exception) - the residents are forced from their homes due to higher valuations resulting in higher property taxes that they cannot afford
 Supportive services and expansion are being denied in various areas and reinforced by outdated planning models and the motion to remove availability for such service centers from housing policy.
 The whole housing system is CORRUPT.
 Too many to discuss or are even know to exist.

Fair Housing in the Public Sector

Table 15.F.20

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

City of Charlotte
 2013 Fair Housing Survey Data

Comments:

Again, the exemption to the housing policy for senior and disabled housing pertaining to new construction is proposed for removal, further limiting any new units available in a "bottle-necked" region.
 ALMOST ALL LOW INCOME HOUSING STAYS IN LOW INCOME AREAS
 ballantyne
 charlotte policy effectively required an exception to placing just about any affordable subsidized housing, which then allows the city to dictate who may or may not be served, regardless of where the greatest need is - locational policy -
 City council allows certain neighborhoods to defer/stop new public housing to be build on their land
 Locational policy limits where housing can be built
 Multi family housing is concentrated in East Charlotte. It should be spread to other parts of Charlotte
 Multi-family should not be limited to a certain area of town.
 NIMBY is alive & well.
 Our City Council has turned down a number of projects for affordable housing in what they determine to be "nicer" neighborhoods. Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors read about it
 Section 8 is given in low income and crime ridden areas only as if everyone on section 8 are thugs and poor tenants.
 South Charlottestatements like not in my neighborhood.
 Suburban residents disfavor low-income neighbors.
 The housing location policy in the city of Charlotte attempts to distribute affordable housing throughout the city so that stable neighborhoods can help create stable environments for people in transition. The neighbors in these stable neighborhoods, however, fight it tooth and nail and the city and the developers cave in to them. I'm thinking specifically of the affordable housing complex that was planned in the Ballantyne area of Charlotte. The Ballantyne neighbors fought it, and the complex didn't happen. We shouldn't allow citizens to prevent us from fairly applying fair housing standards. We also have neighborhoods that

fight against having multi-family housing or more affordable housing developments built near them. The city needs to take its responsibility for housing equity over and above the neighbor's complaints.

There are too few parcels of land in the wealthy, white sections of Charlotte that are zoned for multi-family use, and the rule requiring a 3/4 vote to rezone property after a "protest" by contiguous neighbors is too burdensome to make low-income housing feasible.

When affordable housing is recommended in southeast Mecklenburg there is resistance. When high end housing is recommended there is acceptance.

When residents of a higher income did not want affordable housing units in their neighborhood, so the city did not re-zone the area for the development.

Table 15.F.21**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

City of Charlotte

2013 Fair Housing Survey Data

Comments:
1/4 mile restriction. And, again. NIMBY-ism.
Burdensome city standards for shelter locations
current law that restrict affordable housing.
Don't bring my paid-for property's value down for your sick feel good social imperatives.
easily zoned in low income areas
just the opposite -- the low income zone should be more tightly restricted and not in Sedgefield, Myers Park or Dilworth
Limit to density and FAR raise housing cost.
Manyn barriers to overcome to provide housing due to zoning having restrictions on how close group homes can be built to one another.
NIMBY politics
Policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors
preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)
Refer to question 1.
Same as in # 1 above.
Same situation as question 1
see #1 above - also locational policy around transit areas - the restrictions limiting any one property to 25% affordable effectively eliminates the major funding source for low income rental units- the low income housing tax credit- due to state requirements that properties be 100% affordable
Some areas need restriction because of the lack of transportation or emergency services or the distance of these services. Others because of the type of group home.
Zoning

Table 15.F.22**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

City of Charlotte

2013 Fair Housing Survey Data

Comments:
Contact Love, Inc. You will find many low income individuals living in substandard conditions due to slum lords and poor property management.
possibly lack of cultural competencies and awareness of who lives where. residents accepting problems, fear of deportation

Table 15.F.23**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

City of Charlotte

2013 Fair Housing Survey Data

Comments:
Lack of tax incentives for making affordable housing in all areas of the city
Need incentives
read about mixed results in incentives
unwillingness/inability of city and state to create a property tax abatementfor low income homeowners in gentrifying neighborhoods
effectively forces residents to sell when property values rise and owners cannot afford higher property taxes - tears communities

apart and forces people from their homes

Table 15.F.24

Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?

City of Charlotte

2013 Fair Housing Survey Data

Comments:	
English should be the only language. Too much money spent on having multiple languages printed.	
planning department has VERY arbitrary discretion to demand changes to design and other requirements that add sufficient additional costs that the proposed housing targeted toward fair housing groups cannot be built/is too expensive to build.	
preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)	
there is an effort to improve this	
This is America asshole. We speak English .	
We are a small town and I know that we do not offer alternative language.	

Table 15.F.25

Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?

City of Charlotte

2013 Fair Housing Survey Data

Comments:	
NC Code, ADA standards and sometimes County interpretations seem to conflict	
Never being able to talk to anyone about accessible housing. Leave msgs., but calls are not returned. So I just gave up.	
The interpretation of standards varies greatly.	
There seem to be some standards that are too restrictive.	
Too much regulation	

Table 15.F.26

Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?

City of Charlotte

2013 Fair Housing Survey Data

Comments:	
ballantye	
BASED ON WHERE THEY END UP.	
City council willness to enforce the policies and the approval of bond funding to provide incentives	
good policies mostly but inconsistent leadership and enforcement	
Housing for groups of homeless.	
It would appear expensive housing is being built in specific areas to push the low income households out of the "most desirable" areas of the city.	
Lack of incentives for making affordable housing in all areas of the city, policies that concentrate multi-family housing in limited areas, do not support development of affordable housing in transit corridors	
preventing building of affordable housing in south end of town. Not In my Backyard (NIMB)	
Refer to question 1.	
The housing location policy that prohibits construction of affordable family housing within a half-mile of another assisted development is too limiting, in light of the severe lack of undeveloped land with multi-family zoning.	
Too much regulation, limiting	

Table 15.F.27**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

City of Charlotte

2013 Fair Housing Survey Data

Comments:
<p>A bunch of empty busses from downtown and griertown go by my house everyday. Waste of taxpayer money .</p> <p>Age for employment - transportation isn't currently a problem.</p> <p>An effective way to communicate these services and oppertunities to the the lower economic groups</p> <p>Bus transit limited in many low income areas and deficient in other areas making it hard to develop affordable housing</p> <p>It has been proposed that any new development of affordable housing be removed from primary public transportation centers.</p> <p>lack of public transportation for night shift workers</p> <p>Lack of transportation, need for employment services, need for child care</p> <p>Many</p> <p>public transportation in Charlotte in not very convenient</p> <p>Very limited public transportation</p> <p>We have a real lack of public transportation in Charlotte, so people that need access to public transportation have limited housing options, and all of those options tend to be in the poorest part of the community.</p>

Table 15.F.28**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

City of Charlotte

2013 Fair Housing Survey Data

Comments:
<p>As I said the out reach is poor. I use to give presentations on the weekends at the local library and community centers. In doing so I made up flyers and ask volunteers to hand deliver these flyers to the homes and apts. in the surrounding area afterwards a pizza lunch was provided to the volunteers.</p> <p>Charlotte housing authority</p> <p>Hope so</p> <p>Many</p> <p>Mecklenburg County should not allow only luxury apartments in the most desirable neighborhoods. There should be affordable housing throughout the city in all areas.</p> <p>Permit fees,</p> <p>see all above -</p> <p>The Housing Choice Voucher Program does not pay market rates, now that the rental rates have gone up due to high demand and low supply. This creates a real lack of affordable housing because a landlord wants market rate rent, rather than the amount provided by the voucher program. Unfortunately, this tends to limit rentals among minorities since the participants in the Housing Choice Voucher Program tend to be disproportionately minority.</p> <p>Transfers from one property to another is far to complicated.</p> <p>we are an expensive community to build in and one reason is that we have very strict design standards</p>

G. 2013 HOUSING NEEDS SURVEY

Table 15.G.1
Role of Respondent
 City of Charlotte
 2013 Housing Needs Survey

Primary Role	Total
Advocate	25
Banking/Finance	2
Construction/Development	9
Homeowner	22
Law/Legal Services	2
Local Government	10
Property Management	5
Real Estate	37
Renter/Tenant	5
Other Role	8
Missing	2
Total	127

Table 15.G.2
Please rate the need for the following Housing activities
 City of Charlotte
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	5	24	26	19	53	127
Construction of new rental housing	6	22	25	23	51	127
Homeowner housing rehabilitation	1	11	41	25	49	127
Rental housing rehabilitation	4	14	26	35	48	127
Housing demolition	5	47	17	6	52	127
Housing redevelopment	2	19	33	18	55	127
Downtown housing	8	32	22	10	55	127
First-time home-buyer assistance		18	26	32	51	127
Mixed use housing	6	12	26	27	56	127
Mixed income housing	5	12	18	38	54	127

Table 15.G.3
Please rate the need for the following Housing activities (cont.)

City of Charlotte
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing		6	26	46	49	127
Retrofitting existing housing to meet seniors' needs	2	13	23	39	50	127
Preservation of federal subsidized housing	4	15	18	37	53	127
Rental Assistance	3	13	18	41	52	127
Energy efficient retrofits	2	12	25	37	51	127
Supportive housing	3	13	15	41	55	127
Transitional housing	5	13	27	27	55	127
Emergency housing	5	13	27	27	55	127
Homeless shelters	4	12	32	25	54	127
Other	1	3		2	121	127

Table 15.G.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

City of Charlotte
 2013 Housing Needs Survey

Barrier	Number of Citations
Cost of land or lot	41
Community resistance	39
Lack of Affordable housing development policies	35
Lack of adequate public transportation	31
Lack of available land	29
Density or other zoning requirements	28
Current state of the housing market	27
Lack of quality public schools	27
Permitting process	24
Cost of materials	22
Cost of labor	21
Permitting fees	17
Construction fees	13
Lack of adequate public safety services	12
Lack of other infrastructure	11
Impact fees	10
Building codes	10
Lack of qualified contractors or builders	7
Lack of water/sewer systems	6
Lot size	6
ADA codes	5
Encroachment by commercial or industrial land uses	5

Table 15.G.5**Please rate how the following infrastructure components affect housing production**

City of Charlotte
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	3	10	14	21	25	54	127
Public transportation capacity	5	6	13	23	23	57	127
Water system quality		4	25	21	15	62	127
Water system capacity	1	6	22	23	15	60	127
Sewer system quality		6	25	19	15	62	127
Sewer system capacity		6	22	20	15	64	127
Storm water run-off capacity	4	11	19	21	10	62	127
City and county road conditions	3	10	16	22	19	57	127
Sidewalk conditions	5	16	14	20	15	57	127
Pedestrian-friendly places/walkability	4	15	8	16	27	57	127
Bridge conditions	1	6	33	19	10	58	127
Bridge capacity		3	37	20	9	58	127
Other			1		2	124	127

Table 15.G.6**Please rate the importance of being close proximity to the following amenities**

City of Charlotte
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	3	5	19	34	21	45	127
Restaurants	1	8	27	31	15	45	127
Public transportation	4	7	4	30	36	46	127
Quality K-12 public schools	2	2	2	24	51	46	127
Day care	5	4	17	29	23	49	127
Retail shopping	1	5	33	28	14	46	127
Grocery stores	1	1	8	36	35	46	127
Park and recreational facilities	1	7	20	36	16	47	127
Highway access	4	9	29	23	14	48	127
Pharmacies	3	10	19	23	25	47	127
Other	2				1	124	127

Table 15.G.7**Please rate the need for the following housing types for special needs population**

City of Charlotte
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	4	15	22	31	55	127
Transitional housing	5	14	26	27	55	127
Shelters for youth	5	14	27	27	54	127
Senior housing	1	5	28	42	51	127
Nursing homes or assisted living facilities	2	11	39	22	53	127
Housing designed for persons with disabilities	2	10	29	35	51	127
Supportive housing	2	9	21	40	55	127
Other				2	125	127

Table 15.G.8

Please rate the need for Services and Facilities for each of the following special needs groups

City of Charlotte
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		10	19	47	51	127
The frail elderly (age 85+)	2	7	25	41	52	127
Persons with severe mental illness	4	11	20	40	52	127
Persons with physical disabilities	1	12	27	35	52	127
Persons with developmental disabilities	2	14	25	33	53	127
Persons with substance abuse addictions	3	11	26	33	54	127
Persons with HIV/AIDS	7	13	30	22	55	127
Victims of domestic violence	4	5	32	33	53	127
Veterans		4	22	47	54	127
Homeless persons	3	8	13	47	56	127
Persons recently released from prison	5	10	21	35	56	127
Other		1		1	125	127

NARRATIVE COMMENTS

Table 15.G.9

What other type of housing activity are you considering?

City of Charlotte
2013 Housing Needs Survey

Comments:
Coordination of housing between different practitioners on the continuum Establish land banks to purchase properties Foreclosure assistance new construction for first time home buyers special needs housing

Table 15.G.10

What other type of infrastructure components are you considering?

City of Charlotte
2013 Housing Needs Survey

Comments:
Just moved here not informed enough to answer Proximity to parks(even smaller urban ones)

Table 15.G.11

What other amenities are you considering?

City of Charlotte
2013 Housing Needs Survey

Comments:

cultural amenities, night life
Theaters, movies, exercise, plays, etc.
within short distance of work.

Table 15.G.12**What other types of housing for special needs populations are you considering?**

City of Charlotte
2013 Housing Needs Survey

Comments:
Chronically Homeless Housing that will allow persons with felony convictions to live there. Need a certificate of rehabilitation program like 6 states have.

Table 15.G.13**What other types of services and facilities for special needs groups are you considering.**

City of Charlotte
2013 Housing Needs Survey

Comments:
Kids aging out of foster care @ age 18

Table 15.G.14**Please share any comments you have about housing needs or barriers.**

City of Charlotte
2013 Housing Needs Survey

Comments:
<p>55+ Buyers want Master on Main, with Quality construction. They are downsizing from Custom-or Semi-custom built homes....few options except Pulte, vinyl sided homes, with lack of upgrades. Also, Bridgemill has some great empty nester floorplans, but not everyone wants to live in a subdivision with a lot of kids. Bonterra---same thing: if we had Quintessa quality with Ranch/Master on Main floorplans.</p> <p>As a Realtor who also owns a property mgmt. company I get a lot of applications for tenants who have a criminal background. Most property mgrs (myself included) will not rent to them. We can't because of risk mgmt, but there is still a need for housing for this population to avoid recidivisions</p> <p>Barriers for re homing homeless and those with disabilities is largely There is still a great need.</p> <p>Barriers to adequate housing are vast but one basic barrier is affordability of decent housing located near jobs, good schools and healthcare.</p> <p>chemically challenged chronically homeless under 60 AMI</p> <p>Governments role in housing has damaged the private sector in supplying the needs of the citizens. Reduce government regulations and encourage housing for all.</p> <p>I think it will be important to develop affordable housing and mixed use income developments along the transit stops (specifically light rail) as well as in higher quality school districts.</p> <p>In Charlotte, there is currently an issue over an exemption to the housing policy for new affordable housing for senior and disabled persons. There is a motion to remove the exemption, which creates a substantial barrier for new units available. Regarding those that are chronically homeless, the "Housing First" model needs to be adopted in a wider scope to be effective.</p> <p>In my area there are many senior homeowners who could benefit from grants to assist them rehabilitating their homes.</p> <p>Less Regulations!!!!!!!!!! USDG is a problem, tree save is crazy because we save the worst possible piece of land instead of a good planted plan, storm water rules are insane.</p> <p>Mecklenburg seriously needs to address the reasons there is 'flight' to surrounding counties - reasons given are: schools, taxes, crime</p> <p>more senior housing and services are needed especially in the city center</p> <p>Need for interested local political will to address the issues</p> <p>Need more supportive housing stock. Homelessness can end, if we want it to.</p> <p>Same as before. Charlotte has no reasonably priced apartments, condos, or transportation for active and mobility challenged seniors with adequate square ftge and laundry rooms. Also, I know of no agencies scheduling trips that want slow walkers and users of canes and walkers with them. Mobility challenged people would like recreation & travel, too. If we could live in affordable communities, we'd have friends to socialize & travel with.</p>

stagnation and decreases in wages and public assistance make housing increasingly unaffordable for many people, so affordable housing should be addressed both by a housing policy and an incomes policy that increases the resources of low income working families, the disabled, elderly and children.

The banks need to work with local government and the development community to re-hab foreclosed homes to fill the need.

There isn't enough income based housing.

We do a pretty good job serving the upper and upper middle income groups. We do a much less good job addressing those with challenges, especially the mentally ill who have been brought back into the community that was not prepared for them, those released from prison, and I recently became aware of the lack of housing for kids leaving foster care at age 18.

We need a playground for our children

we need affordable housing for low income earners.

We need funding for service so the people can maintain there housing.

We need housing for area median income (AMI) 60% and below. Mostly for AMI 30% and below For the Homeless Permenant Supportive Housing Land cost and availability is one of the barriers NIMBY discourages for dispersing Affordable Housing throughout the area

Table 15.G.15

What are ways your area of the Region can better address housing challenges.

City of Charlotte
2013 Housing Needs Survey

Comments:
Again, the "Housing First" model has proven effective nationwide, but is virtually unrecognized in the Charlotte/Mecklenburg area, and as a result the chronically homeless have insurmountable barriers to housing. Additionally, the disabled homeless have greater barriers and are considered the most vulnerable.
Better community coordination effective policy. Housing funding/funding for dev.
Better education as to what different housing type mean and who lives in them- ie. workforce house, supportive housing.
bring better jobs and better train a work force
Collaborate Advocacte Educate Combine various resources to make a bigger impact
Develop a master plan that is flexible from year to year that decreases rezonings and encourages new construction to address affordable housing
Develope affordable neighborhoods in nice areas of rentals and condos for mobility challenged seniors with incomes above \$26,000/year, with laundry rooms, 900+ sq ftge, at \$800 -1200 / month for rentals depending on sq ftge. Complete neighborhoods with theaters, stores, etc., would be nice.
I think it's important to reduce barriers to infill development and otherwise retrofitting older neighborhoods and housing to meet today's standards. Sprawl will haunt us - we need to invest in the areas where the infrastructure is in place, before destroying more green space and farmland on the outskirts. Improve public transit options throughout the city - light rail, commuter rail, street cars etc all will help form more cohesive community that will be more attractive to young, talented people in the years to come.
Implement the 10 year plan to end homelessness educate people to the fact that many of the homeless and mentally ill find that they do som much better when they have a place to put their heads at night and don't have to bounce from pillar to post in over crowded facilities. Have you thought that some of the reasons the number of people in houses is. increasing is because elderly/relatives who've lost jobs/college grads who can't get jobs, are moving back home as at least a part of the reason for that shift in the number of persons. P.S. a lot of my responses are based on the experiences of family, working with homeless through ministry, etc and even in Mooresville + N. much with a church up there.
Institutional/political will to do what's right/best for community regardless of outcry among homeowners in specific areas. I live in a the Ballantyne area and I am embarrassed over some of the things I heard Ballantyne residents say when the city was looking to put an affordable housing complex there. I was even more shocked that the city caved in the them. The city could have worked to educate them more/put a face on who uses/needs workforce housing, but they shouldn't have caved in.
Less Regulations!!!!!! NCDOT take the roads!!!!
Mixed use / mixed income housing opportunities and developed communities
More affordable housing
More market rate, mixed rate, and senior housing needed in the city center. Medical and retail will increase when the population rises.
Need comprehensive help to engage absentee landlords in the upkeep of rental properties.
New communities based on the housing first model.
Provide more affordable housing. You'd have to have a roommate to afford to live in a safe neighborhood.
Take a look at Traditions of Ballantyne. It is an empty nester-type neighborhood, smaller lots, but quality, low maintenance. Street name: Ballantyne Glen Way. (Inside Ballantyne Country Club).
There is a need for help for repairs on houses of seniors whos houses are old and outdated

We should focus on using all available housing by assuring that housing is available along transit corridors and there are basic amenities available in all neighborhoods (i.e. healthcare, schools, jobs) work with the banks of foreclosed homes.
Work with elected officials and residents to overcome the fears and to dispel myths related to affordable housing.

H. RENTAL VACANCY SURVEY

Table 15.H.1
Rental Vacancy Survey by Type
 City of Charlotte
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	1,253	24	1.9%
Apartments	58,178	3,341	5.7%
Mobile Homes	601	11	1.8%
"Other" Units	1,866	48	2.6%
Don't know	88	30	34.1%
Total	61,986	3,454	5.6%

Table 15.H.2
Rental Units by Bedroom Size
 City of Charlotte
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	547	0	0	.	547
One	4	11,361	0	29	.	11,394
Two	87	13,153	0	794	.	14,034
Three	188	2,636	64	342	.	3,230
Four	57	63	0	0	.	120
Don't Know	917	30,418	537	701	88	32,661
Total	1,253	58,178	601	1,866	88	61,986

Table 15.H.3
Do any of your rental units receive rental subsidy or assistance?
 City of Charlotte
 2013 Rental Vacancy Survey

Period	Respondent
Yes	202
No	53
Don't Know	15
% Offering Assistance	20.8%

Table 15.H.4
**How many of your units have some sort of rental
subsidy or assistance?**

City of Charlotte
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	25	2.0%
Apartments	365	.6%
Mobile Homes		%
"Other" Units	1	.1%
Don't know	10	11.4
Total	401	.6%

Table 15.H.5
**How long will it be before your vacant units
become filled?**

City of Charlotte
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	144	11
1 to 2 month	32	1
2 to 3 months	7	1
More than 3 months	144	1

Table 15.H.6
**How long will it be before your filled units
become vacant?**

City of Charlotte
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	16	3
1 to 2 month	10	1
2 to 3 months	3	
More than 3 months	16	7

Table 15.H.7
Average Market Rate Rents by Bedroom Size

City of Charlotte
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$836			\$836
One	\$1,002	\$792		\$887	\$796
Two	\$883	\$970		\$990	\$969
Three	\$1,193	\$1,319	\$500	\$1,231	\$1,297
Four	\$1,673	\$1,535			\$1,646
Total	\$1,218	\$961	\$500	\$1,104	\$988

Table 15.H.8
Average Assistant Rate Rents by Bedroom Size

City of Charlotte
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$975			\$975
One		\$562			\$562
Two	\$642	\$683			\$679
Three	\$866	\$866			\$866
Four	\$1,200	\$792			\$955
Total	\$813	\$695			\$722

Table 15.H.9
Single Family Market Rate Rents by Vacancy Status

City of Charlotte
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	5		%
\$750 to \$1,000	122	4	3.3%
\$1,000 to \$1,250	212	10	4.7%
\$1,250 to \$1,500	419	6	1.4%
Above \$1,500	39	2	5.1%
Missing	456	2	.4%
Total	1,253	24	1.9%

Table 15.H.10
Apartment Market Rate Rents by Vacancy Status

City of Charlotte
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	525	9	1.7%
\$500 to \$750	11,628	551	4.7%
\$750 to \$1,000	23,396	830	3.5%
\$1,000 to \$1,250	12,624	996	7.9%
\$1,250 to \$1,500	3,755	512	13.6%
Above \$1,500	1,861	282	15.2%
Missing	4,389	161	3.7%
Total	58,178	3,341	5.7%

Table 15.H.11
Available Apartment Units by Bedroom Size

City of Charlotte
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500	1	4	4			0	9
\$500 to \$750	0	54	80	13	0	404	551
\$750 to \$1,000	2	162	171	33		463	830
\$1,000 to \$1,250	1	227	290	39		440	996
\$1,250 to \$1,500	67	200	99	0	0	146	512
Above \$1,500	0	4	4	0		274	282
Missing	0	11	17	3	0	129	161
Total	71	662	664	88	1	1855	3,341

Table 15.H.12
Mobile Home Market Rate Rents by Vacancy Status

City of Charlotte
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	64	1	1.6%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	537	10	1.9%
Total	601	11	1.8%

Table 15.H.13
Condition by Unit Type

City of Charlotte
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair		916			.	916
Average	163	3,020	64	590	.	3,837
Good	855	23,953	300	538	.	25,646
Excellent	54	28,332	237	738	.	29,361
Don't Know	181	1,957	0	0	88	2,226
Total	1,253	58,178	601	1,866	88	61,986

Table 15.H.14
Condition of Single Family Units by Vacancy Status

City of Charlotte
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	163	9	5.5%
Good	855	11	1.3%
Excellent	54	1	1.9%
Don't Know	181	3	1.7%
Total	1,253	24	1.9%

Table 15.H.15
Condition of Apartment Units by Vacancy Status

City of Charlotte
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	916	61	6.7%
Average	3,020	145	4.8%
Good	23,953	927	3.9%
Excellent	28,332	2,141	7.6%
Don't Know	1,957	67	3.4%
Total	58,178	3,341	5.7%

Table 15.H.16
Condition of Mobile Home Units by Vacancy Status

City of Charlotte
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	64	1	1.6%
Good	300	10	3.3%
Excellent	237		%
Don't Know	0	0	%
Total	601	11	1.8%

Table 15.H.17
Are there any utilities included with the rent?

City of Charlotte
 2013 Rental Vacancy Survey

Period	Respondent
Yes	134
No	127
% Offering Assistance	51.3%

Table 15.H.18
Which utilities are included with the rent?

City of Charlotte
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	11
Natural Gas	3
Water/Sewer	87
Trash Collection	92

Table 15.H.19
Do you keep a waiting list?

City of Charlotte
 2013 Rental Vacancy Survey

Period	Respondent
Yes	135
No	120
Don't know	
Waitlist Size	2,023

Table 15.H.20**How would you rate the need for renovation of existing units in the city?**

City of Charlotte
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	9	62	2	5
Low Need	9	43		3
Moderate Need	7	58	1	2
High Need	4	22		4
Extreme Need	1	12		

Table 15.H.21**How would you rate the need for construction of new units in the city?**

City of Charlotte
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	12	128	3	7
Low Need	7	33		1
Moderate Need	6	20	1	5
High Need		9		1
Extreme Need	1	18		

Table 15.H.22**If new units were to be constructed, what percentage should offer rental assistance?**

City of Charlotte
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	20.8%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 15.I.1
Era of Construction

City of Charlotte
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	6,929	482	752	157	3	8,323
1940 - 1959	26,801	986	1,103	502	39	29,431
1960 - 1979	39,470	536	6,334	674	78	47,092
1980 - 1999	60,855	166	14,971	299	66	76,357
> 2000	45,290	27	19,449	158	65	64,989
Missing	8,780	0	718	422	193	10,113
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.2
Quality of Materials and Workmanship Used In Construction

City of Charlotte
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low						0
Fair	3,047	148	494	82	10	3,781
Average	139,025	1,879	21,994	1,518	244	164,660
Good	36,646	170	18,409	188		55,413
Excellent	2,398		1,845	4		4,247
Missing	7,009	0	585	420	190	8,204
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.3
Physical Condition of Dwelling Units

City of Charlotte
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	3					3
Fair	63	4				67
Average	178,514	2,191	42,246	1,774	252	224,977
Good / Very Good	4					4
Excellent	5					5
Missing	9,536	2	1,081	438	192	11,249
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.4
Physical Condition of Single-Family Homes by Era of Construction

City of Charlotte
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	1	18	6,884	1	2	23	6,929
1940 - 1959	1	39	26,723	1		37	26,801
1960 - 1979		1	39,427			42	39,470
1980 - 1999	1	3	60,807	1	1	42	60,855
>=2000			44,641	1	2	646	45,290
Missing	0	0	32	0	0	8,748	8,780
Total	3	61	178,514	4	5	9,538	188,125

Table 15.I.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Charlotte
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940		527	4,115	2,117	169	1	6,929
1940 - 1959		1,346	21,862	3,467	125	1	26,801
1960 - 1979		937	31,834	6,567	132	0	39,470
1980 - 1999		89	43,003	16,771	992	0	60,855
>=2000		146	36,603	7,615	923	3	45,290
Missing		2	1,608	109	57	7,004	8,780
Total		3,047	139,025	36,646	2,398	7,009	188,125

Table 15.I.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

City of Charlotte
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor		1	2			0	3
Fair		6	55	0		0	61
Average		3,033	136,794	36,339	2,323	25	178,514
Good / Very Good		1	1	2		0	4
Excellent				4	1	0	5
Missing		6	2,173	301	74	6,984	9,538
Total		3,047	139,025	36,646	2,398	7,009	188,125

Table 15.I.7
Average Floor Area by Dwelling Type

City of Charlotte
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	8,896	1	854	423	194	10,368
500 – 999	10,957	20	10,630	93	31	21,731
1000 – 1,499	48,708	672	19,474	266	168	69,288
1,500 – 1,999	47,117	921	8,238	364	45	56,685
2,000 – 2,499	29,366	308	2,386	121	6	32,187
2,500 – 3,000	17,607	179	1,099	109		18,994
Above 3,000	25,474	96	646	836		27,052
Missing	0	0	0	0	0	0
Total	188,125	2,197	43,327	2,212	444	236,305
Average	2,040	1,822	1,351	8,228	1,289	1,956

Table 15.I.8
Type of Roof in Dwelling Units

City of Charlotte
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle						0
Sheet Metal/Metal						0
Other Roofing Materials						0
Missing	188,125	2,197	43,327	2,212	444	236,305
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.9
Number of Bathrooms per Dwelling Unit

City of Charlotte
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	9,052	25	744	1,482	195	11,498
1 – 1.9	37,574	5	10,762	203	76	48,620
2 – 2.9	115,330	1,760	29,773	385	172	147,420
3 -3.9	19,557	126	1,806	31	1	21,521
4 -4.9	4,590	124	230	66		5,010
5 – 5.9	894	2	9	1		906
6 and Above	1,128	155	3	44		1,330
Missing	0	0	0	0	0	0
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.10
Number of Bedroom per Dwelling Unit

City of Charlotte
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	9,881	1,970	1,528	1,862	198	15,439
1 – 1.9	301	1	4,870	6	3	5,181
2 – 2.9	13,907	6	21,609	103	38	35,663
3 -3.9	108,416	9	14,323	144	195	123,087
4 -4.9	47,461	57	975	48	10	48,551
5 – 5.9	7,223	1	19	10		7,253
6 and Above						0
Missing	936	153	3	39	0	1,131
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.11
Exterior Wall of Dwelling Units

City of Charlotte
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	69,044	172	15,408	225	126	84,975
Asbestos	1,897	19	2	22	4	1,944
Block	222	177	291	17	1	708
Brick or Stone	83,614	1,322	14,440	1,135	33	100,544
Masonry Frame / Stucco	2,562	11	1,082	22	3	3,680
Wood / Wood Frame	19,511	494	8,190	332	21	28,548
Composition / Other	2,454	2	3,196	38	63	5,753
Missing	8,821	0	718	421	193	10,153
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.12
Fuel Type of Dwelling Unit

City of Charlotte
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	22,996	184	14,140	570	114	38,004
Natural Gas	153,294	1,802	28,416	1,144	77	184,733
Oil/Wood/Coal	1,917	75	9	54	47	2,102
None	982	136	1	21	12	1,152
Other	21		4	1		26
Missing	8,915	0	757	422	194	10,288
Total	188,125	2,197	43,327	2,212	444	236,305

Table 15.I.13
Market Value of Dwelling Unit

City of Charlotte
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	10,655	121	4,326	268	280	15,650
\$50,000 – \$99,999	42,777	630	12,315	404	118	56,244
\$100,000 – \$149,999	48,042	510	12,666	297	30	61,545
\$150,000 - \$199,999	27,286	278	6,398	186	5	34,153
\$200,000 - \$249,999	16,773	184	3,049	121	1	20,128
\$250,000 - \$349,999	18,807	238	2,673	147	6	21,871
\$350,000 - \$550,000	13,611	186	1,285	134	2	15,218
Above \$550,000	10,174	50	615	655	2	11,496
Missing	0	0	0	0	0	0
Total	188,125	2,197	43,327	2,212	444	236,305
Average Value	\$207,999	\$335,237	\$144,148	\$2,110,015	\$61,605	\$214,668

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 15.J.1
Household Forecasts by Tenure

City of Charlotte
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	166,367	123,493	289,860
2020	204,924	145,675	350,599
2030	240,709	169,338	410,047
2040	277,130	193,184	470,313
2050	314,383	217,363	531,746

Table 15.J.2
Household Forecasts by Income

City of Charlotte
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	8,063	11,704	21,696	11,305	113,600	166,367
2020	9,931	14,417	26,724	13,925	139,928	204,924
2030	11,665	16,934	31,391	16,356	164,362	240,709
2040	13,430	19,496	36,141	18,831	189,231	277,130
2050	15,236	22,117	40,999	21,362	214,669	314,383
Renter-Occupied						
2010	25,015	22,937	26,758	10,957	37,826	123,493
2020	29,508	27,057	31,565	12,925	44,621	145,675
2030	34,301	31,452	36,692	15,025	51,869	169,338
2040	39,131	35,881	41,859	17,140	59,173	193,184
2050	44,029	40,372	47,098	19,286	66,579	217,363
Total						
2010	33,077	34,641	48,454	22,262	151,426	289,860
2020	39,439	41,473	58,289	26,850	184,548	350,599
2030	45,966	48,386	68,083	31,381	216,231	410,047
2040	52,562	55,377	77,999	35,971	248,404	470,313
2050	59,265	62,489	88,097	40,648	281,248	531,746

K. CHAS HOUSING PROBLEM TABLES

Table 15.K.1
Households with Housing Problems by Income and Family Status

City of Charlotte
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	482	2,018	322	1,775	1,930	6,527
30.1-50% HAMFI	791	2,501	937	1,710	1,305	7,244
50.1-80% HAMFI	1,499	5,995	1,600	1,306	3,346	13,746
80.1 % HAMFI and above	1,761	9,989	2,071	1,031	6,375	21,227
Total	4,533	20,503	4,930	5,822	12,956	48,744
Renters						
30 % HAMFI	205	6,839	1,808	1,753	7,227	17,832
30.1-50% HAMFI	478	7,326	1,399	1,318	6,328	16,849
50.1-80% HAMFI	297	4,145	1,032	994	6,252	12,720
80.1 % HAMFI and above	249	1,800	763	495	1,878	5,185
Total	1,229	20,110	5,002	4,560	21,685	52,586
Total						
30 % HAMFI	687	8,857	2,130	3,528	9,157	24,359
30.1-50% HAMFI	1,269	9,827	2,336	3,028	7,633	24,093
50.1-80% HAMFI	1,796	10,140	2,632	2,300	9,598	26,466
80.1 % HAMFI and above	2,010	11,789	2,834	1,526	8,253	26,412
Total	5,762	40,613	9,932	10,382	34,641	101,330

Table 15.K.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Charlotte
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	482	2,018	322	1,775	1,930	6,527
30.1-50% HAMFI	791	2,501	937	1,710	1,305	7,244
50.1-80% HAMFI	1,499	5,995	1,600	1,306	3,346	13,746
80.1% HAMFI and above	1,761	9,989	2,071	1,031	6,375	21,227
Total	4,533	20,503	4,930	5,822	12,956	48,744
No Housing Problem						
30% HAMFI or less	89	64	0	368	105	626
30.1-50% HAMFI	836	548	133	1,208	380	3,105
50.1-80% HAMFI	2,027	2,192	608	2,086	1,094	8,007
80.1% HAMFI and above	13,391	61,610	8,076	4,558	22,187	109,822
Total	16,343	64,414	8,817	8,220	23,766	121,560
Not Computed						
30% HAMFI or less	40	298	4	154	442	938
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	40	298	4	154	442	938
Total						
30% HAMFI or less	611	2,380	326	2,297	2,477	8,091
30.1-50% HAMFI	1,627	3,049	1,070	2,918	1,685	10,349
50.1-80% HAMFI	3,526	8,187	2,208	3,392	4,440	21,753
80.1% HAMFI and above	15,152	71,599	10,147	5,589	28,562	131,049
Total	20,916	85,215	13,751	14,196	37,164	171,242

Table 15.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Charlotte
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	205	6,839	1,808	1,753	7,227	17,832
30.1-50% HAMFI	478	7,326	1,399	1,318	6,328	16,849
50.1-80% HAMFI	297	4,145	1,032	994	6,252	12,720
80.1% HAMFI and above	249	1,800	763	495	1,878	5,185
Total	1,229	20,110	5,002	4,560	21,685	52,586
No Housing Problem						
30% HAMFI or less	99	848	50	689	851	2,537
30.1-50% HAMFI	133	1,114	120	395	601	2,363
50.1-80% HAMFI	367	5,208	424	419	5,962	12,380
80.1% HAMFI and above	1,262	16,467	1,766	1,420	22,088	43,003
Total	1,861	23,637	2,360	2,923	29,502	60,283
Not Computed						
30% HAMFI or less	10	803	35	170	1,232	2,250
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	10	803	35	170	1,232	2,250
Total						
30% HAMFI or less	314	8,490	1,893	2,612	9,310	22,619
30.1-50% HAMFI	611	8,440	1,519	1,713	6,929	19,212
50.1-80% HAMFI	664	9,353	1,456	1,413	12,214	25,100
80.1% HAMFI and above	1,511	18,267	2,529	1,915	23,966	48,188
Total	3,100	44,550	7,397	7,653	52,419	115,119

Table 15.K.4
Households by Housing Problems by Income and Family Status

City of Charlotte
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	687	8,857	2,130	3,528	9,157	24,359
30.1-50% HAMFI	1,269	9,827	2,336	3,028	7,633	24,093
50.1-80% HAMFI	1,796	10,140	2,632	2,300	9,598	26,466
80.1% HAMFI and above	2,010	11,789	2,834	1,526	8,253	26,412
Total	5,762	40,613	9,932	10,382	34,641	101,330
No Housing Problem						
30% HAMFI or less	188	912	50	1,057	956	3,163
30.1-50% HAMFI	969	1,662	253	1,603	981	5,468
50.1-80% HAMFI	2,394	7,400	1,032	2,505	7,056	20,387
80.1% HAMFI and above	14,653	78,077	9,842	5,978	44,275	152,825
Total	18,204	88,051	11,177	11,143	53,268	181,843
Not Computed						
30% HAMFI or less	50	1,101	39	324	1,674	3,188
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	50	1,101	39	324	1,674	3,188
Total						
30% HAMFI or less	925	10,870	2,219	4,909	11,787	30,710
30.1-50% HAMFI	2,238	11,489	2,589	4,631	8,614	29,561
50.1-80% HAMFI	4,190	17,540	3,664	4,805	16,654	46,853
80.1% HAMFI and above	16,663	89,866	12,676	7,504	52,528	179,237
Total	24,016	129,765	21,148	21,849	89,583	286,361

16. MECKLENBURG COUNTY NON-ENTITLEMENT AREA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 16.A.1

Population by Age

Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	12,221	7.9%	12,976	6.9%	6.2%
5 to 19	31,774	20.5%	40,039	21.3%	26.0%
20 to 24	7,942	5.1%	9,976	5.3%	25.6%
25 to 34	27,164	17.6%	25,684	13.6%	-5.4%
35 to 54	51,629	33.4%	59,870	31.8%	16.0%
55 to 64	11,837	7.7%	20,562	10.9%	73.7%
65 or Older	12,059	7.8%	19,097	10.1%	58.4%
Total	154,626	100.0%	188,204	100.0%	21.7%

Table 16.A.2

Elderly Population by Age

Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,604	13.3%	2,886	15.1%	79.9%
67 to 69	2,154	17.9%	3,731	19.5%	73.2%
70 to 74	2,983	24.7%	4,374	22.9%	46.6%
75 to 79	2,306	19.1%	3,318	17.4%	43.9%
80 to 84	1,551	12.9%	2,423	12.7%	56.2%
85 or Older	1,461	12.1%	2,365	12.4%	61.9%
Total	12,059	100.0%	19,097	100.0%	58.4%

Table 16.A.3

Population by Race and Ethnicity

Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	130,189	84.2%	143,562	76.3%	10.3%
Black	16,874	10.9%	26,563	14.1%	57.4%
American Indian	576	.4%	778	.4%	35.1%
Asian	3,471	2.2%	5,949	3.2%	71.4%
Native Hawaiian/ Pacific Islander	56	.0%	87	.0%	55.4%
Other	1,712	1.1%	7,185	3.8%	319.7%
Two or More Races	1,748	1.1%	4,080	2.2%	133.4%
Total	154,626	100.0%	188,204	100.0%	21.7%
Non-Hispanic	149,555	96.7	171,948	91.4%	15.0%
Hispanic	5,071	3.3%	16,256	8.6%	220.6%

Table 16.A.4**Disability by Age**

Mecklenburg County Non-Entitlement Area
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	155	2.3%	91	1.5%	246	1.9%
5 to 17	543	2.9%	415	2.4%	958	2.6%
18 to 34	721	3.5%	703	3.5%	1,424	3.5%
35 to 64	3,031	7.7%	2,861	7.1%	5,892	7.4%
65 to 74	1,197	21.6%	1,101	18.0%	2,298	19.7%
75 or Older	1,198	44.8%	2,069	46.9%	3,267	46.1%
Total	6,845	7.3%	7,240	7.6%	14,085	7.5%

Table 16.A.5**Employment Status by Disability and Type: Age 18 to 64**

Mecklenburg County Non-Entitlement Area
2011 Three-Year ACS Data

Disability Status	Population
Employed:	88,867
With a disability:	2,678
With a hearing difficulty	993
With a vision difficulty	569
With a cognitive difficulty	696
With an ambulatory difficulty	794
With a self-care difficulty	182
With an independent living difficulty	322
No disability	86,189
Unemployed:	9,097
With a disability:	1,029
With a hearing difficulty	80
With a vision difficulty	111
With a cognitive difficulty	631
With an ambulatory difficulty	403
With a self-care difficulty	66
With an independent living difficulty	102
No disability	8,068
Not in labor force:	22,081
With a disability:	3,609
With a hearing difficulty	629
With a vision difficulty	600
With a cognitive difficulty	1,730
With an ambulatory difficulty	2,444
With a self-care difficulty	864
With an independent living difficulty	1,597
No disability	18,472
Total	120,045

Table 16.A.6**Households by Income**

Mecklenburg County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	3,571	6.2%	4,756	6.8%
\$15,000 to \$19,999	1,568	2.7%	2,317	3.3%
\$20,000 to \$24,999	2,090	3.6%	2,435	3.5%
\$25,000 to \$34,999	5,310	9.2%	5,778	8.3%
\$35,000 to \$49,999	8,392	14.5%	8,916	12.8%
\$50,000 to \$74,999	14,131	24.5%	13,101	18.8%
\$75,000 to \$99,999	9,743	16.9%	9,313	13.4%
\$100,000 or More	12,953	22.4%	22,915	33.0%
Total	57,758	100.0%	69,531	100.0%

Table 16.A.7**Poverty by Age**

Mecklenburg County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	548	8.7%	2,013	13.3%
6 to 17	1,207	19.1%	3,264	21.6%
18 to 64	3,720	58.8%	8,893	58.7%
65 or Older	847	13.4%	970	6.4%
Total	6,322	100.0%	15,140	100.0%
Poverty Rate	4.2%	.	8.4%	.

Table 16.A.8**Households by Year Home Built**

Mecklenburg County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,325	2.3%	923	1.3%
1940 to 1949	1,063	1.8%	658	.9%
1950 to 1959	2,218	3.8%	1,433	2.1%
1960 to 1969	3,851	6.7%	3,170	4.6%
1970 to 1979	7,051	12.2%	6,807	9.8%
1980 to 1989	12,250	21.2%	12,789	18.4%
1990 to 1999	29,913	51.9%	19,549	28.1%
2000 to 2004	.	.	12,857	18.5%
2005 or Later	.	.	11,345	16.3%
Total	57,671	100.0%	69,531	100.0%

Table 16.A.9**Housing Units by Type**Mecklenburg County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	49,917	80.2%	59,699	79.3%
Duplex	218	.4%	215	.3%
Tri- or Four-Plex	634	1.0%	941	1.3%
Apartment	8,346	13.4%	11,407	15.2%
Mobile Home	3,089	5.0%	2,957	3.9%
Boat, RV, Van, Etc.	20	.0%	39	.1%
Total	62,224	100.0%	75,258	100.0%

Table 16.A.10**Housing Units by Tenure**Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	57,967	93.0%	72,353	92.1%	24.8%
Owner-Occupied	46,510	80.2%	53,221	73.6%	14.4%
Renter-Occupied	11,457	19.8%	19,132	26.4%	67.0%
Vacant Housing Units	4,379	7.0%	6,239	7.9%	42.5%
Total Housing Units	62,346	100.0%	78,592	100.0%	26.1%

Table 16.A.11**Disposition of Vacant Housing Units**Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	1,336	30.5%	1,900	30.5%	42.2%
For Sale	1,468	33.5%	1,697	27.2%	15.6%
Rented or Sold, Not Occupied	351	8.0%	364	5.8%	3.7%
For Seasonal, Recreational, or Occasional Use	701	16.0%	1,100	17.6%	56.9%
For Migrant Workers	1	0.0%	2	.0%	100.0%
Other Vacant	522	11.9%	1,176	18.8%	125.3%
Total	4,379	100.0%	6,239	100.0%	42.5%

Table 16.A.12**Households by Household Size**Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	11,816	20.4%	17,699	24.5%	49.8%
Two Persons	20,606	35.5%	24,443	33.8%	18.6%
Three Persons	10,800	18.6%	12,189	16.8%	12.9%
Four Persons	9,757	16.8%	11,272	15.6%	15.5%
Five Persons	3,624	6.3%	4,505	6.2%	24.3%
Six Persons	957	1.7%	1,469	2.0%	53.5%
Seven Persons or More	407	.7%	776	1.1%	90.7%
Total	57,967	100.0%	72,353	100.0%	24.8%

Table 16.A.13

Household Type by Tenure
Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	42,685	73.6%	50,070	69.2%	17.3%
Married-Couple Family	36,541	85.6%	39,904	79.7%	9.2%
Owner-Occupied	32,963	90.2%	34,649	86.8%	5.1%
Renter-Occupied	3,578	9.8%	5,255	13.2%	46.9%
Other Family	6,144	14.4%	10,166	20.3%	65.5%
Male Householder, No Spouse	1,701	27.7%	2,781	27.4%	63.5%
Owner-Occupied	1,127	66.3%	1,645	59.2%	46.0%
Renter-Occupied	574	33.7%	1,136	40.8%	97.9%
Female Householder, No Spouse	4,443	72.3%	7,385	72.6%	66.2%
Owner-Occupied	3,001	67.5%	4,189	56.7%	39.6%
Renter-Occupied	1,442	32.5%	3,196	43.3%	121.6%
Non-Family Households	15,282	26.4%	22,283	30.8%	45.8%
Owner-Occupied	9,419	61.6%	12,738	57.2%	35.2%
Renter-Occupied	5,863	38.4%	9,545	42.8%	62.8%
Total	57,967	100.0%	72,353	100.0%	24.8%

Table 16.A.14

Group Quarters Population
Mecklenburg County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	64	6.2%	0	.0%	-100.0%
Juvenile Facilities	.	.	9	.8%	.
Nursing Homes	943	91.3%	1,059	99.2%	12.3%
Other Institutions	26	2.5%	0	.0%	-100.0%
Total	1,033	100.0%	1,068	100.0%	3.4%
Noninstitutionalized					
College Dormitories	1,453	67.5%	1,444	91.5%	-.6%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	698	32.5%	134	8.5%	-80.8%
Total	2,151	67.6%	1,578	59.6%	-26.6%
Total Group Quarters Population	3,184	100.0%	2,646	100.0%	-16.9%

Table 16.A.15

Overcrowding and Severe Overcrowding
Mecklenburg County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	45,872	99.0%	340	.7%	123	.3%	46,335
2010 ACS	51,806	99.3%	349	.7%	16	.0%	52,171
Renter							
2000 Census	10,714	94.5%	413	3.6%	209	1.8%	11,336
2010 ACS	16,745	96.5%	535	3.1%	80	.5%	17,360
Total							
2000 Census	56,586	98.1%	753	1.3%	332	.6%	57,671
2010 ACS	68,551	98.6%	884	1.3%	96	.1%	69,531

Table 16.A.16

Households with Incomplete Plumbing Facilities
 Mecklenburg County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	57,512	69,444
Lacking Complete Plumbing Facilities	159	87
Total Households	57,671	69,531
Percent Lacking	.3%	.1%

Table 16.A.17

Households with Incomplete Kitchen Facilities
 Mecklenburg County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	57,576	69,067
Lacking Complete Kitchen Facilities	95	464
Total Households	57,671	69,531
Percent Lacking	.2%	.7%

Table 16.A.18

Cost Burden and Severe Cost Burden by Tenure
 Mecklenburg County Non-Entitlement Area
 2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	27,418	76.9%	5,849	16.4%	2,284	6.4%	85	.2%	35,636
2010 ACS	30,427	70.6%	8,178	19.0%	4,358	10.1%	122	.3%	43,085
Owner Without a Mortgage									
2000 Census	5,134	90.7%	325	5.7%	103	1.8%	97	1.7%	5,659
2010 ACS	8,227	90.5%	554	6.1%	262	2.9%	43	.5%	9,086
Renter									
2000 Census	7,003	62.7%	2,005	17.9%	1,507	13.5%	662	5.9%	11,177
2010 ACS	8,435	48.6%	3,608	20.8%	3,928	22.6%	1,389	8.0%	17,360
Total									
2000 Census	39,555	75.4%	8,179	15.6%	3,894	7.4%	844	1.6%	52,472
2010 ACS	47,089	67.7%	12,340	17.7%	8,548	12.3%	1,554	2.2%	69,531

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 16.B.1
Labor Force Statistics
 Mecklenburg County Non-Entitlement Area
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	68,188	66,905	1,283	1.9%
1991	68,225	66,038	2,187	3.2%
1992	69,115	66,602	2,513	3.6%
1993	71,279	69,042	2,237	3.1%
1994	73,638	71,869	1,769	2.4%
1995	75,868	74,237	1,631	2.1%
1996	79,214	77,570	1,644	2.1%
1997	81,965	80,382	1,583	1.9%
1998	83,111	81,778	1,333	1.6%
1999	86,268	85,031	1,237	1.4%
2000	88,924	87,174	1,750	2.0%
2001	90,756	88,066	2,690	3.0%
2002	92,133	88,531	3,602	3.9%
2003	92,860	89,223	3,637	3.9%
2004	93,295	90,096	3,199	3.4%
2005	102,350	96,941	5,409	5.3%
2006	109,739	103,853	5,886	5.4%
2007	106,024	99,802	6,222	5.9%
2008	110,911	102,069	8,842	8.0%
2009	113,143	97,153	15,990	14.1%
2010	105,796	88,064	17,732	16.8%
2011	106,934	90,170	16,764	15.7%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.¹⁶ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 16.C.1

Purpose of Loan by Year
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	9,579	12,250	15,171	12,252	6,192	4,606	4,421	4,604	69,075
Home Improvement	512	674	653	921	626	316	199	206	4,107
Refinancing	7,699	8,094	8,210	8,347	7,804	11,811	9,171	7,735	68,871
Total	17,790	21,018	24,034	21,520	14,622	16,733	13,791	12,545	142,053

Table 16.C.2

Occupancy Status for Home Purchase Loan Applications
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	8,670	10,801	12,739	10,317	5,522	4,291	4,064	4,209	60,613
Not Owner-Occupied	885	1,409	2,397	1,916	661	307	354	393	8,322
Not Applicable	24	40	35	19	9	8	3	2	140
Total	9,579	12,250	15,171	12,252	6,192	4,606	4,421	4,604	69,075

Table 16.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	7,763	10,131	12,123	9,786	3,934	2,267	2,060	2,169	50,233
FHA - Insured	763	560	494	417	1,440	1,773	1,724	1,650	8,821
VA - Guaranteed	143	107	122	114	141	192	228	281	1,328
Rural Housing Service or Farm Service Agency	1	3	0	0	7	59	52	109	231
Total	8,670	10,801	12,739	10,317	5,522	4,291	4,064	4,209	60,613

¹⁶ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 16.C.4

Loan Applications by Action Taken
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	5,024	6,133	6,736	5,204	2,804	2,092	2,126	2,080	32,199
Application Approved but not Accepted	392	516	758	593	259	104	100	117	2,839
Application Denied	581	638	790	751	492	423	321	318	4,314
Application Withdrawn by Applicant	576	638	829	708	486	277	318	312	4,144
File Closed for Incompleteness	110	127	111	113	48	55	48	85	697
Loan Purchased by the Institution	1,987	2,747	3,515	2,946	1,433	1,335	1,151	1,297	16,411
Preapproval Request Denied	0	2	0	2	0	5	0	0	9
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	8,670	10,801	12,739	10,317	5,522	4,291	4,064	4,209	60,613
Denial Rate	10.4%	9.4%	10.5%	12.6%	14.9%	16.8%	13.1%	13.3%	11.8%

Table 16.C.5

Denial Rates by Gender of Applicant
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	9.3%	11.6%	17.5%	33.3%	10.4%
2005	8.0%	11.2%	18.0%	%	9.4%
2006	10.1%	10.8%	13.3%	%	10.5%
2007	11.9%	13.6%	15.0%	.0%	12.6%
2008	13.7%	17.0%	17.1%	%	14.9%
2009	14.5%	19.3%	27.5%	.0%	16.8%
2010	11.9%	13.9%	23.6%	.0%	13.1%
2011	11.7%	14.9%	21.9%	%	13.3%
Average	10.7%	13.0%	17.4%	12.5%	11.8%

Table 16.C.6

Loan Applications by Selected Action Taken by Gender of Applicant
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	3,283	3,974	4,255	3,338	1,807	1,327	1,350	1,342	20,676
	Denied	336	344	477	450	287	225	182	178	2,479
	Denial Rate	9.3%	8.0%	10.1%	11.9%	13.7%	14.5%	11.9%	11.7%	10.7%
Female	Originated	1,551	1,927	2,090	1,474	764	652	681	638	9,777
	Denied	204	243	253	232	157	156	110	112	1,467
	Denial Rate	11.6%	11.2%	10.8%	13.6%	17.0%	19.3%	13.9%	14.9%	13.0%
Not Available	Originated	188	232	391	390	233	111	94	100	1,739
	Denied	40	51	60	69	48	42	29	28	367
	Denial Rate	17.5%	18.0%	13.3%	15.0%	17.1%	27.5%	23.6%	21.9%	17.4%
Not Applicable	Originated	2	0	0	2	0	2	1	0	7
	Denied	1	0	0	0	0	0	0	0	1
	Denial Rate	33.3%	%	%	.0%	%	.0%	.0%	%	12.5%
Total	Originated	5,024	6,133	6,736	5,204	2,804	2,092	2,126	2,080	32,199
	Denied	581	638	790	751	492	423	321	318	4,314
	Denial Rate	10.4%	9.4%	10.5%	12.6%	14.9%	16.8%	13.1%	13.3%	11.8%

Table 16.C.7

Denial Rates by Race/Ethnicity of Applicant
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	10.0%	14.3%	16.0%	14.3%	36.4%	50.0%	9.1%	22.2%	18.0%
Asian	8.8%	14.2%	7.5%	17.0%	12.6%	16.3%	21.2%	8.8%	12.8%
Black	24.5%	13.6%	17.4%	22.6%	32.5%	38.2%	22.2%	26.2%	22.0%
White	7.6%	7.6%	8.6%	9.9%	12.5%	13.0%	10.3%	10.6%	9.4%
Not Available	16.9%	15.6%	17.4%	19.2%	17.0%	20.0%	21.6%	21.7%	18.0%
Not Applicable	10.3%	%	%	.0%	%	0.0%	0.0%	%	8.8%
Average	10.4%	9.4%	10.5%	12.6%	14.9%	16.8%	13.1%	13.3%	11.8%
Non-Hispanic	9.2%	8.3%	9.4%	10.7%	14.3%	15.6%	11.4%	12.0%	10.6%
Hispanic	20.4%	15.2%	16.2%	25.7%	23.0%	28.6%	24.1%	17.6%	20.1%

Table 16.C.8

Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	18	24	21	18	7	4	10	7	109
	Denied	2	4	4	3	4	4	1	2	24
	Denial Rate	10.0%	14.3%	16.0%	14.3%	36.4%	9.1%	9.1%	22.2%	18.0%
Asian	Originated	104	145	198	151	111	67	67	73	916
	Denied	10	24	16	31	16	13	18	7	135
	Denial Rate	8.8%	14.2%	7.5%	17.0%	12.6%	16.3%	21.2%	8.8%	12.8%
Black	Originated	404	709	562	427	189	170	193	186	2,840
	Denied	131	112	118	125	91	105	55	66	803
	Denial Rate	24.5%	13.6%	17.4%	22.6%	32.5%	38.2%	22.2%	26.2%	22.0%
White	Originated	3,902	4,636	5,188	3,919	2,117	1,601	1,644	1,637	24,644
	Denied	319	384	490	429	303	239	189	194	2,547
	Denial Rate	7.6%	7.6%	8.6%	9.9%	12.5%	13.0%	10.3%	10.6%	9.4%
Not Available	Originated	570	619	767	687	380	248	211	177	3,659
	Denied	116	114	162	163	78	62	58	49	802
	Denial Rate	16.9%	15.6%	17.4%	19.2%	17.0%	20.0%	21.6%	21.7%	18.0%
Not Applicable	Originated	26	0	0	2	0	2	1	0	31
	Denied	3	0	0	0	0	0	0	0	3
	Denial Rate	16.9%	15.6%	17.4%	19.2%	17.0%	20.0%	21.6%	21.7%	8.8%
Total	Originated	5,024	6,133	6,736	5,204	2,804	2,092	2,126	2,080	32,199
	Denied	581	638	790	751	492	423	321	318	4,314
	Denial Rate	10.4%	9.4%	10.5%	12.6%	14.9%	16.8%	13.1%	13.3%	11.8%
Non-Hispanic	Originated	3,730	5,209	5,601	4,289	2,336	1,769	1,856	1,811	26,601
	Denied	378	471	579	514	390	327	238	246	3,143
	Denial Rate	9.2%	8.3%	9.4%	10.7%	14.3%	15.6%	11.4%	12.0%	10.6%
Hispanic	Originated	172	280	373	246	104	80	66	89	1,410
	Denied	44	50	72	85	31	32	21	19	354
	Denial Rate	20.4%	15.2%	16.2%	25.7%	23.0%	28.6%	24.1%	17.6%	20.1%

Table 16.C.9

Loan Applications by Reason for Denial
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	81	117	125	121	104	69	80	78	775
Employment History	14	17	32	21	18	14	14	14	144
Credit History	144	117	139	145	70	53	53	80	801
Collateral	30	48	68	65	43	30	33	44	361
Insufficient Cash	7	16	32	39	23	14	8	3	142
Unverifiable Information	28	37	52	68	31	23	15	14	268
Credit Application Incomplete	56	65	89	94	39	16	20	16	395
Mortgage Insurance Denied	0	0	0	0	0	1	2	0	3
Other	96	102	107	114	53	28	30	22	552
Missing	125	119	146	84	111	175	66	47	873
Total	581	638	790	751	492	423	321	318	4,314

Table 16.C.10

Denial Rates by Income of Applicant
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	23.1%	68.8%	46.2%	66.7%	60.0%	66.7%	71.4%	55.6%	50.9%
\$15,001–\$30,000	25.9%	21.7%	21.0%	24.1%	36.1%	47.6%	23.0%	33.1%	27.4%
\$30,001–\$45,000	13.0%	13.4%	13.3%	13.2%	17.8%	20.7%	14.1%	19.7%	14.9%
\$45,001–\$60,000	9.6%	9.4%	11.7%	13.5%	16.4%	12.9%	15.5%	14.2%	12.1%
\$60,001–\$75,000	8.4%	8.1%	11.8%	10.5%	12.4%	12.4%	12.2%	9.4%	10.3%
Above \$75,000	7.9%	6.9%	8.2%	11.4%	12.7%	13.3%	9.9%	8.8%	9.5%
Data Missing	13.7%	9.4%	10.7%	20.2%	15.4%	31.6%	25.4%	16.9%	13.7%
Total	10.4%	9.4%	10.5%	12.6%	14.9%	16.8%	13.1%	13.3%	11.8%

Table 16.C.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
Mecklenburg County Non-Entitlement Area
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	46.7%	40.0%	20.0%	5.3%	8.0%	.0%	18.0%
Asian	100.0%	35.2%	13.1%	13.1%	7.6%	12.0%	7.5%	12.8%
Black	72.7%	47.4%	23.2%	20.6%	17.8%	19.0%	24.2%	22.0%
White	44.6%	20.9%	12.0%	9.3%	8.5%	7.7%	10.2%	9.4%
Not Available	55.6%	38.4%	23.2%	20.0%	16.1%	13.7%	24.8%	18.0%
Not Applicable	%	.0%	.0%	.0%	.0%	21.4%	.0%	8.8%
Average	50.9%	27.4%	14.9%	12.1%	10.3%	9.5%	13.7%	11.8%
Non-Hispanic	47.6%	23.9%	13.4%	10.7%	9.4%	8.8%	11.1%	10.6%
Hispanic	77.8%	42.4%	20.5%	18.2%	13.8%	16.6%	14.8%	20.1%

Table 16.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	19	126	515	114	0	775	67
Employment History	1	3	24	89	27	0	144	11
Credit History	7	24	198	424	148	0	801	54
Collateral	0	8	41	251	61	0	361	24
Insufficient Cash	1	3	19	98	21	0	142	16
Unverifiable Information	2	20	31	174	41	0	268	41
Credit Application Incomplete	2	13	35	246	96	3	395	31
Mortgage Insurance Denied	0	0	0	3	0	0	3	1
Other	4	18	89	327	114	0	552	48
Missing	6	27	240	420	180	0	873	61
Total	24	135	803	2,547	802	3	4,314	354
% Missing	25.0%	20.0%	29.9%	16.5%	22.4%	.0%	20.2%	17.2%

Table 16.C.13
Loan Applications by Income of Applicant: Originated and Denied
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	20	5	14	3	6	2	2	4	56
	Application Denied	6	11	12	6	9	4	5	5	58
	Denial Rate	23.1%	68.8%	46.2%	66.7%	60.0%	66.7%	71.4%	55.6%	50.9%
\$15,001–\$30,000	Loan Originated	212	238	166	126	69	77	107	89	1,084
	Application Denied	74	66	44	40	39	70	32	44	409
	Denial Rate	25.9%	21.7%	21.0%	24.1%	36.1%	47.6%	23.0%	33.1%	27.4%
\$30,001–\$45,000	Loan Originated	786	856	737	540	365	349	318	327	4,278
	Application Denied	117	133	113	82	79	91	52	80	747
	Denial Rate	13.0%	13.4%	13.3%	13.2%	17.8%	20.7%	14.1%	19.7%	14.9%
\$45,001–\$60,000	Loan Originated	904	1,066	1,035	793	427	364	332	291	5,212
	Application Denied	96	111	137	124	84	54	61	48	715
	Denial Rate	9.6%	9.4%	11.7%	13.5%	16.4%	12.9%	15.5%	14.2%	12.1%
\$60,001–\$75,000	Loan Originated	770	878	925	732	367	318	287	278	4,555
	Application Denied	71	77	124	86	52	45	40	29	524
	Denial Rate	8.4%	8.1%	11.8%	10.5%	12.4%	12.4%	12.2%	9.4%	10.3%
Above \$75,000	Loan Originated	2,111	2,732	3,360	2,816	1,537	956	1,027	1,022	15,561
	Application Denied	182	203	300	364	223	147	113	98	1,630
	Denial Rate	7.9%	6.9%	8.2%	11.4%	12.7%	13.3%	9.9%	8.8%	9.5%
Data Missing	Loan Originated	221	358	499	194	33	26	53	69	1,453
	Application Denied	35	37	60	49	6	12	18	14	231
	Denial Rate	13.7%	9.4%	10.7%	20.2%	15.4%	31.6%	25.4%	16.9%	13.7%
Total	Loan Originated	5,024	6,133	6,736	5,204	2,804	2,092	2,126	2,080	32,199
	Application Denied	581	638	790	751	492	423	321	318	4,314
	Denial Rate	10.4%	9.4%	10.5%	12.6%	14.9%	16.8%	13.1%	13.3%	11.8%

Table 16.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	8	12	16	18	46	9	109
	Application Denied	0	7	8	4	1	4	0	24
	Denial Rate	%	46.7%	40.0%	20.0%	5.3%	8.0%	.0%	18.0%
Asian	Loan Originated	0	35	113	152	133	434	49	916
	Application Denied	2	19	17	23	11	59	4	135
	Denial Rate	100.0%	35.2%	13.1%	13.1%	7.6%	12.0%	7.5%	12.8%
Black	Loan Originated	3	113	536	589	438	1,042	119	2,840
	Application Denied	8	102	162	153	95	245	38	803
	Denial Rate	72.7%	47.4%	23.2%	20.6%	17.8%	19.0%	24.2%	22.0%
White	Loan Originated	41	824	3,197	3,904	3,475	12,142	1,061	24,644
	Application Denied	33	218	434	398	323	1,020	121	2,547
	Denial Rate	44.6%	20.9%	12.0%	9.3%	8.5%	7.7%	10.2%	9.4%
Not Available	Loan Originated	12	101	416	548	490	1,886	206	3,659
	Application Denied	15	63	126	137	94	299	68	802
	Denial Rate	55.6%	38.4%	23.2%	20.0%	16.1%	13.7%	24.8%	18.0%
Not Applicable	Loan Originated	0	3	4	3	1	11	9	31
	Application Denied	0	0	0	0	0	3	0	3
	Denial Rate	%	.0%	.0%	.0%	.0%	21.4%	.0%	8.8%
Total	Loan Originated	56	1,084	4,278	5,212	4,555	15,561	1,453	32,199
	Application Denied	58	409	747	715	524	1,630	231	4,314
	Denial Rate	50.9%	27.4%	14.9%	12.1%	10.3%	9.5%	13.7%	11.8%
Non-Hispanic	Loan Originated	43	857	3,504	4,280	3,798	13,029	1,090	26,601
	Application Denied	39	269	540	511	394	1,254	136	3,143
	Denial Rate	47.6%	23.9%	13.4%	10.7%	9.4%	8.8%	11.1%	10.6%
Hispanic	Loan Originated	2	99	303	297	188	377	144	1,410
	Application Denied	7	73	78	66	30	75	25	354
	Denial Rate	77.8%	42.4%	20.5%	18.2%	13.8%	16.6%	14.8%	20.1%

PREDATORY LENDING

Table 16.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Mecklenburg County Non-Entitlement Area

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	4,555	4,992	5,611	4,745	2,711	2,055	2,126	2,078	28,873
HAL	469	1,141	1,125	459	93	37	0	2	3,326
Total	5,024	6,133	6,736	5,204	2,804	2,092	2,126	2,080	32,199
Percent HAL	9.3%	18.6%	16.7%	8.8%	3.3%	1.8%	.0%	.1%	10.3%

Table 16.C.16

Loans by Loan Purpose by HAL Status

Mecklenburg County Non-Entitlement Area

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	4,555	4,992	5,611	4,745	2,711	2,055	2,126	2,078	28,873
	HAL	469	1,141	1,125	459	93	37	0	2	3,326
	Percent HAL	9.3%	18.6%	16.7%	8.8%	3.3%	1.8%	.0%	.1%	10.3%
Home Improvement	Other	122	176	188	310	195	120	78	71	1,260
	HAL	45	64	68	76	18	6	2	4	283
	Percent HAL	26.9%	26.7%	26.6%	19.7%	8.5%	4.8%	2.5%	5.3%	18.3%
Refinancing	Other	2,872	2,615	2,377	2,574	3,102	5,746	4,324	3,680	27,290
	HAL	372	542	679	509	178	72	1	6	2,359
	Percent HAL	11.5%	17.2%	22.2%	16.5%	5.4%	1.2%	.0%	.2%	8.0%
Total	Other	7,549	7,783	8,176	7,629	6,008	7,921	6,528	5,829	57,423
	HAL	886	1,747	1,872	1,044	93	37	0	2	5,968
	Percent HAL	10.5%	18.3%	18.6%	12.0%	4.6%	1.4%	.0%	.2%	9.4%

Table 16.C.17

HALs Originated by Race of Borrower

Mecklenburg County Non-Entitlement Area

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	3	5	7	1	0	0	0	0	16
Asian	8	17	27	13	0	1	0	0	66
Black	101	284	198	90	16	5	0	0	694
White	294	678	741	282	69	26	0	2	2,092
Not Available	62	157	152	72	8	5	0	0	456
Not Applicable	1	0	0	1	0	0	0	0	2
Total	469	1,141	1,125	459	93	37	0	2	3,326
Hispanic (Ethnicity)	21	103	114	42	4	3	0	2	289

Table 16.C.18

Rate of HALs Originated by Race/Ethnicity of Borrower
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	16.7%	20.8%	33.3%	5.6%	.0%	.0%	.0%	.0%	14.7%
Asian	7.7%	11.7%	13.6%	8.6%	.0%	1.5%	.0%	.0%	7.2%
Black	25.0%	40.1%	35.2%	21.1%	8.5%	2.9%	.0%	.0%	24.4%
White	7.5%	14.6%	14.3%	7.2%	3.3%	1.6%	.0%	.1%	8.5%
Not Available	10.9%	25.4%	19.8%	10.5%	2.1%	2.0%	.0%	.0%	12.5%
Not Applicable	3.8%	%	%	50.0%	%	.0%	.0%	%	6%
Average	9.3%	18.6%	16.7%	8.8%	3.3%	1.8%	0.0%	0.1%	10.3%
Non-Hispanic	10.0%	16.7%	15.8%	8.0%	3.5%	1.7%	.0%	.0%	9.7%
Hispanic	12.2%	36.8%	30.6%	17.1%	3.8%	3.8%	.0%	2.2%	20.5%

Table 16.C.19

Loans by HAL Status by Race/Ethnicity of Borrower
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	15	19	14	17	7	4	10	7	93
	HAL	3	5	7	1	0	0	0	0	16
	Percent HAL	16.7%	20.8%	33.3%	5.6%	.0%	.0%	.0%	.0%	14.7%
Asian	Other	96	128	171	138	111	66	67	73	850
	HAL	8	17	27	13	0	1	0	0	66
	Percent HAL	7.7%	11.7%	13.6%	8.6%	.0%	1.5%	.0%	.0%	7.2%
Black	Other	303	425	364	337	173	165	193	186	2,146
	HAL	101	284	198	90	16	5	0	0	694
	Percent HAL	25.0%	40.1%	35.2%	21.1%	8.5%	2.9%	.0%	.0%	24.4%
White	Other	3,608	3,958	4,447	3,637	2,048	1,575	1,644	1,635	22,552
	HAL	294	678	741	282	69	26	0	2	2,092
	Percent HAL	7.5%	14.6%	14.3%	7.2%	3.3%	1.6%	0.0%	0.1%	8.5%
Not Available	Other	508	462	615	615	372	243	211	177	3,203
	HAL	62	157	152	72	8	5	0	0	456
	Percent HAL	10.9%	25.4%	19.8%	10.5%	2.1%	2.0%	.0%	.0%	12.5%
Not Applicable	Other	25	0	0	1	0	2	1	1	29
	HAL	1	0	0	1	0	0	0	0	2
	Percent HAL	3.8%	%	%	50.0%	%	.0%	.0%	%	6.0%
Total	Other	4,555	4,992	5,611	4,745	2,711	2,055	2,126	2,078	28,873
	HAL	469	1,141	1,125	459	93	37	0	2	3,326
	Percent HAL	9.3%	18.6%	16.7%	8.8%	3.3%	1.8%	.0%	.1%	10.3%
Non-Hispanic	Other	3,357	4,337	4,718	3,948	2,255	1,739	1,856	1,811	24,021
	HAL	373	872	883	341	81	30	0	0	2,580
	Percent HAL	10.0%	16.7%	15.8%	8.0%	3.5%	1.7%	.0%	.0%	9.7%
Hispanic	Other	151	177	259	204	100	77	66	87	1,121
	HAL	21	103	114	42	4	3	0	2	289
	Percent HAL	12.2%	36.8%	30.6%	17.1%	3.8%	3.8%	.0%	2.2%	20.5%

Table 16.C.20

Rates of HALs by Income of Borrower
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	.0%	14.3%	.0%	.0%	.0%	.0%	.0%	3.6%
\$15,001–\$30,000	7.1%	17.2%	13.3%	7.1%	4.3%	3.9%	.0%	.0%	8.6%
\$30,001–\$45,000	11.6%	25.6%	16.7%	7.8%	2.5%	1.4%	.0%	.6%	11.5%
\$45,001–\$60,000	13.2%	23.3%	16.9%	9.2%	4.4%	1.6%	.0%	.0%	12.3%
\$60,001–\$75,000	12.6%	21.4%	19.9%	8.2%	4.9%	2.5%	.0%	.0%	12.2%
Above \$75,000	5.6%	12.4%	12.9%	7.8%	2.8%	1.5%	0.0%	.0%	7.5%
Data Missing	13.1%	29.3%	37.3%	28.4%	3.0%	3.8%	.0%	.0%	25.9%
Average	9.3%	18.6%	16.7%	8.8%	3.3%	1.8%	.0%	.1%	10.3%

Table 16.C.21

Loans by HAL Status by Income of Borrower
 Mecklenburg County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	20	5	12	3	6	2	2	4	54
	HAL	0	0	2	0	0	0	0	0	2
	Percent HAL	.0%	.0%	14.3%	.0%	.0%	.0%	.0%	.0%	3.6%
\$15,001–\$30,000	Other	197	197	144	117	66	74	107	89	991
	HAL	15	41	22	9	3	3	0	0	93
	Percent HAL	7.1%	17.2%	13.3%	7.1%	4.3%	3.9%	.0%	.0%	8.6%
\$30,001–\$45,000	Other	695	637	614	498	356	344	318	325	3,787
	HAL	91	219	123	42	9	5	0	2	491
	Percent HAL	11.6%	25.6%	16.7%	7.8%	2.5%	1.4%	.0%	.6%	11.5%
\$45,001 – \$60,000	Other	785	818	860	720	408	358	332	291	4,572
	HAL	119	248	175	73	19	6	0	0	640
	Percent HAL	13.2%	23.3%	16.9%	9.2%	4.4%	1.6%	.0%	.0%	12.3%
\$60,001–\$75,000	Other	673	690	741	672	349	310	287	278	4,000
	HAL	97	188	184	60	18	8	0	0	555
	Percent HAL	12.6%	21.4%	19.9%	8.2%	4.9%	2.5%	.0%	.0%	12.2%
Above \$75,000	Other	1,993	2,392	2,927	2,596	1,494	942	1,027	1,022	14,393
	HAL	118	340	433	220	43	14	0	0	1,168
	Percent HAL	5.6%	12.4%	12.9%	7.8%	2.8%	1.5%	.0%	.0%	7.5%
Data Missing	Other	192	253	313	139	32	25	53	69	1,076
	HAL	29	105	186	55	1	1	0	0	377
	Percent HAL	13.1%	29.3%	37.3%	28.4%	3.0%	3.8%	.0%	.0%	25.9%
Total	Other	4,555	4,992	5,611	4,745	2,711	2,055	2,126	2,078	28,873
	HAL	469	1,141	1,125	459	93	37	0	2	3,326
	Percent HAL	9.3%	18.6%	16.7%	8.8%	3.3%	1.8%	.0%	.1%	10.3%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 16.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Mecklenburg County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	427	2,915	4,360	0	7,702
2001	0	518	3,097	4,657	0	8,272
2002	0	559	3,923	6,043	0	10,525
2003	0	0	490	2,777	0	3,267
2004	0	0	846	2,786	0	3,632
2005	0	0	968	3,071	0	4,039
2006	0	0	1,611	5,149	0	6,760
2007	0	0	1,813	5,505	0	7,318
2008	0	0	1,297	4,401	0	5,698
2009	0	0	510	1,765	0	2,275
2010	0	0	461	1,629	0	2,090
2011	0	0	645	2,100	0	2,745
Total	0	1,504	18,576	44,243	0	64,323
Loan Amount (\$1,000s)						
2000	0	5,714	41,121	51,961	0	98,796
2001	0	6,110	42,492	55,778	0	104,380
2002	0	7,001	53,962	71,563	0	132,526
2003	0	0	5,205	33,333	0	38,538
2004	0	0	10,122	36,502	0	46,624
2005	0	0	10,919	37,185	0	48,104
2006	0	0	15,602	53,646	0	69,248
2007	0	0	18,834	62,340	0	81,174
2008	0	0	13,170	48,351	0	61,521
2009	0	0	6,198	23,442	0	29,640
2010	0	0	5,747	19,256	0	25,003
2011	0	0	9,478	30,482	0	39,960
Total	0	18,825	232,850	523,839	0	775,514

Table 16.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Mecklenburg County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	23	127	199	0	349
2001	0	23	183	243	0	449
2002	0	23	179	274	0	476
2003	0	0	23	159	0	182
2004	0	0	49	157	0	206
2005	0	0	29	120	0	149
2006	0	0	46	152	0	198
2007	0	0	42	163	0	205
2008	0	0	31	141	0	172
2009	0	0	36	112	0	148
2010	0	0	29	91	0	120
2011	0	0	27	75	0	102
Total	0	69	801	1,886	0	2,756
Loan Amount (\$1,000s)						
2000	0	4,427	21,750	35,380	0	61,557
2001	0	4,270	32,465	43,264	0	79,999
2002	0	4,329	31,509	47,958	0	83,796
2003	0	0	4,100	27,165	0	31,265
2004	0	0	8,403	26,632	0	35,035
2005	0	0	5,330	20,964	0	26,294
2006	0	0	8,364	26,099	0	34,463
2007	0	0	8,254	27,998	0	36,252
2008	0	0	6,011	24,776	0	30,787
2009	0	0	7,418	20,018	0	27,436
2010	0	0	5,411	15,575	0	20,986
2011	0	0	4,595	13,262	0	17,857
Total	0	13,026	143,610	329,091	0	485,727

Table 16.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Mecklenburg County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	34	111	155	0	300
2001	0	38	183	230	0	451
2002	0	44	234	283	0	561
2003	0	0	15	136	0	151
2004	0	0	32	114	0	146
2005	0	0	30	132	0	162
2006	0	0	44	142	0	186
2007	0	0	49	150	0	199
2008	0	0	44	142	0	186
2009	0	0	28	101	0	129
2010	0	0	19	83	0	102
2011	0	0	19	106	0	125
Total	0	116	808	1,774	0	2,698
Loan Amount (\$1,000s)						
2000	0	17,920	59,657	78,147	0	155,724
2001	0	20,114	101,348	121,310	0	242,772
2002	0	24,056	122,736	152,232	0	299,024
2003	0	0	7,147	73,505	0	80,652
2004	0	0	15,016	60,795	0	75,811
2005	0	0	14,459	66,913	0	81,372
2006	0	0	23,043	72,828	0	95,871
2007	0	0	25,321	76,477	0	101,798
2008	0	0	22,466	70,314	0	92,780
2009	0	0	15,420	51,018	0	66,438
2010	0	0	10,308	43,825	0	54,133
2011	0	0	11,151	57,790	0	68,941
Total	0	62,090	428,072	925,154	0	1,415,316

Table 16.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 Mecklenburg County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	153	1,103	1,793	0	3,049
2001	0	215	1,241	2,101	0	3,557
2002	0	188	1,049	2,056	0	3,293
2003	0	0	185	1,123	0	1,308
2004	0	0	349	1,150	0	1,499
2005	0	0	507	1,646	0	2,153
2006	0	0	649	2,109	0	2,758
2007	0	0	780	2,278	0	3,058
2008	0	0	462	1,473	0	1,935
2009	0	0	233	708	0	941
2010	0	0	188	695	0	883
2011	0	0	377	1,193	0	1,570
Total	0	556	7,123	18,325	0	26,004
Loan Amount (\$1,000s)						
2000	0	7,006	51,927	88,183	0	147,116
2001	0	10,465	76,200	118,466	0	205,131
2002	0	12,247	74,352	134,185	0	220,784
2003	0	0	8,822	72,270	0	81,092
2004	0	0	15,834	70,530	0	86,364
2005	0	0	18,834	62,187	0	81,021
2006	0	0	21,352	88,257	0	109,609
2007	0	0	24,861	90,690	0	115,551
2008	0	0	19,444	68,883	0	88,327
2009	0	0	13,448	50,834	0	64,282
2010	0	0	14,135	41,776	0	55,911
2011	0	0	13,203	52,972	0	66,175
Total	0	29,718	352,412	939,233	0	1,321,363

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 16.E.1
Fair Housing Complaints by Basis
Mecklenburg County Non-Entitlement Area
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	1	0	1	2	0	1	2	1	2	2	12
Disability	1	1	0	3	1	1	0	1	0	0	8
Family Status	1	1	0	0	0	0	1	0	1	1	5
Sex	0	0	0	0	0	0	1	1	0	0	2
National Origin	0	0	0	0	0	0	1	0	0	0	1
Total Bases	3	2	1	5	1	2	5	3	3	3	28
Total Complaints	2	2	1	5	1	1	4	2	3	2	23

Table 16.E.2
Fair Housing Complaints by Issue
Mecklenburg County Non-Entitlement Area
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental	2	2	0	3	1	0	3	0	0	0	12
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	1	0	1	2	2	5
Discriminatory refusal to rent	0	1	0	1	0	0	2	0	0	0	4
Otherwise deny or make housing available				0	0		1	0	3	3	4
Failure to make reasonable accommodation	0	0	0	2	0	0	0	1	0	0	3
Discrimination in terms and conditions of membership			1	0	0		1	1			3
Discriminatory acts under Section 818 (coercion, etc.)	0	1	0	0		0	0	1	0	0	2
Discriminatory advertising, statements and notices				0	0	0	0	0	2	2	2
Discrimination in services and facilities relating to rental	0		0		0		0		0	0	1
Discriminatory refusal to rent and negotiate for rental	0	0	0						1	1	1
False denial or representation of availability - rental		0	0	0	0			0	1	1	1
Non-compliance with design and construction requirements (handicap)	0	0						1			1
Discriminatory advertisement - rental									1	1	1
Total Issues	2	4	1	6	1	1	7	5	10	10	40
Total Complaints	2	2	1	5	1	1	4	2	3	3	23

Table 16.E.3
Fair Housing Complaints by Closure Status
Mecklenburg County Non-Entitlement Area
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	1	0	0	3	1	1	3	1	2	1	13
Conciliated / Settled	0	0	1	2	0	0	0	1	0	0	4
Open		0	0			0	1	0	1	1	3
Withdrawal Without Resolution	1	1	0	0		0		0	0		2
Complainant Failed to Cooperate		1	0	0	0	0	0	0			1
Total Complaints	2	2	1	5	1	1	4	2	3	2	23

HUD Complaints Found With Cause

Table 16.E.4
Fair Housing Complaints Found With Cause by Basis

Mecklenburg County Non-Entitlement Area
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability	0	0	0	2	0	0	0	1	0		3
Race	0	0	1	0	0		0	0		0	1
Total Bases	0	0	1	2	0	0	0	1	0	0	4
Total Complaints	0	0	1	2	0	0	0	1	0	0	4

Table 16.E.5
Fair Housing Complaints Found With Cause by Issue

Mecklenburg County Non-Entitlement Area
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Failure to make reasonable accommodation				0	2	0	0	0	1	0	3
Discrimination in term, conditions or privileges relating to rental		0	0	0	1	0	0	0	0	0	1
Discriminatory terms, conditions, privileges, or services and facilities			0	0	0	0	0	0	1	0	1
Discriminatory acts under Section 818 (coercion, etc.)			0	0	0		0	1	0		1
Non-compliance with design and construction requirements (handicap)	0	0						1			1
Discrimination in terms and conditions of membership				1	0	0					1
Total Issues	0	0	1	3	0	0	0	4	0	0	8
Total Complaints	0	0	1	2	0	0	0	1	0	0	4

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no respondents from the Mecklenburg County Non-Entitlement Area to the 2013 Fair Housing Survey.

G. 2013 HOUSING NEEDS SURVEY

Table 16.G.1

Role of Respondent

Mecklenburg County Non-Entitlement Area
2013 Housing Needs Survey

Primary Role	Total
Real Estate	10
Local Government	6
Banking/Finance	1
Construction/Development	1
Other Role	1
Total	19

Table 16.G.2

Please rate the need for the following Housing activities

Mecklenburg County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	1	8	4	5	19
Construction of new rental housing	4	5	2	3	5	19
Homeowner housing rehabilitation	1	5	5	3	5	19
Rental housing rehabilitation	2	7	3	2	5	19
Housing demolition	4	7	3	0	5	19
Housing redevelopment	1	7	4	1	6	19
Downtown housing	4	3	4	3	5	19
First-time home-buyer assistance	2	2	6	4	5	19
Mixed use housing	4	3	4	3	5	19
Mixed income housing	3	1	5	5	5	19

Table 16.G.3

Please rate the need for the following Housing activities (cont.)

Mecklenburg County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	1	2	4	7	5	19
Retrofitting existing housing to meet seniors' needs	2	3	3	5	6	19
Preservation of federal subsidized housing	6	5	2	1	5	19
Rental Assistance	3	6	4	1	5	19
Energy efficient retrofits	2	4	5	3	5	19
Supportive housing	3	6	3	1	6	19
Transitional housing	2	7	4	1	5	19
Emergency housing	2	7	4	1	5	19
Homeless shelters	3	8	1	2	5	19
Other		0		0	19	19

Table 16.G.4
Do any of the following acts as barriers to the
development or preservation of housing

Mecklenburg County Non-Entitlement Area
 2013 Housing Needs Survey

Barrier	Number of Citations
Cost of land or lot	9
Lack of water/sewer systems	4
Lack of other infrastructure	4
Community resistance	4
Current state of the housing market	4
Lot size	3
Density or other zoning requirements	3
Lack of adequate public transportation	3
Lack of quality public schools	3
Lack of available land	2
Cost of materials	2
Impact fees	2
Lack of Affordable housing development policies	2
Cost of labor	1
Construction fees	1
Encroachment by commercial or industrial land uses	1

Table 16.G.5
Please rate how the following infrastructure components affect housing production

Mecklenburg County Non-Entitlement Area
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	1	2	6	4	1	5	19
Public transportation capacity	1	3	5	5	0	5	19
Water system quality	1	0	4	6	2	6	19
Water system capacity	1	2	2	6	3	5	19
Sewer system quality	1	1	5	5	2	5	19
Sewer system capacity	2	0	4	6	2	5	19
Storm water run-off capacity	0	3	3	6	2	5	19
City and county road conditions	1	3	2	4	4	5	19
Sidewalk conditions	0	3	2	6	3	5	19
Pedestrian-friendly places/walkability	0	4	0	5	5	5	19
Bridge conditions	0	2	8	4	0	5	19
Bridge capacity		2	8	4	0	5	19
Other			0	1	0	18	19

Table 16.G.6
Please rate the importance of being close proximity to the following amenities

Mecklenburg County Non-Entitlement Area
 2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	0	0	4	6	4	5	19
Restaurants	0	0	5	6	3	5	19
Public transportation	1	3	1	5	4	5	19
Quality K-12 public schools	0	0	0	5	9	5	19
Day care	0	2	3	6	3	5	19
Retail shopping	0	1	4	7	2	5	19
Grocery stores	0	0	3	6	5	5	19
Park and recreational facilities	0	0	5	4	5	5	19
Highway access	0	0	5	5	4	5	19
Pharmacies	1	2	3	4	4	5	19
Other	0			1	0	18	19

Table 16.G.7
Please rate the need for the following housing types for special needs population

Mecklenburg County Non-Entitlement Area
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	2	8	1	3	5	19
Transitional housing	2	7	4	1	5	19
Shelters for youth	2	9	2	1	5	19
Senior housing	1	3	8	2	5	19
Nursing homes or assisted living facilities	1	6	5	2	5	19
Housing designed for persons with disabilities	1	5	7	1	5	19
Supportive housing	3	6	3	1	6	19
Other				5	14	19

Table 16.G.8
Please rate the need for Services and Facilities for each of the following special needs groups

Mecklenburg County Non-Entitlement Area
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		4	6	3	6	19
The frail elderly (age 85+)	0	4	7	2	6	19
Persons with severe mental illness	1	4	6	2	6	19
Persons with physical disabilities	1	5	6	1	6	19
Persons with developmental disabilities	1	6	5	1	6	19
Persons with substance abuse addictions	1	6	5	1	6	19
Persons with HIV/AIDS	1	7	4	1	6	19
Victims of domestic violence	0	6	5	2	6	19
Veterans		4	7	2	6	19
Homeless persons	1	7	2	3	6	19
Persons recently released from prison	2	7	2	1	7	19
Other		0	1	0	18	19

H. LAND USE PLANNING

Table 14.H.1
Housing Development
 Mecklenburg County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	6				6
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	4	1		1	6
Guidelines that encourage development affordable housing units?	3	3			6
Any potential barriers to the development of low- to moderate- income housing?	2	3		1	6
Guidelines that allow the development of mixed use housing?	4	1		1	6
Occupancy Standards					
A definition for the term "family"?	5			1	6
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	4	2			6
Does the definition of "family" include a specific limit on the number of persons?	4	2			6
Residential occupancy standards or limits?		6			6
Special Needs Housing					
A definition for the term "disability"?	2	4			6
Development standards for making housing accessible to persons with disabilities?		6			6
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1	5			6
Standards for the development of senior housing?	1	5			6
Policies that distinguish senior citizen housing from other residential uses?	3	3			6
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	4	2			6
Are group homes permitted by right in single-family residential areas?	5	1			6
Is there a group home density requirement, such as a distance required for other group homes?	3	2		1	6
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1	4	1		6
Policies or practices for "affirmatively furthering fair housing"?	2	4			6

I. RENTAL VACANCY SURVEY

Table 16.I.1
Rental Vacancy Survey by Type
 Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	691	27	3.9%
Apartments	9,886	380	3.8%
Mobile Homes			%
"Other" Units	267	1	.4%
Don't know	1,100	65	5.9%
Total	11,944	473	4.0%

Table 16.I.2
Rental Units by Bedroom Size
 Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	1,894	0	0	.	1,894
Two	8	2,501	10	130	.	2,649
Three	76	754	12	17	.	859
Four	11	0	0	0	.	11
Don't Know	596	4,737		120	1,100	6,553
Total	691	9,886		267	1,100	11,944

Table 16.I.3
Do any of your rental units receive rental subsidy or assistance?
 Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	53
No	9
Don't Know	6
% Offering Assistance	14.5%

Table 16.I.4
**How many of your units have some sort of rental
subsidy or assistance?**

Mecklenburg County Non-Entitlement Area
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	6	.9%
Apartments	6	.1%
Mobile Homes		%
"Other" Units	1	.4%
Don't know	22	2.0
Total	35	.3%

Table 16.I.5
**How long will it be before your vacant units
become filled?**

Mecklenburg County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	35	2
1 to 2 month	6	
2 to 3 months	1	
More than 3 months	35	2

Table 16.I.6
**How long will it be before your filled units
become vacant?**

Mecklenburg County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month	5	
2 to 3 months		
More than 3 months	11	

Table 16.I.7
Average Market Rate Rents by Bedroom Size

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$585			\$585
One		\$771			\$771
Two	\$867	\$933	\$1,230	\$937	\$926
Three	\$1,193	\$1,089	\$1,450	\$1,411	\$1,136
Four	\$1,565				\$1,565
Total	\$1,186	\$906	\$1,340	\$1,065	\$974

Table 16.I.8
Average Assistant Rate Rents by Bedroom Size

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$660			\$660
Two		\$745			\$745
Three		\$870			\$870
Four					
Total		\$784			\$784

Table 16.i.9
Single Family Market Rate Rents by Vacancy Status

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750			%
\$750 to \$1,000	8	1	12.5%
\$1,000 to \$1,250	408	12	2.9%
\$1,250 to \$1,500	138	14	10.1%
Above \$1,500	1		%
Missing	136	0	.0%
Total	691	27	3.9%

Table 16.I.10
Apartment Market Rate Rents by Vacancy Status

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	1,248	66	5.3%
\$750 to \$1,000	4,561	122	2.7%
\$1,000 to \$1,250	2,800	112	4.0%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	1,277	80	6.3%
Total	9,886	380	3.8%

Table 16.I.11
Available Apartment Units by Bedroom Size

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750		23	20	13		10	66
\$750 to \$1,000		27	33	8		55	122
\$1,000 to \$1,250		14	19	7		71	112
\$1,250 to \$1,500							
Above \$1,500							
Missing		15	14	4		48	80
Total	0	79	85	32	0	184	380

Table 16.I.12
Condition by Unit Type

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average		2			.	2
Good	377	3,454		179	.	4,010
Excellent	292	5,868		68	.	6,228
Don't Know	22	562		20	1,100	1,704
Total	691	9,886		267	1,100	11,944

Table 16.I.13
Condition of Single Family Units by Vacancy Status

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	377	19	5.0%
Excellent	292	8	2.7%
Don't Know	22	0	.0%
Total	691	27	3.9%

Table 16.I.14
Condition of Apartment Units by Vacancy Status

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	2	1	50.0%
Good	3,454	140	4.1%
Excellent	5,868	210	3.6%
Don't Know	562	29	5.2%
Total	9,886	380	3.8%

Table 16.I.15
Are there any utilities included with the rent?

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	24
No	38
% Offering Assistance	38.7%

Table 16.I.16
Which utilities are included with the rent?

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	11
Trash Collection	15

Table 16.I.17
Do you keep a waiting list?

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	27
No	38
Don't know	
Waitlist Size	139

Table 16.I.18
How would you rate the need for renovation of existing units in the city?

Mecklenburg County Non-Entitlement Area
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	13		2
Low Need	4	10		1
Moderate Need	7	13		3
High Need	1	5		2
Extreme Need		1		

Table 16.I.19**How would you rate the need for construction of new units in the city?**

Mecklenburg County Non-Entitlement Area
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	4	27	1	4
Low Need	4	6		1
Moderate Need	2	6		2
High Need	4	3		1
Extreme Need	2			

Table 16.I.20**If new units were to be constructed, what percentage should offer rental assistance?**

Mecklenburg County Non-Entitlement Area
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	14.5%

J. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 16.J.1
Era of Construction

Mecklenburg County Non-Entitlement Area
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	1,133	11	0	1	15	1,160
1940 - 1959	1,908	19	0	5	12	1,944
1960 - 1979	6,892	34	36	10	128	7,100
1980 - 1999	22,653	44	2,793	44	143	25,677
> 2000	21,256	19	5,294	44	56	26,669
Missing	7,401	0	506	33	316	8,256
Total	61,243	127	8,629	137	670	70,806

Table 16.J.2
Quality of Materials and Workmanship Used In Construction

Mecklenburg County Non-Entitlement Area
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low						0
Fair	589	1	0	0	16	606
Average	38,836	116	3,594	79	334	42,959
Good	15,155	10	4,169	28	4	19,366
Excellent	547		498	0		1,045
Missing	6,116	0	368	30	316	6,830
Total	61,243	127	8,629	137	670	70,806

Table 16.J.3
Physical Condition of Dwelling Units
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	3					3
Fair	0	0				0
Average	53,419	127	7,949	104	354	61,953
Good / Very Good	2					2
Excellent	0					0
Missing	7,819	0	680	33	316	8,848
Total	61,243	127	8,629	137	670	70,806

Table 16.J.4
Physical Condition of Single-Family Homes by Era of Construction
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	0	0	1,131	0	0	2	1,133
1940 - 1959	1	0	1,905	0		2	1,908
1960 - 1979	1	0	6,890			1	6,892
1980 - 1999	0	0	22,648	0	0	5	22,653
>=2000	1		20,836	2	0	417	21,256
Missing	0	0	11	0	0	7,390	7,401
Total	3	0	53,421	2	0	7,817	61,243

Table 16.J.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940		262	784	87	0	0	1,133
1940 - 1959		194	1,646	65	3	0	1,908
1960 - 1979		101	6,086	704	1	0	6,892
1980 - 1999		28	14,967	7,437	221	0	22,653
>=2000		4	14,714	6,214	321	3	21,256
Missing		0	638	648	1	6,114	7,401
Total		589	38,836	15,155	547	6,116	61,243

Table 16.J.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Mecklenburg County Non-Entitlement Area
 Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor		0	2	1		0	3
Fair		0	0	0		0	0
Average		586	37,878	14,410	537	10	53,421
Good / Very Good		0	0	2		0	2
Excellent				0	0	0	0
Missing		3	956	742	10	6,106	7,817
Total		589	38,836	15,155	547	6,116	61,243

Table 16.J.7
Average Floor Area by Dwelling Type

Mecklenburg County Non-Entitlement Area
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	7,465	0	506	33	316	8,320
500 – 999	1,293	3	496	4	37	1,833
1000 – 1,499	8,247	19	4,197	4	210	12,677
1,500 – 1,999	12,104	52	2,495	11	81	14,743
2,000 – 2,499	10,859	25	606	4	19	11,513
2,500 – 3,000	9,027	13	229	2	4	9,275
Above 3,000	12,248	15	100	79	3	12,445
Missing	0	0	0	0	0	0
Total	61,243	127	8,629	137	670	70,806

Table 16.J.8
Number of Bathrooms per Dwelling Unit

Mecklenburg County Non-Entitlement Area
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	7,575	3	512	120	316	8,526
1 – 1.9	4,627	0	294	5	74	5,000
2 – 2.9	38,048	82	7,338	8	272	45,748
3 -3.9	8,356	5	477	1	8	8,847
4 -4.9	1,870	18	6	0		1,894
5 – 5.9	332	0	0	0		332
6 and Above	435	19	2	3		459
Missing	0	0	0	0	0	0
Total	61,243	127	8,629	137	670	70,806

Table 16.J.9
Number of Bedroom per Dwelling Unit
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	8,025	92	668	124	319	9,228
1 – 1.9	185	0	72	0	2	259
2 – 2.9	2,077	1	4,127	2	66	6,273
3 -3.9	29,576	5	3,574	6	267	33,428
4 -4.9	18,220	12	185	2	14	18,433
5 – 5.9	2,815	0	1	1	2	2,819
6 and Above						0
Missing	345	17	2	2	0	366
Total	61,243	127	8,629	137	670	70,806

Table 16.J.10
Exterior Wall of Dwelling Units
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	21,720	39	4,010	24	211	26,004
Asbestos	258	1	0	1	0	260
Block	105	1	0	1	1	108
Brick or Stone	22,824	62	2,264	36	50	25,236
Masonry Frame / Stucco	1,390	1	81	0	0	1,472
Wood / Wood Frame	5,074	23	1,307	28	27	6,459
Composition / Other	2,449	0	463	14	64	2,990
Missing	7,423	0	504	33	317	8,277
Total	61,243	127	8,629	137	670	70,806

Table 16.J.11
Fuel Type of Dwelling Unit
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	11,197	47	1,258	46	223	12,771
Natural Gas	41,212	67	6,857	56	85	48,277
Oil/Wood/Coal	1,030	11	0	2	39	1,082
None	292	2	0	0	6	300
Other	7		0	0	1	8
Missing	7,505	0	514	33	316	8,368
Total	61,243	127	8,629	137	670	70,806

Table 16.J.12
Market Value of Dwelling Unit
 Mecklenburg County Non-Entitlement Area
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	4,511	0	493	10	424	5,438
\$50,000 – \$99,999	5,798	11	837	7	184	6,837
\$100,000 – \$149,999	10,265	53	3,417	12	25	13,772
\$150,000 - \$199,999	13,015	31	1,706	11	16	14,779
\$200,000 - \$249,999	9,225	11	1,217	7	4	10,464
\$250,000 - \$349,999	9,061	14	879	7	10	9,971
\$350,000 - \$550,000	6,002	6	70	10	4	6,092
Above \$550,000	3,366	1	10	73	3	3,453
Missing	0	0	0	0	0	0
Total	61,243	127	8,629	137	670	70,806

K. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 16.K.1
Household Forecasts by Tenure
 Mecklenburg County Non-Entitlement Area
 Census and REVISED Metrolina Regional Demographic
 and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	53,221	19,132	72,353
2020	68,724	18,791	87,515
2030	81,558	20,796	102,353
2040	94,721	22,676	117,397
2050	108,275	24,455	132,731

Table 16.K.2
Household Forecasts by Income
 Mecklenburg County Non-Entitlement Area
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	4,272	3,067	7,280	3,824	34,779	53,221
2020	5,440	3,990	9,385	4,928	44,980	68,724
2030	6,437	4,743	11,134	5,846	53,397	81,558
2040	7,457	5,516	12,927	6,787	62,033	94,721
2050	8,505	6,313	14,773	7,756	70,927	108,275
Renter-Occupied						
2010	7,170	2,385	4,947	835	3,794	19,132
2020	7,606	2,143	4,996	673	3,373	18,791
2030	8,605	2,305	5,575	696	3,615	20,796
2040	9,580	2,444	6,127	707	3,819	22,676
2050	10,540	2,561	6,658	708	3,988	24,455
Total						
2010	11,442	5,452	12,227	4,659	38,573	72,353
2020	13,046	6,133	14,381	5,601	48,353	87,515
2030	15,042	7,048	16,709	6,542	57,013	102,353
2040	17,037	7,960	19,054	7,494	65,852	117,397
2050	19,046	8,875	21,432	8,464	74,915	132,731

L. CHAS HOUSING PROBLEM TABLES

Table 16.L.1
Households with Housing Problems by Income and Family Status

Mecklenburg County Non-Entitlement Area
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	109	370	140	440	385	1,444
30.1-50% HAMFI	218	504	150	207	244	1,323
50.1-80% HAMFI	374	1,199	179	425	540	2,717
80.1 % HAMFI and above	619	3,036	474	260	1,119	5,508
Total	1,320	5,109	943	1,332	2,288	10,992
Renters						
30 % HAMFI	10	540	29	204	840	1,623
30.1-50% HAMFI	74	710	70	205	755	1,814
50.1-80% HAMFI	79	775	155	355	880	2,244
80.1 % HAMFI and above	50	250	119	65	310	794
Total	213	2,275	373	829	2,785	6,475
Total						
30 % HAMFI	119	910	169	644	1,225	3,067
30.1-50% HAMFI	292	1,214	220	412	999	3,137
50.1-80% HAMFI	453	1,974	334	780	1,420	4,961
80.1 % HAMFI and above	669	3,286	593	325	1,429	6,302
Total	1,533	7,384	1,316	2,161	5,073	17,467

Table 16.L.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Mecklenburg County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	109	370	140	440	385	1,444
30.1-50% HAMFI	218	504	150	207	244	1,323
50.1-80% HAMFI	374	1,199	179	425	540	2,717
80.1% HAMFI and above	619	3,036	474	260	1,119	5,508
Total	1,320	5,109	943	1,332	2,288	10,992
No Housing Problem						
30% HAMFI or less	10	0	0	100	10	120
30.1-50% HAMFI	120	135	40	445	8	748
50.1-80% HAMFI	514	390	51	350	320	1,625
80.1% HAMFI and above	4,439	20,885	2,630	1,064	5,255	34,273
Total	5,083	21,410	2,721	1,959	5,593	36,766
Not Computed						
30% HAMFI or less	15	35	0	30	110	190
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	15	35	0	30	110	190
Total						
30% HAMFI or less	134	405	140	570	505	1,754
30.1-50% HAMFI	338	639	190	652	252	2,071
50.1-80% HAMFI	888	1,589	230	775	860	4,342
80.1% HAMFI and above	5,058	23,921	3,104	1,324	6,374	39,781
Total	6,418	26,554	3,664	3,321	7,991	47,948

Table 16.L.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Mecklenburg County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	10	540	29	204	840	1,623
30.1-50% HAMFI	74	710	70	205	755	1,814
50.1-80% HAMFI	79	775	155	355	880	2,244
80.1% HAMFI and above	50	250	119	65	310	794
Total	213	2,275	373	829	2,785	6,475
No Housing Problem						
30% HAMFI or less	10	95	0	55	45	205
30.1-50% HAMFI	30	235	0	115	130	510
50.1-80% HAMFI	55	525	40	25	825	1,470
80.1% HAMFI and above	409	2,703	175	295	3,340	6,922
Total	504	3,558	215	490	4,340	9,107
Not Computed						
30% HAMFI or less	15	60	0	50	145	270
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	15	60	0	50	145	270
Total						
30% HAMFI or less	35	695	29	309	1,030	2,098
30.1-50% HAMFI	104	945	70	320	885	2,324
50.1-80% HAMFI	134	1,300	195	380	1,705	3,714
80.1% HAMFI and above	459	2,953	294	360	3,650	7,716
Total	732	5,893	588	1,369	7,270	15,852

Table 16.L.4
Households by Housing Problems by Income and Family Status

Mecklenburg County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	119	910	169	644	1,225	3,067
30.1-50% HAMFI	292	1,214	220	412	999	3,137
50.1-80% HAMFI	453	1,974	334	780	1,420	4,961
80.1% HAMFI and above	669	3,286	593	325	1,429	6,302
Total	1,533	7,384	1,316	2,161	5,073	17,467
No Housing Problem						
30% HAMFI or less	20	95	0	155	55	325
30.1-50% HAMFI	150	370	40	560	138	1,258
50.1-80% HAMFI	569	915	91	375	1,145	3,095
80.1% HAMFI and above	4,848	23,588	2,805	1,359	8,595	41,195
Total	5,587	24,968	2,936	2,449	9,933	45,873
Not Computed						
30% HAMFI or less	30	95	0	80	255	460
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	30	95	0	80	255	460
Total						
30% HAMFI or less	169	1,100	169	879	1,535	3,852
30.1-50% HAMFI	442	1,584	260	972	1,137	4,395
50.1-80% HAMFI	1,022	2,889	425	1,155	2,565	8,056
80.1% HAMFI and above	5,517	26,874	3,398	1,684	10,024	47,497
Total	7,150	32,447	4,252	4,690	15,261	63,800

17. ROWAN COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 17.A.1

Population by Age

Rowan County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	8,566	6.6%	9,044	6.5%	5.6%
5 to 19	27,118	20.8%	27,659	20.0%	2.0%
20 to 24	8,384	6.4%	8,704	6.3%	3.8%
25 to 34	18,041	13.8%	16,679	12.0%	-7.5%
35 to 54	38,125	29.3%	39,036	28.2%	2.4%
55 to 64	11,901	9.1%	17,313	12.5%	45.5%
65 or Older	18,205	14.0%	19,993	14.4%	9.8%
Total	130,340	100.0%	138,428	100.0%	6.2%

Table 17.A.2

Elderly Population by Age

Rowan County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,958	10.8%	2,673	13.4%	36.5%
67 to 69	2,837	15.6%	3,598	18.0%	26.8%
70 to 74	4,565	25.1%	4,560	22.8%	-.1%
75 to 79	3,940	21.6%	3,721	18.6%	-5.6%
80 to 84	2,663	14.6%	2,829	14.1%	6.2%
85 or Older	2,242	12.3%	2,612	13.1%	16.5%
Total	18,205	100.0%	19,993	100.0%	9.8%

Table 17.A.3

Population by Race and Ethnicity

Rowan County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	104,294	80.0%	105,923	76.5%	1.6%
Black	20,562	15.8%	22,392	16.2%	8.9%
American Indian	433	.3%	468	.3%	8.1%
Asian	1,105	.8%	1,386	1.0%	25.4%
Native Hawaiian/ Pacific Islander	35	.0%	49	.0%	40.0%
Other	2,610	2.0%	5,993	4.3%	129.6%
Two or More Races	1,301	1.0%	2,217	1.6%	70.4%
Total	130,340	100.0%	138,428	100.0%	6.2%
Non-Hispanic	124,971	95.9	127,784	92.3%	2.3%
Hispanic	5,369	4.1%	10,644	7.7%	98.2%

Table 17.A.4**Disability by Age**

Rowan County

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	5	.1%	0	.0%	5	.1%
5 to 17	948	7.9%	506	4.4%	1,454	6.2%
18 to 34	1,171	8.5%	1,300	9.0%	2,471	8.8%
35 to 64	5,025	18.6%	4,759	17.0%	9,784	17.8%
65 to 74	1,376	28.0%	1,779	30.4%	3,155	29.3%
75 or Older	1,635	54.1%	2,883	55.9%	4,518	55.3%
Total	10,160	15.6%	11,227	16.2%	21,387	15.9%

Table 17.A.5**Employment Status by Disability and Type: Age 18 to 64**

Rowan County

2011 Three-Year ACS Data

Disability Status	Population
Employed:	53,318
With a disability:	3,774
With a hearing difficulty	1,350
With a vision difficulty	551
With a cognitive difficulty	1,028
With an ambulatory difficulty	1,742
With a self-care difficulty	376
With an independent living difficulty	557
No disability	49,544
Unemployed:	7,695
With a disability:	1,005
With a hearing difficulty	421
With a vision difficulty	194
With a cognitive difficulty	265
With an ambulatory difficulty	503
With a self-care difficulty	49
With an independent living difficulty	200
No disability	6,690
Not in labor force:	22,118
With a disability:	7,476
With a hearing difficulty	987
With a vision difficulty	941
With a cognitive difficulty	3,191
With an ambulatory difficulty	5,031
With a self-care difficulty	1,987
With an independent living difficulty	3,677
No disability	14,642
Total	83,131

Table 17.A.6**Households by Income**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	8,436	16.9%	8,673	16.4%
\$15,000 to \$19,999	3,515	7.0%	3,129	5.9%
\$20,000 to \$24,999	3,525	7.0%	3,112	5.9%
\$25,000 to \$34,999	7,616	15.2%	6,351	12.0%
\$35,000 to \$49,999	9,646	19.3%	8,721	16.5%
\$50,000 to \$74,999	10,020	20.0%	10,050	19.0%
\$75,000 to \$99,999	4,328	8.7%	6,374	12.0%
\$100,000 or More	2,919	5.8%	6,599	12.4%
Total	50,005	100.0%	53,009	100.0%

Table 17.A.7**Poverty by Age**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,595	11.9%	2,953	13.2%
6 to 17	2,892	21.6%	4,770	21.3%
18 to 64	6,968	52.1%	12,848	57.5%
65 or Older	1,917	14.3%	1,788	8.0%
Total	13,372	100.0%	22,359	100.0%
Poverty Rate	10.6%	.	16.9%	.

Table 17.A.8**Households by Year Home Built**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,763	11.5%	5,080	9.6%
1940 to 1949	4,033	8.1%	3,444	6.5%
1950 to 1959	5,887	11.8%	5,391	10.2%
1960 to 1969	6,175	12.4%	5,825	11.0%
1970 to 1979	8,124	16.3%	7,670	14.5%
1980 to 1989	8,052	16.1%	7,763	14.6%
1990 to 1999	11,906	23.8%	10,292	19.4%
2000 to 2004	.	.	4,577	8.6%
2005 or Later	.	.	2,967	5.6%
Total	49,940	100.0%	53,009	100.0%

Table 17.A.9**Housing Units by Type**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	37,253	69.0%	42,447	70.9%
Duplex	1,541	2.9%	1,722	2.9%
Tri- or Four-Plex	1,066	2.0%	1,095	1.8%
Apartment	2,946	5.5%	3,748	6.3%
Mobile Home	11,137	20.6%	10,854	18.1%
Boat, RV, Van, Etc.	37	.1%	29	.0%
Total	53,980	100.0%	59,895	100.0%

Table 17.A.10**Housing Units by Tenure**

Rowan County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	49,940	92.5%	53,140	88.3%	6.4%
Owner-Occupied	36,732	73.6%	36,987	69.6%	.7%
Renter-Occupied	13,208	26.4%	16,153	30.4%	22.3%
Vacant Housing Units	4,040	7.5%	7,071	11.7%	75.0%
Total Housing Units	53,980	100.0%	60,211	100.0%	11.5%

Table 17.A.11**Disposition of Vacant Housing Units**

Rowan County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	997	24.7%	2,242	31.7%	124.9%
For Sale	594	14.7%	924	13.1%	55.6%
Rented or Sold, Not Occupied	322	8.0%	348	4.9%	8.1%
For Seasonal, Recreational, or Occasional Use	543	13.4%	894	12.6%	64.6%
For Migrant Workers	4	0.1%	4	.1%	.0%
Other Vacant	1,580	39.1%	2,659	37.6%	68.3%
Total	4,040	100.0%	7,071	100.0%	75.0%

Table 17.A.12**Households by Household Size**

Rowan County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	12,311	24.7%	13,400	25.2%	8.8%
Two Persons	17,318	34.7%	18,662	35.1%	7.8%
Three Persons	9,006	18.0%	9,125	17.2%	1.3%
Four Persons	7,175	14.4%	6,964	13.1%	-2.9%
Five Persons	2,743	5.5%	3,050	5.7%	11.2%
Six Persons	873	1.7%	1,196	2.3%	37.0%
Seven Persons or More	514	1.0%	743	1.4%	44.6%
Total	49,940	100.0%	53,140	100.0%	6.4%

Table 17.A.13**Household Type by Tenure**

Rowan County

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	35,495	71.1%	37,058	69.7%	4.4%
Married-Couple Family	27,356	77.1%	26,675	72.0%	-2.5%
Owner-Occupied	23,354	85.4%	22,321	83.7%	-4.4%
Renter-Occupied	4,002	14.6%	4,354	16.3%	8.8%
Other Family	8,139	22.9%	10,383	28.0%	27.6%
Male Householder, No Spouse	2,217	27.2%	2,874	27.7%	29.6%
Owner-Occupied	1,358	61.3%	1,638	57.0%	20.6%
Renter-Occupied	859	38.7%	1,236	43.0%	43.9%
Female Householder, No Spouse	5,922	72.8%	7,509	72.3%	26.8%
Owner-Occupied	3,154	53.3%	3,538	47.1%	12.2%
Renter-Occupied	2,768	46.7%	3,971	52.9%	43.5%
Non-Family Households	14,445	28.9%	16,082	30.3%	11.3%
Owner-Occupied	8,866	61.4%	9,490	59.0%	7.0%
Renter-Occupied	5,579	38.6%	6,592	41.0%	18.2%
Total	49,940	100.0%	53,140	100.0%	6.4%

Table 17.A.14**Group Quarters Population**

Rowan County

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1,123	40.9%	1,248	52.3%	11.1%
Juvenile Facilities	.	.	93	3.9%	.
Nursing Homes	1,539	56.1%	871	36.5%	-43.4%
Other Institutions	82	3.0%	172	7.2%	109.8%
Total	2,744	100.0%	2,384	100.0%	-13.1%
Noninstitutionalized					
College Dormitories	1,170	59.9%	1,446	76.0%	23.6%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	782	40.1%	456	24.0%	-41.7%
Total	1,952	41.6%	1,902	44.4%	-2.6%
Total Group Quarters Population	4,696	100.0%	4,286	100.0%	-8.7%

Table 17.A.15**Overcrowding and Severe Overcrowding**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	36,069	98.2%	498	1.4%	170	.5%	36,737
2010 ACS	36,906	98.6%	458	1.2%	81	.2%	37,445
Renter							
2000 Census	12,369	93.7%	495	3.7%	339	2.6%	13,203
2010 ACS	14,750	94.8%	527	3.4%	287	1.8%	15,564
Total							
2000 Census	48,438	97.0%	993	2.0%	509	1.0%	49,940
2010 ACS	51,656	97.4%	985	1.9%	368	.7%	53,009

Table 17.A.16**Households with Incomplete Plumbing Facilities**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	49,759	52,831
Lacking Complete Plumbing Facilities	181	178
Total Households	49,940	53,009
Percent Lacking	.4%	.3%

Table 17.A.17**Households with Incomplete Kitchen Facilities**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	49,742	52,730
Lacking Complete Kitchen Facilities	198	279
Total Households	49,940	53,009
Percent Lacking	.4%	.5%

Table 17.A.18**Cost Burden and Severe Cost Burden by Tenure**

Rowan County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	12,013	73.1%	2,937	17.9%	1,394	8.5%	84	.5%	16,428
2010 ACS	16,152	68.5%	4,390	18.6%	2,834	12.0%	192	.8%	23,568
Owner Without a Mortgage									
2000 Census	8,525	89.0%	567	5.9%	301	3.1%	184	1.9%	9,577
2010 ACS	12,274	88.4%	853	6.1%	596	4.3%	154	1.1%	13,877
Renter									
2000 Census	7,585	58.5%	2,178	16.8%	1,652	12.8%	1,541	11.9%	12,956
2010 ACS	7,044	45.3%	2,909	18.7%	3,471	22.3%	2,140	13.7%	15,564
Total									
2000 Census	28,123	72.2%	5,682	14.6%	3,347	8.6%	1,809	4.6%	38,961
2010 ACS	35,470	66.9%	8,152	15.4%	6,901	13.0%	2,486	4.7%	53,009

Table 17.A.19**Median Housing Costs**

Rowan County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$496	\$520
Median Home Value	\$95,200	\$127,200

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 17.B.1
Employment by Industry
 Rowan County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	1,227	1,052	1,071	1,167	1,139	1,111	1,109	1,123	-8.5%
Forestry, fishing, related activities, and other	59	82	94	105	109	103	106	113	91.5%
Mining	212	247	261	303	313	261	276	270	27.4%
Utilities		259	251	223	212	197	180	164	%
Construction	2,978	3,151	3,151	3,481	3,654	3,081	2,596	2,738	-8.1%
Manufacturing	12,100	11,886	11,571	9,910	9,289	8,293	7,558	7,765	-35.8%
Wholesale trade		2,133	2,219	2,183	2,417	2,185	2,232	2,196	%
Retail trade	5,343	5,337	5,287	5,438	5,232	4,967	4,853	4,849	-9.2%
Transportation and warehousing	2,864	3,201	3,329	3,252	3,518	3,227	3,152	3,117	8.8%
Information	337	344	339	374	433	426	427	387	14.8%
Finance and insurance	1,010	1,017	994	1,016	1,055	1,056	981	1,040	3.0%
Real estate and rental and leasing	662	877	909	978	931	882	978	949	43.4%
Professional and technical services	1,178								%
Management of companies and enterprises	1,491								%
Administrative and waste services	2,093	1,949	1,947	1,988	1,842	1,887	1,957	2,067	-1.2%
Educational services	963	1,189	1,191	1,192	1,264	1,321	1,344	1,380	43.3%
Health care and social assistance	5,214	5,503	5,524	5,602	5,638	5,887	5,790	5,836	11.9%
Arts, entertainment, and recreation	662	642	680	661	685	905	855	836	26.3%
Accommodation and food services	3,133	3,329	3,425	3,605	3,534	3,593	3,487	3,397	8.4%
Other services, except public administration	2,942	3,327	3,329	3,415	3,307	2,863	2,794	2,820	-4.1%
Government and government enterprises	8,047	8,614	8,785	9,186	9,391	9,442	9,395	9,366	16.4%
Total	54,541	57,205	57,973	57,963	57,989	55,589	53,725	54,199	-.6%

Table 17.B.2
Real Earnings by Industry

Rowan County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	29,715	24,808	16,063	15,692	13,176	8,140	8,425	10,671	-64.1%
Forestry, fishing, related activities, and other	1,596	1,984	2,575	2,743	2,188	1,999	2,085	2,366	48.3%
Mining	12,126	13,444	14,931	16,673	15,634	12,400	11,410	10,831	-10.7%
Utilities		22,785	23,171	18,779	19,401	18,617	19,012	17,444	%
Construction	143,912	136,161	137,900	148,780	164,818	127,356	114,366	123,599	-14.1%
Manufacturing	689,538	735,883	727,586	598,727	548,911	515,914	463,642	524,222	-24.0%
Wholesale trade		112,220	119,934	123,183	129,626	114,194	121,340	128,322	%
Retail trade	178,918	178,420	179,652	184,974	176,464	157,359	160,051	151,739	-15.2%
Transportation and warehousing	137,658	167,835	171,375	161,393	173,773	163,030	158,083	150,678	9.5%
Information	15,743	17,114	17,536	20,432	23,597	23,062	21,945	19,347	22.9%
Finance and insurance	49,785	51,422	49,349	48,571	48,891	40,713	41,184	43,610	-12.4%
Real estate and rental and leasing	19,872	18,381	16,574	12,859	11,985	10,104	10,350	8,964	-54.9%
Professional and technical services	72,082								%
Management of companies and enterprises	103,751								%
Administrative and waste services	53,085	62,593	57,152	53,155	47,346	50,306	50,761	51,360	-3.3%
Educational services	31,736	38,140	37,461	37,640	39,558	42,480	41,724	42,776	34.8%
Health care and social assistance	239,298	260,161	264,748	259,110	264,817	257,991	254,113	252,508	5.5%
Arts, entertainment, and recreation	13,792	13,527	15,658	16,312	15,455	19,404	15,776	14,718	6.7%
Accommodation and food services	56,393	57,973	54,540	57,055	56,493	59,510	59,494	58,759	4.2%
Other services, except public administration	85,265	98,687	96,655	98,256	94,723	85,432	86,211	86,691	1.7%
Government and government enterprises	455,229	525,814	554,721	578,732	609,127	615,398	582,690	563,871	23.9%
Total	2,519,502	2,732,102	2,782,168	2,724,962	2,756,919	2,613,803	2,466,879	2,489,574	-1.2%

Table 17.B.3**Real Earnings Per Job by Industry**

Rowan County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	24,218	23,582	14,998	13,447	11,568	7,327	7,597	9,502	-60.8%
Forestry, fishing, related activities, and other	27,046	24,197	27,390	26,125	20,069	19,408	19,669	20,938	-22.6%
Mining	57,200	54,429	57,206	55,026	49,947	47,509	41,340	40,114	-29.9%
Utilities		87,972	92,316	84,209	91,514	94,503	105,621	106,363	%
Construction	48,325	43,212	43,764	42,741	45,106	41,336	44,055	45,142	-6.6%
Manufacturing	56,987	61,912	62,880	60,416	59,093	62,211	61,345	67,511	18.5%
Wholesale trade		52,611	54,049	56,428	53,631	52,263	54,364	58,434	%
Retail trade	33,486	33,431	33,980	34,015	33,728	31,681	32,980	31,293	-6.6%
Transportation and warehousing	48,065	52,432	51,480	49,629	49,395	50,520	50,153	48,341	.6%
Information	46,714	49,749	51,728	54,630	54,498	54,135	51,393	49,991	7.0%
Finance and insurance	49,292	50,562	49,646	47,806	46,342	38,554	41,982	41,933	-14.9%
Real estate and rental and leasing	30,019	20,959	18,233	13,148	12,873	11,455	10,583	9,446	-68.5%
Professional and technical services	61,190								%
Management of companies and enterprises	69,585								%
Administrative and waste services	25,363	32,116	29,354	26,738	25,703	26,659	25,938	24,848	-2.0%
Educational services	32,955	32,078	31,453	31,577	31,296	32,158	31,045	30,997	-5.9%
Health care and social assistance	45,895	47,276	47,927	46,253	46,970	43,824	43,888	43,267	-5.7%
Arts, entertainment, and recreation	20,834	21,070	23,027	24,678	22,562	21,441	18,452	17,606	-15.5%
Accommodation and food services	18,000	17,415	15,924	15,827	15,986	16,563	17,062	17,297	-3.9%
Other services, except public administration	28,982	29,662	29,034	28,772	28,643	29,840	30,856	30,741	6.1%
Government and government enterprises	56,571	61,042	63,144	63,002	64,863	65,177	62,021	60,204	6.4%
Average	46,195	47,760	47,991	47,012	47,542	47,020	45,917	45,934	-6.6%

Table 17.B.4
Total Employment and Real Personal Income
 Rowan County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	1,012,263	68,206	199,204	133,333	102,940	1,379,535	15,578	36,033	28,093
1970	1,014,602	68,530	203,224	142,003	116,441	1,407,740	15,599	36,038	28,155
1971	1,058,776	73,787	193,391	147,719	130,447	1,456,545	15,877	36,709	28,842
1972	1,145,222	83,708	207,901	154,308	139,032	1,562,754	16,968	38,366	29,852
1973	1,199,123	99,845	201,847	165,853	154,713	1,621,690	17,352	39,611	30,271
1974	1,173,349	102,023	192,541	176,652	171,826	1,612,345	17,283	39,271	29,879
1975	1,121,133	96,338	170,902	179,642	220,874	1,596,213	17,020	37,867	29,607
1976	1,197,712	104,129	190,986	188,229	218,511	1,691,309	18,000	39,401	30,397
1977	1,244,537	107,608	206,911	201,360	218,693	1,763,894	18,506	40,667	30,602
1978	1,303,344	115,988	222,960	213,203	221,901	1,845,420	19,112	41,848	31,146
1979	1,356,925	124,278	230,515	227,233	231,112	1,921,506	19,623	43,072	31,504
1980	1,370,433	128,001	229,291	272,325	252,811	1,996,859	20,074	43,886	31,228
1981	1,366,353	136,541	227,489	316,731	264,291	2,038,323	20,318	43,958	31,083
1982	1,309,803	132,192	220,656	342,199	277,934	2,018,400	19,921	41,988	31,195
1983	1,388,042	143,169	244,839	359,887	287,966	2,137,564	20,970	42,442	32,704
1984	1,519,569	160,914	248,991	403,383	288,019	2,299,048	22,504	45,149	33,657
1985	1,545,595	167,503	241,996	428,036	300,474	2,348,598	22,494	45,807	33,741
1986	1,589,879	176,777	255,546	446,401	314,916	2,429,964	23,024	46,359	34,294
1987	1,620,854	178,286	296,285	443,527	314,604	2,496,985	23,553	46,268	35,032
1988	1,708,693	193,295	302,523	465,631	328,958	2,612,510	24,190	48,105	35,520
1989	1,772,292	200,866	313,027	521,787	346,780	2,753,020	25,154	48,801	36,317
1990	1,791,476	207,237	329,018	509,838	367,700	2,790,795	25,142	49,301	36,338
1991	1,737,272	203,212	366,767	509,170	409,719	2,819,715	25,049	48,077	36,136
1992	1,838,121	212,443	362,238	516,868	435,640	2,940,425	25,744	48,553	37,857
1993	1,929,427	224,838	350,754	514,190	464,082	3,033,614	26,163	49,936	38,638
1994	2,035,947	238,464	358,014	566,442	496,267	3,218,206	27,146	51,699	39,380
1995	2,114,841	248,393	360,741	570,434	535,624	3,333,248	27,597	54,114	39,081
1996	2,143,814	249,812	373,102	599,922	568,633	3,435,659	27,815	55,047	38,945
1997	2,223,524	259,688	414,882	660,692	580,534	3,619,943	28,760	56,007	39,700
1998	2,376,254	272,822	457,794	712,704	594,687	3,868,616	30,319	55,764	42,613
1999	2,537,838	290,195	442,833	708,483	620,015	4,018,975	31,050	57,669	44,007
2000	2,598,364	292,807	481,328	731,249	660,577	4,178,711	31,993	57,711	45,024
2001	2,519,502	294,162	529,186	702,031	712,098	4,168,655	31,616	54,541	46,195
2002	2,596,654	301,607	523,972	656,727	744,828	4,220,574	31,789	55,020	47,195
2003	2,639,131	305,866	481,582	631,187	777,109	4,223,142	31,857	55,202	47,808
2004	2,686,738	313,442	462,338	672,155	801,794	4,309,583	32,599	56,257	47,759
2005	2,732,102	323,338	469,879	675,111	826,662	4,380,415	33,053	57,205	47,760
2006	2,782,168	340,508	429,066	696,838	875,065	4,442,629	33,143	57,973	47,991
2007	2,724,962	337,193	437,451	791,781	913,348	4,530,349	33,404	57,963	47,012
2008	2,756,919	343,608	361,133	829,939	974,362	4,578,746	33,246	57,989	47,542
2009	2,613,803	330,680	198,391	643,486	1,155,106	4,280,106	30,889	55,589	47,020
2010	2,466,879	309,642	208,807	618,135	1,188,479	4,172,659	30,162	53,725	45,917
2011	2,489,574	283,421	156,306	650,704	1,171,292	4,184,455	30,318	54,199	45,934

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 17.C.1
Labor Force Statistics
 Rowan County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	58,867	56,540	2,327	4.0%
1991	58,430	55,151	3,279	5.6%
1992	58,764	55,455	3,309	5.6%
1993	59,357	56,880	2,477	4.2%
1994	60,661	58,690	1,971	3.2%
1995	62,210	59,887	2,323	3.7%
1996	64,493	62,136	2,357	3.7%
1997	65,455	63,390	2,065	3.2%
1998	65,450	63,611	1,839	2.8%
1999	67,205	65,133	2,072	3.1%
2000	65,487	62,530	2,957	4.5%
2001	64,947	60,627	4,320	6.7%
2002	65,964	61,787	4,177	6.3%
2003	67,587	62,427	5,160	7.6%
2004	68,129	63,157	4,972	7.3%
2005	68,360	64,666	3,694	5.4%
2006	69,780	66,301	3,479	5.0%
2007	70,250	65,974	4,276	6.1%
2008	70,131	65,244	4,887	7.0%
2009	70,451	61,584	8,867	12.6%
2010	70,354	61,171	9,183	13.1%
2011	70,765	62,548	8,217	11.6%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{16F17} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 17.D.1
Purpose of Loan by Year
Rowan County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	3,465	3,961	4,252	3,681	2,389	1,631	1,486	1,409	22,274
Home Improvement	640	727	739	712	503	254	178	287	4,040
Refinancing	6,442	6,538	6,265	5,848	4,708	4,756	3,696	3,189	41,442
Total	10,547	11,226	11,256	10,241	7,600	6,641	5,360	4,885	67,756

Table 17.D.2
Occupancy Status for Home Purchase Loan Applications
Rowan County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	3,083	3,566	3,710	3,176	2,099	1,510	1,391	1,304	19,839
Not Owner-Occupied	369	388	481	488	279	120	93	103	2,321
Not Applicable	13	7	61	17	11	1	2	2	114
Total	3,465	3,961	4,252	3,681	2,389	1,631	1,486	1,409	22,274

Table 17.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Rowan County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	2,641	3,153	3,351	2,735	1,092	621	548	535	14,676
FHA - Insured	334	320	272	330	824	573	579	478	3,710
VA - Guaranteed	83	71	66	90	100	99	111	101	721
Rural Housing Service or Farm Service Agency	25	22	21	21	83	217	153	190	732
Total	3,083	3,566	3,710	3,176	2,099	1,510	1,391	1,304	19,839

¹⁷ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 17.D.4
Loan Applications by Action Taken
 Rowan County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,535	1,858	1,941	1,677	1,091	773	671	573	10,119
Application Approved but not Accepted	203	221	239	180	84	37	63	70	1,097
Application Denied	495	490	544	392	231	171	173	204	2,700
Application Withdrawn by Applicant	219	255	202	178	171	110	103	109	1,347
File Closed for Incompleteness	46	51	58	42	33	25	10	19	284
Loan Purchased by the Institution	585	689	724	706	489	390	370	329	4,282
Preapproval Request Denied	0	2	2	1	0	4	1	0	10
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	3,083	3,566	3,710	3,176	2,099	1,510	1,391	1,304	19,839
Denial Rate	24.4%	20.9%	21.9%	18.9%	17.5%	18.1%	20.5%	26.3%	21.1%

Table 17.D.5
Denial Rates by Gender of Applicant
 Rowan County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	21.3%	30.4%	35.9%	.0%	24.4%
2005	18.8%	25.1%	27.0%	%	20.9%
2006	19.4%	25.2%	43.8%	%	21.9%
2007	17.4%	20.6%	32.6%	%	18.9%
2008	17.0%	17.4%	28.3%	%	17.5%
2009	17.7%	18.5%	25.0%	%	18.1%
2010	18.1%	25.2%	27.3%	%	20.5%
2011	22.6%	30.8%	53.6%	%	26.3%
Average	19.0%	24.3%	34.6%	.0%	21.1%

Table 17.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Rowan County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	1,081	1,296	1,368	1,152	744	535	462	394	7,032
	Denied	292	300	329	243	152	115	102	115	1,648
	Denial Rate	21.3%	18.8%	19.4%	17.4%	17.0%	17.7%	18.1%	22.6%	19.0%
Female	Originated	412	508	523	467	314	220	193	166	2,803
	Denied	180	170	176	121	66	50	65	74	902
	Denial Rate	30.4%	25.1%	25.2%	20.6%	17.4%	18.5%	25.2%	30.8%	24.3%
Not Available	Originated	41	54	50	58	33	18	16	13	283
	Denied	23	20	39	28	13	6	6	15	150
	Denial Rate	35.9%	27.0%	43.8%	32.6%	28.3%	25.0%	27.3%	53.6%	34.6%
Not Applicable	Originated	1	0	0	0	0	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	%	%	%	%	.0%
Total	Originated	1,535	1,858	1,941	1,677	1,091	773	671	573	10,119
	Denied	495	490	544	392	231	171	173	204	2,700
	Denial Rate	24.4%	20.9%	21.9%	18.9%	17.5%	18.1%	20.5%	26.3%	21.1%

Table 17.D.7
Denial Rates by Race/Ethnicity of Applicant
 Rowan County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	55.0%	38.1%	38.5%	15.4%	100.0%	50.0%	%	100.0%	44.0%
Asian	35.3%	15.4%	29.3%	23.8%	16.7%	15.4%	62.5%	30.0%	26.6%
Black	30.7%	26.2%	36.3%	32.9%	28.4%	35.9%	25.0%	50.0%	31.9%
White	22.4%	19.3%	19.0%	16.3%	15.5%	16.5%	19.2%	23.4%	18.9%
Not Available	30.1%	27.9%	32.3%	33.9%	27.9%	22.9%	27.8%	41.5%	30.7%
Not Applicable	16.7%	%	.0%	%	%	0%	0%	%	12.5%
Average	24.4%	20.9%	21.9%	18.9%	17.5%	18.1%	20.5%	26.3%	21.1%
Non-Hispanic	22.7%	19.7%	20.9%	17.6%	16.0%	17.8%	18.1%	23.8%	19.6%
Hispanic	38.9%	23.6%	22.5%	25.8%	30.2%	26.2%	41.2%	12.5%	28.1%

Table 17.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Rowan County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	9	13	8	11	0	1	0	0	42
	Denied	11	8	5	2	5	1	0	1	33
	Denial Rate	55.0%	38.1%	38.5%	15.4%	100.0%	%	%	100.0%	44.0%
Asian	Originated	22	22	29	16	20	11	3	7	130
	Denied	12	4	12	5	4	2	5	3	47
	Denial Rate	35.3%	15.4%	29.3%	23.8%	16.7%	15.4%	62.5%	30.0%	26.6%
Black	Originated	122	169	144	98	58	41	54	25	711
	Denied	54	60	82	48	23	23	18	25	333
	Denial Rate	30.7%	26.2%	36.3%	32.9%	28.4%	35.9%	25.0%	50.0%	31.9%
White	Originated	1,240	1,509	1,626	1,441	951	693	588	517	8,565
	Denied	358	362	382	280	175	137	140	158	1,992
	Denial Rate	22.4%	19.3%	19.0%	16.3%	15.5%	16.5%	19.2%	23.4%	18.9%
Not Available	Originated	137	145	132	111	62	27	26	24	664
	Denied	59	56	63	57	24	8	10	17	294
	Denial Rate	30.1%	27.9%	32.3%	33.9%	27.9%	22.9%	27.8%	41.5%	30.7%
Not Applicable	Originated	5	0	2	0	0	0	0	0	7
	Denied	1	0	0	0	0	0	0	0	1
	Denial Rate	30.1%	27.9%	32.3%	33.9%	27.9%	22.9%	27.8%	41.5%	12.5%
Total	Originated	1,535	1,858	1,941	1,677	1,091	773	671	573	10,119
	Denied	495	490	544	392	231	171	173	204	2,700
	Denial Rate	24.4%	20.9%	21.9%	18.9%	17.5%	18.1%	20.5%	26.3%	21.1%
Non-Hispanic	Originated	1,216	1,640	1,709	1,485	985	712	620	536	8,903
	Denied	358	403	451	317	187	154	137	167	2,174
	Denial Rate	22.7%	19.7%	20.9%	17.6%	16.0%	17.8%	18.1%	23.8%	19.6%
Hispanic	Originated	77	94	107	92	44	31	20	14	479
	Denied	49	29	31	32	19	11	14	2	187
	Denial Rate	38.9%	23.6%	22.5%	25.8%	30.2%	26.2%	41.2%	12.5%	28.1%

Table 17.D.9
Loan Applications by Reason for Denial
 Rowan County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	49	31	60	53	38	22	25	37	315
Employment History	8	9	14	13	8	3	4	3	62
Credit History	185	162	160	100	48	49	43	43	790
Collateral	30	48	63	45	37	33	24	27	307
Insufficient Cash	9	10	3	9	9	3	2	0	45
Unverifiable Information	14	11	21	9	10	2	5	3	75
Credit Application Incomplete	17	25	19	21	11	10	4	6	113
Mortgage Insurance Denied	1	0	0	1	2	0	3	0	7
Other	72	104	65	38	13	17	8	8	325
Missing	110	90	139	103	55	32	55	77	661
Total	495	490	544	392	231	171	173	204	2,700

Table 17.D.10
Denial Rates by Income of Applicant
 Rowan County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	72.5%	80.6%	57.1%	50.0%	70.6%	25.0%	31.6%	60.0%	60.2%
\$15,001–\$30,000	32.8%	27.4%	35.1%	24.8%	23.2%	25.9%	28.0%	37.3%	29.8%
\$30,001–\$45,000	26.8%	22.5%	23.1%	22.7%	17.5%	18.4%	19.9%	27.9%	22.6%
\$45,001–\$60,000	21.8%	20.1%	22.4%	16.2%	19.0%	17.3%	26.1%	21.3%	20.4%
\$60,001–\$75,000	12.8%	18.6%	20.2%	16.2%	15.3%	15.0%	8.2%	19.6%	16.4%
Above \$75,000	13.5%	10.4%	8.2%	11.5%	11.2%	13.5%	13.7%	17.0%	11.5%
Data Missing	22.1%	13.6%	22.0%	43.1%	20.0%	12.5%	44.4%	33.3%	24.7%
Total	24.4%	20.9%	21.9%	18.9%	17.5%	18.1%	20.5%	26.3%	21.1%

Table 17.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Rowan County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	50.0%	60.0%	7.7%	20.0%	16.7%	100.0%	44.0%
Asian	100.0%	41.4%	35.2%	19.5%	18.2%	13.3%	9.1%	26.6%
Black	80.0%	38.1%	31.8%	28.7%	36.9%	15.1%	29.4%	31.9%
White	57.6%	27.7%	19.8%	18.9%	13.6%	10.5%	22.7%	18.9%
Not Available	50.0%	37.7%	33.2%	29.1%	27.7%	21.4%	35.9%	30.7%
Not Applicable	.0%	.0%	.0%	%	.0%	%	50.0%	12.5%
Average	60.2%	29.8%	22.6%	20.4%	16.4%	11.5%	24.7%	21.1%
Non-Hispanic	63.1%	29.1%	20.8%	19.2%	14.9%	10.3%	22.0%	19.6%
Hispanic	37.5%	28.5%	28.2%	23.4%	33.3%	22.9%	39.1%	28.1%

Table 17.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Rowan County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	5	7	31	253	19	0	315	21
Employment History	0	2	6	47	7	0	62	2
Credit History	21	9	94	600	66	0	790	55
Collateral	3	6	31	226	41	0	307	15
Insufficient Cash	0	0	6	36	3	0	45	4
Unverifiable Information	0	3	9	55	8	0	75	10
Credit Application Incomplete	1	1	8	82	21	0	113	11
Mortgage Insurance Denied	0	0	2	5	0	0	7	1
Other	2	8	43	248	23	1	325	27
Missing	1	11	103	440	106	0	661	41
Total	33	47	333	1,992	294	1	2,700	187
% Missing	3.0%	23.4%	30.9%	22.1%	36.1%	.0%	24.5%	21.9%

Table 17.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Rowan County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	11	6	15	11	5	9	13	6	76
	Application Denied	29	25	20	11	12	3	6	9	115
	Denial Rate	72.5%	80.6%	57.1%	50.0%	70.6%	25.0%	31.6%	60.0%	60.2%
\$15,001–\$30,000	Loan Originated	295	342	270	236	139	126	126	106	1,640
	Application Denied	144	129	146	78	42	44	49	63	695
	Denial Rate	32.8%	27.4%	35.1%	24.8%	23.2%	25.9%	28.0%	37.3%	29.8%
\$30,001–\$45,000	Loan Originated	408	452	484	399	298	213	189	137	2,580
	Application Denied	149	131	145	117	63	48	47	53	753
	Denial Rate	26.8%	22.5%	23.1%	22.7%	17.5%	18.4%	19.9%	27.9%	22.6%
\$45,001–\$60,000	Loan Originated	322	378	391	299	209	143	105	111	1,958
	Application Denied	90	95	113	58	49	30	37	30	502
	Denial Rate	21.8%	20.1%	22.4%	16.2%	19.0%	17.3%	26.1%	21.3%	20.4%
\$60,001–\$75,000	Loan Originated	184	258	233	228	155	102	101	78	1,339
	Application Denied	27	59	59	44	28	18	9	19	263
	Denial Rate	12.8%	18.6%	20.2%	16.2%	15.3%	15.0%	8.2%	19.6%	16.4%
Above \$75,000	Loan Originated	262	371	484	475	277	173	132	127	2,301
	Application Denied	41	43	43	62	35	27	21	26	298
	Denial Rate	13.5%	10.4%	8.2%	11.5%	11.2%	13.5%	13.7%	17.0%	11.5%
Data Missing	Loan Originated	53	51	64	29	8	7	5	8	225
	Application Denied	15	8	18	22	2	1	4	4	74
	Denial Rate	22.1%	13.6%	22.0%	43.1%	20.0%	12.5%	44.4%	33.3%	24.7%
Total	Loan Originated	1,535	1,858	1,941	1,677	1,091	773	671	573	10,119
	Application Denied	495	490	544	392	231	171	173	204	2,700
	Denial Rate	24.4%	20.9%	21.9%	18.9%	17.5%	18.1%	20.5%	26.3%	21.1%

Table 17.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Rowan County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	13	8	12	4	5	0	42
	Application Denied	4	13	12	1	1	1	1	33
	Denial Rate	100.0%	50.0%	60.0%	7.7%	20.0%	16.7%	100.0%	44.0%
Asian	Loan Originated	0	17	35	33	9	26	10	130
	Application Denied	1	12	19	8	2	4	1	47
	Denial Rate	100.0%	41.4%	35.2%	19.5%	18.2%	13.3%	9.1%	26.6%
Black	Loan Originated	4	135	229	154	70	107	12	711
	Application Denied	16	83	107	62	41	19	5	333
	Denial Rate	80.0%	38.1%	31.8%	28.7%	36.9%	15.1%	29.4%	31.9%
White	Loan Originated	64	1,374	2,125	1,637	1,161	2,027	177	8,565
	Application Denied	87	527	525	381	183	237	52	1,992
	Denial Rate	57.6%	27.7%	19.8%	18.9%	13.6%	10.5%	22.7%	18.9%
Not Available	Loan Originated	7	99	181	122	94	136	25	664
	Application Denied	7	60	90	50	36	37	14	294
	Denial Rate	50.0%	37.7%	33.2%	29.1%	27.7%	21.4%	35.9%	30.7%
Not Applicable	Loan Originated	1	2	2	0	1	0	1	7
	Application Denied	0	0	0	0	0	0	1	1
	Denial Rate	.0%	.0%	.0%	%	.0%	%	50.0%	12.5%
Total	Loan Originated	76	1,640	2,580	1,958	1,339	2,301	225	10,119
	Application Denied	115	695	753	502	263	298	74	2,700
	Denial Rate	60.2%	29.8%	22.6%	20.4%	16.4%	11.5%	24.7%	21.1%
Non-Hispanic	Loan Originated	62	1,358	2,240	1,749	1,202	2,108	184	8,903
	Application Denied	106	557	590	416	210	243	52	2,174
	Denial Rate	63.1%	29.1%	20.8%	19.2%	14.9%	10.3%	22.0%	19.6%
Hispanic	Loan Originated	5	168	153	72	30	37	14	479
	Application Denied	3	67	60	22	15	11	9	187
	Denial Rate	37.5%	28.5%	28.2%	23.4%	33.3%	22.9%	39.1%	28.1%

PREDATORY LENDING

Table 17.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Rowan County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	1,256	1,285	1,459	1,426	987	731	659	559	8,362
HAL	279	573	482	251	104	42	12	14	1,757
Total	1,535	1,858	1,941	1,677	1,091	773	671	573	10,119
Percent HAL	18.2%	30.8%	24.8%	15.0%	9.5%	5.4%	1.8%	2.4%	17.4%

Table 17.D.16

Loans by Loan Purpose by HAL Status

Rowan County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	1,256	1,285	1,459	1,426	987	731	659	559	8,362
	HAL	279	573	482	251	104	42	12	14	1,757
	Percent HAL	18.2%	30.8%	24.8%	15.0%	9.5%	5.4%	1.8%	2.4%	17.4%
Home Improvement	Other	170	160	160	127	109	52	71	86	935
	HAL	73	79	110	99	48	17	6	5	437
	Percent HAL	30.0%	33.1%	40.7%	43.8%	30.6%	24.6%	7.8%	5.5%	31.9%
Refinancing	Other	1,594	1,328	1,328	1,250	1,238	2,005	1,694	1,319	11,756
	HAL	561	702	621	463	254	98	6	10	2,715
	Percent HAL	26.0%	34.6%	31.9%	27.0%	17.0%	4.7%	.4%	.8%	18.8%
Total	Other	3,020	2,773	2,947	2,803	2,334	2,788	2,424	1,964	21,053
	HAL	913	1,354	1,213	813	104	42	12	14	4,909
	Percent HAL	23.2%	32.8%	29.2%	22.5%	14.8%	5.3%	1.0%	1.5%	18.9%

Table 17.D.17

HALs Originated by Race of Borrower

Rowan County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	1	8	1	2	0	0	0	0	12
Asian	3	11	7	2	1	0	0	0	24
Black	49	86	62	27	5	5	2	3	239
White	198	409	352	195	89	34	9	11	1,297
Not Available	27	59	59	25	9	3	1	0	183
Not Applicable	1	0	1	0	0	0	0	0	2
Total	279	573	482	251	104	42	12	14	1,757
Hispanic (Ethnicity)	17	24	41	14	6	3	2	1	108

Table 17.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Rowan County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	11.1%	61.5%	12.5%	18.2%	%	.0%	%	%	28.6%
Asian	13.6%	50.0%	24.1%	12.5%	5.0%	.0%	.0%	.0%	18.5%
Black	40.2%	50.9%	43.1%	27.6%	8.6%	12.2%	3.7%	12.0%	33.6%
White	16.0%	27.1%	21.6%	13.5%	9.4%	4.9%	1.5%	2.1%	15.1%
Not Available	19.7%	40.7%	44.7%	22.5%	14.5%	11.1%	3.8%	.0%	27.6%
Not Applicable	20.0%	%	50.0%	%	%	%	%	%	29%
Average	18.2%	30.8%	24.8%	15.0%	9.5%	5.4%	01.8%	02.4%	17.4%
Non-Hispanic	19.2%	30.9%	22.8%	14.3%	8.8%	5.1%	1.3%	1.7%	16.6%
Hispanic	22.1%	25.5%	38.3%	15.2%	13.6%	9.7%	10.0%	7.1%	22.5%

Table 17.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Rowan County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	8	5	7	9	0	1	0	0	30
	HAL	1	8	1	2	0	0	0	0	12
	Percent HAL	11.1%	61.5%	12.5%	18.2%	%	.0%	%	%	28.6%
Asian	Other	19	11	22	14	19	11	3	7	106
	HAL	3	11	7	2	1	0	0	0	24
	Percent HAL	13.6%	50.0%	24.1%	12.5%	5.0%	.0%	.0%	.0%	18.5%
Black	Other	73	83	82	71	53	36	52	22	472
	HAL	49	86	62	27	5	5	2	3	239
	Percent HAL	40.2%	50.9%	43.1%	27.6%	8.6%	12.2%	3.7%	12.0%	33.6%
White	Other	1,042	1,100	1,274	1,246	862	659	579	506	7,268
	HAL	198	409	352	195	89	34	9	11	1,297
	Percent HAL	16.0%	27.1%	21.6%	13.5%	9.4%	4.9%	01.5%	02.1%	15.1%
Not Available	Other	110	86	73	86	53	24	25	24	481
	HAL	27	59	59	25	9	3	1	0	183
	Percent HAL	19.7%	40.7%	44.7%	22.5%	14.5%	11.1%	3.8%	.0%	27.6%
Not Applicable	Other	4	0	1	0	0	0	0	0	5
	HAL	1	0	1	0	0	0	0	0	2
	Percent HAL	20.0%	%	50.0%	%	%	%	%	%	29.0%
Total	Other	1,256	1,285	1,459	1,426	987	731	659	559	8,362
	HAL	279	573	482	251	104	42	12	14	1,757
	Percent HAL	18.2%	30.8%	24.8%	15.0%	9.5%	5.4%	1.8%	2.4%	17.4%
Non-Hispanic	Other	982	1,134	1,320	1,272	898	676	612	527	7,421
	HAL	234	506	389	213	87	36	8	9	1,482
	Percent HAL	19.2%	30.9%	22.8%	14.3%	8.8%	5.1%	1.3%	1.7%	16.6%
Hispanic	Other	60	70	66	78	38	28	18	13	371
	HAL	17	24	41	14	6	3	2	1	108
	Percent HAL	22.1%	25.5%	38.3%	15.2%	13.6%	9.7%	10.0%	7.1%	22.5%

Table 17.D.20
Rates of HALs by Income of Borrower
 Rowan County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	18.2%	66.7%	26.7%	54.5%	80.0%	11.1%	7.7%	.0%	28.9%
\$15,001–\$30,000	26.1%	41.2%	29.3%	16.9%	12.2%	10.3%	3.2%	2.8%	22.8%
\$30,001–\$45,000	19.1%	39.6%	30.6%	19.3%	10.1%	4.2%	2.1%	2.9%	20.5%
\$45,001–\$60,000	19.9%	32.8%	27.1%	13.7%	8.6%	3.5%	1.9%	1.8%	18.5%
\$60,001–\$75,000	15.8%	18.6%	23.2%	16.2%	11.0%	2.9%	1.0%	3.8%	14.3%
Above \$75,000	8.0%	17.3%	13.4%	7.8%	6.1%	6.4%	0.0%	1.6%	9.4%
Data Missing	15.1%	25.5%	40.6%	44.8%	12.5%	.0%	.0%	.0%	27.1%
Average	18.2%	30.8%	24.8%	15.0%	9.5%	5.4%	1.8%	2.4%	17.4%

Table 17.D.21
Loans by HAL Status by Income of Borrower
 Rowan County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	9	2	11	5	1	8	12	6	54
	HAL	2	4	4	6	4	1	1	0	22
	Percent HAL	18.2%	66.7%	26.7%	54.5%	80.0%	11.1%	7.7%	.0%	28.9%
\$15,001–\$30,000	Other	218	201	191	196	122	113	122	103	1,266
	HAL	77	141	79	40	17	13	4	3	374
	Percent HAL	26.1%	41.2%	29.3%	16.9%	12.2%	10.3%	3.2%	2.8%	22.8%
\$30,001–\$45,000	Other	330	273	336	322	268	204	185	133	2,051
	HAL	78	179	148	77	30	9	4	4	529
	Percent HAL	19.1%	39.6%	30.6%	19.3%	10.1%	4.2%	2.1%	2.9%	20.5%
\$45,001 – \$60,000	Other	258	254	285	258	191	138	103	109	1,596
	HAL	64	124	106	41	18	5	2	2	362
	Percent HAL	19.9%	32.8%	27.1%	13.7%	8.6%	3.5%	1.9%	1.8%	18.5%
\$60,001–\$75,000	Other	155	210	179	191	138	99	100	75	1,147
	HAL	29	48	54	37	17	3	1	3	192
	Percent HAL	15.8%	18.6%	23.2%	16.2%	11.0%	2.9%	1.0%	3.8%	14.3%
Above \$75,000	Other	241	307	419	438	260	162	132	125	2,084
	HAL	21	64	65	37	17	11	0	2	217
	Percent HAL	8.0%	17.3%	13.4%	7.8%	6.1%	6.4%	.0%	1.6%	9.4%
Data Missing	Other	45	38	38	16	7	7	5	8	164
	HAL	8	13	26	13	1	0	0	0	61
	Percent HAL	15.1%	25.5%	40.6%	44.8%	12.5%	.0%	.0%	.0%	27.1%
Total	Other	1,256	1,285	1,459	1,426	987	731	659	559	8,362
	HAL	279	573	482	251	104	42	12	14	1,757
	Percent HAL	18.2%	30.8%	24.8%	15.0%	9.5%	5.4%	1.8%	2.4%	17.4%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 17.E.1
Building Permits and Valuation
 Rowan County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	390	50	16	77	533	107,620	35,835
1981	266	18	17	36	337	99,163	22,912
1982	247	20	11	30	308	90,161	23,566
1983	318	28	42	26	414	93,374	70,629
1984	324	20	44	41	429	102,905	68,696
1985	331	38	72	161	602	117,934	72,942
1986	402	42	4	219	667	140,033	48,931
1987	443	20	0	158	621	130,866	46,024
1988	430	2	0	39	471	129,668	49,959
1989	363	18	8	60	449	129,304	41,998
1990	394	24	4	17	439	162,570	79,247
1991	389	22	8	6	425	153,044	79,961
1992	422	18	11	161	612	149,178	58,736
1993	436	6	0	15	457	138,357	37,820
1994	491	2	8	18	519	144,141	40,406
1995	527	10	3	41	581	137,612	46,408
1996	581	2	7	0	590	159,578	
1997	579	26	4	231	840	153,496	50,177
1998	689	44	23	103	859	157,957	69,110
1999	683	62	24	48	817	175,539	61,327
2000	630	76	8	50	764	176,187	67,638
2001	645	28	11	64	748	177,879	65,165
2002	655	28	7	126	816	182,950	69,097
2003	555	30	0	76	661	170,440	68,981
2004	626	22	0	118	766	205,050	59,131
2005	642	0	0	228	870	207,930	75,058
2006	647	0	0	0	647	212,902	
2007	710	0	0	13	723	242,183	70,658
2008	556	0	4	0	560	186,356	
2009	195	0	0	0	195	220,989	
2010	207	0	0	0	207	199,718	
2011	98	8	0	0	106	241,648	
2012	147	0	0	0	147	211,232	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 17.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Rowan County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	274	1,254	73	0	1,601
2001	0	378	1,262	88	0	1,728
2002	0	482	1,708	123	0	2,313
2003	30	922	1,489	0	0	2,441
2004	0	171	2,028	347	0	2,546
2005	0	171	2,207	401	0	2,779
2006	0	240	2,578	493	0	3,311
2007	0	221	2,948	505	0	3,674
2008	0	178	2,310	325	0	2,813
2009	0	56	855	134	0	1,045
2010	0	54	860	90	0	1,004
2011	0	71	974	152	0	1,197
Total	30	3,218	20,473	2,731	0	26,452
Loan Amount (\$1,000s)						
2000	0	3,873	12,590	779	0	17,242
2001	0	3,917	14,838	1,644	0	20,399
2002	0	6,142	20,292	1,923	0	28,357
2003	439	10,548	16,558	0	0	27,545
2004	0	2,489	22,814	4,688	0	29,991
2005	0	1,944	25,678	5,243	0	32,865
2006	0	2,872	24,937	5,283	0	33,092
2007	0	2,867	28,430	5,809	0	37,106
2008	0	2,414	20,691	3,812	0	26,917
2009	0	1,147	11,016	1,898	0	14,061
2010	0	887	10,266	1,162	0	12,315
2011	0	1,100	12,775	2,306	0	16,181
Total	439	40,200	220,885	34,547	0	296,071

Table 17.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Rowan County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	15	33	3	0	51
2001	0	24	65	11	0	100
2002	0	35	77	13	0	125
2003	3	50	71	0	0	124
2004	0	12	73	15	0	100
2005	0	13	73	23	0	109
2006	0	11	60	18	0	89
2007	0	13	55	17	0	85
2008	0	10	49	15	0	74
2009	0	6	51	12	0	69
2010	0	1	35	9	0	45
2011	0	3	41	6	0	50
Total	3	193	683	142	0	1,021
Loan Amount (\$1,000s)						
2000	0	2,392	5,670	548	0	8,610
2001	0	4,352	11,006	2,134	0	17,492
2002	0	6,505	13,218	2,128	0	21,851
2003	534	8,916	12,306	0	0	21,756
2004	0	2,221	12,894	2,733	0	17,848
2005	0	2,355	12,625	4,224	0	19,204
2006	0	1,892	10,532	3,176	0	15,600
2007	0	2,556	9,505	2,852	0	14,913
2008	0	2,017	8,312	2,386	0	12,715
2009	0	1,261	8,756	2,192	0	12,209
2010	0	200	6,278	1,342	0	7,820
2011	0	448	6,576	1,162	0	8,186
Total	534	35,115	117,678	24,877	0	178,204

Table 17.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Rowan County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	16	25	5	0	46
2001	0	20	54	3	0	77
2002	0	26	60	8	0	94
2003	3	47	61	0	0	111
2004	0	5	60	14	0	79
2005	0	17	54	19	0	90
2006	0	11	58	9	0	78
2007	0	11	52	15	0	78
2008	0	10	53	24	0	87
2009	0	15	48	13	0	76
2010	0	12	29	2	0	43
2011	0	11	42	7	0	60
Total	3	201	596	119	0	919
Loan Amount (\$1,000s)						
2000	0	7,949	11,247	2,258	0	21,454
2001	0	8,774	26,655	1,124	0	36,553
2002	0	10,832	30,466	4,899	0	46,197
2003	1,800	27,125	30,168	0	0	59,093
2004	0	2,542	28,190	6,790	0	37,522
2005	0	9,440	28,022	9,877	0	47,339
2006	0	5,851	28,934	5,148	0	39,933
2007	0	6,405	25,101	8,662	0	40,168
2008	0	5,526	26,013	12,373	0	43,912
2009	0	7,694	25,499	5,622	0	38,815
2010	0	5,425	14,429	1,230	0	21,084
2011	0	4,771	20,046	3,720	0	28,537
Total	1,800	102,334	294,770	61,703	0	460,607

Table 17.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Rowan County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	99	341	25	0	465
2001	0	216	603	64	0	883
2002	0	172	580	50	0	802
2003	13	344	623	0	0	980
2004	0	68	787	131	0	986
2005	0	73	1,060	185	0	1,318
2006	0	88	1,070	195	0	1,353
2007	0	84	1,206	205	0	1,495
2008	0	60	728	131	0	919
2009	0	24	328	54	0	406
2010	0	21	292	37	0	350
2011	0	35	485	71	0	591
Total	13	1,284	8,103	1,148	0	10,548
Loan Amount (\$1,000s)						
2000	0	6,562	13,230	1,189	0	20,981
2001	0	10,727	33,926	3,999	0	48,652
2002	0	15,987	37,667	3,817	0	57,471
2003	881	23,253	37,268	0	0	61,402
2004	0	4,333	35,628	7,521	0	47,482
2005	0	8,529	43,303	11,405	0	63,237
2006	0	4,878	35,309	6,829	0	47,016
2007	0	4,516	37,408	7,432	0	49,356
2008	0	4,000	25,590	9,220	0	38,810
2009	0	3,754	23,268	6,015	0	33,037
2010	0	3,382	16,422	1,607	0	21,411
2011	0	3,165	20,636	3,910	0	27,711
Total	881	93,086	359,655	62,944	0	516,566

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 17.G.1
Fair Housing Complaints by Basis

Rowan County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability	1	2	1					1	1		6
Race			1	1		1	1		1		5
Sex						1	1				2
Retaliation		1							1		2
Family Status									1		1
Total Bases	1	3	2	1		2	2	1	4		16
Total Complaints	1	2	1	1		1	1	1	2		10

Table 17.G.2
Fair Housing Complaints by Issue

Rowan County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory acts under Section 818 (coercion, etc.)			1					1	1	1	3
Discrimination in term, conditions or privileges relating to rental		1		1							2
Discriminatory terms, conditions, privileges, or services and facilities									2	2	2
Failure to make reasonable accommodation			1						1	1	2
Discriminatory refusal to rent								1			1
Discriminatory advertising, statements and notices									1	1	1
Otherwise deny or make housing available				1							1
Discriminatory financing (includes real estate transactions)							1				1
Discrimination in the terms or conditions for making loans							1				1
Discrimination in making of loans						1					1
Total Issues	1	2	1	1	0	1	2	2	5	5	15
Total Complaints	1	2	1	1		1	1	1	2	2	10

Table 17.G.3
Fair Housing Complaints by Closure Status

Rowan County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1		1					1		3
Withdrawal After Resolution						1		1	1		3
Conciliated / Settled	1		1								2
Withdrawal Without Resolution							1				1
Litigation Ended –Discrimination Found		1									1
Total Complaints	1	2	1	1		1	1	1	2		10

HUD Complaints Found With Cause

Table 17.G.4
Fair Housing Complaints Found With Cause by Basis

Rowan County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability	1	1	1					1	1		5
Race			1			1					2
Sex						1					1
Total Bases	1	1	2			2		1	1		8
Total Complaints	1	1	1			1		1	1		6

Table 17.G.5
Fair Housing Complaints Found With Cause by Issue

Rowan County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1		1						2
Failure to make reasonable accommodation				1					1	1	2
Discriminatory terms, conditions, privileges, or services and facilities									1		1
Discriminatory refusal to rent								1			1
Discriminatory acts under Section 818 (coercion, etc.)								1			1
Discrimination in making of loans						1					1
Total Issues	1	1	1	0	0	1	0	2	2	0	8
Total Complaints	1	1	1			1		1	1		6

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 17.1

Role of Respondent

Rowan County

2013 Fair Housing Survey Data

Primary Role	Total
Homeowner	7
Local Government	1
Missing	1
Total	9

FEDERAL, STATE, AND LOCAL LAWS

Table 17.H.2

Familiarity with Fair Housing Laws

Rowan County

2013 Fair Housing Survey

Familiarity	Total
Not Familiar	1
Somewhat Familiar	2
Very Familiar	
Missing	6
Total	9

Table 17.H.3

Perceptions About Fair Housing Laws

Rowan County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	3			6	9
Are fair housing laws difficult to understand or follow?	1	2		6	9
Do you think fair housing laws should be changed?		1	2	6	9
Do you think fair housing laws are adequately enforced?	3			6	9

Table 17.H.4

Fair Housing Activities

Rowan County

2013 Fair Housing Survey

2016 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		3			6	9
Have you participated in fair housing training?		2	1		6	9
Are you aware of any fair housing testing?			2	1	6	9
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	1	1		1	6	9
Is there sufficient testing?				3	6	9

Table 17.2**Protected Classes**

Rowan County

2013 Fair Housing Survey Data

Protected Class	Total
Family Status	2
Sexual Orientation	1
Other	6
Total	9

FAIR HOUSING IN THE PRIVATE SECTOR**Table 17.H.7****Barriers to Fair Housing in the Private Sector**

Rowan County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?		2	1	6	9
The real estate industry?		2	1	6	9
The mortgage and home lending industry?		1	2	6	9
The housing construction or accessible housing design fields?	1	2		6	9
The home insurance industry?		1	2	6	9
The home appraisal industry?		1	2	6	9
Any other housing services?		1	2	6	9

FAIR HOUSING IN THE PUBLIC SECTOR**Table 17.H.8****Barriers to Fair Housing in the Public Sector**

Rowan County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		2	1	6	9
Zoning laws?		2	1	6	9
Occupancy standards or health and safety codes?		2	1	6	9
Property tax policies?		2	1	6	9
Permitting process?		2	1	6	9
Housing construction standards?	1	2		6	9
Neighborhood or community development policies?		2		7	9
Limited access to government services, such as employment services?		3		6	9
Public administrative actions or regulations?		2	1	6	9

CONCLUDING QUESTIONS

Table 17.9
Local Fair Housing
 Rowan County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		2	1	6	9
Are there any specific geographic areas that have fair housing problems?	1	1	1	6	9

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 17.H.10
How did you become aware of fair housing laws?

Rowan County
 2013 Fair Housing Survey

Comments:
Awareness through scheduled meeting held by Kannapolis Development Commission on Fair Housing. Through obtaining a mortgage

Local Fair Housing

Table 17.H.11
Are there any specific geographic areas that have fair housing problems?

Rowan County
 2013 Fair Housing Survey

Comments:
glendale ave has rental that needs checking for construction, mole, wiring, etc.

Table 17.H.12
Please share any additional comments.

Rowan County
 2013 Fair Housing Survey

Comments:
sometimed NIMBY changes rezoning decisions to block nc tax credit multifamily housing development What program would community non-profit building be consider under the plans?

Fair Housing in the Private Sector**Table 17.H.13**

Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Rowan County
2013 Fair Housing Survey

Comments:
my biggest concerns are conditions of rental.

Table 17.H.14

Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?

Rowan County
2013 Fair Housing Survey Data

Comments:
complaints of electrical problem,

I. 2013 HOUSING NEEDS SURVEY

Table 17.I.1
Role of Respondent

Rowan County
2013 Housing Needs Survey

Primary Role	Total
Advocate	13
Banking/Finance	1
Construction/Development	3
Homeowner	56
Insurance	1
Law/Legal Services	4
Local Government	13
Property Management	8
Real Estate	13
Renter/Tenant	8
Other Role	16
Missing	1
Total	137

Table 17.I.2
Please rate the need for the following Housing activities

Rowan County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	15	41	32	12	37	137
Construction of new rental housing	13	31	30	24	39	137
Homeowner housing rehabilitation	3	6	30	62	36	137
Rental housing rehabilitation	1	6	24	68	38	137
Housing demolition	8	31	33	28	37	137
Housing redevelopment	5	17	41	35	39	137
Downtown housing	11	25	34	31	36	137
First-time home-buyer assistance	3	11	38	48	37	137
Mixed use housing	11	27	40	24	35	137
Mixed income housing	12	23	39	27	36	137

Table 17.I.3
Please rate the need for the following Housing activities (cont.)

Rowan County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	2	11	41	48	35	137
Retrofitting existing housing to meet seniors' needs	4	21	32	43	37	137
Preservation of federal subsidized housing	12	15	41	32	37	137
Rental Assistance	6	30	29	33	39	137
Energy efficient retrofits	2	16	28	54	37	137
Supportive housing	9	25	42	22	39	137
Transitional housing	6	31	44	21	35	137
Emergency housing	6	31	44	21	35	137
Homeless shelters	17	20	34	28	38	137
Other	4	1	1	10	121	137

Table 17.I.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

Rowan County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	9
Lack of other infrastructure	7
Lack of qualified contractors or builders	11
Lack of available land	14
Cost of land or lot	33
Cost of materials	38
Cost of labor	35
Permitting fees	14
Permitting process	20
Impact fees	7
Construction fees	20
Lot size	7
Density or other zoning requirements	16
Community resistance	36
Current state of the housing market	46
Building codes	19
ADA codes	7
Lack of Affordable housing development policies	26
Lack of adequate public transportation	24
Lack of adequate public safety services	15
Lack of quality public schools	23
Encroachment by commercial or industrial land uses	10

Table 17.I.5**Please rate how the following infrastructure components affect housing production**

Rowan County
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	8	17	22	37	14	39	137
Public transportation capacity	5	16	31	28	15	42	137
Water system quality	4	9	15	28	36	45	137
Water system capacity	3	9	19	25	38	43	137
Sewer system quality	3	10	15	29	35	45	137
Sewer system capacity	3	9	19	26	36	44	137
Storm water run-off capacity	6	13	24	29	20	45	137
City and county road conditions	13	18	13	28	21	44	137
Sidewalk conditions	15	18	10	32	19	43	137
Pedestrian-friendly places/walkability	15	17	7	29	26	43	137
Bridge conditions	7	18	28	28	11	45	137
Bridge capacity	5	16	34	25	9	48	137
Other	3	1	3			130	137

Table 17.I.6**Please rate the importance of being close proximity to the following amenities**

Rowan County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	1	6	31	37	26	36	137
Restaurants	2	9	50	26	14	36	137
Public transportation	6	7	33	25	28	38	137
Quality K-12 public schools	1	1	5	29	63	38	137
Day care	2	8	20	46	23	38	137
Retail shopping		9	42	32	18	36	137
Grocery stores	1	1	18	47	34	36	137
Park and recreational facilities	2	8	32	35	23	37	137
Highway access	3	12	34	26	23	39	137
Pharmacies	1	9	28	42	20	37	137
Other		1		2	2	132	137

Table 17.I.7**Please rate the need for the following housing types for special needs population**

Rowan County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	10	28	29	32	38	137
Transitional housing	7	30	33	29	38	137
Shelters for youth	10	30	28	31	38	137
Senior housing	1	16	41	40	39	137
Nursing homes or assisted living facilities	8	17	49	23	40	137
Housing designed for persons with disabilities	2	20	42	34	39	137
Supportive housing	10	21	37	24	45	137
Other				7	130	137

Table 17.I.8
Please rate the need for Services and Facilities for each of the following special needs groups

Rowan County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)	3	14	44	38	38	137
The frail elderly (age 85+)	3	15	37	42	40	137
Persons with severe mental illness	5	17	34	40	41	137
Persons with physical disabilities	4	19	42	31	41	137
Persons with developmental disabilities	4	20	43	30	40	137
Persons with substance abuse addictions	8	21	37	30	41	137
Persons with HIV/AIDS	8	29	38	21	41	137
Victims of domestic violence	2	14	47	34	40	137
Veterans	3	9	30	55	40	137
Homeless persons	9	21	29	38	40	137
Persons recently released from prison	9	26	32	25	45	137
Other	1		1	3	132	137

NARRATIVE COMMENTS

Table 17.I.9
What other type of housing activity are you considering?

Rowan County
 2013 Housing Needs Survey

Comments:
<p>Construction of new affordable energy efficient small size housing on infill lots</p> <p>Disaster relief-ready housing, perhaps prefab cubes easily transported to areas in need.</p> <p>Housing for students</p> <p>Housing specific to disability community both person with intellectual/developmental disabilities and persons with mental health issues</p> <p>Individuals with Developmental Disabilities</p> <p>Low income apartments for people with disabilities</p> <p>Low income/Sliding scale housing</p> <p>multi-generational housing on a single lot</p> <p>Need affordable senior housing in a quiet neighborhood and close to doctors, stores and medical and have alternate transportation available. Affordable housing, not the 400,000 big houses.</p> <p>ordinances for landlords to keep their property in shape, get rid of eyesore rundown homes, enforce lawn upkeep, and ordinances to keep cars off lawns. There are plenty of rental homes but they are rundown and make our town look trashy.</p> <p>Shared housing-singles & seniors</p> <p>Transitional housing to include youth as they are becoming adult especially without support. of parents, like youth again out of foster care.</p> <p>We need medium income / mixed income rental apartments near downtown [and everywhere else...not many apartment options other than government assisted].</p>

Table 17.I.10**What other type of infrastructure components are you considering?**

Rowan County
2013 Housing Needs Survey

Comments:
<p>Adequate Income</p> <p>The city keeps raising rates every year.</p> <p>The city streets in some of the low income sections of Salisbury are horrendous. In my neighborhood a perfectly good street was repaved for no reason. It's embarrassing to drive visitors through some parts of town. I live in Country Club Hills where the street was repaved.</p>

Table 17.I.11**What other amenities are you considering?**

Rowan County
2013 Housing Needs Survey

Comments:
<p>farmers market, local shopping, bike paths</p> <p>Malls and other retail establishments</p> <p>There are no emergency route to get to ER without stopping at red lights of no turn on red. Toom many stop lights during low traffic hours.</p>

Table 17.I.12**What other types of housing for special needs populations are you considering?**

Rowan County
2013 Housing Needs Survey

Comments:
<p>downtown housing</p> <p>Help with home repairs and maintenance for the windows, elderly, and disabled.</p> <p>Mental Ill Persons</p> <p>The emergency cubes/house pods I described would be a blessing for many.</p>

Table 17.I.13**What other types of services and facilities for special needs groups are you considering.**

Rowan County
2013 Housing Needs Survey

Comments:
<p>Help for people that are not mechanical or gardeners and need help with home repair.</p> <p>seniors over 55</p> <p>small single apartments for 1 parent families.</p> <p>Victims of disasters like fire and flooding.</p> <p>Youth aging out of foster care into adulthood.</p>

Table 17.I.14**Please share any comments you have about housing needs or barriers.**

Rowan County
2013 Housing Needs Survey

Comments:
<p>A great need for additional code enforcement personnel. Greater enforcement of current policies. Revision for some.</p> <p>A need for senior villages for the elderly, widows and couples that can no longer keep up the maintenance of the house. See how Shelby, NC built a senior village around the senior center and close to hospital and stores and alternate transportation.</p> <p>Affordability for low-income or persons w/ disabilities- long wait lists, lack of any, housing for low income often must live long distances from natural supports</p> <p>Barriers are few</p> <p>Bring in jobs. Jobs bring people. People buy homes.</p> <p>Downtown Rental-New Development</p> <p>Housing should continue to be studied because of the aged population 55-64+</p> <p>I am 61, soon to be 62. The only transportation I have right now here in Rowan is special transportation that is given only when I have to go to the doctor. I have no transportation, or even sidewalks, to go to other places. I do not drive, and most housing seems to be beyond my reach financially--and many are two-stories, with steps, no ramps, and are not friendly for seniors. This is extremely frustrating; this has made me feel marginalized.</p> <p>I notice younger people moving to areas like Kannapolis or Concord for rental apartments that are geared toward middle income in a nice area.</p> <p>I think programs to assist individuals are great, but I think the tenants should give back through community involvement for the assistance. A housing barrier we currently have in downtown Salisbury is bringing quality tenants to the area, the constant struggle to mix income levels is a huge challenge for us.</p> <p>It's going to be a long time before the housing market changes for the better in this city.</p> <p>Many areas that are "gov't assisted programs" the houses are in bad condition. The buildings for the apartments style homes are in bad condition. The neighborhoods are filled with only one race...either all black or all white or all mexican. Not enough mixed neighborhoods which create a disconnect among races & communities & property values.</p> <p>More business friendly City of Salisbury</p> <p>More low cost housing. Clean up rundown apt buildings, but you have to have a place for the people to go.</p> <p>Need affordable housing, especially for those eligible for section 8</p> <p>Need financing for Salisbury City houses so OWNER OCCUPANTS can purchase and rehab them. Too many rentals and low rent areas now.</p> <p>Need funding for abatement of vacant foreclosure properties</p> <p>Need more parks and recreational facilities for all ages.</p> <p>Need to empower Housing Commission to develop new code(s) to monitor rental properties. Many of these homes have bare minimum features to meet code. Rental properties need be considered as an "income generator" for the owner and thus it is a business venture. The property should be subject to additional fee for bulk trash left on the street (sometimes until next trash pickup 7 days later) along with beefing up rental contracts requiring disclosure of inhabitants' names & criminal records.</p> <p>New construction would certainly introduce new buyers.</p> <p>NIMBYs (Not In My BackYard), this community has quite a lot of these. Many are willing to help and will talk your ear off about neighborhood revitalization and positive change; unfortunately, in many cases this translates into 'I would be happier without so many poor people near my home.' Again, even up-to-date Renters can be considered 'lazy.' Really, I hear this quite a lot.... 'Yeah, but that area has a lot of Renter's'</p> <p>no comments</p> <p>Other than the man hole in my backyard that attracts mosquitoes, the animal patrol needs to come remove the animals that are living in this abandoned house next door.</p> <p>Our County Commissioners say it all. They have turned builders and developers off to our great town.</p> <p>Owners of properties should be required to keep their gutters from filling up with dirt and debris that go down into the storm drains.</p> <p>A nice neighborhood that has a few rental houses is spoiled by landlords who let their lawns and gutters get full of weeds and litter.</p> <p>Rising cost of water and waste removal services. These expenses are becoming prohibitive for homeowners and renters. Property tax increases are putting strains on all property owners</p> <p>Rowan/City of Salisbury has a major issues with absentee landlords. The City needs to enforce regulations and determine a process for penalizing these landlords.</p> <p>Salisbury already as a facility for homeless and recently released inmates. In fact, Salisbury has become a homeless magnet, where prison releasees and mental hospital releasees are dumped. We're building a mega-shelter for them. "Build it, and they will come" is the city's mantra. They care more about the federal funds to follow this group, than the negative effects on our city.</p> <p>Salisbury has long ignored the problems of housing. We are already behind, but at least we are starting to realize that we have a problem. Starting the Housing Advocacy committee was a good start and I hope there will be many more initiatives.</p> <p>See earlier comments. Salisbury and Rowan County needs to update to permit a small independent living unit on properties which</p>

contain single family houses. This would increase the population density in the city and provide for more multigenerational housing.

Seniors must have more housing near the hospital, etc. Or, senior housing must include retail in the form of groceries, drug stores and satellite doctor offices.

Stop making it harder for people to get homes. The percentage of money for a down payment is too high. It should not take a person thirty years to pay off a house. Some lenders/bankers are just too greedy.

The City of Salisbury's Code enforcers uses their power to actively harass home owners and residents in the African American communities. And it appears that the only houses they attempt to save are those that have some 'white historical value'. The history and housing of the African American community seems to be of no concern, interest or value to the City of Salisbury. There is a book written by the Rowan Public Library's History Room Librarian that details the old Dixonville community back in the 1960-1970s. Salisbury's show of appreciation for the entire community was to bulldoze the entire area under the guise of Urban Renewal. However, the bulldozers stopped at the back yards of the old dilapidated houses that at one time had been the homes of upper crust Whites. Then they created what is now the Historic Foundation--and they save and fight to save as many of those houses as they can--so that outsiders can come and see how 'they' used to live'. But the Historic Preservation in Salisbury is one sided, with the net effect of reducing the and diminishing the power of the vote of African American's in Salisbury by destroying houses units where they live. They have even gone as far as to destroy multi-family housing using housing African Americans and then replacing them with fewer units with mixed races and incomes to further dilute the presence of African Americans in Salisbury.

The more low income, subsidized, or homeless facilities available, the more taxes will increase to accommodate these groups. Less facilities mean less tax \$ to build and care for many that won't care for themselves. Salisbury need to elevate to a higher level.

There are not any good programs actively moving youth towards independent affordable housing. Coupled with employment to breed success. Criminal charges make housing options extremely limited.

There are so many homes in need of repair. Ordinances to keep property in safe condition should be in place. A simple ordinance to keep people from parking on their lawns goes a long way to make a neighborhood healthy. Also, lawn maintenance is important, one over grown lawn makes a whole neighborhood look trashy. How about a city promotion for low cost house paint, or donors to fix old lawn mowers so tenants can keep their lawn mowed. Maybe a group of volunteers to help out regularly, not just once a year. I am amazed at the amount of run down homes in Salisbury. If they are rental properties then get after the landlord. Also make it easier for a landlord to evict tenants if they trash a property.

There is an over supply of lower income housing available for sale. A program to place qualified persons in these home could be made possible. The low sales price level is competitive with rents and subsidized housing costs. Homeownership could be obtained at the same costs which would relieve subsidized costs for other use. Also would stabilize areas where these are available by having a higher percentage of owner occupied housing. This would in turn stabilize housing markets where these properties are located.

We are constantly trying to place victims of domestic abuse in the battered womens shelter and it commonly full

Table 17.I.15**What are ways your area of the Region can better address housing challenges.**

Rowan County
2013 Housing Needs Survey

Comments:
<p>Allow enabling ordinances for 'micro-housing' developments, affordable housing for small families and retirees who don't want all the maintenance of a larger home.</p> <p>Another battered womens shelter and homes for our homeless veterans</p> <p>Attack boarded up and abandoned house that destroy neighborhoods.</p> <p>Become involved in issues effecting community improvement. Help promote a positive image for housing [greater curb appeal]</p> <p>Being open to those in need.</p> <p>Better collaboration among governmental agencies.</p> <p>Better education to attract better jobs</p> <p>Better transportation options(more bus routes, and so on), more sidewalks. Better housing options: one-story, two-bedroom houses with senior friendly designs in mind: ramps, not stairs; lower cabinets for short people(I am only 4'10), safety rails in showers and tubs(I prefer showers), level yards, fenced in back yards, pet-friendly areas. Also easy accessibility to grocery stores, shops,. ans so on.</p> <p>Bring in developers and evaluate our incentives we give to them.</p> <p>By removing the hidden gentrification agenda that is written in the Salisbury City Code, from police protection to housing code enforcement. This city allowed a burned out house to sit adjacent to the uptown area on a major thoroughfare for about 25 years in hopes of getting someone to repair it for its 'white' historical value. And they allowed grass to grow and remain more than 3ft in the front yard of a house on Confederate Ave--Country Club Hills section for over 6 months before it was finally cut. Yet they park themselves on African American owned land, bring equipment and men and cut the grass unabashedly when the grass gets 12 inches high and then they add and ungodly bill to your taxes for collection. Where is the fairness in this.</p> <p>City leadership</p> <p>Code Enforcement: These landlords are renting unfit rental places the city do's not enforce code's, some places have been a wreck for years but it's still that way</p> <p>Curtail rubber stamping of new apartment complex construction. The Salisbury area has far too many units for population</p> <p>Demolish old houses that can't be repaired</p> <p>Educational outreach with the goal of dissolving the stigma of the working class and underprivileged members of our community.</p> <p>Find a way to expand Rowan Ministries Eagle Nest program. More people are out of work than ever before. Also, I would like to see a "fee friendly" medical system for drug & Alcohol users. I feel many people would seek help, if they "knew" about programs or where they can go for help. Such as advertisements where counseling can be obtained and group homes could be made available for drug program. Too many people just don't know the process and are to weak or proud to ask. Too much red tape for someone needing help.</p> <p>Get the local economy going.</p> <p>Help small municipalities in marketing. Obtaining services, i.e. grocery stores, amenities to support housing-existing & new development</p> <p>Housing Commission considering next steps.</p> <p>INcreasing supportive programs to increase success after transitional or supportive housing is provided.</p> <p>Just do it instead of talking about it. I have taken several surveys and no action taken.</p> <p>Let the courts support landlords who do a good job on their properties and not charge big fees when there is a necessary eviction.</p> <p>Make it easier for homeowners with a low income to obtain supplies to improver their home. Solicit volunteers to teach home owners how to fix things, along with low price supplies. Pave the streets in the low income areas, not just the upper middle class neighborhoods. I think so many issues stem from homes that arn't maintained and then get abandoned, and sit empty for years.</p> <p>Do we really need to be building more low income apartments with all these houses sitting empty?</p> <p>Make sure each segment is included.</p> <p>Making information easily available to the general public, including sales trends, closed and active sales, school performances, so the public can make a more informed housing decision.</p> <p>More jobs that actually support a family of four or five. Most jobs, now, you can not support one person.</p> <p>More money to help new home buyers, home improvements, building improvements, neighborhood approvements, business improvements, etc.</p> <p>Need elected officials with a a vision and understanding of basic community needs including a quality education, activities for youth.</p> <p>Need to build a sense of "community". A love for where you live and a burning desire to make it a better place.</p> <p>no comments</p> <p>No more public housing this community</p> <p>Offer incentives to the landlords for purposes of providing housing needs to .</p> <p>Prepare to start concentrating on affordable housing for ALL residents of Salisbury.</p> <p>Reduce new construction and encourage rehab or up fit of existing housing. Reduce or at lease cap number of public housing facilities in this city. We have more than average.</p>

See above.

Seems that there is additional planning/construction in the area

Spread out areas of lower rent homes throughout the county instead of placing all in the Salisbury City limits.

The population is aging. New apartment complex rents are beyond the reach of many seniors and many young people. There must be a way to provide housing that could mix young and old in such a way that the young could assist the older people.

Work with existing housing businesses, ie Lutheran Services, etc. for elderly needs.

J. LAND USE PLANNING

Table 17.J.1
Housing Development
 Rowan County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	2				2
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	1	1			2
Guidelines that encourage development affordable housing units?		2			2
Any potential barriers to the development of low- to moderate- income housing?		2			2
Guidelines that allow the development of mixed use housing?	2				2
Occupancy Standards					
A definition for the term "family"?	1	1			2
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	1	1			2
Does the definition of "family" include a specific limit on the number of persons?	1	1			2
Residential occupancy standards or limits?		1	1		2
Special Needs Housing					
A definition for the term "disability"?	2				2
Development standards for making housing accessible to persons with disabilities?		2			2
A process by which persons with disabilities can request modification to the jurisdiction's policies?		2			2
Standards for the development of senior housing?		2			2
Policies that distinguish senior citizen housing from other residential uses?	1	1			2
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	2				2
Are group homes permitted by right in single-family residential areas?	1		1		2
Is there a group home density requirement, such as a distance required for other group homes?	2				2
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?		2			2
Policies or practices for "affirmatively furthering fair housing"?		2			2

K. RENTAL VACANCY SURVEY

Table 17.K.1
Rental Vacancy Survey by Type
 Rowan County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	403	15	3.7%
Apartments	1,725	123	7.1%
Mobile Homes	203	9	4.4%
"Other" Units	107	9	8.4%
Don't know	450	75	16.7%
Total	2,888	231	8.0%

Table 17.K.2
Rental Units by Bedroom Size
 Rowan County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	278	0	14	.	292
Two	70	853	108	58	.	1,089
Three	112	114	92	33	.	351
Four	9	0	2	0	.	11
Don't Know	212	480	1	2	450	1,145
Total	403	1,725	203	107	450	2,888

Table 17.K.3
Do any of your rental units receive rental subsidy or assistance?
 Rowan County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	24
No	23
Don't Know	3
% Offering Assistance	48.9%

Table 17.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Rowan County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	32	7.9%
Apartments	33	1.9%
Mobile Homes		%
"Other" Units	3	2.8%
Don't know	27	6.0
Total	95	3.3%

Table 17.K.5
**How long will it be before your vacant units
become filled?**

Rowan County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	14	1
1 to 2 month	8	
2 to 3 months	2	
More than 3 months	14	2

Table 17.K.6
**How long will it be before your filled units
become vacant?**

Rowan County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	2	
1 to 2 month	4	
2 to 3 months		1
More than 3 months	15	2

Table 17.K.7
Average Market Rate Rents by Bedroom Size

Rowan County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$504		\$605	\$512
Two	\$572	\$594	\$500	\$571	\$586
Three	\$761	\$758	\$574	\$802	\$745
Four	\$925		\$725		\$922
Total	\$728	\$572	\$560	\$638	\$649

Table 17.K.8
Average Assistant Rate Rents by Bedroom Size

Rowan County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$413			\$413
Two		\$533	\$500		\$525
Three	\$750	\$500	\$550		\$600
Four					
Total	\$750	\$494	\$525		\$542

Table 17.K.9
Single Family Market Rate Rents by Vacancy Status

Rowan County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	16	0	0.0%
\$500 to \$750	279	6	2.2%
\$750 to \$1,000	54	3	5.6%
\$1,000 to \$1,250	51	6	11.8%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	3	0	.0%
Total	403	15	3.7%

Table 17.K.10
Apartment Market Rate Rents by Vacancy Status

Rowan County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	390	28	7.2%
\$500 to \$750	798	75	9.4%
\$750 to \$1,000	433	20	4.6%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	104	0	.0%
Total	1,725	123	7.1%

Table 17.K.11
Available Apartment Units by Bedroom Size

Rowan County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		2	25	0		0	28
\$500 to \$750		4	34	1		36	75
\$750 to \$1,000		5	10	5		0	20
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	0		0	0
Total	0	12	69	6	0	36	123

Table 17.K.12
Mobile Home Market Rate Rents by Vacancy Status

Rowan County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	203	9	4.4%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	203	9	4.4%
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Table 17.K.13
Condition by Unit Type

Rowan County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor	1				.	1
Fair					.	
Average	73	279	71		.	423
Good	266	534	131	28	.	959
Excellent	57	888		77	.	1,022
Don't Know	6	24	1	2	450	483
Total	403	1,725	203	107	450	2,888

Table 17.K.14
Condition of Single Family Units by Vacancy Status

Rowan County
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor	1		%
Fair			%
Average	73	5	6.8%
Good	266	7	2.6%
Excellent	57	3	5.3%
Don't Know	6	0	.0%
Total	403	15	3.7%

Table 17.K.15
Condition of Apartment Units by Vacancy Status

Rowan County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	279	57	20.4%
Good	534	27	5.1%
Excellent	888	39	4.4%
Don't Know	24	0	.0%

Total	1,725	123	7.1%
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Table 17.K.16**Condition of Mobile Home Units by Vacancy Status**

Rowan County
2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	71	1	1.4%
Good	131	7	5.3%
Excellent			%
Don't Know	1	1	100.0%
Total	203	9	4.4%

Table 17.K.17**Are there any utilities included with the rent?**

Rowan County
2013 Rental Vacancy Survey

Period	Respondent
Yes	23
No	24
% Offering Assistance	48.9%

Table 17.K.18**Which utilities are included with the rent?**

Rowan County
2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	18
Trash Collection	21

Table 17.K.19**Do you keep a waiting list?**

Rowan County
2013 Rental Vacancy Survey

Period	Respondent
Yes	15
No	31
Don't know	

Waitlist Size	151
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Table 17.K.20**How would you rate the need for renovation of existing units in the city?**

Rowan County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	6	3	
Low Need	2	3	1	
Moderate Need	7	7	2	1
High Need	5	3		2
Extreme Need	2	3		2

Table 17.K.21**How would you rate the need for construction of new units in the city?**

Rowan County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	14	15	5	1
Low Need	3	5		2
Moderate Need	2	2	1	1
High Need	1	3	1	
Extreme Need	1	1		1

Table 17.K.22**If new units were to be constructed, what percentage should offer rental assistance?**

Rowan County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	48.9%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 17.L.1
Era of Construction
Rowan County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	7,702	481		512	7	8,702
1940 - 1959	8,960	136		261	17	9,374
1960 - 1979	9,220	54		228	14	9,516
1980 - 1999	11,509	58		412	44	12,023
> 2000	6,625	31		137	52	6,845
Missing	0	0		0	0	0
Total	44,016	760		1,550	134	46,460

Table 17.L.2
Quality of Materials and Workmanship Used In Construction
Rowan County
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	348	6		9	3	366
Fair	1,388	7		59	4	1,458
Average	28,749	674		1,068	120	30,611
Good	8,821	59		317	4	9,201
Excellent	4,161	2		82	1	4,246
Missing	549	12		15	2	578
Total	44,016	760		1,550	134	46,460

Table 17.L.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Rowan County
Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	150	596	5,749	694	322	191	7,702
1940 - 1959	101	473	7,380	579	171	256	8,960
1960 - 1979	48	234	6,697	1,796	375	70	9,220
1980 - 1999	46	79	6,735	3,171	1,447	31	11,509
>=2000	3	6	2,188	2,581	1,846	1	6,625
Missing	0	0	0	0	0	0	0
Total	348	1,388	28,749	8,821	4,161	549	44,016

Table 17.L.4
Average Floor Area by Dwelling Type

Rowan County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	118	2		3		123
500 – 999	4,586	146		279	7	5,018
1000 – 1,499	17,435	345		753	63	18,596
1,500 – 1,999	12,920	172		314	50	13,456
2,000 – 2,499	5,196	61		119	12	5,388
2,500 – 3,000	2,050	22		44	2	2,118
Above 3,000	1,711	12		38		1,761
Missing	0	0		0	0	0
Total	44,016	760		1,550	134	46,460
Average	1,620	1,419		1,437	1,491	1,610

Table 17.L.5
Market Value of Dwelling Unit

Rowan County
Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	3,175	89		285	36	3,585
\$50,000 – \$99,999	15,980	557		851	72	17,460
\$100,000 – \$149,999	11,867	95		233	7	12,202
\$150,000 - \$199,999	5,905	12		91	5	6,013
\$200,000 - \$249,999	2,676	6		29	5	2,716
\$250,000 - \$349,999	2,413	1		40	5	2,459
\$350,000 - \$550,000	1,407			11	3	1,421
Above \$550,000	593			10	1	604
Missing	0	0		0	0	0
Total	44,016	760		1,550	134	46,460
Average Value	\$141,845	\$76,853		\$106,891	\$96,037	\$139,483

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 17.M.1
Population and Employment Forecast

Rowan County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	36,038	90,200
1980	43,886	99,473
1990	49,301	110,999
2000	57,711	130,340
2010	53,725	138,428
2020	55,733	150,430
2030	58,746	168,634
2040	64,771	190,339
2050	72,002	213,943

Table 17.M.2
Household Forecasts by Tenure

Rowan County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	36,987	16,153	53,140
2020	42,299	15,449	57,748
2030	47,589	17,147	64,736
2040	53,917	19,151	73,068
2050	60,821	21,308	82,129

Table 17.M.3
Household Forecasts by Income

Rowan County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	2,752	3,732	4,839	2,571	23,092	36,987
2020	3,148	4,268	5,534	2,940	26,409	42,299
2030	3,541	4,802	6,226	3,308	29,711	47,589
2040	4,012	5,441	7,054	3,748	33,662	53,917
2050	4,526	6,137	7,957	4,228	37,973	60,821
Renter-Occupied						
2010	3,526	2,943	3,374	1,249	5,062	16,153
2020	3,372	2,815	3,227	1,194	4,841	15,449
2030	3,743	3,124	3,581	1,326	5,374	17,147
2040	4,180	3,489	4,000	1,480	6,002	19,151
2050	4,651	3,882	4,450	1,647	6,677	21,308
Total						
2010	6,278	6,675	8,213	3,820	28,154	53,140
2020	6,520	7,083	8,761	4,134	31,250	57,748
2030	7,284	7,926	9,807	4,633	35,085	64,736
2040	8,192	8,930	11,054	5,228	39,664	73,068
2050	9,177	10,020	12,408	5,875	44,650	82,129

N. CHAS HOUSING PROBLEM TABLES

Table 17.N.1
Households with Housing Problems by Income and Family Status

Rowan County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	155	458	119	562	362	1,656
30.1-50% HAMFI	222	729	215	479	343	1,988
50.1-80% HAMFI	374	754	313	243	342	2,026
80.1 % HAMFI and above	466	1,546	499	236	468	3,215
Total	1,217	3,487	1,146	1,520	1,515	8,885
Renters						
30 % HAMFI	54	1,231	119	339	728	2,471
30.1-50% HAMFI	104	698	304	251	603	1,960
50.1-80% HAMFI	38	688	152	80	629	1,587
80.1 % HAMFI and above	10	234	175	25	195	639
Total	206	2,851	750	695	2,155	6,657
Total						
30 % HAMFI	209	1,689	238	901	1,090	4,127
30.1-50% HAMFI	326	1,427	519	730	946	3,948
50.1-80% HAMFI	412	1,442	465	323	971	3,613
80.1 % HAMFI and above	476	1,780	674	261	663	3,854
Total	1,423	6,338	1,896	2,215	3,670	15,542

Table 17.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Rowan County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	155	458	119	562	362	1,656
30.1-50% HAMFI	222	729	215	479	343	1,988
50.1-80% HAMFI	374	754	313	243	342	2,026
80.1% HAMFI and above	466	1,546	499	236	468	3,215
Total	1,217	3,487	1,146	1,520	1,515	8,885
No Housing Problem						
30% HAMFI or less	93	60	0	324	45	522
30.1-50% HAMFI	416	231	0	1,154	164	1,965
50.1-80% HAMFI	973	811	183	818	297	3,082
80.1% HAMFI and above	3,938	13,692	1,624	1,082	2,671	23,007
Total	5,420	14,794	1,807	3,378	3,177	28,576
Not Computed						
30% HAMFI or less	45	55	0	55	94	249
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	45	55	0	55	94	249
Total						
30% HAMFI or less	293	573	119	941	501	2,427
30.1-50% HAMFI	638	960	215	1,633	507	3,953
50.1-80% HAMFI	1,347	1,565	496	1,061	639	5,108
80.1% HAMFI and above	4,404	15,238	2,123	1,318	3,139	26,222
Total	6,682	18,336	2,953	4,953	4,786	37,710

Table 17.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Rowan County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	54	1,231	119	339	728	2,471
30.1-50% HAMFI	104	698	304	251	603	1,960
50.1-80% HAMFI	38	688	152	80	629	1,587
80.1% HAMFI and above	10	234	175	25	195	639
Total	206	2,851	750	695	2,155	6,657
No Housing Problem						
30% HAMFI or less	8	325	10	149	138	630
30.1-50% HAMFI	45	189	90	199	114	637
50.1-80% HAMFI	60	913	84	225	264	1,546
80.1% HAMFI and above	322	2,727	204	274	1,630	5,157
Total	435	4,154	388	847	2,146	7,970
Not Computed						
30% HAMFI or less	0	305	0	20	159	484
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	305	0	20	159	484
Total						
30% HAMFI or less	62	1,861	129	508	1,025	3,585
30.1-50% HAMFI	149	887	394	450	717	2,597
50.1-80% HAMFI	98	1,601	236	305	893	3,133
80.1% HAMFI and above	332	2,961	379	299	1,825	5,796
Total	641	7,310	1,138	1,562	4,460	15,111

Table 17.N.4
Households by Housing Problems by Income and Family Status

Rowan County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	209	1,689	238	901	1,090	4,127
30.1-50% HAMFI	326	1,427	519	730	946	3,948
50.1-80% HAMFI	412	1,442	465	323	971	3,613
80.1% HAMFI and above	476	1,780	674	261	663	3,854
Total	1,423	6,338	1,896	2,215	3,670	15,542
No Housing Problem						
30% HAMFI or less	101	385	10	473	183	1,152
30.1-50% HAMFI	461	420	90	1,353	278	2,602
50.1-80% HAMFI	1,033	1,724	267	1,043	561	4,628
80.1% HAMFI and above	4,260	16,419	1,828	1,356	4,301	28,164
Total	5,855	18,948	2,195	4,225	5,323	36,546
Not Computed						
30% HAMFI or less	45	360	0	75	253	733
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	45	360	0	75	253	733
Total						
30% HAMFI or less	355	2,434	248	1,449	1,526	6,012
30.1-50% HAMFI	787	1,847	609	2,083	1,224	6,550
50.1-80% HAMFI	1,445	3,166	732	1,366	1,532	8,241
80.1% HAMFI and above	4,736	18,199	2,502	1,617	4,964	32,018
Total	7,323	25,646	4,091	6,515	9,246	52,821

18. CITY OF KANNAPOLIS (ROWAN COUNTY)

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 18.A.1

Population by Age

City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	634	7.0%	839	8.9%	32.3%
5 to 19	1,759	19.5%	1,942	20.6%	10.4%
20 to 24	635	7.0%	619	6.6%	-2.5%
25 to 34	1,285	14.2%	1,412	15.0%	9.9%
35 to 54	2,364	26.2%	2,345	24.9%	-8%
55 to 64	824	9.1%	952	10.1%	15.5%
65 or Older	1,519	16.8%	1,322	14.0%	-13.0%
Total	9,020	100.0%	9,431	100.0%	4.6%

Table 18.A.2

Elderly Population by Age

City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	144	9.5%	159	12.0%	10.4%
67 to 69	193	12.7%	216	16.3%	11.9%
70 to 74	344	22.6%	299	22.6%	-13.1%
75 to 79	341	22.4%	210	15.9%	-38.4%
80 to 84	258	17.0%	208	15.7%	-19.4%
85 or Older	239	15.7%	230	17.4%	-3.8%
Total	1,519	100.0%	1,322	100.0%	-13.0%

Table 18.A.3

Population by Race and Ethnicity

City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	6,980	77.4%	6,382	67.7%	-8.6%
Black	1,415	15.7%	1,651	17.5%	16.7%
American Indian	35	.4%	33	.3%	-5.7%
Asian	89	1.0%	88	.9%	-1.1%
Native Hawaiian/ Pacific Islander	1	.0%	4	.0%	300.0%
Other	387	4.3%	1,053	11.2%	172.1%
Two or More Races	113	1.3%	220	2.3%	94.7%
Total	9,020	100.0%	9,431	100.0%	4.6%
Non-Hispanic	8,288	91.9%	7,769	82.4%	-6.3%
Hispanic	732	8.1%	1,662	17.6%	127.0%

Table 18.A.4**Households by Income**

City of Kannapolis (Rowan County)

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	695	19.4%	709	19.2%
\$15,000 to \$19,999	412	11.5%	210	5.7%
\$20,000 to \$24,999	264	7.4%	418	11.3%
\$25,000 to \$34,999	591	16.5%	577	15.6%
\$35,000 to \$49,999	722	20.2%	553	14.9%
\$50,000 to \$74,999	668	18.7%	780	21.1%
\$75,000 to \$99,999	132	3.7%	261	7.1%
\$100,000 or More	92	2.6%	194	5.2%
Total	3,576	100.0%	3,702	100.0%

Table 18.A.5**Poverty by Age**

City of Kannapolis (Rowan County)

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	153	13.8%	226	13.8%
6 to 17	260	23.5%	397	24.2%
18 to 64	463	41.8%	854	52.0%
65 or Older	232	20.9%	164	10.0%
Total	1,108	100.0%	1,641	100.0%
Poverty Rate	12.8%	.	17.9%	.

Table 18.A.6**Households by Year Home Built**

City of Kannapolis (Rowan County)

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	580	16.1%	592	16.0%
1940 to 1949	690	19.2%	556	15.0%
1950 to 1959	676	18.8%	857	23.1%
1960 to 1969	455	12.7%	393	10.6%
1970 to 1979	397	11.1%	306	8.3%
1980 to 1989	269	7.5%	89	2.4%
1990 to 1999	525	14.6%	470	12.7%
2000 to 2004	.	.	305	8.2%
2005 or Later	.	.	134	3.6%
Total	3,592	100.0%	3,702	100.0%

Table 18.A.7**Housing Units by Type**City of Kannapolis (Rowan County)
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	3,050	79.3%	3,547	83.6%
Duplex	38	1.0%	81	1.9%
Tri- or Four-Plex	23	.6%	51	1.2%
Apartment	84	2.2%	14	.3%
Mobile Home	649	16.9%	550	13.0%
Boat, RV, Van, Etc.	0	.0%	0	.0%
Total	3,844	100.0%	4,243	100.0%

Table 18.A.8**Housing Units by Tenure**City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,594	92.5%	3,610	87.1%	.4%
Owner-Occupied	2,472	68.8%	2,073	57.4%	-16.1%
Renter-Occupied	1,122	31.2%	1,537	42.6%	37.0%
Vacant Housing Units	290	7.5%	536	12.9%	84.8%
Total Housing Units	3,884	100.0%	4,146	100.0%	6.7%

Table 18.A.9**Disposition of Vacant Housing Units**City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	77	26.6%	226	42.2%	193.5%
For Sale	55	19.0%	81	15.1%	47.3%
Rented or Sold, Not Occupied	37	12.8%	20	3.7%	-45.9%
For Seasonal, Recreational, or Occasional Use	8	2.8%	14	2.6%	75.0%
For Migrant Workers	0	0.0%	0	.0%	%
Other Vacant	113	39.0%	195	36.4%	72.6%
Total	290	100.0%	536	100.0%	84.8%

Table 18.A.10**Households by Household Size**City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,012	28.2%	969	26.8%	-4.2%
Two Persons	1,223	34.0%	1,139	31.6%	-6.9%
Three Persons	608	16.9%	637	17.6%	4.8%
Four Persons	441	12.3%	463	12.8%	5.0%
Five Persons	198	5.5%	240	6.6%	21.2%
Six Persons	68	1.9%	100	2.8%	47.1%
Seven Persons or More	44	1.2%	62	1.7%	40.9%
Total	3,594	100.0%	3,610	100.0%	.4%

Table 18.A.11

Household Type by Tenure
City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	2,395	66.6%	2,379	65.9%	-.7%
Married-Couple Family	1,680	70.1%	1,479	62.2%	-12.0%
Owner-Occupied	1,307	77.8%	1,034	69.9%	-20.9%
Renter-Occupied	373	22.2%	445	30.1%	19.3%
Other Family	715	29.9%	900	37.8%	25.9%
Male Householder, No Spouse	203	28.4%	266	29.6%	31.0%
Owner-Occupied	118	58.1%	120	45.1%	1.7%
Renter-Occupied	85	41.9%	146	54.9%	71.8%
Female Householder, No Spouse	512	71.6%	634	70.4%	23.8%
Owner-Occupied	259	50.6%	227	35.8%	-12.4%
Renter-Occupied	253	49.4%	407	64.2%	60.9%
Non-Family Households	1,199	33.4%	1,231	34.1%	2.7%
Owner-Occupied	788	65.7%	692	56.2%	-12.2%
Renter-Occupied	411	34.3%	539	43.8%	31.1%
Total	3,594	100.0%	3,610	100.0%	.4%

Table 18.A.12

Group Quarters Population
City of Kannapolis (Rowan County)
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	.0%	0	.0%	%
Juvenile Facilities	.	.	0	.0%	.
Nursing Homes	215	100.0%	139	100.0%	-35.3%
Other Institutions	0	.0%	0	.0%	%
Total	215	100.0%	139	100.0%	-35.3%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	6	100.0%	2	100.0%	-66.7%
Total	6	2.7%	2	1.4%	-66.7%
Total Group Quarters Population	221	100.0%	141	100.0%	-36.2%

Table 18.A.13

Overcrowding and Severe Overcrowding
City of Kannapolis (Rowan County)
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	2,425	97.6%	47	1.9%	13	.5%	2,485
2010 ACS	2,091	95.5%	98	4.5%	0	.0%	2,189
Renter							
2000 Census	1,020	92.1%	63	5.7%	24	2.2%	1,107
2010 ACS	1,460	96.5%	14	.9%	39	2.6%	1,513
Total							
2000 Census	3,445	95.9%	110	3.1%	37	1.0%	3,592
2010 ACS	3,551	95.9%	112	3.0%	39	1.1%	3,702

Table 18.A.14**Households with Incomplete Plumbing Facilities**

City of Kannapolis (Rowan County)

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	3,585	3,685
Lacking Complete Plumbing Facilities	7	17
Total Households	3,592	3,702
Percent Lacking	.2%	.5%

Table 18.A.15**Households with Incomplete Kitchen Facilities**

City of Kannapolis (Rowan County)

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	3,575	3,685
Lacking Complete Kitchen Facilities	17	17
Total Households	3,592	3,702
Percent Lacking	.5%	.5%

Table 18.A.16**Cost Burden and Severe Cost Burden by Tenure**

City of Kannapolis (Rowan County)

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	740	66.2%	250	22.4%	118	10.6%	10	.9%	1,118
2010 ACS	871	66.9%	288	22.1%	143	11.0%	0	.0%	1,302
Owner Without a Mortgage									
2000 Census	718	82.0%	80	9.1%	44	5.0%	34	3.9%	876
2010 ACS	748	84.3%	117	13.2%	22	2.5%	0	.0%	887
Renter									
2000 Census	663	59.9%	216	19.5%	116	10.5%	112	10.1 %	1,107
2010 ACS	601	39.7%	454	30.0%	205	13.5%	253	16.7 %	1,513
Total									
2000 Census	2,121	68.4%	546	17.6%	278	9.0%	156	5.0%	3,101
2010 ACS	2,220	60.0%	859	23.2%	370	10.0%	253	6.8%	3,702

Table 18.A.17**Median Housing Costs**

City of Kannapolis (Rowan County)

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$530	\$577
Median Home Value	\$71,700	\$101,300

B. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{17F18} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 18.B.1

Purpose of Loan by Year
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	310	411	404	388	255	141	127	114	2,150
Home Improvement	59	70	66	81	54	28	24	38	420
Refinancing	683	695	697	693	475	435	295	290	4,263
Total	1,052	1,176	1,167	1,162	784	604	446	442	6,833

Table 18.B.2

Occupancy Status for Home Purchase Loan Applications
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	267	366	339	282	187	129	118	102	1,790
Not Owner-Occupied	43	45	63	105	68	11	9	12	356
Not Applicable	0	0	2	1	0	1	0	0	4
Total	310	411	404	388	255	141	127	114	2,150

Table 18.B.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	241	331	323	228	87	45	46	30	1,331
FHA - Insured	22	27	14	45	90	64	54	56	372
VA - Guaranteed	4	8	2	9	9	6	7	5	50
Rural Housing Service or Farm Service Agency	0	0	0	0	1	14	11	11	37
Total	267	366	339	282	187	129	118	102	1,790

¹⁸ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 18.B.4
Loan Applications by Action Taken
 City of Kannapolis (Rowan County)
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	135	195	185	136	91	73	57	37	909
Application Approved but not Accepted	16	22	16	16	5	0	11	4	90
Application Denied	44	50	38	38	20	10	13	16	229
Application Withdrawn by Applicant	17	19	11	17	12	7	11	6	100
File Closed for Incompleteness	2	7	10	5	3	0	0	4	31
Loan Purchased by the Institution	53	73	79	70	56	39	26	35	431
Preapproval Request Denied	0	0	0	0	0	0	0	0	0
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	267	366	339	282	187	129	118	102	1,790
Denial Rate	24.6%	20.4%	17.0%	21.8%	18.0%	12.0%	18.6%	30.2%	20.1%

Table 18.B.5
Denial Rates by Gender of Applicant
 City of Kannapolis (Rowan County)
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	23.5%	27.4%	.0%	%	24.6%
2005	17.8%	27.4%	.0%	%	20.4%
2006	11.6%	21.8%	71.4%	%	17.0%
2007	21.7%	21.6%	25.0%	%	21.8%
2008	22.2%	6.1%	33.3%	%	18.0%
2009	12.5%	13.0%	.0%	%	12.0%
2010	13.3%	26.1%	50.0%	%	18.6%
2011	20.7%	40.9%	50.0%	%	30.2%
Average	17.9%	23.4%	30.6%	%	20.1%

Table 18.B.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Kannapolis (Rowan County)
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	78	139	122	90	56	49	39	23	596
	Denied	24	30	16	25	16	7	6	6	130
	Denial Rate	23.5%	17.8%	11.6%	21.7%	22.2%	12.5%	13.3%	20.7%	17.9%
Female	Originated	53	53	61	40	31	20	17	13	288
	Denied	20	20	17	11	2	3	6	9	88
	Denial Rate	27.4%	27.4%	21.8%	21.6%	6.1%	13.0%	26.1%	40.9%	23.4%
Not Available	Originated	4	3	2	6	4	4	1	1	25
	Denied	0	0	5	2	2	0	1	1	11
	Denial Rate	.0%	.0%	71.4%	25.0%	33.3%	.0%	50.0%	50.0%	30.6%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%
Total	Originated	135	195	185	136	91	73	57	37	909
	Denied	44	50	38	38	20	10	13	16	229
	Denial Rate	24.6%	20.4%	17.0%	21.8%	18.0%	12.0%	18.6%	30.2%	20.1%

Table 18.B.7

Denial Rates by Race/Ethnicity of Applicant
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	100.0%	.0%	%	100.0%	%	%	%	%	60.0%
Asian	25.0%	20.0%	33.3%	50.0%	33.3%	.0%	.0%	%	27.3%
Black	15.4%	14.8%	30.0%	37.5%	.0%	33.3%	25.0%	100.0%	25.0%
White	24.1%	21.6%	14.4%	17.9%	16.8%	10.1%	18.0%	25.5%	18.6%
Not Available	26.3%	19.2%	30.0%	38.9%	33.3%	14.3%	25.0%	33.3%	27.2%
Not Applicable	%	%	%	%	%	0%	0%	%	%
Average	24.6%	20.4%	17.0%	21.8%	18.0%	12.0%	18.6%	30.2%	20.1%
Non-Hispanic	22.8%	21.2%	16.1%	21.5%	15.8%	8.7%	16.9%	28.6%	19.1%
Hispanic	43.8%	11.8%	7.1%	18.2%	37.5%	42.9%	.0%	100.0%	25.3%

Table 18.B.8

Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	2	0	0	0	0	0	0	2
	Denied	2	0	0	1	0	0	0	0	3
	Denial Rate	100.0%	.0%	%	100.0%	%	%	%	%	60.0%
Asian	Originated	3	4	4	1	2	1	1	0	16
	Denied	1	1	2	1	1	0	0	0	6
	Denial Rate	25.0%	20.0%	33.3%	50.0%	33.3%	.0%	.0%	%	27.3%
Black	Originated	11	23	7	5	1	4	3	0	54
	Denied	2	4	3	3	0	2	1	3	18
	Denial Rate	15.4%	14.8%	30.0%	37.5%	.0%	33.3%	25.0%	100.0%	25.0%
White	Originated	107	145	160	119	84	62	50	35	762
	Denied	34	40	27	26	17	7	11	12	174
	Denial Rate	24.1%	21.6%	14.4%	17.9%	16.8%	10.1%	18.0%	25.5%	18.6%
Not Available	Originated	14	21	14	11	4	6	3	2	75
	Denied	5	5	6	7	2	1	1	1	28
	Denial Rate	26.3%	19.2%	30.0%	38.9%	33.3%	14.3%	25.0%	33.3%	27.2%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	26.3%	19.2%	30.0%	38.9%	33.3%	14.3%	25.0%	33.3%	%
Total	Originated	135	195	185	136	91	73	57	37	909
	Denied	44	50	38	38	20	10	13	16	229
	Denial Rate	24.6%	20.4%	17.0%	21.8%	18.0%	12.0%	18.6%	30.2%	20.1%
Non-Hispanic	Originated	105	167	161	117	80	63	54	35	782
	Denied	31	45	31	32	15	6	11	14	185
	Denial Rate	22.8%	21.2%	16.1%	21.5%	15.8%	8.7%	16.9%	28.6%	19.1%
Hispanic	Originated	9	15	13	9	5	4	1	0	56
	Denied	7	2	1	2	3	3	0	1	19
	Denial Rate	43.8%	11.8%	7.1%	18.2%	37.5%	42.9%	.0%	100.0%	25.3%

Table 18.B.9

Loan Applications by Reason for Denial
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	3	3	1	7	6	1	2	2	25
Employment History	0	1	1	0	0	1	1	0	4
Credit History	15	14	20	7	4	5	0	4	69
Collateral	0	2	5	5	0	1	2	2	17
Insufficient Cash	2	1	0	2	2	0	1	0	8
Unverifiable Information	0	1	4	1	0	0	0	0	6
Credit Application Incomplete	2	4	0	3	2	1	2	2	16
Mortgage Insurance Denied	1	0	0	0	0	0	0	0	1
Other	9	11	1	4	1	0	1	2	29
Missing	12	13	6	9	5	1	4	4	54
Total	44	50	38	38	20	10	13	16	229

Table 18.B.10

Denial Rates by Income of Applicant
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	66.7%	80.0%	60.0%	100.0%	80.0%	.0%	25.0%	100.0%	60.0%
\$15,001–\$30,000	25.0%	13.2%	22.0%	25.0%	20.0%	30.8%	6.7%	30.8%	20.7%
\$30,001–\$45,000	22.9%	26.4%	18.8%	31.1%	12.1%	8.6%	23.5%	25.0%	21.7%
\$45,001–\$60,000	22.2%	23.1%	11.4%	14.3%	14.3%	6.3%	25.0%	30.0%	17.8%
\$60,001–\$75,000	20.0%	21.1%	22.7%	4.8%	11.1%	16.7%	16.7%	20.0%	16.5%
Above \$75,000	30.8%	4.0%	3.2%	22.6%	11.8%	9.1%	12.5%	28.6%	13.3%
Data Missing	25.0%	.0%	9.1%	.0%	100.0%	.0%	%	100.0%	16.7%
Total	24.6%	20.4%	17.0%	21.8%	18.0%	12.0%	18.6%	30.2%	20.1%

Table 18.B.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	33.3%	100.0%	%	%	%	%	60.0%
Asian	%	.0%	55.6%	20.0%	.0%	.0%	.0%	27.3%
Black	100.0%	23.5%	21.1%	21.4%	28.6%	36.4%	.0%	25.0%
White	59.3%	20.3%	19.1%	17.1%	16.7%	9.2%	13.3%	18.6%
Not Available	50.0%	25.0%	28.6%	25.0%	9.1%	36.4%	40.0%	27.2%
Not Applicable	%	%	%	%	%	%	%	%
Average	60.0%	20.7%	21.7%	17.8%	16.5%	13.3%	16.7%	20.1%
Non-Hispanic	60.7%	19.9%	19.5%	19.0%	16.3%	11.6%	6.3%	19.1%
Hispanic	100.0%	25.0%	29.0%	.0%	%	33.3%	33.3%	25.3%

Table 18.B.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 City of Kannapolis (Rowan County)
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	0	2	22	1	0	25	2
Employment History	0	0	0	1	3	0	4	0
Credit History	2	0	7	58	2	0	69	3
Collateral	0	1	0	11	5	0	17	0
Insufficient Cash	0	0	0	8	0	0	8	0
Unverifiable Information	0	2	0	3	1	0	6	0
Credit Application Incomplete	0	0	2	10	4	0	16	2
Mortgage Insurance Denied	0	0	0	1	0	0	1	1
Other	1	2	0	23	3	0	29	4
Missing	0	1	7	37	9	0	54	7
Total	3	6	18	174	28	0	229	19
% Missing	.0%	16.7%	38.9%	21.3%	32.1%	%	23.6%	36.8%

Table 18.B.13
Loan Applications by Income of Applicant: Originated and Denied
 City of Kannapolis (Rowan County)
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	1	1	2	0	1	1	6	0	12
	Application Denied	2	4	3	2	4	0	2	1	18
	Denial Rate	66.7%	80.0%	60.0%	100.0%	80.0%	.0%	25.0%	100.0%	60.0%
\$15,001–\$30,000	Loan Originated	45	59	39	27	20	9	14	9	222
	Application Denied	15	9	11	9	5	4	1	4	58
	Denial Rate	25.0%	13.2%	22.0%	25.0%	20.0%	30.8%	6.7%	30.8%	20.7%
\$30,001–\$45,000	Loan Originated	37	64	56	31	29	32	13	12	274
	Application Denied	11	23	13	14	4	3	4	4	76
	Denial Rate	22.9%	26.4%	18.8%	31.1%	12.1%	8.6%	23.5%	25.0%	21.7%
\$45,001–\$60,000	Loan Originated	28	30	31	30	18	15	12	7	171
	Application Denied	8	9	4	5	3	1	4	3	37
	Denial Rate	22.2%	23.1%	11.4%	14.3%	14.3%	6.3%	25.0%	30.0%	17.8%
\$60,001–\$75,000	Loan Originated	12	15	17	20	8	5	5	4	86
	Application Denied	3	4	5	1	1	1	1	1	17
	Denial Rate	20.0%	21.1%	22.7%	4.8%	11.1%	16.7%	16.7%	20.0%	16.5%
Above \$75,000	Loan Originated	9	24	30	24	15	10	7	5	124
	Application Denied	4	1	1	7	2	1	1	2	19
	Denial Rate	30.8%	4.0%	3.2%	22.6%	11.8%	9.1%	12.5%	28.6%	13.3%
Data Missing	Loan Originated	3	2	10	4	0	1	0	0	20
	Application Denied	1	0	1	0	1	0	0	1	4
	Denial Rate	25.0%	.0%	9.1%	.0%	100.0%	.0%	%	100.0%	16.7%
Total	Loan Originated	135	195	185	136	91	73	57	37	909
	Application Denied	44	50	38	38	20	10	13	16	229
	Denial Rate	24.6%	20.4%	17.0%	21.8%	18.0%	12.0%	18.6%	30.2%	20.1%

Table 18.B.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	2	0	0	0	0	0	2
	Application Denied	0	1	2	0	0	0	0	3
	Denial Rate	%	33.3%	100.0%	%	%	%	%	60.0%
Asian	Loan Originated	0	5	4	4	1	1	1	16
	Application Denied	0	0	5	1	0	0	0	6
	Denial Rate	%	.0%	55.6%	20.0%	.0%	.0%	.0%	27.3%
Black	Loan Originated	0	13	15	11	5	7	3	54
	Application Denied	1	4	4	3	2	4	0	18
	Denial Rate	100.0%	23.5%	21.1%	21.4%	28.6%	36.4%	.0%	25.0%
White	Loan Originated	11	184	225	150	70	109	13	762
	Application Denied	16	47	53	31	14	11	2	174
	Denial Rate	59.3%	20.3%	19.1%	17.1%	16.7%	9.2%	13.3%	18.6%
Not Available	Loan Originated	1	18	30	6	10	7	3	75
	Application Denied	1	6	12	2	1	4	2	28
	Denial Rate	50.0%	25.0%	28.6%	25.0%	9.1%	36.4%	40.0%	27.2%
Not Applicable	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%
Total	Loan Originated	12	222	274	171	86	124	20	909
	Application Denied	18	58	76	37	17	19	4	229
	Denial Rate	60.0%	20.7%	21.7%	17.8%	16.5%	13.3%	16.7%	20.1%
Non-Hispanic	Loan Originated	11	189	227	149	77	114	15	782
	Application Denied	17	47	55	35	15	15	1	185
	Denial Rate	60.7%	19.9%	19.5%	19.0%	16.3%	11.6%	6.3%	19.1%
Hispanic	Loan Originated	0	21	22	9	0	2	2	56
	Application Denied	1	7	9	0	0	1	1	19
	Denial Rate	100.0%	25.0%	29.0%	.0%	%	33.3%	33.3%	25.3%

PREDATORY LENDING

Table 18.B.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Kannapolis (Rowan County)

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	85	104	126	113	80	71	53	36	668
HAL	50	91	59	23	11	2	4	1	241
Total	135	195	185	136	91	73	57	37	909
Percent HAL	37.0%	46.7%	31.9%	16.9%	12.1%	2.7%	7.0%	2.7%	26.5%

Table 18.B.16

Loans by Loan Purpose by HAL Status

City of Kannapolis (Rowan County)

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	85	104	126	113	80	71	53	36	668
	HAL	50	91	59	23	11	2	4	1	241
	Percent HAL	37.0%	46.7%	31.9%	16.9%	12.1%	2.7%	7.0%	2.7%	26.5%
Home Improvement	Other	14	15	9	14	14	4	8	6	84
	HAL	8	8	6	10	2	3	1	2	40
	Percent HAL	36.4%	34.8%	40.0%	41.7%	12.5%	42.9%	11.1%	25.0%	32.3%
Refinancing	Other	165	122	145	134	121	159	111	96	1,053
	HAL	59	85	76	63	26	6	0	2	317
	Percent HAL	26.3%	41.1%	34.4%	32.0%	17.7%	3.6%	.0%	2.0%	23.1%
Total	Other	264	241	280	261	215	234	172	138	1,805
	HAL	117	184	141	96	11	2	4	1	598
	Percent HAL	30.7%	43.3%	33.5%	26.9%	15.4%	4.5%	2.8%	3.5%	24.9%

Table 18.B.17

HALs Originated by Race of Borrower

City of Kannapolis (Rowan County)

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	2	0	0	0	0	0	0	2
Asian	1	2	1	0	0	0	0	0	4
Black	8	14	6	1	0	1	1	0	31
White	36	61	43	19	10	0	2	1	172
Not Available	5	12	9	3	1	1	1	0	32
Not Applicable	0	0	0	0	0	0	0	0	0
Total	50	91	59	23	11	2	4	1	241
Hispanic (Ethnicity)	4	8	10	1	0	0	1	0	24

Table 18.B.18

Rate of HALs Originated by Race/Ethnicity of Borrower
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	100.0%	%	%	%	%	%	%	100.0%
Asian	33.3%	50.0%	25.0%	.0%	.0%	.0%	.0%	%	25.0%
Black	72.7%	60.9%	85.7%	20.0%	.0%	25.0%	33.3%	%	57.4%
White	33.6%	42.1%	26.9%	16.0%	11.9%	.0%	4.0%	2.9%	22.6%
Not Available	35.7%	57.1%	64.3%	27.3%	25.0%	16.7%	33.3%	.0%	42.7%
Not Applicable	%	%	%	%	%	%	%	%	%
Average	37.0%	46.7%	31.9%	16.9%	12.1%	2.7%	07.0%	02.7%	26.5%
Non-Hispanic	41.0%	44.9%	26.7%	16.2%	11.3%	1.6%	3.7%	%	%
Hispanic	44.4%	53.3%	76.9%	11.1%	.0%	.0%	100.0%	%	42.9%

Table 18.B.19

Loans by HAL Status by Race/Ethnicity of Borrower
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	0	0	0	0	0	0	0	0
	HAL	0	2	0	0	0	0	0	0	2
	Percent HAL	%	100.0%	%	%	%	%	%	%	100.0%
Asian	Other	2	2	3	1	2	1	1	0	12
	HAL	1	2	1	0	0	0	0	0	4
	Percent HAL	33.3%	50.0%	25.0%	.0%	.0%	.0%	.0%	%	25.0%
Black	Other	3	9	1	4	1	3	2	0	23
	HAL	8	14	6	1	0	1	1	0	31
	Percent HAL	72.7%	60.9%	85.7%	20.0%	.0%	25.0%	33.3%	%	57.4%
White	Other	71	84	117	100	74	62	48	34	590
	HAL	36	61	43	19	10	0	2	1	172
	Percent HAL	33.6%	42.1%	26.9%	16.0%	11.9%	.0%	04.0%	02.9%	22.6%
Not Available	Other	9	9	5	8	3	5	2	2	43
	HAL	5	12	9	3	1	1	1	0	32
	Percent HAL	35.7%	57.1%	64.3%	27.3%	25.0%	16.7%	33.3%	.0%	42.7%
Not Applicable	Other	0	0	0	0	0	0	0	0	0
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	.0%
Total	Other	85	104	126	113	80	71	53	36	668
	HAL	50	91	59	23	11	2	4	1	241
	Percent HAL	37.0%	46.7%	31.9%	16.9%	12.1%	2.7%	7.0%	2.7%	26.5%
Non-Hispanic	Other	62	92	118	98	71	62	52	35	590
	HAL	43	75	43	19	9	1	2		192
	Percent HAL	41.0%	44.9%	26.7%	16.2%	11.3%	1.6%	3.7%	%	24.6%
Hispanic	Other	5	7	3	8	5	4	0	0	32
	HAL	4	8	10	1	0	0	1	0	24
	Percent HAL	44.4%	53.3%	76.9%	11.1%	.0%	.0%	100.0%	%	42.9%

Table 18.B.20

Rates of HALs by Income of Borrower
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	100.0%	.0%	%	100.0%	.0%	.0%	%	16.7%
\$15,001–\$30,000	46.7%	50.8%	28.2%	11.1%	10.0%	.0%	7.1%	11.1%	31.1%
\$30,001–\$45,000	32.4%	57.8%	42.9%	22.6%	6.9%	3.1%	15.4%	.0%	31.0%
\$45,001–\$60,000	39.3%	43.3%	35.5%	16.7%	16.7%	6.7%	8.3%	.0%	26.3%
\$60,001–\$75,000	33.3%	13.3%	17.6%	10.0%	12.5%	.0%	.0%	.0%	14.0%
Above \$75,000	11.1%	29.2%	13.3%	12.5%	13.3%	.0%	0.0%	.0%	13.7%
Data Missing	33.3%	50.0%	60.0%	75.0%	%	.0%	%	%	55.0%
Average	37.0%	46.7%	31.9%	16.9%	12.1%	2.7%	7.0%	2.7%	26.5%

Table 18.B.21

Loans by HAL Status by Income of Borrower
City of Kannapolis (Rowan County)
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	1	0	2	0	0	1	6	0	10
	HAL	0	1	0	0	1	0	0	0	2
	Percent HAL	.0%	100.0%	.0%	%	100.0%	.0%	.0%	%	16.7%
\$15,001–\$30,000	Other	24	29	28	24	18	9	13	8	153
	HAL	21	30	11	3	2	0	1	1	69
	Percent HAL	46.7%	50.8%	28.2%	11.1%	10.0%	.0%	7.1%	11.1%	31.1%
\$30,001–\$45,000	Other	25	27	32	24	27	31	11	12	189
	HAL	12	37	24	7	2	1	2	0	85
	Percent HAL	32.4%	57.8%	42.9%	22.6%	6.9%	3.1%	15.4%	.0%	31.0%
\$45,001 – \$60,000	Other	17	17	20	25	15	14	11	7	126
	HAL	11	13	11	5	3	1	1	0	45
	Percent HAL	39.3%	43.3%	35.5%	16.7%	16.7%	6.7%	8.3%	.0%	26.3%
\$60,001–\$75,000	Other	8	13	14	18	7	5	5	4	74
	HAL	4	2	3	2	1	0	0	0	12
	Percent HAL	33.3%	13.3%	17.6%	10.0%	12.5%	.0%	.0%	.0%	14.0%
Above \$75,000	Other	8	17	26	21	13	10	7	5	107
	HAL	1	7	4	3	2	0	0	0	17
	Percent HAL	11.1%	29.2%	13.3%	12.5%	13.3%	.0%	.0%	.0%	13.7%
Data Missing	Other	2	1	4	1	0	1	0	0	9
	HAL	1	1	6	3	0	0	0	0	11
	Percent HAL	33.3%	50.0%	60.0%	75.0%	%	.0%	%	%	55.0%
Total	Other	85	104	126	113	80	71	53	36	668
	HAL	50	91	59	23	11	2	4	1	241
	Percent HAL	37.0%	46.7%	31.9%	16.9%	12.1%	2.7%	7.0%	2.7%	26.5%

C. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 18.C.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Kannapolis (Rowan County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000			163			163
2001			173			173
2002			217			217
2003		259				259
2004			260			260
2005			232			232
2006			259			259
2007			366			366
2008			319			319
2009			111			111
2010			108			108
2011			114			114
Total	0	259	2,322	0	0	2,581
Loan Amount (\$1,000s)						
2000			1,331			1,331
2001			2,018			2,018
2002			2,854			2,854
2003		2,881				2,881
2004			2,730			2,730
2005			2,804			2,804
2006			3,149			3,149
2007			3,547			3,547
2008			2,939			2,939
2009			1,537			1,537
2010			1,324			1,324
2011			1,601			1,601
Total	0	2,881	25,834	0	0	28,715

Table 18.C.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Kannapolis (Rowan County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000			1			1
2001			8			8
2002			6			6
2003		5				5
2004			4			4
2005			10			10
2006			6			6
2007			11			11
2008			6			6
2009			3			3
2010			2			2
2011			6			6
Total	0	5	63	0	0	68
Loan Amount (\$1,000s)						
2000			128			128
2001			1,157			1,157
2002			1,120			1,120
2003		746				746
2004			704			704
2005			1,790			1,790
2006			1,138			1,138
2007			2,006			2,006
2008			1,039			1,039
2009			468			468
2010			373			373
2011			912			912
Total	0	746	10,835	0	0	11,581

Table 18.C.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Kannapolis (Rowan County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000			2			2
2001			2			2
2002			5			5
2003		5				5
2004			5			5
2005			3			3
2006			3			3
2007			4			4
2008			3			3
2009			6			6
2010			4			4
2011			2			2
Total	0	5	39	0	0	44
Loan Amount (\$1,000s)						
2000			950			950
2001			815			815
2002			2,919			2,919
2003		2,519				2,519
2004			1,956			1,956
2005			827			827
2006			1,198			1,198
2007			1,820			1,820
2008			1,860			1,860
2009			2,392			2,392
2010			1,461			1,461
2011			796			796
Total	0	2,519	16,994	0	0	19,513

Table 18.C.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 City of Kannapolis (Rowan County)
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000			41			41
2001			74			74
2002			64			64
2003		99				99
2004			82			82
2005			98			98
2006			116			116
2007			133			133
2008			80			80
2009			47			47
2010			46			46
2011			63			63
Total	0	99	844	0	0	943
Loan Amount (\$1,000s)						
2000			1,022			1,022
2001			2,798			2,798
2002			2,828			2,828
2003		3,433				3,433
2004			2,393			2,393
2005			3,367			3,367
2006			3,063			3,063
2007			3,703			3,703
2008			2,026			2,026
2009			2,850			2,850
2010			2,199			2,199
2011			1,764			1,764
Total	0	3,433	28,013	0	0	31,446

D. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

E. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 18.E.1

Role of Respondent

City of Kannapolis (Rowan County)
2013 Fair Housing Survey Data

Primary Role	Total
Homeowner	5
Total	5

FEDERAL, STATE, AND LOCAL LAWS

Table 18.E.2

**Familiarity with Fair
Housing Laws**

City of Kannapolis (Rowan
County)
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	1
Somewhat Familiar	1
Very Familiar	
Missing	3
Total	5

Table 18.E.3

Perceptions About Fair Housing Laws

City of Kannapolis (Rowan County)
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	2			3	5
Are fair housing laws difficult to understand or follow?	1	1		3	5
Do you think fair housing laws should be changed?		1	1	3	5
Do you think fair housing laws are adequately enforced?	2			3	5

Table 18.E.4

Fair Housing Activities
City of Kannapolis (Rowan County)
2013 Fair Housing Survey

2015 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		2			3	5
Have you participated in fair housing training?		1	1		3	5
Are you aware of any fair housing testing?			1	1	3	5f
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	1	1			3	5
Is there sufficient testing?				2	3	5

Table 18.E.5

Protected Classes
City of Kannapolis (Rowan County)
2013 Fair Housing Survey Data

Protected Class	Total
Family Status	1
Sexual Orientation	1
Other	6
Total	8

FAIR HOUSING IN THE PRIVATE SECTOR

Table 18.E.6

Barriers to Fair Housing in the Private Sector
City of Kannapolis (Rowan County)
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?		1	1	3	5
The real estate industry?		1	1	3	5
The mortgage and home lending industry?			2	3	5
The housing construction or accessible housing design fields?	1	1		3	5
The home insurance industry?			2	3	5
The home appraisal industry?			2	3	5
Any other housing services?			2	3	5

FAIR HOUSING IN THE PUBLIC SECTOR

Table 18.E.7
Barriers to Fair Housing in the Public Sector
 City of Kannapolis (Rowan County)
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		1	1	3	5
Zoning laws?		1	1	3	5
Occupancy standards or health and safety codes?		1	1	3	5
Property tax policies?		1	1	3	5
Permitting process?		1	1	3	5
Housing construction standards?	1	1		3	5
Neighborhood or community development policies?		1		4	5
Limited access to government services, such as employment services?		2		3	5
Public administrative actions or regulations?		1	1	3	5

CONCLUDING QUESTIONS

Table 18..E.8
Local Fair Housing
 City of Kannapolis (Rowan County)
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		1	1	3	5
Are there any specific geographic areas that have fair housing problems?	1		1	3	5

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 18.E.9
How did you become aware of fair housing laws?
 City of Kannapolis (Rowan County)
 2013 Fair Housing Survey

Comments:
Awareness through scheduled meeting held by Kannapolis Development Commission on Fair Housing.

Local Fair Housing**Table 18.E.10****Are there any specific geographic areas that have fair housing problems?**

City of Kannapolis (Rowan County)
2013 Fair Housing Survey

Comments:
glendale ave has rental that needs checking for construction, mole, wiring, etc.

Table 18.E.11**Please share any additional comments.**

City of Kannapolis (Rowan County)
2013 Fair Housing Survey

Comments:
What program would community non-profit building be consider under the plans?

Fair Housing in the Private Sector**Table 18.E.12****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**

City of Kannapolis (Rowan County)
2013 Fair Housing Survey

Comments:
my biggest concerns are conditions of rental.

F. 2013 HOUSING NEEDS SURVEY

Table 18.F.1

Role of Respondent

City of Kannapolis (Rowan County)

2013 Housing Needs Survey

Primary Role	Total
Real Estate	1
Total	1

Although one respondent began the housing needs survey, the respondent failed to answer any questions.

G. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 18.G.1
Era of Construction

City of Kannapolis (Rowan County)
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	1,207	1		52		1,260
1940 - 1959	1,183			67		1,250
1960 - 1979	253			45		298
1980 - 1999	260			6		266
> 2000	263			3		266
Missing	0	0		0		0
Total	3,166	1		173		3,340

Table 18.G.2
Quality of Materials and Workmanship Used In Construction

City of Kannapolis (Rowan County)
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	12			1		13
Fair	26			4		30
Average	2,826	1		163		2,990
Good	211			5		216
Excellent	79					79
Missing	12	0		0		12
Total	3,166	1		173		3,340

Table 18.G.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Kannapolis (Rowan County)

Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	5	11	1,182	4	1	4	1,207
1940 - 1959	6	13	1,142	13	1	8	1,183
1960 - 1979	1	2	224	24	2	0	253
1980 - 1999			151	66	43	0	260
>=2000			127	104	32	0	263
Missing	0	0	0	0	0	0	0
Total	12	26	2,826	211	79	12	3,166

Table 18.G.4
Average Floor Area by Dwelling Type

City of Kannapolis (Rowan County)

Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	12			2		14
500 – 999	852	1		75		928
1000 – 1,499	1,662			79		1,741
1,500 – 1,999	428			11		439
2,000 – 2,499	134			5		139
2,500 – 3,000	38					38
Above 3,000	40			1		41
Missing	0	0		0		0
Total	3,166	1		173		3,340
Average	1,266	834		1,093		1,257

Table 18.G.5
Market Value of Dwelling Unit

City of Kannapolis (Rowan County)

Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	425			64		489
\$50,000 – \$99,999	1,969	1		90		2,060
\$100,000 – \$149,999	534			12		546
\$150,000 - \$199,999	110			7		117
\$200,000 - \$249,999	34					34
\$250,000 - \$349,999	53					53
\$350,000 - \$550,000	30					30
Above \$550,000	11					11
Missing	0	0		0		0
Total	3,166	1		173		3,340
Average Value	\$91,101	\$51,628		\$66,145		\$89,796

H. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 18.H.1
Household Forecasts by Tenure

City of Kannapolis (Rowan County)
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	2,073	1,537	3,610
2020	2,335	1,588	3,923
2030	2,624	1,773	4,398
2040	2,970	1,993	4,964
2050	3,348	2,232	5,579

Table 18.H.2
Household Forecasts by Income

City of Kannapolis (Rowan County)
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	104	256	281	151	1,280	2,073
2020	117	289	317	170	1,442	2,335
2030	131	324	356	192	1,621	2,624
2040	149	367	403	217	1,835	2,970
2050	168	414	454	244	2,068	3,348
Renter-Occupied						
2010	239	163	362	125	648	1,537
2020	247	169	374	129	670	1,588
2030	276	188	417	144	748	1,773
2040	310	212	469	162	840	1,993
2050	347	237	525	181	941	2,232
Total						
2010	343	419	643	276	1,928	3,610
2020	364	457	691	299	2,112	3,923
2030	407	513	773	336	2,369	4,398
2040	459	579	872	379	2,675	4,964
2050	515	651	979	426	3,009	5,579

I. CHAS HOUSING PROBLEM TABLES

Table 18.I.1
Households with Housing Problems by Income and Family Status

City of Kannapolis (Rowan County)

2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	0	0	0	30	0	30
30.1-50% HAMFI	15	0	0	0	0	15
50.1-80% HAMFI	10	20	0	0	0	30
80.1 % HAMFI and above	0	20	50	0	0	70
Total	25	40	50	30	0	145
Renters						
30 % HAMFI	0	50	0	0	20	70
30.1-50% HAMFI	0	45	20	0	35	100
50.1-80% HAMFI	0	50	0	0	0	50
80.1 % HAMFI and above	0	0	15	0	0	15
Total	0	145	35	0	55	235
Total						
30 % HAMFI	0	50	0	30	20	100
30.1-50% HAMFI	15	45	20	0	35	115
50.1-80% HAMFI	10	70	0	0	0	80
80.1 % HAMFI and above	0	20	65	0	0	85
Total	25	185	85	30	55	380

Table 18.I.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Kannapolis (Rowan County)
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	0	0	0	30	0	30
30.1-50% HAMFI	15	0	0	0	0	15
50.1-80% HAMFI	10	20	0	0	0	30
80.1% HAMFI and above	0	20	50	0	0	70
Total	25	40	50	30	0	145
No Housing Problem						
30% HAMFI or less	0	0	0	15	0	15
30.1-50% HAMFI	0	0	0	45	0	45
50.1-80% HAMFI	30	0	0	45	30	105
80.1% HAMFI and above	80	320	15	0	35	450
Total	110	320	15	105	65	615
Not Computed						
30% HAMFI or less	0	0	0	0	0	0
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	0	0
Total						
30% HAMFI or less	0	0	0	45	0	45
30.1-50% HAMFI	15	0	0	45	0	60
50.1-80% HAMFI	40	20	0	45	30	135
80.1% HAMFI and above	80	340	65	0	35	520
Total	135	360	65	135	65	760

Table 18.I.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Kannapolis (Rowan County)
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	0	50	0	0	20	70
30.1-50% HAMFI	0	45	20	0	35	100
50.1-80% HAMFI	0	50	0	0	0	50
80.1% HAMFI and above	0	0	15	0	0	15
Total	0	145	35	0	55	235
No Housing Problem						
30% HAMFI or less	0	65	0	35	0	100
30.1-50% HAMFI	0	0	15	15	10	40
50.1-80% HAMFI	0	45	0	15	0	60
80.1% HAMFI and above	0	75	0	15	30	120
Total	0	185	15	80	40	320
Not Computed						
30% HAMFI or less	0	0	0	0	0	0
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	0	0
Total						
30% HAMFI or less	0	115	0	35	20	170
30.1-50% HAMFI	0	45	35	15	45	140
50.1-80% HAMFI	0	95	0	15	0	110
80.1% HAMFI and above	0	75	15	15	30	135
Total	0	330	50	80	95	555

Table 18.I.4
Households by Housing Problems by Income and Family Status

City of Kannapolis (Rowan County)
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	0	50	0	30	20	100
30.1-50% HAMFI	15	45	20	0	35	115
50.1-80% HAMFI	10	70	0	0	0	80
80.1% HAMFI and above	0	20	65	0	0	85
Total	25	185	85	30	55	380
No Housing Problem						
30% HAMFI or less	0	65	0	50	0	115
30.1-50% HAMFI	0	0	15	60	10	85
50.1-80% HAMFI	30	45	0	60	30	165
80.1% HAMFI and above	80	395	15	15	65	570
Total	110	505	30	185	105	935
Not Computed						
30% HAMFI or less	0	0	0	0	0	0
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	0	0
Total						
30% HAMFI or less	0	115	0	80	20	215
30.1-50% HAMFI	15	45	35	60	45	200
50.1-80% HAMFI	40	115	0	60	30	245
80.1% HAMFI and above	80	415	80	15	65	655
Total	135	690	115	215	160	1,315

19. CITY OF SALISBURY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 19.A.1

Population by Age

City of Salisbury

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,697	6.4%	2,352	7.0%	38.6%
5 to 19	5,128	19.4%	6,444	19.1%	25.7%
20 to 24	2,412	9.1%	2,903	8.6%	20.4%
25 to 34	3,276	12.4%	4,687	13.9%	43.1%
35 to 54	6,514	24.6%	8,140	24.2%	25.0%
55 to 64	2,174	8.2%	3,784	11.2%	74.1%
65 or Older	5,261	19.9%	5,352	15.9%	1.7%
Total	26,462	100.0%	33,662	100.0%	27.2%

Table 19.A.2

Elderly Population by Age

City of Salisbury

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	383	7.3%	586	10.9%	53.0%
67 to 69	647	12.3%	799	14.9%	23.5%
70 to 74	1,170	22.2%	1,066	19.9%	-8.9%
75 to 79	1,191	22.6%	1,005	18.8%	-15.6%
80 to 84	927	17.6%	884	16.5%	-4.6%
85 or Older	943	17.9%	1,012	18.9%	7.3%
Total	5,261	100.0%	5,352	100.0%	1.7%

Table 19.A.3

Population by Race and Ethnicity

City of Salisbury

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	15,163	57.3%	17,652	52.4%	16.4%
Black	9,940	37.6%	12,694	37.7%	27.7%
American Indian	74	.3%	121	.4%	63.5%
Asian	369	1.4%	523	1.6%	41.7%
Native Hawaiian/ Pacific Islander	15	.1%	16	.0%	6.7%
Other	509	1.9%	1,983	5.9%	289.6%
Two or More Races	392	1.5%	673	2.0%	71.7%
Total	26,462	100.0%	33,662	100.0%	27.2%
Non-Hispanic	25,324	95.7	30,099	89.4%	18.9%
Hispanic	1,138	4.3%	3,563	10.6%	213.1%

Table 19.A.4**Disability by Age**

City of Salisbury

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	254	9.3%	75	2.9%	329	6.1%
18 to 34	293	7.2%	504	11.8%	797	9.5%
35 to 64	789	17.0%	1,193	21.7%	1,982	19.5%
65 to 74	172	19.0%	405	31.3%	577	26.2%
75 or Older	369	47.3%	659	50.7%	1,028	49.4%
Total	1,877	12.9%	2,836	17.6%	4,713	15.4%

Table 19.A.5**Employment Status by Disability and Type: Age 18 to 64**

City of Salisbury

2011 Three-Year ACS Data

Disability Status	Population
Employed:	11,099
With a disability:	836
With a hearing difficulty	265
With a vision difficulty	208
With a cognitive difficulty	262
With an ambulatory difficulty	352
With a self-care difficulty	95
With an independent living difficulty	190
No disability	10,263
Unemployed:	1,648
With a disability:	169
With a hearing difficulty	61
With a vision difficulty	99
With a cognitive difficulty	12
With an ambulatory difficulty	131
With a self-care difficulty	0
With an independent living difficulty	0
No disability	1,479
Not in labor force:	5,753
With a disability:	1,774
With a hearing difficulty	321
With a vision difficulty	215
With a cognitive difficulty	693
With an ambulatory difficulty	948
With a self-care difficulty	362
With an independent living difficulty	763
No disability	3,979
Total	18,500

Table 19.A.6**Households by Income**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,304	22.2%	2,552	20.6%
\$15,000 to \$19,999	860	8.3%	1,240	10.0%
\$20,000 to \$24,999	884	8.5%	724	5.9%
\$25,000 to \$34,999	1,464	14.1%	1,515	12.3%
\$35,000 to \$49,999	1,926	18.6%	1,825	14.8%
\$50,000 to \$74,999	1,381	13.3%	2,062	16.7%
\$75,000 to \$99,999	810	7.8%	974	7.9%
\$100,000 or More	747	7.2%	1,470	11.9%
Total	10,376	100.0%	12,362	100.0%

Table 19.A.7**Poverty by Age**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	491	12.6%	1,140	18.3%
6 to 17	802	20.6%	1,189	19.0%
18 to 64	2,127	54.7%	3,631	58.1%
65 or Older	472	12.1%	285	4.6%
Total	3,892	100.0%	6,245	100.0%
Poverty Rate	16.0%	.	21.5%	.

Table 19.A.8**Households by Year Home Built**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,718	16.6%	1,527	12.4%
1940 to 1949	1,225	11.8%	1,006	8.1%
1950 to 1959	1,601	15.5%	1,470	11.9%
1960 to 1969	1,695	16.4%	1,590	12.9%
1970 to 1979	1,299	12.5%	1,778	14.4%
1980 to 1989	1,216	11.7%	1,491	12.1%
1990 to 1999	1,604	15.5%	1,650	13.3%
2000 to 2004	.	.	1,198	9.7%
2005 or Later	.	.	652	5.3%
Total	10,358	100.0%	12,362	100.0%

Table 19.A.9**Housing Units by Type**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	7,716	67.8%	9,064	63.0%
Duplex	762	6.7%	882	6.1%
Tri- or Four-Plex	765	6.7%	836	5.8%
Apartment	1,898	16.7%	2,697	18.7%
Mobile Home	235	2.1%	917	6.4%
Boat, RV, Van, Etc.	6	.1%	0	.0%
Total	11,382	100.0%	14,396	100.0%

Table 19.A.10**Housing Units by Tenure**

City of Salisbury

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	10,276	91.0%	12,567	85.9%	22.3%
Owner-Occupied	5,493	53.5%	6,489	51.6%	18.1%
Renter-Occupied	4,783	46.5%	6,078	48.4%	27.1%
Vacant Housing Units	1,012	9.0%	2,059	14.1%	103.5%
Total Housing Units	11,288	100.0%	14,626	100.0%	29.6%

Table 19.A.11**Disposition of Vacant Housing Units**

City of Salisbury

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	361	35.7%	972	47.2%	169.3%
For Sale	173	17.1%	323	15.7%	86.7%
Rented or Sold, Not Occupied	54	5.3%	121	5.9%	124.1%
For Seasonal, Recreational, or Occasional Use	56	5.5%	93	4.5%	66.1%
For Migrant Workers	0	0.0%	0	.0%	%
Other Vacant	368	36.4%	550	26.7%	49.5%
Total	1,012	100.0%	2,059	100.0%	103.5%

Table 19.A.12**Households by Household Size**

City of Salisbury

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,520	34.3%	4,097	32.6%	16.4%
Two Persons	3,436	33.4%	4,112	32.7%	19.7%
Three Persons	1,491	14.5%	1,879	15.0%	26.0%
Four Persons	1,054	10.3%	1,317	10.5%	25.0%
Five Persons	478	4.7%	667	5.3%	39.5%
Six Persons	179	1.7%	290	2.3%	62.0%
Seven Persons or More	118	1.1%	205	1.6%	73.7%
Total	10,276	100.0%	12,567	100.0%	22.3%

Table 19.A.13**Household Type by Tenure**

City of Salisbury

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	6,183	60.2%	7,703	61.3%	24.6%
Married-Couple Family	4,004	64.8%	4,578	59.4%	14.3%
Owner-Occupied	2,971	74.2%	3,388	74.0%	14.0%
Renter-Occupied	1,033	25.8%	1,190	26.0%	15.2%
Other Family	2,179	35.2%	3,125	40.6%	43.4%
Male Householder, No Spouse	395	18.1%	654	20.9%	65.6%
Owner-Occupied	173	43.8%	256	39.1%	48.0%
Renter-Occupied	222	56.2%	398	60.9%	79.3%
Female Householder, No Spouse	1,784	81.9%	2,471	79.1%	38.5%
Owner-Occupied	555	31.1%	728	29.5%	31.2%
Renter-Occupied	1,229	68.9%	1,743	70.5%	41.8%
Non-Family Households	4,093	39.8%	4,864	38.7%	18.8%
Owner-Occupied	1,794	43.8%	2,117	43.5%	18.0%
Renter-Occupied	2,299	56.2%	2,747	56.5%	19.5%
Total	10,276	100.0%	12,567	100.0%	22.3%

Table 19.A.14**Group Quarters Population**

City of Salisbury

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	191	14.8%	1,248	60.7%	553.4%
Juvenile Facilities	.	.	15	.7%	.
Nursing Homes	1,096	85.0%	622	30.2%	-43.2%
Other Institutions	3	.2%	172	8.4%	5633.3%
Total	1,290	100.0%	2,057	100.0%	59.5%
Noninstitutionalized					
College Dormitories	1,170	69.3%	1,446	84.2%	23.6%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	519	30.7%	272	15.8%	-47.6%
Total	1,689	56.7%	1,718	45.5%	1.7%
Total Group Quarters Population	2,979	100.0%	3,775	100.0%	26.7%

Table 19.A.15**Overcrowding and Severe Overcrowding**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	5,519	98.8%	35	.6%	30	.5%	5,584
2010 ACS	6,432	97.7%	118	1.8%	33	.5%	6,583
Renter							
2000 Census	4,495	94.2%	176	3.7%	103	2.2%	4,774
2010 ACS	5,497	95.1%	149	2.6%	133	2.3%	5,779
Total							
2000 Census	10,014	96.7%	211	2.0%	133	1.3%	10,358
2010 ACS	11,929	96.5%	267	2.2%	166	1.3%	12,362

Table 19.A.16**Households with Incomplete Plumbing Facilities**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	10,293	12,334
Lacking Complete Plumbing Facilities	65	28
Total Households	10,358	12,362
Percent Lacking	.6%	.2%

Table 19.A.17**Households with Incomplete Kitchen Facilities**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	10,288	12,326
Lacking Complete Kitchen Facilities	70	36
Total Households	10,358	12,362
Percent Lacking	.7%	.3%

Table 19.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Salisbury

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,105	70.1%	632	21.1%	258	8.6%	7	.2%	3,002
2010 ACS	2,705	63.6%	821	19.3%	678	15.9%	52	1.2%	4,256
Owner Without a Mortgage									
2000 Census	1,845	86.4%	139	6.5%	78	3.7%	74	3.5%	2,136
2010 ACS	1,996	85.8%	154	6.6%	146	6.3%	31	1.3%	2,327
Renter									
2000 Census	2,636	55.4%	911	19.1%	822	17.3%	391	8.2%	4,760
2010 ACS	2,580	44.6%	1,209	20.9%	1,435	24.8%	555	9.6%	5,779
Total									
2000 Census	6,586	66.5%	1,682	17.0%	1,158	11.7%	472	4.8%	9,898
2010 ACS	7,281	58.9%	2,184	17.7%	2,259	18.3%	638	5.2%	12,362

Table 19.A.19**Median Housing Costs**

City of Salisbury

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$506	\$527
Median Home Value	\$93,800	\$126,100

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 19.B.1
Labor Force Statistics
 City of Salisbury
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	11,103	10,579	524	4.7%
1991	11,058	10,319	739	6.7%
1992	11,121	10,376	745	6.7%
1993	11,200	10,642	558	5.0%
1994	11,425	10,981	444	3.9%
1995	11,729	11,205	524	4.5%
1996	12,157	11,626	531	4.4%
1997	12,325	11,860	465	3.8%
1998	12,315	11,901	414	3.4%
1999	12,653	12,186	467	3.7%
2000	11,502	10,716	786	6.8%
2001	11,538	10,390	1,148	9.9%
2002	11,699	10,589	1,110	9.5%
2003	12,069	10,698	1,371	11.4%
2004	12,145	10,824	1,321	10.9%
2005	11,952	11,219	733	6.1%
2006	12,563	11,797	766	6.1%
2007	12,580	11,748	832	6.6%
2008	12,521	11,557	964	7.7%
2009	13,100	11,585	1,515	11.6%
2010	14,382	12,748	1,634	11.4%
2011	14,720	13,034	1,686	11.5%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{18F19} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 19.C.1
Purpose of Loan by Year
City of Salisbury
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	671	815	1,002	745	556	337	285	282	4,693
Home Improvement	108	142	132	113	98	43	19	51	706
Refinancing	1,092	1,101	1,064	1,017	773	827	633	559	7,066
Total	1,871	2,058	2,198	1,875	1,427	1,207	937	892	12,465

Table 19.C.2
Occupancy Status for Home Purchase Loan Applications
City of Salisbury
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	531	693	829	601	471	296	258	246	3,925
Not Owner-Occupied	139	117	150	142	77	41	26	36	728
Not Applicable	1	5	23	2	8	0	1	0	40
Total	671	815	1,002	745	556	337	285	282	4,693

Table 19.C.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Salisbury
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	459	636	769	529	231	140	109	110	2,983
FHA - Insured	48	42	43	58	194	123	122	108	738
VA - Guaranteed	22	14	16	14	38	19	25	23	171
Rural Housing Service or Farm Service Agency	2	1	1	0	8	14	2	5	33
Total	531	693	829	601	471	296	258	246	3,925

¹⁹ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 19.C.4
Loan Applications by Action Taken
 City of Salisbury
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	280	358	444	331	239	158	124	113	2,047
Application Approved but not Accepted	25	54	57	41	18	10	13	12	230
Application Denied	90	77	123	58	60	31	24	41	504
Application Withdrawn by Applicant	44	54	51	39	39	18	19	14	278
File Closed for Incompleteness	8	11	11	10	6	11	2	4	63
Loan Purchased by the Institution	84	138	142	122	109	67	76	62	800
Preapproval Request Denied	0	1	1	0	0	1	0	0	3
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	531	693	829	601	471	296	258	246	3,925
Denial Rate	24.3%	17.7%	21.7%	14.9%	20.1%	16.4%	16.2%	26.6%	19.8%

Table 19.C.5
Denial Rates by Gender of Applicant
 City of Salisbury
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	20.6%	30.3%	40.0%	%	24.3%
2005	17.3%	17.9%	22.2%	%	17.7%
2006	19.9%	21.4%	54.5%	%	21.7%
2007	13.5%	14.0%	43.8%	%	14.9%
2008	17.6%	22.0%	36.4%	%	20.1%
2009	17.5%	15.5%	.0%	%	16.4%
2010	13.5%	16.4%	75.0%	%	16.2%
2011	23.8%	28.1%	50.0%	%	26.6%
Average	18.0%	20.9%	40.2%	%	19.8%

Table 19.C.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Salisbury
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	185	229	302	211	140	104	77	64	1,312
	Denied	48	48	75	33	30	22	12	20	288
	Denial Rate	20.6%	17.3%	19.9%	13.5%	17.6%	17.5%	13.5%	23.8%	18.0%
Female	Originated	92	115	132	111	92	49	46	46	683
	Denied	40	25	36	18	26	9	9	18	181
	Denial Rate	30.3%	17.9%	21.4%	14.0%	22.0%	15.5%	16.4%	28.1%	20.9%
Not Available	Originated	3	14	10	9	7	5	1	3	52
	Denied	2	4	12	7	4	0	3	3	35
	Denial Rate	40.0%	22.2%	54.5%	43.8%	36.4%	.0%	75.0%	50.0%	40.2%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%
Total	Originated	280	358	444	331	239	158	124	113	2,047
	Denied	90	77	123	58	60	31	24	41	504
	Denial Rate	24.3%	17.7%	21.7%	14.9%	20.1%	16.4%	16.2%	26.6%	19.8%

Table 19.C.7
Denial Rates by Race/Ethnicity of Applicant
 City of Salisbury
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	40.0%	100.0%	33.3%	.0%	100.0%	50.0%	%	%	42.9%
Asian	16.7%	33.3%	18.2%	20.0%	20.0%	.0%	%	50.0%	20.5%
Black	29.9%	25.3%	37.7%	32.7%	21.4%	30.0%	20.8%	47.4%	30.8%
White	22.6%	14.7%	16.0%	9.6%	18.0%	14.8%	14.0%	21.3%	16.1%
Not Available	28.0%	24.2%	34.8%	38.7%	38.9%	14.3%	66.7%	44.4%	33.1%
Not Applicable	.0%	%	.0%	%	%	0%	0%	%	.0%
Average	24.3%	17.7%	21.7%	14.9%	20.1%	16.4%	16.2%	26.6%	19.8%
Non-Hispanic	22.7%	15.9%	20.7%	12.6%	17.9%	17.3%	14.5%	24.1%	18.1%
Hispanic	37.0%	26.3%	17.1%	30.8%	38.5%	9.1%	20.0%	.0%	25.4%

Table 19.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Salisbury
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	3	0	2	2	0	1	0	0	8
	Denied	2	1	1	0	1	1	0	0	6
	Denial Rate	40.0%	100.0%	33.3%	.0%	100.0%	%	%	%	42.9%
Asian	Originated	5	2	9	4	8	5	0	2	35
	Denied	1	1	2	1	2	0	0	2	9
	Denial Rate	16.7%	33.3%	18.2%	20.0%	20.0%	.0%	%	50.0%	20.5%
Black	Originated	47	59	66	33	33	14	19	10	281
	Denied	20	20	40	16	9	6	5	9	125
	Denial Rate	29.9%	25.3%	37.7%	32.7%	21.4%	30.0%	20.8%	47.4%	30.8%
White	Originated	206	272	335	273	187	132	104	96	1,605
	Denied	60	47	64	29	41	23	17	26	307
	Denial Rate	22.6%	14.7%	16.0%	9.6%	18.0%	14.8%	14.0%	21.3%	16.1%
Not Available	Originated	18	25	30	19	11	6	1	5	115
	Denied	7	8	16	12	7	1	2	4	57
	Denial Rate	28.0%	24.2%	34.8%	38.7%	38.9%	14.3%	66.7%	44.4%	33.1%
Not Applicable	Originated	1	0	2	0	0	0	0	0	3
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	28.0%	24.2%	34.8%	38.7%	38.9%	14.3%	66.7%	44.4%	.0%
Total	Originated	280	358	444	331	239	158	124	113	2,047
	Denied	90	77	123	58	60	31	24	41	504
	Denial Rate	24.3%	17.7%	21.7%	14.9%	20.1%	16.4%	16.2%	26.6%	19.8%
Non-Hispanic	Originated	239	323	388	299	220	143	118	104	1,834
	Denied	70	61	101	43	48	30	20	33	406
	Denial Rate	22.7%	15.9%	20.7%	12.6%	17.9%	17.3%	14.5%	24.1%	18.1%
Hispanic	Originated	17	14	29	18	8	10	4	6	106
	Denied	10	5	6	8	5	1	1	0	36
	Denial Rate	37.0%	26.3%	17.1%	30.8%	38.5%	9.1%	20.0%	.0%	25.4%

Table 19.C.9
Loan Applications by Reason for Denial
 City of Salisbury
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	16	4	16	7	12	6	2	5	68
Employment History	0	1	4	2	1	0	0	0	8
Credit History	29	25	20	16	10	8	11	14	133
Collateral	8	7	11	6	11	9	3	3	58
Insufficient Cash	1	1	0	1	2	0	0	0	5
Unverifiable Information	5	2	4	1	2	0	0	1	15
Credit Application Incomplete	1	3	5	3	1	1	0	0	14
Mortgage Insurance Denied	0	0	0	1	0	0	0	0	1
Other	10	23	15	6	4	2	1	2	63
Missing	20	11	48	15	17	5	7	16	139
Total	90	77	123	58	60	31	24	41	504

Table 19.C.10
Denial Rates by Income of Applicant
 City of Salisbury
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	55.6%	66.7%	44.4%	16.7%	100.0%	.0%	50.0%	25.0%	48.7%
\$15,001–\$30,000	34.8%	21.1%	35.8%	19.0%	24.4%	13.2%	39.4%	38.7%	28.6%
\$30,001–\$45,000	26.7%	13.7%	19.0%	20.4%	15.1%	28.6%	9.3%	28.9%	19.5%
\$45,001–\$60,000	20.9%	23.3%	23.6%	15.3%	24.2%	14.3%	25.0%	12.5%	21.0%
\$60,001–\$75,000	13.3%	28.0%	10.5%	7.0%	23.3%	11.5%	.0%	35.7%	16.1%
Above \$75,000	8.6%	8.8%	11.5%	8.7%	11.9%	13.3%	.0%	21.1%	10.4%
Data Missing	37.5%	.0%	36.8%	27.3%	.0%	.0%	%	20.0%	26.2%
Total	24.3%	17.7%	21.7%	14.9%	20.1%	16.4%	16.2%	26.6%	19.8%

Table 19.C.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Salisbury
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	50.0%	50.0%	.0%	%	.0%	%	42.9%
Asian	100.0%	33.3%	18.2%	8.3%	25.0%	27.3%	.0%	20.5%
Black	66.7%	39.4%	29.0%	34.2%	20.6%	14.9%	25.0%	30.8%
White	42.3%	23.6%	15.4%	17.8%	12.3%	9.3%	25.5%	16.1%
Not Available	.0%	44.7%	28.0%	28.6%	45.5%	15.8%	42.9%	33.1%
Not Applicable	.0%	%	.0%	%	%	%	.0%	.0%
Average	48.7%	28.6%	19.5%	21.0%	16.1%	10.4%	26.2%	19.8%
Non-Hispanic	54.5%	26.9%	18.5%	19.9%	13.5%	9.3%	23.1%	18.1%
Hispanic	33.3%	29.3%	17.5%	21.4%	27.3%	33.3%	28.6%	25.4%

Table 19.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
City of Salisbury
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	4	17	44	2	0	68	6
Employment History	0	0	2	5	1	0	8	1
Credit History	4	1	38	80	10	0	133	9
Collateral	0	1	9	40	8	0	58	4
Insufficient Cash	0	0	1	4	0	0	5	1
Unverifiable Information	0	0	2	12	1	0	15	4
Credit Application Incomplete	1	0	1	8	4	0	14	2
Mortgage Insurance Denied	0	0	1	0	0	0	1	0
Other	0	1	17	41	4	0	63	5
Missing	0	2	37	73	27	0	139	4
Total	6	9	125	307	57	0	504	36
% Missing	.0%	22.2%	29.6%	23.8%	47.4%	%	27.6%	11.1%

Table 19.C.13
Loan Applications by Income of Applicant: Originated and Denied
City of Salisbury
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	4	1	5	5	0	1	1	3	20
	Application Denied	5	2	4	1	5	0	1	1	19
	Denial Rate	55.6%	66.7%	44.4%	16.7%	100.0%	.0%	50.0%	25.0%	48.7%
\$15,001–\$30,000	Loan Originated	60	71	68	47	31	33	20	19	349
	Application Denied	32	19	38	11	10	5	13	12	140
	Denial Rate	34.8%	21.1%	35.8%	19.0%	24.4%	13.2%	39.4%	38.7%	28.6%
\$30,001–\$45,000	Loan Originated	63	82	124	86	73	30	39	27	524
	Application Denied	23	13	29	22	13	12	4	11	127
	Denial Rate	26.7%	13.7%	19.0%	20.4%	15.1%	28.6%	9.3%	28.9%	19.5%
\$45,001–\$60,000	Loan Originated	53	66	84	50	47	30	18	21	369
	Application Denied	14	20	26	9	15	5	6	3	98
	Denial Rate	20.9%	23.3%	23.6%	15.3%	24.2%	14.3%	25.0%	12.5%	21.0%
\$60,001–\$75,000	Loan Originated	26	36	51	40	33	23	17	9	235
	Application Denied	4	14	6	3	10	3	0	5	45
	Denial Rate	13.3%	28.0%	10.5%	7.0%	23.3%	11.5%	.0%	35.7%	16.1%
Above \$75,000	Loan Originated	64	93	100	95	52	39	29	30	502
	Application Denied	6	9	13	9	7	6	0	8	58
	Denial Rate	8.6%	8.8%	11.5%	8.7%	11.9%	13.3%	.0%	21.1%	10.4%
Data Missing	Loan Originated	10	9	12	8	3	2	0	4	48
	Application Denied	6	0	7	3	0	0	0	1	17
	Denial Rate	37.5%	.0%	36.8%	27.3%	.0%	.0%	%	20.0%	26.2%
Total	Loan Originated	280	358	444	331	239	158	124	113	2,047
	Application Denied	90	77	123	58	60	31	24	41	504
	Denial Rate	24.3%	17.7%	21.7%	14.9%	20.1%	16.4%	16.2%	26.6%	19.8%

Table 19.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
City of Salisbury
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	3	2	2	0	1	0	8
	Application Denied	1	3	2	0	0	0	0	6
	Denial Rate	100.0%	50.0%	50.0%	.0%	%	.0%	%	42.9%
Asian	Loan Originated	0	2	9	11	3	8	2	35
	Application Denied	1	1	2	1	1	3	0	9
	Denial Rate	100.0%	33.3%	18.2%	8.3%	25.0%	27.3%	.0%	20.5%
Black	Loan Originated	3	57	98	50	27	40	6	281
	Application Denied	6	37	40	26	7	7	2	125
	Denial Rate	66.7%	39.4%	29.0%	34.2%	20.6%	14.9%	25.0%	30.8%
White	Loan Originated	15	266	378	281	193	437	35	1,605
	Application Denied	11	82	69	61	27	45	12	307
	Denial Rate	42.3%	23.6%	15.4%	17.8%	12.3%	9.3%	25.5%	16.1%
Not Available	Loan Originated	1	21	36	25	12	16	4	115
	Application Denied	0	17	14	10	10	3	3	57
	Denial Rate	.0%	44.7%	28.0%	28.6%	45.5%	15.8%	42.9%	33.1%
Not Applicable	Loan Originated	1	0	1	0	0	0	1	3
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	.0%	%	%	%	.0%	.0%
Total	Loan Originated	20	349	524	369	235	502	48	2,047
	Application Denied	19	140	127	98	45	58	17	504
	Denial Rate	48.7%	28.6%	19.5%	21.0%	16.1%	10.4%	26.2%	19.8%
Non-Hispanic	Loan Originated	15	286	459	338	217	479	40	1,834
	Application Denied	18	105	104	84	34	49	12	406
	Denial Rate	54.5%	26.9%	18.5%	19.9%	13.5%	9.3%	23.1%	18.1%
Hispanic	Loan Originated	2	41	33	11	8	6	5	106
	Application Denied	1	17	7	3	3	3	2	36
	Denial Rate	33.3%	29.3%	17.5%	21.4%	27.3%	33.3%	28.6%	25.4%

PREDATORY LENDING

Table 19.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Salisbury
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	234	256	328	289	227	150	124	110	1,718
HAL	46	102	116	42	12	8	0	3	329
Total	280	358	444	331	239	158	124	113	2,047
Percent HAL	16.4%	28.5%	26.1%	12.7%	5.0%	5.1%	.0%	2.7%	16.1%

Table 19.C.16

Loans by Loan Purpose by HAL Status

City of Salisbury
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	234	256	328	289	227	150	124	110	1,718
	HAL	46	102	116	42	12	8	0	3	329
	Percent HAL	16.4%	28.5%	26.1%	12.7%	5.0%	5.1%	.0%	2.7%	16.1%
Home Improvement	Other	22	22	26	16	21	5	7	16	135
	HAL	12	10	24	16	5	1	1	1	70
	Percent HAL	35.3%	31.3%	48.0%	50.0%	19.2%	16.7%	12.5%	5.9%	34.1%
Refinancing	Other	257	205	201	190	186	374	296	219	1,928
	HAL	100	104	94	82	40	12	1	1	434
	Percent HAL	28.0%	33.7%	31.9%	30.1%	17.7%	3.1%	.3%	.5%	18.4%
Total	Other	513	483	555	495	434	529	427	345	3,781
	HAL	158	216	234	140	12	8	0	3	833
	Percent HAL	23.5%	30.9%	29.7%	22.0%	11.6%	3.8%	.5%	1.4%	18.1%

Table 19.C.17

HALs Originated by Race of Borrower

City of Salisbury
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	1	0	0	1	0	0	0	0	2
Asian	1	2	3	0	0	0	0	0	6
Black	20	33	30	9	2	1	0	1	96
White	19	54	68	28	10	5	0	2	186
Not Available	5	13	14	4	0	2	0	0	38
Not Applicable	0	0	1	0	0	0	0	0	1
Total	46	102	116	42	12	8	0	3	329
Hispanic (Ethnicity)	3	4	11	4	0	1	0	1	24

Table 19.C.18**Rate of HALs Originated by Race/Ethnicity of Borrower**

City of Salisbury

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	33.3%	%	.0%	50.0%	%	.0%	%	%	25.0%
Asian	20.0%	100.0%	33.3%	.0%	.0%	.0%	%	.0%	17.1%
Black	42.6%	55.9%	45.5%	27.3%	6.1%	7.1%	.0%	10.0%	34.2%
White	9.2%	19.9%	20.3%	10.3%	5.3%	3.8%	.0%	2.1%	11.6%
Not Available	27.8%	52.0%	46.7%	21.1%	.0%	33.3%	.0%	.0%	33.0%
Not Applicable	.0%	%	50.0%	%	%	%	%	%	33%
Average	16.4%	28.5%	26.1%	12.7%	5.0%	5.1%	0.0%	02.7%	16.1%
Non-Hispanic	15.5%	27.6%	24.0%	11.7%	5.5%	3.5%	%	1.9%	%
Hispanic	17.6%	28.6%	37.9%	22.2%	.0%	10.0%	.0%	16.7%	22.6%

Table 19.C.19**Loans by HAL Status by Race/Ethnicity of Borrower**

City of Salisbury

2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	2	0	2	1	0	1	0	0	6
	HAL	1	0	0	1	0	0	0	0	2
	Percent HAL	33.3%	%	.0%	50.0%	%	.0%	%	%	25.0%
Asian	Other	4	0	6	4	8	5	0	2	29
	HAL	1	2	3	0	0	0	0	0	6
	Percent HAL	20.0%	100.0%	33.3%	.0%	.0%	.0%	%	.0%	17.1%
Black	Other	27	26	36	24	31	13	19	9	185
	HAL	20	33	30	9	2	1	0	1	96
	Percent HAL	42.6%	55.9%	45.5%	27.3%	6.1%	7.1%	.0%	10.0%	34.2%
White	Other	187	218	267	245	177	127	104	94	1,419
	HAL	19	54	68	28	10	5	0	2	186
	Percent HAL	9.2%	19.9%	20.3%	10.3%	5.3%	3.8%	0.0%	02.1%	11.6%
Not Available	Other	13	12	16	15	11	4	1	5	77
	HAL	5	13	14	4	0	2	0	0	38
	Percent HAL	27.8%	52.0%	46.7%	21.1%	.0%	33.3%	.0%	.0%	33.0%
Not Applicable	Other	1	0	1	0	0	0	0	0	2
	HAL	0	0	1	0	0	0	0	0	1
	Percent HAL	.0%	%	50.0%	%	%	%	%	%	33.0%
Total	Other	234	256	328	289	227	150	124	110	1,718
	HAL	46	102	116	42	12	8	0	3	329
	Percent HAL	16.4%	28.5%	26.1%	12.7%	5.0%	5.1%	.0%	2.7%	16.1%
Non-Hispanic	Other	202	234	295	264	208	138	118	102	1,561
	HAL	37	89	93	35	12	5		2	273
	Percent HAL	15.5%	27.6%	24.0%	11.7%	5.5%	3.5%	%	1.9%	14.9%
Hispanic	Other	14	10	18	14	8	9	4	5	82
	HAL	3	4	11	4	0	1	0	1	24
	Percent HAL	17.6%	28.6%	37.9%	22.2%	.0%	10.0%	.0%	16.7%	22.6%

Table 19.C.20
Rates of HALs by Income of Borrower
 City of Salisbury
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	.0%	20.0%	40.0%	%	100.0%	.0%	.0%	20.0%
\$15,001–\$30,000	20.0%	36.6%	30.9%	14.9%	3.2%	12.1%	.0%	.0%	20.3%
\$30,001–\$45,000	22.2%	39.0%	37.9%	15.1%	6.8%	.0%	.0%	7.4%	21.6%
\$45,001–\$60,000	22.6%	30.3%	22.6%	8.0%	4.3%	3.3%	.0%	.0%	15.7%
\$60,001–\$75,000	19.2%	16.7%	25.5%	17.5%	3.0%	.0%	.0%	11.1%	14.0%
Above \$75,000	1.6%	16.1%	12.0%	5.3%	5.8%	5.1%	0.0%	.0%	7.6%
Data Missing	20.0%	33.3%	25.0%	50.0%	.0%	.0%	%	.0%	25.0%
Average	16.4%	28.5%	26.1%	12.7%	5.0%	5.1%	.0%	2.7%	16.1%

Table 19.C.21
Loans by HAL Status by Income of Borrower
 City of Salisbury
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	4	1	4	3	0	0	1	3	16
	HAL	0	0	1	2	0	1	0	0	4
	Percent HAL	.0%	.0%	20.0%	40.0%	%	100.0%	.0%	.0%	20.0%
\$15,001–\$30,000	Other	48	45	47	40	30	29	20	19	278
	HAL	12	26	21	7	1	4	0	0	71
	Percent HAL	20.0%	36.6%	30.9%	14.9%	3.2%	12.1%	.0%	.0%	20.3%
\$30,001–\$45,000	Other	49	50	77	73	68	30	39	25	411
	HAL	14	32	47	13	5	0	0	2	113
	Percent HAL	22.2%	39.0%	37.9%	15.1%	6.8%	.0%	.0%	7.4%	21.6%
\$45,001 – \$60,000	Other	41	46	65	46	45	29	18	21	311
	HAL	12	20	19	4	2	1	0	0	58
	Percent HAL	22.6%	30.3%	22.6%	8.0%	4.3%	3.3%	.0%	.0%	15.7%
\$60,001–\$75,000	Other	21	30	38	33	32	23	17	8	202
	HAL	5	6	13	7	1	0	0	1	33
	Percent HAL	19.2%	16.7%	25.5%	17.5%	3.0%	.0%	.0%	11.1%	14.0%
Above \$75,000	Other	63	78	88	90	49	37	29	30	464
	HAL	1	15	12	5	3	2	0	0	38
	Percent HAL	1.6%	16.1%	12.0%	5.3%	5.8%	5.1%	.0%	.0%	7.6%
Data Missing	Other	8	6	9	4	3	2	0	4	36
	HAL	2	3	3	4	0	0	0	0	12
	Percent HAL	20.0%	33.3%	25.0%	50.0%	.0%	.0%	%	.0%	25.0%
Total	Other	234	256	328	289	227	150	124	110	1,718
	HAL	46	102	116	42	12	8	0	3	329
	Percent HAL	16.4%	28.5%	26.1%	12.7%	5.0%	5.1%	.0%	2.7%	16.1%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 19.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Salisbury
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		83	75	73		231
2001		121	94	88		303
2002		140	154	123		417
2003	30	246	498			774
2004		155	470	204		829
2005		152	425	208		785
2006		215	522	265		1,002
2007		195	508	254		957
2008		159	434	184		777
2009		52	154	83		289
2010		50	165	52		267
2011		63	166	100		329
Total	30	1,631	3,665	1,634	0	6,960
Loan Amount (\$1,000s)						
2000		1,441	916	779		3,136
2001		1,279	1,162	1,644		4,085
2002		1,989	1,571	1,923		5,483
2003	439	3,025	6,002			9,466
2004		2,222	5,050	2,968		10,240
2005		1,800	4,687	3,337		9,824
2006		2,415	4,257	3,221		9,893
2007		2,455	4,914	3,302		10,671
2008		2,196	3,988	2,218		8,402
2009		1,114	2,408	1,403		4,925
2010		858	1,881	734		3,473
2011		992	2,508	1,564		5,064
Total	439	21,786	39,344	23,093	0	84,662

Table 19.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Salisbury
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		6	2	3		11
2001		8	4	11		23
2002		21	6	13		40
2003	3	29	23			55
2004		11	15	13		39
2005		13	12	16		41
2006		10	15	10		35
2007		12	10	8		30
2008		10	13	9		32
2009		6	13	9		28
2010		1	14	6		21
2011		3	11	6		20
Total	3	130	138	104	0	375
Loan Amount (\$1,000s)						
2000		932	294	548		1,774
2001		1,513	738	2,134		4,385
2002		4,128	914	2,128		7,170
2003	534	5,281	3,833			9,648
2004		2,021	2,703	2,488		7,212
2005		2,355	2,096	3,110		7,561
2006		1,697	2,696	1,966		6,359
2007		2,380	1,784	1,420		5,584
2008		2,017	2,141	1,397		5,555
2009		1,261	2,135	1,629		5,025
2010		200	2,485	954		3,639
2011		448	1,675	1,162		3,285
Total	534	24,233	23,494	18,936	0	67,197

Table 19.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
City of Salisbury
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		5	2	5		12
2001		6	6	3		15
2002		10	10	8		28
2003	3	24	21			48
2004		2	17	11		30
2005		14	17	13		44
2006		10	11	8		29
2007		10	13	12		35
2008		10	12	17		39
2009		14	14	12		40
2010		12	12	2		26
2011		10	12	4		26
Total	3	127	147	95	0	372
Loan Amount (\$1,000s)						
2000		2,542	900	2,258		5,700
2001		2,308	2,785	1,124		6,217
2002		3,914	4,809	4,899		13,622
2003	1,800	13,825	11,073			26,698
2004		1,035	10,122	5,886		17,043
2005		7,778	8,671	6,812		23,261
2006		5,198	5,074	4,148		14,420
2007		5,605	5,749	7,012		18,366
2008		5,526	3,667	8,622		17,815
2009		7,438	7,131	5,122		19,691
2010		5,425	5,816	1,230		12,471
2011		4,349	6,497	1,890		12,736
Total	1,800	64,943	72,294	49,003	0	188,040

Table 19.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
City of Salisbury
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		30	24	25		79
2001		96	51	64		211
2002		65	51	50		166
2003	13	113	213			339
2004		61	187	91		339
2005		63	213	112		388
2006		75	203	104		382
2007		75	211	103		389
2008		55	151	75		281
2009		24	63	35		122
2010		18	63	19		100
2011		31	95	44		170
Total	13	706	1,525	722	0	2,966
Loan Amount (\$1,000s)						
2000		2,697	1,090	1,189		4,976
2001		3,870	2,684	3,999		10,553
2002		7,311	4,013	3,817		15,141
2003	881	11,454	15,033			27,368
2004		3,589	12,988	6,130		22,707
2005		7,607	11,431	8,263		27,301
2006		3,730	7,718	4,588		16,036
2007		4,139	7,515	4,857		16,511
2008		3,912	5,681	5,535		15,128
2009		3,754	6,170	5,050		14,974
2010		3,361	5,830	1,188		10,379
2011		2,713	7,028	2,040		11,781
Total	881	58,137	87,181	46,656	0	192,855

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD).

HUD COMPLAINTS

Table 19.E.1
Fair Housing Complaints by Basis

City of Salisbury
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability	1	2	1					1	1		6
Race			1	1		1	1		1		5
Sex						1	1				2
Retaliation		1							1		2
Family Status									1		1
Total Bases	1	3	2	1		2	2	1	4		16
Total Complaints	1	2	1	1		1	1	1	2		10

Table 19.E.2
Fair Housing Complaints by Issue

City of Salisbury
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory acts under Section 818 (coercion, etc.)			1					1	1	1	3
Discrimination in term, conditions or privileges relating to rental		1			1						2
Discriminatory terms, conditions, privileges, or services and facilities									2	2	2
Failure to make reasonable accommodation			1						1	1	2
Discriminatory refusal to rent								1			1
Discriminatory advertising, statements and notices									1	1	1
Otherwise deny or make housing available				1							1
Discriminatory financing (includes real estate transactions)							1				1
Discrimination in the terms or conditions for making loans							1				1
Discrimination in making of loans						1					1
Total Issues	1	2	1	1	0	1	2	2	5	5	15
Total Complaints	1	2	1	1		1	1	1	2	2	10

Table 19.E.3
Fair Housing Complaints by Closure Status

City of Salisbury
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1		1					1		3
Withdrawal After Resolution						1		1	1		3
Conciliated / Settled	1		1								2
Withdrawal Without Resolution							1				1
Litigation Ended –Discrimination Found		1									1
Total Complaints	1	2	1	1		1	1	1	2		10

HUD Complaints Found With Cause

Table 19.E.4
Fair Housing Complaints Found With Cause by Basis

City of Salisbury
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability	1	1	1					1	1		5
Race			1			1					2
Sex						1					1
Total Bases	1	1	2			2		1	1		8
Total Complaints	1	1	1			1		1	1		6

Table 19.E.5
Fair Housing Complaints Found With Cause by Issue

City of Salisbury
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental		1		1							2
Failure to make reasonable accommodation			1						1	1	2
Discriminatory terms, conditions, privileges, or services and facilities									1		1
Discriminatory refusal to rent								1			1
Discriminatory acts under Section 818 (coercion, etc.)								1			1
Discrimination in making of loans						1					1
Total Issues	1	1	1	0	0	1	0	2	2	0	8
Total Complaints	1	1	1			1		1	1		6

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 19.F.1

Role of Respondent

City of Salisbury

2013 Fair Housing Survey Data

Primary Role	Total
Homeowner	2
Local Government	1
Missing	1
Total	4

FEDERAL, STATE, AND LOCAL LAWS

Table 19.F.2

How Familiar are you with Fair Housing Laws?

City of Salisbury

2013 Fair Housing Survey Data

Familiarity	Total
Not Familiar	
Somewhat Familiar	1
Very Familiar	
Missing	3
Total	4

Table 19.F.3

Federal, State, and Local Fair Housing Laws

City of Salisbury

2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	1			3	4
Are fair housing laws difficult to understand or follow?		1		3	4
Do you think fair housing laws should be changed?			1	3	4
Do you thing fair housing laws are adequately enforced?	1			3	4

FAIR HOUSING IN YOUR COMMUNITY

Table 19.F.4
Fair Housing Activities
 City of Salisbury
 2013 Fair Housing Survey Data

2015 Fair Housing Survey Data						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	1			3	4	
Have you participated in fair housing training?	1			3	4	
Are you aware of any fair housing testing?		1		3	4f	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?				1	3	4
Is there sufficient testing?				1	3	4

Table 19.F.5
Protected Classes
 City of Salisbury
 2013 Fair Housing Survey Data

Protected Class	Total
Family Status	1
Total	1

FAIR HOUSING IN THE PRIVATE SECTOR

Table 19.F.6
Barriers to Fair Housing in the Private Sector
 City of Salisbury
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	1			3	4
The real estate industry?	1			3	4
The mortgage and home lending industry?	1			3	4
The housing construction or accessible housing design fields?	1			3	4
The home insurance industry?	1			3	4
The home appraisal industry?	1			3	4
Any other housing services?	1			3	4

FAIR HOUSING IN THE PUBLIC SECTOR

Table 19.F.7
Barriers to Fair Housing in the Public Sector
 City of Salisbury
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		1		3	4
Zoning laws?		1		3	4
Occupancy standards or health and safety codes?		1		3	4
Property tax policies?		1		3	4
Permitting process?		1		3	4
Housing construction standards?		1		3	4
Neighborhood or community development policies?		1		3	4
Limited access to government services, such as employment services?		1		3	4
Public administrative actions or regulations?		1		3	4

CONCLUDING QUESTIONS

Table 19.F.8
Local Fair Housing
 City of Salisbury
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		1		3	4
Are there any specific geographic areas that have fair housing problems?		1		3	4

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 19.F.9
How did you become aware of fair housing laws?

City of Salisbury
 2013 Fair Housing Survey Data

Comments:
Through obtaining a mortgage

Table 19.F.10
Please share any additional comments.

City of Salisbury
 2013 Fair Housing Survey Data

Comments:
sometimed NIMBY changes rezoning decisions to block nc tax credit multifamily housing development

G. 2013 HOUSING NEEDS SURVEY

Table 19.G.1
Role of Respondent
 City of Salisbury
 2013 Housing Needs Survey

Primary Role	Total
Advocate	12
Banking/Finance	1
Construction/Development	3
Homeowner	50
Insurance	1
Law/Legal Services	4
Local Government	8
Property Management	8
Real Estate	12
Renter/Tenant	8
Other Role	15
Missing	1
Total	123

Table 19.G.2
Please rate the need for the following Housing activities
 City of Salisbury
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	15	38	27	12	31	123
Construction of new rental housing	11	28	27	24	33	123
Homeowner housing rehabilitation	3	6	27	57	30	123
Rental housing rehabilitation	1	5	21	64	32	123
Housing demolition	8	28	30	26	31	123
Housing redevelopment	5	14	37	34	33	123
Downtown housing	10	21	32	31	29	123
First-time home-buyer assistance	3	9	36	44	31	123
Mixed use housing	10	24	39	21	29	123
Mixed income housing	12	20	36	25	30	123

Table 19.G.3
Please rate the need for the following Housing activities (cont.)

City of Salisbury
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	2	7	40	45	29	123
Retrofitting existing housing to meet seniors' needs	4	18	31	39	31	123
Preservation of federal subsidized housing	11	13	38	30	31	123
Rental Assistance	6	26	26	32	33	123
Energy efficient retrofits	2	14	26	50	31	123
Supportive housing	8	22	40	20	33	123
Transitional housing	5	28	41	20	29	123
Emergency housing	5	28	41	20	29	123
Homeless shelters	14	19	32	26	32	123
Other	4		1	10	108	123

Table 19.G.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

City of Salisbury
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	7
Lack of other infrastructure	6
Lack of qualified contractors or builders	10
Lack of available land	14
Cost of land or lot	31
Cost of materials	34
Cost of labor	31
Permitting fees	14
Permitting process	19
Impact fees	7
Construction fees	20
Lot size	7
Density or other zoning requirements	16
Community resistance	34
Current state of the housing market	43
Building codes	18
ADA codes	7
Lack of Affordable housing development policies	23
Lack of adequate public transportation	23
Lack of adequate public safety services	14
Lack of quality public schools	23
Encroachment by commercial or industrial land uses	9

Table 19.G.5**Please rate how the following infrastructure components affect housing production**City of Salisbury
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	8	14	19	36	14	32	123
Public transportation capacity	5	14	27	27	15	35	123
Water system quality	4	8	14	27	34	36	123
Water system capacity	2	9	18	22	36	36	123
Sewer system quality	3	9	14	26	33	38	123
Sewer system capacity	2	9	18	23	34	37	123
Storm water run-off capacity	6	13	20	26	20	38	123
City and county road conditions	12	17	11	26	20	37	123
Sidewalk conditions	15	15	8	31	18	36	123
Pedestrian-friendly places/walkability	14	15	6	28	24	36	123
Bridge conditions	7	18	24	25	11	38	123
Bridge capacity	5	16	30	22	9	41	123
Other	3	1	2			117	123

Table 19.G.6**Please rate the importance of being close proximity to the following amenities**City of Salisbury
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		5	30	35	23	30	123
Restaurants	1	9	46	25	12	30	123
Public transportation	6	7	29	22	27	32	123
Quality K-12 public schools	1	1	5	27	57	32	123
Day care	2	8	18	43	20	32	123
Retail shopping		9	40	28	16	30	123
Grocery stores	1	1	17	45	29	30	123
Park and recreational facilities	2	8	29	33	20	31	123
Highway access	2	12	32	24	20	33	123
Pharmacies	1	8	27	39	17	31	123
Other		1		2	2	118	123

Table 19.G.7**Please rate the need for the following housing types for special needs population**City of Salisbury
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	8	25	29	29	32	123
Transitional housing	5	27	33	26	32	123
Shelters for youth	7	28	28	28	32	123
Senior housing	1	12	40	37	33	123
Nursing homes or assisted living facilities	8	14	46	21	34	123
Housing designed for persons with disabilities	2	15	42	31	33	123
Supportive housing	8	19	36	21	39	123
Other				6	117	123

Table 19.G.8

Please rate the need for Services and Facilities for each of the following special needs groups

City of Salisbury
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)	3	11	43	34	32	123
The frail elderly (age 85+)	3	12	36	39	33	123
Persons with severe mental illness	5	13	33	38	34	123
Persons with physical disabilities	4	14	42	28	35	123
Persons with developmental disabilities	4	15	42	28	34	123
Persons with substance abuse addictions	7	17	36	28	35	123
Persons with HIV/AIDS	7	25	37	19	35	123
Victims of domestic violence	2	12	44	31	34	123
Veterans	2	7	28	52	34	123
Homeless persons	7	18	28	36	34	123
Persons recently released from prison	8	22	31	23	39	123
Other	1		1	3	118	123

NARRATIVE COMMENTS

Table 19.G.9

What other type of housing activity are you considering?

City of Salisbury
2013 Housing Needs Survey

Comments:
<p>Construction of new affordable energy efficient small size housing on infill lots</p> <p>Disaster relief-ready housing, perhaps prefab cubes easily transported to areas in need.</p> <p>Housing for students</p> <p>Housing specific to disability community both person with intellectual/developmental disabilities and persons with mental health issues</p> <p>Individuals with Developmental Disabilities</p> <p>Low income apartments for people with disabilities</p> <p>Low income/Sliding scale housing</p> <p>multi-generational housing on a single lot</p> <p>Need affordable senior housing in a quiet neighborhood and close to doctors, stores and medical and have alternate transportation available. Affordable housing, not the 400,000 big houses.</p> <p>ordinances for landlords to keep their property in shape, get rid of eyesore rundown homes, enforce lawn upkeep, and ordinances to keep cars off lawns. There are plenty of rental homes but they are rundown and make our town look trashy.</p> <p>Shared housing-singles & seniors</p> <p>Transitional housing to include youth as they are becoming adult especially without support. of parents, like youth again out of foster care.</p> <p>We need medium income / mixed income rental apartments near downtown [and everywhere else...not many apartment options other than government assisted].</p>

Table 19.G.10

What other type of infrastructure components are you considering?

City of Salisbury
2013 Housing Needs Survey

Comments:
Adequate Income

The city keeps raising rates every year.

The city streets in some of the low income sections of Salisbury are horrendous. In my neighborhood a perfectly good street was repaved for no reason. It's embarrassing to drive visitors through some parts of town. I live in Country Club Hills where the street was repaved.

Table 19.G.11

What other amenities are you considering?

City of Salisbury
2013 Housing Needs Survey

Comments:
farmers market, local shopping, bike paths Malls and other retail establishments There are no emergency route to get to ER without stopping at red lights of no turn on red. Toom many stop lights during low traffic hours.

Table 19.G.12

What other types of housing for special needs populations are you considering?

City of Salisbury
2013 Housing Needs Survey

Comments:
downtown housing Help with home repairs and maintenance for the windows, elderly, and disabled. The emergency cubes/house pods I described would be a blessing for many.

Table 19.G.13

What other types of services and facilities for special needs groups are you considering.

City of Salisbury
2013 Housing Needs Survey

Comments:
Help for people that are not mechanical or gardeners and need help with home repair. seniors over 55 small single apartments for 1 parent families. Victims of disasters like fire and flooding. Youth aging out of foster care into adulthood.

Table 19.G.14

Please share any comments you have about housing needs or barriers.

City of Salisbury
2013 Housing Needs Survey

Comments:
A great need for additional code enforcement personnel. Greater enforcement of current policies. Revision for some. A need for senior villages for the elderly, widows and couples that can no longer keep up the maintenance of the house. See how Shelby, NC built a senior village around the senior center and close to hospital and stores and alternate transportation. Affordability for low-income or persons w/ disabilities- long wait lists, lack of any, housing for low income often must live long distances from natural supports Barriers are few Bring in jobs. Jobs bring people. People buy homes. Downtown Rental-New Development I am 61, soon to be 62. The only transportation I have right now here in Rowan is special transportation that is given only when I have to go to the doctor. I have no transportation, or even sidewalks, to go to other places. I do not drive, and most housing seems to be beyond my reach financially--and many are two-stories, with steps, no ramps, and are not friendly for seniors. This

is extremely frustrating; this has made me feel marginalized.

I notice younger people moving to areas like Kannapolis or Concord for rental apartments that are geared toward middle income in a nice area.

I think programs to assist individuals are great, but I think the tenants should give back through community involvement for the assistance. A housing barrier we currently have in downtown Salisbury is bringing quality tenants to the area, the constant struggle to mix income levels is a huge challenge for us.

It's going to be a long time before the housing market changes for the better in this city.

Many areas that are "gov't assisted programs" the houses are in bad condition. The buildings for the apartments style homes are in bad condition. The neighborhoods are filled with only one race...either all black or all white or all mexican. Not enough mixed neighborhoods which create a disconnect among races & communities & property values.

More business friendly City of Salisbury

More low cost housing. Clean up rundown apt buildings, but you have to have a place for the people to go.

Need affordable housing, especially for those eligible for section8

Need financing for Salisbury City houses so OWNER OCCUPANTS can purchase and rehab them. Too many rentals and low rent areas now.

Need more parks and recreational facilities for all ages.

Need to empower Housing Commission to develop new code(s) to monitor rental properties. Many of these homes have bare minimum features to meet code. Rental properties need be considered as an "income generator" for the owner and thus it is a business venture. The property should be subject to additional fee for bulk trash left on the street (sometimes until next trash pickup 7 days later) along with beefing up rental contracts requiring disclosure of inhabitants' names & criminal records.

New construction would certainly introduce new buyers.

NIMBYs (Not In My BackYard), this community has quite a lot of these. Many are willing to help and will talk your ear off about neighborhood revitalization and positive change; unfortunately, in many cases this translates into 'I would be happier without so many poor people near my home.' Again, even up-to-date Renters can be considered 'lazy.' Really, I hear this quite a lot.... 'Yeah, but that area has a lot of Renter's'

no comments

Other than the man hole in my backyard that attracts mosquitoes, the animal patrol needs to come remove the animals that are living in this abandoned house next door.

Our County Commissioners say it all. They have turned builders and developers off to our great town.

Owners of properties should be required to keep their gutters from filling up with dirt and dribree that go down into the storm drains.

A nice neighborhood that has a few rental houses is spoiled by landlords who let their lawns and gutters get full of weeds and litter.

Rising cost of water and waste removal services. These expenses are becoming prohibitive for homeowners and renters. Property tax increases are putting strains on all property owners

Rowan/City of Salisbury has a major issues with absentee landlords. The City needs to enforce regulations and determine a process for penalizing these landlords.

Salisbury already as a facility for homeless and recently released inmates. In fact, Salisbury has become a homeless magnet, where prison releasees and mental hospital releasees are dumped. We're building a mega-shelter for them. "Build it, and they will come" is the city's mantra. They care more about the federal funds to follow this group, than the negative effects on our city.

Salisbury has long ingore the problems of housing. We are already behind, but at least we are starting to relaize that we have a problem. Starting the Housing Advocacy committee was a good strart and I hope there will be many more initatives.

See earlier comments. Salisbury and Rowan County needs to update to permit a small independent living unit on properties which contain single family houses. This would increase the population density in the city and provide for more multigenerational housing.

Stop making it harder for people to get homes. The percentage of money for a down payment is too high. It should not take a person thirty years to pay off a house. Some lenders/bankers are just too greedy.

THE City of Salisbury's Code enforcers uses their power to actively harrass home owners and residents in the AfricanAmerican communities. And it appears that the only houses they attempt to save are those that have some 'white historical value'. THE history and housing of the African American community seems to be of no concern, interest or value to the City of Salisbury. There is a book written by the Rowan Public Library's History Room Librarian that details the old Dixonville community back in the 1960-1970s. Salisbury's show of appreciation for the entire community was to bulldoze the entire area under the guise of Urban Renewal. However, the bulldozers stopped at the back yards of the old dilapidated houses that at one time had been the homes of upper crust Whites. Then they created what is now the Historic Foundation--and they save and fight to save as many of those houses as they can--so that outsiders can come and see how 'they' used to live'. But the Historic Preservation in Salisbury is one sided, with the net effect of reducing the and diminishing the power of the vote of African American's in Salisbury by destroying houses units where they live. They have even gone as far as to destroy multi-family housing using housing African Americans and then replacing them with fewer units with mixed races and incomes to further dilute the presence of African Americans in Salisbury.

The more low income, subsidized, or homeless facilities available, the more taxes will increase to accommodate these groups. Less facilities mean less tax \$ to build and care for many that won't care for themselves. Salisbury need to elevate to a higher level.

There are not any good programs actively moving youth towards independent affordable housing. Coupled with employment to

breed success. Criminal charges make housing options extremely limited.

There are so many homes in need of repair. Ordinances to keep property in safe condition should be in place. A simple ordinance to keep people from parking on their lawns goes a long way to make a neighborhood healthy. Also, lawn maintenance is important, one over grown lawn makes a whole neighborhood look trashy. How about a city promotion for low cost house paint, or donors to fix old lawn mowers so tenants can keep their lawn mowed. Maybe a group of volunteers to help out regularly, not just once a year. I am amazed at the amount of run down homes in Salisbury. If they are rental properties then get after the landlord. Also make it easier for a landlord to evict tenants if they trash a property.

There is an over supply of lower income housing available for sale. A program to place qualified persons in these home could be made possible. The low sales price level is competitive with rents and subsidized housing costs. Homeownership could be obtained at the same costs which would relieve subsidized costs for other use. Also would stabilize areas where these are available by having a higher percentage of owner occupied housing. This would in turn stabilize housing markets where these properties are located.

We are constantly trying to place victims of domestic abuse in the battered womens shelter and it commonly full

Table 19.G.15**What are ways your area of the Region can better address housing challenges.**

City of Salisbury
2013 Housing Needs Survey

Comments:

Allow enabling ordinances for 'micro-housing' developments, affordable housing for small families and retirees who don't want all the maintenance of a larger home.

Another battered womens shelter and homes for our homeless veterans

Attack boarded up and abandoned house that destroy neighborhoods.

Become involved in issues effecting community improvement. Help promote a positive image for housing [greater curb appeal]

Being open to those in need.

Better collaboration among governmental agencies.

Better education to attract better jobs

Better transportation options(more bus routes, and so on), more sidewalks. Better housing options: one-story, two-bedroom houses with senior friendly designs in mind: ramps, not stairs; lower cabinets for short people(I am only 4'10), safety rails in showers and tubs(I prefer showers), level yards, fenced in back yards, pet-friendly areas. Also easy accessibility to grocery stores, shops, and so on.

Bring in developers and evaluate our incentives we give to them.

By removing the hidden gentrification agenda that is written in the Salisbury City Code, from police protection to housing code enforcement. This city allowed a burned out house to sit adjacent to the uptown area on a major thoroughfare for about 25 years in hopes of getting someone to repair it for its 'white' historical value. And they allowed grass to grow and remain more than 3ft in the front yard of a house on Confederate Ave--Country Club Hills section for over 6 months before it was finally cut. Yet they park themselves on African American owned land, bring equipment and men and cut the grass unabashedly when the grass gets 12 inches high and then they add and ungodly bill to your taxes for collection. Where is the fairness in this.

City leadership

Code Enforcement: These landlords are renting unfit rental places the city do's not enforce code's, some places have been a wreck for years but it's still that way

Curtail rubber stamping of new apartment complex construction. The Salisbury area has far too many units for population

Demolish old houses that can't be repaired

Educational outreach with the goal of dissolving the stigma of the working class and underprivileged members of our community.

Find a way to expand Rowan Ministries Eagle Nest program. More people are out of work than ever before. Also, I would like to see a "fee friendly" medical system for drug & Alcohol users. I feel many people would seek help, if they "knew" about programs or where they can go for help. Such as advertisements where counseling can be obtained and group homes could be made available for drug program. Too many people just don't know the process and are too weak or proud to ask. Too much red tape for someone needing help.

Get the local economy going.

Housing Commission considering next steps.

INcreasing supportive programs to increase success after transitional or supportive housing is provided.

Just do it instead of talking about it. I have taken several surveys and no action taken.

Let the courts support landlords who do a good job on their properties and not charge big fees when there is a necessary eviction.

Make it easier for homeowners with a low income to obtain supplies to improve their home. Solicit volunteers to teach homeowners how to fix things, along with low price supplies. Pave the streets in the low income areas, not just the upper middle class neighborhoods. I think so many issues stem from homes that aren't maintained and then get abandoned, and sit empty for years.

Do we really need to be building more low income apartments with all these houses sitting empty?

Making information easily available to the general public, including sales trends, closed and active sales, school performances, so the public can make a more informed housing decision.

More jobs that actually support a family of four or five. Most jobs, now, you can not support one person.

More money to help new home buyers, home improvements, building improvements, neighborhood improvements, business improvements, etc.

Need elected officials with a vision and understanding of basic community needs including a quality education, activities for youth.

Need to build a sense of "community". A love for where you live and a burning desire to make it a better place.

no comments

No more public housing this community

Offer incentives to the landlords for purposes of providing housing needs to .

Prepare to start concentrating on affordable housing for ALL residents of Salisbury.

Reduce new construction and encourage rehab or up fit of existing housing. Reduce or at least cap number of public housing facilities in this city. We have more than average.

See above.

Seems that there is additional planning/construction in the area

Spread out areas of lower rent homes throughout the county instead of placing all in the Salisbury City limits.

Work with existing housing businesses, ie Lutheran Services, etc. for elderly needs.

H. RENTAL VACANCY SURVEY

Table 19.H.1
Rental Vacancy Survey by Type
 City of Salisbury
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	314	8	2.5%
Apartments	2,065	133	6.4%
Mobile Homes	139	8	5.8%
"Other" Units	91	9	9.9%
Don't know	300	84	28.0%
Total	2,909	242	8.3%

Table 19.H.2
Rental Units by Bedroom Size
 City of Salisbury
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	-	0
One	0	475	0	14	-	489
Two	62	1,173	108	46	-	1,389
Three	94	164	28	31	-	317
Four	6	0	2	0	-	8
Don't Know	152	253	1	0	300	706
Total	314	2,065	139	91	300	2,909

Table 19.H.3
Do any of your rental units receive rental subsidy or assistance?
 City of Salisbury
 2013 Rental Vacancy Survey

Period	Respondent
Yes	14
No	20
Don't Know	2
% Offering Assistance	58.8%

Table 19.H.4
**How many of your units have some sort of rental
subsidy or assistance?**

City of Salisbury
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	23	7.3%
Apartments	24	1.2%
Mobile Homes		%
"Other" Units	2	2.2%
Don't know	39	13.0
Total	88	3.0%

Table 19.H.5
**How long will it be before your vacant units
become filled?**

City of Salisbury
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	11	1
1 to 2 month	7	
2 to 3 months	1	
More than 3 months	11	2

Table 19.H.6
**How long will it be before your filled units
become vacant?**

City of Salisbury
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	2	
1 to 2 month	3	
2 to 3 months		1
More than 3 months	9	2

Table 19.H.7
Average Market Rate Rents by Bedroom Size

City of Salisbury
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$538		\$605	\$543
Two	\$554	\$618	\$500	\$602	\$600
Three	\$735	\$808	\$593	\$778	\$753
Four	\$875		\$725		\$871
Total	\$702	\$613	\$572	\$643	\$646

Table 19.H.8
Average Assistant Rate Rents by Bedroom Size

City of Salisbury
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$413			\$413
Two		\$533	\$500		\$525
Three		\$500	\$550		\$525
Four					
Total		\$493	\$525		\$501

Table 19.H.9
Single Family Market Rate Rents by Vacancy Status

City of Salisbury
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	16		%
\$500 to \$750	256	5	2.0%
\$750 to \$1,000	42	3	7.1%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	314	8	2.5%

Table 19.H.10
Apartment Market Rate Rents by Vacancy Status

City of Salisbury
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	377	27	7.2%
\$500 to \$750	839	71	8.5%
\$750 to \$1,000	433	20	4.6%
\$1,000 to \$1,250	312	15	4.8%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	104	0	.0%
Total	2,065	133	6.4%

Table 19.H.11
Available Apartment Units by Bedroom Size

City of Salisbury
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		1	25	0		0	27
\$500 to \$750		14	54	3		0	71
\$750 to \$1,000		5	10	5		0	20
\$1,000 to \$1,250		6	8	1		0	15
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	0		0	0
Total	0	26	97	10	0	0	133

Table 19.H.12
Mobile Home Market Rate Rents by Vacancy Status

City of Salisbury
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	139	8	5.8%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	139	8	5.8%
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Table 19.H.13
Condition by Unit Type

City of Salisbury
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair		280			.	280
Average	68	52	7		.	127
Good	194	534	131	28	.	887
Excellent	48	1,175		63	.	1,286
Don't Know	4	24	1	0	300	329
Total	314	2,065	139	91	300	2,909

Table 19.H.14
Condition of Single Family Units by Vacancy Status

City of Salisbury
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	68	5	7.4%
Good	194		%
Excellent	48	3	6.3%
Don't Know	4	0	.0%
Total	314	8	2.5%

Table 19.H.15
Condition of Apartment Units by Vacancy Status

City of Salisbury
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	280	33	11.8%
Average	52	21	40.4%
Good	534	27	5.1%
Excellent	1,175	52	4.4%
Don't Know	24	0	.0%

Total	2,065	133	6.4%
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Table 19.H.16
Condition of Mobile Home Units by Vacancy Status

City of Salisbury
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	7		%
Good	131	7	5.3%
Excellent			%
Don't Know	1	1	100.0%
Total	139	8	5.8%

Table 19.H.17
Are there any utilities included with the rent?

City of Salisbury
 2013 Rental Vacancy Survey

Period	Respondent
Yes	17
No	17
% Offering Assistance	50.0%

Table 19.H.18
Which utilities are included with the rent?

City of Salisbury
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	14
Trash Collection	15

Table 19.H.19
Do you keep a waiting list?

City of Salisbury
 2013 Rental Vacancy Survey

Period	Respondent
Yes	11
No	22
Don't know	
Waitlist Size	124

Table 19.H.20
How would you rate the need for renovation of existing units in the city?

City of Salisbury
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	5	3	
Low Need	3	4	1	
Moderate Need	3	5	1	1
High Need	3	2		1
Extreme Need		2		1

Table 19.H.21
How would you rate the need for construction of new units in the city?

City of Salisbury
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	12	13	5	1
Low Need	2	3		1
Moderate Need	1	1		
High Need		3		
Extreme Need		1		1

Table 19.H.22
If new units were to be constructed, what percentage should offer rental assistance?

City of Salisbury
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	58.8%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 19.I.1
Era of Construction

City of Salisbury
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	1,909	1		420		2,330
1940 - 1959	2,139	1		167		2,307
1960 - 1979	1,596	1		150		1,747
1980 - 1999	1,239			292	3	1,534
> 2000	815			97	38	950
Missing	0	0		0	0	0
Total	7,698	3		1,126	41	8,868

Table 19.I.2
Quality of Materials and Workmanship Used In Construction

City of Salisbury
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	27			4		31
Fair	151			29		180
Average	4,561	3		755	41	5,360
Good	1,485			246		1,731
Excellent	1,424			82		1,506
Missing	50	0		10	0	60
Total	7,698	3		1,126	41	8,868

Table 19.I.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Salisbury
Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	8	63	1,255	306	260	17	1,909
1940 - 1959	11	65	1,619	265	152	27	2,139
1960 - 1979	2	20	821	493	256	4	1,596
1980 - 1999	6	3	557	251	420	2	1,239
>=2000			309	170	336	0	815
Missing	0	0	0	0	0	0	0
Total	27	151	4,561	1,485	1,424	50	7,698

Table 19.I.4
Average Floor Area by Dwelling Type

City of Salisbury
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	16					16
500 – 999	841			167		1,008
1000 – 1,499	2,977	2		533	14	3,526
1,500 – 1,999	1,920	1		243	20	2,184
2,000 – 2,499	871			107	7	985
2,500 – 3,000	478			39		517
Above 3,000	595			37		632
Missing	0	0		0	0	0
Total	7,698	3		1,126	41	8,868
Average	1,723	1,226		1,515	1,624	1,696

Table 19.I.5
Market Value of Dwelling Unit

City of Salisbury
Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	835	1		161		997
\$50,000 – \$99,999	2,999	2		646	41	3,688
\$100,000 – \$149,999	1,874			162		2,036
\$150,000 - \$199,999	813			74		887
\$200,000 - \$249,999	366			27		393
\$250,000 - \$349,999	396			39		435
\$350,000 - \$550,000	302			11		313
Above \$550,000	113			6		119
Missing	0	0		0	0	0
Total	7,698	3		1,126	41	8,868
Average Value	\$136,684	\$54,405		\$101,760	\$79,564	\$131,958

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 19.J.1
Household Forecasts by Tenure

City of Salisbury
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	6,489	6,078	12,567
2020	7,309	6,348	13,657
2030	8,215	7,095	15,309
2040	9,298	7,982	17,280
2050	10,479	8,944	19,423

Table 19.J.2
Household Forecasts by Income

City of Salisbury
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	363	485	837	404	4,401	6,489
2020	408	546	943	455	4,956	7,309
2030	459	614	1,059	511	5,571	8,215
2040	520	695	1,199	579	6,305	9,298
2050	586	783	1,351	652	7,106	10,479
Renter-Occupied						
2010	1,346	956	1,241	429	2,107	6,078
2020	1,405	998	1,296	448	2,200	6,348
2030	1,571	1,116	1,448	501	2,459	7,095
2040	1,767	1,255	1,629	564	2,767	7,982
2050	1,980	1,407	1,825	632	3,100	8,944
Total						
2010	1,708	1,441	2,077	833	6,507	12,567
2020	1,814	1,544	2,238	903	7,157	13,657
2030	2,030	1,729	2,507	1,013	8,030	15,309
2040	2,287	1,950	2,828	1,143	9,072	17,280
2050	2,566	2,189	3,177	1,284	10,206	19,423

K. CHAS HOUSING PROBLEM TABLES

Table 19.K.1
Households with Housing Problems by Income and Family Status

City of Salisbury
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	35	105	0	94	25	259
30.1-50% HAMFI	40	220	105	140	60	565
50.1-80% HAMFI	110	109	15	44	55	333
80.1 % HAMFI and above	90	219	60	40	30	439
Total	275	653	180	318	170	1,596
Renters						
30 % HAMFI	15	390	15	120	200	740
30.1-50% HAMFI	55	235	10	90	285	675
50.1-80% HAMFI	19	300	20	15	255	609
80.1 % HAMFI and above	10	50	0	25	170	255
Total	99	975	45	250	910	2,279
Total						
30 % HAMFI	50	495	15	214	225	999
30.1-50% HAMFI	95	455	115	230	345	1,240
50.1-80% HAMFI	129	409	35	59	310	942
80.1 % HAMFI and above	100	269	60	65	200	694
Total	374	1,628	225	568	1,080	3,875

Table 19.K.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Salisbury
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	35	105	0	94	25	259
30.1-50% HAMFI	40	220	105	140	60	565
50.1-80% HAMFI	110	109	15	44	55	333
80.1% HAMFI and above	90	219	60	40	30	439
Total	275	653	180	318	170	1,596
No Housing Problem						
30% HAMFI or less	0	0	0	15	0	15
30.1-50% HAMFI	75	14	0	195	10	294
50.1-80% HAMFI	102	105	0	140	14	361
80.1% HAMFI and above	585	1,819	340	225	399	3,368
Total	762	1,938	340	575	423	4,038
Not Computed						
30% HAMFI or less	0	0	0	0	30	30
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	30	30
Total						
30% HAMFI or less	35	105	0	109	55	304
30.1-50% HAMFI	115	234	105	335	70	859
50.1-80% HAMFI	212	214	15	184	69	694
80.1% HAMFI and above	675	2,038	400	265	429	3,807
Total	1,037	2,591	520	893	623	5,664

Table 19.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Salisbury
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	15	390	15	120	200	740
30.1-50% HAMFI	55	235	10	90	285	675
50.1-80% HAMFI	19	300	20	15	255	609
80.1% HAMFI and above	10	50	0	25	170	255
Total	99	975	45	250	910	2,279
No Housing Problem						
30% HAMFI or less	0	150	0	0	49	199
30.1-50% HAMFI	15	49	30	70	25	189
50.1-80% HAMFI	20	235	10	80	50	395
80.1% HAMFI and above	64	730	0	180	560	1,534
Total	99	1,164	40	330	684	2,317
Not Computed						
30% HAMFI or less	0	145	0	20	105	270
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	145	0	20	105	270
Total						
30% HAMFI or less	15	685	15	140	354	1,209
30.1-50% HAMFI	70	284	40	160	310	864
50.1-80% HAMFI	39	535	30	95	305	1,004
80.1% HAMFI and above	74	780	0	205	730	1,789
Total	198	2,284	85	600	1,699	4,866

Table 19.K.4
Households by Housing Problems by Income and Family Status

City of Salisbury
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	50	495	15	214	225	999
30.1-50% HAMFI	95	455	115	230	345	1,240
50.1-80% HAMFI	129	409	35	59	310	942
80.1% HAMFI and above	100	269	60	65	200	694
Total	374	1,628	225	568	1,080	3,875
No Housing Problem						
30% HAMFI or less	0	150	0	15	49	214
30.1-50% HAMFI	90	63	30	265	35	483
50.1-80% HAMFI	122	340	10	220	64	756
80.1% HAMFI and above	649	2,549	340	405	959	4,902
Total	861	3,102	380	905	1,107	6,355
Not Computed						
30% HAMFI or less	0	145	0	20	135	300
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	145	0	20	135	300
Total						
30% HAMFI or less	50	790	15	249	409	1,513
30.1-50% HAMFI	185	518	145	495	380	1,723
50.1-80% HAMFI	251	749	45	279	374	1,698
80.1% HAMFI and above	749	2,818	400	470	1,159	5,596
Total	1,235	4,875	605	1,493	2,322	10,530

20. ROWAN COUNTY NON-ENTITLEMENT AREA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 20.A.1

Population by Age

Rowan County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	6,235	6.6%	5,853	6.1%	-6.1%
5 to 19	20,231	21.3%	19,273	20.2%	-4.7%
20 to 24	5,337	5.6%	5,182	5.4%	-2.9%
25 to 34	13,480	14.2%	10,580	11.1%	-21.5%
35 to 54	29,247	30.8%	28,551	29.9%	-2.4%
55 to 64	8,903	9.4%	12,577	13.2%	41.3%
65 or Older	11,425	12.0%	13,319	14.0%	16.6%
Total	94,858	100.0%	95,335	100.0%	.5%

Table 20.A.2

Elderly Population by Age

Rowan County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,431	12.5%	1,928	14.5%	34.7%
67 to 69	1,997	17.5%	2,583	19.4%	29.3%
70 to 74	3,051	26.7%	3,195	24.0%	4.7%
75 to 79	2,408	21.1%	2,506	18.8%	4.1%
80 to 84	1,478	12.9%	1,737	13.0%	17.5%
85 or Older	1,060	9.3%	1,370	10.3%	29.2%
Total	11,425	100.0%	13,319	100.0%	16.6%

Table 20.A.3

Population by Race and Ethnicity

Rowan County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	82,151	86.6%	81,889	85.9%	-.3%
Black	9,207	9.7%	8,047	8.4%	-12.6%
American Indian	324	.3%	314	.3%	-3.1%
Asian	647	.7%	775	.8%	19.8%
Native Hawaiian/ Pacific Islander	19	.0%	29	.0%	52.6%
Other	1,714	1.8%	2,957	3.1%	72.5%
Two or More Races	796	.8%	1,324	1.4%	66.3%
Total	94,858	100.0%	95,335	100.0%	.5%
Non-Hispanic	91,359	96.3	89,916	94.3%	-1.6%
Hispanic	3,499	3.7%	5,419	5.7%	54.9%

Table 20.A.4**Disability by Age**Rowan County Non-Entitlement Area
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	5	.2%	0	.0%	5	.1%
5 to 17	694	7.5%	431	4.8%	1,125	6.2%
18 to 34	878	9.1%	796	7.9%	1,674	8.5%
35 to 64	4,236	19.0%	3,566	15.8%	7,802	17.4%
65 to 74	1,204	30.1%	1,374	30.2%	2,578	30.1%
75 or Older	1,266	56.5%	2,224	57.7%	3,490	57.3%
Total	8,283	16.3%	8,391	15.7%	16,674	16.0%

Table 20.A.5**Employment Status by Disability and Type: Age 18 to 64**Rowan County Non-Entitlement Area
2011 Three-Year ACS Data

Disability Status	Population
Employed:	42,219
With a disability:	2,938
With a hearing difficulty	1,085
With a vision difficulty	343
With a cognitive difficulty	766
With an ambulatory difficulty	1,390
With a self-care difficulty	281
With an independent living difficulty	367
No disability	39,281
Unemployed:	6,047
With a disability:	836
With a hearing difficulty	360
With a vision difficulty	95
With a cognitive difficulty	253
With an ambulatory difficulty	372
With a self-care difficulty	49
With an independent living difficulty	200
No disability	5,211
Not in labor force:	16,365
With a disability:	5,702
With a hearing difficulty	666
With a vision difficulty	726
With a cognitive difficulty	2,498
With an ambulatory difficulty	4,083
With a self-care difficulty	1,625
With an independent living difficulty	2,914
No disability	10,663
Total	64,631

Table 20.A.6**Households by Income**

Rowan County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	5,437	15.1%	5,412	14.6%
\$15,000 to \$19,999	2,243	6.2%	1,679	4.5%
\$20,000 to \$24,999	2,377	6.6%	1,970	5.3%
\$25,000 to \$34,999	5,561	15.4%	4,259	11.5%
\$35,000 to \$49,999	6,998	19.4%	6,343	17.2%
\$50,000 to \$74,999	7,971	22.1%	7,208	19.5%
\$75,000 to \$99,999	3,386	9.4%	5,139	13.9%
\$100,000 or More	2,080	5.8%	4,935	13.4%
Total	36,053	100.0%	36,945	100.0%

Table 20.A.7**Poverty by Age**

Rowan County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	951	11.4%	1,587	11.0%
6 to 17	1,830	21.9%	3,184	22.0%
18 to 64	4,378	52.3%	8,363	57.8%
65 or Older	1,213	14.5%	1,339	9.3%
Total	8,372	100.0%	14,473	100.0%
Poverty Rate	9.0%	.	15.4%	.

Table 20.A.8**Households by Year Home Built**

Rowan County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	3,465	9.6%	2,961	8.0%
1940 to 1949	2,118	5.9%	1,882	5.1%
1950 to 1959	3,610	10.0%	3,064	8.3%
1960 to 1969	4,025	11.2%	3,842	10.4%
1970 to 1979	6,428	17.9%	5,586	15.1%
1980 to 1989	6,567	18.2%	6,183	16.7%
1990 to 1999	9,777	27.2%	8,172	22.1%
2000 to 2004	.	.	3,074	8.3%
2005 or Later	.	.	2,181	5.9%
Total	35,990	100.0%	36,945	100.0%

Table 20.A.9

Housing Units by Type
 Rowan County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	26,487	68.3%	29,836	72.3%
Duplex	741	1.9%	759	1.8%
Tri- or Four-Plex	278	.7%	208	.5%
Apartment	964	2.5%	1,037	2.5%
Mobile Home	10,253	26.5%	9,387	22.8%
Boat, RV, Van, Etc.	31	.1%	29	.1%
Total	38,754	100.0%	41,256	100.0%

Table 20.A.10

Housing Units by Tenure
 Rowan County Non-Entitlement Area
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	36,070	92.9%	36,963	89.2%	2.5%
Owner-Occupied	28,767	79.8%	28,425	76.9%	-1.2%
Renter-Occupied	7,303	20.2%	8,538	23.1%	16.9%
Vacant Housing Units	2,738	7.1%	4,476	10.8%	63.5%
Total Housing Units	38,808	100.0%	41,439	100.0%	6.8%

Table 20.A.11

Disposition of Vacant Housing Units
 Rowan County Non-Entitlement Area
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	559	20.4%	1,044	23.3%	86.8%
For Sale	366	13.4%	520	11.6%	42.1%
Rented or Sold, Not Occupied	231	8.4%	207	4.6%	-10.4%
For Seasonal, Recreational, or Occasional Use	479	17.5%	787	17.6%	64.3%
For Migrant Workers	4	0.1%	4	.1%	.0%
Other Vacant	1,099	40.1%	1,914	42.8%	74.2%
Total	2,738	100.0%	4,476	100.0%	63.5%

Table 20.A.12

Households by Household Size
 Rowan County Non-Entitlement Area
 2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	7,779	21.6%	8,334	22.5%	7.1%
Two Persons	12,659	35.1%	13,411	36.3%	5.9%
Three Persons	6,907	19.1%	6,609	17.9%	-4.3%
Four Persons	5,680	15.7%	5,184	14.0%	-8.7%
Five Persons	2,067	5.7%	2,143	5.8%	3.7%
Six Persons	626	1.7%	806	2.2%	28.8%
Seven Persons or More	352	1.0%	476	1.3%	35.2%
Total	36,070	100.0%	36,963	100.0%	2.5%

Table 20.A.13

Household Type by Tenure
Rowan County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	26,917	74.6%	26,976	73.0%	.2%
Married-Couple Family	21,672	80.5%	20,618	76.4%	-4.9%
Owner-Occupied	19,076	88.0%	17,899	86.8%	-6.2%
Renter-Occupied	2,596	12.0%	2,719	13.2%	4.7%
Other Family	5,245	19.5%	6,358	23.6%	21.2%
Male Householder, No Spouse	1,619	30.9%	1,954	30.7%	20.7%
Owner-Occupied	1,067	65.9%	1,262	64.6%	18.3%
Renter-Occupied	552	34.1%	692	35.4%	25.4%
Female Householder, No Spouse	3,626	69.1%	4,404	69.3%	21.5%
Owner-Occupied	2,340	64.5%	2,583	58.7%	10.4%
Renter-Occupied	1,286	35.5%	1,821	41.3%	41.6%
Non-Family Households	9,153	25.4%	9,987	27.0%	9.1%
Owner-Occupied	6,284	68.7%	6,681	66.9%	6.3%
Renter-Occupied	2,869	31.3%	3,306	33.1%	15.2%
Total	36,070	100.0%	36,963	100.0%	2.5%

Table 20.A.14

Group Quarters Population
Rowan County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	932	75.2%	0	.0%	-100.0%
Juvenile Facilities	.	.	78	41.5%	.
Nursing Homes	228	18.4%	110	58.5%	-51.8%
Other Institutions	79	6.4%	0	.0%	-100.0%
Total	1,239	100.0%	188	100.0%	-84.8%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	257	100.0%	182	100.0%	-29.2%
Total	257	17.2%	182	49.2%	-29.2%
Total Group Quarters Population	1,496	100.0%	370	100.0%	-75.3%

Table 20.A.15

Overcrowding and Severe Overcrowding
Rowan County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	28,125	98.1%	416	1.5%	127	.4%	28,668
2010 ACS	28,383	99.0%	242	.8%	48	.2%	28,673
Renter							
2000 Census	6,854	93.6%	256	3.5%	212	2.9%	7,322
2010 ACS	7,793	94.2%	364	4.4%	115	1.4%	8,272
Total							
2000 Census	34,979	97.2%	672	1.9%	339	.9%	35,990
2010 ACS	36,176	97.9%	606	1.6%	163	.4%	36,945

Table 20.A.16

Households with Incomplete Plumbing Facilities
 Rowan County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	35,881	36,812
Lacking Complete Plumbing Facilities	109	133
Total Households	35,990	36,945
Percent Lacking	.3%	.4%

Table 20.A.17

Households with Incomplete Kitchen Facilities
 Rowan County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	35,879	36,719
Lacking Complete Kitchen Facilities	111	226
Total Households	35,990	36,945
Percent Lacking	.3%	.6%

Table 20.A.18

Cost Burden and Severe Cost Burden by Tenure
 Rowan County Non-Entitlement Area
 2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	9,168	74.5%	2,055	16.7%	1,018	8.3%	67	.5%	12,308
2010 ACS	12,576	69.8%	3,281	18.2%	2,013	11.2%	140	.8%	18,010
Owner Without a Mortgage									
2000 Census	5,962	90.8%	348	5.3%	179	2.7%	76	1.2%	6,565
2010 ACS	9,530	89.4%	582	5.5%	428	4.0%	123	1.2%	10,663
Renter									
2000 Census	4,286	60.5%	1,051	14.8%	714	10.1%	1,038	14.6 %	7,089
2010 ACS	3,863	46.7%	1,246	15.1%	1,831	22.1%	1,332	16.1 %	8,272
Total									
2000 Census	19,416	74.8%	3,454	13.3%	1,911	7.4%	1,181	4.5%	25,962
2010 ACS	25,969	70.3%	5,109	13.8%	4,272	11.6%	1,595	4.3%	36,945

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 20.B.1
Labor Force Statistics
 Rowan County Non-Entitlement Area
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	47,764	45,961	1,803	3.8%
1991	47,372	44,832	2,540	5.4%
1992	47,643	45,079	2,564	5.4%
1993	48,157	46,238	1,919	4.0%
1994	49,236	47,709	1,527	3.1%
1995	50,481	48,682	1,799	3.6%
1996	52,336	50,510	1,826	3.5%
1997	53,130	51,530	1,600	3.0%
1998	53,135	51,710	1,425	2.7%
1999	54,552	52,947	1,605	2.9%
2000	53,985	51,814	2,171	4.0%
2001	53,409	50,237	3,172	5.9%
2002	54,265	51,198	3,067	5.7%
2003	55,518	51,729	3,789	6.8%
2004	55,984	52,333	3,651	6.5%
2005	56,408	53,447	2,961	5.2%
2006	57,217	54,504	2,713	4.7%
2007	57,670	54,226	3,444	6.0%
2008	57,610	53,687	3,923	6.8%
2009	57,351	49,999	7,352	12.8%
2010	55,972	48,423	7,549	13.5%
2011	56,045	49,514	6,531	11.7%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{19F20} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 20.C.1

Purpose of Loan by Year
Rowan County Non-Entitlement Area
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	2,484	2,735	2,846	2,548	1,578	1,153	1,074	1,013	15,431
Home Improvement	473	515	541	518	351	183	135	198	2,914
Refinancing	4,667	4,742	4,504	4,138	3,460	3,494	2,768	2,340	30,113
Total	7,624	7,992	7,891	7,204	5,389	4,830	3,977	3,551	48,458

Table 20.C.2

Occupancy Status for Home Purchase Loan Applications
Rowan County Non-Entitlement Area
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	2,285	2,507	2,542	2,293	1,441	1,085	1,015	956	14,124
Not Owner-Occupied	187	226	268	241	134	68	58	55	1,237
Not Applicable	12	2	36	14	3	0	1	2	70
Total	2,484	2,735	2,846	2,548	1,578	1,153	1,074	1,013	15,431

Table 20.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Rowan County Non-Entitlement Area
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,941	2,186	2,259	1,978	774	436	393	395	10,362
FHA - Insured	264	251	215	227	540	386	403	314	2,600
VA - Guaranteed	57	49	48	67	53	74	79	73	500
Rural Housing Service or Farm Service Agency	23	21	20	21	74	189	140	174	662
Total	2,285	2,507	2,542	2,293	1,441	1,085	1,015	956	14,124

²⁰ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 20.C.4

Loan Applications by Action Taken
Rowan County Non-Entitlement Area
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,120	1,305	1,312	1,210	761	542	490	423	7,163
Application Approved but not Accepted	162	145	166	123	61	27	39	54	777
Application Denied	361	363	383	296	151	130	136	147	1,967
Application Withdrawn by Applicant	158	182	140	122	120	85	73	89	969
File Closed for Incompleteness	36	33	37	27	24	14	8	11	190
Loan Purchased by the Institution	448	478	503	514	324	284	268	232	3,051
Preapproval Request Denied	0	1	1	1	0	3	1	0	7
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	2,285	2,507	2,542	2,293	1,441	1,085	1,015	956	14,124
Denial Rate	24.4%	21.8%	22.6%	19.7%	16.6%	19.3%	21.7%	25.8%	21.5%

Table 20.C.5

Denial Rates by Gender of Applicant
Rowan County Non-Entitlement Area
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	21.2%	31.0%	38.2%	.0%	24.4%
2005	19.3%	26.9%	30.2%	%	21.8%
2006	20.1%	27.2%	36.7%	%	22.6%
2007	17.9%	22.5%	30.6%	%	19.7%
2008	16.2%	16.6%	24.1%	%	16.6%
2009	18.4%	20.1%	40.0%	%	19.3%
2010	19.5%	27.8%	12.5%	%	21.7%
2011	22.5%	30.5%	55.0%	%	25.8%
Average	19.4%	25.7%	33.5%	.0%	21.5%

Table 20.C.6

Loan Applications by Selected Action Taken by Gender of Applicant
Rowan County Non-Entitlement Area
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	818	928	944	851	548	382	346	307	5,124
	Denied	220	222	238	185	106	86	84	89	1,230
	Denial Rate	21.2%	19.3%	20.1%	17.9%	16.2%	18.4%	19.5%	22.5%	19.4%
Female	Originated	267	340	330	316	191	151	130	107	1,832
	Denied	120	125	123	92	38	38	50	47	633
	Denial Rate	31.0%	26.9%	27.2%	22.5%	16.6%	20.1%	27.8%	30.5%	25.7%
Not Available	Originated	34	37	38	43	22	9	14	9	206
	Denied	21	16	22	19	7	6	2	11	104
	Denial Rate	38.2%	30.2%	36.7%	30.6%	24.1%	40.0%	12.5%	55.0%	33.5%
Not Applicable	Originated	1	0	0	0	0	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	%	%	%	%	.0%
Total	Originated	1,120	1,305	1,312	1,210	761	542	490	423	7,163
	Denied	361	363	383	296	151	130	136	147	1,967
	Denial Rate	24.4%	21.8%	22.6%	19.7%	16.6%	19.3%	21.7%	25.8%	21.5%

Table 20.C.7
Denial Rates by Race/Ethnicity of Applicant
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	53.8%	38.9%	40.0%	10.0%	100.0%	%	%	100.0%	42.9%
Asian	41.7%	11.1%	33.3%	21.4%	9.1%	28.6%	71.4%	16.7%	28.8%
Black	33.3%	29.3%	35.5%	32.6%	36.8%	39.5%	27.3%	46.4%	33.6%
White	22.2%	20.1%	20.5%	17.7%	14.7%	17.7%	20.5%	23.7%	19.6%
Not Available	30.9%	30.3%	31.8%	31.9%	24.2%	28.6%	24.1%	41.4%	30.6%
Not Applicable	20.0%	%	%	%	%	0%	0%	%	20.0%
Average	24.4%	21.8%	22.6%	19.7%	16.6%	19.3%	21.7%	25.8%	21.5%
Non-Hispanic	22.8%	20.5%	21.6%	18.5%	15.3%	18.9%	19.1%	23.2%	20.1%
Hispanic	38.6%	25.3%	27.0%	25.3%	26.2%	29.2%	46.4%	11.1%	29.4%

Table 20.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	6	11	6	9	0	0	0	0	32
	Denied	7	7	4	1	4	0	0	1	24
	Denial Rate	53.8%	38.9%	40.0%	10.0%	100.0%	%	%	100.0%	42.9%
Asian	Originated	14	16	16	11	10	5	2	5	79
	Denied	10	2	8	3	1	2	5	1	32
	Denial Rate	41.7%	11.1%	33.3%	21.4%	9.1%	28.6%	71.4%	16.7%	28.8%
Black	Originated	64	87	71	60	24	23	32	15	376
	Denied	32	36	39	29	14	15	12	13	190
	Denial Rate	33.3%	29.3%	35.5%	32.6%	36.8%	39.5%	27.3%	46.4%	33.6%
White	Originated	927	1,092	1,131	1,049	680	499	434	386	6,198
	Denied	264	275	291	225	117	107	112	120	1,511
	Denial Rate	22.2%	20.1%	20.5%	17.7%	14.7%	17.7%	20.5%	23.7%	19.6%
Not Available	Originated	105	99	88	81	47	15	22	17	474
	Denied	47	43	41	38	15	6	7	12	209
	Denial Rate	30.9%	30.3%	31.8%	31.9%	24.2%	28.6%	24.1%	41.4%	30.6%
Not Applicable	Originated	4	0	0	0	0	0	0	0	4
	Denied	1	0	0	0	0	0	0	0	1
	Denial Rate	30.9%	30.3%	31.8%	31.9%	24.2%	28.6%	24.1%	41.4%	20.0%
Total	Originated	1,120	1,305	1,312	1,210	761	542	490	423	7,163
	Denied	361	363	383	296	151	130	136	147	1,967
	Denial Rate	24.4%	21.8%	22.6%	19.7%	16.6%	19.3%	21.7%	25.8%	21.5%
Non-Hispanic	Originated	872	1,150	1,160	1,069	685	506	448	397	6,287
	Denied	257	297	319	242	124	118	106	120	1,583
	Denial Rate	22.8%	20.5%	21.6%	18.5%	15.3%	18.9%	19.1%	23.2%	20.1%
Hispanic	Originated	51	65	65	65	31	17	15	8	317
	Denied	32	22	24	22	11	7	13	1	132
	Denial Rate	38.6%	25.3%	27.0%	25.3%	26.2%	29.2%	46.4%	11.1%	29.4%

Table 20.C.9

Loan Applications by Reason for Denial
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	30	24	43	39	20	15	21	30	222
Employment History	8	7	9	11	7	2	3	3	50
Credit History	141	123	120	77	34	36	32	25	588
Collateral	22	39	47	34	26	23	19	22	232
Insufficient Cash	6	8	3	6	5	3	1	0	32
Unverifiable Information	9	8	13	7	8	2	5	2	54
Credit Application Incomplete	14	18	14	15	8	8	2	4	83
Mortgage Insurance Denied	0	0	0	0	2	0	3	0	5
Other	53	70	49	28	8	15	6	4	233
Missing	78	66	85	79	33	26	44	57	468
Total	361	363	383	296	151	130	136	147	1,967

Table 20.C.10

Denial Rates by Income of Applicant
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	78.6%	82.6%	61.9%	57.1%	42.9%	30.0%	33.3%	70.0%	63.9%
\$15,001–\$30,000	33.8%	32.3%	37.3%	26.4%	23.5%	29.4%	27.6%	37.6%	31.7%
\$30,001–\$45,000	27.2%	23.7%	25.3%	22.3%	19.0%	17.9%	22.2%	27.9%	23.6%
\$45,001–\$60,000	22.0%	19.0%	23.1%	16.7%	17.7%	19.7%	26.5%	22.4%	20.6%
\$60,001–\$75,000	12.0%	16.5%	22.5%	19.2%	13.0%	15.9%	9.2%	16.7%	16.5%
Above \$75,000	14.1%	11.5%	7.6%	11.4%	11.0%	13.9%	17.2%	14.8%	11.7%
Data Missing	16.7%	16.7%	19.2%	52.8%	16.7%	20.0%	44.4%	33.3%	25.2%
Total	24.4%	21.8%	22.6%	19.7%	16.6%	19.3%	21.7%	25.8%	21.5%

Table 20.C.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	52.9%	57.1%	9.1%	20.0%	20.0%	100.0%	42.9%
Asian	%	52.4%	35.3%	25.0%	16.7%	5.6%	12.5%	28.8%
Black	90.0%	39.3%	35.2%	26.2%	45.7%	11.8%	50.0%	33.6%
White	61.2%	30.1%	20.9%	19.3%	13.7%	10.9%	22.8%	19.6%
Not Available	54.5%	38.1%	35.8%	29.5%	25.8%	21.0%	33.3%	30.6%
Not Applicable	%	.0%	.0%	%	.0%	%	100.0%	20.0%
Average	63.9%	31.7%	23.6%	20.6%	16.5%	11.7%	25.2%	21.5%
Non-Hispanic	66.4%	31.4%	21.7%	19.1%	15.1%	10.6%	23.2%	20.1%
Hispanic	25.0%	28.9%	31.0%	26.8%	35.3%	19.4%	46.2%	29.4%

Table 20.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	4	3	12	187	16	0	222	13
Employment History	0	2	4	41	3	0	50	1
Credit History	15	8	49	462	54	0	588	43
Collateral	3	4	22	175	28	0	232	11
Insufficient Cash	0	0	5	24	3	0	32	3
Unverifiable Information	0	1	7	40	6	0	54	6
Credit Application Incomplete	0	1	5	64	13	0	83	7
Mortgage Insurance Denied	0	0	1	4	0	0	5	0
Other	1	5	26	184	16	1	233	18
Missing	1	8	59	330	70	0	468	30
Total	24	32	190	1,511	209	1	1,967	132
% Missing	4.2%	25.0%	31.1%	21.8%	33.5%	.0%	23.8%	22.7%

Table 20.C.13
Loan Applications by Income of Applicant: Originated and Denied
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	6	4	8	6	4	7	6	3	44
	Application Denied	22	19	13	8	3	3	3	7	78
	Denial Rate	78.6%	82.6%	61.9%	57.1%	42.9%	30.0%	33.3%	70.0%	63.9%
\$15,001–\$30,000	Loan Originated	190	212	163	162	88	84	92	78	1,069
	Application Denied	97	101	97	58	27	35	35	47	497
	Denial Rate	33.8%	32.3%	37.3%	26.4%	23.5%	29.4%	27.6%	37.6%	31.7%
\$30,001–\$45,000	Loan Originated	308	306	304	282	196	151	137	98	1,782
	Application Denied	115	95	103	81	46	33	39	38	550
	Denial Rate	27.2%	23.7%	25.3%	22.3%	19.0%	17.9%	22.2%	27.9%	23.6%
\$45,001–\$60,000	Loan Originated	241	282	276	219	144	98	75	83	1,418
	Application Denied	68	66	83	44	31	24	27	24	367
	Denial Rate	22.0%	19.0%	23.1%	16.7%	17.7%	19.7%	26.5%	22.4%	20.6%
\$60,001–\$75,000	Loan Originated	146	207	165	168	114	74	79	65	1,018
	Application Denied	20	41	48	40	17	14	8	13	201
	Denial Rate	12.0%	16.5%	22.5%	19.2%	13.0%	15.9%	9.2%	16.7%	16.5%
Above \$75,000	Loan Originated	189	254	354	356	210	124	96	92	1,675
	Application Denied	31	33	29	46	26	20	20	16	221
	Denial Rate	14.1%	11.5%	7.6%	11.4%	11.0%	13.9%	17.2%	14.8%	11.7%
Data Missing	Loan Originated	40	40	42	17	5	4	5	4	157
	Application Denied	8	8	10	19	1	1	4	2	53
	Denial Rate	16.7%	16.7%	19.2%	52.8%	16.7%	20.0%	44.4%	33.3%	25.2%
Total	Loan Originated	1,120	1,305	1,312	1,210	761	542	490	423	7,163
	Application Denied	361	363	383	296	151	130	136	147	1,967
	Denial Rate	24.4%	21.8%	22.6%	19.7%	16.6%	19.3%	21.7%	25.8%	21.5%

Table 20.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	8	6	10	4	4	0	32
	Application Denied	3	9	8	1	1	1	1	24
	Denial Rate	100.0%	52.9%	57.1%	9.1%	20.0%	20.0%	100.0%	42.9%
Asian	Loan Originated	0	10	22	18	5	17	7	79
	Application Denied	0	11	12	6	1	1	1	32
	Denial Rate	%	52.4%	35.3%	25.0%	16.7%	5.6%	12.5%	28.8%
Black	Loan Originated	1	65	116	93	38	60	3	376
	Application Denied	9	42	63	33	32	8	3	190
	Denial Rate	90.0%	39.3%	35.2%	26.2%	45.7%	11.8%	50.0%	33.6%
White	Loan Originated	38	924	1,522	1,206	898	1,481	129	6,198
	Application Denied	60	398	403	289	142	181	38	1,511
	Denial Rate	61.2%	30.1%	20.9%	19.3%	13.7%	10.9%	22.8%	19.6%
Not Available	Loan Originated	5	60	115	91	72	113	18	474
	Application Denied	6	37	64	38	25	30	9	209
	Denial Rate	54.5%	38.1%	35.8%	29.5%	25.8%	21.0%	33.3%	30.6%
Not Applicable	Loan Originated	0	2	1	0	1	0	0	4
	Application Denied	0	0	0	0	0	0	1	1
	Denial Rate	%	.0%	.0%	%	.0%	%	100.0%	20.0%
Total	Loan Originated	44	1,069	1,782	1,418	1,018	1,675	157	7,163
	Application Denied	78	497	550	367	201	221	53	1,967
	Denial Rate	63.9%	31.7%	23.6%	20.6%	16.5%	11.7%	25.2%	21.5%
Non-Hispanic	Loan Originated	36	883	1,554	1,262	908	1,515	129	6,287
	Application Denied	71	405	431	297	161	179	39	1,583
	Denial Rate	66.4%	31.4%	21.7%	19.1%	15.1%	10.6%	23.2%	20.1%
Hispanic	Loan Originated	3	106	98	52	22	29	7	317
	Application Denied	1	43	44	19	12	7	6	132
	Denial Rate	25.0%	28.9%	31.0%	26.8%	35.3%	19.4%	46.2%	29.4%

PREDATORY LENDING

Table 20.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Rowan County Non-Entitlement Area

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	937	925	1,005	1,024	680	510	482	413	5,976
HAL	183	380	307	186	81	32	8	10	1,187
Total	1,120	1,305	1,312	1,210	761	542	490	423	7,163
Percent HAL	16.3%	29.1%	23.4%	15.4%	10.6%	5.9%	1.6%	2.4%	16.6%

Table 20.C.16

Loans by Loan Purpose by HAL Status

Rowan County Non-Entitlement Area

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	937	925	1,005	1,024	680	510	482	413	5,976
	HAL	183	380	307	186	81	32	8	10	1,187
	Percent HAL	16.3%	29.1%	23.4%	15.4%	10.6%	5.9%	1.6%	2.4%	16.6%
Home Improvement	Other	134	123	125	97	74	43	56	64	716
	HAL	53	61	80	73	41	13	4	2	327
	Percent HAL	28.3%	33.2%	39.0%	42.9%	35.7%	23.2%	6.7%	3.0%	31.4%
Refinancing	Other	1,172	1,001	982	926	931	1,472	1,287	1,004	8,775
	HAL	402	513	451	318	188	80	5	7	1,964
	Percent HAL	25.5%	33.9%	31.5%	25.6%	16.8%	5.2%	.4%	.7%	18.3%
Total	Other	2,243	2,049	2,112	2,047	1,685	2,025	1,825	1,481	15,467
	HAL	638	954	838	577	81	32	8	10	3,478
	Percent HAL	22.1%	31.8%	28.4%	22.0%	15.5%	5.8%	.9%	1.3%	18.4%

Table 20.C.17

HALs Originated by Race of Borrower

Rowan County Non-Entitlement Area

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	6	1	1	0	0	0	0	8
Asian	1	7	3	2	1	0	0	0	14
Black	21	39	26	17	3	3	1	2	112
White	143	294	241	148	69	29	7	8	939
Not Available	17	34	36	18	8	0	0	0	113
Not Applicable	1	0	0	0	0	0	0	0	1
Total	183	380	307	186	81	32	8	10	1,187
Hispanic (Ethnicity)	10	12	20	9	6	2	1	0	60

Table 20.C.18

Rate of HALs Originated by Race/Ethnicity of Borrower
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	54.5%	16.7%	11.1%	%	%	%	%	25.0%
Asian	7.1%	43.8%	18.8%	18.2%	10.0%	.0%	.0%	.0%	17.7%
Black	32.8%	44.8%	36.6%	28.3%	12.5%	13.0%	3.1%	13.3%	29.8%
White	15.4%	26.9%	21.3%	14.1%	10.1%	5.8%	1.6%	2.1%	15.2%
Not Available	16.2%	34.3%	40.9%	22.2%	17.0%	.0%	.0%	.0%	23.8%
Not Applicable	25.0%	%	%	%	%	%	%	%	25%
Average	16.3%	29.1%	23.4%	15.4%	10.6%	5.9%	01.6%	02.4%	16.6%
Non-Hispanic	17.7%	29.7%	21.8%	14.9%	9.6%	5.9%	1.3%	1.8%	16.2%
Hispanic	19.6%	18.5%	30.8%	13.8%	19.4%	11.8%	6.7%	.0%	18.9%

Table 20.C.19

Loans by HAL Status by Race/Ethnicity of Borrower
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	6	5	5	8	0	0	0	0	24
	HAL	0	6	1	1	0	0	0	0	8
	Percent HAL	.0%	54.5%	16.7%	11.1%	%	%	%	%	25.0%
Asian	Other	13	9	13	9	9	5	2	5	65
	HAL	1	7	3	2	1	0	0	0	14
	Percent HAL	7.1%	43.8%	18.8%	18.2%	10.0%	.0%	.0%	.0%	17.7%
Black	Other	43	48	45	43	21	20	31	13	264
	HAL	21	39	26	17	3	3	1	2	112
	Percent HAL	32.8%	44.8%	36.6%	28.3%	12.5%	13.0%	3.1%	13.3%	29.8%
White	Other	784	798	890	901	611	470	427	378	5,259
	HAL	143	294	241	148	69	29	7	8	939
	Percent HAL	15.4%	26.9%	21.3%	14.1%	10.1%	5.8%	01.6%	02.1%	15.2%
Not Available	Other	88	65	52	63	39	15	22	17	361
	HAL	17	34	36	18	8	0	0	0	113
	Percent HAL	16.2%	34.3%	40.9%	22.2%	17.0%	.0%	.0%	.0%	23.8%
Not Applicable	Other	3	0	0	0	0	0	0	0	3
	HAL	1	0	0	0	0	0	0	0	1
	Percent HAL	25.0%	%	%	%	%	%	%	%	25.0%
Total	Other	937	925	1,005	1,024	680	510	482	413	5,976
	HAL	183	380	307	186	81	32	8	10	1,187
	Percent HAL	16.3%	29.1%	23.4%	15.4%	10.6%	5.9%	1.6%	2.4%	16.6%
Non-Hispanic	Other	718	808	907	910	619	476	442	390	5,270
	HAL	154	342	253	159	66	30	6	7	1,017
	Percent HAL	17.7%	29.7%	21.8%	14.9%	9.6%	5.9%	1.3%	1.8%	16.2%
Hispanic	Other	41	53	45	56	25	15	14	8	257
	HAL	10	12	20	9	6	2	1	0	60
	Percent HAL	19.6%	18.5%	30.8%	13.8%	19.4%	11.8%	6.7%	.0%	18.9%

Table 20.C.20

Rates of HALs by Income of Borrower
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	33.3%	75.0%	37.5%	66.7%	75.0%	.0%	16.7%	.0%	36.4%
\$15,001–\$30,000	23.2%	40.1%	28.8%	18.5%	15.9%	10.7%	3.3%	2.6%	21.9%
\$30,001–\$45,000	16.9%	35.9%	25.3%	20.2%	11.7%	5.3%	1.5%	2.0%	18.6%
\$45,001–\$60,000	17.0%	32.3%	27.5%	14.6%	9.0%	3.1%	1.3%	2.4%	18.3%
\$60,001–\$75,000	13.7%	19.3%	23.0%	16.7%	13.2%	4.1%	1.3%	3.1%	14.4%
Above \$75,000	10.1%	16.5%	13.8%	8.1%	5.7%	7.3%	0.0%	2.2%	9.7%
Data Missing	12.5%	22.5%	40.5%	35.3%	20.0%	.0%	.0%	.0%	24.2%
Average	16.3%	29.1%	23.4%	15.4%	10.6%	5.9%	1.6%	2.4%	16.6%

Table 20.C.21

Loans by HAL Status by Income of Borrower
 Rowan County Non-Entitlement Area
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	4	1	5	2	1	7	5	3	28
	HAL	2	3	3	4	3	0	1	0	16
	Percent HAL	33.3%	75.0%	37.5%	66.7%	75.0%	.0%	16.7%	.0%	36.4%
\$15,001–\$30,000	Other	146	127	116	132	74	75	89	76	835
	HAL	44	85	47	30	14	9	3	2	234
	Percent HAL	23.2%	40.1%	28.8%	18.5%	15.9%	10.7%	3.3%	2.6%	21.9%
\$30,001–\$45,000	Other	256	196	227	225	173	143	135	96	1,451
	HAL	52	110	77	57	23	8	2	2	331
	Percent HAL	16.9%	35.9%	25.3%	20.2%	11.7%	5.3%	1.5%	2.0%	18.6%
\$45,001 – \$60,000	Other	200	191	200	187	131	95	74	81	1,159
	HAL	41	91	76	32	13	3	1	2	259
	Percent HAL	17.0%	32.3%	27.5%	14.6%	9.0%	3.1%	1.3%	2.4%	18.3%
\$60,001–\$75,000	Other	126	167	127	140	99	71	78	63	871
	HAL	20	40	38	28	15	3	1	2	147
	Percent HAL	13.7%	19.3%	23.0%	16.7%	13.2%	4.1%	1.3%	3.1%	14.4%
Above \$75,000	Other	170	212	305	327	198	115	96	90	1,513
	HAL	19	42	49	29	12	9	0	2	162
	Percent HAL	10.1%	16.5%	13.8%	8.1%	5.7%	7.3%	.0%	2.2%	9.7%
Data Missing	Other	35	31	25	11	4	4	5	4	119
	HAL	5	9	17	6	1	0	0	0	38
	Percent HAL	12.5%	22.5%	40.5%	35.3%	20.0%	.0%	.0%	.0%	24.2%
Total	Other	937	925	1,005	1,024	680	510	482	413	5,976
	HAL	183	380	307	186	81	32	8	10	1,187
	Percent HAL	16.3%	29.1%	23.4%	15.4%	10.6%	5.9%	1.6%	2.4%	16.6%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 20.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Rowan County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	191	1,016	0	0	1,207
2001	0	257	995	0	0	1,252
2002	0	342	1,337	0	0	1,679
2003	0	417	991	0	0	1,408
2004	0	16	1,298	143	0	1,457
2005	0	19	1,550	193	0	1,762
2006	0	25	1,797	228	0	2,050
2007	0	26	2,074	251	0	2,351
2008	0	19	1,557	141	0	1,717
2009	0	4	590	51	0	645
2010	0	4	587	38	0	629
2011	0	8	694	52	0	754
Total	0	1,328	14,486	1,097	0	16,911
Loan Amount (\$1,000s)						
2000	0	2,432	10,343	0	0	12,775
2001	0	2,638	11,658	0	0	14,296
2002	0	4,153	15,867	0	0	20,020
2003	0	4,642	10,556	0	0	15,198
2004	0	267	15,034	1,720	0	17,021
2005	0	144	18,187	1,906	0	20,237
2006	0	457	17,531	2,062	0	20,050
2007	0	412	19,969	2,507	0	22,888
2008	0	218	13,764	1,594	0	15,576
2009	0	33	7,071	495	0	7,599
2010	0	29	7,061	428	0	7,518
2011	0	108	8,666	742	0	9,516
Total	0	15,533	155,707	11,454	0	182,694

Table 20.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Rowan County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	9	30	0	0	39
2001	0	16	53	0	0	69
2002	0	14	65	0	0	79
2003	0	16	48	0	0	64
2004	0	1	54	2	0	57
2005	0	0	51	7	0	58
2006	0	1	39	8	0	48
2007	0	1	34	9	0	44
2008	0	0	30	6	0	36
2009	0	0	35	3	0	38
2010	0	0	19	3	0	22
2011	0	0	24	0	0	24
Total	0	58	482	38	0	578
Loan Amount (\$1,000s)						
2000	0	1,460	5,248	0	0	6,708
2001	0	2,839	9,111	0	0	11,950
2002	0	2,377	11,184	0	0	13,561
2003	0	2,889	8,473	0	0	11,362
2004	0	200	9,487	245	0	9,932
2005	0	0	8,739	1,114	0	9,853
2006	0	195	6,698	1,210	0	8,103
2007	0	176	5,715	1,432	0	7,323
2008	0	0	5,132	989	0	6,121
2009	0	0	6,153	563	0	6,716
2010	0	0	3,420	388	0	3,808
2011	0	0	3,989	0	0	3,989
Total	0	10,136	83,349	5,941	0	99,426

Table 20.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Rowan County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	11	21	0	0	32
2001	0	14	46	0	0	60
2002	0	16	45	0	0	61
2003	0	18	40	0	0	58
2004	0	3	38	3	0	44
2005	0	3	34	6	0	43
2006	0	1	44	1	0	46
2007	0	1	35	3	0	39
2008	0	0	38	7	0	45
2009	0	1	28	1	0	30
2010	0	0	13	0	0	13
2011	0	1	28	3	0	32
Total	0	69	410	24	0	503
Loan Amount (\$1,000s)						
2000	0	5,407	9,397	0	0	14,804
2001	0	6,466	23,055	0	0	29,521
2002	0	6,918	22,738	0	0	29,656
2003	0	10,781	19,095	0	0	29,876
2004	0	1,507	16,112	904	0	18,523
2005	0	1,662	18,524	3,065	0	23,251
2006	0	653	22,662	1,000	0	24,315
2007	0	800	17,532	1,650	0	19,982
2008	0	0	20,486	3,751	0	24,237
2009	0	256	15,976	500	0	16,732
2010	0	0	7,152	0	0	7,152
2011	0	422	12,753	1,830	0	15,005
Total	0	34,872	205,482	12,700	0	253,054

Table 20.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Rowan County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	69	276	0	0	345
2001	0	120	478	0	0	598
2002	0	107	465	0	0	572
2003	0	132	410	0	0	542
2004	0	7	518	40	0	565
2005	0	10	749	73	0	832
2006	0	13	751	91	0	855
2007	0	9	862	102	0	973
2008	0	5	497	56	0	558
2009	0	0	218	19	0	237
2010	0	3	183	18	0	204
2011	0	4	327	27	0	358
Total	0	479	5,734	426	0	6,639
Loan Amount (\$1,000s)						
2000	0	3,865	11,118	0	0	14,983
2001	0	6,857	28,444	0	0	35,301
2002	0	8,676	30,826	0	0	39,502
2003	0	8,366	22,235	0	0	30,601
2004	0	744	20,247	1,391	0	22,382
2005	0	922	28,505	3,142	0	32,569
2006	0	1,148	24,528	2,241	0	27,917
2007	0	377	26,190	2,575	0	29,142
2008	0	88	17,883	3,685	0	21,656
2009	0	0	14,248	965	0	15,213
2010	0	21	8,393	419	0	8,833
2011	0	452	11,844	1,870	0	14,166
Total	0	31,516	244,461	16,288	0	292,265

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD). There were no complaints filed in the Rowan County Non-Entitlement Area.

F. 2013 HOUSING NEEDS SURVEY

Table 20.F.1

Role of Respondent

Rowan County Non-Entitlement Area
2013 Housing Needs Survey

Primary Role	Total
Local Government	5
Homeowner	6
Advocate	1
Other Role	1
Total	13

Table 20.F.2

Please rate the need for the following Housing activities

Rowan County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	0	3	5	0	5	13
Construction of new rental housing	2	3	3	0	5	13
Homeowner housing rehabilitation	0	0	3	5	5	13
Rental housing rehabilitation	0	1	3	4	5	13
Housing demolition	0	3	3	2	5	13
Housing redevelopment	0	3	4	1	5	13
Downtown housing	1	4	2	0	6	13
First-time home-buyer assistance	0	2	2	4	5	13
Mixed use housing	1	3	1	3	5	13
Mixed income housing	0	3	3	2	5	13

Table 20.F.3

Please rate the need for the following Housing activities (cont.)

Rowan County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	0	4	1	3	5	13
Retrofitting existing housing to meet seniors' needs	0	3	1	4	5	13
Preservation of federal subsidized housing	1	2	3	2	5	13
Rental Assistance	0	4	3	1	5	13
Energy efficient retrofits	0	2	2	4	5	13
Supportive housing	1	3	2	2	5	13
Transitional housing	1	3	3	1	5	13
Emergency housing	1	3	3	1	5	13
Homeless shelters	3	1	2	2	5	13
Other	0	1	0	0	12	13

Table 20.F.4
Do any of the following acts as barriers to the
development or preservation of housing

Rowan County Non-Entitlement Area
 2013 Housing Needs Survey

Barrier	Number of Citations
Cost of materials	4
Cost of labor	4
Current state of the housing market	3
Lack of Affordable housing development policies	3
Lack of water/sewer systems	2
Cost of land or lot	2
Community resistance	2
Lack of other infrastructure	1
Lack of qualified contractors or builders	1
Permitting process	1
Building codes	1
Lack of adequate public transportation	1
Lack of adequate public safety services	1
Encroachment by commercial or industrial land uses	1

Table 20.F.5
Please rate how the following infrastructure components affect housing production

Rowan County Non-Entitlement Area
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	0	3	3	1	0	6	13
Public transportation capacity	0	2	4	1	0	6	13
Water system quality	0	1	1	1	2	8	13
Water system capacity	1	0	1	3	2	6	13
Sewer system quality	0	1	1	3	2	6	13
Sewer system capacity	1	0	1	3	2	6	13
Storm water run-off capacity	0	0	4	3	0	6	13
City and county road conditions	1	1	2	2	1	6	13
Sidewalk conditions	0	3	2	1	1	6	13
Pedestrian-friendly places/walkability	1	2	1	1	2	6	13
Bridge conditions	0	0	4	3	0	6	13
Bridge capacity	0	0	4	3	0	6	13
Other	0	0	1			12	13

Table 20.F.6**Please rate the importance of being close proximity to the following amenities**

Rowan County Non-Entitlement Area
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities	1	1	1	2	3	5	13
Restaurants	1	0	4	1	2	5	13
Public transportation	0	0	4	3	1	5	13
Quality K-12 public schools	0	0	0	2	6	5	13
Day care	0	0	2	3	3	5	13
Retail shopping		0	2	4	2	5	13
Grocery stores	0	0	1	2	5	5	13
Park and recreational facilities	0	0	3	2	3	5	13
Highway access	1	0	2	2	3	5	13
Pharmacies	0	1	1	3	3	5	13
Other		0		0	0	13	13

Table 20.F.7**Please rate the need for the following housing types for special needs population**

Rowan County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	2	3	0	3	5	13
Transitional housing	2	3	0	3	5	13
Shelters for youth	3	2	0	3	5	13
Senior housing	0	4	1	3	5	13
Nursing homes or assisted living facilities	0	3	3	2	5	13
Housing designed for persons with disabilities	0	5	0	3	5	13
Supportive housing	2	2	1	3	5	13
Other				7	3	10

Table 20.F.8**Please rate the need for Services and Facilities for each of the following special needs groups**

Rowan County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)	0	3	1	4	5	13
The frail elderly (age 85+)	0	3	1	3	6	13
Persons with severe mental illness	0	4	1	2	6	13
Persons with physical disabilities	0	5	0	3	5	13
Persons with developmental disabilities	0	5	1	2	5	13
Persons with substance abuse addictions	1	4	1	2	5	13
Persons with HIV/AIDS	1	4	1	2	5	13
Victims of domestic violence	0	2	3	3	5	13
Veterans	1	2	2	3	5	13
Homeless persons	2	3	1	2	5	13
Persons recently released from prison	1	4	1	2	5	13
Other	0		0	0	13	13

G. LAND USE PLANNING

Table 17.G.1
Housing Development
 Rowan County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	2				2
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	1	1			2
Guidelines that encourage development affordable housing units?		2			2
Any potential barriers to the development of low- to moderate- income housing?		2			2
Guidelines that allow the development of mixed use housing?	2				2
Occupancy Standards					
A definition for the term "family"?	1	1			2
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	1	1			2
Does the definition of "family" include a specific limit on the number of persons?	1	1			2
Residential occupancy standards or limits?		1	1		2
Special Needs Housing					
A definition for the term "disability"?	2				2
Development standards for making housing accessible to persons with disabilities?		2			2
A process by which persons with disabilities can request modification to the jurisdiction's policies?		2			2
Standards for the development of senior housing?		2			2
Policies that distinguish senior citizen housing from other residential uses?	1	1			2
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	2				2
Are group homes permitted by right in single-family residential areas?	1		1		2
Is there a group home density requirement, such as a distance required for other group homes?	2				2
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?		2			2
Policies or practices for "affirmatively furthering fair housing"?		2			2

H. RENTAL VACANCY SURVEY

Table 20.H.1
Rental Vacancy Survey by Type
 Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	93	7	7.5%
Apartments	268	38	14.2%
Mobile Homes			%
"Other" Units	16		%
Don't know	350	1	.3%
Total	727	46	6.3%

Table 20.H.2
Rental Units by Bedroom Size
 Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	9	0	0	.	9
Two	8	32	0	12	.	52
Three	22	0	0	2	.	24
Four	3	0	0	0	.	3
Don't Know	60	227		2	350	639
Total	93	268		16	350	727

Table 20.H.3
Do any of your rental units receive rental subsidy or assistance?
 Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	11
No	5
Don't Know	1
% Offering Assistance	31.3%

Table 20.H.4
**How many of your units have some sort of rental
subsidy or assistance?**

Rowan County Non-Entitlement Area
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	11	11.8%
Apartments	11	4.1%
Mobile Homes		%
"Other" Units	1	6.3%
Don't know		
Total	23	3.2%

Table 20.H.5
**How long will it be before your vacant units
become filled?**

Rowan County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	5	
1 to 2 month	1	
2 to 3 months	1	
More than 3 months	5	

Table 20.H.6
**How long will it be before your filled units
become vacant?**

Rowan County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month		
1 to 2 month	2	
2 to 3 months		
More than 3 months	6	

Table 20.H.7
Average Market Rate Rents by Bedroom Size

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$485			\$485
Two	\$619	\$585		\$525	\$586
Three	\$813	\$800		\$850	\$816
Four	\$1,075				\$1,075
Total	\$775	\$547		\$633	\$696

Table 20.H.8
Single Family Market Rate Rents by Vacancy Status

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	23	1	4.3%
\$750 to \$1,000	16		%
\$1,000 to \$1,250	51	6	11.8%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	3	0	.0%
Total	93	7	7.5%

Table 20.H.9
Apartment Market Rate Rents by Vacancy Status

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	13	1	7.7%
\$500 to \$750	255	37	14.5%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	268	38	14.2%

Table 20.H.10
Available Apartment Units by Bedroom Size

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		1				0	1
\$500 to \$750			1			36	37
\$750 to \$1,000							
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0			0	0
Total	0	1	1	0	0	36	38

Table 20.H.11
Condition by Unit Type

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor	1				.	1
Fair					.	
Average	5	227			.	232
Good	72				.	72
Excellent	13	41		14	.	68
Don't Know	2	0		2	350	354
Total	93	268		16	350	727

Table 20.H.12
Condition of Single Family Units by Vacancy Status

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor	1		%
Fair			%
Average	5		%
Good	72	7	9.7%
Excellent	13		%

Don't Know	2	0	.0%
Total	93	7	7.5%

Table 20.H.13
Condition of Apartment Units by Vacancy Status

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	227	36	15.9%
Good			%
Excellent	41	2	4.9%
Don't Know	0	0	%
Total	268	38	14.2%

Table 20.H.14
Are there any utilities included with the rent?

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	6
No	10
% Offering Assistance	37.5%

Table 20.H.15
Which utilities are included with the rent?

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	
Water/Sewer	3
Trash Collection	6

Table 20.H.16
Do you keep a waiting list?

Rowan County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
--------	------------

Yes	4
No	12
Don't know	
Waitlist Size	17

Table 20.H.17**How would you rate the need for renovation of existing units in the city?**

Rowan County Non-Entitlement Area
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		1		
Low Need				
Moderate Need	4	3		
High Need	2	1		1
Extreme Need	2	2		1

Table 20.H.18**How would you rate the need for construction of new units in the city?**

Rowan County Non-Entitlement Area
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2		
Low Need	2	3		1
Moderate Need	1	2		1
High Need	1	1	1	
Extreme Need	1			

Table 20.H.19**If new units were to be constructed, what percentage should offer rental assistance?**

Rowan County Non-Entitlement Area
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	31.3%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 20.I.1
Era of Construction

Rowan County Non-Entitlement Area
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	4,586	479		40	7	5,112
1940 - 1959	5,638	135		27	17	5,817
1960 - 1979	7,371	53		33	14	7,471
1980 - 1999	10,010	58		114	41	10,223
> 2000	5,547	31		37	14	5,629
Missing	0	0		0	0	0
Total	33,152	756		251	93	34,252

Table 20.I.2
Quality of Materials and Workmanship Used In Construction

Rowan County Non-Entitlement Area
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	309	6		4	3	322
Fair	1,211	7		26	4	1,248
Average	21,362	670		150	79	22,261
Good	7,125	59		66	4	7,254
Excellent	2,658	2		0	1	2,661
Missing	487	12		5	2	506
Total	33,152	756		251	93	34,252

Table 20.I.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Rowan County Non-Entitlement Area
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	137	522	3,312	384	61	170	4,586
1940 - 1959	84	395	4,619	301	18	221	5,638
1960 - 1979	45	212	5,652	1,279	117	66	7,371
1980 - 1999	40	76	6,027	2,854	984	29	10,010
>=2000	3	6	1,752	2,307	1,478	1	5,547
Missing	0	0	0	0	0	0	0
Total	309	1,211	21,362	7,125	2,658	487	33,152

Table 20.I.4
Average Floor Area by Dwelling Type

Rowan County Non-Entitlement Area
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	90	2		1		93
500 – 999	2,893	145		37	7	3,082
1000 – 1,499	12,796	343		141	49	13,329
1,500 – 1,999	10,572	171		60	30	10,833
2,000 – 2,499	4,191	61		7	5	4,264
2,500 – 3,000	1,534	22		5	2	1,563
Above 3,000	1,076	12		0		1,088
Missing	0	0		0	0	0
Total	33,152	756		251	93	34,252
Average						

Table 20.I.5
Market Value of Dwelling Unit

Rowan County Non-Entitlement Area
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	1,915	88		60	36	2,099
\$50,000 – \$99,999	11,012	554		115	31	11,712
\$100,000 – \$149,999	9,459	95		59	7	9,620
\$150,000 - \$199,999	4,982	12		10	5	5,009
\$200,000 - \$249,999	2,276	6		2	5	2,289
\$250,000 - \$349,999	1,964	1		1	5	1,971
\$350,000 - \$550,000	1,075			0	3	1,078
Above \$550,000	469			4	1	474
Missing	0	0		0	0	0
Total	33,152	756		251	93	34,252

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 20.J.1
Household Forecasts by Tenure

Rowan County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	28,425	8,538	36,963
2020	32,656	7,513	40,168
2030	36,750	8,279	45,029
2040	41,648	9,176	50,825
2050	46,995	10,132	57,127

Table 20.J.2
Household Forecasts by Income

Rowan County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	2,286	2,991	3,721	2,016	17,411	28,425
2020	2,622	3,434	4,275	2,315	20,010	32,656
2030	2,951	3,864	4,811	2,605	22,519	36,750
2040	3,344	4,379	5,452	2,952	25,522	41,648
2050	3,773	4,941	6,152	3,331	28,799	46,995
Renter-Occupied						
2010	1,941	1,824	1,771	694	2,307	8,538
2020	1,720	1,648	1,557	617	1,972	7,513
2030	1,896	1,820	1,716	680	2,167	8,279
2040	2,103	2,022	1,902	755	2,395	9,176
2050	2,324	2,239	2,099	834	2,636	10,132
Total						
2010	4,227	4,815	5,492	2,710	19,719	36,963
2020	4,342	5,082	5,832	2,932	21,982	40,168
2030	4,847	5,684	6,526	3,285	24,686	45,029
2040	5,447	6,401	7,353	3,707	27,917	50,825
2050	6,096	7,179	8,251	4,165	31,435	57,127

K. CHAS HOUSING PROBLEM TABLES

Table 20.K.1
Households with Housing Problems by Income and Family Status

Rowan County Non-Entitlement Area

2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	120	353	119	438	337	1,367
30.1-50% HAMFI	167	509	110	339	283	1,408
50.1-80% HAMFI	254	625	298	199	287	1,663
80.1 % HAMFI and above	376	1,307	389	196	438	2,706
Total	917	2,794	916	1,172	1,345	7,144
Renters						
30 % HAMFI	39	791	104	219	508	1,661
30.1-50% HAMFI	49	418	274	161	283	1,185
50.1-80% HAMFI	19	338	132	65	374	928
80.1 % HAMFI and above	0	184	160	0	25	369
Total	107	1,731	670	445	1,190	4,143
Total						
30 % HAMFI	159	1,144	223	657	845	3,028
30.1-50% HAMFI	216	927	384	500	566	2,593
50.1-80% HAMFI	273	963	430	264	661	2,591
80.1 % HAMFI and above	376	1,491	549	196	463	3,075
Total	1,024	4,525	1,586	1,617	2,535	11,287

Table 20.K.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Rowan County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	120	353	119	438	337	1,367
30.1-50% HAMFI	167	509	110	339	283	1,408
50.1-80% HAMFI	254	625	298	199	287	1,663
80.1% HAMFI and above	376	1,307	389	196	438	2,706
Total	917	2,794	916	1,172	1,345	7,144
No Housing Problem						
30% HAMFI or less	93	60	0	294	45	492
30.1-50% HAMFI	341	217	0	914	154	1,626
50.1-80% HAMFI	841	706	183	633	253	2,616
80.1% HAMFI and above	3,273	11,553	1,269	857	2,237	19,189
Total	4,548	12,536	1,452	2,698	2,689	23,923
Not Computed						
30% HAMFI or less	45	55	0	55	64	219
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	45	55	0	55	64	219
Total						
30% HAMFI or less	258	468	119	787	446	2,078
30.1-50% HAMFI	508	726	110	1,253	437	3,034
50.1-80% HAMFI	1,095	1,331	481	832	540	4,279
80.1% HAMFI and above	3,649	12,860	1,658	1,053	2,675	21,895
Total	5,510	15,385	2,368	3,925	4,098	31,286

Table 20.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Rowan County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	39	791	104	219	508	1,661
30.1-50% HAMFI	49	418	274	161	283	1,185
50.1-80% HAMFI	19	338	132	65	374	928
80.1% HAMFI and above	0	184	160	0	25	369
Total	107	1,731	670	445	1,190	4,143
No Housing Problem						
30% HAMFI or less	8	110	10	114	89	331
30.1-50% HAMFI	30	140	45	114	79	408
50.1-80% HAMFI	40	633	74	130	214	1,091
80.1% HAMFI and above	258	1,922	204	79	1,040	3,503
Total	336	2,805	333	437	1,422	5,333
Not Computed						
30% HAMFI or less	0	160	0	0	54	214
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	160	0	0	54	214
Total						
30% HAMFI or less	47	1,061	114	333	651	2,206
30.1-50% HAMFI	79	558	319	275	362	1,593
50.1-80% HAMFI	59	971	206	195	588	2,019
80.1% HAMFI and above	258	2,106	364	79	1,065	3,872
Total	443	4,696	1,003	882	2,666	9,690

Table 20.K.4
Households by Housing Problems by Income and Family Status

Rowan County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	159	1,144	223	657	845	3,028
30.1-50% HAMFI	216	927	384	500	566	2,593
50.1-80% HAMFI	273	963	430	264	661	2,591
80.1% HAMFI and above	376	1,491	549	196	463	3,075
Total	1,024	4,525	1,586	1,617	2,535	11,287
No Housing Problem						
30% HAMFI or less	101	170	10	408	134	823
30.1-50% HAMFI	371	357	45	1,028	233	2,034
50.1-80% HAMFI	881	1,339	257	763	467	3,707
80.1% HAMFI and above	3,531	13,475	1,473	936	3,277	22,692
Total	4,884	15,341	1,785	3,135	4,111	29,256
Not Computed						
30% HAMFI or less	45	215	0	55	118	433
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	45	215	0	55	118	433
Total						
30% HAMFI or less	305	1,529	233	1,120	1,097	4,284
30.1-50% HAMFI	587	1,284	429	1,528	799	4,627
50.1-80% HAMFI	1,154	2,302	687	1,027	1,128	6,298
80.1% HAMFI and above	3,907	14,966	2,022	1,132	3,740	25,767
Total	5,953	20,081	3,371	4,807	6,764	40,976

21. STANLY COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 21.A.1

Population by Age

Stanly County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	3,624	6.2%	3,590	5.9%	-.9%
5 to 19	12,379	21.3%	11,895	19.6%	-3.9%
20 to 24	3,374	5.8%	3,815	6.3%	13.1%
25 to 34	7,851	13.5%	6,648	11.0%	-15.3%
35 to 54	16,954	29.2%	17,200	28.4%	1.5%
55 to 64	5,653	9.7%	7,930	13.1%	40.3%
65 or Older	8,265	14.2%	9,507	15.7%	15.0%
Total	58,100	100.0%	60,585	100.0%	4.3%

Table 21.A.2

Elderly Population by Age

Stanly County

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	982	11.9%	1,271	13.4%	29.4%
67 to 69	1,341	16.2%	1,796	18.9%	33.9%
70 to 74	2,110	25.5%	2,244	23.6%	6.4%
75 to 79	1,754	21.2%	1,767	18.6%	.7%
80 to 84	1,198	14.5%	1,334	14.0%	11.4%
85 or Older	880	10.6%	1,095	11.5%	24.4%
Total	8,265	100.0%	9,507	100.0%	15.0%

Table 21.A.3

Population by Race and Ethnicity

Stanly County

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	49,196	84.7%	50,623	83.6%	2.9%
Black	6,657	11.5%	6,630	10.9%	-.4%
American Indian	144	.2%	197	.3%	36.8%
Asian	1,049	1.8%	1,118	1.8%	6.6%
Native Hawaiian/ Pacific Islander	11	.0%	42	.1%	281.8%
Other	584	1.0%	1,271	2.1%	117.6%
Two or More Races	459	.8%	704	1.2%	53.4%
Total	58,100	100.0%	60,585	100.0%	4.3%
Non-Hispanic	56,863	97.9	58,419	96.4%	2.7%
Hispanic	1,237	2.1%	2,166	3.6%	75.1%

Table 21.A.4
Disability by Age
Stanly County
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	41	2.1%	0	.0%	41	1.1%
5 to 17	441	8.6%	106	2.1%	547	5.4%
18 to 34	446	7.5%	211	3.5%	657	5.5%
35 to 64	2,235	18.1%	2,040	16.5%	4,275	17.3%
65 to 74	916	39.6%	762	26.4%	1,678	32.3%
75 or Older	826	57.2%	1,306	60.3%	2,132	59.1%
Total	4,905	16.8%	4,425	14.7%	9,330	15.8%

Table 21.A.5
Employment Status by Disability and Type: Age 18 to 64
Stanly County
2011 Three-Year ACS Data

Disability Status	Population
Employed:	24,029
With a disability:	1,410
With a hearing difficulty	523
With a vision difficulty	144
With a cognitive difficulty	376
With an ambulatory difficulty	553
With a self-care difficulty	157
With an independent living difficulty	220
No disability	22,619
Unemployed:	3,878
With a disability:	487
With a hearing difficulty	58
With a vision difficulty	53
With a cognitive difficulty	142
With an ambulatory difficulty	236
With a self-care difficulty	23
With an independent living difficulty	48
No disability	3,391
Not in labor force:	8,806
With a disability:	3,035
With a hearing difficulty	638
With a vision difficulty	438
With a cognitive difficulty	1,334
With an ambulatory difficulty	2,068
With a self-care difficulty	778
With an independent living difficulty	1,337
No disability	5,771
Total	36,713

Table 21.A.6**Households by Income**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	3,908	17.6%	3,437	15.2%
\$15,000 to \$19,999	1,870	8.4%	1,563	6.9%
\$20,000 to \$24,999	1,652	7.4%	1,552	6.9%
\$25,000 to \$34,999	3,011	13.6%	2,853	12.6%
\$35,000 to \$49,999	4,177	18.8%	3,318	14.7%
\$50,000 to \$74,999	4,552	20.5%	4,303	19.0%
\$75,000 to \$99,999	1,753	7.9%	2,942	13.0%
\$100,000 or More	1,280	5.8%	2,661	11.8%
Total	22,203	100.0%	22,629	100.0%

Table 21.A.7**Poverty by Age**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	688	11.4%	1,020	12.5%
6 to 17	1,381	22.9%	1,512	18.5%
18 to 64	3,154	52.3%	4,710	57.5%
65 or Older	807	13.4%	949	11.6%
Total	6,030	100.0%	8,191	100.0%
Poverty Rate	10.7%	.	14.1%	.

Table 21.A.8**Households by Year Home Built**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,676	12.0%	2,361	10.4%
1940 to 1949	1,961	8.8%	1,416	6.3%
1950 to 1959	3,358	15.1%	2,773	12.3%
1960 to 1969	3,327	15.0%	2,968	13.1%
1970 to 1979	3,705	16.7%	3,450	15.2%
1980 to 1989	3,010	13.5%	3,319	14.7%
1990 to 1999	4,186	18.8%	3,569	15.8%
2000 to 2004	.	.	1,914	8.5%
2005 or Later	.	.	859	3.8%
Total	22,223	100.0%	22,629	100.0%

Table 21.A.9**Housing Units by Type**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	18,794	76.5%	20,808	77.0%
Duplex	524	2.1%	404	1.5%
Tri- or Four-Plex	439	1.8%	472	1.7%
Apartment	629	2.6%	973	3.6%
Mobile Home	4,192	17.1%	4,356	16.1%
Boat, RV, Van, Etc.	4	.0%	0	.0%
Total	24,582	100.0%	27,013	100.0%

Table 21.A.10**Housing Units by Tenure**

Stanly County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	22,223	90.4%	23,589	87.0%	6.1%
Owner-Occupied	16,947	76.3%	17,141	72.7%	1.1%
Renter-Occupied	5,276	23.7%	6,448	27.3%	22.2%
Vacant Housing Units	2,359	9.6%	3,521	13.0%	49.3%
Total Housing Units	24,582	100.0%	27,110	100.0%	10.3%

Table 21.A.11**Disposition of Vacant Housing Units**

Stanly County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	411	17.4%	895	25.4%	117.8%
For Sale	269	11.4%	387	11.0%	43.9%
Rented or Sold, Not Occupied	184	7.8%	138	3.9%	-25.0%
For Seasonal, Recreational, or Occasional Use	604	25.6%	815	23.1%	34.9%
For Migrant Workers	1	0.0%	1	.0%	.0%
Other Vacant	890	37.7%	1,285	36.5%	44.4%
Total	2,359	100.0%	3,521	100.0%	49.3%

Table 21.A.12**Households by Household Size**

Stanly County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	5,391	24.3%	6,087	25.8%	12.9%
Two Persons	7,739	34.8%	8,444	35.8%	9.1%
Three Persons	3,956	17.8%	3,942	16.7%	-.4%
Four Persons	3,267	14.7%	3,099	13.1%	-5.1%
Five Persons	1,210	5.4%	1,290	5.5%	6.6%
Six Persons	399	1.8%	447	1.9%	12.0%
Seven Persons or More	261	1.2%	280	1.2%	7.3%
Total	22,223	100.0%	23,589	100.0%	6.1%

Table 21.A.13
Household Type by Tenure
Stanly County
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	16,156	72.7%	16,585	70.3%	2.7%
Married-Couple Family	12,953	80.2%	12,625	76.1%	-2.5%
Owner-Occupied	11,047	85.3%	10,637	84.3%	-3.7%
Renter-Occupied	1,906	14.7%	1,988	15.7%	4.3%
Other Family	3,203	19.8%	3,960	23.9%	23.6%
Male Householder, No Spouse	871	27.2%	1,188	30.0%	36.4%
Owner-Occupied	558	64.1%	709	59.7%	27.1%
Renter-Occupied	313	35.9%	479	40.3%	53.0%
Female Householder, No Spouse	2,332	72.8%	2,772	70.0%	18.9%
Owner-Occupied	1,292	55.4%	1,361	49.1%	5.3%
Renter-Occupied	1,040	44.6%	1,411	50.9%	35.7%
Non-Family Households	6,067	27.3%	7,004	29.7%	15.4%
Owner-Occupied	4,050	66.8%	4,434	63.3%	9.5%
Renter-Occupied	2,017	33.2%	2,570	36.7%	27.4%
Total	22,223	100.0%	23,589	100.0%	6.1%

Table 21.A.14
Group Quarters Population
Stanly County
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	703	56.6%	660	49.1%	-6.1%
Juvenile Facilities	.	.	8	.6%	.
Nursing Homes	516	41.5%	676	50.3%	31.0%
Other Institutions	23	1.9%	0	.0%	-100.0%
Total	1,242	100.0%	1,344	100.0%	8.2%
Noninstitutionalized					
College Dormitories	386	70.7%	496	70.2%	28.5%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	160	29.3%	211	29.8%	31.9%
Total	546	30.5%	707	34.5%	29.5%
Total Group Quarters Population	1,788	100.0%	2,051	100.0%	14.7%

Table 21.A.15
Overcrowding and Severe Overcrowding
Stanly County
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census CPS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	16,611	98.0%	275	1.6%	59	.3%	16,945
2010 ACS	16,657	98.4%	247	1.5%	21	.1%	16,925
Renter							
2000 Census	4,906	93.0%	260	4.9%	112	2.1%	5,278
2010 ACS	5,439	95.4%	217	3.8%	48	.8%	5,704
Total							
2000 Census	21,517	96.8%	535	2.4%	171	.8%	22,223
2010 ACS	22,096	97.6%	464	2.1%	69	.3%	22,629

Table 21.A.16**Households with Incomplete Plumbing Facilities**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	22,125	22,553
Lacking Complete Plumbing Facilities	98	76
Total Households	22,223	22,629
Percent Lacking	.4%	.3%

Table 21.A.17**Households with Incomplete Kitchen Facilities**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	22,150	22,520
Lacking Complete Kitchen Facilities	73	109
Total Households	22,223	22,629
Percent Lacking	.3%	.5%

Table 21.A.18**Cost Burden and Severe Cost Burden by Tenure**

Stanly County

2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	5,302	73.2%	1,232	17.0%	659	9.1%	55	.8%	7,248
2010 ACS	7,078	69.3%	1,796	17.6%	1,277	12.5%	65	.6%	10,216
Owner Without a Mortgage									
2000 Census	4,354	88.6%	318	6.5%	116	2.4%	128	2.6%	4,916
2010 ACS	5,591	83.3%	674	10.0%	316	4.7%	128	1.9%	6,709
Renter									
2000 Census	2,989	58.6%	692	13.6%	691	13.5%	730	14.3%	5,102
2010 ACS	2,835	49.7%	1,194	20.9%	890	15.6%	785	13.8%	5,704
Total									
2000 Census	12,645	73.2%	2,242	13.0%	1,466	8.5%	913	5.3%	17,266
2010 ACS	15,504	68.5%	3,664	16.2%	2,483	11.0%	978	4.3%	22,629

Table 21.A.19**Median Housing Costs**

Stanly County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$463	\$422
Median Home Value	\$87,700	\$127,800

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 21.B.1
Employment by Industry
 Stanly County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	901	730	727	786	767	752	749	753	-16.4%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities	61	64	73	72	77	73	72	68	11.5%
Construction	2,011	2,247	2,191	2,262	2,198	1,994	1,765	1,611	-19.9%
Manufacturing	5,848	5,059	4,802	4,483	4,194	3,319	2,991	3,127	-46.5%
Wholesale trade	957	790	775	719	656	634	610	619	-35.3%
Retail trade	3,217	3,249	3,295	3,382	3,268	3,350	3,237	3,218	.0%
Transportation and warehousing	275	270	280	373	333	269	246	256	-6.9%
Information	122	99	140	156	157	145	155	140	14.8%
Finance and insurance	543	537	539	583	742	789	837	854	57.3%
Real estate and rental and leasing	545	749	826	898	857	880	889	905	66.1%
Professional and technical services	527	537	587	659	655	632	625	607	15.2%
Management of companies and enterprises	140	153	156	154	185	195	218	231	65.0%
Administrative and waste services	1,005	1,082	1,180	1,259	1,150	1,091	1,169	1,147	14.1%
Educational services	384	536	571	597	638	610	678	694	80.7%
Health care and social assistance	2,736	3,059	3,199	3,133	3,169	3,238	3,205	3,378	23.5%
Arts, entertainment, and recreation	174	221	262	289	266	261	265	281	61.5%
Accommodation and food services	1,557	1,683	1,763	1,820	1,666	1,715	1,749	1,742	11.9%
Other services, except public administration	1,609	1,868	1,869	1,882	1,814	1,748	1,705	1,708	6.2%
Government and government enterprises	3,527	3,770	3,816	3,889	4,003	3,978	4,016	3,911	10.9%
Total	26,238	26,807	27,166	27,527	26,938	25,815	25,325	25,404	-3.2%

Table 21.B.2
Real Earnings by Industry
Stanly County

Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	36,361	40,872	24,961	23,078	18,259	15,131	14,783	16,610	-54.3%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities	4,828	5,410	6,764	6,392	7,048	6,827	6,698	6,593	36.6%
Construction	130,062	104,505	103,499	100,654	83,054	73,628	65,572	59,890	-54.0%
Manufacturing	292,786	263,712	243,609	234,371	219,803	173,391	171,552	177,221	-39.5%
Wholesale trade	42,336	33,843	34,936	33,387	31,335	30,179	27,844	29,254	-30.9%
Retail trade	91,084	89,676	87,617	88,520	83,600	83,125	81,938	80,869	-11.2%
Transportation and warehousing	9,703	11,031	12,101	15,426	13,433	10,097	7,911	8,414	-13.3%
Information	3,896	3,732	4,769	5,684	5,654	5,414	6,122	6,159	58.1%
Finance and insurance	21,319	20,153	21,817	22,325	38,719	38,910	39,269	41,553	94.9%
Real estate and rental and leasing	8,992	9,072	9,120	7,494	10,068	7,842	7,384	7,620	-15.3%
Professional and technical services	20,218	20,910	23,918	27,364	29,765	26,067	24,293	23,068	14.1%
Management of companies and enterprises	7,668	8,367	8,827	8,601	8,225	8,693	9,318	10,375	35.3%
Administrative and waste services	18,910	19,315	20,688	20,547	19,636	17,124	21,110	19,993	5.7%
Educational services	11,900	16,873	18,122	18,747	19,331	19,119	18,414	17,635	48.2%
Health care and social assistance	114,455	123,183	127,013	122,652	123,035	123,810	126,016	129,132	12.8%
Arts, entertainment, and recreation	1,504	1,858	2,422	2,679	2,481	2,358	2,294	2,531	68.3%
Accommodation and food services	24,745	26,180	26,634	27,746	25,852	26,433	28,090	28,182	13.9%
Other services, except public administration	48,074	55,488	55,648	54,149	50,632	49,423	51,412	51,609	7.4%
Government and government enterprises	157,453	177,306	181,288	186,294	191,754	191,940	191,872	185,125	17.6%
Total	1,051,063	1,035,233	1,018,004	1,010,655	985,754	913,580	906,746	906,946	-13.7%

Table 21.B.3
Real Earnings Per Job by Industry
Stanly County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	40,357	55,989	34,335	29,361	23,805	20,121	19,736	22,059	-45.3%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities	79,146	84,537	92,660	88,779	91,534	93,522	93,021	96,961	22.5%
Construction	64,676	46,509	47,238	44,498	37,786	36,925	37,151	37,176	-42.5%
Manufacturing	50,066	52,127	50,731	52,280	52,409	52,242	57,356	56,674	13.2%
Wholesale trade	44,238	42,839	45,079	46,436	47,767	47,602	45,646	47,261	6.8%
Retail trade	28,313	27,601	26,591	26,174	25,581	24,813	25,313	25,130	-11.2%
Transportation and warehousing	35,283	40,855	43,219	41,357	40,340	37,537	32,161	32,867	-6.8%
Information	31,934	37,696	34,068	36,436	36,014	37,335	39,495	43,992	37.8%
Finance and insurance	39,262	37,530	40,476	38,294	52,182	49,315	46,916	48,657	23.9%
Real estate and rental and leasing	16,499	12,112	11,041	8,346	11,747	8,912	8,305	8,420	-49.0%
Professional and technical services	38,365	38,939	40,746	41,524	45,443	41,245	38,868	38,004	-.9%
Management of companies and enterprises	54,775	54,687	56,584	55,850	44,461	44,582	42,742	44,913	-18.0%
Administrative and waste services	18,816	17,851	17,532	16,320	17,075	15,695	18,058	17,431	-7.4%
Educational services	30,990	31,479	31,738	31,402	30,299	31,343	27,159	25,411	-18.0%
Health care and social assistance	41,833	40,269	39,704	39,149	38,825	38,237	39,319	38,227	-8.6%
Arts, entertainment, and recreation	8,645	8,409	9,243	9,270	9,326	9,035	8,656	9,007	4.2%
Accommodation and food services	15,893	15,555	15,107	15,245	15,517	15,413	16,061	16,178	1.8%
Other services, except public administration	29,878	29,705	29,774	28,772	27,912	28,274	30,154	30,216	1.1%
Government and government enterprises	44,642	47,031	47,507	47,903	47,902	48,250	47,777	47,334	6.0%
Average	40,059	38,618	37,473	36,715	36,593	35,390	35,804	35,701	-10.9%

Table 21.B.4
Total Employment and Real Personal Income
Stanly County
1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	540,299	38,312	48,476	59,943	48,845	659,252	15,538	21,260	25,413
1970	548,024	38,796	51,011	65,174	55,040	680,452	15,827	21,385	25,629
1971	548,779	40,661	52,145	68,189	61,377	689,831	15,656	21,104	26,003
1972	583,655	45,188	57,699	71,812	63,996	731,974	16,332	21,756	26,827
1973	645,509	54,621	57,352	79,423	73,014	800,677	17,643	22,676	28,467
1974	601,169	53,778	57,372	86,045	83,571	774,378	17,028	22,297	26,962
1975	550,720	49,800	53,842	89,445	107,114	751,322	16,450	21,081	26,124
1976	618,363	55,424	54,408	92,515	103,866	813,727	17,684	22,270	27,766
1977	647,409	58,671	55,163	98,992	104,738	847,630	18,237	22,754	28,453
1978	665,921	62,894	60,315	101,238	107,018	871,598	18,536	23,054	28,886
1979	689,937	67,249	63,936	106,539	112,328	905,491	19,019	23,938	28,823
1980	656,701	66,731	67,100	128,025	120,946	906,041	18,661	23,708	27,699
1981	648,338	69,426	70,891	144,124	128,209	922,136	18,991	23,687	27,371
1982	609,037	66,051	72,755	163,042	137,813	916,596	18,800	22,545	27,014
1983	651,528	71,909	75,441	175,159	139,364	969,583	19,796	23,399	27,844
1984	724,903	79,487	82,775	192,041	141,176	1,061,408	21,337	24,559	29,516
1985	743,446	82,567	89,189	201,279	146,983	1,098,331	21,882	24,318	30,571
1986	792,770	90,120	93,808	205,229	151,541	1,153,228	22,960	25,081	31,608
1987	837,870	94,069	102,980	200,705	152,528	1,200,013	23,740	25,756	32,532
1988	858,283	97,863	111,095	210,546	157,503	1,239,563	24,302	26,486	32,406
1989	874,549	100,081	116,282	228,647	164,205	1,283,602	24,870	26,984	32,409
1990	870,717	101,436	122,619	223,100	175,850	1,290,850	24,869	26,871	32,404
1991	854,958	100,996	117,528	220,309	195,540	1,287,339	24,452	26,221	32,606
1992	866,272	102,050	124,872	213,583	209,587	1,312,265	24,717	26,469	32,728
1993	874,706	104,217	132,871	215,662	222,356	1,341,378	25,033	26,497	33,012
1994	875,055	103,841	148,415	222,582	234,922	1,377,133	25,326	26,178	33,428
1995	880,384	105,479	161,529	243,007	253,394	1,432,835	26,148	26,890	32,741
1996	908,796	106,651	174,006	259,085	268,400	1,503,635	27,115	27,057	33,589
1997	949,667	111,577	187,198	283,637	272,508	1,581,433	28,033	27,893	34,047
1998	1,005,070	118,274	202,350	301,437	277,148	1,667,731	29,301	28,058	35,821
1999	1,059,732	122,974	220,266	295,454	288,346	1,740,823	30,123	28,366	37,360
2000	1,079,287	121,086	246,831	298,708	303,438	1,807,177	31,026	27,923	38,652
2001	1,051,063	119,697	267,133	287,224	334,007	1,819,731	31,015	26,238	40,059
2002	978,423	113,641	279,654	271,034	347,927	1,763,397	30,046	25,914	37,756
2003	962,267	113,443	278,700	262,391	350,612	1,740,526	29,627	25,757	37,360
2004	985,156	115,032	284,638	252,614	358,201	1,765,577	30,110	25,989	37,906
2005	1,035,233	121,802	294,357	258,091	370,331	1,836,210	31,159	26,807	38,618
2006	1,018,004	122,195	313,840	267,945	385,791	1,863,386	31,484	27,166	37,473
2007	1,010,655	123,371	322,999	313,165	397,807	1,921,255	32,101	27,527	36,715
2008	985,754	121,995	318,145	312,532	423,571	1,918,007	31,745	26,938	36,593
2009	913,580	115,807	287,061	250,522	500,532	1,835,888	30,347	25,815	35,390
2010	906,746	112,419	285,959	246,765	510,876	1,837,929	30,337	25,325	35,804
2011	906,946	101,937	297,833	257,772	504,294	1,864,908	30,761	25,404	35,701

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 21.C.1
Labor Force Statistics
 Stanly County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	28,568	27,217	1,351	4.7%
1991	28,686	26,710	1,976	6.9%
1992	28,346	26,535	1,811	6.4%
1993	27,883	26,406	1,477	5.3%
1994	27,119	25,439	1,680	6.2%
1995	26,971	25,354	1,617	6.0%
1996	27,321	25,573	1,748	6.4%
1997	27,612	26,234	1,378	5.0%
1998	27,644	26,682	962	3.5%
1999	27,951	26,933	1,018	3.6%
2000	29,826	28,662	1,164	3.9%
2001	29,319	27,205	2,114	7.2%
2002	29,358	27,255	2,103	7.2%
2003	29,669	27,509	2,160	7.3%
2004	29,288	27,462	1,826	6.2%
2005	29,716	28,111	1,605	5.4%
2006	30,238	28,697	1,541	5.1%
2007	30,584	29,079	1,505	4.9%
2008	30,154	28,138	2,016	6.7%
2009	30,215	26,613	3,602	11.9%
2010	30,658	26,766	3,892	12.7%
2011	30,702	27,170	3,532	11.5%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²¹ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 21.D.1
Purpose of Loan by Year
Stanly County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	1,108	1,165	1,252	1,028	695	539	504	464	6,755
Home Improvement	222	264	199	250	155	64	54	154	1,362
Refinancing	2,188	2,354	2,206	2,058	1,537	1,458	1,134	1,017	13,952
Total	3,518	3,783	3,657	3,336	2,387	2,061	1,692	1,635	22,069

Table 21.D.2
Occupancy Status for Home Purchase Loan Applications
Stanly County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	967	1,013	1,040	893	634	491	451	422	5,911
Not Owner-Occupied	137	149	209	121	60	47	51	40	814
Not Applicable	4	3	3	14	1	1	2	2	30
Total	1,108	1,165	1,252	1,028	695	539	504	464	6,755

Table 21.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Stanly County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	896	930	957	809	368	164	186	185	4,495
FHA - Insured	39	47	61	62	159	148	148	114	778
VA - Guaranteed	19	17	10	12	38	24	24	18	162
Rural Housing Service or Farm Service Agency	13	19	12	10	69	155	93	105	476
Total	967	1,013	1,040	893	634	491	451	422	5,911

²¹ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 21.D.4
Loan Applications by Action Taken
Stanly County
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	415	441	478	441	305	224	200	183	2,687
Application Approved but not Accepted	119	105	89	58	31	16	23	20	461
Application Denied	211	220	209	134	75	46	70	77	1,042
Application Withdrawn by Applicant	45	63	56	49	49	39	33	33	367
File Closed for Incompleteness	7	21	22	13	9	4	4	4	84
Loan Purchased by the Institution	170	162	186	197	165	161	121	105	1,267
Preapproval Request Denied	0	1	0	1	0	1	0	0	3
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	967	1,013	1,040	893	634	491	451	422	5,911
Denial Rate	33.7%	33.3%	30.4%	23.3%	19.7%	17.0%	25.9%	29.6%	27.9%

Table 21.D.5
Denial Rates by Gender of Applicant
Stanly County
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	31.8%	35.0%	57.1%	%	33.7%
2005	29.8%	38.9%	45.5%	%	33.3%
2006	29.5%	33.5%	22.2%	%	30.4%
2007	19.1%	30.9%	44.4%	%	23.3%
2008	17.6%	19.6%	52.9%	%	19.7%
2009	15.3%	20.5%	20.0%	%	17.0%
2010	26.7%	23.7%	37.5%	%	25.9%
2011	27.8%	31.0%	57.1%	%	29.6%
Average	25.6%	31.3%	41.2%	%	27.9%

Table 21.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
Stanly County
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	274	292	316	317	211	150	121	122	1,803
	Denied	128	124	132	75	45	27	44	47	622
	Denial Rate	31.8%	29.8%	29.5%	19.1%	17.6%	15.3%	26.7%	27.8%	25.6%
Female	Originated	132	143	141	114	86	66	74	58	814
	Denied	71	91	71	51	21	17	23	26	371
	Denial Rate	35.0%	38.9%	33.5%	30.9%	19.6%	20.5%	23.7%	31.0%	31.3%
Not Available	Originated	9	6	21	10	8	8	5	3	70
	Denied	12	5	6	8	9	2	3	4	49
	Denial Rate	57.1%	45.5%	22.2%	44.4%	52.9%	20.0%	37.5%	57.1%	41.2%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%
Total	Originated	415	441	478	441	305	224	200	183	2,687
	Denied	211	220	209	134	75	46	70	77	1,042
	Denial Rate	33.7%	33.3%	30.4%	23.3%	19.7%	17.0%	25.9%	29.6%	27.9%

Table 21.D.7
Denial Rates by Race/Ethnicity of Applicant
Stanly County
2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	100.0%	33.3%	%	.0%	.0%	%	.0%	100.0%	50.0%
Asian	30.0%	30.0%	33.3%	30.8%	28.6%	100.0%	16.7%	16.7%	29.0%
Black	62.5%	51.7%	51.7%	44.1%	17.4%	25.0%	25.0%	30.0%	44.5%
White	30.4%	31.5%	29.3%	19.6%	16.5%	16.1%	26.0%	27.9%	25.7%
Not Available	38.5%	31.0%	18.0%	46.5%	57.1%	17.6%	33.3%	53.8%	35.8%
Not Applicable	%	%	%	%	%	0%	0%	%	%
Average	33.7%	33.3%	30.4%	23.3%	19.7%	17.0%	25.9%	29.6%	27.9%
Non-Hispanic	33.7%	33.9%	31.5%	21.6%	16.5%	17.0%	21.1%	26.4%	27.0%
Hispanic	50.0%	15.4%	15.0%	35.7%	25.0%	28.6%	40.0%	25.0%	28.9%

Table 21.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
Stanly County
2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	2	0	1	1	0	1	0	5
	Denied	2	1	0	0	0	0	0	2	5
	Denial Rate	100.0%	33.3%	%	.0%	.0%	.0%	.0%	100.0%	50.0%
Asian	Originated	7	7	6	9	5	0	5	5	44
	Denied	3	3	3	4	2	1	1	1	18
	Denial Rate	30.0%	30.0%	33.3%	30.8%	28.6%	100.0%	16.7%	16.7%	29.0%
Black	Originated	18	29	28	19	19	12	18	14	157
	Denied	30	31	30	15	4	4	6	6	126
	Denial Rate	62.5%	51.7%	51.7%	44.1%	17.4%	25.0%	25.0%	30.0%	44.5%
White	Originated	358	374	403	389	268	198	168	158	2,316
	Denied	156	172	167	95	53	38	59	61	801
	Denial Rate	30.4%	31.5%	29.3%	19.6%	16.5%	16.1%	26.0%	27.9%	25.7%
Not Available	Originated	32	29	41	23	12	14	8	6	165
	Denied	20	13	9	20	16	3	4	7	92
	Denial Rate	38.5%	31.0%	18.0%	46.5%	57.1%	17.6%	33.3%	53.8%	35.8%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	38.5%	31.0%	18.0%	46.5%	57.1%	17.6%	33.3%	53.8%	%
Total	Originated	415	441	478	441	305	224	200	183	2,687
	Denied	211	220	209	134	75	46	70	77	1,042
	Denial Rate	33.7%	33.3%	30.4%	23.3%	19.7%	17.0%	25.9%	29.6%	27.9%
Non-Hispanic	Originated	345	399	416	407	288	205	187	170	2,417
	Denied	175	205	191	112	57	42	50	61	893
	Denial Rate	33.7%	33.9%	31.5%	21.6%	16.5%	17.0%	21.1%	26.4%	27.0%
Hispanic	Originated	7	11	17	9	3	5	6	6	64
	Denied	7	2	3	5	1	2	4	2	26
	Denial Rate	50.0%	15.4%	15.0%	35.7%	25.0%	28.6%	40.0%	25.0%	28.9%

Table 21.D.9
Loan Applications by Reason for Denial
Stanly County
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	20	12	16	12	14	8	13	13	108
Employment History	3	2	3	5	1	1	1	2	18
Credit History	97	102	91	35	21	11	12	18	387
Collateral	7	14	13	10	7	7	4	7	69
Insufficient Cash	3	4	5	7	3	0	0	0	22
Unverifiable Information	4	5	6	4	0	2	2	1	24
Credit Application Incomplete	3	5	9	8	10	0	0	1	36
Mortgage Insurance Denied	0	0	0	0	1	0	0	0	1
Other	38	37	29	17	4	5	8	5	143
Missing	36	39	37	36	14	12	30	30	234
Total	211	220	209	134	75	46	70	77	1,042

Table 21.D.10
Denial Rates by Income of Applicant
Stanly County
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	77.8%	83.3%	52.9%	58.3%	100.0%	.0%	80.0%	100.0%	71.8%
\$15,001–\$30,000	45.2%	50.3%	49.3%	40.4%	30.6%	32.8%	38.3%	36.8%	43.1%
\$30,001–\$45,000	36.9%	32.9%	31.1%	15.3%	21.4%	11.1%	24.1%	37.3%	27.7%
\$45,001–\$60,000	21.5%	24.6%	22.8%	22.3%	18.4%	12.2%	14.0%	20.5%	20.9%
\$60,001–\$75,000	35.3%	24.5%	23.3%	15.7%	10.8%	13.8%	22.2%	24.2%	22.1%
Above \$75,000	16.0%	17.8%	17.4%	18.2%	10.5%	13.0%	19.6%	14.9%	16.1%
Data Missing	18.8%	22.7%	18.2%	60.0%	80.0%	.0%	50.0%	.0%	29.6%
Total	33.7%	33.3%	30.4%	23.3%	19.7%	17.0%	25.9%	29.6%	27.9%

Table 21.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
Stanly County
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	75.0%	25.0%	.0%	%	100.0%	%	50.0%
Asian	.0%	41.7%	19.0%	20.0%	33.3%	45.5%	%	29.0%
Black	87.5%	62.9%	35.1%	24.4%	50.0%	28.9%	33.3%	44.5%
White	73.8%	39.7%	26.7%	19.5%	19.1%	13.8%	25.9%	25.7%
Not Available	57.1%	50.0%	34.8%	33.3%	38.7%	24.6%	50.0%	35.8%
Not Applicable	%	%	%	%	%	%	%	%
Average	71.8%	43.1%	27.7%	20.9%	22.1%	16.1%	29.6%	27.9%
Non-Hispanic	70.3%	43.0%	26.8%	20.2%	20.5%	14.3%	27.6%	27.0%
Hispanic	100.0%	34.8%	24.1%	25.0%	.0%	38.9%	%	28.9%

Table 21.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
Stanly County
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	3	12	84	8	0	108	6
Employment History	0	0	0	18	0	0	18	0
Credit History	1	2	51	311	22	0	387	6
Collateral	0	2	3	58	6	0	69	2
Insufficient Cash	0	0	1	21	0	0	22	0
Unverifiable Information	0	2	7	12	3	0	24	0
Credit Application Incomplete	0	1	5	20	10	0	36	1
Mortgage Insurance Denied	0	0	0	1	0	0	1	0
Other	1	2	24	102	14	0	143	3
Missing	2	6	23	174	29	0	234	8
Total	5	18	126	801	92	0	1,042	26
% Missing	40.0%	33.3%	18.3%	21.7%	31.5%	%	22.5%	30.8%

Table 21.D.13
Loan Applications by Income of Applicant: Originated and Denied
Stanly County
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	4	3	8	5	0	1	1	0	22
	Application Denied	14	15	9	7	2	0	4	5	56
	Denial Rate	77.8%	83.3%	52.9%	58.3%	100.0%	.0%	80.0%	100.0%	71.8%
\$15,001–\$30,000	Loan Originated	85	78	75	59	43	43	37	36	456
	Application Denied	70	79	73	40	19	21	23	21	346
	Denial Rate	45.2%	50.3%	49.3%	40.4%	30.6%	32.8%	38.3%	36.8%	43.1%
\$30,001–\$45,000	Loan Originated	106	114	122	111	81	64	66	47	711
	Application Denied	62	56	55	20	22	8	21	28	272
	Denial Rate	36.9%	32.9%	31.1%	15.3%	21.4%	11.1%	24.1%	37.3%	27.7%
\$45,001–\$60,000	Loan Originated	84	101	98	80	62	43	37	31	536
	Application Denied	23	33	29	23	14	6	6	8	142
	Denial Rate	21.5%	24.6%	22.8%	22.3%	18.4%	12.2%	14.0%	20.5%	20.9%
\$60,001–\$75,000	Loan Originated	44	40	66	70	33	25	21	25	324
	Application Denied	24	13	20	13	4	4	6	8	92
	Denial Rate	35.3%	24.5%	23.3%	15.7%	10.8%	13.8%	22.2%	24.2%	22.1%
Above \$75,000	Loan Originated	79	88	100	112	85	47	37	40	588
	Application Denied	15	19	21	25	10	7	9	7	113
	Denial Rate	16.0%	17.8%	17.4%	18.2%	10.5%	13.0%	19.6%	14.9%	16.1%
Data Missing	Loan Originated	13	17	9	4	1	1	1	4	50
	Application Denied	3	5	2	6	4	0	1	0	21
	Denial Rate	18.8%	22.7%	18.2%	60.0%	80.0%	.0%	50.0%	.0%	29.6%
Total	Loan Originated	415	441	478	441	305	224	200	183	2,687
	Application Denied	211	220	209	134	75	46	70	77	1,042
	Denial Rate	33.7%	33.3%	30.4%	23.3%	19.7%	17.0%	25.9%	29.6%	27.9%

Table 21.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
Stanly County
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	1	3	1	0	0	0	5
	Application Denied	0	3	1	0	0	1	0	5
	Denial Rate	%	75.0%	25.0%	.0%	%	100.0%	%	50.0%
Asian	Loan Originated	2	7	17	8	4	6	0	44
	Application Denied	0	5	4	2	2	5	0	18
	Denial Rate	.0%	41.7%	19.0%	20.0%	33.3%	45.5%	%	29.0%
Black	Loan Originated	1	36	48	34	9	27	2	157
	Application Denied	7	61	26	11	9	11	1	126
	Denial Rate	87.5%	62.9%	35.1%	24.4%	50.0%	28.9%	33.3%	44.5%
White	Loan Originated	16	396	600	457	292	512	43	2,316
	Application Denied	45	261	218	111	69	82	15	801
	Denial Rate	73.8%	39.7%	26.7%	19.5%	19.1%	13.8%	25.9%	25.7%
Not Available	Loan Originated	3	16	43	36	19	43	5	165
	Application Denied	4	16	23	18	12	14	5	92
	Denial Rate	57.1%	50.0%	34.8%	33.3%	38.7%	24.6%	50.0%	35.8%
Not Applicable	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%
Total	Loan Originated	22	456	711	536	324	588	50	2,687
	Application Denied	56	346	272	142	92	113	21	1,042
	Denial Rate	71.8%	43.1%	27.7%	20.9%	22.1%	16.1%	29.6%	27.9%
Non-Hispanic	Loan Originated	19	413	645	483	295	520	42	2,417
	Application Denied	45	311	236	122	76	87	16	893
	Denial Rate	70.3%	43.0%	26.8%	20.2%	20.5%	14.3%	27.6%	27.0%
Hispanic	Loan Originated	0	15	22	9	7	11	0	64
	Application Denied	1	8	7	3	0	7	0	26
	Denial Rate	100.0%	34.8%	24.1%	25.0%	.0%	38.9%	%	28.9%

PREDATORY LENDING

Table 21.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Stanly County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	307	287	330	353	277	210	192	176	2,132
HAL	108	154	148	88	28	14	8	7	555
Total	415	441	478	441	305	224	200	183	2,687
Percent HAL	26.0%	34.9%	31.0%	20.0%	9.2%	6.3%	4.0%	3.8%	20.7%

Table 21.D.16

Loans by Loan Purpose by HAL Status

Stanly County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	307	287	330	353	277	210	192	176	2,132
	HAL	108	154	148	88	28	14	8	7	555
	Percent HAL	26.0%	34.9%	31.0%	20.0%	9.2%	6.3%	4.0%	3.8%	20.7%
Home Improvement	Other	47	49	35	36	27	11	16	16	237
	HAL	27	29	29	28	11	3	1	4	132
	Percent HAL	36.5%	37.2%	45.3%	43.8%	28.9%	21.4%	5.9%	20.0%	35.8%
Refinancing	Other	433	467	401	385	407	514	409	377	3,393
	HAL	209	228	225	178	101	42	9	6	998
	Percent HAL	32.6%	32.8%	35.9%	31.6%	19.9%	7.6%	2.2%	1.6%	22.7%
Total	Other	787	803	766	774	711	735	617	569	5,762
	HAL	344	411	402	294	28	14	8	7	1,685
	Percent HAL	30.4%	33.9%	34.4%	27.5%	16.5%	7.4%	2.8%	2.9%	22.6%

Table 21.D.17

HALs Originated by Race of Borrower

Stanly County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	2	0	1	0	0	0	0	3
Asian	0	3	1	1	0	0	0	0	5
Black	8	17	18	8	2	0	0	2	55
White	87	112	115	69	25	13	8	5	434
Not Available	13	20	14	9	1	1	0	0	58
Not Applicable	0	0	0	0	0	0	0	0	0
Total	108	154	148	88	28	14	8	7	555
Hispanic (Ethnicity)	3	1	6	4	1	1	1	0	17

Table 21.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
Stanly County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	100.0%	%	100.0%	.0%	%	.0%	%	60.0%
Asian	.0%	42.9%	16.7%	11.1%	.0%	%	.0%	.0%	11.4%
Black	44.4%	58.6%	64.3%	42.1%	10.5%	.0%	.0%	14.3%	35.0%
White	24.3%	29.9%	28.5%	17.7%	9.3%	6.6%	4.8%	3.2%	18.7%
Not Available	40.6%	69.0%	34.1%	39.1%	8.3%	7.1%	.0%	.0%	35.2%
Not Applicable	%	%	%	%	%	%	%	%	%
Average	26.0%	34.9%	31.0%	20.0%	9.2%	6.3%	04.0%	03.8%	20.7%
Non-Hispanic	27.0%	33.8%	30.0%	18.2%	8.3%	5.9%	3.7%	3.5%	19.7%
Hispanic	42.9%	9.1%	35.3%	44.4%	33.3%	20.0%	16.7%	.0%	26.6%

Table 21.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
Stanly County
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	0	0	0	1	0	1	0	2
	HAL	0	2	0	1	0	0	0	0	3
	Percent HAL	%	100.0%	%	100.0%	.0%	%	.0%	%	60.0%
Asian	Other	7	4	5	8	5	0	5	5	39
	HAL	0	3	1	1	0	0	0	0	5
	Percent HAL	.0%	42.9%	16.7%	11.1%	.0%	%	.0%	.0%	11.4%
Black	Other	10	12	10	11	17	12	18	12	102
	HAL	8	17	18	8	2	0	0	2	55
	Percent HAL	44.4%	58.6%	64.3%	42.1%	10.5%	.0%	.0%	14.3%	35.0%
White	Other	271	262	288	320	243	185	160	153	1,882
	HAL	87	112	115	69	25	13	8	5	434
	Percent HAL	24.3%	29.9%	28.5%	17.7%	9.3%	6.6%	04.8%	03.2%	18.7%
Not Available	Other	19	9	27	14	11	13	8	6	107
	HAL	13	20	14	9	1	1	0	0	58
	Percent HAL	40.6%	69.0%	34.1%	39.1%	8.3%	7.1%	.0%	.0%	35.2%
Not Applicable	Other	0	0	0	0	0	0	0	0	0
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	.0%
Total	Other	307	287	330	353	277	210	192	176	2,132
	HAL	108	154	148	88	28	14	8	7	555
	Percent HAL	26.0%	34.9%	31.0%	20.0%	9.2%	6.3%	4.0%	3.8%	20.7%
Non-Hispanic	Other	252	264	291	333	264	193	180	164	1,941
	HAL	93	135	125	74	24	12	7	6	476
	Percent HAL	27.0%	33.8%	30.0%	18.2%	8.3%	5.9%	3.7%	3.5%	19.7%
Hispanic	Other	4	10	11	5	2	4	5	6	47
	HAL	3	1	6	4	1	1	1	0	17
	Percent HAL	42.9%	9.1%	35.3%	44.4%	33.3%	20.0%	16.7%	.0%	26.6%

Table 21.D.20
Rates of HALs by Income of Borrower
Stanly County
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	50.0%	.0%	.0%	40.0%	%	.0%	.0%	%	18.2%
\$15,001–\$30,000	37.6%	39.7%	33.3%	37.3%	14.0%	7.0%	5.4%	5.6%	27.0%
\$30,001–\$45,000	23.6%	42.1%	32.8%	14.4%	8.6%	3.1%	6.1%	2.1%	20.1%
\$45,001–\$60,000	26.2%	38.6%	36.7%	20.0%	6.5%	7.0%	2.7%	9.7%	23.1%
\$60,001–\$75,000	18.2%	27.5%	31.8%	15.7%	15.2%	12.0%	4.8%	.0%	18.5%
Above \$75,000	19.0%	20.5%	21.0%	17.0%	7.1%	4.3%	0.0%	2.5%	13.9%
Data Missing	30.8%	41.2%	55.6%	50.0%	.0%	100.0%	.0%	.0%	38.0%
Average	26.0%	34.9%	31.0%	20.0%	9.2%	6.3%	4.0%	3.8%	20.7%

Table 21.D.21
Loans by HAL Status by Income of Borrower
Stanly County
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	2	3	8	3	0	1	1	0	18
	HAL	2	0	0	2	0	0	0	0	4
	Percent HAL	50.0%	.0%	.0%	40.0%	%	.0%	.0%	%	18.2%
\$15,001–\$30,000	Other	53	47	50	37	37	40	35	34	333
	HAL	32	31	25	22	6	3	2	2	123
	Percent HAL	37.6%	39.7%	33.3%	37.3%	14.0%	7.0%	5.4%	5.6%	27.0%
\$30,001–\$45,000	Other	81	66	82	95	74	62	62	46	568
	HAL	25	48	40	16	7	2	4	1	143
	Percent HAL	23.6%	42.1%	32.8%	14.4%	8.6%	3.1%	6.1%	2.1%	20.1%
\$45,001 – \$60,000	Other	62	62	62	64	58	40	36	28	412
	HAL	22	39	36	16	4	3	1	3	124
	Percent HAL	26.2%	38.6%	36.7%	20.0%	6.5%	7.0%	2.7%	9.7%	23.1%
\$60,001–\$75,000	Other	36	29	45	59	28	22	20	25	264
	HAL	8	11	21	11	5	3	1	0	60
	Percent HAL	18.2%	27.5%	31.8%	15.7%	15.2%	12.0%	4.8%	.0%	18.5%
Above \$75,000	Other	64	70	79	93	79	45	37	39	506
	HAL	15	18	21	19	6	2	0	1	82
	Percent HAL	19.0%	20.5%	21.0%	17.0%	7.1%	4.3%	.0%	2.5%	13.9%
Data Missing	Other	9	10	4	2	1	0	1	4	31
	HAL	4	7	5	2	0	1	0	0	19
	Percent HAL	30.8%	41.2%	55.6%	50.0%	.0%	100.0%	.0%	.0%	38.0%
Total	Other	307	287	330	353	277	210	192	176	2,132
	HAL	108	154	148	88	28	14	8	7	555
	Percent HAL	26.0%	34.9%	31.0%	20.0%	9.2%	6.3%	4.0%	3.8%	20.7%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 21.E.1
Building Permits and Valuation

Stanly County
Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	142	6	8	6	162	100,042	61,674
1981	131	2	4	0	137	89,090	
1982	96	50	0	0	146	83,154	
1983	124	0	0	0	124	77,412	
1984	141	0	24	0	165	86,069	
1985	146	0	8	45	199	90,612	40,973
1986	182	2	0	124	308	103,909	47,232
1987	198	4	0	0	202	108,151	
1988	203	0	4	66	273	97,317	35,895
1989	214	2	0	136	352	102,096	16,275
1990	190	8	0	0	198	99,214	
1991	178	2	0	0	180	106,617	
1992	210	4	4	5	223	108,119	12,048
1993	228	6	15	0	249	111,809	
1994	208	6	0	14	228	114,665	14,740
1995	193	4	0	20	217	111,024	57,070
1996	190	2	0	0	192	116,477	
1997	246	10	0	0	256	116,680	
1998	235	8	0	0	243	128,023	
1999	270	8	0	0	278	126,362	
2000	275	12	0	0	287	136,083	
2001	278	22	0	48	348	133,364	68,021
2002	308	24	0	45	377	131,170	66,937
2003	331	26	0	59	416	128,482	65,558
2004	390	26	0	60	476	124,960	63,762
2005	426	22	0	68	516	120,944	61,713
2006	376	24	0	61	461	117,159	59,781
2007	288	8	0	61	357	113,855	58,095
2008	196	10	0	51	257	111,385	56,835
2009	132	6	0	15	153	110,422	56,344
2010	118	2	0	10	130	143,341	55,601
2011	98	0	0	0	98	149,509	
2012	88	0	0	38	126	115,247	55,397

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 21.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Stanly County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	773	268	0	1,041
2001	0	0	680	211	0	891
2002	0	0	847	261	0	1,108
2003	0	156	476	342	0	974
2004	0	118	670	156	0	944
2005	0	146	854	161	0	1,161
2006	0	169	1,002	225	0	1,396
2007	0	190	1,081	203	0	1,474
2008	0	150	852	161	0	1,163
2009	0	48	318	97	0	463
2010	0	46	321	68	0	435
2011	0	55	398	82	0	535
Total	0	1,078	8,272	2,235	0	11,585
Loan Amount (\$1,000s)						
2000	0	0	8,573	3,335	0	11,908
2001	0	0	8,563	3,103	0	11,666
2002	0	0	9,585	3,267	0	12,852
2003	0	1,729	5,421	3,887	0	11,037
2004	0	1,240	7,001	1,615	0	9,856
2005	0	1,543	7,158	1,577	0	10,278
2006	0	1,237	8,422	2,020	0	11,679
2007	0	1,426	9,224	2,365	0	13,015
2008	0	1,042	7,011	1,670	0	9,723
2009	0	354	2,898	1,122	0	4,374
2010	0	284	3,369	984	0	4,637
2011	0	494	3,852	1,130	0	5,476
Total	0	9,349	81,077	26,075	0	116,501

Table 21.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
Stanly County
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	29	7	0	36
2001	0	0	31	10	0	41
2002	0	0	38	8	0	46
2003	0	5	20	16	0	41
2004	0	2	19	6	0	27
2005	0	1	19	5	0	25
2006	0	0	16	9	0	25
2007	0	4	8	4	0	16
2008	0	1	15	4	0	20
2009	0	2	9	7	0	18
2010	0	1	10	1	0	12
2011	0	0	16	4	0	20
Total	0	16	230	81	0	327
Loan Amount (\$1,000s)						
2000	0	0	4,277	1,201	0	5,478
2001	0	0	5,542	1,780	0	7,322
2002	0	0	6,698	1,278	0	7,976
2003	0	1,054	3,609	2,744	0	7,407
2004	0	356	3,102	1,206	0	4,664
2005	0	240	2,815	820	0	3,875
2006	0	0	2,611	1,454	0	4,065
2007	0	784	1,364	725	0	2,873
2008	0	131	2,683	621	0	3,435
2009	0	397	1,473	1,243	0	3,113
2010	0	109	1,589	205	0	1,903
2011	0	0	2,912	815	0	3,727
Total	0	3,071	38,675	14,092	0	55,838

Table 21.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
Stanly County
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	19	9	0	28
2001	0	0	22	9	0	31
2002	0	0	20	7	0	27
2003	0	1	11	5	0	17
2004	0	2	10	9	0	21
2005	0	2	14	5	0	21
2006	0	1	19	6	0	26
2007	0	1	15	3	0	19
2008	0	3	11	7	0	21
2009	0	4	15	8	0	27
2010	0	3	15	4	0	22
2011	0	6	6	7	0	19
Total	0	23	177	79	0	279
Loan Amount (\$1,000s)						
2000	0	0	10,014	4,609	0	14,623
2001	0	0	10,953	3,506	0	14,459
2002	0	0	9,568	3,561	0	13,129
2003	0	691	5,214	2,405	0	8,310
2004	0	585	4,913	5,979	0	11,477
2005	0	750	7,543	3,635	0	11,928
2006	0	780	10,326	2,780	0	13,886
2007	0	260	7,394	2,217	0	9,871
2008	0	1,163	5,079	3,763	0	10,005
2009	0	2,424	8,411	4,885	0	15,720
2010	0	2,696	7,447	1,984	0	12,127
2011	0	3,218	2,978	3,512	0	9,708
Total	0	12,567	89,840	42,836	0	145,243

Table 21.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
Stanly County
2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	281	103	0	384
2001	0	0	351	122	0	473
2002	0	0	266	102	0	368
2003	0	56	215	152	0	423
2004	0	53	264	56	0	373
2005	0	67	344	80	0	491
2006	0	62	388	104	0	554
2007	0	73	461	101	0	635
2008	0	39	279	69	0	387
2009	0	18	110	43	0	171
2010	0	12	124	29	0	165
2011	0	21	159	29	0	209
Total	0	401	3,242	990	0	4,633
Loan Amount (\$1,000s)						
2000	0	0	11,498	5,424	0	16,922
2001	0	0	14,196	5,421	0	19,617
2002	0	0	13,300	4,845	0	18,145
2003	0	2,075	7,713	5,742	0	15,530
2004	0	1,228	7,146	3,324	0	11,698
2005	0	1,745	9,981	2,001	0	13,727
2006	0	782	10,729	4,127	0	15,638
2007	0	1,407	11,264	2,014	0	14,685
2008	0	1,068	7,261	3,442	0	11,771
2009	0	1,245	6,594	2,793	0	10,632
2010	0	254	4,823	1,821	0	6,898
2011	0	1,085	4,768	1,133	0	6,986
Total	0	10,889	109,273	42,087	0	162,249

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 21.G.1
Fair Housing Complaints by Basis

Stanly County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	1	1						3
Sex			1	1							2
Disability		1									1
Family Status							1				1
Total Bases		1	2	2	1		1				7
Total Complaints		1	1	1	1		1				5

Table 21.G.2
Fair Housing Complaints by Issue

Stanly County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1	1	1						3
Discriminatory terms, conditions, privileges, or services and facilities					1						1
Discriminatory acts under Section 818 (coercion, etc.)			1								1
Discriminatory refusal to rent							1				1
Otherwise deny or make housing available			1								1
Total Issues	0	1	3	1	1	0	1	0	0	0	7
Total Complaints		1	1	1	1		1				5

Table 21.G.3
Fair Housing Complaints by Closure Status

Stanly County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1					1				2
Conciliated / Settled					1						1
Withdrawal Without Resolution				1							1
Lack of Jurisdiction			1								1
Total Complaints		1	1	1	1		1				5

HUD Complaints Found With Cause

Table 21.G.4
Fair Housing Complaints Found With Cause by Basis

Stanly County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race					1						1
Total Bases					1						1
Total Complaints					1						1

Table 21.G.5
Fair Housing Complaints Found With Cause by Issue

Stanly County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities					1						1
Total Issues	0	0	0	0	1	0	0	0	0	0	1
Total Complaints					1						1

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 21.H.1
Role of Respondent
 Stanly County
 2013 Fair Housing Survey Data

Primary Role	Total
Local Government	1
Property Management	1
Real Estate	1
Other Role	1
Missing	0
Total	4

FEDERAL, STATE, AND LOCAL LAWS

Table 21.H.2
Familiarity with Fair Housing Laws
 Stanly County
 2013 Fair Housing Survey

Familiarity	Total
Not Familiar	
Somewhat Familiar	3
Very Familiar	1
Missing	
Total	4

Table 21.H.3
Perceptions About Fair Housing Laws
 Stanly County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	4				4
Are fair housing laws difficult to understand or follow?	1	3			4
Do you think fair housing laws should be changed?	1	1	2		4
Do you thing fair housing laws are adequately enforced?	3	1			4

Table 21.H.4
Fair Housing Activities
 Stanly County
 2013 Fair Housing Survey

2016 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		3	1			4
Have you participated in fair housing training?		2	1		1	4
Are you aware of any fair housing testing?			4			4f
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	1	1		2		4
Is there sufficient testing?	1			3		4

Table 21.H.5
Protected Classes
 Stanly County
 2013 Fair Housing Survey Data

Protected Class	Total
Color	1
Disability	1
Family Status	2
Gender	3
National Origin	2
Religion	3
Other	0
Total	12

FAIR HOUSING IN THE PRIVATE SECTOR

Table 21.H.6
Barriers to Fair Housing in the Private Sector
 Stanly County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	1	2	1		4
The real estate industry?		3	1		4
The mortgage and home lending industry?		2	2		4
The housing construction or accessible housing design fields?		4			4
The home insurance industry?		3	1		4
The home appraisal industry?		3	1		4
Any other housing services?	1	2	1		4

FAIR HOUSING IN THE PUBLIC SECTOR

Table 21.H.7
Barriers to Fair Housing in the Public Sector
 Stanly County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		4			4
Zoning laws?		2	2		4
Occupancy standards or health and safety codes?		4			4
Property tax policies?		3	1		4
Permitting process?		2	2		4
Housing construction standards?		3	1		4
Neighborhood or community development policies?		3	1		4
Limited access to government services, such as employment services?	1	3			4
Public administrative actions or regulations?		4			4

CONCLUDING QUESTIONS

Table 21.H.8
Local Fair Housing
 Stanly County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	2	2			4
Are there any specific geographic areas that have fair housing problems?		3	1		4

NARRATIVE COMMENTS

Table 21.H.9
How did you become aware of fair housing laws?
 Stanly County
 2013 Fair Housing Survey

Comments:
Regular Fair Housing classes

Table 21.H.10
Please share any additional comments.
 Stanly County
 2013 Fair Housing Survey

Comments:
Again, I feel buyer with limited funds for downpayment are penalized and not able to purchase a foreclosure like a cash buyer.

Fair Housing in the Private Sector**Table 21.H.11**

Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

Stanly County
2013 Fair Housing Survey

Comments:
Not renting to non-whites in certain areas

Fair Housing in the Private Sector**Table 21.H.12**

Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?

Stanly County
2013 Fair Housing Survey

Comments:
First time buyers needing 97% or 100% financing cannot purchase a lot of the foreclosures because the appraiser would note a repair and the seller of these foreclosures will not allow work to be done prior to closing. So these buyers lose the opportunity to get a good deal like a cash buyer. It would seem reasonable to allow money to be held in escrow for simple repairs of these home. The lender will not allow it to close without repairs completed that an appraiser would not and the seller will not allow work to be done on a home until after closing.

Table 21.H.13

Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

Stanly County
2013 Fair Housing Survey Data

Comments:
employment services - disabled are "encouraged to seek employment elsewhere" even if disability does not affect job

I. 2013 HOUSING NEEDS SURVEY

Table 21.I.1
Role of Respondent
 Stanly County
 2013 Housing Needs Survey

Primary Role	Total
Local Government	5
Advocate	1
Homeowner	1
Real Estate	1
Total	8

Table 21.I.2
Please rate the need for the following Housing activities
 Stanly County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		5		1	2	8
Construction of new rental housing		1	4	1	2	8
Homeowner housing rehabilitation			2	4	2	8
Rental housing rehabilitation		1		5	2	8
Housing demolition		2	1	3	2	8
Housing redevelopment	1		2	3	2	8
Downtown housing	4		1	1	2	8
First-time home-buyer assistance			4	2	2	8
Mixed use housing	1	4	1		2	8
Mixed income housing		5	1		2	8

Table 21.I.3
Please rate the need for the following Housing activities (cont.)
 Stanly County
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	1		2	3	2	8
Retrofitting existing housing to meet seniors' needs		1	1	4	2	8
Preservation of federal subsidized housing	2	1	2	1	2	8
Rental Assistance		2	3	1	2	8
Energy efficient retrofits			1	5	2	8
Supportive housing	1	2	2	1	2	8
Transitional housing	1	3	1	1	2	8
Emergency housing	1	3	1	1	2	8
Homeless shelters	2	1	2	1	2	8
Other					8	8

Table 21.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Stanly County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	4
Cost of land or lot	2
Cost of materials	2
Cost of labor	2
Lot size	2
Lack of adequate public transportation	2
Lack of other infrastructure	1
Construction fees	1
Current state of the housing market	1
Building codes	1
ADA codes	1

Table 21.I.5
Please rate how the following infrastructure components affect housing production

Stanly County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality		1		5		2	8
Public transportation capacity		1	3	2		2	8
Water system quality			2		4	2	8
Water system capacity			2		4	2	8
Sewer system quality	1				5	2	8
Sewer system capacity	1				5	2	8
Storm water run-off capacity			2	4		2	8
City and county road conditions		1		1	4	2	8
Sidewalk conditions		1		2	3	2	8
Pedestrian-friendly places/walkability		1	1	1	3	2	8
Bridge conditions			3	2	1	2	8
Bridge capacity			3	3		2	8
Other						8	8

Table 21.I.6**Please rate the importance of being close proximity to the following amenities**

Stanly County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities		1	1	2	2	2	8
Restaurants			2	4		2	8
Public transportation	1	1	1	3		2	8
Quality K-12 public schools			2	1	3	2	8
Day care	1		2	1	2	2	8
Retail shopping			3	2	1	2	8
Grocery stores			1	2	3	2	8
Park and recreational facilities		1		1	4	2	8
Highway access	1		1	2	2	2	8
Pharmacies		1	1	2	2	2	8
Other						8	8

Table 21.I.7**Please rate the need for the following housing types for special needs population**

Stanly County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		3	2	1	2	8
Transitional housing		2	4		2	8
Shelters for youth	1	4	1		2	8
Senior housing		1	2	3	2	8
Nursing homes or assisted living facilities	1	1	2	2	2	8
Housing designed for persons with disabilities		3	1	2	2	8
Supportive housing	1	1	2	2	2	8
Other					8	8

Table 21.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**

Stanly County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		1	2	3	2	8
The frail elderly (age 85+)		1	2	3	2	8
Persons with severe mental illness	1	2	2	1	2	8
Persons with physical disabilities		3	3		2	8
Persons with developmental disabilities	1	2	3		2	8
Persons with substance abuse addictions		2	2	2	2	8
Persons with HIV/AIDS	1	3	2		2	8
Victims of domestic violence		2	2	2	2	8
Veterans			4	2	2	8
Homeless persons	1	1	2	2	2	8
Persons recently released from prison	1	1	3	1	2	8
Other					8	8

NARRATIVE COMMENTS

Table 21.I.9

Please share any comments you have about housing needs or barriers.

Stanly County
2013 Housing Needs Survey

Comments:
<p>No questions about mobile or manufactured homes? NC is a big producer of these homes. Many manufacturers in the Stanly County</p> <p>Rental income is fairly affordable, but the energy efficiency of units is often terribly inefficient and costly to the renter. Utility bills are often higher than monthly rent. the landlord never has the utilities in their name so there is no incentive to make energy efficiency improvements. What little programs that are out there to assist are only provided to the owners and not the renters and are difficult to obtain.</p> <p>Veteran needs are really unknown</p>

Table 21.I.10

What are ways your area of the Region can better address housing challenges.

Stanly County
2013 Housing Needs Survey

Comments:
<p>Improve or renovate existing rental housing.</p> <p>Infrastructure additions (sewer improvements) more (sidewalks) to attract development.</p>

J. LAND USE PLANNING

Table 21.J.1
Housing Development
 Stanly County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	5			1	6
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	3	2		1	6
Guidelines that encourage development affordable housing units?		5	1		6
Any potential barriers to the development of low- to moderate- income housing?	1	5			6
Guidelines that allow the development of mixed use housing?	4	2			6
Occupancy Standards					
A definition for the term "family"?	5			1	6
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	2	4			6
Does the definition of "family" include a specific limit on the number of persons?	1	5			6
Residential occupancy standards or limits?		6			6
Special Needs Housing					
A definition for the term "disability"?	1	5			6
Development standards for making housing accessible to persons with disabilities?		6			6
A process by which persons with disabilities can request modification to the jurisdiction's policies?	1	4	1		6
Standards for the development of senior housing?		6			6
Policies that distinguish senior citizen housing from other residential uses?	1	5			6
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	5			1	6
Are group homes permitted by right in single-family residential areas?	6				6
Is there a group home density requirement, such as a distance required for other group homes?	4	1	1		6
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	2	2	2		6
Policies or practices for "affirmatively furthering fair housing"?	1	5			6

K. RENTAL VACANCY SURVEY

Table 21.K.1
Rental Vacancy Survey by Type
 Stanly County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	281	15	5.3%
Apartments	451	30	6.7%
Mobile Homes	84	4	4.8%
"Other" Units	2		%
Don't know	0	0	%
Total	818	49	6.0%

Table 21.K.2
Rental Units by Bedroom Size
 Stanly County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	-	0
One	2	98	1	0	-	101
Two	35	92	51	0	-	178
Three	52	20	31	2	-	105
Four	5	0	1	0	-	6
Don't Know	187	241	0	0	0	428
Total	281	451	84	2	0	818

Table 21.K.3
Do any of your rental units receive rental subsidy or assistance?
 Stanly County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	11
No	10
Don't Know	1
% Offering Assistance	47.6%

Table 21.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

Stanly County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	14	5.0%
Apartments	16	3.5%
Mobile Homes	2	2.4%
"Other" Units		%
Don't know		
Total	32	3.9%

Table 21.K.5
**How long will it be before your vacant units
become filled?**

Stanly County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	7	2
1 to 2 month	3	
2 to 3 months		
More than 3 months	7	1

Table 21.K.6
**How long will it be before your filled units
become vacant?**

Stanly County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month		
1 to 2 month		
2 to 3 months		
More than 3 months	6	

Table 21.K.7
Average Market Rate Rents by Bedroom Size

Stanly County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One	\$325	\$375	\$300		\$346
Two	\$557	\$454	\$467		\$501
Three	\$663	\$581	\$502	\$700	\$621
Four	\$887		\$710		\$887
Total	\$650	\$478	\$535	\$700	\$585

Table 21.K.8
Average Assistant Rate Rents by Bedroom Size

Stanly County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$425			\$425
Two	\$508	\$441			\$451
Three	\$750	\$650			\$683
Four	\$1,200				\$1,200
Total	\$625	\$470			\$506

Table 21.K.9
Single Family Market Rate Rents by Vacancy Status

Stanly County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	36	3	8.3%
\$500 to \$750	231	9	3.9%
\$750 to \$1,000	14	3	21.4%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	281	15	5.3%

Table 21.K.10
Apartment Market Rate Rents by Vacancy Status

Stanly County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	214	12	5.6%
\$500 to \$750	99	12	12.1%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	138	6	4.3%
Total	451	30	6.7%

Table 21.K.11
Available Apartment Units by Bedroom Size

Stanly County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							12
\$500 to \$750			2			10	12
\$750 to \$1,000							
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing			0			6	6
Total	0	6	2	0	0	22	30

Table 21.K.12
Mobile Home Market Rate Rents by Vacancy Status

Stanly County
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	35	3	8.6%
\$500 to \$750	49	1	2.0%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%

Total	84	4	4.8%
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Table 21.K.13
Condition by Unit Type

Stanly County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average	183	161			.	344
Good	69	126	21		.	216
Excellent	29	164	63	2	.	258
Don't Know	0	0	0	0	0	0
Total	281	451	84	2	0	818

Table 21.K.14
Condition of Single Family Units by Vacancy Status

Stanly County
2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	183	5	2.7%
Good	69	5	7.2%
Excellent	29	5	17.2%
Don't Know	0	0	%
Total	281	15	5.3%

Table 21.K.15
Condition of Apartment Units by Vacancy Status

Stanly County
2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	161	12	7.5%
Good	126	2	1.6%
Excellent	164	16	9.8%
Don't Know	0	0	%

Total	451	30	6.7%
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Table 21.K.16
Condition of Mobile Home Units by Vacancy Status

Stanly County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	21	3	14.3%
Excellent	63	1	1.6%
Don't Know	0	0	%
Total	84	4	4.8%

Table 21.K.17
Are there any utilities included with the rent?

Stanly County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	10
No	12
% Offering Assistance	45.5%

Table 21.K.18
Which utilities are included with the rent?

Stanly County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	9
Trash Collection	3

Table 21.K.19
Do you keep a waiting list?

Stanly County
2013 Rental Vacancy Survey

Period	Respondent
Yes	8
No	14
Don't know	
Waitlist Size	66

Table 21.K.20
How would you rate the need for renovation of existing units in the city?

Stanly County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	4	2	
Low Need	2			1
Moderate Need	3	2		
High Need	3	2	1	
Extreme Need		1		

Table 21.K.21
How would you rate the need for construction of new units in the city?

Stanly County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	4	5	1	
Low Need		1		
Moderate Need	3	2	1	1
High Need	2	3		
Extreme Need	2	2	1	

Table 21.K.22
If new units were to be constructed, what percentage should offer rental assistance?

Stanly County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	47.6%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 21.L.1
Era of Construction
Stanly County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	3,668	181		7	1	3,857
1940 - 1959	5,026	39		4	7	5,076
1960 - 1979	5,308	35		8	321	5,672
1980 - 1999	3,540	27		3	1,745	5,315
> 2000	2,387	24		5	569	2,985
Missing	4	0		0	1	5
Total	19,933	306		27	2,644	22,910

Table 21.L.2
Quality of Materials and Workmanship Used In Construction
Stanly County
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	171			1	456	628
Fair	5,613	202		1	454	6,270
Average	12,023	91		24	1,532	13,670
Good	1,945	1		1	188	2,135
Excellent	167	12			13	192
Missing	14	0		0	1	15
Total	19,933	306		27	2,644	22,910

Table 21.L.3
Physical Condition of Dwelling Units

Stanly County
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	1,056	5				1,061
Fair						0
Average	15,207	286		27	2,644	18,164
Good / Very Good	3,336	3				3,339
Excellent	333	12				345
Missing	1	0		0	0	1
Total	19,933	306		27	2,644	22,910

Table 21.L.4
Physical Condition of Single-Family Homes by Era of Construction

Stanly County
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	467		3,076	121	4	0	3,668
1940 - 1959	425		4,397	193	11	0	5,026
1960 - 1979	105		4,473	711	19	0	5,308
1980 - 1999	38		2,169	1,235	98	0	3,540
>=2000	21		1,089	1,076	201	0	2,387
Missing	0		3	0	0	1	4
Total	1,056		15,207	3,336	333	1	19,933

Table 21.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Stanly County
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	69	2,544	1,004	50	1	0	3,668
1940 - 1959	52	2,178	2,704	85	6	1	5,026
1960 - 1979	19	432	4,547	299	11	0	5,308
1980 - 1999	14	262	2,512	706	42	4	3,540
>=2000	17	197	1,253	805	107	8	2,387
Missing	0	0	3	0	0	1	4
Total	171	5,613	12,023	1,945	167	14	19,933

Table 21.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Stanly County
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	170	885	1			0	1,056
Fair							
Average	1	4,728	10,464	12	2	0	15,207
Good / Very Good			1,558	1,778		0	3,336
Excellent				155	165	13	333
Missing	0	0	0	0	0	1	1
Total	171	5,613	12,023	1,945	167	14	19,933

Table 21.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

Stanly County
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	69					0	69
1940 - 1959	52					0	52
1960 - 1979	18		1			0	19
1980 - 1999	14					0	14
>=2000	17					0	17
Missing	0		0			0	0
Total	170		1			0	171

Table 21.L.8
Average Floor Area by Dwelling Type

Stanly County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Below 500	28				24	52
500 – 999	2,616	11			658	3,285
1000 – 1,499	7,767	147			920	8,834
1,500 – 1,999	5,192	123			820	6,135
2,000 – 2,499	2,366	20		4	218	2,608
2,500 – 3,000	1,034	5		4	3	1,046
Above 3,000	930			19	1	950
Missing	0	0		0	0	0
Total	19,933	306		27	2,644	22,910
Average	1,621	1,519		4,159	1,345	1,599

Table 21.L.9
Number of Bathrooms per Dwelling Unit

Stanly County
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	73	1			3	77
1 – 1.9	10,005	147		1	724	10,877
2 – 2.9	8,437	147		1	1,880	10,465
3 -3.9	1,184	4		4	37	1,229
4 -4.9	162	1		4		167
5 – 5.9	22			2		24
6 and Above	50	6		15		71
Missing	0	0		0	0	0
Total	19,933	306		27	2,644	22,910

Table 21.L.10
Number of Bedroom per Dwelling Unit

Stanly County
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	26	1		4	405	436
1 – 1.9	359	2			3	364
2 – 2.9	6,311	106		4	363	6,784
3 -3.9	11,380	81		2	1,744	13,207
4 -4.9	1,590	109		4	123	1,826
5 – 5.9	223	1		1	6	231
6 and Above						0
Missing	44	6		12	0	62
Total	19,933	306		27	2,644	22,910

Table 21.L.11
Market Value of Dwelling Unit

Stanly County
Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	3,466	158		2	1,296	4,922
\$50,000 – \$99,999	6,411	106		5	1,159	7,681
\$100,000 – \$149,999	4,686	22		7	139	4,854
\$150,000 - \$199,999	2,427	18		2	37	2,484
\$200,000 - \$249,999	1,292			7	8	1,307
\$250,000 - \$349,999	1,113	1		3	2	1,119
\$350,000 - \$550,000	455				2	457
Above \$550,000	83	1		1	1	86
Missing	0	0		0	0	0
Total	19,933	306		27	2,644	22,910
Average Value	123,007	65,231		192,522	53,825	114,139

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 21.M.1
Population and Employment Forecast

Stanly County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	21,385	43,000
1980	23,708	48,554
1990	26,871	51,906
2000	27,923	58,100
2010	25,325	60,585
2020	27,022	63,384
2030	31,491	69,983
2040	37,450	78,581
2050	42,416	88,178

Table 21.M.2
Household Forecasts by Tenure

Stanly County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	17,141	6,448	23,589
2020	18,821	5,858	24,679
2030	20,838	6,410	27,248
2040	23,473	7,123	30,596
2050	26,423	7,910	34,333

Table 21.M.3
Household Forecasts by Income

Stanly County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	1,545	1,688	2,435	1,123	10,349	17,141
2020	1,697	1,854	2,673	1,233	11,364	18,821
2030	1,878	2,053	2,960	1,366	12,581	20,838
2040	2,116	2,312	3,334	1,538	14,173	23,473
2050	2,382	2,603	3,753	1,732	15,954	26,423
Renter-Occupied						
2010	1,408	1,267	1,566	386	1,822	6,448
2020	1,279	1,151	1,423	351	1,655	5,858
2030	1,399	1,259	1,557	384	1,811	6,410
2040	1,555	1,399	1,730	426	2,012	7,123
2050	1,727	1,554	1,921	473	2,235	7,910
Total						
2010	2,953	2,955	4,001	1,509	12,171	23,589
2020	2,975	3,005	4,096	1,584	13,019	24,679
2030	3,278	3,312	4,517	1,749	14,392	27,248
2040	3,671	3,712	5,064	1,965	16,185	30,596
2050	4,109	4,157	5,674	2,205	18,189	34,333

N. CHAS HOUSING PROBLEM TABLES

Table 21.N.1
Households with Housing Problems by Income and Family Status

Stanly County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	84	241	45	485	280	1,135
30.1-50% HAMFI	155	277	43	309	101	885
50.1-80% HAMFI	158	386	83	111	163	901
80.1 % HAMFI and above	111	592	161	14	126	1,004
Total	508	1,496	332	919	670	3,925
Renters						
30 % HAMFI	0	195	79	229	283	786
30.1-50% HAMFI	25	208	61	134	133	561
50.1-80% HAMFI	24	123	60	43	44	294
80.1 % HAMFI and above	0	0	43	4	10	57
Total	49	526	243	410	470	1,698
Total						
30 % HAMFI	84	436	124	714	563	1,921
30.1-50% HAMFI	180	485	104	443	234	1,446
50.1-80% HAMFI	182	509	143	154	207	1,195
80.1 % HAMFI and above	111	592	204	18	136	1,061
Total	557	2,022	575	1,329	1,140	5,623

Table 21.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Stanly County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	84	241	45	485	280	1,135
30.1-50% HAMFI	155	277	43	309	101	885
50.1-80% HAMFI	158	386	83	111	163	901
80.1% HAMFI and above	111	592	161	14	126	1,004
Total	508	1,496	332	919	670	3,925
No Housing Problem						
30% HAMFI or less	14	19	0	217	10	260
30.1-50% HAMFI	313	132	65	446	116	1,072
50.1-80% HAMFI	553	427	159	311	212	1,662
80.1% HAMFI and above	1,641	6,018	909	363	975	9,906
Total	2,521	6,596	1,133	1,337	1,313	12,900
Not Computed						
30% HAMFI or less	4	50	10	63	54	181
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	4	50	10	63	54	181
Total						
30% HAMFI or less	102	310	55	765	344	1,576
30.1-50% HAMFI	468	409	108	755	217	1,957
50.1-80% HAMFI	711	813	242	422	375	2,563
80.1% HAMFI and above	1,752	6,610	1,070	377	1,101	10,910
Total	3,033	8,142	1,475	2,319	2,037	17,006

Table 21.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Stanly County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	0	195	79	229	283	786
30.1-50% HAMFI	25	208	61	134	133	561
50.1-80% HAMFI	24	123	60	43	44	294
80.1% HAMFI and above	0	0	43	4	10	57
Total	49	526	243	410	470	1,698
No Housing Problem						
30% HAMFI or less	35	15	15	82	70	217
30.1-50% HAMFI	50	129	30	122	194	525
50.1-80% HAMFI	58	529	45	75	261	968
80.1% HAMFI and above	102	902	54	54	454	1,566
Total	245	1,575	144	333	979	3,276
Not Computed						
30% HAMFI or less	0	60	0	0	60	120
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	60	0	0	60	120
Total						
30% HAMFI or less	35	270	94	311	413	1,123
30.1-50% HAMFI	75	337	91	256	327	1,086
50.1-80% HAMFI	82	652	105	118	305	1,262
80.1% HAMFI and above	102	902	97	58	464	1,623
Total	294	2,161	387	743	1,509	5,094

Table 21.N.4
Households by Housing Problems by Income and Family Status

Stanly County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	84	436	124	714	563	1,921
30.1-50% HAMFI	180	485	104	443	234	1,446
50.1-80% HAMFI	182	509	143	154	207	1,195
80.1% HAMFI and above	111	592	204	18	136	1,061
Total	557	2,022	575	1,329	1,140	5,623
No Housing Problem						
30% HAMFI or less	49	34	15	299	80	477
30.1-50% HAMFI	363	261	95	568	310	1,597
50.1-80% HAMFI	611	956	204	386	473	2,630
80.1% HAMFI and above	1,743	6,920	963	417	1,429	11,472
Total	2,766	8,171	1,277	1,670	2,292	16,176
Not Computed						
30% HAMFI or less	4	110	10	63	114	301
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	4	110	10	63	114	301
Total						
30% HAMFI or less	137	580	149	1,076	757	2,699
30.1-50% HAMFI	543	746	199	1,011	544	3,043
50.1-80% HAMFI	793	1,465	347	540	680	3,825
80.1% HAMFI and above	1,854	7,512	1,167	435	1,565	12,533
Total	3,327	10,303	1,862	3,062	3,546	22,100

22. UNION COUNTY, NORTH CAROLINA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 22.A.1

Population by Age

Union County, N.C.

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	10,040	8.1%	14,683	7.3%	46.2%
5 to 19	27,814	22.5%	51,383	25.5%	84.7%
20 to 24	7,035	5.7%	9,467	4.7%	34.6%
25 to 34	19,166	15.5%	21,607	10.7%	12.7%
35 to 54	38,087	30.8%	64,450	32.0%	69.2%
55 to 64	10,387	8.4%	20,236	10.1%	94.8%
65 or Older	11,148	9.0%	19,466	9.7%	74.6%
Total	123,677	100.0%	201,292	100.0%	62.8%

Table 22.A.2

Elderly Population by Age

Union County, N.C.

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,562	14.0%	3,174	16.3%	103.2%
67 to 69	2,080	18.7%	4,116	21.1%	97.9%
70 to 74	2,870	25.7%	4,938	25.4%	72.1%
75 to 79	2,169	19.5%	3,247	16.7%	49.7%
80 to 84	1,352	12.1%	2,105	10.8%	55.7%
85 or Older	1,115	10.0%	1,886	9.7%	69.1%
Total	11,148	100.0%	19,466	100.0%	74.6%

Table 22.A.3

Population by Race and Ethnicity

Union County, N.C.

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	102,441	82.8%	158,954	79.0%	55.2%
Black	15,480	12.5%	23,558	11.7%	52.2%
American Indian	475	.4%	815	.4%	71.6%
Asian	720	.6%	3,271	1.6%	354.3%
Native Hawaiian/ Pacific Islander	30	.0%	63	.0%	110.0%
Other	3,264	2.6%	10,760	5.3%	229.7%
Two or More Races	1,267	1.0%	3,871	1.9%	205.5%
Total	123,677	100.0%	201,292	100.0%	62.8%
Non-Hispanic	116,040	93.8	180,325	89.6%	55.4%
Hispanic	7,637	6.2%	20,967	10.4%	174.5%

Table 22.A.4**Disability by Age**

Union County, N.C.

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	24	.3%	0	.0%	24	.2%
5 to 17	1,188	5.0%	676	3.0%	1,864	4.0%
18 to 34	779	4.3%	424	2.3%	1,203	3.3%
35 to 64	4,438	10.7%	3,177	7.3%	7,615	9.0%
65 to 74	1,093	18.9%	1,572	24.0%	2,665	21.6%
75 or Older	1,306	49.5%	2,386	58.3%	3,692	54.8%
Total	8,828	8.9%	8,235	8.1%	17,063	8.5%

Table 22.A.5**Employment Status by Disability and Type: Age 18 to 64**

Union County, N.C.

2011 Three-Year ACS Data

Disability Status	Population
Employed:	87,253
With a disability:	3,536
With a hearing difficulty	1,423
With a vision difficulty	460
With a cognitive difficulty	827
With an ambulatory difficulty	984
With a self-care difficulty	258
With an independent living difficulty	347
No disability	83,717
Unemployed:	9,499
With a disability:	912
With a hearing difficulty	270
With a vision difficulty	141
With a cognitive difficulty	329
With an ambulatory difficulty	400
With a self-care difficulty	24
With an independent living difficulty	181
No disability	8,587
Not in labor force:	24,559
With a disability:	4,370
With a hearing difficulty	739
With a vision difficulty	790
With a cognitive difficulty	1,825
With an ambulatory difficulty	2,674
With a self-care difficulty	1,302
With an independent living difficulty	2,444
No disability	20,189
Total	121,311

Table 22.A.6**Households by Income**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	4,725	10.9%	5,073	7.6%
\$15,000 to \$19,999	1,693	3.9%	2,544	3.8%
\$20,000 to \$24,999	2,185	5.0%	2,662	4.0%
\$25,000 to \$34,999	4,819	11.1%	5,736	8.6%
\$35,000 to \$49,999	7,881	18.2%	9,256	13.9%
\$50,000 to \$74,999	10,824	25.0%	13,156	19.7%
\$75,000 to \$99,999	5,287	12.2%	9,915	14.9%
\$100,000 or More	5,956	13.7%	18,378	27.5%
Total	43,370	100.0%	66,720	100.0%

Table 22.A.7**Poverty by Age**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,450	14.6%	2,692	16.0%
6 to 17	2,263	22.8%	3,943	23.4%
18 to 64	5,097	51.3%	8,841	52.4%
65 or Older	1,116	11.2%	1,401	8.3%
Total	9,926	100.0%	16,877	100.0%
Poverty Rate	8.1%	.	8.7%	.

Table 22.A.8**Households by Year Home Built**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,423	5.6%	1,887	2.8%
1940 to 1949	1,382	3.2%	1,574	2.4%
1950 to 1959	2,902	6.7%	3,067	4.6%
1960 to 1969	4,547	10.5%	4,866	7.3%
1970 to 1979	7,134	16.4%	7,274	10.9%
1980 to 1989	8,479	19.5%	8,958	13.4%
1990 to 1999	16,523	38.1%	16,358	24.5%
2000 to 2004	.	.	13,146	19.7%
2005 or Later	.	.	9,590	14.4%
Total	43,390	100.0%	66,720	100.0%

Table 22.A.9**Housing Units by Type**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	38,042	83.3%	62,139	86.5%
Duplex	765	1.7%	796	1.1%
Tri- or Four-Plex	669	1.5%	779	1.1%
Apartment	1,403	3.1%	2,824	3.9%
Mobile Home	4,804	10.5%	5,288	7.4%
Boat, RV, Van, Etc.	12	.0%	0	.0%
Total	45,695	100.0%	71,826	100.0%

Table 22.A.10**Housing Units by Tenure**

Union County, N.C.

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	43,390	95.0%	67,864	93.1%	56.4%
Owner-Occupied	34,937	80.5%	55,150	81.3%	57.9%
Renter-Occupied	8,453	19.5%	12,714	18.7%	50.4%
Vacant Housing Units	2,305	5.0%	5,006	6.9%	117.2%
Total Housing Units	45,695	100.0%	72,870	100.0%	59.5%

Table 22.A.11**Disposition of Vacant Housing Units**

Union County, N.C.

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	405	17.6%	1,188	23.7%	193.3%
For Sale	704	30.5%	1,393	27.8%	97.9%
Rented or Sold, Not Occupied	233	10.1%	343	6.9%	47.2%
For Seasonal, Recreational, or Occasional Use	178	7.7%	430	8.6%	141.6%
For Migrant Workers	2	0.1%	2	.0%	.0%
Other Vacant	783	34.0%	1,650	33.0%	110.7%
Total	2,305	100.0%	5,006	100.0%	117.2%

Table 22.A.12**Households by Household Size**

Union County, N.C.

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	7,357	17.0%	11,384	16.8%	54.7%
Two Persons	14,653	33.8%	20,993	30.9%	43.3%
Three Persons	8,467	19.5%	12,297	18.1%	45.2%
Four Persons	7,904	18.2%	13,342	19.7%	68.8%
Five Persons	3,223	7.4%	6,181	9.1%	91.8%
Six Persons	1,071	2.5%	2,238	3.3%	109.0%
Seven Persons or More	715	1.6%	1,429	2.1%	99.9%
Total	43,390	100.0%	67,864	100.0%	56.4%

Table 22.A.13**Household Type by Tenure**

Union County, N.C.

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	34,280	79.0%	54,019	79.6%	57.6%
Married-Couple Family	28,338	82.7%	43,823	81.1%	54.6%
Owner-Occupied	25,180	88.9%	39,179	89.4%	55.6%
Renter-Occupied	3,158	11.1%	4,644	10.6%	47.1%
Other Family	5,942	17.3%	10,196	18.9%	71.6%
Male Householder, No Spouse	1,693	28.5%	2,915	28.6%	72.2%
Owner-Occupied	1,013	59.8%	1,839	63.1%	81.5%
Renter-Occupied	680	40.2%	1,076	36.9%	58.2%
Female Householder, No Spouse	4,249	71.5%	7,281	71.4%	71.4%
Owner-Occupied	2,548	60.0%	4,435	60.9%	74.1%
Renter-Occupied	1,701	40.0%	2,846	39.1%	67.3%
Non-Family Households	9,110	21.0%	13,845	20.4%	52.0%
Owner-Occupied	6,196	68.0%	9,697	70.0%	56.5%
Renter-Occupied	2,914	32.0%	4,148	30.0%	42.3%
Total	43,390	100.0%	67,864	100.0%	56.4%

Table 22.A.14**Group Quarters Population**

Union County, N.C.

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	282	30.3%	239	32.1%	-15.2%
Juvenile Facilities	.	.	28	3.8%	.
Nursing Homes	613	65.8%	472	63.4%	-23.0%
Other Institutions	36	3.9%	6	.8%	-83.3%
Total	931	100.0%	745	100.0%	-20.0%
Noninstitutionalized					
College Dormitories	551	75.0%	973	74.6%	76.6%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	184	25.0%	332	25.4%	80.4%
Total	735	44.1%	1,305	63.7%	77.6%
Total Group Quarters Population	1,666	100.0%	2,050	100.0%	23.0%

Table 22.A.15**Overcrowding and Severe Overcrowding**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	34,297	98.1%	526	1.5%	134	.4%	34,957
2010 ACS	54,484	98.5%	583	1.1%	221	.4%	55,288
Renter							
2000 Census	7,423	88.0%	500	5.9%	510	6.0%	8,433
2010 ACS	10,601	92.7%	672	5.9%	159	1.4%	11,432
Total							
2000 Census	41,720	96.2%	1,026	2.4%	644	1.5%	43,390
2010 ACS	65,085	97.5%	1,255	1.9%	380	.6%	66,720

Table 22.A.16**Households with Incomplete Plumbing Facilities**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	43,228	66,663
Lacking Complete Plumbing Facilities	162	57
Total Households	43,390	66,720
Percent Lacking	.4%	.1%

Table 22.A.17**Households with Incomplete Kitchen Facilities**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	43,308	66,426
Lacking Complete Kitchen Facilities	82	294
Total Households	43,390	66,720
Percent Lacking	.2%	.4%

Table 22.A.18**Cost Burden and Severe Cost Burden by Tenure**

Union County, N.C.

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	16,443	75.4%	3,687	16.9%	1,588	7.3%	82	.4%	21,800
2010 ACS	29,625	68.8%	9,158	21.3%	4,214	9.8%	77	.2%	43,074
Owner Without a Mortgage									
2000 Census	5,014	87.9%	399	7.0%	184	3.2%	110	1.9%	5,707
2010 ACS	10,273	84.1%	1,078	8.8%	699	5.7%	164	1.3%	12,214
Renter									
2000 Census	4,740	58.6%	1,269	15.7%	1,157	14.3%	919	11.4%	8,085
2010 ACS	4,899	42.9%	3,007	26.3%	2,602	22.8%	924	8.1%	11,432
Total									
2000 Census	26,197	73.6%	5,355	15.0%	2,929	8.2%	1,111	3.1%	35,592
2010 ACS	44,797	67.1%	13,243	19.8%	7,515	11.3%	1,165	1.7%	66,720

Table 22.A.19**Median Housing Costs**

Union County, N.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$587	\$637
Median Home Value	\$128,500	\$196,400

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 22.B.1
Employment by Industry
 Union County, N.C.
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	1,646	1,228	1,214	1,287	1,258	1,229	1,225	1,240	-24.7%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities		168	176	216	218	181	180	182	%
Construction	10,351	11,208	12,131	12,613	11,420	9,151	8,004	7,724	-25.4%
Manufacturing	12,922	12,006	12,210	12,457	12,309	10,783	10,094	10,130	-21.6%
Wholesale trade	2,480	3,083	3,494	3,657	3,599	3,339	3,238	3,469	39.9%
Retail trade	6,290	6,025	6,354	7,149	7,173	7,176	7,260	7,680	22.1%
Transportation and warehousing		1,575	1,700	1,872	1,925	1,910	1,925	2,013	%
Information	521	491	506	608	771	892	947	908	74.3%
Finance and insurance	1,275	1,645	1,915	2,207	2,472	2,761	2,627	2,813	120.6%
Real estate and rental and leasing	1,790	2,575	2,730	2,981	3,082	3,056	3,538	3,558	98.8%
Professional and technical services	2,164	2,733	3,025	3,080	3,505	3,478	3,588	3,772	74.3%
Management of companies and enterprises	98	92	90	89	122	124	120	123	25.5%
Administrative and waste services	2,605	4,456	4,968	5,214	5,233	5,070	5,169	5,423	108.2%
Educational services	778	1,042	1,135	1,641	1,752	1,539	1,520	1,571	101.9%
Health care and social assistance	2,359	2,841	3,199	3,883	4,092	4,049	4,046	4,360	84.8%
Arts, entertainment, and recreation	552	871	1,017	1,187	1,286	1,318	1,297	1,310	137.3%
Accommodation and food services	2,496	3,304	3,637	3,885	3,872	3,734	3,814	4,115	64.9%
Other services, except public administration	3,166	4,137	4,345	4,625	4,637	4,665	4,677	4,599	45.3%
Government and government enterprises	6,922	8,944	9,554	10,257	11,031	11,069	10,860	10,709	54.7%
Total	60,532	68,721	73,735	79,277	80,129	76,006	74,511	76,099	25.7%

Table 22.B.2
Real Earnings by Industry

Union County, N.C.

Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	136,144	104,138	99,449	101,328	90,828	96,098	98,336	66,160	-51.4%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities		13,041	14,526	18,121	19,722	17,236	18,047	18,239	%
Construction	592,639	590,257	646,468	655,468	555,895	426,479	386,238	376,879	-36.4%
Manufacturing	674,056	675,593	713,890	713,434	707,684	604,179	596,008	613,414	-9.0%
Wholesale trade	139,413	186,101	217,510	258,880	251,075	207,511	198,072	211,689	51.8%
Retail trade	182,811	183,718	193,387	220,362	216,382	211,574	215,130	237,826	30.1%
Transportation and warehousing		71,710	72,735	78,266	78,298	76,392	81,712	84,745	%
Information	20,488	15,381	16,979	21,449	25,684	28,237	30,725	29,638	44.7%
Finance and insurance	43,672	60,503	69,647	73,938	74,298	74,524	83,034	99,874	128.7%
Real estate and rental and leasing	29,723	32,721	35,366	29,370	46,266	43,829	32,156	29,888	.6%
Professional and technical services	141,308	105,491	120,336	124,822	144,920	131,798	126,534	137,137	-3.0%
Management of companies and enterprises	5,069	4,415	3,991	4,273	5,039	5,724	5,737	5,223	3.0%
Administrative and waste services	59,531	120,104	132,289	134,298	135,771	128,710	130,793	134,012	125.1%
Educational services	22,056	30,132	32,192	47,953	47,475	43,289	41,341	43,214	95.9%
Health care and social assistance	103,039	113,170	122,800	143,969	143,735	140,273	137,070	150,515	46.1%
Arts, entertainment, and recreation	5,728	12,144	16,391	19,331	19,065	18,265	17,186	16,798	193.3%
Accommodation and food services	42,012	55,314	58,820	63,179	62,885	59,802	63,825	68,898	64.0%
Other services, except public administration	109,790	147,578	155,694	160,284	149,481	149,917	156,561	152,670	39.1%
Government and government enterprises	313,833	429,387	463,292	505,588	546,378	552,437	542,295	531,819	69.5%
Total	2,723,105	2,959,088	3,195,420	3,384,770	3,330,697	3,025,421	2,970,931	3,018,857	10.9%

Table 22.B.3**Real Earnings Per Job by Industry**

Union County, N.C.

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	82,712	84,803	81,919	78,732	72,200	78,192	80,274	53,355	-35.5%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities		77,628	82,536	83,892	90,467	95,228	100,262	100,216	%
Construction	57,254	52,664	53,291	51,968	48,677	46,605	48,256	48,793	-14.8%
Manufacturing	52,163	56,271	58,468	57,272	57,493	56,031	59,046	60,554	16.1%
Wholesale trade	56,215	60,364	62,252	70,790	69,762	62,148	61,171	61,023	8.6%
Retail trade	29,064	30,493	30,435	30,824	30,166	29,484	29,632	30,967	6.5%
Transportation and warehousing		45,530	42,786	41,809	40,675	39,996	42,448	42,099	%
Information	39,324	31,326	33,556	35,278	33,313	31,656	32,445	32,641	-17.0%
Finance and insurance	34,253	36,780	36,369	33,501	30,056	26,992	31,608	35,505	3.7%
Real estate and rental and leasing	16,605	12,707	12,955	9,852	15,012	14,342	9,089	8,400	-49.4%
Professional and technical services	65,299	38,599	39,781	40,527	41,347	37,895	35,266	36,357	-44.3%
Management of companies and enterprises	51,730	47,987	44,340	48,015	41,304	46,164	47,810	42,460	-17.9%
Administrative and waste services	22,852	26,953	26,628	25,757	25,945	25,387	25,303	24,712	8.1%
Educational services	28,349	28,917	28,363	29,222	27,098	28,128	27,198	27,507	-3.0%
Health care and social assistance	43,679	39,835	38,387	37,077	35,126	34,644	33,878	34,522	-21.0%
Arts, entertainment, and recreation	10,377	13,943	16,117	16,286	14,825	13,858	13,250	12,823	23.6%
Accommodation and food services	16,832	16,742	16,173	16,262	16,241	16,015	16,734	16,743	-.5%
Other services, except public administration	34,678	35,673	35,833	34,656	32,237	32,136	33,475	33,196	-4.3%
Government and government enterprises	45,339	48,008	48,492	49,292	49,531	49,908	49,935	49,661	9.5%
Average	44,986	43,059	43,336	42,695	41,566	39,805	39,872	39,670	-11.8%

Table 22.B.4
Total Employment and Real Personal Income
 Union County, N.C.
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	551,422	36,336	153,193	61,799	49,918	779,996	14,436	21,838	25,249
1970	551,209	37,227	152,843	70,355	58,216	795,395	14,457	22,119	24,922
1971	561,609	39,343	163,402	75,670	67,250	828,589	14,636	22,127	25,380
1972	623,681	44,929	187,847	82,808	73,140	922,547	15,666	23,324	26,740
1973	739,323	56,208	205,923	93,056	79,845	1,061,938	17,741	24,587	30,070
1974	706,391	57,924	214,549	98,682	90,999	1,052,697	16,900	24,975	28,286
1975	638,984	53,162	211,838	101,506	120,673	1,019,839	16,189	23,442	27,258
1976	732,602	60,920	220,574	104,460	118,303	1,115,019	17,529	25,397	28,847
1977	762,320	64,747	240,533	110,441	114,255	1,162,802	17,910	26,727	28,523
1978	818,364	70,914	277,700	118,384	115,015	1,258,549	18,912	27,422	29,842
1979	860,335	79,536	307,509	133,560	121,268	1,343,136	19,725	29,346	29,318
1980	855,582	83,295	330,668	159,384	133,563	1,395,902	19,719	30,405	28,141
1981	850,115	89,935	332,061	182,888	139,884	1,415,013	19,647	31,377	27,093
1982	860,228	90,029	323,137	204,721	150,089	1,448,146	19,755	31,062	27,694
1983	916,271	97,503	319,265	223,236	155,972	1,517,241	20,466	32,715	28,008
1984	1,143,180	109,403	339,367	246,397	160,131	1,779,672	23,582	34,846	32,807
1985	1,204,116	117,685	358,985	266,666	166,341	1,878,422	24,486	35,804	33,630
1986	1,255,263	127,595	368,897	286,553	168,536	1,951,654	25,031	36,573	34,322
1987	1,303,779	141,006	372,577	284,105	168,522	1,987,976	24,970	40,093	32,519
1988	1,461,677	158,002	368,995	308,201	177,913	2,158,784	26,525	42,613	34,300
1989	1,534,067	164,587	358,722	334,001	191,055	2,253,260	27,185	43,802	35,022
1990	1,569,850	173,378	341,685	331,843	203,511	2,273,511	26,820	44,243	35,482
1991	1,536,371	168,549	366,325	326,904	229,363	2,290,413	26,258	42,613	36,054
1992	1,602,288	175,388	408,962	329,794	244,649	2,410,305	26,868	43,023	37,243
1993	1,625,410	181,595	452,494	347,553	269,502	2,513,366	27,050	43,700	37,195
1994	1,687,715	191,263	512,827	382,343	279,610	2,671,232	27,739	45,367	37,201
1995	1,832,839	206,499	534,172	384,375	312,190	2,857,078	28,401	48,747	37,600
1996	1,937,693	217,351	569,646	422,925	336,768	3,049,680	29,193	50,548	38,333
1997	2,051,663	233,514	668,399	484,570	352,202	3,323,319	30,624	52,734	38,905
1998	2,206,438	248,790	788,231	548,758	377,629	3,672,266	32,448	54,157	40,742
1999	2,353,210	263,434	949,023	579,111	399,820	4,017,730	33,870	56,449	41,688
2000	2,454,358	273,569	1,195,298	596,015	437,755	4,409,857	35,118	58,060	42,273
2001	2,723,105	296,458	1,302,289	605,837	484,428	4,819,200	36,603	60,532	44,986
2002	2,610,744	294,134	1,343,503	575,889	526,007	4,762,008	34,426	61,595	42,386
2003	2,647,412	302,143	1,399,510	632,437	548,907	4,926,123	34,152	62,261	42,521
2004	2,782,427	312,471	1,541,392	666,483	583,395	5,261,226	34,738	65,035	42,784
2005	2,959,088	331,493	1,744,672	754,681	627,108	5,754,056	35,777	68,721	43,059
2006	3,195,420	366,584	1,929,660	840,674	680,290	6,279,460	36,397	73,735	43,336
2007	3,384,770	392,631	2,039,281	997,520	721,836	6,750,776	36,533	79,277	42,695
2008	3,330,697	386,364	2,170,202	1,157,124	821,156	7,092,815	36,622	80,129	41,566
2009	3,025,421	355,716	2,313,896	882,249	999,445	6,865,296	34,580	76,006	39,805
2010	2,970,931	343,059	2,587,314	845,938	1,065,694	7,126,819	35,246	74,511	39,872
2011	3,018,857	320,121	2,781,191	889,291	1,064,336	7,433,554	36,180	76,099	39,670

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 22.C.1
Labor Force Statistics
 Union County, N.C.
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	46,586	45,258	1,328	2.9%
1991	47,168	44,744	2,424	5.1%
1992	48,203	45,544	2,659	5.5%
1993	49,699	47,583	2,116	4.3%
1994	51,699	49,996	1,703	3.3%
1995	53,592	52,140	1,452	2.7%
1996	56,339	54,912	1,427	2.5%
1997	58,455	56,983	1,472	2.5%
1998	60,150	58,759	1,391	2.3%
1999	63,399	62,112	1,287	2.0%
2000	67,195	65,311	1,884	2.8%
2001	70,377	67,478	2,899	4.1%
2002	74,011	70,115	3,896	5.3%
2003	76,229	72,247	3,982	5.2%
2004	78,723	74,941	3,782	4.8%
2005	82,975	79,259	3,716	4.5%
2006	89,538	85,996	3,542	4.0%
2007	91,371	87,715	3,656	4.0%
2008	95,773	90,372	5,401	5.6%
2009	95,233	85,818	9,415	9.9%
2010	97,417	87,587	9,830	10.1%
2011	98,873	89,681	9,192	9.3%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{21F22} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 22.D.1

Purpose of Loan by Year
Union County, N.C.
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	9,417	12,610	15,149	12,104	6,178	4,929	4,208	4,430	69,025
Home Improvement	785	1,036	1,007	1,344	893	385	294	472	6,216
Refinancing	10,034	11,162	10,719	10,450	9,520	12,946	9,879	8,671	83,381
Total	20,236	24,808	26,875	23,898	16,591	18,260	14,381	13,573	158,622

Table 22.D.2

Occupancy Status for Home Purchase Loan Applications
Union County, N.C.
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	8,651	11,354	13,046	10,578	5,603	4,630	3,995	4,143	62,000
Not Owner-Occupied	733	1,213	2,074	1,488	547	293	213	285	6,846
Not Applicable	33	43	29	38	28	6	0	2	179
Total	9,417	12,610	15,149	12,104	6,178	4,929	4,208	4,430	69,025

Table 22.D.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Union County, N.C.
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	7,626	10,449	12,365	9,958	3,822	2,214	1,897	2,161	50,492
FHA - Insured	864	738	509	471	1,497	1,785	1,595	1,344	8,803
VA - Guaranteed	136	147	164	131	184	262	238	258	1,520
Rural Housing Service or Farm Service Agency	25	20	8	18	100	369	265	380	1,185
Total	8,651	11,354	13,046	10,578	5,603	4,630	3,995	4,143	62,000

²² Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 22.D.4
Loan Applications by Action Taken
 Union County, N.C.
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	4,887	6,297	6,686	5,198	2,759	2,125	1,945	1,984	31,881
Application Approved but not Accepted	398	510	768	631	276	144	126	145	2,998
Application Denied	703	791	990	926	516	363	335	338	4,962
Application Withdrawn by Applicant	558	695	777	740	470	346	314	336	4,236
File Closed for Incompleteness	122	111	121	128	75	52	53	89	751
Loan Purchased by the Institution	1,983	2,944	3,703	2,955	1,506	1,588	1,222	1,251	17,152
Preapproval Request Denied	0	6	1	0	1	12	0	0	20
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	8,651	11,354	13,046	10,578	5,603	4,630	3,995	4,143	62,000
Denial Rate	12.6%	11.2%	12.9%	15.1%	15.8%	14.6%	14.7%	14.6%	13.5%

Table 22.D.5
Denial Rates by Gender of Applicant
 Union County, N.C.
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	11.5%	14.2%	19.8%	.0%	12.6%
2005	10.0%	13.4%	17.4%	.0%	11.2%
2006	11.7%	14.7%	18.0%	100.0%	12.9%
2007	13.4%	19.1%	17.6%	50.0%	15.1%
2008	14.3%	18.6%	19.7%	.0%	15.8%
2009	13.4%	17.1%	15.6%	%	14.6%
2010	13.9%	15.9%	19.4%	%	14.7%
2011	13.9%	16.0%	16.7%	.0%	14.6%
Average	12.2%	15.7%	18.1%	18.2%	13.5%

Table 22.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Union County, N.C.
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	3,410	4,388	4,563	3,604	1,891	1,442	1,356	1,402	22,056
	Denied	442	486	607	556	315	224	218	227	3,075
	Denial Rate	11.5%	10.0%	11.7%	13.4%	14.3%	13.4%	13.9%	13.9%	12.2%
Female	Originated	1,267	1,727	1,799	1,257	691	575	485	495	8,296
	Denied	210	267	311	297	158	119	92	94	1,548
	Denial Rate	14.2%	13.4%	14.7%	19.1%	18.6%	17.1%	15.9%	16.0%	15.7%
Not Available	Originated	207	181	324	336	175	108	104	85	1,520
	Denied	51	38	71	72	43	20	25	17	337
	Denial Rate	19.8%	17.4%	18.0%	17.6%	19.7%	15.6%	19.4%	16.7%	18.1%
Not Applicable	Originated	3	1	0	1	2	0	0	2	9
	Denied	0	0	1	1	0	0	0	0	2
	Denial Rate	.0%	.0%	100.0%	50.0%	.0%	%	%	.0%	18.2%
Total	Originated	4,887	6,297	6,686	5,198	2,759	2,125	1,945	1,984	31,881
	Denied	703	791	990	926	516	363	335	338	4,962
	Denial Rate	12.6%	11.2%	12.9%	15.1%	15.8%	14.6%	14.7%	14.6%	13.5%

Table 22.D.7
Denial Rates by Race/Ethnicity of Applicant
 Union County, N.C.
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	44.4%	13.3%	14.8%	21.1%	18.2%	40.0%	50.0%	28.6%	23.8%
Asian	12.8%	10.4%	15.4%	17.7%	16.9%	12.5%	16.7%	18.2%	15.0%
Black	23.2%	18.9%	22.7%	33.8%	24.7%	28.8%	24.4%	27.6%	24.7%
White	9.7%	9.4%	10.5%	11.7%	13.9%	12.9%	13.1%	12.5%	11.1%
Not Available	21.7%	17.6%	19.7%	19.3%	19.7%	15.8%	17.9%	18.8%	19.2%
Not Applicable	32.0%	50.0%	100.0%	%	.0%	0%	0%	%	34.5%
Average	12.6%	11.2%	12.9%	15.1%	15.8%	14.6%	14.7%	14.6%	13.5%
Non-Hispanic	11.0%	10.2%	11.7%	14.4%	14.4%	13.8%	13.7%	13.1%	12.3%
Hispanic	23.2%	13.2%	15.3%	17.7%	26.9%	23.7%	21.4%	23.1%	18.6%

Table 22.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Union County, N.C.
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	10	26	23	15	9	6	2	5	96
	Denied	8	4	4	4	2	4	2	2	30
	Denial Rate	44.4%	13.3%	14.8%	21.1%	18.2%	50.0%	50.0%	28.6%	23.8%
Asian	Originated	82	120	115	135	69	56	55	63	695
	Denied	12	14	21	29	14	8	11	14	123
	Denial Rate	12.8%	10.4%	15.4%	17.7%	16.9%	12.5%	16.7%	18.2%	15.0%
Black	Originated	378	587	638	394	219	141	136	126	2,619
	Denied	114	137	187	201	72	57	44	48	860
	Denial Rate	23.2%	18.9%	22.7%	33.8%	24.7%	28.8%	24.4%	27.6%	24.7%
White	Originated	3,889	5,017	5,254	3,951	2,106	1,671	1,541	1,591	25,020
	Denied	419	518	616	524	341	247	232	228	3,125
	Denial Rate	9.7%	9.4%	10.5%	11.7%	13.9%	12.9%	13.1%	12.5%	11.1%
Not Available	Originated	511	546	656	703	355	251	211	199	3,432
	Denied	142	117	161	168	87	47	46	46	814
	Denial Rate	21.7%	17.6%	19.7%	19.3%	19.7%	15.8%	17.9%	18.8%	19.2%
Not Applicable	Originated	17	1	0	0	1	0	0	0	19
	Denied	8	1	1	0	0	0	0	0	10
	Denial Rate	21.7%	17.6%	19.7%	19.3%	19.7%	15.8%	17.9%	18.8%	34.5%
Total	Originated	4,887	6,297	6,686	5,198	2,759	2,125	1,945	1,984	31,881
	Denied	703	791	990	926	516	363	335	338	4,962
	Denial Rate	12.6%	11.2%	12.9%	15.1%	15.8%	14.6%	14.7%	14.6%	13.5%
Non-Hispanic	Originated	3,714	5,382	5,597	4,188	2,294	1,807	1,639	1,673	26,294
	Denied	459	612	742	702	387	289	261	252	3,704
	Denial Rate	11.0%	10.2%	11.7%	14.4%	14.4%	13.8%	13.7%	13.1%	12.3%
Hispanic	Originated	241	381	470	335	133	87	92	110	1,849
	Denied	73	58	85	72	49	27	25	33	422
	Denial Rate	23.2%	13.2%	15.3%	17.7%	26.9%	23.7%	21.4%	23.1%	18.6%

Table 22.D.9**Loan Applications by Reason for Denial**

Union County, N.C.

2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	103	89	157	171	115	100	76	63	874
Employment History	22	18	25	20	8	13	9	11	126
Credit History	158	200	198	172	105	82	73	90	1,078
Collateral	53	73	80	89	49	26	37	45	452
Insufficient Cash	20	23	22	36	23	9	15	9	157
Unverifiable Information	36	44	42	70	32	24	17	8	273
Credit Application Incomplete	67	64	85	92	39	21	18	19	405
Mortgage Insurance Denied	1	0	0	1	4	1	1	2	10
Other	105	106	138	114	59	30	27	37	616
Missing	138	174	243	161	82	57	62	54	971
Total	703	791	990	926	516	363	335	338	4,962

Table 22.D.10**Denial Rates by Income of Applicant**

Union County, N.C.

2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	28.0%	52.2%	48.6%	31.3%	50.0%	50.0%	77.8%	64.7%	47.7%
\$15,001–\$30,000	28.8%	25.9%	26.5%	31.4%	26.2%	22.7%	28.8%	24.5%	27.1%
\$30,001–\$45,000	13.7%	14.0%	17.2%	15.3%	20.6%	16.7%	15.2%	17.8%	15.8%
\$45,001–\$60,000	13.4%	12.2%	15.1%	15.8%	12.3%	13.0%	13.3%	17.4%	14.0%
\$60,001–\$75,000	9.8%	8.7%	10.8%	10.1%	14.0%	14.3%	13.5%	12.3%	10.9%
Above \$75,000	7.9%	7.6%	10.0%	14.1%	13.9%	11.8%	10.9%	10.1%	10.7%
Data Missing	15.4%	10.1%	8.8%	17.1%	23.4%	32.1%	20.0%	8.8%	12.5%
Total	12.6%	11.2%	12.9%	15.1%	15.8%	14.6%	14.7%	14.6%	13.5%

Table 22.D.11**Denial Rates of Loans by Race/Ethnicity and Income of Applicant**

Union County, N.C.

2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	47.4%	25.0%	7.4%	11.1%	29.4%	.0%	23.8%
Asian	66.7%	40.5%	21.4%	15.2%	8.0%	12.2%	20.8%	15.0%
Black	65.0%	42.8%	23.3%	23.4%	15.9%	24.6%	17.6%	24.7%
White	41.7%	22.1%	13.7%	11.5%	9.5%	8.4%	10.2%	11.1%
Not Available	62.5%	40.3%	23.6%	22.9%	16.2%	14.8%	17.8%	19.2%
Not Applicable	%	33.3%	33.3%	33.3%	50.0%	25.0%	33.3%	34.5%
Average	47.7%	27.1%	15.8%	14.0%	10.9%	10.7%	12.5%	13.5%
Non-Hispanic	44.8%	25.6%	14.6%	12.7%	10.0%	9.9%	11.3%	12.3%
Hispanic	64.3%	28.2%	17.3%	16.6%	13.4%	17.5%	12.8%	18.6%

Table 22.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Union County, N.C.
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	5	23	177	544	123	2	874	89
Employment History	0	2	12	94	18	0	126	18
Credit History	12	14	217	665	170	0	1,078	89
Collateral	2	14	46	319	70	1	452	33
Insufficient Cash	0	8	16	105	27	1	157	14
Unverifiable Information	0	11	46	179	36	1	273	33
Credit Application Incomplete	4	5	40	265	90	1	405	26
Mortgage Insurance Denied	0	1	1	5	3	0	10	0
Other	5	22	100	382	104	3	616	54
Missing	2	23	205	567	173	1	971	66
Total	30	123	860	3,125	814	10	4,962	422
% Missing	6.7%	18.7%	23.8%	18.1%	21.3%	10.0%	19.6%	15.6%

Table 22.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Union County, N.C.
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	18	11	18	11	10	5	2	6	81
	Application Denied	7	12	17	5	10	5	7	11	74
	Denial Rate	28.0%	52.2%	48.6%	31.3%	50.0%	50.0%	77.8%	64.7%	47.7%
\$15,001–\$30,000	Loan Originated	383	367	313	205	144	160	163	166	1,901
	Application Denied	155	128	113	94	51	47	66	54	708
	Denial Rate	28.8%	25.9%	26.5%	31.4%	26.2%	22.7%	28.8%	24.5%	27.1%
\$30,001–\$45,000	Loan Originated	974	1,013	905	753	389	423	369	360	5,186
	Application Denied	154	165	188	136	101	85	66	78	973
	Denial Rate	13.7%	14.0%	17.2%	15.3%	20.6%	16.7%	15.2%	17.8%	15.8%
\$45,001–\$60,000	Loan Originated	765	1,066	995	733	434	354	299	275	4,921
	Application Denied	118	148	177	138	61	53	46	58	799
	Denial Rate	13.4%	12.2%	15.1%	15.8%	12.3%	13.0%	13.3%	17.4%	14.0%
\$60,001–\$75,000	Loan Originated	650	868	808	624	361	258	218	213	4,000
	Application Denied	71	83	98	70	59	43	34	30	488
	Denial Rate	9.8%	8.7%	10.8%	10.1%	14.0%	14.3%	13.5%	12.3%	10.9%
Above \$75,000	Loan Originated	1,910	2,642	3,039	2,615	1,385	906	846	902	14,245
	Application Denied	164	218	338	430	223	121	104	101	1,699
	Denial Rate	7.9%	7.6%	10.0%	14.1%	13.9%	11.8%	10.9%	10.1%	10.7%
Data Missing	Loan Originated	187	330	608	257	36	19	48	62	1,547
	Application Denied	34	37	59	53	11	9	12	6	221
	Denial Rate	15.4%	10.1%	8.8%	17.1%	23.4%	32.1%	20.0%	8.8%	12.5%
Total	Loan Originated	4,887	6,297	6,686	5,198	2,759	2,125	1,945	1,984	31,881
	Application Denied	703	791	990	926	516	363	335	338	4,962
	Denial Rate	12.6%	11.2%	12.9%	15.1%	15.8%	14.6%	14.7%	14.6%	13.5%

Table 22.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Union County, N.C.
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	10	18	25	16	24	3	96
	Application Denied	1	9	6	2	2	10	0	30
	Denial Rate	100.0%	47.4%	25.0%	7.4%	11.1%	29.4%	.0%	23.8%
Asian	Loan Originated	1	22	66	78	81	409	38	695
	Application Denied	2	15	18	14	7	57	10	123
	Denial Rate	66.7%	40.5%	21.4%	15.2%	8.0%	12.2%	20.8%	15.0%
Black	Loan Originated	7	199	514	435	359	937	168	2,619
	Application Denied	13	149	156	133	68	305	36	860
	Denial Rate	65.0%	42.8%	23.3%	23.4%	15.9%	24.6%	17.6%	24.7%
White	Loan Originated	67	1,514	4,160	3,906	3,117	11,130	1,126	25,020
	Application Denied	48	430	660	508	327	1,024	128	3,125
	Denial Rate	41.7%	22.1%	13.7%	11.5%	9.5%	8.4%	10.2%	11.1%
Not Available	Loan Originated	6	154	422	475	425	1,742	208	3,432
	Application Denied	10	104	130	141	82	302	45	814
	Denial Rate	62.5%	40.3%	23.6%	22.9%	16.2%	14.8%	17.8%	19.2%
Not Applicable	Loan Originated	0	2	6	2	2	3	4	19
	Application Denied	0	1	3	1	2	1	2	10
	Denial Rate	%	33.3%	33.3%	33.3%	50.0%	25.0%	33.3%	34.5%
Total	Loan Originated	81	1,901	5,186	4,921	4,000	14,245	1,547	31,881
	Application Denied	74	708	973	799	488	1,699	221	4,962
	Denial Rate	47.7%	27.1%	15.8%	14.0%	10.9%	10.7%	12.5%	13.5%
Non-Hispanic	Loan Originated	69	1,465	4,232	4,055	3,350	11,916	1,207	26,294
	Application Denied	56	504	724	588	374	1,304	154	3,704
	Denial Rate	44.8%	25.6%	14.6%	12.7%	10.0%	9.9%	11.3%	12.3%
Hispanic	Loan Originated	5	265	498	326	201	425	129	1,849
	Application Denied	9	104	104	65	31	90	19	422
	Denial Rate	64.3%	28.2%	17.3%	16.6%	13.4%	17.5%	12.8%	18.6%

PREDATORY LENDING

Table 22.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Union County, N.C.
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	4,292	4,961	5,315	4,591	2,596	2,069	1,938	1,972	27,734
HAL	595	1,336	1,371	607	163	56	7	12	4,147
Total	4,887	6,297	6,686	5,198	2,759	2,125	1,945	1,984	31,881
Percent HAL	12.2%	21.2%	20.5%	11.7%	5.9%	2.6%	.4%	.6%	13.0%

Table 22.D.16

Loans by Loan Purpose by HAL Status

Union County, N.C.
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	4,292	4,961	5,315	4,591	2,596	2,069	1,938	1,972	27,734
	HAL	595	1,336	1,371	607	163	56	7	12	4,147
	Percent HAL	12.2%	21.2%	20.5%	11.7%	5.9%	2.6%	.4%	.6%	13.0%
Home Improvement	Other	162	229	281	358	221	113	115	137	1,616
	HAL	61	119	99	121	60	19	2	2	483
	Percent HAL	27.4%	34.2%	26.1%	25.3%	21.4%	14.4%	1.7%	1.4%	23.0%
Refinancing	Other	3,219	3,069	2,720	3,001	3,350	6,000	4,718	3,897	29,974
	HAL	658	956	1,030	692	363	156	9	9	3,873
	Percent HAL	17.0%	23.8%	27.5%	18.7%	9.8%	2.5%	.2%	.2%	11.4%
Total	Other	7,673	8,259	8,316	7,950	6,167	8,182	6,771	6,006	59,324
	HAL	1,314	2,411	2,500	1,420	163	56	7	12	8,503
	Percent HAL	14.6%	22.6%	23.1%	15.2%	8.7%	2.7%	.3%	.4%	12.5%

Table 22.D.17

HALs Originated by Race of Borrower

Union County, N.C.
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	2	7	7	1	1	1	0	0	19
Asian	11	16	10	7	1	1	0	0	46
Black	109	231	256	87	25	9	1	1	719
White	400	921	949	417	120	41	6	11	2,865
Not Available	72	161	149	95	16	4	0	0	497
Not Applicable	1	0	0	0	0	0	0	0	1
Total	595	1,336	1,371	607	163	56	7	12	4,147
Hispanic (Ethnicity)	39	135	200	75	22	6	0	3	480

Table 22.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Union County, N.C.
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	20.0%	26.9%	30.4%	6.7%	11.1%	16.7%	.0%	.0%	19.8%
Asian	13.4%	13.3%	8.7%	5.2%	1.4%	1.8%	.0%	.0%	6.6%
Black	28.8%	39.4%	40.1%	22.1%	11.4%	6.4%	.7%	.8%	27.5%
White	10.3%	18.4%	18.1%	10.6%	5.7%	2.5%	.4%	.7%	11.5%
Not Available	14.1%	29.5%	22.7%	13.5%	4.5%	1.6%	.0%	.0%	14.5%
Not Applicable	5.9%	.0%	%	%	.0%	%	%	%	5%
Average	12.2%	21.2%	20.5%	11.7%	5.9%	2.6%	0.4%	0.6%	13.0%
Non-Hispanic	12.5%	19.2%	18.7%	10.5%	5.3%	2.7%	.4%	.5%	12.1%
Hispanic	16.2%	35.4%	42.6%	22.4%	16.5%	6.9%	.0%	2.7%	26.0%

Table 22.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Union County, N.C.
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	8	19	16	14	8	5	2	5	77
	HAL	2	7	7	1	1	1	0	0	19
	Percent HAL	20.0%	26.9%	30.4%	6.7%	11.1%	16.7%	.0%	.0%	19.8%
Asian	Other	71	104	105	128	68	55	55	63	649
	HAL	11	16	10	7	1	1	0	0	46
	Percent HAL	13.4%	13.3%	8.7%	5.2%	1.4%	1.8%	.0%	.0%	6.6%
Black	Other	269	356	382	307	194	132	135	125	1,900
	HAL	109	231	256	87	25	9	1	1	719
	Percent HAL	28.8%	39.4%	40.1%	22.1%	11.4%	6.4%	.7%	.8%	27.5%
White	Other	3,489	4,096	4,305	3,534	1,986	1,630	1,535	1,580	22,155
	HAL	400	921	949	417	120	41	6	11	2,865
	Percent HAL	10.3%	18.4%	18.1%	10.6%	5.7%	2.5%	0.4%	0.7%	11.5%
Not Available	Other	439	385	507	608	339	247	211	199	2,935
	HAL	72	161	149	95	16	4	0	0	497
	Percent HAL	14.1%	29.5%	22.7%	13.5%	4.5%	1.6%	.0%	.0%	14.5%
Not Applicable	Other	16	1	0	0	1	0	0	0	18
	HAL	1	0	0	0	0	0	0	0	1
	Percent HAL	5.9%	.0%	%	%	.0%	%	%	%	5.0%
Total	Other	4,292	4,961	5,315	4,591	2,596	2,069	1,938	1,972	27,734
	HAL	595	1,336	1,371	607	163	56	7	12	4,147
	Percent HAL	12.2%	21.2%	20.5%	11.7%	5.9%	2.6%	.4%	.6%	13.0%
Non-Hispanic	Other	3,248	4,347	4,553	3,748	2,172	1,759	1,633	1,665	23,125
	HAL	466	1,035	1,044	440	122	48	6	8	3,169
	Percent HAL	12.5%	19.2%	18.7%	10.5%	5.3%	2.7%	.4%	.5%	12.1%
Hispanic	Other	202	246	270	260	111	81	92	107	1,369
	HAL	39	135	200	75	22	6	0	3	480
	Percent HAL	16.2%	35.4%	42.6%	22.4%	16.5%	6.9%	.0%	2.7%	26.0%

Table 22.D.20
Rates of HALs by Income of Borrower
 Union County, N.C.
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	22.2%	18.2%	11.1%	9.1%	.0%	.0%	.0%	.0%	11.1%
\$15,001–\$30,000	14.4%	30.2%	21.4%	17.6%	11.1%	5.6%	.6%	1.8%	15.7%
\$30,001–\$45,000	16.9%	28.1%	25.6%	12.1%	8.0%	3.3%	.5%	.6%	15.9%
\$45,001–\$60,000	15.3%	29.5%	24.4%	14.7%	6.0%	2.5%	.3%	.7%	16.7%
\$60,001–\$75,000	14.6%	22.9%	23.6%	11.2%	3.3%	1.9%	.5%	.9%	14.4%
Above \$75,000	6.9%	13.2%	13.9%	8.8%	5.5%	2.0%	0.2%	.3%	8.7%
Data Missing	14.4%	22.7%	35.2%	27.2%	5.6%	5.3%	.0%	.0%	25.1%
Average	12.2%	21.2%	20.5%	11.7%	5.9%	2.6%	.4%	.6%	13.0%

Table 22.D.21
Loans by HAL Status by Income of Borrower
 Union County, N.C.
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	14	9	16	10	10	5	2	6	72
	HAL	4	2	2	1	0	0	0	0	9
	Percent HAL	22.2%	18.2%	11.1%	9.1%	.0%	.0%	.0%	.0%	11.1%
\$15,001–\$30,000	Other	328	256	246	169	128	151	162	163	1,603
	HAL	55	111	67	36	16	9	1	3	298
	Percent HAL	14.4%	30.2%	21.4%	17.6%	11.1%	5.6%	.6%	1.8%	15.7%
\$30,001–\$45,000	Other	809	728	673	662	358	409	367	358	4,364
	HAL	165	285	232	91	31	14	2	2	822
	Percent HAL	16.9%	28.1%	25.6%	12.1%	8.0%	3.3%	.5%	.6%	15.9%
\$45,001–\$60,000	Other	648	752	752	625	408	345	298	273	4,101
	HAL	117	314	243	108	26	9	1	2	820
	Percent HAL	15.3%	29.5%	24.4%	14.7%	6.0%	2.5%	.3%	.7%	16.7%
\$60,001–\$75,000	Other	555	669	617	554	349	253	217	211	3,425
	HAL	95	199	191	70	12	5	1	2	575
	Percent HAL	14.6%	22.9%	23.6%	11.2%	3.3%	1.9%	.5%	.9%	14.4%
Above \$75,000	Other	1,778	2,292	2,617	2,384	1,309	888	844	899	13,011
	HAL	132	350	422	231	76	18	2	3	1,234
	Percent HAL	6.9%	13.2%	13.9%	8.8%	5.5%	2.0%	.2%	.3%	8.7%
Data Missing	Other	160	255	394	187	34	18	48	62	1,158
	HAL	27	75	214	70	2	1	0	0	389
	Percent HAL	14.4%	22.7%	35.2%	27.2%	5.6%	5.3%	.0%	.0%	25.1%
Total	Other	4,292	4,961	5,315	4,591	2,596	2,069	1,938	1,972	27,734
	HAL	595	1,336	1,371	607	163	56	7	12	4,147
	Percent HAL	12.2%	21.2%	20.5%	11.7%	5.9%	2.6%	.4%	.6%	13.0%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 22.E.1
Building Permits and Valuation
 Union County, N.C.
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	429	0	3	20	452	95,914	42,242
1981	351	2	0	32	385	81,609	39,429
1982	273	12	0	25	310	76,270	42,767
1983	459	22	26	89	596	77,754	40,719
1984	653	54	83	88	878	77,302	39,642
1985	731	26	11	149	917	77,247	28,610
1986	846	42	19	170	1,077	95,563	35,199
1987	843	46	53	109	1,051	98,420	26,472
1988	779	20	16	187	1,002	108,556	31,246
1989	788	4	0	36	828	93,868	32,718
1990	926	14	8	44	992	87,241	35,260
1991	886	16	0	0	902	84,239	
1992	1,097	12	4	155	1,268	87,159	25,199
1993	1,219	26	4	100	1,349	106,988	21,645
1994	1,300	6	0	0	1,306	119,113	
1995	1,464	10	0	40	1,514	122,249	30,834
1996	1,654	34	0	168	1,856	125,708	24,144
1997	1,715	12	48	0	1,775	124,409	
1998	2,330	60	0	106	2,496	119,087	35,500
1999	2,467	0	0	102	2,569	131,250	111,711
2000	2,289	0	0	168	2,457	160,324	34,069
2001	2,471	6	0	16	2,493	161,578	43,549
2002	2,556	12	0	184	2,752	158,921	39,298
2003	2,831	0	0	98	2,929	187,085	53,772
2004	3,308	4	0	0	3,312	209,299	
2005	3,972	0	0	0	3,972	214,954	
2006	3,953	0	0	12	3,965	225,831	239,582
2007	2,603	0	0	0	2,603	239,156	
2008	998	0	0	0	998	219,531	
2009	587	0	0	0	587	168,541	
2010	520	0	0	0	520	174,282	
2011	692	0	0	0	692	169,728	
2012	1,158	0	0	0	1,158	167,573	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 22.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Union County, N.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	412	2,195	0	0	2,607
2001	0	497	2,104	0	2	2,603
2002	0	651	2,706	0	4	3,361
2003	0	248	2,576	398	0	3,222
2004	0	235	2,690	430	0	3,355
2005	0	317	3,161	544	0	4,022
2006	0	378	4,909	999	0	6,286
2007	0	368	5,767	1,242	0	7,377
2008	0	287	4,260	1,013	0	5,560
2009	0	147	2,002	544	0	2,693
2010	0	120	1,955	493	0	2,568
2011	0	142	2,145	587	0	2,874
Total	0	3,802	36,470	6,250	6	46,528
Loan Amount (\$1,000s)						
2000	0	7,513	26,910	0	0	34,423
2001	0	8,713	28,782	0	8	37,503
2002	0	9,096	32,393	0	29	41,518
2003	0	2,937	34,590	4,647	0	42,174
2004	0	3,273	36,153	4,366	0	43,792
2005	0	3,611	37,839	6,683	0	48,133
2006	0	4,427	55,755	10,191	0	70,373
2007	0	5,177	67,670	14,167	0	87,014
2008	0	3,025	48,859	11,358	0	63,242
2009	0	2,448	31,482	6,627	0	40,557
2010	0	1,867	27,421	5,463	0	34,751
2011	0	2,475	31,522	7,083	0	41,080
Total	0	54,562	459,376	70,585	37	584,560

Table 22.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Union County, N.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	37	64	0	0	101
2001	0	39	126	0	0	165
2002	0	35	131	0	0	166
2003	0	6	149	16	0	171
2004	0	15	122	21	0	158
2005	0	11	129	18	0	158
2006	0	18	168	13	0	199
2007	0	14	206	22	0	242
2008	0	13	167	27	0	207
2009	0	15	167	22	0	204
2010	0	9	146	12	0	167
2011	0	7	119	16	0	142
Total	0	219	1,694	167	0	2,080
Loan Amount (\$1,000s)						
2000	0	5,957	10,984	0	0	16,941
2001	0	6,575	21,492	0	0	28,067
2002	0	6,387	22,902	0	0	29,289
2003	0	1,046	26,188	3,087	0	30,321
2004	0	2,584	21,175	3,647	0	27,406
2005	0	1,994	23,242	2,820	0	28,056
2006	0	3,165	30,690	2,287	0	36,142
2007	0	2,547	36,826	3,375	0	42,748
2008	0	2,148	29,521	4,886	0	36,555
2009	0	2,509	29,945	3,697	0	36,151
2010	0	1,616	25,275	1,996	0	28,887
2011	0	1,261	21,241	2,633	0	25,135
Total	0	37,789	299,481	28,428	0	365,698

Table 22.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Union County, N.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	14	67	0	0	81
2001	0	36	132	0	0	168
2002	0	38	127	0	0	165
2003	0	11	145	23	0	179
2004	0	8	118	21	0	147
2005	0	8	138	18	0	164
2006	0	19	155	30	0	204
2007	0	20	193	33	0	246
2008	0	19	150	36	0	205
2009	0	11	141	28	0	180
2010	0	7	115	22	0	144
2011	0	8	115	32	0	155
Total	0	199	1,596	243	0	2,038
Loan Amount (\$1,000s)						
2000	0	8,278	33,604	0	0	41,882
2001	0	18,387	69,639	0	0	88,026
2002	0	20,406	64,162	0	0	84,568
2003	0	5,492	78,497	12,036	0	96,025
2004	0	4,310	61,921	9,721	0	75,952
2005	0	4,639	69,664	9,288	0	83,591
2006	0	10,943	76,836	14,081	0	101,860
2007	0	9,237	99,888	16,273	0	125,398
2008	0	10,604	73,154	18,593	0	102,351
2009	0	6,747	71,482	14,029	0	92,258
2010	0	3,421	60,672	11,184	0	75,277
2011	0	3,697	57,090	16,979	0	77,766
Total	0	106,161	816,609	122,184	0	1,044,954

Table 22.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Union County, N.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	178	797	0	0	975
2001	0	307	924	0	2	1,233
2002	0	210	892	0	0	1,102
2003	0	118	1,045	152	0	1,315
2004	0	102	1,036	163	0	1,301
2005	0	128	1,540	284	0	1,952
2006	0	167	1,948	398	0	2,513
2007	0	187	2,517	486	0	3,190
2008	0	114	1,482	329	0	1,925
2009	0	89	970	197	0	1,256
2010	0	55	906	182	0	1,143
2011	0	77	1,132	320	0	1,529
Total	0	1,732	15,189	2,511	2	19,434
Loan Amount (\$1,000s)						
2000	0	7,243	32,671	0	0	39,914
2001	0	15,195	57,287	0	8	72,490
2002	0	16,354	63,306	0	0	79,660
2003	0	4,197	66,027	11,789	0	82,013
2004	0	4,875	46,627	10,990	0	62,492
2005	0	3,362	64,281	13,339	0	80,982
2006	0	7,108	80,225	16,301	0	103,634
2007	0	7,122	93,632	17,449	0	118,203
2008	0	6,793	65,273	17,770	0	89,836
2009	0	8,976	79,286	15,070	0	103,332
2010	0	2,871	61,614	10,505	0	74,990
2011	0	4,205	49,874	17,799	0	71,878
Total	0	88,301	760,103	131,012	8	979,424

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 22.G.1
Fair Housing Complaints by Basis

Union County, N.C.
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race		1	1	1	2	2					7
National Origin	1			1		1					3
Disability				2	1						3
Family Status									1		1
Total Bases	1	1	1	4	3	3			1		14
Total Complaints	1	1	1	3	3	3			1		13

Table 22.G.2
Fair Housing Complaints by Issue

Union County, N.C.
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in terms, conditions, privileges relating to sale	1	1	1			1					4
Discriminatory terms, conditions, privileges, or services and facilities				1	1	1					3
Discriminatory acts under Section 818 (coercion, etc.)	1			1					1	1	3
Failure to make reasonable accommodation				1	1						2
Discriminatory refusal to sell	1				1						2
Discrimination in term, conditions or privileges relating to rental						1					1
Discriminatory refusal to rent						1					1
Discriminatory refusal to rent and negotiate for rental					1						1
False denial or representation of availability - rental					1						1
Discrimination in the brokering of residential real property						1					1
Using ordinances to discriminate in zoning and land use				1							1
Total Issues	3	1	1	4	6	4	0	0	1	1	20
Total Complaints	1	1	1	3	3	3			1	1	13

Table 22.G.3
Fair Housing Complaints by Closure Status

Union County, N.C.
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	1	1		1	1	1					5
Conciliated / Settled			1	1		1					3
Withdrawal Without Resolution					1	1					2
Withdrawal After Resolution					1						1
Open									1		1
Lack of Jurisdiction				1							1
Total Complaints	1	1	1	3	3	3			1		13

HUD Complaints Found With Cause

Table 22.G.4
Fair Housing Complaints Found With Cause by Basis

Union County, N.C.
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1			1					2
Disability				1	1						2
Total Bases			1	1	1	1					4
Total Complaints			1	1	1	1					4

Table 22.G.5
Fair Housing Complaints Found With Cause by Issue

Union County, N.C.
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Failure to make reasonable accommodation					1	1					2
Discriminatory terms, conditions, privileges, or services and facilities							1				1
Discrimination in terms, conditions, privileges relating to sale				1							1
Total Issues	0	0	1	1	1	1	0	0	0	0	4
Total Complaints				1	1	1	1				4

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no respondents from Union County to the 2013 Fair Housing Survey.

I. 2013 HOUSING NEEDS SURVEY

Table 22.I.1
Role of Respondent

Union County, N.C.
2013 Housing Needs Survey

Primary Role	Total
Real Estate	4
Construction/Development	2
Local Government	2
Advocate	1
Homeowner	1
Other Role	1
Total	11

Table 22.I.2
Please rate the need for the following Housing activities

Union County, N.C.
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		4		1	6	11
Construction of new rental housing	2	1	1	1	6	11
Homeowner housing rehabilitation		2	2	1	6	11
Rental housing rehabilitation	1	2		2	6	11
Housing demolition	1	4			6	11
Housing redevelopment	1	3		1	6	11
Downtown housing	1	2	1	1	6	11
First-time home-buyer assistance		2	2	1	6	11
Mixed use housing	1	2	2		6	11
Mixed income housing		1	3	1	6	11

Table 22.I.3
Please rate the need for the following Housing activities (cont.)

Union County, N.C.
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing				5	6	11
Retrofitting existing housing to meet seniors' needs		1	4		6	11
Preservation of federal subsidized housing	2	2		1	6	11
Rental Assistance	3	1		1	6	11
Energy efficient retrofits	1	1	3		6	11
Supportive housing	2	1	1	1	6	11
Transitional housing	2	1	1	1	6	11
Emergency housing	2	1	1	1	6	11
Homeless shelters	3	1		1	6	11
Other	1				10	11

Table 22.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Union County, N.C.
2013 Housing Needs Survey

Barrier	Number of Citations
Community resistance	3
Lack of water/sewer systems	2
Cost of land or lot	2
Lack of adequate public transportation	2
Lack of other infrastructure	1
Cost of materials	1
Density or other zoning requirements	1
Lack of Affordable housing development policies	1
Encroachment by commercial or industrial land uses	1

Table 22.I.5
Please rate how the following infrastructure components affect housing production

Union County, N.C.
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	1	1	2	1		6	11
Public transportation capacity	1	1	2	1		6	11
Water system quality			3	2		6	11
Water system capacity		2	2		1	6	11
Sewer system quality			4	1		6	11
Sewer system capacity		3	2			6	11
Storm water run-off capacity			5			6	11
City and county road conditions	2	1	1	1		6	11
Sidewalk conditions	1	3	1			6	11
Pedestrian-friendly places/walkability	1	3	1			6	11
Bridge conditions			4	1		6	11
Bridge capacity			4	1		6	11
Other						11	11

Table 22.I.6
Please rate the importance of being close proximity to the following amenities

Union County, N.C.
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			2	2	1	6	11
Restaurants		2		3		6	11
Public transportation	1	1	1	1	1	6	11
Quality K-12 public schools				1	4	6	11
Day care			1	3	1	6	11
Retail shopping		2	1	2		6	11
Grocery stores			2	3		6	11
Park and recreational facilities		2	1	1	1	6	11
Highway access		1	1	3		6	11
Pharmacies			1	3	1	6	11
Other						11	11

Table 22.I.7**Please rate the need for the following housing types for special needs population**

Union County, N.C.
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	1	1	1	1	7	11
Transitional housing		2	1	1	7	11
Shelters for youth	1	1	2		7	11
Senior housing		1		3	7	11
Nursing homes or assisted living facilities		3		1	7	11
Housing designed for persons with disabilities		2	1	1	7	11
Supportive housing	1	1	1	1	7	11
Other	1				10	11

Table 22.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**

Union County, N.C.
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			2	2	7	11
The frail elderly (age 85+)		1	2	1	7	11
Persons with severe mental illness	1	1	1	1	7	11
Persons with physical disabilities		2	1	1	7	11
Persons with developmental disabilities		2	1	1	7	11
Persons with substance abuse addictions	1	2		1	7	11
Persons with HIV/AIDS	1	2		1	7	11
Victims of domestic violence	1	2	1		7	11
Veterans		2		2	7	11
Homeless persons	1	1	1	1	7	11
Persons recently released from prison	1	2		1	7	11
Other	1				10	11

NARRATIVE COMMENTS**Table 22.I.9****Please share any comments you have about housing needs or barriers.**

Union County, N.C.
2013 Housing Needs Survey

Comments:
Overcoming public misconceptions on various topics like zoning densities to support senior living. There is a lack of affordable single family housing in Monroe and the other towns in Union County. There is quite a bit of subsidized housing opportunities in Monroe but the City of Monroe has enforced zoning and building restrictions which hurt our ability to build affordable housing in the local area. We have had good success building affordable housing in communities such as Wingate and Marshville as of late.

Table 22.I.10**What are ways your area of the Region can better address housing challenges.**

Union County, N.C.
2013 Housing Needs Survey

Comments:
A lack of good public transit is a hindrance to lower income families being able to find affordable housing where they can use public transit to get to work. We are building in Wingate and Marshville at this time but there is no affordable public transit to and from those areas. Local ordinance modifications and expertise in how to do so without changing the Village's culture/ look & feel.

J. LAND USE PLANNING

Table 22.J.1
Housing Development
 Union County, N.C.
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	2	2			4
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	3	1			4
Guidelines that encourage development affordable housing units?		4			4
Any potential barriers to the development of low- to moderate- income housing?	1	3			4
Guidelines that allow the development of mixed use housing?	3	1			4
Occupancy Standards					
A definition for the term "family"?	4				4
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	2	2			4
Does the definition of "family" include a specific limit on the number of persons?	2	2			4
Residential occupancy standards or limits?		4			4
Special Needs Housing					
A definition for the term "disability"?	1	3			4
Development standards for making housing accessible to persons with disabilities?		4			4
A process by which persons with disabilities can request modification to the jurisdiction's policies?		4			4
Standards for the development of senior housing?		4			4
Policies that distinguish senior citizen housing from other residential uses?		4			4
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	2	1		1	4
Are group homes permitted by right in single-family residential areas?	3	1			4
Is there a group home density requirement, such as a distance required for other group homes?	3	1			4
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?		4			4
Policies or practices for "affirmatively furthering fair housing"?		4			4

K. RENTAL VACANCY SURVEY

Table 22.K.1
Rental Vacancy Survey by Type

Union County, N.C.
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	431	20	4.6%
Apartments	1,111	16	1.4%
Mobile Homes			%
"Other" Units	11	0	0%
Don't know	0	0	0%
Total	1,553	36	2.3%

Table 22.K.2
Rental Units by Bedroom Size

Union County, N.C.
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	28	0	0	-	28
One	0	201	0	0	-	201
Two	13	432	0	0	-	445
Three	220	96	0	0	-	316
Four	49	0	0	0	-	49
Don't Know	149	354		11	0	514
Total	431	1,111		11	0	1,553

Table 22.K.3
Do any of your rental units receive rental subsidy or assistance?

Union County, N.C.
2013 Rental Vacancy Survey

Period	Respondent
Yes	25
No	5
Don't Know	6
% Offering Assistance	16.7%

Table 22.K.4
How many of your units have some sort of rental subsidy or assistance?

Union County, N.C.
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	17	3.9%
Apartments	17	1.5%
Mobile Homes		%
"Other" Units		%
Don't know		
Total	34	2.2%

Table 22.K.5
How long will it be before your vacant units become filled?

Union County, N.C.
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	11	1
1 to 2 month	2	1
2 to 3 months		
More than 3 months	11	

Table 22.K.6
How long will it be before your filled units become vacant?

Union County, N.C.
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month	1	
2 to 3 months	1	
More than 3 months	11	2

Table 22.K.7
Average Market Rate Rents by Bedroom Size

Union County, N.C.
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$515			\$515
One		\$607			\$607
Two	\$792	\$703			\$743
Three	\$1,072	\$886			\$1,026
Four	\$1,695				\$1,695
Total	\$1,417	\$679			\$1,270

Table 22.K.8
Average Assistant Rate Rents by Bedroom Size

Union County, N.C.
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$450			\$450
Two	\$650	\$650			\$650
Three	\$780				\$780
Four	\$900				\$900
Total	\$777	\$550			\$663

Table 22.K.9
Single Family Market Rate Rents by Vacancy Status

Union County, N.C.
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	1		%
\$750 to \$1,000	203	4	2.0%
\$1,000 to \$1,250	71	2	2.8%
\$1,250 to \$1,500	4	0	0%
Above \$1,500	90	7	7.8%
Missing	62	7	11.3%
Total	431	20	4.6%

Table 22.K.10
Apartment Market Rate Rents by Vacancy Status

Union County, N.C.
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	391	9	2.3%
\$750 to \$1,000	468	6	1.3%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	252	1	0.4%
Total	1,111	16	1.4%

Table 22.K.11
Available Apartment Units by Bedroom Size

Union County, N.C.
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750	0	1	8	0		0	9
\$750 to \$1,000		2	3	1		0	6
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	0	0		1	1
Total	0	3	11	1	0	1	16

Table 22.K.13
Condition by Unit Type

Union County, N.C.
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair	1				.	1
Average	41				.	41
Good	300	270			.	570
Excellent	67	681		10	.	758
Don't Know	22	160		1	0	183
Total	431	1,111		11	0	1,553

Table 22.K.14
Condition of Single Family Units by Vacancy Status

Union County, N.C.
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	1	0	0%
Average	41	3	7.3%
Good	300	6	2.0%
Excellent	67	7	10.4%
Don't Know	22	4	18.2%
Total	431	20	4.6%

Table 22.K.15
Condition of Apartment Units by Vacancy Status

Union County, N.C.
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	270	5	1.9%
Excellent	681	11	1.6%
Don't Know	160	0	.0%
Total	1,111	16	1.4%

Table 22.K.16
Are there any utilities included with the rent?

Union County, N.C.
 2013 Rental Vacancy Survey

Period	Respondent
Yes	7
No	23
% Offering Assistance	23.3%

Table 22.K.17
Which utilities are included with the rent?

Union County, N.C.
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	4
Trash Collection	7

Table 22.K.18
Do you keep a waiting list?

Union County, N.C.
 2013 Rental Vacancy Survey

Period	Respondent
Yes	12
No	18
Don't know	
Waitlist Size	114

Table 22.K.19
How would you rate the need for renovation of existing units in the city?

Union County, N.C.
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	10	2	1	
Low Need	1			
Moderate Need	3	3		
High Need	1	2		
Extreme Need	1	2		

Table 22.K.20**How would you rate the need for construction of new units in the city?**

Union County, N.C.
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	6	3	1	
Low Need	1	1		
Moderate Need	5	6		
High Need	2	1		
Extreme Need	3	2		

Table 22.K.21**If new units were to be constructed, what percentage should offer rental assistance?**

Union County, N.C.
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	16.7%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 22.L.1
Era of Construction

Union County, N.C.
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	2,414	49		5	1	2,469
1940 - 1959	4,243	28		12	3	4,286
1960 - 1979	10,287	49		221	340	10,897
1980 - 1999	20,338	112	40	220	2,565	23,275
> 2000	26,593	6	804	24	977	28,404
Missing	0	0	0	0	0	0
Total	63,875	244	844	482	3,886	69,331

Table 22.L.2
Physical Condition of Dwelling Units

Union County, N.C.
Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	472	3		11	78	564
Fair	1,397	25		63	333	1,818
Average	59,958	194	843	371	3,452	64,818
Good / Very Good	1,997	22	1	37	23	2,080
Excellent	51					51
Missing	0	0	0	0	0	0
Total	63,875	244	844	482	3,886	69,331

Table 22.L.3
Physical Condition of Single-Family Homes by Era of Construction

Union County, N.C.
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	208	366	1,277	559	4	0	2,414
1940 - 1959	163	440	3,160	477	3	0	4,243
1960 - 1979	69	483	9,341	373	21	0	10,287
1980 - 1999	30	106	19,633	568	1	0	20,338
>=2000	2	2	26,547	20	22	0	26,593
Missing	0	0	0	0	0	0	0
Total	472	1,397	59,958	1,997	51	0	63,875

Table 22.L.4
Average Floor Area by Dwelling Type

Union County, N.C.
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	84				8	92
500 – 999	3,024	8	32		555	3,619
1000 – 1,499	16,352	52	405	9	1,561	18,379
1,500 – 1,999	13,667	122	329	9	1,361	15,488
2,000 – 2,499	9,442	40	78	2	351	9,913
2,500 – 3,000	7,352	7		2	34	7,395
Above 3,000	13,954	15		33	15	14,017
Missing	0	0	0	427	1	428
Total	63,875	244	844	482	3,886	69,331
Average	2,233	1,821	1,543	5,249	1,456	2,182

Table 22.L.5
Number of Bathrooms per Dwelling Unit

Union County, N.C.
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	35,159	214	249	50	245	35,917
1 – 1.9	26,457	14	594		47	27,112
2 – 2.9	1,169	16	1			1,186
3 -3.9	88					88
4 -4.9	15					15
5 – 5.9						0
6 and Above	950				1	951
Missing	37	0	0	432	3,593	4,062
Total	63,875	244	844	482	3,886	69,331

Table 22.L.6
Number of Bedroom per Dwelling Unit

Union County, N.C.
 Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	41,282	232	83		3,591	45,188
1 – 1.9	59		1		2	62
2 – 2.9	462	2	214		8	686
3 -3.9	6,924	1	494		231	7,650
4 -4.9	9,439	8	51		50	9,548
5 – 5.9	4,761	1	1		3	4,766
6 and Above						0
Missing	948	0	0	482	1	1,431
Total	63,875	244	844	482	3,886	69,331

Table 22.L.7
Exterior Wall of Dwelling Units

Union County, N.C.
 Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	2					2
Asbestos						0
Block	4					4
Brick or Stone						0
Masonry Frame / Stucco						0
Wood / Wood Frame	63,819	244	844	51	292	65,250
Composition / Other	4			3		7
Missing	46	0	0	428	3,594	4,068
Total	63,875	244	844	482	3,886	69,331

Table 22.L.8
Market Value of Dwelling Unit

Union County, N.C.
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	599	9		5	316	929
\$50,000 – \$99,999	5,675	65	29	5	1,763	7,537
\$100,000 – \$149,999	14,258	93	342	21	963	15,677
\$150,000 - \$199,999	12,046	29	445	14	324	12,858
\$200,000 - \$249,999	8,186	6	28	10	174	8,404
\$250,000 - \$349,999	10,070	14		17	135	10,236
\$350,000 - \$550,000	7,987	5		26	115	8,133
Above \$550,000	5,054	23		384	96	5,557
Missing	0	0	0	0	0	0
Total	63,875	244	844	482	3,886	69,331
Average Value	271,492	404,626	151,651	2,573,742	153,662	279,903

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 22.M.1
Population and Employment Forecast
 Union County, N.C.
 Census and REVISED Metrolina Regional Demographic and
 Economic Data and Data Forecasts

Year	Employment	Population
1970	22,119	55,000
1980	30,405	70,795
1990	44,243	84,772
2000	58,060	123,677
2010	74,511	201,292
2020	92,309	251,590
2030	103,974	295,888
2040	117,347	339,786
2050	131,525	384,385

Table 22.M.2
Household Forecasts by Tenure
 Union County, N.C.
 Census and REVISED Metrolina Regional Demographic
 and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	55,150	12,714	67,864
2020	67,912	16,910	84,822
2030	80,172	19,584	99,756
2040	92,361	22,195	114,556
2050	104,777	24,815	129,592

Table 22.M.3
Household Forecasts by Income

Union County, N.C.

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	4,044	4,710	8,954	4,350	33,092	55,150
2020	4,980	5,800	11,026	5,356	40,750	67,912
2030	5,878	6,847	13,016	6,323	48,107	80,172
2040	6,772	7,888	14,995	7,285	55,420	92,361
2050	7,683	8,949	17,011	8,264	62,871	104,777
Renter-Occupied						
2010	3,680	2,776	3,018	827	2,413	12,714
2020	4,894	3,693	4,014	1,100	3,209	16,910
2030	5,668	4,276	4,649	1,274	3,717	19,584
2040	6,424	4,847	5,269	1,444	4,212	22,195
2050	7,182	5,419	5,890	1,615	4,709	24,815
Total						
2010	7,724	7,487	11,972	5,177	35,505	67,864
2020	9,874	9,493	15,040	6,457	43,959	84,822
2030	11,547	11,124	17,665	7,598	51,823	99,756
2040	13,196	12,735	20,264	8,729	59,632	114,556
2050	14,865	14,367	22,901	9,879	67,580	129,592

N. CHAS HOUSING PROBLEM TABLES

Table 22.N.1
Households with Housing Problems by Income and Family Status

Union County, N.C.
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	190	655	149	633	308	1,935
30.1-50% HAMFI	390	752	342	536	226	2,246
50.1-80% HAMFI	309	1,878	770	183	612	3,752
80.1 % HAMFI and above	587	3,630	1,042	77	997	6,333
Total	1,476	6,915	2,303	1,429	2,143	14,266
Renters						
30 % HAMFI	15	1,063	304	160	494	2,036
30.1-50% HAMFI	175	813	369	154	380	1,891
50.1-80% HAMFI	80	633	353	30	166	1,262
80.1 % HAMFI and above	4	175	79	35	178	471
Total	274	2,684	1,105	379	1,218	5,660
Total						
30 % HAMFI	205	1,718	453	793	802	3,971
30.1-50% HAMFI	565	1,565	711	690	606	4,137
50.1-80% HAMFI	389	2,511	1,123	213	778	5,014
80.1 % HAMFI and above	591	3,805	1,121	112	1,175	6,804
Total	1,750	9,599	3,408	1,808	3,361	19,926

Table 22.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Union County, N.C.
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	190	655	149	633	308	1,935
30.1-50% HAMFI	390	752	342	536	226	2,246
50.1-80% HAMFI	309	1,878	770	183	612	3,752
80.1% HAMFI and above	587	3,630	1,042	77	997	6,333
Total	1,476	6,915	2,303	1,429	2,143	14,266
No Housing Problem						
30% HAMFI or less	8	39	4	214	25	290
30.1-50% HAMFI	467	267	10	567	123	1,434
50.1-80% HAMFI	1,014	1,095	309	379	309	3,106
80.1% HAMFI and above	4,589	22,029	4,017	939	2,836	34,410
Total	6,078	23,430	4,340	2,099	3,293	39,240
Not Computed						
30% HAMFI or less	34	15	0	59	110	218
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	34	15	0	59	110	218
Total						
30% HAMFI or less	232	709	153	906	443	2,443
30.1-50% HAMFI	857	1,019	352	1,103	349	3,680
50.1-80% HAMFI	1,323	2,973	1,079	562	921	6,858
80.1% HAMFI and above	5,176	25,659	5,059	1,016	3,833	40,743
Total	7,588	30,360	6,643	3,587	5,546	53,724

Table 22.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Union County, N.C.
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	15	1,063	304	160	494	2,036
30.1-50% HAMFI	175	813	369	154	380	1,891
50.1-80% HAMFI	80	633	353	30	166	1,262
80.1% HAMFI and above	4	175	79	35	178	471
Total	274	2,684	1,105	379	1,218	5,660
No Housing Problem						
30% HAMFI or less	54	115	15	166	50	400
30.1-50% HAMFI	35	174	0	63	195	467
50.1-80% HAMFI	100	852	105	100	235	1,392
80.1% HAMFI and above	140	2,039	228	108	1,226	3,741
Total	329	3,180	348	437	1,706	6,000
Not Computed						
30% HAMFI or less	0	20	0	14	55	89
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	20	0	14	55	89
Total						
30% HAMFI or less	69	1,198	319	340	599	2,525
30.1-50% HAMFI	210	987	369	217	575	2,358
50.1-80% HAMFI	180	1,485	458	130	401	2,654
80.1% HAMFI and above	144	2,214	307	143	1,404	4,212
Total	603	5,884	1,453	830	2,979	11,749

Table 22.N.4
Households by Housing Problems by Income and Family Status

Union County, N.C.
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	205	1,718	453	793	802	3,971
30.1-50% HAMFI	565	1,565	711	690	606	4,137
50.1-80% HAMFI	389	2,511	1,123	213	778	5,014
80.1% HAMFI and above	591	3,805	1,121	112	1,175	6,804
Total	1,750	9,599	3,408	1,808	3,361	19,926
No Housing Problem						
30% HAMFI or less	62	154	19	380	75	690
30.1-50% HAMFI	502	441	10	630	318	1,901
50.1-80% HAMFI	1,114	1,947	414	479	544	4,498
80.1% HAMFI and above	4,729	24,068	4,245	1,047	4,062	38,151
Total	6,407	26,610	4,688	2,536	4,999	45,240
Not Computed						
30% HAMFI or less	34	35	0	73	165	307
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	34	35	0	73	165	307
Total						
30% HAMFI or less	301	1,907	472	1,246	1,042	4,968
30.1-50% HAMFI	1,067	2,006	721	1,320	924	6,038
50.1-80% HAMFI	1,503	4,458	1,537	692	1,322	9,512
80.1% HAMFI and above	5,320	27,873	5,366	1,159	5,237	44,955
Total	8,191	36,244	8,096	4,417	8,525	65,473

23. CATAWBA REGIONAL COG

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 23.A.1

Population by Age
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	19,333	6.7%	24,593	6.7%	27.2%
5 to 19	63,995	22.1%	75,433	20.7%	17.9%
20 to 24	17,983	6.2%	21,859	6.0%	21.6%
25 to 34	40,861	14.1%	43,808	12.0%	7.2%
35 to 54	87,281	30.1%	106,845	29.3%	22.4%
55 to 64	26,989	9.3%	45,321	12.4%	67.9%
65 or Older	33,472	11.5%	46,967	12.9%	40.3%
Total	289,914	100.0%	364,826	100.0%	25.8%

Table 23.A.2

Elderly Population by Age
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	4,349	13.0%	6,918	14.7%	59.1%
67 to 69	5,748	17.2%	9,371	20.0%	63.0%
70 to 74	8,455	25.3%	11,613	24.7%	37.4%
75 to 79	7,023	21.0%	8,336	17.7%	18.7%
80 to 84	4,422	13.2%	5,654	12.0%	27.9%
85 or Older	3,475	10.4%	5,075	10.8%	46.0%
Total	33,472	100.0%	46,967	100.0%	40.3%

Table 23.A.3

Population by Race and Ethnicity
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	211,417	72.9%	263,102	72.1%	24.4%
Black	70,457	24.3%	82,734	22.7%	17.4%
American Indian	1,692	.6%	2,372	.7%	40.2%
Asian	1,774	.6%	4,095	1.1%	130.8%
Native Hawaiian/ Pacific Islander	64	.0%	159	.0%	148.4%
Other	2,209	.8%	6,352	1.7%	187.6%
Two or More Races	2,301	.8%	6,012	1.6%	161.3%
Total	289,914	100.0%	364,826	100.0%	25.8%
Non-Hispanic	285,262	98.4	350,606	96.1%	22.9%
Hispanic	4,652	1.6%	14,220	3.9%	205.7%

Table 23.A.4**Disability by Age**CATAWBA Regional COG
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	100	.8%	26	.2%	126	.5%
5 to 17	1,874	5.6%	1,113	3.5%	2,987	4.6%
18 to 34	2,431	6.9%	2,060	5.3%	4,491	6.1%
35 to 64	10,047	13.8%	10,836	13.8%	20,883	13.8%
65 to 74	3,925	30.4%	4,427	29.5%	8,352	29.9%
75 or Older	3,393	47.5%	6,199	56.3%	9,592	52.8%
Total	21,770	12.5%	24,661	13.1%	46,431	12.8%

Table 23.A.5**Employment Status by Disability and Type: Age 18 to 64**CATAWBA Regional COG
2011 Three-Year ACS Data

Disability Status	Population
Employed:	151,989
With a disability:	7,405
With a hearing difficulty	1,929
With a vision difficulty	1,848
With a cognitive difficulty	1,883
With an ambulatory difficulty	2,571
With a self-care difficulty	465
With an independent living difficulty	942
No disability	144,584
Unemployed:	23,601
With a disability:	2,505
With a hearing difficulty	643
With a vision difficulty	500
With a cognitive difficulty	1,044
With an ambulatory difficulty	755
With a self-care difficulty	278
With an independent living difficulty	499
No disability	21,096
Not in labor force:	50,327
With a disability:	15,464
With a hearing difficulty	2,627
With a vision difficulty	3,055
With a cognitive difficulty	6,794
With an ambulatory difficulty	10,145
With a self-care difficulty	4,152
With an independent living difficulty	7,172
No disability	34,863
Total	225,917

Table 23.A.6**Households by Income**

CATAWBA Regional COG

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	18,534	17.0%	21,453	15.6%
\$15,000 to \$19,999	7,367	6.7%	7,955	5.8%
\$20,000 to \$24,999	7,236	6.6%	8,244	6.0%
\$25,000 to \$34,999	15,531	14.2%	15,129	11.0%
\$35,000 to \$49,999	19,906	18.2%	20,411	14.8%
\$50,000 to \$74,999	22,317	20.4%	25,230	18.3%
\$75,000 to \$99,999	10,077	9.2%	16,419	11.9%
\$100,000 or More	8,312	7.6%	23,102	16.7%
Total	109,280	100.0%	137,943	100.0%

Table 23.A.7**Poverty by Age**

CATAWBA Regional COG

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3,636	11.0%	7,674	13.5%
6 to 17	7,488	22.6%	12,591	22.1%
18 to 64	17,911	54.2%	31,673	55.7%
65 or Older	4,033	12.2%	4,934	8.7%
Total	33,068	100.0%	56,872	100.0%
Poverty Rate	11.7%	.	16.2%	.

Table 23.A.8**Households by Year Home Built**

CATAWBA Regional COG

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	8,006	7.3%	6,592	4.8%
1940 to 1949	6,273	5.7%	5,865	4.3%
1950 to 1959	11,088	10.2%	10,850	7.9%
1960 to 1969	13,485	12.3%	12,558	9.1%
1970 to 1979	20,599	18.9%	20,634	15.0%
1980 to 1989	20,271	18.6%	20,168	14.6%
1990 to 1999	29,474	27.0%	27,129	19.7%
2000 to 2004	.	.	18,072	13.1%
2005 or Later	.	.	16,075	11.7%
Total	109,196	100.0%	137,943	100.0%

Table 23.A.9

Housing Units by Type
CATAWBA Regional COG
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	81,522	68.7%	111,216	72.5%
Duplex	2,371	2.0%	2,495	1.6%
Tri- or Four-Plex	3,214	2.7%	3,951	2.6%
Apartment	7,518	6.3%	12,459	8.1%
Mobile Home	23,921	20.1%	23,226	15.1%
Boat, RV, Van, Etc.	202	.2%	101	.1%
Total	118,748	100.0%	153,448	100.0%

Table 23.A.10

Housing Units by Tenure
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	109,196	92.0%	140,411	90.2%	28.6%
Owner-Occupied	81,375	74.5%	102,723	73.2%	26.2%
Renter-Occupied	27,821	25.5%	37,688	26.8%	35.5%
Vacant Housing Units	9,552	8.0%	15,326	9.8%	60.4%
Total Housing Units	118,748	100.0%	155,737	100.0%	31.1%

Table 23.A.11

Disposition of Vacant Housing Units
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	2,732	28.6%	4,867	31.8%	78.1%
For Sale	1,646	17.2%	2,463	16.1%	49.6%
Rented or Sold, Not Occupied	959	10.0%	783	5.1%	-18.4%
For Seasonal, Recreational, or Occasional Use	1,041	10.9%	1,664	10.9%	59.8%
For Migrant Workers	9	0.1%	5	.0%	-44.4%
Other Vacant	3,165	33.1%	5,544	36.2%	75.2%
Total	9,552	100.0%	15,326	100.0%	60.4%

Table 23.A.12

Households by Household Size
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	24,872	22.8%	34,275	24.4%	37.8%
Two Persons	36,643	33.6%	48,217	34.3%	31.6%
Three Persons	20,936	19.2%	24,870	17.7%	18.8%
Four Persons	16,891	15.5%	19,979	14.2%	18.3%
Five Persons	6,643	6.1%	8,475	6.0%	27.6%
Six Persons	2,134	2.0%	2,932	2.1%	37.4%
Seven Persons or More	1,077	1.0%	1,663	1.2%	54.4%
Total	109,196	100.0%	140,411	100.0%	28.6%

Table 23.A.13

Household Type by Tenure
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	79,593	72.9%	99,379	70.8%	24.9%
Married-Couple Family	58,640	73.7%	71,174	71.6%	21.4%
Owner-Occupied	51,010	87.0%	62,130	87.3%	21.8%
Renter-Occupied	7,630	13.0%	9,044	12.7%	18.5%
Other Family	20,953	26.3%	28,205	28.4%	34.6%
Male Householder, No Spouse	4,815	23.0%	6,804	24.1%	41.3%
Owner-Occupied	3,105	64.5%	4,229	62.2%	36.2%
Renter-Occupied	1,710	35.5%	2,575	37.8%	50.6%
Female Householder, No Spouse	16,138	77.0%	21,401	75.9%	32.6%
Owner-Occupied	9,161	56.8%	11,162	52.2%	21.8%
Renter-Occupied	6,977	43.2%	10,239	47.8%	46.8%
Non-Family Households	29,603	27.1%	41,032	29.2%	38.6%
Owner-Occupied	18,099	61.1%	25,202	61.4%	39.2%
Renter-Occupied	11,504	38.9%	15,830	38.6%	37.6%
Total	109,196	100.0%	140,411	100.0%	28.6%

Table 23.A.14

Group Quarters Population
CATAWBA Regional COG
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,160	55.3%	2,382	57.8%	10.3%
Juvenile Facilities	.	.	375	9.1%	.
Nursing Homes	1,407	36.0%	1,358	32.9%	-3.5%
Other Institutions	342	8.7%	7	.2%	-98.0%
Total	3,909	100.0%	4,122	100.0%	5.4%
Noninstitutionalized					
College Dormitories	1,951	64.5%	2,250	85.9%	15.3%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	1,073	35.5%	368	14.1%	-65.7%
Total	3,024	43.6%	2,618	38.8%	-13.4%
Total Group Quarters Population	6,933	100.0%	6,740	100.0%	-2.8%

Table 23.A.15

Overcrowding and Severe Overcrowding
CATAWBA Regional COG
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census CPS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	79,816	98.0%	1,277	1.6%	342	.4%	81,435
2010 ACS	99,897	99.1%	725	.7%	168	.2%	100,790
Renter							
2000 Census	25,869	93.2%	1,345	4.8%	547	2.0%	27,761
2010 ACS	35,894	96.6%	1,074	2.9%	185	.5%	37,153
Total							
2000 Census	105,685	96.8%	2,622	2.4%	889	.8%	109,196
2010 ACS	135,791	98.4%	1,799	1.3%	353	.3%	137,943

Table 23.A.16**Households with Incomplete Plumbing Facilities**

CATAWBA Regional COG

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	108,670	137,075
Lacking Complete Plumbing Facilities	526	868
Total Households	109,196	137,943
Percent Lacking	.5%	.6%

Table 23.A.17**Households with Incomplete Kitchen Facilities**

CATAWBA Regional COG

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	108,744	136,985
Lacking Complete Kitchen Facilities	452	958
Total Households	109,196	137,943
Percent Lacking	.4%	.7%

Table 23.A.18**Cost Burden and Severe Cost Burden by Tenure**

CATAWBA Regional COG

2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	30,176	77.0%	5,785	14.8%	3,010	7.7%	228	.6%	39,199
2010 ACS	46,028	68.4%	13,044	19.4%	7,786	11.6%	444	.7%	67,302
Owner Without a Mortgage									
2000 Census	16,235	89.1%	979	5.4%	626	3.4%	389	2.1%	18,229
2010 ACS	28,820	86.1%	2,222	6.6%	1,498	4.5%	948	2.8%	33,488
Renter									
2000 Census	15,793	57.8%	4,492	16.4%	3,884	14.2%	3,144	11.5%	27,313
2010 ACS	16,949	45.6%	7,193	19.4%	8,326	22.4%	4,685	12.6%	37,153
Total									
2000 Census	62,204	73.4%	11,256	13.3%	7,520	8.9%	3,761	4.4%	84,741
2010 ACS	91,797	66.5%	22,459	16.3%	17,610	12.8%	6,077	4.4%	137,943

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 23.B.1
Employment by Industry
 CATAWBA Regional COG
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	2,601	2,437	2,521	2,594	2,661	2,780	2,667	2,651	1.9%
Forestry, fishing, related activities, and other	463	396	384	362	370	357	374	445	-3.9%
Mining	89	0	77	77	94	78	66	138	55.1%
Utilities	57	52	57	60	1,474	1,493	60	64	12.3%
Construction	8,048	9,222	9,790	10,145	9,253	7,640	6,838	6,640	-17.5%
Manufacturing	25,510	22,272	21,304	19,539	18,122	15,021	14,458	15,363	-39.8%
Wholesale trade	5,258	6,328	6,172	5,624	5,828	5,600	5,448	5,375	2.2%
Retail trade	14,896	15,018	15,121	15,764	15,800	16,647	17,051	17,654	18.5%
Transportation and warehousing	610	463	636	636	3,005	2,871	604	605	-.8%
Information	462	2,343	2,563	2,549	2,632	2,458	2,420	2,361	411.0%
Finance and insurance	3,649	5,769	7,409	8,515	8,582	9,490	9,569	9,232	153.0%
Real estate and rental and leasing	2,747	4,161	4,321	4,433	4,549	4,553	5,400	5,478	99.4%
Professional and technical services	386	3,493	4,181	4,709	6,070	6,499	6,890	7,344	1,802.6%
Management of companies and enterprises	0	90	63	150	697	265	301	700	%
Administrative and waste services	8,207	9,902	9,765	9,700	9,704	6,973	7,598	10,542	28.5%
Educational services	275	549	649	707	725	883	1,007	1,124	308.7%
Health care and social assistance	5,922	9,719	10,081	10,375	9,174	11,820	12,129	11,766	98.7%
Arts, entertainment, and recreation	2,476	2,728	2,822	3,033	3,226	3,193	3,256	3,220	30.0%
Accommodation and food services	7,959	9,179	9,553	9,950	9,320	9,934	9,851	9,940	24.9%
Other services, except public administration	9,416	13,425	13,736	14,631	14,571	14,635	14,962	15,217	61.6%
Government and government enterprises	20,251	19,028	19,545	20,046	20,923	21,179	20,907	20,318	.3%
Total	130,674	144,942	149,345	152,119	152,183	148,361	149,871	152,512	16.7%

Table 23.B.2**Real Earnings by Industry**

CATAWBA Regional COG

Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	59,142	77,862	56,079	38,173	45,093	63,498	52,789	34,178	-42.2%
Forestry, fishing, related activities, and other	15,937	12,859	14,380	14,195	12,836	12,174	12,964	15,263	-4.2%
Mining	4,202	0	3,195	2,693	3,193	2,150	1,986	3,053	-27.4%
Utilities	3,554	3,635	4,094	3,786	190,262	192,622	4,184	4,764	34.0%
Construction	335,319	401,729	430,807	421,411	375,659	290,232	269,798	261,879	-21.9%
Manufacturing	1,480,543	1,558,452	1,545,789	1,364,995	1,197,596	964,351	998,322	1,102,131	-25.6%
Wholesale trade	337,279	421,812	413,539	398,785	393,395	356,747	349,006	353,191	4.7%
Retail trade	423,998	443,758	445,601	460,371	449,698	519,169	545,132	569,663	34.4%
Transportation and warehousing	21,965	16,770	17,132	16,189	99,152	96,750	16,730	17,018	-22.5%
Information	22,267	148,821	170,670	179,025	191,455	190,045	173,902	174,448	683.5%
Finance and insurance	163,886	292,464	389,592	436,478	421,736	431,530	455,055	437,727	167.1%
Real estate and rental and leasing	134,669	65,245	64,118	56,742	66,290	64,555	78,374	84,323	-37.4%
Professional and technical services	10,429	163,737	200,050	232,047	283,906	282,196	346,217	385,043	3,592.1%
Management of companies and enterprises	0	3,816	2,285	9,461	32,751	10,988	9,865	33,799	%
Administrative and waste services	218,829	310,658	299,041	301,152	314,985	231,709	259,953	339,381	55.1%
Educational services	3,391	6,683	8,104	9,293	8,153	9,363	10,714	13,665	303.0%
Health care and social assistance	310,571	496,166	507,924	498,586	449,082	574,360	602,637	585,050	88.4%
Arts, entertainment, and recreation	41,206	79,518	48,077	47,681	50,127	48,783	43,319	43,127	4.7%
Accommodation and food services	139,566	158,993	166,092	172,334	156,188	163,024	164,858	168,005	20.4%
Other services, except public administration	225,625	252,517	263,882	266,744	257,349	261,664	274,160	280,067	24.1%
Government and government enterprises	895,354	940,793	959,421	1,006,080	1,064,144	1,095,462	1,076,155	1,052,446	17.5%
Total	5,562,511	6,301,538	6,467,277	6,359,838	6,256,299	5,987,251	6,150,780	6,324,888	13.7%

Table 23.B.3**Real Earnings Per Job by Industry**

CATAWBA Regional COG

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	22,738	31,950	22,245	14,716	16,946	22,841	19,794	12,892	-43.3%
Forestry, fishing, related activities, and other	34,421	32,473	37,448	39,212	34,692	34,102	34,662	34,298	-.4%
Mining	47,217		41,492	34,977	33,964	27,560	30,094	22,123	-53.1%
Utilities	62,348	69,904	71,833	63,095	129,079	129,017	69,740	74,432	19.4%
Construction	41,665	43,562	44,005	41,539	40,599	37,988	39,456	39,440	-5.3%
Manufacturing	58,038	69,974	72,559	69,860	66,085	64,200	69,050	71,739	23.6%
Wholesale trade	64,146	66,658	67,002	70,908	67,501	63,705	64,061	65,710	2.4%
Retail trade	28,464	29,548	29,469	29,204	28,462	31,187	31,971	32,268	13.4%
Transportation and warehousing	36,009	36,220	26,938	25,454	32,996	33,699	27,699	28,129	-21.9%
Information	48,196	63,517	66,590	70,234	72,741	77,317	71,860	73,887	53.3%
Finance and insurance	44,913	50,696	52,584	51,260	49,142	45,472	47,555	47,414	5.6%
Real estate and rental and leasing	49,024	15,680	14,839	12,800	14,572	14,179	14,514	15,393	-68.6%
Professional and technical services	27,018	46,876	47,847	49,277	46,772	43,421	50,249	52,430	94.1%
Management of companies and enterprises		42,401	36,274	63,074	46,989	41,466	32,776	48,285	%
Administrative and waste services	26,664	31,373	30,624	31,047	32,459	33,229	34,213	32,193	20.7%
Educational services	12,331	12,173	12,487	13,144	11,246	10,604	10,639	12,157	-1.4%
Health care and social assistance	52,444	51,051	50,384	48,056	48,952	48,592	49,686	49,724	-5.2%
Arts, entertainment, and recreation	16,642	29,149	17,036	15,721	15,539	15,278	13,304	13,393	-19.5%
Accommodation and food services	17,536	17,321	17,386	17,320	16,758	16,411	16,735	16,902	-3.6%
Other services, except public administration	23,962	18,809	19,211	18,231	17,662	17,879	18,324	18,405	-23.2%
Government and government enterprises	44,213	49,443	49,088	50,189	50,860	51,724	51,473	51,799	17.2%
Average	42,568	43,476	43,304	41,808	41,110	40,356	41,040	41,471	-2.6%

Table 23.B.4
Total Employment and Real Personal Income
 CATAWBA Regional COG
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	2,168,288	155,982	154,989	190,931	200,846	2,559,072	13,739	82,137	26,398
1970	2,143,583	152,872	170,338	207,907	233,545	2,602,501	13,815	83,098	25,796
1971	2,191,808	162,901	203,277	220,450	253,278	2,705,913	13,977	84,459	25,951
1972	2,348,338	181,615	252,808	234,364	270,032	2,923,926	14,821	86,456	27,162
1973	2,510,995	217,973	296,334	255,854	302,582	3,147,791	15,859	89,169	28,160
1974	2,446,406	223,007	317,343	270,605	349,377	3,160,725	15,739	88,928	27,510
1975	2,256,991	202,398	318,994	289,442	458,181	3,121,211	15,474	84,370	26,751
1976	2,581,902	237,839	344,586	303,602	435,474	3,427,724	16,665	90,689	28,470
1977	2,724,707	251,552	366,671	325,688	421,885	3,587,399	17,338	92,401	29,488
1978	2,935,459	276,901	398,090	352,659	431,675	3,840,982	18,007	96,100	30,546
1979	3,020,305	291,985	430,642	387,575	453,757	4,000,293	18,365	98,403	30,693
1980	2,996,724	292,785	464,172	455,309	507,001	4,130,422	18,600	97,600	30,704
1981	3,026,054	315,374	479,930	526,639	537,789	4,255,038	18,861	98,499	30,722
1982	2,894,975	302,616	487,589	593,967	579,569	4,253,483	18,713	94,688	30,574
1983	3,030,209	322,963	513,815	645,409	593,780	4,460,251	19,585	95,509	31,727
1984	3,236,533	354,259	586,136	721,840	601,096	4,791,346	20,794	99,186	32,631
1985	3,212,217	356,183	695,773	780,249	631,429	4,963,484	21,240	99,130	32,404
1986	3,289,061	377,276	797,623	811,282	652,937	5,173,628	21,861	100,789	32,633
1987	3,434,925	387,569	904,510	808,405	648,427	5,408,697	22,530	102,382	33,550
1988	3,601,735	418,235	986,670	857,636	665,444	5,693,250	23,450	106,225	33,907
1989	3,673,449	432,965	1,041,170	960,665	728,184	5,970,502	24,267	109,005	33,700
1990	3,786,815	453,096	1,096,057	936,951	777,640	6,144,367	24,621	111,125	34,077
1991	3,756,389	455,643	1,050,202	927,589	869,054	6,147,592	24,251	109,313	34,364
1992	3,923,050	473,228	1,067,385	910,868	947,882	6,375,957	24,947	111,632	35,143
1993	4,068,775	497,362	1,073,339	927,216	983,314	6,555,282	25,364	112,972	36,016
1994	4,235,654	521,042	1,134,625	996,264	1,053,505	6,899,006	26,402	116,149	36,467
1995	4,379,458	537,015	1,226,010	1,016,247	1,100,876	7,185,575	27,081	118,720	36,889
1996	4,501,291	544,156	1,297,886	1,082,990	1,165,165	7,503,178	27,828	119,765	37,584
1997	4,596,738	558,024	1,391,291	1,157,302	1,200,041	7,787,348	28,293	122,854	37,416
1998	4,947,026	598,503	1,385,125	1,231,230	1,253,747	8,218,626	29,235	127,233	38,882
1999	5,283,118	626,969	1,453,950	1,213,825	1,314,125	8,638,049	30,149	131,434	40,196
2000	5,428,939	636,096	1,643,516	1,319,890	1,388,254	9,144,504	31,390	132,723	40,904
2001	5,562,511	650,199	1,556,979	1,272,385	1,529,446	9,271,122	31,403	130,674	42,568
2002	5,750,840	667,627	1,558,221	1,198,848	1,669,981	9,510,263	31,692	135,538	42,430
2003	5,935,549	677,382	1,548,969	1,112,879	1,719,026	9,639,041	31,625	137,866	43,053
2004	6,143,395	699,030	1,598,587	1,089,027	1,798,650	9,930,629	32,052	142,048	43,249
2005	6,301,538	719,833	1,703,743	1,146,985	1,871,925	10,304,358	32,546	144,942	43,476
2006	6,467,277	759,362	1,862,975	1,301,216	1,981,562	10,853,669	33,156	149,345	43,304
2007	6,359,838	751,498	2,107,998	1,480,844	2,073,487	11,270,669	33,105	152,119	41,808
2008	6,256,299	748,701	2,161,191	1,617,368	2,319,627	11,605,784	32,894	152,183	41,110
2009	5,987,251	724,255	1,963,954	1,279,481	2,604,496	11,110,927	30,751	148,361	40,356
2010	6,150,780	737,306	2,007,164	1,270,058	2,759,808	11,450,503	31,291	149,871	41,040
2011	6,324,888	696,605	2,100,929	1,338,302	2,736,340	11,803,853	31,900	152,512	41,471

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 23.C.1
Labor Force Statistics
 CATAWBA Regional COG
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	130,022	123,059	6,963	5.4%
1991	133,287	123,578	9,709	7.3%
1992	136,517	125,854	10,663	7.8%
1993	139,390	128,258	11,132	8.0%
1994	140,299	131,665	8,634	6.2%
1995	139,957	132,480	7,477	5.3%
1996	142,658	133,935	8,723	6.1%
1997	143,464	136,240	7,224	5.0%
1998	144,662	138,148	6,514	4.5%
1999	149,461	142,653	6,808	4.6%
2000	149,994	144,576	5,418	3.6%
2001	148,239	139,873	8,366	5.6%
2002	148,817	138,014	10,803	7.3%
2003	150,593	137,990	12,603	8.4%
2004	151,949	139,432	12,517	8.2%
2005	154,121	142,358	11,763	7.6%
2006	159,621	147,606	12,015	7.5%
2007	161,807	150,683	11,124	6.9%
2008	164,531	150,559	13,972	8.5%
2009	170,351	143,930	26,421	15.5%
2010	171,245	143,814	27,431	16.0%
2011	171,541	147,537	24,004	14.0%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²³ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 23.D.1

Purpose of Loan by Year
CATAWBA Regional COG
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	12,119	15,610	18,694	17,007	10,327	7,887	7,203	7,161	96,008
Home Improvement	1,438	1,870	1,487	1,909	1,455	687	497	533	9,876
Refinancing	14,911	16,882	15,481	14,242	12,268	17,633	12,047	10,149	113,613
Total	28,468	34,362	35,662	33,158	24,050	26,207	19,747	17,843	219,497

Table 23.D.2

Occupancy Status for Home Purchase Loan Applications
CATAWBA Regional COG
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	11,230	14,104	16,350	15,105	9,285	7,421	6,753	6,728	86,976
Not Owner-Occupied	832	1,463	2,292	1,851	1,012	455	446	426	8,777
Not Applicable	57	43	52	51	30	11	4	7	255
Total	12,119	15,610	18,694	17,007	10,327	7,887	7,203	7,161	96,008

Table 23.D.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
CATAWBA Regional COG
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	9,589	12,640	15,011	13,722	5,867	3,202	3,043	3,402	66,476
FHA - Insured	1,375	1,122	1,021	1,039	2,832	2,931	2,588	2,028	14,936
VA - Guaranteed	204	251	251	306	357	351	399	452	2,571
Rural Housing Service or Farm Service Agency	62	91	67	38	229	937	723	846	2,993
Total	11,230	14,104	16,350	15,105	9,285	7,421	6,753	6,728	86,976

²³ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 23.D.4
Loan Applications by Action Taken
 CATAWBA Regional COG
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	5,807	7,467	8,622	7,869	4,720	3,551	3,116	3,079	44,231
Application Approved but not Accepted	641	745	1,037	1,022	509	223	268	333	4,778
Application Denied	1,375	1,504	1,611	1,451	1,057	809	927	964	9,698
Application Withdrawn by Applicant	703	863	1,056	982	703	525	542	470	5,844
File Closed for Incompleteness	178	249	173	198	127	110	57	103	1,195
Loan Purchased by the Institution	2,526	3,211	3,850	3,580	2,169	2,194	1,843	1,779	21,152
Preapproval Request Denied	0	49	1	3	0	9	0	0	62
Preapproval Approved but not Accepted	0	16	0	0	0	0	0	0	16
Total	11,230	14,104	16,350	15,105	9,285	7,421	6,753	6,728	86,976
Denial Rate	19.1%	16.8%	15.7%	15.6%	18.3%	18.6%	22.9%	23.8%	18.0%

Table 23.D.5
Denial Rates by Gender of Applicant
 CATAWBA Regional COG
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	17.3%	21.9%	29.3%	.0%	19.1%
2005	15.1%	19.1%	25.5%	.0%	16.8%
2006	14.6%	17.4%	19.3%	%	15.7%
2007	14.9%	16.7%	16.6%	%	15.6%
2008	16.5%	22.4%	16.7%	.0%	18.3%
2009	17.6%	20.4%	17.6%	.0%	18.6%
2010	20.4%	27.1%	26.3%	%	22.9%
2011	21.0%	27.7%	35.0%	%	23.8%
Average	16.5%	20.4%	21.7%	.0%	18.0%

Table 23.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 CATAWBA Regional COG
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	3,843	4,762	5,440	4,987	3,112	2,190	1,996	1,995	28,325
	Denied	805	845	931	874	615	468	513	529	5,580
	Denial Rate	17.3%	15.1%	14.6%	14.9%	16.5%	17.6%	20.4%	21.0%	16.5%
Female	Originated	1,798	2,523	2,834	2,429	1,352	1,177	969	952	14,034
	Denied	503	597	597	487	391	302	360	364	3,601
	Denial Rate	21.9%	19.1%	17.4%	16.7%	22.4%	20.4%	27.1%	27.7%	20.4%
Not Available	Originated	162	181	348	453	255	182	151	132	1,864
	Denied	67	62	83	90	51	39	54	71	517
	Denial Rate	29.3%	25.5%	19.3%	16.6%	16.7%	17.6%	26.3%	35.0%	21.7%
Not Applicable	Originated	4	1	0	0	1	2	0	0	8
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	.0%	%	%	.0%	.0%	%	%	.0%
Total	Originated	5,807	7,467	8,622	7,869	4,720	3,551	3,116	3,079	44,231
	Denied	1,375	1,504	1,611	1,451	1,057	809	927	964	9,698
	Denial Rate	19.1%	16.8%	15.7%	15.6%	18.3%	18.6%	22.9%	23.8%	18.0%

Table 23.D.7
Denial Rates by Race/Ethnicity of Applicant
 CATAWBA Regional COG
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	41.7%	28.1%	29.6%	28.3%	27.3%	20.0%	35.0%	38.5%	30.4%
Asian	10.5%	17.7%	10.1%	12.8%	17.2%	18.3%	16.1%	14.9%	14.3%
Black	33.6%	25.6%	27.8%	30.5%	29.5%	29.0%	42.4%	44.3%	31.2%
White	15.5%	13.7%	13.2%	12.6%	16.8%	16.7%	19.0%	19.7%	15.1%
Not Available	24.7%	27.6%	19.7%	19.2%	18.1%	20.8%	28.2%	32.2%	22.8%
Not Applicable	19.0%	.0%	.0%	.0%	.0%	0.0%	0.0%	%	13.8%
Average	19.1%	16.8%	15.7%	15.6%	18.3%	18.6%	22.9%	23.8%	18.0%
Non-Hispanic	19.2%	15.2%	15.3%	15.0%	18.2%	18.0%	21.1%	19.8%	17.0%
Hispanic	20.2%	26.1%	17.1%	17.5%	23.2%	30.1%	27.9%	31.6%	22.3%

Table 23.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 CATAWBA Regional COG
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	14	23	19	33	16	16	13	8	142
	Denied	10	9	8	13	6	4	7	5	62
	Denial Rate	41.7%	28.1%	29.6%	28.3%	27.3%	35.0%	35.0%	38.5%	30.4%
Asian	Originated	77	135	143	143	77	58	47	57	737
	Denied	9	29	16	21	16	13	9	10	123
	Denial Rate	10.5%	17.7%	10.1%	12.8%	17.2%	18.3%	16.1%	14.9%	14.3%
Black	Originated	743	1,030	997	805	431	370	310	287	4,973
	Denied	376	355	383	353	180	151	228	228	2,254
	Denial Rate	33.6%	25.6%	27.8%	30.5%	29.5%	29.0%	42.4%	44.3%	31.2%
White	Originated	4,487	5,758	6,701	6,091	3,756	2,801	2,500	2,495	34,589
	Denied	822	913	1,017	875	758	561	587	611	6,144
	Denial Rate	15.5%	13.7%	13.2%	12.6%	16.8%	16.7%	19.0%	19.7%	15.1%
Not Available	Originated	469	520	760	796	439	304	245	232	3,765
	Denied	154	198	187	189	97	80	96	110	1,111
	Denial Rate	24.7%	27.6%	19.7%	19.2%	18.1%	20.8%	28.2%	32.2%	22.8%
Not Applicable	Originated	17	1	2	1	1	2	1	0	25
	Denied	4	0	0	0	0	0	0	0	4
	Denial Rate	24.7%	27.6%	19.7%	19.2%	18.1%	20.8%	28.2%	32.2%	13.8%
Total	Originated	5,807	7,467	8,622	7,869	4,720	3,551	3,116	3,079	44,231
	Denied	1,375	1,504	1,611	1,451	1,057	809	927	964	9,698
	Denial Rate	19.1%	16.8%	15.7%	15.6%	18.3%	18.6%	22.9%	23.8%	18.0%
Non-Hispanic	Originated	4,599	6,692	7,581	6,827	4,168	3,175	2,799	2,742	38,583
	Denied	1,095	1,199	1,366	1,205	930	697	747	676	7,915
	Denial Rate	19.2%	15.2%	15.3%	15.0%	18.2%	18.0%	21.1%	19.8%	17.0%
Hispanic	Originated	146	201	287	249	136	72	75	80	1,246
	Denied	37	71	59	53	41	31	29	37	358
	Denial Rate	20.2%	26.1%	17.1%	17.5%	23.2%	30.1%	27.9%	31.6%	22.3%

Table 23.D.9

Loan Applications by Reason for Denial
CATAWBA Regional COG
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	140	174	206	219	192	162	149	175	1,417
Employment History	18	32	29	33	25	23	23	11	194
Credit History	534	517	462	376	275	236	248	231	2,879
Collateral	72	82	161	123	76	61	55	61	691
Insufficient Cash	42	30	34	50	38	21	18	21	254
Unverifiable Information	26	58	47	52	53	21	28	17	302
Credit Application Incomplete	56	62	105	89	53	33	32	27	457
Mortgage Insurance Denied	1	1	1	3	4	3	1	0	14
Other	193	247	225	200	136	74	67	51	1,193
Missing	293	301	341	306	205	175	306	370	2,297
Total	1,375	1,504	1,611	1,451	1,057	809	927	964	9,698

Table 23.D.10

Denial Rates by Income of Applicant
CATAWBA Regional COG
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	59.8%	56.7%	50.5%	52.2%	55.3%	68.8%	79.3%	77.5%	62.2%
\$15,001–\$30,000	33.6%	31.6%	31.7%	29.1%	36.7%	31.2%	44.4%	47.6%	34.5%
\$30,001–\$45,000	21.1%	19.5%	19.2%	18.8%	22.3%	20.2%	23.8%	27.6%	20.9%
\$45,001–\$60,000	16.5%	15.3%	15.2%	14.8%	17.4%	15.9%	18.7%	22.0%	16.3%
\$60,001–\$75,000	14.4%	10.7%	10.4%	12.5%	14.5%	16.0%	14.6%	14.7%	12.8%
Above \$75,000	8.7%	7.5%	9.1%	10.8%	11.2%	11.4%	11.0%	11.0%	9.9%
Data Missing	17.6%	16.4%	13.9%	16.0%	41.5%	51.1%	47.1%	20.5%	19.6%
Total	19.1%	16.8%	15.7%	15.6%	18.3%	18.6%	22.9%	23.8%	18.0%

Table 23.D.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
CATAWBA Regional COG
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	58.6%	35.1%	29.0%	8.3%	20.7%	.0%	30.4%
Asian	100.0%	27.4%	17.5%	14.6%	10.1%	9.7%	21.4%	14.3%
Black	71.8%	42.0%	28.8%	26.7%	22.5%	19.6%	35.5%	31.2%
White	57.5%	30.1%	18.2%	13.9%	10.9%	8.7%	16.1%	15.1%
Not Available	64.1%	46.2%	27.4%	21.1%	18.7%	13.5%	25.8%	22.8%
Not Applicable	%	%	16.7%	16.7%	33.3%	12.5%	.0%	13.8%
Average	62.2%	34.5%	20.9%	16.3%	12.8%	9.9%	19.6%	18.0%
Non-Hispanic	60.2%	32.6%	19.8%	15.6%	12.0%	9.4%	18.7%	17.0%
Hispanic	58.8%	34.3%	24.9%	18.7%	15.6%	14.2%	20.2%	22.3%

Table 23.D.12**Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**

CATAWBA Regional COG

2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	7	34	322	918	135	1	1,417	57
Employment History	4	4	34	132	20	0	194	15
Credit History	20	28	761	1,818	251	1	2,879	91
Collateral	2	10	124	476	78	1	691	21
Insufficient Cash	2	5	40	177	30	0	254	10
Unverifiable Information	1	7	56	198	40	0	302	22
Credit Application Incomplete	2	6	69	302	78	0	457	20
Mortgage Insurance Denied	0	0	3	10	1	0	14	0
Other	5	12	259	752	165	0	1,193	42
Missing	19	17	586	1,361	313	1	2,297	80
Total	62	123	2,254	6,144	1,111	4	9,698	358
% Missing	30.6%	13.8%	26.0%	22.2%	28.2%	25.0%	23.7%	22.3%

Table 23.D.13**Loan Applications by Income of Applicant: Originated and Denied**

CATAWBA Regional COG

2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	37	52	50	33	21	15	17	20	245
	Application Denied	55	68	51	36	26	33	65	69	403
	Denial Rate	59.8%	56.7%	50.5%	52.2%	55.3%	68.8%	79.3%	77.5%	62.2%
\$15,001–\$30,000	Loan Originated	869	958	824	672	403	402	348	315	4,791
	Application Denied	439	442	383	276	234	182	278	286	2,520
	Denial Rate	33.6%	31.6%	31.7%	29.1%	36.7%	31.2%	44.4%	47.6%	34.5%
\$30,001–\$45,000	Loan Originated	1,357	1,632	1,741	1,481	879	820	719	643	9,272
	Application Denied	362	396	414	343	252	208	225	245	2,445
	Denial Rate	21.1%	19.5%	19.2%	18.8%	22.3%	20.2%	23.8%	27.6%	20.9%
\$45,001–\$60,000	Loan Originated	1,075	1,374	1,502	1,332	820	628	522	479	7,732
	Application Denied	212	249	270	231	173	119	120	135	1,509
	Denial Rate	16.5%	15.3%	15.2%	14.8%	17.4%	15.9%	18.7%	22.0%	16.3%
\$60,001–\$75,000	Loan Originated	720	1,040	1,120	1,020	621	472	373	395	5,761
	Application Denied	121	124	130	146	105	90	64	68	848
	Denial Rate	14.4%	10.7%	10.4%	12.5%	14.5%	16.0%	14.6%	14.7%	12.8%
Above \$75,000	Loan Originated	1,585	2,162	2,983	3,094	1,945	1,191	1,092	1,161	15,213
	Application Denied	151	176	298	374	245	153	135	144	1,676
	Denial Rate	8.7%	7.5%	9.1%	10.8%	11.2%	11.4%	11.0%	11.0%	9.9%
Data Missing	Loan Originated	164	249	402	237	31	23	45	66	1,217
	Application Denied	35	49	65	45	22	24	40	17	297
	Denial Rate	17.6%	16.4%	13.9%	16.0%	41.5%	51.1%	47.1%	20.5%	19.6%
Total	Loan Originated	5,807	7,467	8,622	7,869	4,720	3,551	3,116	3,079	44,231
	Application Denied	1,375	1,504	1,611	1,451	1,057	809	927	964	9,698
	Denial Rate	19.1%	16.8%	15.7%	15.6%	18.3%	18.6%	22.9%	23.8%	18.0%

Table 23.D.14**Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied**

CATAWBA Regional COG

2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	12	37	22	22	46	3	142
	Application Denied	2	17	20	9	2	12	0	62
	Denial Rate	100.0%	58.6%	35.1%	29.0%	8.3%	20.7%	.0%	30.4%
Asian	Loan Originated	0	45	113	134	124	288	33	737
	Application Denied	5	17	24	23	14	31	9	123
	Denial Rate	100.0%	27.4%	17.5%	14.6%	10.1%	9.7%	21.4%	14.3%
Black	Loan Originated	46	1,092	1,512	916	510	790	107	4,973
	Application Denied	117	792	612	334	148	192	59	2,254
	Denial Rate	71.8%	42.0%	28.8%	26.7%	22.5%	19.6%	35.5%	31.2%
White	Loan Originated	176	3,346	6,975	6,019	4,581	12,579	913	34,589
	Application Denied	238	1,440	1,550	972	563	1,206	175	6,144
	Denial Rate	57.5%	30.1%	18.2%	13.9%	10.9%	8.7%	16.1%	15.1%
Not Available	Loan Originated	23	296	630	636	522	1,503	155	3,765
	Application Denied	41	254	238	170	120	234	54	1,111
	Denial Rate	64.1%	46.2%	27.4%	21.1%	18.7%	13.5%	25.8%	22.8%
Not Applicable	Loan Originated	0	0	5	5	2	7	6	25
	Application Denied	0	0	1	1	1	1	0	4
	Denial Rate	%	%	16.7%	16.7%	33.3%	12.5%	.0%	13.8%
Total	Loan Originated	245	4,791	9,272	7,732	5,761	15,213	1,217	44,231
	Application Denied	403	2,520	2,445	1,509	848	1,676	297	9,698
	Denial Rate	62.2%	34.5%	20.9%	16.3%	12.8%	9.9%	19.6%	18.0%
Non-Hispanic	Loan Originated	214	4,229	8,193	6,719	5,018	13,237	973	38,583
	Application Denied	324	2,044	2,023	1,239	687	1,374	224	7,915
	Denial Rate	60.2%	32.6%	19.8%	15.6%	12.0%	9.4%	18.7%	17.0%
Hispanic	Loan Originated	7	184	320	248	130	290	67	1,246
	Application Denied	10	96	106	57	24	48	17	358
	Denial Rate	58.8%	34.3%	24.9%	18.7%	15.6%	14.2%	20.2%	22.3%

PREDATORY LENDING

Table 23.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

CATAWBA Regional COG
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	4,816	5,424	6,841	6,986	4,360	3,383	3,036	2,983	37,829
HAL	991	2,043	1,781	883	360	168	80	96	6,402
Total	5,807	7,467	8,622	7,869	4,720	3,551	3,116	3,079	44,231
Percent HAL	17.1%	27.4%	20.7%	11.2%	7.6%	4.7%	2.6%	3.1%	14.5%

Table 23.D.16

Loans by Loan Purpose by HAL Status

CATAWBA Regional COG
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	4,816	5,424	6,841	6,986	4,360	3,383	3,036	2,983	37,829
	HAL	991	2,043	1,781	883	360	168	80	96	6,402
	Percent HAL	17.1%	27.4%	20.7%	11.2%	7.6%	4.7%	2.6%	3.1%	14.5%
Home Improvement	Other	358	390	374	440	413	230	179	198	2,582
	HAL	120	200	187	176	92	38	10	12	835
	Percent HAL	25.1%	33.9%	33.3%	28.6%	18.2%	14.2%	5.3%	5.7%	24.4%
Refinancing	Other	3,831	3,480	3,388	3,529	3,793	7,272	5,099	4,388	34,780
	HAL	1,189	1,619	1,425	1,063	788	450	61	62	6,657
	Percent HAL	23.7%	31.8%	29.6%	23.1%	17.2%	5.8%	1.2%	1.4%	16.1%
Total	Other	9,005	9,294	10,603	10,955	8,566	10,885	8,314	7,569	75,191
	HAL	2,300	3,862	3,393	2,122	360	168	80	96	13,894
	Percent HAL	20.3%	29.4%	24.2%	16.2%	12.6%	5.7%	1.8%	2.2%	15.6%

Table 23.D.17

HALs Originated by Race of Borrower

CATAWBA Regional COG
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	2	7	2	0	1	0	2	0	14
Asian	9	26	17	5	2	2	0	1	62
Black	271	540	429	163	56	25	14	17	1,515
White	631	1,282	1,136	617	270	134	59	73	4,202
Not Available	77	188	197	97	31	6	5	5	606
Not Applicable	1	0	0	1	0	1	0	0	3
Total	991	2,043	1,781	883	360	168	80	96	6,402
Hispanic (Ethnicity)	45	63	66	42	9	4	4	3	236

Table 23.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 CATAWBA Regional COG
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.3%	30.4%	10.5%	.0%	6.3%	.0%	15.4%	.0%	9.9%
Asian	11.7%	19.3%	11.9%	3.5%	2.6%	3.4%	.0%	1.8%	8.4%
Black	36.5%	52.4%	43.0%	20.2%	13.0%	6.8%	4.5%	5.9%	30.5%
White	14.1%	22.3%	17.0%	10.1%	7.2%	4.8%	2.4%	2.9%	12.1%
Not Available	16.4%	36.2%	25.9%	12.2%	7.1%	2.0%	2.0%	2.2%	16.1%
Not Applicable	5.9%	.0%	.0%	100.0%	.0%	50.0%	.0%	%	12%
Average	17.1%	27.4%	20.7%	11.2%	7.6%	4.7%	02.6%	03.1%	14.5%
Non-Hispanic	17.7%	26.5%	20.1%	11.0%	7.5%	4.9%	2.3%	2.4%	14.1%
Hispanic	30.8%	31.3%	23.0%	16.9%	6.6%	5.6%	5.3%	3.8%	18.9%

Table 23.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 CATAWBA Regional COG
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	12	16	17	33	15	16	11	8	128
	HAL	2	7	2	0	1	0	2	0	14
	Percent HAL	14.3%	30.4%	10.5%	.0%	6.3%	.0%	15.4%	.0%	9.9%
Asian	Other	68	109	126	138	75	56	47	56	675
	HAL	9	26	17	5	2	2	0	1	62
	Percent HAL	11.7%	19.3%	11.9%	3.5%	2.6%	3.4%	.0%	1.8%	8.4%
Black	Other	472	490	568	642	375	345	296	270	3,458
	HAL	271	540	429	163	56	25	14	17	1,515
	Percent HAL	36.5%	52.4%	43.0%	20.2%	13.0%	6.8%	4.5%	5.9%	30.5%
White	Other	3,856	4,476	5,565	5,474	3,486	2,667	2,441	2,422	30,387
	HAL	631	1,282	1,136	617	270	134	59	73	4,202
	Percent HAL	14.1%	22.3%	17.0%	10.1%	7.2%	4.8%	02.4%	02.9%	12.1%
Not Available	Other	392	332	563	699	408	298	240	227	3,159
	HAL	77	188	197	97	31	6	5	5	606
	Percent HAL	16.4%	36.2%	25.9%	12.2%	7.1%	2.0%	2.0%	2.2%	16.1%
Not Applicable	Other	16	1	2	0	1	1	1	1	22
	HAL	1	0	0	1	0	1	0	0	3
	Percent HAL	5.9%	.0%	.0%	100.0%	.0%	50.0%	.0%	%	12.0%
Total	Other	4,816	5,424	6,841	6,986	4,360	3,383	3,036	2,983	37,829
	HAL	991	2,043	1,781	883	360	168	80	96	6,402
	Percent HAL	17.1%	27.4%	20.7%	11.2%	7.6%	4.7%	2.6%	3.1%	14.5%
Non-Hispanic	Other	3,786	4,919	6,054	6,078	3,856	3,019	2,735	2,677	33,124
	HAL	813	1,773	1,527	749	312	156	64	65	5,459
	Percent HAL	17.7%	26.5%	20.1%	11.0%	7.5%	4.9%	2.3%	2.4%	14.1%
Hispanic	Other	101	138	221	207	127	68	71	77	1,010
	HAL	45	63	66	42	9	4	4	3	236
	Percent HAL	30.8%	31.3%	23.0%	16.9%	6.6%	5.6%	5.3%	3.8%	18.9%

Table 23.D.20

Rates of HALs by Income of Borrower
 CATAWBA Regional COG
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	35.1%	44.2%	18.0%	33.3%	9.5%	33.3%	23.5%	30.0%	29.8%
\$15,001–\$30,000	28.3%	42.7%	31.2%	19.8%	17.9%	11.2%	6.0%	8.9%	25.3%
\$30,001–\$45,000	23.7%	36.8%	24.8%	13.2%	9.9%	4.8%	3.3%	4.2%	18.6%
\$45,001–\$60,000	17.3%	29.9%	22.5%	10.6%	5.9%	3.5%	3.3%	4.4%	15.3%
\$60,001–\$75,000	12.1%	19.8%	20.4%	10.9%	7.2%	2.8%	1.6%	1.5%	12.2%
Above \$75,000	7.6%	14.8%	12.5%	7.4%	5.4%	3.5%	0.7%	.7%	7.9%
Data Missing	11.0%	29.7%	35.6%	27.0%	.0%	8.7%	.0%	.0%	24.7%
Average	17.1%	27.4%	20.7%	11.2%	7.6%	4.7%	2.6%	3.1%	14.5%

Table 23.D.21

Loans by HAL Status by Income of Borrower
 CATAWBA Regional COG
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	24	29	41	22	19	10	13	14	172
	HAL	13	23	9	11	2	5	4	6	73
	Percent HAL	35.1%	44.2%	18.0%	33.3%	9.5%	33.3%	23.5%	30.0%	29.8%
\$15,001–\$30,000	Other	623	549	567	539	331	357	327	287	3,580
	HAL	246	409	257	133	72	45	21	28	1,211
	Percent HAL	28.3%	42.7%	31.2%	19.8%	17.9%	11.2%	6.0%	8.9%	25.3%
\$30,001–\$45,000	Other	1,036	1,032	1,309	1,286	792	781	695	616	7,547
	HAL	321	600	432	195	87	39	24	27	1,725
	Percent HAL	23.7%	36.8%	24.8%	13.2%	9.9%	4.8%	3.3%	4.2%	18.6%
\$45,001–\$60,000	Other	889	963	1,164	1,191	772	606	505	458	6,548
	HAL	186	411	338	141	48	22	17	21	1,184
	Percent HAL	17.3%	29.9%	22.5%	10.6%	5.9%	3.5%	3.3%	4.4%	15.3%
\$60,001–\$75,000	Other	633	834	891	909	576	459	367	389	5,058
	HAL	87	206	229	111	45	13	6	6	703
	Percent HAL	12.1%	19.8%	20.4%	10.9%	7.2%	2.8%	1.6%	1.5%	12.2%
Above \$75,000	Other	1,465	1,842	2,610	2,866	1,839	1,149	1,084	1,153	14,008
	HAL	120	320	373	228	106	42	8	8	1,205
	Percent HAL	7.6%	14.8%	12.5%	7.4%	5.4%	3.5%	.7%	.7%	7.9%
Data Missing	Other	146	175	259	173	31	21	45	66	916
	HAL	18	74	143	64	0	2	0	0	301
	Percent HAL	11.0%	29.7%	35.6%	27.0%	.0%	8.7%	.0%	.0%	24.7%
Total	Other	4,816	5,424	6,841	6,986	4,360	3,383	3,036	2,983	37,829
	HAL	991	2,043	1,781	883	360	168	80	96	6,402
	Percent HAL	17.1%	27.4%	20.7%	11.2%	7.6%	4.7%	2.6%	3.1%	14.5%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 23.E.1
Building Permits and Valuation
 CATAWBA Regional COG
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	1,083	42	72	152	1,349	99,645	52,501
1981	802	28	52	57	939	93,663	53,783
1982	692	10	18	355	1,075	83,108	42,851
1983	1,098	14	59	77	1,248	79,504	57,367
1984	1,110	34	43	170	1,357	81,608	48,364
1985	1,684	24	11	80	1,799	80,060	40,011
1986	1,303	16	39	430	1,788	113,090	54,116
1987	1,298	40	96	649	2,083	122,101	59,303
1988	1,123	16	58	413	1,610	115,705	55,040
1989	1,048	6	17	214	1,285	113,543	39,688
1990	1,217	24	11	239	1,491	110,091	59,236
1991	978	6	0	157	1,141	129,823	48,087
1992	1,034	2	13	108	1,157	134,023	43,926
1993	1,128	10	4	64	1,206	133,768	51,973
1994	1,380	4	8	338	1,730	126,452	65,885
1995	1,303	18	11	311	1,643	135,834	30,181
1996	1,948	36	4	849	2,837	141,710	41,617
1997	1,529	10	19	398	1,956	146,680	68,357
1998	1,377	16	12	268	1,673	162,402	43,019
1999	2,061	14	10	302	2,387	167,349	57,047
2000	2,205	40	0	1,234	3,479	164,922	55,016
2001	2,558	30	41	410	3,039	170,121	52,651
2002	2,643	16	76	437	3,172	181,472	60,268
2003	2,946	4	68	256	3,274	184,866	98,559
2004	3,039	16	73	205	3,333	191,849	110,721
2005	6,782	68	99	550	7,499	184,987	75,600
2006	3,409	10	48	426	3,893	180,539	60,792
2007	3,184	0	0	712	3,896	222,982	97,614
2008	2,269	0	12	132	2,413	246,642	103,469
2009	1,574	0	8	286	1,868	243,224	88,137
2010	1,086	0	0	21	1,107	218,395	88,101
2011	1,411	0	0	48	1,459	244,807	120,962
2012	1,302	2	48	240	1,592	261,362	112,043

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 23.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 CATAWBA Regional COG
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	4	484	1,942	1,133	0	3,563
2001	4	548	2,190	1,164	0	3,906
2002	3	692	2,413	1,411	0	4,519
2003	28	969	2,573	1,451	1	5,022
2004	12	1,037	2,955	1,246	1	5,251
2005	7	982	3,066	1,358	1	5,414
2006	30	1,272	3,851	2,165	0	7,318
2007	26	1,287	4,231	2,685	2	8,231
2008	20	999	3,386	2,166	0	6,571
2009	5	458	1,363	1,033	2	2,861
2010	7	418	1,241	914	4	2,584
2011	14	513	1,531	1,163	0	3,221
Total	160	9,659	30,742	17,889	11	58,461
Loan Amount (\$1,000s)						
2000	58	7,689	25,735	14,885	0	48,367
2001	40	8,711	27,238	14,263	0	50,252
2002	7	10,393	29,361	16,936	0	56,697
2003	258	13,903	37,754	19,492	10	71,417
2004	122	15,115	39,524	17,987	50	72,798
2005	77	12,709	32,384	15,096	3	60,269
2006	198	13,576	36,593	20,802	0	71,169
2007	240	15,681	45,081	32,012	4	93,018
2008	317	12,861	38,744	24,025	0	75,947
2009	35	9,070	22,151	15,050	163	46,469
2010	126	6,684	20,017	11,856	4	38,687
2011	257	9,993	24,876	16,228	0	51,354
Total	1,735	136,385	379,458	218,632	234	736,444

Table 23.F.2

Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 CATAWBA Regional COG
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	38	95	59	0	192
2001	0	64	108	55	0	227
2002	0	61	83	62	0	206
2003	2	81	175	104	0	362
2004	1	81	172	55	0	309
2005	2	63	98	43	0	206
2006	1	66	112	62	0	241
2007	3	63	132	71	0	269
2008	1	71	165	86	0	323
2009	2	65	135	72	0	274
2010	0	51	105	53	0	209
2011	0	49	122	61	0	232
Total	12	753	1,502	783	0	3,050
Loan Amount (\$1,000s)						
2000	0	6,173	15,169	9,557	0	30,899
2001	0	10,704	18,142	9,477	0	38,323
2002	0	9,795	14,963	10,458	0	35,216
2003	260	13,906	30,130	17,616	0	61,912
2004	150	14,523	29,993	9,369	0	54,035
2005	400	11,548	16,731	7,641	0	36,320
2006	150	11,067	19,701	10,795	0	41,713
2007	626	11,018	23,561	13,244	0	48,449
2008	250	13,030	28,926	15,704	0	57,910
2009	465	11,780	23,611	13,002	0	48,858
2010	0	8,901	18,079	9,321	0	36,301
2011	0	8,639	20,528	10,462	0	39,629
Total	2,301	131,084	259,534	136,646	0	529,565

Table 23.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 CATAWBA Regional COG
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	19	50	46	0	115
2001	0	27	83	47	0	157
2002	0	36	92	67	0	195
2003	0	71	147	95	0	313
2004	0	65	104	66	0	235
2005	1	66	91	43	0	201
2006	1	71	78	48	0	198
2007	0	63	90	72	0	225
2008	0	69	162	93	0	324
2009	0	50	115	68	0	233
2010	1	38	81	53	0	173
2011	0	36	82	43	0	161
Total	3	611	1,175	741	0	2,530
Loan Amount (\$1,000s)						
2000	0	9,722	23,395	26,018	0	59,135
2001	0	12,305	42,513	24,685	0	79,503
2002	0	17,473	49,895	37,497	0	104,865
2003	0	34,484	77,717	50,496	0	162,697
2004	0	30,141	50,999	34,382	0	115,522
2005	875	32,790	47,678	21,151	0	102,494
2006	455	36,712	40,339	23,701	0	101,207
2007	0	30,439	42,996	37,372	0	110,807
2008	0	35,271	78,870	47,152	0	161,293
2009	0	25,959	53,855	34,042	0	113,856
2010	475	21,370	41,848	26,153	0	89,846
2011	0	19,124	44,129	20,081	0	83,334
Total	1,805	305,790	594,234	382,730	0	1,284,559

Table 23.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than
\$1 Million by Tract MFI
 CATAWBA Regional COG
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	245	769	455	0	1,469
2001	1	294	1,023	519	0	1,837
2002	2	238	764	485	0	1,489
2003	11	413	1,198	637	1	2,260
2004	3	423	1,233	555	1	2,215
2005	3	521	1,590	735	0	2,849
2006	20	535	1,710	901	0	3,166
2007	18	547	1,928	1,147	0	3,640
2008	7	364	1,263	762	0	2,396
2009	1	246	694	420	0	1,361
2010	5	207	617	413	0	1,242
2011	5	266	805	675	0	1,751
Total	76	4,299	13,594	7,704	2	25,675
Loan Amount (\$1,000s)						
2000	0	15,314	33,594	29,834	0	78,742
2001	20	16,116	47,348	28,222	0	91,706
2002	2	16,300	50,095	32,463	0	98,860
2003	120	31,692	96,389	40,642	10	168,853
2004	78	26,152	69,992	33,631	50	129,903
2005	886	29,993	59,081	23,660	0	113,620
2006	638	25,461	51,178	29,419	0	106,696
2007	425	19,813	54,974	36,624	0	111,836
2008	181	21,982	67,659	42,872	0	132,694
2009	215	18,829	56,078	30,237	0	105,359
2010	549	19,881	46,515	26,623	0	93,568
2011	75	15,886	39,067	24,716	0	79,744
Total	3,189	257,419	671,970	378,943	60	1,311,581

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 23.G.1
Fair Housing Complaints by Basis

CATAWBA Regional COG
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	2	3		5	5	4	6	3	1	1	30
Family Status		1			1			1		12	15
Disability				2	2	2	1			1	8
National Origin		3	1		1					1	6
Retaliation	1			1	1	1				1	5
Sex		1		1	1						3
Religion				1	2						3
Color						1					1
Total Bases	3	8	1	10	13	8	7	4	1	16	71
Total Complaints	3	5	1	7	9	4	7	4	1	14	55

Table 23.G.2
Fair Housing Complaints by Issue

CATAWBA Regional COG
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities				1	3	3		3	2		22
Discrimination in term, conditions or privileges relating to rental			2		2	5	2	2			17
Discriminatory acts under Section 818 (coercion, etc.)					2	2	1	1			7
Discriminatory refusal to rent			1			1		3	1		7
Discriminatory financing (includes real estate transactions)		1	2			1	1		1		6
Otherwise deny or make housing available							2			1	5
Discrimination in terms, conditions, privileges relating to sale		1				1			1	1	3
Failure to make reasonable accommodation					1		1				2
Discriminatory refusal to sell			1					1			2
Other discriminatory acts		1			1						2
Discriminatory refusal to rent and negotiate for rental					1						1
Discrimination in the terms or conditions for making loans			1								1
Discrimination in terms and conditions of membership							1				1
False denial or representation of availability - sale									1	1	1
Discriminatory refusal to negotiate for sale								1			1
Discriminatory refusal to sell and negotiate for sale									1	1	1
Refusing to provide municipal services or property							1				1
Total Issues	3	7	1	10	13	7	12	5	4	4	80
Total Complaints	3	5	1	7	9	4	7	4	1	1	55

Table 23.G.3
Fair Housing Complaints by Closure Status

CATAWBA Regional COG
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	2	3	1	2	3	3	5	3	1		23
Open										14	14
Conciliated / Settled				3	2			1			6
Complainant Failed to Cooperate		1			1	1	1				4
Withdrawal Without Resolution				2	1						3
Lack of Jurisdiction		1					1				2
Withdrawal After Resolution					1						1
FHAP Judicial Dismissal					1						1
Untimely Filed	1										1
Total Complaints	3	5	1	7	9	4	7	4	1	14	55

HUD Complaints Found With Cause

Table 23.G.4
Fair Housing Complaints Found With Cause by Basis

CATAWBA Regional COG
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race				2	2						4
Family Status					1			1			2
Disability				1							1
National Origin					1						1
Sex				1							1
Religion				1							1
Total Bases				5	4			1			10
Total Complaints				3	3			1			7

Table 23.G.5
Fair Housing Complaints Found With Cause by Issue

CATAWBA Regional COG
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				2	1						3
Discriminatory terms, conditions, privileges, or services and facilities					1						1
Discriminatory refusal to rent								1			1
Discriminatory acts under Section 818 (coercion, etc.)				1							1
Discriminatory refusal to rent and negotiate for rental				1							1
Discriminatory financing (includes real estate transactions)						1					1
Other discriminatory acts				1							1
Total Issues	0	0	0	5	3	0	0	1	0	0	9
Total Complaints				3	3			1			7

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 23.H.1

Role of Respondent
CATAWBA Regional COG
2013 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	14
Banking/Finance	2
Construction/Development	7
Homeowner	34
Local Government	10
Property Management	8
Real Estate	5
Renter/Tenant	6
Other Role	6
Missing	0
Total	92

FEDERAL, STATE, AND LOCAL LAWS

Table 23.H.2

**Familiarity with Fair
Housing Laws**

CATAWBA Regional COG
2013 Fair Housing Survey

Familiarity	Total
Not Familiar	15
Somewhat Familiar	37
Very Familiar	18
Missing	22
Total	92

Table 23.H.3

Perceptions About Fair Housing Laws

CATAWBA Regional COG
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	49	2	18	23	92
Are fair housing laws difficult to understand or follow?	14	37	19	22	92
Do you think fair housing laws should be changed?	7	27	34	24	92
Do you think fair housing laws are adequately enforced?	35	23	8	26	92

Table 23.H.4

Fair Housing Activities
CATAWBA Regional COG
2013 Fair Housing Survey

2016 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		35	23	8	26	92
Have you participated in fair housing training?		27	17	1	47	92
Are you aware of any fair housing testing?		6	40	19	27	92f
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	17	14	2	32	27	92
Is there sufficient testing?	7	4		55	26	92

Table 23.H.5

Protected Classes
CATAWBA Regional COG
2013 Fair Housing Survey Data

Protected Class	Total
Age	6
Color	12
Criminal	3
Disability	6
Ethnicity	3
Family Status	30
Gender	27
Income	3
National Origin	25
Race	2
Religion	32
Sexual Orientation	10
Other	11
Total	170

FAIR HOUSING IN THE PRIVATE SECTOR

Table 23.H.6
Barriers to Fair Housing in the Private Sector
 CATAWBA Regional COG
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	5	47	11	29	92
The real estate industry?	1	40	22	29	92
The mortgage and home lending industry?	5	32	26	29	92
The housing construction or accessible housing design fields?	3	33	27	29	92
The home insurance industry?	3	32	28	29	92
The home appraisal industry?	4	31	27	30	92
Any other housing services?	5	32	26	29	92

FAIR HOUSING IN THE PUBLIC SECTOR

Table 23.H.7
Barriers to Fair Housing in the Public Sector
 CATAWBA Regional COG
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	2	27	31	32	92
Zoning laws?	6	22	31	33	92
Occupancy standards or health and safety codes?	4	24	30	34	92
Property tax policies?	4	27	27	34	92
Permitting process?	1	26	30	35	92
Housing construction standards?	2	25	32	33	92
Neighborhood or community development policies?	3	25	30	34	92
Limited access to government services, such as employment services?	12	27	20	33	92
Public administrative actions or regulations?	3	21	35	33	92

CONCLUDING QUESTIONS

Table 23.H.8
Local Fair Housing
 CATAWBA Regional COG
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	11	27	19	35	92
Are there any specific geographic areas that have fair housing problems?	1	15	40	36	92

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 23.H.9
How did you become aware of fair housing laws?

CATAWBA Regional COG
2013 Fair Housing Survey

Comments:
<p>attending classes City of Rock Hill liason EMPLOYMENT employment in housing industry Fair Housing classes taken once a year Fair Housing Laws are a part of real estate training Friends General Information I am a licensed property manager. i am a renter i like to know what i am signing up for and what the law is I have a SC Property manager in Charge ;icense, have several HA residents I have participated in training groups with Housing and Neighborhood services that address fair housing laws as they affect the homeless population that I serve. I have served as a commissioner for over 30 years I was a loan originator and we had to take classes. I worked in the non profit fair housing world for 10 years. I am also an attorney. I've owned rental properties since 1986 and have houses presently through HUD. Interacting with the CRH job requirement JOB REQUIREMENT My orientation for the Zoning Appeals Board Online research. Presntation of Fair Housing Laws in the office. previously had rental property Property Management and HUD Regulations Provider of housing services - training, workshops, daily services to clients r.e. sales & rentals Read a HUD booklet REAL ESTATE CONTINUING EDUCATION CLASSES Received a brochure on it from someone in city government with whom I serve on a local non-profit board Researching information as an advocate. Going to fair housing presentations in the community. Section 8 property manager The City's housing agency has provided training and/or opportunity to become familiar through reading, coworkers Through trainings and research on the SC Courts website Through work on affordable housing board Through working with CDBG and other HUD programs training through Housing Authority tv radio and newspaper various trainings We focus on assisting low income people work training Worked for a non profit homeless shelter. Worked in Community Development under HUD working at a housing authority office</p>

Table 23.H.10
How should fair housing laws be changed?

CATAWBA Regional COG
 2013 Fair Housing Survey

Comments:
<p>HUD's new disparate impact rules are difficult and make it hard to predict how an apparent neutral decision could end up in the future</p> <p>I believe there are additional protected classes that would be appropriate to consider as have been adopted in other communities. For example, marital status, source of income, sexual orientation.</p> <p>I don't feel knowledgeable enough to make such a judgement.</p> <p>individuals with fixed incomes should have more provisions</p> <p>Stop keeping woman and kids from fair housing.</p> <p>The laws are just fine it is the lack of enforcement. When many people are "Wronged" they do not report it.</p> <p>we bought the home and keep it up I think I should be able to do what I want to. I always try to be fair and put myself in applicants place to be fair, but most of the time it is like we owe them something just for showing up</p>

Local Fair Housing

Table 23.H.11
Are there any specific geographic areas that have fair housing problems?

CATAWBA Regional COG
 2013 Fair Housing Survey

Comments:
Some of the low income areas such as Blackmon Road and the Boyd Hill Area.

Table 23.H.12
Please share any additional comments.

CATAWBA Regional COG
 2013 Fair Housing Survey

Comments:
<p>IT's all about education and communications.</p> <p>Slum landlords affect low income residents. Large number is minority</p>

Fair Housing in the Private Sector

Table 23.H.13
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

CATAWBA Regional COG
 2013 Fair Housing Survey

Comments:
<p>Landlord's openly admit to not renting to a certain race in certain areas where they own homes.</p> <p>Many landlords are still unaware in spite of education as to fair housing laws as it relates to disability and familial status. In particular, physically accessible housing is needed in numbers greater than exists.</p> <p>private landlords make decisions of this sort frequently</p> <p>Rent for privately owned properties is sometimes Below our program rentals.</p> <p>There is an age, such as seniors.</p>

Table 23.H.14**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**CATAWBA Regional COG
2013 Fair Housing Survey

Comments:
Have heard news stories that loan decisions and credit decisions are different for some based on race, gender and age MORTGAGE COMPANIES AND BANKS OFFER HIGHER INTEREST RATES TO MINORITIES USA

Table 23.H.15**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**CATAWBA Regional COG
2013 Fair Housing Survey

Comments:
The issue exists in the context of single family homes, particularly given that most new construction are smaller complexes that do not fall under FHA D&C standards. Wider doorways should apply to all housing construction.

Table 23.H.16**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**CATAWBA Regional COG
2013 Fair Housing Survey

Comments:
Higher rents for Section 8 Participants Low income areas and areas where home owners are aging could use more assistance to get their homes repaired and in living condition. Who spear heads such efforts and keeps them going to completion? No funding for home renovations and repairs. Rock Hill Utilities are too high for low income people! The City is using Utilities as an additional income to the City!

FAIR HOUSING IN THE PUBLIC SECTOR**Table 23.H.17****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
NOT EXPLAINING EVERY DETAIL AS THEY WOULD IF A PERSON IS NOT A MINORITY they will charge a minority too much for the policy because of location. USA

Table 23.H.18**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
Laws that restrict where group homes can go and political pressure to limit where affordable housing goes residents or school zoning restricts the types of housing to selected areas.

Table 23.H.19**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
Rental property owners often restrict the number of tenants in a given unit These policies lack enforcement in All areas

Table 23.H.20**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
The state of SC taxes landlords at a much higher rate than a homeowner. This discourages investing in rental property. Charlotte is a better market. the taxes on our rentals are getting so high that we are planning on selling our 2 rentals because we can't see any advantage in keeping them. Both are in York Co. and between insurance and taxes and the money allowed for them through Section 8, we are not making any money.

Table 23.H.21**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
IF A PERSON DOES NOT UNDERSTAND A DOCUMENT THEY WILL NOT KNOW OR UNDERSTAND.

Table 23.H.22**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
Guidelines are often confusing and difficult to follow

Table 23.H.23**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
I know of a community that was targetted to receive funds to fix up homes and keep the families living in the homes. The project was started several years ago and to my knowledge none of the homes were repaired. O few was started and the project seem to stop.
Some government and non-profit entities focus their development in very strictly defined areas of the city, although I don't think this is a fair housing issue.
Tony Berry seems to own Rock Hill. Whatever he wants to build, he builds despite published policies and standards. His low standards are accepted by city employees even though they violate policies.

Table 23.H.24**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
lack of mass transportation system; cost to utilize transportation systems and the process for scheduling transportation services (only taxicabs and/or friends, family can be accessed in emergency situations and taxicabs are expensive)
Lack of transportation in the low income areas.
NO INTRUCTION AND VERY LITTLE INFORMATION EASILY AVAILABLE
No local transportation system
Only one agency offering transportation and it also covers other locations such as doctors, other service delivery areas. No public transportation provided in this community.
price of bus service is to expensive for the service always late
Rock Hill does not have a public transportation system.
Smaller towns such as York SC do not offer any public transportation.
The lack of public transportation is an issue. However, public transportation is expensive and usually needs an ongoing funding subsidy by government.
there is no public transportation and government offices are in outlying areas
There is some local transportation but not enough to help persons get back and forth to work at a reasonable cost

Table 23.H.25**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

CATAWBA Regional COG
2013 Fair Housing Survey Data

Comments:
Rock Hill city employees do not adhere to Rock Hill published ordinances.
Utilities are too high!

I. 2013 HOUSING NEEDS SURVEY

Table 23.I.1
Role of Respondent
 CATAWBA Regional COG
 2013 Housing Needs Survey

Primary Role	Total
Local Government	15
Homeowner	11
Real Estate	7
Construction/Development	2
Advocate	1
Banking/Finance	1
Property Management	1
Renter/Tenant	1
Other Role	3
Total	42

Table 23.I.2
Please rate the need for the following Housing activities
 CATAWBA Regional COG
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	4	15	8	14	42
Construction of new rental housing		8	8	12	14	42
Homeowner housing rehabilitation		2	11	16	13	42
Rental housing rehabilitation	1	5	9	14	13	42
Housing demolition	2	11	11	6	12	42
Housing redevelopment	1	5	15	9	12	42
Downtown housing	4	5	8	13	12	42
First-time home-buyer assistance	2	1	9	17	13	42
Mixed use housing	1	7	12	8	14	42
Mixed income housing	3	3	15	8	13	42

Table 23.I.3
Please rate the need for the following Housing activities (cont.)

CATAWBA Regional COG
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	1	1	13	12	15	42
Retrofitting existing housing to meet seniors' needs	1	4	13	9	15	42
Preservation of federal subsidized housing	2	9	9	7	15	42
Rental Assistance	2	6	11	9	14	42
Energy efficient retrofits	2	2	11	14	13	42
Supportive housing	3	2	15	7	15	42
Transitional housing	2	6	15	6	13	42
Emergency housing	2	6	15	6	13	42
Homeless shelters	3	4	9	14	12	42
Other			1		41	42

Table 23.I.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

CATAWBA Regional COG
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of adequate public transportation	18
Current state of the housing market	12
Cost of land or lot	10
Community resistance	9
Lack of water/sewer systems	8
Cost of materials	8
Lack of other infrastructure	7
Lack of available land	6
Lack of Affordable housing development policies	6
Cost of labor	5
Permitting fees	4
Permitting process	4
Impact fees	4
Lot size	3
Density or other zoning requirements	3
Building codes	3
Lack of adequate public safety services	2
Lack of qualified contractors or builders	1
Construction fees	1
ADA codes	

Table 23.I.5**Please rate how the following infrastructure components affect housing production**CATAWBA Regional COG
2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	6	7	7	4	5	13	42
Public transportation capacity	6	7	7	4	5	13	42
Water system quality	3	3	5	9	8	14	42
Water system capacity	2	3	5	8	9	15	42
Sewer system quality	2	2	7	7	10	14	42
Sewer system capacity	3	3	6	6	10	14	42
Storm water run-off capacity	4	2	9	8	4	15	42
City and county road conditions	2	8	4	6	7	15	42
Sidewalk conditions	5	7	6	4	6	14	42
Pedestrian-friendly places/walkability	6	9	3	3	7	14	42
Bridge conditions	1	7	6	8	4	16	42
Bridge capacity	2	5	6	8	5	16	42
Other						42	42

Table 23.I.6**Please rate the importance of being close proximity to the following amenities**CATAWBA Regional COG
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			7	15	9	11	42
Restaurants			17	12	2	11	42
Public transportation	4	2	10	5	10	11	42
Quality K-12 public schools	1		3	8	19	11	42
Day care	1	3	5	15	7	11	42
Retail shopping			15	12	3	12	42
Grocery stores			6	13	12	11	42
Park and recreational facilities		1	7	16	7	11	42
Highway access		5	8	12	6	11	42
Pharmacies		2	14	9	6	11	42
Other				2		40	42

Table 23.I.7**Please rate the need for the following housing types for special needs population**CATAWBA Regional COG
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	2	6	10	12	12	42
Transitional housing	3	6	12	8	13	42
Shelters for youth	2	8	14	5	13	42
Senior housing	1		19	9	13	42
Nursing homes or assisted living facilities	1	3	19	5	14	42
Housing designed for persons with disabilities	1	5	15	7	14	42
Supportive housing	2	5	16	4	15	42
Other				1	41	42

Table 23.I.8

Please rate the need for Services and Facilities for each of the following special needs groups

CATAWBA Regional COG
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		1	16	11	14	42
The frail elderly (age 85+)		3	13	12	14	42
Persons with severe mental illness		4	16	9	13	42
Persons with physical disabilities		3	15	10	14	42
Persons with developmental disabilities		3	18	7	14	42
Persons with substance abuse addictions	1	5	14	8	14	42
Persons with HIV/AIDS	2	9	11	6	14	42
Victims of domestic violence	1	1	15	12	13	42
Veterans		5	15	8	14	42
Homeless persons	3	6	9	12	12	42
Persons recently released from prison	3	6	10	10	13	42
Other					42	42

NARRATIVE COMMENTS

Table 23.I.9

What other type of housing activity are you considering?

CATAWBA Regional COG
2013 Housing Needs Survey

Comments:
Live/work units.

Table 23.I.10

What other type of infrastructure components are you considering?

CATAWBA Regional COG
2013 Housing Needs Survey

Comments:
Policies/practices for children and pets

Table 23.I.11

What other amenities are you considering?

CATAWBA Regional COG
2013 Housing Needs Survey

Comments:
Church Senior services

Table 23.I.12**What other types of housing for special needs populations are you considering?**CATAWBA Regional COG
2013 Housing Needs Survey

Comments:
homeless

Table 23.I.13**Please share any comments you have about housing needs or barriers.**CATAWBA Regional COG
2013 Housing Needs Survey

Comments:
<p>affordable and quality community</p> <p>Affordable seems to be a big barrier, developers make bad choices regarding setbacks, sidewalks, length of driveways and garages. So the good news is the reasonable prices but the bad news is a housing gap ordinance that is lacking in Joy!</p> <p>Financing</p> <p>Housing size & lots to large need more smaller high quality, tiny lot homes</p> <p>I hope my responses are not "too" contradictory. Sometimes unclear of what the statement represented</p> <p>I want to age in place (as does my wife), so more public transportation options being offered in the Rock Hill area over the next 20-30 years is very important.</p> <p>Need more and better affordable housing.</p> <p>Public transportation that is reliable, affordable, and high capacity is extremely important for healthy growth and housing development. Close proximity to living wage jobs and quality education is a factor for many people</p> <p>Quality vs quantity and collaborations with other counties and provide transportation if needed</p> <p>Tremendous need for housing the increasing homeless population.</p>

Table 23.I.14**What are ways your area of the Region can better address housing challenges.**CATAWBA Regional COG
2013 Housing Needs Survey

Comments:
<p>as you have today continue to educate people, keeping them informed</p> <p>Bailey bill tax freeze on rehabs, assistance to home buyers who take possession of dilapidated homes.</p> <p>Be aware and considerate of those who cannot "choose" where they live or work because of lack of resources!</p> <p>Build more supportive and affordable housing.</p> <p>Commit to mixed -use development for new housing construction. Commit to health impact assessment for major new development (industrial/commercial and housing types)</p> <p>exposure and education- help thought who are drowning that they are willing to help themselves. "if possible" ex-public housing- time limit and must be working towards a goal of getting off government assistance</p> <p>High density in selective areas mixed use development downtown housing.</p> <p>Increased collaboration among non-profit housing developments and municipalities to leverage our overall combined impact to ensure quality affordable housing</p> <p>Legislate guidance for developers of subdivisions over 500 units to allocate 10% of units to affordable patio homes with garages and enclosed yards similar to the villas at Manchester meadows. The idea of such housing is to allow seniors to live amount real neighborhoods and interact with mixed populations. The enclosed yard design enables them to have their own safe backyard with privacy</p> <p>Recognize there is a need!!! For all the categories listed above!</p> <p>When i received this, I almost deleted without reading since I am in SC and only NC counties listed. It is good to put all counties on any email no matter where emails originate.</p>

J. LAND USE PLANNING

Table 23.J.1
Housing Development
 CATAWBA Regional COG
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	11	1		2	14
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	10	2		2	14
Guidelines that encourage development affordable housing units?	1	9	2	2	14
Any potential barriers to the development of low- to moderate- income housing?	8	4		2	14
Guidelines that allow the development of mixed use housing?	7	2	3	2	14
Occupancy Standards					
A definition for the term "family"?	10	1	1	2	14
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	7	5		2	14
Does the definition of "family" include a specific limit on the number of persons?	6	6		2	14
Residential occupancy standards or limits?		11		3	14
Special Needs Housing					
A definition for the term "disability"?	4	6	1	3	14
Development standards for making housing accessible to persons with disabilities?		10	1	3	14
A process by which persons with disabilities can request modification to the jurisdiction's policies?		11	1	2	14
Standards for the development of senior housing?		11		3	14
Policies that distinguish senior citizen housing from other residential uses?	5	6	1	2	14
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	6	2	1	5	14
Are group homes permitted by right in single-family residential areas?	10	1	1	2	14
Is there a group home density requirement, such as a distance required for other group homes?	4	4	2	4	14
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	4	6	2	2	14
Policies or practices for "affirmatively furthering fair housing"?	3	6	3	2	14

K. RENTAL VACANCY SURVEY

Table 23.K.1
Rental Vacancy Survey by Type

CATAWBA Regional COG
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	197	13	6.6%
Apartments	9,320	307	3.3%
Mobile Homes	6		%
"Other" Units	467	6	1.3%
Don't know	165	7	4.2%
Total	10,155	333	3.3%

Table 23.K.2
Rental Units by Bedroom Size

CATAWBA Regional COG
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	145	0	0	-	145
One	0	1,745	0	53	-	1,798
Two	17	3,195	6	268	-	3,486
Three	70	750	0	86	-	906
Four	9	49	0	1	-	59
Don't Know	101	3,436	0	59	165	3,761
Total	197	9,320	6	467	165	10,155

Table 23.K.3
Do any of your rental units receive rental subsidy or assistance?

CATAWBA Regional COG
2013 Rental Vacancy Survey

Period	Respondent
Yes	54
No	38
Don't Know	7
% Offering Assistance	41.3%

Table 23.K.4
How many of your units have some sort of rental subsidy or assistance?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	46	23.4%
Apartments	133	1.4%
Mobile Homes		%
"Other" Units	108	23.1%
Don't know		
Total	287	2.8%

Table 23.K.5
How long will it be before your vacant units become filled?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	41	6
1 to 2 month	5	
2 to 3 months	1	
More than 3 months	41	1

Table 23.K.6
How long will it be before your filled units become vacant?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	6	2
1 to 2 month	1	
2 to 3 months	1	
More than 3 months	25	4

Table 23.K.7
Average Market Rate Rents by Bedroom Size

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$458			\$458
One	\$300	\$459		\$514	\$468
Two	\$479	\$549	\$635	\$765	\$560
Three	\$859	\$677		\$963	\$722
Four	\$1,030	\$1,700		\$1,700	\$1,097
Total	\$949	\$536	\$635	\$879	\$662

Table 23.K.8
Average Assistant Rate Rents by Bedroom Size

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$473			\$473
One		\$402		\$475	\$412
Two		\$513		\$567	\$515
Three		\$614		\$688	\$599
Four					
Total		\$458		\$563	\$473

Table 23.K.9
Single Family Market Rate Rents by Vacancy Status

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	1	1	100.0%
\$500 to \$750	122	11	9.0%
\$750 to \$1,000	25	0	0%
\$1,000 to \$1,250	3	1	33.3%
\$1,250 to \$1,500	5		%
Above \$1,500			%
Missing	41	0	.0%
Total	197	13	6.6%

Table 23.K.10
Apartment Market Rate Rents by Vacancy Status

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	493	30	6.1%
\$500 to \$750	3,401	97	2.9%
\$750 to \$1,000	2,700	55	2.0%
\$1,000 to \$1,250	1,183	100	8.5%
\$1,250 to \$1,500	6	0	0%
Above \$1,500			%
Missing	1,537	25	1.6%
Total	9,320	307	3.3%

Table 23.K.11
Available Apartment Units by Bedroom Size

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		13	15	2		0	30
\$500 to \$750	1	20	42	7		28	97
\$750 to \$1,000		8	11	3		33	55
\$1,000 to \$1,250		6	10	3		81	100
\$1,250 to \$1,500							
Above \$1,500							
Missing	2	7	1	0		16	25
Total	3	54	78	15	0	158	307

Table 23.K.12
Condition by Unit Type

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor		348			.	348
Fair					.	
Average	101	156		95	.	352
Good	90	4,063	2	234	.	4,389
Excellent	4	4,192	4	130	.	4,330
Don't Know	2	561	0	8	165	736
Total	197	9,320	6	467	165	10,155

Table 23.K.13
Condition of Single Family Units by Vacancy Status
 CATAWBA Regional COG
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	101	10	9.9%
Good	90	3	3.3%
Excellent	4		%
Don't Know	2	0	.0%
Total	197	13	6.6%

Table 23.K.14
Condition of Apartment Units by Vacancy Status
 CATAWBA Regional COG
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor	348	6	1.7%
Fair			%
Average	156	13	8.3%
Good	4,063	174	4.3%
Excellent	4,192	97	2.3%
Don't Know	561	17	3.0%
Total	9,320	307	3.3%

Table 23.K.15
Are there any utilities included with the rent?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Period	Respondent
Yes	53
No	40
% Offering Assistance	57.0%

Table 23.K.16
Which utilities are included with the rent?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	6
Natural Gas	
Water/Sewer	29
Trash Collection	36

Table 23.K.17
Do you keep a waiting list?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Period	Respondent
Yes	53
No	40
Don't know	
Waitlist Size	788

Table 23.K.18
How would you rate the need for renovation of existing units in the city?

CATAWBA Regional COG
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	7	25	1	5
Low Need	2	6		2
Moderate Need	1	16		2
High Need	2	3		1
Extreme Need	1	4	1	

Table 23.K.19**How would you rate the need for construction of new units in the city?**CATAWBA Regional COG
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	28		6
Low Need	1	5		3
Moderate Need	2	15	1	
High Need	3	6		
Extreme Need	3	8	2	1

Table 23.K.20**If new units were to be constructed, what percentage should offer rental assistance?**CATAWBA Regional COG
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	41.3%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 23.L.1
Era of Construction
 CATAWBA Regional COG
 Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	1,688	9			2	1,699
1940 - 1959	4,237	11		4	21	4,273
1960 - 1979	6,594	45		26	1,771	8,436
1980 - 1999	5,184	26		24	6,267	11,501
> 2000	8,736	1	974	3	1,178	10,892
Missing	18,856	0	0	20	573	19,449
Total	45,295	92	974	77	9,812	56,250

Table 23.L.2
Quality of Materials and Workmanship Used In Construction
 CATAWBA Regional COG
 Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	275	1			6	282
Fair	4,404	52		12	145	4,613
Average	11,923	38	608	43	3,866	16,478
Good	7,113	1	366	2	1,354	8,836
Excellent	852				6	858
Missing	20,728	0	0	20	4,435	25,183
Total	45,295	92	974	77	9,812	56,250

Table 23.L.3
Physical Condition of Dwelling Units
 CATAWBA Regional COG
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	525	6			1,258	1,789
Fair	1,601	30		5	1,419	3,055
Average	19,174	55	658	52	4,830	24,769
Good / Very Good	1,068	1			1,159	2,228
Excellent	1				1	2
Missing	22,926	0	316	20	1,145	24,407
Total	45,295	92	974	77	9,812	56,250

Table 23.L.4
Physical Condition of Single-Family Homes by Era of Construction
 CATAWBA Regional COG
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	200	376	1,025	79		8	1,688
1940 - 1959	187	569	3,229	241		11	4,237
1960 - 1979	104	399	5,667	404		20	6,594
1980 - 1999	32	193	3,527	302		1,130	5,184
>=2000		63	5,725	38	1	2,909	8,736
Missing	2	1	1	4	0	18,848	18,856
Total	525	1,601	19,174	1,068	1	22,926	45,295

Table 23.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction
 CATAWBA Regional COG
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	65	1,197	369	47	2	8	1,688
1940 - 1959	139	2,084	1,876	124	10	4	4,237
1960 - 1979	49	812	4,687	961	27	58	6,594
1980 - 1999	22	292	2,430	1,088	57	1,295	5,184
>=2000		19	2,560	4,893	756	508	8,736
Missing	0	0	1	0	0	18,855	18,856
Total	275	4,404	11,923	7,113	852	20,728	45,295

Table 23.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

CATAWBA Regional COG
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	95	350	30	1		49	525
Fair	111	1,026	279	8		177	1,601
Average	69	2,896	10,374	5,080	727	28	19,174
Good / Very Good		125	556	285	39	63	1,068
Excellent			1			0	1
Missing	0	7	683	1,739	86	20,411	22,926
Total	275	4,404	11,923	7,113	852	20,728	45,295

Table 23.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

CATAWBA Regional COG
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	19	27	19			0	65
1940 - 1959	53	49	37			0	139
1960 - 1979	18	25	6			0	49
1980 - 1999	5	10	7			0	22
>=2000							
Missing	0	0	0			0	0
Total	95	111	69			0	275

Table 23.L.8
Average Floor Area by Dwelling Type

CATAWBA Regional COG
Assessor Data

Square feet	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Below 500	11,489			18	1,336	12,843
500 – 999	4,270	5	71		3,678	8,024
1000 – 1,499	13,177	23	501	1	2,753	16,455
1,500 – 1,999	7,800	25	369		1,492	9,686
2,000 – 2,499	3,971	22	26	2	489	4,510
2,500 – 3,000	2,089	3	7		50	2,149
Above 3,000	2,499	14		56	14	2,583
Missing	0	0	0	0	0	0
Total	45,295	92	974	77	9,812	56,250
Average	1,786	2,319	1,424	11,316	1,136	1,679

Table 23.L.9
Type of Roof in Dwelling Units
 CATAWBA Regional COG
 Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	24,172	89	974	55	2,749	28,039
Sheet Metal/Metal	204				2,602	2,806
Other Roofing Materials	192	3		2	29	226
Missing	20,727	0	0	20	4,432	25,179
Total	45,295	92	974	77	9,812	56,250

Table 23.L.10
Number of Bathrooms per Dwelling Unit
 CATAWBA Regional COG
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	11,958			21	4,378	16,357
1 – 1.9	16,168	7	16	1	1,974	18,166
2 – 2.9	14,998	65	958	1	3,436	19,458
3 -3.9	2,075	20		53	22	2,170
4 -4.9	81			1	2	84
5 – 5.9	11					11
6 and Above	4					4
Missing	0	0	0	0	0	0
Total	45,295	92	974	77	9,812	56,250

Table 23.L.11
Exterior Wall of Dwelling Units
 CATAWBA Regional COG
 Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	9,152	9	931	3	2,944	13,039
Asbestos	1,443	3				1,446
Block	241				1	242
Brick or Stone	9,347	38	42	43	7	9,477
Masonry Frame / Stucco	110			1		111
Wood / Wood Frame	4,034	42		10	455	4,541
Composition / Other	232		1		1,970	2,203
Missing	20,736	0	0	20	4,435	25,191
Total	45,295	92	974	77	9,812	56,250

Table 23.L.12
Fuel Type of Dwelling Unit
 CATAWBA Regional COG
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	5,677	2	445	1	610	6,735
Natural Gas	348	1	10		35	394
Oil/Wood/Coal						0
None	3				3	6
Other	1					1
Missing	39,266	89	519	76	9,164	49,114
Total	45,295	92	974	77	9,812	56,250

Table 23.L.13
Market Value of Dwelling Unit
 CATAWBA Regional COG
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	13,751	38		5	8,232	22,026
\$50,000 – \$99,999	13,576	32	209	6	1,390	15,213
\$100,000 – \$149,999	6,589	11	609	13	143	7,365
\$150,000 - \$199,999	4,342	1	136	3	27	4,509
\$200,000 - \$249,999	2,794	5	20	9	12	2,840
\$250,000 - \$349,999	2,605	3		7	6	2,621
\$350,000 - \$550,000	1,427	1		9	1	1,438
Above \$550,000	211	1		25	1	238
Missing	0	0	0	0	0	0
Total	45,295	92	974	77	9,812	56,250
Average Value	92,698	97,726	125,939	565,197	19,962	80,422

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 23.M.1

Population and Employment Forecast

CATAWBA Regional COG
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	83,098	188,400
1980	97,600	222,060
1990	111,125	249,556
2000	132,723	289,914
2010	149,871	364,826
2020	169,071	419,016
2030	182,441	473,806
2040	201,266	537,297
2050	222,112	602,418

Table 23.M.2

Household Forecasts by Tenure

CATAWBA Regional COG
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	102,723	37,688	140,411
2020	120,485	40,558	161,043
2030	136,548	45,388	181,936
2040	155,278	50,895	206,173
2050	174,646	56,480	231,126

Table 23.M.3
Household Forecasts by Income

CATAWBA Regional COG
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	8,810	8,834	14,473	7,278	63,328	102,723
2020	10,300	10,317	16,983	8,561	74,323	120,485
2030	11,662	11,636	19,248	9,721	84,282	136,548
2040	13,259	13,197	21,886	11,063	95,873	155,278
2050	14,914	14,832	24,615	12,445	107,840	174,646
Renter-Occupied						
2010	10,352	6,303	7,261	3,103	10,669	37,688
2020	11,148	6,830	7,824	3,310	11,446	40,558
2030	12,478	7,664	8,761	3,693	12,791	45,388
2040	13,994	8,611	9,828	4,128	14,334	50,895
2050	15,531	9,561	10,907	4,577	15,904	56,480
Total						
2010	19,162	15,137	21,735	10,381	73,997	140,411
2020	21,449	17,146	24,808	11,872	85,769	161,043
2030	24,139	19,300	28,009	13,415	97,073	181,936
2040	27,252	21,808	31,714	15,191	110,207	206,173
2050	30,444	24,393	35,522	17,022	123,744	231,126

N. CHAS HOUSING PROBLEM TABLES

Table 23.N.1
Households with Housing Problems by Income and Family Status

CATAWBA Regional COG
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	395	1,487	202	1,433	799	4,316
30.1-50% HAMFI	710	1,285	330	1,514	708	4,547
50.1-80% HAMFI	746	2,641	582	727	910	5,606
80.1 % HAMFI and above	1,117	4,229	977	346	1,695	8,364
Total	2,968	9,642	2,091	4,020	4,112	22,833
Renters						
30 % HAMFI	127	2,699	730	1,067	2,278	6,901
30.1-50% HAMFI	122	2,415	461	573	1,542	5,113
50.1-80% HAMFI	50	1,305	468	213	951	2,987
80.1 % HAMFI and above	20	461	118	64	223	886
Total	319	6,880	1,777	1,917	4,994	15,887
Total						
30 % HAMFI	522	4,186	932	2,500	3,077	11,217
30.1-50% HAMFI	832	3,700	791	2,087	2,250	9,660
50.1-80% HAMFI	796	3,946	1,050	940	1,861	8,593
80.1 % HAMFI and above	1,137	4,690	1,095	410	1,918	9,250
Total	3,287	16,522	3,868	5,937	9,106	38,720

Table 23.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

CATAWBA Regional COG
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	395	1,487	202	1,433	799	4,316
30.1-50% HAMFI	710	1,285	330	1,514	708	4,547
50.1-80% HAMFI	746	2,641	582	727	910	5,606
80.1% HAMFI and above	1,117	4,229	977	346	1,695	8,364
Total	2,968	9,642	2,091	4,020	4,112	22,833
No Housing Problem						
30% HAMFI or less	70	248	24	715	167	1,224
30.1-50% HAMFI	930	870	43	1,874	480	4,197
50.1-80% HAMFI	2,873	2,580	493	1,873	1,186	9,005
80.1% HAMFI and above	10,090	36,937	3,947	2,432	6,468	59,874
Total	13,963	40,635	4,507	6,894	8,301	74,300
Not Computed						
30% HAMFI or less	59	343	0	135	653	1,190
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	59	343	0	135	653	1,190
Total						
30% HAMFI or less	524	2,078	226	2,283	1,619	6,730
30.1-50% HAMFI	1,640	2,155	373	3,388	1,188	8,744
50.1-80% HAMFI	3,619	5,221	1,075	2,600	2,096	14,611
80.1% HAMFI and above	11,207	41,166	4,924	2,778	8,163	68,238
Total	16,990	50,620	6,598	11,049	13,066	98,323

Table 23.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

CATAWBA Regional COG
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	127	2,699	730	1,067	2,278	6,901
30.1-50% HAMFI	122	2,415	461	573	1,542	5,113
50.1-80% HAMFI	50	1,305	468	213	951	2,987
80.1% HAMFI and above	20	461	118	64	223	886
Total	319	6,880	1,777	1,917	4,994	15,887
No Housing Problem						
30% HAMFI or less	29	519	50	336	438	1,372
30.1-50% HAMFI	63	717	14	377	412	1,583
50.1-80% HAMFI	215	2,223	155	142	1,730	4,465
80.1% HAMFI and above	706	5,874	497	398	4,294	11,769
Total	1,013	9,333	716	1,253	6,874	19,189
Not Computed						
30% HAMFI or less	0	719	90	14	442	1,265
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	719	90	14	442	1,265
Total						
30% HAMFI or less	156	3,937	870	1,417	3,158	9,538
30.1-50% HAMFI	185	3,132	475	950	1,954	6,696
50.1-80% HAMFI	265	3,528	623	355	2,681	7,452
80.1% HAMFI and above	726	6,335	615	462	4,517	12,655
Total	1,332	16,932	2,583	3,184	12,310	36,341

Table 23.N.4
Households by Housing Problems by Income and Family Status

CATAWBA Regional COG
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	522	4,186	932	2,500	3,077	11,217
30.1-50% HAMFI	832	3,700	791	2,087	2,250	9,660
50.1-80% HAMFI	796	3,946	1,050	940	1,861	8,593
80.1% HAMFI and above	1,137	4,690	1,095	410	1,918	9,250
Total	3,287	16,522	3,868	5,937	9,106	38,720
No Housing Problem						
30% HAMFI or less	99	767	74	1,051	605	2,596
30.1-50% HAMFI	993	1,587	57	2,251	892	5,780
50.1-80% HAMFI	3,088	4,803	648	2,015	2,916	13,470
80.1% HAMFI and above	10,796	42,811	4,444	2,830	10,762	71,643
Total	14,976	49,968	5,223	8,147	15,175	93,489
Not Computed						
30% HAMFI or less	59	1,062	90	149	1,095	2,455
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	59	1,062	90	149	1,095	2,455
Total						
30% HAMFI or less	680	6,015	1,096	3,700	4,777	16,268
30.1-50% HAMFI	1,825	5,287	848	4,338	3,142	15,440
50.1-80% HAMFI	3,884	8,749	1,698	2,955	4,777	22,063
80.1% HAMFI and above	11,933	47,501	5,539	3,240	12,680	80,893
Total	18,322	67,552	9,181	14,233	25,376	134,664

24. CHESTER COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 24.A.1

Population by Age

Chester County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	2,294	6.7%	2,201	6.6%	-4.1%
5 to 19	7,803	22.9%	6,600	19.9%	-15.4%
20 to 24	1,941	5.7%	1,946	5.9%	.3%
25 to 34	4,473	13.1%	3,597	10.9%	-19.6%
35 to 54	9,917	29.1%	9,470	28.6%	-4.5%
55 to 64	3,323	9.8%	4,491	13.6%	35.1%
65 or Older	4,317	12.7%	4,835	14.6%	12.0%
Total	34,068	100.0%	33,140	100.0%	-2.7%

Table 24.A.2

Elderly Population by Age

Chester County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	554	12.8%	689	14.3%	24.4%
67 to 69	718	16.6%	962	19.9%	34.0%
70 to 74	1,091	25.3%	1,146	23.7%	5.0%
75 to 79	946	21.9%	883	18.3%	-6.7%
80 to 84	562	13.0%	598	12.4%	6.4%
85 or Older	446	10.3%	557	11.5%	24.9%
Total	4,317	100.0%	4,835	100.0%	12.0%

Table 24.A.3

Population by Race and Ethnicity

Chester County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	20,416	59.9%	19,814	59.8%	-2.9%
Black	13,168	38.7%	12,387	37.4%	-5.9%
American Indian	112	.3%	136	.4%	21.4%
Asian	96	.3%	109	.3%	13.5%
Native Hawaiian/ Pacific Islander	2	.0%	5	.0%	150.0%
Other	85	.2%	187	.6%	120.0%
Two or More Races	189	.6%	502	1.5%	165.6%
Total	34,068	100.0%	33,140	100.0%	-2.7%
Non-Hispanic	33,813	99.3	32,661	98.6%	-3.4%
Hispanic	255	.7%	479	1.4%	87.8%

Table 24.A.4**Disability by Age**Chester County
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	233	7.9%	171	5.8%	404	6.8%
18 to 34	298	10.1%	200	6.0%	498	7.9%
35 to 64	1,162	17.6%	1,560	22.2%	2,722	20.0%
65 to 74	509	42.2%	512	33.0%	1,021	37.0%
75 or Older	465	56.4%	721	58.1%	1,186	57.4%
Total	2,667	17.1%	3,164	18.4%	5,831	17.8%

Table 24.A.5**Employment Status by Disability and Type: Age 18 to 64**Chester County
2011 Three-Year ACS Data

Disability Status	Population
Employed:	11,519
With a disability:	882
With a hearing difficulty	232
With a vision difficulty	265
With a cognitive difficulty	236
With an ambulatory difficulty	217
With a self-care difficulty	47
With an independent living difficulty	131
No disability	10,637
Unemployed:	2,822
With a disability:	336
With a hearing difficulty	121
With a vision difficulty	86
With a cognitive difficulty	169
With an ambulatory difficulty	133
With a self-care difficulty	67
With an independent living difficulty	140
No disability	2,486
Not in labor force:	5,578
With a disability:	2,002
With a hearing difficulty	360
With a vision difficulty	478
With a cognitive difficulty	858
With an ambulatory difficulty	1,334
With a self-care difficulty	536
With an independent living difficulty	992
No disability	3,576
Total	19,919

Table 24.A.6**Households by Income**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,855	22.2%	3,007	23.9%
\$15,000 to \$19,999	1,015	7.9%	1,071	8.5%
\$20,000 to \$24,999	983	7.6%	961	7.6%
\$25,000 to \$34,999	2,039	15.8%	1,690	13.4%
\$35,000 to \$49,999	2,385	18.5%	1,528	12.1%
\$50,000 to \$74,999	2,299	17.9%	2,160	17.1%
\$75,000 to \$99,999	806	6.3%	1,148	9.1%
\$100,000 or More	496	3.9%	1,040	8.3%
Total	12,878	100.0%	12,605	100.0%

Table 24.A.7**Poverty by Age**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	660	12.8%	1,131	14.2%
6 to 17	1,278	24.8%	1,730	21.7%
18 to 64	2,605	50.5%	4,177	52.4%
65 or Older	614	11.9%	940	11.8%
Total	5,157	100.0%	7,978	100.0%
Poverty Rate	15.3%	.	24.4%	.

Table 24.A.8**Households by Year Home Built**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,720	13.4%	996	7.9%
1940 to 1949	917	7.1%	935	7.4%
1950 to 1959	1,523	11.8%	1,433	11.4%
1960 to 1969	1,619	12.6%	1,506	11.9%
1970 to 1979	2,415	18.8%	2,198	17.4%
1980 to 1989	1,836	14.3%	1,833	14.5%
1990 to 1999	2,850	22.1%	2,278	18.1%
2000 to 2004	.	.	944	7.5%
2005 or Later	.	.	482	3.8%
Total	12,880	100.0%	12,605	100.0%

Table 24.A.9**Housing Units by Type**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	9,549	66.4%	10,151	68.9%
Duplex	295	2.1%	274	1.9%
Tri- or Four-Plex	215	1.5%	270	1.8%
Apartment	419	2.9%	478	3.2%
Mobile Home	3,835	26.7%	3,531	24.0%
Boat, RV, Van, Etc.	61	.4%	23	.2%
Total	14,374	100.0%	14,727	100.0%

Table 24.A.10**Housing Units by Tenure**

Chester County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,880	89.6%	12,876	87.6%	.0%
Owner-Occupied	10,093	78.4%	9,563	74.3%	-5.3%
Renter-Occupied	2,787	21.6%	3,313	25.7%	18.9%
Vacant Housing Units	1,494	10.4%	1,825	12.4%	22.2%
Total Housing Units	14,374	100.0%	14,701	100.0%	2.3%

Table 24.A.11**Disposition of Vacant Housing Units**

Chester County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	282	18.9%	321	17.6%	13.8%
For Sale	154	10.3%	205	11.2%	33.1%
Rented or Sold, Not Occupied	155	10.4%	98	5.4%	-36.8%
For Seasonal, Recreational, or Occasional Use	206	13.8%	284	15.6%	37.9%
For Migrant Workers	3	0.2%	0	.0%	-100.0%
Other Vacant	694	46.5%	917	50.2%	32.1%
Total	1,494	100.0%	1,825	100.0%	22.2%

Table 24.A.12**Households by Household Size**

Chester County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,120	24.2%	3,330	25.9%	6.7%
Two Persons	4,092	31.8%	4,214	32.7%	3.0%
Three Persons	2,481	19.3%	2,317	18.0%	-6.6%
Four Persons	1,820	14.1%	1,725	13.4%	-5.2%
Five Persons	863	6.7%	800	6.2%	-7.3%
Six Persons	295	2.3%	289	2.2%	-2.0%
Seven Persons or More	209	1.6%	201	1.6%	-3.8%
Total	12,880	100.0%	12,876	100.0%	.0%

Table 24.A.13**Household Type by Tenure**Chester County
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	9,343	72.5%	9,073	70.5%	-2.9%
Married-Couple Family	6,285	67.3%	5,724	63.1%	-8.9%
Owner-Occupied	5,601	89.1%	4,981	87.0%	-11.1%
Renter-Occupied	684	10.9%	743	13.0%	8.6%
Other Family	3,058	32.7%	3,349	36.9%	9.5%
Male Householder, No Spouse	656	21.5%	797	23.8%	21.5%
Owner-Occupied	493	75.2%	557	69.9%	13.0%
Renter-Occupied	163	24.8%	240	30.1%	47.2%
Female Householder, No Spouse	2,402	78.5%	2,552	76.2%	6.2%
Owner-Occupied	1,536	63.9%	1,426	55.9%	-7.2%
Renter-Occupied	866	36.1%	1,126	44.1%	30.0%
Non-Family Households	3,537	27.5%	3,803	29.5%	7.5%
Owner-Occupied	2,463	69.6%	2,599	68.3%	5.5%
Renter-Occupied	1,074	30.4%	1,204	31.7%	12.1%
Total	12,880	100.0%	12,876	100.0%	.0%

Table 24.A.14**Group Quarters Population**Chester County
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	77	26.5%	104	55.0%	35.1%
Juvenile Facilities	.	.	0	.0%	.
Nursing Homes	214	73.5%	85	45.0%	-60.3%
Other Institutions	0	.0%	0	.0%	%
Total	291	100.0%	189	100.0%	-35.1%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	25	100.0%	29	100.0%	16.0%
Total	25	7.9%	29	13.3%	16.0%
Total Group Quarters Population	316	100.0%	218	100.0%	-31.0%

Table 24.A.15**Overcrowding and Severe Overcrowding**Chester County
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	9,748	96.6%	291	2.9%	51	.5%	10,090
2010 ACS	9,381	98.1%	144	1.5%	35	.4%	9,560
Renter							
2000 Census	2,569	92.1%	163	5.8%	58	2.1%	2,790
2010 ACS	2,948	96.8%	92	3.0%	5	.2%	3,045
Total							
2000 Census	12,317	95.6%	454	3.5%	109	.8%	12,880
2010 ACS	12,329	97.8%	236	1.9%	40	.3%	12,605

Table 24.A.16**Households with Incomplete Plumbing Facilities**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	12,787	12,563
Lacking Complete Plumbing Facilities	93	42
Total Households	12,880	12,605
Percent Lacking	.7%	.3%

Table 24.A.17**Households with Incomplete Kitchen Facilities**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	12,773	12,522
Lacking Complete Kitchen Facilities	107	83
Total Households	12,880	12,605
Percent Lacking	.8%	.7%

Table 24.A.18**Cost Burden and Severe Cost Burden by Tenure**

Chester County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,636	74.0%	528	14.8%	361	10.1%	38	1.1%	3,563
2010 ACS	3,264	63.9%	919	18.0%	861	16.9%	62	1.2%	5,106
Owner Without a Mortgage									
2000 Census	2,298	87.1%	139	5.3%	109	4.1%	91	3.5%	2,637
2010 ACS	3,631	81.5%	459	10.3%	277	6.2%	87	2.0%	4,454
Renter									
2000 Census	1,456	53.0%	386	14.1%	422	15.4%	481	17.5%	2,745
2010 ACS	1,129	37.1%	689	22.6%	629	20.7%	598	19.6%	3,045
Total									
2000 Census	6,390	71.4%	1,053	11.8%	892	10.0%	610	6.8%	8,945
2010 ACS	8,024	63.7%	2,067	16.4%	1,767	14.0%	747	5.9%	12,605

Table 24.A.19**Median Housing Costs**

Chester County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$409	\$405
Median Home Value	\$62,800	\$84,300

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 24.B.1
Employment by Industry
 Chester County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	521	490	500	524	537	549	536	532	2.1%
Forestry, fishing, related activities, and other	100	123	115	106	116	118	135	134	34.0%
Mining	0	0	0	0	0	0	0	0	%
Utilities									%
Construction	849	1,160	1,153	1,037	945	873	649	582	-31.4%
Manufacturing	5,067	4,488	4,261	3,397	2,925	2,281	2,130	2,219	-56.2%
Wholesale trade	653	766	664	661	608	556	499	521	-20.2%
Retail trade	1,335	1,269	1,278	1,294	1,166	1,161	1,137	1,142	-14.5%
Transportation and warehousing									%
Information	173	183	194	187	201	206	199	182	5.2%
Finance and insurance	215	261	269	284	313	337	329	337	56.7%
Real estate and rental and leasing	189	296	291	289	307	272	257	255	34.9%
Professional and technical services	209					274		269	28.7%
Management of companies and enterprises	0								%
Administrative and waste services	610	447	568	577	565				%
Educational services					34	31	35		%
Health care and social assistance					844	836	801		%
Arts, entertainment, and recreation	70	97	102	116	112	116	111	110	57.1%
Accommodation and food services	633	704	755	742	762	683	702	698	10.3%
Other services, except public administration	1,071	1,472	1,479	1,512	1,544	1,490	1,529	1,520	41.9%
Government and government enterprises	2,808	1,976	1,982	1,979	1,963	1,903	1,832	1,775	-36.8%
Total	15,560	15,542	15,414	14,439	13,776	12,633	12,040	12,009	-22.8%

Table 24.B.2
Real Earnings by Industry

Chester County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	3,561	3,430	5,458	5,726	7,117	8,797	9,016	5,602	57.3%
Forestry, fishing, related activities, and other	4,391	5,547	6,083	5,948	5,213	5,677	6,601	6,578	49.8%
Mining	0	0	0	0	0	0	0	0	%
Utilities									%
Construction	30,498	53,472	54,357	49,566	42,759	37,332	23,708	18,735	-38.6%
Manufacturing	261,579	277,832	268,849	212,060	178,849	137,563	139,778	154,502	-40.9%
Wholesale trade	34,999	36,817	35,679	38,260	37,249	28,747	26,065	26,960	-23.0%
Retail trade	32,404	28,120	28,343	27,796	28,482	29,208	27,695	28,076	-13.4%
Transportation and warehousing									%
Information	8,813	10,840	11,622	11,820	11,416	12,010	11,747	11,214	27.2%
Finance and insurance	7,006	10,126	10,873	10,210	11,710	10,414	10,287	10,518	50.1%
Real estate and rental and leasing	3,391	2,833	2,636	2,398	3,280	2,748	1,717	1,584	-53.3%
Professional and technical services	5,493					7,874		8,476	54.3%
Management of companies and enterprises	0								%
Administrative and waste services	10,518	7,614	9,701	9,850	10,535				%
Educational services					134	134	162		%
Health care and social assistance					32,014	32,463	30,353		%
Arts, entertainment, and recreation	787	1,011	1,067	2,629	2,778	2,534	2,428	2,321	194.9%
Accommodation and food services	10,326	11,578	12,204	11,821	11,056	10,239	10,657	10,688	3.5%
Other services, except public administration	22,846	25,575	25,554	24,727	22,031	21,737	22,843	22,376	-2.1%
Government and government enterprises	119,518	94,977	94,608	95,805	97,775	96,109	93,264	89,036	-25.5%
Total	600,669	640,699	636,017	576,537	534,989	471,339	451,189	454,648	-24.3%

Table 24.B.3
Real Earnings Per Job by Industry
 Chester County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	6,836	6,999	10,916	10,928	13,254	16,023	16,821	10,530	54.0%
Forestry, fishing, related activities, and other	43,905	45,094	52,891	56,112	44,942	48,110	48,895	49,090	11.8%
Mining									%
Utilities									%
Construction	35,923	46,096	47,144	47,798	45,248	42,763	36,531	32,191	-10.4%
Manufacturing	51,624	61,905	63,095	62,426	61,145	60,308	65,624	69,627	34.9%
Wholesale trade	53,598	48,064	53,734	57,882	61,264	51,703	52,234	51,746	-3.5%
Retail trade	24,273	22,159	22,178	21,480	24,428	25,158	24,358	24,585	1.3%
Transportation and warehousing									%
Information	50,941	59,237	59,907	63,207	56,795	58,301	59,029	61,613	20.9%
Finance and insurance	32,586	38,798	40,421	35,952	37,412	30,903	31,269	31,212	-4.2%
Real estate and rental and leasing	17,942	9,572	9,059	8,297	10,683	10,103	6,681	6,214	-65.4%
Professional and technical services	26,282					28,737		31,509	19.9%
Management of companies and enterprises									%
Administrative and waste services	17,242	17,033	17,079	17,071	18,646				%
Educational services					3,937	4,315	4,633		%
Health care and social assistance					37,931	38,831	37,894		%
Arts, entertainment, and recreation	11,244	10,418	10,463	22,665	24,806	21,846	21,873	21,102	87.7%
Accommodation and food services	16,313	16,445	16,164	15,931	14,509	14,991	15,182	15,313	-6.1%
Other services, except public administration	21,332	17,375	17,278	16,354	14,269	14,588	14,940	14,721	-31.0%
Government and government enterprises	42,563	48,065	47,734	48,411	49,809	50,504	50,908	50,161	17.9%
Average	38,603	41,224	41,262	39,929	38,835	37,310	37,475	37,859	-1.9%

Table 24.B.4
Total Employment and Real Personal Income
 Chester County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	318,791	23,447	7,714	28,781	34,285	366,124	12,245	13,426	23,747
1970	313,076	22,524	9,556	31,321	39,223	370,652	12,423	13,279	23,576
1971	324,546	24,527	5,440	32,698	41,284	379,441	12,595	13,627	23,818
1972	349,183	27,484	1,995	34,720	44,500	402,914	13,351	13,880	25,156
1973	371,181	32,874	-1,566	38,114	51,460	426,315	14,170	14,228	26,089
1974	363,119	33,879	-6,292	39,957	59,792	422,697	13,912	14,118	25,722
1975	325,134	30,094	-6,453	42,581	80,410	411,578	13,600	13,470	24,139
1976	386,714	36,954	-14,865	43,300	72,160	450,355	14,888	14,273	27,093
1977	396,614	38,025	-17,116	45,563	71,024	458,060	15,153	14,156	28,016
1978	410,977	40,361	-18,048	48,432	72,477	473,477	15,586	14,198	28,946
1979	432,288	43,251	-26,142	52,043	76,483	491,422	16,246	14,635	29,537
1980	420,422	42,730	-24,937	60,527	83,724	497,006	16,383	14,387	29,222
1981	423,206	45,919	-20,777	67,576	88,825	512,912	16,550	14,571	29,044
1982	394,538	42,415	-14,203	78,659	92,367	508,945	16,354	13,583	29,046
1983	417,963	46,016	-14,907	84,841	94,006	535,886	17,438	14,051	29,746
1984	420,061	47,670	-6,241	90,862	97,122	554,134	17,814	13,887	30,249
1985	405,731	46,329	2,462	93,438	101,761	557,063	17,817	13,692	29,632
1986	414,634	48,791	7,122	96,240	101,830	571,035	18,039	13,740	30,177
1987	432,034	49,914	10,737	91,109	99,695	583,661	18,278	13,810	31,284
1988	448,716	53,466	13,478	91,309	101,623	601,659	18,770	14,260	31,467
1989	466,873	56,220	12,102	101,525	109,156	633,436	19,732	14,900	31,333
1990	453,728	55,282	25,662	96,866	116,300	637,274	19,789	14,404	31,500
1991	435,647	54,103	28,897	95,367	131,650	637,457	19,640	13,550	32,152
1992	469,970	57,716	26,362	92,327	141,954	672,896	20,744	14,102	33,326
1993	466,622	58,324	34,607	87,611	146,479	676,995	20,903	13,831	33,737
1994	481,533	60,210	38,087	94,720	148,730	702,860	21,632	14,140	34,055
1995	492,055	61,928	40,852	98,199	156,744	725,922	22,359	14,286	34,443
1996	516,891	63,864	40,178	100,994	165,281	759,480	23,183	14,619	35,358
1997	532,152	65,245	44,445	107,594	169,733	788,679	23,882	14,571	36,521
1998	559,415	68,153	53,617	110,401	175,794	831,073	24,839	15,067	37,128
1999	587,505	70,496	61,033	104,880	182,850	865,773	25,538	15,741	37,324
2000	605,855	72,809	61,848	112,691	190,811	898,395	26,301	16,070	37,701
2001	600,669	72,379	65,705	117,855	207,772	919,621	26,997	15,560	38,603
2002	606,032	72,397	71,166	112,267	224,918	941,985	27,638	15,083	40,180
2003	598,420	70,885	77,750	103,349	228,133	936,767	27,617	14,843	40,317
2004	623,466	72,817	77,326	87,481	238,186	953,642	28,354	15,350	40,617
2005	640,699	75,490	75,557	81,224	242,158	964,148	28,890	15,542	41,224
2006	636,017	76,515	87,350	83,045	247,951	977,848	29,434	15,414	41,262
2007	576,537	69,467	108,580	97,307	252,688	965,646	29,044	14,439	39,929
2008	534,989	65,919	119,565	111,147	276,829	976,612	29,192	13,776	38,835
2009	471,339	59,177	125,193	87,955	302,751	928,061	27,946	12,633	37,310
2010	451,189	56,154	137,007	86,867	316,427	935,338	28,240	12,040	37,475
2011	454,648	52,581	146,249	91,748	305,793	945,858	28,735	12,009	37,859

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 24.C.1
Labor Force Statistics
 Chester County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	15,890	14,275	1,615	10.2%
1991	15,967	13,918	2,049	12.8%
1992	16,121	14,230	1,891	11.7%
1993	15,897	13,812	2,085	13.1%
1994	15,654	14,001	1,653	10.6%
1995	15,411	13,973	1,438	9.3%
1996	15,891	14,301	1,590	10.0%
1997	15,447	14,061	1,386	9.0%
1998	15,548	14,241	1,307	8.4%
1999	15,877	14,559	1,318	8.3%
2000	16,438	15,620	818	5.0%
2001	16,134	14,896	1,238	7.7%
2002	15,616	14,050	1,566	10.0%
2003	15,647	13,941	1,706	10.9%
2004	15,582	14,048	1,534	9.8%
2005	15,850	14,385	1,465	9.2%
2006	16,121	14,493	1,628	10.1%
2007	15,491	13,820	1,671	10.8%
2008	15,335	13,533	1,802	11.8%
2009	15,654	12,485	3,169	20.2%
2010	15,103	12,321	2,782	18.4%
2011	14,790	12,425	2,365	16.0%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²⁴ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 24.D.1
Purpose of Loan by Year
Chester County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	661	810	783	662	484	299	398	361	4,458
Home Improvement	124	188	133	152	124	60	47	69	897
Refinancing	1,249	1,582	1,272	1,073	919	864	628	485	8,072
Total	2,034	2,580	2,188	1,887	1,527	1,223	1,073	915	13,427

Table 24.D.2
Occupancy Status for Home Purchase Loan Applications
Chester County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	577	749	703	589	439	271	368	352	4,048
Not Owner-Occupied	78	59	78	72	39	28	30	9	393
Not Applicable	6	2	2	1	6	0	0	0	17
Total	661	810	783	662	484	299	398	361	4,458

Table 24.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Chester County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	534	678	634	507	221	94	172	201	3,041
FHA - Insured	28	51	46	69	169	92	109	78	642
VA - Guaranteed	10	10	8	9	10	8	20	17	92
Rural Housing Service or Farm Service Agency	5	10	15	4	39	77	67	56	273
Total	577	749	703	589	439	271	368	352	4,048

²⁴ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 24.D.4
Loan Applications by Action Taken
 Chester County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	235	319	295	263	158	111	123	101	1,605
Application Approved but not Accepted	58	53	73	26	26	5	32	51	324
Application Denied	128	137	162	147	111	61	117	117	980
Application Withdrawn by Applicant	41	61	49	48	61	25	38	37	360
File Closed for Incompleteness	11	17	11	33	11	5	0	5	93
Loan Purchased by the Institution	104	151	113	72	72	64	58	41	675
Preapproval Request Denied	0	7	0	0	0	0	0	0	7
Preapproval Approved but not Accepted	0	4	0	0	0	0	0	0	4
Total	577	749	703	589	439	271	368	352	4,048
Denial Rate	35.3%	30.0%	35.4%	35.9%	41.3%	35.5%	48.8%	53.7%	37.9%

Table 24.D.5
Denial Rates by Gender of Applicant
 Chester County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	33.3%	38.8%	45.5%	%	35.3%
2005	26.5%	32.0%	76.9%	%	30.0%
2006	31.9%	37.8%	75.0%	%	35.4%
2007	38.4%	32.0%	33.3%	%	35.9%
2008	35.8%	48.4%	58.3%	%	41.3%
2009	36.1%	33.9%	42.9%	.0%	35.5%
2010	43.8%	55.8%	62.5%	%	48.8%
2011	47.6%	59.3%	87.5%	%	53.7%
Average	35.2%	40.4%	60.0%	.0%	37.9%

Table 24.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Chester County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	166	197	194	149	104	69	82	65	1,026
	Denied	83	71	91	93	58	39	64	59	558
	Denial Rate	33.3%	26.5%	31.9%	38.4%	35.8%	36.1%	43.8%	47.6%	35.2%
Female	Originated	63	119	97	104	49	37	38	35	542
	Denied	40	56	59	49	46	19	48	51	368
	Denial Rate	38.8%	32.0%	37.8%	32.0%	48.4%	33.9%	55.8%	59.3%	40.4%
Not Available	Originated	6	3	4	10	5	4	3	1	36
	Denied	5	10	12	5	7	3	5	7	54
	Denial Rate	45.5%	76.9%	75.0%	33.3%	58.3%	42.9%	62.5%	87.5%	60.0%
Not Applicable	Originated	0	0	0	0	0	1	0	0	1
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	.0%	%	%	.0%
Total	Originated	235	319	295	263	158	111	123	101	1,605
	Denied	128	137	162	147	111	61	117	117	980
	Denial Rate	35.3%	30.0%	35.4%	35.9%	41.3%	35.5%	48.8%	53.7%	37.9%

Table 24.D.7
Denial Rates by Race/Ethnicity of Applicant
 Chester County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	100.0%	50.0%	.0%	100.0%	%	50.0%	100.0%	55.6%
Asian	.0%	.0%	.0%	.0%	100.0%	%	33.3%	.0%	17.6%
Black	44.0%	31.7%	39.5%	51.5%	45.5%	36.6%	62.1%	64.7%	44.9%
White	31.4%	25.2%	31.8%	30.5%	38.1%	34.2%	42.4%	46.6%	33.5%
Not Available	40.9%	58.5%	53.7%	36.4%	53.8%	46.2%	68.8%	83.3%	53.8%
Not Applicable	.0%	%	.0%	%	%	0.0%	0%	%	.0%
Average	35.3%	30.0%	35.4%	35.9%	41.3%	35.5%	48.8%	53.7%	37.9%
Non-Hispanic	35.3%	26.0%	33.7%	35.6%	41.2%	34.2%	45.7%	43.6%	35.5%
Hispanic	.0%	25.0%	40.0%	33.3%	33.3%	50.0%	60.0%	100.0%	44.2%

Table 24.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Chester County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	0	1	2	0	0	1	0	4
	Denied	0	1	1	0	1	0	1	1	5
	Denial Rate	%	100.0%	50.0%	.0%	100.0%	50.0%	50.0%	100.0%	55.6%
Asian	Originated	1	2	3	2	0	0	4	2	14
	Denied	0	0	0	0	1	0	2	0	3
	Denial Rate	.0%	.0%	.0%	.0%	100.0%	%	33.3%	.0%	17.6%
Black	Originated	56	86	69	49	24	26	22	18	350
	Denied	44	40	45	52	20	15	36	33	285
	Denial Rate	44.0%	31.7%	39.5%	51.5%	45.5%	36.6%	62.1%	64.7%	44.9%
White	Originated	164	214	202	189	122	77	91	78	1,137
	Denied	75	72	94	83	75	40	67	68	574
	Denial Rate	31.4%	25.2%	31.8%	30.5%	38.1%	34.2%	42.4%	46.6%	33.5%
Not Available	Originated	13	17	19	21	12	7	5	3	97
	Denied	9	24	22	12	14	6	11	15	113
	Denial Rate	40.9%	58.5%	53.7%	36.4%	53.8%	46.2%	68.8%	83.3%	53.8%
Not Applicable	Originated	1	0	1	0	0	1	0	0	3
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	40.9%	58.5%	53.7%	36.4%	53.8%	46.2%	68.8%	83.3%	.0%
Total	Originated	235	319	295	263	158	111	123	101	1,605
	Denied	128	137	162	147	111	61	117	117	980
	Denial Rate	35.3%	30.0%	35.4%	35.9%	41.3%	35.5%	48.8%	53.7%	37.9%
Non-Hispanic	Originated	191	301	267	235	143	102	114	93	1,446
	Denied	104	106	136	130	100	53	96	72	797
	Denial Rate	35.3%	26.0%	33.7%	35.6%	41.2%	34.2%	45.7%	43.6%	35.5%
Hispanic	Originated	4	3	6	6	2	1	2	0	24
	Denied	0	1	4	3	1	1	3	6	19
	Denial Rate	.0%	25.0%	40.0%	33.3%	33.3%	50.0%	60.0%	100.0%	44.2%

Table 24.D.9
Loan Applications by Reason for Denial
 Chester County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	9	18	20	22	19	14	19	17	138
Employment History	0	2	1	2	1	1	3	0	10
Credit History	58	54	61	47	41	23	40	33	357
Collateral	6	9	23	21	12	6	6	13	96
Insufficient Cash	6	2	3	4	3	1	0	1	20
Unverifiable Information	0	4	2	3	4	0	1	3	17
Credit Application Incomplete	2	6	3	1	3	2	7	2	26
Mortgage Insurance Denied	0	0	0	0	0	0	0	0	0
Other	14	19	29	12	13	5	3	2	97
Missing	33	23	20	35	15	9	38	46	219
Total	128	137	162	147	111	61	117	117	980

Table 24.D.10
Denial Rates by Income of Applicant
 Chester County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	80.0%	63.2%	33.3%	75.0%	66.7%	66.7%	80.0%	75.0%	68.5%
\$15,001–\$30,000	45.8%	35.1%	47.4%	40.4%	54.7%	41.4%	63.3%	60.7%	46.5%
\$30,001–\$45,000	30.1%	29.6%	37.9%	34.0%	39.7%	34.1%	41.9%	57.4%	36.8%
\$45,001–\$60,000	31.3%	22.1%	26.3%	33.3%	33.3%	31.3%	45.9%	34.4%	31.0%
\$60,001–\$75,000	28.0%	23.5%	28.9%	38.3%	14.3%	30.8%	35.0%	52.6%	30.8%
Above \$75,000	16.7%	18.3%	21.2%	24.2%	42.1%	19.0%	18.5%	45.2%	25.7%
Data Missing	100.0%	50.0%	55.6%	50.0%	100.0%	100.0%	%	50.0%	60.9%
Total	35.3%	30.0%	35.4%	35.9%	41.3%	35.5%	48.8%	53.7%	37.9%

Table 24.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Chester County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	60.0%	%	%	.0%	100.0%	%	55.6%
Asian	%	33.3%	.0%	100.0%	20.0%	.0%	%	17.6%
Black	83.9%	43.8%	41.0%	44.7%	44.1%	37.0%	50.0%	44.9%
White	58.5%	44.1%	34.4%	26.0%	26.8%	24.2%	52.9%	33.5%
Not Available	80.0%	71.0%	49.0%	40.6%	47.4%	30.0%	100.0%	53.8%
Not Applicable	%	%	.0%	.0%	%	.0%	%	.0%
Average	68.5%	46.5%	36.8%	31.0%	30.8%	25.7%	60.9%	37.9%
Non-Hispanic	67.5%	42.7%	34.1%	30.0%	30.3%	25.2%	56.3%	35.5%
Hispanic	%	33.3%	76.9%	33.3%	20.0%	28.6%	%	44.2%

Table 24.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Chester County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	0	44	83	11	0	138	4
Employment History	0	0	2	7	1	0	10	0
Credit History	3	2	114	214	24	0	357	6
Collateral	0	0	21	54	21	0	96	0
Insufficient Cash	0	0	6	12	2	0	20	1
Unverifiable Information	0	0	2	13	2	0	17	0
Credit Application Incomplete	0	0	4	18	4	0	26	1
Mortgage Insurance Denied	0	0	0	0	0	0	0	0
Other	0	0	30	57	10	0	97	3
Missing	2	1	62	116	38	0	219	4
Total	5	3	285	574	113	0	980	19
% Missing	40.0%	33.3%	21.8%	20.2%	33.6%	%	22.3%	21.1%

Table 24.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Chester County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	2	7	6	3	2	2	3	3	28
	Application Denied	8	12	3	9	4	4	12	9	61
	Denial Rate	80.0%	63.2%	33.3%	75.0%	66.7%	66.7%	80.0%	75.0%	68.5%
\$15,001–\$30,000	Loan Originated	64	100	60	65	29	34	29	24	405
	Application Denied	54	54	54	44	35	24	50	37	352
	Denial Rate	45.8%	35.1%	47.4%	40.4%	54.7%	41.4%	63.3%	60.7%	46.5%
\$30,001–\$45,000	Loan Originated	72	81	90	68	44	27	36	26	444
	Application Denied	31	34	55	35	29	14	26	35	259
	Denial Rate	30.1%	29.6%	37.9%	34.0%	39.7%	34.1%	41.9%	57.4%	36.8%
\$45,001–\$60,000	Loan Originated	44	53	56	50	26	22	20	21	292
	Application Denied	20	15	20	25	13	10	17	11	131
	Denial Rate	31.3%	22.1%	26.3%	33.3%	33.3%	31.3%	45.9%	34.4%	31.0%
\$60,001–\$75,000	Loan Originated	18	26	27	29	24	9	13	9	155
	Application Denied	7	8	11	18	4	4	7	10	69
	Denial Rate	28.0%	23.5%	28.9%	38.3%	14.3%	30.8%	35.0%	52.6%	30.8%
Above \$75,000	Loan Originated	35	49	52	47	33	17	22	17	272
	Application Denied	7	11	14	15	24	4	5	14	94
	Denial Rate	16.7%	18.3%	21.2%	24.2%	42.1%	19.0%	18.5%	45.2%	25.7%
Data Missing	Loan Originated	0	3	4	1	0	0	0	1	9
	Application Denied	1	3	5	1	2	1	0	1	14
	Denial Rate	100.0%	50.0%	55.6%	50.0%	100.0%	100.0%	%	50.0%	60.9%
Total	Loan Originated	235	319	295	263	158	111	123	101	1,605
	Application Denied	128	137	162	147	111	61	117	117	980
	Denial Rate	35.3%	30.0%	35.4%	35.9%	41.3%	35.5%	48.8%	53.7%	37.9%

Table 24.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Chester County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	2	0	0	2	0	0	4
	Application Denied	0	3	0	0	0	2	0	5
	Denial Rate	%	60.0%	%	%	.0%	100.0%	%	55.6%
Asian	Loan Originated	0	2	4	0	4	4	0	14
	Application Denied	0	1	0	1	1	0	0	3
	Denial Rate	%	33.3%	.0%	100.0%	20.0%	.0%	%	17.6%
Black	Loan Originated	5	159	102	47	19	17	1	350
	Application Denied	26	124	71	38	15	10	1	285
	Denial Rate	83.9%	43.8%	41.0%	44.7%	44.1%	37.0%	50.0%	44.9%
White	Loan Originated	22	222	311	225	120	229	8	1,137
	Application Denied	31	175	163	79	44	73	9	574
	Denial Rate	58.5%	44.1%	34.4%	26.0%	26.8%	24.2%	52.9%	33.5%
Not Available	Loan Originated	1	20	26	19	10	21	0	97
	Application Denied	4	49	25	13	9	9	4	113
	Denial Rate	80.0%	71.0%	49.0%	40.6%	47.4%	30.0%	100.0%	53.8%
Not Applicable	Loan Originated	0	0	1	1	0	1	0	3
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	.0%	.0%	%	.0%	%	.0%
Total	Loan Originated	28	405	444	292	155	272	9	1,605
	Application Denied	61	352	259	131	69	94	14	980
	Denial Rate	68.5%	46.5%	36.8%	31.0%	30.8%	25.7%	60.9%	37.9%
Non-Hispanic	Loan Originated	25	367	406	259	138	244	7	1,446
	Application Denied	52	273	210	111	60	82	9	797
	Denial Rate	67.5%	42.7%	34.1%	30.0%	30.3%	25.2%	56.3%	35.5%
Hispanic	Loan Originated	0	8	3	4	4	5	0	24
	Application Denied	0	4	10	2	1	2	0	19
	Denial Rate	%	33.3%	76.9%	33.3%	20.0%	28.6%	%	44.2%

PREDATORY LENDING

Table 24.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Chester County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	155	161	202	210	120	99	113	84	1,144
HAL	80	158	93	53	38	12	10	17	461
Total	235	319	295	263	158	111	123	101	1,605
Percent HAL	34.0%	49.5%	31.5%	20.2%	24.1%	10.8%	8.1%	16.8%	28.7%

Table 24.D.16

Loans by Loan Purpose by HAL Status

Chester County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	155	161	202	210	120	99	113	84	1,144
	HAL	80	158	93	53	38	12	10	17	461
	Percent HAL	34.0%	49.5%	31.5%	20.2%	24.1%	10.8%	8.1%	16.8%	28.7%
Home Improvement	Other	27	26	36	22	25	7	11	20	174
	HAL	19	25	16	20	4	3	0	2	89
	Percent HAL	41.3%	49.0%	30.8%	47.6%	13.8%	30.0%	.0%	9.1%	33.8%
Refinancing	Other	233	238	250	232	212	245	210	161	1,781
	HAL	118	191	134	91	85	68	14	5	706
	Percent HAL	33.6%	44.5%	34.9%	28.2%	28.6%	21.7%	6.3%	3.0%	28.4%
Total	Other	415	425	488	464	357	351	334	265	3,099
	HAL	217	374	243	164	38	12	10	17	1,256
	Percent HAL	34.3%	46.8%	33.2%	26.1%	26.2%	19.1%	6.7%	8.3%	28.8%

Table 24.D.17

HALs Originated by Race of Borrower

Chester County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	0	0	0	0	0	1	0	1
Asian	0	0	2	0	0	0	0	1	3
Black	35	65	39	17	10	4	2	4	176
White	38	83	43	28	24	8	7	11	242
Not Available	7	10	9	8	4	0	0	1	39
Not Applicable	0	0	0	0	0	0	0	0	0
Total	80	158	93	53	38	12	10	17	461
Hispanic (Ethnicity)	4	2	0	1	0	0	0	0	7

Table 24.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Chester County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	%	.0%	.0%	%	%	100.0%	%	25.0%
Asian	.0%	.0%	66.7%	.0%	%	%	.0%	50.0%	21.4%
Black	62.5%	75.6%	56.5%	34.7%	41.7%	15.4%	9.1%	22.2%	50.3%
White	23.2%	38.8%	21.3%	14.8%	19.7%	10.4%	7.7%	14.1%	21.3%
Not Available	53.8%	58.8%	47.4%	38.1%	33.3%	.0%	.0%	33.3%	40.2%
Not Applicable	.0%	%	.0%	%	%	.0%	%	%	0%
Average	34.0%	49.5%	31.5%	20.2%	24.1%	10.8%	08.1%	016.8%	28.7%
Non-Hispanic	30.9%	48.8%	31.8%	18.3%	23.1%	11.8%	6.1%	12.9%	27.5%
Hispanic	100.0%	66.7%	.0%	16.7%	.0%	.0%	.0%	%	29.2%

Table 24.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Chester County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	0	1	2	0	0	0	0	3
	HAL	0	0	0	0	0	0	1	0	1
	Percent HAL	%	%	.0%	.0%	%	%	100.0%	%	25.0%
Asian	Other	1	2	1	2	0	0	4	1	11
	HAL	0	0	2	0	0	0	0	1	3
	Percent HAL	.0%	.0%	66.7%	.0%	%	%	.0%	50.0%	21.4%
Black	Other	21	21	30	32	14	22	20	14	174
	HAL	35	65	39	17	10	4	2	4	176
	Percent HAL	62.5%	75.6%	56.5%	34.7%	41.7%	15.4%	9.1%	22.2%	50.3%
White	Other	126	131	159	161	98	69	84	67	895
	HAL	38	83	43	28	24	8	7	11	242
	Percent HAL	23.2%	38.8%	21.3%	14.8%	19.7%	10.4%	07.7%	014.1%	21.3%
Not Available	Other	6	7	10	13	8	7	5	2	58
	HAL	7	10	9	8	4	0	0	1	39
	Percent HAL	53.8%	58.8%	47.4%	38.1%	33.3%	.0%	.0%	33.3%	40.2%
Not Applicable	Other	1	0	1	0	0	1	0	0	3
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	%	.0%	%	%	.0%	%	%	0.0%
Total	Other	155	161	202	210	120	99	113	84	1,144
	HAL	80	158	93	53	38	12	10	17	461
	Percent HAL	34.0%	49.5%	31.5%	20.2%	24.1%	10.8%	8.1%	16.8%	28.7%
Non-Hispanic	Other	132	154	182	192	110	90	107	81	1,048
	HAL	59	147	85	43	33	12	7	12	398
	Percent HAL	30.9%	48.8%	31.8%	18.3%	23.1%	11.8%	6.1%	12.9%	27.5%
Hispanic	Other	0	1	6	5	2	1	2	0	17
	HAL	4	2	0	1	0	0	0	0	7
	Percent HAL	100.0%	66.7%	.0%	16.7%	.0%	.0%	.0%	%	29.2%

Table 24.D.20
Rates of HALs by Income of Borrower
 Chester County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	50.0%	71.4%	33.3%	33.3%	.0%	50.0%	33.3%	.0%	39.3%
\$15,001–\$30,000	46.9%	64.0%	30.0%	33.8%	27.6%	11.8%	13.8%	29.2%	38.8%
\$30,001–\$45,000	43.1%	54.3%	45.6%	19.1%	18.2%	3.7%	5.6%	11.5%	32.2%
\$45,001–\$60,000	25.0%	37.7%	26.8%	10.0%	34.6%	18.2%	5.0%	19.0%	23.6%
\$60,001–\$75,000	16.7%	38.5%	44.4%	17.2%	25.0%	11.1%	7.7%	22.2%	25.8%
Above \$75,000	11.4%	28.6%	7.7%	12.8%	21.2%	5.9%	04.5%	5.9%	14.0%
Data Missing	%	33.3%	25.0%	100.0%	%	%	%	.0%	33.3%
Average	34.0%	49.5%	31.5%	20.2%	24.1%	10.8%	8.1%	16.8%	28.7%

Table 24.D.21
Loans by HAL Status by Income of Borrower
 Chester County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	1	2	4	2	2	1	2	3	17
	HAL	1	5	2	1	0	1	1	0	11
	Percent HAL	50.0%	71.4%	33.3%	33.3%	.0%	50.0%	33.3%	.0%	39.3%
\$15,001–\$30,000	Other	34	36	42	43	21	30	25	17	248
	HAL	30	64	18	22	8	4	4	7	157
	Percent HAL	46.9%	64.0%	30.0%	33.8%	27.6%	11.8%	13.8%	29.2%	38.8%
\$30,001–\$45,000	Other	41	37	49	55	36	26	34	23	301
	HAL	31	44	41	13	8	1	2	3	143
	Percent HAL	43.1%	54.3%	45.6%	19.1%	18.2%	3.7%	5.6%	11.5%	32.2%
\$45,001 – \$60,000	Other	33	33	41	45	17	18	19	17	223
	HAL	11	20	15	5	9	4	1	4	69
	Percent HAL	25.0%	37.7%	26.8%	10.0%	34.6%	18.2%	5.0%	19.0%	23.6%
\$60,001–\$75,000	Other	15	16	15	24	18	8	12	7	115
	HAL	3	10	12	5	6	1	1	2	40
	Percent HAL	16.7%	38.5%	44.4%	17.2%	25.0%	11.1%	7.7%	22.2%	25.8%
Above \$75,000	Other	31	35	48	41	26	16	21	16	234
	HAL	4	14	4	6	7	1	1	1	38
	Percent HAL	11.4%	28.6%	7.7%	12.8%	21.2%	5.9%	4.5%	5.9%	14.0%
Data Missing	Other	0	2	3	0	0	0	0	1	6
	HAL	0	1	1	1	0	0	0	0	3
	Percent HAL	%	33.3%	25.0%	100.0%	%	%	%	.0%	33.3%
Total	Other	155	161	202	210	120	99	113	84	1,144
	HAL	80	158	93	53	38	12	10	17	461
	Percent HAL	34.0%	49.5%	31.5%	20.2%	24.1%	10.8%	8.1%	16.8%	28.7%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 24.E.1
Building Permits and Valuation
 Chester County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	157	14	0	126	297	92,639	55,557
1981	102	2	0	0	104	73,725	
1982	85	0	0	61	146	69,713	57,117
1983	83	0	0	0	83	71,088	
1984	64	0	0	0	64	76,702	
1985	71	2	0	0	73	73,330	
1986	53	0	4	20	77	86,149	61,046
1987	54	2	0	0	56	84,705	
1988	64	4	0	0	68	91,527	
1989	73	2	0	0	75	84,041	
1990	121	0	0	72	193	82,744	52,392
1991	64	2	0	0	66	90,857	
1992	52	0	0	0	52	117,847	
1993	92	0	0	0	92	105,330	
1994	75	0	0	0	75	116,071	
1995	50	0	0	6	56	135,683	34,021
1996	83	2	0	0	85	138,302	
1997	64	0	0	0	64	172,435	
1998	78	0	0	0	78	162,537	
1999	58	0	0	0	58	171,571	
2000	88	0	0	0	88	144,055	
2001	111	0	0	0	111	131,365	
2002	87	0	0	0	87	141,463	
2003	80	0	0	0	80	161,772	
2004	79	0	0	0	79	181,268	
2005	202	0	0	0	202	131,634	
2006	123	0	0	0	123	93,982	
2007	84	0	0	0	84	151,927	
2008	54	0	0	0	54	154,346	
2009	37	0	0	0	37	154,286	
2010	32	0	0	0	32	152,251	
2011	32	0	0	0	32	154,502	
2012	31	0	0	0	31	174,663	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 24.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Chester County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	17	195	115	0	327
2001	0	14	255	99	0	368
2002	0	9	231	114	0	354
2003	0	86	279	0	0	365
2004	0	65	264	0	0	329
2005	0	58	302	0	0	360
2006	0	50	362	0	0	412
2007	0	75	385	0	0	460
2008	0	51	273	0	0	324
2009	0	18	135	0	0	153
2010	0	15	106	0	0	121
2011	0	19	107	0	0	126
Total	0	477	2,894	328	0	3,699
Loan Amount (\$1,000s)						
2000	0	224	3,428	1,386	0	5,038
2001	0	132	3,815	978	0	4,925
2002	0	60	2,910	1,262	0	4,232
2003	0	1,150	2,834	0	0	3,984
2004	0	788	3,068	0	0	3,856
2005	0	573	3,116	0	0	3,689
2006	0	390	3,641	0	0	4,031
2007	0	813	4,084	0	0	4,897
2008	0	609	2,695	0	0	3,304
2009	0	377	2,103	0	0	2,480
2010	0	343	2,260	0	0	2,603
2011	0	281	1,705	0	0	1,986
Total	0	5,740	35,659	3,626	0	45,025

Table 24.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Chester County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	15	6	0	21
2001	0	0	19	4	0	23
2002	0	0	10	5	0	15
2003	0	4	20	0	0	24
2004	0	1	13	0	0	14
2005	0	0	5	0	0	5
2006	0	2	18	0	0	20
2007	0	2	7	0	0	9
2008	0	0	13	0	0	13
2009	0	0	8	0	0	8
2010	0	0	2	0	0	2
2011	0	1	8	0	0	9
Total	0	10	138	15	0	163
Loan Amount (\$1,000s)						
2000	0	0	2,667	791	0	3,458
2001	0	0	3,305	638	0	3,943
2002	0	0	1,623	776	0	2,399
2003	0	653	3,572	0	0	4,225
2004	0	160	2,191	0	0	2,351
2005	0	0	834	0	0	834
2006	0	363	2,892	0	0	3,255
2007	0	261	1,289	0	0	1,550
2008	0	0	2,003	0	0	2,003
2009	0	0	1,301	0	0	1,301
2010	0	0	340	0	0	340
2011	0	106	1,396	0	0	1,502
Total	0	1,543	23,413	2,205	0	27,161

Table 24.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Chester County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	3	1	0	4
2001	0	0	8	2	0	10
2002	0	0	6	3	0	9
2003	0	2	14	0	0	16
2004	0	1	12	0	0	13
2005	0	2	13	0	0	15
2006	0	2	11	0	0	13
2007	0	1	7	0	0	8
2008	0	2	11	0	0	13
2009	0	0	11	0	0	11
2010	0	0	4	0	0	4
2011	0	0	3	0	0	3
Total	0	10	103	6	0	119
Loan Amount (\$1,000s)						
2000	0	0	1,330	500	0	1,830
2001	0	0	4,633	1,464	0	6,097
2002	0	0	3,784	1,670	0	5,454
2003	0	1,023	7,778	0	0	8,801
2004	0	826	6,013	0	0	6,839
2005	0	802	7,356	0	0	8,158
2006	0	798	6,053	0	0	6,851
2007	0	455	2,909	0	0	3,364
2008	0	825	4,988	0	0	5,813
2009	0	0	5,379	0	0	5,379
2010	0	0	2,381	0	0	2,381
2011	0	0	1,229	0	0	1,229
Total	0	4,729	53,833	3,634	0	62,196

Table 24.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Chester County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	7	130	44	0	181
2001	0	3	157	44	0	204
2002	0	1	93	39	0	133
2003	0	46	121	0	0	167
2004	0	29	112	0	0	141
2005	0	32	163	0	0	195
2006	0	26	188	0	0	214
2007	0	36	188	0	0	224
2008	0	25	115	0	0	140
2009	0	11	62	0	0	73
2010	0	7	53	0	0	60
2011	0	10	61	0	0	71
Total	0	233	1,443	127	0	1,803
Loan Amount (\$1,000s)						
2000	0	182	4,905	1,378	0	6,465
2001	0	97	6,360	1,549	0	8,006
2002	0	16	5,897	2,227	0	8,140
2003	0	2,293	9,414	0	0	11,707
2004	0	1,624	5,926	0	0	7,550
2005	0	737	5,410	0	0	6,147
2006	0	1,073	6,022	0	0	7,095
2007	0	1,232	4,341	0	0	5,573
2008	0	387	5,596	0	0	5,983
2009	0	242	5,041	0	0	5,283
2010	0	244	3,721	0	0	3,965
2011	0	287	2,218	0	0	2,505
Total	0	8,414	64,851	5,154	0	78,419

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 24.G.1
Fair Housing Complaints by Basis

Chester County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	1										1
Total Bases	1										1
Total Complaints	1										1

Table 24.G.2
Fair Housing Complaints by Issue

Chester County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in terms, conditions, privileges relating to sale	1										1
Total Issues	1	0	0	0	0	0	0	0	0	0	1
Total Complaints	1										1

Table 24.G.3
Fair Housing Complaints by Closure Status

Chester County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Untimely Filed	1										1
Total Complaints	1										1

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no respondents to the 2013 Fair Housing Survey from Chester County.

I. 2013 HOUSING NEEDS SURVEY

There were no respondents to the 2013 Housing Needs Survey from Chester County.

J. LAND USE PLANNING

Table 24.J.1
Housing Development
 Chester County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	1			1	2
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	1			1	2
Guidelines that encourage development affordable housing units?			1	1	2
Any potential barriers to the development of low- to moderate- income housing?		1		1	2
Guidelines that allow the development of mixed use housing?	1			1	2
Occupancy Standards					
A definition for the term "family"?			1	1	2
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	1			1	2
Does the definition of "family" include a specific limit on the number of persons?		1		1	2
Residential occupancy standards or limits?		1		1	2
Special Needs Housing					
A definition for the term "disability"?			1	1	2
Development standards for making housing accessible to persons with disabilities?			1	1	2
A process by which persons with disabilities can request modification to the jurisdiction's policies?			1	1	2
Standards for the development of senior housing?		1		1	2
Policies that distinguish senior citizen housing from other residential uses?		1		1	2
A definition for the term "group home" or similar, regarding housing for any other special needs populations?			1	1	2
Are group homes permitted by right in single-family residential areas?			1	1	2
Is there a group home density requirement, such as a distance required for other group homes?			1	1	2
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1			1	2
Policies or practices for "affirmatively furthering fair housing"?			1	1	2

K. RENTAL VACANCY SURVEY

Table 24.K.1
Rental Vacancy Survey by Type
 Chester County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	5	2	40.0%
Apartments	175	2	1.1%
Mobile Homes	2		%
"Other" Units	116	1	.9%
Don't know	0	0	%
Total	298	5	1.7%

Table 24.K.2
Rental Units by Bedroom Size
 Chester County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	4	0	0	.	4
One	0	80	0	29	.	109
Two	1	77	2	68	.	148
Three	3	14	0	19	.	36
Four	1	0	0	0	.	1
Don't Know	0	0	0	0	0	0
Total	5	175	2	116	0	298

Table 24.K.3
Do any of your rental units receive rental subsidy or assistance?
 Chester County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	4
No	7
Don't Know	
% Offering Assistance	63.6%

Table 24.K.4
How many of your units have some sort of rental subsidy or assistance?

Chester County
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family		%
Apartments		%
Mobile Homes		%
"Other" Units	86	74.1%
Don't know		
Total	86	28.9%

Table 24.K.5
How long will it be before your vacant units become filled?

Chester County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	2	
1 to 2 month	2	
2 to 3 months		
More than 3 months	2	

Table 24.K.6
How long will it be before your filled units become vacant?

Chester County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month		
2 to 3 months		
More than 3 months	3	2

Table 24.K.7
Average Market Rate Rents by Bedroom Size

Chester County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$416		\$500	\$458
Two	\$450	\$489		\$625	\$513
Three	\$613			\$701	\$642
Four	\$600				\$600
Total	\$567	\$449		\$609	\$534

Table 24.K.8
Average Assistant Rate Rents by Bedroom Size

Chester County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$366		\$500	\$400
Two		\$619		\$625	\$621
Three		\$820		\$701	\$761
Four					
Total		\$433		\$609	\$477

Table 24.K.9
Single Family Market Rate Rents by Vacancy Status

Chester County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	1	1	100.0%
\$500 to \$750	4	1	25.0%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	5	2	40.0%

Table 24.K.10
Apartment Market Rate Rents by Vacancy Status

Chester County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	39	2	5.1%
\$500 to \$750			%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	136	0	.0%
Total	175	2	1.1%

Table 24.K.11
Condition by Unit Type

Chester County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average	1	55			.	56
Good	3	39	2		.	44
Excellent	1	81		116	.	198
Don't Know	0	0	0	0	0	0
Total	5	175	2	116	0	298

Table 24.K.12
Condition of Single Family Units by Vacancy Status

Chester County
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	1	1	100.0%
Good	3	1	33.3%
Excellent	1	0	0.0%
Don't Know	0	0	%
Total	5	2	40.0%

Table 24.K.13
Condition of Apartment Units by Vacancy Status

Chester County
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	55		%
Good	39	2	5.1%
Excellent	81		%
Don't Know	0	0	%
Total	175	2	1.1%

Table 24.K.14
Are there any utilities included with the rent?

Chester County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	5
% Offering Assistance	50.0%

Table 24.K.15
Which utilities are included with the rent?

Chester County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	1
Trash Collection	2

Table 24.K.16
Do you keep a waiting list?
 Chester County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	6
No	5
Don't know	
Waitlist Size	72

Table 24.K.17
If new units were to be constructed, what percentage should offer rental assistance?
 Chester County
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	63.6%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 24.L.1
Era of Construction
Chester County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	2				2	4
1940 - 1959	1				1	2
1960 - 1979	8				85	93
1980 - 1999	102				429	531
> 2000	79				11	90
Missing	11,011				481	11,492
Total	11,203				1,009	12,212

Table 24.L.2
Physical Condition of Dwelling Units
Chester County
Assessor Data

Condition	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Very Poor / Poor					29	29
Fair	9				80	89
Average	2				83	85
Good / Very Good	40				122	162
Excellent						0
Missing	11,152				695	11,847
Total	11,203				1,009	12,212

Table 24.L.3
Physical Condition of Single-Family Homes by Era of Construction

Chester County
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940				1		1	2
1940 - 1959						1	1
1960 - 1979		2		3		3	8
1980 - 1999		6	2	26		68	102
>=2000				6		73	79
Missing		1	0	4		11,006	11,011
Total		9	2	40		11,152	11,203

Table 24.L.4
Average Floor Area by Dwelling Type

Chester County
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	11,062				998	12,060
500 – 999	12				3	15
1000 – 1,499	45				8	53
1,500 – 1,999	49					49
2,000 – 2,499	28					28
2,500 – 3,000	5					5
Above 3,000	2					2
Missing	0				0	0
Total	11,203				1,009	12,212
Average	1,652				1,041	1,604

Table 24.L.5
Number of Bathrooms per Dwelling Unit

Chester County
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	11,113				1,002	12,115
1 – 1.9	19					19
2 – 2.9	52				7	59
3 -3.9	13					13
4 -4.9	4					4
5 – 5.9	1					1
6 and Above	1					1
Missing	0				0	0
Total	11,203				1,009	12,212

Table 24.L.6
Market Value of Dwelling Unit
 Chester County
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	5,788				1,009	6,797
\$50,000 – \$99,999	3,475					3,475
\$100,000 – \$149,999	1,171					1,171
\$150,000 - \$199,999	401					401
\$200,000 - \$249,999	169					169
\$250,000 - \$349,999	112					112
\$350,000 - \$550,000	63					63
Above \$550,000	24					24
Missing	0				0	0
Total	11,203				1,009	12,212
Average Value	61,524				8,909	57,176

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 24.M.1
Population and Employment Forecast

Chester County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	13,279	29,800
1980	14,387	30,336
1990	14,404	32,204
2000	16,070	34,068
2010	12,040	33,140
2020	12,040	33,340
2030	11,940	34,041
2040	11,940	37,645
2050	11,839	41,951

Table 24.M.2
Household Forecasts by Tenure

Chester County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	9,563	3,313	12,876
2020	9,954	3,000	12,954
2030	10,169	3,057	13,226
2040	11,277	3,350	14,627
2050	12,603	3,696	16,299

Table 24.M.3
Household Forecasts by Income

Chester County
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	890	1,072	1,343	575	5,683	9,563
2020	926	1,116	1,398	599	5,915	9,954
2030	946	1,140	1,428	612	6,043	10,169
2040	1,049	1,264	1,584	678	6,701	11,277
2050	1,173	1,413	1,770	758	7,489	12,603
Renter-Occupied						
2010	891	503	622	257	1,039	3,313
2020	807	456	563	233	941	3,000
2030	822	465	574	237	959	3,057
2040	901	509	629	260	1,051	3,350
2050	994	562	694	287	1,160	3,696
Total						
2010	1,781	1,575	1,965	832	6,722	12,876
2020	1,733	1,572	1,962	831	6,857	12,954
2030	1,768	1,604	2,002	849	7,002	13,226
2040	1,950	1,773	2,213	938	7,753	14,627
2050	2,166	1,974	2,464	1,045	8,649	16,299

N. CHAS HOUSING PROBLEM TABLES

Table 24.N.1
Households with Housing Problems by Income and Family Status

Chester County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	74	280	4	188	48	594
30.1-50% HAMFI	103	89	45	302	63	602
50.1-80% HAMFI	87	203	45	99	89	523
80.1 % HAMFI and above	23	372	93	39	233	760
Total	287	944	187	628	433	2,479
Renters						
30 % HAMFI	4	280	24	90	88	486
30.1-50% HAMFI	10	233	124	55	169	591
50.1-80% HAMFI	0	164	89	33	59	345
80.1 % HAMFI and above	0	39	0	4	45	88
Total	14	716	237	182	361	1,510
Total						
30 % HAMFI	78	560	28	278	136	1,080
30.1-50% HAMFI	113	322	169	357	232	1,193
50.1-80% HAMFI	87	367	134	132	148	868
80.1 % HAMFI and above	23	411	93	43	278	848
Total	301	1,660	424	810	794	3,989

Table 24.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Chester County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	74	280	4	188	48	594
30.1-50% HAMFI	103	89	45	302	63	602
50.1-80% HAMFI	87	203	45	99	89	523
80.1% HAMFI and above	23	372	93	39	233	760
Total	287	944	187	628	433	2,479
No Housing Problem						
30% HAMFI or less	23	35	0	30	14	102
30.1-50% HAMFI	107	96	4	319	60	586
50.1-80% HAMFI	342	333	54	267	125	1,121
80.1% HAMFI and above	852	3,109	387	211	604	5,163
Total	1,324	3,573	445	827	803	6,972
Not Computed						
30% HAMFI or less	0	19	0	0	75	94
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	19	0	0	75	94
Total						
30% HAMFI or less	97	334	4	218	137	790
30.1-50% HAMFI	210	185	49	621	123	1,188
50.1-80% HAMFI	429	536	99	366	214	1,644
80.1% HAMFI and above	875	3,481	480	250	837	5,923
Total	1,611	4,536	632	1,455	1,311	9,545

Table 24.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Chester County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	4	280	24	90	88	486
30.1-50% HAMFI	10	233	124	55	169	591
50.1-80% HAMFI	0	164	89	33	59	345
80.1% HAMFI and above	0	39	0	4	45	88
Total	14	716	237	182	361	1,510
No Housing Problem						
30% HAMFI or less	4	45	25	14	50	138
30.1-50% HAMFI	0	65	0	50	23	138
50.1-80% HAMFI	4	163	10	20	88	285
80.1% HAMFI and above	34	373	79	19	309	814
Total	42	646	114	103	470	1,375
Not Computed						
30% HAMFI or less	0	75	25	0	20	120
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	75	25	0	20	120
Total						
30% HAMFI or less	8	400	74	104	158	744
30.1-50% HAMFI	10	298	124	105	192	729
50.1-80% HAMFI	4	327	99	53	147	630
80.1% HAMFI and above	34	412	79	23	354	902
Total	56	1,437	376	285	851	3,005

Table 24.N.4
Households by Housing Problems by Income and Family Status

Chester County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	78	560	28	278	136	1,080
30.1-50% HAMFI	113	322	169	357	232	1,193
50.1-80% HAMFI	87	367	134	132	148	868
80.1% HAMFI and above	23	411	93	43	278	848
Total	301	1,660	424	810	794	3,989
No Housing Problem						
30% HAMFI or less	27	80	25	44	64	240
30.1-50% HAMFI	107	161	4	369	83	724
50.1-80% HAMFI	346	496	64	287	213	1,406
80.1% HAMFI and above	886	3,482	466	230	913	5,977
Total	1,366	4,219	559	930	1,273	8,347
Not Computed						
30% HAMFI or less	0	94	25	0	95	214
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	94	25	0	95	214
Total						
30% HAMFI or less	105	734	78	322	295	1,534
30.1-50% HAMFI	220	483	173	726	315	1,917
50.1-80% HAMFI	433	863	198	419	361	2,274
80.1% HAMFI and above	909	3,893	559	273	1,191	6,825
Total	1,667	5,973	1,008	1,740	2,162	12,550

25. LANCASTER COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 25.A.1

Population by Age

Lancaster County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	4,001	6.5%	5,184	6.8%	29.6%
5 to 19	13,197	21.5%	14,500	18.9%	9.9%
20 to 24	3,669	6.0%	4,114	5.4%	12.1%
25 to 34	8,914	14.5%	9,431	12.3%	5.8%
35 to 54	18,195	29.7%	21,440	28.0%	17.8%
55 to 64	5,962	9.7%	10,246	13.4%	71.9%
65 or Older	7,413	12.1%	11,737	15.3%	58.3%
Total	61,351	100.0%	76,652	100.0%	24.9%

Table 25.A.2

Elderly Population by Age

Lancaster County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,019	13.7%	1,782	15.2%	74.9%
67 to 69	1,259	17.0%	2,432	20.7%	93.2%
70 to 74	1,856	25.0%	3,004	25.6%	61.9%
75 to 79	1,540	20.8%	2,013	17.2%	30.7%
80 to 84	987	13.3%	1,349	11.5%	36.7%
85 or Older	752	10.1%	1,157	9.9%	53.9%
Total	7,413	100.0%	11,737	100.0%	58.3%

Table 25.A.3

Population by Race and Ethnicity

Lancaster County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	43,577	71.0%	54,844	71.5%	25.9%
Black	16,479	26.9%	18,278	23.8%	10.9%
American Indian	133	.2%	235	.3%	76.7%
Asian	164	.3%	494	.6%	201.2%
Native Hawaiian/ Pacific Islander	12	.0%	17	.0%	41.7%
Other	548	.9%	1,815	2.4%	231.2%
Two or More Races	438	.7%	969	1.3%	121.2%
Total	61,351	100.0%	76,652	100.0%	24.9%
Non-Hispanic	60,373	98.4	73,268	95.6%	21.4%
Hispanic	978	1.6%	3,384	4.4%	246.0%

Table 25.A.4
Disability by Age
 Lancaster County
 2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	100	3.6%	0	.0%	100	1.9%
5 to 17	267	4.2%	77	1.2%	344	2.7%
18 to 34	661	8.7%	360	4.9%	1,021	6.8%
35 to 64	2,469	16.2%	2,278	14.3%	4,747	15.2%
65 to 74	910	27.6%	987	25.2%	1,897	26.3%
75 or Older	944	52.5%	1,581	58.9%	2,525	56.3%
Total	5,351	14.5%	5,283	13.7%	10,634	14.1%

Table 25.A.5
Employment Status by Disability and Type: Age 18 to 64
 Lancaster County
 2011 Three-Year ACS Data

Disability Status	Population
Employed:	29,025
With a disability:	1,349
With a hearing difficulty	384
With a vision difficulty	228
With a cognitive difficulty	190
With an ambulatory difficulty	491
With a self-care difficulty	100
With an independent living difficulty	281
No disability	27,676
Unemployed:	4,816
With a disability:	335
With a hearing difficulty	76
With a vision difficulty	47
With a cognitive difficulty	123
With an ambulatory difficulty	96
With a self-care difficulty	83
With an independent living difficulty	86
No disability	4,481
Not in labor force:	12,307
With a disability:	4,084
With a hearing difficulty	768
With a vision difficulty	810
With a cognitive difficulty	1,578
With an ambulatory difficulty	2,822
With a self-care difficulty	1,117
With an independent living difficulty	2,035
No disability	8,223
Total	46,148

Table 25.A.6**Households by Income**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	4,589	19.8%	5,522	19.0%
\$15,000 to \$19,999	1,654	7.1%	1,598	5.5%
\$20,000 to \$24,999	1,828	7.9%	1,905	6.6%
\$25,000 to \$34,999	3,624	15.6%	3,545	12.2%
\$35,000 to \$49,999	4,388	18.9%	4,730	16.3%
\$50,000 to \$74,999	4,382	18.9%	5,608	19.3%
\$75,000 to \$99,999	1,613	6.9%	3,296	11.4%
\$100,000 or More	1,149	4.9%	2,820	9.7%
Total	23,227	100.0%	29,024	100.0%

Table 25.A.7**Poverty by Age**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	781	10.3%	2,123	13.9%
6 to 17	1,806	23.8%	3,535	23.2%
18 to 64	3,857	50.8%	8,321	54.7%
65 or Older	1,155	15.2%	1,245	8.2%
Total	7,599	100.0%	15,224	100.0%
Poverty Rate	12.8%	.	20.8%	.

Table 25.A.8**Households by Year Home Built**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,317	5.7%	1,028	3.5%
1940 to 1949	1,280	5.5%	1,159	4.0%
1950 to 1959	2,813	12.1%	2,655	9.1%
1960 to 1969	3,582	15.5%	3,758	12.9%
1970 to 1979	4,963	21.4%	4,921	17.0%
1980 to 1989	4,203	18.1%	4,188	14.4%
1990 to 1999	5,020	21.7%	4,260	14.7%
2000 to 2004	.	.	3,169	10.9%
2005 or Later	.	.	3,886	13.4%
Total	23,178	100.0%	29,024	100.0%

Table 25.A.9**Housing Units by Type**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	17,621	70.6%	24,537	76.2%
Duplex	459	1.8%	399	1.2%
Tri- or Four-Plex	699	2.8%	765	2.4%
Apartment	747	3.0%	1,069	3.3%
Mobile Home	5,420	21.7%	5,420	16.8%
Boat, RV, Van, Etc.	16	.1%	0	.0%
Total	24,962	100.0%	32,190	100.0%

Table 25.A.10**Housing Units by Tenure**

Lancaster County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	23,178	92.9%	29,697	90.9%	28.1%
Owner-Occupied	17,386	75.0%	22,440	75.6%	29.1%
Renter-Occupied	5,792	25.0%	7,257	24.4%	25.3%
Vacant Housing Units	1,784	7.1%	2,990	9.1%	67.6%
Total Housing Units	24,962	100.0%	32,687	100.0%	30.9%

Table 25.A.11**Disposition of Vacant Housing Units**

Lancaster County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	675	37.8%	801	26.8%	18.7%
For Sale	225	12.6%	527	17.6%	134.2%
Rented or Sold, Not Occupied	129	7.2%	223	7.5%	72.9%
For Seasonal, Recreational, or Occasional Use	95	5.3%	277	9.3%	191.6%
For Migrant Workers	0	0.0%	0	.0%	%
Other Vacant	660	37.0%	1,162	38.9%	76.1%
Total	1,784	100.0%	2,990	100.0%	67.6%

Table 25.A.12**Households by Household Size**

Lancaster County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	5,483	23.7%	7,321	24.7%	33.5%
Two Persons	7,735	33.4%	10,727	36.1%	38.7%
Three Persons	4,469	19.3%	4,974	16.7%	11.3%
Four Persons	3,488	15.0%	4,047	13.6%	16.0%
Five Persons	1,352	5.8%	1,695	5.7%	25.4%
Six Persons	422	1.8%	591	2.0%	40.0%
Seven Persons or More	229	1.0%	342	1.2%	49.3%
Total	23,178	100.0%	29,697	100.0%	28.1%

Table 25.A.13
Household Type by Tenure
 Lancaster County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	16,840	72.7%	21,122	71.1%	25.4%
Married-Couple Family	12,195	72.4%	15,156	71.8%	24.3%
Owner-Occupied	10,666	87.5%	13,422	88.6%	25.8%
Renter-Occupied	1,529	12.5%	1,734	11.4%	13.4%
Other Family	4,645	27.6%	5,966	28.2%	28.4%
Male Householder, No Spouse	1,054	22.7%	1,386	23.2%	31.5%
Owner-Occupied	626	59.4%	849	61.3%	35.6%
Renter-Occupied	428	40.6%	537	38.7%	25.5%
Female Householder, No Spouse	3,591	77.3%	4,580	76.8%	27.5%
Owner-Occupied	2,029	56.5%	2,396	52.3%	18.1%
Renter-Occupied	1,562	43.5%	2,184	47.7%	39.8%
Non-Family Households	6,338	27.3%	8,575	28.9%	35.3%
Owner-Occupied	4,065	64.1%	5,773	67.3%	42.0%
Renter-Occupied	2,273	35.9%	2,802	32.7%	23.3%
Total	23,178	100.0%	29,697	100.0%	28.1%

Table 25.A.14
Group Quarters Population
 Lancaster County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1,500	84.1%	1,684	83.7%	12.3%
Juvenile Facilities	.	.	22	1.1%	.
Nursing Homes	264	14.8%	307	15.3%	16.3%
Other Institutions	19	1.1%	0	.0%	-100.0%
Total	1,783	100.0%	2,013	100.0%	12.9%
Noninstitutionalized					
College Dormitories	10	5.0%	0	.0%	-100.0%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	191	95.0%	101	100.0%	-47.1%
Total	201	10.1%	101	4.8%	-49.8%
Total Group Quarters Population	1,984	100.0%	2,114	100.0%	6.6%

Table 25.A.15
Overcrowding and Severe Overcrowding
 Lancaster County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census CPS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	17,141	98.3%	235	1.3%	59	.3%	17,435
2010 ACS	21,367	99.5%	80	.4%	35	.2%	21,482
Renter							
2000 Census	5,324	92.7%	310	5.4%	109	1.9%	5,743
2010 ACS	7,130	94.5%	346	4.6%	66	.9%	7,542
Total							
2000 Census	22,465	96.9%	545	2.4%	168	.7%	23,178
2010 ACS	28,497	98.2%	426	1.5%	101	.3%	29,024

Table 25.A.16**Households with Incomplete Plumbing Facilities**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	23,072	28,740
Lacking Complete Plumbing Facilities	106	284
Total Households	23,178	29,024
Percent Lacking	.5%	1.0%

Table 25.A.17**Households with Incomplete Kitchen Facilities**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	23,070	28,628
Lacking Complete Kitchen Facilities	108	396
Total Households	23,178	29,024
Percent Lacking	.5%	1.4%

Table 25.A.18**Cost Burden and Severe Cost Burden by Tenure**

Lancaster County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	5,839	76.7%	1,050	13.8%	678	8.9%	42	.6%	7,609
2010 ACS	8,169	63.3%	2,962	23.0%	1,589	12.3%	177	1.4%	12,897
Owner Without a Mortgage									
2000 Census	4,005	87.8%	298	6.5%	152	3.3%	109	2.4%	4,564
2010 ACS	7,394	86.1%	496	5.8%	192	2.2%	503	5.9%	8,585
Renter									
2000 Census	3,324	59.0%	864	15.3%	752	13.3%	698	12.4 %	5,638
2010 ACS	3,171	42.0%	1,448	19.2%	1,800	23.9%	1,123	14.9 %	7,542
Total									
2000 Census	13,168	73.9%	2,212	12.4%	1,582	8.9%	849	4.8%	17,811
2010 ACS	18,734	64.5%	4,906	16.9%	3,581	12.3%	1,803	6.2%	29,024

Table 25.A.19**Median Housing Costs**

Lancaster County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$427	\$432
Median Home Value	\$77,100	\$133,200

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 25.B.1
Employment by Industry
 Lancaster County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	703	554	536	537	553	563	552	547	-22.2%
Forestry, fishing, related activities, and other	117							73	-37.6%
Mining	26							54	107.7%
Utilities									%
Construction	1,638	1,701	1,783	1,864	1,743	1,435	1,256	1,247	-23.9%
Manufacturing	6,050	4,551	4,180	3,552	2,733	2,210	2,016	2,158	-64.3%
Wholesale trade		428	509	466	501	463	511	492	%
Retail trade	2,830	3,001	3,002	3,029	3,000	2,973	2,950	2,999	6.0%
Transportation and warehousing	440								%
Information	219	375	345	337	311	319	313	320	46.1%
Finance and insurance	1,229	986	1,280	1,541	1,348	1,547	1,620	1,370	11.5%
Real estate and rental and leasing	540	780	819	845	863	844	1,043	1,077	99.4%
Professional and technical services					1,196	1,375	2,034	2,371	%
Management of companies and enterprises					400			382	%
Administrative and waste services	1,216	1,788	1,864	1,574	1,437			1,949	60.3%
Educational services		64	85	97		192	209	218	%
Health care and social assistance		1,988	2,031	2,168		2,338	2,630	2,860	%
Arts, entertainment, and recreation	268	267	273	265	335	335	369	370	38.1%
Accommodation and food services	1,191	1,101	1,224	1,244	1,224	1,201	1,150	1,240	4.1%
Other services, except public administration	1,938	2,964	3,009	3,236	3,244	3,304	3,519	3,572	84.3%
Government and government enterprises	3,993	3,669	3,755	3,839	4,072	4,189	4,089	3,785	-5.2%
Total	25,358	25,917	26,489	26,429	25,918	25,482	26,796	27,510	8.5%

Table 25.B.2
Real Earnings by Industry

Lancaster County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	18,531	23,505	11,796	7,038	16,424	5,239	4,802	-1,956	-110.6%
Forestry, fishing, related activities, and other	4,402							2,422	-45.0%
Mining	1,444							116	-92.0%
Utilities									%
Construction	79,520	70,375	75,310	70,036	59,826	46,162	42,259	44,782	-43.7%
Manufacturing	353,858	290,450	259,433	220,932	192,751	150,059	134,507	147,205	-58.4%
Wholesale trade		24,329	26,213	27,390	23,974	21,048	23,919	25,551	%
Retail trade	76,988	76,904	79,480	78,051	75,373	73,327	74,957	77,290	.4%
Transportation and warehousing	15,369								%
Information	10,541	17,884	16,483	18,491	17,275	17,615	17,039	19,460	84.6%
Finance and insurance	56,080	44,834	68,590	102,753	62,002	53,810	65,719	48,123	-14.2%
Real estate and rental and leasing	15,327	14,621	13,283	9,955	9,701	7,843	10,931	11,013	-28.1%
Professional and technical services					41,960	47,037	98,431	118,325	%
Management of companies and enterprises					21,280			21,548	%
Administrative and waste services	24,758	76,806	65,580	51,555	56,510			45,306	83.0%
Educational services		1,062	1,463	1,464		1,730	1,891	1,977	%
Health care and social assistance		91,530	92,154	94,353		112,494	137,142	155,140	%
Arts, entertainment, and recreation	6,911	5,942	6,381	3,971	5,381	5,144	4,409	4,418	-36.1%
Accommodation and food services	18,806	18,011	19,724	19,767	18,990	18,145	17,319	18,217	-3.1%
Other services, except public administration	41,426	51,356	52,942	53,039	48,569	50,079	54,904	55,597	34.2%
Government and government enterprises	171,458	171,528	175,718	185,095	196,164	200,316	195,581	186,386	8.7%
Total	1,033,162	1,040,814	1,031,639	1,010,529	966,122	880,909	954,721	996,009	-3.6%

Table 25.B.3**Real Earnings Per Job by Industry**

Lancaster County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	26,360	42,427	22,008	13,107	29,700	9,305	8,699	-3,576	-113.6%
Forestry, fishing, related activities, and other	37,624							33,178	-11.8%
Mining	55,555							2,148	-96.1%
Utilities									%
Construction	48,547	41,373	42,238	37,573	34,324	32,169	33,645	35,912	-26.0%
Manufacturing	58,489	63,821	62,065	62,199	70,527	67,900	66,720	68,214	16.6%
Wholesale trade		56,844	51,499	58,778	47,851	45,460	46,809	51,933	%
Retail trade	27,204	25,626	26,476	25,768	25,124	24,664	25,409	25,772	-5.3%
Transportation and warehousing	34,929								%
Information	48,131	47,691	47,777	54,869	55,547	55,221	54,438	60,811	26.3%
Finance and insurance	45,630	45,470	53,586	66,679	45,996	34,783	40,567	35,126	-23.0%
Real estate and rental and leasing	28,383	18,745	16,218	11,781	11,241	9,293	10,480	10,226	-64.0%
Professional and technical services					35,084	34,208	48,393	49,905	%
Management of companies and enterprises					53,201			56,408	%
Administrative and waste services	20,360	42,956	35,182	32,754	39,325			23,246	14.2%
Educational services		16,601	17,209	15,092		9,013	9,046	9,070	%
Health care and social assistance		46,041	45,374	43,521		48,116	52,145	54,245	%
Arts, entertainment, and recreation	25,786	22,255	23,373	14,986	16,063	15,355	11,948	11,940	-53.7%
Accommodation and food services	15,790	16,359	16,114	15,890	15,514	15,108	15,060	14,691	-7.0%
Other services, except public administration	21,375	17,327	17,595	16,390	14,972	15,157	15,602	15,565	-27.2%
Government and government enterprises	42,940	46,751	46,796	48,214	48,174	47,820	47,831	49,243	14.7%
Average	40,743	40,159	38,946	38,236	37,276	34,569	35,629	36,205	-11.1%

Table 25.B.4
Total Employment and Real Personal Income
 Lancaster County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	526,817	38,781	46,061	42,079	38,911	615,087	14,615	18,800	28,023
1970	523,784	38,313	46,797	45,380	45,271	622,919	14,343	19,534	26,814
1971	520,614	39,663	55,513	48,313	51,197	635,974	14,333	19,495	26,707
1972	573,243	45,336	65,355	51,312	53,623	698,197	15,579	20,039	28,605
1973	595,550	52,489	79,082	55,913	60,620	738,675	16,212	20,552	28,979
1974	562,558	52,263	88,206	59,142	70,295	727,937	15,690	20,329	27,673
1975	500,652	45,662	89,435	62,064	91,162	697,651	15,018	19,344	25,881
1976	564,958	53,135	103,833	65,174	90,813	771,644	16,064	19,902	28,386
1977	603,485	57,111	113,662	69,907	86,064	816,008	17,086	20,444	29,519
1978	654,415	63,433	127,836	75,638	90,673	885,129	17,483	21,871	29,922
1979	676,944	67,209	140,806	86,371	94,747	931,659	17,803	22,459	30,142
1980	683,798	68,821	149,424	103,151	107,708	975,260	18,220	22,538	30,340
1981	702,718	75,654	144,175	122,877	112,773	1,006,890	18,638	23,171	30,326
1982	647,473	69,775	142,474	132,257	121,937	974,367	18,014	22,002	29,427
1983	648,983	71,397	151,542	138,795	128,422	996,346	18,511	21,421	30,297
1984	675,609	76,480	163,209	155,547	130,345	1,048,230	19,455	21,942	30,791
1985	662,893	75,349	169,747	166,035	139,633	1,062,960	19,683	21,869	30,311
1986	670,729	78,819	178,874	169,168	146,581	1,086,533	20,151	21,768	30,813
1987	695,132	80,036	193,191	172,101	145,379	1,125,767	20,807	21,879	31,772
1988	718,365	85,254	206,262	180,212	148,361	1,167,945	21,549	22,220	32,330
1989	727,070	86,719	215,639	205,087	162,872	1,223,948	22,572	22,363	32,512
1990	746,387	90,066	219,274	196,201	175,490	1,247,285	22,803	22,935	32,543
1991	735,252	90,544	204,069	190,921	199,717	1,239,415	22,366	22,713	32,372
1992	767,158	93,640	201,817	188,745	215,529	1,279,609	23,045	22,950	33,427
1993	801,247	99,960	193,018	189,238	221,836	1,305,379	23,283	23,351	34,313
1994	818,819	102,786	195,362	200,232	240,011	1,351,637	23,899	23,531	34,797
1995	840,565	105,278	198,933	195,962	249,189	1,379,371	24,077	23,784	35,342
1996	868,533	106,787	201,525	206,308	262,114	1,431,692	24,723	23,568	36,852
1997	886,135	109,106	206,549	210,728	270,021	1,464,327	24,836	23,980	36,953
1998	930,569	113,521	224,063	228,562	281,263	1,550,934	25,740	24,478	38,017
1999	993,291	118,203	230,149	227,612	292,599	1,625,448	26,602	25,621	38,769
2000	1,029,032	121,786	234,060	244,313	306,881	1,692,500	27,488	26,069	39,474
2001	1,033,162	122,586	216,655	250,829	341,054	1,719,113	27,616	25,358	40,743
2002	1,012,223	119,504	224,643	213,648	370,502	1,701,511	26,888	25,575	39,578
2003	1,020,534	117,620	241,768	184,487	383,600	1,712,769	26,675	24,977	40,859
2004	1,032,619	118,030	252,264	181,622	400,572	1,749,046	26,876	25,442	40,587
2005	1,040,814	121,165	259,119	179,329	413,967	1,772,065	26,901	25,917	40,159
2006	1,031,639	125,194	275,149	206,284	438,720	1,826,598	27,266	26,489	38,946
2007	1,010,529	123,058	278,349	241,679	464,151	1,871,649	26,929	26,429	38,236
2008	966,122	118,355	291,044	278,551	528,846	1,946,209	26,758	25,918	37,276
2009	880,909	111,490	269,660	257,714	608,156	1,904,949	25,266	25,482	34,569
2010	954,721	119,144	261,489	260,110	653,999	2,011,175	26,132	26,796	35,629
2011	996,009	115,055	274,913	273,554	655,878	2,085,299	26,766	27,510	36,205

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 25.C.1
Labor Force Statistics
 Lancaster County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	28,031	26,458	1,573	5.6%
1991	28,968	26,604	2,364	8.2%
1992	29,098	26,431	2,667	9.2%
1993	29,928	27,202	2,726	9.1%
1994	30,106	27,744	2,362	7.8%
1995	28,971	27,281	1,690	5.8%
1996	28,615	26,891	1,724	6.0%
1997	28,908	27,417	1,491	5.2%
1998	28,603	27,327	1,276	4.5%
1999	29,332	28,203	1,129	3.8%
2000	30,347	29,262	1,085	3.6%
2001	29,775	28,151	1,624	5.5%
2002	29,431	27,490	1,941	6.6%
2003	29,342	26,732	2,610	8.9%
2004	29,591	26,972	2,619	8.9%
2005	29,640	27,144	2,496	8.4%
2006	30,470	27,753	2,717	8.9%
2007	29,823	26,995	2,828	9.5%
2008	29,621	26,235	3,386	11.4%
2009	30,361	24,971	5,390	17.8%
2010	31,068	26,133	4,935	15.9%
2011	31,142	26,828	4,314	13.9%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²⁵ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 25.D.1
Purpose of Loan by Year
Lancaster County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	1,310	1,782	2,627	3,210	2,257	1,590	1,511	1,730	16,017
Home Improvement	201	289	238	323	238	117	109	92	1,607
Refinancing	2,225	2,789	2,503	2,495	2,347	3,636	2,312	1,931	20,238
Total	3,736	4,860	5,368	6,028	4,842	5,343	3,932	3,753	37,862

Table 25.D.2
Occupancy Status for Home Purchase Loan Applications
Lancaster County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,234	1,612	2,348	2,903	2,001	1,488	1,413	1,604	14,603
Not Owner-Occupied	64	163	274	298	249	97	97	125	1,367
Not Applicable	12	7	5	9	7	5	1	1	47
Total	1,310	1,782	2,627	3,210	2,257	1,590	1,511	1,730	16,017

Table 25.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
Lancaster County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,027	1,390	2,126	2,666	1,360	669	701	833	10,772
FHA - Insured	170	163	176	185	529	456	431	362	2,472
VA - Guaranteed	21	33	29	39	57	68	56	97	400
Rural Housing Service or Farm Service Agency	16	26	17	13	55	295	225	312	959
Total	1,234	1,612	2,348	2,903	2,001	1,488	1,413	1,604	14,603

²⁵ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 25.D.4
Loan Applications by Action Taken
 Lancaster County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	556	807	1,165	1,450	1,071	732	649	694	7,124
Application Approved but not Accepted	91	106	167	306	159	66	56	93	1,044
Application Denied	215	225	287	239	234	161	237	282	1,880
Application Withdrawn by Applicant	99	111	182	229	145	86	98	141	1,091
File Closed for Incompleteness	22	41	36	28	37	20	10	25	219
Loan Purchased by the Institution	251	315	511	651	355	422	363	369	3,237
Preapproval Request Denied	0	4	0	0	0	1	0	0	5
Preapproval Approved but not Accepted	0	3	0	0	0	0	0	0	3
Total	1,234	1,612	2,348	2,903	2,001	1,488	1,413	1,604	14,603
Denial Rate	27.9%	21.8%	19.8%	14.2%	17.9%	18.0%	26.7%	28.9%	20.9%

Table 25.D.5
Denial Rates by Gender of Applicant
 Lancaster County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	24.4%	33.0%	50.0%	%	27.9%
2005	19.9%	24.1%	37.5%	%	21.8%
2006	18.6%	20.9%	30.2%	%	19.8%
2007	13.5%	16.5%	9.9%	%	14.2%
2008	16.6%	21.4%	13.6%	%	17.9%
2009	18.6%	18.2%	11.3%	%	18.0%
2010	22.3%	36.0%	18.8%	%	26.7%
2011	24.0%	34.3%	46.7%	%	28.9%
Average	18.9%	24.5%	22.2%	%	20.9%

Table 25.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Lancaster County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	369	508	714	939	705	447	418	444	4,544
	Denied	119	126	163	147	140	102	120	140	1,057
	Denial Rate	24.4%	19.9%	18.6%	13.5%	16.6%	18.6%	22.3%	24.0%	18.9%
Female	Originated	179	284	421	411	315	238	192	218	2,258
	Denied	88	90	111	81	86	53	108	114	731
	Denial Rate	33.0%	24.1%	20.9%	16.5%	21.4%	18.2%	36.0%	34.3%	24.5%
Not Available	Originated	8	15	30	100	51	47	39	32	322
	Denied	8	9	13	11	8	6	9	28	92
	Denial Rate	50.0%	37.5%	30.2%	9.9%	13.6%	11.3%	18.8%	46.7%	22.2%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%
Total	Originated	556	807	1,165	1,450	1,071	732	649	694	7,124
	Denied	215	225	287	239	234	161	237	282	1,880
	Denial Rate	27.9%	21.8%	19.8%	14.2%	17.9%	18.0%	26.7%	28.9%	20.9%

Table 25.D.7
Denial Rates by Race/Ethnicity of Applicant
 Lancaster County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	100.0%	50.0%	25.0%	22.2%	33.3%	.0%	.0%	50.0%	27.8%
Asian	12.5%	.0%	12.5%	3.1%	17.6%	38.9%	20.0%	8.3%	14.3%
Black	40.4%	32.8%	33.5%	34.6%	27.8%	28.2%	56.0%	57.5%	38.5%
White	23.8%	18.4%	16.6%	11.1%	17.1%	16.5%	22.5%	22.6%	17.7%
Not Available	37.0%	29.9%	26.4%	15.5%	14.4%	17.6%	17.8%	42.0%	22.8%
Not Applicable	.0%	%	%	.0%	%	0%	0%	%	.0%
Average	27.9%	21.8%	19.8%	14.2%	17.9%	18.0%	26.7%	28.9%	20.9%
Non-Hispanic	28.3%	20.9%	19.3%	13.9%	17.8%	17.6%	25.4%	22.0%	19.7%
Hispanic	38.1%	25.0%	14.3%	23.0%	25.0%	31.0%	41.7%	34.4%	26.1%

Table 25.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Lancaster County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	1	6	7	4	6	1	1	26
	Denied	2	1	2	2	2	0	0	1	10
	Denial Rate	100.0%	50.0%	25.0%	22.2%	33.3%	.0%	.0%	50.0%	27.8%
Asian	Originated	7	6	14	31	14	11	8	11	102
	Denied	1	0	2	1	3	7	2	1	17
	Denial Rate	12.5%	.0%	12.5%	3.1%	17.6%	38.9%	20.0%	8.3%	14.3%
Black	Originated	90	131	139	125	83	61	55	57	741
	Denied	61	64	70	66	32	24	70	77	464
	Denial Rate	40.4%	32.8%	33.5%	34.6%	27.8%	28.2%	56.0%	57.5%	38.5%
White	Originated	429	622	928	1,128	881	584	525	578	5,675
	Denied	134	140	185	141	182	115	152	169	1,218
	Denial Rate	23.8%	18.4%	16.6%	11.1%	17.1%	16.5%	22.5%	22.6%	17.7%
Not Available	Originated	29	47	78	158	89	70	60	47	578
	Denied	17	20	28	29	15	15	13	34	171
	Denial Rate	37.0%	29.9%	26.4%	15.5%	14.4%	17.6%	17.8%	42.0%	22.8%
Not Applicable	Originated	1	0	0	1	0	0	0	0	2
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	37.0%	29.9%	26.4%	15.5%	14.4%	17.6%	17.8%	42.0%	.0%
Total	Originated	556	807	1,165	1,450	1,071	732	649	694	7,124
	Denied	215	225	287	239	234	161	237	282	1,880
	Denial Rate	27.9%	21.8%	19.8%	14.2%	17.9%	18.0%	26.7%	28.9%	20.9%
Non-Hispanic	Originated	456	733	1,035	1,235	953	643	574	623	6,252
	Denied	180	194	247	199	207	137	195	176	1,535
	Denial Rate	28.3%	20.9%	19.3%	13.9%	17.8%	17.6%	25.4%	22.0%	19.7%
Hispanic	Originated	13	27	54	47	36	20	14	21	232
	Denied	8	9	9	14	12	9	10	11	82
	Denial Rate	38.1%	25.0%	14.3%	23.0%	25.0%	31.0%	41.7%	34.4%	26.1%

Table 25.D.9
Loan Applications by Reason for Denial
 Lancaster County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	28	22	43	43	34	28	39	40	277
Employment History	1	4	6	5	6	4	2	1	29
Credit History	88	97	102	70	61	39	58	56	571
Collateral	12	15	16	19	18	9	9	9	107
Insufficient Cash	5	8	7	10	9	2	3	5	49
Unverifiable Information	6	3	11	6	15	4	9	6	60
Credit Application Incomplete	11	5	21	9	7	9	6	8	76
Mortgage Insurance Denied	0	0	1	0	0	0	0	0	1
Other	29	29	30	25	37	11	10	8	179
Missing	35	42	50	52	47	55	101	149	531
Total	215	225	287	239	234	161	237	282	1,880

Table 25.D.10
Denial Rates by Income of Applicant
 Lancaster County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	60.0%	51.7%	64.7%	35.7%	64.7%	75.0%	73.1%	86.7%	65.1%
\$15,001–\$30,000	42.3%	35.5%	38.1%	28.4%	36.6%	24.0%	52.7%	60.1%	39.9%
\$30,001–\$45,000	26.4%	21.8%	19.4%	16.4%	21.1%	21.4%	25.8%	27.3%	21.9%
\$45,001–\$60,000	20.4%	14.4%	16.5%	15.7%	16.1%	11.8%	19.1%	18.1%	16.2%
\$60,001–\$75,000	6.5%	16.5%	12.4%	14.6%	13.5%	16.9%	14.3%	17.9%	14.4%
Above \$75,000	12.3%	10.3%	11.0%	8.2%	9.4%	10.9%	9.2%	14.4%	10.2%
Data Missing	42.1%	21.7%	21.7%	8.1%	53.8%	81.3%	74.4%	45.5%	33.3%
Total	27.9%	21.8%	19.8%	14.2%	17.9%	18.0%	26.7%	28.9%	20.9%

Table 25.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Lancaster County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	66.7%	.0%	33.3%	16.7%	20.0%	.0%	27.8%
Asian	100.0%	33.3%	15.8%	8.7%	30.8%	4.4%	22.2%	14.3%
Black	71.1%	51.0%	29.4%	29.0%	26.9%	22.5%	69.0%	38.5%
White	59.5%	34.5%	20.5%	14.1%	11.7%	9.0%	26.5%	17.7%
Not Available	91.7%	48.2%	22.7%	18.5%	20.0%	13.9%	30.0%	22.8%
Not Applicable	%	%	%	%	.0%	%	.0%	.0%
Average	65.1%	39.9%	21.9%	16.2%	14.4%	10.2%	33.3%	20.9%
Non-Hispanic	60.7%	37.1%	21.0%	15.5%	13.3%	9.5%	33.8%	19.7%
Hispanic	50.0%	43.5%	24.4%	19.7%	22.6%	16.4%	57.1%	26.1%

Table 25.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Lancaster County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	1	4	61	186	25	0	277	11
Employment History	2	2	4	19	2	0	29	1
Credit History	1	4	154	371	41	0	571	27
Collateral	1	0	16	83	7	0	107	4
Insufficient Cash	2	2	6	34	5	0	49	3
Unverifiable Information	0	0	7	45	8	0	60	6
Credit Application Incomplete	0	1	15	52	8	0	76	3
Mortgage Insurance Denied	0	0	1	0	0	0	1	0
Other	0	0	39	125	15	0	179	7
Missing	3	4	161	303	60	0	531	20
Total	10	17	464	1,218	171	0	1,880	82
% Missing	30.0%	23.5%	34.7%	24.9%	35.1%	%	28.2%	24.4%

Table 25.D.13
Loan Applications by Income of Applicant: Originated and Denied
 Lancaster County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	12	14	6	9	6	3	7	4	61
	Application Denied	18	15	11	5	11	9	19	26	114
	Denial Rate	60.0%	51.7%	64.7%	35.7%	64.7%	75.0%	73.1%	86.7%	65.1%
\$15,001–\$30,000	Loan Originated	123	147	151	126	111	92	70	69	889
	Application Denied	90	81	93	50	64	29	78	104	589
	Denial Rate	42.3%	35.5%	38.1%	28.4%	36.6%	24.0%	52.7%	60.1%	39.9%
\$30,001–\$45,000	Loan Originated	162	222	258	266	176	151	138	152	1,525
	Application Denied	58	62	62	52	47	41	48	57	427
	Denial Rate	26.4%	21.8%	19.4%	16.4%	21.1%	21.4%	25.8%	27.3%	21.9%
\$45,001–\$60,000	Loan Originated	90	160	228	242	208	150	110	131	1,319
	Application Denied	23	27	45	45	40	20	26	29	255
	Denial Rate	20.4%	14.4%	16.5%	15.7%	16.1%	11.8%	19.1%	18.1%	16.2%
\$60,001–\$75,000	Loan Originated	58	81	169	187	128	103	78	101	905
	Application Denied	4	16	24	32	20	21	13	22	152
	Denial Rate	6.5%	16.5%	12.4%	14.6%	13.5%	16.9%	14.3%	17.9%	14.4%
Above \$75,000	Loan Originated	100	165	299	552	436	230	236	231	2,249
	Application Denied	14	19	37	49	45	28	24	39	255
	Denial Rate	12.3%	10.3%	11.0%	8.2%	9.4%	10.9%	9.2%	14.4%	10.2%
Data Missing	Loan Originated	11	18	54	68	6	3	10	6	176
	Application Denied	8	5	15	6	7	13	29	5	88
	Denial Rate	42.1%	21.7%	21.7%	8.1%	53.8%	81.3%	74.4%	45.5%	33.3%
Total	Loan Originated	556	807	1,165	1,450	1,071	732	649	694	7,124
	Application Denied	215	225	287	239	234	161	237	282	1,880
	Denial Rate	27.9%	21.8%	19.8%	14.2%	17.9%	18.0%	26.7%	28.9%	20.9%

Table 25.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Lancaster County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	2	6	4	5	8	1	26
	Application Denied	1	4	0	2	1	2	0	10
	Denial Rate	100.0%	66.7%	.0%	33.3%	16.7%	20.0%	.0%	27.8%
Asian	Loan Originated	0	6	16	21	9	43	7	102
	Application Denied	1	3	3	2	4	2	2	17
	Denial Rate	100.0%	33.3%	15.8%	8.7%	30.8%	4.4%	22.2%	14.3%
Black	Loan Originated	13	197	207	132	79	100	13	741
	Application Denied	32	205	86	54	29	29	29	464
	Denial Rate	71.1%	51.0%	29.4%	29.0%	26.9%	22.5%	69.0%	38.5%
White	Loan Originated	47	641	1,197	1,056	719	1,882	133	5,675
	Application Denied	69	337	309	173	95	187	48	1,218
	Denial Rate	59.5%	34.5%	20.5%	14.1%	11.7%	9.0%	26.5%	17.7%
Not Available	Loan Originated	1	43	99	106	92	216	21	578
	Application Denied	11	40	29	24	23	35	9	171
	Denial Rate	91.7%	48.2%	22.7%	18.5%	20.0%	13.9%	30.0%	22.8%
Not Applicable	Loan Originated	0	0	0	0	1	0	1	2
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	.0%	%	.0%	.0%
Total	Loan Originated	61	889	1,525	1,319	905	2,249	176	7,124
	Application Denied	114	589	427	255	152	255	88	1,880
	Denial Rate	65.1%	39.9%	21.9%	16.2%	14.4%	10.2%	33.3%	20.9%
Non-Hispanic	Loan Originated	59	801	1,352	1,151	784	1,958	147	6,252
	Application Denied	91	472	360	211	120	206	75	1,535
	Denial Rate	60.7%	37.1%	21.0%	15.5%	13.3%	9.5%	33.8%	19.7%
Hispanic	Loan Originated	1	35	59	49	24	61	3	232
	Application Denied	1	27	19	12	7	12	4	82
	Denial Rate	50.0%	43.5%	24.4%	19.7%	22.6%	16.4%	57.1%	26.1%

PREDATORY LENDING

Table 25.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Lancaster County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	427	553	930	1,280	1,004	705	621	670	6,190
HAL	129	254	235	170	67	27	28	24	934
Total	556	807	1,165	1,450	1,071	732	649	694	7,124
Percent HAL	23.2%	31.5%	20.2%	11.7%	6.3%	3.7%	4.3%	3.5%	13.1%

Table 25.D.16

Loans by Loan Purpose by HAL Status

Lancaster County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	427	553	930	1,280	1,004	705	621	670	6,190
	HAL	129	254	235	170	67	27	28	24	934
	Percent HAL	23.2%	31.5%	20.2%	11.7%	6.3%	3.7%	4.3%	3.5%	13.1%
Home Improvement	Other	47	66	53	56	49	37	40	33	381
	HAL	16	36	24	30	22	6	3	4	141
	Percent HAL	25.4%	35.3%	31.2%	34.9%	31.0%	14.0%	7.0%	10.8%	27.0%
Refinancing	Other	466	544	608	628	686	1,571	997	780	6,280
	HAL	187	316	221	177	158	117	22	19	1,217
	Percent HAL	28.6%	36.7%	26.7%	22.0%	18.7%	6.9%	2.2%	2.4%	16.2%
Total	Other	940	1,163	1,591	1,964	1,739	2,313	1,658	1,483	12,851
	HAL	332	606	480	377	67	27	28	24	2,292
	Percent HAL	26.1%	34.3%	23.2%	16.1%	12.4%	6.1%	3.1%	3.1%	15.1%

Table 25.D.17

HALs Originated by Race of Borrower

Lancaster County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	0	2	0	0	0	0	0	2
Asian	3	3	3	1	0	0	0	0	10
Black	31	58	43	21	11	2	6	3	175
White	91	173	163	124	50	25	22	21	669
Not Available	4	20	24	23	6	0	0	0	77
Not Applicable	0	0	0	1	0	0	0	0	1
Total	129	254	235	170	67	27	28	24	934
Hispanic (Ethnicity)	5	10	6	14	1	1	3	2	42

Table 25.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Lancaster County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	.0%	33.3%	.0%	.0%	.0%	.0%	.0%	7.7%
Asian	42.9%	50.0%	21.4%	3.2%	.0%	.0%	.0%	.0%	9.8%
Black	34.4%	44.3%	30.9%	16.8%	13.3%	3.3%	10.9%	5.3%	23.6%
White	21.2%	27.8%	17.6%	11.0%	5.7%	4.3%	4.2%	3.6%	11.8%
Not Available	13.8%	42.6%	30.8%	14.6%	6.7%	.0%	.0%	.0%	13.3%
Not Applicable	.0%	%	%	100.0%	%	%	%	%	50%
Average	23.2%	31.5%	20.2%	11.7%	6.3%	3.7%	04.3%	03.5%	13.1%
Non-Hispanic	26.1%	30.3%	19.8%	10.8%	6.3%	4.0%	4.2%	3.0%	12.9%
Hispanic	38.5%	37.0%	11.1%	29.8%	2.8%	5.0%	21.4%	9.5%	18.1%

Table 25.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Lancaster County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	1	4	7	4	6	1	1	24
	HAL	0	0	2	0	0	0	0	0	2
	Percent HAL	%	.0%	33.3%	.0%	.0%	.0%	.0%	.0%	7.7%
Asian	Other	4	3	11	30	14	11	8	11	92
	HAL	3	3	3	1	0	0	0	0	10
	Percent HAL	42.9%	50.0%	21.4%	3.2%	.0%	.0%	.0%	.0%	9.8%
Black	Other	59	73	96	104	72	59	49	54	566
	HAL	31	58	43	21	11	2	6	3	175
	Percent HAL	34.4%	44.3%	30.9%	16.8%	13.3%	3.3%	10.9%	5.3%	23.6%
White	Other	338	449	765	1,004	831	559	503	557	5,006
	HAL	91	173	163	124	50	25	22	21	669
	Percent HAL	21.2%	27.8%	17.6%	11.0%	5.7%	4.3%	04.2%	03.6%	11.8%
Not Available	Other	25	27	54	135	83	70	60	47	501
	HAL	4	20	24	23	6	0	0	0	77
	Percent HAL	13.8%	42.6%	30.8%	14.6%	6.7%	.0%	.0%	.0%	13.3%
Not Applicable	Other	1	0	0	0	0	0	0	0	1
	HAL	0	0	0	1	0	0	0	0	1
	Percent HAL	.0%	%	%	100.0%	%	%	%	%	50.0%
Total	Other	427	553	930	1,280	1,004	705	621	670	6,190
	HAL	129	254	235	170	67	27	28	24	934
	Percent HAL	23.2%	31.5%	20.2%	11.7%	6.3%	3.7%	4.3%	3.5%	13.1%
Non-Hispanic	Other	337	511	830	1,102	893	617	550	604	5,444
	HAL	119	222	205	133	60	26	24	19	808
	Percent HAL	26.1%	30.3%	19.8%	10.8%	6.3%	4.0%	4.2%	3.0%	12.9%
Hispanic	Other	8	17	48	33	35	19	11	19	190
	HAL	5	10	6	14	1	1	3	2	42
	Percent HAL	38.5%	37.0%	11.1%	29.8%	2.8%	5.0%	21.4%	9.5%	18.1%

Table 25.D.20**Rates of HALs by Income of Borrower**

Lancaster County

2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	41.7%	42.9%	.0%	44.4%	33.3%	33.3%	42.9%	50.0%	37.7%
\$15,001–\$30,000	33.3%	42.9%	25.2%	14.3%	17.1%	13.0%	14.3%	7.2%	23.2%
\$30,001–\$45,000	26.5%	35.1%	17.8%	16.2%	10.2%	3.3%	5.1%	4.6%	16.2%
\$45,001–\$60,000	18.9%	33.1%	22.8%	11.6%	4.3%	2.0%	3.6%	4.6%	13.0%
\$60,001–\$75,000	12.1%	23.5%	21.9%	10.7%	2.3%	1.0%	3.8%	1.0%	10.1%
Above \$75,000	13.0%	18.2%	14.0%	8.0%	3.7%	2.2%	0.4%	1.3%	6.8%
Data Missing	27.3%	27.8%	37.0%	19.1%	.0%	.0%	.0%	.0%	23.3%
Average	23.2%	31.5%	20.2%	11.7%	6.3%	3.7%	4.3%	3.5%	13.1%

Table 25.D.21**Loans by HAL Status by Income of Borrower**

Lancaster County

2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	7	8	6	5	4	2	4	2	38
	HAL	5	6	0	4	2	1	3	2	23
	Percent HAL	41.7%	42.9%	.0%	44.4%	33.3%	33.3%	42.9%	50.0%	37.7%
\$15,001–\$30,000	Other	82	84	113	108	92	80	60	64	683
	HAL	41	63	38	18	19	12	10	5	206
	Percent HAL	33.3%	42.9%	25.2%	14.3%	17.1%	13.0%	14.3%	7.2%	23.2%
\$30,001–\$45,000	Other	119	144	212	223	158	146	131	145	1,278
	HAL	43	78	46	43	18	5	7	7	247
	Percent HAL	26.5%	35.1%	17.8%	16.2%	10.2%	3.3%	5.1%	4.6%	16.2%
\$45,001–\$60,000	Other	73	107	176	214	199	147	106	125	1,147
	HAL	17	53	52	28	9	3	4	6	172
	Percent HAL	18.9%	33.1%	22.8%	11.6%	4.3%	2.0%	3.6%	4.6%	13.0%
\$60,001–\$75,000	Other	51	62	132	167	125	102	75	100	814
	HAL	7	19	37	20	3	1	3	1	91
	Percent HAL	12.1%	23.5%	21.9%	10.7%	2.3%	1.0%	3.8%	1.0%	10.1%
Above \$75,000	Other	87	135	257	508	420	225	235	228	2,095
	HAL	13	30	42	44	16	5	1	3	154
	Percent HAL	13.0%	18.2%	14.0%	8.0%	3.7%	2.2%	.4%	1.3%	6.8%
Data Missing	Other	8	13	34	55	6	3	10	6	135
	HAL	3	5	20	13	0	0	0	0	41
	Percent HAL	27.3%	27.8%	37.0%	19.1%	.0%	.0%	.0%	.0%	23.3%
Total	Other	427	553	930	1,280	1,004	705	621	670	6,190
	HAL	129	254	235	170	67	27	28	24	934
	Percent HAL	23.2%	31.5%	20.2%	11.7%	6.3%	3.7%	4.3%	3.5%	13.1%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 25.E.1
Building Permits and Valuation
 Lancaster County
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	278	6	60	14	358	79,605	21,725
1981	200	12	48	5	265	74,411	24,277
1982	117	0	3	122	242	70,668	40,371
1983	162	0	24	0	186	79,873	
1984	155	0	0	0	155	78,644	
1985	161	4	8	32	205	80,782	39,426
1986	217	4	16	0	237	88,644	
1987	243	10	28	5	286	100,310	43,069
1988	202	2	40	0	244	90,869	
1989	211	2	4	0	217	99,074	
1990	231	10	3	0	244	90,379	
1991	192	2	0	40	234	89,331	46,253
1992	228	2	13	0	243	85,361	
1993	213	0	4	0	217	95,809	
1994	271	0	8	56	335	102,233	23,579
1995	180	0	3	6	189	103,478	23,097
1996	216	8	4	0	228	104,819	
1997	198	0	8	16	222	140,174	63,216
1998	227	0	0	0	227	160,991	
1999	234	0	6	5	245	159,625	61,604
2000	362	0	0	5	367	166,734	60,298
2001	354	0	6	0	360	156,411	
2002	307	0	3	0	310	178,304	
2003	322	0	0	40	362	173,642	64,173
2004	373	0	0	0	373	170,131	
2005	764	0	0	48	812	166,452	81,113
2006	359	0	0	48	407	161,100	78,574
2007	277	0	0	0	277	156,787	
2008	188	0	0	0	188	152,265	
2009	125	0	0	0	125	151,104	
2010	120	0	0	0	120	147,756	
2011	105	0	0	0	105	144,672	
2012	124	0	48	10	182	144,365	115,019

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 25.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Lancaster County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	108	273	303	0	684
2001	0	108	254	335	0	697
2002	0	166	312	344	0	822
2003	0	138	363	287	0	788
2004	0	144	388	300	0	832
2005	0	140	338	323	0	801
2006	0	177	412	445	0	1,034
2007	0	143	400	481	0	1,024
2008	0	132	337	471	0	940
2009	0	59	138	266	0	463
2010	0	52	120	234	0	406
2011	0	80	190	301	0	571
Total	0	1,447	3,525	4,090	0	9,062
Loan Amount (\$1,000s)						
2000	0	2,085	5,310	4,270	0	11,665
2001	0	2,793	4,004	4,400	0	11,197
2002	0	3,135	4,601	3,890	0	11,626
2003	0	2,098	5,081	3,285	0	10,464
2004	0	2,196	4,741	3,466	0	10,403
2005	0	2,624	4,008	3,216	0	9,848
2006	0	2,231	4,001	4,284	0	10,516
2007	0	2,388	4,580	6,166	0	13,134
2008	0	1,818	4,255	4,576	0	10,649
2009	0	1,383	2,609	3,113	0	7,105
2010	0	1,031	1,899	2,384	0	5,314
2011	0	2,186	2,356	3,315	0	7,857
Total	0	25,968	47,445	46,365	0	119,778

Table 25.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Lancaster County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	20	20	13	0	53
2001	0	39	15	11	0	65
2002	0	39	14	12	0	65
2003	0	28	20	18	0	66
2004	0	25	17	14	0	56
2005	0	25	18	8	0	51
2006	0	26	15	15	0	56
2007	0	11	25	18	0	54
2008	0	13	19	19	0	51
2009	0	14	20	21	0	55
2010	0	3	8	8	0	19
2011	0	12	9	13	0	34
Total	0	255	200	170	0	625
Loan Amount (\$1,000s)						
2000	0	3,132	3,034	1,938	0	8,104
2001	0	6,100	2,599	1,876	0	10,575
2002	0	5,826	2,717	2,131	0	10,674
2003	0	4,363	3,171	3,201	0	10,735
2004	0	4,566	2,787	2,616	0	9,969
2005	0	4,788	3,096	1,605	0	9,489
2006	0	4,330	2,988	2,607	0	9,925
2007	0	1,950	4,302	3,320	0	9,572
2008	0	2,089	3,402	3,481	0	8,972
2009	0	2,643	3,603	3,686	0	9,932
2010	0	451	1,296	1,570	0	3,317
2011	0	2,012	1,497	2,124	0	5,633
Total	0	42,250	34,492	30,155	0	106,897

Table 25.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Lancaster County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	10	10	0	20
2001	0	4	9	5	0	18
2002	0	8	8	6	0	22
2003	0	6	12	9	0	27
2004	0	9	11	13	0	33
2005	0	11	13	15	0	39
2006	0	19	7	14	0	40
2007	0	14	13	19	0	46
2008	0	16	27	22	0	65
2009	0	6	13	16	0	35
2010	0	4	6	14	0	24
2011	0	5	6	8	0	19
Total	0	102	135	151	0	388
Loan Amount (\$1,000s)						
2000	0	0	3,441	6,378	0	9,819
2001	0	2,123	5,553	3,222	0	10,898
2002	0	3,590	4,168	4,100	0	11,858
2003	0	1,987	6,258	5,560	0	13,805
2004	0	3,520	5,452	6,855	0	15,827
2005	0	4,272	5,970	7,489	0	17,731
2006	0	7,474	3,626	7,114	0	18,214
2007	0	5,688	5,895	11,326	0	22,909
2008	0	8,205	16,496	11,492	0	36,193
2009	0	3,097	5,331	8,597	0	17,025
2010	0	2,526	2,950	7,090	0	12,566
2011	0	2,117	2,708	4,534	0	9,359
Total	0	44,599	67,848	83,757	0	196,204

Table 25.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Lancaster County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	81	125	144	0	350
2001	0	88	117	128	0	333
2002	0	63	118	99	0	280
2003	0	58	139	123	0	320
2004	0	57	119	123	0	299
2005	0	72	164	156	0	392
2006	0	75	183	170	0	428
2007	0	53	202	216	0	471
2008	0	49	166	161	0	376
2009	0	30	85	90	0	205
2010	0	27	57	88	0	172
2011	0	36	86	133	0	255
Total	0	689	1,561	1,631	0	3,881
Loan Amount (\$1,000s)						
2000	0	4,723	5,067	8,354	0	18,144
2001	0	6,559	4,902	5,796	0	17,257
2002	0	3,741	6,833	4,836	0	15,410
2003	0	1,801	8,778	5,839	0	16,418
2004	0	3,300	5,158	6,091	0	14,549
2005	0	4,231	6,839	5,517	0	16,587
2006	0	4,426	6,932	5,562	0	16,920
2007	0	3,610	7,943	9,662	0	21,215
2008	0	3,417	10,931	9,543	0	23,891
2009	0	3,003	6,511	6,287	0	15,801
2010	0	3,396	2,767	4,765	0	10,928
2011	0	2,833	2,275	5,124	0	10,232
Total	0	45,040	74,936	77,376	0	197,352

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 25.G.1
Fair Housing Complaints by Basis

Lancaster County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race				2	2	1		1			6
Disability					1	1					2
Family Status					1						1
Total Bases				2	4	2		1			9
Total Complaints				2	3	1		1			7

Table 25.G.2
Fair Housing Complaints by Issue

Lancaster County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities				2	2			1			5
Discrimination in term, conditions or privileges relating to rental					1						1
Discriminatory refusal to rent					1						1
Discriminatory financing (includes real estate transactions)					1						1
Discrimination in terms and conditions of membership						1					1
Refusing to provide municipal services or property						1					1
Total Issues	0	0	0	2	5	2	0	1	0	0	10
Total Complaints				2	3	1		1			7

Table 25.G.3
Fair Housing Complaints by Closure Status

Lancaster County
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause				2		1		1			4
Conciliated / Settled					1						1
Complainant Failed to Cooperate					1						1
FHAP Judicial Dismissal					1						1
Withdrawal After Resolution											
Total Complaints				2	3	1		1			7

HUD Complaints Found With Cause

Table 25.G.4
Fair Housing Complaints Found With Cause by Basis

Lancaster County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race					1						1
Family Status					1						1
Total Bases					2						2
Total Complaints					1						1

Table 25.G.5
Fair Housing Complaints Found With Cause by Issue

Lancaster County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory financing (includes real estate transactions)					1						1
Total Issues	0	0	0	0	1	0	0	0	0	0	1
Total Complaints					1						1

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no respondents to the 2013 Fair Housing Survey from Lancaster County.

I. 2013 HOUSING NEEDS SURVEY

Although one respondent began the 2013 Housing Needs Survey, the respondent failed to answer any questions.

Table 25.I.1
Role of Respondent

Lancaster County
2013 Housing Needs Survey

Primary Role	Total
Local Government	1
Total	1

J. LAND USE PLANNING

There were no respondents to the Land Use Planning Survey from Lancaster County.

K. RENTAL VACANCY SURVEY

Table 25.K.1
Rental Vacancy Survey by Type
 Lancaster County
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	22	2	9.1%
Apartments	842	23	2.7%
Mobile Homes			%
"Other" Units	12	0	0.0%
Don't know	160	5	3.1%
Total	1,036	30	2.9%

Table 25.K.2
Rental Units by Bedroom Size
 Lancaster County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	140	0	0	.	140
Two	13	300	0	2	.	315
Three	4	94	0	8	.	106
Four	4	0	0	1	.	5
Don't Know	1	308		1	160	470
Total	22	842		12	160	1,036

Table 25.K.3
Do any of your rental units receive rental subsidy or assistance?
 Lancaster County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	12
No	7
Don't Know	1
% Offering Assistance	36.8%

Table 25.K.4
**How long will it be before your vacant units
 become filled?**

Lancaster County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	7	2
1 to 2 month	2	
2 to 3 months		
More than 3 months	7	

Table 25.K.5
**How long will it be before your filled units
 become vacant?**

Lancaster County
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	
1 to 2 month	1	
2 to 3 months		
More than 3 months	6	

Table 25.K.6
Average Market Rate Rents by Bedroom Size

Lancaster County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$477			\$477
Two	\$462	\$580		\$935	\$607
Three	\$942	\$679		\$1,125	\$847
Four	\$969			\$1,700	\$1,115
Total	\$859	\$555		\$1,155	\$725

Table 25.K.7
Average Assistant Rate Rents by Bedroom Size

Lancaster County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$442			\$442
Two		\$487			\$487
Three		\$495			\$495
Four					
Total		\$463			\$463

Table 25.K.8
Single Family Market Rate Rents by Vacancy Status

Lancaster County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	18	1	5.6%
\$750 to \$1,000			%
\$1,000 to \$1,250	2	1	50.0%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	2	0	.0%
Total	22	2	9.1%

Table 25.K.9
Apartment Market Rate Rents by Vacancy Status

Lancaster County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	33	1	3.0%
\$500 to \$750	603	21	3.5%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	206	1	.5%
Total	842	23	2.7%

Table 25.K.10
Available Apartment Units by Bedroom Size

Lancaster County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		1	0			0	1
\$500 to \$750		1	7	1		12	21
\$750 to \$1,000							
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	0	0		1	1
Total	0	2	7	1	0	13	23

Table 25.K.11
Condition by Unit Type

Lancaster County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average		46		1	.	47
Good	20	410			.	430
Excellent		386		11	.	397
Don't Know	2	0		0	160	162
Total	22	842		12	160	1,036

Table 25.K.12
Condition of Single Family Units by Vacancy Status

Lancaster County
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	20	2	10.0%
Excellent			%
Don't Know	2	0	.0%
Total	22	2	9.1%

Table 25.K.13
Condition of Apartment Units by Vacancy Status

Lancaster County
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average	46	1	2.2%
Good	410	5	1.2%
Excellent	386	17	4.4%
Don't Know	0	0	%
Total	842	23	2.7%

Table 25.K.14
Are there any utilities included with the rent?

Lancaster County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	8
No	11
% Offering Assistance	42.1%

Table 25.K.15
Which utilities are included with the rent?

Lancaster County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	3
Trash Collection	4

Table 25.K.16
Do you keep a waiting list?

Lancaster County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	7
No	11
Don't know	
Waitlist Size	37

Table 25.K.17
How would you rate the need for renovation of existing units in the city?

Lancaster County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		3		1
Low Need	2	1		1
Moderate Need	1	1		
High Need	1	1		1
Extreme Need		2		

Table 25.K.18
How would you rate the need for construction of new units in the city?

Lancaster County
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	4		2
Low Need	1	1		1
Moderate Need		2		
High Need	1	1		
Extreme Need		2		

Table 25.K.19
If new units were to be constructed, what percentage should offer rental assistance?

Lancaster County
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	36.8%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 25.L.1
Era of Construction

Lancaster County
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
< 1940	1,680	9				1,689
1940 - 1959	4,234	11		4	6	4,255
1960 - 1979	6,536	45		26	791	7,398
1980 - 1999	3,889	26		24	3,810	7,749
> 2000	8,228	1	974	3	773	9,979
Missing	1	0	0	0	0	1
Total	24,568	92	974	57	5,380	31,071

Table 25.L.2
Quality of Materials and Workmanship Used In Construction

Lancaster County
Assessor Data

Quality	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Low	275	1			6	282
Fair	4,404	52		12	145	4,613
Average	11,923	38	608	43	3,866	16,478
Good	7,113	1	366	2	1,354	8,836
Excellent	852				6	858
Missing	1	0	0	0	3	4
Total	24,568	92	974	57	5,380	31,071

Table 25.L.3
Physical Condition of Dwelling Units

Lancaster County
 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	476	6			68	550
Fair	1,425	30		5	383	1,843
Average	19,146	55	658	52	4,111	24,022
Good / Very Good	1,005	1			461	1,467
Excellent	1				1	2
Missing	2,515	0	316	0	356	3,187
Total	24,568	92	974	57	5,380	31,071

Table 25.L.4
Physical Condition of Single-Family Homes by Era of Construction

Lancaster County
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	200	376	1,025	78		1	1,680
1940 - 1959	187	569	3,229	241		8	4,234
1960 - 1979	77	385	5,667	401		6	6,536
1980 - 1999	12	92	3,500	274		11	3,889
>=2000		3	5,724	11	1	2,489	8,228
Missing	0	0	1	0	0	0	1
Total	476	1,425	19,146	1,005	1	2,515	24,568

Table 25.L.5
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

Lancaster County
 Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	65	1,197	369	47	2	0	1,680
1940 - 1959	139	2,084	1,876	124	10	1	4,234
1960 - 1979	49	812	4,687	961	27	0	6,536
1980 - 1999	22	292	2,430	1,088	57	0	3,889
>=2000		19	2,560	4,893	756	0	8,228
Missing	0	0	1	0	0	0	1
Total	275	4,404	11,923	7,113	852	1	24,568

Table 25.L.6
Quality of Materials Used in Construction of Single-Family Homes
by Condition of Dwelling Units

Lancaster County
Assessor Data

Physical Condition	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
Very Poor / Poor	95	350	30	1		0	476
Fair	111	1,026	279	8		1	1,425
Average	69	2,896	10,374	5,080	727	0	19,146
Good / Very Good		125	556	285	39	0	1,005
Excellent			1			0	1
Missing	0	7	683	1,739	86	0	2,515
Total	275	4,404	11,923	7,113	852	1	24,568

Table 25.L.7
Condition by Era of Construction – Single-Family Homes Built with Low Quality Materials and Workmanship

Lancaster County
Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940	19	27	19			0	65
1940 - 1959	53	49	37			0	139
1960 - 1979	18	25	6			0	49
1980 - 1999	5	10	7			0	22
>=2000							
Missing	0	0	0			0	0
Total	95	111	69			0	275

Table 25.L.8
Average Floor Area by Dwelling Type

Lancaster County
Assessor Data

Square feet	Single-Family	Duplex/Triplex/Fourplex	Condo/Townhome	Apartments	Mobile/Manufactured Home	Total
Below 500	26				43	69
500 – 999	2,335	5	71		2,161	4,572
1000 – 1,499	8,449	23	501	1	1,769	10,743
1,500 – 1,999	5,929	25	369		992	7,315
2,000 – 2,499	3,401	22	26	1	353	3,803
2,500 – 3,000	1,975	3	7		48	2,033
Above 3,000	2,453	14		55	14	2,536
Missing	0	0	0	0	0	0
Total	24,568	92	974	57	5,380	31,071
Average	1,835	2,319	1,424	19,948	1,252	1,756

Table 25.L.9
Type of Roof in Dwelling Units

Lancaster County
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	24,172	89	974	55	2,749	28,039
Sheet Metal/Metal	204				2,602	2,806
Other Roofing Materials	192	3		2	29	226
Missing	0	0	0	0	0	0
Total	24,568	92	974	57	5,380	31,071

Table 25.L.10
Number of Bathrooms per Dwelling Unit

Lancaster County
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	90			2	6	98
1 – 1.9	9,848	7	16	1	1,944	11,816
2 – 2.9	12,765	65	958	1	3,406	17,195
3 -3.9	1,805	20		53	22	1,900
4 -4.9	53				2	55
5 – 5.9	5					5
6 and Above	2					2
Missing	0	0	0	0	0	0
Total	24,568	92	974	57	5,380	31,071

Table 25.L.11
Exterior Wall of Dwelling Units

Lancaster County
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	9,152	9	931	3	2,944	13,039
Asbestos	1,443	3				1,446
Block	241				1	242
Brick or Stone	9,347	38	42	43	7	9,477
Masonry Frame / Stucco	110			1		111
Wood / Wood Frame	4,034	42		10	455	4,541
Composition / Other	232		1		1,970	2,203
Missing	9	0	0	0	3	12
Total	24,568	92	974	57	5,380	31,071

Table 25.L.12
Fuel Type of Dwelling Unit

Lancaster County
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	5,677	2	445	1	610	6,735
Natural Gas	348	1	10		35	394
Oil/Wood/Coal						0
None	3				3	6
Other	1					1
Missing	18,539	89	519	56	4,732	23,935
Total	24,568	92	974	57	5,380	31,071

Table 25.L.13
Market Value of Dwelling Unit

Lancaster County
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	3,350	38			4,007	7,395
\$50,000 – \$99,999	6,934	32	209	4	1,206	8,385
\$100,000 – \$149,999	4,245	11	609	10	124	4,999
\$150,000 - \$199,999	3,591	1	136	2	25	3,755
\$200,000 - \$249,999	2,517	5	20	8	11	2,561
\$250,000 - \$349,999	2,419	3		6	5	2,433
\$350,000 - \$550,000	1,338	1		7	1	1,347
Above \$550,000	174	1		20	1	196
Missing	0	0	0	0	0	0
Total	24,568	92	974	57	5,380	31,071
Average Value	\$151,830	\$97,726	\$125,939	\$734,158	\$35,241	\$131,739

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 25.M.1
Population and Employment Forecast

Lancaster County
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	19,534	43,400
1980	22,538	53,529
1990	22,935	54,696
2000	26,069	61,351
2010	26,796	76,652
2020	27,204	83,947
2030	27,509	94,241
2040	29,853	106,433
2050	33,011	119,725

Table 25.M.2
Household Forecasts by Tenure

Lancaster County
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	22,440	7,257	29,697
2020	24,633	7,890	32,523
2030	27,745	8,766	36,511
2040	31,442	9,793	41,235
2050	35,486	10,899	46,385

Table 25.M.3
Household Forecasts by Income

Lancaster County

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	2,123	1,675	3,080	1,569	13,993	22,440
2020	2,331	1,838	3,381	1,723	15,360	24,633
2030	2,625	2,071	3,808	1,940	17,301	27,745
2040	2,975	2,347	4,315	2,199	19,606	31,442
2050	3,357	2,648	4,870	2,482	22,128	35,486
Renter-Occupied						
2010	2,102	1,287	1,381	484	2,002	7,257
2020	2,285	1,400	1,502	526	2,177	7,890
2030	2,539	1,555	1,668	585	2,419	8,766
2040	2,836	1,737	1,864	653	2,702	9,793
2050	3,157	1,933	2,074	727	3,007	10,899
Total						
2010	4,225	2,962	4,461	2,054	15,995	29,697
2020	4,616	3,238	4,883	2,249	17,537	32,523
2030	5,164	3,626	5,476	2,525	19,720	36,511
2040	5,811	4,084	6,179	2,852	22,308	41,235
2050	6,514	4,582	6,945	3,209	25,135	46,385

N. CHAS HOUSING PROBLEM TABLES

Table 25.N.1
Households with Housing Problems by Income and Family Status

Lancaster County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	39	335	70	155	127	726
30.1-50% HAMFI	130	260	70	405	159	1,024
50.1-80% HAMFI	103	519	175	154	138	1,089
80.1 % HAMFI and above	299	1,177	170	154	327	2,127
Total	571	2,291	485	868	751	4,966
Renters						
30 % HAMFI	0	410	343	204	414	1,371
30.1-50% HAMFI	14	368	115	133	288	918
50.1-80% HAMFI	0	518	85	27	293	923
80.1 % HAMFI and above	0	103	0	15	35	153
Total	14	1,399	543	379	1,030	3,365
Total						
30 % HAMFI	39	745	413	359	541	2,097
30.1-50% HAMFI	144	628	185	538	447	1,942
50.1-80% HAMFI	103	1,037	260	181	431	2,012
80.1 % HAMFI and above	299	1,280	170	169	362	2,280
Total	585	3,690	1,028	1,247	1,781	8,331

Table 25.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Lancaster County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	39	335	70	155	127	726
30.1-50% HAMFI	130	260	70	405	159	1,024
50.1-80% HAMFI	103	519	175	154	138	1,089
80.1% HAMFI and above	299	1,177	170	154	327	2,127
Total	571	2,291	485	868	751	4,966
No Housing Problem						
30% HAMFI or less	18	24	0	98	45	185
30.1-50% HAMFI	139	123	35	394	75	766
50.1-80% HAMFI	799	345	75	367	145	1,731
80.1% HAMFI and above	2,835	6,895	740	729	1,510	12,709
Total	3,791	7,387	850	1,588	1,775	15,391
Not Computed						
30% HAMFI or less	35	95	0	115	300	545
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	35	95	0	115	300	545
Total						
30% HAMFI or less	92	454	70	368	472	1,456
30.1-50% HAMFI	269	383	105	799	234	1,790
50.1-80% HAMFI	902	864	250	521	283	2,820
80.1% HAMFI and above	3,134	8,072	910	883	1,837	14,836
Total	4,397	9,773	1,335	2,571	2,826	20,902

Table 25.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Lancaster County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	0	410	343	204	414	1,371
30.1-50% HAMFI	14	368	115	133	288	918
50.1-80% HAMFI	0	518	85	27	293	923
80.1% HAMFI and above	0	103	0	15	35	153
Total	14	1,399	543	379	1,030	3,365
No Housing Problem						
30% HAMFI or less	15	104	0	95	35	249
30.1-50% HAMFI	10	53	0	40	50	153
50.1-80% HAMFI	30	339	52	39	224	684
80.1% HAMFI and above	274	1,044	132	94	724	2,268
Total	329	1,540	184	268	1,033	3,354
Not Computed						
30% HAMFI or less	0	339	65	0	135	539
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	339	65	0	135	539
Total						
30% HAMFI or less	15	853	408	299	584	2,159
30.1-50% HAMFI	24	421	115	173	338	1,071
50.1-80% HAMFI	30	857	137	66	517	1,607
80.1% HAMFI and above	274	1,147	132	109	759	2,421
Total	343	3,278	792	647	2,198	7,258

Table 25.N.4
Households by Housing Problems by Income and Family Status

Lancaster County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	39	745	413	359	541	2,097
30.1-50% HAMFI	144	628	185	538	447	1,942
50.1-80% HAMFI	103	1,037	260	181	431	2,012
80.1% HAMFI and above	299	1,280	170	169	362	2,280
Total	585	3,690	1,028	1,247	1,781	8,331
No Housing Problem						
30% HAMFI or less	33	128	0	193	80	434
30.1-50% HAMFI	149	176	35	434	125	919
50.1-80% HAMFI	829	684	127	406	369	2,415
80.1% HAMFI and above	3,109	7,939	872	823	2,234	14,977
Total	4,120	8,927	1,034	1,856	2,808	18,745
Not Computed						
30% HAMFI or less	35	434	65	115	435	1,084
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	35	434	65	115	435	1,084
Total						
30% HAMFI or less	107	1,307	478	667	1,056	3,615
30.1-50% HAMFI	293	804	220	972	572	2,861
50.1-80% HAMFI	932	1,721	387	587	800	4,427
80.1% HAMFI and above	3,408	9,219	1,042	992	2,596	17,257
Total	4,740	13,051	2,127	3,218	5,024	28,160

26. UNION COUNTY, SOUTH CAROLINA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 26.A.1

Population by Age

Union County, S.C.

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,894	6.3%	1,674	5.8%	-11.6%
5 to 19	5,961	19.9%	5,656	19.5%	-5.1%
20 to 24	1,710	5.7%	1,548	5.3%	-9.5%
25 to 34	3,839	12.8%	3,053	10.5%	-20.5%
35 to 54	8,721	29.2%	8,223	28.4%	-5.7%
55 to 64	3,086	10.3%	4,038	13.9%	30.8%
65 or Older	4,670	15.6%	4,769	16.5%	2.1%
Total	29,881	100.0%	28,961	100.0%	-3.1%

Table 26.A.2

Elderly Population by Age

Union County, S.C.

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	584	12.5%	654	13.7%	12.0%
67 to 69	765	16.4%	801	16.8%	4.7%
70 to 74	1,141	24.4%	1,182	24.8%	3.6%
75 to 79	1,034	22.1%	921	19.3%	-10.9%
80 to 84	641	13.7%	622	13.0%	-3.0%
85 or Older	505	10.8%	589	12.4%	16.6%
Total	4,670	100.0%	4,769	100.0%	2.1%

Table 26.A.3

Population by Race and Ethnicity

Union County, S.C.

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	20,262	67.8%	19,286	66.6%	-4.8%
Black	9,278	31.0%	9,066	31.3%	-2.3%
American Indian	44	.1%	67	.2%	52.3%
Asian	55	.2%	79	.3%	43.6%
Native Hawaiian/ Pacific Islander	11	.0%	11	.0%	.0%
Other	49	.2%	92	.3%	87.8%
Two or More Races	182	.6%	360	1.2%	97.8%
Total	29,881	100.0%	28,961	100.0%	-3.1%
Non-Hispanic	29,682	99.3%	28,679	99.0%	-3.4%
Hispanic	199	.7%	282	1.0%	41.7%

Table 26.A.4**Disability by Age**

Union County, S.C.

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	186	7.7%	136	5.8%	322	6.8%
18 to 34	174	7.0%	125	4.9%	299	5.9%
35 to 64	1,383	23.8%	1,518	23.2%	2,901	23.5%
65 to 74	567	47.2%	546	37.9%	1,113	42.1%
75 or Older	331	47.8%	585	45.7%	916	46.4%
Total	2,641	19.8%	2,910	19.1%	5,551	19.5%

Table 26.A.5**Employment Status by Disability and Type: Age 18 to 64**

Union County, S.C.

2011 Three-Year ACS Data

Disability Status	Population
Employed:	10,406
With a disability:	654
With a hearing difficulty	141
With a vision difficulty	169
With a cognitive difficulty	159
With an ambulatory difficulty	262
With a self-care difficulty	52
With an independent living difficulty	108
No disability	9,752
Unemployed:	1,996
With a disability:	243
With a hearing difficulty	77
With a vision difficulty	80
With a cognitive difficulty	104
With an ambulatory difficulty	77
With a self-care difficulty	35
With an independent living difficulty	55
No disability	1,753
Not in labor force:	4,984
With a disability:	2,303
With a hearing difficulty	322
With a vision difficulty	277
With a cognitive difficulty	924
With an ambulatory difficulty	1,585
With a self-care difficulty	613
With an independent living difficulty	1,039
No disability	2,681
Total	17,386

Table 26.A.6**Households by Income**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,779	23.0%	2,475	20.5%
\$15,000 to \$19,999	990	8.2%	1,099	9.1%
\$20,000 to \$24,999	1,013	8.4%	1,020	8.5%
\$25,000 to \$34,999	1,812	15.0%	1,675	13.9%
\$35,000 to \$49,999	2,437	20.2%	1,894	15.7%
\$50,000 to \$74,999	1,940	16.1%	1,849	15.3%
\$75,000 to \$99,999	664	5.5%	1,028	8.5%
\$100,000 or More	446	3.7%	1,012	8.4%
Total	12,081	100.0%	12,052	100.0%

Table 26.A.7**Poverty by Age**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	479	11.3%	591	10.5%
6 to 17	871	20.6%	1,221	21.6%
18 to 64	2,156	51.0%	3,143	55.6%
65 or Older	724	17.1%	699	12.4%
Total	4,230	100.0%	5,654	100.0%
Poverty Rate	14.3%	.	19.7%	.

Table 26.A.8**Households by Year Home Built**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,637	13.5%	1,617	13.4%
1940 to 1949	1,054	8.7%	834	6.9%
1950 to 1959	1,543	12.8%	1,314	10.9%
1960 to 1969	1,903	15.7%	1,552	12.9%
1970 to 1979	2,353	19.5%	2,379	19.7%
1980 to 1989	1,695	14.0%	1,522	12.6%
1990 to 1999	1,902	15.7%	2,176	18.1%
2000 to 2004	.	.	332	2.8%
2005 or Later	.	.	326	2.7%
Total	12,087	100.0%	12,052	100.0%

Table 26.A.9**Housing Units by Type**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	9,046	67.8%	9,740	69.0%
Duplex	330	2.5%	285	2.0%
Tri- or Four-Plex	231	1.7%	218	1.5%
Apartment	550	4.1%	633	4.5%
Mobile Home	3,140	23.5%	3,236	22.9%
Boat, RV, Van, Etc.	54	.4%	13	.1%
Total	13,351	100.0%	14,125	100.0%

Table 26.A.10**Housing Units by Tenure**

Union County, S.C.

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,087	90.5%	11,974	84.6%	-9%
Owner-Occupied	9,267	76.7%	8,601	71.8%	-7.2%
Renter-Occupied	2,820	23.3%	3,373	28.2%	19.6%
Vacant Housing Units	1,264	9.5%	2,179	15.4%	72.4%
Total Housing Units	13,351	100.0%	14,153	100.0%	6.0%

Table 26.A.11**Disposition of Vacant Housing Units**

Union County, S.C.

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	297	23.5%	389	17.9%	31.0%
For Sale	163	12.9%	174	8.0%	6.7%
Rented or Sold, Not Occupied	228	18.0%	43	2.0%	-81.1%
For Seasonal, Recreational, or Occasional Use	96	7.6%	253	11.6%	163.5%
For Migrant Workers	1	0.1%	0	.0%	-100.0%
Other Vacant	479	37.9%	1,320	60.6%	175.6%
Total	1,264	100.0%	2,179	100.0%	72.4%

Table 26.A.12**Households by Household Size**

Union County, S.C.

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,245	26.8%	3,467	29.0%	6.8%
Two Persons	3,992	33.0%	4,048	33.8%	1.4%
Three Persons	2,415	20.0%	2,211	18.5%	-8.4%
Four Persons	1,615	13.4%	1,412	11.8%	-12.6%
Five Persons	548	4.5%	566	4.7%	3.3%
Six Persons	196	1.6%	179	1.5%	-8.7%
Seven Persons or More	76	.6%	91	.8%	19.7%
Total	12,087	100.0%	11,974	100.0%	-9%

Table 26.A.13**Household Type by Tenure**

Union County, S.C.

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	8,495	70.3%	8,095	67.6%	-4.7%
Married-Couple Family	5,902	69.5%	5,143	63.5%	-12.9%
Owner-Occupied	5,278	89.4%	4,468	86.9%	-15.3%
Renter-Occupied	624	10.6%	675	13.1%	8.2%
Other Family	2,593	30.5%	2,952	36.5%	13.8%
Male Householder, No Spouse	564	21.8%	661	22.4%	17.2%
Owner-Occupied	403	71.5%	466	70.5%	15.6%
Renter-Occupied	161	28.5%	195	29.5%	21.1%
Female Householder, No Spouse	2,029	78.2%	2,291	77.6%	12.9%
Owner-Occupied	1,235	60.9%	1,239	54.1%	.3%
Renter-Occupied	794	39.1%	1,052	45.9%	32.5%
Non-Family Households	3,592	29.7%	3,879	32.4%	8.0%
Owner-Occupied	2,351	65.5%	2,428	62.6%	3.3%
Renter-Occupied	1,241	34.5%	1,451	37.4%	16.9%
Total	12,087	100.0%	11,974	100.0%	-.9%

Table 26.A.14**Group Quarters Population**

Union County, S.C.

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	39	15.0%	80	18.1%	105.1%
Juvenile Facilities	.	.	160	36.3%	.
Nursing Homes	125	48.1%	201	45.6%	60.8%
Other Institutions	96	36.9%	0	.0%	-100.0%
Total	260	100.0%	441	100.0%	69.6%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	166	100.0%	62	100.0%	-62.7%
Total	166	39.0%	62	12.3%	-62.7%
Total Group Quarters Population	426	100.0%	503	100.0%	18.1%

Table 26.A.15**Overcrowding and Severe Overcrowding**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	9,095	98.2%	131	1.4%	39	.4%	9,265
2010 ACS	8,792	98.9%	73	.8%	22	.2%	8,887
Renter							
2000 Census	2,685	95.1%	122	4.3%	15	.5%	2,822
2010 ACS	3,075	97.2%	75	2.4%	15	.5%	3,165
Total							
2000 Census	11,780	97.5%	253	2.1%	54	.4%	12,087
2010 ACS	11,867	98.5%	148	1.2%	37	.3%	12,052

Table 26.A.16**Households with Incomplete Plumbing Facilities**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	11,972	12,001
Lacking Complete Plumbing Facilities	115	51
Total Households	12,087	12,052
Percent Lacking	1.0%	.4%

Table 26.A.17**Households with Incomplete Kitchen Facilities**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	12,017	11,929
Lacking Complete Kitchen Facilities	70	123
Total Households	12,087	12,052
Percent Lacking	.6%	1.0%

Table 26.A.18**Cost Burden and Severe Cost Burden by Tenure**

Union County, S.C.

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,559	75.9%	534	15.8%	266	7.9%	14	.4%	3,373
2010 ACS	3,139	70.6%	813	18.3%	462	10.4%	31	.7%	4,445
Owner Without a Mortgage									
2000 Census	2,293	87.5%	162	6.2%	102	3.9%	63	2.4%	2,620
2010 ACS	3,761	84.7%	306	6.9%	290	6.5%	85	1.9%	4,442
Renter									
2000 Census	1,425	51.8%	391	14.2%	348	12.6%	588	21.4 %	2,752
2010 ACS	1,295	40.9%	738	23.3%	585	18.5%	547	17.3 %	3,165
Total									
2000 Census	6,277	71.8%	1,087	12.4%	716	8.2%	665	7.6%	8,745
2010 ACS	8,195	68.0%	1,857	15.4%	1,337	11.1%	663	5.5%	12,052

Table 26.A.19**Median Housing Costs**

Union County, S.C.

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$373	\$362
Median Home Value	\$61,900	\$73,100

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 26.B.1
Employment by Industry
 Union County, S.C.
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	325	263	259	261	267	275	267	265	-18.5%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities	57	52	57	60	63	60	60	64	12.3%
Construction	486	441	440	446	401	317	346	339	-30.2%
Manufacturing	3,478	2,568	2,151	2,040	1,890	1,413	1,167	1,406	-59.6%
Wholesale trade	138	170	166	153	105	132	126	131	-5.1%
Retail trade	1,271	1,133	1,074	1,088	1,060	1,135	1,077	1,056	-16.9%
Transportation and warehousing	170	463	636	636	582	566	604	605	255.9%
Information	70		63	61	64	60	72	70	.0%
Finance and insurance	330	347	354	346	367	378	370	373	13.0%
Real estate and rental and leasing	84	124	126	131	110	98	118	121	44.0%
Professional and technical services	177		444	433	442	409	372		%
Management of companies and enterprises	0								%
Administrative and waste services	884	562						319	-63.9%
Educational services	27								%
Health care and social assistance	412								%
Arts, entertainment, and recreation	64	55	58	61		56	64	64	.0%
Accommodation and food services	599	680	655	667		632	608	599	.0%
Other services, except public administration	847	1,050	1,070	1,123	1,065	1,066	1,088	1,115	31.6%
Government and government enterprises	2,577	2,175	2,140	2,162	2,188	2,120	2,124	2,101	-18.5%
Total	12,162	11,189	10,829	10,689	10,215	9,568	9,329	9,444	-22.3%

Table 26.B.2
Real Earnings by Industry

Union County, S.C.

Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	604	3,941	4,535	6,768	8,301	7,928	7,003	7,211	1,094.0%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities	3,554	3,635	4,094	3,786	4,335	4,239	4,184	4,764	34.0%
Construction	17,521	14,204	13,852	15,223	13,390	10,372	11,163	9,854	-43.8%
Manufacturing	170,768	146,573	130,941	121,465	102,409	72,339	66,421	82,566	-51.7%
Wholesale trade	9,121	8,469	8,842	6,557	3,714	5,844	5,102	5,352	-41.3%
Retail trade	29,926	29,426	27,801	26,724	25,218	26,489	24,931	25,013	-16.4%
Transportation and warehousing	6,597	16,770	17,132	16,189	13,498	12,955	16,730	17,018	158.0%
Information	2,913		1,599	1,617	2,005	2,113	1,894	1,690	-42.0%
Finance and insurance	11,749	14,911	15,393	14,729	14,620	13,783	13,630	13,320	13.4%
Real estate and rental and leasing	1,077	816	712	904	1,194	1,059	702	764	-29.0%
Professional and technical services	4,936		15,575	16,061	15,900	14,357	13,149		%
Management of companies and enterprises	0								%
Administrative and waste services	19,638	9,586						4,868	-75.2%
Educational services	434								%
Health care and social assistance	15,608								%
Arts, entertainment, and recreation	563	579	424	401		152	325	345	-38.8%
Accommodation and food services	9,728	11,680	11,150	10,792		10,330	10,211	9,582	-1.5%
Other services, except public administration	15,701	18,430	18,367	18,755	17,059	17,137	17,637	17,570	11.9%
Government and government enterprises	110,789	100,913	99,070	101,603	105,877	106,524	103,688	103,213	-6.8%
Total	439,668	423,627	404,186	393,142	368,236	332,886	324,702	334,544	-23.9%

Table 26.B.3
Real Earnings Per Job by Industry
 Union County, S.C.

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	1,858	14,984	17,509	25,930	31,089	28,828	26,229	27,212	1,364.3%
Forestry, fishing, related activities, and other									%
Mining									%
Utilities	62,348	69,904	71,833	63,095	68,805	70,655	69,740	74,432	19.4%
Construction	36,052	32,209	31,483	34,133	33,391	32,720	32,262	29,068	-19.4%
Manufacturing	49,100	57,077	60,875	59,542	54,185	51,196	56,916	58,724	19.6%
Wholesale trade	66,091	49,815	53,263	42,857	35,374	44,276	40,493	40,854	-38.2%
Retail trade	23,545	25,972	25,885	24,562	23,790	23,338	23,148	23,686	.6%
Transportation and warehousing	38,803	36,220	26,938	25,454	23,193	22,888	27,699	28,129	-27.5%
Information	41,615		25,383	26,509	31,325	35,213	26,301	24,147	-42.0%
Finance and insurance	35,602	42,972	43,484	42,570	39,837	36,462	36,838	35,711	.3%
Real estate and rental and leasing	12,821	6,577	5,650	6,897	10,856	10,801	5,945	6,316	-50.7%
Professional and technical services	27,887		35,078	37,091	35,973	35,102	35,346		%
Management of companies and enterprises									%
Administrative and waste services	22,215	17,058						15,262	-31.3%
Educational services	16,059								%
Health care and social assistance	37,883								%
Arts, entertainment, and recreation	8,801	10,529	7,302	6,569		2,708	5,083	5,390	-38.8%
Accommodation and food services	16,241	17,177	17,023	16,181		16,345	16,794	15,997	-1.5%
Other services, except public administration	18,537	17,552	17,166	16,701	16,018	16,076	16,210	15,758	-15.0%
Government and government enterprises	42,991	46,397	46,295	46,995	48,390	50,247	48,817	49,126	14.3%
Average	36,151	37,861	37,324	36,780	36,048	34,792	34,806	35,424	-2.0%

Table 26.B.4
Total Employment and Real Personal Income
 Union County, S.C.
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	331,435	24,700	14,830	27,743	38,057	387,366	12,744	12,698	26,102
1970	305,099	22,429	18,002	29,478	45,162	375,311	12,821	12,149	25,112
1971	314,651	24,102	19,330	30,783	45,532	386,195	12,974	12,382	25,411
1972	345,288	27,441	21,378	32,357	46,889	418,472	13,450	13,093	26,372
1973	373,210	33,120	24,125	34,937	50,816	449,968	14,535	13,925	26,802
1974	350,531	32,901	26,774	36,307	58,342	439,052	14,197	13,383	26,192
1975	323,929	29,871	27,481	38,628	77,913	438,080	14,338	12,054	26,873
1976	384,388	36,590	29,588	40,166	69,260	486,812	15,960	14,107	27,249
1977	372,765	35,463	33,744	42,730	71,009	484,785	15,636	13,577	27,455
1978	388,529	37,882	38,010	44,104	68,965	501,727	16,085	13,572	28,627
1979	372,293	37,112	43,612	45,717	73,167	497,677	15,993	13,301	27,991
1980	355,629	35,672	47,154	53,537	81,233	501,882	16,267	12,951	27,460
1981	356,415	38,192	44,127	60,633	86,256	509,239	16,374	12,869	27,696
1982	299,500	31,894	47,312	71,187	97,330	483,435	15,611	11,856	25,261
1983	307,165	33,756	50,164	77,896	94,122	495,591	16,052	11,840	25,943
1984	323,948	37,065	54,445	86,281	92,476	520,085	16,863	12,183	26,591
1985	343,639	39,873	53,444	93,319	95,849	546,378	17,906	12,395	27,724
1986	355,579	42,589	54,383	91,072	97,819	556,265	18,240	12,319	28,864
1987	376,131	43,865	57,498	85,863	95,393	571,019	18,707	12,275	30,642
1988	384,228	46,171	62,783	88,856	97,935	587,631	19,333	12,402	30,981
1989	384,639	47,280	64,429	95,649	106,456	603,894	19,734	12,659	30,385
1990	377,711	46,850	66,727	92,362	114,045	603,995	19,928	12,350	30,584
1991	368,994	46,401	66,852	91,615	128,924	609,985	20,067	12,094	30,510
1992	397,478	49,971	68,257	89,540	139,122	644,427	21,190	12,578	31,601
1993	413,102	53,002	71,199	87,468	142,888	661,656	21,753	12,700	32,527
1994	432,687	55,769	73,907	89,321	149,655	689,801	22,661	12,977	33,342
1995	412,944	53,462	83,896	92,092	155,863	691,333	22,639	12,711	32,488
1996	415,603	53,115	86,198	96,732	162,255	707,673	23,347	12,625	32,919
1997	436,659	55,324	88,959	102,473	165,119	737,885	24,383	12,815	34,074
1998	436,822	55,704	97,395	108,622	170,598	757,732	25,126	12,708	34,373
1999	460,259	57,987	99,345	103,276	177,390	782,283	26,107	13,086	35,172
2000	449,142	56,444	107,873	111,156	185,346	797,074	26,595	12,773	35,163
2001	439,668	54,520	117,124	110,873	202,299	815,444	27,351	12,162	36,151
2002	430,141	52,911	118,786	103,892	217,935	817,843	27,537	11,687	36,805
2003	423,335	51,960	125,803	94,516	219,322	811,016	27,474	11,348	37,305
2004	420,024	51,012	126,531	84,736	228,008	808,286	27,606	11,029	38,084
2005	423,627	51,663	123,236	82,858	230,945	809,004	27,667	11,189	37,861
2006	404,186	51,256	130,072	85,146	238,432	806,580	27,578	10,829	37,324
2007	393,142	49,745	133,514	92,311	237,649	806,871	27,765	10,689	36,780
2008	368,236	48,083	135,400	92,803	254,749	803,105	27,530	10,215	36,048
2009	332,886	44,645	125,553	73,878	290,658	778,331	26,747	9,568	34,792
2010	324,702	43,516	127,169	72,792	294,190	775,336	26,830	9,329	34,806
2011	334,544	41,287	129,336	77,242	284,058	783,893	27,333	9,444	35,424

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 26.C.1
Labor Force Statistics
 Union County, S.C.
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	15,094	13,926	1,168	7.7%
1991	15,308	13,901	1,407	9.2%
1992	15,931	14,582	1,349	8.5%
1993	16,092	14,638	1,454	9.0%
1994	16,088	14,803	1,285	8.0%
1995	15,601	14,181	1,420	9.1%
1996	15,329	14,048	1,281	8.4%
1997	15,107	14,155	952	6.3%
1998	14,988	14,054	934	6.2%
1999	15,173	14,156	1,017	6.7%
2000	14,246	13,533	713	5.0%
2001	13,934	12,691	1,243	8.9%
2002	13,538	12,111	1,427	10.5%
2003	13,256	11,777	1,479	11.2%
2004	12,972	11,403	1,569	12.1%
2005	12,638	11,262	1,376	10.9%
2006	12,256	10,933	1,323	10.8%
2007	11,671	10,635	1,036	8.9%
2008	11,713	10,454	1,259	10.7%
2009	12,090	9,724	2,366	19.6%
2010	11,542	9,377	2,165	18.8%
2011	11,587	9,714	1,873	16.2%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²⁶ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 26.D.1

Purpose of Loan by Year
Union County, S.C.
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	487	527	529	346	244	198	252	272	2,855
Home Improvement	217	258	208	195	134	93	76	69	1,250
Refinancing	971	1,075	989	855	555	512	328	282	5,567
Total	1,675	1,860	1,726	1,396	933	803	656	623	9,672

Table 26.D.2

Occupancy Status for Home Purchase Loan Applications
Union County, S.C.
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	443	469	488	315	214	187	239	260	2,615
Not Owner-Occupied	41	55	40	30	29	11	13	9	228
Not Applicable	3	3	1	1	1	0	0	3	12
Total	487	527	529	346	244	198	252	272	2,855

Table 26.D.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
Union County, S.C.
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	417	427	446	287	136	93	121	129	2,056
FHA - Insured	18	27	26	21	48	41	76	59	316
VA - Guaranteed	6	6	4	6	6	4	6	17	55
Rural Housing Service or Farm Service Agency	2	9	12	1	24	49	36	55	188
Total	443	469	488	315	214	187	239	260	2,615

²⁶ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 26.D.4
Loan Applications by Action Taken
 Union County, S.C.
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	184	183	224	154	91	75	85	88	1,084
Application Approved but not Accepted	40	36	33	26	21	11	25	29	221
Application Denied	99	107	93	61	54	50	70	79	613
Application Withdrawn by Applicant	20	39	37	17	10	12	15	11	161
File Closed for Incompleteness	5	8	11	5	4	5	3	5	46
Loan Purchased by the Institution	95	94	90	52	34	34	41	48	488
Preapproval Request Denied	0	2	0	0	0	0	0	0	2
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	443	469	488	315	214	187	239	260	2,615
Denial Rate	35.0%	36.9%	29.3%	28.4%	37.2%	40.0%	45.2%	47.3%	36.1%

Table 26.D.5
Denial Rates by Gender of Applicant
 Union County, S.C.
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	29.4%	41.3%	66.7%	%	35.0%
2005	33.7%	39.4%	83.3%	%	36.9%
2006	27.7%	32.1%	33.3%	%	29.3%
2007	28.2%	26.5%	60.0%	%	28.4%
2008	34.1%	41.7%	33.3%	%	37.2%
2009	40.0%	38.3%	66.7%	%	40.0%
2010	43.4%	45.2%	71.4%	%	45.2%
2011	45.2%	50.8%	50.0%	%	47.3%
Average	33.7%	38.7%	58.7%	%	36.1%

Table 26.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 Union County, S.C.
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	120	116	146	102	54	45	60	57	700
	Denied	50	59	56	40	28	30	46	47	356
	Denial Rate	29.4%	33.7%	27.7%	28.2%	34.1%	40.0%	43.4%	45.2%	33.7%
Female	Originated	61	66	72	50	35	29	23	29	365
	Denied	43	43	34	18	25	18	19	30	230
	Denial Rate	41.3%	39.4%	32.1%	26.5%	41.7%	38.3%	45.2%	50.8%	38.7%
Not Available	Originated	3	1	6	2	2	1	2	2	19
	Denied	6	5	3	3	1	2	5	2	27
	Denial Rate	66.7%	83.3%	33.3%	60.0%	33.3%	66.7%	71.4%	50.0%	58.7%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%
Total	Originated	184	183	224	154	91	75	85	88	1,084
	Denied	99	107	93	61	54	50	70	79	613
	Denial Rate	35.0%	36.9%	29.3%	28.4%	37.2%	40.0%	45.2%	47.3%	36.1%

Table 26.D.7
Denial Rates by Race/Ethnicity of Applicant
 Union County, S.C.
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	%	%	.0%	.0%	%	100.0%	%	33.3%
Asian	.0%	.0%	%	.0%	.0%	%	.0%	%	.0%
Black	55.7%	50.7%	43.9%	29.4%	44.8%	59.3%	76.0%	56.4%	50.0%
White	23.5%	30.3%	25.0%	26.8%	34.9%	31.5%	36.4%	44.2%	30.3%
Not Available	60.7%	58.8%	30.4%	46.2%	50.0%	83.3%	70.0%	50.0%	53.1%
Not Applicable	%	%	%	%	%	0%	0%	%	%
Average	35.0%	36.9%	29.3%	28.4%	37.2%	40.0%	45.2%	47.3%	36.1%
Non-Hispanic	33.5%	35.2%	28.8%	27.6%	37.2%	38.1%	42.0%	46.2%	34.8%
Hispanic	.0%	42.9%	%	.0%	50.0%	.0%	.0%	.0%	25.0%

Table 26.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Union County, S.C.
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	0	0	1	1	0	0	0	2
	Denied	0	0	0	0	0	0	1	0	1
	Denial Rate	%	%	%	.0%	.0%	100.0%	100.0%	%	33.3%
Asian	Originated	2	2	0	1	1	0	1	0	7
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	.0%	%	.0%	.0%	%	.0%	%	.0%
Black	Originated	31	36	37	36	16	11	6	17	190
	Denied	39	37	29	15	13	16	19	22	190
	Denial Rate	55.7%	50.7%	43.9%	29.4%	44.8%	59.3%	76.0%	56.4%	50.0%
White	Originated	140	138	171	109	69	63	75	67	832
	Denied	43	60	57	40	37	29	43	53	362
	Denial Rate	23.5%	30.3%	25.0%	26.8%	34.9%	31.5%	36.4%	44.2%	30.3%
Not Available	Originated	11	7	16	7	4	1	3	4	53
	Denied	17	10	7	6	4	5	7	4	60
	Denial Rate	60.7%	58.8%	30.4%	46.2%	50.0%	83.3%	70.0%	50.0%	53.1%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	60.7%	58.8%	30.4%	46.2%	50.0%	83.3%	70.0%	50.0%	%
Total	Originated	184	183	224	154	91	75	85	88	1,084
	Denied	99	107	93	61	54	50	70	79	613
	Denial Rate	35.0%	36.9%	29.3%	28.4%	37.2%	40.0%	45.2%	47.3%	36.1%
Non-Hispanic	Originated	155	173	208	142	86	73	80	77	994
	Denied	78	94	84	54	51	45	58	66	530
	Denial Rate	33.5%	35.2%	28.8%	27.6%	37.2%	38.1%	42.0%	46.2%	34.8%
Hispanic	Originated	3	4	0	1	1	1	1	1	12
	Denied	0	3	0	0	1	0	0	0	4
	Denial Rate	.0%	42.9%	%	.0%	50.0%	.0%	.0%	.0%	25.0%

Table 26.D.9
Loan Applications by Reason for Denial
 Union County, S.C.
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	10	7	8	7	7	4	8	9	60
Employment History	0	1	0	2	1	1	1	1	7
Credit History	39	49	45	24	17	18	22	27	241
Collateral	4	6	5	5	3	4	1	2	30
Insufficient Cash	1	0	0	0	3	0	1	1	6
Unverifiable Information	0	1	0	0	2	1	1	0	5
Credit Application Incomplete	1	0	2	1	3	2	1	3	13
Mortgage Insurance Denied	0	0	0	0	0	0	1	0	1
Other	24	21	11	3	1	2	1	6	69
Missing	20	22	22	19	17	18	33	30	181
Total	99	107	93	61	54	50	70	79	613

Table 26.D.10
Denial Rates by Income of Applicant
 Union County, S.C.
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	68.8%	73.3%	50.0%	60.0%	.0%	66.7%	100.0%	100.0%	68.7%
\$15,001–\$30,000	38.0%	39.0%	35.2%	36.2%	51.4%	51.5%	58.7%	58.5%	42.8%
\$30,001–\$45,000	32.1%	44.0%	30.2%	23.0%	37.0%	38.9%	30.6%	52.4%	35.8%
\$45,001–\$60,000	34.0%	21.7%	30.2%	27.3%	28.6%	29.4%	40.0%	46.9%	31.7%
\$60,001–\$75,000	33.3%	30.4%	5.6%	33.3%	43.8%	37.5%	62.5%	25.0%	32.0%
Above \$75,000	16.0%	10.0%	20.5%	14.8%	15.0%	21.4%	17.6%	10.0%	16.0%
Data Missing	.0%	45.5%	.0%	.0%	66.7%	33.3%	100.0%	%	40.0%
Total	35.0%	36.9%	29.3%	28.4%	37.2%	40.0%	45.2%	47.3%	36.1%

Table 26.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 Union County, S.C.
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	.0%	%	50.0%	%	%	%	33.3%
Asian	%	%	.0%	.0%	.0%	%	.0%	.0%
Black	78.3%	53.2%	47.2%	48.8%	40.0%	23.8%	.0%	50.0%
White	64.9%	36.1%	30.7%	26.6%	31.3%	15.0%	29.4%	30.3%
Not Available	57.1%	58.3%	47.4%	72.7%	30.0%	16.7%	100.0%	53.1%
Not Applicable	%	%	%	%	%	%	%	%
Average	68.7%	42.8%	35.8%	31.7%	32.0%	16.0%	40.0%	36.1%
Non-Hispanic	69.6%	41.5%	34.8%	30.4%	31.3%	15.7%	26.3%	34.8%
Hispanic	33.3%	40.0%	.0%	.0%	100.0%	.0%	.0%	25.0%

Table 26.D.12**Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**Union County, S.C.
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	0	22	31	7	0	60	0
Employment History	0	0	1	5	1	0	7	0
Credit History	0	0	82	140	19	0	241	0
Collateral	0	0	9	18	3	0	30	1
Insufficient Cash	0	0	0	6	0	0	6	0
Unverifiable Information	0	0	1	3	1	0	5	0
Credit Application Incomplete	1	0	3	9	0	0	13	0
Mortgage Insurance Denied	0	0	0	1	0	0	1	0
Other	0	0	21	37	11	0	69	0
Missing	0	0	51	112	18	0	181	3
Total	1	0	190	362	60	0	613	4
% Missing	.0%	%	26.8%	30.9%	30.0%	%	29.5%	75.0%

Table 26.D.13**Loan Applications by Income of Applicant: Originated and Denied**Union County, S.C.
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	5	4	6	2	2	2	0	0	21
	Application Denied	11	11	6	3	0	4	8	3	46
	Denial Rate	68.8%	73.3%	50.0%	60.0%	.0%	66.7%	100.0%	100.0%	68.7%
\$15,001–\$30,000	Loan Originated	57	61	59	44	18	16	19	17	291
	Application Denied	35	39	32	25	19	17	27	24	218
	Denial Rate	38.0%	39.0%	35.2%	36.2%	51.4%	51.5%	58.7%	58.5%	42.8%
\$30,001–\$45,000	Loan Originated	57	42	60	47	29	22	34	30	321
	Application Denied	27	33	26	14	17	14	15	33	179
	Denial Rate	32.1%	44.0%	30.2%	23.0%	37.0%	38.9%	30.6%	52.4%	35.8%
\$45,001–\$60,000	Loan Originated	31	36	44	24	15	12	15	17	194
	Application Denied	16	10	19	9	6	5	10	15	90
	Denial Rate	34.0%	21.7%	30.2%	27.3%	28.6%	29.4%	40.0%	46.9%	31.7%
\$60,001–\$75,000	Loan Originated	12	16	17	12	9	10	3	6	85
	Application Denied	6	7	1	6	7	6	5	2	40
	Denial Rate	33.3%	30.4%	5.6%	33.3%	43.8%	37.5%	62.5%	25.0%	32.0%
Above \$75,000	Loan Originated	21	18	35	23	17	11	14	18	157
	Application Denied	4	2	9	4	3	3	3	2	30
	Denial Rate	16.0%	10.0%	20.5%	14.8%	15.0%	21.4%	17.6%	10.0%	16.0%
Data Missing	Loan Originated	1	6	3	2	1	2	0	0	15
	Application Denied	0	5	0	0	2	1	2	0	10
	Denial Rate	.0%	45.5%	.0%	.0%	66.7%	33.3%	100.0%	%	40.0%
Total	Loan Originated	184	183	224	154	91	75	85	88	1,084
	Application Denied	99	107	93	61	54	50	70	79	613
	Denial Rate	35.0%	36.9%	29.3%	28.4%	37.2%	40.0%	45.2%	47.3%	36.1%

Table 26.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 Union County, S.C.
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	1	0	1	0	0	0	2
	Application Denied	0	0	0	1	0	0	0	1
	Denial Rate	%	.0%	%	50.0%	%	%	%	33.3%
Asian	Loan Originated	0	0	3	1	1	0	2	7
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	.0%	.0%	.0%	%	.0%	.0%
Black	Loan Originated	5	73	65	21	9	16	1	190
	Application Denied	18	83	58	20	6	5	0	190
	Denial Rate	78.3%	53.2%	47.2%	48.8%	40.0%	23.8%	.0%	50.0%
White	Loan Originated	13	202	233	168	68	136	12	832
	Application Denied	24	114	103	61	31	24	5	362
	Denial Rate	64.9%	36.1%	30.7%	26.6%	31.3%	15.0%	29.4%	30.3%
Not Available	Loan Originated	3	15	20	3	7	5	0	53
	Application Denied	4	21	18	8	3	1	5	60
	Denial Rate	57.1%	58.3%	47.4%	72.7%	30.0%	16.7%	100.0%	53.1%
Not Applicable	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%
Total	Loan Originated	21	291	321	194	85	157	15	1,084
	Application Denied	46	218	179	90	40	30	10	613
	Denial Rate	68.7%	42.8%	35.8%	31.7%	32.0%	16.0%	40.0%	36.1%
Non-Hispanic	Loan Originated	17	264	294	183	77	145	14	994
	Application Denied	39	187	157	80	35	27	5	530
	Denial Rate	69.6%	41.5%	34.8%	30.4%	31.3%	15.7%	26.3%	34.8%
Hispanic	Loan Originated	2	3	4	1	0	1	1	12
	Application Denied	1	2	0	0	1	0	0	4
	Denial Rate	33.3%	40.0%	.0%	.0%	100.0%	.0%	.0%	25.0%

PREDATORY LENDING

Table 26.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

Union County, S.C.

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	115	96	133	103	65	58	70	70	710
HAL	69	87	91	51	26	17	15	18	374
Total	184	183	224	154	91	75	85	88	1,084
Percent HAL	37.5%	47.5%	40.6%	33.1%	28.6%	22.7%	17.6%	20.5%	34.5%

Table 26.D.16

Loans by Loan Purpose by HAL Status

Union County, S.C.

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	115	96	133	103	65	58	70	70	710
	HAL	69	87	91	51	26	17	15	18	374
	Percent HAL	37.5%	47.5%	40.6%	33.1%	28.6%	22.7%	17.6%	20.5%	34.5%
Home Improvement	Other	46	39	49	46	39	36	33	28	316
	HAL	21	40	29	27	11	10	2	0	140
	Percent HAL	31.3%	50.6%	37.2%	37.0%	22.0%	21.7%	5.7%	.0%	30.7%
Refinancing	Other	151	161	131	123	83	145	114	112	1,020
	HAL	120	110	109	93	80	34	4	4	554
	Percent HAL	44.3%	40.6%	45.4%	43.1%	49.1%	19.0%	3.4%	3.4%	35.2%
Total	Other	312	296	313	272	187	239	217	210	2,046
	HAL	210	237	229	171	26	17	15	18	1,068
	Percent HAL	40.2%	44.5%	42.3%	38.6%	38.5%	20.3%	8.8%	9.5%	34.3%

Table 26.D.17

HALs Originated by Race of Borrower

Union County, S.C.

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	0	0	0	1	0	0	0	1
Asian	1	0	0	0	0	0	0	0	1
Black	16	22	19	14	4	3	2	6	86
White	47	60	65	34	19	14	13	11	263
Not Available	5	5	7	3	2	0	0	1	23
Not Applicable	0	0	0	0	0	0	0	0	0
Total	69	87	91	51	26	17	15	18	374
Hispanic (Ethnicity)	1	2	0	1	1	1	0	0	6

Table 26.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 Union County, S.C.
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	%	%	.0%	100.0%	%	%	%	50.0%
Asian	50.0%	.0%	%	.0%	.0%	%	.0%	%	14.3%
Black	51.6%	61.1%	51.4%	38.9%	25.0%	27.3%	33.3%	35.3%	45.3%
White	33.6%	43.5%	38.0%	31.2%	27.5%	22.2%	17.3%	16.4%	31.6%
Not Available	45.5%	71.4%	43.8%	42.9%	50.0%	.0%	.0%	25.0%	43.4%
Not Applicable	%	%	%	%	%	%	%	%	%
Average	37.5%	47.5%	40.6%	33.1%	28.6%	22.7%	17.6%	20.5%	34.5%
Non-Hispanic	39.4%	46.8%	39.9%	31.7%	26.7%	21.9%	17.5%	14.3%	33.6%
Hispanic	33.3%	50.0%	%	100.0%	100.0%	100.0%	.0%	.0%	50.0%

Table 26.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 Union County, S.C.
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	0	0	1	0	0	0	0	1
	HAL	0	0	0	0	1	0	0	0	1
	Percent HAL	%	%	%	.0%	100.0%	%	%	%	50.0%
Asian	Other	1	2	0	1	1	0	1	0	6
	HAL	1	0	0	0	0	0	0	0	1
	Percent HAL	50.0%	.0%	%	.0%	.0%	%	.0%	%	14.3%
Black	Other	15	14	18	22	12	8	4	11	104
	HAL	16	22	19	14	4	3	2	6	86
	Percent HAL	51.6%	61.1%	51.4%	38.9%	25.0%	27.3%	33.3%	35.3%	45.3%
White	Other	93	78	106	75	50	49	62	56	569
	HAL	47	60	65	34	19	14	13	11	263
	Percent HAL	33.6%	43.5%	38.0%	31.2%	27.5%	22.2%	17.3%	16.4%	31.6%
Not Available	Other	6	2	9	4	2	1	3	3	30
	HAL	5	5	7	3	2	0	0	1	23
	Percent HAL	45.5%	71.4%	43.8%	42.9%	50.0%	.0%	.0%	25.0%	43.4%
Not Applicable	Other	0	0	0	0	0	0	0	0	0
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	.0%
Total	Other	115	96	133	103	65	58	70	70	710
	HAL	69	87	91	51	26	17	15	18	374
	Percent HAL	37.5%	47.5%	40.6%	33.1%	28.6%	22.7%	17.6%	20.5%	34.5%
Non-Hispanic	Other	94	92	125	97	63	57	66	66	660
	HAL	61	81	83	45	23	16	14	11	334
	Percent HAL	39.4%	46.8%	39.9%	31.7%	26.7%	21.9%	17.5%	14.3%	33.6%
Hispanic	Other	2	2	0	0	0	0	1	1	6
	HAL	1	2	0	1	1	1	0	0	6
	Percent HAL	33.3%	50.0%	%	100.0%	100.0%	100.0%	.0%	.0%	50.0%

Table 26.D.20
Rates of HALs by Income of Borrower
 Union County, S.C.
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	60.0%	50.0%	33.3%	50.0%	.0%	100.0%	%	%	47.6%
\$15,001–\$30,000	49.1%	59.0%	49.2%	45.5%	33.3%	18.8%	15.8%	41.2%	45.4%
\$30,001–\$45,000	38.6%	45.2%	43.3%	40.4%	34.5%	22.7%	17.6%	10.0%	34.3%
\$45,001–\$60,000	35.5%	58.3%	40.9%	25.0%	26.7%	16.7%	13.3%	35.3%	36.1%
\$60,001–\$75,000	25.0%	18.8%	29.4%	8.3%	11.1%	10.0%	.0%	16.7%	17.6%
Above \$75,000	9.5%	33.3%	28.6%	17.4%	29.4%	27.3%	28.6%	5.6%	22.3%
Data Missing	.0%	.0%	33.3%	.0%	.0%	50.0%	%	%	13.3%
Average	37.5%	47.5%	40.6%	33.1%	28.6%	22.7%	17.6%	20.5%	34.5%

Table 26.D.21
Loans by HAL Status by Income of Borrower
 Union County, S.C.
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	2	2	4	1	2	0	0	0	11
	HAL	3	2	2	1	0	2	0	0	10
	Percent HAL	60.0%	50.0%	33.3%	50.0%	.0%	100.0%	%	%	47.6%
\$15,001–\$30,000	Other	29	25	30	24	12	13	16	10	159
	HAL	28	36	29	20	6	3	3	7	132
	Percent HAL	49.1%	59.0%	49.2%	45.5%	33.3%	18.8%	15.8%	41.2%	45.4%
\$30,001–\$45,000	Other	35	23	34	28	19	17	28	27	211
	HAL	22	19	26	19	10	5	6	3	110
	Percent HAL	38.6%	45.2%	43.3%	40.4%	34.5%	22.7%	17.6%	10.0%	34.3%
\$45,001–\$60,000	Other	20	15	26	18	11	10	13	11	124
	HAL	11	21	18	6	4	2	2	6	70
	Percent HAL	35.5%	58.3%	40.9%	25.0%	26.7%	16.7%	13.3%	35.3%	36.1%
\$60,001–\$75,000	Other	9	13	12	11	8	9	3	5	70
	HAL	3	3	5	1	1	1	0	1	15
	Percent HAL	25.0%	18.8%	29.4%	8.3%	11.1%	10.0%	.0%	16.7%	17.6%
Above \$75,000	Other	19	12	25	19	12	8	10	17	122
	HAL	2	6	10	4	5	3	4	1	35
	Percent HAL	9.5%	33.3%	28.6%	17.4%	29.4%	27.3%	28.6%	5.6%	22.3%
Data Missing	Other	1	6	2	2	1	1	0	0	13
	HAL	0	0	1	0	0	1	0	0	2
	Percent HAL	.0%	.0%	33.3%	.0%	.0%	50.0%	%	%	13.3%
Total	Other	115	96	133	103	65	58	70	70	710
	HAL	69	87	91	51	26	17	15	18	374
	Percent HAL	37.5%	47.5%	40.6%	33.1%	28.6%	22.7%	17.6%	20.5%	34.5%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 26.E.1
Building Permits and Valuation
 Union County, S.C.
 Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	77	4	0	0	81	81,057	
1981	56	6	0	35	97	74,466	46,662
1982	57	0	0	6	63	75,650	20,801
1983	74	0	0	0	74	71,327	
1984	113	0	0	0	113	63,440	
1985	60	0	0	0	60	74,030	
1986	43	2	0	46	91	89,386	58,809
1987	42	2	0	31	75	82,842	57,151
1988	40	2	0	47	89	86,226	55,252
1989	49	2	0	37	88	77,382	53,242
1990	65	2	0	0	67	85,348	
1991	54	0	0	44	98	77,627	44,606
1992	62	0	0	28	90	103,195	44,106
1993	56	0	0	41	97	149,033	57,082
1994	71	0	0	19	90	93,620	69,055
1995	47	0	0	12	59	63,402	6,785
1996	57	0	0	0	57	105,267	
1997	43	0	0	0	43	122,609	
1998	64	0	0	0	64	131,973	
1999	56	0	0	40	96	120,289	71,073
2000	47	0	0	0	47	136,005	
2001	40	0	0	0	40	127,013	
2002	42	0	0	0	42	146,476	
2003	47	0	0	0	47	155,264	
2004	43	0	0	40	83	153,498	46,387
2005	76	0	0	0	76	167,182	
2006	35	0	0	0	35	174,565	
2007	32	0	0	0	32	138,050	
2008	29	0	0	0	29	138,420	
2009	18	0	0	0	18	126,957	
2010	17	0	0	0	17	120,059	
2011	17	0	0	0	17	124,208	
2012	16	0	0	0	16	112,863	

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 26.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 Union County, S.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	17	134	7	0	158
2001	0	21	155	23	0	199
2002	0	38	178	24	0	240
2003	0	25	229	0	0	254
2004	0	41	246	0	0	287
2005	0	36	236	0	0	272
2006	0	37	285	0	0	322
2007	0	41	336	0	0	377
2008	0	32	242	0	0	274
2009	0	15	107	0	0	122
2010	0	21	78	0	0	99
2011	0	15	118	0	0	133
Total	0	339	2,344	54	0	2,737
Loan Amount (\$1,000s)						
2000	0	171	1,272	45	0	1,488
2001	0	255	2,291	268	0	2,814
2002	0	691	2,461	277	0	3,429
2003	0	218	2,911	0	0	3,129
2004	0	393	2,983	0	0	3,376
2005	0	456	3,155	0	0	3,611
2006	0	388	2,758	0	0	3,146
2007	0	424	3,362	0	0	3,786
2008	0	382	2,538	0	0	2,920
2009	0	229	1,384	0	0	1,613
2010	0	125	1,178	0	0	1,303
2011	0	135	1,685	0	0	1,820
Total	0	3,867	27,978	590	0	32,435

Table 26.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Union County, S.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	3	3	0	6
2001	0	2	7	0	0	9
2002	0	2	3	1	0	6
2003	0	2	12	0	0	14
2004	0	0	9	0	0	9
2005	0	1	9	0	0	10
2006	0	1	8	0	0	9
2007	0	1	8	0	0	9
2008	0	0	9	0	0	9
2009	0	0	8	0	0	8
2010	0	0	9	0	0	9
2011	0	0	13	0	0	13
Total	0	9	98	4	0	111
Loan Amount (\$1,000s)						
2000	0	0	499	500	0	999
2001	0	304	1,175	0	0	1,479
2002	0	345	559	150	0	1,054
2003	0	394	2,034	0	0	2,428
2004	0	0	1,732	0	0	1,732
2005	0	140	1,401	0	0	1,541
2006	0	224	1,366	0	0	1,590
2007	0	140	1,379	0	0	1,519
2008	0	0	1,782	0	0	1,782
2009	0	0	1,621	0	0	1,621
2010	0	0	1,814	0	0	1,814
2011	0	0	2,549	0	0	2,549
Total	0	1,547	17,911	650	0	20,108

Table 26.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Union County, S.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	0	0	0	0	0
2001	0	1	7	1	0	9
2002	0	2	3	2	0	7
2003	0	9	6	0	0	15
2004	0	1	5	0	0	6
2005	0	1	7	0	0	8
2006	0	0	5	0	0	5
2007	0	2	2	0	0	4
2008	0	1	4	0	0	5
2009	0	1	5	0	0	6
2010	0	2	1	0	0	3
2011	0	0	6	0	0	6
Total	0	20	51	3	0	74
Loan Amount (\$1,000s)						
2000	0	0	0	0	0	0
2001	0	500	3,214	634	0	4,348
2002	0	942	1,280	900	0	3,122
2003	0	4,776	3,500	0	0	8,276
2004	0	430	2,695	0	0	3,125
2005	0	420	3,899	0	0	4,319
2006	0	0	1,808	0	0	1,808
2007	0	920	1,062	0	0	1,982
2008	0	300	1,815	0	0	2,115
2009	0	300	2,375	0	0	2,675
2010	0	1,583	500	0	0	2,083
2011	0	0	3,008	0	0	3,008
Total	0	10,171	25,156	1,534	0	36,861

Table 26.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 Union County, S.C.
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	8	42	4	0	54
2001	0	10	73	12	0	95
2002	0	11	59	10	0	80
2003	0	16	101	0	0	117
2004	0	13	113	0	0	126
2005	0	15	119	0	0	134
2006	0	13	126	0	0	139
2007	0	22	153	0	0	175
2008	0	9	73	0	0	82
2009	0	10	33	0	0	43
2010	0	6	28	0	0	34
2011	0	8	55	0	0	63
Total	0	141	975	26	0	1,142
Loan Amount (\$1,000s)						
2000	0	110	1,107	393	0	1,610
2001	0	981	4,862	859	0	6,702
2002	0	1,113	2,720	1,209	0	5,042
2003	0	4,920	7,001	0	0	11,921
2004	0	719	6,209	0	0	6,928
2005	0	849	6,299	0	0	7,148
2006	0	427	3,040	0	0	3,467
2007	0	1,205	3,273	0	0	4,478
2008	0	472	2,662	0	0	3,134
2009	0	518	1,335	0	0	1,853
2010	0	1,005	1,195	0	0	2,200
2011	0	37	1,626	0	0	1,663
Total	0	12,356	41,329	2,461	0	56,146

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 26.G.1
Fair Housing Complaints by Basis

Union County, S.C.
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race		1				1					2
Disability						1					1
Retaliation						1					1
Total Bases		1				3					4
Total Complaints		1				1					2

Table 26.G.2
Fair Housing Complaints by Issue

Union County, S.C.
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental						1					1
Discriminatory acts under Section 818 (coercion, etc.)						1					1
Failure to make reasonable accommodation						1					1
Discriminatory financing (includes real estate transactions)			1								1
Total Issues	0	1	0	0	0	3	0	0	0	0	4
Total Complaints		1				1					2

Table 26.G.3
Fair Housing Complaints by Closure Status

Union County, S.C.
2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause		1									1
Complainant Failed to Cooperate						1					1
Total Complaints		1				1					2

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no responses to the 2013 Fair Housing Survey from Union County.

I. 2013 HOUSING NEEDS SURVEY

Table 26.I.1
Role of Respondent
 Union County, S.C.
 2013 Housing Needs Survey

Primary Role	Total
Local Government	4
Homeowner	2
Property Management	1
Real Estate	1
Other Role	1
Total	9

Table 26.I.2
Please rate the need for the following Housing activities
 Union County, S.C.
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	1	3		4	9
Construction of new rental housing		2	1	2	4	9
Homeowner housing rehabilitation			3	2	4	9
Rental housing rehabilitation		1	2	2	4	9
Housing demolition		1	1	3	4	9
Housing redevelopment		1	3	1	4	9
Downtown housing	1	1	1	2	4	9
First-time home-buyer assistance	1	1		3	4	9
Mixed use housing	1	1	3		4	9
Mixed income housing	2		3		4	9

Table 26.I.3
Please rate the need for the following Housing activities (cont.)
 Union County, S.C.
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing	1	1	2	1	4	9
Retrofitting existing housing to meet seniors' needs		2	2	1	4	9
Preservation of federal subsidized housing	2	1		2	4	9
Rental Assistance	2	1	1	1	4	9
Energy efficient retrofits	1		2	2	4	9
Supportive housing	2	1	2		4	9
Transitional housing	2	1	2		4	9
Emergency housing	2	1	2		4	9
Homeless shelters	2		1	2	4	9
Other					9	9

Table 26.I.4
Do any of the following acts as barriers to the
development or preservation of housing

Union County, S.C.
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of water/sewer systems	4
Lack of other infrastructure	3
Current state of the housing market	3
Lack of available land	3
Community resistance	2
Lack of adequate public transportation	2
Cost of land or lot	2
Cost of materials	1
Cost of labor	1
Building codes	1
Permitting fees	1
Permitting process	1
Impact fees	1
Lot size	1
Density or other zoning requirements	1

Table 26.I.5
Please rate how the following infrastructure components affect housing production

Union County, S.C.
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality			2	2	1	4	9
Public transportation capacity			2	2	1	4	9
Water system quality	1	1		3		4	9
Water system capacity	1	1		2	1	4	9
Sewer system quality	1	1		2	1	4	9
Sewer system capacity	1	1		2	1	4	9
Storm water run-off capacity	1		1	2	1	4	9
City and county road conditions	1		1	1	2	4	9
Sidewalk conditions			2		3	4	9
Pedestrian-friendly places/walkability	1		1	1	2	4	9
Bridge conditions		1	2	1	1	4	9
Bridge capacity			3	1	1	4	9
Other						9	9

Table 26.I.6**Please rate the importance of being close proximity to the following amenities**Union County, S.C.
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			1	2	2	4	9
Restaurants			3	1	1	4	9
Public transportation	2	1	1		1	4	9
Quality K-12 public schools					5	4	9
Day care			1	2	2	4	9
Retail shopping			2	2	1	4	9
Grocery stores			2	1	2	4	9
Park and recreational facilities		1	1	2	1	4	9
Highway access			2		3	4	9
Pharmacies			2	1	2	4	9
Other						9	9

Table 26.I.7**Please rate the need for the following housing types for special needs population**Union County, S.C.
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	1	2	1	1	4	9
Transitional housing	3	1	1		4	9
Shelters for youth	2	1	2		4	9
Senior housing	1		3	1	4	9
Nursing homes or assisted living facilities	1	1	3		4	9
Housing designed for persons with disabilities	1	2	1	1	4	9
Supportive housing	2	1	2		4	9
Other					9	9

Table 26.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**Union County, S.C.
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)		1	2	2	4	9
The frail elderly (age 85+)		2	1	2	4	9
Persons with severe mental illness		2	2	1	4	9
Persons with physical disabilities		2	2	1	4	9
Persons with developmental disabilities		2	2	1	4	9
Persons with substance abuse addictions		3	2		4	9
Persons with HIV/AIDS	1	2	2		4	9
Victims of domestic violence		1	2	2	4	9
Veterans		1	3	1	4	9
Homeless persons	2	1	1	1	4	9
Persons recently released from prison	2		2	1	4	9
Other					9	9

J. LAND USE PLANNING

Table 26.J.1
Housing Development
 Union County, S.C.
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	7	1		1	9
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	7	1		1	9
Guidelines that encourage development affordable housing units?		7	1	1	9
Any potential barriers to the development of low- to moderate- income housing?	6	2		1	9
Guidelines that allow the development of mixed use housing?	3	2	3	1	9
Occupancy Standards					
A definition for the term "family"?	7	1		1	9
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense?"	4	4		1	9
Does the definition of "family" include a specific limit on the number of persons?	4	4		1	9
Residential occupancy standards or limits?		7		2	9
Special Needs Housing					
A definition for the term "disability"?	4	4		1	9
Development standards for making housing accessible to persons with disabilities?		7		2	9
A process by which persons with disabilities can request modification to the jurisdiction's policies?		8		1	9
Standards for the development of senior housing?		7		2	9
Policies that distinguish senior citizen housing from other residential uses?	3	4	1	1	9
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	5	1		3	9
Are group homes permitted by right in single-family residential areas?	7	1		1	9
Is there a group home density requirement, such as a distance required for other group homes?	4	2	1	2	9
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	1	5	2	1	9
Policies or practices for "affirmatively furthering fair housing"?	1	5	2	1	9

K. RENTAL VACANCY SURVEY

Table 26.K.1
Rental Vacancy Survey by Type

Union County, S.C.
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	2		%
Apartments	378	28	7.4%
Mobile Homes			%
"Other" Units			%
Don't know	0	0	%
Total	380	28	7.4%

Table 26.K.2
Rental Units by Bedroom Size

Union County, S.C.
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	12	0	0	-	12
One	0	142	0	0	-	142
Two	0	174	0	0	-	174
Three	0	50	0	0	-	50
Four	2	0	0	0	-	2
Don't Know	0	0			0	0
Total	2	378			0	380

Table 26.K.3
Do any of your rental units receive rental subsidy or assistance?

Union County, S.C.
2013 Rental Vacancy Survey

Period	Respondent
Yes	1
No	6
Don't Know	1
% Offering Assistance	85.7%

Table 26.K.4
How long will it be before your vacant units
become filled?

Union County, S.C.
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	3	3
1 to 2 month		
2 to 3 months		
More than 3 months	3	

Table 26.K.5
How long will it be before your filled units
become vacant?

Union County, S.C.
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month		1
1 to 2 month		
2 to 3 months		
More than 3 months	1	

Table 26.K.6
Average Market Rate Rents by Bedroom Size

Union County, S.C.
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$308			\$308
Two		\$392			\$392
Three		\$476			\$476
Four	\$1,350				\$1,350
Total	\$1,350	\$405			\$594

Table 26.K.7
Average Assistant Rate Rents by Bedroom Size

Union County, S.C.
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$308			\$308
Two		\$380			\$380
Three		\$449			\$449
Four					
Total		\$380			\$380

Table 26.K.8
Apartment Market Rate Rents by Vacancy Status

Union County, S.C.
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	254	20	7.9%
\$500 to \$750			%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	124	8	6.5%
Total	378	28	7.4%

Table 26.K.9
Available Apartment Units by Bedroom Size

Union County, S.C.
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		10	8	2		0	20
\$500 to \$750							
\$750 to \$1,000							
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing		6	0	0		2	8
Total	2	17	8	2	0	0	28

Table 26.K.10
Condition by Unit Type

Union County, S.C.
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average					.	
Good	2	218			.	220
Excellent		160			.	160
Don't Know	0	0			0	0
Total	2	378			0	380

Table 26.K.11
Condition of Apartment Units by Vacancy Status

Union County, S.C.
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	218	21	9.6%
Excellent	160	7	4.4%
Don't Know	0	0	%
Total	378	28	7.4%

Table 26.K.12
Are there any utilities included with the rent?

Union County, S.C.
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
% Offering Assistance	62.5%

Table 26.K.13
Which utilities are included with the rent?

Union County, S.C.
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	2
Trash Collection	4

Table 26.K.14
Do you keep a waiting list?

Union County, S.C.
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
Don't know	
Waitlist Size	54

Table 26.K.15
How would you rate the need for renovation of existing units in the city?

Union County, S.C.
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1			
Low Need		1		
Moderate Need		4		
High Need				
Extreme Need				

Table 26.K.16**How would you rate the need for construction of new units in the city?**

Union County, S.C.
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		1		
Low Need				
Moderate Need		4		
High Need				
Extreme Need	1	1		

Table 26.K.17**If new units were to be constructed, what percentage should offer rental assistance?**

Union County, S.C.
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	85.7%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 26.L.1
Era of Construction

Union County, S.C.
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	6					6
1940 - 1959	2				14	16
1960 - 1979	50				895	945
1980 - 1999	1,193				2,028	3,221
> 2000	429				394	823
Missing	7,844			20	92	7,956
Total	9,524			20	3,423	12,967

Table 26.L.2
Physical Condition of Dwelling Units

Union County, S.C.
Assessor Data

Condition	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Very Poor / Poor	49				1,161	1,210
Fair	167				956	1,123
Average	26				636	662
Good / Very Good	23				576	599
Excellent						0
Missing	9,259			20	94	9,373
Total	9,524			20	3,423	12,967

Table 26.L.3
Physical Condition of Single-Family Homes by Era of Construction

Union County, S.C.
 Assessor Data

Era of Construction	Physical Condition						Total
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	
<1940						6	6
1940 - 1959						2	2
1960 - 1979	27	12				11	50
1980 - 1999	20	95	25	2		1,051	1,193
>=2000		60	1	21		347	429
Missing	2	0	0	0		7,842	7,844
Total	49	167	26	23		9,259	9,524

Table 26.L.4
Average Floor Area by Dwelling Type

Union County, S.C.
 Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	401			18	295	714
500 – 999	1,923				1,514	3,437
1000 – 1,499	4,683				976	5,659
1,500 – 1,999	1,822				500	2,322
2,000 – 2,499	542			1	136	679
2,500 – 3,000	109				2	111
Above 3,000	44			1		45
Missing	0			0	0	0
Total	9,524			20	3,423	12,967
Average	1,870			2,684	1,114	1,676

Table 26.L.5
Number of Bathrooms per Dwelling Unit

Union County, S.C.
 Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	755			19	3,370	4,144
1 – 1.9	6,301				30	6,331
2 – 2.9	2,181				23	2,204
3 -3.9	257					257
4 -4.9	24			1		25
5 – 5.9	5					5
6 and Above	1					1
Missing	0			0	0	0
Total	9,524			20	3,423	12,967

Table 26.L.6
Market Value of Dwelling Unit
 Union County, S.C.
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	4,613			5	3,216	7,834
\$50,000 – \$99,999	3,167			2	184	3,353
\$100,000 – \$149,999	1,173			3	19	1,195
\$150,000 - \$199,999	350			1	2	353
\$200,000 - \$249,999	108			1	1	110
\$250,000 - \$349,999	74			1	1	76
\$350,000 - \$550,000	26			2		28
Above \$550,000	13			5		18
Missing	0			0	0	0
Total	9,524			20	3,423	12,967
Average Value	64,739			396,237	15,737	52,350

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 26.M.1
Population and Employment Forecast

Union County, S.C.
Census and REVISED Metrolina Regional Demographic and
Economic Data and Data Forecasts

Year	Employment	Population
1970	12,149	29,300
1980	12,951	30,851
1990	12,350	30,308
2000	12,773	29,881
2010	9,329	28,961
2020	9,228	28,761
2030	9,126	28,761
2040	9,126	28,661
2050	9,025	31,058

Table 26.M.2
Household Forecasts by Tenure

Union County, S.C.
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	8,601	3,373	11,974
2020	9,025	2,866	11,891
2030	9,025	2,866	11,891
2040	8,993	2,857	11,850
2050	9,767	3,074	12,841

Table 26.M.3
Household Forecasts by Income

Union County, S.C.

Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	692	904	1,238	599	5,168	8,601
2020	726	949	1,298	629	5,422	9,025
2030	726	949	1,298	629	5,422	9,025
2040	724	946	1,294	627	5,403	8,993
2050	786	1,027	1,405	681	5,868	9,767
Renter-Occupied						
2010	897	428	629	411	1,008	3,373
2020	762	364	535	349	857	2,866
2030	762	364	535	349	857	2,866
2040	760	362	533	348	854	2,857
2050	818	390	573	375	919	3,074
Total						
2010	1,589	1,332	1,867	1,010	6,176	11,974
2020	1,488	1,312	1,833	978	6,279	11,891
2030	1,488	1,312	1,833	978	6,279	11,891
2040	1,483	1,308	1,827	975	6,257	11,850
2050	1,603	1,417	1,979	1,055	6,787	12,841

N. CHAS HOUSING PROBLEM TABLES

Table 26.N.1
Households with Housing Problems by Income and Family Status

Union County, S.C.
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	39	205	4	128	189	565
30.1-50% HAMFI	63	108	0	162	33	366
50.1-80% HAMFI	64	209	60	70	62	465
80.1 % HAMFI and above	81	303	93	10	42	529
Total	247	825	157	370	326	1,925
Renters						
30 % HAMFI	25	300	0	119	273	717
30.1-50% HAMFI	30	120	10	50	65	275
50.1-80% HAMFI	10	80	95	48	69	302
80.1 % HAMFI and above	0	44	34	0	0	78
Total	65	544	139	217	407	1,372
Total						
30 % HAMFI	64	505	4	247	462	1,282
30.1-50% HAMFI	93	228	10	212	98	641
50.1-80% HAMFI	74	289	155	118	131	767
80.1 % HAMFI and above	81	347	127	10	42	607
Total	312	1,369	296	587	733	3,297

Table 26.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

Union County, S.C.
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	39	205	4	128	189	565
30.1-50% HAMFI	63	108	0	162	33	366
50.1-80% HAMFI	64	209	60	70	62	465
80.1% HAMFI and above	81	303	93	10	42	529
Total	247	825	157	370	326	1,925
No Housing Problem						
30% HAMFI or less	0	15	4	114	20	153
30.1-50% HAMFI	138	153	0	319	20	630
50.1-80% HAMFI	314	274	29	267	173	1,057
80.1% HAMFI and above	818	3,245	214	329	384	4,990
Total	1,270	3,687	247	1,029	597	6,830
Not Computed						
30% HAMFI or less	10	44	0	0	45	99
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	10	44	0	0	45	99
Total						
30% HAMFI or less	49	264	8	242	254	817
30.1-50% HAMFI	201	261	0	481	53	996
50.1-80% HAMFI	378	483	89	337	235	1,522
80.1% HAMFI and above	899	3,548	307	339	426	5,519
Total	1,527	4,556	404	1,399	968	8,854

Table 26.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

Union County, S.C.
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	25	300	0	119	273	717
30.1-50% HAMFI	30	120	10	50	65	275
50.1-80% HAMFI	10	80	95	48	69	302
80.1% HAMFI and above	0	44	34	0	0	78
Total	65	544	139	217	407	1,372
No Housing Problem						
30% HAMFI or less	0	82	0	10	105	197
30.1-50% HAMFI	34	115	0	39	34	222
50.1-80% HAMFI	38	323	0	0	73	434
80.1% HAMFI and above	45	484	70	30	305	934
Total	117	1,004	70	79	517	1,787
Not Computed						
30% HAMFI or less	0	45	0	0	38	83
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	45	0	0	38	83
Total						
30% HAMFI or less	25	427	0	129	416	997
30.1-50% HAMFI	64	235	10	89	99	497
50.1-80% HAMFI	48	403	95	48	142	736
80.1% HAMFI and above	45	528	104	30	305	1,012
Total	182	1,593	209	296	962	3,242

Table 26.N.4
Households by Housing Problems by Income and Family Status

Union County, S.C.
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	64	505	4	247	462	1,282
30.1-50% HAMFI	93	228	10	212	98	641
50.1-80% HAMFI	74	289	155	118	131	767
80.1% HAMFI and above	81	347	127	10	42	607
Total	312	1,369	296	587	733	3,297
No Housing Problem						
30% HAMFI or less	0	97	4	124	125	350
30.1-50% HAMFI	172	268	0	358	54	852
50.1-80% HAMFI	352	597	29	267	246	1,491
80.1% HAMFI and above	863	3,729	284	359	689	5,924
Total	1,387	4,691	317	1,108	1,114	8,617
Not Computed						
30% HAMFI or less	10	89	0	0	83	182
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	10	89	0	0	83	182
Total						
30% HAMFI or less	74	691	8	371	670	1,814
30.1-50% HAMFI	265	496	10	570	152	1,493
50.1-80% HAMFI	426	886	184	385	377	2,258
80.1% HAMFI and above	944	4,076	411	369	731	6,531
Total	1,709	6,149	613	1,695	1,930	12,096

27. YORK COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 27.A.1

Population by Age

York County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	11,144	6.8%	15,534	6.9%	39.4%
5 to 19	37,034	22.5%	48,677	21.5%	31.4%
20 to 24	10,663	6.5%	14,251	6.3%	33.6%
25 to 34	23,635	14.4%	27,727	12.3%	17.3%
35 to 54	50,448	30.6%	67,712	30.0%	34.2%
55 to 64	14,618	8.9%	26,546	11.7%	81.6%
65 or Older	17,072	10.4%	25,626	11.3%	50.1%
Total	164,614	100.0%	226,073	100.0%	37.3%

Table 27.A.2

Elderly Population by Age

York County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	2,192	12.8%	3,793	14.8%	73.0%
67 to 69	3,006	17.6%	5,176	20.2%	72.2%
70 to 74	4,367	25.6%	6,281	24.5%	43.8%
75 to 79	3,503	20.5%	4,519	17.6%	29.0%
80 to 84	2,232	13.1%	3,085	12.0%	38.2%
85 or Older	1,772	10.4%	2,772	10.8%	56.4%
Total	17,072	100.0%	25,626	100.0%	50.1%

Table 27.A.3

Population by Race and Ethnicity

York County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	127,162	77.2%	169,158	74.8%	33.0%
Black	31,532	19.2%	43,003	19.0%	36.4%
American Indian	1,403	.9%	1,934	.9%	37.8%
Asian	1,459	.9%	3,413	1.5%	133.9%
Native Hawaiian/ Pacific Islander	39	.0%	126	.1%	223.1%
Other	1,527	.9%	4,258	1.9%	178.8%
Two or More Races	1,492	.9%	4,181	1.8%	180.2%
Total	164,614	100.0%	226,073	100.0%	37.3%
Non-Hispanic	161,394	98.0	215,998	95.5%	33.8%
Hispanic	3,220	2.0%	10,075	4.5%	212.9%

Table 27.A.4**Disability by Age**

York County

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	26	.3%	26	.2%
5 to 17	1,188	5.5%	729	3.6%	1,917	4.6%
18 to 34	1,298	5.8%	1,375	5.4%	2,673	5.6%
35 to 64	5,033	11.1%	5,480	11.2%	10,513	11.1%
65 to 74	1,939	26.8%	2,382	29.3%	4,321	28.1%
75 or Older	1,653	43.2%	3,312	57.1%	4,965	51.6%
Total	11,111	10.3%	13,304	11.4%	24,415	10.8%

Table 27.A.5**Employment Status by Disability and Type: Age 18 to 64**

York County

2011 Three-Year ACS Data

Disability Status	Population
Employed:	101,039
With a disability:	4,520
With a hearing difficulty	1,172
With a vision difficulty	1,186
With a cognitive difficulty	1,298
With an ambulatory difficulty	1,601
With a self-care difficulty	266
With an independent living difficulty	422
No disability	96,519
Unemployed:	13,967
With a disability:	1,591
With a hearing difficulty	369
With a vision difficulty	287
With a cognitive difficulty	648
With an ambulatory difficulty	449
With a self-care difficulty	93
With an independent living difficulty	218
No disability	12,376
Not in labor force:	27,458
With a disability:	7,075
With a hearing difficulty	1,177
With a vision difficulty	1,490
With a cognitive difficulty	3,434
With an ambulatory difficulty	4,404
With a self-care difficulty	1,886
With an independent living difficulty	3,106
No disability	20,383
Total	142,464

Table 27.A.6**Households by Income**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	8,311	13.6%	10,449	12.4%
\$15,000 to \$19,999	3,708	6.1%	4,187	5.0%
\$20,000 to \$24,999	3,412	5.6%	4,358	5.2%
\$25,000 to \$34,999	8,056	13.2%	8,219	9.8%
\$35,000 to \$49,999	10,696	17.5%	12,259	14.5%
\$50,000 to \$74,999	13,696	22.4%	15,613	18.5%
\$75,000 to \$99,999	6,994	11.4%	10,947	13.0%
\$100,000 or More	6,221	10.2%	18,230	21.6%
Total	61,094	100.0%	84,262	100.0%

Table 27.A.7**Poverty by Age**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,716	10.7%	3,829	13.7%
6 to 17	3,533	22.0%	6,105	21.8%
18 to 64	9,293	57.8%	16,032	57.2%
65 or Older	1,540	9.6%	2,050	7.3%
Total	16,082	100.0%	28,016	100.0%
Poverty Rate	10.0%	.	12.9%	.

Table 27.A.8**Households by Year Home Built**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	3,332	5.5%	2,951	3.5%
1940 to 1949	3,022	4.9%	2,937	3.5%
1950 to 1959	5,209	8.5%	5,448	6.5%
1960 to 1969	6,381	10.5%	5,742	6.8%
1970 to 1979	10,868	17.8%	11,136	13.2%
1980 to 1989	12,537	20.5%	12,625	15.0%
1990 to 1999	19,702	32.3%	18,415	21.9%
2000 to 2004	.	.	13,627	16.2%
2005 or Later	.	.	11,381	13.5%
Total	61,051	100.0%	84,262	100.0%

Table 27.A.9**Housing Units by Type**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	45,306	68.6%	66,788	72.3%
Duplex	1,287	1.9%	1,537	1.7%
Tri- or Four-Plex	2,069	3.1%	2,698	2.9%
Apartment	5,802	8.8%	10,279	11.1%
Mobile Home	11,526	17.4%	11,039	11.9%
Boat, RV, Van, Etc.	71	.1%	65	.1%
Total	66,061	100.0%	92,406	100.0%

Table 27.A.10**Housing Units by Tenure**

York County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	61,051	92.4%	85,864	91.2%	40.6%
Owner-Occupied	44,629	73.1%	62,119	72.3%	39.2%
Renter-Occupied	16,422	26.9%	23,745	27.7%	44.6%
Vacant Housing Units	5,010	7.6%	8,332	8.8%	66.3%
Total Housing Units	66,061	100.0%	94,196	100.0%	42.6%

Table 27.A.11**Disposition of Vacant Housing Units**

York County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	1,478	29.5%	3,356	40.3%	127.1%
For Sale	1,104	22.0%	1,557	18.7%	41.0%
Rented or Sold, Not Occupied	447	8.9%	419	5.0%	-6.3%
For Seasonal, Recreational, or Occasional Use	644	12.9%	850	10.2%	32.0%
For Migrant Workers	5	0.1%	5	.1%	.0%
Other Vacant	1,332	26.6%	2,145	25.7%	61.0%
Total	5,010	100.0%	8,332	100.0%	66.3%

Table 27.A.12**Households by Household Size**

York County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	13,024	21.3%	20,157	23.5%	54.8%
Two Persons	20,824	34.1%	29,228	34.0%	40.4%
Three Persons	11,571	19.0%	15,368	17.9%	32.8%
Four Persons	9,968	16.3%	12,795	14.9%	28.4%
Five Persons	3,880	6.4%	5,414	6.3%	39.5%
Six Persons	1,221	2.0%	1,873	2.2%	53.4%
Seven Persons or More	563	.9%	1,029	1.2%	82.8%
Total	61,051	100.0%	85,864	100.0%	40.6%

Table 27.A.13
Household Type by Tenure
 York County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	44,915	73.6%	61,089	71.1%	36.0%
Married-Couple Family	34,258	76.3%	45,151	73.9%	31.8%
Owner-Occupied	29,465	86.0%	39,259	87.0%	33.2%
Renter-Occupied	4,793	14.0%	5,892	13.0%	22.9%
Other Family	10,657	23.7%	15,938	26.1%	49.6%
Male Householder, No Spouse	2,541	23.8%	3,960	24.8%	55.8%
Owner-Occupied	1,583	62.3%	2,357	59.5%	48.9%
Renter-Occupied	958	37.7%	1,603	40.5%	67.3%
Female Householder, No Spouse	8,116	76.2%	11,978	75.2%	47.6%
Owner-Occupied	4,361	53.7%	6,101	50.9%	39.9%
Renter-Occupied	3,755	46.3%	5,877	49.1%	56.5%
Non-Family Households	16,136	26.4%	24,775	28.9%	53.5%
Owner-Occupied	9,220	57.1%	14,402	58.1%	56.2%
Renter-Occupied	6,916	42.9%	10,373	41.9%	50.0%
Total	61,051	100.0%	85,864	100.0%	40.6%

Table 27.A.14
Group Quarters Population
 York County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	544	34.5%	514	34.8%	-5.5%
Juvenile Facilities	.	.	193	13.0%	.
Nursing Homes	804	51.0%	765	51.7%	-4.9%
Other Institutions	227	14.4%	7	.5%	-96.9%
Total	1,575	100.0%	1,479	100.0%	-6.1%
Noninstitutionalized					
College Dormitories	1,941	73.7%	2,250	92.7%	15.9%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	691	26.3%	176	7.3%	-74.5%
Total	2,632	62.6%	2,426	62.1%	-7.8%
Total Group Quarters Population	4,207	100.0%	3,905	100.0%	-7.2%

Table 27.A.15
Overcrowding and Severe Overcrowding
 York County
 2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GIS & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	43,832	98.2%	620	1.4%	193	.4%	44,645
2010 ACS	60,357	99.2%	428	.7%	76	.1%	60,861
Renter							
2000 Census	15,291	93.2%	750	4.6%	365	2.2%	16,406
2010 ACS	22,741	97.2%	561	2.4%	99	.4%	23,401
Total							
2000 Census	59,123	96.8%	1,370	2.2%	558	.9%	61,051
2010 ACS	83,098	98.6%	989	1.2%	175	.2%	84,262

Table 27.A.16**Households with Incomplete Plumbing Facilities**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	60,839	83,771
Lacking Complete Plumbing Facilities	212	491
Total Households	61,051	84,262
Percent Lacking	.3%	.6%

Table 27.A.17**Households with Incomplete Kitchen Facilities**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	60,884	83,906
Lacking Complete Kitchen Facilities	167	356
Total Households	61,051	84,262
Percent Lacking	.3%	.4%

Table 27.A.18**Cost Burden and Severe Cost Burden by Tenure**

York County

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2010 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	19,142	77.6%	3,673	14.9%	1,705	6.9%	134	.5%	24,654
2010 ACS	31,456	70.1%	8,350	18.6%	4,874	10.9%	174	.4%	44,854
Owner Without a Mortgage									
2000 Census	7,639	90.9%	380	4.5%	263	3.1%	126	1.5%	8,408
2010 ACS	14,034	87.7%	961	6.0%	739	4.6%	273	1.7%	16,007
Renter									
2000 Census	9,588	59.3%	2,851	17.6%	2,362	14.6%	1,377	8.5%	16,178
2010 ACS	11,354	48.5%	4,318	18.5%	5,312	22.7%	2,417	10.3 %	23,401
Total									
2000 Census	36,369	73.9%	6,904	14.0%	4,330	8.8%	1,637	3.3%	49,240
2010 ACS	56,844	67.5%	13,629	16.2%	10,925	13.0%	2,864	3.4%	84,262

Table 27.A.19**Median Housing Costs**

York County

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$581	\$593
Median Home Value	\$119,600	\$161,200

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 27.B.1
Employment by Industry
 York County
 Select Years 2001–2011 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm employment	1,052	1,130	1,226	1,272	1,304	1,393	1,312	1,307	24.2%
Forestry, fishing, related activities, and other	246	273	269	256	254	239	239	238	-3.3%
Mining	63		77	77	94	78	66	84	33.3%
Utilities					1,411	1,433			%
Construction	5,075	5,920	6,414	6,798	6,164	5,015	4,587	4,472	-11.9%
Manufacturing	10,915	10,665	10,712	10,550	10,574	9,117	9,145	9,580	-12.2%
Wholesale trade	4,467	4,964	4,833	4,344	4,614	4,449	4,312	4,231	-5.3%
Retail trade	9,460	9,615	9,767	10,353	10,574	11,378	11,887	12,457	31.7%
Transportation and warehousing					2,423	2,305			%
Information		1,785	1,961	1,964	2,056	1,873	1,836	1,789	%
Finance and insurance	1,875	4,175	5,506	6,344	6,554	7,228	7,250	7,152	281.4%
Real estate and rental and leasing	1,934	2,961	3,085	3,168	3,269	3,339	3,982	4,025	108.1%
Professional and technical services		3,493	3,737	4,276	4,432	4,441	4,484	4,704	%
Management of companies and enterprises		90	63	150	297	265	301	318	%
Administrative and waste services	5,497	7,105	7,333	7,549	7,702	6,973	7,598	8,274	50.5%
Educational services	248	485	564	610	691	660	763	906	265.3%
Health care and social assistance	5,510	7,731	8,050	8,207	8,330	8,646	8,698	8,906	61.6%
Arts, entertainment, and recreation	2,074	2,309	2,389	2,591	2,779	2,686	2,712	2,676	29.0%
Accommodation and food services	5,536	6,694	6,919	7,297	7,334	7,418	7,391	7,403	33.7%
Other services, except public administration	5,560	7,939	8,178	8,760	8,718	8,775	8,826	9,010	62.1%
Government and government enterprises	10,873	11,208	11,668	12,066	12,700	12,967	12,862	12,657	16.4%
Total	77,594	92,294	96,613	100,562	102,274	100,678	101,706	103,549	33.4%

Table 27.B.2
Real Earnings by Industry

York County
 Select Years 2001–2011 BEA Data, Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 01–11
Farm earnings	36,445	46,987	34,290	18,641	13,252	41,534	31,968	23,321	-36.0%
Forestry, fishing, related activities, and other	7,145	7,313	8,297	8,247	7,623	6,497	6,363	6,263	-12.3%
Mining	2,758		3,195	2,693	3,193	2,150	1,986	2,937	6.5%
Utilities					185,927	188,383			%
Construction	207,779	263,677	287,288	286,586	259,684	196,366	192,669	188,509	-9.3%
Manufacturing	694,337	843,598	886,566	810,538	723,586	604,390	657,615	717,858	3.4%
Wholesale trade	293,159	352,196	342,805	326,577	328,459	301,108	293,919	295,329	.7%
Retail trade	284,679	309,308	309,977	327,801	320,625	390,144	417,550	439,285	54.3%
Transportation and warehousing					85,654	83,796			%
Information		120,097	140,966	147,098	160,759	158,307	143,223	142,085	%
Finance and insurance	89,051	222,593	294,736	308,785	333,404	353,523	365,419	365,765	310.7%
Real estate and rental and leasing	114,874	46,976	47,488	43,486	52,115	52,905	65,025	70,961	-38.2%
Professional and technical services		163,737	184,476	215,987	226,045	212,929	234,637	258,241	%
Management of companies and enterprises		3,816	2,285	9,461	11,471	10,988	9,865	12,252	%
Administrative and waste services	163,915	216,652	223,760	239,748	247,940	231,709	259,953	289,206	76.4%
Educational services	2,958	5,620	6,641	7,829	8,019	7,499	8,661	11,688	295.2%
Health care and social assistance	294,963	404,636	415,770	404,233	417,068	429,403	435,142	429,910	45.8%
Arts, entertainment, and recreation	32,945	71,986	40,205	40,680	41,968	40,953	36,157	36,043	9.4%
Accommodation and food services	100,706	117,724	123,014	129,953	126,143	124,310	126,671	129,518	28.6%
Other services, except public administration	145,652	157,156	167,018	170,224	169,689	172,711	178,777	184,524	26.7%
Government and government enterprises	493,590	573,375	590,024	623,577	664,329	692,513	683,623	673,811	36.5%
Total	3,489,012	4,196,398	4,395,435	4,379,629	4,386,952	4,302,117	4,420,168	4,539,686	30.1%

Table 27.B.3
Real Earnings Per Job by Industry
 York County

Select Years 2001–2011 BEA Data, 1,000's of Real 2012 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	2011	% Change 00–11
Farm earnings	34,644	41,582	27,969	14,655	10,162	29,817	24,366	17,843	-48.5%
Forestry, fishing, related activities, and other	29,043	26,786	30,845	32,214	30,011	27,186	26,623	26,314	-9.4%
Mining	43,776		41,492	34,977	33,964	27,560	30,094	34,964	-20.1%
Utilities					131,770	131,461			%
Construction	40,942	44,540	44,791	42,157	42,129	39,156	42,003	42,153	3.0%
Manufacturing	63,613	79,100	82,764	76,828	68,431	66,293	71,910	74,933	17.8%
Wholesale trade	65,628	70,950	70,930	75,179	71,187	67,680	68,163	69,801	6.4%
Retail trade	30,093	32,169	31,737	31,662	30,322	34,289	35,127	35,264	17.2%
Transportation and warehousing					35,350	36,354			%
Information		67,281	71,885	74,897	78,190	84,520	78,008	79,421	%
Finance and insurance	47,494	53,316	53,530	48,674	50,870	48,910	50,403	51,142	7.7%
Real estate and rental and leasing	59,397	15,865	15,393	13,727	15,942	15,845	16,330	17,630	-70.3%
Professional and technical services		46,876	49,365	50,511	51,003	47,946	52,328	54,898	%
Management of companies and enterprises		42,401	36,274	63,074	38,623	41,466	32,776	38,527	%
Administrative and waste services	29,819	30,493	30,514	31,759	32,192	33,229	34,213	34,954	17.2%
Educational services	11,926	11,588	11,775	12,834	11,605	11,362	11,351	12,900	8.2%
Health care and social assistance	53,532	52,339	51,648	49,255	50,068	49,665	50,028	48,272	-9.8%
Arts, entertainment, and recreation	15,885	31,176	16,829	15,700	15,102	15,247	13,332	13,469	-15.2%
Accommodation and food services	18,191	17,586	17,779	17,809	17,200	16,758	17,139	17,495	-3.8%
Other services, except public administration	26,196	19,795	20,423	19,432	19,464	19,682	20,256	20,480	-21.8%
Government and government enterprises	45,396	51,158	50,568	51,681	52,309	53,406	53,151	53,236	17.3%
Average	44,966	45,468	45,495	43,552	42,894	42,732	43,460	43,840	-2.5%

Table 27.B.4
Total Employment and Real Personal Income
 York County
 1969–2011 BEA Data, 2012 Dollars

Year	1,000s of 2012 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	991,246	69,054	86,384	92,327	89,592	1,190,495	14,191	37,213	26,636
1970	1,001,624	69,606	95,983	101,728	103,889	1,233,619	14,367	38,136	26,264
1971	1,031,997	74,609	122,994	108,656	115,265	1,304,303	14,599	38,955	26,490
1972	1,080,624	81,354	164,080	115,975	125,019	1,404,344	15,402	39,444	27,398
1973	1,171,054	99,489	194,693	126,889	139,686	1,532,833	16,683	40,464	28,943
1974	1,170,199	103,963	208,655	135,199	160,948	1,571,039	16,870	41,098	28,474
1975	1,107,275	96,770	208,531	146,169	208,696	1,573,901	16,666	39,502	28,030
1976	1,245,842	111,161	226,030	154,961	203,240	1,718,912	17,740	42,407	29,377
1977	1,351,843	120,954	236,381	167,488	193,788	1,828,546	18,674	44,224	30,569
1978	1,481,538	135,225	250,291	184,485	199,560	1,980,649	19,589	46,459	31,891
1979	1,538,780	144,412	272,365	203,443	209,359	2,079,535	19,970	48,008	32,052
1980	1,536,875	145,562	292,531	238,094	234,336	2,156,274	20,088	47,724	32,203
1981	1,543,714	155,609	312,406	275,553	249,934	2,225,998	20,331	47,888	32,235
1982	1,553,463	158,532	312,006	311,865	267,935	2,286,736	20,578	47,247	32,880
1983	1,656,098	171,793	327,017	343,877	277,231	2,432,429	21,659	48,197	34,361
1984	1,816,915	193,044	374,723	389,150	281,153	2,668,897	23,289	51,174	35,505
1985	1,799,953	194,632	470,120	427,456	294,186	2,797,083	23,722	51,174	35,173
1986	1,848,119	207,077	557,245	454,801	306,707	2,959,795	24,546	52,962	34,895
1987	1,931,628	213,754	643,084	459,331	307,960	3,128,249	25,329	54,418	35,497
1988	2,050,427	233,344	704,147	497,260	317,525	3,336,014	26,447	57,343	35,758
1989	2,094,867	242,746	749,000	558,403	349,699	3,509,224	27,182	59,083	35,457
1990	2,208,989	260,897	784,394	551,522	371,805	3,655,813	27,623	61,436	35,956
1991	2,216,497	264,595	750,384	549,685	408,763	3,660,734	27,070	60,956	36,362
1992	2,288,444	271,901	770,949	540,256	451,277	3,779,024	27,543	62,002	36,909
1993	2,387,803	286,076	774,515	562,899	472,111	3,911,252	28,021	63,090	37,848
1994	2,502,615	302,277	827,269	611,991	515,110	4,154,708	29,296	65,501	38,207
1995	2,633,894	316,347	902,329	629,995	539,080	4,388,950	30,260	67,939	38,769
1996	2,700,264	320,390	969,986	678,956	575,515	4,604,332	30,975	68,953	39,161
1997	2,741,792	328,348	1,051,338	736,507	595,168	4,796,457	31,350	71,488	38,353
1998	3,020,222	361,124	1,010,050	783,646	626,093	5,078,886	32,297	74,980	40,280
1999	3,242,062	380,283	1,063,424	778,058	661,286	5,364,546	33,207	76,986	42,113
2000	3,344,910	385,057	1,239,735	851,730	705,217	5,756,535	34,758	77,811	42,988
2001	3,489,012	400,714	1,157,496	792,829	778,321	5,816,944	34,399	77,594	44,966
2002	3,702,445	422,814	1,143,626	769,040	856,626	6,048,924	34,961	83,193	44,504
2003	3,893,260	436,917	1,103,647	730,527	887,971	6,178,488	34,879	86,698	44,906
2004	4,067,287	457,171	1,142,466	735,188	931,884	6,419,654	35,304	90,227	45,078
2005	4,196,398	471,514	1,245,830	803,574	984,855	6,759,142	35,930	92,294	45,468
2006	4,395,435	506,397	1,370,404	926,741	1,056,460	7,242,643	36,599	96,613	45,495
2007	4,379,629	509,227	1,587,555	1,049,547	1,119,000	7,626,504	36,553	100,562	43,552
2008	4,386,952	516,344	1,615,181	1,134,866	1,259,203	7,879,859	36,235	102,274	42,894
2009	4,302,117	508,943	1,443,548	859,933	1,402,932	7,499,587	33,538	100,678	42,732
2010	4,420,168	518,492	1,481,499	850,289	1,495,191	7,728,655	34,053	101,706	43,460
2011	4,539,686	487,682	1,550,431	895,758	1,490,611	7,988,803	34,654	103,549	43,840

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 27.C.1
Labor Force Statistics
 York County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	71,007	68,400	2,607	3.7%
1991	73,044	69,155	3,889	5.3%
1992	75,367	70,611	4,756	6.3%
1993	77,473	72,606	4,867	6.3%
1994	78,451	75,117	3,334	4.2%
1995	79,974	77,045	2,929	3.7%
1996	82,823	78,695	4,128	5.0%
1997	84,002	80,607	3,395	4.0%
1998	85,523	82,526	2,997	3.5%
1999	89,079	85,735	3,344	3.8%
2000	88,963	86,161	2,802	3.1%
2001	88,396	84,135	4,261	4.8%
2002	90,232	84,363	5,869	6.5%
2003	92,348	85,540	6,808	7.4%
2004	93,804	87,009	6,795	7.2%
2005	95,993	89,567	6,426	6.7%
2006	100,774	94,427	6,347	6.3%
2007	104,822	99,233	5,589	5.3%
2008	107,862	100,337	7,525	7.0%
2009	112,246	96,750	15,496	13.8%
2010	113,532	95,983	17,549	15.5%
2011	114,022	98,570	15,452	13.6%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²⁷ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 27.D.1
Purpose of Loan by Year
York County
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	9,661	12,491	14,755	12,789	7,342	5,800	5,042	4,798	72,678
Home Improvement	896	1,135	908	1,239	959	417	265	303	6,122
Refinancing	10,466	11,436	10,717	9,819	8,447	12,621	8,779	7,451	79,736
Total	21,023	25,062	26,380	23,847	16,748	18,838	14,086	12,552	158,536

Table 27.D.2
Occupancy Status for Home Purchase Loan Applications
York County
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	8,976	11,274	12,811	11,298	6,631	5,475	4,733	4,512	65,710
Not Owner-Occupied	649	1,186	1,900	1,451	695	319	306	283	6,789
Not Applicable	36	31	44	40	16	6	3	3	179
Total	9,661	12,491	14,755	12,789	7,342	5,800	5,042	4,798	72,678

Table 27.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
York County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	7,611	10,145	11,805	10,262	4,150	2,346	2,049	2,239	50,607
FHA - Insured	1,159	881	773	764	2,086	2,342	1,972	1,529	11,506
VA - Guaranteed	167	202	210	252	284	271	317	321	2,024
Rural Housing Service or Farm Service Agency	39	46	23	20	111	516	395	423	1,573
Total	8,976	11,274	12,811	11,298	6,631	5,475	4,733	4,512	65,710

²⁷ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 27.D.4
Loan Applications by Action Taken
 York County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	4,832	6,158	6,938	6,002	3,400	2,633	2,259	2,196	34,418
Application Approved but not Accepted	452	550	764	664	303	141	155	160	3,189
Application Denied	933	1,035	1,069	1,004	658	537	503	486	6,225
Application Withdrawn by Applicant	543	652	788	688	487	402	391	281	4,232
File Closed for Incompleteness	140	183	115	132	75	80	44	68	837
Loan Purchased by the Institution	2,076	2,651	3,136	2,805	1,708	1,674	1,381	1,321	16,752
Preapproval Request Denied	0	36	1	3	0	8	0	0	48
Preapproval Approved but not Accepted	0	9	0	0	0	0	0	0	9
Total	8,976	11,274	12,811	11,298	6,631	5,475	4,733	4,512	65,710
Denial Rate	16.2%	14.4%	13.4%	14.3%	16.2%	16.9%	18.2%	18.1%	15.3%

Table 27.D.5
Denial Rates by Gender of Applicant
 York County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	14.8%	18.2%	24.9%	.0%	16.2%
2005	13.0%	16.6%	19.0%	.0%	14.4%
2006	12.4%	14.9%	15.2%	%	13.4%
2007	13.5%	15.4%	17.2%	%	14.3%
2008	14.7%	19.7%	15.1%	.0%	16.2%
2009	15.4%	19.5%	17.7%	.0%	16.9%
2010	16.5%	20.5%	24.6%	%	18.2%
2011	16.5%	20.1%	26.0%	%	18.1%
Average	14.1%	17.3%	18.8%	.0%	15.3%

Table 27.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 York County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	3,188	3,941	4,386	3,797	2,249	1,629	1,436	1,429	22,055
	Denied	553	589	621	594	389	297	283	283	3,609
	Denial Rate	14.8%	13.0%	12.4%	13.5%	14.7%	15.4%	16.5%	16.5%	14.1%
Female	Originated	1,495	2,054	2,244	1,864	953	873	716	670	10,869
	Denied	332	408	393	339	234	212	185	169	2,272
	Denial Rate	18.2%	16.6%	14.9%	15.4%	19.7%	19.5%	20.5%	20.1%	17.3%
Not Available	Originated	145	162	308	341	197	130	107	97	1,487
	Denied	48	38	55	71	35	28	35	34	344
	Denial Rate	24.9%	19.0%	15.2%	17.2%	15.1%	17.7%	24.6%	26.0%	18.8%
Not Applicable	Originated	4	1	0	0	1	1	0	0	7
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	.0%	%	%	.0%	.0%	%	%	.0%
Total	Originated	4,832	6,158	6,938	6,002	3,400	2,633	2,259	2,196	34,418
	Denied	933	1,035	1,069	1,004	658	537	503	486	6,225
	Denial Rate	16.2%	14.4%	13.4%	14.3%	16.2%	16.9%	18.2%	18.1%	15.3%

Table 27.D.7
Denial Rates by Race/Ethnicity of Applicant
 York County
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	36.4%	24.1%	29.4%	32.4%	21.4%	28.6%	31.3%	30.0%	29.5%
Asian	10.7%	18.8%	10.0%	15.5%	16.2%	11.3%	12.8%	17.0%	14.4%
Black	29.1%	21.6%	24.1%	27.0%	27.2%	26.1%	31.2%	33.0%	26.3%
White	13.2%	11.8%	11.2%	11.6%	14.7%	15.4%	15.2%	15.3%	12.9%
Not Available	21.1%	24.3%	16.7%	18.9%	16.1%	19.3%	26.9%	24.3%	20.2%
Not Applicable	21.1%	.0%	.0%	%	.0%	0.0%	0.0%	%	16.7%
Average	16.2%	14.4%	13.4%	14.3%	16.2%	16.9%	18.2%	18.1%	15.3%
Non-Hispanic	16.2%	12.8%	12.9%	13.6%	16.1%	16.4%	16.4%	15.7%	14.5%
Hispanic	18.7%	25.8%	16.8%	15.6%	21.8%	29.6%	21.6%	25.6%	20.6%

Table 27.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 York County
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	14	22	12	23	11	10	11	7	110
	Denied	8	7	5	11	3	4	5	3	46
	Denial Rate	36.4%	24.1%	29.4%	32.4%	21.4%	31.3%	31.3%	30.0%	29.5%
Asian	Originated	67	125	126	109	62	47	34	44	614
	Denied	8	29	14	20	12	6	5	9	103
	Denial Rate	10.7%	18.8%	10.0%	15.5%	16.2%	11.3%	12.8%	17.0%	14.4%
Black	Originated	566	777	752	595	308	272	227	195	3,692
	Denied	232	214	239	220	115	96	103	96	1,315
	Denial Rate	29.1%	21.6%	24.1%	27.0%	27.2%	26.1%	31.2%	33.0%	26.3%
White	Originated	3,754	4,784	5,400	4,665	2,684	2,077	1,809	1,772	26,945
	Denied	570	641	681	611	464	377	325	321	3,990
	Denial Rate	13.2%	11.8%	11.2%	11.6%	14.7%	15.4%	15.2%	15.3%	12.9%
Not Available	Originated	416	449	647	610	334	226	177	178	3,037
	Denied	111	144	130	142	64	54	65	57	767
	Denial Rate	21.1%	24.3%	16.7%	18.9%	16.1%	19.3%	26.9%	24.3%	20.2%
Not Applicable	Originated	15	1	1	0	1	1	1	0	20
	Denied	4	0	0	0	0	0	0	0	4
	Denial Rate	21.1%	24.3%	16.7%	18.9%	16.1%	19.3%	26.9%	24.3%	16.7%
Total	Originated	4,832	6,158	6,938	6,002	3,400	2,633	2,259	2,196	34,418
	Denied	933	1,035	1,069	1,004	658	537	503	486	6,225
	Denial Rate	16.2%	14.4%	13.4%	14.3%	16.2%	16.9%	18.2%	18.1%	15.3%
Non-Hispanic	Originated	3,797	5,485	6,071	5,215	2,986	2,357	2,031	1,949	29,891
	Denied	733	805	899	822	572	462	398	362	5,053
	Denial Rate	16.2%	12.8%	12.9%	13.6%	16.1%	16.4%	16.4%	15.7%	14.5%
Hispanic	Originated	126	167	227	195	97	50	58	58	978
	Denied	29	58	46	36	27	21	16	20	253
	Denial Rate	18.7%	25.8%	16.8%	15.6%	21.8%	29.6%	21.6%	25.6%	20.6%

Table 27.D.9
Loan Applications by Reason for Denial
 York County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	93	127	135	147	132	116	83	109	942
Employment History	17	25	22	24	17	17	17	9	148
Credit History	349	317	254	235	156	156	128	115	1,710
Collateral	50	52	117	78	43	42	39	37	458
Insufficient Cash	30	20	24	36	23	18	14	14	179
Unverifiable Information	20	50	34	43	32	16	17	8	220
Credit Application Incomplete	42	51	79	78	40	20	18	14	342
Mortgage Insurance Denied	1	1	0	3	4	3	0	0	12
Other	126	178	155	160	85	56	53	35	848
Missing	205	214	249	200	126	93	134	145	1,366
Total	933	1,035	1,069	1,004	658	537	503	486	6,225

Table 27.D.10
Denial Rates by Income of Applicant
 York County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	50.0%	52.6%	49.2%	50.0%	50.0%	66.7%	78.8%	70.5%	57.4%
\$15,001–\$30,000	29.4%	29.2%	26.9%	26.4%	32.1%	30.1%	34.8%	37.1%	29.8%
\$30,001–\$45,000	18.8%	17.2%	16.9%	18.0%	20.2%	18.3%	21.0%	21.6%	18.5%
\$45,001–\$60,000	14.4%	14.9%	13.7%	13.0%	16.6%	15.9%	15.1%	20.5%	14.8%
\$60,001–\$75,000	14.1%	9.2%	9.4%	10.2%	13.9%	14.4%	12.3%	10.9%	11.3%
Above \$75,000	8.1%	6.9%	8.4%	11.0%	10.6%	11.2%	11.2%	9.0%	9.4%
Data Missing	14.6%	14.0%	11.7%	18.6%	31.4%	33.3%	20.5%	15.7%	15.4%
Total	16.2%	14.4%	13.4%	14.3%	16.2%	16.9%	18.2%	18.1%	15.3%

Table 27.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 York County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	58.8%	39.2%	26.1%	6.3%	17.4%	.0%	29.5%
Asian	100.0%	26.0%	18.9%	15.2%	7.6%	10.7%	22.6%	14.4%
Black	64.1%	36.4%	25.9%	23.7%	19.6%	18.4%	24.0%	26.3%
White	54.8%	26.3%	15.7%	12.6%	9.7%	8.2%	12.9%	12.9%
Not Available	55.0%	39.8%	25.5%	19.7%	17.1%	13.0%	21.2%	20.2%
Not Applicable	%	%	20.0%	20.0%	50.0%	14.3%	.0%	16.7%
Average	57.4%	29.8%	18.5%	14.8%	11.3%	9.4%	15.4%	15.3%
Non-Hispanic	55.7%	28.4%	17.4%	14.0%	10.5%	8.9%	14.4%	14.5%
Hispanic	66.7%	31.3%	23.3%	18.1%	12.8%	13.2%	17.1%	20.6%

Table 27.D.12**Loan Applications by Reason for Denial by Race/Ethnicity of Applicant**York County
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	6	30	195	618	92	1	942	42
Employment History	2	2	27	101	16	0	148	14
Credit History	16	22	411	1,093	167	1	1,710	58
Collateral	1	10	78	321	47	1	458	16
Insufficient Cash	0	3	28	125	23	0	179	6
Unverifiable Information	1	7	46	137	29	0	220	16
Credit Application Incomplete	1	5	47	223	66	0	342	16
Mortgage Insurance Denied	0	0	2	9	1	0	12	0
Other	5	12	169	533	129	0	848	32
Missing	14	12	312	830	197	1	1,366	53
Total	46	103	1,315	3,990	767	4	6,225	253
% Missing	30.4%	11.7%	23.7%	20.8%	25.7%	25.0%	21.9%	20.9%

Table 27.D.13**Loan Applications by Income of Applicant: Originated and Denied**York County
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	18	27	32	19	11	8	7	13	135
	Application Denied	18	30	31	19	11	16	26	31	182
	Denial Rate	50.0%	52.6%	49.2%	50.0%	50.0%	66.7%	78.8%	70.5%	57.4%
\$15,001–\$30,000	Loan Originated	625	650	554	437	245	260	230	205	3,206
	Application Denied	260	268	204	157	116	112	123	121	1,361
	Denial Rate	29.4%	29.2%	26.9%	26.4%	32.1%	30.1%	34.8%	37.1%	29.8%
\$30,001–\$45,000	Loan Originated	1,066	1,287	1,333	1,100	630	620	511	435	6,982
	Application Denied	246	267	271	242	159	139	136	120	1,580
	Denial Rate	18.8%	17.2%	16.9%	18.0%	20.2%	18.3%	21.0%	21.6%	18.5%
\$45,001–\$60,000	Loan Originated	910	1,125	1,174	1,016	571	444	377	310	5,927
	Application Denied	153	197	186	152	114	84	67	80	1,033
	Denial Rate	14.4%	14.9%	13.7%	13.0%	16.6%	15.9%	15.1%	20.5%	14.8%
\$60,001–\$75,000	Loan Originated	632	917	907	792	460	350	279	279	4,616
	Application Denied	104	93	94	90	74	59	39	34	587
	Denial Rate	14.1%	9.2%	9.4%	10.2%	13.9%	14.4%	12.3%	10.9%	11.3%
Above \$75,000	Loan Originated	1,429	1,930	2,597	2,472	1,459	933	820	895	12,535
	Application Denied	126	144	238	306	173	118	103	89	1,297
	Denial Rate	8.1%	6.9%	8.4%	11.0%	10.6%	11.2%	11.2%	9.0%	9.4%
Data Missing	Loan Originated	152	222	341	166	24	18	35	59	1,017
	Application Denied	26	36	45	38	11	9	9	11	185
	Denial Rate	14.6%	14.0%	11.7%	18.6%	31.4%	33.3%	20.5%	15.7%	15.4%
Total	Loan Originated	4,832	6,158	6,938	6,002	3,400	2,633	2,259	2,196	34,418
	Application Denied	933	1,035	1,069	1,004	658	537	503	486	6,225
	Denial Rate	16.2%	14.4%	13.4%	14.3%	16.2%	16.9%	18.2%	18.1%	15.3%

Table 27.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 York County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	7	31	17	15	38	2	110
	Application Denied	1	10	20	6	1	8	0	46
	Denial Rate	100.0%	58.8%	39.2%	26.1%	6.3%	17.4%	.0%	29.5%
Asian	Loan Originated	0	37	90	112	110	241	24	614
	Application Denied	4	13	21	20	9	29	7	103
	Denial Rate	100.0%	26.0%	18.9%	15.2%	7.6%	10.7%	22.6%	14.4%
Black	Loan Originated	23	663	1,138	716	403	657	92	3,692
	Application Denied	41	380	397	222	98	148	29	1,315
	Denial Rate	64.1%	36.4%	25.9%	23.7%	19.6%	18.4%	24.0%	26.3%
White	Loan Originated	94	2,281	5,234	4,570	3,674	10,332	760	26,945
	Application Denied	114	814	975	659	393	922	113	3,990
	Denial Rate	54.8%	26.3%	15.7%	12.6%	9.7%	8.2%	12.9%	12.9%
Not Available	Loan Originated	18	218	485	508	413	1,261	134	3,037
	Application Denied	22	144	166	125	85	189	36	767
	Denial Rate	55.0%	39.8%	25.5%	19.7%	17.1%	13.0%	21.2%	20.2%
Not Applicable	Loan Originated	0	0	4	4	1	6	5	20
	Application Denied	0	0	1	1	1	1	0	4
	Denial Rate	%	%	20.0%	20.0%	50.0%	14.3%	.0%	16.7%
Total	Loan Originated	135	3,206	6,982	5,927	4,616	12,535	1,017	34,418
	Application Denied	182	1,361	1,580	1,033	587	1,297	185	6,225
	Denial Rate	57.4%	29.8%	18.5%	14.8%	11.3%	9.4%	15.4%	15.3%
Non-Hispanic	Loan Originated	113	2,797	6,141	5,126	4,019	10,890	805	29,891
	Application Denied	142	1,112	1,296	837	472	1,059	135	5,053
	Denial Rate	55.7%	28.4%	17.4%	14.0%	10.5%	8.9%	14.4%	14.5%
Hispanic	Loan Originated	4	138	254	194	102	223	63	978
	Application Denied	8	63	77	43	15	34	13	253
	Denial Rate	66.7%	31.3%	23.3%	18.1%	12.8%	13.2%	17.1%	20.6%

PREDATORY LENDING

Table 27.D.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

York County
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	4,119	4,614	5,576	5,393	3,171	2,521	2,232	2,159	29,785
HAL	713	1,544	1,362	609	229	112	27	37	4,633
Total	4,832	6,158	6,938	6,002	3,400	2,633	2,259	2,196	34,418
Percent HAL	14.8%	25.1%	19.6%	10.1%	6.7%	4.3%	1.2%	1.7%	13.5%

Table 27.D.16

Loans by Loan Purpose by HAL Status

York County
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	4,119	4,614	5,576	5,393	3,171	2,521	2,232	2,159	29,785
	HAL	713	1,544	1,362	609	229	112	27	37	4,633
	Percent HAL	14.8%	25.1%	19.6%	10.1%	6.7%	4.3%	1.2%	1.7%	13.5%
Home Improvement	Other	238	259	236	316	300	150	95	117	1,711
	HAL	64	99	118	99	55	19	5	6	465
	Percent HAL	21.2%	27.7%	33.3%	23.9%	15.5%	11.2%	5.0%	4.9%	21.4%
Refinancing	Other	2,981	2,537	2,399	2,546	2,812	5,311	3,778	3,335	25,699
	HAL	764	1,002	961	702	465	231	21	34	4,180
	Percent HAL	20.4%	28.3%	28.6%	21.6%	14.2%	4.2%	.6%	1.0%	14.0%
Total	Other	7,338	7,410	8,211	8,255	6,283	7,982	6,105	5,611	57,195
	HAL	1,541	2,645	2,441	1,410	229	112	27	37	9,278
	Percent HAL	17.4%	26.3%	22.9%	14.6%	10.7%	4.3%	.9%	1.4%	14.0%

Table 27.D.17

HALs Originated by Race of Borrower

York County
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	2	7	0	0	0	0	1	0	10
Asian	5	23	12	4	2	2	0	0	48
Black	189	395	328	111	31	16	4	4	1,078
White	455	966	865	431	177	87	17	30	3,028
Not Available	61	153	157	63	19	6	5	3	467
Not Applicable	1	0	0	0	0	1	0	0	2
Total	713	1,544	1,362	609	229	112	27	37	4,633
Hispanic (Ethnicity)	35	49	60	26	7	2	1	1	181

Table 27.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 York County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.3%	31.8%	.0%	.0%	.0%	.0%	9.1%	.0%	9.1%
Asian	7.5%	18.4%	9.5%	3.7%	3.2%	4.3%	.0%	.0%	7.8%
Black	33.4%	50.8%	43.6%	18.7%	10.1%	5.9%	1.8%	2.1%	29.2%
White	12.1%	20.2%	16.0%	9.2%	6.6%	4.2%	.9%	1.7%	11.2%
Not Available	14.7%	34.1%	24.3%	10.3%	5.7%	2.7%	2.8%	1.7%	15.4%
Not Applicable	6.7%	.0%	.0%	%	.0%	100.0%	.0%	%	10%
Average	14.8%	25.1%	19.6%	10.1%	6.7%	4.3%	01.2%	01.7%	13.5%
Non-Hispanic	15.1%	24.1%	19.0%	10.1%	6.6%	4.3%	.9%	1.2%	13.1%
Hispanic	27.8%	29.3%	26.4%	13.3%	7.2%	4.0%	1.7%	1.7%	18.5%

Table 27.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 York County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	12	15	12	23	11	10	10	7	100
	HAL	2	7	0	0	0	0	1	0	10
	Percent HAL	14.3%	31.8%	.0%	.0%	.0%	.0%	9.1%	.0%	9.1%
Asian	Other	62	102	114	105	60	45	34	44	566
	HAL	5	23	12	4	2	2	0	0	48
	Percent HAL	7.5%	18.4%	9.5%	3.7%	3.2%	4.3%	.0%	.0%	7.8%
Black	Other	377	382	424	484	277	256	223	191	2,614
	HAL	189	395	328	111	31	16	4	4	1,078
	Percent HAL	33.4%	50.8%	43.6%	18.7%	10.1%	5.9%	1.8%	2.1%	29.2%
White	Other	3,299	3,818	4,535	4,234	2,507	1,990	1,792	1,742	23,917
	HAL	455	966	865	431	177	87	17	30	3,028
	Percent HAL	12.1%	20.2%	16.0%	9.2%	6.6%	4.2%	0.9%	01.7%	11.2%
Not Available	Other	355	296	490	547	315	220	172	175	2,570
	HAL	61	153	157	63	19	6	5	3	467
	Percent HAL	14.7%	34.1%	24.3%	10.3%	5.7%	2.7%	2.8%	1.7%	15.4%
Not Applicable	Other	14	1	1	0	1	0	1	1	18
	HAL	1	0	0	0	0	1	0	0	2
	Percent HAL	6.7%	.0%	.0%	%	.0%	100.0%	.0%	%	10.0%
Total	Other	4,119	4,614	5,576	5,393	3,171	2,521	2,232	2,159	29,785
	HAL	713	1,544	1,362	609	229	112	27	37	4,633
	Percent HAL	14.8%	25.1%	19.6%	10.1%	6.7%	4.3%	1.2%	1.7%	13.5%
Non-Hispanic	Other	3,223	4,162	4,917	4,687	2,790	2,255	2,012	1,926	25,972
	HAL	574	1,323	1,154	528	196	102	19	23	3,919
	Percent HAL	15.1%	24.1%	19.0%	10.1%	6.6%	4.3%	.9%	1.2%	13.1%
Hispanic	Other	91	118	167	169	90	48	57	57	797
	HAL	35	49	60	26	7	2	1	1	181
	Percent HAL	27.8%	29.3%	26.4%	13.3%	7.2%	4.0%	1.7%	1.7%	18.5%

Table 27.D.20
Rates of HALs by Income of Borrower
 York County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	22.2%	37.0%	15.6%	26.3%	.0%	12.5%	.0%	30.8%	21.5%
\$15,001–\$30,000	23.5%	37.8%	31.0%	16.7%	15.9%	10.0%	1.7%	4.4%	22.3%
\$30,001–\$45,000	21.1%	35.7%	23.9%	10.9%	8.1%	4.5%	1.8%	3.2%	17.5%
\$45,001–\$60,000	16.2%	28.2%	21.6%	10.0%	4.6%	2.9%	2.7%	1.6%	14.7%
\$60,001–\$75,000	11.7%	19.0%	19.3%	10.7%	7.6%	2.9%	.7%	.7%	12.1%
Above \$75,000	7.1%	14.0%	12.2%	7.0%	5.3%	3.5%	0.2%	.3%	7.8%
Data Missing	9.9%	30.6%	35.5%	30.1%	.0%	5.6%	.0%	.0%	25.1%
Average	14.8%	25.1%	19.6%	10.1%	6.7%	4.3%	1.2%	1.7%	13.5%

Table 27.D.21
Loans by HAL Status by Income of Borrower
 York County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	14	17	27	14	11	7	7	9	106
	HAL	4	10	5	5	0	1	0	4	29
	Percent HAL	22.2%	37.0%	15.6%	26.3%	.0%	12.5%	.0%	30.8%	21.5%
\$15,001–\$30,000	Other	478	404	382	364	206	234	226	196	2,490
	HAL	147	246	172	73	39	26	4	9	716
	Percent HAL	23.5%	37.8%	31.0%	16.7%	15.9%	10.0%	1.7%	4.4%	22.3%
\$30,001–\$45,000	Other	841	828	1,014	980	579	592	502	421	5,757
	HAL	225	459	319	120	51	28	9	14	1,225
	Percent HAL	21.1%	35.7%	23.9%	10.9%	8.1%	4.5%	1.8%	3.2%	17.5%
\$45,001–\$60,000	Other	763	808	921	914	545	431	367	305	5,054
	HAL	147	317	253	102	26	13	10	5	873
	Percent HAL	16.2%	28.2%	21.6%	10.0%	4.6%	2.9%	2.7%	1.6%	14.7%
\$60,001–\$75,000	Other	558	743	732	707	425	340	277	277	4,059
	HAL	74	174	175	85	35	10	2	2	557
	Percent HAL	11.7%	19.0%	19.3%	10.7%	7.6%	2.9%	.7%	.7%	12.1%
Above \$75,000	Other	1,328	1,660	2,280	2,298	1,381	900	818	892	11,557
	HAL	101	270	317	174	78	33	2	3	978
	Percent HAL	7.1%	14.0%	12.2%	7.0%	5.3%	3.5%	.2%	.3%	7.8%
Data Missing	Other	137	154	220	116	24	17	35	59	762
	HAL	15	68	121	50	0	1	0	0	255
	Percent HAL	9.9%	30.6%	35.5%	30.1%	.0%	5.6%	.0%	.0%	25.1%
Total	Other	4,119	4,614	5,576	5,393	3,171	2,521	2,232	2,159	29,785
	HAL	713	1,544	1,362	609	229	112	27	37	4,633
	Percent HAL	14.8%	25.1%	19.6%	10.1%	6.7%	4.3%	1.2%	1.7%	13.5%

E. BUILDING PERMIT DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 27.E.1
Building Permits and Valuation

York County
Census Bureau Data, 1980–2012

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1,000s of Real 2012 Dollars	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	571	18	12	12	613	113,835	56,323
1981	444	8	4	17	473	109,337	77,121
1982	433	10	15	166	624	90,081	40,227
1983	779	14	35	77	905	81,100	57,367
1984	778	34	43	170	1,025	85,241	48,364
1985	1,392	18	3	48	1,461	80,579	40,401
1986	990	10	19	364	1,383	120,920	53,143
1987	959	26	68	613	1,666	131,447	59,545
1988	817	8	18	366	1,209	125,183	55,012
1989	715	0	13	177	905	123,303	36,855
1990	800	12	8	167	987	121,930	62,186
1991	668	2	0	73	743	149,414	51,190
1992	692	0	0	80	772	154,034	43,864
1993	767	10	0	23	800	146,605	42,865
1994	963	4	0	263	1,230	136,497	74,664
1995	1,026	18	8	287	1,339	144,836	31,227
1996	1,592	26	0	849	2,467	148,198	41,617
1997	1,224	10	11	382	1,627	147,231	68,573
1998	1,008	16	12	268	1,304	164,641	43,019
1999	1,713	14	4	257	1,988	169,800	54,775
2000	1,708	40	0	1,229	2,977	166,409	54,994
2001	2,053	30	35	410	2,528	175,420	52,651
2002	2,207	16	73	437	2,733	184,156	60,268
2003	2,497	4	68	216	2,785	187,611	104,927
2004	2,544	16	73	165	2,798	196,010	126,317
2005	5,740	68	99	502	6,409	189,568	75,073
2006	2,892	10	48	378	3,328	186,706	58,534
2007	2,791	0	0	712	3,503	232,664	97,614
2008	1,998	0	12	132	2,142	259,587	103,469
2009	1,394	0	8	286	1,688	255,347	88,137
2010	917	0	0	21	938	231,770	88,101
2011	1,257	0	0	48	1,305	257,102	120,962
2012	1,131	2	0	230	1,363	278,666	111,914

F. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 27.F.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 York County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	4	342	1,340	708	0	2,394
2001	4	405	1,526	707	0	2,642
2002	3	479	1,692	929	0	3,103
2003	28	720	1,702	1,164	1	3,615
2004	12	787	2,057	946	1	3,803
2005	7	748	2,190	1,035	1	3,981
2006	30	1,008	2,792	1,720	0	5,550
2007	26	1,028	3,110	2,204	2	6,370
2008	20	784	2,534	1,695	0	5,033
2009	5	366	983	767	2	2,123
2010	7	330	937	680	4	1,958
2011	14	399	1,116	862	0	2,391
Total	160	7,396	21,979	13,417	11	42,963
Loan Amount (\$1,000s)						
2000	58	5,209	15,725	9,184	0	30,176
2001	40	5,531	17,128	8,617	0	31,316
2002	7	6,507	19,389	11,507	0	37,410
2003	258	10,437	26,928	16,207	10	53,840
2004	122	11,738	28,732	14,521	50	55,163
2005	77	9,056	22,105	11,880	3	43,121
2006	198	10,567	26,193	16,518	0	53,476
2007	240	12,056	33,055	25,846	4	71,201
2008	317	10,052	29,256	19,449	0	59,074
2009	35	7,081	16,055	11,937	163	35,271
2010	126	5,185	14,680	9,472	4	29,467
2011	257	7,391	19,130	12,913	0	39,691
Total	1,735	100,810	268,376	168,051	234	539,206

Table 27.F.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 York County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	18	57	37	0	112
2001	0	23	67	40	0	130
2002	0	20	56	44	0	120
2003	2	47	123	86	0	258
2004	1	55	133	41	0	230
2005	2	37	66	35	0	140
2006	1	37	71	47	0	156
2007	3	49	92	53	0	197
2008	1	58	124	67	0	250
2009	2	51	99	51	0	203
2010	0	48	86	45	0	179
2011	0	36	92	48	0	176
Total	12	479	1,066	594	0	2,151
Loan Amount (\$1,000s)						
2000	0	3,041	8,969	6,328	0	18,338
2001	0	4,300	11,063	6,963	0	22,326
2002	0	3,624	10,064	7,401	0	21,089
2003	260	8,496	21,353	14,415	0	44,524
2004	150	9,797	23,283	6,753	0	39,983
2005	400	6,620	11,400	6,036	0	24,456
2006	150	6,150	12,455	8,188	0	26,943
2007	626	8,667	16,591	9,924	0	35,808
2008	250	10,941	21,739	12,223	0	45,153
2009	465	9,137	17,086	9,316	0	36,004
2010	0	8,450	14,629	7,751	0	30,830
2011	0	6,521	15,086	8,338	0	29,945
Total	2,301	85,744	183,718	103,636	0	375,399

Table 27.F.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 York County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	19	37	35	0	91
2001	0	22	59	39	0	120
2002	0	26	75	56	0	157
2003	0	54	115	86	0	255
2004	0	54	76	53	0	183
2005	1	52	58	28	0	139
2006	1	50	55	34	0	140
2007	0	46	68	53	0	167
2008	0	50	120	71	0	241
2009	0	43	86	52	0	181
2010	1	32	70	39	0	142
2011	0	31	67	35	0	133
Total	3	479	886	581	0	1,949
Loan Amount (\$1,000s)						
2000	0	9,722	18,624	19,140	0	47,486
2001	0	9,682	29,113	19,365	0	58,160
2002	0	12,941	40,663	30,827	0	84,431
2003	0	26,698	60,181	44,936	0	131,815
2004	0	25,365	36,839	27,527	0	89,731
2005	875	27,296	30,453	13,662	0	72,286
2006	455	28,440	28,852	16,587	0	74,334
2007	0	23,376	33,130	26,046	0	82,552
2008	0	25,941	55,571	35,660	0	117,172
2009	0	22,562	40,770	25,445	0	88,777
2010	475	17,261	36,017	19,063	0	72,816
2011	0	17,007	37,184	15,547	0	69,738
Total	1,805	246,291	447,397	293,805	0	989,298

Table 27.F.4
Small Business Loans to Businesses with Gross Annual Revenues of Less
Than \$1 Million by Tract MFI
 York County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	149	472	263	0	884
2001	1	193	676	335	0	1,205
2002	2	163	494	337	0	996
2003	11	293	837	514	1	1,656
2004	3	324	889	432	1	1,649
2005	3	402	1,144	579	0	2,128
2006	20	421	1,213	731	0	2,385
2007	18	436	1,385	931	0	2,770
2008	7	281	909	601	0	1,798
2009	1	195	514	330	0	1,040
2010	5	167	479	325	0	976
2011	5	212	603	542	0	1,362
Total	76	3,236	9,615	5,920	2	18,849
Loan Amount (\$1,000s)						
2000	0	10,299	22,515	19,709	0	52,523
2001	20	8,479	31,224	20,018	0	59,741
2002	2	11,430	34,645	24,191	0	70,268
2003	120	22,678	71,196	34,803	10	128,807
2004	78	20,509	52,699	27,540	50	100,876
2005	886	24,176	40,533	18,143	0	83,738
2006	638	19,535	35,184	23,857	0	79,214
2007	425	13,766	39,417	26,962	0	80,570
2008	181	17,706	48,470	33,329	0	99,686
2009	215	15,066	43,191	23,950	0	82,422
2010	549	15,236	38,832	21,858	0	76,475
2011	75	12,729	32,948	19,592	0	65,344
Total	3,189	191,609	490,854	293,952	60	979,664

G. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 27.G.1
Fair Housing Complaints by Basis

York County
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	1	2		3	3	2	6	2	1	1	21
Family Status		1						1		12	14
National Origin		3	1		1					1	6
Disability				2	1		1			1	5
Retaliation	1			1	1					1	4
Sex		1		1	1						3
Religion				1	2						3
Color						1					1
Total Bases	2	7	1	8	9	3	7	3	1	16	57
Total Complaints	2	4	1	5	6	2	7	3	1	14	45

Table 27.G.2
Fair Housing Complaints by Issue

York County
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities			1	1	1		3	1			17
Discrimination in term, conditions or privileges relating to rental		2		2	4	1	2				15
Discriminatory acts under Section 818 (coercion, etc.)				2	2		1				6
Discriminatory refusal to rent		1					3	1			6
Otherwise deny or make housing available							2		1	1	5
Discriminatory financing (includes real estate transactions)	1	1				1		1			4
Discrimination in terms, conditions, privileges relating to sale					1				1	1	2
Discriminatory refusal to sell		1					1				2
Other discriminatory acts	1			1							2
Failure to make reasonable accommodation				1							1
Discriminatory refusal to rent and negotiate for rental				1							1
Discrimination in the terms or conditions for making loans		1									1
False denial or representation of availability - sale									1	1	1
Discriminatory refusal to negotiate for sale								1			1
Discriminatory refusal to sell and negotiate for sale									1	1	1
Total Issues	2	6	1	8	8	2	12	4	4	4	65
Total Complaints	2	4	1	5	6	2	7	3	1	1	45

Table 27.G.3
Fair Housing Complaints by Closure Status

York County
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	2	2	1		3	2	5	2	1		18
Open										14	14
Conciliated / Settled				3	1			1			5
Withdrawal Without Resolution				2	1						3
Complainant Failed to Cooperate		1					1				2
Lack of Jurisdiction		1					1				2
Withdrawal After Resolution					1						1
Total Complaints	2	4	1	5	6	2	7	3	1	14	45

HUD Complaints Found With Cause

Table 27.G.4
Fair Housing Complaints Found With Cause by Basis

York County
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race				2	1						3
Disability				1							1
National Origin					1						1
Family Status								1			1
Sex				1							1
Religion				1							1
Total Bases				5	2			1			8
Total Complaints				3	2			1			6

Table 27.G.5
Fair Housing Complaints Found With Cause by Issue

York County
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				2	1						3
Discriminatory terms, conditions, privileges, or services and facilities					1						1
Discriminatory refusal to rent								1			1
Discriminatory acts under Section 818 (coercion, etc.)				1							1
Discriminatory refusal to rent and negotiate for rental				1							1
Other discriminatory acts				1							1
Total Issues	0	0	0	5	2	0	0	1	0	0	8
Total Complaints				3	2			1			6

H. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 27.H.1

Role of Respondent

York County

2013 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	14
Banking/Finance	2
Construction/Development	7
Homeowner	34
Local Government	10
Property Management	8
Real Estate	5
Renter/Tenant	6
Other Role	6
Missing	0
Total	92

FEDERAL, STATE, AND LOCAL LAWS

Table 27.H.2

Familiarity with Fair Housing Laws

York County

2013 Fair Housing Survey

Familiarity	Total
Not Familiar	15
Somewhat Familiar	37
Very Familiar	18
Missing	22
Total	92

Table 27.H.3

Perceptions About Fair Housing Laws

York County

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	49	2	18	23	92
Are fair housing laws difficult to understand or follow?	14	37	19	22	92
Do you think fair housing laws should be changed?	7	27	34	24	92
Do you thing fair housing laws are adequately enforced?	35	23	8	26	92

Table 27.H.4
Fair Housing Activities
 York County
 2013 Fair Housing Survey

2014 Fair Housing Survey							
Question		Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?		35	23	8	26	92	
Have you participated in fair housing training?		27	17	1	47	92	
Are you aware of any fair housing testing?		6	40	19	27	92f	
Testing and education		Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	17	14	2	32	27		92
Is there sufficient testing?	7	4		55	26		92

Table 27.H.5
Protected Classes
 York County
 2013 Fair Housing Survey Data

Protected Class	Total
Age	6
Color	12
Criminal	3
Disability	6
Ethnicity	3
Family Status	30
Gender	27
Income	3
National Origin	25
Race	2
Religion	32
Sexual Orientation	10
Other	11
Total	170

FAIR HOUSING IN THE PRIVATE SECTOR

Table 27.H.6
Barriers to Fair Housing in the Private Sector
 York County
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	5	47	11	29	92
The real estate industry?	1	40	22	29	92
The mortgage and home lending industry?	5	32	26	29	92
The housing construction or accessible housing design fields?	3	33	27	29	92
The home insurance industry?	3	32	28	29	92
The home appraisal industry?	4	31	27	30	92
Any other housing services?	5	32	26	29	92

FAIR HOUSING IN THE PUBLIC SECTOR

Table 27.H.7
Barriers to Fair Housing in the Public Sector
 York County
 2013 Fair Housing Survey

Question	Yes	No	Don't	Missing	Total
----------	-----	----	-------	---------	-------

Know					
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	2	27	31	32	92
Zoning laws?	6	22	31	33	92
Occupancy standards or health and safety codes?	4	24	30	34	92
Property tax policies?	4	27	27	34	92
Permitting process?	1	26	30	35	92
Housing construction standards?	2	25	32	33	92
Neighborhood or community development policies?	3	25	30	34	92
Limited access to government services, such as employment services?	12	27	20	33	92
Public administrative actions or regulations?	3	21	35	33	92

CONCLUDING QUESTIONS

Table 27.H.8
Local Fair Housing
 York County
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	11	27	19	35	92
Are there any specific geographic areas that have fair housing problems?	1	15	40	36	92

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 27.H.9
How did you become aware of fair housing laws?

York County
 2013 Fair Housing Survey

Comments:
attending classes City of Rock Hill liason EMPLOYMENT employment in housing industry Fair Housing classes taken once a year Fair Housing Laws are a part of real estate training Friends General Information I am a licensed property manager. i am a renter i like to know what i am signing up for and what the law is I have a SC Property manager in Charge ;icense, have several HA residents I have participated in training groups with Housing and Neighborhood services that address fair housing laws as they affect the homeless population that I serve. I have served as a commissioner for over 30 years I was a loan originator and we had to take classes. I worked in the non profit fair housing world for 10 years. I am also an attorney. I've owned rental properties since 1986 and have houses presently through HUD. Interacting with the CRH job requirement JOB REQUIREMENT My orientation for the Zoning Appeals Board Online research. Presntation of Fair Housing Laws in the office. previously had rental property Property Management and HUD Regulations Provider of housing services - training, workshops, daily services to clients r.e. sales & rentals Read a HUD booklet REAL ESTATE CONTINUING EDUCATION CLASSES Received a brochure on it from someone in city government with whom I serve on a local non-profit board Researching information as an advocate. Going to fair housing presentations in the community. Section 8 property manager The City's housing agency has provided training and/or opportunity to become familiar through reading, coworkers Through trainings and research on the SC Courts website Through work on affordable housing board Through working with CDBG and other HUD programs training through Housing Authority tv radio and newspaper various trainings We focus on assisting low income people work training Worked for a non profit homeless shelter. Worked in Community Development under HUD working at a housing authority office

Table 27.H.10
How should fair housing laws be changed?

York County
 2013 Fair Housing Survey

Comments:
<p>HUD's new disparate impact rules are difficult and make it hard to predict how an apparent neutral decision could end up in the future</p> <p>I believe there are additional protected classes that would be appropriate to consider as have been adopted in other communities. For example, marital status, source of income, sexual orientation.</p> <p>I don't feel knowledgeable enough to make such a judgement.</p> <p>Individuals with fixed incomes should have more provisions</p> <p>Stop keeping woman and kids from fair housing.</p> <p>The laws are just fine it is the lack of enforcement. When many people are "Wronged" they do not report it.</p> <p>we bought the home and keep it up I think I should be able to do what I want to. I always try to be fair and put myself in applicants place to be fair, but most of the time it is like we owe them something just for showing up</p>

Local Fair Housing

Table 27.H.11
Are there any specific geographic areas that have fair housing problems?

York County
 2013 Fair Housing Survey

Comments:
Some of the low income areas such as Blackmon Road and the Boyd Hill Area.

Table 27.H.12
Please share any additional comments.

York County
 2013 Fair Housing Survey

Comments:
<p>IT's all about education and communications.</p> <p>Slum landlords affect low income residents. Large number is minority</p>

Housing in the Private Sector

Table 27.H.13
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

York County
 2013 Fair Housing Survey

Comments:
<p>Landlord's openly admit to not renting to a certain race in certain areas where they own homes.</p> <p>Many landlords are still unaware in spite of education as to fair housing laws as it relates to disability and familial status. In particular, physically accessible housing is needed in numbers greater than exists.</p> <p>private landlords make decisions of this sort frequently</p> <p>Rent for privately owned properties is sometimes Below our program rentals.</p> <p>There is an age, such as seniors.</p>

Table 27.H.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

York County
2013 Fair Housing Survey

Comments:
Awoman can have to many children to rent; exp, she may have two kids to many has been used as a way to keep from renting her a place.

Table 27.H.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

York County
2013 Fair Housing Survey

Comments:
Have heard news stories that loan decisions and credit decisions are different for some based on race, gender and age MORTGAGE COMPANIES AND BANKS OFFER HIGHER INTEREST RATES TO MINORITIES USA

Table 27.H.16**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

York County
2013 Fair Housing Survey

Comments:
The issue exists in the context of single family homes, particularly given that most new construction are smaller complexes that do not fall under FHA D&C standards. Wider doorways should apply to all housing construction.

Table 27.H.17**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

York County
2013 Fair Housing Survey

Comments:
NOT EXPLAINING EVERY DETAIL AS THEY WOULD IF A PERSON IS NOT A MINORITY they will charge a minority to much for the policy because of location. USA

Table 27.H.16**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**

York County
2013 Fair Housing Survey

Comments:
Higher rents for Section 8 Participants Low income areas and areas where home owners are aging could use more assistance to get their homes repaired and in living condition. Who spear heads such efforts and keeps them going to completion? No funding for home renovations and repairs. Rock Hill Utilities are too high for low income people! The City is using Utilities as an additional income to the City!

FAIR HOUSING IN THE PUBLIC SECTOR

Table 27.H.17

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

York County
2013 Fair Housing Survey Data

Comments:
SUBJECTIVE AND MISINFORMED ELECTED OFFICIALS

Table 27.H.18

Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?

York County
2013 Fair Housing Survey Data

Comments:
Laws that restrict where group homes can go and political pressure to limit where affordable housing goes residents or school zoning restricts the types of housing to selected areas.

Table 27.H.19

Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?

York County
2013 Fair Housing Survey Data

Comments:
Rental property owners often restrict the number of tenants in a given unit These policies lack enforcement in All areas

Table 27.H.20

Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?

York County
2013 Fair Housing Survey Data

Comments:
The state of SC taxes landlords at a much higher rate than a homeowner. This discourages investing in rental property. Charlotte is a better market. the taxes on our rentals are getting so high that we are planning on selling our 2 rentals because we can't see any advantage in keeping them. Both are in York Co. and between insurance and taxes and the money allowed for them through Section 8, we are not making any money.

Table 27.H.21

Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?

York County
2013 Fair Housing Survey Data

Comments:
IF A PERSON DOES NOT UNDERSTAND A DOCUMENT THEY WILL NOT KNOW OR UNDERSTAND.

Table 27.H.22**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

York County
2013 Fair Housing Survey Data

Comments:
Guidelines are often confusing and difficult to follow

Table 27.H.23**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

York County
2013 Fair Housing Survey Data

Comments:
I know of a community that was targetted to receive funds to fix up homes and keep the families living in the homes. The project was started several years ago and to my knowledge none of the homes were repaired. O few was started and the project seem to stop.
Some government and non-profit entities focus their development in very strictly defined areas of the city, although I don't think this is a fair housing issue.
Tony Berry seems to own Rock Hill. Whatever he wants to build, he builds despite published policies and standards. His low standards are accepted by city employees even though they violate policies.

Table 27.H.24**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

York County
2013 Fair Housing Survey Data

Comments:
lack of mass transportation system; cost to utilize transportation systems and the process for scheduling transportation services (only taxicabs and/or friends, family can be accessed in emergency situations and taxicabs are expensive)
Lack of transportation in the low income areas.
NO INTRUCTION AND VERY LITTLE INFORMATION EASILY AVAILABLE
No local transportation system
Only one agency offering transportation and it also covers other locations such as doctors, other service delivery areas. No public transportation provided in this community.
price of bus service is to expensive for the service always late
Rock Hill does not have a public transportation system.
Smaller towns such as York SC do not offer any public transportation.
The lack of public transportation is an issue. However, public transportation is expensive and usually needs an ongoing funding subsidy by government.
there is no public transportation and government offices are in outlying areas
There is some local transportation but not enough to help persons get back and forth to work at a reasonable cost

Table 27.H.25**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

York County
2013 Fair Housing Survey Data

Comments:
Rock Hill city employees do not adhere to Rock Hill published ordinances.
Utilities are too high!

I. 2013 HOUSING NEEDS SURVEY

Table 27.I.1
Role of Respondent

York County
2013 Housing Needs Survey

Primary Role	Total
Local Government	10
Homeowner	9
Real Estate	6
Construction/Development	2
Advocate	1
Banking/Finance	1
Renter/Tenant	1
Other Role	2
Total	32

Table 27.I.2
Please rate the need for the following Housing activities

York County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		3	12	8	9	32
Construction of new rental housing		6	7	10	9	32
Homeowner housing rehabilitation		2	8	14	8	32
Rental housing rehabilitation	1	4	7	12	8	32
Housing demolition	2	10	10	3	7	32
Housing redevelopment	1	4	12	8	7	32
Downtown housing	3	4	7	11	7	32
First-time home-buyer assistance	1		9	14	8	32
Mixed use housing		6	9	8	9	32
Mixed income housing	1	3	12	8	8	32

Table 27.I.3
Please rate the need for the following Housing activities (cont.)

York County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			11	11	10	32
Retrofitting existing housing to meet seniors' needs	1	2	11	8	10	32
Preservation of federal subsidized housing		8	9	5	10	32
Rental Assistance		5	10	8	9	32
Energy efficient retrofits	1	2	9	12	8	32
Supportive housing	1	1	13	7	10	32
Transitional housing		5	13	6	8	32
Emergency housing		5	13	6	8	32
Homeless shelters	1	4	8	12	7	32
Other			1		31	32

Table 27.1.4
Do any of the following acts as barriers to the
development or preservation of housing

York County
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of adequate public transportation	16
Current state of the housing market	9
Cost of land or lot	8
Cost of materials	7
Community resistance	7
Lack of Affordable housing development policies	6
Lack of water/sewer systems	4
Lack of other infrastructure	4
Cost of labor	4
Lack of available land	3
Permitting fees	3
Permitting process	3
Impact fees	3
Lot size	2
Density or other zoning requirements	2
Building codes	2
Lack of adequate public safety services	2
Lack of quality public schools	2
Construction fees	1
Encroachment by commercial or industrial land uses	1

Table 27.1.5
Please rate how the following infrastructure components affect housing production

York County
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	6	7	5	2	4	8	32
Public transportation capacity	6	7	5	2	4	8	32
Water system quality	2	2	5	6	8	9	32
Water system capacity	1	2	5	6	8	10	32
Sewer system quality	1	1	7	5	9	9	32
Sewer system capacity	2	2	6	4	9	9	32
Storm water run-off capacity	3	2	8	6	3	10	32
City and county road conditions	1	8	3	5	5	10	32
Sidewalk conditions	5	7	4	4	3	9	32
Pedestrian-friendly places/walkability	5	9	2	2	5	9	32
Bridge conditions	1	6	4	7	3	11	32
Bridge capacity	2	5	3	7	4	11	32
Other						32	32

Table 27.I.6**Please rate the importance of being close proximity to the following amenities**

York County
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			6	13	7	6	32
Restaurants			14	11	1	6	32
Public transportation	2	1	9	5	9	6	32
Quality K-12 public schools	1		3	8	14	6	32
Day care	1	3	4	13	5	6	32
Retail shopping			13	10	2	7	32
Grocery stores			4	12	10	6	32
Park and recreational facilities			6	14	6	6	32
Highway access		5	6	12	3	6	32
Pharmacies		2	12	8	4	6	32
Other				2		30	32

Table 27.I.7**Please rate the need for the following housing types for special needs population**

York County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	1	4	9	11	7	32
Transitional housing		5	11	8	8	32
Shelters for youth		7	12	5	8	32
Senior housing			16	8	8	32
Nursing homes or assisted living facilities		2	16	5	9	32
Housing designed for persons with disabilities		3	14	6	9	32
Supportive housing		4	14	4	10	32
Other				1	31	32

Table 27.I.8**Please rate the need for Services and Facilities for each of the following special needs groups**

York County
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			14	9	9	32
The frail elderly (age 85+)		1	12	10	9	32
Persons with severe mental illness		2	14	8	8	32
Persons with physical disabilities		1	13	9	9	32
Persons with developmental disabilities		1	16	6	9	32
Persons with substance abuse addictions	1	2	12	8	9	32
Persons with HIV/AIDS	1	7	9	6	9	32
Victims of domestic violence	1		13	10	8	32
Veterans		4	12	7	9	32
Homeless persons	1	5	8	11	7	32
Persons recently released from prison	1	6	8	9	8	32
Other					32	32

NARRATIVE COMMENTS

Table 27.I.9

What other type of housing activity are you considering?

York County
2013 Housing Needs Survey

Comments:
Live/work units.

Table 27.I.10

What other type of infrastructure components are you considering?

York County
2013 Housing Needs Survey

Comments:
Policies/practices for children and pets

Table 27.I.11

What other amenities are you considering?

York County
2013 Housing Needs Survey

Comments:
Church Senior services

Table 27.I.12

What other types of housing for special needs populations are you considering?

York County
2013 Housing Needs Survey

Comments:
homeless

Table 27.I.13

Please share any comments you have about housing needs or barriers.

York County
2013 Housing Needs Survey

Comments:
<p>affordable and quality community</p> <p>Affordable seems to be a big barrier, developers make bad choices regarding setbacks, sidewalks, length of driveways and garages. So the good news is the reasonable prices but the bad news is a housing gap ordinance that is lacking in Joy!</p> <p>Financing</p> <p>Housing size & lots to large need more smaller high quality, tiny lot homes</p> <p>I hope my responses are not "too" contradictory. Sometimes unclear of what the statement represented</p> <p>I want to age in place (as does my wife), so more public transportation options being offered in the Rock Hill area over the next 20-30 years is very important.</p> <p>Need more and better affordable housing.</p> <p>Public transportation that is reliable, affordable, and high capacity is extremely important for healthy growth and housing development. Close proximity to living wage jobs and quality education is a factor for many people</p> <p>Quality vs quantity and collaborations with other counties and provide transportation if needed</p> <p>Tremendous need for housing the increasing homeless population.</p>

Table 27.I.14**What are ways your area of the Region can better address housing challenges.**

York County
2013 Housing Needs Survey

Comments:
<p>as you have today continue to educate people, keeping them informed</p> <p>Bailey bill tax freeze on rehabs, assistance to home buyers who take possession of dilapidated homes.</p> <p>Be aware and considerate of those who cannot "choose" where they live or work because of lack of resources!</p> <p>Build more supportive and affordable housing.</p> <p>Commit to mixed -use development for new housing construction. Commit to health impact assessment for major new development (industrial/commercial and housing types)</p> <p>exposure and education- help thought who are drowning that they are willing to help themselves. "if possible" ex-public housing-time limit and must be working towards a goal of getting off government assistance</p> <p>High density in selective areas mixed use development downtown housing.</p> <p>Increased collaboration among non-profit housing developments and municipalities to leverage our overall combined impact to ensure quality affordable housing</p> <p>Legislate guidance for developers of subdivisions over 500 units to allocate 10% of units to affordable patio homes with garages and enclosed yards similar to the villas at Manchester meadows. The idea of such housing is to allow seniors to live amount real neighborhoods and interact with mixed populations. The enclosed yard design enables them to have their own safe backyard with privacy</p> <p>Recognize there is a need!!! For all the categories listed above!</p> <p>When i received this, I almost deleted without reading since I am in SC and only NC counties listed. It is good to put all counties on any email no matter where emails originate.</p>

J. LAND USE PLANNING

Table 27.J.1
Housing Development

York County
Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	3				3
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	2	1			3
Guidelines that encourage development affordable housing units?	1	2			3
Any potential barriers to the development of low- to moderate- income housing?	2	1			3
Guidelines that allow the development of mixed use housing?	3				3
Occupancy Standards					
A definition for the term "family"?	3				3
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	2	1			3
Does the definition of "family" include a specific limit on the number of persons?	2	1			3
Residential occupancy standards or limits?		3			3
Special Needs Housing					
A definition for the term "disability"?		2		1	3
Development standards for making housing accessible to persons with disabilities?		3			3
A process by which persons with disabilities can request modification to the jurisdiction's policies?		3			3
Standards for the development of senior housing?		3			3
Policies that distinguish senior citizen housing from other residential uses?	2	1			3
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	1	1		1	3
Are group homes permitted by right in single-family residential areas?	3				3
Is there a group home density requirement, such as a distance required for other group homes?		2		1	3
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	2	1			3
Policies or practices for "affirmatively furthering fair housing"?	2	1			3

K. RENTAL VACANCY SURVEY

Table 27.K.1
Rental Vacancy Survey by Type

York County
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	168	9	5.4%
Apartments	7,925	254	3.2%
Mobile Homes	4	0	0.0%
"Other" Units	339	5	1.5%
Don't know	5	2	40.0%
Total	8,441	270	3.2%

Table 27.K.2
Rental Units by Bedroom Size

York County
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	129	0	0	-	129
One	0	1,383	0	24	-	1,407
Two	3	2,644	4	198	-	2,849
Three	63	592	0	59	-	714
Four	2	49	0	0	-	51
Don't Know	100	3,128	0	58	5	3,291
Total	168	7,925	4	339	5	8,441

Table 27.K.3
Do any of your rental units receive rental subsidy or assistance?

York County
2013 Rental Vacancy Survey

Period	Respondent
Yes	37
No	18
Don't Know	5
% Offering Assistance	32.7%

Table 27.K.4
**How many of your units have some sort of rental
subsidy or assistance?**

York County
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	46	27.4%
Apartments	133	1.7%
Mobile Homes		%
"Other" Units	22	6.5%
Don't know		
Total	201	2.4%

Table 27.K.5
**How long will it be before your vacant units
become filled?**

York County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	29	1
1 to 2 month	1	
2 to 3 months	1	
More than 3 months	29	1

Table 27.K.6
**How long will it be before your filled units
become vacant?**

York County
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	1
1 to 2 month		
2 to 3 months	1	
More than 3 months	15	2

Table 27.K.7
Average Market Rate Rents by Bedroom Size

York County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$458			\$458
One	\$300	\$636		\$529	\$628
Two	\$525	\$734	\$635	\$734	\$727
Three	\$1,024	\$876		\$1,063	\$921
Four	\$1,199	\$1,700			\$1,325
Total	\$1,020	\$736	\$635	\$874	\$793

Table 27.K.8
Average Assistant Rate Rents by Bedroom Size

York County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$473			\$473
One		\$491		\$450	\$498
Two		\$568		\$508	\$573
Three		\$693		\$675	\$690
Four					
Total		\$557		\$517	\$571

Table 27.K.9
Single Family Market Rate Rents by Vacancy Status

York County
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	100	9	9.0%
\$750 to \$1,000	25	0	0.0%
\$1,000 to \$1,250	1	0	0%
\$1,250 to \$1,500	3	0	0%
Above \$1,500			%
Missing	39	0	.0%
Total	168	9	5.4%

Table 27.K.10
Apartment Market Rate Rents by Vacancy Status

York County
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	167	7	4.2%
\$500 to \$750	2,798	76	2.7%
\$750 to \$1,000	2,700	55	2.0%
\$1,000 to \$1,250	1,183	100	8.5%
\$1,250 to \$1,500	6		%
Above \$1,500			%
Missing	1,071	16	1.5%
Total	7,925	254	3.2%

Table 27.K.11
Available Apartment Units by Bedroom Size

York County
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		2	4	1		0	7
\$500 to \$750	1	19	35	5		16	76
\$750 to \$1,000		8	11	3		33	55
\$1,000 to \$1,250		6	10	3		81	100
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	1	0		15	16
Total	1	35	61	12	0	145	254

Table 27.K.12
Condition by Unit Type

York County
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor		348			.	348
Fair					.	
Average	100	55		94	.	249
Good	65	3,396		234	.	3,695
Excellent	3	3,565	4	3	.	3,575
Don't Know	0	561	0	8	5	574
Total	168	7,925	4	339	5	8,441

Table 27.K.13
Condition of Single Family Units by Vacancy Status

York County
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair			%
Average	100	9	9.0%
Good	65	0	0.0%
Excellent	3	0	0.0%
Don't Know	0	0	%
Total	168	9	5.4%

Table 27.K.14
Condition of Apartment Units by Vacancy Status

York County
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor	348	6	1.7%
Fair			%
Average	55	12	21.8%
Good	3,396	146	4.3%
Excellent	3,565	73	2.0%
Don't Know	561	17	3.0%
Total	7,925	254	3.2%

Table 27.K.15
Are there any utilities included with the rent?

York County
 2013 Rental Vacancy Survey

Period	Respondent
Yes	35
No	21
% Offering Assistance	62.5%

Table 27.K.16
Which utilities are included with the rent?

York County
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	3
Natural Gas	
Water/Sewer	23
Trash Collection	26

Table 27.K.17
Do you keep a waiting list?

York County
2013 Rental Vacancy Survey

Period	Respondent
Yes	35
No	21
Don't know	
Waitlist Size	625

Table 27.K.18
How would you rate the need for renovation of existing units in the city?

York County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	18		4
Low Need		4		1
Moderate Need		11		2
High Need	1	1		
Extreme Need	1	2	1	

Table 27.K.19
How would you rate the need for construction of new units in the city?

York County
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	22		4
Low Need		4		2
Moderate Need	2	8		
High Need	2	3		
Extreme Need	2	4	2	1

Table 27.K.20
If new units were to be constructed, what percentage should offer rental assistance?

York County
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	32.7%

L. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

M. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 27.M.1
Population and Employment Forecast
 York County
 Census and REVISED Metrolina Regional Demographic and
 Economic Data and Data Forecasts

Year	Employment	Population
1970	38,136	85,900
1980	47,724	107,344
1990	61,436	132,348
2000	77,811	164,614
2010	101,706	226,073
2020	120,600	272,967
2030	133,866	316,762
2040	150,348	364,556
2050	168,237	409,684

Table 27.M.2
Household Forecasts by Tenure
 York County
 Census and REVISED Metrolina Regional Demographic
 and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	62,119	23,745	85,864
2020	76,873	26,802	103,675
2030	89,610	30,698	120,308
2040	103,567	34,894	138,461
2050	116,790	38,811	155,601

Table 27.M.3
Household Forecasts by Income

York County
 Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
 ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	5,105	5,183	8,813	4,534	38,484	62,119
2020	6,317	6,414	10,906	5,611	47,625	76,873
2030	7,364	7,476	12,713	6,541	55,516	89,610
2040	8,511	8,641	14,693	7,559	64,162	103,567
2050	9,598	9,744	16,569	8,524	72,355	116,790
Renter-Occupied						
2010	6,462	4,085	4,629	1,951	6,619	23,745
2020	7,294	4,610	5,225	2,202	7,471	26,802
2030	8,354	5,281	5,984	2,522	8,557	30,698
2040	9,497	6,003	6,802	2,867	9,727	34,894
2050	10,562	6,676	7,565	3,188	10,818	38,811
Total						
2010	11,567	9,267	13,442	6,485	45,103	85,864
2020	13,612	11,024	16,131	7,813	55,096	103,675
2030	15,719	12,757	18,697	9,062	64,073	120,308
2040	18,008	14,643	21,495	10,426	73,889	138,461
2050	20,160	16,420	24,135	11,713	83,173	155,601

N. CHAS HOUSING PROBLEM TABLES

Table 27.N.1
Households with Housing Problems by Income and Family Status

York County
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	243	667	124	962	435	2,431
30.1-50% HAMFI	414	828	215	645	453	2,555
50.1-80% HAMFI	492	1,710	302	404	621	3,529
80.1 % HAMFI and above	714	2,377	621	143	1,093	4,948
Total	1,863	5,582	1,262	2,154	2,602	13,463
Renters						
30 % HAMFI	98	1,709	363	654	1,503	4,327
30.1-50% HAMFI	68	1,694	212	335	1,020	3,329
50.1-80% HAMFI	40	543	199	105	530	1,417
80.1 % HAMFI and above	20	275	84	45	143	567
Total	226	4,221	858	1,139	3,196	9,640
Total						
30 % HAMFI	341	2,376	487	1,616	1,938	6,758
30.1-50% HAMFI	482	2,522	427	980	1,473	5,884
50.1-80% HAMFI	532	2,253	501	509	1,151	4,946
80.1 % HAMFI and above	734	2,652	705	188	1,236	5,515
Total	2,089	9,803	2,120	3,293	5,798	23,103

Table 27.N.2
Owner-Occupied Households by Housing Problems by Income and Family Status

York County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	243	667	124	962	435	2,431
30.1-50% HAMFI	414	828	215	645	453	2,555
50.1-80% HAMFI	492	1,710	302	404	621	3,529
80.1% HAMFI and above	714	2,377	621	143	1,093	4,948
Total	1,863	5,582	1,262	2,154	2,602	13,463
No Housing Problem						
30% HAMFI or less	29	174	20	473	88	784
30.1-50% HAMFI	546	498	4	842	325	2,215
50.1-80% HAMFI	1,418	1,628	335	972	743	5,096
80.1% HAMFI and above	5,585	23,688	2,606	1,163	3,970	37,012
Total	7,578	25,988	2,965	3,450	5,126	45,107
Not Computed						
30% HAMFI or less	14	185	0	20	233	452
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	14	185	0	20	233	452
Total						
30% HAMFI or less	286	1,026	144	1,455	756	3,667
30.1-50% HAMFI	960	1,326	219	1,487	778	4,770
50.1-80% HAMFI	1,910	3,338	637	1,376	1,364	8,625
80.1% HAMFI and above	6,299	26,065	3,227	1,306	5,063	41,960
Total	9,455	31,755	4,227	5,624	7,961	59,022

Table 27.N.3
Renter-Occupied Households by Housing Problems by Income and Family Status

York County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	98	1,709	363	654	1,503	4,327
30.1-50% HAMFI	68	1,694	212	335	1,020	3,329
50.1-80% HAMFI	40	543	199	105	530	1,417
80.1% HAMFI and above	20	275	84	45	143	567
Total	226	4,221	858	1,139	3,196	9,640
No Housing Problem						
30% HAMFI or less	10	288	25	217	248	788
30.1-50% HAMFI	19	484	14	248	305	1,070
50.1-80% HAMFI	143	1,398	93	83	1,345	3,062
80.1% HAMFI and above	353	3,973	216	255	2,956	7,753
Total	525	6,143	348	803	4,854	12,673
Not Computed						
30% HAMFI or less	0	260	0	14	249	523
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	260	0	14	249	523
Total						
30% HAMFI or less	108	2,257	388	885	2,000	5,638
30.1-50% HAMFI	87	2,178	226	583	1,325	4,399
50.1-80% HAMFI	183	1,941	292	188	1,875	4,479
80.1% HAMFI and above	373	4,248	300	300	3,099	8,320
Total	751	10,624	1,206	1,956	8,299	22,836

Table 27.N.4
Households by Housing Problems by Income and Family Status

York County
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	341	2,376	487	1,616	1,938	6,758
30.1-50% HAMFI	482	2,522	427	980	1,473	5,884
50.1-80% HAMFI	532	2,253	501	509	1,151	4,946
80.1% HAMFI and above	734	2,652	705	188	1,236	5,515
Total	2,089	9,803	2,120	3,293	5,798	23,103
No Housing Problem						
30% HAMFI or less	39	462	45	690	336	1,572
30.1-50% HAMFI	565	982	18	1,090	630	3,285
50.1-80% HAMFI	1,561	3,026	428	1,055	2,088	8,158
80.1% HAMFI and above	5,938	27,661	2,822	1,418	6,926	44,765
Total	8,103	32,131	3,313	4,253	9,980	57,780
Not Computed						
30% HAMFI or less	14	445	0	34	482	975
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	14	445	0	34	482	975
Total						
30% HAMFI or less	394	3,283	532	2,340	2,756	9,305
30.1-50% HAMFI	1,047	3,504	445	2,070	2,103	9,169
50.1-80% HAMFI	2,093	5,279	929	1,564	3,239	13,104
80.1% HAMFI and above	6,672	30,313	3,527	1,606	8,162	50,280
Total	10,206	42,379	5,433	7,580	16,260	81,858

28. CITY OF ROCK HILL

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 28.A.1

Population by Age

City of Rock Hill
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	3,507	7.0%	4,902	7.4%	39.8%
5 to 19	11,208	22.5%	13,974	21.1%	24.7%
20 to 24	5,131	10.3%	6,979	10.5%	36.0%
25 to 34	8,086	16.2%	10,004	15.1%	23.7%
35 to 54	12,805	25.7%	16,980	25.7%	32.6%
55 to 64	3,421	6.9%	6,429	9.7%	87.9%
65 or Older	5,607	11.3%	6,886	10.4%	22.8%
Total	49,765	100.0%	66,154	100.0%	32.9%

Table 28.A.2

Elderly Population by Age

City of Rock Hill
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	554	9.9%	862	12.5%	55.6%
67 to 69	760	13.6%	1,214	17.6%	59.7%
70 to 74	1,219	21.7%	1,475	21.4%	21.0%
75 to 79	1,239	22.1%	1,183	17.2%	-4.5%
80 to 84	897	16.0%	987	14.3%	10.0%
85 or Older	938	16.7%	1,165	16.9%	24.2%
Total	5,607	100.0%	6,886	100.0%	22.8%

Table 28.A.3

Population by Race and Ethnicity

City of Rock Hill
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	29,230	58.7%	36,147	54.6%	23.7%
Black	18,578	37.3%	25,348	38.3%	36.4%
American Indian	248	.5%	322	.5%	29.8%
Asian	690	1.4%	1,118	1.7%	62.0%
Native Hawaiian/ Pacific Islander	13	.0%	69	.1%	430.8%
Other	509	1.0%	1,782	2.7%	250.1%
Two or More Races	497	1.0%	1,368	2.1%	175.3%
Total	49,765	100.0%	66,154	100.0%	32.9%
Non-Hispanic	48,529	97.5	62,393	94.3%	28.6%
Hispanic	1,236	2.5%	3,761	5.7%	204.3%

Table 28.A.4**Disability by Age**

City of Rock Hill

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	26	1.0%	26	.5%
5 to 17	396	6.6%	229	4.1%	625	5.4%
18 to 34	444	5.1%	607	5.7%	1,051	5.4%
35 to 64	1,601	14.6%	1,675	13.6%	3,276	14.0%
65 to 74	333	24.7%	813	40.3%	1,146	34.0%
75 or Older	438	36.7%	1,058	57.8%	1,496	49.5%
Total	3,212	10.5%	4,408	12.6%	7,620	11.6%

Table 28.A.5**Employment Status by Disability and Type: Age 18 to 64**

City of Rock Hill

2011 Three-Year ACS Data

Disability Status	Population
Employed:	29,717
With a disability:	1,450
With a hearing difficulty	273
With a vision difficulty	621
With a cognitive difficulty	527
With an ambulatory difficulty	392
With a self-care difficulty	93
With an independent living difficulty	121
No disability	28,267
Unemployed:	4,462
With a disability:	543
With a hearing difficulty	136
With a vision difficulty	136
With a cognitive difficulty	166
With an ambulatory difficulty	154
With a self-care difficulty	29
With an independent living difficulty	107
No disability	3,919
Not in labor force:	8,541
With a disability:	2,334
With a hearing difficulty	297
With a vision difficulty	416
With a cognitive difficulty	1,287
With an ambulatory difficulty	1,454
With a self-care difficulty	639
With an independent living difficulty	1,030
No disability	6,207
Total	42,720

Table 28.A.6**Households by Income**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	3,236	17.1%	4,204	16.8%
\$15,000 to \$19,999	1,375	7.3%	1,474	5.9%
\$20,000 to \$24,999	1,309	6.9%	1,824	7.3%
\$25,000 to \$34,999	2,910	15.4%	2,719	10.9%
\$35,000 to \$49,999	3,294	17.4%	3,946	15.7%
\$50,000 to \$74,999	3,678	19.4%	4,943	19.7%
\$75,000 to \$99,999	1,599	8.4%	2,442	9.7%
\$100,000 or More	1,552	8.2%	3,505	14.0%
Total	18,953	100.0%	25,057	100.0%

Table 28.A.7**Poverty by Age**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	781	11.8%	1,318	12.1%
6 to 17	1,290	19.5%	2,168	20.0%
18 to 64	3,965	59.8%	6,683	61.6%
65 or Older	595	9.0%	688	6.3%
Total	6,631	100.0%	10,857	100.0%
Poverty Rate	14.0%	.	17.6%	.

Table 28.A.8**Households by Year Home Built**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,083	5.7%	1,101	4.4%
1940 to 1949	1,541	8.1%	980	3.9%
1950 to 1959	2,541	13.3%	2,499	10.0%
1960 to 1969	2,782	14.6%	2,295	9.2%
1970 to 1979	2,914	15.3%	3,113	12.4%
1980 to 1989	2,962	15.6%	2,908	11.6%
1990 to 1999	5,212	27.4%	4,843	19.3%
2000 to 2004	.	.	4,541	18.1%
2005 or Later	.	.	2,777	11.1%
Total	19,035	100.0%	25,057	100.0%

Table 28.A.9**Housing Units by Type**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	13,814	67.5%	18,322	64.9%
Duplex	772	3.8%	973	3.4%
Tri- or Four-Plex	1,399	6.8%	1,778	6.3%
Apartment	4,093	20.0%	6,737	23.9%
Mobile Home	387	1.9%	423	1.5%
Boat, RV, Van, Etc.	8	.0%	8	.0%
Total	20,473	100.0%	28,241	100.0%

Table 28.A.10**Housing Units by Tenure**

City of Rock Hill

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	18,750	92.4%	25,966	89.0%	38.5%
Owner-Occupied	10,008	53.4%	13,844	53.3%	38.3%
Renter-Occupied	8,742	46.6%	12,122	46.7%	38.7%
Vacant Housing Units	1,537	7.6%	3,193	11.0%	107.7%
Total Housing Units	20,287	100.0%	29,159	100.0%	43.7%

Table 28.A.11**Disposition of Vacant Housing Units**

City of Rock Hill

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	736	47.9%	1,938	60.7%	163.3%
For Sale	319	20.8%	450	14.1%	41.1%
Rented or Sold, Not Occupied	116	7.5%	123	3.9%	6.0%
For Seasonal, Recreational, or Occasional Use	67	4.4%	105	3.3%	56.7%
For Migrant Workers	1	0.1%	0	.0%	-100.0%
Other Vacant	298	19.4%	577	18.1%	93.6%
Total	1,537	100.0%	3,193	100.0%	107.7%

Table 28.A.12**Households by Household Size**

City of Rock Hill

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	5,154	27.5%	7,860	30.3%	52.5%
Two Persons	6,073	32.4%	8,200	31.6%	35.0%
Three Persons	3,328	17.7%	4,397	16.9%	32.1%
Four Persons	2,545	13.6%	3,224	12.4%	26.7%
Five Persons	1,075	5.7%	1,446	5.6%	34.5%
Six Persons	382	2.0%	515	2.0%	34.8%
Seven Persons or More	193	1.0%	324	1.2%	67.9%
Total	18,750	100.0%	25,966	100.0%	38.5%

Table 28.A.13**Household Type by Tenure**

City of Rock Hill

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	12,100	64.5%	16,059	61.8%	32.7%
Married-Couple Family	7,809	64.5%	9,883	61.5%	26.6%
Owner-Occupied	5,697	73.0%	7,551	76.4%	32.5%
Renter-Occupied	2,112	27.0%	2,332	23.6%	10.4%
Other Family	4,291	35.5%	6,176	38.5%	43.9%
Male Householder, No Spouse	856	19.9%	1,289	20.9%	50.6%
Owner-Occupied	351	41.0%	515	40.0%	46.7%
Renter-Occupied	505	59.0%	774	60.0%	53.3%
Female Householder, No Spouse	3,435	80.1%	4,887	79.1%	42.3%
Owner-Occupied	1,368	39.8%	1,839	37.6%	34.4%
Renter-Occupied	2,067	60.2%	3,048	62.4%	47.5%
Non-Family Households	6,650	35.5%	9,907	38.2%	49.0%
Owner-Occupied	2,592	39.0%	3,939	39.8%	52.0%
Renter-Occupied	4,058	61.0%	5,968	60.2%	47.1%
Total	18,750	100.0%	25,966	100.0%	38.5%

Table 28.A.14**Group Quarters Population**

City of Rock Hill

2000 & 2010 Census SF1 Data

2000 & 2010 Census SPT Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	.0%	0	.0%	%
Juvenile Facilities	.	.	165	27.0%	.
Nursing Homes	670	92.9%	442	72.2%	-34.0%
Other Institutions	51	7.1%	5	.8%	-90.2%
Total	721	100.0%	612	100.0%	-15.1%
Noninstitutionalized					
College Dormitories	1,941	81.0%	2,248	93.9%	15.8%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	456	19.0%	145	6.1%	-68.2%
Total	2,397	76.9%	2,393	79.6%	-.2%
Total Group Quarters Population	3,118	100.0%	3,005	100.0%	-3.6%

Table 28.A.15**Overcrowding and Severe Overcrowding**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census CPS & 2011 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	10,083	98.3%	142	1.4%	34	.3%	10,259
2010 ACS	13,558	98.6%	169	1.2%	22	.2%	13,749
Renter							
2000 Census	8,191	93.3%	401	4.6%	184	2.1%	8,776
2010 ACS	11,035	97.6%	192	1.7%	81	.7%	11,308
Total							
2000 Census	18,274	96.0%	543	2.9%	218	1.1%	19,035
2010 ACS	24,593	98.1%	361	1.4%	103	.4%	25,057

Table 28.A.16**Households with Incomplete Plumbing Facilities**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	18,975	24,932
Lacking Complete Plumbing Facilities	60	125
Total Households	19,035	25,057
Percent Lacking	.3%	.5%

Table 28.A.17**Households with Incomplete Kitchen Facilities**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	18,967	24,932
Lacking Complete Kitchen Facilities	68	125
Total Households	19,035	25,057
Percent Lacking	.4%	.5%

Table 28.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Rock Hill

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	5,257	76.6%	1,036	15.1%	518	7.6%	48	.7%	6,859
2010 ACS	6,993	66.0%	2,125	20.1%	1,439	13.6%	31	.3%	10,588
Owner Without a Mortgage									
2000 Census	2,347	89.1%	162	6.1%	71	2.7%	55	2.1%	2,635
2010 ACS	2,761	87.3%	187	5.9%	207	6.5%	6	.2%	3,161
Renter									
2000 Census	5,105	58.3%	1,614	18.4%	1,531	17.5%	510	5.8%	8,760
2010 ACS	5,066	44.8%	2,290	20.3%	2,989	26.4%	963	8.5%	11,308
Total									
2000 Census	12,709	69.6%	2,812	15.4%	2,120	11.6%	613	3.4%	18,254
2010 ACS	14,820	59.1%	4,602	18.4%	4,635	18.5%	1,000	4.0%	25,057

Table 28.A.19**Median Housing Costs**

City of Rock Hill

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$610	\$592
Median Home Value	\$92,800	\$135,300

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 28.B.1
Labor Force Statistics
 City of Rock Hill
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	21,625	20,549	1,076	5.0%
1991	22,381	20,776	1,605	7.2%
1992	23,177	21,213	1,964	8.5%
1993	23,821	21,812	2,009	8.4%
1994	23,944	22,567	1,377	5.8%
1995	24,355	23,146	1,209	5.0%
1996	25,346	23,642	1,704	6.7%
1997	25,618	24,216	1,402	5.5%
1998	26,030	24,793	1,237	4.8%
1999	27,138	25,757	1,381	5.1%
2000	25,703	24,733	970	3.8%
2001	25,628	24,152	1,476	5.8%
2002	26,250	24,217	2,033	7.7%
2003	26,913	24,555	2,358	8.8%
2004	27,330	24,976	2,354	8.6%
2005	27,937	25,711	2,226	8.0%
2006	30,477	28,215	2,262	7.4%
2007	31,747	29,747	2,000	6.3%
2008	32,625	29,989	2,636	8.1%
2009	33,481	28,462	5,019	15.0%
2010	32,805	27,084	5,721	17.4%
2011	33,026	27,814	5,212	15.8%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{27F28} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 28.C.1

Purpose of Loan by Year
City of Rock Hill
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	1,923	2,291	2,677	2,200	1,485	1,140	879	742	13,337
Home Improvement	213	246	179	236	215	87	36	62	1,274
Refinancing	2,339	2,600	2,385	2,072	1,530	2,035	1,270	1,000	15,231
Total	4,475	5,137	5,241	4,508	3,230	3,262	2,185	1,804	29,842

Table 28.C.2

Occupancy Status for Home Purchase Loan Applications
City of Rock Hill
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,712	2,035	2,185	1,797	1,259	1,073	796	672	11,529
Not Owner-Occupied	198	249	471	387	218	65	83	70	1,741
Not Applicable	13	7	21	16	8	2	0	0	67
Total	1,923	2,291	2,677	2,200	1,485	1,140	879	742	13,337

Table 28.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Rock Hill
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,425	1,805	1,981	1,568	681	332	269	271	8,332
FHA - Insured	248	203	161	194	550	679	477	343	2,855
VA - Guaranteed	31	26	40	35	25	49	45	49	300
Rural Housing Service or Farm Service Agency	8	1	3	0	3	13	5	9	42
Total	1,712	2,035	2,185	1,797	1,259	1,073	796	672	11,529

²⁸ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 28.C.4
Loan Applications by Action Taken
 City of Rock Hill
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	891	1,053	1,126	948	627	520	357	317	5,839
Application Approved but not Accepted	107	119	124	95	60	17	27	16	565
Application Denied	240	234	296	226	187	132	112	83	1,510
Application Withdrawn by Applicant	96	126	156	94	85	86	82	44	769
File Closed for Incompleteness	36	40	13	25	15	14	8	11	162
Loan Purchased by the Institution	342	453	470	409	285	300	210	201	2,670
Preapproval Request Denied	0	8	0	0	0	4	0	0	12
Preapproval Approved but not Accepted	0	2	0	0	0	0	0	0	2
Total	1,712	2,035	2,185	1,797	1,259	1,073	796	672	11,529
Denial Rate	21.2%	18.2%	20.8%	19.3%	23.0%	20.2%	23.9%	20.8%	20.5%

Table 28.C.5
Denial Rates by Gender of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	21.3%	20.6%	25.6%	%	21.2%
2005	17.6%	18.5%	26.3%	.0%	18.2%
2006	19.3%	22.9%	18.4%	%	20.8%
2007	19.9%	17.5%	26.4%	%	19.3%
2008	23.2%	23.0%	21.2%	%	23.0%
2009	17.8%	22.0%	26.8%	%	20.2%
2010	17.3%	31.3%	32.1%	%	23.9%
2011	15.5%	26.3%	26.7%	%	20.8%
Average	19.4%	21.6%	25.0%	.0%	20.5%

Table 28.C.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	516	587	638	536	345	263	206	174	3,265
	Denied	140	125	153	133	104	57	43	32	787
	Denial Rate	21.3%	17.6%	19.3%	19.9%	23.2%	17.8%	17.3%	15.5%	19.4%
Female	Originated	343	437	457	373	241	227	132	132	2,342
	Denied	89	99	136	79	72	64	60	47	646
	Denial Rate	20.6%	18.5%	22.9%	17.5%	23.0%	22.0%	31.3%	26.3%	21.6%
Not Available	Originated	32	28	31	39	41	30	19	11	231
	Denied	11	10	7	14	11	11	9	4	77
	Denial Rate	25.6%	26.3%	18.4%	26.4%	21.2%	26.8%	32.1%	26.7%	25.0%
Not Applicable	Originated	0	1	0	0	0	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	%	.0%	%	%	%	%	%	%	.0%
Total	Originated	891	1,053	1,126	948	627	520	357	317	5,839
	Denied	240	234	296	226	187	132	112	83	1,510
	Denial Rate	21.2%	18.2%	20.8%	19.3%	23.0%	20.2%	23.9%	20.8%	20.5%

Table 28.C.7
Denial Rates by Race/Ethnicity of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	100.0%	.0%	.0%	100.0%	66.7%	33.3%	33.3%	.0%	45.0%
Asian	25.0%	9.1%	17.6%	16.7%	23.1%	30.8%	.0%	.0%	17.6%
Black	30.5%	26.4%	29.8%	29.9%	31.0%	27.6%	33.1%	30.7%	29.4%
White	15.5%	13.4%	16.3%	13.6%	20.3%	15.3%	17.8%	18.1%	15.8%
Not Available	29.6%	25.7%	26.0%	27.8%	22.8%	32.3%	36.5%	19.2%	27.5%
Not Applicable	.0%	.0%	%	%	%	0%	0%	%	.0%
Average	21.2%	18.2%	20.8%	19.3%	23.0%	20.2%	23.9%	20.8%	20.5%
Non-Hispanic	21.8%	17.6%	20.1%	17.9%	23.1%	19.1%	21.3%	19.7%	19.8%
Hispanic	15.0%	21.7%	24.6%	18.0%	27.3%	33.3%	26.7%	12.5%	22.1%

Table 28.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	0	2	2	0	1	2	2	2	11
	Denied	1	0	0	4	2	1	1	0	9
	Denial Rate	100.0%	.0%	.0%	100.0%	66.7%	33.3%	33.3%	.0%	45.0%
Asian	Originated	9	20	14	20	10	9	4	3	89
	Denied	3	2	3	4	3	4	0	0	19
	Denial Rate	25.0%	9.1%	17.6%	16.7%	23.1%	30.8%	.0%	.0%	17.6%
Black	Originated	228	284	268	213	118	113	83	61	1,368
	Denied	100	102	114	91	53	43	41	27	571
	Denial Rate	30.5%	26.4%	29.8%	29.9%	31.0%	27.6%	33.1%	30.7%	29.4%
White	Originated	583	668	748	650	437	354	235	230	3,905
	Denied	107	103	146	102	111	64	51	51	735
	Denial Rate	15.5%	13.4%	16.3%	13.6%	20.3%	15.3%	17.8%	18.1%	15.8%
Not Available	Originated	69	78	94	65	61	42	33	21	463
	Denied	29	27	33	25	18	20	19	5	176
	Denial Rate	29.6%	25.7%	26.0%	27.8%	22.8%	32.3%	36.5%	19.2%	27.5%
Not Applicable	Originated	2	1	0	0	0	0	0	0	3
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	29.6%	25.7%	26.0%	27.8%	22.8%	32.3%	36.5%	19.2%	.0%
Total	Originated	891	1,053	1,126	948	627	520	357	317	5,839
	Denied	240	234	296	226	187	132	112	83	1,510
	Denial Rate	21.2%	18.2%	20.8%	19.3%	23.0%	20.2%	23.9%	20.8%	20.5%
Non-Hispanic	Originated	713	924	1,000	844	544	466	315	286	5,092
	Denied	199	198	252	184	163	110	85	70	1,261
	Denial Rate	21.8%	17.6%	20.1%	17.9%	23.1%	19.1%	21.3%	19.7%	19.8%
Hispanic	Originated	34	36	49	41	24	10	11	7	212
	Denied	6	10	16	9	9	5	4	1	60
	Denial Rate	15.0%	21.7%	24.6%	18.0%	27.3%	33.3%	26.7%	12.5%	22.1%

Table 28.C.9
Loan Applications by Reason for Denial
 City of Rock Hill
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	27	20	42	46	37	31	17	27	247
Employment History	1	9	5	9	6	0	5	2	37
Credit History	80	71	59	69	54	33	32	19	417
Collateral	14	14	32	16	15	13	9	4	117
Insufficient Cash	7	2	7	8	4	5	4	5	42
Unverifiable Information	5	22	12	5	4	4	3	3	58
Credit Application Incomplete	7	7	21	8	8	2	0	3	56
Mortgage Insurance Denied	0	0	0	1	2	0	0	0	3
Other	30	38	40	19	21	19	15	4	186
Missing	69	51	78	45	36	25	27	16	347
Total	240	234	296	226	187	132	112	83	1,510

Table 28.C.10
Denial Rates by Income of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	63.6%	66.7%	40.9%	63.6%	50.0%	62.5%	80.0%	71.4%	60.8%
\$15,001–\$30,000	29.9%	26.4%	27.4%	28.9%	29.7%	29.2%	37.3%	28.8%	29.0%
\$30,001–\$45,000	20.9%	16.1%	22.7%	22.8%	22.7%	20.4%	22.8%	16.8%	20.7%
\$45,001–\$60,000	15.0%	18.4%	20.0%	16.5%	20.0%	15.5%	14.3%	24.2%	17.9%
\$60,001–\$75,000	18.8%	12.6%	12.2%	8.5%	20.4%	13.2%	10.3%	8.9%	13.5%
Above \$75,000	10.8%	7.2%	12.9%	9.8%	19.8%	13.5%	17.6%	13.7%	12.6%
Data Missing	30.4%	25.9%	25.0%	24.1%	28.6%	42.9%	14.3%	14.3%	25.8%
Total	21.2%	18.2%	20.8%	19.3%	23.0%	20.2%	23.9%	20.8%	20.5%

Table 28.C.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	100.0%	36.4%	33.3%	%	.0%	%	45.0%
Asian	100.0%	11.1%	19.0%	21.4%	12.5%	18.2%	.0%	17.6%
Black	64.7%	33.9%	27.2%	25.8%	22.3%	25.4%	38.1%	29.4%
White	55.6%	23.7%	16.0%	14.7%	9.9%	10.4%	22.4%	15.8%
Not Available	64.7%	43.2%	29.7%	18.4%	21.1%	16.9%	35.0%	27.5%
Not Applicable	%	%	.0%	%	%	.0%	.0%	.0%
Average	60.8%	29.0%	20.7%	17.9%	13.5%	12.6%	25.8%	20.5%
Non-Hispanic	57.9%	28.1%	20.1%	17.8%	12.7%	11.9%	25.9%	19.8%
Hispanic	75.0%	25.0%	20.9%	12.2%	14.3%	34.8%	20.0%	22.1%

Table 28.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 City of Rock Hill
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	3	8	83	138	15	0	247	10
Employment History	1	0	10	23	3	0	37	4
Credit History	1	5	178	183	50	0	417	14
Collateral	0	1	41	65	10	0	117	4
Insufficient Cash	0	0	12	26	4	0	42	2
Unverifiable Information	1	1	19	27	10	0	58	3
Credit Application Incomplete	0	0	21	26	9	0	56	2
Mortgage Insurance Denied	0	0	0	3	0	0	3	0
Other	0	2	68	97	19	0	186	9
Missing	3	2	139	147	56	0	347	12
Total	9	19	571	735	176	0	1,510	60
% Missing	33.3%	10.5%	24.3%	20.0%	31.8%	%	23.0%	20.0%

Table 28.C.13
Loan Applications by Income of Applicant: Originated and Denied
 City of Rock Hill
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	4	5	13	4	3	3	2	4	38
	Application Denied	7	10	9	7	3	5	8	10	59
	Denial Rate	63.6%	66.7%	40.9%	63.6%	50.0%	62.5%	80.0%	71.4%	60.8%
\$15,001–\$30,000	Loan Originated	209	223	209	165	116	102	69	57	1,150
	Application Denied	89	80	79	67	49	42	41	23	470
	Denial Rate	29.9%	26.4%	27.4%	28.9%	29.7%	29.2%	37.3%	28.8%	29.0%
\$30,001–\$45,000	Loan Originated	273	317	331	254	163	156	112	99	1,705
	Application Denied	72	61	97	75	48	40	33	20	446
	Denial Rate	20.9%	16.1%	22.7%	22.8%	22.7%	20.4%	22.8%	16.8%	20.7%
\$45,001–\$60,000	Loan Originated	159	209	208	192	124	87	72	47	1,098
	Application Denied	28	47	52	38	31	16	12	15	239
	Denial Rate	15.0%	18.4%	20.0%	16.5%	20.0%	15.5%	14.3%	24.2%	17.9%
\$60,001–\$75,000	Loan Originated	82	111	115	108	78	59	35	41	629
	Application Denied	19	16	16	10	20	9	4	4	98
	Denial Rate	18.8%	12.6%	12.2%	8.5%	20.4%	13.2%	10.3%	8.9%	13.5%
Above \$75,000	Loan Originated	148	168	217	203	138	109	61	63	1,107
	Application Denied	18	13	32	22	34	17	13	10	159
	Denial Rate	10.8%	7.2%	12.9%	9.8%	19.8%	13.5%	17.6%	13.7%	12.6%
Data Missing	Loan Originated	16	20	33	22	5	4	6	6	112
	Application Denied	7	7	11	7	2	3	1	1	39
	Denial Rate	30.4%	25.9%	25.0%	24.1%	28.6%	42.9%	14.3%	14.3%	25.8%
Total	Loan Originated	891	1,053	1,126	948	627	520	357	317	5,839
	Application Denied	240	234	296	226	187	132	112	83	1,510
	Denial Rate	21.2%	18.2%	20.8%	19.3%	23.0%	20.2%	23.9%	20.8%	20.5%

Table 28.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
City of Rock Hill
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	0	7	2	0	2	0	11
	Application Denied	0	4	4	1	0	0	0	9
	Denial Rate	%	100.0%	36.4%	33.3%	%	.0%	%	45.0%
Asian	Loan Originated	0	16	17	22	14	18	2	89
	Application Denied	1	2	4	6	2	4	0	19
	Denial Rate	100.0%	11.1%	19.0%	21.4%	12.5%	18.2%	.0%	17.6%
Black	Loan Originated	12	413	495	236	108	91	13	1,368
	Application Denied	22	212	185	82	31	31	8	571
	Denial Rate	64.7%	33.9%	27.2%	25.8%	22.3%	25.4%	38.1%	29.4%
White	Loan Originated	20	658	1,064	736	447	897	83	3,905
	Application Denied	25	204	202	127	49	104	24	735
	Denial Rate	55.6%	23.7%	16.0%	14.7%	9.9%	10.4%	22.4%	15.8%
Not Available	Loan Originated	6	63	121	102	60	98	13	463
	Application Denied	11	48	51	23	16	20	7	176
	Denial Rate	64.7%	43.2%	29.7%	18.4%	21.1%	16.9%	35.0%	27.5%
Not Applicable	Loan Originated	0	0	1	0	0	1	1	3
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	%	.0%	%	%	.0%	.0%	.0%
Total	Loan Originated	38	1,150	1,705	1,098	629	1,107	112	5,839
	Application Denied	59	470	446	239	98	159	39	1,510
	Denial Rate	60.8%	29.0%	20.7%	17.9%	13.5%	12.6%	25.8%	20.5%
Non-Hispanic	Loan Originated	32	1,013	1,502	938	550	974	83	5,092
	Application Denied	44	395	378	203	80	132	29	1,261
	Denial Rate	57.9%	28.1%	20.1%	17.8%	12.7%	11.9%	25.9%	19.8%
Hispanic	Loan Originated	1	57	68	43	12	15	16	212
	Application Denied	3	19	18	6	2	8	4	60
	Denial Rate	75.0%	25.0%	20.9%	12.2%	14.3%	34.8%	20.0%	22.1%

PREDATORY LENDING

Table 28.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Rock Hill

2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	716	655	786	802	567	483	354	316	4,679
HAL	175	398	340	146	60	37	3	1	1,160
Total	891	1,053	1,126	948	627	520	357	317	5,839
Percent HAL	19.6%	37.8%	30.2%	15.4%	9.6%	7.1%	.8%	.3%	19.9%

Table 28.C.16

Loans by Loan Purpose by HAL Status

City of Rock Hill

2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	716	655	786	802	567	483	354	316	4,679
	HAL	175	398	340	146	60	37	3	1	1,160
	Percent HAL	19.6%	37.8%	30.2%	15.4%	9.6%	7.1%	.8%	.3%	19.9%
Home Improvement	Other	38	37	23	37	59	22	8	14	238
	HAL	16	18	34	18	13	1	2	1	103
	Percent HAL	29.6%	32.7%	59.6%	32.7%	18.1%	4.3%	20.0%	6.7%	30.2%
Refinancing	Other	560	438	374	433	376	685	494	398	3,758
	HAL	213	261	225	168	95	49	6	5	1,022
	Percent HAL	27.6%	37.3%	37.6%	28.0%	20.2%	6.7%	1.2%	1.2%	21.4%
Total	Other	1,314	1,130	1,183	1,272	1,002	1,190	856	728	8,675
	HAL	404	677	599	332	60	37	3	1	2,285
	Percent HAL	23.5%	37.5%	33.6%	20.7%	14.4%	6.8%	1.3%	1.0%	20.8%

Table 28.C.17

HALs Originated by Race of Borrower

City of Rock Hill

2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	0	0	0	0	0	0	0	0
Asian	0	3	2	1	1	1	0	0	8
Black	78	173	141	45	13	12	1	0	463
White	82	186	159	86	41	23	2	1	580
Not Available	15	36	38	14	5	1	0	0	109
Not Applicable	0	0	0	0	0	0	0	0	0
Total	175	398	340	146	60	37	3	1	1,160
Hispanic (Ethnicity)	11	12	16	7	2	1	0	0	49

Table 28.C.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 City of Rock Hill
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	%	.0%	.0%	%	.0%	.0%	.0%	.0%	.0%
Asian	.0%	15.0%	14.3%	5.0%	10.0%	11.1%	.0%	.0%	9.0%
Black	34.2%	60.9%	52.6%	21.1%	11.0%	10.6%	1.2%	.0%	33.8%
White	14.1%	27.8%	21.3%	13.2%	9.4%	6.5%	.9%	.4%	14.9%
Not Available	21.7%	46.2%	40.4%	21.5%	8.2%	2.4%	.0%	.0%	23.5%
Not Applicable	.0%	.0%	%	%	%	%	%	%	0%
Average	19.6%	37.8%	30.2%	15.4%	9.6%	7.1%	0.8%	0.3%	19.9%
Non-Hispanic	18.9%	36.9%	29.4%	15.6%	9.6%	7.1%	1.0%	.3%	19.5%
Hispanic	32.4%	33.3%	32.7%	17.1%	8.3%	10.0%	.0%	.0%	23.1%

Table 28.C.19
Loans by HAL Status by Race/Ethnicity of Borrower
 City of Rock Hill
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	0	2	2	0	1	2	2	2	11
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	%	.0%	.0%	%	.0%	.0%	.0%	.0%	.0%
Asian	Other	9	17	12	19	9	8	4	3	81
	HAL	0	3	2	1	1	1	0	0	8
	Percent HAL	.0%	15.0%	14.3%	5.0%	10.0%	11.1%	.0%	.0%	9.0%
Black	Other	150	111	127	168	105	101	82	61	905
	HAL	78	173	141	45	13	12	1	0	463
	Percent HAL	34.2%	60.9%	52.6%	21.1%	11.0%	10.6%	1.2%	.0%	33.8%
White	Other	501	482	589	564	396	331	233	229	3,325
	HAL	82	186	159	86	41	23	2	1	580
	Percent HAL	14.1%	27.8%	21.3%	13.2%	9.4%	6.5%	0.9%	0.4%	14.9%
Not Available	Other	54	42	56	51	56	41	33	21	354
	HAL	15	36	38	14	5	1	0	0	109
	Percent HAL	21.7%	46.2%	40.4%	21.5%	8.2%	2.4%	.0%	.0%	23.5%
Not Applicable	Other	2	1	0	0	0	0	0	0	3
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	.0%	%	%	%	%	%	%	0.0%
Total	Other	716	655	786	802	567	483	354	316	4,679
	HAL	175	398	340	146	60	37	3	1	1,160
	Percent HAL	19.6%	37.8%	30.2%	15.4%	9.6%	7.1%	.8%	.3%	19.9%
Non-Hispanic	Other	578	583	706	712	492	433	312	285	4,101
	HAL	135	341	294	132	52	33	3	1	991
	Percent HAL	18.9%	36.9%	29.4%	15.6%	9.6%	7.1%	1.0%	.3%	19.5%
Hispanic	Other	23	24	33	34	22	9	11	7	163
	HAL	11	12	16	7	2	1	0	0	49
	Percent HAL	32.4%	33.3%	32.7%	17.1%	8.3%	10.0%	.0%	.0%	23.1%

Table 28.C.20
Rates of HALs by Income of Borrower
 City of Rock Hill
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	.0%	60.0%	7.7%	50.0%	.0%	.0%	.0%	.0%	15.8%
\$15,001–\$30,000	24.4%	45.3%	44.0%	20.0%	15.5%	10.8%	1.4%	.0%	26.7%
\$30,001–\$45,000	27.5%	47.0%	35.3%	16.1%	8.6%	8.3%	.9%	1.0%	24.1%
\$45,001–\$60,000	13.2%	40.2%	25.0%	14.1%	6.5%	3.4%	1.4%	.0%	17.9%
\$60,001–\$75,000	13.4%	27.9%	24.3%	15.7%	10.3%	5.1%	.0%	.0%	15.6%
Above \$75,000	9.5%	14.9%	17.5%	9.9%	8.7%	6.4%	0.0%	.0%	10.5%
Data Missing	18.8%	25.0%	36.4%	27.3%	.0%	.0%	.0%	.0%	23.2%
Average	19.6%	37.8%	30.2%	15.4%	9.6%	7.1%	.8%	.3%	19.9%

Table 28.C.21
Loans by HAL Status by Income of Borrower
 City of Rock Hill
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	4	2	12	2	3	3	2	4	32
	HAL	0	3	1	2	0	0	0	0	6
	Percent HAL	.0%	60.0%	7.7%	50.0%	.0%	.0%	.0%	.0%	15.8%
\$15,001–\$30,000	Other	158	122	117	132	98	91	68	57	843
	HAL	51	101	92	33	18	11	1	0	307
	Percent HAL	24.4%	45.3%	44.0%	20.0%	15.5%	10.8%	1.4%	.0%	26.7%
\$30,001–\$45,000	Other	198	168	214	213	149	143	111	98	1,294
	HAL	75	149	117	41	14	13	1	1	411
	Percent HAL	27.5%	47.0%	35.3%	16.1%	8.6%	8.3%	.9%	1.0%	24.1%
\$45,001 – \$60,000	Other	138	125	156	165	116	84	71	47	902
	HAL	21	84	52	27	8	3	1	0	196
	Percent HAL	13.2%	40.2%	25.0%	14.1%	6.5%	3.4%	1.4%	.0%	17.9%
\$60,001–\$75,000	Other	71	80	87	91	70	56	35	41	531
	HAL	11	31	28	17	8	3	0	0	98
	Percent HAL	13.4%	27.9%	24.3%	15.7%	10.3%	5.1%	.0%	.0%	15.6%
Above \$75,000	Other	134	143	179	183	126	102	61	63	991
	HAL	14	25	38	20	12	7	0	0	116
	Percent HAL	9.5%	14.9%	17.5%	9.9%	8.7%	6.4%	.0%	.0%	10.5%
Data Missing	Other	13	15	21	16	5	4	6	6	86
	HAL	3	5	12	6	0	0	0	0	26
	Percent HAL	18.8%	25.0%	36.4%	27.3%	.0%	.0%	.0%	.0%	23.2%
Total	Other	716	655	786	802	567	483	354	316	4,679
	HAL	175	398	340	146	60	37	3	1	1,160
	Percent HAL	19.6%	37.8%	30.2%	15.4%	9.6%	7.1%	.8%	.3%	19.9%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 28.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Rock Hill
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		231	349	134		714
2001		280	453	165		898
2002		356	476	240		1,072
2003	28	530	524	235	1	1,318
2004	12	505	504	226	1	1,248
2005	7	427	446	176	1	1,057
2006	30	580	571	303		1,484
2007	26	605	666	364	2	1,663
2008	20	454	575	255		1,304
2009	5	217	230	126	2	580
2010	7	176	239	106	4	532
2011	14	244	283	121		662
Total	149	4,605	5,316	2,451	11	12,532
Loan Amount (\$1,000s)						
2000		3,553	5,033	2,986		11,572
2001		4,197	6,098	2,150		12,445
2002		4,606	5,931	3,288		13,825
2003	258	7,729	10,421	4,474	10	22,892
2004	122	8,372	8,644	5,093	50	22,281
2005	77	5,924	6,129	2,856	3	14,989
2006	198	7,089	6,807	2,880		16,974
2007	240	7,560	8,331	4,667	4	20,802
2008	317	6,676	8,296	3,954		19,243
2009	35	4,977	4,595	3,161	163	12,931
2010	126	3,303	4,936	2,278	4	10,647
2011	257	5,080	6,143	2,442		13,922
Total	1,630	69,066	81,364	40,229	234	192,523

Table 28.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Rock Hill
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		12	23	16		51
2001		18	30	13		61
2002		13	20	14		47
2003	2	34	46	28	0	110
2004	1	37	39	15	0	92
2005	2	20	25	14	0	61
2006	1	24	13	16		54
2007	3	34	17	13	0	67
2008	1	41	41	23		106
2009	2	34	24	20	0	80
2010	0	29	30	17	0	76
2011	0	28	28	19		75
Total	12	324	336	208	0	880
Loan Amount (\$1,000s)						
2000		2,031	3,614	2,730		8,375
2001		3,416	4,697	2,352		10,465
2002		2,419	3,524	2,113		8,056
2003	260	6,553	8,107	4,698	0	19,618
2004	150	6,843	7,204	2,504	0	16,701
2005	400	3,382	4,517	2,187	0	10,486
2006	150	4,047	2,205	2,796		9,198
2007	626	6,399	3,265	2,257	0	12,547
2008	250	8,002	6,854	3,985		19,091
2009	465	6,105	3,949	3,590	0	14,109
2010	0	5,303	5,188	2,818	0	13,309
2011	0	5,054	4,740	3,483		13,277
Total	2,301	59,554	57,864	35,513	0	155,232

Table 28.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Rock Hill
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		14	19	11		44
2001		16	21	15		52
2002		20	31	19		70
2003	0	38	58	18	0	114
2004	0	37	31	19	0	87
2005	1	29	22	6	0	58
2006	1	29	11	10		51
2007	0	24	20	15	0	59
2008	0	30	43	18		91
2009	0	30	27	17	0	74
2010	1	20	26	8	0	55
2011	0	16	28	11		55
Total	3	303	337	167	0	810
Loan Amount (\$1,000s)						
2000		7,122	9,771	5,221		22,114
2001		6,855	10,053	6,735		23,643
2002		9,770	17,256	9,168		36,194
2003	0	19,052	31,148	9,327	0	59,527
2004	0	17,654	14,896	9,726	0	42,276
2005	875	15,341	10,879	3,385	0	30,480
2006	455	15,654	5,282	4,318		25,709
2007	0	12,090	10,559	7,478	0	30,127
2008	0	15,458	19,641	8,275		43,374
2009	0	15,005	13,050	8,006	0	36,061
2010	475	10,288	13,295	3,153	0	27,211
2011	0	7,980	16,342	4,804		29,126
Total	1,805	152,269	172,172	79,596	0	405,842

Table 28.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 City of Rock Hill
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		98	173	86		357
2001		129	254	96		479
2002		101	173	117		391
2003	11	213	302	138	1	665
2004	3	211	240	122	1	577
2005	3	212	275	101	0	591
2006	20	232	275	128		655
2007	18	242	314	156	0	730
2008	7	165	241	110		523
2009	1	121	142	87	0	351
2010	5	88	133	67	0	293
2011	5	131	171	85		392
Total	73	1,943	2,693	1,293	2	6,004
Loan Amount (\$1,000s)						
2000		7,941	11,115	8,918		27,974
2001		6,365	11,860	7,234		25,459
2002		7,024	14,303	10,475		31,802
2003	120	16,943	32,273	10,575	10	59,921
2004	78	14,065	16,890	10,019	50	41,102
2005	886	12,724	16,969	5,212	0	35,791
2006	638	12,022	7,302	5,844		25,806
2007	425	8,549	9,050	5,189	0	23,213
2008	181	10,961	15,890	9,102		36,134
2009	215	10,047	14,084	8,140	0	32,486
2010	549	8,883	12,912	5,296	0	27,640
2011	75	8,322	13,186	6,089		27,672
Total	3,167	123,846	175,834	92,093	60	395,000

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 28.E.1
Fair Housing Complaints by Basis

City of Rock Hill
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race	1			2	2	1	5	2		1	14
National Origin		2			1						3
Disability				2			1				3
Retaliation	1				1					1	3
Religion				1	2						3
Sex				1	1						2
Family Status										1	1
Total Bases	2	2		6	7	1	6	2		3	29
Total Complaints	2	2		4	5	1	6	2		2	24

Table 28.E.2
Fair Housing Complaints by Issue

City of Rock Hill
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental			1	2	3	1	2				9
Discriminatory terms, conditions, privileges, or services and facilities					1		2	1			6
Discriminatory acts under Section 818 (coercion, etc.)				1	1		1				4
Discriminatory refusal to rent		1					3				4
Otherwise deny or make housing available							2				3
Discriminatory financing (includes real estate transactions)		1	1					1			3
Other discriminatory acts		1		1							2
Failure to make reasonable accommodation				1							1
Discrimination in terms, conditions, privileges relating to sale					1						1
Discriminatory refusal to sell							1				1
Discriminatory refusal to rent and negotiate for rental				1							1
Discrimination in the terms or conditions for making loans		1									1
Discriminatory refusal to negotiate for sale								1			1
Total Issues	2	4	0	6	6	1	11	3	0	0	37
Total Complaints	2	2		4	5	1	6	2			24

Table 28.E.3
Fair Housing Complaints by Closure Status

City of Rock Hill
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause	2	1			2	1	4	2			12
Conciliated / Settled				3	1						4
Complainant Failed to Cooperate		1					1				2
Open										2	2
Withdrawal Without Resolution				1	1						2
Withdrawal After Resolution					1						1
Lack of Jurisdiction							1				1
Total Complaints	2	2		4	5	1	6	2		2	24

HUD Complaints Found With Cause

Table 28.E.4
Fair Housing Complaints Found With Cause by Basis

City of Rock Hill
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race				2	1						3
Disability				1							1
National Origin					1						1
Sex				1							1
Religion				1							1
Total Bases				5	2						7
Total Complaints				3	2						5

Table 28.E.5
Fair Housing Complaints Found With Cause by Issue

City of Rock Hill
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				2	1						3
Discriminatory terms, conditions, privileges, or services and facilities						1					1
Discriminatory acts under Section 818 (coercion, etc.)				1							1
Discriminatory refusal to rent and negotiate for rental				1							1
Other discriminatory acts				1							1
Total Issues	0	0	0	5	2	0	0	0	0	0	7
Total Complaints				3	2						5

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 28.F.1

Role of Respondent

City of Rock Hill

2013 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	14
Banking/Finance	2
Construction/Development	7
Homeowner	34
Local Government	10
Property Management	8
Real Estate	5
Renter/Tenant	6
Other Role	6
Missing	0
Total	92

FEDERAL, STATE, AND LOCAL LAWS

Table 28.F.2

Familiarity with Fair Housing Laws

City of Rock Hill

2013 Fair Housing Survey

Familiarity	Total
Familiarity	Total
Not Familiar	15
Somewhat Familiar	37
Very Familiar	18
Missing	22

Table 28.F.3

Perceptions About Fair Housing Laws

City of Rock Hill

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	49	2	18	23	92
Are fair housing laws difficult to understand or follow?	14	37	19	22	92
Do you think fair housing laws should be changed?	7	27	34	24	92
Do you think fair housing laws are adequately enforced?	35	23	8	26	92

Table 28.F.4
Fair Housing Activities
 City of Rock Hill
 2013 Fair Housing Survey

2016 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		35	23	8	26	92
Have you participated in fair housing training?		27	17	1	47	92
Are you aware of any fair housing testing?		6	40	19	27	92f
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	17	14	2	32	27	92
Is there sufficient testing?	7	4		55	26	92

Table 28.F.5
Protected Classes
 City of Rock Hill
 2013 Fair Housing Survey Data

Protected Class	Total
Age	6
Color	12
Criminal	3
Disability	6
Ethnicity	3
Family Status	30
Gender	27
Income	3
National Origin	25
Race	2
Religion	32
Sexual Orientation	10
Other	11
Total	170

FAIR HOUSING IN THE PRIVATE SECTOR

Table 28.F.6
Barriers to Fair Housing in the Private Sector
 City of Rock Hill
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	5	47	11	29	92
The real estate industry?	1	40	22	29	92
The mortgage and home lending industry?	5	32	26	29	92
The housing construction or accessible housing design fields?	3	33	27	29	92
The home insurance industry?	3	32	28	29	92
The home appraisal industry?	4	31	27	30	92
Any other housing services?	5	32	26	29	92

FAIR HOUSING IN THE PUBLIC SECTOR

Table 28.F.7
Barriers to Fair Housing in the Public Sector
 City of Rock Hill
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	2	27	31	32	92
Zoning laws?	6	22	31	33	92
Occupancy standards or health and safety codes?	4	24	30	34	92
Property tax policies?	4	27	27	34	92
Permitting process?	1	26	30	35	92
Housing construction standards?	2	25	32	33	92
Neighborhood or community development policies?	3	25	30	34	92
Limited access to government services, such as employment services?	12	27	20	33	92
Public administrative actions or regulations?	3	21	35	33	92

CONCLUDING QUESTIONS

Table 28.F.8
Local Fair Housing
 City of Rock Hill
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	11	27	19	35	92
Are there any specific geographic areas that have fair housing problems?	1	15	40	36	92

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 28.F.9
How did you become aware of fair housing laws?

City of Rock Hill
2013 Fair Housing Survey

Comments:
<p>attending classes City of Rock Hill liason EMPLOYMENT employment in housing industry Fair Housing classes taken once a year Fair Housing Laws are a part of real estate training Friends General Information I am a licensed property manager. i am a renter i like to know what i am signing up for and what the law is I have a SC Property manager in Charge ;icense, have several HA residents I have participated in training groups with Housing and Neighborhood services that address fair housing laws as they affect the homeless population that I serve. I have served as a commissioner for over 30 years I was a loan originator and we had to take classes. I worked in the non profit fair housing world for 10 years. I am also an attorney. I've owned rental properties since 1986 and have houses presently through HUD. Interacting with the CRH job requirement JOB REQUIREMENT My orientation for the Zoning Appeals Board Online research. Presntation of Fair Housing Laws in the office. previously had rental property Property Management and HUD Regulations Provider of housing services - training, workshops, daily services to clients r.e. sales & rentals Read a HUD booklet REAL ESTATE CONTINUING EDUCATION CLASSES Received a brochure on it from someone in city government with whom I serve on a local non-profit board Researching information as an advocate. Going to fair housing presentations in the community. Section 8 property manager The City's housing agency has provided training and/or opportunity to become familiar through reading, coworkers Through trainings and research on the SC Courts website Through work on affordable housing board Through working with CDBG and other HUD programs training through Housing Authority tv radio and newspaper various trainings We focus on assisting low income people work training Worked for a non profit homeless shelter. Worked in Community Development under HUD working at a housing authority office</p>

Table 28.F.10
How should fair housing laws be changed?

City of Rock Hill
 2013 Fair Housing Survey

Comments:
<p>HUD's new disparate impact rules are difficult and make it hard to predict how an apparent neutral decision could end up in the future</p> <p>I believe there are additional protected classes that would be appropriate to consider as have been adopted in other communities. For example, marital status, source of income, sexual orientation.</p> <p>I don't feel knowledgeable enough to make such a judgement.</p> <p>individuals with fixed incomes should have more provisions</p> <p>Stop keeping woman and kids from fair housing.</p> <p>The laws are just fine it is the lack of enforcement. When many people are "Wronged" they do not report it.</p> <p>we bought the home and keep it up I think I should be able to do what I want to. I always try to be fair and put myself in applicants place to be fair, but most of the time it is like we owe them something just for showing up</p>

Local Fair Housing

Table 28.F.11
Are there any specific geographic areas that have fair housing problems?

City of Rock Hill
 2013 Fair Housing Survey

Comments:
Some of the low income areas such as Blackmon Road and the Boyd Hill Area.

Table 28.F.12
Please share any additional comments.

City of Rock Hill
 2013 Fair Housing Survey

Comments:
<p>IT's all about education and communications.</p> <p>Slum landlords affect low income residents. Large number is minority</p>

Fair Housing in the Private Sector**Table 28.F.13****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**

City of Rock Hill
2013 Fair Housing Survey

Comments:
Landlord's openly admit to not renting to a certain race in certain areas where they own homes. Many landlords are still unaware in spite of education as to fair housing laws as it relates to disability and familial status. In particular, physically accessible housing is needed in numbers greater than exists. private landlords make decisions of this sort frequently Rent for privately owned properties is sometimes Below our program rentals. There is an age, such as seniors.

Table 28.F.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

City of Rock Hill
2013 Fair Housing Survey

Comments:
Awoman can have to many children to rent; exp, she may have two kids to many has been used as a way to keep from renting her a place.

Table 28.F.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

City of Rock Hill
2013 Fair Housing Survey

Comments:
Have heard news stories that loan decisions and credit decisions are different for some based on race, gender and age MORTGAGE COMPANIES AND BANKS OFFER HIGHER INTEREST RATES TO MINORITIES USA

Table 28.F.16**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

City of Rock Hill
2013 Fair Housing Survey

Comments:
The issue exists in the context of single family homes, particularly given that most new construction are smaller complexes that do not fall under FHA D&C standards. Wider doorways should apply to all housing construction.

Table 28.F.17**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

City of Rock Hill
2013 Fair Housing Survey

Comments:
NOT EXPLAINING EVERY DETAIL AS THEY WOULD IF A PERSON IS NOT A MINORITY they will charge a minority to much for the policy because of location.

USA

Table 28.F.18**Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?**

City of Rock Hill
2013 Fair Housing Survey

Comments:

Higher rents for Section 8 Participants
Low income areas and areas where home owners are aging could use more assistance to get their homes repaired and in living condition. Who spear heads such efforts and keeps them going to completion?
No funding for home renovations and repairs.
Rock Hill Utilities are too high for low income people! The City is using Utilities as an additional income to the City!

Fair Housing in the Public Sector**Table 28.F.19****Are you aware of any questionable practices or barriers to fair housing choice in land use policies?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:

SUBJECTIVE AND MISINFORMED ELECTED OFFICIALS

Table 28.F.20**Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:

Laws that restrict where group homes can go and political pressure to limit where affordable housing goes
residents or school
zoning restricts the types of housing to selected areas.

Table 28.F.21**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:

Rental property owners often restrict the number of tenants in a given unit
These policies lack enforcement in All areas

Table 28.F.22**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:

The state of SC taxes landlords at a much higher rate than a homeowner. This discourages investing in rental property. Charlotte is a better market.
the taxes on our rentals are getting so high that we are planning on selling our 2 rentals because we can't see any advantage in keeping them. Both are in York Co. and between insurance and taxes and the money allowed for them through Section 8, we are not making any money.

Table 28.F.23**Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:
IF A PERSON DOES NOT UNDERSTAND A DOCUMENT THEY WILL NOT KNOW OR UNDERSTAND.

Table 28.F.24**Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:
Guidelines are often confusing and difficult to follow

Table 28.F.25**Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:
<p>I know of a community that was targetted to receive funds to fix up homes and keep the families living in the homes. The project was started several years ago and to my knowledge none of the homes were repaired. O few was started and the project seem to stop.</p> <p>Some government and non-profit entities focus their development in very strictly defined areas of the city, although I don't think this is a fair housing issue.</p> <p>Tony Berry seems to own Rock Hill. Whatever he wants to build, he builds despite published policies and standards. His low standards are accepted by city employees even though they violate policies.</p>

Table 28.F.26**Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:
<p>lack of mass transportation system; cost to utilize transportation systems and the process for scheduling transportation services (only taxicabs and/or friends, family can be accessed in emergency situations and taxicabs are expensive)</p> <p>Lack of transportation in the low income areas.</p> <p>NO INTRUCTION AND VERY LITTLE INFORMATION EASILY AVAILABLE</p> <p>No local transportation system</p> <p>Only one agency offering transportation and it also covers other locations such as doctors, other service delivery areas. No public transportation provided in this community.</p> <p>price of bus service is to expensive for the service always late</p> <p>Rock Hill does not have a public transportation system.</p> <p>Smaller towns such as York SC do not offer any public transportation.</p> <p>The lack of public transportation is an issue. However, public transportation is expensive and usually needs an ongoing funding subsidy by government.</p> <p>there is no public transportation and government offices are in outlining areas</p> <p>There is some local transportation but not enough to help persons get back and forth to work at a reasonable cost</p>

Table 28.F.27**Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?**

City of Rock Hill
2013 Fair Housing Survey Data

Comments:
Rock Hill city employees do not adhere to Rock Hill published ordinances. Utilities are too high!

G. 2013 HOUSING NEEDS SURVEY

Table 28.G.1
Role of Respondent
 City of Rock Hill
 2013 Housing Needs Survey

Primary Role	Total
Local Government	10
Homeowner	8
Real Estate	3
Construction/Development	2
Advocate	1
Banking/Finance	1
Other Role	2
Total	27

Table 28.G.2
Please rate the need for the following Housing activities
 City of Rock Hill
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		3	10	6	8	27
Construction of new rental housing		5	6	8	8	27
Homeowner housing rehabilitation			7	13	7	27
Rental housing rehabilitation		2	7	11	7	27
Housing demolition	1	8	9	3	6	27
Housing redevelopment		3	11	7	6	27
Downtown housing	1	4	6	10	6	27
First-time home-buyer assistance	1		7	12	7	27
Mixed use housing		6	8	5	8	27
Mixed income housing	1	3	11	5	7	27

Table 28.G.3
Please rate the need for the following Housing activities (cont.)
 City of Rock Hill
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			9	9	9	27
Retrofitting existing housing to meet seniors' needs		1	10	7	9	27
Preservation of federal subsidized housing		6	9	3	9	27
Rental Assistance		3	10	6	8	27
Energy efficient retrofits		2	8	10	7	27
Supportive housing		1	11	6	9	27
Transitional housing		4	11	5	7	27
Emergency housing		4	11	5	7	27
Homeless shelters		4	8	10	5	27
Other					27	27

Table 28.G.4
Do any of the following acts as barriers to the
development or preservation of housing

City of Rock Hill
 2013 Housing Needs Survey

Barrier	Number of Citations
Lack of adequate public transportation	13
Current state of the housing market	8
Cost of materials	7
Community resistance	6
Cost of land or lot	5
Lack of Affordable housing development policies	5
Lack of other infrastructure	4
Cost of labor	4
Lack of water/sewer systems	3
Lack of available land	2
Permitting fees	2
Permitting process	2
Impact fees	2
Lot size	2
Lack of adequate public safety services	2
Lack of quality public schools	2
Construction fees	1
Density or other zoning requirements	1
Building codes	1
Encroachment by commercial or industrial land uses	1

Table 28.G.5
Please rate how the following infrastructure components affect housing production

City of Rock Hill
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	5	6	4	2	3	7	27
Public transportation capacity	5	6	4	2	3	7	27
Water system quality	1	1	5	5	7	8	27
Water system capacity	1	1	5	5	7	8	27
Sewer system quality	1	1	5	4	8	8	27
Sewer system capacity	1	1	6	3	8	8	27
Storm water run-off capacity	3	1	8	5	2	8	27
City and county road conditions	1	8	2	3	4	9	27
Sidewalk conditions	4	6	3	3	3	8	27
Pedestrian-friendly places/walkability	4	8	1	2	4	8	27
Bridge conditions	1	5	3	5	3	10	27
Bridge capacity	2	5	2	4	4	10	27
Other						27	27

Table 28.G.6**Please rate the importance of being close proximity to the following amenities**City of Rock Hill
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			6	12	4	5	27
Restaurants			14	7	1	5	27
Public transportation	2	1	7	5	7	5	27
Quality K-12 public schools	1		3	8	10	5	27
Day care	1	3	4	10	4	5	27
Retail shopping			13	7	1	6	27
Grocery stores			4	11	7	5	27
Park and recreational facilities			6	13	3	5	27
Highway access		4	4	11	3	5	27
Pharmacies		2	11	7	2	5	27
Other				2		25	27

Table 28.G.7**Please rate the need for the following housing types for special needs population**City of Rock Hill
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters		4	9	8	6	27
Transitional housing		3	11	6	7	27
Shelters for youth		5	12	3	7	27
Senior housing			13	7	7	27
Nursing homes or assisted living facilities		1	14	4	8	27
Housing designed for persons with disabilities		2	13	4	8	27
Supportive housing		3	11	4	9	27
Other				1	26	27

Table 28.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**City of Rock Hill
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			11	8	8	27
The frail elderly (age 85+)		1	10	8	8	27
Persons with severe mental illness		1	12	7	7	27
Persons with physical disabilities		1	11	7	8	27
Persons with developmental disabilities		1	13	5	8	27
Persons with substance abuse addictions		2	12	5	8	27
Persons with HIV/AIDS		7	8	4	8	27
Victims of domestic violence			12	8	7	27
Veterans		3	10	6	8	27
Homeless persons		5	7	9	6	27
Persons recently released from prison		6	6	8	7	27
Other					27	27

NARRATIVE COMMENTS

Table 28.G.9

What other type of infrastructure components are you considering?

City of Rock Hill
2013 Housing Needs Survey

Comments:
Policies/practices for children and pets

Table 28.G.10

What other amenities are you considering?

City of Rock Hill
2013 Housing Needs Survey

Comments:
Church Senior services

Table 28.G.11

What other types of housing for special needs populations are you considering?

City of Rock Hill
2013 Housing Needs Survey

Comments:
homeless

Table 28.G.12

Please share any comments you have about housing needs or barriers.

City of Rock Hill
2013 Housing Needs Survey

Comments:
<p>affordable and quality community</p> <p>Affordable seems to be a big barrier, developers make bad choices regarding setbacks, sidewalks, length of driveways and garages. So the good news is the reasonable prices but the bad news is a housing gap ordinance that is lacking in Joy!</p> <p>Financing</p> <p>I hope my responses are not "too" contradictory. Sometimes unclear of what the statement represented</p> <p>I want to age in place (as does my wife), so more public transportation options being offered in the Rock Hill area over the next 20-30 years is very important.</p> <p>Need more and better affordable housing.</p> <p>Quality vs quantity and collaborations with other counties and provide transportation if needed</p> <p>Tremendous need for housing the increasing homeless population.</p>

Table 28.G.13
What are ways your area of the Region can better address housing challenges.

City of Rock Hill
 2013 Housing Needs Survey

Comments:
<p>as you have today continue to educate people, keeping them informed</p> <p>Be aware and considerate of those who cannot "choose" where they live or work because of lack of resources!</p> <p>Build more supportive and affordable housing.</p> <p>Commit to mixed -use development for new housing construction. Commit to health impact assessment for major new development (industrial/commercial and housing types)</p> <p>exposure and education- help thought who are drowning that they are willing to help themselves. "if possible" ex-public housing-time limit and must be working towards a goal of getting off government assistance</p> <p>High density in selective areas mixed use development downtown housing.</p> <p>Legislate guidance for developers of subdivisions over 500 units to allocate 10% of units to affordable patio homes with garages and enclosed yards similar to the villas at Manchester meadows. The idea of such housing is to allow seniors to live amount real neighborhoods and interact with mixed populations. The enclosed yard design enables them to have their own safe backyard with privacy</p> <p>Recognize there is a need!!! For all the categories listed above!</p> <p>When i received this, I almost deleted without reading since I am in SC and only NC counties listed. It is good to put all counties on any email no matter where emails originate.</p>

H. RENTAL VACANCY SURVEY

Table 28.H.1
Rental Vacancy Survey by Type

City of Rock Hill
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	101	9	8.9%
Apartments	4,936	97	2.0%
Mobile Homes	4	0	0.0%
"Other" Units	180	3	1.7%
Don't know	5	2	40.0%
Total	5,226	111	2.1%

Table 28.H.2
Rental Units by Bedroom Size

City of Rock Hill
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	95	0	0	.	95
One	0	811	0	0	.	811
Two	0	1,705	4	78	.	1,787
Three	1	372	0	46	.	419
Four	0	45	0	0	.	45
Don't Know	100	1,908	0	56	5	2,069
Total	101	4,936	4	180	5	5,226

Table 28.H.3
Do any of your rental units receive rental subsidy or assistance?

City of Rock Hill
2013 Rental Vacancy Survey

Period	Respondent
Yes	19
No	10
Don't Know	2
% Offering Assistance	34.5%

Table 28.H.4
**How many of your units have some sort of rental
 subsidy or assistance?**

City of Rock Hill
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	7	6.9%
Apartments	7	.1%
Mobile Homes		
"Other" Units		
Don't know		
Total	14	.3%

Table 28.H.5
**How long will it be before your vacant units
 become filled?**

City of Rock Hill
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	18	
1 to 2 month	1	
2 to 3 months		
More than 3 months	18	1

Table 28.H.6
**How long will it be before your filled units
 become vacant?**

City of Rock Hill
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	4	
1 to 2 month		
2 to 3 months	1	
More than 3 months	4	1

Table 28.H.7
Average Market Rate Rents by Bedroom Size

City of Rock Hill
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$495			\$495
One	\$300	\$592			\$576
Two	\$450	\$677	\$635	\$865	\$667
Three	\$948	\$793		\$1,025	\$823
Four	\$900				\$900
Total	\$854	\$666	\$635	\$945	\$677

Table 28.H.8
Average Assistant Rate Rents by Bedroom Size

City of Rock Hill
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$495			\$495
One		\$538			\$538
Two		\$627			\$627
Three		\$715			\$715
Four					
Total		\$628			\$628

Table 28.H.9
Single Family Market Rate Rents by Vacancy Status

City of Rock Hill
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			
\$500 to \$750	100	9	9.0%
\$750 to \$1,000			
\$1,000 to \$1,250	1		
\$1,250 to \$1,500			
Above \$1,500			
Missing	0	0	
Total	101	9	8.9%

Table 28.H.10
Apartment Market Rate Rents by Vacancy Status

City of Rock Hill
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	86	2	2.3%
\$500 to \$750	2,288	59	2.6%
\$750 to \$1,000	1,926	33	1.7%
\$1,000 to \$1,250			
\$1,250 to \$1,500			
Above \$1,500			
Missing	636	3	.5%
Total	4,936	97	2.0%

Table 28.H.11
Available Apartment Units by Bedroom Size

City of Rock Hill
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		0	1	1		0	2
\$500 to \$750	1	15	29	4		10	59
\$750 to \$1,000		3	4	1		25	33
\$1,000 to \$1,250							
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	0	0		3	3
Total	1	18	35	5	0	38	97

Table 28.H.12
Condition by Unit Type

City of Rock Hill
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor		348			.	348
Fair					.	
Average	100			48	.	148
Good		2,234		124	.	2,358
Excellent	1	2,354	4		.	2,359
Don't Know	0	0	0	8	5	13
Total	101	4,936	4	180	5	5,226

Table 28.H.13
Condition of Single Family Units by Vacancy Status

City of Rock Hill
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			
Fair			
Average	100	9	9.0%
Good			
Excellent	1		
Don't Know	0	0	
Total	101	9	8.9%

Table 28.H.14
Condition of Apartment Units by Vacancy Status

City of Rock Hill
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor	348	6	1.7%
Fair			
Average			
Good	2,234	52	2.3%
Excellent	2,354	39	1.7%
Don't Know	0	0	
Total	4,936	97	2.0%

Table 28.H.15
Are there any utilities included with the rent?

City of Rock Hill
 2013 Rental Vacancy Survey

Period	Respondent
Yes	21
No	9
% Offering Assistance	70.0%

Table 28.H.16
Which utilities are included with the rent?

City of Rock Hill
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	2
Natural Gas	
Water/Sewer	13
Trash Collection	19

Table 28.H.17
Do you keep a waiting list?

City of Rock Hill
 2013 Rental Vacancy Survey

Period	Respondent
Yes	19
No	10
Don't know	
Waitlist Size	481

Table 28.H.18
How would you rate the need for renovation of existing units in the city?

City of Rock Hill
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		9		
Low Need		2		
Moderate Need		8		2
High Need	1			
Extreme Need	1	2	1	

Table 28.H.19
How would you rate the need for construction of new units in the city?

City of Rock Hill
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		15		1
Low Need		2		
Moderate Need	1	6		
High Need				
Extreme Need	1	2	1	1

Table 28.H.20
If new units were to be constructed, what percentage should offer rental assistance?

City of Rock Hill
 2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	34.5%

I. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 28.I.1
Household Forecasts by Tenure

City of Rock Hill
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	13,844	12,122	25,966
2020	17,017	14,335	31,352
2030	19,813	16,569	36,382
2040	22,875	18,997	41,872
2050	25,773	21,282	47,055

Table 28.I.2
Household Forecasts by Income

City of Rock Hill
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	680	1,011	1,737	913	9,502	13,844
2020	836	1,243	2,135	1,122	11,680	17,017
2030	973	1,447	2,486	1,307	13,600	19,813
2040	1,124	1,671	2,871	1,509	15,701	22,875
2050	1,266	1,883	3,234	1,700	17,690	25,773
Renter-Occupied						
2010	3,012	1,822	2,211	841	4,236	12,122
2020	3,562	2,154	2,614	995	5,010	14,335
2030	4,117	2,490	3,022	1,150	5,790	16,569
2040	4,720	2,855	3,464	1,318	6,639	18,997
2050	5,288	3,198	3,881	1,477	7,438	21,282
Total						
2010	3,692	2,833	3,948	1,754	13,739	25,966
2020	4,398	3,397	4,750	2,117	16,690	31,352
2030	5,090	3,937	5,508	2,457	19,390	36,382
2040	5,844	4,526	6,335	2,827	22,340	41,872
2050	6,554	5,081	7,115	3,177	25,128	47,055

J. CHAS HOUSING PROBLEM TABLES

Table 28.J.1
Households with Housing Problems by Income and Family Status

City of Rock Hill
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	64	134	10	414	150	772
30.1-50% HAMFI	214	252	165	162	225	1,018
50.1-80% HAMFI	145	670	100	64	223	1,202
80.1 % HAMFI and above	184	449	243	34	245	1,155
Total	607	1,505	518	674	843	4,147
Renters						
30 % HAMFI	45	710	98	379	984	2,216
30.1-50% HAMFI	60	1,055	114	185	565	1,979
50.1-80% HAMFI	20	270	75	50	360	775
80.1 % HAMFI and above	20	80	35	45	104	284
Total	145	2,115	322	659	2,013	5,254
Total						
30 % HAMFI	109	844	108	793	1,134	2,988
30.1-50% HAMFI	274	1,307	279	347	790	2,997
50.1-80% HAMFI	165	940	175	114	583	1,977
80.1 % HAMFI and above	204	529	278	79	349	1,439
Total	752	3,620	840	1,333	2,856	9,401

Table 28.J.2
Owner-Occupied Households by Housing Problems by Income and Family Status

City of Rock Hill
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	64	134	10	414	150	772
30.1-50% HAMFI	214	252	165	162	225	1,018
50.1-80% HAMFI	145	670	100	64	223	1,202
80.1% HAMFI and above	184	449	243	34	245	1,155
Total	607	1,505	518	674	843	4,147
No Housing Problem						
30% HAMFI or less	10	45	0	90	0	145
30.1-50% HAMFI	120	125	0	259	25	529
50.1-80% HAMFI	364	395	69	289	220	1,337
80.1% HAMFI and above	1,417	5,520	555	389	998	8,879
Total	1,911	6,085	624	1,027	1,243	10,890
Not Computed						
30% HAMFI or less	14	10	0	10	130	164
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	14	10	0	10	130	164
Total						
30% HAMFI or less	88	189	10	514	280	1,081
30.1-50% HAMFI	334	377	165	421	250	1,547
50.1-80% HAMFI	509	1,065	169	353	443	2,539
80.1% HAMFI and above	1,601	5,969	798	423	1,243	10,034
Total	2,532	7,600	1,142	1,711	2,216	15,201

Table 28.J.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Rock Hill
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	45	710	98	379	984	2,216
30.1-50% HAMFI	60	1,055	114	185	565	1,979
50.1-80% HAMFI	20	270	75	50	360	775
80.1% HAMFI and above	20	80	35	45	104	284
Total	145	2,115	322	659	2,013	5,254
No Housing Problem						
30% HAMFI or less	10	135	25	109	73	352
30.1-50% HAMFI	0	155	4	130	40	329
50.1-80% HAMFI	44	684	10	4	495	1,237
80.1% HAMFI and above	130	1,435	49	135	1,684	3,433
Total	184	2,409	88	378	2,292	5,351
Not Computed						
30% HAMFI or less	0	170	0	14	104	288
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	170	0	14	104	288
Total						
30% HAMFI or less	55	1,015	123	502	1,161	2,856
30.1-50% HAMFI	60	1,210	118	315	605	2,308
50.1-80% HAMFI	64	954	85	54	855	2,012
80.1% HAMFI and above	150	1,515	84	180	1,788	3,717
Total	329	4,694	410	1,051	4,409	10,893

Table 28.J.4
Households by Housing Problems by Income and Family Status

City of Rock Hill
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	109	844	108	793	1,134	2,988
30.1-50% HAMFI	274	1,307	279	347	790	2,997
50.1-80% HAMFI	165	940	175	114	583	1,977
80.1% HAMFI and above	204	529	278	79	349	1,439
Total	752	3,620	840	1,333	2,856	9,401
No Housing Problem						
30% HAMFI or less	20	180	25	199	73	497
30.1-50% HAMFI	120	280	4	389	65	858
50.1-80% HAMFI	408	1,079	79	293	715	2,574
80.1% HAMFI and above	1,547	6,955	604	524	2,682	12,312
Total	2,095	8,494	712	1,405	3,535	16,241
Not Computed						
30% HAMFI or less	14	180	0	24	234	452
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	14	180	0	24	234	452
Total						
30% HAMFI or less	143	1,204	133	1,016	1,441	3,937
30.1-50% HAMFI	394	1,587	283	736	855	3,855
50.1-80% HAMFI	573	2,019	254	407	1,298	4,551
80.1% HAMFI and above	1,751	7,484	882	603	3,031	13,751
Total	2,861	12,294	1,552	2,762	6,625	26,094

29. YORK COUNTY NON-ENTITLEMENT AREA

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 29.A.1

Population by Age

York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	7,637	6.6%	10,632	6.6%	39.2%
5 to 19	25,826	22.5%	34,703	21.7%	34.4%
20 to 24	5,532	4.8%	7,272	4.5%	31.5%
25 to 34	15,549	13.5%	17,723	11.1%	14.0%
35 to 54	37,643	32.8%	50,732	31.7%	34.8%
55 to 64	11,197	9.7%	20,117	12.6%	79.7%
65 or Older	11,465	10.0%	18,740	11.7%	63.5%
Total	114,849	100.0%	159,919	100.0%	39.2%

Table 29.A.2

Elderly Population by Age

York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	1,638	14.3%	2,931	15.6%	78.9%
67 to 69	2,246	19.6%	3,962	21.1%	76.4%
70 to 74	3,148	27.5%	4,806	25.6%	52.7%
75 to 79	2,264	19.7%	3,336	17.8%	47.3%
80 to 84	1,335	11.6%	2,098	11.2%	57.2%
85 or Older	834	7.3%	1,607	8.6%	92.7%
Total	11,465	100.0%	18,740	100.0%	63.5%

Table 29.A.3

Population by Race and Ethnicity

York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	97,932	85.3%	133,011	83.2%	35.8%
Black	12,954	11.3%	17,655	11.0%	36.3%
American Indian	1,155	1.0%	1,612	1.0%	39.6%
Asian	769	.7%	2,295	1.4%	198.4%
Native Hawaiian/ Pacific Islander	26	.0%	57	.0%	119.2%
Other	1,018	.9%	2,476	1.5%	143.2%
Two or More Races	995	.9%	2,813	1.8%	182.7%
Total	114,849	100.0%	159,919	100.0%	39.2%
Non-Hispanic	112,865	98.3	153,605	96.1%	36.1%
Hispanic	1,984	1.7%	6,314	3.9%	218.2%

Table 29.A.4**Disability by Age**York County Non-Entitlement Area
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	792	5.1%	500	3.4%	1,292	4.2%
18 to 34	854	6.2%	768	5.2%	1,622	5.7%
35 to 64	3,432	10.0%	3,805	10.3%	7,237	10.2%
65 to 74	1,606	27.3%	1,569	25.7%	3,175	26.5%
75 or Older	1,215	46.2%	2,254	56.7%	3,469	52.5%
Total	7,899	10.2%	8,896	10.9%	16,795	10.5%

Table 29.A.5**Employment Status by Disability and Type: Age 18 to 64**York County Non-Entitlement Area
2011 Three-Year ACS Data

Disability Status	Population
Employed:	71,322
With a disability:	3,070
With a hearing difficulty	899
With a vision difficulty	565
With a cognitive difficulty	771
With an ambulatory difficulty	1,209
With a self-care difficulty	173
With an independent living difficulty	301
No disability	68,252
Unemployed:	9,505
With a disability:	1,048
With a hearing difficulty	233
With a vision difficulty	151
With a cognitive difficulty	482
With an ambulatory difficulty	295
With a self-care difficulty	64
With an independent living difficulty	111
No disability	8,457
Not in labor force:	18,917
With a disability:	4,741
With a hearing difficulty	880
With a vision difficulty	1,074
With a cognitive difficulty	2,147
With an ambulatory difficulty	2,950
With a self-care difficulty	1,247
With an independent living difficulty	2,076
No disability	14,176
Total	99,744

Table 29.A.6**Households by Income**

York County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	5,075	12.0%	6,245	10.5%
\$15,000 to \$19,999	2,333	5.5%	2,713	4.6%
\$20,000 to \$24,999	2,103	5.0%	2,534	4.3%
\$25,000 to \$34,999	5,146	12.2%	5,500	9.3%
\$35,000 to \$49,999	7,402	17.6%	8,313	14.0%
\$50,000 to \$74,999	10,018	23.8%	10,670	18.0%
\$75,000 to \$99,999	5,395	12.8%	8,505	14.4%
\$100,000 or More	4,669	11.1%	14,725	24.9%
Total	42,141	100.0%	59,205	100.0%

Table 29.A.7**Poverty by Age**

York County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	935	9.9%	2,511	14.6%
6 to 17	2,243	23.7%	3,937	22.9%
18 to 64	5,328	56.4%	9,349	54.5%
65 or Older	945	10.0%	1,362	7.9%
Total	9,451	100.0%	17,159	100.0%
Poverty Rate	8.4%	.	11.1%	.

Table 29.A.8**Households by Year Home Built**

York County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,249	5.4%	1,850	3.1%
1940 to 1949	1,481	3.5%	1,957	3.3%
1950 to 1959	2,668	6.3%	2,949	5.0%
1960 to 1969	3,599	8.6%	3,447	5.8%
1970 to 1979	7,954	18.9%	8,023	13.6%
1980 to 1989	9,575	22.8%	9,717	16.4%
1990 to 1999	14,490	34.5%	13,572	22.9%
2000 to 2004	.	.	9,086	15.3%
2005 or Later	.	.	8,604	14.5%
Total	42,016	100.0%	59,205	100.0%

Table 29.A.9

Housing Units by Type
York County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	31,492	69.1%	48,466	75.5%
Duplex	515	1.1%	564	.9%
Tri- or Four-Plex	670	1.5%	920	1.4%
Apartment	1,709	3.7%	3,542	5.5%
Mobile Home	11,139	24.4%	10,616	16.5%
Boat, RV, Van, Etc.	63	.1%	57	.1%
Total	45,588	100.0%	64,165	100.0%

Table 29.A.10

Housing Units by Tenure
York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	42,301	92.4%	59,898	92.1%	41.6%
Owner-Occupied	34,621	81.8%	48,275	80.6%	39.4%
Renter-Occupied	7,680	18.2%	11,623	19.4%	51.3%
Vacant Housing Units	3,473	7.6%	5,139	7.9%	48.0%
Total Housing Units	45,774	100.0%	65,037	100.0%	42.1%

Table 29.A.11

Disposition of Vacant Housing Units
York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	742	21.4%	1,418	27.6%	91.1%
For Sale	785	22.6%	1,107	21.5%	41.0%
Rented or Sold, Not Occupied	331	9.5%	296	5.8%	-10.6%
For Seasonal, Recreational, or Occasional Use	577	16.6%	745	14.5%	29.1%
For Migrant Workers	4	0.1%	5	.1%	25.0%
Other Vacant	1,034	29.8%	1,568	30.5%	51.6%
Total	3,473	100.0%	5,139	100.0%	48.0%

Table 29.A.12

Households by Household Size
York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	7,870	18.6%	12,297	20.5%	56.3%
Two Persons	14,751	34.9%	21,028	35.1%	42.6%
Three Persons	8,243	19.5%	10,971	18.3%	33.1%
Four Persons	7,423	17.5%	9,571	16.0%	28.9%
Five Persons	2,805	6.6%	3,968	6.6%	41.5%
Six Persons	839	2.0%	1,358	2.3%	61.9%
Seven Persons or More	370	.9%	705	1.2%	90.5%
Total	42,301	100.0%	59,898	100.0%	41.6%

Table 29.A.13

Household Type by Tenure
York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	32,815	77.6%	45,030	75.2%	37.2%
Married-Couple Family	26,449	80.6%	35,268	78.3%	33.3%
Owner-Occupied	23,768	89.9%	31,708	89.9%	33.4%
Renter-Occupied	2,681	10.1%	3,560	10.1%	32.8%
Other Family	6,366	19.4%	9,762	21.7%	53.3%
Male Householder, No Spouse	1,685	26.5%	2,671	27.4%	58.5%
Owner-Occupied	1,232	73.1%	1,842	69.0%	49.5%
Renter-Occupied	453	26.9%	829	31.0%	83.0%
Female Householder, No Spouse	4,681	73.5%	7,091	72.6%	51.5%
Owner-Occupied	2,993	63.9%	4,262	60.1%	42.4%
Renter-Occupied	1,688	36.1%	2,829	39.9%	67.6%
Non-Family Households	9,486	22.4%	14,868	24.8%	56.7%
Owner-Occupied	6,628	69.9%	10,463	70.4%	57.9%
Renter-Occupied	2,858	30.1%	4,405	29.6%	54.1%
Total	42,301	100.0%	59,898	100.0%	41.6%

Table 29.A.14

Group Quarters Population
York County Non-Entitlement Area
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	544	63.7%	514	59.3%	-5.5%
Juvenile Facilities	.	.	28	3.2%	.
Nursing Homes	134	15.7%	323	37.3%	141.0%
Other Institutions	176	20.6%	2	.2%	-98.9%
Total	854	100.0%	867	100.0%	1.5%
Noninstitutionalized					
College Dormitories	0	.0%	2	6.1%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	235	100.0%	31	93.9%	-86.8%
Total	235	21.6%	33	3.7%	-86.0%
Total Group Quarters Population	1,089	100.0%	900	100.0%	-17.4%

Table 29.A.15

Overcrowding and Severe Overcrowding
York County Non-Entitlement Area
2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	33,749	98.1%	478	1.4%	159	.5%	34,386
2010 ACS	46,799	99.3%	259	.5%	54	.1%	47,112
Renter							
2000 Census	7,100	93.1%	349	4.6%	181	2.4%	7,630
2010 ACS	11,706	96.8%	369	3.1%	18	.1%	12,093
Total							
2000 Census	40,849	97.2%	827	2.0%	340	.8%	42,016
2010 ACS	58,505	98.8%	628	1.1%	72	.1%	59,205

Table 29.A.16

Households with Incomplete Plumbing Facilities
 York County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	41,864	58,839
Lacking Complete Plumbing Facilities	152	366
Total Households	42,016	59,205
Percent Lacking	.4%	.6%

Table 29.A.17

Households with Incomplete Kitchen Facilities
 York County Non-Entitlement Area
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	41,917	58,974
Lacking Complete Kitchen Facilities	99	231
Total Households	42,016	59,205
Percent Lacking	.2%	.4%

Table 29.A.18

Cost Burden and Severe Cost Burden by Tenure
 York County Non-Entitlement Area
 2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	13,885	78.0%	2,637	14.8%	1,187	6.7%	86	.5%	17,795
2010 ACS	24,463	71.4%	6,225	18.2%	3,435	10.0%	143	.4%	34,266
Owner Without a Mortgage									
2000 Census	5,292	91.7%	218	3.8%	192	3.3%	71	1.2%	5,773
2010 ACS	11,273	87.8%	774	6.0%	532	4.1%	267	2.1%	12,846
Renter									
2000 Census	4,483	60.4%	1,237	16.7%	831	11.2%	867	11.7%	7,418
2010 ACS	6,288	52.0%	2,028	16.8%	2,323	19.2%	1,454	12.0%	12,093
Total									
2000 Census	23,660	76.4%	4,092	13.2%	2,210	7.1%	1,024	3.3%	30,986
2010 ACS	42,024	71.0%	9,027	15.2%	6,290	10.6%	1,864	3.1%	59,205

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 29.B.1
Labor Force Statistics
 York County Non-Entitlement Area
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	49,382	47,851	1,531	3.1%
1991	50,663	48,379	2,284	4.5%
1992	52,190	49,398	2,792	5.3%
1993	53,652	50,794	2,858	5.3%
1994	54,507	52,550	1,957	3.6%
1995	55,619	53,899	1,720	3.1%
1996	57,477	55,053	2,424	4.2%
1997	58,384	56,391	1,993	3.4%
1998	59,493	57,733	1,760	3.0%
1999	61,941	59,978	1,963	3.2%
2000	63,260	61,428	1,832	2.9%
2001	62,768	59,983	2,785	4.4%
2002	63,982	60,146	3,836	6.0%
2003	65,435	60,985	4,450	6.8%
2004	66,474	62,033	4,441	6.7%
2005	68,056	63,856	4,200	6.2%
2006	70,297	66,212	4,085	5.8%
2007	73,075	69,486	3,589	4.9%
2008	75,237	70,348	4,889	6.5%
2009	78,765	68,288	10,477	13.3%
2010	80,727	68,899	11,828	14.7%
2011	80,996	70,756	10,240	12.6%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.²⁹ The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 29.C.1

Purpose of Loan by Year
York County Non-Entitlement Area
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	7,738	10,200	12,078	10,589	5,857	4,660	4,163	4,056	59,341
Home Improvement	683	889	729	1,003	744	330	229	241	4,848
Refinancing	8,127	8,836	8,332	7,747	6,917	10,586	7,509	6,451	64,505
Total	16,548	19,925	21,139	19,339	13,518	15,576	11,901	10,748	128,694

Table 29.C.2

Occupancy Status for Home Purchase Loan Applications
York County Non-Entitlement Area
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	7,264	9,239	10,626	9,501	5,372	4,402	3,937	3,840	54,181
Not Owner-Occupied	451	937	1,429	1,064	477	254	223	213	5,048
Not Applicable	23	24	23	24	8	4	3	3	112
Total	7,738	10,200	12,078	10,589	5,857	4,660	4,163	4,056	59,341

Table 29.C.3

Owner-Occupied Home Purchase Loan Applications by Loan Type
York County Non-Entitlement Area
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	6,186	8,340	9,824	8,694	3,469	2,014	1,780	1,968	42,275
FHA - Insured	911	678	612	570	1,536	1,663	1,495	1,186	8,651
VA - Guaranteed	136	176	170	217	259	222	272	272	1,724
Rural Housing Service or Farm Service Agency	31	45	20	20	108	503	390	414	1,531
Total	7,264	9,239	10,626	9,501	5,372	4,402	3,937	3,840	54,181

²⁹ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 29.C.4

Loan Applications by Action Taken
York County Non-Entitlement Area
2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	3,941	5,105	5,812	5,054	2,773	2,113	1,902	1,879	28,579
Application Approved but not Accepted	345	431	640	569	243	124	128	144	2,624
Application Denied	693	801	773	778	471	405	391	403	4,715
Application Withdrawn by Applicant	447	526	632	594	402	316	309	237	3,463
File Closed for Incompleteness	104	143	102	107	60	66	36	57	675
Loan Purchased by the Institution	1,734	2,198	2,666	2,396	1,423	1,374	1,171	1,120	14,082
Preapproval Request Denied	0	28	1	3	0	4	0	0	36
Preapproval Approved but not Accepted	0	7	0	0	0	0	0	0	7
Total	7,264	9,239	10,626	9,501	5,372	4,402	3,937	3,840	54,181
Denial Rate	15.0%	13.6%	11.7%	13.3%	14.5%	16.1%	17.1%	17.7%	14.2%

Table 29.C.5

Denial Rates by Gender of Applicant
York County Non-Entitlement Area
2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	13.4%	17.4%	24.7%	.0%	15.0%
2005	12.2%	16.0%	17.3%	%	13.6%
2006	11.1%	12.6%	14.8%	%	11.7%
2007	12.4%	14.8%	15.9%	%	13.3%
2008	13.0%	18.5%	13.3%	.0%	14.5%
2009	14.9%	18.6%	14.5%	.0%	16.1%
2010	16.3%	17.6%	22.8%	%	17.1%
2011	16.7%	18.5%	25.9%	%	17.7%
Average	13.1%	16.0%	17.5%	.0%	14.2%

Table 29.C.6

Loan Applications by Selected Action Taken by Gender of Applicant
York County Non-Entitlement Area
2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	2,672	3,354	3,748	3,261	1,904	1,366	1,230	1,255	18,790
	Denied	413	464	468	461	285	240	240	251	2,822
	Denial Rate	13.4%	12.2%	11.1%	12.4%	13.0%	14.9%	16.3%	16.7%	13.1%
Female	Originated	1,152	1,617	1,787	1,491	712	646	584	538	8,527
	Denied	243	309	257	260	162	148	125	122	1,626
	Denial Rate	17.4%	16.0%	12.6%	14.8%	18.5%	18.6%	17.6%	18.5%	16.0%
Not Available	Originated	113	134	277	302	156	100	88	86	1,256
	Denied	37	28	48	57	24	17	26	30	267
	Denial Rate	24.7%	17.3%	14.8%	15.9%	13.3%	14.5%	22.8%	25.9%	17.5%
Not Applicable	Originated	4	0	0	0	1	1	0	0	6
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	.0%	.0%	%	%	.0%
Total	Originated	3,941	5,105	5,812	5,054	2,773	2,113	1,902	1,879	28,579
	Denied	693	801	773	778	471	405	391	403	4,715
	Denial Rate	15.0%	13.6%	11.7%	13.3%	14.5%	16.1%	17.1%	17.7%	14.2%

Table 29.C.7
Denial Rates by Race/Ethnicity of Applicant
 York County Non-Entitlement Area
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	33.3%	25.9%	33.3%	23.3%	9.1%	27.3%	30.8%	37.5%	27.2%
Asian	7.9%	20.5%	8.9%	15.2%	14.8%	5.0%	14.3%	18.0%	13.8%
Black	28.1%	18.5%	20.5%	25.2%	24.6%	25.0%	30.1%	34.0%	24.3%
White	12.7%	11.6%	10.3%	11.3%	13.6%	15.4%	14.8%	14.9%	12.4%
Not Available	19.1%	24.0%	14.9%	17.7%	14.4%	15.6%	24.2%	24.9%	18.7%
Not Applicable	23.5%	%	.0%	%	.0%	0.0%	0.0%	%	19.0%
Average	15.0%	13.6%	11.7%	13.3%	14.5%	16.1%	17.1%	17.7%	14.2%
Non-Hispanic	14.8%	11.7%	11.3%	12.7%	14.3%	15.7%	15.4%	14.9%	13.3%
Hispanic	20.0%	26.8%	14.4%	14.9%	19.8%	28.6%	20.3%	27.1%	20.1%

Table 29.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 York County Non-Entitlement Area
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	14	20	10	23	10	8	9	5	99
	Denied	7	7	5	7	1	3	4	3	37
	Denial Rate	33.3%	25.9%	33.3%	23.3%	9.1%	30.8%	30.8%	37.5%	27.2%
Asian	Originated	58	105	112	89	52	38	30	41	525
	Denied	5	27	11	16	9	2	5	9	84
	Denial Rate	7.9%	20.5%	8.9%	15.2%	14.8%	5.0%	14.3%	18.0%	13.8%
Black	Originated	338	493	484	382	190	159	144	134	2,324
	Denied	132	112	125	129	62	53	62	69	744
	Denial Rate	28.1%	18.5%	20.5%	25.2%	24.6%	25.0%	30.1%	34.0%	24.3%
White	Originated	3,171	4,116	4,652	4,015	2,247	1,723	1,574	1,542	23,040
	Denied	463	538	535	509	353	313	274	270	3,255
	Denial Rate	12.7%	11.6%	10.3%	11.3%	13.6%	15.4%	14.8%	14.9%	12.4%
Not Available	Originated	347	371	553	545	273	184	144	157	2,574
	Denied	82	117	97	117	46	34	46	52	591
	Denial Rate	19.1%	24.0%	14.9%	17.7%	14.4%	15.6%	24.2%	24.9%	18.7%
Not Applicable	Originated	13	0	1	0	1	1	1	0	17
	Denied	4	0	0	0	0	0	0	0	4
	Denial Rate	19.1%	24.0%	14.9%	17.7%	14.4%	15.6%	24.2%	24.9%	19.0%
Total	Originated	3,941	5,105	5,812	5,054	2,773	2,113	1,902	1,879	28,579
	Denied	693	801	773	778	471	405	391	403	4,715
	Denial Rate	15.0%	13.6%	11.7%	13.3%	14.5%	16.1%	17.1%	17.7%	14.2%
Non-Hispanic	Originated	3,084	4,561	5,071	4,371	2,442	1,891	1,716	1,663	24,799
	Denied	534	607	647	638	409	352	313	292	3,792
	Denial Rate	14.8%	11.7%	11.3%	12.7%	14.3%	15.7%	15.4%	14.9%	13.3%
Hispanic	Originated	92	131	178	154	73	40	47	51	766
	Denied	23	48	30	27	18	16	12	19	193
	Denial Rate	20.0%	26.8%	14.4%	14.9%	19.8%	28.6%	20.3%	27.1%	20.1%

Table 29.C.9

Loan Applications by Reason for Denial
York County Non-Entitlement Area
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	66	107	93	101	95	85	66	82	695
Employment History	16	16	17	15	11	17	12	7	111
Credit History	269	246	195	166	102	123	96	96	1,293
Collateral	36	38	85	62	28	29	30	33	341
Insufficient Cash	23	18	17	28	19	13	10	9	137
Unverifiable Information	15	28	22	38	28	12	14	5	162
Credit Application Incomplete	35	44	58	70	32	18	18	11	286
Mortgage Insurance Denied	1	1	0	2	2	3	0	0	9
Other	96	140	115	141	64	37	38	31	662
Missing	136	163	171	155	90	68	107	129	1,019
Total	693	801	773	778	471	405	391	403	4,715

Table 29.C.10

Denial Rates by Income of Applicant
York County Non-Entitlement Area
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	44.0%	47.6%	53.7%	44.4%	50.0%	68.8%	78.3%	70.0%	55.9%
\$15,001–\$30,000	29.1%	30.6%	26.6%	24.9%	34.2%	30.7%	33.7%	39.8%	30.2%
\$30,001–\$45,000	18.0%	17.5%	14.8%	16.5%	19.2%	17.6%	20.5%	22.9%	17.7%
\$45,001–\$60,000	14.3%	14.1%	12.2%	12.2%	15.7%	16.0%	15.3%	19.8%	14.1%
\$60,001–\$75,000	13.4%	8.7%	9.0%	10.5%	12.4%	14.7%	12.5%	11.2%	10.9%
Above \$75,000	7.8%	6.9%	8.0%	11.1%	9.5%	10.9%	10.6%	8.7%	9.1%
Data Missing	12.3%	12.6%	9.9%	17.7%	32.1%	30.0%	21.6%	15.9%	13.9%
Total	15.0%	13.6%	11.7%	13.3%	14.5%	16.1%	17.1%	17.7%	14.2%

Table 29.C.11

Denial Rates of Loans by Race/Ethnicity and Income of Applicant
York County Non-Entitlement Area
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	46.2%	40.0%	25.0%	6.3%	18.2%	.0%	27.2%
Asian	100.0%	34.4%	18.9%	13.5%	6.8%	10.1%	24.1%	13.8%
Black	63.3%	40.2%	24.8%	22.6%	18.5%	17.1%	21.0%	24.3%
White	54.6%	27.3%	15.6%	12.2%	9.6%	8.0%	11.6%	12.4%
Not Available	47.8%	38.2%	24.0%	20.1%	16.4%	12.7%	19.3%	18.7%
Not Applicable	%	%	25.0%	20.0%	50.0%	16.7%	.0%	19.0%
Average	55.9%	30.2%	17.7%	14.1%	10.9%	9.1%	13.9%	14.2%
Non-Hispanic	54.7%	28.7%	16.5%	13.1%	10.2%	8.5%	12.8%	13.3%
Hispanic	62.5%	35.2%	24.1%	19.7%	12.6%	11.1%	16.1%	20.1%

Table 29.C.12

Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
York County Non-Entitlement Area
2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	3	22	112	480	77	1	695	32
Employment History	1	2	17	78	13	0	111	10
Credit History	15	17	233	910	117	1	1,293	44
Collateral	1	9	37	256	37	1	341	12
Insufficient Cash	0	3	16	99	19	0	137	4
Unverifiable Information	0	6	27	110	19	0	162	13
Credit Application Incomplete	1	5	26	197	57	0	286	14
Mortgage Insurance Denied	0	0	2	6	1	0	9	0
Other	5	10	101	436	110	0	662	23
Missing	11	10	173	683	141	1	1,019	41
Total	37	84	744	3,255	591	4	4,715	193
% Missing	29.7%	11.9%	23.3%	21.0%	23.9%	25.0%	21.6%	21.2%

Table 29.C.13

Loan Applications by Income of Applicant: Originated and Denied
York County Non-Entitlement Area
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	14	22	19	15	8	5	5	9	97
	Application Denied	11	20	22	12	8	11	18	21	123
	Denial Rate	44.0%	47.6%	53.7%	44.4%	50.0%	68.8%	78.3%	70.0%	55.9%
\$15,001–\$30,000	Loan Originated	416	427	345	272	129	158	161	148	2,056
	Application Denied	171	188	125	90	67	70	82	98	891
	Denial Rate	29.1%	30.6%	26.6%	24.9%	34.2%	30.7%	33.7%	39.8%	30.2%
\$30,001–\$45,000	Loan Originated	793	970	1,002	846	467	464	399	336	5,277
	Application Denied	174	206	174	167	111	99	103	100	1,134
	Denial Rate	18.0%	17.5%	14.8%	16.5%	19.2%	17.6%	20.5%	22.9%	17.7%
\$45,001–\$60,000	Loan Originated	751	916	966	824	447	357	305	263	4,829
	Application Denied	125	150	134	114	83	68	55	65	794
	Denial Rate	14.3%	14.1%	12.2%	12.2%	15.7%	16.0%	15.3%	19.8%	14.1%
\$60,001–\$75,000	Loan Originated	550	806	792	684	382	291	244	238	3,987
	Application Denied	85	77	78	80	54	50	35	30	489
	Denial Rate	13.4%	8.7%	9.0%	10.5%	12.4%	14.7%	12.5%	11.2%	10.9%
Above \$75,000	Loan Originated	1,281	1,762	2,380	2,269	1,321	824	759	832	11,428
	Application Denied	108	131	206	284	139	101	90	79	1,138
	Denial Rate	7.8%	6.9%	8.0%	11.1%	9.5%	10.9%	10.6%	8.7%	9.1%
Data Missing	Loan Originated	136	202	308	144	19	14	29	53	905
	Application Denied	19	29	34	31	9	6	8	10	146
	Denial Rate	12.3%	12.6%	9.9%	17.7%	32.1%	30.0%	21.6%	15.9%	13.9%
Total	Loan Originated	3,941	5,105	5,812	5,054	2,773	2,113	1,902	1,879	28,579
	Application Denied	693	801	773	778	471	405	391	403	4,715
	Denial Rate	15.0%	13.6%	11.7%	13.3%	14.5%	16.1%	17.1%	17.7%	14.2%

Table 29.C.14

Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 York County Non-Entitlement Area
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	7	24	15	15	36	2	99
	Application Denied	1	6	16	5	1	8	0	37
	Denial Rate	100.0%	46.2%	40.0%	25.0%	6.3%	18.2%	.0%	27.2%
Asian	Loan Originated	0	21	73	90	96	223	22	525
	Application Denied	3	11	17	14	7	25	7	84
	Denial Rate	100.0%	34.4%	18.9%	13.5%	6.8%	10.1%	24.1%	13.8%
Black	Loan Originated	11	250	643	480	295	566	79	2,324
	Application Denied	19	168	212	140	67	117	21	744
	Denial Rate	63.3%	40.2%	24.8%	22.6%	18.5%	17.1%	21.0%	24.3%
White	Loan Originated	74	1,623	4,170	3,834	3,227	9,435	677	23,040
	Application Denied	89	610	773	532	344	818	89	3,255
	Denial Rate	54.6%	27.3%	15.6%	12.2%	9.6%	8.0%	11.6%	12.4%
Not Available	Loan Originated	12	155	364	406	353	1,163	121	2,574
	Application Denied	11	96	115	102	69	169	29	591
	Denial Rate	47.8%	38.2%	24.0%	20.1%	16.4%	12.7%	19.3%	18.7%
Not Applicable	Loan Originated	0	0	3	4	1	5	4	17
	Application Denied	0	0	1	1	1	1	0	4
	Denial Rate	%	%	25.0%	20.0%	50.0%	16.7%	.0%	19.0%
Total	Loan Originated	97	2,056	5,277	4,829	3,987	11,428	905	28,579
	Application Denied	123	891	1,134	794	489	1,138	146	4,715
	Denial Rate	55.9%	30.2%	17.7%	14.1%	10.9%	9.1%	13.9%	14.2%
Non-Hispanic	Loan Originated	81	1,784	4,639	4,188	3,469	9,916	722	24,799
	Application Denied	98	717	918	634	392	927	106	3,792
	Denial Rate	54.7%	28.7%	16.5%	13.1%	10.2%	8.5%	12.8%	13.3%
Hispanic	Loan Originated	3	81	186	151	90	208	47	766
	Application Denied	5	44	59	37	13	26	9	193
	Denial Rate	62.5%	35.2%	24.1%	19.7%	12.6%	11.1%	16.1%	20.1%

PREDATORY LENDING

Table 29.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status
York County Non-Entitlement Area
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	3,403	3,959	4,790	4,591	2,604	2,038	1,878	1,843	25,106
HAL	538	1,146	1,022	463	169	75	24	36	3,473
Total	3,941	5,105	5,812	5,054	2,773	2,113	1,902	1,879	28,579
Percent HAL	13.7%	22.4%	17.6%	9.2%	6.1%	3.5%	1.3%	1.9%	12.2%

Table 29.C.16

Loans by Loan Purpose by HAL Status
York County Non-Entitlement Area
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	3,403	3,959	4,790	4,591	2,604	2,038	1,878	1,843	25,106
	HAL	538	1,146	1,022	463	169	75	24	36	3,473
	Percent HAL	13.7%	22.4%	17.6%	9.2%	6.1%	3.5%	1.3%	1.9%	12.2%
Home Improvement	Other	200	222	213	279	241	128	87	103	1,473
	HAL	48	81	84	81	42	18	3	5	362
	Percent HAL	19.4%	26.7%	28.3%	22.5%	14.8%	12.3%	3.3%	4.6%	19.7%
Refinancing	Other	2,421	2,099	2,025	2,113	2,436	4,626	3,284	2,937	21,941
	HAL	551	741	736	534	370	182	15	29	3,158
	Percent HAL	18.5%	26.1%	26.7%	20.2%	13.2%	3.8%	.5%	1.0%	12.6%
Total	Other	6,024	6,280	7,028	6,983	5,281	6,792	5,249	4,883	48,520
	HAL	1,137	1,968	1,842	1,078	169	75	24	36	6,993
	Percent HAL	15.9%	23.9%	20.8%	13.4%	9.9%	3.9%	.8%	1.4%	12.6%

Table 29.C.17

HALs Originated by Race of Borrower
York County Non-Entitlement Area
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	2	7	0	0	0	0	1	0	10
Asian	5	20	10	3	1	1	0	0	40
Black	111	222	187	66	18	4	3	4	615
White	373	780	706	345	136	64	15	29	2,448
Not Available	46	117	119	49	14	5	5	3	358
Not Applicable	1	0	0	0	0	1	0	0	2
Total	538	1,146	1,022	463	169	75	24	36	3,473
Hispanic (Ethnicity)	24	37	44	19	5	1	1	1	132

Table 29.C.18

Rate of HALs Originated by Race/Ethnicity of Borrower
York County Non-Entitlement Area
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	14.3%	35.0%	.0%	.0%	.0%	.0%	11.1%	.0%	10.1%
Asian	8.6%	19.0%	8.9%	3.4%	1.9%	2.6%	.0%	.0%	7.6%
Black	32.8%	45.0%	38.6%	17.3%	9.5%	2.5%	2.1%	3.0%	26.5%
White	11.8%	19.0%	15.2%	8.6%	6.1%	3.7%	1.0%	1.9%	10.6%
Not Available	13.3%	31.5%	21.5%	9.0%	5.1%	2.7%	3.5%	1.9%	13.9%
Not Applicable	7.7%	%	.0%	%	.0%	100.0%	.0%	%	12%
Average	13.7%	22.4%	17.6%	9.2%	6.1%	3.5%	1.3%	01.9%	12.2%
Non-Hispanic	14.2%	21.5%	17.0%	9.1%	5.9%	3.6%	.9%	1.3%	11.8%
Hispanic	26.1%	28.2%	24.7%	12.3%	6.8%	2.5%	2.1%	2.0%	17.2%

Table 29.C.19

Loans by HAL Status by Race/Ethnicity of Borrower
York County Non-Entitlement Area
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	12	13	10	23	10	8	8	5	89
	HAL	2	7	0	0	0	0	1	0	10
	Percent HAL	14.3%	35.0%	.0%	.0%	.0%	.0%	11.1%	.0%	10.1%
Asian	Other	53	85	102	86	51	37	30	41	485
	HAL	5	20	10	3	1	1	0	0	40
	Percent HAL	8.6%	19.0%	8.9%	3.4%	1.9%	2.6%	.0%	.0%	7.6%
Black	Other	227	271	297	316	172	155	141	130	1,709
	HAL	111	222	187	66	18	4	3	4	615
	Percent HAL	32.8%	45.0%	38.6%	17.3%	9.5%	2.5%	2.1%	3.0%	26.5%
White	Other	2,798	3,336	3,946	3,670	2,111	1,659	1,559	1,513	20,592
	HAL	373	780	706	345	136	64	15	29	2,448
	Percent HAL	11.8%	19.0%	15.2%	8.6%	6.1%	3.7%	01.0%	01.9%	10.6%
Not Available	Other	301	254	434	496	259	179	139	154	2,216
	HAL	46	117	119	49	14	5	5	3	358
	Percent HAL	13.3%	31.5%	21.5%	9.0%	5.1%	2.7%	3.5%	1.9%	13.9%
Not Applicable	Other	12	0	1	0	1	0	1	1	15
	HAL	1	0	0	0	0	1	0	0	2
	Percent HAL	7.7%	%	.0%	%	.0%	100.0%	.0%	%	12.0%
Total	Other	3,403	3,959	4,790	4,591	2,604	2,038	1,878	1,843	25,106
	HAL	538	1,146	1,022	463	169	75	24	36	3,473
	Percent HAL	13.7%	22.4%	17.6%	9.2%	6.1%	3.5%	1.3%	1.9%	12.2%
Non-Hispanic	Other	2,645	3,579	4,211	3,975	2,298	1,822	1,700	1,641	21,871
	HAL	439	982	860	396	144	69	16	22	2,928
	Percent HAL	14.2%	21.5%	17.0%	9.1%	5.9%	3.6%	.9%	1.3%	11.8%
Hispanic	Other	68	94	134	135	68	39	46	50	634
	HAL	24	37	44	19	5	1	1	1	132
	Percent HAL	26.1%	28.2%	24.7%	12.3%	6.8%	2.5%	2.1%	2.0%	17.2%

Table 29.C.20

Rates of HALs by Income of Borrower
York County Non-Entitlement Area
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	28.6%	31.8%	21.1%	20.0%	.0%	20.0%	.0%	44.4%	23.7%
\$15,001–\$30,000	23.1%	34.0%	23.2%	14.7%	16.3%	9.5%	1.9%	6.1%	19.9%
\$30,001–\$45,000	18.9%	32.0%	20.2%	9.3%	7.9%	3.2%	2.0%	3.9%	15.4%
\$45,001–\$60,000	16.8%	25.4%	20.8%	9.1%	4.0%	2.8%	3.0%	1.9%	14.0%
\$60,001–\$75,000	11.5%	17.7%	18.6%	9.9%	7.1%	2.4%	.8%	.8%	11.5%
Above \$75,000	6.8%	13.9%	11.7%	6.8%	5.0%	3.2%	0.3%	.4%	7.5%
Data Missing	8.8%	31.2%	35.4%	30.6%	.0%	7.1%	.0%	.0%	25.3%
Average	13.7%	22.4%	17.6%	9.2%	6.1%	3.5%	1.3%	1.9%	12.2%

Table 29.C.21

Loans by HAL Status by Income of Borrower
York County Non-Entitlement Area
2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	10	15	15	12	8	4	5	5	74
	HAL	4	7	4	3	0	1	0	4	23
	Percent HAL	28.6%	31.8%	21.1%	20.0%	.0%	20.0%	.0%	44.4%	23.7%
\$15,001–\$30,000	Other	320	282	265	232	108	143	158	139	1,647
	HAL	96	145	80	40	21	15	3	9	409
	Percent HAL	23.1%	34.0%	23.2%	14.7%	16.3%	9.5%	1.9%	6.1%	19.9%
\$30,001–\$45,000	Other	643	660	800	767	430	449	391	323	4,463
	HAL	150	310	202	79	37	15	8	13	814
	Percent HAL	18.9%	32.0%	20.2%	9.3%	7.9%	3.2%	2.0%	3.9%	15.4%
\$45,001–\$60,000	Other	625	683	765	749	429	347	296	258	4,152
	HAL	126	233	201	75	18	10	9	5	677
	Percent HAL	16.8%	25.4%	20.8%	9.1%	4.0%	2.8%	3.0%	1.9%	14.0%
\$60,001–\$75,000	Other	487	663	645	616	355	284	242	236	3,528
	HAL	63	143	147	68	27	7	2	2	459
	Percent HAL	11.5%	17.7%	18.6%	9.9%	7.1%	2.4%	.8%	.8%	11.5%
Above \$75,000	Other	1,194	1,517	2,101	2,115	1,255	798	757	829	10,566
	HAL	87	245	279	154	66	26	2	3	862
	Percent HAL	6.8%	13.9%	11.7%	6.8%	5.0%	3.2%	.3%	.4%	7.5%
Data Missing	Other	124	139	199	100	19	13	29	53	676
	HAL	12	63	109	44	0	1	0	0	229
	Percent HAL	8.8%	31.2%	35.4%	30.6%	.0%	7.1%	.0%	.0%	25.3%
Total	Other	3,403	3,959	4,790	4,591	2,604	2,038	1,878	1,843	25,106
	HAL	538	1,146	1,022	463	169	75	24	36	3,473
	Percent HAL	13.7%	22.4%	17.6%	9.2%	6.1%	3.5%	1.3%	1.9%	12.2%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 29.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 York County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	4	111	991	574	0	1,680
2001	4	125	1,073	542	0	1,744
2002	3	123	1,216	689	0	2,031
2003	0	190	1,178	929	0	2,297
2004	0	282	1,553	720	0	2,555
2005	0	321	1,744	859	0	2,924
2006	0	428	2,221	1,417	0	4,066
2007	0	423	2,444	1,840	0	4,707
2008	0	330	1,959	1,440	0	3,729
2009	0	149	753	641	0	1,543
2010	0	154	698	574	0	1,426
2011	0	155	833	741	0	1,729
Total	11	2,791	16,663	10,966	0	30,431
Loan Amount (\$1,000s)						
2000	58	1,656	10,692	6,198	0	18,604
2001	40	1,334	11,030	6,467	0	18,871
2002	7	1,901	13,458	8,219	0	23,585
2003	0	2,708	16,507	11,733	0	30,948
2004	0	3,366	20,088	9,428	0	32,882
2005	0	3,132	15,976	9,024	0	28,132
2006	0	3,478	19,386	13,638	0	36,502
2007	0	4,496	24,724	21,179	0	50,399
2008	0	3,376	20,960	15,495	0	39,831
2009	0	2,104	11,460	8,776	0	22,340
2010	0	1,882	9,744	7,194	0	18,820
2011	0	2,311	12,987	10,471	0	25,769
Total	105	31,744	187,012	127,822	0	346,683

Table 29.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 York County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	6	34	21	0	61
2001	0	5	37	27	0	69
2002	0	7	36	30	0	73
2003	0	13	77	58	0	148
2004	0	18	94	26	0	138
2005	0	17	41	21	0	79
2006	0	13	58	31	0	102
2007	0	15	75	40	0	130
2008	0	17	83	44	0	144
2009	0	17	75	31	0	123
2010	0	19	56	28	0	103
2011	0	8	64	29	0	101
Total	0	155	730	386	0	1,271
Loan Amount (\$1,000s)						
2000	0	1,010	5,355	3,598	0	9,963
2001	0	884	6,366	4,611	0	11,861
2002	0	1,205	6,540	5,288	0	13,033
2003	0	1,943	13,246	9,717	0	24,906
2004	0	2,954	16,079	4,249	0	23,282
2005	0	3,238	6,883	3,849	0	13,970
2006	0	2,103	10,250	5,392	0	17,745
2007	0	2,268	13,326	7,667	0	23,261
2008	0	2,939	14,885	8,238	0	26,062
2009	0	3,032	13,137	5,726	0	21,895
2010	0	3,147	9,441	4,933	0	17,521
2011	0	1,467	10,346	4,855	0	16,668
Total	0	26,190	125,854	68,123	0	220,167

Table 29.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 York County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	5	18	24	0	47
2001	0	6	38	24	0	68
2002	0	6	44	37	0	87
2003	0	16	57	68	0	141
2004	0	17	45	34	0	96
2005	0	23	36	22	0	81
2006	0	21	44	24	0	89
2007	0	22	48	38	0	108
2008	0	20	77	53	0	150
2009	0	13	59	35	0	107
2010	0	12	44	31	0	87
2011	0	15	39	24	0	78
Total	0	176	549	414	0	1,139
Loan Amount (\$1,000s)						
2000	0	2,600	8,853	13,919	0	25,372
2001	0	2,827	19,060	12,630	0	34,517
2002	0	3,171	23,407	21,659	0	48,237
2003	0	7,646	29,033	35,609	0	72,288
2004	0	7,711	21,943	17,801	0	47,455
2005	0	11,955	19,574	10,277	0	41,806
2006	0	12,786	23,570	12,269	0	48,625
2007	0	11,286	22,571	18,568	0	52,425
2008	0	10,483	35,930	27,385	0	73,798
2009	0	7,557	27,720	17,439	0	52,716
2010	0	6,973	22,722	15,910	0	45,605
2011	0	9,027	20,842	10,743	0	40,612
Total	0	94,022	275,225	214,209	0	583,456

Table 29.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less
Than \$1 Million by Tract MFI
 York County Non-Entitlement Area
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	51	299	177	0	527
2001	1	64	422	239	0	726
2002	2	62	321	220	0	605
2003	0	80	535	376	0	991
2004	0	113	649	310	0	1,072
2005	0	190	869	478	0	1,537
2006	0	189	938	603	0	1,730
2007	0	194	1,071	775	0	2,040
2008	0	116	668	491	0	1,275
2009	0	74	372	243	0	689
2010	0	79	346	258	0	683
2011	0	81	432	457	0	970
Total	3	1,293	6,922	4,627	0	12,845
Loan Amount (\$1,000s)						
2000	0	2,358	11,400	10,791	0	24,549
2001	20	2,114	19,364	12,784	0	34,282
2002	2	4,406	20,342	13,716	0	38,466
2003	0	5,735	38,923	24,228	0	68,886
2004	0	6,444	35,809	17,521	0	59,774
2005	0	11,452	23,564	12,931	0	47,947
2006	0	7,513	27,882	18,013	0	53,408
2007	0	5,217	30,367	21,773	0	57,357
2008	0	6,745	32,580	24,227	0	63,552
2009	0	5,019	29,107	15,810	0	49,936
2010	0	6,353	25,920	16,562	0	48,835
2011	0	4,407	19,762	13,503	0	37,672
Total	22	67,763	315,020	201,859	0	584,664

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 29.E.1
Fair Housing Complaints by Basis

York County Non-Entitlement Area
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Family Status		1						1		11	13
Race	0	2		1	1	1	1	0	1	0	7
National Origin		1	1		0					1	3
Disability				0	1		0			1	2
Sex		1		0	0						1
Retaliation	0			1	0					0	1
Color						1					1
Total Bases	0	5	1	2	2	2	1	1	1	13	28
Total Complaints	0	2	1	1	1	1	1	1	1	12	21

Table 29.E.2
Fair Housing Complaints by Issue

York County Non-Entitlement Area
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities			1	1	0		1	0			11
Discrimination in term, conditions or privileges relating to rental		1		0	1	0	0				6
Discriminatory acts under Section 818 (coercion, etc.)				1	1		0				2
Discriminatory refusal to rent		0					0	1			2
Otherwise deny or make housing available							0		1	1	2
Discrimination in terms, conditions, privileges relating to sale					0				1	1	1
Discriminatory financing (includes real estate transactions)	0	0				1		0			1
Discriminatory refusal to sell		1					0				1
False denial or representation of availability - sale									1	1	1
Discriminatory refusal to sell and negotiate for sale									1	1	1
Total Issues	0	2	1	2	2	1	1	1	4	4	28
Total Complaints	0	2	1	1	1	1	1	1	1	1	21

Table 29.E.3
Fair Housing Complaints by Closure Status

York County Non-Entitlement Area

2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Open										12	12
No Cause	0	1	1		1	1	1	0	1		6
Conciliated / Settled				0	0			1			1
Withdrawal Without Resolution				1	0						1
Lack of Jurisdiction		1					0				1
Total Complaints	0	2	1	1	1	1	1	1	1	12	21

HUD Complaints Found With Cause

Table 29.E.4
Fair Housing Complaints Found With Cause by Basis

York County Non-Entitlement Area

2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Family Status								1			1
Total Bases				0	0			1			1
Total Complaints				0	0			1			1

Table 29.E.5
Fair Housing Complaints Found With Cause by Issue

York County Non-Entitlement Area

2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory refusal to rent									1		1
Total Issues	0	0	0	0	0	0	0	1	0	0	1
Total Complaints				0	0				1		1

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders. There were no respondents to the 2013 Fair Housing Survey from the York County Non-Entitlement Area.

G. 2013 HOUSING NEEDS SURVEY

Table 29.G.1

Role of Respondent

York County Non-Entitlement Area
2013 Housing Needs Survey

Primary Role	Total
Real Estate	3
Homeowner	1
Renter/Tenant	1
Total	5

Table 29.G.2

Please rate the need for the following Housing activities

York County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		0	2	2	1	5
Construction of new rental housing		1	1	2	1	5
Homeowner housing rehabilitation		2	1	1	1	5
Rental housing rehabilitation	1	2	0	1	1	5
Housing demolition	1	2	1	0	1	5
Housing redevelopment	1	1	1	1	1	5
Downtown housing	2	0	1	1	1	5
First-time home-buyer assistance	0		2	2	1	5
Mixed use housing		0	1	3	1	5
Mixed income housing	0	0	1	3	1	5

Table 29.G.3

Please rate the need for the following Housing activities (cont.)

York County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			2	2	1	5
Retrofitting existing housing to meet seniors' needs	1	1	1	1	1	5
Preservation of federal subsidized housing		2	0	2	1	5
Rental Assistance		2	0	2	1	5
Energy efficient retrofits	1	0	1	2	1	5
Supportive housing	1	0	2	1	1	5
Transitional housing		1	2	1	1	5
Emergency housing		1	2	1	1	5
Homeless shelters	1	0	0	2	2	5
Other			1		4	5

Table 29.G.4
Do any of the following acts as barriers to the
development or preservation of housing

York County Non-Entitlement Area
 2013 Housing Needs Survey

Barrier	Number of Citations
Cost of land or lot	3
Lack of adequate public transportation	3
Lack of water/sewer systems	1
Lack of available land	1
Permitting fees	1
Permitting process	1
Impact fees	1
Density or other zoning requirements	1
Community resistance	1
Current state of the housing market	1
Building codes	1
Lack of Affordable housing development policies	1

Table 29.G.5
Please rate how the following infrastructure components affect housing production

York County Non-Entitlement Area
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality	1	1	1	0	1	1	5
Public transportation capacity	1	1	1	0	1	1	5
Water system quality	1	1	0	1	1	1	5
Water system capacity	0	1	0	1	1	2	5
Sewer system quality	0	0	2	1	1	1	5
Sewer system capacity	1	1	0	1	1	1	5
Storm water run-off capacity	0	1	0	1	1	2	5
City and county road conditions	0	0	1	2	1	1	5
Sidewalk conditions	1	1	1	1	0	1	5
Pedestrian-friendly places/walkability	1	1	1	0	1	1	5
Bridge conditions	0	1	1	2	0	1	5
Bridge capacity	0	0	1	3	0	1	5
Other						5	5

Table 29.G.6**Please rate the importance of being close proximity to the following amenities**

York County Non-Entitlement Area
2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			0	1	3	1	5
Restaurants			0	4	0	1	5
Public transportation	0	0	2	0	2	1	5
Quality K-12 public schools	0		0	0	4	1	5
Day care	0	0	0	3	1	1	5
Retail shopping			0	3	1	1	5
Grocery stores			0	1	3	1	5
Park and recreational facilities			0	1	3	1	5
Highway access		1	2	1	0	1	5
Pharmacies		0	1	1	2	1	5
Other				0		5	5

Table 29.G.7**Please rate the need for the following housing types for special needs population**

York County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters	1	0	0	3	1	5
Transitional housing		2	0	2	1	5
Shelters for youth		2	0	2	1	5
Senior housing			3	1	1	5
Nursing homes or assisted living facilities		1	2	1	1	5
Housing designed for persons with disabilities		1	1	2	1	5
Supportive housing		1	3	0	1	5
Other				2	57	59

Table 29.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**

York County Non-Entitlement Area
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			3	1	1	5
The frail elderly (age 85+)		0	2	2	1	5
Persons with severe mental illness		1	2	1	1	5
Persons with physical disabilities		0	2	2	1	5
Persons with developmental disabilities		0	3	1	1	5
Persons with substance abuse addictions	1	0	0	3	1	5
Persons with HIV/AIDS	1	0	1	2	1	5
Victims of domestic violence	1		1	2	1	5
Veterans		1	2	1	1	5
Homeless persons	1	0	1	2	1	5
Persons recently released from prison	1	0	2	1	1	5
Other					5	5

H. LAND USE PLANNING

Table 27.H.1
Housing Development
 York County
 Land Use Planning Survey

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?	3				3
Does the definition of "dwelling unit" include the phrase "for one family" or mention use by a "family"?	2	1			3
Guidelines that encourage development affordable housing units?	1	2			3
Any potential barriers to the development of low- to moderate- income housing?	2	1			3
Guidelines that allow the development of mixed use housing?	3				3
Occupancy Standards					
A definition for the term "family"?	3				3
Does the definition of "family" include the phrase, "related by blood, marriage or adoption" or "related in any other traditional sense"?	2	1			3
Does the definition of "family" include a specific limit on the number of persons?	2	1			3
Residential occupancy standards or limits?		3			3
Special Needs Housing					
A definition for the term "disability"?		2		1	3
Development standards for making housing accessible to persons with disabilities?		3			3
A process by which persons with disabilities can request modification to the jurisdiction's policies?		3			3
Standards for the development of senior housing?		3			3
Policies that distinguish senior citizen housing from other residential uses?	2	1			3
A definition for the term "group home" or similar, regarding housing for any other special needs populations?	1	1		1	3
Are group homes permitted by right in single-family residential areas?	3				3
Is there a group home density requirement, such as a distance required for other group homes?		2		1	3
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?	2	1			3
Policies or practices for "affirmatively furthering fair housing"?	2	1			3

I. RENTAL VACANCY SURVEY

Table 29.I.1
Rental Vacancy Survey by Type

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	68	0	0.0%
Apartments	2,388	71	3.0%
Mobile Homes	4	0	0.0%
"Other" Units	147	2	1.4%
Don't know	0	0	0.0%
Total	2,607	73	2.8%

Table 29.I.2
Rental Units by Bedroom Size

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	10	0	0	-	10
One	0	560	0	24	-	584
Two	3	863	4	110	-	980
Three	63	180	0	11	-	254
Four	2	4	0	0	-	6
Don't Know	0	771	0	2	0	773
Total	68	2,388	4	147	0	2,607

Table 29.I.3
Do any of your rental units receive rental subsidy or assistance?

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Respondent
Yes	17
No	7
Don't Know	3
% Offering Assistance	29.2%

Table 29.I.4
**How many of your units have some sort of rental
subsidy or assistance?**

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	39	57.4%
Apartments	126	5.3%
Mobile Homes		
"Other" Units	22	15.0%
Don't know		
Total	187	7.2%

Table 29.I.5
**How long will it be before your vacant units
become filled?**

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	9	1
1 to 2 month		
2 to 3 months		
More than 3 months	9	

Table 29.I.6
**How long will it be before your filled units
become vacant?**

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	1
1 to 2 month		
2 to 3 months		
More than 3 months	11	1

Table 29.I.7
Average Market Rate Rents by Bedroom Size

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$429			\$429
One		\$677		\$529	\$681
Two	\$600	\$821	\$635	\$679	\$793
Three	\$1,069	\$1,045		\$1,125	\$1,063
Four	\$1,349	\$1,700			\$1,466
Total	\$1,102	\$823	\$635	\$855	\$909

Table 29.I.8
Average Assistant Rate Rents by Bedroom Size

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency					
One		\$405		\$450	\$428
Two		\$440		\$508	\$496
Three				\$675	\$675
Four					
Total		\$423		\$517	\$503

Table 29.I.9
Single Family Market Rate Rents by Vacancy Status

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500			
\$500 to \$750			
\$750 to \$1,000	25	0	0.0%
\$1,000 to \$1,250	1	0	0.0%
\$1,250 to \$1,500	3	0	0.0%
Above \$1,500			
Missing	39	0	0.0%
Total	68	0	0.0%

Table 29.I.10
Apartment Market Rate Rents by Vacancy Status

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	97	5	5.2%
\$500 to \$750	342	12	3.5%
\$750 to \$1,000	774	22	2.8%
\$1,000 to \$1,250	734	19	2.6%
\$1,250 to \$1,500	6	0	0.0%
Above \$1,500			
Missing	435	13	3.0%
Total	2,388	71	3.0%

Table 29.I.11
Available Apartment Units by Bedroom Size

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500		2	3			0	5
\$500 to \$750		3	3	0		6	12
\$750 to \$1,000		5	7	2		8	22
\$1,000 to \$1,250		6	10	3		0	19
\$1,250 to \$1,500							
Above \$1,500							
Missing		0	1	0		12	13
Total	0	16	24	6	0	26	71

Table 29.I.12
Condition by Unit Type

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average		55		46	.	101
Good	65	561		98	.	724
Excellent	3	1,211	4	3	.	1,221
Don't Know	0	561	0	0	0	561
Total	68	2,388	4	147	0	2,607

Table 29.I.13
Condition of Single Family Units by Vacancy Status

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			
Fair			
Average			
Good	65	0	0.0%
Excellent	3	0	0.0%
Don't Know	0	0	0.0%
Total	68	0	0.0%

Table 29.I.14
Condition of Apartment Units by Vacancy Status

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			
Fair			
Average	55	12	21.8%
Good	561	8	1.4%
Excellent	1,211	34	2.8%
Don't Know	561	17	3.0%
Total	2,388	71	3.0%

Table 29.I.15
Are there any utilities included with the rent?

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	13
No	11
% Offering Assistance	54.2%

Table 29.I.16
Which utilities are included with the rent?

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	1
Natural Gas	
Water/Sewer	9
Trash Collection	7

Table 29.I.17
Do you keep a waiting list?

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Period	Respondent
Yes	14
No	11
Don't know	
Waitlist Size	138

Table 29.I.18
How would you rate the need for renovation of existing units in the city?

York County Non-Entitlement Area
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	4	7		3
Low Need		1		1
Moderate Need		3		
High Need		1		
Extreme Need	1		1	

Table 29.I.19**How would you rate the need for construction of new units in the city?**

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	5		2
Low Need		2		2
Moderate Need	1	2		
High Need	2	2		
Extreme Need	2	3	2	1

Table 29.I.20**If new units were to be constructed, what percentage should offer rental assistance?**

York County Non-Entitlement Area
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	29.2%

J. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

K. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 29.K.1
Household Forecasts by Tenure

York County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	48,275	11,623	59,898
2020	59,856	12,467	72,323
2030	69,797	14,129	83,926
2040	80,692	15,897	96,589
2050	91,017	17,529	108,546

Table 29.K.2
Household Forecasts by Income

York County Non-Entitlement Area
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	4,425	4,172	7,076	3,621	28,982	48,275
2020	5,482	5,171	8,771	4,489	35,945	59,856
2030	6,391	6,029	10,227	5,234	41,916	69,797
2040	7,388	6,970	11,822	6,051	48,461	80,692
2050	8,332	7,862	13,335	6,825	54,664	91,017
Renter-Occupied						
2010	3,450	2,263	2,418	1,109	2,382	11,623
2020	3,732	2,456	2,610	1,207	2,461	12,467
2030	4,238	2,791	2,962	1,372	2,766	14,129
2040	4,776	3,148	3,338	1,548	3,088	15,897
2050	5,274	3,478	3,684	1,711	3,381	17,529
Total						
2010	7,875	6,434	9,494	4,730	31,364	59,898
2020	9,214	7,627	11,381	5,696	38,406	72,323
2030	10,629	8,820	13,189	6,606	44,683	83,926
2040	12,164	10,118	15,160	7,599	51,549	96,589
2050	13,606	11,340	17,019	8,536	58,045	108,546

L. CHAS HOUSING PROBLEM TABLES

Table 29.L.1
Households with Housing Problems by Income and Family Status

York County Non-Entitlement Area
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	179	533	114	548	285	1,659
30.1-50% HAMFI	200	576	50	483	228	1,537
50.1-80% HAMFI	347	1,040	202	340	398	2,327
80.1 % HAMFI and above	530	1,928	378	109	848	3,793
Total	1,256	4,077	744	1,480	1,759	9,316
Renters						
30 % HAMFI	53	999	265	275	519	2,111
30.1-50% HAMFI	8	639	98	150	455	1,350
50.1-80% HAMFI	20	273	124	55	170	642
80.1 % HAMFI and above	0	195	49	0	39	283
Total	81	2,106	536	480	1,183	4,386
Total						
30 % HAMFI	232	1,532	379	823	804	3,770
30.1-50% HAMFI	208	1,215	148	633	683	2,887
50.1-80% HAMFI	367	1,313	326	395	568	2,969
80.1 % HAMFI and above	530	2,123	427	109	887	4,076
Total	1,337	6,183	1,280	1,960	2,942	13,702

Table 29.L.2
Owner-Occupied Households by Housing Problems by Income and Family Status

York County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	179	533	114	548	285	1,659
30.1-50% HAMFI	200	576	50	483	228	1,537
50.1-80% HAMFI	347	1,040	202	340	398	2,327
80.1% HAMFI and above	530	1,928	378	109	848	3,793
Total	1,256	4,077	744	1,480	1,759	9,316
No Housing Problem						
30% HAMFI or less	19	129	20	383	88	639
30.1-50% HAMFI	426	373	4	583	300	1,686
50.1-80% HAMFI	1,054	1,233	266	683	523	3,759
80.1% HAMFI and above	4,168	18,168	2,051	774	2,972	28,133
Total	5,667	19,903	2,341	2,423	3,883	34,217
Not Computed						
30% HAMFI or less	0	175	0	10	103	288
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	175	0	10	103	288
Total						
30% HAMFI or less	198	837	134	941	476	2,586
30.1-50% HAMFI	626	949	54	1,066	528	3,223
50.1-80% HAMFI	1,401	2,273	468	1,023	921	6,086
80.1% HAMFI and above	4,698	20,096	2,429	883	3,820	31,926
Total	6,923	24,155	3,085	3,913	5,745	43,821

Table 29.L.3
Renter-Occupied Households by Housing Problems by Income and Family Status

York County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	53	999	265	275	519	2,111
30.1-50% HAMFI	8	639	98	150	455	1,350
50.1-80% HAMFI	20	273	124	55	170	642
80.1% HAMFI and above	0	195	49	0	39	283
Total	81	2,106	536	480	1,183	4,386
No Housing Problem						
30% HAMFI or less	0	153	0	108	175	436
30.1-50% HAMFI	19	329	10	118	265	741
50.1-80% HAMFI	99	714	83	79	850	1,825
80.1% HAMFI and above	223	2,538	167	120	1,272	4,320
Total	341	3,734	260	425	2,562	7,322
Not Computed						
30% HAMFI or less	0	90	0	0	145	235
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	90	0	0	145	235
Total						
30% HAMFI or less	53	1,242	265	383	839	2,782
30.1-50% HAMFI	27	968	108	268	720	2,091
50.1-80% HAMFI	119	987	207	134	1,020	2,467
80.1% HAMFI and above	223	2,733	216	120	1,311	4,603
Total	422	5,930	796	905	3,890	11,943

Table 29.L.4
Households by Housing Problems by Income and Family Status

York County Non-Entitlement Area
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	232	1,532	379	823	804	3,770
30.1-50% HAMFI	208	1,215	148	633	683	2,887
50.1-80% HAMFI	367	1,313	326	395	568	2,969
80.1% HAMFI and above	530	2,123	427	109	887	4,076
Total	1,337	6,183	1,280	1,960	2,942	13,702
No Housing Problem						
30% HAMFI or less	19	282	20	491	263	1,075
30.1-50% HAMFI	445	702	14	701	565	2,427
50.1-80% HAMFI	1,153	1,947	349	762	1,373	5,584
80.1% HAMFI and above	4,391	20,706	2,218	894	4,244	32,453
Total	6,008	23,637	2,601	2,848	6,445	41,539
Not Computed						
30% HAMFI or less	0	265	0	10	248	523
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	265	0	10	248	523
Total						
30% HAMFI or less	251	2,079	399	1,324	1,315	5,368
30.1-50% HAMFI	653	1,917	162	1,334	1,248	5,314
50.1-80% HAMFI	1,520	3,260	675	1,157	1,941	8,553
80.1% HAMFI and above	4,921	22,829	2,645	1,003	5,131	36,529
Total	7,345	30,085	3,881	4,818	9,635	55,764

30. CITY OF KANNAPOLIS

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 30.A.1

Population by Age

City of Kannapolis
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	2,594	7.0%	3,471	8.1%	33.8%
5 to 19	7,185	19.5%	8,917	20.9%	24.1%
20 to 24	2,470	6.7%	2,566	6.0%	3.9%
25 to 34	5,559	15.1%	6,012	14.1%	8.1%
35 to 54	10,096	27.4%	11,620	27.3%	15.1%
55 to 64	3,252	8.8%	4,442	10.4%	36.6%
65 or Older	5,754	15.6%	5,597	13.1%	-2.7%
Total	36,910	100.0%	42,625	100.0%	15.5%

Table 30.A.2

Elderly Population by Age

City of Kannapolis
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	586	10.2%	740	13.2%	26.3%
67 to 69	801	13.9%	918	16.4%	14.6%
70 to 74	1,415	24.6%	1,284	22.9%	-9.3%
75 to 79	1,302	22.6%	972	17.4%	-25.3%
80 to 84	929	16.1%	839	15.0%	-9.7%
85 or Older	721	12.5%	844	15.1%	17.1%
Total	5,754	100.0%	5,597	100.0%	-2.7%

Table 30.A.3

Population by Race and Ethnicity

City of Kannapolis
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	28,695	77.7%	29,214	68.5%	1.8%
Black	6,072	16.5%	8,659	20.3%	42.6%
American Indian	125	.3%	144	.3%	15.2%
Asian	319	.9%	487	1.1%	52.7%
Native Hawaiian/ Pacific Islander	5	.0%	12	.0%	140.0%
Other	1,265	3.4%	3,087	7.2%	144.0%
Two or More Races	429	1.2%	1,022	2.4%	138.2%
Total	36,910	100.0%	42,625	100.0%	15.5%
Non-Hispanic	34,573	93.7	37,459	87.9%	8.3%
Hispanic	2,337	6.3%	5,166	12.1%	121.1%

Table 30.A.4**Disability by Age**

City of Kannapolis

2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	0	.0%	0	.0%
5 to 17	251	6.0%	210	6.3%	461	6.2%
18 to 34	244	5.9%	358	7.6%	602	6.8%
35 to 64	1,314	15.8%	1,355	14.7%	2,669	15.2%
65 to 74	550	42.9%	374	25.8%	924	33.9%
75 or Older	395	36.1%	876	66.1%	1,271	52.5%
Total	2,754	13.3%	3,173	14.6%	5,927	14.0%

Table 30.A.5**Employment Status by Disability and Type: Age 18 to 64**

City of Kannapolis

2011 Three-Year ACS Data

Disability Status	Population
Employed:	17,294
With a disability:	600
With a hearing difficulty	194
With a vision difficulty	124
With a cognitive difficulty	178
With an ambulatory difficulty	183
With a self-care difficulty	9
With an independent living difficulty	81
No disability	16,694
Unemployed:	2,612
With a disability:	433
With a hearing difficulty	27
With a vision difficulty	141
With a cognitive difficulty	220
With an ambulatory difficulty	112
With a self-care difficulty	75
With an independent living difficulty	143
No disability	2,179
Not in labor force:	6,456
With a disability:	2,238
With a hearing difficulty	349
With a vision difficulty	245
With a cognitive difficulty	825
With an ambulatory difficulty	1,274
With a self-care difficulty	488
With an independent living difficulty	791
No disability	4,218
Total	26,362

Table 30.A.6**Households by Income**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,610	17.7%	2,718	16.6%
\$15,000 to \$19,999	1,197	8.1%	886	5.4%
\$20,000 to \$24,999	1,187	8.0%	1,388	8.5%
\$25,000 to \$34,999	2,260	15.3%	2,074	12.7%
\$35,000 to \$49,999	2,830	19.2%	2,451	15.0%
\$50,000 to \$74,999	2,807	19.0%	3,281	20.1%
\$75,000 to \$99,999	1,049	7.1%	1,922	11.8%
\$100,000 or More	813	5.5%	1,622	9.9%
Total	14,753	100.0%	16,342	100.0%

Table 30.A.7**Poverty by Age**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	513	13.5%	1,179	16.9%
6 to 17	811	21.4%	1,678	24.1%
18 to 64	1,893	49.9%	3,611	51.9%
65 or Older	580	15.3%	488	7.0%
Total	3,797	100.0%	6,956	100.0%
Poverty Rate	10.5%	.	16.6%	.

Table 30.A.8**Households by Year Home Built**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,072	14.0%	1,957	12.0%
1940 to 1949	2,147	14.5%	1,743	10.7%
1950 to 1959	2,610	17.6%	2,452	15.0%
1960 to 1969	2,000	13.5%	1,933	11.8%
1970 to 1979	1,908	12.9%	1,358	8.3%
1980 to 1989	1,622	11.0%	1,465	9.0%
1990 to 1999	2,436	16.5%	2,221	13.6%
2000 to 2004	.	.	1,904	11.7%
2005 or Later	.	.	1,309	8.0%
Total	14,795	100.0%	16,342	100.0%

Table 30.A.9**Housing Units by Type**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	12,269	77.3%	14,771	79.9%
Duplex	606	3.8%	663	3.6%
Tri- or Four-Plex	333	2.1%	367	2.0%
Apartment	1,047	6.6%	1,180	6.4%
Mobile Home	1,624	10.2%	1,502	8.1%
Boat, RV, Van, Etc.	0	.0%	0	.0%
Total	15,879	100.0%	18,483	100.0%

Table 30.A.10**Housing Units by Tenure**

City of Kannapolis

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	14,804	92.9%	16,375	87.8%	10.6%
Owner-Occupied	9,878	66.7%	10,277	62.8%	4.0%
Renter-Occupied	4,926	33.3%	6,098	37.2%	23.8%
Vacant Housing Units	1,137	7.1%	2,270	12.2%	99.6%
Total Housing Units	15,941	100.0%	18,645	100.0%	17.0%

Table 30.A.11**Disposition of Vacant Housing Units**

City of Kannapolis

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	424	37.3%	1,011	44.5%	138.4%
For Sale	182	16.0%	381	16.8%	109.3%
Rented or Sold, Not Occupied	101	8.9%	78	3.4%	-22.8%
For Seasonal, Recreational, or Occasional Use	33	2.9%	47	2.1%	42.4%
For Migrant Workers	0	0.0%	2	.1%	%
Other Vacant	397	34.9%	751	33.1%	89.2%
Total	1,137	100.0%	2,270	100.0%	99.6%

Table 30.A.12**Households by Household Size**

City of Kannapolis

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,918	26.5%	4,311	26.3%	10.0%
Two Persons	5,149	34.8%	5,137	31.4%	-.2%
Three Persons	2,642	17.8%	2,938	17.9%	11.2%
Four Persons	1,900	12.8%	2,233	13.6%	17.5%
Five Persons	786	5.3%	1,066	6.5%	35.6%
Six Persons	258	1.7%	415	2.5%	60.9%
Seven Persons or More	151	1.0%	275	1.7%	82.1%
Total	14,804	100.0%	16,375	100.0%	10.6%

Table 30.A.13**Household Type by Tenure**

City of Kannapolis

2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
Family Households	10,147	68.5%	11,181	68.3%	10.2%
Married-Couple Family	7,466	73.6%	7,499	67.1%	.4%
Owner-Occupied	5,907	79.1%	5,819	77.6%	-1.5%
Renter-Occupied	1,559	20.9%	1,680	22.4%	7.8%
Other Family	2,681	26.4%	3,682	32.9%	37.3%
Male Householder, No Spouse	680	25.4%	893	24.3%	31.3%
Owner-Occupied	347	51.0%	418	46.8%	20.5%
Renter-Occupied	333	49.0%	475	53.2%	42.6%
Female Householder, No Spouse	2,001	74.6%	2,789	75.7%	39.4%
Owner-Occupied	901	45.0%	1,117	40.1%	24.0%
Renter-Occupied	1,100	55.0%	1,672	59.9%	52.0%
Non-Family Households	4,657	31.5%	5,194	31.7%	11.5%
Owner-Occupied	2,723	58.5%	2,923	56.3%	7.3%
Renter-Occupied	1,934	41.5%	2,271	43.7%	17.4%
Total	14,804	100.0%	16,375	100.0%	10.6%

Table 30.A.14**Group Quarters Population**

City of Kannapolis

2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	.0%	0	.0%	%
Juvenile Facilities	.	.	25	8.3%	.
Nursing Homes	390	80.2%	278	91.7%	-28.7%
Other Institutions	96	19.8%	0	.0%	-100.0%
Total	486	100.0%	303	100.0%	-37.7%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	16	100.0%	27	100.0%	68.8%
Total	16	3.2%	27	8.2%	68.8%
Total Group Quarters Population	502	100.0%	330	100.0%	-34.3%

Table 30.A.15**Overcrowding and Severe Overcrowding**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

2000 Census GP 3 & 2010 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	9,690	98.1%	163	1.7%	20	.2%	9,873
2010 ACS	10,195	98.2%	164	1.6%	18	.2%	10,377
Renter							
2000 Census	4,601	93.5%	209	4.2%	112	2.3%	4,922
2010 ACS	5,819	97.6%	87	1.5%	59	1.0%	5,965
Total							
2000 Census	14,291	96.6%	372	2.5%	132	.9%	14,795
2010 ACS	16,014	98.0%	251	1.5%	77	.5%	16,342

Table 30.A.16**Households with Incomplete Plumbing Facilities**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	14,769	16,310
Lacking Complete Plumbing Facilities	26	32
Total Households	14,795	16,342
Percent Lacking	.2%	.2%

Table 30.A.17**Households with Incomplete Kitchen Facilities**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	14,718	16,247
Lacking Complete Kitchen Facilities	77	95
Total Households	14,795	16,342
Percent Lacking	.5%	.6%

Table 30.A.18**Cost Burden and Severe Cost Burden by Tenure**

City of Kannapolis

2000 Census & 2011 Five-Year ACS Data

2000 Census & 2011 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	3,934	73.3%	868	16.2%	478	8.9%	84	1.6%	5,364
2010 ACS	4,710	65.7%	1,544	21.5%	879	12.3%	33	.5%	7,166
Owner Without a Mortgage									
2000 Census	2,670	84.7%	279	8.9%	124	3.9%	79	2.5%	3,152
2010 ACS	2,856	88.9%	235	7.3%	89	2.8%	31	1.0%	3,211
Renter									
2000 Census	3,163	64.4%	910	18.5%	500	10.2%	342	7.0%	4,915
2010 ACS	2,532	42.4%	1,432	24.0%	1,362	22.8%	639	10.7 %	5,965
Total									
2000 Census	9,767	72.7%	2,057	15.3%	1,102	8.2%	505	3.8%	13,431
2010 ACS	10,098	61.8%	3,211	19.6%	2,330	14.3%	703	4.3%	16,342

Table 30.A.19**Median Housing Costs**

City of Kannapolis

2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000 Census	2011 ACS
Median Contract Rent	\$1,051	\$1,152
Median Home Value	\$161,200	\$238,600

B. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 30.B.1
Labor Force Statistics
 City of Kannapolis
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	15,253	14,339	914	6.0%
1991	15,344	14,075	1,269	8.3%
1992	15,734	14,243	1,491	9.5%
1993	15,739	14,632	1,107	7.0%
1994	15,958	15,111	847	5.3%
1995	16,444	15,494	950	5.8%
1996	17,130	16,182	948	5.5%
1997	17,498	16,634	864	4.9%
1998	17,700	16,982	718	4.1%
1999	18,387	17,712	675	3.7%
2000	19,058	18,226	832	4.4%
2001	19,619	18,287	1,332	6.8%
2002	19,947	18,496	1,451	7.3%
2003	20,576	18,647	1,929	9.4%
2004	20,443	18,768	1,675	8.2%
2005	19,141	18,142	999	5.2%
2006	19,768	18,882	886	4.5%
2007	19,933	18,931	1,002	5.0%
2008	20,377	19,057	1,320	6.5%
2009	20,382	18,022	2,360	11.6%
2010	20,356	17,888	2,468	12.1%
2011	20,465	18,310	2,155	10.5%

C. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.^{29F30} The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 30.C.1
Purpose of Loan by Year
City of Kannapolis
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	1,610	2,139	2,517	1,867	1,196	647	607	588	11,171
Home Improvement	268	278	237	296	204	77	91	106	1,557
Refinancing	2,501	2,727	2,695	2,558	1,987	1,894	1,422	1,187	16,971
Total	4,379	5,144	5,449	4,721	3,387	2,618	2,120	1,881	29,699

Table 30.C.2
Occupancy Status for Home Purchase Loan Applications
City of Kannapolis
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	1,411	1,873	2,009	1,325	943	596	561	524	9,242
Not Owner-Occupied	198	258	498	530	251	49	46	63	1,893
Not Applicable	1	8	10	12	2	2	0	1	36
Total	1,610	2,139	2,517	1,867	1,196	647	607	588	11,171

Table 30.C.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Kannapolis
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,073	1,615	1,764	1,179	537	219	176	184	6,747
FHA - Insured	313	220	215	125	365	336	344	295	2,213
VA - Guaranteed	24	38	30	20	39	24	30	30	235
Rural Housing Service or Farm Service Agency	1	0	0	1	2	17	11	15	47
Total	1,411	1,873	2,009	1,325	943	596	561	524	9,242

³⁰ Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 30.C.4
Loan Applications by Action Taken
 City of Kannapolis
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	735	970	1,019	676	466	305	273	228	4,672
Application Approved but not Accepted	65	99	99	67	33	8	18	17	406
Application Denied	167	211	193	151	87	39	63	62	973
Application Withdrawn by Applicant	95	132	90	80	66	41	50	50	604
File Closed for Incompleteness	23	25	37	17	13	3	4	11	133
Loan Purchased by the Institution	326	434	571	334	278	198	153	156	2,450
Preapproval Request Denied	0	2	0	0	0	2	0	0	4
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	1,411	1,873	2,009	1,325	943	596	561	524	9,242
Denial Rate	18.5%	17.9%	15.9%	18.3%	15.7%	11.3%	18.8%	21.4%	17.2%

Table 30.C.5
Denial Rates by Gender of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	16.7%	21.0%	28.1%	.0%	18.5%
2005	17.0%	18.9%	28.0%	%	17.9%
2006	13.5%	18.4%	29.3%	%	15.9%
2007	17.8%	20.3%	10.8%	%	18.3%
2008	16.2%	13.3%	24.0%	%	15.7%
2009	10.8%	10.5%	23.5%	%	11.3%
2010	16.5%	19.2%	54.5%	%	18.8%
2011	18.8%	24.1%	50.0%	%	21.4%
Average	15.9%	18.6%	26.5%	.0%	17.2%

Table 30.C.6
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	473	621	636	435	310	190	167	143	2,975
	Denied	95	127	99	94	60	23	33	33	564
	Denial Rate	16.7%	17.0%	13.5%	17.8%	16.2%	10.8%	16.5%	18.8%	15.9%
Female	Originated	237	331	342	208	137	102	101	82	1,540
	Denied	63	77	77	53	21	12	24	26	353
	Denial Rate	21.0%	18.9%	18.4%	20.3%	13.3%	10.5%	19.2%	24.1%	18.6%
Not Available	Originated	23	18	41	33	19	13	5	3	155
	Denied	9	7	17	4	6	4	6	3	56
	Denial Rate	28.1%	28.0%	29.3%	10.8%	24.0%	23.5%	54.5%	50.0%	26.5%
Not Applicable	Originated	2	0	0	0	0	0	0	0	2
	Denied	0	0	0	0	0	0	0	0	0
	Denial Rate	.0%	%	%	%	%	%	%	%	.0%
Total	Originated	735	970	1,019	676	466	305	273	228	4,672
	Denied	167	211	193	151	87	39	63	62	973
	Denial Rate	18.5%	17.9%	15.9%	18.3%	15.7%	11.3%	18.8%	21.4%	17.2%

Table 30.C.7
Denial Rates by Race/Ethnicity of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	57.1%	14.3%	28.6%	33.3%	.0%	%	.0%	%	28.6%
Asian	28.6%	20.0%	19.2%	22.2%	12.5%	12.5%	20.0%	20.0%	20.0%
Black	15.4%	17.8%	26.4%	36.5%	13.6%	22.6%	37.1%	34.8%	23.3%
White	18.6%	16.4%	13.0%	15.7%	14.6%	9.1%	14.8%	19.3%	15.3%
Not Available	17.5%	27.9%	23.5%	18.3%	28.6%	19.4%	39.1%	38.5%	23.6%
Not Applicable	28.6%	%	%	%	%	0%	0%	%	28.6%
Average	18.5%	17.9%	15.9%	18.3%	15.7%	11.3%	18.8%	21.4%	17.2%
Non-Hispanic	17.8%	16.5%	14.7%	18.8%	13.6%	8.3%	17.4%	19.8%	16.1%
Hispanic	37.9%	22.3%	20.0%	18.8%	22.5%	33.3%	18.2%	33.3%	24.8%

Table 30.C.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	3	6	5	2	1	0	3	0	20
	Denied	4	1	2	1	0	0	0	0	8
	Denial Rate	57.1%	14.3%	28.6%	33.3%	.0%	.0%	.0%	%	28.6%
Asian	Originated	10	12	21	7	7	7	4	4	72
	Denied	4	3	5	2	1	1	1	1	18
	Denial Rate	28.6%	20.0%	19.2%	22.2%	12.5%	12.5%	20.0%	20.0%	20.0%
Black	Originated	104	134	106	54	38	24	22	15	497
	Denied	19	29	38	31	6	7	13	8	151
	Denial Rate	15.4%	17.8%	26.4%	36.5%	13.6%	22.6%	37.1%	34.8%	23.3%
White	Originated	509	725	786	546	385	249	230	201	3,631
	Denied	116	142	117	102	66	25	40	48	656
	Denial Rate	18.6%	16.4%	13.0%	15.7%	14.6%	9.1%	14.8%	19.3%	15.3%
Not Available	Originated	104	93	101	67	35	25	14	8	447
	Denied	22	36	31	15	14	6	9	5	138
	Denial Rate	17.5%	27.9%	23.5%	18.3%	28.6%	19.4%	39.1%	38.5%	23.6%
Not Applicable	Originated	5	0	0	0	0	0	0	0	5
	Denied	2	0	0	0	0	0	0	0	2
	Denial Rate	17.5%	27.9%	23.5%	18.3%	28.6%	19.4%	39.1%	38.5%	28.6%
Total	Originated	735	970	1,019	676	466	305	273	228	4,672
	Denied	167	211	193	151	87	39	63	62	973
	Denial Rate	18.5%	17.9%	15.9%	18.3%	15.7%	11.3%	18.8%	21.4%	17.2%
Non-Hispanic	Originated	527	823	863	571	406	266	242	210	3,908
	Denied	114	163	149	132	64	24	51	52	749
	Denial Rate	17.8%	16.5%	14.7%	18.8%	13.6%	8.3%	17.4%	19.8%	16.1%
Hispanic	Originated	41	73	68	39	31	14	18	10	294
	Denied	25	21	17	9	9	7	4	5	97
	Denial Rate	37.9%	22.3%	20.0%	18.8%	22.5%	33.3%	18.2%	33.3%	24.8%

Table 30.C.9
Loan Applications by Reason for Denial
 City of Kannapolis
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	14	30	27	25	19	8	13	11	147
Employment History	1	7	3	2	1	3	1	3	21
Credit History	62	57	55	42	19	12	12	13	272
Collateral	4	14	17	14	7	4	11	10	81
Insufficient Cash	4	4	5	6	6	0	3	0	28
Unverifiable Information	5	4	13	6	5	1	1	5	40
Credit Application Incomplete	9	10	10	12	5	2	4	6	58
Mortgage Insurance Denied	1	0	0	0	0	0	0	0	1
Other	24	32	18	15	10	3	3	6	111
Missing	43	53	45	29	15	6	15	8	214
Total	167	211	193	151	87	39	63	62	973

Table 30.C.10
Denial Rates by Income of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	55.6%	61.5%	35.3%	80.0%	57.1%	50.0%	33.3%	33.3%	47.9%
\$15,001–\$30,000	27.0%	22.7%	19.3%	20.6%	19.7%	15.1%	29.0%	31.3%	23.1%
\$30,001–\$45,000	17.0%	20.5%	18.5%	17.1%	15.5%	11.6%	17.1%	19.8%	17.8%
\$45,001–\$60,000	14.5%	16.9%	16.2%	20.3%	14.3%	8.6%	17.0%	21.6%	16.3%
\$60,001–\$75,000	8.8%	12.3%	16.9%	14.8%	17.4%	12.1%	10.3%	11.5%	13.8%
Above \$75,000	13.4%	6.9%	5.1%	15.5%	11.9%	9.7%	8.5%	17.4%	10.5%
Data Missing	25.8%	20.8%	17.3%	19.0%	25.0%	.0%	50.0%	20.0%	21.5%
Total	18.5%	17.9%	15.9%	18.3%	15.7%	11.3%	18.8%	21.4%	17.2%

Table 30.C.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	50.0%	36.4%	.0%	.0%	%	%	28.6%
Asian	33.3%	15.4%	32.1%	23.5%	11.1%	.0%	33.3%	20.0%
Black	83.3%	26.0%	19.4%	26.7%	29.3%	16.0%	10.0%	23.3%
White	50.0%	20.6%	16.1%	14.0%	12.9%	8.7%	19.8%	15.3%
Not Available	12.5%	41.4%	23.2%	19.5%	8.0%	23.7%	32.1%	23.6%
Not Applicable	%	.0%	100.0%	%	%	%	.0%	28.6%
Average	47.9%	23.1%	17.8%	16.3%	13.8%	10.5%	21.5%	17.2%
Non-Hispanic	52.5%	20.5%	16.9%	16.1%	14.2%	9.1%	16.5%	16.1%
Hispanic	66.7%	33.6%	19.9%	20.3%	31.3%	11.1%	40.0%	24.8%

Table 30.C.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 City of Kannapolis
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	2	24	111	9	1	147	17
Employment History	0	0	1	14	6	0	21	1
Credit History	5	1	57	181	28	0	272	17
Collateral	0	5	3	59	14	0	81	9
Insufficient Cash	0	0	5	18	5	0	28	1
Unverifiable Information	0	3	7	24	5	1	40	5
Credit Application Incomplete	0	1	7	38	12	0	58	8
Mortgage Insurance Denied	0	0	0	1	0	0	1	1
Other	2	3	14	75	17	0	111	10
Missing	1	3	33	135	42	0	214	28
Total	8	18	151	656	138	2	973	97
% Missing	12.5%	16.7%	21.9%	20.6%	30.4%	.0%	22.0%	28.9%

Table 30.C.13
Loan Applications by Income of Applicant: Originated and Denied
 City of Kannapolis
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	4	5	11	1	3	1	10	2	37
	Application Denied	5	8	6	4	4	1	5	1	34
	Denial Rate	55.6%	61.5%	35.3%	80.0%	57.1%	50.0%	33.3%	33.3%	47.9%
\$15,001–\$30,000	Loan Originated	162	184	142	112	53	45	49	44	791
	Application Denied	60	54	34	29	13	8	20	20	238
	Denial Rate	27.0%	22.7%	19.3%	20.6%	19.7%	15.1%	29.0%	31.3%	23.1%
\$30,001–\$45,000	Loan Originated	234	299	286	179	131	99	87	69	1,384
	Application Denied	48	77	65	37	24	13	18	17	299
	Denial Rate	17.0%	20.5%	18.5%	17.1%	15.5%	11.6%	17.1%	19.8%	17.8%
\$45,001–\$60,000	Loan Originated	142	201	223	145	90	64	44	29	938
	Application Denied	24	41	43	37	15	6	9	8	183
	Denial Rate	14.5%	16.9%	16.2%	20.3%	14.3%	8.6%	17.0%	21.6%	16.3%
\$60,001–\$75,000	Loan Originated	73	100	128	75	57	29	26	23	511
	Application Denied	7	14	26	13	12	4	3	3	82
	Denial Rate	8.8%	12.3%	16.9%	14.8%	17.4%	12.1%	10.3%	11.5%	13.8%
Above \$75,000	Loan Originated	97	162	186	147	126	65	54	57	894
	Application Denied	15	12	10	27	17	7	5	12	105
	Denial Rate	13.4%	6.9%	5.1%	15.5%	11.9%	9.7%	8.5%	17.4%	10.5%
Data Missing	Loan Originated	23	19	43	17	6	2	3	4	117
	Application Denied	8	5	9	4	2	0	3	1	32
	Denial Rate	25.8%	20.8%	17.3%	19.0%	25.0%	.0%	50.0%	20.0%	21.5%
Total	Loan Originated	735	970	1,019	676	466	305	273	228	4,672
	Application Denied	167	211	193	151	87	39	63	62	973
	Denial Rate	18.5%	17.9%	15.9%	18.3%	15.7%	11.3%	18.8%	21.4%	17.2%

Table 30.C.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
City of Kannapolis
2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	4	7	7	2	0	0	20
	Application Denied	0	4	4	0	0	0	0	8
	Denial Rate	%	50.0%	36.4%	.0%	.0%	%	%	28.6%
Asian	Loan Originated	2	11	19	13	8	17	2	72
	Application Denied	1	2	9	4	1	0	1	18
	Denial Rate	33.3%	15.4%	32.1%	23.5%	11.1%	.0%	33.3%	20.0%
Black	Loan Originated	1	94	179	110	41	63	9	497
	Application Denied	5	33	43	40	17	12	1	151
	Denial Rate	83.3%	26.0%	19.4%	26.7%	29.3%	16.0%	10.0%	23.3%
White	Loan Originated	27	628	1,040	717	391	743	85	3,631
	Application Denied	27	163	199	117	58	71	21	656
	Denial Rate	50.0%	20.6%	16.1%	14.0%	12.9%	8.7%	19.8%	15.3%
Not Available	Loan Originated	7	51	139	91	69	71	19	447
	Application Denied	1	36	42	22	6	22	9	138
	Denial Rate	12.5%	41.4%	23.2%	19.5%	8.0%	23.7%	32.1%	23.6%
Not Applicable	Loan Originated	0	3	0	0	0	0	2	5
	Application Denied	0	0	2	0	0	0	0	2
	Denial Rate	%	.0%	100.0%	%	%	%	.0%	28.6%
Total	Loan Originated	37	791	1,384	938	511	894	117	4,672
	Application Denied	34	238	299	183	82	105	32	973
	Denial Rate	47.9%	23.1%	17.8%	16.3%	13.8%	10.5%	21.5%	17.2%
Non-Hispanic	Loan Originated	28	668	1,126	788	422	790	86	3,908
	Application Denied	31	172	229	151	70	79	17	749
	Denial Rate	52.5%	20.5%	16.9%	16.1%	14.2%	9.1%	16.5%	16.1%
Hispanic	Loan Originated	1	73	121	55	11	24	9	294
	Application Denied	2	37	30	14	5	3	6	97
	Denial Rate	66.7%	33.6%	19.9%	20.3%	31.3%	11.1%	40.0%	24.8%

PREDATORY LENDING

Table 30.C.15

Originated Owner-Occupied Loans by High Annual Percentage Rate Loan (HAL) Status

City of Kannapolis
2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	582	605	718	567	427	293	268	226	3,686
HAL	153	365	301	109	39	12	5	2	986
Total	735	970	1,019	676	466	305	273	228	4,672
Percent HAL	20.8%	37.6%	29.5%	16.1%	8.4%	3.9%	1.8%	.9%	21.1%

Table 30.C.16

Loans by Loan Purpose by HAL Status

City of Kannapolis
2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	582	605	718	567	427	293	268	226	3,686
	HAL	153	365	301	109	39	12	5	2	986
	Percent HAL	20.8%	37.6%	29.5%	16.1%	8.4%	3.9%	1.8%	.9%	21.1%
Home Improvement	Other	61	61	41	59	52	17	31	21	343
	HAL	21	31	29	30	11	5	2	2	131
	Percent HAL	25.6%	33.7%	41.4%	33.7%	17.5%	22.7%	6.1%	8.7%	27.6%
Refinancing	Other	613	504	523	506	521	711	523	432	4,333
	HAL	206	279	278	210	103	29	2	2	1,109
	Percent HAL	25.2%	35.6%	34.7%	29.3%	16.5%	3.9%	.4%	.5%	20.4%
Total	Other	1,256	1,170	1,282	1,132	1,000	1,021	822	679	8,362
	HAL	380	675	608	349	39	12	5	2	2,226
	Percent HAL	23.2%	36.6%	32.2%	23.6%	13.3%	4.3%	1.1%	.9%	21.0%

Table 30.C.17

HALs Originated by Race of Borrower

City of Kannapolis
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	4	1	0	0	0	0	0	5
Asian	1	3	3	0	2	0	0	0	9
Black	34	66	52	18	1	3	1	0	175
White	92	234	204	79	32	8	3	2	654
Not Available	25	58	41	12	4	1	1	0	142
Not Applicable	1	0	0	0	0	0	0	0	1
Total	153	365	301	109	39	12	5	2	986
Hispanic (Ethnicity)	8	37	28	10	6	0	2	1	92

Table 30.C.18**Rate of HALs Originated by Race/Ethnicity of Borrower**City of Kannapolis
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	66.7%	20.0%	.0%	.0%	%	.0%	%	25.0%
Asian	10.0%	25.0%	14.3%	.0%	28.6%	.0%	.0%	.0%	12.5%
Black	32.7%	49.3%	49.1%	33.3%	2.6%	12.5%	4.5%	.0%	35.2%
White	18.1%	32.3%	26.0%	14.5%	8.3%	3.2%	1.3%	1.0%	18.0%
Not Available	24.0%	62.4%	40.6%	17.9%	11.4%	4.0%	7.1%	.0%	31.8%
Not Applicable	20.0%	%	%	%	%	%	%	%	20%
Average	20.8%	37.6%	29.5%	16.1%	8.4%	3.9%	01.8%	0.9%	21.1%
Non-Hispanic	22.6%	34.5%	27.8%	15.4%	7.1%	4.1%	.8%	%	%
Hispanic	19.5%	50.7%	41.2%	25.6%	19.4%	.0%	11.1%	10.0%	31.3%

Table 30.C.19**Loans by HAL Status by Race/Ethnicity of Borrower**City of Kannapolis
2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	3	2	4	2	1	0	3	0	15
	HAL	0	4	1	0	0	0	0	0	5
	Percent HAL	.0%	66.7%	20.0%	.0%	.0%	%	.0%	%	25.0%
Asian	Other	9	9	18	7	5	7	4	4	63
	HAL	1	3	3	0	2	0	0	0	9
	Percent HAL	10.0%	25.0%	14.3%	.0%	28.6%	.0%	.0%	.0%	12.5%
Black	Other	70	68	54	36	37	21	21	15	322
	HAL	34	66	52	18	1	3	1	0	175
	Percent HAL	32.7%	49.3%	49.1%	33.3%	2.6%	12.5%	4.5%	.0%	35.2%
White	Other	417	491	582	467	353	241	227	199	2,977
	HAL	92	234	204	79	32	8	3	2	654
	Percent HAL	18.1%	32.3%	26.0%	14.5%	8.3%	3.2%	01.3%	01.0%	18.0%
Not Available	Other	79	35	60	55	31	24	13	8	305
	HAL	25	58	41	12	4	1	1	0	142
	Percent HAL	24.0%	62.4%	40.6%	17.9%	11.4%	4.0%	7.1%	.0%	31.8%
Not Applicable	Other	4	0	0	0	0	0	0	0	4
	HAL	1	0	0	0	0	0	0	0	1
	Percent HAL	20.0%	%	%	%	%	%	%	%	20.0%
Total	Other	582	605	718	567	427	293	268	226	3,686
	HAL	153	365	301	109	39	12	5	2	986
	Percent HAL	20.8%	37.6%	29.5%	16.1%	8.4%	3.9%	1.8%	.9%	21.1%
Non-Hispanic	Other	408	539	623	483	377	255	240	210	3,135
	HAL	119	284	240	88	29	11	2		773
	Percent HAL	22.6%	34.5%	27.8%	15.4%	7.1%	4.1%	.8%	%	19.8%
Hispanic	Other	33	36	40	29	25	14	16	9	202
	HAL	8	37	28	10	6	0	2	1	92
	Percent HAL	19.5%	50.7%	41.2%	25.6%	19.4%	.0%	11.1%	10.0%	31.3%

Table 30.C.20**Rates of HALs by Income of Borrower**

City of Kannapolis

2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	25.0%	60.0%	9.1%	.0%	33.3%	.0%	.0%	.0%	16.2%
\$15,001–\$30,000	23.5%	39.1%	24.6%	17.0%	7.5%	6.7%	2.0%	2.3%	21.9%
\$30,001–\$45,000	19.7%	46.2%	31.5%	15.6%	9.2%	3.0%	2.3%	1.4%	23.1%
\$45,001–\$60,000	27.5%	38.8%	39.5%	17.2%	11.1%	7.8%	2.3%	.0%	26.2%
\$60,001–\$75,000	15.1%	35.0%	24.2%	14.7%	5.3%	.0%	3.8%	.0%	18.0%
Above \$75,000	13.4%	21.0%	18.3%	12.2%	6.3%	1.5%	0.0%	.0%	12.1%
Data Missing	21.7%	26.3%	51.2%	47.1%	16.7%	.0%	.0%	.0%	35.0%
Average	20.8%	37.6%	29.5%	16.1%	8.4%	3.9%	1.8%	.9%	21.1%

Table 30.C.21**Loans by HAL Status by Income of Borrower**

City of Kannapolis

2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	3	2	10	1	2	1	10	2	31
	HAL	1	3	1	0	1	0	0	0	6
	Percent HAL	25.0%	60.0%	9.1%	.0%	33.3%	.0%	.0%	.0%	16.2%
\$15,001–\$30,000	Other	124	112	107	93	49	42	48	43	618
	HAL	38	72	35	19	4	3	1	1	173
	Percent HAL	23.5%	39.1%	24.6%	17.0%	7.5%	6.7%	2.0%	2.3%	21.9%
\$30,001–\$45,000	Other	188	161	196	151	119	96	85	68	1,064
	HAL	46	138	90	28	12	3	2	1	320
	Percent HAL	19.7%	46.2%	31.5%	15.6%	9.2%	3.0%	2.3%	1.4%	23.1%
\$45,001 – \$60,000	Other	103	123	135	120	80	59	43	29	692
	HAL	39	78	88	25	10	5	1	0	246
	Percent HAL	27.5%	38.8%	39.5%	17.2%	11.1%	7.8%	2.3%	.0%	26.2%
\$60,001–\$75,000	Other	62	65	97	64	54	29	25	23	419
	HAL	11	35	31	11	3	0	1	0	92
	Percent HAL	15.1%	35.0%	24.2%	14.7%	5.3%	.0%	3.8%	.0%	18.0%
Above \$75,000	Other	84	128	152	129	118	64	54	57	786
	HAL	13	34	34	18	8	1	0	0	108
	Percent HAL	13.4%	21.0%	18.3%	12.2%	6.3%	1.5%	.0%	.0%	12.1%
Data Missing	Other	18	14	21	9	5	2	3	4	76
	HAL	5	5	22	8	1	0	0	0	41
	Percent HAL	21.7%	26.3%	51.2%	47.1%	16.7%	.0%	.0%	.0%	35.0%
Total	Other	582	605	718	567	427	293	268	226	3,686
	HAL	153	365	301	109	39	12	5	2	986
	Percent HAL	20.8%	37.6%	29.5%	16.1%	8.4%	3.9%	1.8%	.9%	21.1%

D. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 30.D.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 City of Kannapolis
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		154	443			597
2001		173	439			612
2002		193	566			759
2003		652	198			850
2004		427	502			929
2005		415	508			923
2006		480	595			1,075
2007		570	789			1,359
2008		488	753			1,241
2009		123	247			370
2010		150	242			392
2011		172	290			462
Total	0	3,997	5,572	0	0	9,569
Loan Amount (\$1,000s)						
2000		1,549	5,203			6,752
2001		1,975	5,578			7,553
2002		2,154	7,568			9,722
2003		7,293	2,605			9,898
2004		5,343	5,875			11,218
2005		5,311	6,492			11,803
2006		4,396	6,339			10,735
2007		5,244	7,576			12,820
2008		3,969	7,573			11,542
2009		1,746	3,541			5,287
2010		1,388	2,787			4,175
2011		2,279	3,397			5,676
Total	0	42,647	64,534	0	0	107,181

Table 30.D.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 City of Kannapolis
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		3	9			12
2001		6	22			28
2002		11	25			36
2003		25	12			37
2004		19	10			29
2005		18	34			52
2006		16	17			33
2007		13	22			35
2008		10	21			31
2009		10	20			30
2010		3	18			21
2011		7	14			21
Total	0	141	224	0	0	365
Loan Amount (\$1,000s)						
2000		550	1,501			2,051
2001		917	3,420			4,337
2002		1,754	4,054			5,808
2003		4,275	1,781			6,056
2004		3,240	1,794			5,034
2005		3,127	5,946			9,073
2006		2,664	2,986			5,650
2007		2,183	4,060			6,243
2008		1,800	3,755			5,555
2009		1,604	3,631			5,235
2010		416	2,779			3,195
2011		1,210	2,263			3,473
Total	0	23,740	37,970	0	0	61,710

Table 30.D.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 City of Kannapolis
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		1	3			4
2001		4	7			11
2002		5	15			20
2003		18	9			27
2004		4	10			14
2005		13	15			28
2006		14	13			27
2007		12	11			23
2008		7	22			29
2009		8	18			26
2010		0	13			13
2011		5	7			12
Total	0	91	143	0	0	234
Loan Amount (\$1,000s)						
2000		400	1,950			2,350
2001		2,439	3,013			5,452
2002		2,992	8,174			11,166
2003		9,071	3,897			12,968
2004		1,713	4,331			6,044
2005		5,573	7,195			12,768
2006		6,504	6,016			12,520
2007		6,266	5,894			12,160
2008		3,338	10,878			14,216
2009		3,811	7,896			11,707
2010		0	6,005			6,005
2011		2,485	3,681			6,166
Total	0	44,592	68,930	0	0	113,522

Table 30.D.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 City of Kannapolis
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000		43	132			175
2001		86	193			279
2002		58	199			257
2003		241	86			327
2004		160	155			315
2005		200	238			438
2006		192	252			444
2007		237	307			544
2008		139	208			347
2009		46	107			153
2010		38	107			145
2011		83	150			233
Total	0	1,523	2,134	0	0	3,657
Loan Amount (\$1,000s)						
2000		646	3,885			4,531
2001		4,637	7,910			12,547
2002		4,089	11,935			16,024
2003		12,557	5,091			17,648
2004		5,532	5,129			10,661
2005		9,007	13,084			22,091
2006		5,793	8,650			14,443
2007		6,641	9,483			16,124
2008		2,990	7,476			10,466
2009		2,703	7,932			10,635
2010		844	6,323			7,167
2011		3,530	4,917			8,447
Total	0	58,969	91,815	0	0	150,784

E. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Contact Service (FHCS).

HUD COMPLAINTS

Table 30.E.1
Fair Housing Complaints by Basis

City of Kannapolis
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	2			1		1		5
Disability				1			1				2
Family Status					1				1		2
Sex							1		1		2
National Origin							1				1
Retaliation					1						1
Total Bases			1	3	2		4		3		13
Total Complaints			1	3	2		3		2		11

Table 30.E.2
Fair Housing Complaints by Issue

City of Kannapolis
2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				1	1		1		2	2	5
Discriminatory refusal to rent			1	1			1				3
Discriminatory terms, conditions, privileges, or services and facilities				1			1				2
Discriminatory acts under Section 818 (coercion, etc.)					1				1	1	2
Discriminatory advertising, statements and notices					1		1				2
Failure to make reasonable accommodation				1							1
Otherwise deny or make housing available							1				1
Discriminatory financing (includes real estate transactions)							1				1
Other discriminatory acts									1	1	1
False denial or representation of availability				1							1
Discriminatory advertisement - rental					1						1
Total Issues	0	0	1	5	4	0	6	0	4	4	20
Total Complaints			1	3	2		3		2	2	11

Table 30.E.3
Fair Housing Complaints by Closure Status

City of Kannapolis
 2004–2013 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Conciliated / Settled			1	2	1						4
No Cause							1		1		2
Withdrawal After Resolution				1			1				2
Complainant Failed to Cooperate					1		1				2
Open									1		1
Total Complaints			1	3	2		3		2		11

HUD Complaints Found With Cause

Table 30.E.4
Fair Housing Complaints Found With Cause by Basis

City of Kannapolis
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1	2							3
Disability				1							1
National Origin							1				1
Family Status					1						1
Sex							1				1
Total Bases			1	3	1		2				7
Total Complaints			1	3	1		1				6

Table 30.E.5
Fair Housing Complaints Found With Cause by Issue

City of Kannapolis
 2004–2013 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discrimination in term, conditions or privileges relating to rental				1	1						2
Discriminatory refusal to rent			1	1							2
Failure to make reasonable accommodation				1							1
Discriminatory terms, conditions, privileges, or services and facilities				1							1
Discriminatory advertising, statements and notices					1						1
Discriminatory financing (includes real estate transactions)							1				1
False denial or representation of availability				1							1
Discriminatory advertisement - rental					1						1
Total Issues	0	0	1	5	3	0	1	0	0	0	10
Total Complaints			1	3	1		1				6

F. 2013 FAIR HOUSING SURVEY

This section presents public involvement data gathered through the 2013 Fair Housing Survey for Housing Stakeholders.

Table 30.F.1

Role of Respondent

City of Kannapolis

2013 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	6
Homeowner	24
Law/Legal Services	2
Local Government	6
Property Management	2
Renter/Tenant	2
Other Role	3
Missing	1
Total	46

FEDERAL, STATE, AND LOCAL LAWS

Table 30.F.2

Familiarity with Fair

Housing Laws

City of Kannapolis

2013 Fair Housing Survey

Familiarity	Total
Not Familiar	10
Somewhat Familiar	21
Very Familiar	4
Missing	11
Total	46

Table 30.F.3

Perceptions About Fair Housing Laws

City of Kannapolis

2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	23	7	5	11	46
Are fair housing laws difficult to understand or follow?	12	12	11	11	46
Do you think fair housing laws should be changed?	6	8	20	12	46
Do you thing fair housing laws are adequately enforced?	12	17	3	14	46

Table 30.F.4

Fair Housing Activities
City of Kannapolis
2013 Fair Housing Survey

2016 Fair Housing Survey						
Question		Yes	No	Don't Know	Missing	Total
Is there a training process available to learn about fair housing laws?		12	17	3	14	46
Have you participated in fair housing training?		8	8		30	46
Are you aware of any fair housing testing?			24	8	14	46f
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	8	5	3	16	14	46
Is there sufficient testing?	1	2	2	27	14	46

Table 30.F.5

Protected Classes
City of Kannapolis

2013 Fair Housing Survey Data

Protected Class	Total
Age	7
Color	3
Disability	1
Ethnicity	2
Family Status	6
Gender	9
Income	2
National Origin	5
Religion	8
Sexual Orientation	5
Other	9
Total	57

FAIR HOUSING IN THE PRIVATE SECTOR

Table 30.F.6

Barriers to Fair Housing in the Private Sector
City of Kannapolis
2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	1	18	8	19	46
The real estate industry?	1	17	9	19	46
The mortgage and home lending industry?	1	16	9	20	46
The housing construction or accessible housing design fields?	1	17	8	20	46
The home insurance industry?		15	11	20	46
The home appraisal industry?		15	11	20	46
Any other housing services?		15	12	19	46

FAIR HOUSING IN THE PUBLIC SECTOR

Table 30.F.7
Barriers to Fair Housing in the Public Sector
 City of Kannapolis
 2013 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	1	14	9	22	46
Zoning laws?	1	15	9	21	46
Occupancy standards or health and safety codes?		16	10	20	46
Property tax policies?	1	15	10	20	46
Permitting process?	1	16	9	20	46
Housing construction standards?	2	15	8	21	46
Neighborhood or community development policies?	1	15	9	21	46
Limited access to government services, such as employment services?	4	16	6	20	46
Public administrative actions or regulations?	2	11	11	22	46

CONCLUDING QUESTIONS

Table 30.F.8
Local Fair Housing
 City of Kannapolis
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	3	14	7	22	46
Are there any specific geographic areas that have fair housing problems?	2	8	14	22	46

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 30.F.9
How did you become aware of fair housing laws?

City of Kannapolis
 2013 Fair Housing Survey

Comments:
Awareness through scheduled meeting held by Kannapolis Development Commission on Fair Housing.
General knowledge
I am a CDBG sub- recipient
I assist in educating consumers
Through providing housing to homeless individuals and families.
when facing foreclosure

Table 30.F.10
How should fair housing laws be changed?

City of Kannapolis
 2013 Fair Housing Survey

Comments:
Abolish them

Local Fair Housing**Table 30.F.11****Are there any specific geographic areas that have fair housing problems?**

City of Kannapolis
2013 Fair Housing Survey

Comments:
glendale ave has rental that needs checking for construction, mole, wiring, etc. Renters drag down my house values and make a mess.

Table 30.F.12**Please share any additional comments.**

City of Kannapolis
2013 Fair Housing Survey

Comments:
Abolish fair housing and let the free market dictate where people live What program would community non-profit building be consider under the plans?

Fair Housing in the Private Sector**Table 30.F.13****Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?**

City of Kannapolis
2013 Fair Housing Survey

Comments:
linguistic profiling my biggest concerns are conditions of rental.

Table 30.F.14**Are you aware of any questionable practices or barriers to fair housing choice in the real estate industry?**

City of Kannapolis
2013 Fair Housing Survey

Comments:
All real estate agents are just there to get paid. Areas with better schools command higher real estate prices. Not sure but suspect it is

Table 30.F.15**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

City of Kannapolis
2013 Fair Housing Survey

Comments:
Look around. Not sure but suspect it is

Table 30.F.16

Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?

City of Kannapolis
2013 Fair Housing Survey

Comments:
Suspect it is

Fair Housing in the Public Sector

Table 30.F.17

Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

City of Kannapolis
2013 Fair Housing Survey Data

Comments:
Suspect it is

Table 30.F.18

Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?

City of Kannapolis
2013 Fair Housing Survey Data

Comments:
complaints of electrical problem,

Table 30.F.19

Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

City of Kannapolis
2013 Fair Housing Survey Data

Comments:
Transportation

G. 2013 HOUSING NEEDS SURVEY

Table 30.G.1
Role of Respondent
 City of Kannapolis
 2013 Housing Needs Survey

Primary Role	Total
Real Estate	1
Other Role	3
Total	4

Table 30.G.2
Please rate the need for the following Housing activities
 City of Kannapolis
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		1	1		2	4
Construction of new rental housing			2		2	4
Homeowner housing rehabilitation				1	3	4
Rental housing rehabilitation			1	1	2	4
Housing demolition		2			2	4
Housing redevelopment		1			3	4
Downtown housing		1		1	2	4
First-time home-buyer assistance		1		1	2	4
Mixed use housing		1		1	2	4
Mixed income housing		1		1	2	4

Table 30.G.3
Please rate the need for the following Housing activities (cont.)
 City of Kannapolis
 2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior-friendly housing			2		2	4
Retrofitting existing housing to meet seniors' needs		1	1		2	4
Preservation of federal subsidized housing		1		1	2	4
Rental Assistance		1		1	2	4
Energy efficient retrofits			1	1	2	4
Supportive housing		1	1		2	4
Transitional housing		1	1		2	4
Emergency housing		1	1		2	4
Homeless shelters			1	1	2	4
Other					4	4

Table 30.G.4
**Do any of the following acts as barriers to the
 development or preservation of housing**

City of Kannapolis
 2013 Housing Needs Survey

Barrier	Number of Citations
Lot size	1
Density or other zoning requirements	1
Lack of adequate public transportation	1

Table 30.G.5
Please rate how the following infrastructure components affect housing production

City of Kannapolis
 2013 Housing Needs Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transportation quality			2			2	4
Public transportation capacity	1		1			2	4
Water system quality			1		1	2	4
Water system capacity			1			3	4
Sewer system quality			1			3	4
Sewer system capacity			1		1	2	4
Storm water run-off capacity			1		1	2	4
City and county road conditions			1		1	2	4
Sidewalk conditions		1	1			2	4
Pedestrian-friendly places/walkability		1	1			2	4
Bridge conditions			1	1		2	4
Bridge capacity			1	1		2	4
Other	1					3	4

Table 30.G.6
Please rate the importance of being close proximity to the following amenities

City of Kannapolis
 2013 Housing Needs Survey

Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Medical facilities			1	1		2	4
Restaurants			2			2	4
Public transportation		1		1		2	4
Quality K-12 public schools			1		1	2	4
Day care					1	3	4
Retail shopping				2		2	4
Grocery stores			1	1		2	4
Park and recreational facilities			1	1		2	4
Highway access				2		2	4
Pharmacies			1		1	2	4
Other						4	4

Table 30.G.7**Please rate the need for the following housing types for special needs population**City of Kannapolis
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
Emergency shelters			1		3	4
Transitional housing		1			3	4
Shelters for youth		1			3	4
Senior housing			1		3	4
Nursing homes or assisted living facilities			1		3	4
Housing designed for persons with disabilities		1			3	4
Supportive housing		1			3	4
Other				1	3	4

Table 30.G.8**Please rate the need for Services and Facilities for each of the following special needs groups**City of Kannapolis
2013 Housing Needs Survey

Question	No Need	Low Need	Medium Need	High Need	Don't Know	Total
The elderly (age 65+)			1		3	4
The frail elderly (age 85+)			1		3	4
Persons with severe mental illness		1			3	4
Persons with physical disabilities			1		3	4
Persons with developmental disabilities			1	1	2	4
Persons with substance abuse addictions		1			3	4
Persons with HIV/AIDS		1			3	4
Victims of domestic violence		1		1	2	4
Veterans			1		3	4
Homeless persons			1	1	2	4
Persons recently released from prison		1		1	2	4
Other					4	4

H. RENTAL VACANCY SURVEY

Table 30.H.1
Rental Vacancy Survey by Type
 City of Kannapolis
 2013 Rental Vacancy Survey

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	4	0	0.0%
Apartments	665	10	1.5%
Mobile Homes	14	3	21.4%
"Other" Units			%
Don't know	0	0	0.0%
Total	683	13	1.9%

Table 30.H.2
Rental Units by Bedroom Size
 City of Kannapolis
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	32	0	0	.	32
One	1	29	0	0	.	30
Two	1	104	13	0	.	118
Three	0	105	1	0	.	106
Four	2	28	0	0	.	30
Don't Know	0	367	0		0	367
Total	4	665	14		0	683

Table 30.H.3
Do any of your rental units receive rental subsidy or assistance?
 City of Kannapolis
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
Don't Know	
% Offering Assistance	37.5%

Table 30.H.4
**How many of your units have some sort of rental
 subsidy or assistance?**

City of Kannapolis
 2013 Rental Vacancy Survey

Place	Total Assisted Units	Percentage of Units with Assistance
Single Family	2	50.0%
Apartments	2	.3%
Mobile Homes		%
"Other" Units		%
Don't know		
Total	4	.6%

Table 30.H.5
**How long will it be before your vacant units
 become filled?**

City of Kannapolis
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month	1	1
1 to 2 month	2	
2 to 3 months		
More than 3 months	1	

Table 30.H.6
**How long will it be before your filled units
 become vacant?**

City of Kannapolis
 2013 Rental Vacancy Survey

Period	Market Rate Units	Assisted Units
Less than 1 week		
1 week to 1 month		
1 to 2 month		
2 to 3 months		
More than 3 months	3	

Table 30.H.7
Average Market Rate Rents by Bedroom Size

City of Kannapolis
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$425			\$425
One	\$450	\$653			\$602
Two	\$600	\$730	\$488		\$642
Three		\$882	\$500		\$806
Four	\$850	\$814			\$826
Total	\$633	\$764	\$494		\$668

Table 30.H.8
Average Assistant Rate Rents by Bedroom Size

City of Kannapolis
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency		\$425			\$425
One	\$450	\$540			\$495
Two	\$600	\$640			\$620
Three		\$750			\$750
Four	\$850				\$850
Total	\$633	\$589			\$611

Table 30.H.9
Apartment Market Rate Rents by Vacancy Status

City of Kannapolis
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500			%
\$500 to \$750	353	5	1.4%
\$750 to \$1,000			%
\$1,000 to \$1,250	312	5	1.6%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	%
Total	665	10	1.5%

Table 30.H.10
Available Apartment Units by Bedroom Size

City of Kannapolis
 2013 Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than \$500							
\$500 to \$750	0	0	2	1	0	1	5
\$750 to \$1,000							
\$1,000 to \$1,250				0		5	5
\$1,250 to \$1,500							
Above \$1,500							
Missing	0	0	0	0	0	0	0
Total	0	0	2	2	0	5	10

Table 30.H.11
Mobile Home Market Rate Rents by Vacancy Status

City of Kannapolis
 2013 Rental Vacancy Survey

Average Rents	Mobile Home Units	Available Mobile Home Units	Vacancy Rate
Less Than \$500	13	3	23.1%
\$500 to \$750	1	0	0.0%
\$750 to \$1,000			%
\$1,000 to \$1,250			%
\$1,250 to \$1,500			%
Above \$1,500			%
Missing	0	0	0.0%
Total	14	3	21.4%

Table 30.H.12
Condition by Unit Type

City of Kannapolis
 2013 Rental Vacancy Survey

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor					.	
Fair					.	
Average					.	
Good		100	1		.	101
Excellent	4	565	13		.	582
Don't Know	0	0	0		0	0
Total	4	665	14		0	683

Table 30.H.13
Condition of Apartment Units by Vacancy Status

City of Kannapolis
 2013 Rental Vacancy Survey

Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	100	1	1.0%
Excellent	565	9	1.6%
Don't Know	0	0	%
Total	665	10	1.5%

Table 30.H.14
Condition of Mobile Home Units by Vacancy Status

City of Kannapolis
 2013 Rental Vacancy Survey

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair			%
Average			%
Good	1	0	0.0%
Excellent	13	3	23.1%
Don't Know	0	0	%
Total	14	3	21.4%

Table 30.H.15
Are there any utilities included with the rent?

City of Kannapolis
 2013 Rental Vacancy Survey

Period	Respondent
Yes	5
No	3
% Offering Assistance	62.5%

Table 30.H.16
Which utilities are included with the rent?

City of Kannapolis
 2013 Rental Vacancy Survey

Type of Utility Provided	Respondent
Electricity	
Natural Gas	
Water/Sewer	3
Trash Collection	3

Table 30.H.17
Do you keep a waiting list?

City of Kannapolis
 2013 Rental Vacancy Survey

Period	Respondent
Yes	2
No	6
Don't know	
Waitlist Size	102

Table 30.H.18
How would you rate the need for renovation of existing units in the city?

City of Kannapolis
 2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		1	1	
Low Need				
Moderate Need	1	2		
High Need		1		
Extreme Need				

Table 30.H.19**How would you rate the need for construction of new units in the city?**

City of Kannapolis
2013 Rental Vacancy Survey

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need		3		
Low Need	1			
Moderate Need				
High Need	1	2	1	
Extreme Need				

Table 30.H.20**If new units were to be constructed, what percentage should offer rental assistance?**

City of Kannapolis
2013 Rental Vacancy Survey

Rental Assistance	Percentage
Percentage of new units with assistance	37.5%

I. COUNTY ASSESSOR DATA

County Assessor data was collected from each individual county in the CONNECT Our Future project region. Each county has its own method of collecting and recording assessor information which resulted in a variety of datasets. As a result, many concepts presented below are not available for all counties. York County was unable to provide any usable assessor information due to the lack of funds available for digitizing assessor data.

Table 30.I.1
Era of Construction
City of Kannapolis
Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
< 1940	3,450	1		93		3,544
1940 - 1959	3,809			148	1	3,958
1960 - 1979	1,985		68	77	81	2,211
1980 - 1999	2,113		83	102	124	2,422
> 2000	3,017		13	21	29	3,080
Missing	0	0	0	0	0	0
Total	14,374	1	164	441	235	15,215

Table 30.I.2
Quality of Materials and Workmanship Used In Construction
City of Kannapolis
Assessor Data

Quality	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Low	21			1	7	29
Fair	400			12	114	526
Average	12,656	1	136	415	114	13,322
Good	1,185		28	12		1,225
Excellent	100			1		101
Missing	12	0	0	0	0	12
Total	14,374	1	164	441	235	15,215

Table 30.I.3
Quality of Materials Used in Construction of Single-Family Homes by Era of Construction

City of Kannapolis
Assessor Data

Era of Construction	Quality of Materials and Workmanship						Total
	Low	Fair	Average	Good	Excellent	Missing	
<1940	9	98	3,322	16	1	4	3,450
1940 - 1959	8	128	3,595	69	1	8	3,809
1960 - 1979	1	7	1,836	139	2	0	1,985
1980 - 1999	3	11	1,587	469	43	0	2,113
>=2000		156	2,316	492	53	0	3,017
Missing	0	0	0	0	0	0	0
Total	21	400	12,656	1,185	100	12	14,374

Table 30.I.4
Average Floor Area by Dwelling Type

City of Kannapolis
Assessor Data

Square feet	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Below 500	29			2	2	33
500 – 999	2,324	1	66	78	62	2,531
1000 – 1,499	6,568		72	140	106	6,886
1,500 – 1,999	2,943		8	131	48	3,130
2,000 – 2,499	1,345		16	27	15	1,403
2,500 – 3,000	545		2	9	2	558
Above 3,000	620			54		674
Missing	0	0	0	0	0	0
Total	14,374	1	164	441	235	15,215
Average	1,431	834	1,308	2,369	1,296	1,444

Table 30.I.5
Type of Roof in Dwelling Units

City of Kannapolis
Assessor Data

Roof Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Asphalt Shingle	11,138		164	266	171	11,739
Sheet Metal/Metal	51				63	114
Other Roofing Materials	19			2	1	22
Missing	3,166	1	0	173	0	3,340
Total	14,374	1	164	441	235	15,215

Table 30.I.6
Number of Bathrooms per Dwelling Unit

City of Kannapolis
Assessor Data

Bathrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	1,299		33	266		1,598
1 – 1.9	5,854		39		57	5,950
2 – 2.9	3,874		92	2	174	4,142
3 -3.9	163				4	167
4 -4.9	14					14
5 – 5.9	3					3
6 and Above	1					1
Missing	3,166	1	0	173	0	3,340
Total	14,374	1	164	441	235	15,215

Table 30.I.7
Number of Bedroom per Dwelling Unit

City of Kannapolis
Assessor Data

Bedrooms	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than 1	1,300		48	266		1,614
1 – 1.9	812		19		1	832
2 – 2.9	3,531		82		61	3,674
3 -3.9	5,017		15	2	156	5,190
4 -4.9	508				16	524
5 – 5.9	39				1	40
6 and Above						0
Missing	3,167	1	0	173	0	3,341
Total	14,374	1	164	441	235	15,215

Table 30.I.8
Exterior Wall of Dwelling Units

City of Kannapolis
Assessor Data

Wall Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Vinyl Siding	6,307		25	126	172	6,630
Asbestos	575			11		586
Block	18			4		22
Brick or Stone	3,194		126	73	1	3,394
Masonry Frame / Stucco	349		4	7	15	375
Wood / Wood Frame	403			39	16	458
Composition / Other	362		9	8	31	410
Missing	3,166	1	0	173	0	3,340
Total	14,374	1	164	441	235	15,215

Table 30.I.9
Fuel Type of Dwelling Unit

City of Kannapolis
 Assessor Data

Fuel Type	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Electric	2,756		118	137	176	3,187
Natural Gas	7,304		46	123	30	7,503
Oil/Wood/Coal	1,131			8	28	1,167
None	17				1	18
Other						0
Missing	3,166	1	0	173	0	3,340
Total	14,374	1	164	441	235	15,215

Table 30.I.10
Market Value of Dwelling Unit

City of Kannapolis
 Assessor Data

Market Value	Single-Family	Duplex/Triplex/ Fourplex	Condo/ Townhome	Apartments	Mobile/ Manufactured Home	Total
Less than \$50,000	425			64		489
\$50,000 – \$99,999	1,969	1		90		2,060
\$100,000 – \$149,999	534			12		546
\$150,000 - \$199,999	110			7		117
\$200,000 - \$249,999	34					34
\$250,000 - \$349,999	53					53
\$350,000 - \$550,000	30					30
Above \$550,000	11					11
Missing	11,208	0	164	268	235	11,875
Total	14,374	1	164	441	235	15,215
Average Value	91,101	51,628		66,145		89,796

J. ECONOMIC, DEMOGRAPHIC AND HOUSING FORECAST DATA

Table 30.J.1
Household Forecasts by Tenure

City of Kannapolis
Census and REVISED Metrolina Regional Demographic
and Economic Data and Data Forecasts

Year	Tenure		Total
	Owner	Renter	
2010	10,277	6,098	16,375
2020	12,192	6,877	19,069
2030	14,058	7,852	21,910
2040	16,058	8,893	24,950
2050	18,159	9,981	28,140

Table 30.J.2
Household Forecasts by Income

City of Kannapolis
Census and REVISED Metrolina Regional Demographic, Economic Data, Data Forecasts, and
ACS Data

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	674	1,018	1,499	614	6,472	10,277
2020	801	1,204	1,780	727	7,679	12,192
2030	925	1,387	2,054	837	8,856	14,058
2040	1,058	1,583	2,346	955	10,116	16,058
2050	1,196	1,790	2,653	1,080	11,440	18,159
Renter-Occupied						
2010	1,417	772	1,272	507	2,130	6,098
2020	1,613	874	1,429	572	2,388	6,877
2030	1,845	999	1,631	654	2,723	7,852
2040	2,092	1,132	1,846	740	3,082	8,893
2050	2,348	1,271	2,072	831	3,459	9,981
Total						
2010	2,090	1,790	2,771	1,121	8,602	16,375
2020	2,414	2,079	3,210	1,299	10,067	19,069
2030	2,771	2,386	3,684	1,490	11,579	21,910
2040	3,149	2,715	4,192	1,695	13,198	24,950
2050	3,544	3,061	4,725	1,911	14,899	28,140

K. CHAS HOUSING PROBLEM TABLES

Table 30.K.1
Households with Housing Problems by Income and Family Status

City of Kannapolis
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Owners						
30 % HAMFI	40	55	130	269	120	614
30.1-50% HAMFI	90	144	49	89	85	457
50.1-80% HAMFI	114	405	80	4	220	823
80.1 % HAMFI and above	115	375	119	0	275	884
Total	359	979	378	362	700	2,778
Renters						
30 % HAMFI	10	469	215	155	295	1,144
30.1-50% HAMFI	80	360	50	65	325	880
50.1-80% HAMFI	0	185	65	0	105	355
80.1 % HAMFI and above	15	75	30	0	10	130
Total	105	1,089	360	220	735	2,509
Total						
30 % HAMFI	50	524	345	424	415	1,758
30.1-50% HAMFI	170	504	99	154	410	1,337
50.1-80% HAMFI	114	590	145	4	325	1,178
80.1 % HAMFI and above	130	450	149	0	285	1,014
Total	464	2,068	738	582	1,435	5,287

Table 30.K.2
Owner-Occupied Households by Housing Problems by Income and Family
Status

City of Kannapolis
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	40	55	130	269	120	614
30.1-50% HAMFI	90	144	49	89	85	457
50.1-80% HAMFI	114	405	80	4	220	823
80.1% HAMFI and above	115	375	119	0	275	884
Total	359	979	378	362	700	2,778
No Housing Problem						
30% HAMFI or less	0	10	0	99	0	109
30.1-50% HAMFI	199	19	0	250	60	528
50.1-80% HAMFI	330	160	44	260	119	913
80.1% HAMFI and above	1,025	2,975	339	265	775	5,379
Total	1,554	3,164	383	874	954	6,929
Not Computed						
30% HAMFI or less	0	0	0	0	25	25
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	25	25
Total						
30% HAMFI or less	40	65	130	368	145	748
30.1-50% HAMFI	289	163	49	339	145	985
50.1-80% HAMFI	444	565	124	264	339	1,736
80.1% HAMFI and above	1,140	3,350	458	265	1,050	6,263
Total	1,913	4,143	761	1,236	1,679	9,732

Table 30.K.3
Renter-Occupied Households by Housing Problems by Income and Family Status

City of Kannapolis
2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	10	469	215	155	295	1,144
30.1-50% HAMFI	80	360	50	65	325	880
50.1-80% HAMFI	0	185	65	0	105	355
80.1% HAMFI and above	15	75	30	0	10	130
Total	105	1,089	360	220	735	2,509
No Housing Problem						
30% HAMFI or less	0	180	0	145	30	355
30.1-50% HAMFI	10	160	30	130	45	375
50.1-80% HAMFI	95	495	100	15	190	895
80.1% HAMFI and above	19	545	70	30	560	1,224
Total	124	1,380	200	320	825	2,849
Not Computed						
30% HAMFI or less	0	0	0	0	75	75
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	75	75
Total						
30% HAMFI or less	10	649	215	300	400	1,574
30.1-50% HAMFI	90	520	80	195	370	1,255
50.1-80% HAMFI	95	680	165	15	295	1,250
80.1% HAMFI and above	34	620	100	30	570	1,354
Total	229	2,469	560	540	1,635	5,433

Table 30.K.4
Households by Housing Problems by Income and Family Status

City of Kannapolis
 2006-2010 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	50	524	345	424	415	1,758
30.1-50% HAMFI	170	504	99	154	410	1,337
50.1-80% HAMFI	114	590	145	4	325	1,178
80.1% HAMFI and above	130	450	149	0	285	1,014
Total	464	2,068	738	582	1,435	5,287
No Housing Problem						
30% HAMFI or less	0	190	0	244	30	464
30.1-50% HAMFI	209	179	30	380	105	903
50.1-80% HAMFI	425	655	144	275	309	1,808
80.1% HAMFI and above	1,044	3,520	409	295	1,335	6,603
Total	1,678	4,544	583	1,194	1,779	9,778
Not Computed						
30% HAMFI or less	0	0	0	0	100	100
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
Total	0	0	0	0	100	100
Total						
30% HAMFI or less	50	714	345	668	545	2,322
30.1-50% HAMFI	379	683	129	534	515	2,240
50.1-80% HAMFI	539	1,245	289	279	634	2,986
80.1% HAMFI and above	1,174	3,970	558	295	1,620	7,617
Total	2,142	6,612	1,321	1,776	3,314	15,165