Comprehensive Regional Housing Strategy

Volume I: Housing Needs Assessment

The 14-county bi-state region includes: Anson, Cabarrus, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Stanly and Union Counties in North Carolina, and Chester, Lancaster, Union and York Counties in South Carolina.

Comprehensive Regional Housing Strategy

Our region is facing critical challenges in housing: how to supply adequate and appropriate housing for our future workforce, for people to age in place and for our growing population, ensuring housing is located near to where jobs and schools are and near transportation, and identifying and removing barriers to fair housing for under-represented groups. The Housing Work Group and the Comprehensive Regional Housing Strategy is just one part of the CONNECT Our Future project to develop a regional growth framework to address how we grow jobs and the economy, control cost of government and improve quality of life, now and in the future.

CONNECT Our Future" is a process in which communities, counties, businesses, educators, non-profits and other organizations work together to grow jobs and the economy, improve quality of life and control the cost of government. This project will create a regional growth framework developed through extensive community engagement and built on what communities identify as existing conditions, future plans and needs, and potential strategies.

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This document was prepared by Centralina Council of Governments and Catawba Regional Council of Governments in partnership with Western Economic Services, LLC.

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EXECUTIVE SUMMARY

A. OVERVIEW

In response to the concerns about current and future housing needs, the CONNECT Our Future project launched the Comprehensive Regional Housing Strategy.

This Comprehensive Regional Housing Strategy includes three key volumes:

Volume I – A Regional Housing Needs Assessment to determine current and future housing needs and develop strategies to address current, emerging, and future needs;

Volume II – A Fair Housing Study that addresses impediments to fair housing choice, reports on fair housing, and provides an assessment of equity in the region;

Volume III – A Technical Appendix, which reports details on each county, each entitlement city, and the remainder of each county, the two council of government regions, and the entire CONNECT Our Future project region.

This analysis of the CONNECT Our Future region has been based upon the collection and evaluation of both quantitative data, such as examinations of current housing stock, its use, current vacancy rates, as well as predictions of housing demand in the future. The evaluation was also influenced by perceptions of housing needs as shared with the CONNECT Our Future project through the 2013 CONNECT Housing Needs Assessment Survey and a series of additional interviews with planners and key employers, as well as a series of Open House meetings. An overview of these findings is summarized here, with this narrative drawn from the Volume I – Regional Housing Needs Assessment. All of the data reference the 14-county region.

B. RESEARCH FINDINGS

DEMOGRAPHIC AND ECONOMIC BACKGROUND

The population in the region has expanded at a relatively fast rate over the last decade, rising from just over 1.9 million people in 2000 to slightly more than 2.5 million in 2012, an annual growth rate of 2.2 percent per year, and 1.87 percent per year from 1970 through 2010. The racial and ethnic blend of the region is increasing. African Americans are the largest of all racial or ethnic minorities and rose from 21 to roughly 22 percent of the population over the last decade, reaching 533,577 persons. A substantial rise in the Hispanic population occurred in the last decade, which expanded by 143.7 percent and reaching a total of 208,559 persons.

A review of age cohort statistics revealed that persons from 55 and older are a rising proportion of our population, with this becoming increasingly true over time. Furthermore, the level of disabilities in this population group will likely continue to put pressure on the need for specialized housing and services for persons with activities of daily living challenges.

Interestingly, the size of households has stabilized and appears to be undergoing a change, with the likelihood of smaller one and two person households increasing, as they have in the last several decades, but not at a pace that will outrun expanding numbers of large households, those with five, six, or seven and more householders. There is some indication that the “other family” single parent renter households will continue rising at high rates, akin to the roughly 50 percent experienced from 2000 through 2010.

In terms of the population that will reside in the region in the future, it is expected that total population growth will be slower in the future than experienced over the last forty years, and substantially slower than the 2.2 percent per year seen from 2000 to 2010. Through the year 2050, population in the CONNECT Our Future region will rise by about 1.86 percent per year, reaching 4.17 million people, which will comprise some 1.6 million households, an increase of about 665,000 by the year 2050.

Labor force figures for the 14-county CONNECT Our Future region showed significant increases in people working from 1990 through 2011, rising from just over 869,851 to nearly 1.25 million persons, an annual growth rate of 1.72 percent per year, and even increasing over the last few recession years. While the unemployment rate has fallen to 11.3 percent since its peak in 2010 at 12.4 percent, this still means that some 140,000 people were out of work but wishing to find a job. Still, the region seems to have had an established history for being susceptible to the national economy, with concurrent recessions occurring in 1974-75, 1980-81, 1990-91, 2000-2002, and again in 2008.

While the earnings per job in the region fell behind the nation in 2009 by $1,065, in 2011 the regional average was $53,947, compared to the national average of $54,717—a difference of $770. Thus, that difference is being eliminated and the region should again overtake the nation shortly. Still, to move this average higher, the region needs to build jobs that pay in excess of $25.93 per hour.

In the region, the poverty rate in 2000 was a modest 9.9 percent, with 186,806 persons considered to be living in poverty. The 2011 American Community Survey (ACS) data showed that poverty in the region increased to 14.2 percent, with the number of persons in poverty slightly exceeding 333,000. Further, it does appear that pockets of poverty are appearing more frequently throughout the more rural areas of the region in several counties, such as Lancaster, South Carolina, Iredell, Anson, Lincoln, and Union County, South Carolina; which have had higher incidences of poverty than 10 years ago.

While the regional economy has been suffering from higher rates of unemployment and job losses over the past few years since the recession, it is expected that this economic downturn will cease and that substantial job growth will return, with job growth occurring at an average annual rate of 1.2 percent through 2050.

Housing Needs Assessment

The housing stock in the CONNECT Our Future region rose 29.79 percent over the last decade, from 795,648 units in 2000 to 1,032,664 units in 2010. This is appreciably higher than the 26.19 percent growth in population and the 26.15 percent growth in household formation. Meanwhile, homeownership in the region declined slightly over the period, from 69.9 percent to 68.1 percent. Due to the increases in the housing stock outstripping the growth in both population and household formation, there were extremely large increases in the number of vacant housing units, which rose by 77.5 percent or from 56,377 vacant units to 100,046 vacant units. However, the more concerning component of vacant housing units are those that are vacant and considered as "other vacant" by the Census Bureau. These types of units are not for-rent nor are they for-sale; there may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 28,539 units classified as "other vacant" in 2010, they comprise 28.5 percent of all vacant units and have tended to be somewhat more concentrated in the more rural areas of the region.

In terms of housing production, the number of permits issued for construction for all units in the region was highest in 2005 and 2006 when 31,603 and 30,232 units were placed into service, respectively. Roughly 85 percent of these newly permitted units were single family homes. However, in the last few years, particularly since the Census was taken in March and April of 2010, there appears to have been relatively little new construction being permitted in the marketplace, with the number of single family units permitted falling to a historic low of 5,396 in 2010. Nevertheless, single family permitted new construction has been slowly coming back, rising from the low of 2010 to 7,805 in 2012.

The valuation of single-family units was actually highest in the lowest ever production year, 2009, with the value of construction at $203,516. Data from the Charlotte Regional Realtor Association, as well as from SalisburyRowan.com shows that the average sales prices for homes on the market fell by slightly more than 50 percent between 2005 and 2007, from $217,874 to $108,074. Prices have been recovering for the last five years, with prices rising to just above $200,000 once again, a very steep rise.

Information about more than 108,000 of the region's rental units were gathered through use of the 2013 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, today vacancy rates of properties surveyed was a modest 5.1 percent, with single family units a low 3.9 percent and apartments slightly higher, with 5.2 percent. The high 2010 Census vacancy rates have declined significantly. The most frequently surveyed units were two bedroom apartments, with the most frequently surveyed single family homes having three bedrooms. Interestingly, the number of rental

units that have four or more bedrooms was a very modest 0.36 percent. As noted in Section II of this document, the number of households with six or more persons was roughly 3.4 percent. This might indicate a shortage of rental units of sufficient size for this population. Furthermore, for those rental units of any size that are more at the higher end of the market, at $1,250 to $1,500 and those more than $1,500 per month, vacancy rates tend to indicate a saturation of the marketplace, with vacancy rates at 19.0 percent and 15.2 percent, respectively. This indicates that an excess supply of such units is on the market at the present time.

Households that experience one or more housing problems, such as overcrowding, severe overcrowding, incomplete plumbing facilities, incomplete kitchen facilities, cost burden, and severe cost burden, are considered to have unmet housing needs. There were 282,624 households with unmet housing needs throughout the 14-county CONNECT region in 2010. Of these, some 208,927 had incomes of 80 percent of Housing Urban Development Area Median Family Income, or less.

As described by County Assessors, some 57,785 housing units are considered to be of low grade; and, this does not translate well into properties that are particularly worthy of rehabilitation, if they are in need of repair. Furthermore, about 4.9 percent were essentially worn out, or having either very poor, poor, or just fair physical condition. Housing units with low grade that are worn out are better suited for redevelopment; housing units with high grade, but are worn or badly worn, are likely to be better candidates for rehabilitation.

Over the forecast horizon, the number of renters in the region rises from 297,764 in 2010 to more than 468,400 in 2050, an annual growth rate of 1.1 percent per year. There is also growth in homeowner households, which rises at a rate of 1.4 percent per year, from 634,854 in 2010 to 1,129,639 by 2050. This means that homeownership once again begins to rise, surpassing the 2000 rate of 69.9 percent and reaching 70.7 percent by 2050.

There will be a demand for some 494,785 owner occupied housing units by 2050 with 316,701 for households with incomes above 95 percent of Median Family Income. Furthermore, there will be an increasing demand for rental units, with some 8,000 needed by 2020 and more than 20,000 by 2030.

Citizen and Stakeholder Input

The 2013 CONNECT Housing Needs Assessment Survey asked respondents for their observations about the perceived needs of housing within the 14-county CONNECT region. Overall, some 443 responses to the survey were received, with good responses from the real estate industry, units of local government, homeowners, as well as housing advocates. The need most often expressed by the respondents to the survey related to rental housing rehabilitation, homeowner rehabilitation, and first time homebuyer assistance. When looking to specific housing sub-segments, 140 respondents indicated that housing friendly to seniors is a high need; with another 94 thinking this to be a medium need; thus, sentiment is extremely strong for this type of activity.

Survey respondents indicated that the lack of adequate public transportation is a barrier to production, as was community resistance. Respondents to this survey did also note that the lack of affordable housing development policies, as well as "density or other zoning requirements", "lack of quality schools", and "permitting process" all were factors that adversely affect production. The factors that were most desired to be in close proximity to housing were grocery stores and medical facilities, but the single item that ranked far and away the most in terms of extreme importance were K-12 schools.

In terms of housing and housing related services, including retrofitting for particular groups, seniors and senior housing were mentioned as having a high need time and time again. This is indicative of the expanding size of the elderly population.

C. HOUSING NEEDS AND STRATEGIES

The following presents the key Regional Housing Needs and suggested actions that the Region may wish to take to overcome, or mitigate, its housing situation.

Housing Challenges

The primary housing and homeless facility challenges facing the CONNECT Our Future Region, as identified in the study, fell into the following categories:

1. **Unmet Housing Needs for Many Households.** There are a significant number of households with cost burdens, severe cost burdens, overcrowding, or inadequate facilities. These represent households

with unmet housing needs. It is important to consider how we might address and mitigate existing housing problems.

2. **Substantive opportunities for both rehab and redevelopment.** An evaluation of County Assessor data has provided us with some information about where rehab and redevelopment opportunities exist. Additionally, there were large numbers of "other vacant" housing noted in the 2010 Census. Using these older housing units to both preserve and enhance our existing housing stock are efficient ways to use the installed infrastructure and reduce the long term delivery cost of public services.
3. **Strong demand for both rental units and homeownership housing over the forecast horizon.** While the various areas within the Region will grow at differing rates, there will be substantial increases in housing demand across all price points. We are the stewards of our community's future, were we place and how we configure these units will address the long-term beauty of our Region. At the same time, people prefer single family units. We have an opportunity to craft a delicate balance that makes our Region continue to be a very desirable one.
4. **Lack of Sufficient Senior Housing suitable for an aging population.** Elderly households are expanding at a rapid rate and there appears to be a current shortage of housing styles suitable for aging-in-place and other senior independent living housing choices. Senior housing options were also considered a high need by many who participated in the 2013 Housing Needs Survey, particularly those aged 65 to 84, and housing with services for those 85 or older. We have opportunities before us to address these needs prior to a crisis occurring.
5. **Large Family Housing.** The recent explosion of large households appears to be demanding a housing product that has not been flowing to the market place much in the last few decades. Either through new construction or rehabilitation, such units are likely to be more in demand in the future.
6. **Desire for Additional Contemporary Housing and Neighborhood Features.** Survey respondents noted the need for tools to improve and update the housing stock and make neighborhoods more desirable, such as safer and more pedestrian friendly, with nearby services, groceries, and retail establishments.

Recommendations to Address Housing Needs

Each of the housing challenges indicates several major needs: some rehabilitation of existing dwellings, new construction of a variety of housing styles, and the inclusion of more contemporary housing and neighborhood features. The following recommendations are designed to address the six housing needs cited above.

Recommendation 1: Conduct Rehabilitation and Redevelopment

Survey data indicated strong sentiment for housing rehabilitation and the improvement of existing housing. Properties that are most suitable for rehabilitation are units that are of above average grade but below average condition. These could more likely be rehabilitated cost-effectively. If neighborhoods and homes meeting these criteria are rehabilitated, their architectural uniqueness and historic qualities can be not only preserved but also restored to their previous vitality. In addition, for those properties that are worn out but not good candidates for rehab, assembling of redevelopment parcels might be especially good candidates.

Actions:

1. Identify specific opportunity areas for rehabilitation targets; direct resources toward:
    a. Purchasing and rehabilitating affordable rental homes in these areas to better serve future occupants, a portion of which will be directed to reducing overcrowding and allowing for large families;
    b. Conducting rehabilitation on existing homeowner homes so that seniors can age-in-place more easily, as well as making the home more marketable and more "visitable."
2. Partner with other agencies to identify, acquire, and rehabilitate rental housing that meets long-term neighborhood goals, as well as addressing the needs of large family households and elderly citizens who wish to age in place and be near medical and related services.
3. Encourage and support the creation of policies that encourage both accessible and visitable housing for all rehabilitated housing.
4. Partner with local agencies to encourage or directly seek funding for energy efficient HVAC and other appliances for retrofitting during rehabilitation.

5. Identify clustered parcels that are worn out and also constructed of poor materials and workmanship. Determine applicable markets, such as rental properties or senior independent living campuses (patio homes) and conduct the development activities.
6. For all rehab or redevelopment projects, add contemporary neighborhood design features and amenities.

Recommendation 2: Produce New Construction

Forecast data indicated strong demand for both market rate and affordable housing units, regardless of whether they are rental or homeowner. Survey data moderately supported the need for new lower-income and affordable housing opportunities. Together, the CONNECT Our Future Region needs to facilitate development of new affordable housing opportunities.

Actions:

1. Identify where permitting, construction, and development fees may be waived or reduced for appropriate affordable or senior aging-in-place new construction opportunities.
2. Consider options for the development of mixed-income new sub-development opportunities and locate selected projects in geographic areas close to public transit, services, and retail.
3. Encourage and support the creation of policies that encourage accessible and visitable housing for all newly constructed and well as rehabilitated housing;
4. For all new construction projects, no matter whether rental or homeownership, add contemporary neighborhood design features and amenities.

Recommendation 3: Incorporate More Contemporary Housing and Neighborhood Design Features with All Rehab and New Construction

While many specific housing needs were addressed in the survey and identified in other data sources, applying contemporary housing features to redevelopment or rehabilitation projects would appeal to a broader audience, such as seniors, families, the disabled, and persons interested in energy efficiency, community amenities, and pedestrian-friendly streets. The addition of these housing and neighborhood features in such projects will increase quality of life for all residents and will increase both the value and desirability of neighborhoods throughout CONNECT Our Future Region.

Actions:

1. Encourage Communities in the Region to adopt "visitability" policies, thereby making all housing accessible for persons in need of wider doors or step-less access.
2. Develop options within selected redevelopment projects for senior housing, such as patio homes, mixed or shared community housing projects, or rehabilitation programs that help seniors update and make safer their dwellings, allowing them to stay in their homes.
3. Partner with local government and transportation agencies to connect neighborhoods with pedestrian, bicycle, and public transit routes as well as other urban design features that appeal to a variety of residents.
4. Partner with local government and, particularly, neighborhood organizations to facilitate equitable distribution of quality community features such as schools, police, shopping, parks, grocery stores, pharmacies, and other social and retail amenities.

I. INTRODUCTION

A. BACKGROUND

A Historical Perspective

A Regional Environmental Initiative was begun by the City of Charlotte in 2001, with the Centralina Council of Governments (CCOG) serving as contractor for the project. In late 2002, a menu of 25 environmental actions had been selected by the chief elected officials of communities surrounding Charlotte. Centralina then entered into a cooperative agreement with the US Environmental Protection Agency (EPA) and in partnership with Catawba Regional Council of Governments (CRCOG) to expand geographic coverage, implement those actions and develop additional measures that would ensure environmental quality in the face of rapid growth. That project was known as The Sustainable Environment for Quality of Life (SEQL) and was supported for three years by nearly $860,000 in EPA funds, matched by approximately $220,000 in local funds and in-kind contributions.

In SEQL's active years from 2003 through 2006, the project achieved many goals, such as the following:

Over 800 cumulative actions impacting air quality, water quality, and sustainable growth were implemented by 85 jurisdictions;

Over $600,000 came into the region in the form of implementation funding or in-kind technical assistance, not including the funding that SEQL staff helped individual jurisdictions obtain for projects such as pedestrian planning;

Specific programs were put in place that have been maintained by jurisdictions, such as Concord's idle-reduction programs, and ongoing school bus retrofits and diesel repowers, and new programs were begun even as SEQL began to wind down, such as the Regional Stormwater Partnership;

15 new Action Items were developed, bringing the total to 40; and,

A new phase was launched as the basis for development of a regional vision that became the foundation for CONNECT.

The CONNECT Vision

From the period from 2005 through 2008, the 14-county NC/SC bi-state region came together and developed a vision for the region's future. That CONNECT vision had been adopted by local governments representing more than 70 percent of the population within the region. Its six core values are:

A Strong, Diverse Economy**…***that supports a wide variety of businesses and enterprises*

Sustainable, Well-Managed Growth**…***that maintains quality of life, protects open space and environmental quality, retains the natural character of the region, and maximizes the efficiency of infrastructure investments*

A Safe and Healthy Environment***…with good air and water quality***

Increased Collaboration among Jurisdictions**…***on issues that transcend boundaries, including growth management, transportation, and environmental concerns, in a manner that recognizes both regional and local needs*

Enhanced Social Equity**…***through community leadership and cooperative volunteerism*

High Quality Educational Opportunities**…***that are available to all residents*

The CONNECT Our Future Project

In June 2009, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Transportation, and the U.S. Environmental Protection Agency formed a Partnership for Sustainable Communities. The aim of the Partnership was to help communities nationwide improve access to affordable housing, increase transportation options, and lower transportation costs while protecting the environment. HUD was the administering agency for this collaborative effort, through its Sustainable Communities Regional Planning Grant (SCRPG) Program.

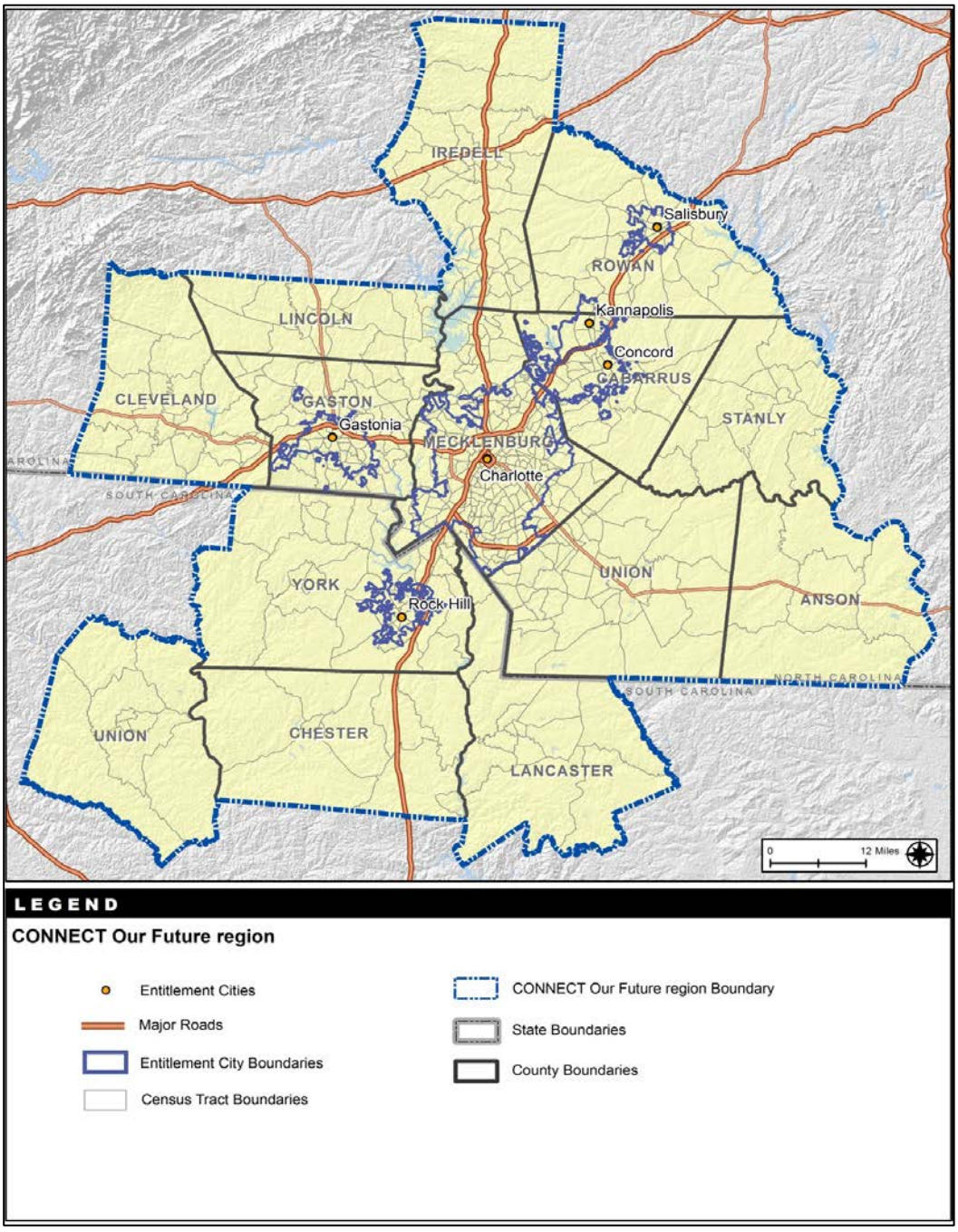
In the fall of 2011, Centralina applied for a SCPRG grant for the 14-county region spanning the bi-state area covered by both the Centralina Council of Governments and the Catawba Regional Council of Governments, as presented in Map I.1, on the following page. HUD made the award of

$4.9 million, and when matched with local in-kind resources, the entire project amounts to nearly $8.0 million.

The CONNECT Our Future project is a process in which communities, counties, businesses, educators, non-profits and other organizations work together to grow jobs and the economy, improve the quality of life and control the cost of government. This project is creating a regional growth framework developed through extensive community engagement and built on what communities identify as existing conditions, future plans and needs, and potential strategies. The CONNECT Consortium, a broad-based group of more than 100 governments, businesses, non-profits, educational institutions and organizations, is responsible for guiding the work in the process. CCOG, which was the grant recipient on behalf of the Consortium, and CRCOG will coordinate, facilitate and staff the process. Extensive public engagement with more than 80 events region wide is being designed to ensure communities and organizations of all sizes throughout the region, including traditionally under-represented groups, participate in the building of a regional growth framework.

As part of that framework, the CONNECT Our Future project embarked upon the development of a Comprehensive Regional Housing Strategy, comprising a housing needs assessment and a fair housing component. The former is the subject of this research document, Volume I of the Comprehensive Regional Housing Strategy. Volume II addresses a Fair Housing Equity Assessment and Regional Analysis of Impediments and Volume III provides significant details about the 30 geographic areas addressed in the Comprehensive Regional Housing Strategy, which represents each HUD entitlement in the region, and the non-entitled remaining areas of all counties, with all counties summed by state and the entire 14-county region.

Map I.1
CONNECT Our Future region
2013 Data



THE CONNECT CONSORTIUM

The CONNECT Consortium is the body that provides oversight and guidance for the CONNECT Our Future Regional Growth Framework. The Consortium integrates the content produced by different work groups to create the Framework. This content includes both the Regional Preferred Development Scenario (identified through extensive public engagement) and supporting study findings and recommendations in the areas of place-based economic development strategies, housing, energy, food access, and other topics.

The CONNECT Consortium is made up of two Forums:

The Program Forum: Senior staff, department heads, content experts, and other Consortium representatives who review and provide feedback on draft components of the Framework, identify potential policy questions, resolve content or technical conflicts to the extent possible, and ensure that Framework elements work in sync. The Program Forum makes its recommendations to the Policy Forum.

The Policy Forum: Elected officials, private and non-profit sector CEOs and/or Board members who examine policy implications and messaging issues, identify needed policy or regulatory changes, provide feedback to the Program Forum, and resolve policy-related conflicts. The Policy Forum is the body that endorses all final work of CONNECT Our Future, including the Regional Growth Framework, following extensive public engagement.

As of June 2013, the CONNECT Consortium membership is comprised of 54 units of local governments and 31 organizations from both the non-profit and for-profit sectors, as presented in Exhibit I.1, on the following page.

THE COMPREHENSIVE REGIONAL HOUSING STRATEGY

In response to the concerns about current and future housing needs, the CONNECT Our Future project launched the Comprehensive Regional Housing Strategy as one component of the Regional Growth Framework.

This Comprehensive Regional Housing Strategy includes three key volumes:

Volume I – A Regional Housing Needs Assessment to determine current and future housing needs and develop strategies to address current, emerging, and future needs;

Volume II – A Fair Housing Study that addresses impediments to fair housing choice and reports on fair housing and provides an assessment of equity in the region;

Volume III – A Technical Appendix, which reports details on each county, each entitlement city, and the remainder of each county, the two council of government regions, and the entire CONNECT Our Future project region.

The Housing Work Group (HWG) has been tasked with guiding the development of the Comprehensive Regional Housing Strategy. The HWG membership includes the Charlotte Housing Authority, multiple additional PHAs throughout the region, Builders of Hope, the Mixed Income Housing Coalition, Charlotte-Mecklenburg Housing Partnership, the Council on Aging, City of Salisbury Choice Neighborhoods project, UNC Charlotte Metropolitan Studies Department, The Affordable Housing Group, CCOG Community Development Department, the CRCOG, Real Estate-Building Industry Coalition (REBIC), and the Homebuilders Association of Charlotte.

Exhibit I.1 CONNECT Our Future June 2013 Consortium Members		
North Carolina		
Anson County	Midland	Allen Tate Company
Albemarle	Mineral Springs	Builders of Hope
Belmont	Misenheimer	Calor Energy
Bessemer City	Monroe	Centralina Clean Fuels Coalition
Charlotte	Mooresville	Centralina Economic Development Commission
Cherryville	Morven	Charlotte Housing Authority
China Grove	Mount Holly	Central Piedmont Community College
Cramerton	Mount Pleasant	Charlotte-Mecklenburg Housing Partnership
Davidson	New London	Charlotte Regional Partnership
Dallas	Norwood	Clean Air Carolina
East Spencer	Pineville	Gaston Urban Area MPO
Gastonia	Ranlo	Housing Authority of Salisbury
Granite Quarry	Salisbury	Johnson C. Smith University
Iredell County	Stanly County	Kimley-Horn and Associates, Inc.
Huntersville	Stallings	Lake Norman RPO
Kannapolis	Statesville	Latin American Chamber of Commerce
Kings Mountain	Troutman	Mecklenburg-Union MPO
Lincoln County	Union County	Monroe Housing
Lincolnton	Unionville	Rocky River RPO
Locust	Wadesboro	Statesville Housing Authority
Lowell	Waxhaw	Sustain Charlotte
Marshville	Wingate	The Lee Institute
Marvin		Urban Land Institute
Matthews		US Green Building Council, NC Chapter
Mecklenburg County		
South Carolina		
Jurisdictions- Adopted the Consortium Agreements		**SC-Organizations-Adopted the Consortium**
City of Rock Hill		Catawba Indian Nation
Lancaster County		Catawba Regional COG
York County		Housing Authority for the City of Chester
		Housing Authority of Lancaster
		Rock Hill Fort Mill Area Transportation Study (RFATS)
		York Technical College
		Winthrop University

B. RESEARCH METHODOLOGY

The 2013 Comprehensive Regional Housing Strategy represents a thorough examination of a variety of sources related to housing within the 14-county region. This study involved primary research, which was the creation and analysis of new data, such as that drawn from the 2013 Housing Needs Assessment Survey, an exhaustive telephone survey of rental properties, a survey of 450 key employers in the region, and options expressed during a series of public open house meetings; it also includes the evaluation of secondary research, which entailed the collection and analysis of existing data, such as County Assessor data, building permits, 2000 and 2010 Decennial Census data, the 2011 American Community Survey data, and employment and income information from other federal data sources. Even a local employment and population forecast is utilized. Each of these, and other resources, are explored in greater detail below.

METHODOLOGY AND RESEARCH ACTIVITIES

The methodology employed comprised five key activities:

- Primary research,
- Secondary research,
- Quantitative analysis,
- Qualitative analysis, and
- Public involvement.

Primary Research is defined as the creation of data that did not exist. In general, such activities involve using a survey instrument, whether implemented via the Internet, on-site visits, exit interviews, telephone, mail, or video recording. For the work performed in the development of the Comprehensive Regional Housing Strategy, primary research data have been collected by asking for a response to a statement in written or spoken form. Responses can be open (i.e., "Tell me what you think") or closed (i.e., "Select one of the following choices"). For this study, primary data were collected through extensive community surveying and analysis, the web-based 2013 Housing Needs Assessment Survey, a telephone survey of rental property managers in the 14-county region assessing more than 100,000 rental units, a survey of some 450 employers, and six open house meetings scheduled in August throughout the region.

Secondary Research concerns the collection of information that already exists. Simple examples include 2000 and 2010 decennial Census data, Bureau of Labor Statistics information, County Assessor data regarding the condition and pricing of properties throughout the Region, and the Bureau of Economic Analysis data.

But the existing data that was collected and evaluated for this research project included determinations of the existing housing stock and market, the number of persons with housing problems, and a prediction of the population, household formation, and demand for housing in the future from the Metrolina demographic and economic forecasts.

Qualitative Analysis is the evaluation of subjective data related to non-numerical values such as opinions, feelings, beliefs, and experiences. Much of the data for this research activity came from the Housing Needs Assessment Survey, the employer survey, and open houses. Qualitative analysis is vital to the development of a comprehensive housing study because opinions and feelings are often addressed in terms of their relative importance to the community.

Quantitative Analysis results in numbers. Through econometric analysis and forecasting, optimization, linear programming, cost/benefit analysis, or other types of evaluations, specific values are identified. This type of analysis was used for the Comprehensive Regional Housing Strategy to describe the existing socio-economic context in the 14-county region, as extracted from a variety of trusted sources, but also in evaluating the housing market demand patterns across a broad sector of demand parameters, such as demand by income and tenure.

Public Involvement, or participation from both citizens and stakeholders in the region, is essential for the housing strategy to be relevant and useful for the wide array of prospective users of the results. This activity occurred through interaction, cooperation, and coordination with stakeholders, partners, and the general public. This input occurred during the survey processes, where these groups were solicited to participate and contribute to the data and knowledge development activities. Public involvement was also included a series of open houses and periodic focus groups with selected stakeholders and representatives of traditionally underserved communities. The open house meetings were designed to afford community members an opportunity to see the direction of the study and its preliminary findings, as well as to offer perspective and commentary about the direction and outcome of the Comprehensive Regional Housing Strategy. They were structured in such a way as to present early findings of the research and allow attendees to stop at each open housing

station, or board, and consider the variety of topics being considered in the Comprehensive Regional Housing Strategy. The announcement for the open houses is presented in the graphic image below that was distributed in July and August of 2013. A complete reproduction of the open house boards, in a presentation format, is presented in Appendix A of this report.

THE ORGANIZATION OF THE COMPREHENSIVE REGIONAL HOUSING STRATEGY

The Comprehensive Regional Housing Strategy is comprised of three separate volumes of data, charts, diagram, geographic maps, and related narratives and discussions. Volume I, this document, presents a region wide view of housing in the 14-county area. It offers perspective and commentary on the current housing stock, the state of housing needs that exists today, and offers a historical perspective about past trends and influential factors that have contributed to the housing choices that have been made over the last few decades. Volume I also offers perspective on emerging housing needs, as they pertain to differing economic and geographic groups, recent trends and future directions of these trends. It concludes with a prediction of housing needs. It handles these matters through the presentation of charts, geographic maps, summary tables and interpretation of those exhibits.

Volume II concerns a Regional Analysis of Impediments to Fair Housing Choice and includes a Fair Housing Equity Assessment. These topics help to certify the region's commitment to affirmatively furthering fair housing as well as to consider the ability of persons protected under fair housing law to choose housing they wish without the influence of discrimination, or the appearance of discrimination. It also addresses whether communities throughout the region are open, or accessible, to persons willing and interested in taking advantage of economic, educational, and related opportunities that exist in the CCOG and CRCOG geographic areas.

Volume III is a rather large technical document. It reproduces all the regional data presented in Volumes I and II around each of the six larger cities in the region, the remainder of each county, and then the two state areas, concluding with the CONNECT Our Future region. This organizational structure is noted below.

Exhibit I.2
CONNECT Our Future
Volume III Organization

1	CONNECT Our Future Region	16	Remainder of Mecklenburg County
2	Centralina COG	17	Rowan County
3	Anson County	18	City of Kannapolis (portion in Rowan County)
4	Cabarrus County	19	City of Salisbury
5	City of Concord	20	Remainder of Rowan County
6	City of Kannapolis (portion in Cabarrus County)	21	Stanly County
7	Remainder of Cabarrus County	22	Union County
8	Cleveland County	23	Catawba COG
9	Gaston County	24	Chester County
10	City of Gastonia	25	Lancaster County
11	Remainder of Gaston County	26	Union County
12	Iredell County	27	York County
13	Lincoln County	28	City of Rock Hill
14	Mecklenburg County	29	Remainder of York County
15	City of Charlotte	30	City of Kannapolis (Total of two Counties)

II. DEMOGRAPHIC AND ECONOMIC INFLUENCES

This section presents demographic and economic information collected from the Census Bureau, the Bureau of Economic Analysis (BEA), the Bureau of Labor Statistics (BLS), and other sources in regard to the CONNECT Our Future region. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race and ethnic distribution and concentrations, disability, employment, income, and poverty. It also includes employment and population forecast through the year 2050. Ultimately, the information presented in this section helps illustrate the underlying conditions that have shaped housing market behavior in the CONNECT Our Future region.

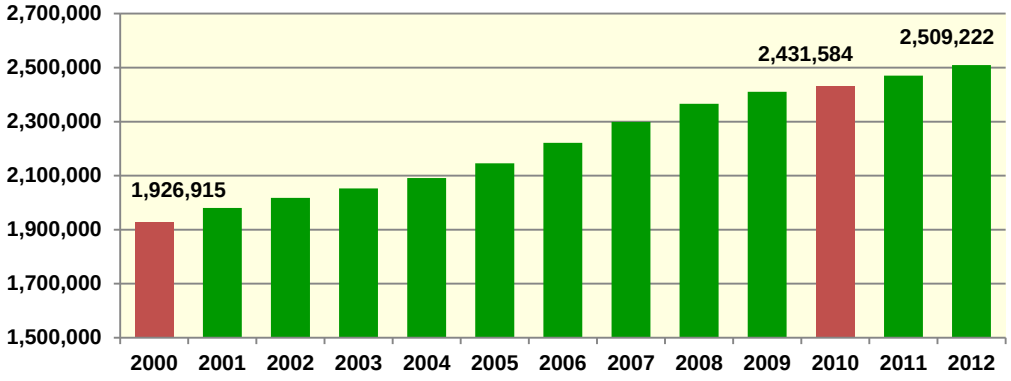
To supplement 2000 and 2010 Census data, information for this analysis was also gathered from the Census Bureau's American Community Survey (ACS), as well as intercensal estimates. The ACS data cover similar topics to the decennial counts but include data not appearing in the 2010 Census, such as household income and poverty. The key difference of these data sets is that ACS data represent a five-year average of annual data estimates as opposed to a point in time 100 percent count; the ACS data reported herein span the years from 2007 through 2011. The ACS figures are not directly comparable to decennial Census counts because they do not account for certain population groups, such as the homeless. However, percentage distributions from the ACS data can be compared to distributions from the 2000 and 2010 Censuses.

A. DEMOGRAPHICS

POPULATION DYNAMICS

The population in the region has expanded at a relatively fast rate over the last decade, rising from just over 1.9 million people in 2000 to slightly more than 2.5 million in 2012, an annual growth rate of 2.2 percent per year, as seen in Diagram II.1, below.

Diagram II.1
Population Estimates
CONNECT Our Future
2000, 2010 Census and Intercensal Estimates



However, growth throughout the region is not uniform, with smaller and more rural areas often growing much differently than the more urbanized areas of the region. Table II.1, at right, presents the twelve year growth for each of the 14 counties of the region, as well as the total percentage change. Mecklenburg County grew 39.3 percent over this period, but it has some 47 percent of the region's population now, up from 36 percent in 2000, reaching 969,031 people. While the population of entire region rose more than 30 percent, Union County, North Carolina jumped the greatest, rising some 68.6 percent, with York County rising 42.5 percent and Cabarrus County increasing 40.8 percent. On the other hand, two counties actually declined over this 12 year period, with Chester declining 4.5 percent and Union County, South Carolina dropping 5.5 percent.

The Decennial Census also reports the demographic and ethnic complexion of the region. For example, the 2000 and 2010 Decennial Census reports that the population grew 26.2 percent, but the racial distribution of the region is rapidly changing, as seen in Table II.2, below. Whites grew the slowest, increasing a very small 17.1 percent, at least compared with other groups. African Americans, the second largest racial group in the region, rose 32.5 percent and Asians rose some 95.0 percent; Hispanics jumped nearly 144 percent over the decade.

Table II.1
County Population Change
CONNECT Our Future
Population estimates from the US Census Bureau

County	2000 Census	2012 Estimate	10-12 % Change
Anson County	25,275	26,351	4.3
Cabarrus County	131,063	184,498	40.8
Cleveland County	96,287	97,474	1.2
Gaston County	190,365	208,049	9.3
Iredell County	122,660	162,708	32.6
Lincoln County	63,780	79,313	24.4
Mecklenburg County	695,454	969,031	39.3
Rowan County	130,340	138,180	6.0
Stanly County	58,100	60,576	4.3
Union County	123,677	208,520	68.6
Chester County	34,068	32,546	-4.5
Lancaster County	61,351	79,089	28.9
Union County	29,881	28,252	-5.5
York County	164,614	234,635	42.5
CONNECT Region	**1,926,915**	**2,509,222**	**30.2**

Table II.2
Population by Race and Ethnicity
CONNECT Our Future
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change
	Population	% of Total	Population	% of Total	00–10
White	1,424,506	73.9%	1,668,279	68.6%	17.1%
African American	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%

It is interesting to investigate if communities are becoming more diverse and integrated over time. A common measure is one of "disproportionate share". If the population of a particular group in part of area is more than 10 percentage points above the geographic average for the entire area, then areas of over concentrations of selected minorities are occurring. In 2000, this would represent areas of the region that may have more than 30.9 percent or greater concentrations of African Americans—31.9 percent in 2010. Maps II.1 and II.2, on pages 22 and 23, display these concentrations. In the 2000 map, it is seen that the areas with disproportionally higher concentrations of African Americans tend to be located more in the urbanized areas of the region, such as Charlotte, Rock Hill, or Salisbury. However, some of the more rural areas also tended to have such concentrations, such as in eastern Anson County or eastern Union County, South Carolina. In the 2010 map, these relationships seemed to ease ever so slightly, with the distribution of African Americans still somewhat segmented, but the number of geographic areas that have this demographic condition appear to be fewer, such as Stanly and Union County, North Carolina becoming slightly more integrated for African Americans.

For Hispanics, the population nearly doubled over the decade, rising from 4.4 percent of the total to 8.6 percent, or rising from 85,587 in 2000 to 208,559 people. However, the areas having Hispanics seemed to rise in general concentration. As seen in Map II.3, on page 23, the 2000 Decennial Census the City of Concord, parts in the southern portion of Charlotte, a Census tract or two in Lincoln and Union County, North Carolina showed some disproportionate shares. On the other hand, Map II.4 presents this same population in 2010. The new disproportionate share, some 18.6 percent, now is appearing more frequently throughout the region. As noted, the above areas tended to maintain or increase their concentrations, with other areas coming into the disproportionate share level, such as eastern Charlotte. This particular population tends to more frequently have a need for multi-generational housing.

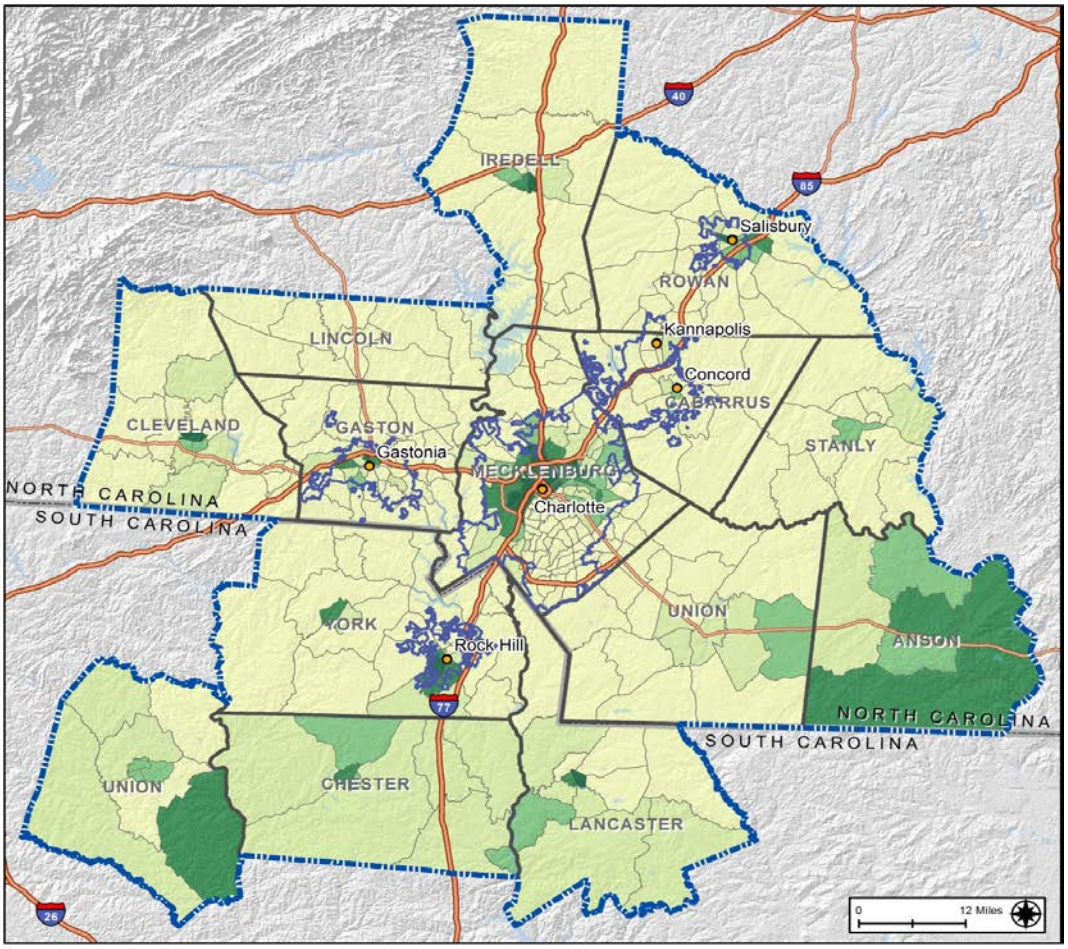
Population by Age

Data on population by age as reported in the 2000 and 2010 Decennial Census also showed some substantial change for the region over the last decade. Persons under the age of five grew relatively rapidly, rising some 25.0 percent, with those from 5 to 19 rising more quickly than the entire population, some 27.1 percent. Persons from age 25 to 34 grew the slowest, increasing just 7.0 percent. However, the group from the age of 55 to 64 rose the fastest of any group, expanding 65 percent over the period, from 164,198 people in 2000 to 271,251 in 2010. This group also rose from 8.5 percent of the total population to more than 11 percent, as seen in Table II.3 below. In fact, the 35 to 54 age group, the largest of all, will be quickly moving into these elder categories. So, with this elderly group expanding so quickly, and indicating more expansion, demand for senior housing options will intensify, with such large increases in the elderly population tend to have aging-in-place housing option implications.

Table II.3
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%**

Map II.1
African-American Population by Census Tract
CONNECT Our Future region
2000 Census Data



LEGEND

2000 African-American Population

2000 Average Percent African-American Population Per Tract in the CONNECT Our Future region = 20.9%

Disproportionate Share Threshold = 30.9% (A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.)

Percent African-American

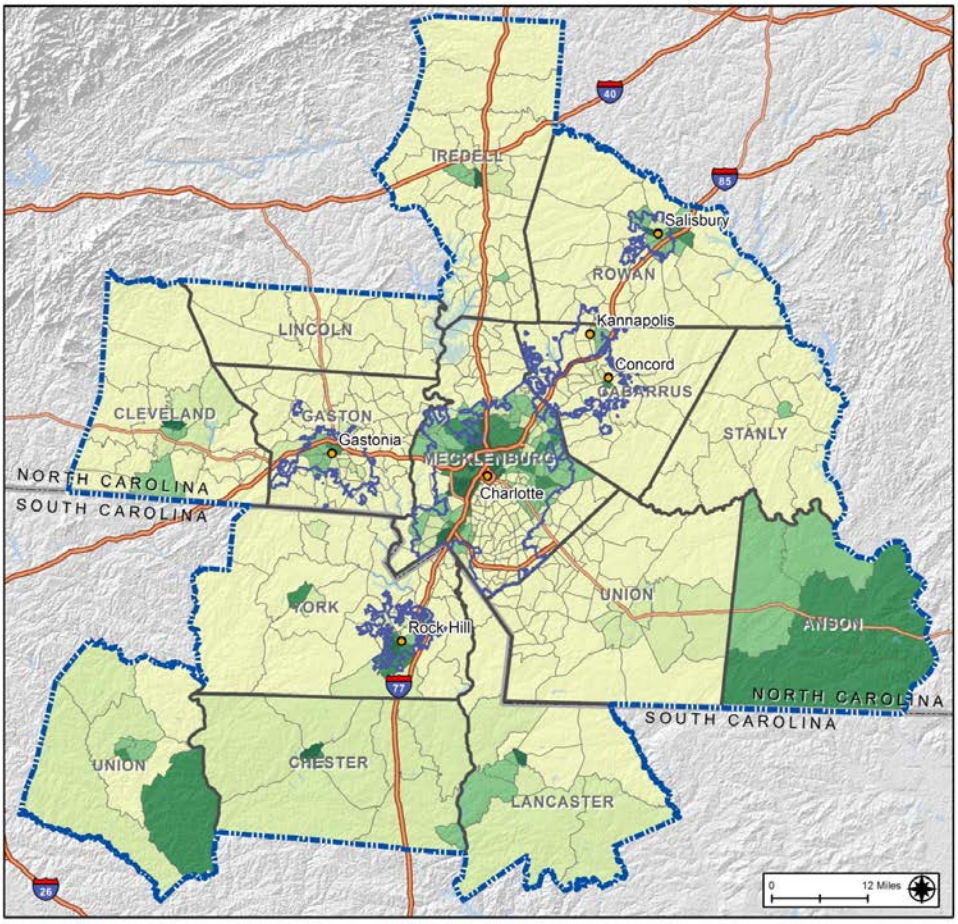
- 0.0% - 20.9%
- 21.0% - 30.9%
- 31.0% - 50.0%
- 50.1% - 75.0%
- 75.1% - 99.3%

Disproportionate Share Threshold

- Entitlement Cities
- Entitlement City Boundaries
- Census Tract Boundaries
- County Boundaries
- CONNECT Our Future region Boundary
- State Boundaries
- Major Roads

Data Source: 2000 Census

Map II.2
African-American Population by Census Tract
CONNECT Our Future region
2010 Census Data



LEGEND

2010 African-American Population

2010 Average Percent African-American Population Per Tract in the CONNECT Our Future region = 21.9%

Disproportionate Share Threshold = 31.9% (A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.)

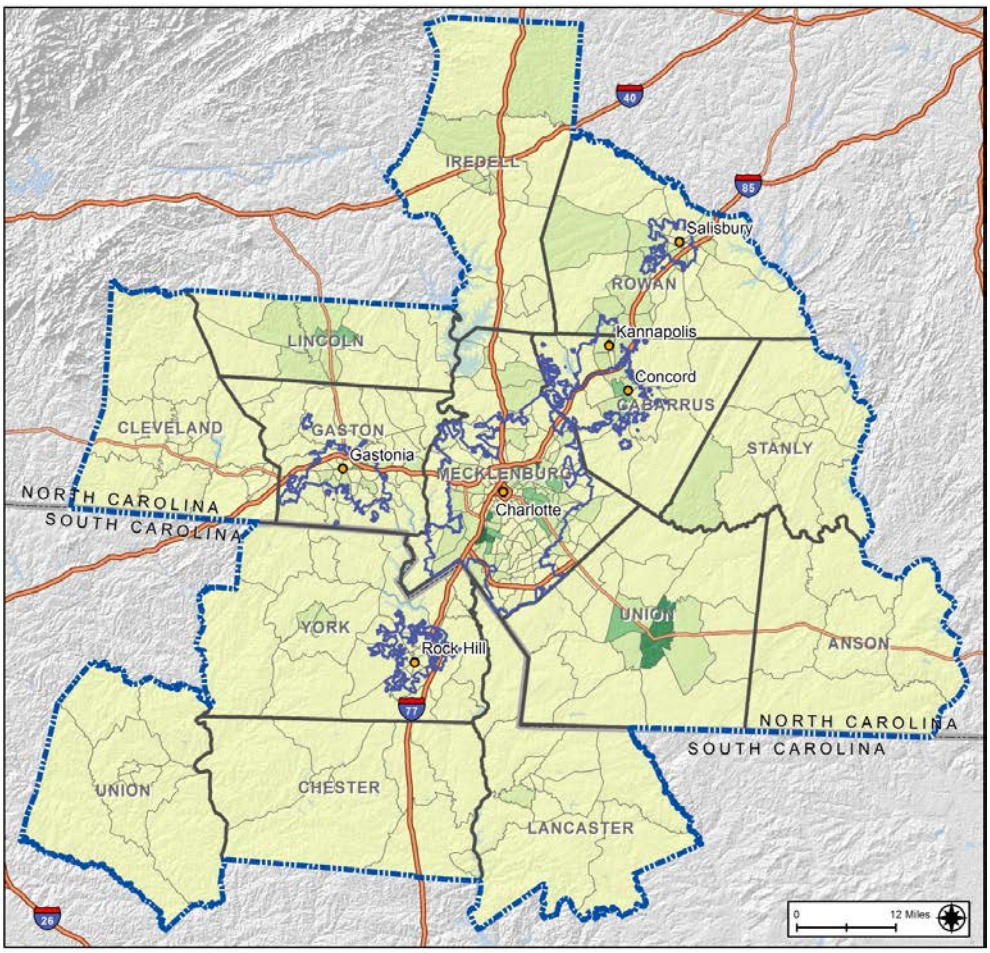
Percent African-American

- 0.0% - 21.9%
- 22.0% - 31.9%
- Disproportionate Share Threshold
- 32.0% - 50.0%
- 50.1% - 75.0%
- 75.1% - 100.0%

- Entitlement Cities
- Entitlement City Boundaries
- Census Tract Boundaries
- County Boundaries
- CONNECT Our Future region Boundary
- State Boundaries
- Major Roads

Data Source: 2010 Census

Map II.3
Hispanic Population by Census Tract
CONNECT Our Future region
2000 Census Data



LEGEND

2000 Hispanic Population

2000 Average Percent Hispanic Population Per Tract in the CONNECT Our Future region = 4.4%

Disproportionate Share Threshold = 14.4% (A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.)

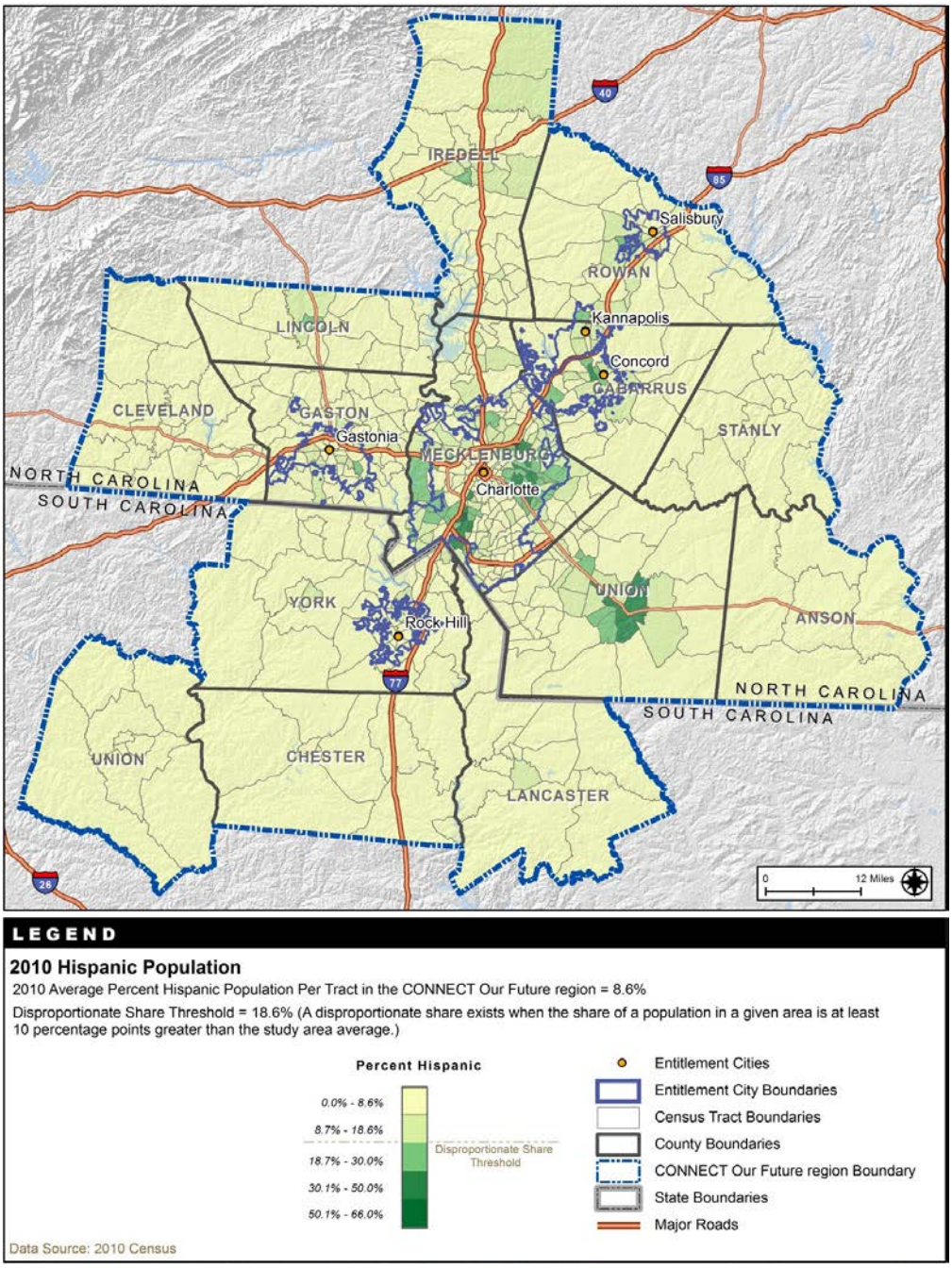
Percent Hispanic

- 0.0% - 4.4%
- 4.5% - 14.4%
- Disproportionate Share Threshold
- 14.5% - 25.0%
- 25.1% - 35.0%
- 35.1% - 44.3%

- Entitlement Cities
- Entitlement City Boundaries
- Census Tract Boundaries
- County Boundaries
- CONNECT Our Future region Boundary
- State Boundaries
- Major Roads

Data Source: 2000 Census

Map II.4
Hispanic Population by Census Tract
CONNECT Our Future region
2010 Census Data



LEGEND

2010 Hispanic Population

2010 Average Percent Hispanic Population Per Tract in the CONNECT Our Future region = 8.6%

Disproportionate Share Threshold = 18.6% (A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.)

Percent Hispanic

- 0.0% - 8.6%
- 8.7% - 18.6%
- Disproportionate Share Threshold
- 18.7% - 30.0%
- 30.1% - 50.0%
- 50.1% - 66.0%

- Entitlement Cities
- Entitlement City Boundaries
- Census Tract Boundaries
- County Boundaries
- CONNECT Our Future region Boundary
- State Boundaries
- Major Roads

Data Source: 2010 Census

More information regarding the elderly population was also collected from the 2000 and 2010 Census counts. As shown below in Table II.4, in both 2000 and 2010, the largest age cohorts among the elderly population represented persons in the age ranges of 67 to 69 and 70 to 74. The former increased by 49.7 percent and the latter by some 21.7 percent.

79 rose a more modest 11.2 percent, persons that are 85 or older grew substantially, by some 39.4 percent over the decade (members in the 85+ age group are most likely to need assistance with activities of daily living - ADLs; those who need assistance with multiple ADLs may require in-home care or an assisted living facility). The result of such a rising population subgroup has implications for the types of housing units that may be desired by a more elderly group of citizens, particularly the very elderly which may require housing and related services.

Table II.4
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%**

DISABILITY STATUS

The Census Bureau defines disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work (Census Bureau, www.census.gov/hhes/www/disability/disab__defn.html#ACS).

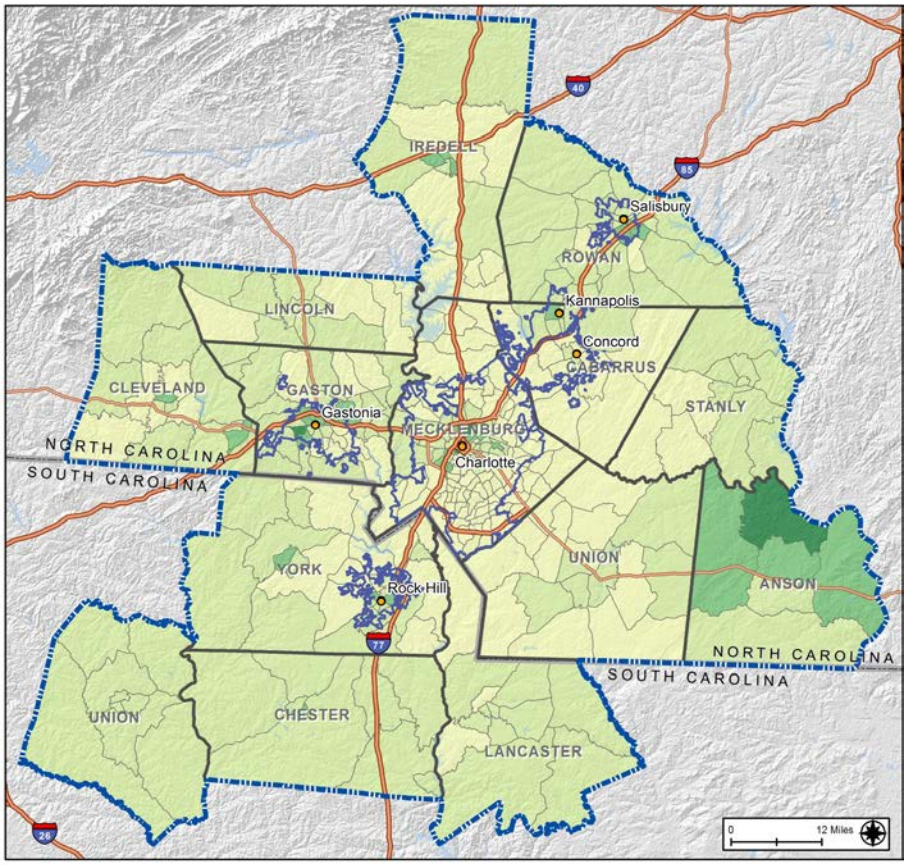
As reported in the 2000 Census, the CONNECT Our Future region had some 352,321 persons of the age of five or older that were disabled. However, the disability rate for the region's seniors, of the age of 65 or older, was considerably higher, reaching just over 45 percent, as seen in Table II.5, at right. The distribution of the disabled population in 2000, as reported in the 2000 Census, indicates that the more urbanized areas tend to have higher concentrations of such populations, like due to the availability of services. However, as seen in Map II.5 on the following page, areas such as Anson County also tend to have higher concentrations of the disabled. Given the demographic bubble that is approaching, given the age cohort data presented above, indicates that the elderly population will also require greater levels of housing with services.

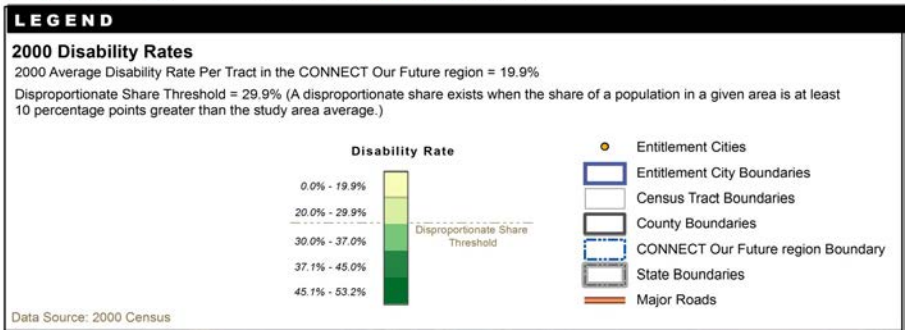
However, persons that are either 65 or 66 rose by 54.8 percent. While persons from the age of 75 to

Table II.5
Disability by Age
CONNECT Our Future
2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	17,519	5.7%
16 to 64	245,369	19.4%
65 and older	89,433	45.2%
Total	**352,321**	**19.9%**

Map II.5
Percent of Disabled Persons by Census Tract
CONNECT Our Future region
2000 Census Data





Of these same individuals those who may have one or more disabilities, the 2000 Census reported that of the 352,321 persons with disabilities, there were 628,461 disabilities, as noted in Table II.6. This means that the disabled community has an average of nearly two disabilities per disabled person. The type of disability seen with the greatest frequency was employment disability, followed by physical disabilities, then ambulatory disabilities. While our elderly are more likely to retire in their senior years, demands are more likely to come from those with both ambulatory and other physical disabilities.

Table II.6
Total Disabilities Tallied: Aged 5 and Older
CONNECT Our Future
2000 Census SF3 Data

Disability Type	Population
Sensory disability	61,612
Physical disability	142,783
Mental disability	82,040
Self-care disability	45,790
Employment disability	166,949
Go-outside-home disability	129,287
Total	**628,461**

The 2010 Decennial Census did not collect the long form or one-in-six sample data that the 2000 Census assembled; hence, some Census data counts are not available. However, each year the Census Bureau conducts the American Community Survey (ACS) to collect data similar to the long-form information collected in 2000. This is a sampled set of the population, of which the sample size may vary from year to year. While the distribution of the sample data is similar to the Census 2000 data, it excludes some of the population such as the homeless and persons in group quarters.

Furthermore, the one year ACS is typically considered to be reliable for communities of at least 60,000 people. The one-year ACS does not apply well to the CONNECT Our Future region. The ACS also prepares a three-year rolling estimate from that annual ACS for communities of at least 20,000 and the five-year ACS that has data down to the Census Tract. For the purposes of this housing needs assessment, the three-year and five-year ACS have been selected.

The 2011 three year ACS does report information on the disabled. In this Census data, the region has a disability rate of 11.3 percent. This represents about 272,351 people, with the most of these between the ages of 35 to 64. Still, the disability rate is the highest for our elderly citizens, some 50.5 percent for males and 55.0 percent for females of the age of 75 or older, as seen in Table II.7, below.

Table II.7
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%**

The three-year ACS population count for persons from the age of 18 to 64 in the region, representing those persons whose age makes them theoretically available to the labor market, is presented in Table II.8, at right. Of this three-year ACS tabulation, there were some 324,642 people not in the labor force, they were not looking for work. This means that of the remainder, persons either working or seeking work or 1.2 million people had a labor force participation rate of a strong 78.8 percent. However, for the disabled, comprising some 149,125 persons, the labor force participation rate was a much more modest 57.4 percent; only 63,561 were working or seeking work. Those persons not in the labor force tended to have a high frequency of ambulatory, independent living, and cognitive difficulties. Furthermore, of those disabled persons in the labor force, but without employment, their unemployment rate was a high rate of 23.9 percent. For these individuals, cognitive and ambulatory difficulties seem to be most frequently experienced. However, for those persons with a disability and working, ambulatory difficulties still are the most frequent disability, with hearing difficulties seen more often for this set of disabilities. Quite obviously, there tend to be opportunities for the disabled in the labor markets, even with challenges and limitations.

Table II.8
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**

HOUSEHOLDS AND HOUSEHOLD SIZE

The number of households in the region expanded by 26.2 percent from 2000 to 2010, as seen in Table II.9 below. However, some households sizes grew much more quickly than others. One person households grew more quickly than the average, rising some 32.5 percent over the decade. Two and three person households grow more slowly, with both categories rising more slowly than the region's average, or 22.8 and 19.2 percent respectively. Five person households grew considerably faster than the average, 35.9 percent. compared to the 26.2 percent region-wide However, six-person households rose by 51.6 percent over the period, with households comprising seven or more persons rising a whopping 56.2 percent. While this latter category comprises a small group, just 1.4 percent of all households, its growth cannot be ignored. This represents a demand for large-household housing units that have not likely been in the marketplace for several decades; and this emerging housing unit demand has implications for both the rental markets and homeownership markets.

Table II.9
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%**

Furthermore, the mix of types of households is also undergoing considerable change, with single parent and non-family households making up a larger share of all households. As noted in Table II.10, while total households grew some 26.2 percent, family households expanded more slowly, at 23.1 percent, and non-family households rose 33.3 percent.

These rapidly rising renter households may portend increasing demands for "other family" and non-family housing for renter households.

Table II.10
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 Present	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 Present	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%**

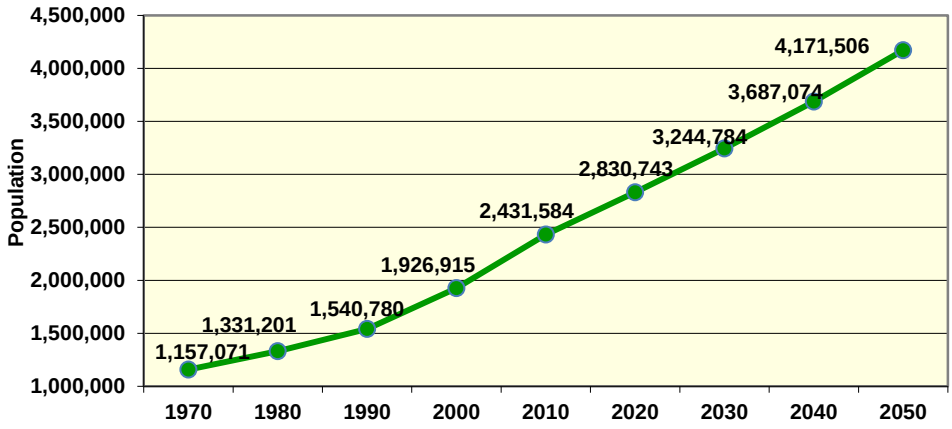
FORECAST OF POPULATION AND HOUSEHOLDS

The population and household forecast is based on two main data sources, the Census Bureau and the Charlotte Department of Transportation's Metrolina Regional Model[1]. The forecast spans the 1970 through 2050 time period for all 14 counties of the region, with each county growing at separate rates of growth. Over the 2010 through 2050 time period, Owner-occupied married-couple family households grew at the slowest rate over the decade, just 16.4 percent. Other family households expanded 42.7 percent, with male households rising 48.0 percent and female renter households jumping 52.2 percent.

the Metrolina model predicts that regional population will expand at 1.36 percent per year, rising from roughly 2.4 million people in 2010 to nearly 4.2 million people by 2050. This annual rate of growth is actually expected to be *slower* than experienced over the previous forty years, when population rose from 1,157,071 to 2,421,584 or 1.87 percent per year, as seen in Diagram II.2, on the next page. This can be construed to be a conservative population forecast.

1 This county level prediction by decade was provided by *Anna H. Gallup, PE,* Program Manager, Metrolina Regional Model, Manager, Regional Modeling Section, Charlotte DOT, 4/10/13; with the 2010 count of households corrected to match the 2010 Decennial Census.

Diagram II.2
Population Forecast
CONNECT Our Future
Census and Metrolina Regional Demographic and Economic Forecast



However, the forecast varies significantly by county, with Mecklenburg exceeding 1.6 million people by 2050, and Anson, Chester, and Union, South Carolina all having fewer than 50,000 people, as noted in Table II.11, below.

Table II.11
Population Forecasts by County
CONNECT Our Future
Census and Revised Metrolina Regional Demographic and Economic Forecast

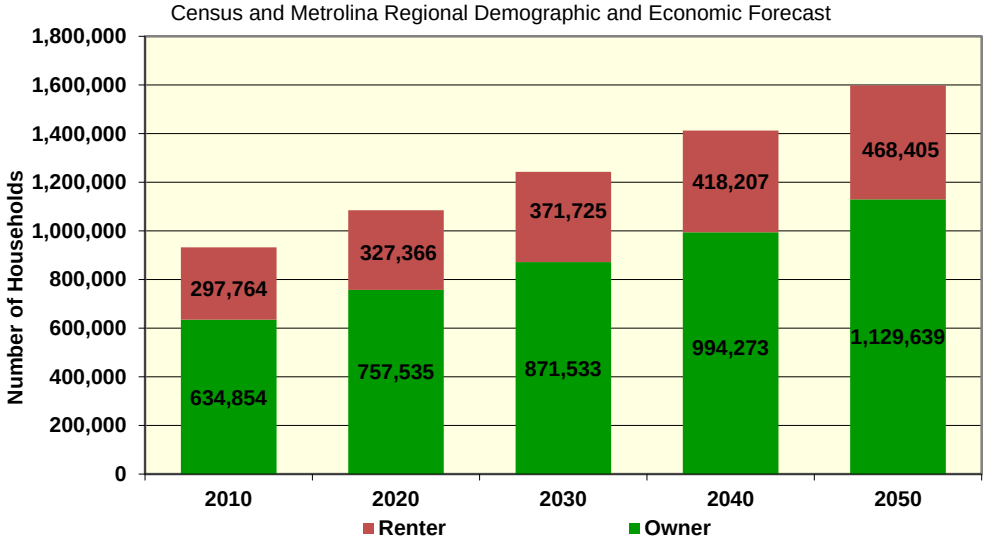
County	1970	2010	2020	2030	2040	2050
Anson	23,500	26,948	27,048	27,249	29,953	33,359
Cabarrus	74,900	178,011	211,213	244,215	278,717	314,619
Cleveland	72,800	98,078	99,681	109,047	121,995	137,369
Gaston	148,700	206,086	223,198	239,343	257,203	295,080
Iredell	72,500	159,437	180,042	208,325	238,499	276,764
Lincoln	32,900	78,265	92,806	107,356	122,559	138,338
Mecklenburg	355,100	919,628	1,112,334	1,300,940	1,492,145	1,687,051
Rowan	90,200	138,428	150,430	168,634	190,339	213,943
Stanly	43,000	60,585	63,384	69,983	78,581	88,178
Union, NC	55,000	201,292	251,590	295,888	339,786	384,385
Chester	29,800	33,140	33,340	34,041	37,645	41,951
Lancaster	43,400	76,652	83,947	94,241	106,433	119,725
Union, SC	29,300	28,961	28,761	28,761	28,661	31,058
York	85,900	226,073	272,967	316,762	364,556	409,684
CONNECT Region	**1,157,000**	**2,431,584**	**2,830,743**	**3,244,784**	**3,687,074**	**4,171,506**

With some areas growing more quickly and having a much more urbanized area that compared to others, the housing demands and needs for rehabilitation, redevelopment, and new construction will vary widely. As noted above though, the size of households will also vary into the future, affecting housing demand.

The forecast of households has also been provided by the Metrolina Regional Model. However, the distribution of owner-occupied and renter occupied units was calculated based on the tenure distribution reported in the 2010 Census for each county. The sum of these predictions is presented in Diagram II.3 below. Total household growth expands from 932,618 in 2010 to 1,598,044 over the

forecast horizon, or by about 1.36 percent per year, essentially the same rate as the rise in population. Hence, any increases in small one and two-person households will be off-set by the rise in larger households, such as the five, six, and seven or more person households; hence, an atypical rise and quicker in the demand for larger household housing units.

Diagram II.3
Household Forecasts by Tenure
CONNECT Our Future
Census and Metrolina Regional Demographic and Economic Forecast



Just as in the growth of the population, the number of households and the growth in households varies considerably by county, as noted in Table II.12 below. While Mecklenburg will have the largest number of households and grows by some 83.4 percent over the forecast horizon, Union County, North Carolina rises at a faster rate, some 91.0 percent, reaching 129,592 households by 2050. Households in several other counties will be growing substantially less, with Union County, South Carolina and Anson County both around 12,000 households and Chester County just 16,299 households and expanding at 7.2 percent, 23.8 percent, and 26.6 percent respectively.

Table II.12
Household Forecasts
CONNECT Our Future
Census and Revised Metrolina Regional Demographic and Economic Forecast

County	2010	2020	2030	2040	2050	2010-2050 % Change
Anson	9,755	9,791	9,864	10,843	12,076	23.8
Cabarrus	65,666	77,914	90,088	102,815	116,059	76.7
Cleveland	38,555	39,185	42,867	47,957	54,001	40.1
Gaston	79,867	86,499	92,755	99,677	114,356	43.2
Iredell	61,215	69,126	79,985	91,571	106,262	73.6
Lincoln	30,343	35,981	41,621	47,516	53,633	76.8
Mecklenburg	362,213	438,114	512,400	587,710	664,477	83.4
Rowan	53,140	57,748	64,736	73,068	82,129	54.6
Stanly	23,589	24,679	27,248	30,596	34,333	45.5
Union, NC	67,864	84,822	99,756	114,556	129,592	91.0
Chester	12,876	12,954	13,226	14,627	16,299	26.6
Lancaster	29,697	32,523	36,511	41,235	46,385	56.2
Union, SC	11,974	11,891	11,891	11,850	12,841	7.2
York	85,864	103,675	120,308	138,461	155,601	81.2
CONNECT Region	**932,618**	**1,084,901**	**1,243,258**	**1,412,480**	**1,598,044**	**71.4**

y

DEMOGRAPHIC SUMMARY

The population in the region has expanded at a relatively fast rate over the last decade, rising from just over 1.9 million people in 2000 to slightly more than 2.5 million in 2012, an annual growth rate of 2.2 percent per year, and 1.87 percent per year from 1970 through 2010. The racial and ethnic blend of the region is increasing. African Americans are the largest of all racial or ethnic minorities and rose from 21 to roughly 22 percent of the population over the last decade, reaching 533,577 persons. A substantial rise in the Hispanic population occurred, which expanded by 143.7 percent and reaching a total of 208,559 persons.

A review of age cohort statistics revealed that persons from 55 and older are a rising proportion of our population, with this becoming increasingly true over time. Furthermore, the level of disabilities in this population group will likely continue to put pressure on the housing market and the need for specialized housing and services for persons with activities of daily living challenges will rise.

Interestingly, the size of households has stabilized and appears to be undergoing a change, with the likelihood of smaller one and two person households increasing, as they have in the last several decades, but not at a pace that will outrun the expanding number of very large households, those with five, six, or seven and more householders. There is some indication that the "other family" single parent renter households will continue rising at high rates, akin to the roughly 50 percent rise experienced from 2000 through 2010.

In terms of the population that will reside in the region in the future, it is expected that total population growth will be slower in the future than experienced over the last forty years, and substantially slower than the 2.2 percent per year seen from 2000 to 2010. Through the year 2050, population in the CONNECT Our Future region will rise about 1.86 per year, reaching 4.17 million people, which will comprise some 1.6 million households, an increase of about 665,000 by the year 2050.

B. ECONOMICS

LABOR FORCE AND EMPLOYMENT

Data gathered from the Bureau of Labor Statistics (BLS) regarding the labor force, defined as the total number of persons working or looking for work, are presented below in Table II.13. These statistics are derived from sampling, employer reporting, and statistical estimation, and both the methodology and base reporting values are periodically revised.

Nevertheless, labor force figures for the 14-county CONNECT Our Future region showed significant increases from 1990 through 2011, rising from just over 869,851 to nearly 1.25 million persons, an annual growth rate of 1.72 percent per year, and even increasing over the last few recession years. At this same time, the unemployment rate, which was at a historic low of 3.0 percent in 1999, rose to 5.6 and then 6.8 in 2008. Unfortunately, the region has appeared to be highly susceptible to the nation's economic woes, and unemployment jumped to 12.1 one year later and rose further to 12.4 percent in 2010, as seen in Table II.13 below. While the unemployment rate has ebbed to 11.3 percent, this still means that some 140,000 people were out of work, but wishing to find a job.

Table II.13
Labor Force Statistics
CONNECT Our Future t
1990–2012 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%

Still, these rates were significantly above the national average at the time of the most recent recession, which almost reached 10 percent. Furthermore, the labor force well-being of the region was substantially lower than the nation. As noted in Diagram II.4 above, the unemployment rate of the region has been higher over the last 12 years.

In fact, the last time the region was even close to the national average was briefly in early 2008, as seen in Diagram II.5 below. The region, while experiencing a moderate unemployment rate, still has some substantive seasonal fluctuation and is nearly two percentage points higher than the national norm.

Diagram II.4
Unemployment Rate
CONNECT Our Future
1990–2011 BLS Data

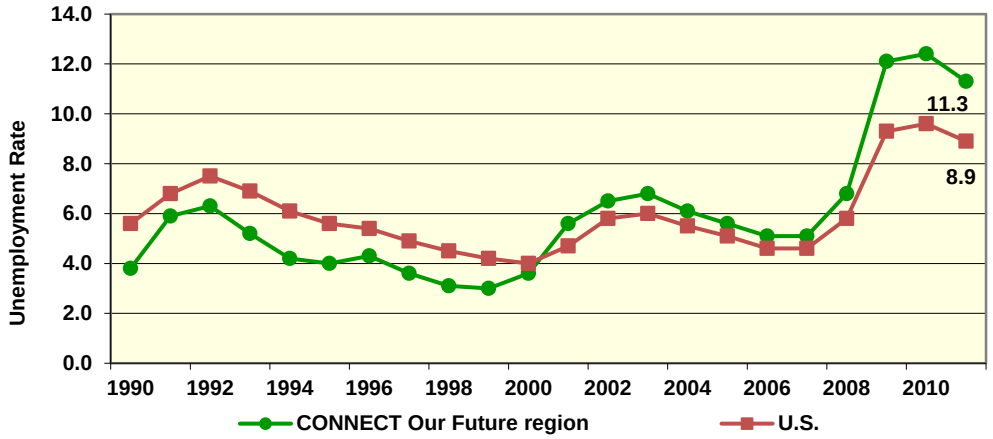
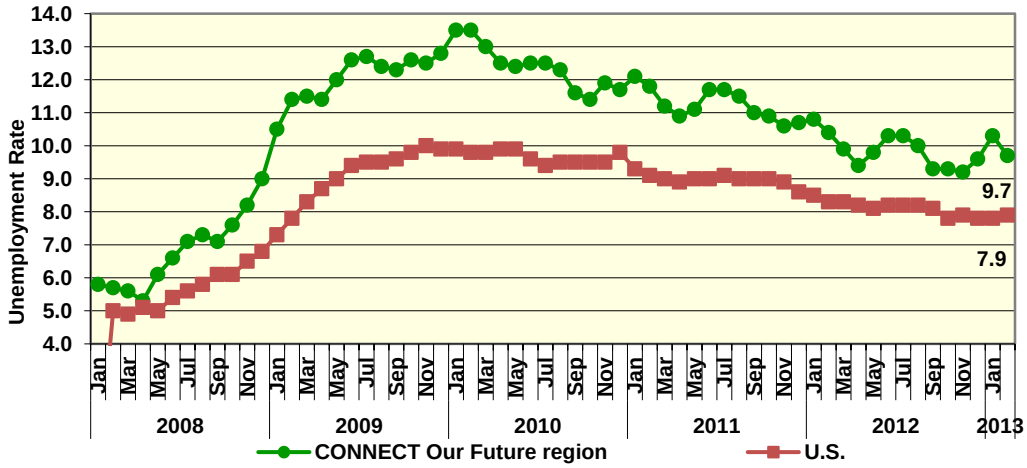


Diagram II.5
Monthly Unemployment Rate
CONNECT Our Future
2008–July 2012 BLS Data



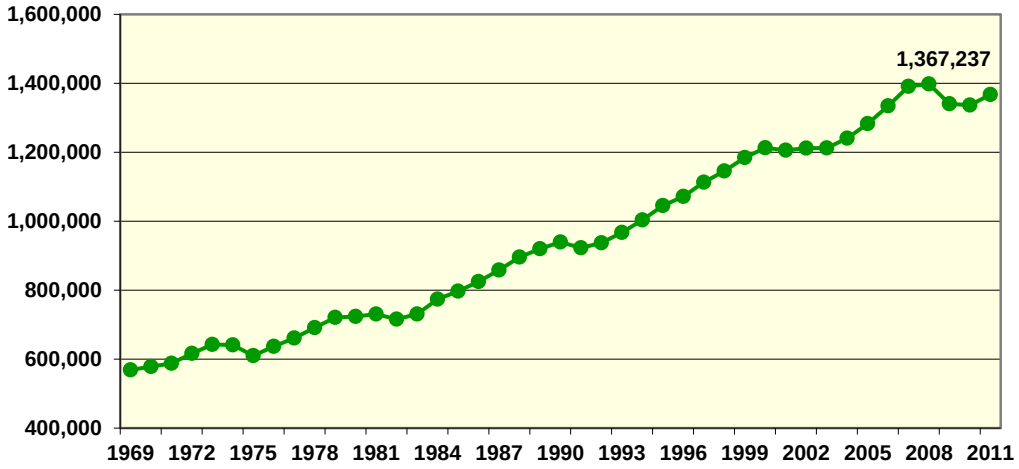
Full- and Part-time Employment

The Bureau of Economic Analysis (BEA) provides an alternate view of employment: a count of both full- and part-time jobs. Thus, a person working more than one job can be counted more than once in this database. Furthermore, BEA data includes both earned and unearned income sources, with examples of the latter including dividends, interest and rent. This income information is drawn from administrative records, and leads to a slight delay in the release of these data.

Real Earnings Per Job

Using the BEA earned income data, one can derive real average earnings per job, by simply dividing total earnings by the number of jobs and removing the effects of inflation, which makes the data comparable over time. Diagram II.7, on the following page, shows that the region's earnings per job have been growing more quickly than the nation for most of the 1969 through 2011 history. Average earnings per job began at about $30,000 in 1969, compared to the US average of about $35,000,

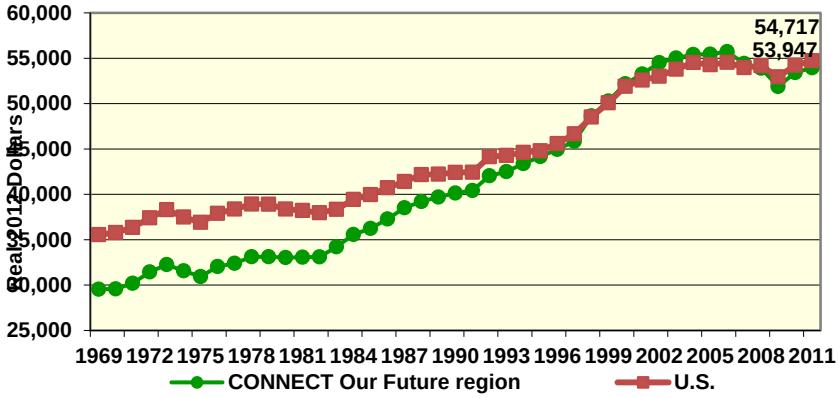
Diagram II.6
Total Full- and Part-Time Employment
CONNECT Our Future
1969–2011 BEA Data



As shown in Diagram II.6, the total number of full- and part-time jobs in the region increased substantially from 1969 through 2011, from just about 568,500 jobs to 1,398,068 in 2008. However, the region seems to have had an established history for being susceptible to the national economy, with concurrent recessions occurring in 1974-75, 1980-81, 1990-91, 2000-2002, and again in 2008. While the total number of jobs slipped slightly from then through 2009 and 2010, it has once again begun to grow, reaching 1,367,237 in 2011.

but exceeded the national average substantially by 2005. While the region fell below the nation in 2009, today the region's average earnings per job was $53,947 compared to the national average of $54,717. Consequently, that difference is being eliminated and the region should again exceed the nation shortly. Still, to move this average higher, the region needs to build jobs that pay in excess of $25.93 per hour.

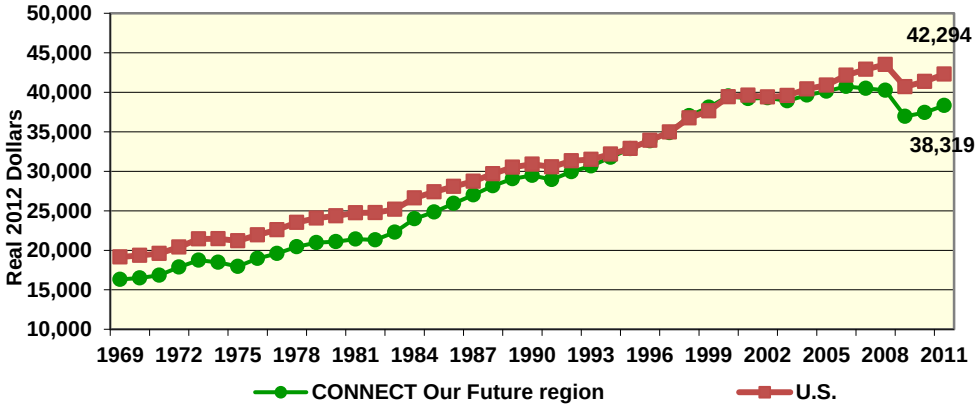
Diagram II.7
Real Average Earnings Per Job
CONNECT Our Future
1969–2011 BEA Data, 2011 Dollars



Real Per Capita Income

Another gauge of economic health involves comparing the total of all forms of income: wages earned, transfer payments, and property income such as dividends, interest, and rents. When these data are added together and divided by population, per capita income is determined. Diagram II.8 compares real per capita income in the region to that of the US from 1969 through 2011. This diagram shows that per capita income in the region has been growing slightly more quickly than the nation. However, the region's income took a substantial hit in 2009 and, while increasing again, has not yet exceeded the national average.

Diagram II.8
Real Per Capita Income
CONNECT our Future
1969–2011 BEA Data, 2011 Dollars



Household Income

Table II.14 below, presents 2000 Census and the 2011 ACS information as it relates to the distribution of household incomes in the CONNECT Our Future region. While this table does not account for the change in the cost of living or inflation, we see that the number of households with incomes of less than $15,000 fell from 13.7 percent in 2000 to 12.6 percent by 2011, at the same time that the total number of households throughout the region expanded 23.8 percent. Moreover, households with income from $75,000 to $99,999 rose by nearly 2 percentage points, and households with incomes above $100,000 rose some 8

percentage points. This represents a positive move forward with household incomes in the region.

Table II.14
Households by Income
CONNECT Our Future
2000 Census SF3 & 2011 Five-Year ACS Data

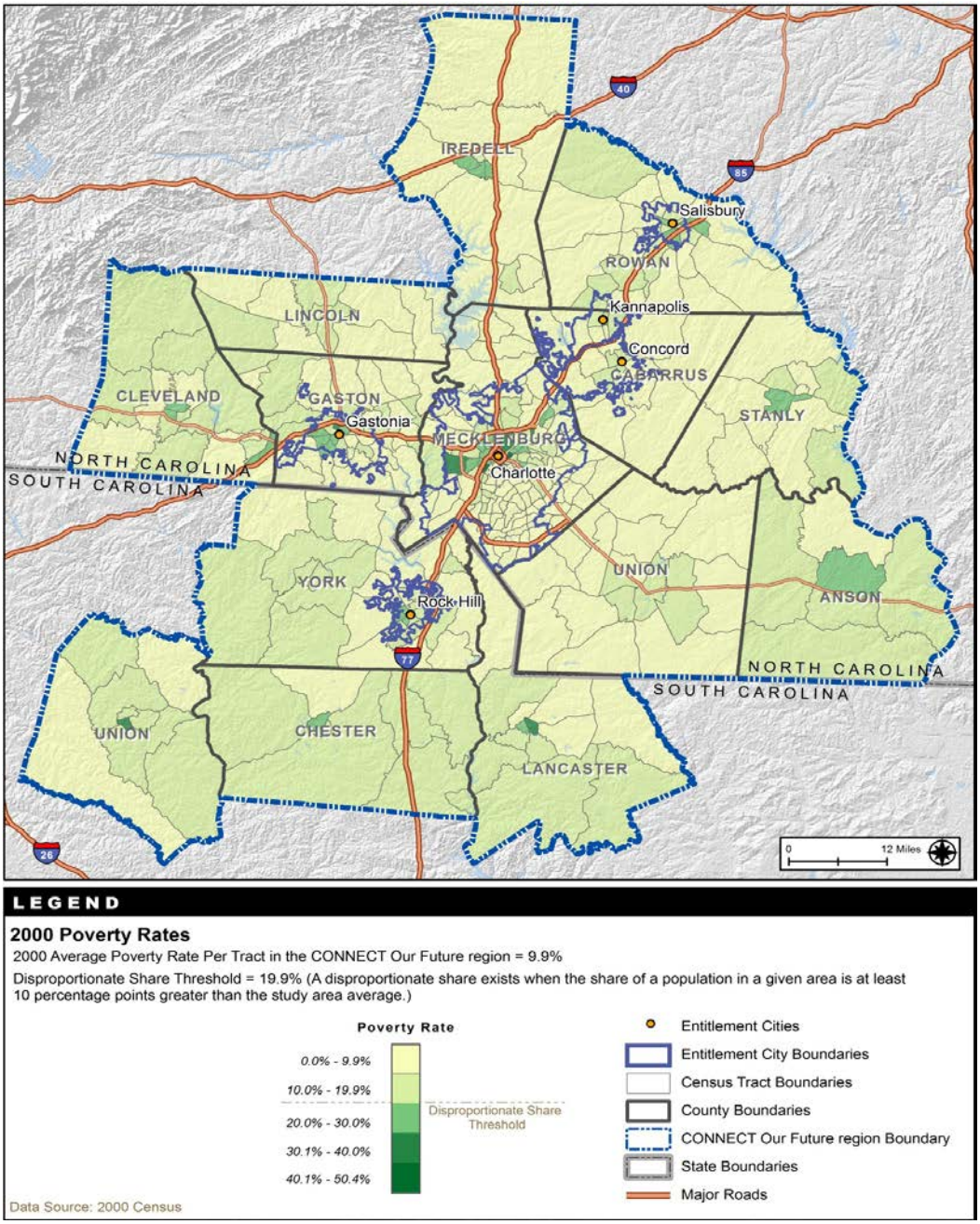
Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than $15,000	101,327	13.7%	115,121	12.6%
$15,000 to $19,999	42,466	5.7%	49,192	5.4%
$20,000 to $24,999	46,634	6.3%	49,560	5.4%
$25,000 to $34,999	98,450	13.3%	98,463	10.8%
$35,000 to $49,999	130,862	17.7%	135,355	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%**

POVERTY

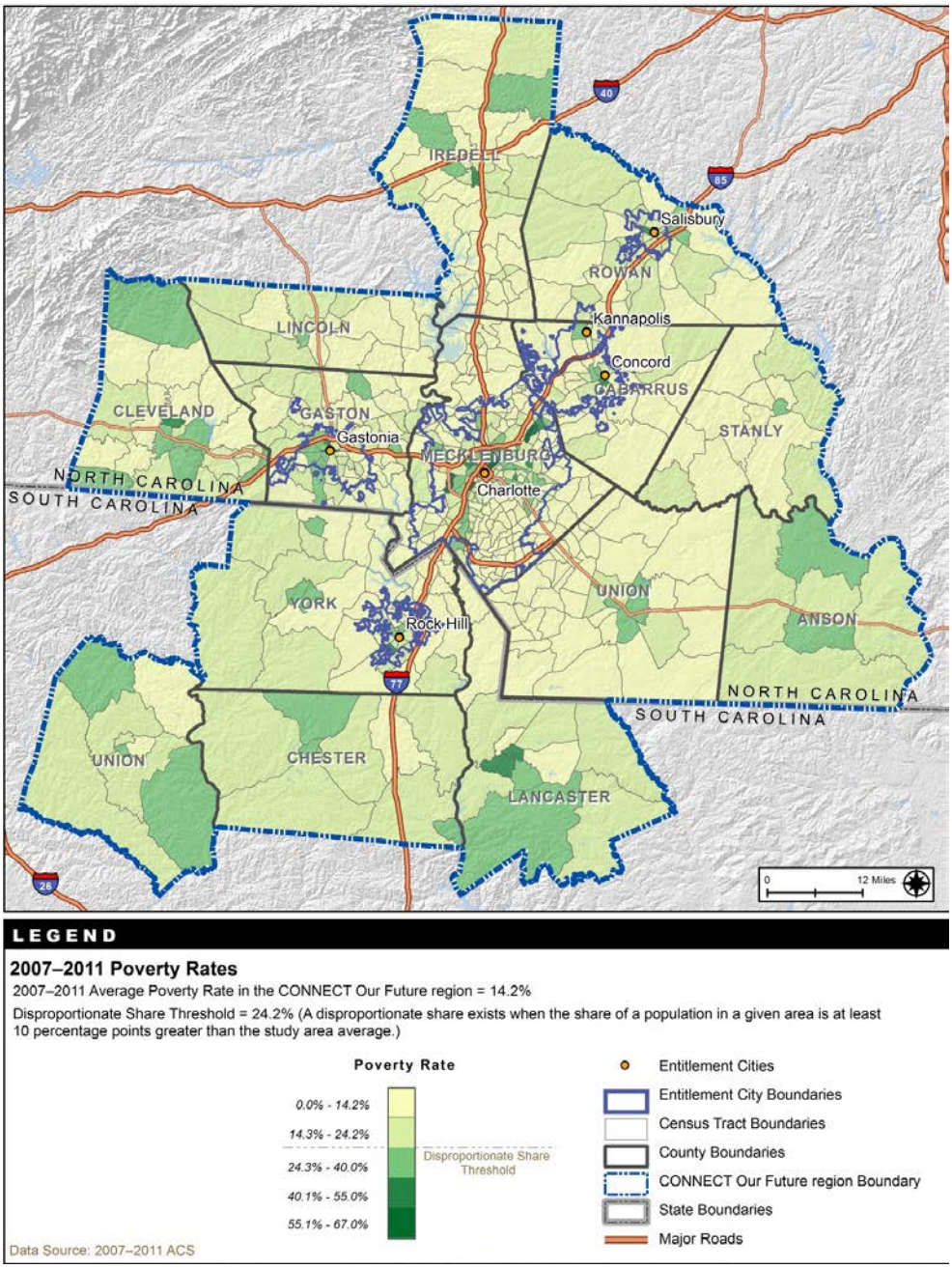
The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for its size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for persons in military barracks, institutional group quarters, or for unrelated individuals under age 15, such as foster children.

In the CONNECT Our Future region, the poverty rate in 2000 was a very modest 9.9 percent, with 186,806 persons considered to be living in poverty. More than 22,278 children under the age of 6 were counted as living in poverty at that time, in addition to more than 21,673 persons aged 65 and older. The 2011 ACS data showed that poverty in the region increased to 14.2 percent, with the numbers of persons in poverty increasing for all groups, with the total number of persons in poverty slightly exceeding 333,000. It must be noted that a precise comparison of Census to ACS figures is not possible due to differences in data collection methods, even though the ACS is the best method available at the time for small geographic areas; but the distributions of poverty across groups and areas are comparable. Maps II.6 and II.7 present the distributions of the concentration of poverty throughout the region.

Map II.6
Poverty Rate by Census Tract
CONNECT Our Future region
2000 Census Data



Map II.7
Poverty Rate by Census Tract
CONNECT Our Future region
2011 ACS Data



As seen, while both areas of the region have concentrations of poverty, it does appear that pockets of poverty are appearing throughout the more rural areas of the region, such several counties, such as Lancaster, Iredell, Anson, Lincoln, and Union County, South Carolina.

Nevertheless, as shown in Table II.15, the largest group of persons in poverty was comprised of persons aged 18 to 64, which made up 57.1 percent of the total population in poverty in 2011.

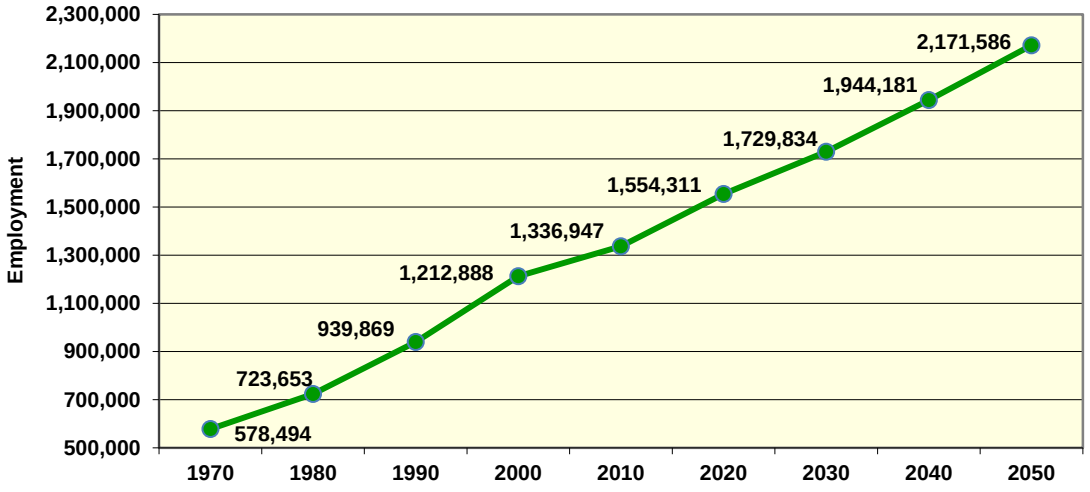
Table II.15
Poverty by Age
CONNECT our Future
2000 Census SF3 & 2011 Five-Year ACS Data

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%**	**.**

ECONOMIC FORECAST

While the regional economy has been suffering from higher rates of unemployment and job losses over the past few years, it is expected that this economic downturn will cease and that substantial job growth will return. The Metrolina Regional Model forecast, produced in ten-year increments through the year 2050, indicates that the CONNECT Our Future region's employment will expand from 1,336,947 in 2010 to 2,171,586 by 2050. The 2010 slowdown becomes only a small slowdown in the march toward enhanced economic vitality for the region, a growth rate of 1.22 percent per year, just barely above the 1.21 annual growth rate seen over the past forty years.

Diagram II.9
Employment Forecasts
CONNECT our Future
BEA and Revised Metrolina Regional Demographic and Economic Forecast



ECONOMICS SUMMARY

Labor force figures for the 14-county CONNECT Our Future region showed significant increases from 1990 through 2011, rising from just over 869,851 to nearly 1.25 million persons, an annual growth rate of 1.72 percent per year, and even increasing over the last few recession years. While the unemployment rate has ebbed to 11.3 percent, this still means that some 140,000 people were out of work, but wishing to find a job. The region seems to have an established history for being susceptible to the national economy, with concurrent recessions occurring in 1974-75, 1980-81, 1990-91, 2000-2002, and again in 2008.

While the earnings per job in the region fell behind the nation in 2009 by $1,065, in 2011 the regional average was $53,947, compared to the national average of $54,717—a difference of $770. Thus, that difference is being eliminated and the region should again overtake the nation shortly. Still, to move this average higher, the region needs to build jobs that pay in excess of $25.93 per hour.

In the region, the poverty rate in 2000 was a modest 9.9 percent, with 186,806 persons considered to be living in poverty. The 2011 ACS data showed that poverty in the region increased to 14.2 percent, with the number of persons in poverty slightly exceeding 333,000. Further, it does appear that pockets of poverty are appearing more frequently throughout the more rural areas of the region, in several counties, such as Lancaster, Iredell, Anson, Lincoln, and Union County, South Carolina each having higher incidences of poverty than 10 years ago.

While the regional economy has been suffering from higher rates of unemployment and job losses over the past few years, it is expected that this economic downturn will cease and that substantial job growth will return, with job growth occurring at an average annual rate of 1.2 percent through 2050.

C. SUMMARY

The population in the region has expanded at a relatively fast rate over the last decade, rising from just over 1.9 million people in 2000 to slightly more than 2.5 million in 2012, an annual growth rate of 2.2 percent per year, and 1.87 percent per year from 1970 through 2010. The racial and ethnic blend of the region is increasing. African Americans are the largest of all racial or ethnic minorities and rose from 21 to roughly 22 percent of the population over the last decade, reaching 533,577 persons. A substantial rise in the Hispanic population occurred, which expanded by 143.7 percent and reaching a total of 208,559 persons.

A review of age cohort statistics revealed that persons from 55 and older are a rising proportion of our population, with this becoming increasingly true over time. Furthermore, the level of disabilities in this population group will like to continue to put pressure and the need for specialized housing and services for persons with activities of daily living challenges.

Interestingly, the size of households has stabilized and appears to be undergoing a change, with the likelihood of smaller one and two person households increasing, as they have in the last several decades, but not at a pace that will outrun expanding number of very large households, those with five, six, or seven and more householders. There is some indication that the “other family” single parent renter households will continue rising at high rates, akin to the roughly 50 percent experienced from 2000 through 2010.

In terms of the population that will reside in the region in the future, it is expected that total population growth will be slower in the future than experienced over the last forty years, and substantially slower than the 2.2 percent per year seen from 2000 to 2010. Through the year 2050, population in the CONNECT Our Future region will rise about 1.86 per year, reaching 4.17 million people, which will comprise some 1.6 million households, an increase of about 665,000 by the year 2050.

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shortly. Still, to move this average higher, the region needs to build jobs that pay in excess of $25.93 per hour.

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While the regional economy has been suffering from higher rates of unemployment and job losses over the past few years, it is expected that this economic downturn will cease and that substantial job growth will return, with job growth occurring at an average annual rate of 1.2 percent through 2050.

III. HOUSING EVALUATION

The evaluation of the state of the region's housing markets, as well as the existing need for housing, emerging housing trends, and future housing demand came from the use and evaluation of a variety of sources of information. These included the 2000 and 2010 Censuses, the 2007 through 2011 American Community Survey (ACS) data, Realtor's® MLS information, County Assessor information, the 2013 Rental Vacancy Survey, the 2013 CONNECT Regional Housing Needs Assessment Survey, a set of telephone interviews with key employers throughout all 14 counties of the region, and a prediction of housing demand in the future, given the anticipated demographic and economic changes that are upon us, as noted in the previous section of this document. Each of these are presented in this section.

A. HOUSING STOCK

OCCUPIED AND UNOCCUPIED HOUSING

The housing stock in the CONNECT Our Future region rose 29.8 percent over the last decade, from 795,648 units in 2000 to 1,032,664 units in 2010. This is appreciably higher than the 26.19 percent growth in population and the 26.2 percent growth in household formation. Furthermore, homeownership in the region declined slightly over the period, from 69.9 percent to 68.1 percent, as seen in Table III.1 below.

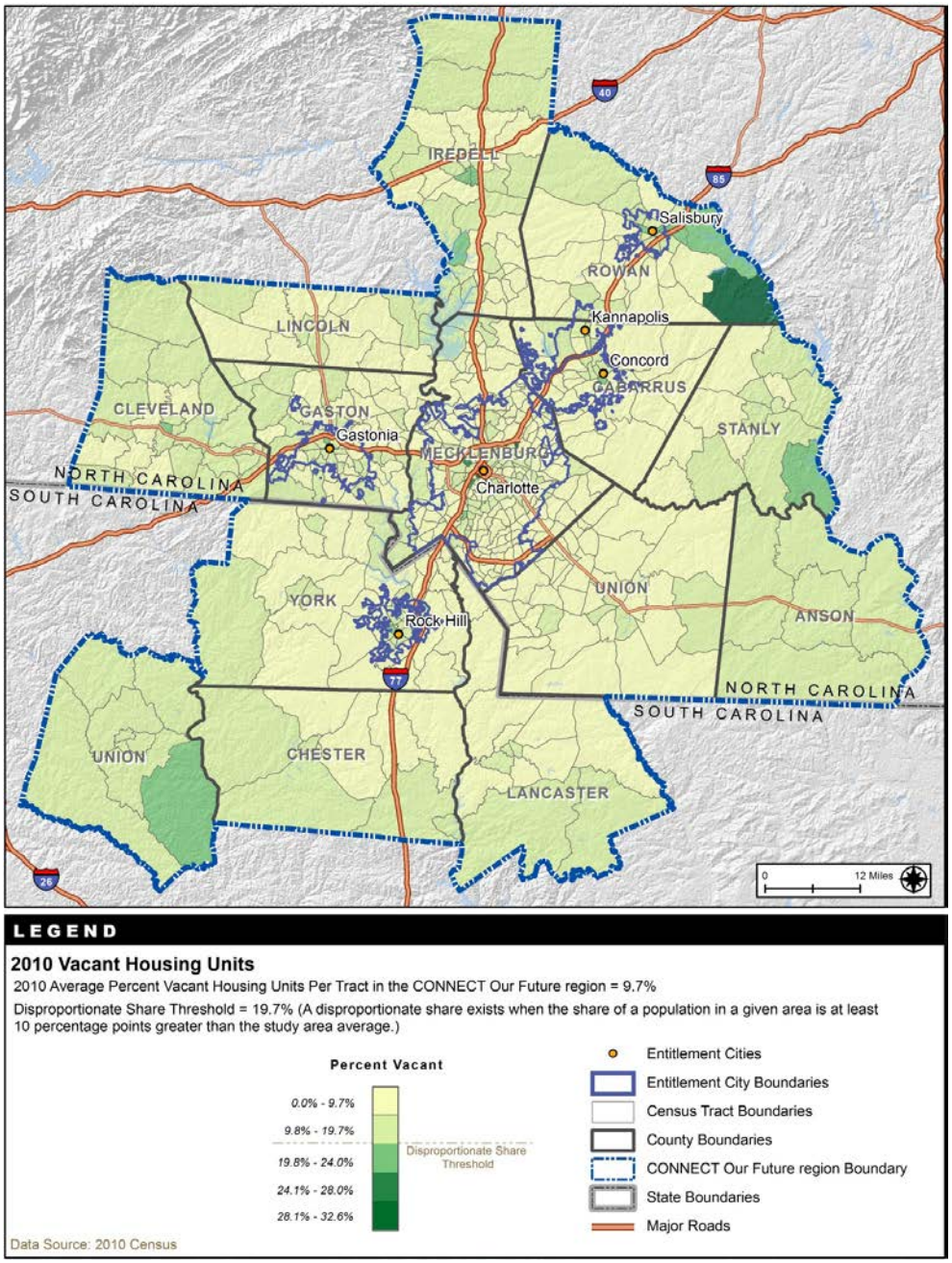
Due to the increases in the housing stock outstripping the growth in either population or household formation, there were large increases in the number of vacant housing units, which rose by 77.5 percent, or 56,377 vacant units, to 100,046 vacant units. This amounts to 9.7 percent of the entire housing stock in 2010. However, as seen in Map III.1, on the following page, very few areas in the region have a disproportionate share of vacant housing, or more than 19.7 percent of their stock as vacant.

In the entire CONNECT Our Future region, the number of for-rent vacant units rose from 20,214 in 2000 to 38,986 in 2010, a jump of 92.9 percent. This results in a high rental vacancy rate of 11.57 percent in 2010. Furthermore, the region had a vacant for-sale rate of 1.98 percent in 2010, but that jumped to 2.79 percent by 2010. Hence, the region had a relatively larger share of vacant homes available to the market place.

Table III.1
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%**

Map III.1
Vacant Housing Units
CONNECT Our Future region
2010 Census Data



However, the more concerning component of vacant housing units are those that are vacant and considered as "other vacant" by the Census Bureau. These types of units are not for-rent nor are they for-sale; there may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered as habitable. These housing units have expanded by some 95.0 percent in the region, as noted in Table III.2 below. With 28,539 units empty in 2010, they comprise 28.5 percent of all vacant units.

Table III.2
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	0.1%	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%**

Their concentration can be problematic, as these types of vacant units tend to have a blighting influence if located in close proximity to one another. As seen in Map III.2, on the following page, their distribution in the region tends to be widespread. However, such housing also seems to be more highly concentrated outside of the more urbanized areas of the Region.

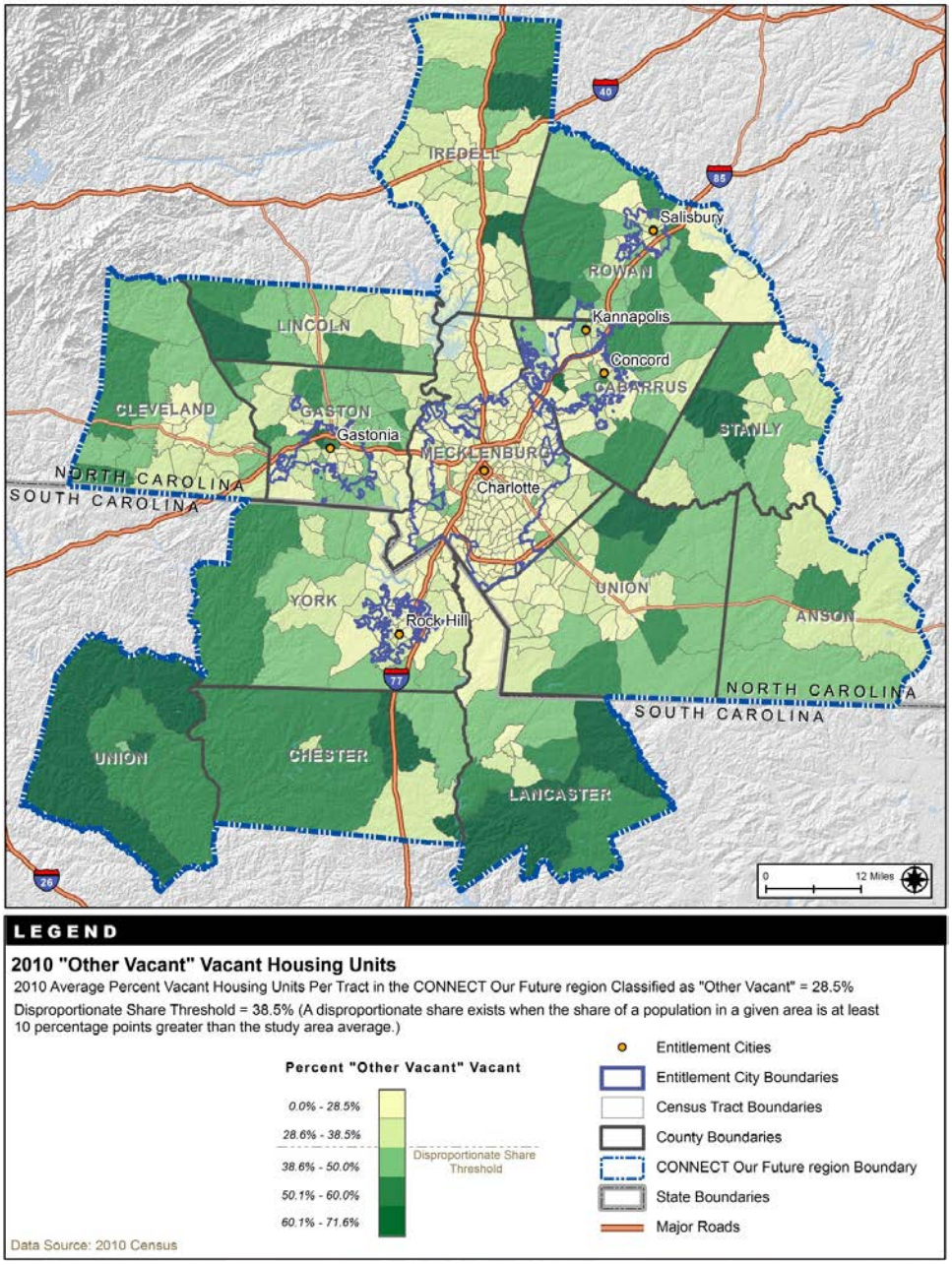
HOUSING UNITS BY TYPE OF UNIT

As measured between the 2000 Census and the 2011 ACS five year averages, the types of housing units in the region comprised about 70 percent single family homes in 2000, rising to 72.4 percent in 2011. Apartments rose modestly, from 12.8 percent of the housing stock to 14.0 percent from 2000 to 2010. Duplex, tri- or four-plex units comprised another 5.6 percent in 2000 but have fallen to just 4.2 percent in 2010 as have mobile homes, which declined from 11.6 to 9.2 percent, as noted in Table III.3, below. Clearly, residents in the region tend to prefer single family dwellings, even if homeownership has fallen slightly, implying a desire to rent single family units as well.

Table III.3
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	0.1%	233	0.0%
Total	**795,648**	**100.0%**	**1,020,549**	**100.0%**

Map III.2
"Other Vacant" Housing Units
CONNECT Our Future region
2010 Census Data



B. HOUSING PRODUCTION AND AFFORDABILITY

HOUSING PRODUCTION

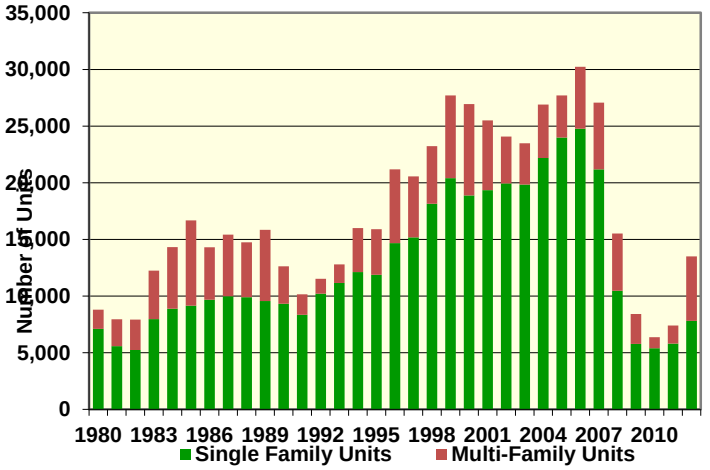
The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in the CONNECT Our Future region. Reported data are single-family units, duplexes, tri- and four-plex units, and all units within facilities comprising five or more units. The number of building permits and valuation of construction for single family units from 1980 through 2011 are presented below in Table III.4. The number of permits issued for construction for all units in the region was highest in 2005 and 2006 when 31,603 and 30,232 units were placed into service, respectively. Roughly 85 percent of these newly permitted units were single family homes.

Table III.4
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$	
	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

However, in the last few years, particularly since the Census was taken in March and April of 2010, there appears to have been relatively little new construction being permitted in the marketplace, with the number of single family units permitted falling to a nearly historic low of 5,396 in 2010. Diagram III.1, right, presents the annual production of housing from 1980 through 2012. Obviously, production has not kept pace with trends that were set over the previous decade, when single family unit production was high. However, multi-family unit production in 2008 and again in 2012 tended to be on pace with more historically high apartment construction years, with 4,830 apartment units permitted in 2008 and 5,462 units permitted in 2012. Nevertheless, single family permitted new construction has been slowly coming back, rising from the low of 2010 to 7,805 in 2012.

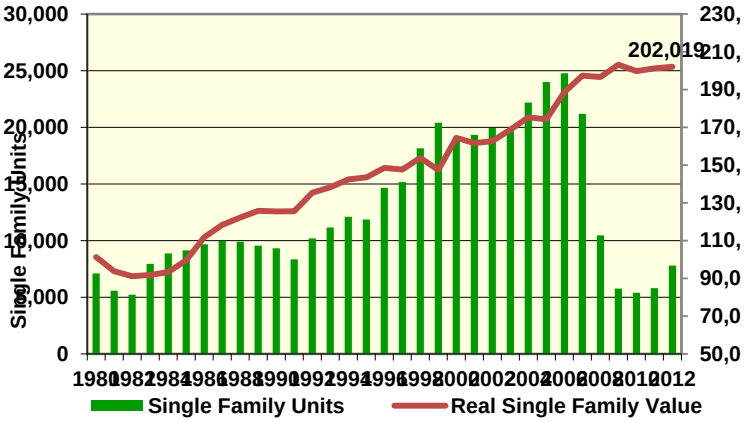
Diagram III.1
Number of New Residential Construction Permits Issued
CONNECT Our Future
Census Bureau Data, 1980–2012



HOUSING COSTS

As shown in Table III.5, shown in the bottom right corner of the page, the Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. The valuation of single-family units was actually highest in one of the lowest ever production years, 2009, with the value of construction at $203,516. Even with continued lower production, the value of construction, as noted on the permit, has not really declined. The value of construction in 2010 dipped just under $200,000, at $199,743, but rose above $200,000 again over both of the last two years, as seen in Diagram III.2, at right. Unfortunately, even with the sharp decline in housing production, the cost of building a housing unit has not subsided.

Diagram III.2
Single Family Units and Single Family Real Market Value
CONNECT Our Future
Census Bureau Data, 1980–2012



Further, the Census Bureau reports the median home value. While the median for the 14-county region cannot be computed, Table III.5 presents the median value for each of the counties between 2000 and the 2011 ACS. Mecklenburg County has held the highest median housing value amongst the 14 CONNECT counties; however, Cabarrus, Iredell, Union NC and York counties all have median housing values at the higher end of the distribution, with the 2010 values of $168,200, $168,300, $196,400, and $161,200, respectively.

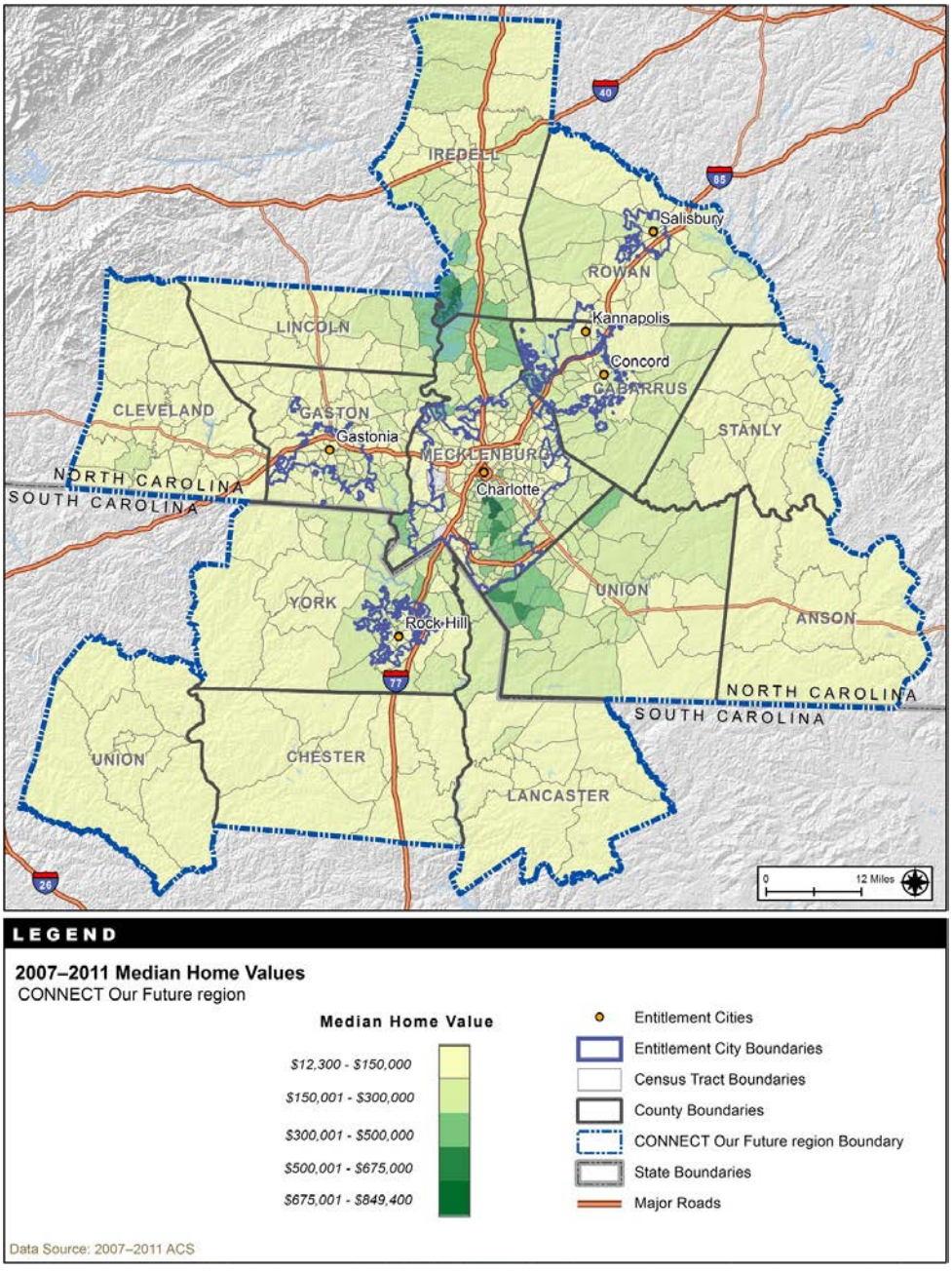
Table III.5
Median Housing Value
CONNECT Our Future
2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000	2010	% Change
Anson	$64,300	$81,600	26.9%
Cabarrus	$118,200	$168,200	42.3%
Cleveland	$83,200	$104,300	25.4%
Gaston	$90,300	$124,300	37.7%
Iredell	$116,100	$168,300	45.0%
Lincoln	$104,500	$151,900	45.4%
Mecklenburg	$141,800	$187,300	32.1%
Rowan	$95,200	$127,200	33.6%
Stanly	$87,700	$127,800	45.7%
Union, NC	$128,500	$196,400	52.8%
Chester	$62,800	$84,300	34.2%
Lancaster	$77,100	$133,200	72.8%
Union, SC	$61,900	$73,100	18.1%
York	$119,600	$161,200	34.8%

To better view how median home values are distributed throughout the region 2011 median home value, by Census tract, is presented in Map III.3, below.

Note that several areas have median home values in excess of $500,000.

Map III.3
Median Home Value
CONNECT Our Future region
2011 Five-Year ACS Data

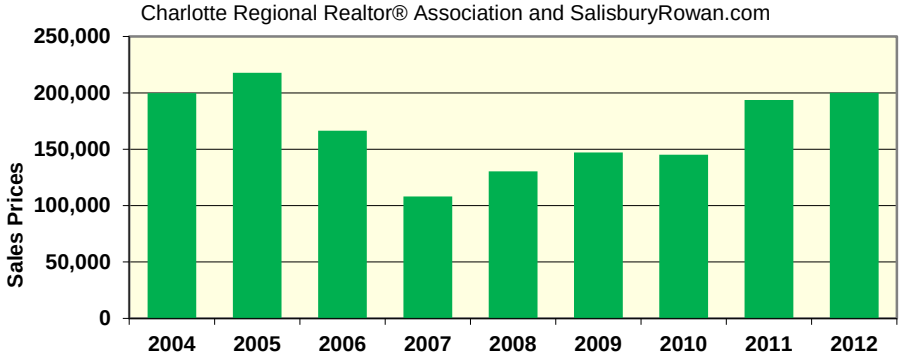


The Region's Real Estate Professionals

Data from the Charlotte Regional Realtor® Association, as well as from SalisburyRowan.com, were assembled to get a feel for the issues associated with the marketplace for housing, particularly the sales prices and absorption rates of home for sales, specifically the number of days homes needed to be listed for sale by a Realtor® to sell. As seen in Diagram III.3 below, the average sales prices for home on the market fell by slightly more than 50 percent between 2005 and 2007, from $217,874 to $108,074; still prices have been recovering for the last five years, with prices rising to just above $200,000 once again, a very steep rise.

As seen therein, median rents have not risen substantially in most areas of the region, although not all areas. Some of the counties have actually seen declines in the median rents over the past decade, such as Gaston, Stanly, and Chester, with Anson County actually experiencing no change over this past decade.

Diagram III.3
Average Sales Prices
CONNECT Our Future
Charlotte Regional Realtor® Association and SalisburyRowan.com



Rental Housing

The Decennial Census, as well as the 2011 ACS have collected and reported median rents for each county in the region. Since median rent for the entire region cannot be directly computed from the median values reported for each county, all the county data are reported in Table III.6 at right.

Table III.6
Median Monthly Rent
CONNECT Our Future
2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000	2010
Anson	$404	$404
Cabarrus	$566	$609
Cleveland	$447	$453
Gaston	$535	$517
Iredell	$540	$584
Lincoln	$482	$485
Mecklenburg	$693	$721
Rowan	$496	$520
Stanly	$463	$422
Union, NC	$587	$637
Chester	$409	$405
Lancaster	$427	$432
Union, SC	$373	$362
York	$581	$593

The geographic distribution of median rents for 2011, by Census Tract, are presented in Map III.4, on the following page. Most of the lowest cost rentals are outside of the urbanized areas, with the higher median rents scattered around the Charlotte metro area, particularly to the south and also near the northern boundary of Mecklenburg County.

C. 2013 RENTAL VACANCY SURVEY

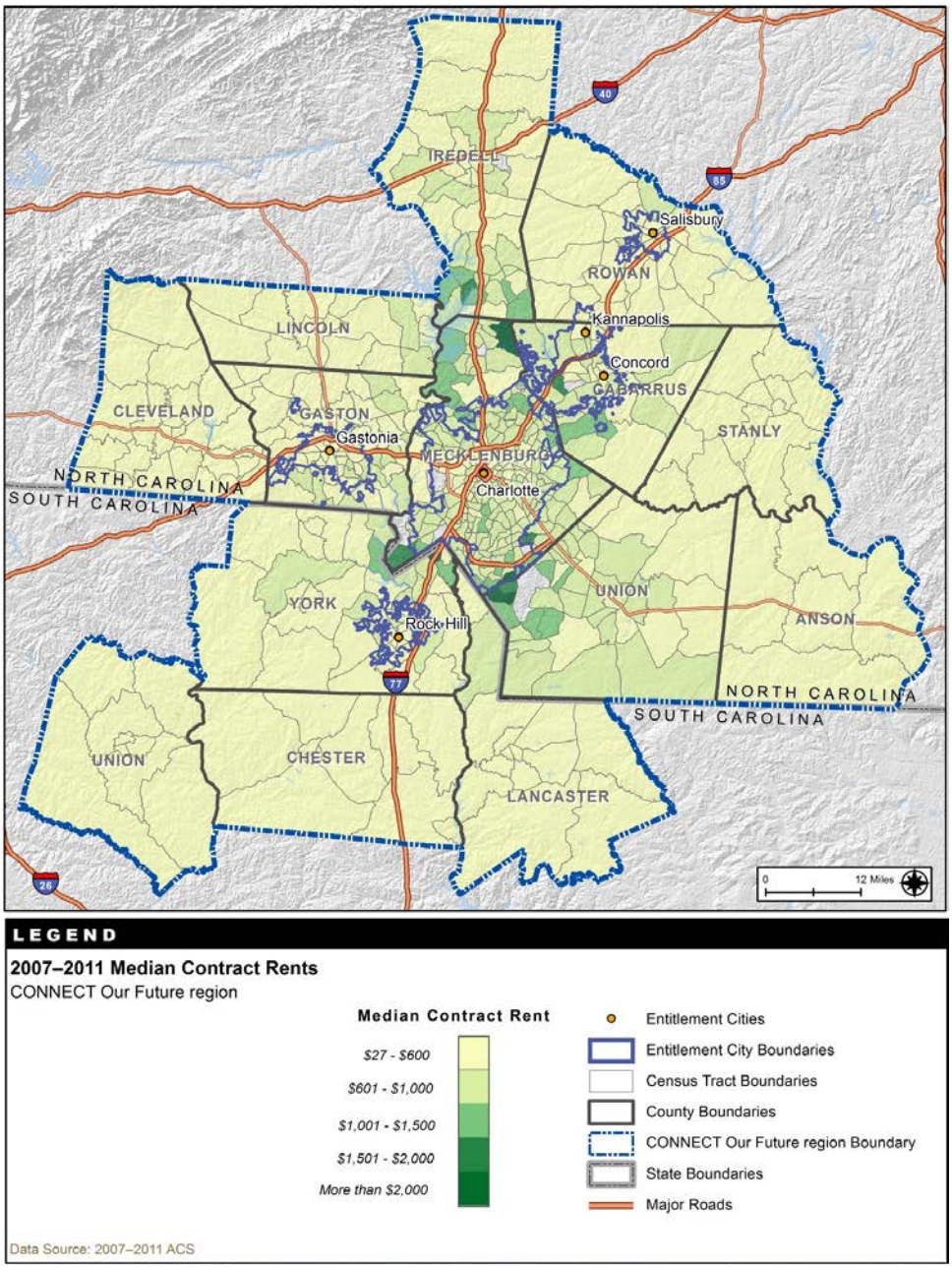
To better assess the rental housing market throughout the region, the 2013 Rental Vacancy Survey was implemented from June through August of 2013. This represented a telephone interview of rental property managers and owners, as collected from Craigslist, local newspapers, and other media that had lists of rental properties.

As noted in Table III.7, information about more than 108,000 of the region's rental units were gathered, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, today, vacancy rates of properties surveyed was a modest 5.1 percent, with single family units a low 3.9 percent and apartments slightly higher, with 5.2 percent, again indicating that single family rentals are slightly preferred to apartment rentals.

Table III.7
Rental Vacancy Survey by Type
CONNECT Our Future
2013 CONNECT 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%**

Map III.4
Median Contract Rent
CONNECT Our Future region
2011 Five-Year ACS Data



Of the 108,282 units surveyed, the majority, some 93,729 were apartments, with 4,899 single family units and 1,297 mobile homes, as noted in Table III.8 below. Of these units, the most frequently surveyed units were two bedroom apartments, with the most frequently surveyed single family homes having three bedrooms. Interestingly, the number of rental units that have four or more bedrooms was a very modest 0.36 percent. As noted in Section II of this document, the number of households with six or more persons was roughly 3.4 percent. This might indicate a shortage of rental units of sufficient size for this population.

The survey also inquired about the costs of rental housing, by size and type of unit, with the average of all market rate units renting at $877 per month. Single family homes were renting for $1,017 per month and apartments were renting for $825 per month. Where apartments are really quite less expensive is for those with four bedrooms, which rent for $1,039 per month. By comparison, single family homes with four or more bedrooms rent for an average of $1,318, as seen in Table III.9 below. On the other hand, the rental rates of assisted units are considerably less than the market rate rents, with the average across all assisted units about $585 per month, as noted in Table III.10 on the next page.

Table III.8
Rental Units by Bedroom Size
CONNECT Our Future
2013 CONNECT 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	3,608	44,523	748	1,411	4,865	50,410
Total	**4,899**	**93,729**	**1,297**	**3,492**	**4,865**	**108,282**

Table III.9
Average Market Rate Rents by Bedroom Size
CONNECT Our Future
2013 CONNECT 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 III.10
Average Assistant Rate Rents by Bedroom Size
CONNECT Our Future
2013 CONNECT 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**

The availability of certain sizes and types of units remains a question. For example, while both production and housing choice have favored the selection of single family units, the availability of such units in certain price ranges is in some ways a bit of a challenge. For example, in Table III.11, the price and availability of single family homes is presented. Of course, the less expensive rental units tend to have lower vacancy rates, with those under $500 at 3.2 percent and those from $750 to $1,000 a very low 2.8 percent; however, the highest priced single family rental units, those from $1,500 per month and above, have a still reasonable 5.0 percent vacancy rate.

Table III.11
Single Family Market Rate Rents by Vacancy Status
CONNECT Our Future
2013 CONNECT 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%**

The situation is somewhat different when looking at apartment rental units. The least expensive units, those less than $500 per month have a relatively higher vacancy rates of 8.3 percent; those from $750 to $1,000 per month have a 3.3 percent vacancy rate. However, for those rental units that are more at the higher end of the market, or at $1,250 to $1,500, or more than $1,500 per month, vacancy rates tend to indicate a saturation of the marketplace, with vacancy rates at 19.0 percent and 15.2 percent, respectively. This indicates that an excess supply of such units is on the market at the present time, as shown in Table III.12 below.

Table III.12
Apartment Market Rate Rents by Vacancy Status
CONNECT our Future
2013 CONNECT 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%**

To illustrate the lack of some rental units in the marketplace, the number of available units by bedroom size and rental rate has been computed and is presented in Table III.13. As seen therein, the number of available apartment units collected in the survey, 4,192, indicating an overall apartment vacancy rate of 5.2 percent, show that the availability of rental units with three or four bedrooms is extremely limited, with 4.1 percent of the available stock having three bedrooms and 0.2 percent having four or more bedrooms, or just 10 of the latter sized units. This seems to indicate that there may be too few larger household rental units available region wide.

Table III.13
Available Apartment Units by Bedroom Size
CONNECT Our Future
2013 CONNECT Rental Vacancy Survey

Average Rents	Efficiency	One	Two	Three	Four	Don't Know	Available Apartment Units
Less Than $500	1	67	60	3	3	51	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	1	42	32	1	1	215	292
Total	**77**	**995**	**1,272**	**203**	**10**	**2,355**	**4,912**

D. HOUSING PROBLEMS

While the 2000 Census did not report significant details regarding the physical condition of housing units, some information can be derived from the one-in-six sample, which is also called SF3 data.[2] These data relate to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. While these data were not collected during the course of the 2010 Census, data were available for comparison from the 2011 ACS averages. More detailed data on cost burdens and all housing problems are presented, using these data as well as the 2007 to 2011 Comprehensive Housing Affordability Strategy (CHAS) counts.[3]

OVERCROWDING

A housing unit is defined as "overcrowded" if it has more than one but not more than 1.5 persons per room, and is defined as "severely overcrowded" if it has more than 1.5 persons per room. At the time of the 2000 Census, 17,301 units, or 2.3 percent of all households, were overcrowded, and another 9,549 units, or 1.3 percent of all households in the region, were severely overcrowded, as shown in Table III.14. However, this housing problem was far more prevalent in renter-occupied households compared to owner-occupied households, with 4.7 percent of renters overcrowded and 3.3 percent severely overcrowded in 2000. While lower figures were found in the more recent ACS data, with the share of overcrowded and severely overcrowded households declining in both renter and owner situations, renters were still more often overcrowded. For example while 0.9 percent of homeowners were overcrowded, 3.4 of renters were overcrowded in 2011; for severely overcrowded households the renter to homeowner figures were 1.1 percent compared with 0.2 percent in 2011.

2 Summary File 3 (SF3) consists of 813 detailed tables of the 2000 Census' social, economic, and housing characteristics compiled from a sample of approximately 19 million housing units (about one in six households) that received the 2000 Census long-form questionnaire. Source: http://www.census.gov/Press-Release/www/2002/sumfile3.html. These sample data include sampling error and may not sum precisely to the 100 percent sample typically presented in the 2000 Census.

3 The Comprehensive Housing Affordability Strategy (CHAS) was a requirement of the Cranston-Gonzalez National Affordable Housing Act of 1990, which created the HOME program, and requires entitlement jurisdictions receiving resources from HUD for housing to conduct a housing plan and longer term affordable housing strategy. The CHAS data is released by HUD for the Consolidated Plan.

Table III.14
Overcrowding and Severe Overcrowding
CONNECT Our Future
2000 Census SF3 & 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	507,900	98.3%	6,846	1.3%	2,149	.4%	516,895
2011 Five-Year 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
2011 Five-Year 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
2011 Five-Year ACS	896,133	97.8%	15,421	1.7%	4,345	.5%	915,899

INCOMPLETE FACILITIES

Incomplete plumbing and kitchen facilities are another set of indicators of potential housing problems. According to the Census, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

Table III.16 shows the number of housing units with incomplete kitchen facilities in the region. In 2000, about 0.4 percent of the housing units had incomplete plumbing facilities, or 2,668 units. In 2011, the incidence of these units was higher; at 0.6 percent, this represented some 5,858 units with incomplete kitchen facilities.

Table III.15
Households with Incomplete Plumbing Facilities
CONNECT Our Future
2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year 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	**0.4%**	**0.4%**

At the time of the 2000 Census, a total of 3,140 units, or 0.4 percent of all housing units in the region, were lacking complete plumbing facilities, as shown in Table III.15. The 2011 ACS data averages showed that the percentage of units with this housing problem stayed the same, but this translates into an estimated 3,766 units with incomplete plumbing facilities.

Table III.16
Households with Incomplete Kitchen Facilities
CONNECT Our Future
2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year 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	**0.4%**	**0.6%**

Cost Burden

The third type of housing problem reported in the Census is cost burden, which is defined as gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden is defined as gross housing costs of 50 percent or above gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and electricity or natural gas energy charges.

Renters with a severe cost burden are at risk of homelessness. Often, cost-burdened renters who experience one financial setback must choose between rent and food, or rent and health care for their families. Homeowners with a mortgage who have just one unforeseen financial constraint, such as temporary illness, divorce, or the loss of employment, may face foreclosure or bankruptcy.

Furthermore, households that no longer have a mortgage but still experience a severe cost burden may be unable to conduct periodic maintenance and repair of their homes, and in turn, could contribute to a dilapidation and blight problem. All three of these situations should be of concern.

Table III.17 below shows that 15.0 percent of households were cost burdened and 9.5 percent were severely cost burdened in 2000. These figures were lower than the national averages of 20.8 percent and 19.1 percent, respectively at that time. Still, there were 16.3 percent of homeowners with a mortgage had a cost burden and 8.0 percent who had a severe cost burden, while 17.6 percent of renters had a cost burden and 14.5 percent had a severe cost burden.

The 2011 ACS data showed that the overall percentage of cost burden or severe cost burden increased to 18.4 and 13.8 percent, respectively. The rates also increased for most subcategories. For example, the rate of cost burden and severe cost burden for renters rose to 21.8 and 22.8 percent respectively; and combined, represents nearly 45 percent of all renters. The rate of cost burden for owners with a mortgage increased to 20.2 percent, and 11.6 percent of these homeowner householders with a mortgage had a severe cost burden.

Table III.17
Cost Burden and Severe Cost Burden by Tenure
CONNECT Our Future
2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30% (Not Cost Burdened)		31%-50% (Cost Burdened)		Above 50% (Severely Cost Burdened)		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
2011 Five-Year ACS	312,535	67.7%	93,319	20.2%	53,653	11.6%	2,049	0.4%	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
2011 Five-Year 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
2011 Five-Year 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
2011 Five-Year ACS	591,272	64.6%	168,330	18.4%	126,697	13.8%	29,600	3.2%	915,899

Current Unmet Housing Need by Income and Tenure

More detailed data on the information associated with these housing problems are provided by the 2006 to 2010 Comprehensive Housing Affordability Strategy (CHAS) data, customized by HUD. CHAS data are created to demonstrate the extent of housing problems and housing

needs, particularly among low-income households who may need housing assistance. The CHAS data also segments households by HUD Area Median Family Income (HAMFI). HUD calculates HAMFI for each jurisdiction in order to establish Fair Market Rent values and income limits for HUD programs, making a series of adjustments that tailor the figure to each area.[4]

Table III.19 shows households with housing problems by tenure and household type, segmented by HAMFI level. Of the 159,581 homeowner households with housing problems in 2010, 95,616 of these homeowner households had incomes 80 percent of HAMFI, or less. Also, noted in the table is the number of householders that have unmet housing needs that are also renters, some 123,043 renter households.

Table III.18
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
30 % or Less of HAMFI	3,429	26,350	6,152	14,230	22,280	72,441
30.1-50% HAMFI	5,684	26,035	6,845	11,210	17,880	67,654
50.1-80% HAMFI	5,890	29,645	7,894	6,405	18,998	68,832
80.1 % HAMFI and above	7,329	36,475	9,065	3,468	17,360	73,697
Total	**22,332**	**118,505**	**29,956**	**35,313**	**76,518**	**282,624**

Households that experience one or more of the housing problems described above are considered to have unmet housing needs. Such householders can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure (renters and homeowners) and by percent of HAMFI. As noted in Table III.18, there were 282,624 households with unmet housing needs throughout the 14-county CONNECT region. Of these, some 208,927 have incomes of 80 percent of HAMFI, or less, of which 82,030 are considered to be small families.

As noted previously, the number of homeowners was 634,854 and renters were 297,764. This means that the share of homeowners with unmet housing needs represents about 25 percent of all homeowners. On the other hand, the share of renters that have unmet housing needs is considerably higher, or 41.3 percent.

Table III.19
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	2,510	7,660	1,698	8,455	6,095	26,418
30.1-50% HAMFI	4,095	9,040	2,860	7,275	4,835	28,105
50.1-80% HAMFI	5,105	18,885	4,799	4,375	7,929	41,093
80.1 % HAMFI and above	6,890	32,905	7,310	2,695	14,165	63,965
Total	18,600	68,490	16,667	22,800	33,024	159,581
Renters						
30 % HAMFI	919	18,690	4,454	5,775	16,185	46,023
30.1-50% HAMFI	1,589	16,995	3,985	3,935	13,045	39,549
50.1-80% HAMFI	785	10,760	3,095	2,030	11,069	27,739
80.1 % HAMFI and above	439	3,570	1,755	773	3,195	9,732
Total	3,732	50,015	13,289	12,513	43,494	123,043

4 HUD, "CHAS: Background," http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html

HOUSING CONDITIONS REPORTED BY COUNTY ASSESSORS

Each of the 14 County Assessors throughout the CONNECT Our Future region were contacted and a request for the appraisal record for each dwelling unit in the

County was made. The purpose was to identify property that was suitable for rehabilitation and properties that may
be more suitable for redevelopment.

Usually, County Assessors throughout the United States use a computer-assisted mass appraisal system (CAMA) to assist them in managing the appraisal data and appraisal process. The CAMA system stores the attributes and characteristics of the improvements placed on the land parcel. Key concepts are related to physical condition of the property and the grade of materials and workmanship that were originally used in the construction of the dwelling.

For example, a commonly used appraisal method is based upon the Marshall and Swift[5] guidelines which describe the grade as follows:

Low Quality – Residences of Low Quality are of low-cost construction and meet minimum building code requirements. Interior and exterior finishes are plain and inexpensive with little or no attention given to detail. Architectural design is concerned with function, not appearance.

Fair Quality – Residences of Fair Quality are frequently mass produced. Low-cost production is a primary consideration. Although overall quality of materials and workmanship is below average, these houses are not substandard and will meet minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. Interior finish is plain with few refinements. Design is from stock plans, and ornamentation is usually limited to the front elevation.

Average Quality – Residences of Average Quality will be encountered more frequently than residences of other qualities. They are usually mass produced and will meet or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. By most standards, the quality of materials and workmanship is acceptable, but does not reflect custom craftsmanship. Cabinets, doors, hardware and plumbing are usually stock items. Architectural design will include ample fenestration and some ornamentation on the front elevation.

Good Quality – Residences of Good Quality may be mass produced in above-average residential developments or built for an individual owner. Good-quality standard materials are used throughout. These houses generally exceed the minimum construction requirements of lending institutions, mortgage-insuring agencies and building codes. Some attention is given to architectural design in both refinements and detail. Interiors are well finished, usually having some good-quality wallpaper or wood paneling. Exteriors have good fenestration with ornamental materials or other refinements.

Very Good Quality – Residences of Very Good Quality are typical of those built in high-quality tracts or developments and are frequently individually designed. Attention has been given to interior refinements and detail. Exteriors have good fenestration with some custom ornamentation.

Excellent Quality – Residences of Excellent Quality are usually individually designed and are characterized by the high quality of workmanship, finishes and appointments and considerable attention to detail. Although residences at this quality level are inclusive of high-quality materials and workmanship, and are somewhat unique in their design, these costs do not represent the highest cost in all residential construction.

Another variable used in the Marshall & Swift CAMA system, physical condition, is considered a composite judgment of the overall physical condition, or state of repair, of the interior and exterior features of the dwelling. Judgment is relative to the age of the unit or the level of maintenance expected to be found in a dwelling of a given age. Consideration is given to foundation, porches, walls, exterior trims, roofing, and other attributes of the home. These ratings are:

Poor Condition (Worn Out) – Repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities, etc. (found only in extraordinary circumstances). Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age is near the end of the scale regardless of the actual chronological age.

5 http://www.marshallswift.com/default.aspx

Fair Condition (Badly Worn) – Much repair needed. Many items need refinishing or overhauling, deferred maintenance obvious, inadequate building utility and services all shortening the life expectancy and increasing the effective age.

Average Condition – Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs are needed, along with some refinishing. But with all major components still functional and contributing toward an extended life expectancy, effective age and utility is standard for like properties of its class and usage.

Good Condition – No obvious maintenance required but neither is everything new. Appearance and utility are above the standard, and the overall effective age will be lower than the typical property.

Very Good Condition – All items are well maintained, many having been overhauled and repaired as they've showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.

Excellent Condition – All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state-of-the-art components, etc. With no functional inadequacies of any consequence and all major short-lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.[6]

The ability of the 14 counties to respond to these requests varied significantly, from some having all data in digital format and readily available, to others that had little to next to no data available, as none were digitized. Consequently, the following sets of tables are not a perfect picture of the region, but they do reflect the characteristics of the housing stock seen throughout the region; and, this is an illustration or sum of the records from those County Assessors who were able to provide the mass appraisal information. Individual Assessor data, by county, are presented in the Volume III – Technical Appendix.

As seen in Table III.20, this particular data extract created a database with 759,363 dwelling units of a variety of types, with 653,749 single family units, 59,488 condos and townhomes, and 33,754 mobile or manufactured homes. Nearly 30 percent of all these dwellings were constructed in the 20 years from 1980 through 1999, with another 201,816 construct since 2000. The region tended to have about 54,330 units built prior to 1940, and 93,348 constructed from 1940 through 1959.

Table III.20
Era of Construction
CONNECT Our Future
2013 Assessor Data

Era of Construction	Single-Family	Duplex/Triplex/ Four-plex	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**

6 http://www.swiftestimator.com/pdf/SE_RE_Worksheet_Reference.pdf

The grade of these dwelling units was typically either average or good; however, about 12.4 percent of the mobile/manufactured homes were of either low or fair grade, with 7.9 percent of all single family homes of low or fair grade.

While many of the dwellings in the region did not have this label, of the 487,000 units that were evaluated by their physical condition, some 4.9 percent were essentially worn out, or had either very poor, poor, or just fair condition.

Table III.21
Quality of Materials and Workmanship Used In Construction
CONNECT Our Future
2013 Assessor Data

Quality	Single-Family	Duplex/Triplex/ Four-plex	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**

Together, these lower grades represent some 57,785 housing units. Being of extremely low grade typically does not translate well into properties that are particularly worthy of rehabilitation, if they are in need of repair (see Table III.21 above).

On the other hand, properties that have experienced deferred maintenance and are now of poor physical condition, but are of excellent quality, made be ripe for rehabilitation.

Table III.22
Physical Condition of Dwelling Units
CONNECT Our Future
2013 Assessor Data

Condition	Single-Family	Duplex/Triplex/ Four-plex	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**

The physical condition of the properties is another indicator of the dwelling unit that may have the potential for rehabilitation or redevelopment. Table III.22 above, presents these housing units, segmented by the physical condition of the dwelling.

E. FUTURE HOUSING DEMAND

The unfolding housing needs, presented previously as a prediction of household formation over the future has been segmented into upcoming housing demand by tenure for the region. The number of renters in the region rises from 297,764 in 2010 to more than 468,400 in 2050, an annual growth rate of 1.1 percent per year, as seen in Diagram III.3 below. Also noted therein is the growth in homeowners, which rises at a rate of 1.4 percent per year, from 634,854 in 2010 to 1,129,639 by 2050. This means that homeownership once again begins to rise, surpassing the 2000 rate of 69.9 percent and reaching 70.7 percent by 2050.

This forecast of housing demand has also been segmented into income categories, groups that are similar to those that generally adhere to typical housing program guidelines, or 0 to 30 percent of Median Family income (MFI), 30 to 50 percent, 50 to 80 percent, and 80 percent or more. However, two additional categories were included, which represents those households from 80 to 95 percent of MFI, and those above 95 percent MFI. The category from 80 to 95 percent is often a guide for those designing homeownership programs. As seen in Table III.23 below, the number of renter households with incomes from 0 to 30 percent of MFI will rise from 71,394 in 2010 to 112,500 by 2050. Even homeowners with incomes below 30 percent of MFI increase, rising from 44,706 in 2010 to nearly 78,800 in 2050.

Diagram III.3
Housing Unit Demand by Tenure
CONNECT Our Future
Census and Revised Metrolina Regional Demographic and Econimc Data and Data Forecasts 2010 - 2050

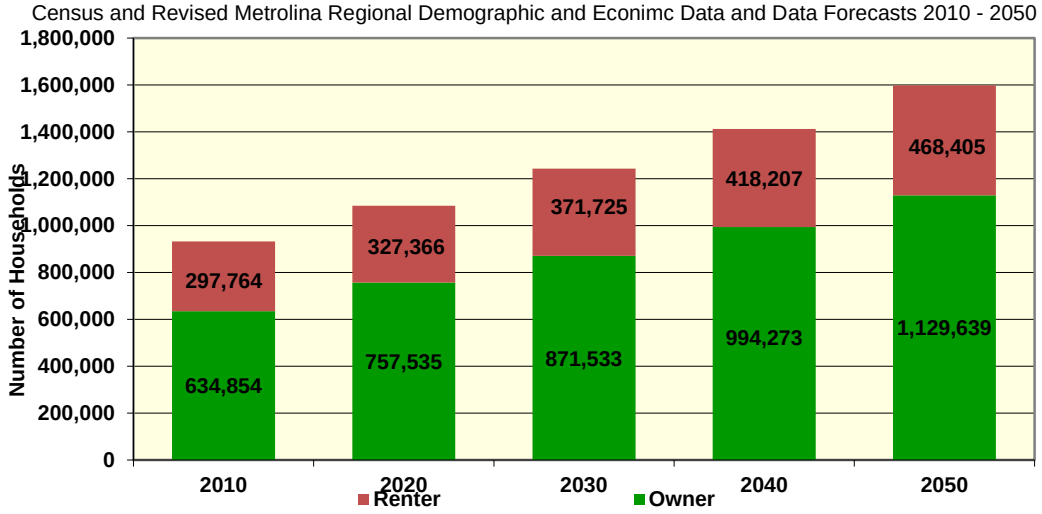
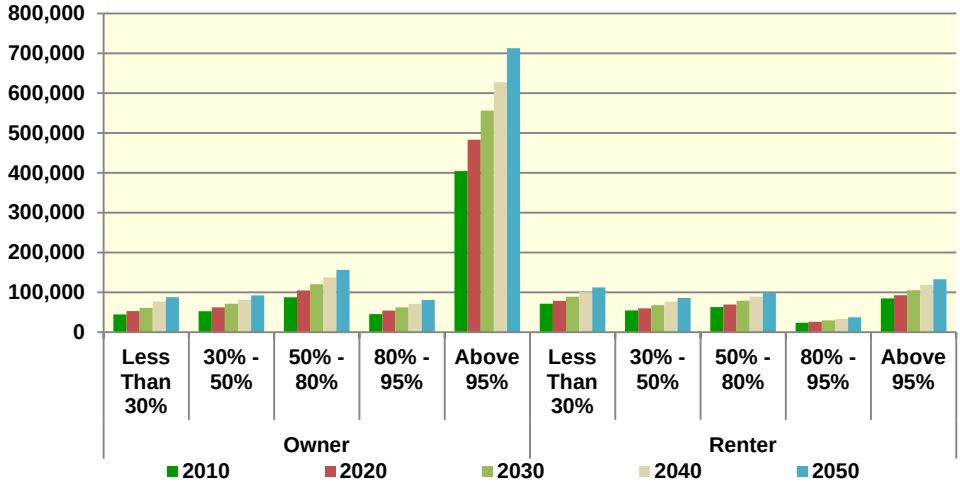


Table III.23
Household Forecasts by Income
CONNECT Our Future
Census and Revised Metrolina Regional Demographic and Economic Forecast

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	71,574	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

However, it is expected that significant growth will occur with market rate housing, for households with incomes with 95 percent of the MFI or greater, which rises from 489,399 in 2010 to 853,019 by 2050. To better see these relationships, a graphic image has been prepared to represent these growth trends. Diagram III.4 below offers a picture of how these income segments expand over the forecast horizon. Across the entire market, for persons with incomes in excess of 95 percent of MFI growth is expected to remain strong in both the market rate rental and homeownership markets.

Diagram III.4
Forecasted Households by Tenure by Income
CONNECT Our Future
Census and Revised Metrolina Regional Demographic and Economic Forecast



However, it may be useful to consider the incremental need for new housing, or redeveloped or rehabilitated housing over the forecast horizon. Table III.24, below, presents the degree to which the region will need to add these types housing stocks, in ten year increments. As seen therein, there will be a demand for some 494,785 owner occupied housing units, with 316,701 for households with incomes above 95 percent of MFI. This will be seen as roughly 78,700 of such units by 2020 and a total of more than 150,000 by 2030. Furthermore, there will be an increasing demand for rental units, with some 8,000 needed by 2020 and more than 20,000 by 2030, with nearly 48,000 rental units, for the market-rate units.

Table III.24
Incremental Household Forecasts by Income
CONNECT Our Future
Census and Revised Metrolina Regional Demographic and Economic Forecast

Year	Less Than 30%	30% - 50%	50% - 80%	80% - 95%	Above 95%	Total
Owner - Occupied						
2010	0	0	0	0	0	0
2020	8,356	9,777	16,986	8,825	78,737	122,681
2030	16,172	18,915	32,773	17,052	151,768	236,679
2040	24,673	28,845	49,762	25,877	230,262	359,419
2050	34,093	39,943	68,461	35,586	316,701	494,785
Renter-Occupied						
2010	0	0	0	0	0	0
2020	7,225	5,435	6,573	2,354	8,016	29,603
2030	17,904	13,541	16,071	5,915	20,528	73,959
2040	29,099	22,033	25,988	9,644	33,681	120,445
2050	41,156	31,244	36,669	13,653	47,919	170,641
Total						
2010	0	0	0	0	0	0
2020	15,580	15,213	23,558	11,179	86,753	152,284
2030	34,076	32,456	48,844	22,966	172,296	310,638
2040	53,772	50,878	75,750	35,520	263,944	479,864
2050	75,249	71,188	105,130	49,239	364,620	665,426

F. SUMMARY

The housing stock in the CONNECT Our Future region rose 29.79 percent over the last decade, from 795,648 units in 2000 to 1,032,664 units in 2010. This is appreciably higher than the 26.19 percent growth in population and the 26.15 percent growth in household formation. Furthermore, home-ownership in the region declined slightly over the period, from 69.9 percent to 68.1 percent. Due to the increases in the housing stock outstripping the growth in either population or household formation, there were extremely large increases in the number of vacant housing units, which rose by 77.5 percent or 56,377 vacant units to 100,046 vacant units. However, the more concerning component of vacant housing units are those that are vacant and considered as "other vacant" by the Census. These types of units are not for-rent, nor are they for-sale; there may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 28,539 units empty in 2010, they comprise 28.5 percent of all vacant units and have tended to be somewhat more concentrated in the more rural areas of the region.

In terms of housing production, the number of permits issued for construction for all units in the region was highest in 2005 and 2006 when 31,603 and 30,232 units were placed into service, respectively. Roughly 85 percent of these newly permitted units were single family homes. However, in the last few years, particularly since the Census was taken in March and April of 2010, there appears to have been relatively little new construction being permitted in the marketplace, with the number of single family units permitted falling to nearly a historic low of 5,396 in 2010. Nevertheless, single family permitted new construction has been slowly coming back, rising from the low of 2010 to 7,805 in 2012. The valuation of single-

family units was actually highest in one of the lowest ever production years, 2009, with the value of construction at $203,516. Data from the Charlotte Regional Realtor® Association, as well as from SalisburyRowan.com shows that the average sales prices for homes on the market fell by slightly more than 50 percent between 2005 and 2007, from $217,874 to $108,074; still prices have been recovering for the last five years, with prices rising to just above $200,000 once again, a very steep rise.

Information about more than 108,000 of the region's rental units were gathered through use of the 2013 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, today vacancy rates of properties surveyed was a modest 5.1 percent, with single family units a low 3.9 percent and apartments slightly higher, with 5.2 percent. The 2010 Census Vacancy rates have declined significantly. The most frequently surveyed units were two bedroom apartments, with the most frequently surveyed single family homes having three bedrooms. Interestingly, the number of rental units that have four or more bedrooms was a very modest 0.36 percent. As noted in Section II of this document, the number of households with six or more persons was roughly 3.4 percent. This might indicate a shortage of rental units of sufficient size for this population. Furthermore, for those rental units of any size that are more at the higher end of the market, at $1,250 to $1,500 and those more than $1,500 per month, vacancy rates tend to indicate a saturation of the marketplace, with vacancy rates at 19.0 percent and 15.2 percent, respectively. This indicates that an excess supply of such units is on the market at the present time.

Households that experience one or more of the housing problems are considered to have unmet housing needs. There were 282,624 households with unmet housing needs throughout the 14-county CONNECT region. Of these, some 208,927 have incomes of 80 percent of HAMFI, or less.

As described by County Assessors, some 57,785 housing units are considered to be of low grade; and, this does not translate well into properties that are particularly worthy of rehabilitation, if they are in need of repair. As well, about 4.9 percent were essentially worn out, or having either very poor, poor, or just fair physical condition. Housing units with low grade and worn out are better suited for redevelopment; housing units with high grade, but worn or badly worn, are likely to be better candidates for rehabilitation.

The number of renters in the region rises from 297,764 in 2010 to more than 468,400 in 2050, an annual growth rate of 1.1 percent per year. There is also growth in homeowner households, which rises at a rate of 1.4 percent per year, from 634,854 in 2010 to 1,129,639 by 2050. This means that homeownership once again begins to rise, surpassing the 2000 rate of 69.9 percent and reaching 70.7 percent by 2050.

There will be a demand for some 494,785 owner occupied housing units by 2050 with 316,701 for households with incomes above 95 percent of MFI. Furthermore, there will an increasing demand for rental units, with some 8,000 needed by 2020 and more than 20,000 market-rate units by 2030, with a total of 170,000 units by 2050.

IV. CITIZEN AND STAKEHOLDER INPUT

This section addresses housing needs in the region, as identified through the 2013 CONNECT Housing Needs Assessment Survey, interviews with planning and key major employers throughout the region, as well as a series of six open houses held throughout the region in August of 2013.

A. THE 2013 CONNECT HOUSING NEEDS ASSESSMENT SURVEY

The 2013 CONNECT Housing Needs Assessment Survey, distributed by members of the Housing Work Group first mentioned in the Introduction to this report, as well as other stakeholders asked respondents for their observations about the perceived needs of housing within their City and County within the CONNECT region. While the region wide set of responses are reported here, the details associated with each of these geographic areas are presented in the Volume III – Technical Appendix.

The survey consisted of a series of questions in which the respondent was asked to rank the importance of the particular housing need. The levels of the ranking were listed as "no need," "little need," "medium need," or "high need," as well as "Don't Know." Other questions deal with the perceived level of importance or degree of influence, such as "strong effect" or "no importance." Topics on the survey included housing production, needs for rental housing, homeownership opportunities, special population housing (such as homeless or transitional housing), and the need for housing related services. The CONNECT Our Future project was looking for guidance and input on ways to interpret housing demands, desired housing options, and identification of barriers to housing production.

Overall, some 443 responses to the survey were received, with responses from the real estate industry, units of local government, homeowners, as well as housing advocates, as seen in Table IV.1.

Table IV.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**

NEEDS FOR HOUSING PRODUCTION

One of the first questions on the survey pertained to how respondents to the survey viewed the importance of various types of housing production and ranking the needs for selected types of housing. The need most often expressed by the respondents to the survey related to rental housing rehabilitation, with some 123 respondents indicating that this particular activity was of high need, as seen in Table IV.2 on the following page. Homeowner rehabilitation was ranked second in the high need category, with 116 ranking this as a high need. First time homebuyer assistance was ranked third most frequently as a high need, with 115 high need classifications. Activities that were ranked with a medium need most often were housing redevelopment, new housing construction, homeowner rehabilitation, and mixed use housing. The real standout was the level of low need designated to housing demolition.

Table IV.2
The Needs for Housing Production
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

The above question was followed up with a line of inquiry about selected housing activities that might expand upon the housing services that be provided to particular groups. Here, 140 respondents indicated that housing friendly to seniors is a high need; with another 94 thinking this to be a medium need, sentiment is extremely strong for this type of housing activity. This type of housing is designed in such a fashion that the senior can more easily live independently. People also thought that energy efficient retrofitting is considered a high need, as is retrofitting existing housing to meet senior's needs. Both transitional and emergency housing were thought to be of a low need, at least more frequently than any of the other categories (see Table IV.3 below).

Another of the questions on the survey asked respondents to address which types of issues present themselves as barriers to the production or preservation of housing, as seen in Table IV.4, below. The results were interesting. A substantial number of replies noted that the cost of land or the lot was a barrier to the production or preservation of housing. While this condition is challenging for units of local government to affect change, it is more interesting to note that the next most frequently cited impediment to housing production or preservation pertained to the lack of adequate public transportation. This is one condition that is most certainly under the control of the local units of government. Public transit is important to the participants to the survey.

In addition, it is important to acknowledge the presence of community resistance. This type of activity, often termed "not in my backyard," or NIMBYism, is a common deterrent to the development of affordable housing in many areas. Furthermore, respondents to this survey did also note that the lack of affordable housing development policies is a barrier to the production or preservation of housing. Other frequently noted issues (i.e., issues that are mentioned at least 50 times), that are under the control of units of local government, include "density or other zoning requirements," "lack of quality schools," and "permitting process." It is reasonable that the region's communities may wish to review in greater detail their policies and practices to assess the degree to which they may be contributing to, or detracting from, the production and preservation of housing.

Another of the survey questions inquired about how selected infrastructure components in the local community affect the housing choice. These infrastructure issues related to transportation, water and sewer systems, sidewalks and bridges. A tabulation of these responses is provided in Table IV.5, below. Overall, the factors seem to have stronger positive effects than negative effects, but sentiment was not extreme to any question. The categories ranked "strongly positive" most frequently were water system capacity, sewer system capacity, sewer system quality, water system quality, and pedestrian friendly places/walkability.

Table IV.3
The Need for Selected Housing Activities
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 IV.4
Barriers to Housing Production or Preservation
CONNECT Our Future
2013 Housing Needs Survey

Barrier	Number of Observations
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 IV.5

How Do 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

Another similar question was posed to the survey participants, ranking the effect upon housing choice of a selection of neighborhood amenities being in close proximity to the home, such as medical facilities, public transportation, quality K-12 schools, day care, grocery stores, retail shopping, parks and recreational facilities, and similar neighborhood features. These attributes are presented in Table IV.6, below. The items that gained the greatest of importance were grocery stores, with 115 respondents indicating this as extremely important, and medical facilities, which generated some 121 very important rankings. Still, that single item that ranked far and away the most in terms of extremely importance was quality K-12 schools, which garnered some 194 extremely important votes.

One concluding line of inquiry related to the perceived need for certain types of housing for selected special populations as well as the need for housing and services for groups of special needs populations. In Table IV.7 below, housing for seniors again comes out a top contender for housing needs for special populations. Emergency and transitional housing were frequently thought of as low need, with only shelters for youth having a "low need" more frequently noted.

Table IV.6

How Important Are These Amenities to be in Close Proximity

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 IV.7
The Need for the Following Special Population Housing Options
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

The last question posed in the 2013 Housing Needs Assessment Survey pertained to having both the service and housing needs addressed for selected special populations. While both the elderly and frail elderly were very frequently cited as having a high need, the housing and service needs of veterans were slightly more favored, as noted in Table IV.8, below. Interestingly, and slightly at variance from some of the earlier response answers, the housing and service needs of homeless persons also generated sufficiently frequent rankings of high need. Consequently, this pertains to the respondent believing more strongly that a service component needs to be tied to the provision of homeless and energy shelters.

Table IV.8
The Need for Services and Facilities For Special Populations
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

B. INTERVIEWS WITH KEY EMPLOYERS WITHIN THE REGION

The CONNECT Our Future project wishes to have input on the Comprehensive Regional Housing Strategy from employers through the region. This would allow the region to gauge the importance to employers of the adequacy of the housing market and whether the provision of housing affected their employment retention or recruitment decisions. To that end, a sample of 450 employers were selected by the Housing Work Group of the CONNECT Our Future project, and enhanced with the help of the CCOG; the conclusion was that these employers were relatively well distributed across all 14 counties in the region.

A telephone survey of these employers was initiated. Up to three attempts were made to contact and complete the survey with all 450 employers on the survey list. However, very few employers wished to participate in the survey, with many refusals and gatekeepers blocking survey completion. Only 45 surveys were completed. Further, of the 45 surveys that were completed, only two (2) made any efforts to assist their workers with their housing choice. Of the two that did assist their employees, one simply referred their new hires to the local public housing authority. Consequently, given the current labor market and high unemployment rates, employers see no benefit from getting involved with their employees housing choices.

C. CONNECT HOUSING STRATEGY OPEN HOUSE INPUT

The CONNECT Housing Strategy Open House Input was held in August in six cities across the region: Gastonia, Salisbury, Rock Hill, Lincolnton, Charlotte, and Mooresville. Eighty-four attendees completed comment forms, and all attendees were asked about the housing needs in their community and the throughout the region. The responses showed the need for senior/disabled housing; mixed use; and affordable housing were indicated as a high need. Lack of transportation and close proximity to amenities were shown to be a concern.

Survey respondents indicated a preference for living close to downtown and more than a quarter preferred to live in an established neighborhood. More than two thirds stated that being located in close proximity to shopping, grocery, and drug stores was important, as well as being close to parks and recreational facilities.

Respondents indicated a lack of affordable housing for workforce, seniors, low to moderate income families, first time home buyers, and people experiencing job difficulties. Several of the respondents stated concerns about vacant housing in their communities and the purchase and rehabilitation of these homes as a possible solution.

The respondents stated several issues that they would like to have addressed such as needs for the chronically homeless or disabled; options to help youth transition to independent living; and concern the diversity of the need across the region was too wide and not focused enough on the individual communities.

D. SUMMARY

PERCEPTIONS OF HOUSING NEED

The 2013 CONNECT Housing Needs Assessment Survey asked respondents for their observations about the perceived needs of housing within the CONNECT region. Overall, some 443 responses to the survey were received, with responses from the real estate industry, units of local government, homeowners, as well as housing advocates. The need most often expressed by the respondents to the survey related to rental housing rehabilitation, homeowner rehabilitation, and first time homebuyer assistance. When looking to specific housing sub-segments, 140 respondents indicated that housing friendly to seniors is a high need; with another 94 thinking this to be a medium need; sentiment is extremely strong for this type of activity.

Survey respondents indicated that the lack of adequate public transportation is a barrier to production, as was community resistance. Respondents to this survey did also note that the lack of affordable housing development policies, as well as “density or other zoning requirements,” “lack of quality schools,” and “permitting process” all were factors that adversely affect production.

The factors that were most desired to be in close proximity were grocery stores and medical facilities, but the single item that ranked far and away the most in terms of extremely importance were quality K-12 schools.

In terms housing and housing related services, including retrofitting for particular groups, seniors and senior housing were mentioned as having a high need time and time again.

Expressed Needs and Opinions from the Open Houses

The CONNECT Housing Strategy Open House Input was held in six cities across the region in August. The attendees completed 84 comment forms and were asked about the housing needs in their community and the throughout the region.

The responses indicated a high need for senior/disabled housing, mixed use, and affordable housing. Also a preference for living close to downtown and in established neighborhoods. Lack of transportation and close proximity to amenities were shown to be a concern.

Vacant housing in their communities is a concern with the purchase and rehabilitation of these homes as a possible solution. The respondents indicated a need to address several other issues such as chronically homeless or disabled; options to help youth transition to independent living; and the lack of affordable housing.

V. RESEARCH CONCLUSIONS

This analysis of the CONNECT Our Future region has been based upon the collection and evaluation of quantitative data, such as examinations of current housing stock, its use, current vacancy rates, as well as predictions of housing demand in the future. The evaluation was also influenced by perceptions of housing needs as shared with the CONNECT Our Future project through the 2013 CONNECT Housing Needs Assessment Survey and a series of additional interviews with planners and key employers, as well as a series of six open house meetings. The overview of these findings is summarized here.

DEMOGRAPHIC AND ECONOMIC BACKGROUND

The population in the region has expanded at a relatively fast rate over the last decade, rising from just over 1.9 million people in 2000 to slightly more than 2.5 million in 2012, an annual growth rate of 2.2 percent per year, and 1.87 percent per year from 1970 through 2010. The racial and ethnic blend of the region is increasing. African Americans represent the largest population group of all racial or ethnic minorities, and rose from 21 to roughly 22 percent of the population over the last decade, reaching 533,577 persons. A substantial rise in the Hispanic population occurred, which expanded by 143.7 percent and reaching a total of 208,559 persons.

A review of age cohort statistics revealed that persons from 55 and older are a rising proportion of our population, with this becoming increasingly true over time. Furthermore, the level of disabilities in this population group will like to continue to put pressure and the need for specialized housing and services for persons with activities of daily living challenges.

Interestingly, the size of households has stabilized and appears to be undergoing a change, with the likelihood of smaller one and two person households increasing, as they have in the last several decades, but not at a pace that will outrun expanding number of very large households, those with five, six, or seven and more householders. There is some indication that the "other family" single parent renter households will continue rising at high rates, akin to the roughly 50 percent experienced from 2000 through 2010.

In terms of the population that will reside in the region in the future, it is expected that total population growth will be slower in the future than experienced over the last forty years, and substantially slower than the 2.2 percent per year seen from 2000 to 2010. Through the year 2050, population in the CONNECT Our Future region will rise about 1.86 per year, reaching 4.17 million people, which will comprise some 1.6 million households, an increase of about 665,000 by the year 2050.

Labor force figures for the 14-county CONNECT Our Future region showed significant increases from 1990 through 2011, rising from just over 869,851 to nearly 1.25 million persons, an annual growth rate of 1.72 percent per year, and even increasing over the last few recession years. While the unemployment rate has ebbed to 11.3 percent, this still means that some 140,000 people were out of work, but wishing to find a job. Still, the region seems to have had an established history for being susceptible to the national economy, with concurrent recessions occurring in 1974-75, 1980-81, 1990-91, 2000-2002, and again in 2008.

While the earnings per job in the region fell behind the nation in 2009 by $1,065, in 2011 the regional average was $53,947, compared to the national average of $54,717—a difference of $770. Thus, that difference is being eliminated and the region should again overtake the nation shortly. Still, to move this average higher, the region needs to build jobs that pay in excess of $25.93 per hour.

In the region, the poverty rate in 2000 was a very modest 9.9 percent, with 186,806 persons considered to be living in poverty. The 2011 ACS data showed that poverty in the region increased to 14.2 percent, with the number of persons in poverty slightly exceeding an estimated 333,000. Further, it does appear that pockets of poverty are appearing more frequently throughout the more rural areas of the region, such several counties, such as Lancaster, Iredell, Anson, Lincoln, and Union County, South Carolina having higher incidences of poverty than 10 years ago.

While the regional economy has been suffering from higher rates of unemployment and job losses over the past few years, it is expected that this economic downturn will cease and that job growth will return, with job growth occurring at an average annual rate of 1.2 percent through 2050.

Housing Needs Assessment

The housing stock in the CONNECT Our Future region rose 29.79 percent over the last decade, from 795,648 units in 2000 to 1,032,664 units in 2010. This is appreciably higher than the 26.19 percent growth in population and the 26.15 percent growth in household formation. Furthermore, homeownership in the region declined slightly over the period, from 69.9 percent to 68.1 percent. Due to the increases in the housing stock outstripping the growth in either population or household formation, there were extremely large increases in the number of vacant housing units, which rose by 77.5 percent or 56,377 vacant units to 100,046 vacant units. However, the more concerning component of vacant housing units are those that are vacant and considered as "other vacant" by the Census. These types of units are not for-rent nor are they for-sale; there may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered as habitable. With 28,539 units empty in 2010, they comprise 28.5 percent of all vacant units and have tended to be somewhat more concentrated in the more rural areas of the region.

In terms of housing production, the number of permits issued for construction for all units in the region was highest in 2005 and 2006 when 31,603 and 30,232 units were placed into service, respectively. Roughly 85 percent of these newly permitted units were single family homes. However, in the last few years, particularly since the Census was taken in March and April of 2010, there appears to have been relatively little new construction being permitted in the marketplace, with the number of single family units permitted falling to a nearly historic low of 5,396 in 2010. Nevertheless, single family permitted new construction has been slowly coming back, rising from the low of 2010 to 7,805 in 2012. The valuation of single-family units was actually highest in the lowest ever production year, 2009, with the value of construction at $203,516. Data from the Charlotte Regional Realtors® Association, as well as from SalisburyRowan.com the average sales prices for home on the market fell by slightly more than 50 percent between 2005 and 2007, from $217,874 to $108,074; still prices have been recovering for the last five years, with prices rising to just above $200,000 once again, a very steep rise.

Information about more than 108,000 of the region's rental units were gathered through use of the 2013 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, today, vacancy rates of properties surveyed was a modest 5.1 percent, with single family units a low 3.9 percent and apartments slightly higher, with 5.2 percent. The 2010 Census Vacancy rates have declined significantly. The most frequently surveyed units were two bedroom apartments, with the most frequently surveyed single family homes having three bedrooms. Interestingly, the number of rental units that have four or more bedrooms was a very modest 0.36 percent. As noted in Section II of this document, the number of households with six or more persons was roughly 3.4 percent. This might indicate a shortage of rental units of sufficient size for this population. Furthermore, for those rental units of any size that are more at the higher end of the market, at $1,250 to $1,500 and those more than $1,500 per month, vacancy rates tend to indicate a saturation of the marketplace, with vacancy rates at 19.0 percent and 15.2 percent, respectively. This indicates that an excess supply of such units is on the market at the present time.

Households that experience one or more of the housing problems are considered to have unmet housing needs. There were 282,624 households with unmet housing needs throughout the 14-county CONNECT region in 2010. Of these, some 208,927 had incomes of 80 percent of HAMFI, or less.

As described by County Assessors, some 57,785 housing units are considered to be of low grade; and, this does not translate well into properties that are particularly worthy of rehabilitation, if they are in need of repair. As well, about 4.9 percent were essentially worn out, or having either very poor, poor, or just fair physical condition. Housing units with low grade and worn out are better suited for redevelopment; housing units with high grade, but worn or badly worn, are likely to be better candidates for rehabilitation.

Over the forecast horizon, the number of renters in the region rises from 297,764 in 2010 to more than 468,400 in 2050, an annual growth rate of 1.1 percent per year. There is also growth in homeowner households, which rises at a rate of 1.4 percent per year, from 634,854 in 2010 to 1,129,639 by 2050. This means that homeownership once again begins to rise, surpassing the 2000 rate of 69.9 percent and reaching 70.7 percent by 2050.

There will be a demand for some 494,785 owner occupied housing units by 2050 with 316,701 for households with incomes above 95 percent of MFI. Furthermore, there will an increasing demand for rental units, with some 8,000 needed by 2020 and more than 20,000 by 2030.

Citizen and Stakeholder Input

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Survey respondents indicated that the lack of adequate public transportation is a barrier to production, as was community resistance. Respondents to this survey did also note that the lack of affordable housing development policies, as well as "density or other zoning requirements," "lack of quality schools," and "permitting process" all were factors that adversely affect production.

The factors that were most desired to be in close proximity were grocery stores and medical facilities, but the single item that ranked far and away the most in terms of extremely important were quality K-12 schools.

In terms housing and housing related services, including retrofitting for particular groups, seniors and senior housing were mentioned as having a high need time and time again. This is indicative of the expanding size of the elderly population.

VI. APPENDICES

A. OPEN HOUSE PRESENTATION MATERIALS

Regional Housing Study
OPEN HOUSE
The Housing Needs Study & Process

Regional Housing Study
OPEN HOUSE
What are the Housing Challenges We Face?
Our region is facing some critical challenges in housing:
How do we supply adequate and appropriate housing for the future workforce at all price points?
How do we supply the housing needed to allow people to age in place?
How do we ensure that housing is located near to jobs, schools and transportation?
What barriers are there to producing housing near jobs? How do we supply housing that matches projected changes in household size?
How do we meet the housing needs for a growing population?
How do we attract investment to housing stock in communities?

Regional Housing Study
OPEN HOUSE
How does regional growth compare with our housing production?
Population by Year
CONNECT Our Future Project
Population
CONNECT our Future Project
Our region has been one of the fastest growing of its size over the past decade.
Single and Multi- Family Permitted Units
CONNECT Our Future Project
Number of Units
Single-Family Units
Multi-Family Units
Housing production has been significant over the last few decades.
Generally, we have been building a substantial number of single-family units.
Housing production fell from 30,000 units in 2006 to just over 5,000 units in 2010, yet the population continued to grow during that same period.
Have we been building the right types of housing for our citizens?

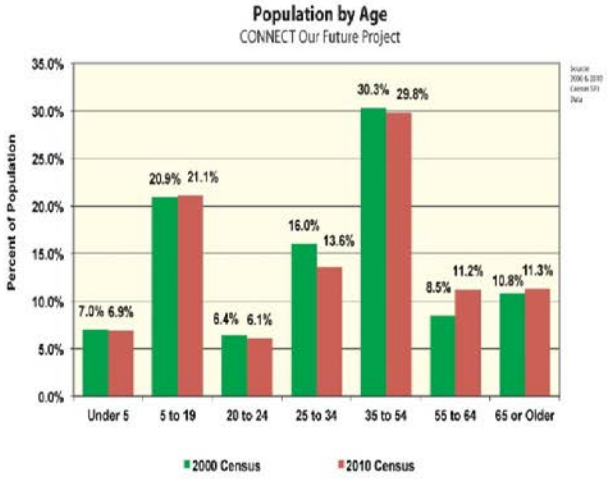
Regional Housing Study
OPEN HOUSE
How much of our region's housing is occupied?
Percentage of Housing Units That Are Occupied
CONNECT Our Future Project
Percent of Households
92.9%
90.3%
Percent of Occupied Housing Units
2000 Census
2010 Census
The use of our existing housing stock hasn't been stable over the past decade.
The percent of housing units that are occupied has fallen in the past 10 years, which may reflect a change in demand.
The drop in housing production, despite an increase in population, may point to overproduction of some types of housing units.

Regional Housing Study
OPEN HOUSE
How much of our region's housing is vacant?
Percentage of Housing Units That Are Vacant
CONNECT Our Future Project
Percent of Households
10.0%
9.5%
9.0%
8.5%
8.0%
7.5%
7.0%
6.5%
6.0%
5.5%
5.0%
9.7%
7.1%
2000 Census
2010 Census
Percent of Vacant Housing Units
The portion of our housing stock that is not being used and is vacant has grown from just over 7 percent in 2000 to just under 10 percent in 2010
On average, that is a rather large amount of vacant housing.
Housing can be vacant for a number of reasons such as there aren't enough buyers for that type of housing, the housing is unfit for occupancy or the unit is in transition.
CCOG

Regional Housing Study
OPEN HOUSE
What type of housing in the region is vacant?
Disposition of Vacant Housing Units
CONNECT Our Future Project
Percent of Vacant Housing Units
45.00%
40.00%
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
39.0%
35.9%
18.5%
18.3%
9.8%
4.7%
10.8%
9.5%
0.1%
0.1%
28.5%
26.0%
For Rent
For Sale
Rented or Sold, Not Occupied
For Seasonal, Recreational, or Occasional Use
For Migrant Workers
Other Vacant
2000 Census
2010 Census
The largest percentage of vacant housing is rental housing, which has increased significantly from 35.9 percent to 39 percent.
Vacant housing for sale remained steady at about 18 percent.
"Other vacant," those units not available to the market place, has increased significantly. This is comprised of undesirable and abandoned housing.
If "other vacant" homes are located in close proximity to each other, they can be a blighting influence.
Are there areas of vacant housing in your community?
Have we been producing the right housing for our own marketplace?
CCOG

Regional Housing Study
OPEN HOUSE

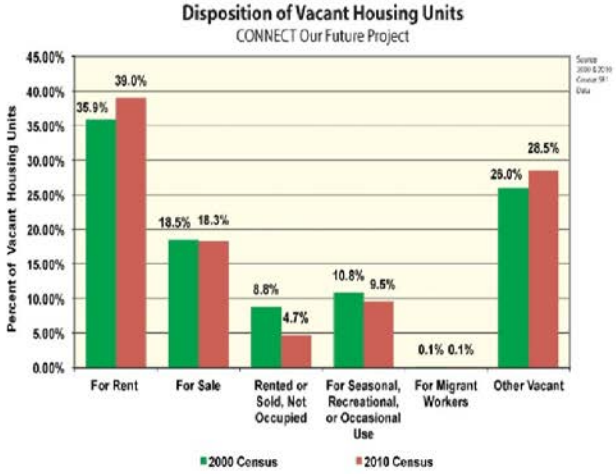
How has the age of the population in our region changed?



- Between 2000 and 2010, the share of the population that was 55 to 64 rose from 8.5 to 11.2 percent.
- Those aged 65 or older also rose appreciably.
- This trend has been in place a long time and will continue, with the older population swelling accordingly.
- This increasing demand is beginning to affect the styles and types of housing demanded by our aging citizens.

Regional Housing Study
OPEN HOUSE

What type of housing in the region is vacant?



- The largest percentage of vacant housing is rental housing, which has increased significantly from 35.9 percent to 39 percent.
- Vacant housing for sale remained steady at about 18 percent.
- "Other vacant," those units not available to the market place, has increased significantly. This is comprised of undesirable and abandoned housing.
- If "other vacant" homes are located in close proximity to each other, they can be a blighting influence.
- Are there areas of vacant housing in your community?
- Have we been producing the right housing for our own marketplace?

B. ADDITIONAL CENSUS BUREAU DATA

Table B.1
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 B.2
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 Non-institutional	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%**

C. ADDITIONAL BUREAU OF ECONOMIC ANALYSIS DATA

Table C.1
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

D. ADDITIONAL 2013 CONNECT RENTAL VACANCY SURVEY DATA

Table D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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 D.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%

E. ADDITIONAL 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 E.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 E.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 E.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 E.4
Physical Condition of Single-Family Homes by Era of Construction
CONNECT Our Future
Assessor Data

Era of Construction	Physical Condition						
	Very Poor/Poor	Fair	Average	Good/Very Good	Excellent	Missing	Total
<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 E.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						
	Low	Fair	Average	Good	Excellent	Missing	Total
<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 E.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						
	Low	Fair	Average	Good	Excellent	Missing	Total
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 E.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						
	Very Poor/ Poor	Fair	Average	Good/Very Good	Excellent	Missing	Total
<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 E.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 E.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 E.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 E.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 E.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 E.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 E.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**

F. ADDITIONAL FORECAST DATA

Table F.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 F.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 F.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

G. COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY ESTIMATES OF HOUSEHOLDS WITH HOUSING PROBLEMS

Table G.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 G.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 G.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 G.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**

CONNECT Our Future

Vibrant Communities – Robust Region

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