

Analysis of Impediments to Fair Housing Choice [2019]

MAY 13, 2019

Prepared by:
Centralina Council of Governments

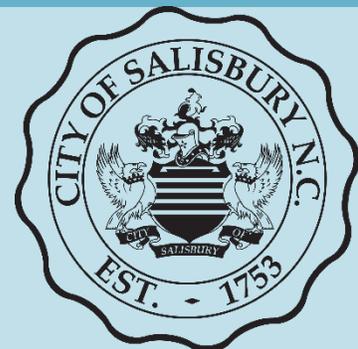


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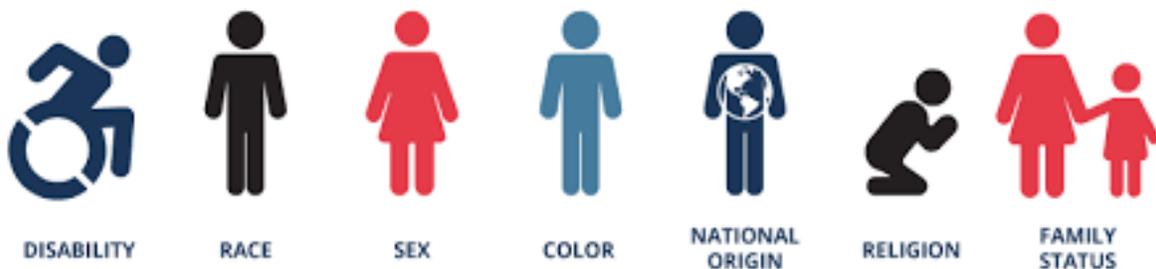
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EXECUTIVE SUMMARY

The City of Salisbury is located in the heart of the Piedmont region of North Carolina, midway between Charlotte and Greensboro. Salisbury is the county seat of Rowan County, and provides a full range of municipal services, including law enforcement, fire protection, zoning and code enforcement and water and sewer systems. Founded in 1753, Salisbury has a tradition of preserving history, taking the lead on innovation, and engaging residents to foster an inclusive and livable community.

The City of Salisbury is an entitlement community designated under the United States Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG) program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must “affirmatively further fair housing.” The City is committed to demonstrate to HUD and the community that the City is affirmatively furthering fair housing. To that end, the City of Salisbury has completed a fair housing study known as an Analysis of Impediments to Fair Housing Choice (AI) to ensure that HUD-funded programs are being administered in a manner that affirmatively furthers fair housing for federally protected classes.

Affirmatively furthering fair housing “means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, that address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant’s activities and programs relating to housing and urban development.” (24 CFR 5.152)



The Analysis of Impediments to Fair Housing Choice is a comprehensive review of municipal housing, economic and transportation conditions, and public and private sector policies that ensure that housing choices and opportunities for citizens in a community are available. The goal of this analysis is to identify any barriers to fair housing choice for protected classes and to develop recommend actions the City of Salisbury can implement to address barriers that exists for fair housing choice for residents.

HUD has a commitment to eliminate discriminatory practices in housing and an obligation under Section 8 of the Fair Housing Act, to encourage the adoption and enforcement of fair housing laws in federally funded housing and community development programs. Title VIII of the Civil Rights Act of 1968, more commonly known as the Fair Housing Act, ensures protection of housing opportunity by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin (the federally protected classes).

The Act was amended in 1988 to include persons with a “handicapping condition,” along with families with children, as protected classes. The legislation adopts the definition of handicapping condition found in Section 504 of the Rehabilitation Act of 1973, as amended. This definition includes any person who actually has a physical or mental impairment, has a record of having such an impairment, or is regarded as having such an impairment that substantially limits one or more major life activity such as hearing, seeing, speaking, breathing, performing manual tasks, walking, caring for oneself, learning or working.

The AI process involves a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system and housing transactions, particularly for persons who are protected under fair housing law. AI sources included census data, employment and income information, home mortgage application data, federal and state fair housing complaint information, surveys of housing industry experts and stakeholders, and related information found in the public domain.

The AI also incorporates an involved public input and review process via direct contact with stakeholders, public forums to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and possible actions to overcome the identified impediments. Additionally, the Salisbury City Council established a Fair Housing Committee as a new joint effort between the City of Salisbury, Salisbury Housing Advocacy Commission, Salisbury-Rowan Human Relations Council, and Salisbury Community Development Corporation, to support the AI update. The process utilized the committee's collective expertise in housing, community development, housing finance, real estate management, and human relations to inform possible new actions to overcome identified impediments.

The City of Salisbury previously prepared an Analysis of Impediments to Fair Housing Choice in 2014. This analysis focuses on the status and interaction of five (5) fundamental conditions within the City of Salisbury:

- The sale or rental of dwellings (public or private);
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- Knowledge and awareness of residents' rights and the fair housing ecosystem and its reach.
- Where there is a determination of unlawful segregation or other housing discrimination regarding assisted housing, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

Background

HUD enforces the Fair Housing Acts of 1968 and 1988 and other federal laws that prohibit discrimination and the intimidation of citizens in their homes, apartment buildings, condominium developments, and in housing transactions, including rental and sale of housing and the provision of mortgage loans. In recognition of equal housing access as a fundamental right, the federal government and the State of North Carolina have each established fair housing as a right protected by law.

What are Impediments to Fair Housing?

As defined by HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choice or the availability of housing choices; and
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Impediments to fair housing choice include actions or omissions in the State or Entitlement jurisdiction that:

- Constitute violations, or potential violations, of the Fair Housing Act
- Are counterproductive to fair housing, such as:

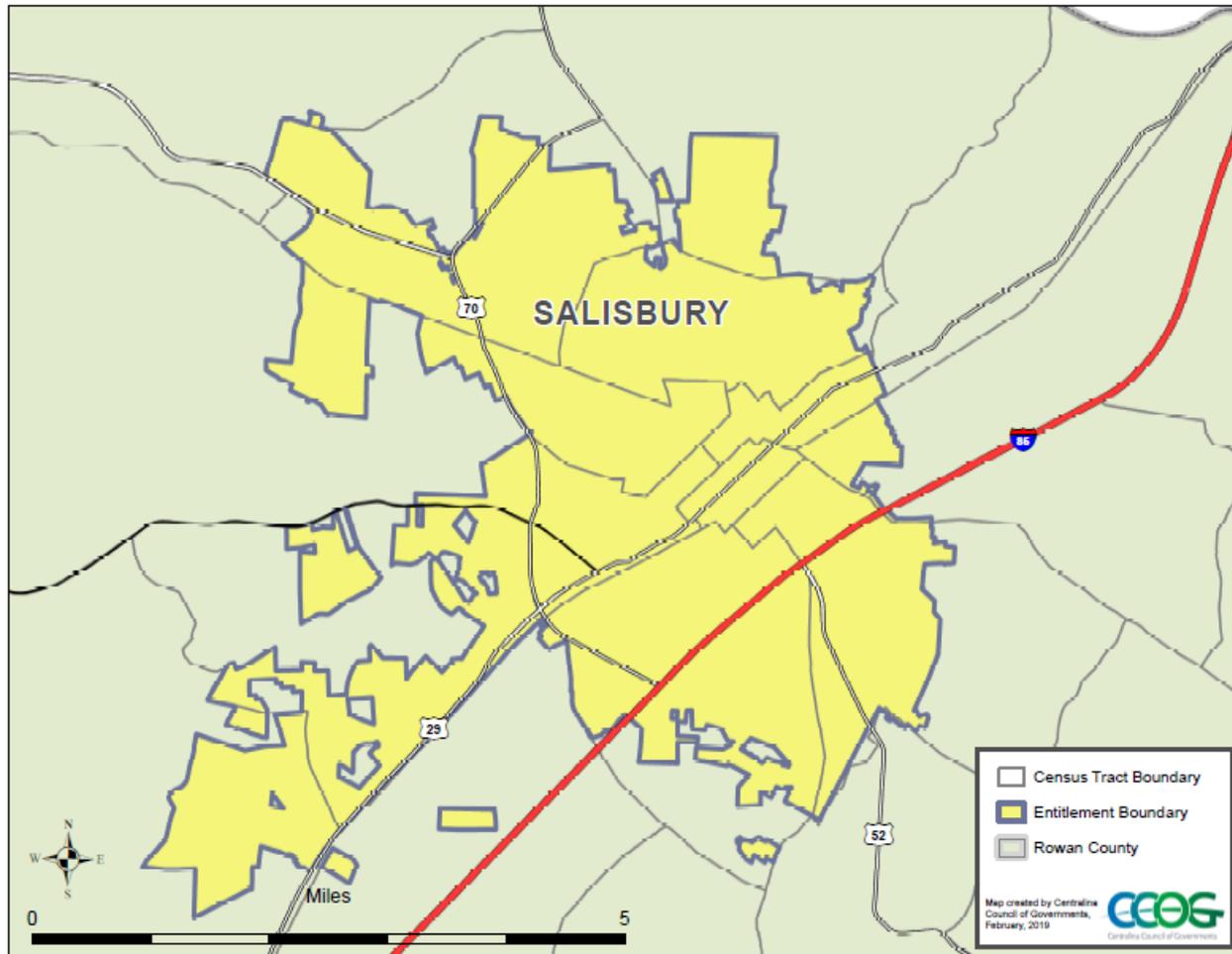
City of Salisbury

2019 Analysis of Impediments to Fair Housing Choice

- Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas.
- Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.
- Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin.



Map I.1
Salisbury Study Area
City of Salisbury
2017 ACS 5-Year Estimates Data



City of Salisbury
2019 Analysis of Impediments to Fair Housing Choice

2019 Impediments to Fair Housing

The following impediments to fair housing choice are presented to assist the City of Salisbury to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice are discussed on page 59 of this document. Newly determined and carried over impediments to Fair Housing Choice are presented on the pages that follow. Several aspects of the previously identified impediments are still present in the City of Salisbury, despite the City's best efforts to ameliorate the issues. Below is the list of impediments that were developed as part of the City of Salisbury's 2019 Analysis of Impediments to Fair Housing Choice.

Impediment 1: Lack of a formalized structure for a local fair housing system.

There is a continuing need to educate renters and homebuyers about their rights under the Fair Housing Act and to advise landlords, realtors, sellers and bankers about their responsibilities under the Fair Housing Act. Additionally, the City of Salisbury has a substantial number of programs and initiatives aimed at helping residents with housing issues. However, there is a need for a centralized clearinghouse within the City that maintains an information system of all the City's efforts. Currently all the activities are decentralized, creating gaps in staff's and local resident's knowledge of housing related offerings. Localizing a fair housing system will allow for creating a centralized point of contact for residents, landlords, developers and social service professions to obtain information on educational opportunities and local efforts to affirmatively further fair housing. This would also provide an avenue to develop a local referral system for residents contacting the City with local fair housing complaints or seeking housing assistance.

There is lack of coordinated and reoccurring fair housing testing to determine where fair housing discrimination is taking place and there is an absence of dedicated resources for enforcement efforts. In 2018, the City engaged Legal Aide of North Carolina to complete fair housing testing. Legal Aide completed a report summarizing the outcomes and provided recommendations for future testing. However, no recommendations were provided for frequency of follow up testing or enforcement tactics. Establishment of a local fair housing system would provide the platform for developing the testing and enforcement framework for the City's fair housing efforts.

Action: Utilize existing institutional resources to develop a one stop office for all fair housing activities.

Long term: Assess HUD's Fair Housing Assistance Program to determine if it aligns with the City of Salisbury's long-term fair housing goals and apply for funding to support developing and

sustaining the local fair housing resource system. Through the Fair Housing Assistance Program (FHAP), HUD funds state and local agencies that administer fair housing laws that HUD has determined to be substantially equivalent to the Fair Housing Act. The Fair Housing Act contemplates that, across the country, state and local governments will enact and enforce their own statutes and ordinances that are substantially equivalent to the Fair Housing Act. HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that administer fair housing laws that provide rights and remedies that are substantially equivalent to those provided by the Fair Housing Act.

Impediment 2: Insufficient supply of adequate and affordable housing to meet the growing needs of low- and moderate-income residents including members of the protected classes.

A lack of affordable and adequate housing exacerbates housing discrimination. Many communities are experiencing a tight housing market, allowing landlords to be highly discerning in tenant selections which may disguise some illegal discrimination. Lack of available housing units based on number of bedrooms is also problematic. Continued access to funding is vital for development of new housing and rehabilitation of existing housing. Educational efforts are needed to understand the importance of affordable and decent housing in the community. Sharing of success stories and documenting financial impact will assist in public support of both local, state and federal funding. The City of Salisbury should consider developing an Affordable Housing Strategy which may include actions such as adopting an Inclusionary Zoning Ordinance; creating an Affordable Housing Trust Fund; seeking funding from sources such as, Low Income Housing Tax Credits, Tax Increment Financing, other government housing programs, and private sources. Development of new housing is expensive, and costs continue to outpace increases in income. Housing development in rural areas is often more difficult due to lower income and higher development costs due to remoteness and lack of contractors and suppliers. The distance for contractors to travel, lower profit margin and less market demand can make rural areas less attractive and low priority development areas. The City of Salisbury should engage partners to review other peer communities affordable housing practices that help incentivize public – private partnerships for the development of new affordable housing and the preservation and improvement of existing housing inventory.

Action: Preservation and improvement of existing housing units and creation of new housing units, through continued investment of General Fund dollars, CDBG and HOME funding.

Long Term: Develop an affordable housing strategy focused on creation and preservation of affordable housing of all types, i.e. single-family, multi-family, senior, and accessible housing as well as living assisted and full-time care facilities.

Impediment 3: Public transportation limitations reduces housing choice for low-to-moderate and special needs populations.

The City of Salisbury's public transportation system for the most part, provides adequate routes to and from major employment centers and lower income neighborhoods that are closely located with the I-85 corridor. However, there are large concentrations of owner and renter occupied housing units just outside of this service area. This scenario creates limitations for housing choice for low- and moderate-income households, living outside the service area, who are dependent on public transportation to access jobs. The job, housing and transportation disconnect is a documented contributing factor that creates concentrations of low-to-moderate income households which often results in economic segregation. Additional barriers include limited service after 6:00 pm to accommodate second and third shift workers, reduced service on the weekends and lack of direct routes to emerging employment centers outside of the transit system's existing service areas.

While the economics of public transit prevent complete coverage that would allow all workers a reliable and speedy commute to any job location within the city and major employment centers outside of the city limits, the distribution of routes in the existing transit systems does appear to focus on providing access to major employment centers and neighborhoods where residents are more likely to utilize public transportation for their work commute. Given the financial constraints the City has limited ability to address this impediment related to transportation through the City's transit system.

The Salisbury Transit Department is currently completing a Long-Range Public Transportation Master Plan that will provide a framework for incorporating improved transit systems and offerings to better serve the growing needs of Salisbury's residents. To date only draft recommendations have been released with the final plan expected to be adopted in 2019. Some of the current recommendations include expanded fixed routes, use of micro-transit (Uber/Lyft like) or Vanpool/Rideshare to cater to employment trips and finally having broader regional connectivity.

Action: Transit planning initiatives that are inclusive of fair housing by creating policy that affords opportunities for expanded routes and services to low and moderate income and special needs residents.

Long term: Identify additional funding sources and/or non-profit partners that can collaborate to expand transportation options for residents. Coordinate with the Salisbury Transit Department on implementation of recommendations from the pending Long-Range Public Transportation Master Plan that align with the fair housing needs of Salisbury residents. Participate in regional transit planning efforts that will connect the Salisbury transit system into

the larger regional transit system thereby expanding broader access to jobs and services for area residents, while allowing the City to offset burdensome cost through regional partnerships.

Impediment 4: Lack of access to housing that accommodates special populations.

Based on feedback from community stakeholders there are great needs for housing for the elderly, disabled and adults re-entering the community. Key stakeholders consistently mentioned that the current housing stock is not adequate to serve area residents with special needs, this includes disabled and elderly residents. Many stakeholders and residents have described affordable housing as substandard, and therefore, more likely to be non-accessible. Disabled and senior residents may also require additional supportive services, such as, case management, daily living, and navigational support in addition to structural modifications.

While not a protected class defined under the Fair Housing Act, adults re-entering the community are difficult to house in Salisbury. Many housing providers, both public and private, use records for past convictions, any conviction, regardless of what it was for or how long ago it occurred, to indefinitely bar rental applicants from housing opportunities. This type of rental policy has a disproportionate impact on this group of home seekers who are protected under the Fair Housing Act.

Action: Create partnerships with service providers and provide educational opportunities for public and private landlords on how to mitigate risks when providing housing adults re-entering the community, to create housing opportunities for this population. Engage organizations that serve persons with physical and mental disabilities and seniors as participants in housing strategy development to ensure policies, programs and potential funding resources are identified that align with the needs of these residents.

Long-term: Develop policies and incentives that support making adaptations to housing to make it more accessible for persons with special needs and/or disabilities. Conduct an assessment of accessible housing in the City to identify the inventory available for residents. Work with partners to create a risk mitigation program for landlords and management companies who are willing to providing housing opportunities for adults re-entering the community and their families.

Impediment 5: Mortgage lending practices reduce homeownership opportunities for racial and ethnic minorities.

Fair housing problems were also identified in the home mortgage market through a review of Home Mortgage Disclosure Act (HMDA) data. Trends that were identified included disproportionately high denial rates for selected minority racial and ethnic applicants and higher denial rates in low-income areas. While this fact alone does not imply an impediment to fair housing choice, the pattern is consistent with discrimination. This is a common observation among markets across the U.S. during the years studied. Additionally, HMDA data also shows that debt-to-income ratios, poor credit history, and lack of collateral were the top three explanations for loan denial; indicating poor financial history of potential homebuyers which can inhibit homeownership and decrease housing affordability.

Action: Reduce denial rates and other problems in the home mortgage market through expanded educational opportunities for area residents through partnerships with local lending institutions.

Long Term: Expand homebuyer education classes to educate potential home buyers on the importance of establishing and keeping good credit. Identify partners to expand down payment assistance resources to create home ownership opportunities for more Salisbury citizens. The City should work with local lenders to develop partnerships to expand homeownership opportunities for residents. The City should review HMDA data for local lending institutions to ensure that loan decisions are being made equitably. Identify problem lenders and develop educational platforms to overcome discriminatory practices.

INTRODUCTION

The Civil Rights Act of 1968, Title VIII, commonly known as the Fair Housing Act of 1968 states that it is the policy of the United States to provide fair housing throughout the country. This Act prohibits discrimination in the sale or renting of housing, the financing of housing, or in the provision of brokerage services, including or otherwise making unavailable or denying a dwelling to any person because of race, color, religion, sex, national origin, disability, or familial status. In addition, the State of North Carolina Fair Housing Law has been amended to specifically deal with housing affordability.

It is unlawful discriminatory practice to discriminate in land-use decisions or in the permitting of development based on race, color, religion, sex, national origin, handicapping condition, familial status, or, except as otherwise provided by law, the fact that a development or proposed development contains affordable housing units for families or

The Fair Housing Act



individuals with incomes below eighty percent (80%) of area median income. It is not a violation of this Chapter if land-use decisions permitting of development is based on considerations of limiting high concentrations of affordable housing. (North Carolina Fair Housing Law)

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal access to housing.

Discrimination in Renting

The Fair Housing Act exempts certain types of property, including certain single-family homes rented or sold without the use of an agent and certain owner-occupied buildings containing four or fewer units. The following practices by landlords or their agents (e.g., brokers and property managers) are prohibited under the Fair Housing Act:

- Running discriminatory advertisements (for example, ads that state "No Kids);
- Falsely stating to minority applicants that an available unit has been rented;
- Setting higher or lower rents, security deposit requirements or credit criteria for prospective tenants based on their race or other protected status;
- Failing to respond to inquiries by prospective minority tenants;

- Failing to provide prospective minority tenants with rental applications; and
- Encouraging long-term tenants to leave their apartments by making false allegations regarding the effect of minority residents on property values, an increase in criminal or antisocial behavior, or a decline in the quality of schools or other services or facilities (called “blockbusting”—done so that rents can be increased or so the units can be converted into condominiums or cooperatives and sold).

Discrimination in Housing Sales

It is illegal for a seller or agent to run ads or make statements that are discriminatory. For instance, it would violate the Fair Housing Act if a seller published a classified ad that characterized the racial makeup of the area the home is in or stated that the house will not be sold to families with children. This part of the Fair Housing Act applies to ads for single-family and owner-occupied housing even in cases where the property is exempt from other components of the law. In addition, these actions by sellers and their agents are illegal when they disadvantage a protected class:

- Lying about or exaggerating sales terms in order to discourage certain homebuyers or to price them out of the market;
- Failing to inform prospective buyers about all available listings in their price range and desired locations;
- Using stall tactics to avoid showing a home to a buyer;
- Steering prospective buyers only to racially segregated neighborhoods; and
- Refusing to negotiate with interested buyers.

Mortgage and Insurance Discrimination

Some illegal discrimination is obvious, such as the mobile home park owner who says he will not rent to parents of young children, or the real estate agent who refuses to show homes to people of color. But home mortgage and insurance discrimination can be more difficult for individuals to recognize. Mortgage and insurance professionals are prohibited from engaging in certain practices that disadvantage protected classes, including:

- Denying loans or insurance to prospective buyers of homes in certain neighborhoods;
- Scrutinizing the loan application of one applicant more closely than another applicant because of race;
- Giving artificially low appraisals on properties in certain neighborhoods; and
- Imposing different terms or conditions on a loan, such as higher or lower fees, points or rates.

Why Assess Fair Housing?

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e)(5) of the federal Fair Housing Act, which requires the Secretary of HUD to administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which created a single application cycle.

As a part of the consolidated planning process, states and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. The AFFH certification process requires jurisdictions to do the following:

- Conduct an analysis of impediments to fair housing choice within the local jurisdiction,
- Take appropriate actions to overcome the effects of any impediments identified through that analysis, and
- Maintain records reflecting the analysis and actions in this regard.

Evaluating fair housing is a complex process involving diverse and wide-ranging considerations. The role of economics, housing markets, and personal choice are important when examining fair housing. Any disproportionate impacts on persons of a particular race, ethnicity, or members of the protected classes under fair housing law have been comparatively analyzed to determine to what extent those disparities are limiting fair housing choice.

Methodology

As a requirement for receiving HUD formula grant funding, the City of Salisbury is undertaking this Analysis of Impediments to Fair Housing Choice to evaluate impediments to fair housing choice within the City.

The residents of the City of Salisbury are protected from discrimination in housing choice by the federal Fair Housing Act, which includes protections based on race, color, religion, national origin, sex, disability, and familial status. The residents are further protected by State of North Carolina fair housing ordinances, which extend fair housing protections to the same groups that are enumerated in the federal Fair Housing Act.

The City of Salisbury along with the Centralina Council of Governments (CCOG) conducted this analysis and is responsible for leading the coordination and submission of this document. Staff time and other costs related to the development of this report were funded with program administration funds allocated for fair housing under the Community Development Block Grant (CDBG) funding awarded to the City of Salisbury.

The purpose of this report is to determine current impediments to fair housing choice in the City of Salisbury and to suggest actions that the local community can consider in order to overcome the identified impediments.

Research

- A review was performed of the City's 2014 Analysis of Impediments to Fair Housing Choice, the 2018 Annual Action Plan, Salisbury Vision 2010 Comprehensive Plan, the local land development ordinances, municipal code, East Innes & Long Complete Streets Study, West End Transformation Plan, North Main Street Small Area Plan, Cultural Action Plan, and the Downtown Salisbury Master Plan.
- Salisbury Housing Authority's Tenant Selection Plan was reviewed.
- The most recent demographic data for the City was analyzed from the 2010 U.S. Census and 2017 American Community Survey 5-year estimates, which included general demographic, housing, economic, social and disability characteristics.
- A review of the residential segregation data from the CensusScope was undertaken.
- The U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data was reviewed.
- Review and assessment of the 2013-2017 Home Mortgage Disclosure Action data looking at number of originations, declined loans, loan type and race and ethnicity of applicants
- Employment data available through the U.S. Bureau of Labor Statistics was reviewed.
- Economic data from the U.S. Bureau of Economic Analysis was reviewed.
- Housing complaint data was assessed from both the North Carolina Human Relations Commission and the U.S. Department of Housing and Urban Development.

Interviews and Meetings

Meetings and/or interviews were conducted with the following groups/organizations in order to gather first-hand information from local subject matter experts working directly with Salisbury residents providing services that are a part of the housing services delivery system.

- Centralina Area Agency on Aging
- Family Crisis Council of Rowan, Inc.
- Communities in Schools of Rowan County
- Apple House Realty
- Rowan County Public Health
- Family Crisis Council
- Rowan Transit
- Rowan County Department of Social Services
- Salisbury Police Department
- Rufty-Holmes Senior Center
- Salisbury Community Development Corporation
- Salisbury Housing Authority
- Rowan County Housing Authority
- Salisbury Human Relations Council
- Salisbury Housing Advocacy Commission
- Salisbury Fair Housing Committee
- Salisbury Community Development Staff

Qualitative research included evaluation of relevant existing fair housing research and national and state fair housing legal cases. Additionally, there was evaluation of information gathered from several public input opportunities conducted as a part of this Analysis of Impediments to Fair Housing Choice project. This included a Fair Housing Survey and a Focus Group made up of stakeholders in the city, to explore fair housing issues in the private and public sectors.

Overview of Findings

This Analysis of Impediments to Fair Housing Choice includes a review of both public and private sector housing market contexts in Salisbury to identify practices or conditions that may limit fair housing choice in the City. In consultation with City staff, a list of recommendations and an action plan for addressing the identified impediments was developed. These recommendations shall be used as a basis for fair housing planning, monitoring and record keeping. A full description of each impediment and the action plan can be found on pages 85 through 95.

2019 Identified Impediments to Fair Housing Choice

Impediment 1: Lack of a formalized structure for a local fair housing system.

Impediment 2: Insufficient supply of adequate and affordable housing to meet the growing needs of low- and moderate-income residents including members of the protected classes.

Impediment 3: Public transportation limitations reduces housing choice for low-to-moderate and special needs populations.

Impediment 4: Lack of access to housing that accommodates special populations.

Impediment 5: Mortgage lending practices reduce homeownership opportunities for racial and ethnic minorities.



BACKGROUND DATA

The demographic, housing, economic, and social characteristics of the City of Salisbury were evaluated as a basis for determining and identifying any existing impediments to fair housing choice. This section presents the background data collected and public input gathered that informs the analysis and findings. A demographic profile of the City of Salisbury is presented with an emphasis on classes protected under the Fair Housing Act. An economic and housing profile presents data on the opportunities that exist for all residents in the city. Along with this quantitative background, the section also includes the qualitative input expressed by the public during a series of input sessions. The key findings of the examination of background data reveal that the City of Salisbury has an increasing elderly population coupled with an overall slow population growth. It is also notable that much of the current housing stock in the City was built more than 50 years ago. These key findings point to the potential of an increased need for senior housing as well as an increased need in critical home repairs for the aging housing stock.

POPULATION, RACE, ETHNICITY, AND RELIGION

The demographics and housing trends of the City of Salisbury were analyzed using data from the 2000 and 2010 federal Census and 2017 American Community Survey 5-year estimates. The City of Salisbury has experienced a slow, but steady increase in their total population since 2000. This rise in population could be associated with the overall population growth of the region. The City of Salisbury had a total population of 26,462 in the year 2000 and this increased to a total population of 33,527 in 2010. The most recent estimates from the American Community Survey reveal a total population of 33,849 for the year of 2017. Salisbury's population has grown by nearly 28 percent during the period from the 2000 Census through 2017. For the City of Salisbury, the total population increased by 27.9 percent between the years of 2000 and 2017. In comparison to surrounding cities and towns, Salisbury's population grew at a much slower pace. The City of Concord and the Towns of Huntersville and Mooresville experienced much greater population increases over the same time period from 2000 to 2017. Concord's population in 2000 was 55,977, which increased by 56.5 percent to 87,607 in 2017. The City of Mooresville had even greater growth, having a population of 18,823 in 2000, and expanding to 36,577 in 2017, a 94.3 percent increase in the total population. The Town of Huntersville had the largest impact in growth, seeing a 113 percent increase in the total population growing from 24,960 in 2000 to 53,302 in 2017.

Table II.1
Census and Intercensal Population Estimates
 City of Salisbury
 2000, 2010 Census and Intercensal Estimates

Year	Estimate	Year	Estimate
Census 2000	26,462	Census 2010	33,527
July 2001 Est.	31,280	July 2011 Est.	33,374
July 2002 Est.	31,601	July 2012 Est.	33,223
July 2003 Est.	31,605	July 2013 Est.	33,311
July 2004 Est.	31,560	July 2014 Est.	33,504
July 2005 Est.	31,650	July 2015 Est.	33,513
July 2006 Est.	32,116	July 2016 Est.	33,657
July 2007 Est.	32,562	July 2017 Est.	33,849
July 2008 Est.	33,182		
July 2009 Est.	33,623	% Change 00-17	27.9%

POPULATION BY AGE

When the population is considered by age group, residents aged 35 to 54 years were observed to account for the largest percentage of Salisbury residents in both 2010 and 2017. However, this age group saw a slight decrease from 8,140 in 2010 to 7,827 in 2017. Other age groups that saw a decrease between 2010 and 2017 include the under 5 age group and the 25 to 34 age group. All other age groups experienced an increase. Despite an increase in these areas, there was an overall decrease in total population. This is represented in Table II.2, on page 21 and is illustrated in Diagram II.1 above.

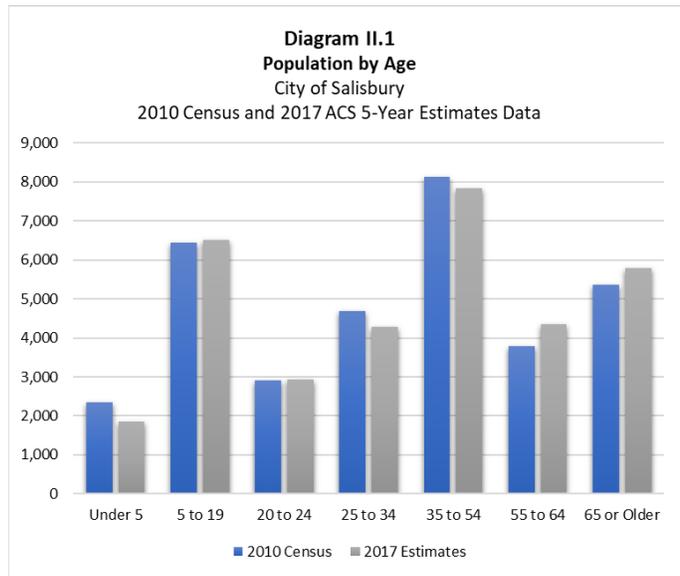


Table II.2
Population by Age
City of Salisbury

2010 Census and 2017 ACS 5-Year Estimate Data

Age	2010 Census	2010 % of Total	2017 Estimates	2017 % of Total	% Change 10-17
Under 5	2,352	7.0%	1,850	5.5%	-21.3%
5 to 19	6,444	19.1%	6,518	19.4%	1.1%
20 to 24	2,903	8.6%	2,925	8.7%	0.8%
25 to 34	4,687	13.9%	4,293	12.8%	-8.4%
35 to 54	8,140	24.2%	7,827	23.3%	-3.8%
55 to 64	3,784	11.2%	4,351	13.0%	15.0%
65 or Older	5,352	15.9%	5,797	17.3%	8.3%
Total	33,662	100.0%	33,561	100.0%	-0.3%

The elderly population (65 and older) grew by only 8.3 percent between 2010 and 2017, as shown in Table II.3 below. Overall, the elderly population makes up the third largest share of the total population for the City of Salisbury with 17.3 percent. The 35 to 54 age group having the largest at 23.3 percent and the 5 to 19 age group having the second largest at 19.4 percent. When further broken down, the greatest increase occurred in the 65 to 69 age group, with a 34.2 percent increase and the greatest decrease occurred in the 80 to 84 age group, -26.8 percent. Even though the total elderly population in 2010 and 2017 do not seem too drastically different, there was a distinct shift in the makeup of the population.

Table II.3
Elderly Population by Age
City Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Age	2010 Census	2010 % of Total	2017 Estimates	2017 % of Total	% Change
65 to 69	1,385	25.9%	1,858	32.1%	34.2%
70 to 74	1,066	19.9%	1,237	21.3%	16.0%
75 to 79	1,005	18.8%	1,027	17.7%	2.2%
80 to 84	884	16.5%	647	11.2%	-26.8%
85 or Older	1,012	18.9%	1,028	17.7%	1.6%
Total	5,352	100.0%	5,797	100.0%	8.3%

POPULATION BY RACE AND ETHNICITY

The City of Salisbury experienced a shift in its racial and ethnic composition between 2000 and 2010, but there was less of a change between 2010 and 2017. Throughout the years, the white population has remained the largest racial group in Salisbury. There was a slight decrease in the white population's share of the total population between 2000 and 2010, but it increased again in 2017. The decrease in the share of the total population can be attributed to the growth in both the black or African American group and the Hispanic or Latino group. The black or African American population has continued to increase since 2000, with a total increase of 31.8 percent. The Hispanic or Latino group saw the greatest increase in their population between 2000 and 2010 with an increase from 1,138 to 3,563. However, this population saw a small decrease between the years of 2010 and 2017, but the share of the total population stayed relatively the same. The Hispanic or Latino group had the most dramatic increase in the share of the total population with an increase of 194 percent from 2000 to 2017.

HUD has determined that an area demonstrates a disproportionate share of a population when the percentage of that population is 10 percentage points or more above the study area average. For example, the Hispanic population represented 10.0 percent of the total population of Salisbury in 2017. Therefore, any area of the City in which Hispanic residents accounted for more than 20.0 percent of the population was considered to hold a disproportionate share of that population.

An analysis of the racial and ethnic spatial distribution was conducted by calculating race or ethnicity as the percentage of total population per census tract and then plotting the data on a geographic map by census tracts in Salisbury. While disproportionate and high shares of minority, racial or ethnic populations may cause some concern, they do not on their own imply impediments to fair housing choice.



**Table II.4
Population by Race and Ethnicity**

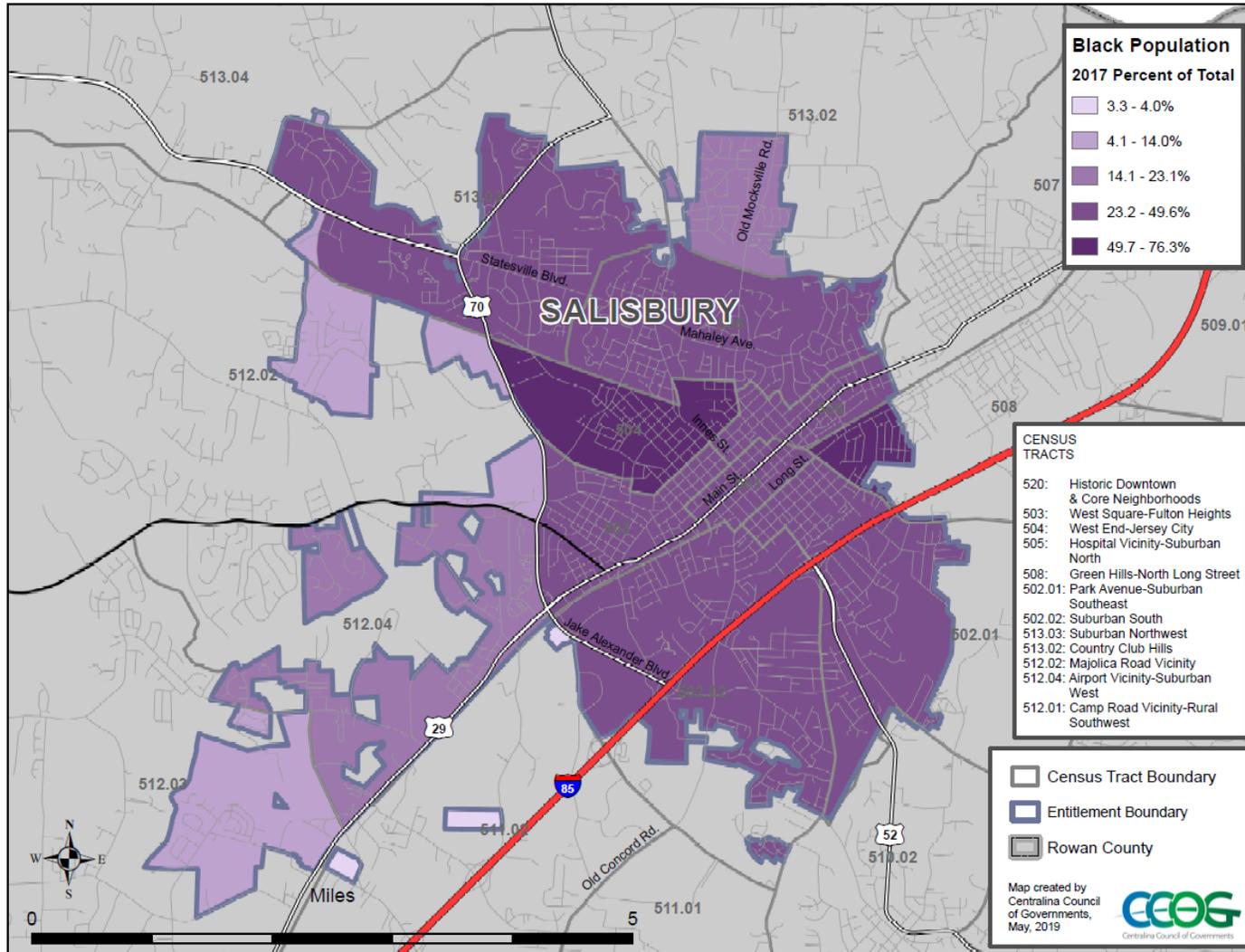
City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Race	2000 Census		2010 Census		2017 ACS Estimates		% Change 00-17
	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total	
White	15,163	57.3%	17,652	52.4%	18,112	54.0%	19.4%
Black or African American	9,940	37.6%	12,694	37.7%	13,099	39.0%	31.8%
American Indian/Alaska Native	74	0.3%	121	0.4%	75	0.2%	1.4%
Asian	369	1.4%	523	1.6%	352	1.0%	-4.6%
Native Hawaiian/Pacific Islander	15	0.1%	16	0.0%	9	0.0%	-40.0%
Other	509	1.9%	1,983	5.9%	972	2.9%	91.0%
Two or More Races	392	1.5%	673	2.0%	942	2.8%	140.3%
Total Population	26,462	100.0%	33,527	100.0%	33,561	100.0%	26.8%
Hispanic or Latino (of any race)	1,138	4.3%	3,563	10.6%	3,349	10.0%	194.3%
Not Hispanic or Latino	25,324	95.70%	30,099	89.4%	30,212	90.00%	19.3%

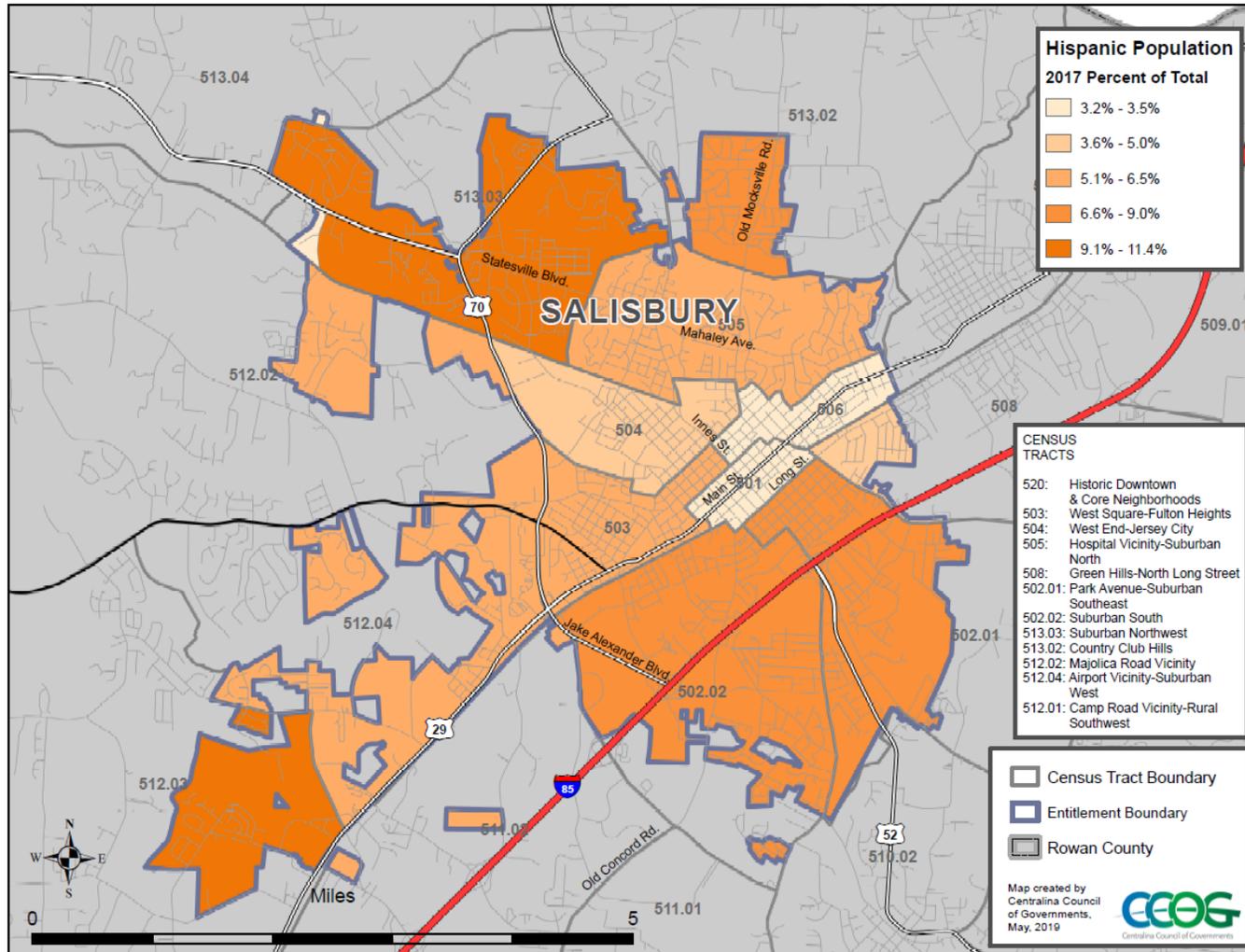
Map II.1, on the following page, illustrates that in 2017 the black population in Salisbury was concentrated in the large census tract in the center of the map. The distribution of the Hispanic population in 2017 is presented in Map II.2, on page 25. The map illustrates that Hispanic households are not concentrated in one area; rather they are relatively well dispersed throughout the City. Meaning there are not disproportionate or above-average shares of Hispanic residents concentrated in certain areas within City. The areas with the largest percentage of Hispanic residents (9.1 percent to 11.4 percent) are located at the northern edge of the city, towards the east of the city, and the very southern edge of the city.

Map II. 1
Percent Black Population by Census Tract
 City of Salisbury
 2017 ACS 5-Year Estimates Data



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Map II.2
Percent Hispanic Population by Census Tract
 City of Salisbury
 2017 ACS 5-Year Estimates Data



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HOUSEHOLDS

According to census data and ACS estimates, the total number of housing units in the City of Salisbury increased by 0.7 percent between 2010 and 2017, from 14,972 to 15,075 units. Between 2010 and 2017, the number of occupied housing units decreased by -1.6 percent as shown below in Table II.5. This was less than the rate of growth for total housing stock and as a result the share of occupied housing units fell from 85.9 percent to 83.9 percent of all housing stock. The number of vacant housing units grew by 14.8 percent between 2010 and 2017, from 2,109 to 2,421 units. Accordingly, the share of housing units in the City that were vacant grew from 14.1 percent to 16.1 percent.

Table II.5
Housing Units by Tenure
City of Salisbury
2010 Census and 2017 ACS 5-Year Estimates Data

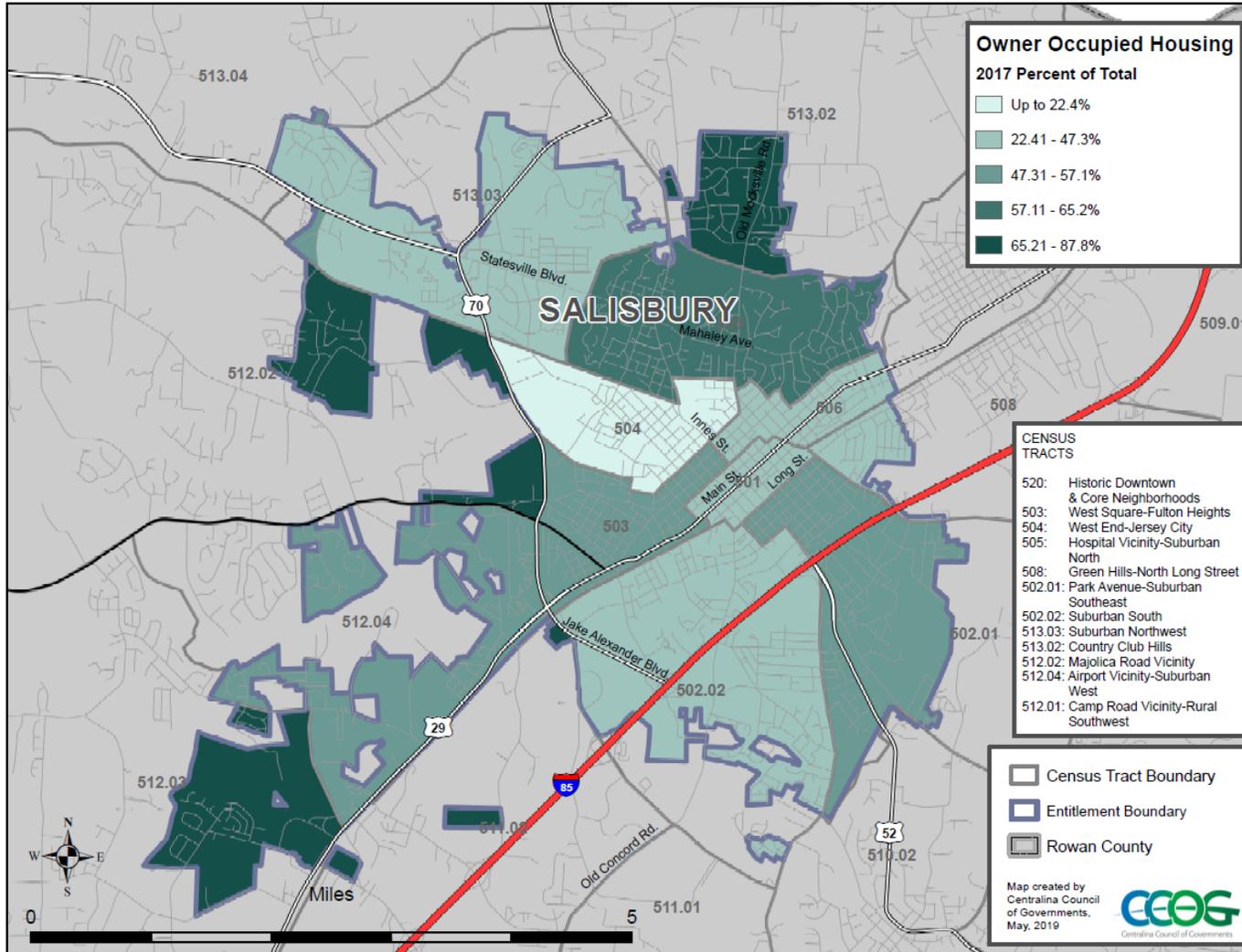
Tenure	2010 Census Data		2017 ACS Estimates		% Change 10-17
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,863	85.9%	12,654	83.9%	-1.6%
Owner-occupied	6,489	51.6%	6,251	49.4%	-3.7%
Renter-occupied	6,078	48.4%	6,403	50.6%	5.3%
Vacant Housing Units	2,109	14.1%	2,421	16.1%	14.8%
Total Housing Units	14,972	100.0%	15,075	100.0%	0.7%

Geographic areas with the highest percentages of owner-occupied units were located on the edges of the City in 2017, as shown in Map II.3 on the following page. Concentrations of owner-occupied housing between 65.21 and 87.8 percent were observed in census tracts that lay mostly on the border of the City of Salisbury. A disproportionately high rate of owner-occupied units was also observed in the large census tract to the north of the center of the city which encompasses the Salisbury Country Club.

Map II.4, on page 28, presents the distribution of renter occupied housing units across the City of Salisbury. The large census tract close to the center of the city, which corresponds with the West End-Jersey City neighborhoods, has the greatest concentration of renter occupied housing units.

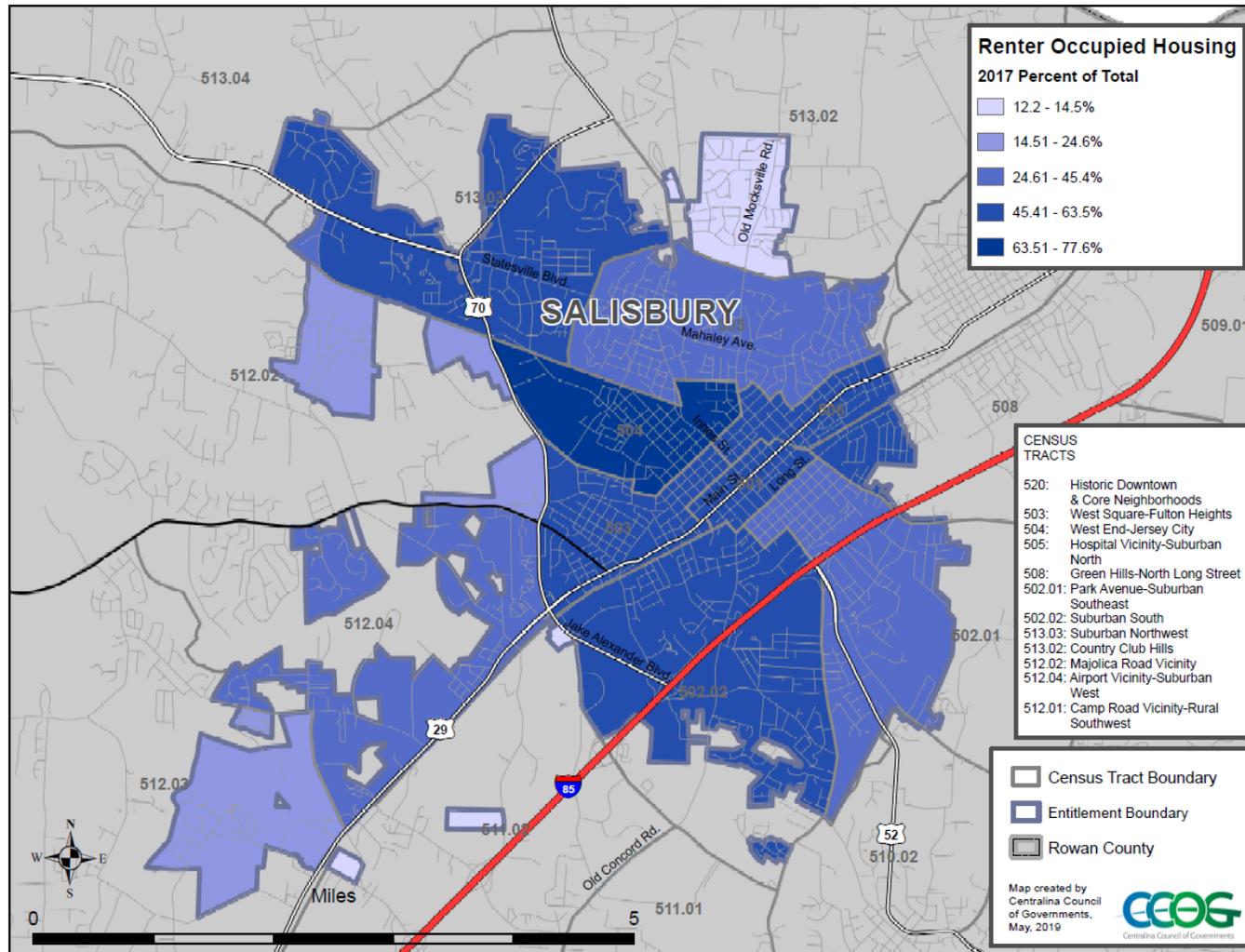
Map II.5, on page 29, presents the percent of vacant housing units based on the 2017 ACS Five-Year Estimates. The area with the highest rate, 25.1 to 28.9 percent, was directly to the East of the center of the City. The areas of the City with the highest concentration of vacant units include: Downtown and Historic Core and Green Hills-North Long Street.

Map II.3
Owner-Occupied Housing Units
 City of Salisbury
 2017 ACS 5-Year Estimates Data



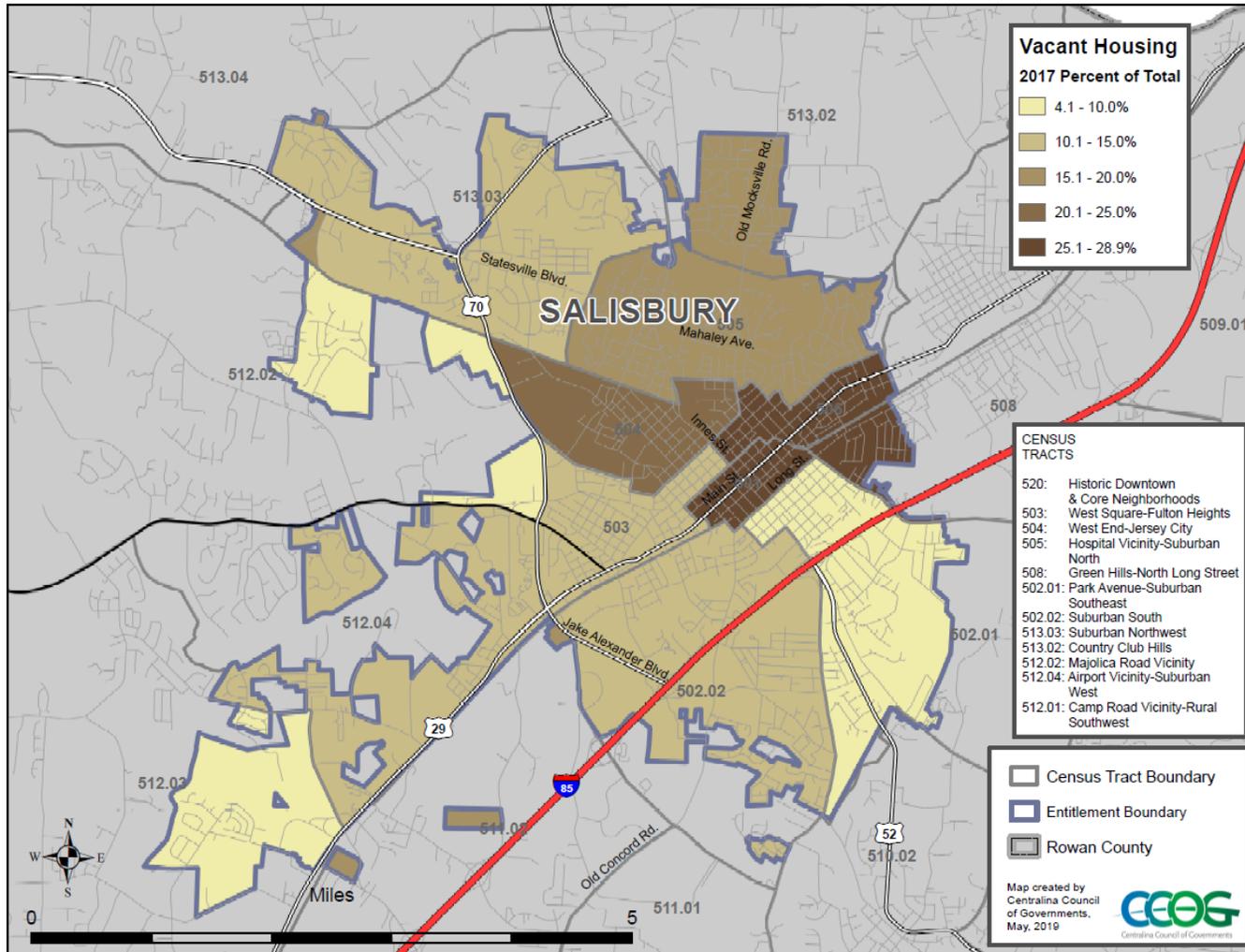
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Map II.4
Renter Occupied Housing Units
 City of Salisbury
 2017 ACS 5-Year Estimates Data



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Map II.5
Vacant Housing Units
 City of Salisbury
 2017 ACS 5-Year Estimates Data



INCOME AND POVERTY

Income and poverty are strongly related to housing choice, household income is one of several factors used to determine eligibility for a home mortgage loan or rental lease. Additionally, lack of income or living in poverty inherently reduces the amount of options a household has over where to live.

HOUSEHOLD INCOME

Table II.6 below presents the number of households in the City of Salisbury by income range, as derived from the 2010 Census and the 2017 ACS Five-Year estimates. In 2010, the average household income was \$53,126 and this increased by 4.11 percent to \$55,307 in 2017.

According to the 2010 Census, 17.3 percent of households had incomes between \$50,000 and \$74,999 and this increased by 1.9 percent in 2017. There was also an 8.2 percent increase in the percent of households with incomes less than \$10,000, going from 1,470 households in 2010 to 1,591 households in 2017. The most noteworthy increase was in households with incomes between \$75,000 and \$99,999, which increased by 35.6 percent between 2010 and 2017. It is also important to note that the higher income categories all experienced a decrease between 2010 and 2017, with the greatest being an 18.6 percent decrease within the \$100,000 to \$149,000 category.

Table II.6
Household by Income
City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Income	2010 Census		2017 ACS Estimates		% Change
	Households	% of Total	Households	% of Total	
Less than \$10,000	1,470	11.4%	1,591	12.6%	8.2%
\$10,000 to \$14,999	1,190	9.3%	1,011	8.0%	-15.0%
\$15,000 to \$24,999	2,059	16.0%	1,740	13.8%	-15.5%
\$25,000 to \$34,999	1,579	12.3%	1,575	12.4%	-0.3%
\$35,000 to \$49,999	1,761	13.7%	1,763	13.9%	0.1%
\$50,000 to \$74,999	2,228	17.3%	2,271	17.9%	1.9%
\$75,000 to \$99,999	992	7.7%	1,345	10.6%	35.6%
\$100,000 to \$149,999	936	7.3%	762	6.0%	-18.6%
\$150,000 to \$199,999	280	2.2%	262	2.1%	-6.4%
\$200,000 or more	368	2.9%	334	2.6%	-9.2%
Total	12,863	100.0%	12,654	100.0%	-1.6%
Mean Household Income	\$53,126		\$55,307		4.11%

Further, while median household income has continued to grow at a healthy rate since the 2000 Census for Salisbury residents, the poverty rate has also continued to grow. Nationally the poverty rate was 12.3 percent in 2017 compared to 22.9 percent for the City of Salisbury. Additionally, where the City is seeing continued growth for households below the poverty line, nationally the U.S. has seen a continued drop in the national poverty rate since 2014. This illustrates a growing income disparity for Salisbury residents above national averages.

Table II.7
Median Household Income
City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Median Household Income	2000 Census	2010 Census	2017 ACS Estimates	% Change
	\$32,923	\$35,871	\$38,316	16.4%
% Below Poverty Line	16.0%	22.4%	22.9%	43.1%

POVERTY

The U.S. 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, are considered to be impoverished. 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.

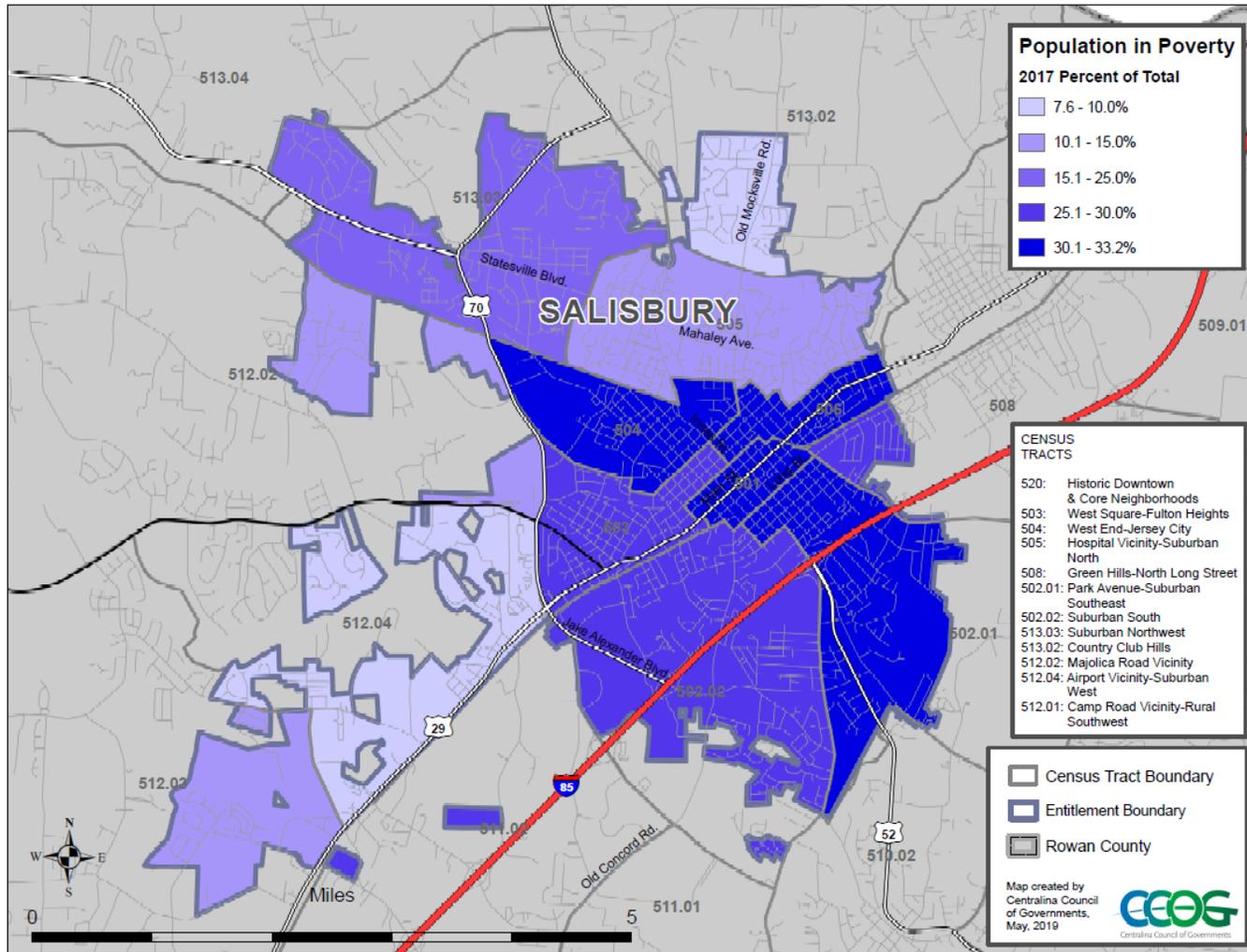
According to data from the 2012 ACS Five-Year Estimates, there was a total of 7,321 persons considered to be living in poverty, as shown in Table II.8 on the following page. There was a 6.3 percent decrease in the number of persons under 18 years of age living in poverty, from 2,816 in 2012 to 2,639 in 2017. There was also a 10.7 percent decrease in persons 18 to 64 years of age living in poverty, from 4,054 in 2012 to 3,622 in 2017. It is noteworthy that there was a 35.9 percent increase in the number of persons 65 years and older living in poverty, increasing from 451 in 2012 to 613 in 2017.

Table II.8
Poverty by Age
 City of Salisbury
 2012 and 2017 ACS 5-Year Estimates Data

Age	2012 ACS Estimates		2017 ACS Estimates		% Change
	Persons in Poverty	% of Total	Persons in Poverty	% of Total	
Under 18 Years	2,816	38.4%	2,639	38.4%	-6.3%
18-64 Years	4,054	55.4%	3,622	52.6%	-10.7%
65 Years and Over	451	6.2%	613	9.0%	35.9%
Total	7,321	100.0%	6,874	100.0%	-6.1%

Poverty was not spread evenly throughout the City of Salisbury, as some Census tracts had much higher rates of poverty than others. Map II.6 on the following page presents the poverty rates in 2017 geographically. Census tracts that had a disproportionate share of persons living in poverty were those areas where the poverty rate was greater than 25.0 percent. There were three areas surrounding the center of the City that fell into the 25.1 to 30.0 percent. The most extreme areas of poverty between 30.1 and 33.2 percent, were four areas in the direct center and then slightly East and West of the center of the City. It is also noteworthy that the area in the center of the City with the highest poverty rate is also the same area that is predominantly black or African American.

Map II.6
Poverty Rate by Census Tract
 City of Salisbury
 2017 ACS 5-Year Estimates Data

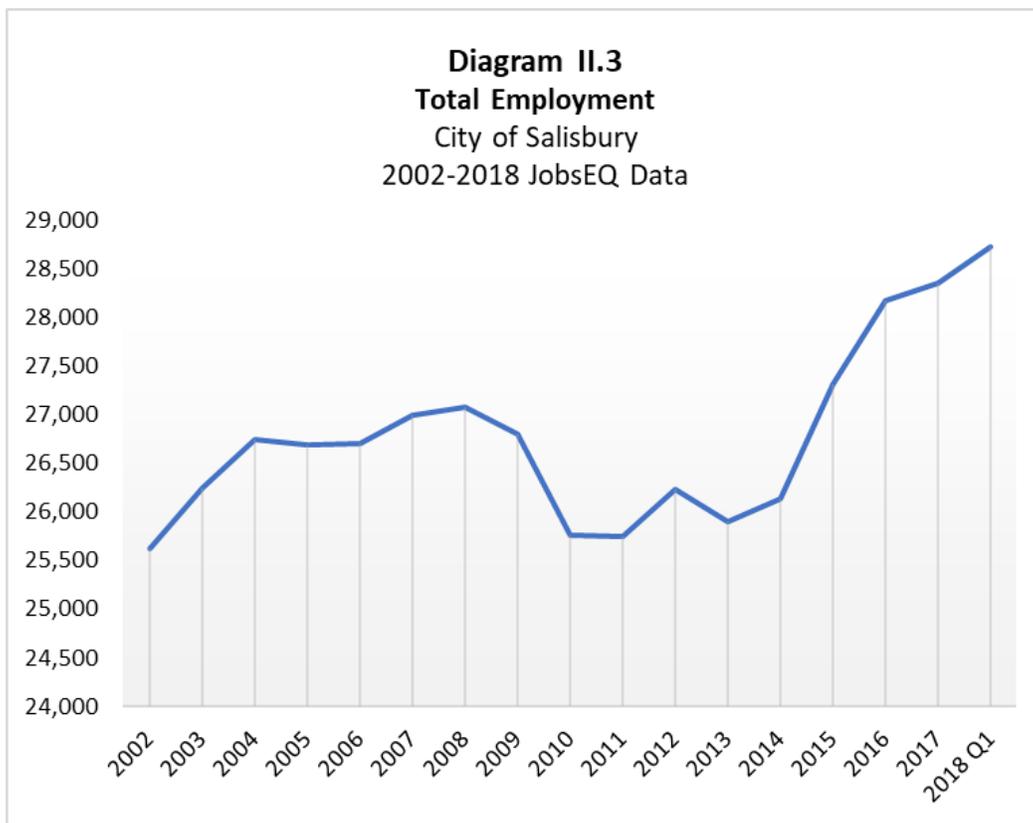


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EMPLOYMENT

Data indicating the size and dynamics of Salisbury’s job markets, workforce, income, and persons in poverty provide essential contextual background and indicate the potential buying power or other limitations of city residents when making a housing choice. A review of the city’s residents in such a context is presented below.

Data presented in the diagram below illustrates the number of people employed for the City of Salisbury by year. The employment data examined in this section was gathered through JobsEQ-Chmura Economics & Analytics. JobsEQ is an online data base that mines economic, demographic and educational statistics to labor market data made available through Federal governments resources, that gives State and local governments an edge in making better decisions about their economic future. According to data from JobsEQ, the employment in the City of Salisbury has seen a steady increase since 2013 after experiencing a slight decline between the years of 2008 and 2011. This could be attributed to the national recession that occurred in 2008. These numbers capture all members of the population age 16 and older that were in the workforce.



The City of Salisbury experienced an increase in the average annual wages from 2002 to 2017. Even though the City of Salisbury’s annual average wages have increased over time, they have been consistently lower than the State average. There was a notable difference in the years of 2010 to 2013 between the average for Salisbury and the average for North Carolina. The City of Salisbury’s annual average wages increased at a much lower rate than North Carolina, which is presented in Table II.9 below.

Table II.9
Average Annual Wages
 City of Salisbury and North Carolina
 JobsEQ Data

Year	City of Salisbury	North Carolina
2002	\$30,967	\$32,042
2003	\$31,640	\$32,657
2004	\$32,605	\$33,804
2005	\$34,158	\$35,159
2006	\$35,440	\$36,548
2007	\$36,562	\$37,845
2008	\$37,320	\$38,756
2009	\$37,793	\$38,745
2010	\$37,504	\$39,647
2011	\$37,726	\$40,943
2012	\$38,219	\$41,811
2013	\$38,457	\$42,623
2014	\$39,786	\$43,526
2015	\$40,919	\$44,771
2016	\$41,582	\$45,932
2017	\$42,756	\$47,486

The unemployment rate is based on the difference between the number of people in the labor force and the number of people employed. There was a major peak in unemployment during 2014 with a 15.5 percent, but it decreased to 13.1 percent by 2017. Table II.10, on the following page, represents the unemployment rate for the City of Salisbury along with Rowan County and the state of North Carolina.

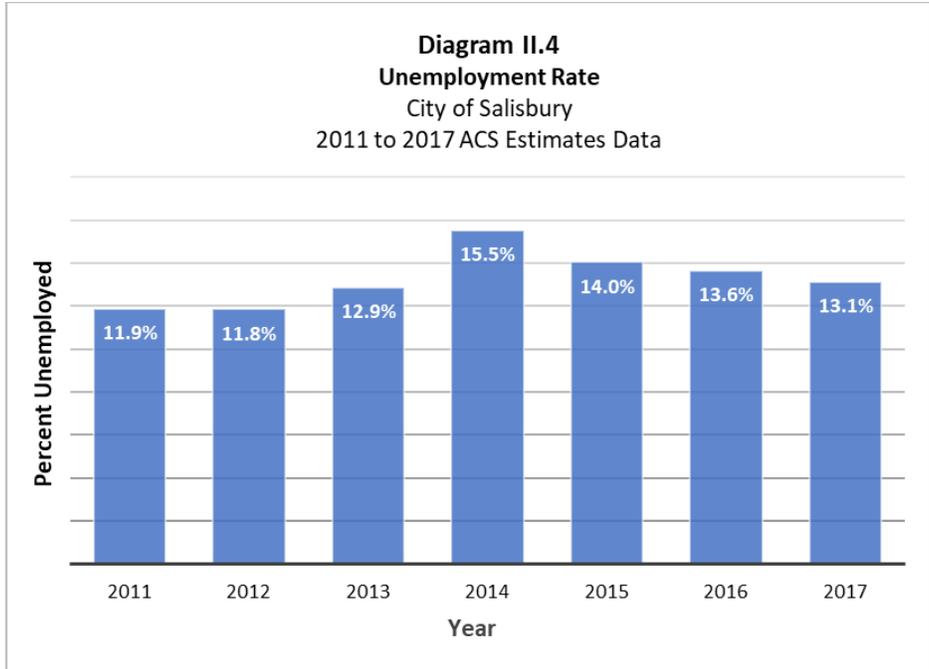


Table II.10, illustrates the unemployment rate for the City of Salisbury in comparison to Rowan County and the entire state of North Carolina. Based on this data, the City of Salisbury has been consistently higher than both Rowan County and the State average. The only exception can be seen in 2013 when Salisbury and Rowan County had the exact same unemployment, which was only roughly 1 percentage point more than the state average.

Table II.10
Unemployment Rate
City of Salisbury
2011 to 2017 ACS Estimated Data

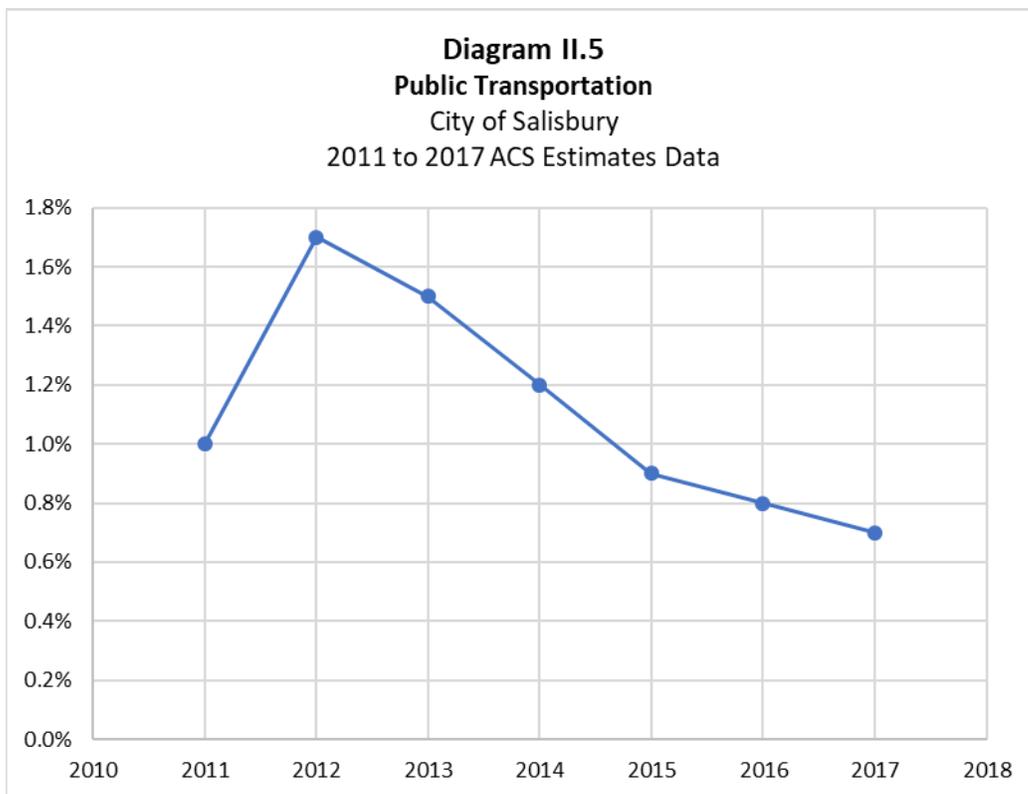
Year	City of Salisbury	Rowan County	North Carolina
2011	11.9%	10.1%	9.7%
2012	11.8%	11.3%	10.5%
2013	12.9%	12.9%	11.1%
2014	15.5%	12.3%	10.5%
2015	14.0%	11.5%	9.4%
2016	13.6%	10.6%	8.3%
2017	13.1%	9.2%	7.2%

TRANSPORTATION

Access to transportation is one of many factors that can contribute to a city’s employment and unemployment rates. Transportation links are also essential elements to successful fair housing. A lack of available transportation resources can be detrimental to residents that do not live in areas with access to public transportation or private vehicles. For the City of Salisbury, there was a minor decrease in the usage of public transportation by workers 16 years of age and older. In 2011, only 1.0 percent of workers age 16 and older used public transportation as their means of transportation to work and this decreased by 0.3 percent to 0.7 percent in 2017. The lack of usage of public transportation by the workforce in the City of Salisbury may indicate a lack of access to adequate public transit. Table II.11 presents the public transportation usage rates from 2011 to 2017 and Diagram II.5 illustrates the decline in the public transportation usage rates since 2011.

Table II.11
Public Transportation
 City of Salisbury
 2011 to 2017 ACS Estimates Data

Year	Percent
2011	1.0%
2012	1.7%
2013	1.5%
2014	1.2%
2015	0.9%
2016	0.8%
2017	0.7%
% Change	-0.3



The Salisbury Transit Department recently conducted a Rider Survey to gather valuable data on rider’s demographics, employment status, longevity and frequency of use, in addition to general satisfaction. The survey was completed in conjunction with planning work for the development of a long range public transportation master plan. A total of 239 riders participated in the survey. Approximately 27 percent of survey respondents, rated satisfaction with public transit’s days and hours of operation as excellent and 42 percent as Good. Riders surveyed were also satisfied with the locations served by Salisbury Transit with 28 percent stating excellent and 47 percent as good.

Table II.12 presents the data for the means of transportation to work for workers age 16 and older in the City of Salisbury. The primary means of transportation for workers 16 years and older between 2010 and 2017 is a car, truck, or van (personal vehicle). There was a minor decrease from 91.2 percent in 2010 to 91.0 percent in 2017. The next highest category is walked, with 2.6 percent in 2010 and 3.2 percent in 2017. As noted on the previous page, there was decrease in the usage of public transportation from 1.3 percent in 2010 to 0.7 percent in 2017.

The City of Salisbury’s transit system has three regular routes and two weekend routes. Each of these routes arrives and departs from the central Transfer Site which is located at Depot Street. Any bus boarded can take passengers to the central Transfer Site. Salisbury Transit does not operate on some holidays. Senior Citizens (age 60 and older) and disabled persons are eligible for reduced ticket prices.

Table II. 12
Means of Transportation to Work
 City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Means of Transportation to Work	2010 Census		2017 ASC Estimates	
	Estimate	% of Total	Estimate	% of Total
Car, Truck, or Van	11,358	91.2%	11,524	91.0%
Public Transportation (excluding taxicab)	162	1.3%	89	0.7%
Walked	324	2.6%	405	3.2%
Bicycle	100	0.8%	38	0.3%
Taxicab, motorcycle, or other means	199	1.6%	291	2.3%
Worked at Home	311	2.5%	317	2.5%
Total Workers 16 years and older	12,454	100.0%	12,664	100.0%

The City of Salisbury’s transit system also has an ADA (Americans With Disabilities Act) transportation system that is available to transport functionally disabled individuals to many different destinations within the cities of Salisbury, Spencer and East Spencer, utilizing wheelchair lift-equipped vans.

Salisbury is a member of the Rowan Transit System, or Rowan Express. This transportation system is a partnership between Salisbury, China Grove, Landis, and Kannapolis. The Rowan Express provides safe, efficient, and affordable mobility choices to Rowan County residents by connecting the Salisbury Transit System, the Concord Kannapolis (CK) Rider System, and AMTRAK in Salisbury and Kannapolis.

WORKFORCE AND EDUCATION

According to the United States Census Bureau, educational attainment refers to the highest level of education that an individual has completed. An individual’s educational attainment, or access to education, can directly impact their prospects of employment. Table II.13, on the following page, presents the educational attainment for the City of Salisbury by age and gender according to the 2017 ACS Five-Year Estimates.

For the population age 18 to 24, 56.8 percent of males have some college or associate degree and 64.2 percent of females have some college or an associate degree. This age range is the traditional age that many individuals attend college or pursue further education after graduating high school.

For the population age 25 years and older, the largest percentage of educational attainment for both males and females was high school graduate (or equivalent). Only 6.0 percent of males and 3.5 percent of females have less than 9th grade education. However, there are also low amounts of individuals with a bachelor’s degree or a graduate or professional degree. Only 14.5 percent of males and 13.8 percent of females have a bachelor’s degree. Even fewer individuals in the workforce have a graduate or professional degree, with 6.8 percent of males and 8.5 percent of females.

The City of Salisbury is part of the Rowan-Salisbury School System which serves approximately 19,500 students in 35 schools. There are four colleges in Rowan County: Catawba College, Hood Theological Seminary, Livingstone College, and Rowan Cabarrus Community College. There are also many colleges or higher education institutes in surrounding counties and across the state of North Carolina. The low volume of Salisbury residents with a bachelor’s degree or higher may not be due to lack of access to higher education availability, but rather due to residents with higher educational attainment moving out of the City or not returning after graduation.

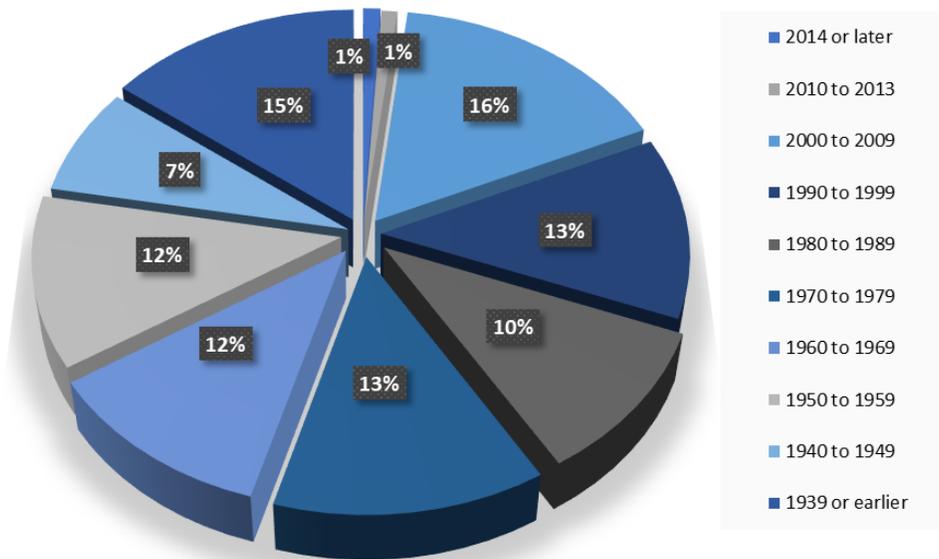
Table II.13
Educational Attainment by Age and Gender
City of Salisbury
2017 ACS 5-Year Estimates Data

Education Level	Population 18 to 24 Years					
	Male	% Male	Female	% Female	Total	% of Total
Less than high school graduate	293	14.7%	136	6.6%	429	10.6%
High school graduate (includes equivalency)	545	27.3%	436	21.3%	981	24.3%
Some college or associate degree	1,132	56.8%	1,315	64.2%	2,447	60.5%
Bachelor's degree or higher	24	1.2%	161	7.9%	185	4.6%
Total	1,994	100.0%	2,048	100.0%	4,042	100.0%
Education Level	Population 25 Years and Older					
	Male	% Male	Female	% Female	Total	% of Total
Less than 9th grade	629	6.0%	412	3.5%	1,041	4.7%
9th to 12th grade, no diploma	1,164	11.1%	1,142	9.7%	2,306	10.4%
High school graduate (includes equivalency)	3,395	32.4%	3,246	27.5%	6,641	29.8%
Some college, no degree	2,186	20.9%	3,221	27.3%	5,407	24.3%
Associates degree	863	8.2%	1,149	9.7%	2,012	9.0%
Bachelor's degree	1,522	14.5%	1,623	13.8%	3,145	14.1%
Graduate or professional degree	707	6.8%	1,009	8.5%	1,716	7.7%
Total	10,466	100.0%	11,802	100.0%	22,268	100.0%
% High school graduate or higher		82.9%		86.8%		85.0%
% Bachelor's degree or higher		21.3%		22.3%		21.8%

HOUSING PROFILE

Feedback from focus groups and other public input focused on concerns that the City housing stock was aging and that there was a large deficit of new housing units in the current housing stock. The data validated the concerns of Salisbury residents and human service providers. Based on the 2017 ACS 5-Year Estimates, 16.3 percent of total units in the City of Salisbury were built between 2000 and 2009. Less than two percent of the total units were built after 2010, which indicates new construction of houses has declined since 2009. Based on the data reviewed, 45.6 percent of the housing stock in the City of Salisbury was built before 1969 and is, now more than 50 years old. A breakdown of the percentages by year is represented by Diagram II.6 below.

Diagram II.6
Age of Housing Stock
 City of Salisbury
 2017 ACS 5-Year Estimates Data



Of the 14,972 (2010 Census) housing units reported in the City of Salisbury, 58.1 percent were 1 unit, detached. By 2017, this increased from 8,703 units to 8,990 units or 59.6 percent of the total housing units reported. The remaining unit types maintained similar percentages from 2010 to 2017, as shown in Table II. 14.

Table II.14
Housing Units by Type

City of Salisbury

2010 Census Data and 2017 ACS 5-Year Estimates Data

Unit Type	2010 Census		2017 ACS Estimates	
	Units	% of Total	Units	% of Total
1 unit, detached	8,703	58.1%	8,990	59.6%
1 unit, attached	645	4.3%	460	3.1%
2 units	955	6.4%	893	5.9%
3 or 4 units	1,022	6.8%	891	5.9%
5 to 9 units	958	6.4%	1,073	7.1%
10 to 19 units	791	5.3%	1,072	7.1%
20 or more units	883	5.9%	930	6.2%
Mobile Home	1,015	6.8%	766	5.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%
Total	14,972	100.0%	15,075	100.0%

HOUSING COSTS

Currently, for February 2019, the Charlotte Regional Realtor Association’s monthly local market update report indicated median home sales prices for Salisbury were at \$153,025. This is up 22.9 percent from February 2018, where the median sales price was \$124,490. Regarding the supply of available homes in February 2018, Salisbury has approximately a three-and-a-half-month supply of inventory and one year later inventory was down 31.4 percent to just over a two-month supply.

The median monthly mortgage expense in the City of Salisbury for 2010 was \$1,180. The 2017 ACS Five-Year Estimates reflect a median monthly cost that decreased to \$1,096. Table II.15 on the following page outlines the mortgage status and selected monthly homeowner costs according to the 2010 U.S. Census and the 2017 American Community Survey. There was, however, an increase in the median monthly cost of housing units without a mortgage. According to the 2010 Census data, the monthly median cost for housing units without a mortgage was \$391 and this increased to \$408 in 2017.

City of Salisbury

2019 Analysis of Impediments to Fair Housing Choice

Table II.15
Monthly Housing Costs

City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Monthly Cost	2010 Census		2017 ACS Estimates	
	Units	% of Total	Units	% of Total
Housing Units with a Mortgage				
Less than \$500	135	2.9%	44	1.1%
\$500 to \$999	1,386	29.4%	1,686	41.2%
\$1,000 to \$1,499	1,920	40.7%	1,341	32.7%
\$1,500 to \$1,999	667	14.1%	586	14.3%
\$2,000 or more	610	12.9%	439	10.7%
Total	4,718	100.0%	4,096	100.0%
Median (dollars)	\$1,180		\$1,096	
Housing Units without a Mortgage				
Less than \$400	1,245	51.6%	1,045	48.5%
\$400 or more	1,168	48.4%	1,110	51.5%
Total	2,413	100.0%	2,155	100.0%
Median (dollars)	\$391		\$408	

The median home value of owner-occupied homes in the City of Salisbury was \$126,700 in 2010 and decreased to \$124,300 by 2017 as shown in Table II.16 below. Median contract rent increased from \$662 in 2010 to \$761 by 2017.

Table II.16
Median Housing Costs

City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Housing Cost	2010 Census	2017 ACS Estimates
Median Contract Rent	\$662	\$761
Median Home Value	\$126,700	\$124,300

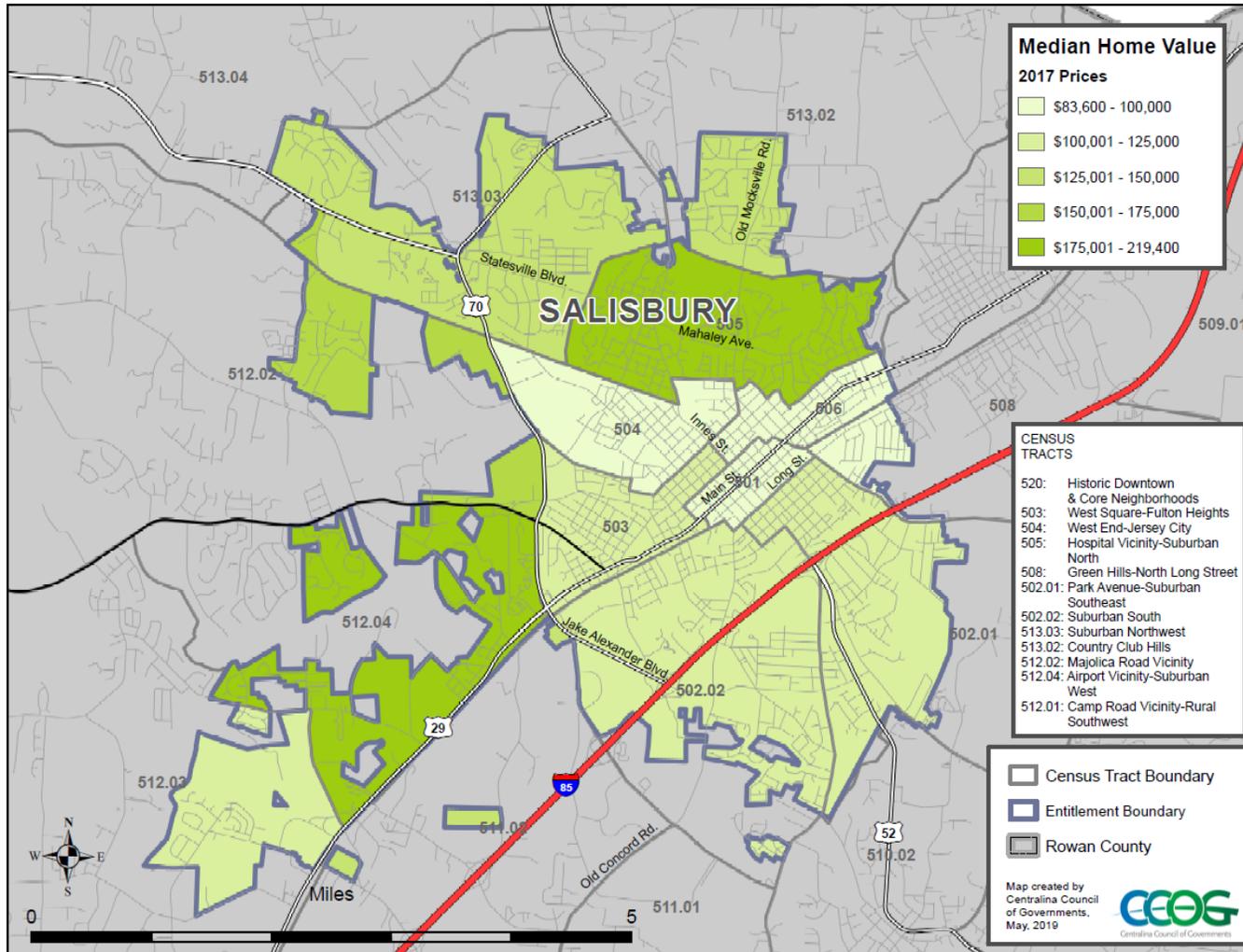
City of Salisbury

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HUD calculates and updates annual Fair Market Rents (FMR) to determine payment standard amounts for the Housing Choice Voucher program and to determine initial renewal rents for some expiring project-based Section 8 contracts. Currently for the Federal Fiscal Year (FFY) 2019 for Rowan County, the FMR for a two-bedroom apartment is \$838 up \$53 or 6.75 percent from FFY 2018. For a three-bedroom apartment, FMR for FFY 2019 is set at \$1,112, and FMR for two-bedroom apartments also increase by 6.8 percent from FFY 2018.

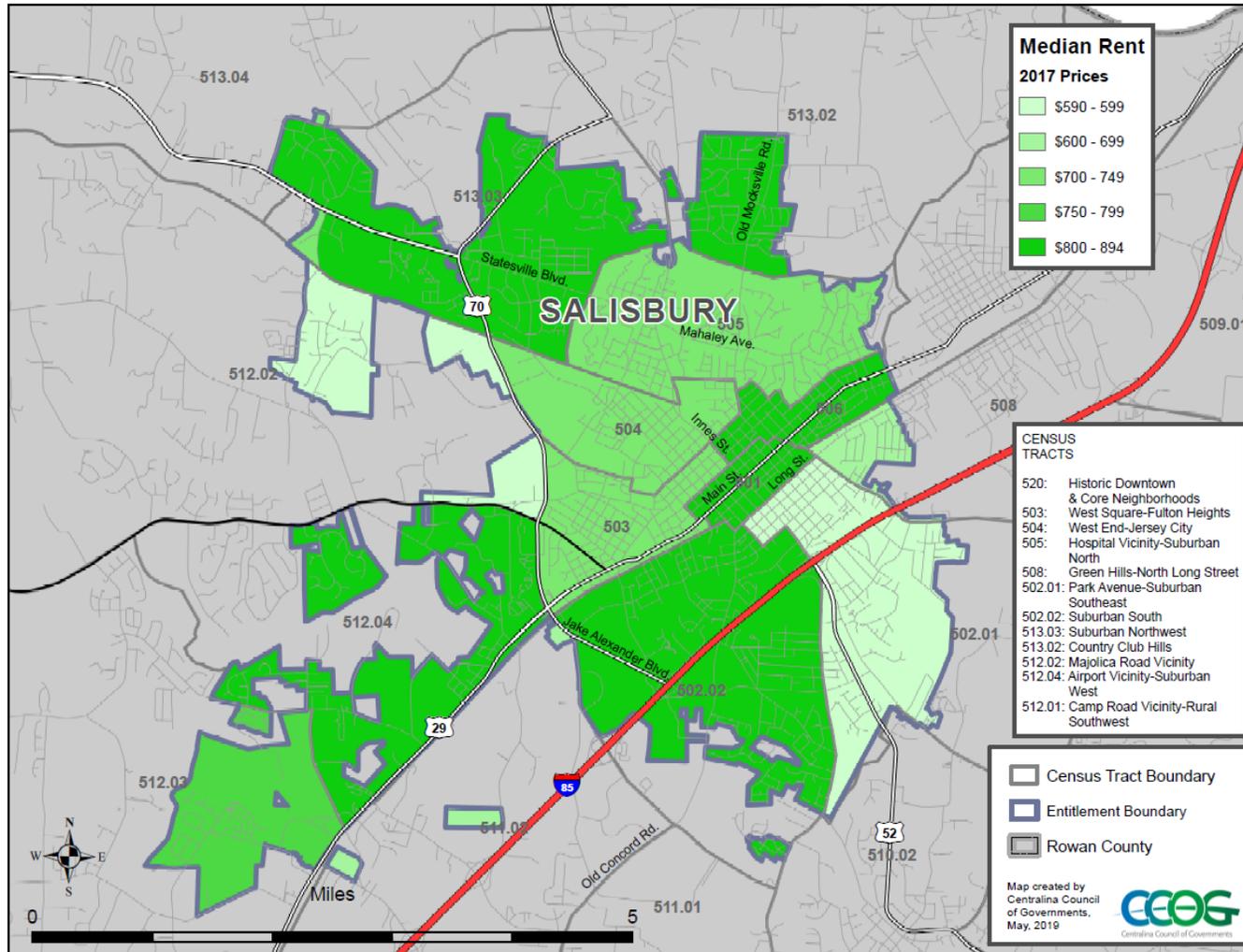


Map II.7
Median Home Value
 City of Salisbury
 2017 ACS 5-Year Estimates Data



City of Salisbury
 2019 Analysis of Impediments to Fair Housing Choice

Map II.8
Median Contract Rent
 City of Salisbury
 2017 ACS 5-Year Estimates Data



City of Salisbury
 2019 Analysis of Impediments to Fair Housing Choice

PUBLICALLY ASSISTED HOUSING

Housing Stock Available to Low Income Households

There are 24 low income housing apartment complexes which contain 1,326 affordable apartments for rent in Salisbury. Many of these rental apartments are income-based housing with approximately 900 apartments that set rent based on income. Often referred to as HUD apartments as these are private developments subsidized HUD and rent is based on the Area Median Income set by HUD. The Salisbury Housing Authority owns and maintains 465 Project Based Section 8 subsidized apartment units, of which 138 units are for elderly disabled households. Additionally, the Salisbury Housing Authority in partnership with a private developer created 32 elderly tax credit apartment units. The Rowan County Housing Authority manages all Section 8 Housing Choice Vouchers that are available to all qualifying County residents. Currently there are 688 Housing Choice Vouchers of which 40 are reserved for project-based housing and 90 HUD Vouchers for Homeless Veterans. There are currently 422 applicants on the Housing Choice Voucher waiting list. According to the Rowan County Housing Authority approximately 80 percent of Housing Choice Voucher recipients are Salisbury residents.

Low Income Housing Tax Credit Assisted Projects

The Low-Income Housing Tax Credit (LIHTC) program was created in 1986 and is the largest source of new affordable housing in the United States. There are about 2,000,000 tax credit units today and this number continues to grow by an estimated 100,000 annually.

The LIHTC program does not provide housing subsidies. Instead, the program provides tax incentives to encourage developers to create affordable housing. These tax credits are provided to each State based on population and are distributed to the State's designated tax credit allocating agency. The North Carolina Housing Finance Agency (NCHFA) is the designated tax credit allocation agency. The NCHFA distributes the tax credits based on the State's affordable housing needs. This is done through the Qualified Allocation Plan (QAP) process. The chart on the following page outlines the apartment communities located in the City of Salisbury that were developed through the LIHTC program.

Table II.18
City of Salisbury
 Low Income Housing Tax Credit Apartment Communities
 LITHTC Database

Project Name	Project Address	Total Number of Units	Total Low-Income Units
BRENNER CROSSING II	715 Hall Street	90	95
BRENNER CROSSING II	715 Hall Street	0	90
SHAVER ST APTS	611 S SHAVER ST		1
CALVIN WILEY SCHOOL	211 RIDGE AVE	66	66
LAUREL POINTE	100 Laurel Pointe Circle	100	100
CROSSWINDS APTS	300 Lash Drive	40	40
WHISPERING OAKS APTS	805 Newsome Road	40	40
FLEMING HEIGHTS	430 Lash Drive	32	32
WESTRIDGE PLACE	100 Donner Drive	60	60
WESTRIDGE VILLAGE	100 Donner Drive	48	48
THE VILLAS AT HOPE CREST	1314 Lincolnton Road	55	55
STERLING TRACE	180 Emerson Lane	80	80
COLONIAL VILLAGE APARTMENTS	231 D Avenue	98	98
BRENNER CROSSING	740 Hall Street	80	80
GOLD HILL APARTMENTS	411 Gold Hill Drive	0	80

HOUSEHOLD TYPES

Between 2010 and 2017, the City of Salisbury experienced a slight shift in the size of households. The overall growth rate for all households was 0.7 percent, as shown in Table II.19 on the following page. There was growth in the number of one-person and three-persons households, but a drop in the number of two persons and four-or-more person households. The number of one-person households increased by 13.0 percent between 2010 and 2017, from 4,097 to 4,631 for a share of total households of 36.6 percent. The number of three persons households had a slightly larger increase of 13.3 percent but maintained a smaller share of the total population.

Table II.19
Households by Household Size
 City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Size	2010 Census		2017 ACS Estimates		% Change 10-17
	Households	% of Total	Households	% of Total	
One Person	4,097	32.6%	4,631	36.6%	13.0%
Two Persons	4,112	32.7%	3,699	29.2%	-10.0%
Three Persons	1,879	15.0%	2,128	16.8%	13.3%
Four-or-more Persons	2,479	19.7%	2,196	17.4%	-11.4%
Total	12,567	100.0%	12,654	100.0%	0.7%

The number of two persons households decreased by 10.0 percent and the number of four-or-more person households decreased by 11.4 percent. The table below illustrates the changes that occurred in population, households, and median household income between 2010 and 2017. There was an increase in each category, with the highest increase for median household income. In 2010, the median household income for the City of Salisbury was \$35,871 and this increased by 6.82 percent to \$38,316 by 2017.

Table II.20
Growth of Population, Households, & Median Household Income
 City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

	2010	2017	% Change
Population	33,527	33,849	0.96%
Households	12,567	12,654	0.69%
Median Household Income	\$35,871	\$38,316	6.82%

The U.S. Census Bureau defines a family as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as member of one family. They define a family household as a household maintained by a householder who is in a family and includes any unrelated people who may be residing there. The number of family households is equal to the number of families. For the City of Salisbury, the make-up of family and nonfamily households changed between 2010 and 2017. Table II.21, below, presents the household type

by familial status for the City of Salisbury. The most significant change occurred in the amount of nonfamily households in which the householder is not living alone, with a 22.4 percent decrease from 2010 to 2017. On the other hand, there was an increase in the amount of nonfamily households in which the householder is living alone. Another important change occurred in the amount of family households that are occupied by a married couple. In 2010, there were 5,145 family households that were occupied by a married couple and this decreased by 13.9 percent to 4,429 in 2017.

Table II.21
Household Type by Familial Status
 City of Salisbury
 2010 Census and 2017 ACS 5-Year Estimates Data

Household Type	2010 Census		2017 ACS Estimates		% Change
	Units	% of Total	Units	% of Total	
Family Households:	8,078	62.8%	7,384	58.4%	-8.6%
Married-couple family	5,145	40.0%	4,429	35.0%	-13.9%
Other family:	2,919	22.7%	2,955	23.4%	1.2%
Male householder, no wife present	656	5.1%	618	4.9%	-5.8%
Female householder, no husband present	2,277	17.7%	2,337	18.5%	2.6%
Nonfamily households:	4,785	37.2%	5,270	41.6%	10.1%
Householder living alone	3,961	30.8%	4,631	36.6%	16.9%
Householder not living alone	823	6.4%	639	5.0%	-22.4%
Total Occupied Housing Units	12,863		12,654		-1.6%

COST OVERBURDEN

The issue of cost overburden occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent 50 percent or more of 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 plus utility charges.

In 2010, the category that was impacted the most significantly was for the renter occupied housing units with a household income less than \$20,000, with 31.6 percent having monthly costs that are 30 percent more of their income. Overall, 20.2 percent of all occupied housing units had monthly costs of 30 percent or more of their income of less than \$20,000.

Table II.22
Cost Burden and Severe Cost Burden by Tenure
 City of Salisbury
 2010 Census Data

Monthly Costs as Percentage of Household Income	Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units
Less than \$20,000	26.2%	16.4%	38.4%
Less than 20 percent	1.2%	0.9%	1.5%
20 to 29 percent	4.9%	4.6%	5.2%
30 percent or more	20.2%	10.9%	31.6%
\$20,000 to \$34,999	18.3%	16.1%	21.1%
Less than 20 percent	4.9%	6.1%	3.3%
20 to 29 percent	4.3%	1.9%	7.3%
30 percent or more	9.1%	8.1%	10.4%
\$35,000 to \$49,999	13.5%	14.1%	12.8%
Less than 20 percent	5.8%	4.8%	7.0%
20 to 29 percent	3.8%	3.7%	3.9%
30 percent or more	3.9%	5.6%	1.8%
\$50,000 to \$74,999	17.1%	20.9%	12.4%
Less than 20 percent	10.9%	11.1%	10.8%
20 to 29 percent	5.2%	8.1%	1.7%
30 percent or more	1.0%	1.7%	0.0%
\$75,000 or more	19.8%	31.6%	5.0%
Less than 20 percent	15.2%	23.9%	4.3%
20 to 29 percent	3.8%	6.5%	0.5%
30 percent or more	0.8%	1.2%	0.2%
Zero or Negative Income	2.7%	0.9%	4.9%
No Cash Rent	2.4%	X	5.4%

According to data from the 2017 ACS Five-Year Estimates, renters with an income less than \$20,000 experienced the greatest cost burden, with 29.8 percent having monthly costs that are 30 percent or more of their income. This was a slight decrease from the 2010 Census, but it is evident that low income renters have a disproportionate share of cost burdened population.

Renters with severe cost burden are at risk of homelessness. Cost-burdened renters who experience one financial setback may have to make difficult financial decisions, having to choose between rent and food or health care for their families. This situation should be of concern to policymakers and program managers.

Table II.23
Cost Burden and Severe Cost Burden by Tenure
 City of Salisbury
 2017 ACS 5-Year Estimates Data

Monthly Costs as Percentage of Household Income	Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units
Less than \$20,000	24.8%	15.1%	34.2%
Less than 20 percent	1.7%	1.5%	1.9%
20 to 29 percent	2.3%	2.2%	2.5%
30 percent or more	20.7%	11.4%	29.8%
\$20,000 to \$34,999	17.2%	14.8%	19.6%
Less than 20 percent	3.0%	4.0%	2.0%
20 to 29 percent	3.9%	3.5%	4.4%
30 percent or more	10.3%	7.3%	13.2%
\$35,000 to \$49,999	13.7%	12.4%	15.0%
Less than 20 percent	4.9%	5.5%	4.3%
20 to 29 percent	5.7%	2.5%	8.8%
30 percent or more	3.2%	4.4%	2.0%
\$50,000 to \$74,999	17.6%	20.8%	14.5%
Less than 20 percent	10.9%	13.4%	8.4%
20 to 29 percent	5.4%	5.5%	5.2%
30 percent or more	1.3%	1.8%	0.9%
\$75,000 or more	21.0%	34.2%	8.2%
Less than 20 percent	17.9%	28.3%	7.8%
20 to 29 percent	2.5%	4.7%	0.4%
30 percent or more	0.6%	1.2%	0.0%
Zero or Negative Income	2.5%	2.6%	2.3%
No Cash Rent	3.2%	X	6.2%

The table below illustrates cost burden and severe cost burden in more precise categories. According to the 2017 ACS Five-Year Estimates, a majority of homeowners experienced less than 30 percent or no burden. In comparison, 50.9 percent of renters experienced less than 30 percent or no burden. However, renters experienced a disproportionate amount of cost burden in comparison to owners. While only 11.1 percent of homeowners experienced severe cost burden, 20.8 percent of renters experienced severe cost burden.

Table II.24
Cost Burden and Severe Cost Burden by Tenure
 City of Salisbury
 2017 ACS 5-Year Estimates Data

Cost Burden	Owner	% of Total	Renter	% of Total	Total
Less than 30 percent (No Burden)	4,545	72.8%	3,265	50.9%	7,810
30 to 50 percent (Cost Burden)	860	13.8%	1,330	20.7%	2,190
Greater than 50 percent (Severe Cost Burden)	695	11.1%	1,660	25.9%	2,355
Cost Burden Not Available	130	2.1%	155	2.4%	285
Total	6,240	100.0%	6,410	100.0%	12,650

HOUSING PROBLEMS

The 2010 Census and the 2017 ACS Five-Year Estimates report significant details regarding the physical conditions of housing units. These data relate to overcrowding and incomplete plumbing or kitchen facilities.

Overcrowding occurs when a housing unit has 1 to 1.5 persons per room, with severe overcrowding occurring in homes with 1.5 persons per room or more. At the time of the 2010 Census, 2.1 percent of housing units were overcrowded, and another 1.3 percent of households were severely overcrowded, as shown in Table II.25 on the following page. Overcrowding decreased slightly to 1.2 percent of total households by 2017. The prevalence of severe overcrowding also decreased from 1.3 percent in 2010 to 1.0 percent in 2017.

Table II.25
Overcrowding and Severe Overcrowding

City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Occupants Per Room	2010 Census		2017 ACS Estimates	
	Households	% of Total	Households	% of Total
1.00 or Less (No Overcrowding)	12,430	96.6%	12,376	97.8%
1.01 to 1.50 (Overcrowding)	271	2.1%	155	1.2%
1.51 or More (Severe Overcrowding)	162	1.3%	123	1.0%
Total Occupied Housing Units	12,863	100.0%	12,654	100.0%

Incomplete plumbing or kitchen facilities are other indicators of potential housing problems. According to the Census Bureau, 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.

At the time of the 2010 Census, a total of 59 housing units, or 0.5 percent of all units in the City, lacked complete plumbing facilities as shown below in Table II.26. By 2017, the percentage of units with incomplete plumbing facilities decreased to 0.2 percent.

Table II.26
Housing Units with Incomplete Plumbing Facilities

City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

Plumbing Facilities Status	2010 Census		2017 ACS Estimates	
	Units	% of Total	Units	% of Total
Lacking Complete Plumbing Facilities	59	0.5%	28	0.2%
With Complete Plumbing Facilities	12,804	99.5%	12,626	99.8%
Total Housing Units	12,863	100.0%	12,654	100.0%

City of Salisbury

2019 Analysis of Impediments to Fair Housing Choice

The shares of housing units with incomplete kitchen facilities increased after 2010, as shown in Table II.27 below. These units, which accounted for 0.2 percent of housing units in 2010, represented 1.2 percent of housing units in 2017.

Table II.27
Housing Units with Incomplete Kitchen Facilities
 City of Salisbury
 2010 Census and 2017 ACS 5-Year Estimates Data

Kitchen Facilities Status	2010 Census		2017 ACS Estimates	
	Units	% of Total	Units	% of Total
Lacking Complete Kitchen Facilities	21	0.2%	149	1.2%
With Complete Kitchen Facilities	12,842	99.8%	12,505	98.8%
Total Housing Units	12,863	100.0%	12,654	100.0%

DISABLED HOUSEHOLDS

The Census Bureau defines a disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impeded them from being able to go outside the home alone or to work.

Among the population of Salisbury that is 5 years or older, the percent disabled increased from 2010 to 2017. The disability rate of Salisbury in 2010 was 13.9 percent and this share represented 4,412 persons living with a disability in the City, including 2,648 persons between the age 18 and 64 and 1,477 persons aged 65 or older, as shown in Table II.28 on the following page. The most recent ACS estimates have shown that the disability rate in Salisbury has increased to 17.3 percent in 2017. This increase could be attributed to a slight decrease in total population, from 31,817 in 2010 to 31,565 in 2017, as well as an increase in portion of adults 65 and older in the population. This age group had a total population increase from 4,179 in 2010 to 5,109 in 2017. This same age group also experienced an increase in disabilities growing from 1,477 in 2010 to 2,214 in 2017, for an increase of 43.3 percent. This data reveals that the City of Salisbury has a growing elderly and disabled population, which will call for special housing to accommodate the growing need of these groups.

Table II.28
Disability by Age
 City of Salisbury

2010 Census and 2017 ACS 5-Year Estimates Data

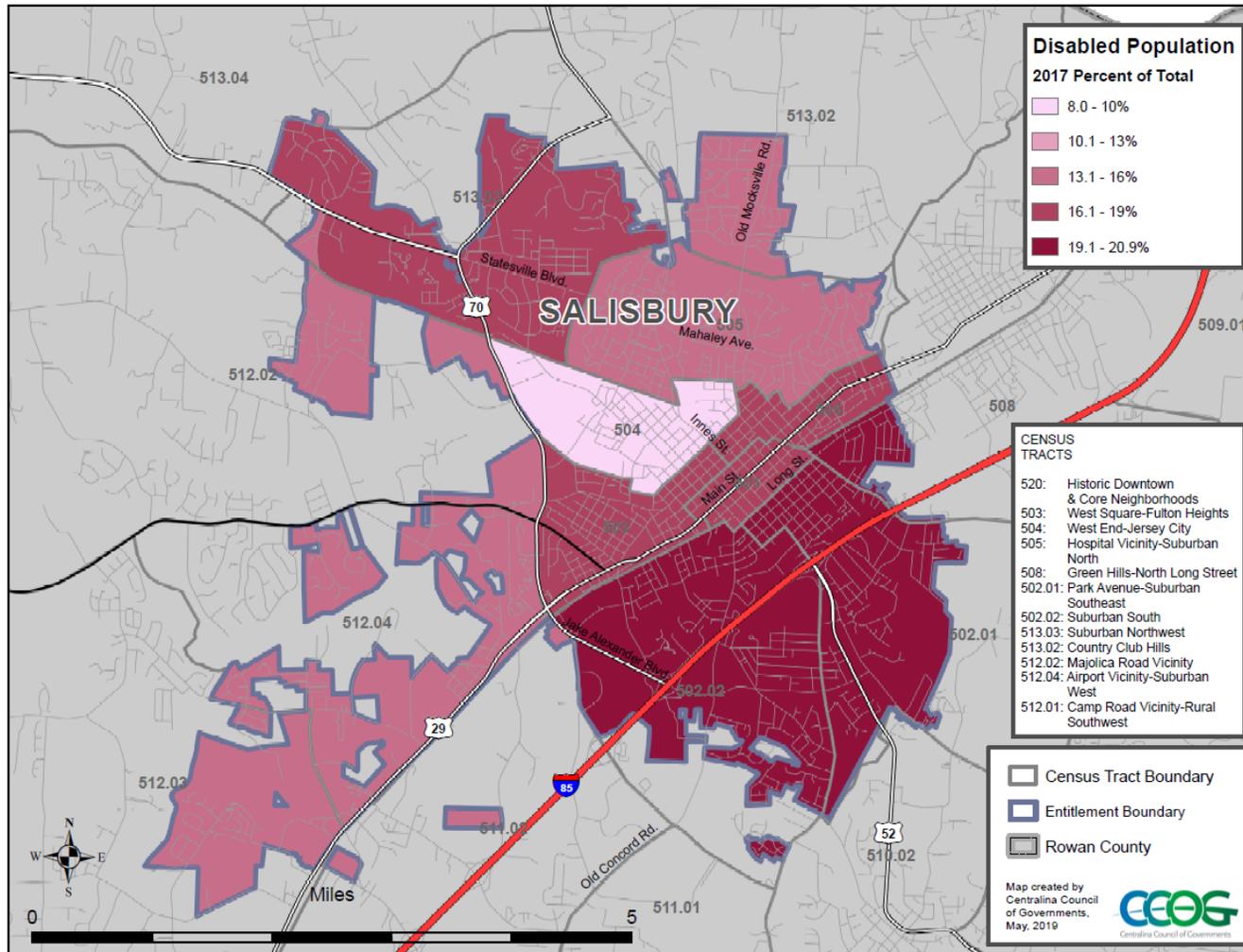
Age	2010 Census			2017 ACS Estimates		
	Total	Disabled	% of Population	Total	Disabled	% of Population
Under 5	2,759	0	0.0%	1,850	104	5.6%
5 to 17	5,751	287	5.0%	5,371	422	7.9%
18 to 64	19,128	2,648	13.8%	19,235	2,705	14.1%
65 and Older	4,179	1,477	35.3%	5,109	2,214	43.3%
Total	31,817	4,412	13.9%	31,565	5,445	17.3%

The table on page 56 presents the population of the City of Salisbury based on disability by age and gender according to the 2017 ACS Five-Year Estimates. The age ranges with the highest percent of disabled persons are the 35 to 64 years, 65 to 74 years, and 75 years and over. There are approximately 1,007 disabled men, or 3.2 percent, between the ages of 35 to 64 years and 1,188 disabled women, or 3.8 percent. For the ages 65 to 74 years, there are 439 disabled men, or 1.4 percent, and 556 disabled women, or 1.8 percent. For those 75 years and older, there are 413 disabled men, or 1.3 percent, and 806 disabled women, or 2.6 percent. This indicates that the City of Salisbury has an elderly disabled population that is made up of more women than men.

Table II.29
Disability by Age and Gender
 City of Salisbury
 2017 ACS 5-Year Estimates Data

Age	Male		Female	
	Estimate	% of Total	Estimate	% of Total
Under 5 Years	894	2.80%	956	3.0%
With a Disability	104	0.3%	0	0.0%
No Disability	790	2.5%	956	3.0%
5 to 17 Years	2,576	8.2%	2,795	8.9%
With a Disability	222	0.7%	200	0.6%
No Disability	2,354	7.5%	2,595	8.2%
18 to 34 Years	3,582	11.3%	4,237	13.4%
With a Disability	217	0.7%	293	0.9%
No Disability	3,365	10.7%	3,944	12.5%
35 to 64 Years	5,267	16.7%	6,149	19.5%
With a Disability	1,007	3.2%	1,188	3.8%
No Disability	4,260	13.5%	4,961	15.7%
65 to 74 Years	1,064	3.4%	1,760	5.6%
With a Disability	439	1.4%	556	1.8%
No Disability	625	2.0%	1,204	3.8%
75 Years and Older	927	2.9%	1,358	4.3%
With a Disability	413	1.3%	806	2.6%
No Disability	514	1.6%	552	1.7%
Total Population	31,565			

Map II.9
Disabled Population by Census Tract
 City of Salisbury
 2017 ACS 5-Year Estimates Data



Current Analysis of Impediments to Fair Housing Choice

The previous Analysis of Impediments to Fair Housing Choice was completed in 2014 as a part of a Regional Analysis of Impediments to Fair Housing Choices that was funded through the Centralina Council of Governments' CONNECT Our Future initiative. This project was funded through a HUD Sustainable Communities Grant. The City of Salisbury made progress over the past five years towards breaking down the impediments identified in the 2014 report. The Salisbury Housing Advocacy Commission has been the conduit for many of the City's fair housing successes over the past five years. While the City and the Housing Advisory Commission have made much progress, they are astute in acknowledging there is still much more to be done to ensure Salisbury residents have expansive protections and opportunities with regards to fair housing. Each year the City submits to HUD a Consolidated Annual Performance Evaluation Report that tracks progress and accomplishments relating back to the impediments and tactics identified in the 2014 report that aid in over coming barriers to fair housing in the community. These documents are made available to the public and can be viewed on the City of Salisbury's website.

Summary of 2014 Impediments

Private Sector

Impediment 1: More frequent denial of home purchase loans to racial and ethnic minority residents.

Impediment 2: Differential impact of predatory style lending on members of racial and ethnic minority groups.

Impediment 3: Unequal distribution of Community Reinvestment Act loans.

Impediment 4: Lack of knowledge and access to the fair housing system.

Impediment 5: Discriminatory terms, conditions, privileges, or facilities relating to rental.

Impediment 6: Failure to make reasonable accommodations for individuals with disabilities.

Public Sector

Impediment 1: Insufficient understanding of fair housing laws.

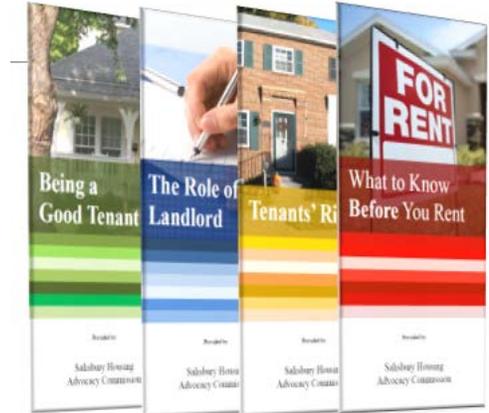
Impediment 2: Insufficient fair housing testing and enforcement activities.

Impediment 3: Lack of interest in fair housing and affirmatively furthering fair housing.

Progress on the 2014 Impediments

The City of Salisbury is truly dedicated to creating a community that is able to meet the housing needs of all citizens. Over the past five years through the direction of elected officials and staff, the City has established several groups to focus on fair housing issues.

Formed in 2010, the Housing Advocacy Commission is responsible for developing programs and receiving reports on activities related to housing and neighborhood conditions. The Housing Advocacy Commission provides a forum for issues related to fair housing and tenant/landlord responsibilities and seeks ways to improve the condition of housing and neighborhoods within the City and its surrounding areas. The Housing Advocacy Commission has two standing Committees: The Code Enforcement Committee and the Community Involvement and Education Committee. The Housing Advocacy Commission convened three housing workshops that included fair housing education. The Commission also facilitated revisions to several ordinances that helped strength housing codes. The Commission developed and distributed brochures to service providers such as the Department of Social Services, Health Department, and public places like libraries and laundromats, which address tenant and landlord rights. The Commission also advocated addressing abandoned and substandard housing having a negative impact on neighborhoods.



Over the past several years the City has allocated additional financial resources to create internal positions focusing on various aspects of fair housing issues. The City funded a part-time position in the police department to implement the Remedial Action Plan (RAP) Ordinance; the RAP helps to curb repetitive disorder calls for service at rental properties. Funding also paid for software to allow the police department to track progress of implementation. Funding was increased for minimum housing enforcement and a code officer position was added. In FY 18-19 the RAP ordinance allowed for demolition of 19 structures, two of which were commercial buildings. This removed blight from affected neighborhoods and improved safety concerns for residents. Other properties were update further improving the housing conditions in area neighborhoods. A study was also funded looking at compiling an inventory of vacant housing throughout the City. And lastly, the City created a Human Relations Coordinator position, which will focus on human relations and housing needs.

The City also partnered with the Salisbury Housing Authority to replace 80 affordable Project Based Section 8 rental properties adding an additional 90 affordable units. HOME, CDBG funds and \$100,000 from the City's general funds were committed to the project. In 2018, the City created a locally funded owner occupied and rental housing rehabilitation program in the West End and North Main Street neighborhoods. The program provides grant funding up to 120 percent of median income for owner occupied and 80% percent of area median income for rental properties serving low to moderate income residents.



In 2018, the City contracted with Legal Aid NC to conduct testing as another pro-active step to address fair housing impediments. The testing was intended to provide a general indication about the prevalence of discriminatory practices that might be taking place in the City. The results from the testing did provide value data illustrating the need for education for landlords and management companies.

Most recently, the Salisbury City Council created the Fair Housing Committee to work with staff to implement and monitor fair housing activities. The Fair Housing Committee is appointed by the Salisbury Council, membership will include four Human Relations Council members, four members from the Housing Advocacy Commission and seven at large members from the community. A copy of the resolution establishing the Fair Housing Committee and the groups scope of work can be found in APPENDIX I. The Fair Housing Committee's role includes:

- Studying current City programs and policies that address fair housing, and formulate recommendations to strengthen fair housing awareness and compliance;
- Analyzing local and regional data on patterns of integration and segregation, racially or ethnically concentrated areas of poverty, disparities in access to housing and opportunity, disproportionate housing needs for protected classes, and other relevant fair housing data;
- Identifying fair housing issues and contributing factors in the jurisdiction and region;

- Establishing priorities, goals, and strategies to address fair housing issues and their contributing factors, and establish metrics and milestones that will be used to monitor and document progress;
- Developing a process whereby the City can help facilitate reporting of complaints to appropriate agencies;
- Promoting efforts to integrate fair housing planning into existing planning processes, and incorporate fair housing priorities and goals into housing and community development decision-making;
- Providing an opportunity for the public, including individuals historically excluded because of characteristics protected by the Fair Housing Act, to provide input about fair housing issues, goals, and priorities;
- Researching and promote effective methods for increasing community awareness and participation in fair housing planning;
- Submitting at least annually a report to Salisbury City Council and
- Communicating regularly the work, observations, and recommendations of the Fair Housing Committee to the HRC, HAC, Mayor, and Salisbury City Council.

Existing Fair Housing System

The City of Salisbury conducted interviews with various community leaders and stakeholders, a focus group was held that convened service providers active in the local housing delivery ecosystem, open houses were held to engage community residents, surveys were distributed in both English and Spanish, Census data were reviewed, and fair housing complaints filed with the NC Human Relations Commission and HUD were assessed to help the City determine what impediments exist to fair housing choice for Salisbury residents.

FAIR HOUSING COMPLAINTS

The North Carolina Human Relations Commission

The North Carolina Human Relations Commission enforces the North Carolina State Fair Housing Act and is substantially equivalent to the Division of Fair Housing within HUD. The North Carolina Human Relations Commission participated in writing and implementing the Fair Housing goals for the North Carolina Comprehensive Housing Affordability Strategy (CHAS) and the North Carolina Consolidated Housing Plan required by HUD. Further, the North Carolina Human Relations Commission also serves as a resource to North Carolina Community Development Block Grant (CDBG) program in helping them develop adequate fair housing plans. The North Carolina Human Relations Commission receives fair housing complaints, investigates and provides resolution for complaints, and maintains historical records of fair housing complaints filed in North Carolina.

Based on available data from the North Carolina Human Relations Commission Table IV.1 on the following page lists the fair housing complaints filed from 2014-2018. Only two complaints were filed during this period one on the basis of Sex and the other on the basis of Race. Both complaints were also submitted to the U.S. Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity.

Table IV.1
Fair Housing Complaints 2014 – 2018
 City of Salisbury
 North Carolina Human Relations Commission

Filing Date	Closure Date	Closure Reason	Bases	Issues
05/06/14	07/25/14	Complaint withdrawn by complainant without resolution.	Sex	Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 8181 (coercion, Etc.).
11/10/16	02/17/17	No cause determination.	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans.

The Office of Fair Housing and Equal Opportunity

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. In addition, FHEO ensures fair housing compliance by housing providers that receive HUD funding.

FHEO enforces the Fair Housing Act by investigating complaints of housing discrimination. HUD is assisted in these efforts by the state and local agencies in the Fair Housing Assistance Program (FHAP).

From January 1, 2014 to December 31, 2018, the FHEO received 16 fair housing complaints that originated within the City of Salisbury. It should be noted that no complaints have been received since 2016. Many of the complaints related to discriminatory lending practices. On the following page, there is a listing of all complaints received by the FHEO and the status or resolution of the complaint. The fair housing complaints in the City of Salisbury that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints.

Table IV.2
Fair Housing Complaints 2014 – 2018
City of Salisbury
Office of Fair Housing Equal Opportunity

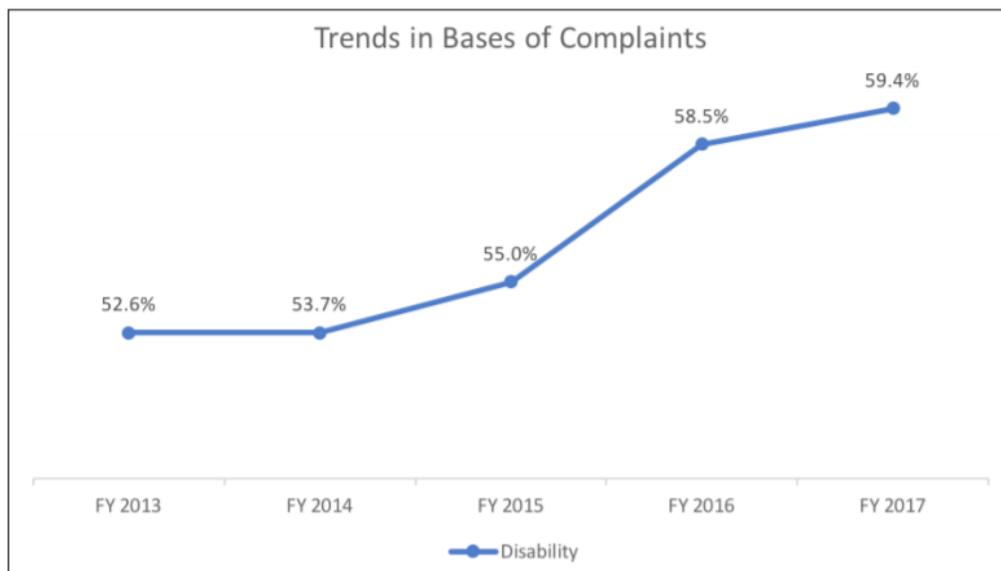
Filing Date	Closure Date	Closure Reason	Bases	Issues
05/06/14	07/25/14	Complaint withdrawn by complainant without resolution	Sex	Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
05/06/14	07/25/14	Complaint withdrawn by complainant without resolution	Sex	Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
05/06/14	07/25/14	Complaint withdrawn by complainant without resolution	Sex	Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
05/06/14	07/25/14	Complaint withdrawn by complainant without resolution	Sex	Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
05/06/14	07/25/14	Complaint withdrawn by complainant without resolution	Sex	Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities;

				Discriminatory acts under Section 818 (coercion, Etc.)
09/21/16	12/30/16	No cause determination	Race	Discrimination in terms/conditions/privileges relating to sale
09/21/16	12/30/16	No cause determination	Race	Discrimination in terms/conditions/privileges relating to sale
09/21/16	12/30/16	No cause determination	Race	Discrimination in terms/conditions/privileges relating to sale
09/21/16	12/30/16	No cause determination	Race	Discrimination in terms/conditions/privileges relating to sale
09/21/16	12/30/16	No cause determination	Race	Discrimination in terms/conditions/privileges relating to sale
11/10/16	02/17/17	No cause determination	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans
11/10/16	02/17/17	No cause determination	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans
11/10/16	02/17/17	No cause determination	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans
11/10/16	02/17/17	No cause determination	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans
11/10/16	02/17/17	No cause determination	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans
11/10/16	02/17/17	No cause determination	Race	Discrimination in the making of loans; Discrimination in the terms/conditions for making loans

National Trends

Complaints alleging disability discrimination continue to be the most common complaint filed with HUD and Fair Housing Assistant Program agencies across the County. For the past five years, more than half the filed complaints have alleged disability discrimination, peaking in FY17 at 59.4 percent of complaints. This is illustrated by Diagram IV.1 on the following page.

Diagram IV.1
National Trends in Fair Housing Complaints
The Office of Fair Housing and Equal Opportunity



Housing and Social Services Agencies

The City of Salisbury met with agencies that served residents offering housing and social services in order to gather their insight into potential impediments to fair housing opportunities for local residents. The following agencies participated in the information gathering process through open houses, focus groups, and individual meetings.

Organizations Represented:

- Rowan Helping Ministries
- Centralina Area Agency on Aging
- Family Crisis Council of Rowan, Inc.
- Communities in Schools of Rowan County
- Apple House Realty
- Rowan County Public Health
- Family Crisis Council

- Rowan Transit
- Rowan County Department of Social Services
- Salisbury Police Department
- Rufty-Holmes Senior Center

These participants provided vital feedback on their experiences with housing related barriers they see occurring within the City of Salisbury. A summary organized by themes that arose during meeting can be found on page 84 of this report.

PUBLIC SECTOR

The Analysis of Impediments reviews and assesses local public policies to determine how policies impact fair housing choice within the City. The local government controls land use and development through zoning, subdivision regulations, the comprehensive plan and other laws and ordinances are passed by the local governing body. These ordinances and regulations control the residential uses throughout the city, defining the types of housing that may be built and the allowable housing density. Local elected officials and government staff directly influence whether a community develops and commits to housing goals and objectives. These local policies directly impact whether the public body affirmatively furthers fair housing or whether it creates barriers through policy.

Community Development Block Grant Program

The City of Salisbury receives an annual allocation of approximately \$274,000 in CDBG funds. The annual funding levels have remained at or below this range for the past several years. The City allocated its funding to housing, infrastructure, public services and fair housing activities for the 2018 Annual Action Plan Period. A breakdown of how the funds were allocated is listed in the chart below.

Table IV.3
Community Development Block Grant Program
 City of Salisbury
 2018 Annual Action Plan Allocations

Community Development Block Grant Program	
CDBG Administration	\$46,000
Public Infrastructure	\$40,000
Public Services	\$45,730
Owner Occupied Housing Rehabilitation	\$118,888
Fair Housing	\$15,000
Total	\$265,618

City of Salisbury
 2019 Analysis of Impediments to Fair Housing Choice

Cabarrus/Iredell/Rowan HOME Consortium

The City of Salisbury is a member of the Cabarrus/Iredell/Rowan HOME Consortium. The Cabarrus/Iredell/Rowan HOME Consortium was formed in 1996 for the purpose of cooperatively providing safe, decent and affordable housing to low- and moderate-income citizens living in eight local governments: City of Concord, Cabarrus County, Iredell County, City of Kannapolis, Town of Mooresville, City of Salisbury, City of Statesville, and Rowan County. There are also three community housing development organizations (CHDOs) which are part of the consortium. The City of Concord acts as lead entity of the Cabarrus/Iredell/Rowan HOME Consortium and is authorized to request, submit and receive HOME funds from the U.S. Department of Housing and Urban Development on their behalf. The City of Concord distributes funds to consortium members, manages the program, and ensures regulatory compliance. The City of Salisbury's most recent HOME awards was for \$90,000 for the purpose of supporting substantial rehabilitation for owner-occupied, single-family housing units.

PRIVATE SECTOR

The private sector has traditionally been the greatest impediment to fair housing choice regarding discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits practices such as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/. This analysis uses 2013-2017 HMDA data to identify any discriminatory lending patterns between minority and nonminority households. The following tables provide an analysis of the HMDA data for the City of Salisbury.

HMDA data consist of information about mortgage loan applications for financial institutions, savings and loans, savings banks, credit unions and some mortgage companies. The data contain information about the location, dollar amount, and types of loans made, as well as racial and ethnic information, income, and credit characteristics of all loan applicants. The data

deemed most pertinent to this was limited to loan denial rates, racial/ethnicity of applicants, and income distinction for loans but excluding data on loan applications for investment purposes (non-owner occupancy). Three types of loan products were included: home-purchase loans (conventional and government-backed), refinancing, and home improvement loans.

The following table compares lending in the City of Salisbury to lending in Rowan County and the Charlotte, Concord, Gastonia- Metro Area. Lending in the City of Salisbury has been extracted from the MSA data based on census tract. Conventional loans in the City of Salisbury comprised 26.2 percent of the conventional loans in Rowan County and 21 percent of the value of such loans. Of all conventional loans made in the metro area, less than one percent (0.8%) by count and six percent (2.1%) by dollar amount were made in the City.

Table IV.3
2017 Home Purchase Loan Types by City, County and MSA
 City of Salisbury
 HMDA Data Analysis for 2017

2017 Home Purchase Loans								
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$ Amount*	#	\$ Amount*	#	\$ Amount	#	\$ Amount
Salisbury	166	\$ 2,778	269	\$ 171,179	221	\$ 39,299	50	\$ 2,531
Rowan County	640	\$ 93,899	1,025	\$ 814,507	826	\$ 808,416	197	\$ 10,708
MSA	11,841	\$ 2,348,360	33,569	\$ 8,248,878	19,395	\$ 3,892,251	3,026	\$ 408,893
% of county lending in Salisbury	25.9%	3.0%	26.2%	21.0%	26.8%	4.9%	25.4%	23.6%
% of Metro area lending in Rowan County	5.4%	4.0%	3.1%	9.9%	4.3%	20.8%	6.5%	2.6%
% of Metro area lending in Salisbury	1.4%	0.1%	0.8%	2.1%	1.1%	1.0%	1.7%	0.6%

Conventional loan applications were the most common application type from 2013-2017 making up 71.2 percent of all approved applications. The remaining approved application types all had some type of Federal insurance or guarantee.

Table IV.4
Loan Origination by Loan Type
 City of Salisbury
 HDMA Data 2013-2017

Loan Type	Number	Origination %
Conventional	2,356	71.2%
FHA	499	15.1%
VA	369	11.2%
FSA/RHS-guaranteed	83	2.5%
Total	3,307	100.0%

Loan type definitions:

- **Conventional Loan:** is a mortgage that is not guaranteed or insured by any government agency. It is typically fixed in its terms and rate.
- **U.S. Department of Agriculture Farm Service Agency (FSA) Guaranteed Loan:** The U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) makes and guarantees loans to beginning farmers who are unable to obtain financing from commercial lenders. Each fiscal year, FSA targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers.
- **U.S. Department of Agriculture Rural Housing Service (RHS) Guaranteed Loan:** A type of financing made by or guaranteed by the U.S. Department of Agriculture Rural Housing Service (RHS). The RHS lends directly to low-income borrowers in rural areas and guarantees loans that meet RHS requirements made by approved lenders.
- **VA Loan:** A mortgage loan available through a program established by the United States Department of Veterans Affairs. VA loans assist service members, veterans and eligible surviving spouses to become homeowners. The VA sets the qualifying standards, dictates the terms of the mortgages offered and guarantees a portion of the loan. VA home loans are provided by private lenders, such as banks and mortgage companies.

The table below looks at denial reasons for all loan application types that were not approved from 2013 through 2017. The three most frequently reported reasons by local financial institutions were credit history, debt-to-income ratio, and collateral. This finding is consistent with national trends in loan application denial for a similar timeframe.

Table IV.5
Loan Applications by Reason for Denial 2013 – 2017
 City of Salisbury
 HDMA Data 2013-2017

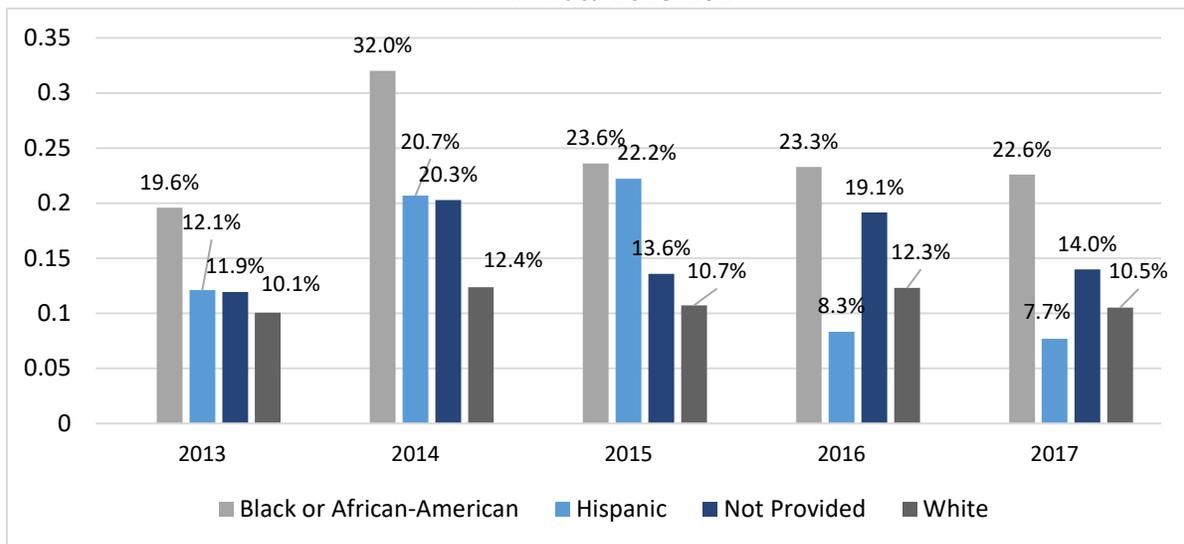
Denial Reason	2013	2014	2015	2016	2017
Debt-to-Income Ratio	52	39	32	45	52
Employment History	5	2	3	4	4
Credit History	83	105	107	92	92
Collateral	57	39	50	44	33
Insufficient cash (down payment, closing costs)	8	3	3	8	3
Unverifiable Information	4	8	10	9	2
Credit Application Incomplete	18	8	16	18	20
Mortgage Insurance Denied	0	0	0	1	1
Other	17	5	15	12	18
File Close for Incompleteness	37	41	58	88	55
Total	281	250	294	321	280

While controlling for race and ethnicity the trend remains consistent here, as well with credit history, debt-to-income ratio, and collateral being the most frequently reported denial reason over the time period the study assessed. The chart below looks at the annual trends in loan application denial looking by race and ethnicity of the applicant. Blacks or African American applicants consistently saw higher rates of denial than White applicants in the City of Salisbury from 2013 through 2017.

Table IV.6
Loan Applications Denial by Race/Ethnicity 2013 – 2017
 City of Salisbury
 HDMA Data 2013-2017

Denial Reason	Collateral	Credit App Incomplete	Credit History	Debt-to-income Ratio	Employment History	Insufficient Cash	Other	Unverified Info
Race								
American Indian or Alaska Native	2	1	2	2	0	0	0	0
Asian	2	0	8	8	1	0	0	1
Black or African American	36	15	194	55	3	5	19	5
Hispanic	11	2	14	16	7	2	3	1
White	151	48	231	131	12	16	37	25
Native Hawaiian or Other Pacific Islander	0	0	0	2	0	0	0	1
Not Provided	32	15	44	24	2	4	11	1

Diagram IV.2
Application Denial Rates per Race and Ethnicity
 City of Salisbury
 HDMA Data 2013-2017



The following table outlines the disposition of all loan types in the City of Salisbury in 2017 by income level. Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. According to the data the percentage of loans originated and percentage of applications denied are both correlated with income, with the higher the income level of the applicant(s), the more likely the application will be approved and loan originated.

Table IV.7
Disposition of All Loan Types by Income
 City of Salisbury
 HDMA Data 2017

Income Level	Applications Received		Loans Originated		Application Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed Incomplete	
	Count	% of Total	Count	% of total income level	Count	% of total income level	Count	% of total income level	Count	% of total income level	Count	% of total income level
Less than 50% of AMI	229	20.2%	82	13.9%	7	19.4%	93	33.2%	38	21.1%	9	19.6%
50-80% AMI	342	30.2%	168	28.4%	11	30.6%	99	35.4%	48	26.7%	16	34.8%
81-99% AMI	172	15.2%	71	12.0%	3	8.3%	40	14.3%	48	26.7%	10	21.7%
100-119% AMI	117	10.3%	77	13.0%	3	8.3%	18	6.4%	17	9.4%	2	4.3%
120% or more AMI	273	24.1%	193	32.7%	12	33.3%	30	10.7%	29	16.1%	9	19.6%
Total	1,133	100%	591	100%	36	100%	280	100%	180	100%	46	100%

The table below outlines the disposition of all loans denied by income level. The Loan application for low to moderate income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates. This data illustrates a clear advantage for middle- and upper-income applicants realize with regards to successful mortgage applications in the City of Salisbury over their moderate- and low-income counterparts.

Table IV.8
Denial Rates per Income
 City of Salisbury
 HDMA Data 2013-2017

Income	2013	2014	2015	2016	2017
\$15,00 or Below	5.7%	5.4%	9.1%	10.7%	10.9%
\$15,001- \$30,000	21.8%	20.4%	18.2%	20.5%	18.8%
\$30,001 - \$45,000	19.5%	20.4%	15.2%	15.6%	26.7%
\$45,001 - \$60,000	16.1%	21.5%	12.1%	17.2%	16.8%
\$60,001 - \$75,000	8.0%	7.5%	13.1%	11.5%	7.9%
Above \$75,000	27.6%	20.4%	16.2%	17.2%	11.9%
Missing Data	1.1%	4.3%	16.2%	7.4%	6.9%
Total Denied	13.3%	19.1%	15.0%	16.7%	14.4%

Table IV.19 on the following page illustrates a deeper analysis of the denial rates for all loan types reported in 2017 by denial reason and income level. The income categories were created based on the reported Area Median Income for 2017 of \$67,700 for the MSA. For applicants earning up to 99% of median income, the most common reason for denial is debt-to income ratio, followed by credit history and/or collateral. Overall, the most common reason for denial of all loan types is credit history (40.5%), debt-to-income ratio (22.8%) and followed closely by collateral (15.5%).

Table IV.9
All Loan Types by Income Level and Denial Reason
 City of Salisbury
 HDMA Data 2017

	Less than 50% Low		51-79% Middle		80-99% Upper-Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Collateral	9	14.1%	7	10%	7	18%	6	40%	7	16%	0	0.0%	36	15.5%
Credit Application Incomplete	3	4.7%	4	6%	3	8%	1	7%	10	23%	1	20.0%	22	9.5%
Credit History	30	46.9%	26	39%	17	45%	5	33%	16	37%	0	0.0%	94	40.5%
Debt-to-income Ratio	16	25.0%	22	33%	5	13%	1	7%	7	16%	2	40.0%	53	22.8%
Employment History	0	0.0%	1	1%	1	3%	1	7%	0	0%	1	20.0%	4	1.7%
Insufficient Cash	1	1.6%	0	0%	1	3%	0	0%	0	0%	1	20.0%	3	1.3%
Other	4	6.3%	6	9%	4	11%	1	7%	3	7%	0	0.0%	18	7.8%
Unverifiable Information	1	1.6%	1	1%	0	0%	0	0%	0	0%	0	0.0%	2	0.9%
Total Denials and % of Total	64	100%	67	100%	38	100%	15	100%	43	100%	5	100%	232	100%

The following tables illustrate the disposition of all loan types in 2017 while controlling for minority status and income level for the City of Salisbury. Table IV.10 looks at the data for applicants with household income at or below 80% or the MSA Area Median Income. For this group the data shows that White, non-Hispanic applicants outnumber all minority groups combined for each loan type category. A second table (Table IV.11 on the following page) looks at similar indicators, however, the income level is for all applicants whose income is 81 percent or above the MDA Area Median Income. Here we see the same trend, where White, non-Hispanics see much higher loan approvals than their minority counterparts. Where of all approved mortgages 85.7 percent were awarded to White, non-Hispanic applicants.

Table IV.10
2017 All Loan Types Disposition Rates by Minority Status
80% or Less than MSA Area Median Income
 City of Salisbury
 2017 HMDA Data

Minority Status	Applications Received	Total Percentage	Loans Originated	Percentage	Application	Percentage	Applications Denied	Percentage	Applications Withdrawn	Percentage	Closed for Incompleteness	Percentage
White, Non-Hispanic	508	77.0	344	85.6	11	73.3	97	61.0	46	69.7	10	55.6
Minority, Including Hispanic	152	23.0	58	14.4	4	26.7	62	39.0	20	30.3	8	44.4
Total	660		402		15		159		66		18	

Table IV.12 presents data for all loan applications denied in 2017 comparing the race of the applicant and the percentage that race makes up in total population for the City of Salisbury. The table illustrates that approximately 27 percent of all applications denied, the applicant's reported race was Black/African American. Relative to the population (Black/African American 39 percent), based on the data reported, it does not appear to indicate denials are disproportionate compared to non-minority counterparts, when controlling the percentage of their population makeup. This appears to hold true when looking at the data for other race and ethnic classes reported in the HMDA database.

Table IV.11
2017 All Loan Types Disposition Rates by Minority Status
81% and Above MSA Area Median Income

City of Salisbury
 2017 HMDA Data

Minority Status	Applications Received	Total Percentage	Loans Originated	Percentage	Application	Percentage	Applications Denied	Percentage	Applications	Percentage	Closed for Incomplete	Percentage
White, Non-Hispanic	443	79.5	281	85.7	13	68.4	60	68.2	76	77.6	13	54.2
Minority, Including Hispanic	114	20.5	47	14.3	6	31.6	28	31.8	22	22.4	11	45.8
Total	557		328		19		88		98		24	

Table IV.12
2017 All Denied Loan Application by Race and
Percentage of Total Population

City of Salisbury
 2017 HMDA Data

	Applications Denied	% of Denied Applications	% of Population
Total Applications Denied	1,587	100.00%	N/A
White	929	58.5%	54%
Black or African American	425	26.8%	39%
Asian	29	1.8%	1%
American Indian or Alaska Native	12	0.8%	0.2%
Hispanic	75	4.7%	10%
Native Hawaiian or Other Pacific Islander	4	0.3%	0.0%
Not Provided	181	11.4%	N/A
Unknown	7	0.4%	N/A

Conversely, when controlling for the percentage of loan originations (loan applications that resulted in a mortgage) by race and ethnicity compared to their makeup of the total population, it appears disparity may exist when comparing non-minority groups with minority and ethnic counterparts. However, here again while inference can be made that a disparity exists, that does not imply that discrimination is present. Other factors must be considered such as the total number of applications submitted by non-minority groups compared to minority and ethnic groups.

Table IV.13
2017 All Loan Originations by Race and
Percentage of Total Population
 City of Salisbury
 2017 HMDA Data

	Loan Originations	% of Total Loans Approved	% of Population
Total Loans Approved	702	100.0%	N/A
White	511	72.8%	54%
Black or African American	96	13.7%	39%
Asian	11	1.6%	1%
American Indian or Alaska Native	4	0.6%	0.2%
Hispanic	36	5.1%	10%
Native Hawaiian or Other Pacific Islander	1	0.1%	0.0%
Not Provided	66	9.4%	N/A
Unknown	14	2.0%	N/A

Table IV.14 provides the total number of all applications received in 2017, this includes all originated loans, applications denied by the financial institution, applications withdrawn by applicant and files closed for incompleteness, comparing the total number of applications for non-minority groups with minority and ethnic counterparts, controlling for percentage of applications and percentage of the total population. The data illustrates that minority and ethnic groups overall have a small share of total applications submitted and non-minority groups account for a higher percentage of total number of applications submitted in 2017.

Table IV.14
2017 All Loan Originations by Race and
Percentage of Total Population

City of Salisbury
 2017 HMDA Data

Race/Ethnicity	All Applications	% of Applications	% of Population
White	877	63.5%	54.0%
Black or African American	251	18.2%	39.0%
Asian	18	1.3%	1.0%
American Indian or Alaska Native	10	0.7%	0.2%
Hispanic	59	4.3%	10.0%
Native Hawaiian or Other Pacific Islander	1	0.1%	0.0%
Not Provided	165	11.9%	N/A

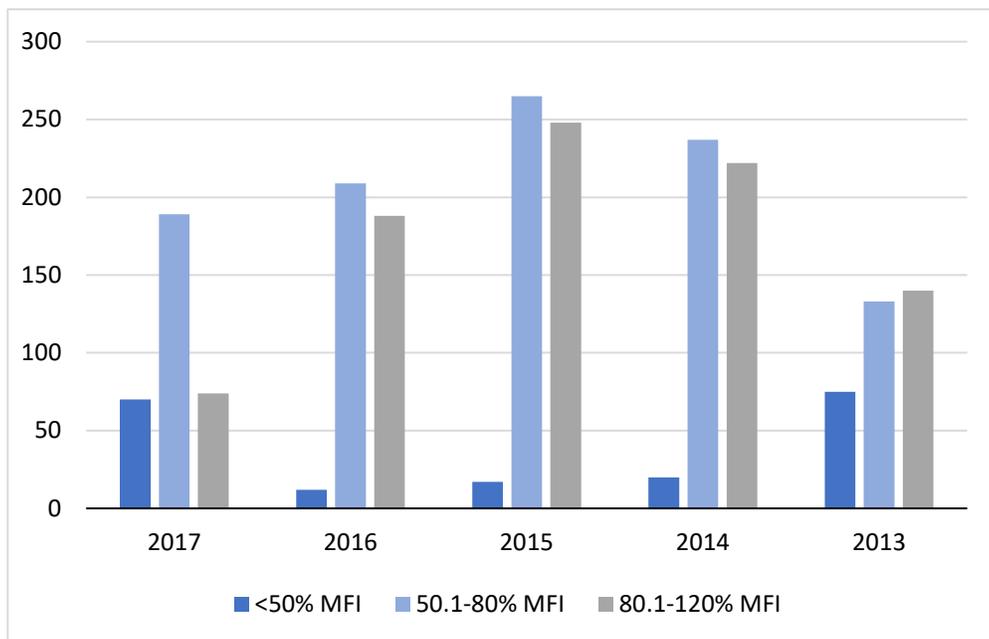
The Community Reinvestment Act (CRA) was enacted in 1977 to prevent redlining and to encourage banks and savings associations to help meet the credit needs of all segments of their communities, including low- and moderate-income neighborhoods and individuals. CRA is designed to encourage banks to help rebuild and revitalize communities through sound lending and good business judgment that benefits the banks and the communities they serve. CRA has encouraged banks to provide substantial commitments to state and local governments and community development organizations to increase lending to underserved segments of local economies and populations.

CRA applies to FDIC-insured depository institutions, such as national banks, savings associations, and state-chartered commercial and savings banks. CRA does not apply to credit unions insured by the National Credit Union Share Insurance Fund (NCUSIF) or nonbank entities supervised by the Consumer Financial Protection Bureau (CFPB).

CRA data was review for the City of Salisbury for the period of 2013 through 2017. During this period 2,099 small business loans were originated during the period. Of these loans, 993 were made to business with annual revenues of less than \$ 1 million, and a substantial proportion (1,945) were for \$100,000 or less.

The table below presents the CRA data provided for small business loans in relation to the median family income levels, according to the census tracts. The low-income category consists of census tracts where the median family income of the census tract is less than 50% of the decennial MSA median family income, based on the 2010 census of population and housing. The moderate-income category consists of census tracts where the median family income of the census tract is at least 50% and less than 80% of the decennial MSA median family income. The middle-income category consists of census tracts where the median family income of the census tract is at least 80% and less than 120% of the decennial MSA median family income. The data presented shows improvement in lending to lower income census tracts, 2017 numbers are climbing closer to where lending efforts were in 2013. Lending for moderate income census tracts since 2014 have seen consistent numbers of loans during that period in the City of Salisbury. It appears that most small business loans from 2013 to 2017 have been in census tracts where the median family income is at or below 80%.

Diagram IV.3
Number of Small Business Loans Originated by Census Tract
 City of Salisbury
 2017 -2013 CRA Data



CITIZEN PARTICIPATION

The City of Salisbury took a very proactive approach to inform the community of the start of the 2019 Analysis of Impediments to Fair Housing Choice project. Public announcements were made using the following communication channels:

- City Council Meetings
- Newspaper Articles
- Local TV Station
- Community and Commission Meetings
- Housing Advocacy Commission
- Neighbor Leaders Alliance
- Human Relations Council
- Hispanic Coalition
- Fair Housing Press Conference
- City of Salisbury Website
- Emails to identified/select groups
- Word of mouth

Open House

Salisbury residents were offered opportunities to voice their opinions. The City held an open house on Saturday, January 19, 2019, the event was held in conjunction with an annual City celebration of Martin Luther King Day. A second open housing was held on Thursday, May 9, 2019 in conjunction with the Touch-A-Truck even held at the Park Avenue Community Center. Both events provided residents an opportunity to learn about fair housing and about the Analysis of Impediments to Fair Housing Choice project. Residents were also able to provide their thoughts on fair housing in the City of Salisbury. They could do this by talking to staff on hand or they could take the fair housing survey. The survey was available electronically; staff had three computers onsite and available for use at the January event. Hard copies of the survey in both English and Spanish were also available.

Other Engagement Opportunities

In addition to the open houses and individual meetings with City staff, additional meetings were held with local social service providers, housing agencies, local realtors, community organizations, and the recently created City of Salisbury Fair Housing Committee.

Resident Survey of Fair Housing

The City published a survey for residents available in both English and Spanish, in which respondents were asked to contribute their experiences with fair housing and whether they had been discriminated against in housing choice in Salisbury. The survey was available on the City of Salisbury’s website, at public meetings, emailed to service providers to distribute to residents and hardcopies were left at public places. There were 23 surveys completed, 21 online and two paper submissions.

Notable Survey Characteristics
52% White
11 Female Headed Households
47.8% Own vs. 52.2% Rent
57% College Degree
95% Adult HH w/no Children
66% Low to Mod Income

Focus Group on Fair Housing Challenges in the City of Salisbury

The City of Salisbury held a focus group on February 1, 2019. The Centralina Council of Governments facilitated a community stakeholder focus group to discuss housing barriers for Salisbury residents. Industry professionals that work in the housing ecosystem were invited to participate. The invitation was received well and attended by 14 individuals representing social services, public transportation, local realtors, and community-based nonprofits. Below is a summary of the feedback organized by themes that were consistent through the various outreach efforts.

Housing Needs for Special populations

- Individuals with criminal backgrounds cannot find housing, many are drug offenders trying to better themselves but are unable to find housing. They fall victim to renting at very inflated rates. This can cause so much stress it pushes the person back in the cycle of drug abuse.
- Persons with disabilities have very limited housing options. Housing that has modifications to accommodate their disabilities needs to be affordable and located near transportation and services. This is hard to find.
- Elderly population wants to age in place and stay in their homes, but need assistance maintaining the home, with modifications or financial assistance to help with rising property taxes.
- Domestic violence victims often have a criminal record due to the procedure of local police arresting both parties and sort out who is the aggressor is after the arrest. This creates issues with securing housing for victims when trying to leave a bad situation.
- Grant funds are needed for landlords that would like to make ADA modifications but cannot because of costs.

Transportation

- Access to public transportation is very important for the working poor. They are constrained by where to live, if public transportation isn't available, they need to live close to their workplace so they can walk or bike, private transportation is too costly.
- Most low-income housing is not located near a transit stop, which limits residents' access to jobs, doctors and goods and services.
- The local transit is aware of the issue, but they are constrained by lack of available funding for expanded services.
- The City needs to be creative in seeking new funding sources to expand services.

Housing

- There is a lack of affordable housing for rent and purchase.
- The waitlist for public housing is extremely long.
- Many residents are not aware of what "familial status" means.
- Mental disability and physical ability are big issues. Most affordable housing is not wheelchair-accessible; installing sidewalks and ramps is costly, which in turn makes the units more expensive.
- There is a growing senior citizen population, insufficient housing available for this population, for both long term care and assisted living facilities.
- People/Seniors stay in housing they cannot afford to maintain.

Barriers to Fair Housing

- Lack of residents' knowledge on what rights are protected.
- Lack of systems that help residents when they have issues. Who do you call if you think you have an issue? There is no local face for fair housing.
- Local landlords ("mom and pops") need training on what are discriminatory practices.
- Cultural barriers, large Hispanic/Latino population that would like to be homeowners but cannot access lending.
- Local banks should focus on working to create a path to homeownership for low income working households.
- Transportation and affordable housing do not overlap.

2019 IMPEDIMENTS TO FAIR HOUSING CHOICE

The following impediments to fair housing choice are presented to assist the City of Salisbury to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed on page 59. Progress was reported for activities the City of Salisbury has implemented since the 2014 Analysis of Impediments to Fair Housing Choice was published that address fair housing issues within the City. Newly determined and carried over impediments to Fair Housing Choice are presented on the pages that follow. Several aspects of the previously identified impediments are still present in the City of Salisbury, despite the City's best efforts to ameliorate the issues. Below is the list of impediments that were developed as part of the City of Salisbury's 2019 Analysis of Impediments to Fair Housing Choice.

Impediment 1: Lack of a formalized structure for a local fair housing system.

There is a continuing need to educate renters and homebuyers about their rights under the Fair Housing Act and to advise landlords, realtors, sellers and bankers about their responsibilities under the Fair Housing Act. Additionally, the City of Salisbury has a substantial number of programs and initiatives aimed at helping residents with housing issues. However, there is a need for a centralized clearinghouse within the City that maintains an information system of all the City's efforts. Currently all the activities are decentralized, creating gaps in staff's and local resident's knowledge of housing related offerings. Localizing a fair housing system will allow for creating a centralized point of contact for residents, landlords, developers and social service professions to obtain information on educational opportunities and local efforts to affirmatively further fair housing. This would also provide an avenue to develop a local referral system for residents contacting the City with local fair housing complaints or seeking housing assistance.

There is lack of coordinated and reoccurring fair housing testing to determine where fair housing discrimination is taking place and there is an absence of dedicated resources for enforcement efforts. In 2018, the City engaged Legal Aide of North Carolina to complete fair housing testing. Legal Aide completed a report summarizing the outcomes and provided recommendations for future testing. However, no recommendations were provided for frequency of follow up testing or enforcement tactics. Establishment of a local fair housing system would provide the platform for developing the testing and enforcement framework for the City's fair housing efforts.

Action: Utilize existing institutional resources to develop a one stop office for all fair housing activities.

Long term: Assess HUD's Fair Housing Assistance Program to determine if it aligns with the City of Salisbury's long-term fair housing goals and apply for funding to support developing and

sustaining the local fair housing resource system. Through the Fair Housing Assistance Program (FHAP), HUD funds state and local agencies that administer fair housing laws that HUD has determined to be substantially equivalent to the Fair Housing Act. The Fair Housing Act contemplates that, across the country, state and local governments will enact and enforce their own statutes and ordinances that are substantially equivalent to the Fair Housing Act. HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that administer fair housing laws that provide rights and remedies that are substantially equivalent to those provided by the Fair Housing Act.

Impediment 2: Insufficient supply of adequate and affordable housing to meet the growing needs of low- and moderate-income residents including members of the protected classes.

A lack of affordable and adequate housing exacerbates housing discrimination. Many communities are experiencing a tight housing market, allowing landlords to be highly discerning in tenant selections which may disguise some illegal discrimination. Lack of available housing units based on number of bedrooms is also problematic. Continued access to funding is vital for development of new housing and rehabilitation of existing housing. Educational efforts are needed to understand the importance of affordable and decent housing in the community. Sharing of success stories and documenting financial impact will assist in public support of both local, state and federal funding. The City of Salisbury should consider developing an Affordable Housing Strategy which may include actions such as adopting an Inclusionary Zoning Ordinance; creating an Affordable Housing Trust Fund; seeking funding from sources such as, Low Income Housing Tax Credits, Tax Increment Financing, other government housing programs, and private sources. Development of new housing is expensive, and costs continue to outpace increases in income. Housing development in rural areas is often more difficult due to lower income and higher development costs due to remoteness and lack of contractors and suppliers. The distance for contractors to travel, lower profit margin and less market demand can make rural areas less attractive and low priority development areas. The City of Salisbury should engage partners to review other peer communities affordable housing practices that help incentivize public – private partnerships for the development of new affordable housing and the preservation and improvement of existing housing inventory.

Action: Preservation and improvement of existing housing units and creation of new housing units, through continued investment of General Fund dollars, CDBG and HOME funding.

Long Term: Develop an affordable housing strategy focused on creation and preservation of affordable housing of all types, i.e. single-family, multi-family, senior, and accessible housing as well as living assisted and full-time care facilities.

Impediment 3: Public transportation limitations reduces housing choice for low-to-moderate and special needs populations.

The City of Salisbury's public transportation system for the most part, provides adequate routes to and from major employment centers and lower income neighborhoods that are closely located with the I-85 corridor. However, there are large concentrations of owner and renter occupied housing units just outside of this service area. This scenario creates limitations for housing choice for low- and moderate-income households, living outside the service area, who are dependent on public transportation to access jobs. The job, housing and transportation disconnect is a documented contributing factor that creates concentrations of low-to-moderate income households which often results in economic segregation. Additional barriers include limited service after 6:00 pm to accommodate second and third shift workers, reduced service on the weekends and lack of direct routes to emerging employment centers outside of the transit system's existing service areas.

While the economics of public transit prevent complete coverage that would allow all workers a reliable and speedy commute to any job location within the city and major employment centers outside of the city limits, the distribution of routes in the existing transit systems does appear to focus on providing access to major employment centers and neighborhoods where residents are more likely to utilize public transportation for their work commute. Given the financial constraints the City has limited ability to address this impediment related to transportation through the City's transit system.

The Salisbury Transit Department is currently completing a Long-Range Public Transportation Master Plan that will provide a framework for incorporating improved transit systems and offerings to better serve the growing needs of Salisbury's residents. To date only draft recommendations have been released with the final plan expected to be adopted in 2019. Some of the current recommendations include expanded fixed routes, use of micro-transit (Uber/Lyft like) or Vanpool/Rideshare to cater to employment trips and finally having broader regional connectivity.

Action: Transit planning initiatives that are inclusive of fair housing by creating policy that affords opportunities for expanded routes and services to low and moderate income and special needs residents.

Long term: Identify additional funding sources and/or non-profit partners that can collaborate to expand transportation options for residents. Coordinate with the Salisbury Transit Department on implementation of recommendations from the pending Long-Range Public Transportation Master Plan that align with the fair housing needs of Salisbury residents. Participate in regional transit planning efforts that will connect the Salisbury transit system into

the larger regional transit system thereby expanding broader access to jobs and services for area residents, while allowing the City to offset burdensome cost through regional partnerships.

Impediment 4: Lack of access to housing that accommodates special populations.

Based on feedback from community stakeholders there are great needs for housing for the elderly, disabled and adults re-entering the community. Key stakeholders consistently mentioned that the current housing stock is not adequate to serve area residents with special needs, this includes disabled and elderly residents. Many stakeholders and residents have described affordable housing as substandard, and therefore, more likely to be non-accessible. Disabled and senior residents may also require additional supportive services, such as, case management, daily living, and navigational support in addition to structural modifications.

While not a protected class defined under the Fair Housing Act, adults re-entering the community are difficult to house in Salisbury. Many housing providers, both public and private, use records for past convictions, any conviction, regardless of what it was for or how long ago it occurred, to indefinitely bar rental applicants from housing opportunities. This type of rental policy has a disproportionate impact on this group of home seekers who are protected under the Fair Housing Act.

Action: Create partnerships with service providers and provide educational opportunities for public and private landlords on how to mitigate risks when providing housing adults re-entering the community, to create housing opportunities for this population. Engage organizations that serve persons with physical and mental disabilities and seniors as participants in housing strategy development to ensure policies, programs and potential funding resources are identified that align with the needs of these residents.

Long-term: Develop policies and incentives that support making adaptations to housing to make it more accessible for persons with special needs and/or disabilities. Conduct an assessment of accessible housing in the City to identify the inventory available for residents. Work with partners to create a risk mitigation program for landlords and management companies who are willing to providing housing opportunities for adults re-entering the community and their families.

Impediment 5: Mortgage lending practices reduce homeownership opportunities for racial and ethnic minorities.

Fair housing problems were also identified in the home mortgage market through a review of Home Mortgage Disclosure Act (HMDA) data. Trends that were identified included disproportionately high denial rates for selected minority racial and ethnic applicants and higher denial rates in low-income areas. While this fact alone does not imply an impediment to fair housing choice, the pattern is consistent with discrimination. This is a common observation among markets across the U.S. during the years studied. Additionally, HMDA data also shows that debt-to-income ratios, poor credit history, and lack of collateral were the top three explanations for loan denial; indicating poor financial history of potential homebuyers which can inhibit homeownership and decrease housing affordability.

Action: Reduce denial rates and other problems in the home mortgage market through expanded educational opportunities for area residents through partnerships with local lending institutions.

Long Term: Expand homebuyer education classes to educate potential home buyers on the importance of establishing and keeping good credit. Identify partners to expand down payment assistance resources to create home ownership opportunities for more Salisbury citizens. The City should work with local lenders to develop partnerships to expand homeownership opportunities for residents. The City should review HMDA data for local lending institutions to ensure that loan decisions are being made equitably. Identify problem lenders and develop educational platforms to overcome discriminatory practices.

FAIR HOUSING ACTION PLAN: ACTIVITIES TO AFFIRMATIVELY FURTHER FAIR HOUSING

The fair housing action plan detailed on the next several pages provides recommended goals and activities for the City of Salisbury to consider implementing over the next five years to affirmatively further fair housing choice for Salisbury residents. The action plan activities build on the work of current programs and working groups and provides a comprehensive approach by combining education, data collection and development of partnerships with increased access to affordable housing and housing services. The fair housing action plan should be updated as necessary to meeting the fair housing goals and objectives established by the City of Salisbury.

Impediment 1: Lack of a formalized structure for a local fair housing system.

Fair Housing Goals/Activities	Timeline	Measurable Outcomes
Develop operations for fair housing system, that ultimately creates a one stop shop for housing tools and resources for both residents and service providers.	2019-2023	1. Create operations policy defining roles and responsibilities for a fair housing system.
Assess HUD’s Fair Housing Assistance Program (FHAP) to determine if it aligns with the City of Salisbury’s long-term fair housing goals and apply for funding to support developing and sustaining the local fair housing resource system.	2020-2021	1. Assessment report completed.
Identify current staff member that can take on a fair housing role for oversight and implementation.	2020-2023	1. Assign fair housing duties to staff person(s). 2. Annual progress report on fair housing action plan progress.

Conduct fair housing testing and track enforcement outcomes.	2020-2023	<ol style="list-style-type: none"> 1. Conduct fair housing testing according to policy. 2. Annual report on testing and enforcement.
Assess all City lead and industry partner activities that focus on fair housing to identify redundancies, overlaps, and gaps.	2021-2023	<ol style="list-style-type: none"> 1. Develop a report. 2. Convene partners and housing providers to develop a coordinate plan to reduce redundancies and to close gaps.
Develop a communications platform that truly helps to ensure fair housing services reach the intended targeted audiences. The platform should strive to use out of the box tactics to ensure efforts are fruitful.	2020-2023	<ol style="list-style-type: none"> 1. Communications strategy developed. 2. Measure results to ensure tactics are sound and adjust tactics as needed.
Expand educational opportunities for renters and homeowners. Assess current educational platforms and their success and identify new approaches to reaching critical populations within the City.	2020-2023	<ol style="list-style-type: none"> 1. Assessment report created. 2. Number of new or updated programs created. 3. Number of new partnerships for systems delivery.
Establish community roundtable sessions, including residents and public and private sector stakeholders, to develop long range strategies for improving the fair housing landscape.		<ol style="list-style-type: none"> 1. Number of meetings held. 2. Action plans developed. 3. Action plan goals implemented.

Impediment 2: Insufficient supply of adequate and affordable housing to meet the growing needs of low- and moderate-income residents including members of the protected classes.

Fair Housing Goals/Activities	Timeline	Measurable Outcomes
Develop an affordable housing strategy identifying tools and funding mechanisms to foster and develop sustainment and creation of affordable housing.	2020-2023	<ol style="list-style-type: none"> 1. Develop an affordable housing strategy. 2. City adopts recommendations from the affordable housing strategy, i.e. inclusionary zoning ordinance, etc.
Continued financial support and possible expansion of rehabilitation program to preserve existing housing stock.	2019-2023	<ol style="list-style-type: none"> 1. Annual funding allocations for housing rehabilitation program. 2. Increase private funding.
Continued financial support and possible expansion of homeownership down payment program administered by Salisbury CDC.	2019-2023	<ol style="list-style-type: none"> 1. Continuation of program support. 2. Increase in funding levels.
Evaluate State and Federal programs to identify potential new funding programs to help increase housing supply.	2021-2023	<ol style="list-style-type: none"> 1. Number of new programs identified.
Develop an inventory of vacant housing and assess if CDBG and HOME funds can support rehabilitation to increase affordable housing stock.	2019- 2021	<ol style="list-style-type: none"> 1. Assessment completed.

Impediment 3: Public transportation limitations reduces housing choice for low-to-moderate and special needs populations.

Fair Housing Goals/Activities	Timeline	Measurable Outcomes
<p>Build housing transportation linkage through coordination of transit and fair housing needs in planning.</p>	<p>2020- 2023</p>	<ol style="list-style-type: none"> 1. Bi-annual meeting with Transit Department to align transportation and fair housing goals 2. Bi-annual report outlining outcomes of the annual meeting.
<p>Promote transit-oriented development (TDO) through development of ordinances and/or districts, providing for ease of permitting for developers to encourage developing in key areas.</p>	<p>2022-2023</p>	<ol style="list-style-type: none"> 1. Study peer local governments use of TDO; what works what does not. 2. Findings report developed.
<p>Plan for expanding transit options for areas of disadvantaged concentration, as funding allows.</p>		<ol style="list-style-type: none"> 1. Conduct an assessment of areas within the City where residents with the greatest need have a lack of access. 2. Work with public and private partners to study alternative funding mechanisms for increase service offerings.

Impediment 4: Lack of access to housing that accommodates special populations.

Fair Housing Goals/Activities	Timeline	Measurable Outcomes
Research other communities that have developed landlord risk mitigation programs to promote expanded housing opportunities for adults re-entering the community.	2019-2021	<ol style="list-style-type: none"> 1. Peer communities identified to review. 2. Number of peer risk mitigation programs reviewed.
Increase outreach and education efforts targeting housing providers including landlords, developers, etc. as well as prospective tenants with disabilities.	2019-2023	<ol style="list-style-type: none"> 1. Identify updated outreach techniques. 2. Number of landlords, developers, and prospective tenants contacted.
Develop and establish relationships with community training institutions to discuss potential training/internship opportunities that serve fair housing needs.	2020-2023	<ol style="list-style-type: none"> 1. Number of community training institutions identified. 2. Number of visits with community training institutions.
Conduct an assessment of accessible housing units and buildings in the City and develop an inventory and create a resource center to assist special populations identify accommodating housing and buildings.	2020-2024	<ol style="list-style-type: none"> 1. Completion of inventory assessment. 2. Track public outreach and distribution of inventory report. 3. Establish a resource center for special populations.

Impediment 5: Mortgage lending practices reduce homeownership opportunities for racial and ethnic minorities.

Fair Housing Goals/Activities	Timeline	Measurable Outcomes
<p>Increase resident’s awareness of Salisbury CDC’s homebuyer education and down payment assistance programs.</p>	<p>2019-2023</p>	<ol style="list-style-type: none"> 1. New outreach methods identified. 2. Measure outcome of outreach methods to determine if more residents were reached.
<p>Identify list of local realtors in order to provide informational documents regarding Fair Housing best practices.</p>	<p>2019-2023</p>	<ol style="list-style-type: none"> 1. Develop list of local realtors. 2. Number of informational documents distributed to local realtors.
<p>Coordinate forum to discuss lender best practices and to review HMDA data to assist with identifying patterns of potential discrimination. Publicize fair housing enforcement actions, lawsuits, and education to help focus attention on lender practices.</p>	<p>2020-2024</p>	<ol style="list-style-type: none"> 1. Forum completed. 2. Number of lenders in attendance
<p>Coordinate and perform annual testing of local banks.</p>	<p>2020-2024</p>	<ol style="list-style-type: none"> 1. Completion of annual testing. 2. Annual report of findings.

AFFIRMATIVELY FURTHERING FAIR HOUSING TRACKING AND REPORTING

The City of Salisbury must maintain records that certify to HUD that actions have been taken to implement the Affirmatively Furthering Fair Housing (AFFH) action plan. The City must have available documentation of its actions and all records must be available for public review. The following documentation should be maintained:

- A description of the nature and extent of the chief executive or governing body's commitment to AFFH
- A description of the financial and in-kind support for AFFH, including funds or services provided by the jurisdiction, nonprofit organizations, private individuals, colleges, universities, contractors, and staff support
- A list of groups participating in the formulation of AFFH
- Transcripts of public meetings/forums and citizen comments/input
- Progress reports

At the end of the first program year after completing the Analysis of Impediments to Fair Housing Choice the City should submit to HUD:

- A summary of the AI outlining
 - The impediments identified and the associated milestones
 - Action taken to address the impediments over the past year, and
 - An assessment of the impact on the community

CERTIFICATION

The City of Salisbury does hereby certify that this 2019-2024 Analysis of Impediments to Fair Housing Choice follows the intent and directives of the Community Development Block Grant Program regulations. The City of Salisbury certifies that it will affirmatively further fair housing during the planning period.

Al Heggins, Mayor, City of Salisbury, NC

Date

APPENDIX I: RESOLUTION OF INTENT ESTABLISHING A FAIR HOUSING
COMMITTEE

**RESOLUTION OF INTENT
ESTABLISHING A FAIR HOUSING COMMITTEE**

WHEREAS, the Fair Housing Act (Title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3601-3619) declares that it is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. The Act prohibits, among other things, discrimination in the sale, rental, and finance of dwellings, and in other housing-related transactions because of race, color, religion, sex, familial status, national origin, or disability; and

WHEREAS, the City of Salisbury, as a U.S. Department of Housing & Urban Development (HUD) program participant, is committed to affirmatively furthering the purposes and policies of the Fair Housing Act within its jurisdiction; and

WHEREAS, *affirmatively furthering fair housing* means taking meaningful actions to overcome historic patterns of segregation and unequal treatment, reduce racial or ethnic concentrations of poverty, achieve truly balanced and integrated living patterns, promote fair housing choice and access to opportunity, and foster inclusive communities where housing is available regardless of race, color, religion, sex, familial status, national origin, or disability, thereby expanding economic opportunity and enhancing the quality of life; and

WHEREAS, the Salisbury-Rowan Human Relations Council (HRC) and the Salisbury Housing Advocacy Commission (HAC) include fair housing as part of their respective missions; and

WHEREAS, Salisbury Community Development Corporation (SCDC) partners with the City of Salisbury to provide affordable housing and related programs that promote fair housing; and

WHEREAS, the City of Salisbury wishes to leverage the collective expertise of these groups and the community to improve awareness and adherence to fair housing laws.

NOW, THEREFORE, BE IT RESOLVED, the Salisbury City Council hereby establishes a Fair Housing Committee as a sub-committee of the Salisbury-Rowan Human Relations Council (HRC) that will work collaboratively with the Salisbury Housing Advocacy Commission (HAC). The Fair Housing Committee shall have the following Membership, Terms of Office, and Scope of Responsibilities:

Membership: Four (4) HRC members; four (4) HAC members; SCDC Program Director or designee; and seven (7) at-large members to be appointed by City Council with demonstrated interest or experience related to fair housing. It is the intent of City Council that the committee be representative of the community and that it maintains a fair and balanced diversity of perspectives. All members must reside or be employed within the jurisdiction of the City of Salisbury.

Terms of Office:

The seven (7) at-large members shall be appointed for three-year staggered terms. Initially, at-large committee appointments shall be: two (2) members for a one-year term, two (2) members for two-year terms and three (3) members for three-year terms with terms expiring on March 31 of the appropriate term of appointment. All subsequent appointments, except to fill a vacancy, shall be for three-year terms.

Scope of Responsibilities:

- (1) Study current City programs and policies that address fair housing, and formulate recommendations to strengthen fair housing awareness and compliance;
- (2) Analyze local and regional data on patterns of integration and segregation, racially or ethnically concentrated areas of poverty, disparities in access to housing and opportunity, disproportionate housing needs for protected classes, and other relevant fair housing data;
- (3) Identify fair housing issues and contributing factors in the jurisdiction and region;
- (4) Establish priorities, goals, and strategies to address fair housing issues and their contributing factors, and establish metrics and milestones that will be used to monitor and document progress;
- (5) Develop a process whereby the City can help facilitate reporting of complaints to appropriate agencies;
- (6) Promote efforts to integrate fair housing planning into existing planning processes, and incorporate fair housing priorities and goals into housing and community development decision-making;
- (7) Provide an opportunity for the public, including individuals historically excluded because of characteristics protected by the Fair Housing Act, to provide input about fair housing issues, goals, and priorities;
- (8) Research and promote effective methods for increasing community awareness and participation in fair housing planning;
- (9) Submit at least annually a report to City Council.
- (10) Communicate regularly the work, observations, and recommendations of the Fair Housing Committee to the HRC, HAC, Mayor, and City Council.
- (11) Perform other duties assigned by the appointing authority.

Adopted this ____ day of _____, 2018

Al Heggins, Mayor

Diane Gilmore, City Clerk

APPENDIX II: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE -
OPEN HOUSE MATERIALS

Welcome

The City of Salisbury
needs the community's input
regarding impediments to fair housing
for Salisbury residents.

Your feedback is vital
and will help shape the City's
2019 Analysis of Impediments
which will outline actions to address
fair housing impediments.



WHAT

The Analysis of Impediments (AI) is a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system and housing transactions, particularly for persons who are protected under fair housing law.

WHY

The City of Salisbury receives funds from the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program.

As a participant of this program, Salisbury is required to complete an Analysis of Impediments to ensure that HUD-funded programs are being administered in a manner that furthers fair housing for federally-protected classes.

WHO

The City of Salisbury along with the Centralina Council of Governments will be performing the Analysis of Impediments.

This process incorporates an involved public input and review process via direct contact with stakeholders, public forums to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and possible actions to overcome the identified impediments.

WHERE

This process will take place in the City of Salisbury.

WHEN

The Analysis of Impediments process will be completed **May 15, 2019** and will involve public and stakeholder engagement events.



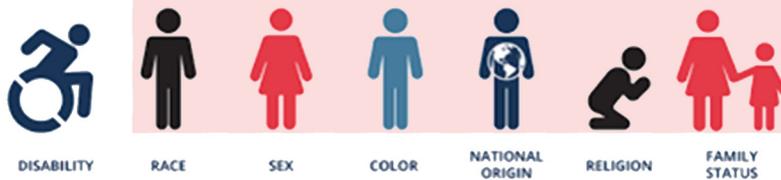
WHAT IS FAIR HOUSING?



The Federal Fair Housing Act

- Known as Title VIII of the Civil Rights Act of 1968
- It guarantees protection from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities.
- Prohibits discrimination in any real estate transaction based on race, color, religion, national origin, familial status, or handicap.

WHAT CLASSES ARE PROTECTED?



WHAT HOUSING IS COVERED?

- Covers most housing.
- In some circumstances, the Act exempts owner-occupied buildings with no more than 4 units, single-family housing sold by organizations and private clubs that limit occupancy to members.



WHAT ARE IMPEDIMENTS TO FAIR HOUSING?

As defined by HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choice or the availability of housing choices; and
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Impediments to fair housing choice include actions or omissions in the State or Entitlement jurisdiction that:

- Constitute violations, or potential violations, of the Fair Housing Act
- Are counterproductive to fair housing, such as:
 - ▶ Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate- to high-income areas.
 - ▶ Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.
- Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin.



HOUSING DISCRIMINATION 101

Examples of Discriminatory Housing Practices

- Discriminatory advertising or statements
- Falsely denying that housing is available
- Screening applicants differently
- Refusing to allow a person to apply for housing
- Refusing to rent
- Charging different rents or security deposits
- Segregation within a complex
- Refusing to make a real estate loan for residential property
- Failing to grant reasonable accommodation
- Failing to build accessible housing that complies with the FHA's design and construction standards
- Unwelcomed and uninvited sexual advances by a landlord towards a tenant

Signs of Discrimination

- You are told a house or apartment is not available when it really is.
- You are denied the right to rent or buy a house or apartment because you have children, or you are told your family is too large.
- A landlord refuses to rent to you because you are physically disabled or refuses to make reasonable changes in the lease to enable you to use and enjoy your home comfortably, such as install a wheelchair ramp or widen doorways.
- Because of your skin color, a bank or other lending institution refuses to lend you money to buy real estate, or the institution changes the requirements for lending you money.



RIGHTS OF PERSONS WITH DISABILITIES

Who is Considered Disabled?

- Under the law, a person is disabled if he or she has a physical or mental disability that affects a major life activity, has a record of having such a disability, or is regarded as having a disability.
- Examples:
 - ▶ Hearing, mobility, and visual impairments
 - ▶ Chronic mental illness
 - ▶ Dementia
 - ▶ AIDS/HIV
 - ▶ Developmental disabilities
 - ▶ Alcoholism and past drug use

Does Housing Have to be Accessible?

- The Fair Housing Act requires multi-family housing built for first occupancy after March 13, 1991, to have certain accessibility features.
- In addition, disabled individuals can request reasonable accommodations and modifications.

What is a Reasonable Accommodation?

- It is a change in rule, policy, practice, or service that allows a person with a disability to live in a property on an equal basis with people without disabilities.
- Examples:
 - ▶ Allowing a service or therapy animal, despite a no-pet policy
 - ▶ Allowing a tenant to have a live-in aide who is not on the lease to assist with daily care
 - ▶ Assigning a reserved parking space to a tenant with a mobility impairment, even if parking is typically “first come/first serve”



REPORTING HOUSING DISCRIMINATION

Who can file a complaint?

- Anyone who can show that they have been harmed or are about to be harmed by a discriminatory housing practice
- Anyone for whom housing was made unavailable
- Fair Housing Organizations

Who can you contact?

- North Carolina Human Relations Commission-N.C. Department of Administration
 - ▶ Investigates fair housing complaints in the State
- Legal Aid of North Carolina-Fair Housing Project
 - ▶ Offers confidential assistance to victims of housing discrimination
- United States Department of Housing and Urban Development
 - ▶ Offers assistance at the federal level

For More Help:

- Rowan Helping Ministries
- Salisbury/Rowan Community Action Agency
- Salisbury Police Department
- Rowan County Sheriff's Office: Civil Division
- Salisbury Housing Authority



HOW TO FILE A COMPLAINT

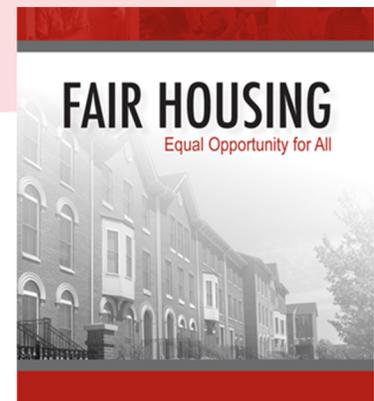
At the State Level

- You can file a complaint with the North Carolina Human Relations Commission by calling the Commission at (919) 807-4420 or toll free at (866) 324-7474



At the Federal Level

- You can file a complaint with the Office of Fair Housing and Equal Opportunity (FHEO)
- You must file complaint within 1 year of the last date of the alleged discrimination under the Fair Housing act.
- Complaints can be submitted online as well as by telephone (1-800-669-9777), e-mail, or mail.



You can find all of these details on HUD's website:

https://www.hud.gov/program_offices/fair_housing_equal_oppl/online-complaint



COMMONLY ASKED QUESTIONS

Can a housing provider refuse to rent a property to applicants because they have children?

No. A housing provider cannot refuse to rent to applicants solely because they have children. UNLESS the apartment complex meets the criteria for senior housing (55+ and 62+).

Is a real estate brokerage firm in violation of the fair housing laws if one of its employees or agents commits unlawful discrimination?

Yes.

Does it cost anything to file a complaint?

No. The NC Human Relations Commission is a state agency and its services are free.

Does a person need a lawyer to file a complaint?

No. The NC Human Relations Commission does the investigation and no lawyer is necessary. Those who want to hire their own lawyer to help them may do so, but it is not necessary.

What if someone does not know if they were discriminated against or not?

Should they still call the NC Human Relations Commission?

Yes. Sometimes discrimination is subtle, and a person may not know for sure if there was discrimination unless the Commission does an investigation.

Can someone who is NOT a member of a protected class file a fair housing complaint?

Yes. Anyone injured by a violation of fair housing law may file a claim. The law recognizes claims by prospects, applicants, and residents who suffer discrimination because they are members of a protected class—OR—because their household members, relatives, friends, or guests are members of a protected class.

Can someone retaliate against me for filing a complaint?

No. It is illegal to retaliate against any person for making a complaint, testifying, assisting, or participating in any manner in a proceeding under HUD's complaint process at any time, even after the investigation has been completed.



NEXT STEPS

There are several ways
to get involved:

Take the survey!



Attend upcoming housing events.



Provide your input and feedback to
Savannah Cooper at scooper@centralina.org
or (704)372-2416



THANK YOU!

Comments/Questions?

Anne Little
Human Relations Manager
(704) 638-5218
anne.little@salisburync.gov



APPENDIX III: FAIR HOUSING SURVEY FORM – ENGLISH



IMPEDIMENTS TO FAIR AND AFFORDABLE HOUSING: A NEIGHBORHOOD SURVEY

The Fair Housing Act (Title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3601-3619) declares that it is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. The Act prohibits, among other things, discrimination in the sale, rental, and finance of dwellings, and in other housing-related transactions because of race, color, religion, sex, familial status, national origin, or disability. The City of Salisbury, as a U.S. Department of Housing & Urban Development (HUD) program participant, is committed to affirmatively furthering the purposes and policies of the Fair Housing Act within its jurisdiction.

Thank you for taking part in this survey of impediments to fair housing in City of Salisbury. The information you give is crucial to making housing better, fairer, and more affordable. Please answer to the best of your ability. You should not give out any information that you are not comfortable giving, however all information is confidential. Please do not complete this survey if you have already done so.

Name (optional): _____

Street Address: _____

Phone Number: _____ Email: _____

May we contact you? Yes _____ No _____

GENERAL BACKGROUND INFORMATION

Please circle your race, color, or origin:

WHITE BLACK HISPANIC ASIAN/PACIFIC ISLANDER AMERICAN INDIAN / ALASKA NATIVE OTHER

Please circle your highest level of education:

Elementary (K-5) Middle (6-8) High School (9-12) Less than 2 years College Finish College Master Degree

OTHER PLEASE DESCRIBE _____

How long have you lived in Salisbury? Months _____ Years _____

For your household, please indicate the number of:

Total people: _____ Children: _____ Handicapped persons: _____

Elderly (age 65 +): _____

Is this a male or female-headed household? _____ Do you own or rent your home? _____

How old is your home (in years)? _____ Number of bedrooms? _____

Please circle the type of home you live in:

HOUSE APARTMENT DUPLEX GROUP HOME MOBILE HOME OTHER (DESCRIBE) _____

Do you currently use public transportation? _____ Distance to the closest bus stop: _____



IMPEDIMENTS TO FAIR AND AFFORDABLE HOUSING: A NEIGHBORHOOD SURVEY

Please select if your home has:

- | | |
|---|--|
| <input type="checkbox"/> INDOOR RUNNING | <input type="checkbox"/> WATER AND SINK |
| <input type="checkbox"/> HOT WATER | <input type="checkbox"/> SHOWER |
| <input type="checkbox"/> WORKING BATHTUB | <input type="checkbox"/> ELECTRICITY |
| <input type="checkbox"/> WELL | <input type="checkbox"/> INSURANCE (RENTER'S OR HOME OWNERS) |
| <input type="checkbox"/> SEPTIC TANK | <input type="checkbox"/> GAS |
| <input type="checkbox"/> CONNECTION TO PUBLIC SEWER | <input type="checkbox"/> AIR CONDITIONING |

Please circle your household's yearly income range (from all sources):

- | | |
|--|---|
| <input type="checkbox"/> \$0 - \$12,000 | <input type="checkbox"/> \$31,001 - \$59,500 |
| <input type="checkbox"/> \$12,001 - \$19,000 | <input type="checkbox"/> \$59,501 - \$ 75,000 |
| <input type="checkbox"/> \$19,001 - \$31,000 | <input type="checkbox"/> \$75,001 and above |

Please select any programs you would be interested in:

- EDUCATION PROGRAMS (ESL-GED-OTHER)
- HOME OWNER EDUCATION PROGRAMS
- JOB TRAINING
- BUDGETING AND RECOVERING CREDIT
- HOME IMPROVEMENT
- RENTER'S RIGHTS CLASSES
- FAIR HOUSING LAW

Are you receiving any federal, state, or other monetary assistance?

- | | YES | NO |
|---------------|--------------------------|--------------------------|
| Child Support | <input type="checkbox"/> | <input type="checkbox"/> |
| Food Stamps | <input type="checkbox"/> | <input type="checkbox"/> |
| Welfare | <input type="checkbox"/> | <input type="checkbox"/> |
| DISABILITY | <input type="checkbox"/> | <input type="checkbox"/> |
| RETIREMENT | <input type="checkbox"/> | <input type="checkbox"/> |
| OTHER | PLEASE DESCRIBE _____ | |

HOUSING DISCRIMINATION INFORMATION

Discrimination in housing comes in many forms. It is often difficult to detect. Both federal and state laws make it illegal to deny housing to a person on the basis of race, color, religion, national origin, sex, disability, or familial status.

Question 1

Have you ever been discriminated regarding access to affordable housing? If yes, please circle if this was for:

RENTAL

SALE



IMPEDIMENTS TO FAIR AND AFFORDABLE HOUSING: A NEIGHBORHOOD SURVEY

What interest rate were you offered on a new loan? _____%

Has it been within the past three years? Yes No

PREDATORY LENDING INFORMATION

Predatory lending are abusive lending practices generally happen when a person has been taken advantage of through financing of a loan or the misuse of the collateral available (like equity in your home). These loans tend to have high interest rates, outrageous fees, and unaffordable repayment terms.

Question 1 – Have you ever been the victim of predatory lending? Yes____ No____

Question 2 – If yes, did you seek assistance and counseling? Yes____ No____

Question 3- If you sought counseling, where did you go? _____

Question 4 – If you answered yes to the above, what was the final result of the counseling?

REFUND REFINANCING RESTRUCTURING OF A LOAN OTHER (PLEASE SPECIFY)_____

FOR THOSE 55 YEARS OF AGE OR OLDER

FOR THOSE OVER 55 YEARS OF AGE OR OLDER, PLEASE ANSWER THESE SPECIFIC QUESTIONS:

1) Do you currently live in senior housing?

YES NO

If so, what type? (For example: restricted, assisted, etc.) _____

2) Do you intend to move in the near future?

YES NO

If so, why? (For example: to be near family, physical needs, etc.) _____

3) Could you afford assisted living if it were necessary?

YES NO

4) Has your residence been modified for any disability?



IMPEDIMENTS TO FAIR AND AFFORDABLE HOUSING: A NEIGHBORHOOD SURVEY

YES NO

If so, what was changed or added? (For example: wheel chair ramp, toilet seat, etc.) _____

How was it financed? (For example: cash, home equity, personal loan, etc.) _____

5) Have you ever considered or applied for a reverse (HECM) mortgage?

YES NO

Thank you for completing this survey. If you have any questions, please contact Savannah Cooper.
Centralina Council of Governments, 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262
(704) 688-7033 scooper@centralina.org

Please return completed surveys to Centralina Council of Governments by mail at 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262 or by email at scooper@centralina.org

APPENDIX IV: FAIR HOUSING SURVEY FORM – SPANISH



IMPEDIMENTOS A LA VIVIENDA JUSTA Y ASEQUIBLE: UNA ENCUESTA DE VECINDARIO

La ley de vivienda justa (título VIII de la ley de derechos civiles de 1968, 42 U.S.C. 3601-3619) declara que es la política de los Estados Unidos proporcionar, dentro de las limitaciones constitucionales, para la vivienda justa en todo Estados Unidos. La ley prohíbe, entre otras cosas, la discriminación en la venta, alquiler y financiación de viviendas, y en otras transacciones relacionadas con la vivienda debido a la raza, el color, la religión, el sexo, el estatus familiar, el origen nacional o la discapacidad. La ciudad de Salisbury, como participante del programa del Departamento de vivienda y desarrollo urbano (HUD) de los Estados Unidos, se compromete a promover de manera afirmativa los propósitos y políticas de la ley de vivienda justa dentro de su jurisdicción.

Gracias por participar en esta encuesta de impedimentos a la vivienda justa en Ciudad de Salisbury. La información que usted da es crucial para hacer que la vivienda sea mejor, más justa y más asequible. Por favor, responda a lo mejor de su capacidad. Usted no debe dar ninguna información que usted no es cómoda dando, sin embargo toda la información es confidencial. Por favor, no complete esta encuesta si ya lo ha hecho.

Nombre (opcional):

Dirección de la calle:

Número de teléfono: _____ **Correo electrónico:**

¿Podemos contactarlo? Yes _____ NO _____

INFORMACIÓN GENERAL DE ANTECEDENTES

Por favor, circule raza, color u origen:

BLANCO NEGRO HISPANA ASIÁTICO/PACÍFICO INDIO AMERICANO/
OTROS ISLEÑO NATIVO DE ALASKA

Por favor marque su nivel más alto de educación:

Elemental (K-5) Secundaria (6-8) escuela secundaria (9-12) menos de 2 años College Finish College Máster Universitario

OTRO DESCRIBA POR FAVOR _ _

¿Cuánto tiempo has vivido en Salisbury? Meses _ _ (años)

Para su hogar, por favor indique el número de:

Número total de personas: (_ _) niños:

Ancianos (edad 65 +):

¿Es un hogar dirigido por hombres o mujeres? _____ **¿Posee o alquila su casa?** _____

¿Qué edad tiene su casa (en años)? _____ **¿Número de dormitorios?** _____

Pel tipo de vivienda en la que vives:

CASA APARTAMENTO GRUPO HOGAR CASA MÓVIL DÚPLEX OTRO (DESCRIBA)

¿Utilizas actualmente el transporte público? _____ **Distancia a la parada de autobús más cercana:** _____



IMPEDIMENTOS A LA VIVIENDA JUSTA Y ASEQUIBLE: UNA ENCUESTA DE VECINDARIO

Por favor Seleccione Si su casa tiene:

- | | |
|--|---|
| <input type="checkbox"/> FUNCIONAMIENTO DE INTERIOR | <input type="checkbox"/> DUCHA |
| <input type="checkbox"/> AGUA CALIENTE | <input type="checkbox"/> ELECTRICIDAD |
| <input type="checkbox"/> BAÑERA DE TRABAJO | <input type="checkbox"/> SEGURO (ARRENDATARIOS O PROPIETARIOS DE VIVIENDAS) |
| <input type="checkbox"/> BIEN | <input type="checkbox"/> GAS |
| <input type="checkbox"/> TANQUE SÉPTICO | <input type="checkbox"/> AIRE ACONDICIONADO |
| <input type="checkbox"/> CONEXIÓN A ALCANTARILLADO PÚBLICO | |
| <input type="checkbox"/> AGUA Y FREGADERO | |

Por favor, marque el rango de ingresos anuales de su hogar (de todas las fuentes):

- | | |
|--|--|
| <input type="checkbox"/> \$0-\$12.000 | <input type="checkbox"/> \$31.001-\$59.500 |
| <input type="checkbox"/> \$12.001 – \$19.000 | <input type="checkbox"/> \$59.501-\$75.000 |
| <input type="checkbox"/> \$19.001 – \$31.000 | <input type="checkbox"/> \$75.001 y superior |

Por favor Seleccione cualquier programa que le interese:

- PROGRAMAS EDUCATIVOS (ESL-GED-OTROS)
- PROGRAMAS DE EDUCACIÓN DEL PROPIETARIO DE CASA
- CAPACITACIÓN LABORAL
- PRESUPUESTAR Y RECUPERAR CRÉDITOS
- MEJORAS PARA EL HOGAR
- CLASES DE DERECHOS DEL ARRENDATARIO
- DERECHO DE VIVIENDA JUSTA

¿Está recibiendo alguna asistencia monetaria federal, estatal u otra?

	Sí	No
Manutención de menores	<input type="checkbox"/>	<input type="checkbox"/>
Cupones de alimentos	<input type="checkbox"/>	<input type="checkbox"/>
Bienestar	<input type="checkbox"/>	<input type="checkbox"/>
DISCAPACIDAD	<input type="checkbox"/>	<input type="checkbox"/>
JUBILACIÓN	<input type="checkbox"/>	<input type="checkbox"/>
OTROS POR FAVOR DESCRIBA _____		

INFORMACIÓN SOBRE DISCRIMINACIÓN DE VIVIENDA

La discriminación en la vivienda viene en muchas formas. A menudo es difícil de detectar. Las leyes federales y estatales hacen ilegal negar la vivienda a una persona sobre la base de raza, color, religión, nacionalidad, sexo, discapacidad o estatus familiar.

Pregunta 1

¿Alguna vez ha sido discriminado con respecto al acceso a viviendas asequibles? Si es así, por favor circule si esto fue para:

ALQUILER

VENTA



IMPEDIMENTOS A LA VIVIENDA JUSTA Y ASEQUIBLE: UNA ENCUESTA DE VECINDARIO

Por favor, marque el motivo del trato injusto que recibió:

CARRERA SEXO NACIONAL ORIGEN COLOR DE ESTATUS FAMILIAR DISCAPACIDAD DE LA RELIGIÓN/HANDICAP

Por favor explique:

Pregunta 2 – ¿Alguna vez ha sido víctima de discriminación en la vivienda a través de la publicidad?

Ejemplo: se anima a los locales a aplicar o sólo las candidatas por favor.

Sí No No estoy seguro (por favor explique) _____

Si es así, por favor circule si esto fue para:

ALQUILER VENTA

Por favor, marque el motivo del trato injusto que recibió:

CARRERA SEXO NACIONAL ORIGEN ESTATUS FAMILIAR COLOR ESTADO CIVIL DISCAPACIDAD/HANDICAP OTRO

Por favor explique:

Pregunta 3 – ¿Alguna vez ha sido rechazado por un préstamo para comprar una casa?

Sí No

¿Cree que debería haber sido aprobado?

Sí No Otros _____

Por favor, marque el motivo del trato injusto que recibió:

CARRERA SEXO NACIONAL ORIGEN ESTADO FAMILIAR COLOR MARITAL INCAPACIDAD DEL ESTADO/DESVENTAJA

Por favor explique:



IMPEDIMENTOS A LA VIVIENDA JUSTA Y ASEQUIBLE: UNA ENCUESTA DE VECINDARIO

3) ¿podría permitirse la vida asistida si fuera necesario?

Sí No

4) ¿se ha modificado su residencia para cualquier discapacidad?

Sí No

Si es así, ¿qué se cambió o agregó? (Por ejemplo: rampa de la silla de ruedas, asiento de inodoro, etc.)

¿Cómo se financió? (Por ejemplo: efectivo, equidad de vivienda, préstamo personal, etc.)

5) ¿alguna vez ha considerado o solicitado una hipoteca inversa (HECM)?

Sí No

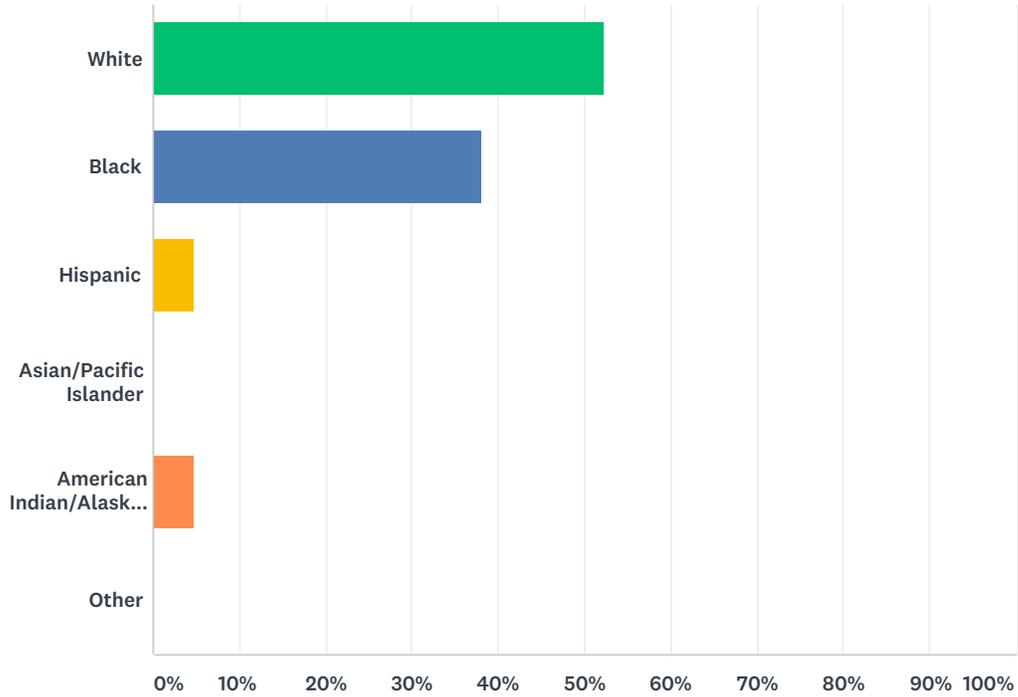
Gracias por completar esta encuesta. Si tiene alguna pregunta, póngase en contacto con Savannah Cooper,
Consejo de gobiernos de centralina, 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262
(704) 688-7033 scooper@centralina.org

Por favor devuelva las encuestas completadas al Consejo de gobiernos de centralina por correo a 9815 David Taylor Drive, Suite 100,
Charlotte, NC 28262 o por correo electrónico a scooper@centralina.org

APPENDIX V: FAIR HOUSING SURVEY – SUMMARY OF REPOSSES

Q2 Please select your race, color, or origin:

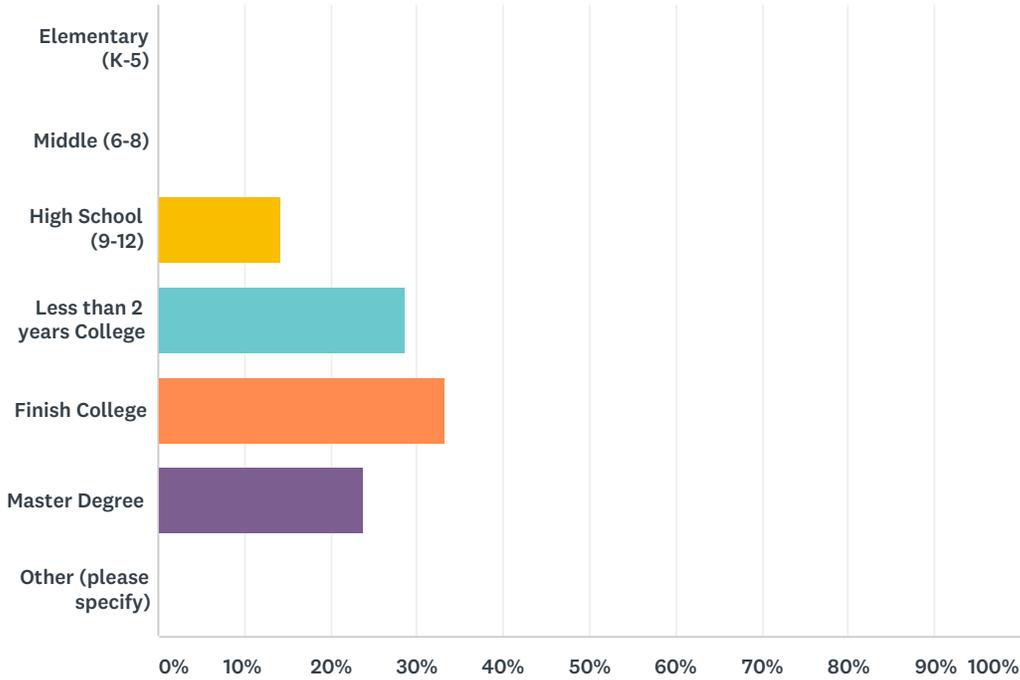
Answered: 21 Skipped: 1



ANSWER CHOICES	RESPONSES	
White	52.38%	11
Black	38.10%	8
Hispanic	4.76%	1
Asian/Pacific Islander	0.00%	0
American Indian/Alaska Native	4.76%	1
Other	0.00%	0
TOTAL		21

Q3 Please select your highest level of education:

Answered: 21 Skipped: 1



ANSWER CHOICES	RESPONSES	
Elementary (K-5)	0.00%	0
Middle (6-8)	0.00%	0
High School (9-12)	14.29%	3
Less than 2 years College	28.57%	6
Finish College	33.33%	7
Master Degree	23.81%	5
Other (please specify)	0.00%	0
TOTAL		21

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q4 How long have you lived in Salisbury? (Months/Years)

Answered: 21 Skipped: 1

#	RESPONSES	DATE
1	18 YEARS	2/27/2019 12:45 PM
2	7/65	2/25/2019 9:57 AM
3	53 years	2/11/2019 3:23 PM
4	50 years	2/7/2019 5:19 PM
5	36 years	2/7/2019 3:45 PM
6	5 years	2/5/2019 11:17 PM
7	30	2/5/2019 10:32 PM
8	6 months	2/5/2019 8:40 PM
9	10 years	2/5/2019 7:12 PM
10	33 years	2/5/2019 6:47 PM
11	3 years	2/5/2019 6:28 PM
12	24 years	2/5/2019 10:44 AM
13	5 years, 2 months	2/4/2019 9:16 PM
14	53 years	2/1/2019 12:29 PM
15	1 month	1/23/2019 10:45 AM
16	30 years	1/22/2019 11:08 AM
17	8 years	1/22/2019 11:00 AM
18	3 years	1/22/2019 10:53 AM
19	21 years	1/19/2019 12:41 PM
20	13 years	1/17/2019 4:02 PM
21	5 years	1/11/2019 11:49 AM

Q5 For your household, please indicate the number of: total people, children, handicapped persons, elderly (65+)

Answered: 19 Skipped: 3

#	RESPONSES	DATE
1	TWO	2/27/2019 12:45 PM
2	2	2/11/2019 3:23 PM
3	1	2/7/2019 5:19 PM
4	1	2/7/2019 3:45 PM
5	2	2/5/2019 11:17 PM
6	2	2/5/2019 10:32 PM
7	2 people	2/5/2019 8:40 PM
8	1	2/5/2019 7:12 PM
9	2 mentally handicapped	2/5/2019 6:47 PM
10	2	2/5/2019 6:28 PM
11	one adult	2/5/2019 10:44 AM
12	1 person, elderly	2/4/2019 9:16 PM
13	2	2/1/2019 12:29 PM
14	1	1/23/2019 10:45 AM
15	2	1/22/2019 11:08 AM
16	3	1/22/2019 11:00 AM
17	i adult 2 children	1/19/2019 12:41 PM
18	1	1/17/2019 4:02 PM
19	2	1/11/2019 11:49 AM

Q6 Is this a male or female-headed household?

Answered: 21 Skipped: 1

#	RESPONSES	DATE
1	MALE	2/27/2019 12:45 PM
2	Female	2/25/2019 9:57 AM
3	female	2/11/2019 3:23 PM
4	Female	2/7/2019 5:19 PM
5	Female	2/7/2019 3:45 PM
6	Both	2/5/2019 11:17 PM
7	what kind of question is that... this is an equally shared male female household.....	2/5/2019 10:32 PM
8	male	2/5/2019 8:40 PM
9	Male	2/5/2019 7:12 PM
10	Non binary	2/5/2019 6:47 PM
11	Male	2/5/2019 6:28 PM
12	female	2/5/2019 10:44 AM
13	female	2/4/2019 9:16 PM
14	both	2/1/2019 12:29 PM
15	female	1/23/2019 10:45 AM
16	Yes	1/22/2019 11:08 AM
17	Female	1/22/2019 11:00 AM
18	female	1/22/2019 10:53 AM
19	female	1/19/2019 12:41 PM
20	male	1/17/2019 4:02 PM
21	Female	1/11/2019 11:49 AM

Q7 Do you own or rent your home?

Answered: 21 Skipped: 1

#	RESPONSES	DATE
1	OWN	2/27/2019 12:45 PM
2	Own	2/25/2019 9:57 AM
3	own	2/11/2019 3:23 PM
4	Own	2/7/2019 5:19 PM
5	Rent	2/7/2019 3:45 PM
6	Own	2/5/2019 11:17 PM
7	own	2/5/2019 10:32 PM
8	own home	2/5/2019 8:40 PM
9	Rent	2/5/2019 7:12 PM
10	Rent	2/5/2019 6:47 PM
11	Own	2/5/2019 6:28 PM
12	rent	2/5/2019 10:44 AM
13	rent	2/4/2019 9:16 PM
14	own	2/1/2019 12:29 PM
15	rent	1/23/2019 10:45 AM
16	No	1/22/2019 11:08 AM
17	Own	1/22/2019 11:00 AM
18	yes	1/22/2019 10:53 AM
19	own	1/19/2019 12:41 PM
20	rent	1/17/2019 4:02 PM
21	Rent	1/11/2019 11:49 AM

Q8 How old is your home (in years)?

Answered: 20 Skipped: 2

#	RESPONSES	DATE
1	20	2/27/2019 12:45 PM
2	50 years	2/25/2019 9:57 AM
3	12 years	2/11/2019 3:23 PM
4	40	2/7/2019 5:19 PM
5	50	2/7/2019 3:45 PM
6	100	2/5/2019 11:17 PM
7	100	2/5/2019 10:32 PM
8	54 years old	2/5/2019 8:40 PM
9	15	2/5/2019 7:12 PM
10	50	2/5/2019 6:47 PM
11	86 years	2/5/2019 6:28 PM
12	35	2/5/2019 10:44 AM
13	25 years approximately	2/4/2019 9:16 PM
14	41	2/1/2019 12:29 PM
15	70	1/23/2019 10:45 AM
16	since 1960, 59 years	1/22/2019 11:08 AM
17	since 1925, 94 years	1/22/2019 11:00 AM
18	5 years	1/19/2019 12:41 PM
19	40	1/17/2019 4:02 PM
20	65	1/11/2019 11:49 AM

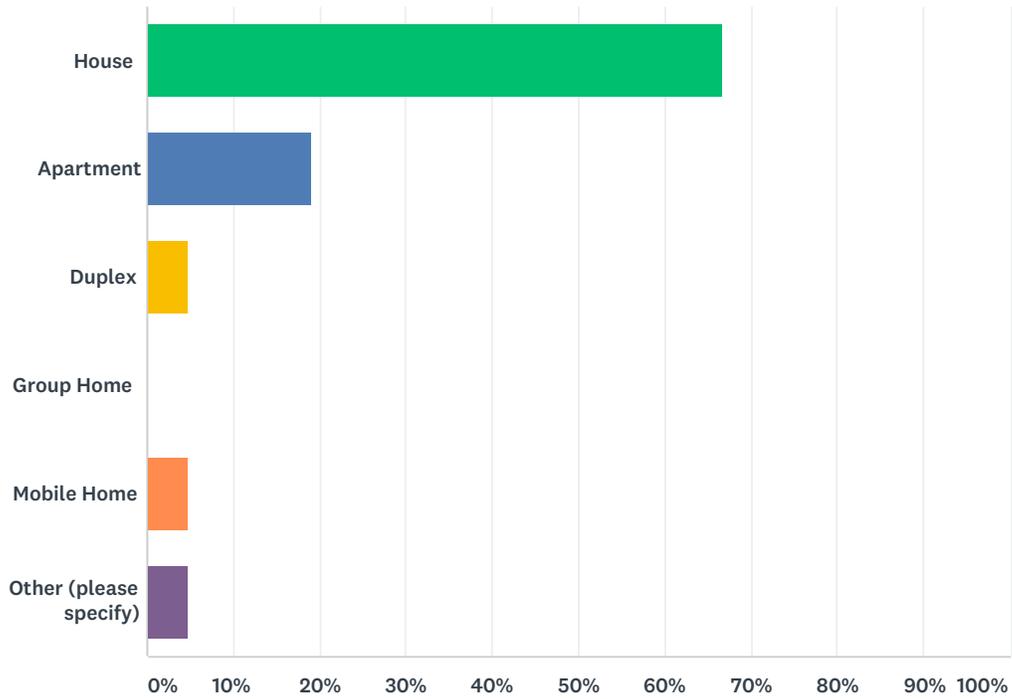
Q9 Number of bedrooms in your home?

Answered: 21 Skipped: 1

#	RESPONSES	DATE
1	3 BEDROOMS	2/27/2019 12:45 PM
2	3	2/25/2019 9:57 AM
3	3	2/11/2019 3:23 PM
4	2	2/7/2019 5:19 PM
5	3	2/7/2019 3:45 PM
6	5	2/5/2019 11:17 PM
7	4	2/5/2019 10:32 PM
8	3	2/5/2019 8:40 PM
9	2	2/5/2019 7:12 PM
10	3	2/5/2019 6:47 PM
11	4	2/5/2019 6:28 PM
12	two	2/5/2019 10:44 AM
13	2	2/4/2019 9:16 PM
14	4	2/1/2019 12:29 PM
15	2	1/23/2019 10:45 AM
16	1	1/22/2019 11:08 AM
17	2	1/22/2019 11:00 AM
18	3	1/22/2019 10:53 AM
19	3	1/19/2019 12:41 PM
20	2	1/17/2019 4:02 PM
21	3	1/11/2019 11:49 AM

Q10 Please select the type of home you live in:

Answered: 21 Skipped: 1

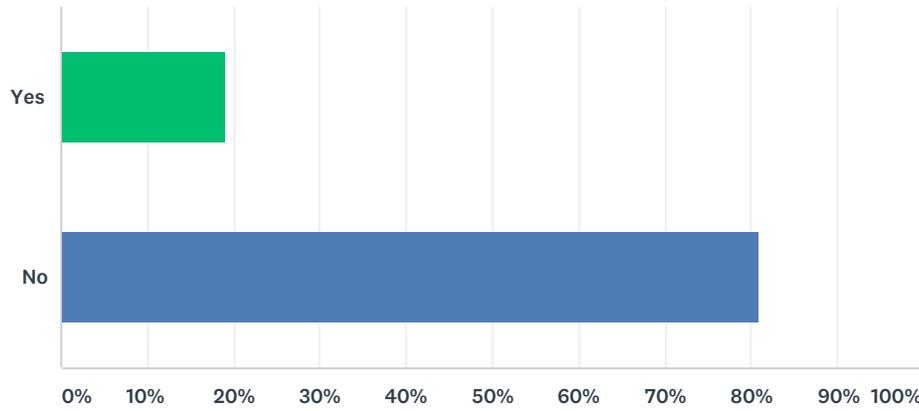


ANSWER CHOICES	RESPONSES	
House	66.67%	14
Apartment	19.05%	4
Duplex	4.76%	1
Group Home	0.00%	0
Mobile Home	4.76%	1
Other (please specify)	4.76%	1
TOTAL		21

#	OTHER (PLEASE SPECIFY)	DATE
1	condominium	2/4/2019 9:16 PM

Q11 Do you currently use public transportation?

Answered: 21 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	19.05%	4
No	80.95%	17
TOTAL		21

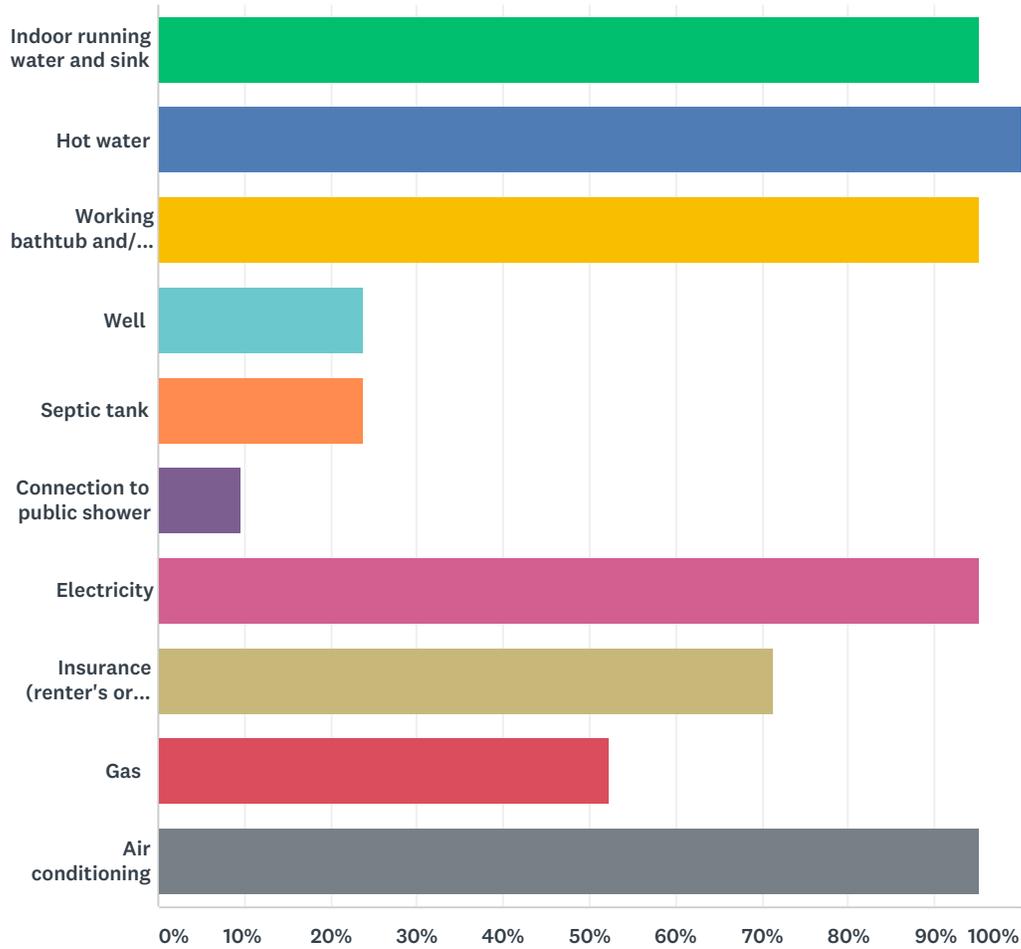
Q12 Distance to the closest bus stop from your house:

Answered: 19 Skipped: 3

#	RESPONSES	DATE
1	TO FAR	2/27/2019 12:45 PM
2	100 yards	2/25/2019 9:57 AM
3	20 miles	2/11/2019 3:23 PM
4	A block distance	2/7/2019 5:19 PM
5	1 mile	2/7/2019 3:45 PM
6	.5 miles	2/5/2019 11:17 PM
7	no idea	2/5/2019 10:32 PM
8	.2 miles	2/5/2019 8:40 PM
9	1 block	2/5/2019 7:12 PM
10	2 mile	2/5/2019 6:47 PM
11	4 blocks	2/5/2019 6:28 PM
12	five miles	2/5/2019 10:44 AM
13	I don't know.	2/4/2019 9:16 PM
14	2 blocks	2/1/2019 12:29 PM
15	less than one block	1/23/2019 10:45 AM
16	1 block	1/22/2019 11:00 AM
17	1 mile	1/19/2019 12:41 PM
18	50 ft	1/17/2019 4:02 PM
19	2 miles	1/11/2019 11:49 AM

Q13 Please select if your home has:

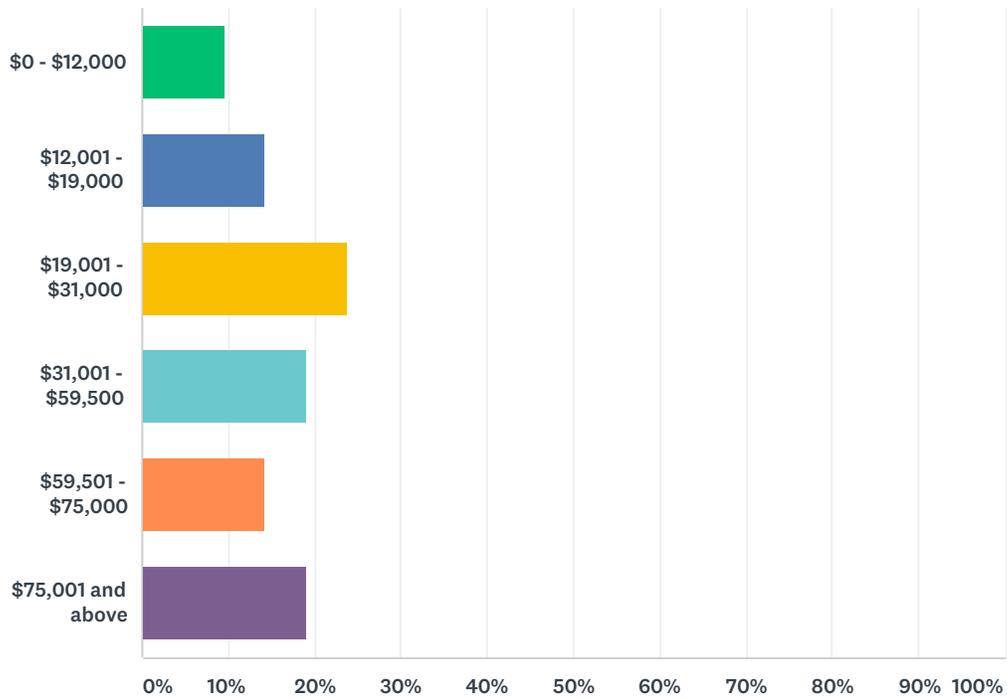
Answered: 21 Skipped: 1



ANSWER CHOICES	RESPONSES	
Indoor running water and sink	95.24%	20
Hot water	100.00%	21
Working bathtub and/or shower	95.24%	20
Well	23.81%	5
Septic tank	23.81%	5
Connection to public shower	9.52%	2
Electricity	95.24%	20
Insurance (renter's or home owners)	71.43%	15
Gas	52.38%	11
Air conditioning	95.24%	20
Total Respondents: 21		

Q14 Please select your household's yearly income range (from all sources):

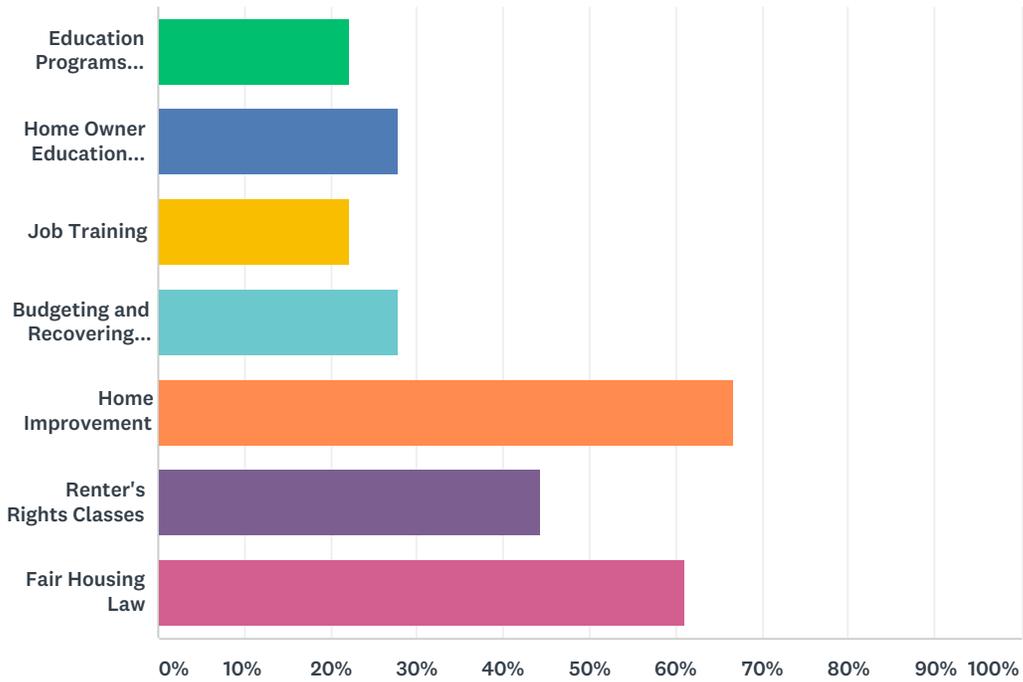
Answered: 21 Skipped: 1



ANSWER CHOICES	RESPONSES	
\$0 - \$12,000	9.52%	2
\$12,001 - \$19,000	14.29%	3
\$19,001 - \$31,000	23.81%	5
\$31,001 - \$59,500	19.05%	4
\$59,501 - \$75,000	14.29%	3
\$75,001 and above	19.05%	4
TOTAL		21

Q15 Please select any programs you would be interested in:

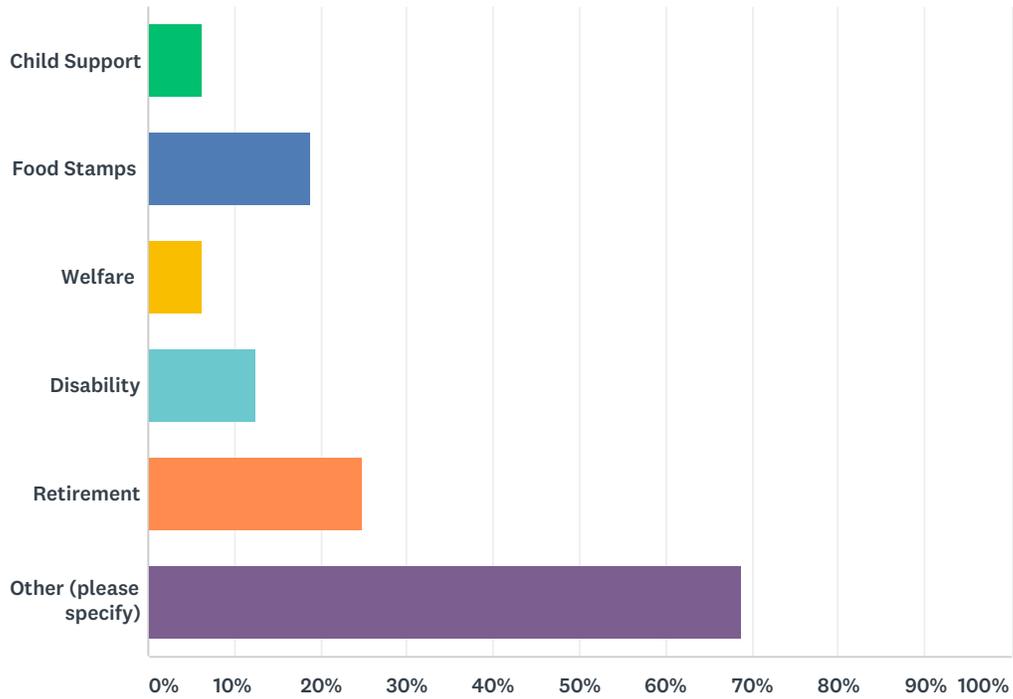
Answered: 18 Skipped: 4



ANSWER CHOICES	RESPONSES	
Education Programs (ESL-GED-Other)	22.22%	4
Home Owner Education Programs	27.78%	5
Job Training	22.22%	4
Budgeting and Recovering Credit	27.78%	5
Home Improvement	66.67%	12
Renter's Rights Classes	44.44%	8
Fair Housing Law	61.11%	11
Total Respondents: 18		

Q16 Are you receiveing any federal, state or other monetary assistance?

Answered: 16 Skipped: 6



ANSWER CHOICES	RESPONSES	
Child Support	6.25%	1
Food Stamps	18.75%	3
Welfare	6.25%	1
Disability	12.50%	2
Retirement	25.00%	4
Other (please specify)	68.75%	11
Total Respondents: 16		

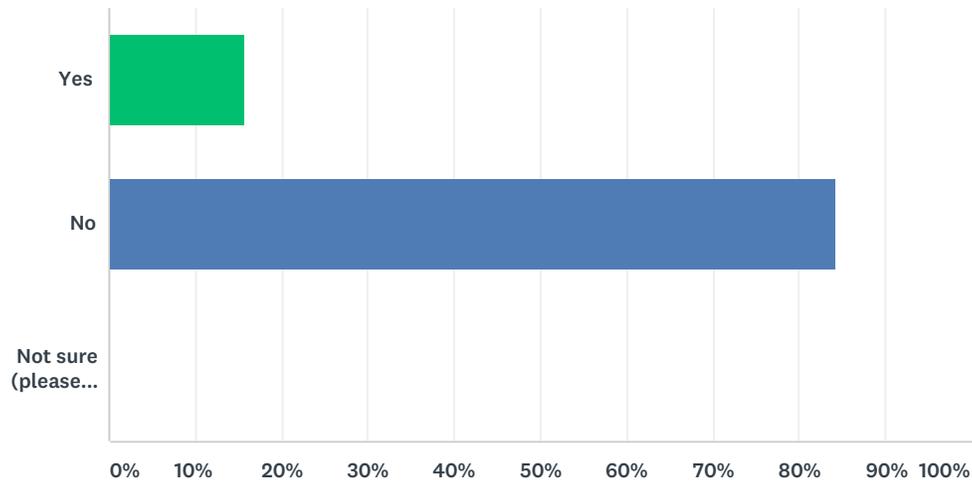
#	OTHER (PLEASE SPECIFY)	DATE
1	No	2/7/2019 3:45 PM
2	Medicare	2/5/2019 11:18 PM
3	none	2/5/2019 8:40 PM
4	Mental disability pay	2/5/2019 6:47 PM
5	None	2/5/2019 6:29 PM
6	social security	2/5/2019 10:44 AM
7	Social Security	2/4/2019 9:17 PM
8	no	2/1/2019 12:29 PM
9	No	1/23/2019 10:45 AM

Impediments to Fair and Affordable Housing: A Neighborhood Survey

10	No	1/19/2019 12:41 PM
11	no	1/11/2019 11:49 AM

Q17 Have you ever been discriminated regarding access to affordable housing? If yes, please select if this was for:

Answered: 19 Skipped: 3

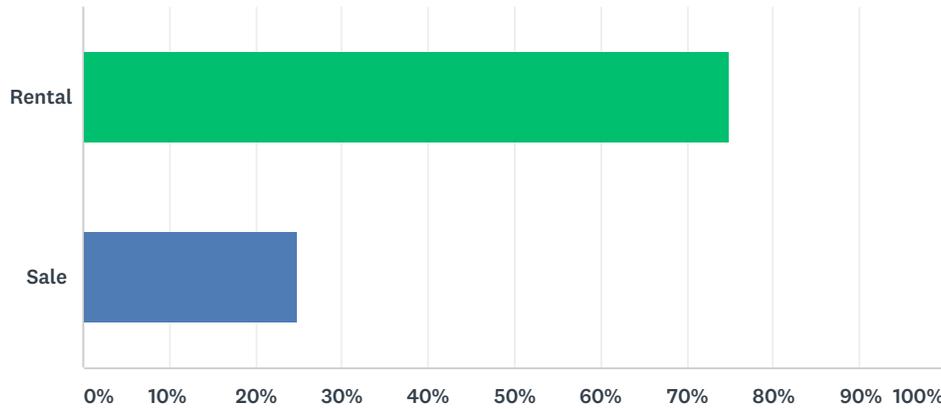


ANSWER CHOICES	RESPONSES
Yes	15.79% 3
No	84.21% 16
Not sure (please explain)	0.00% 0
TOTAL	19

#	NOT SURE (PLEASE EXPLAIN)	DATE
	There are no responses.	

Q18 If yes, please select if this was for:

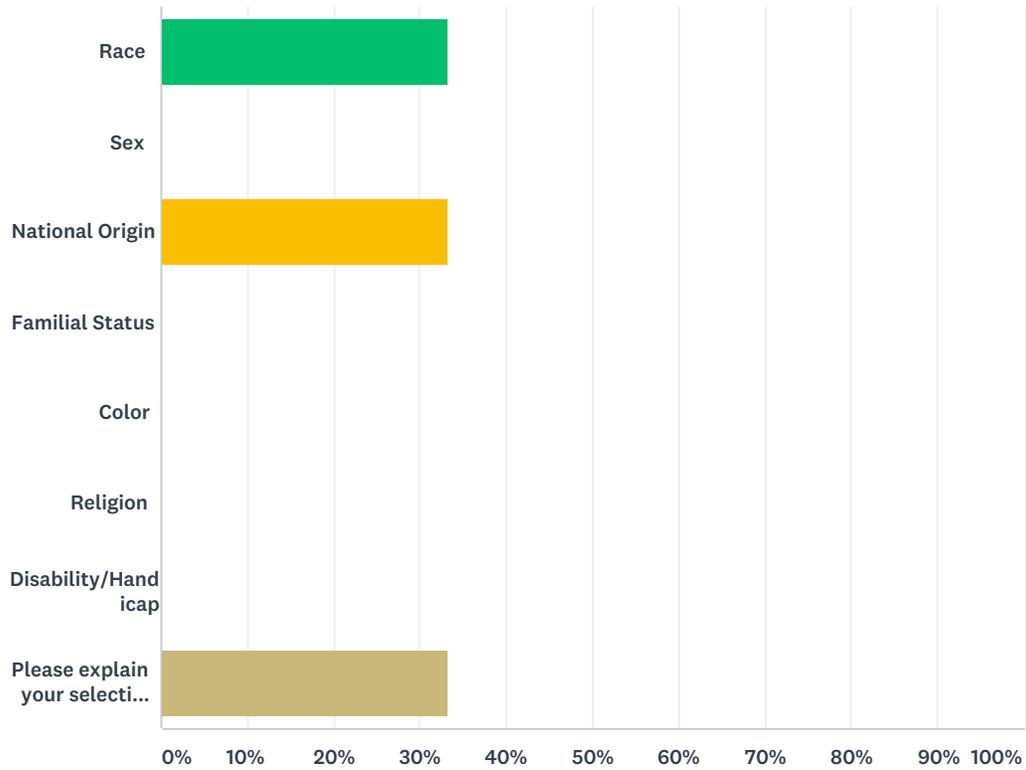
Answered: 4 Skipped: 18



ANSWER CHOICES	RESPONSES	
Rental	75.00%	3
Sale	25.00%	1
TOTAL		4

Q19 Please select the reason for the unfair treatment you received:

Answered: 3 Skipped: 19

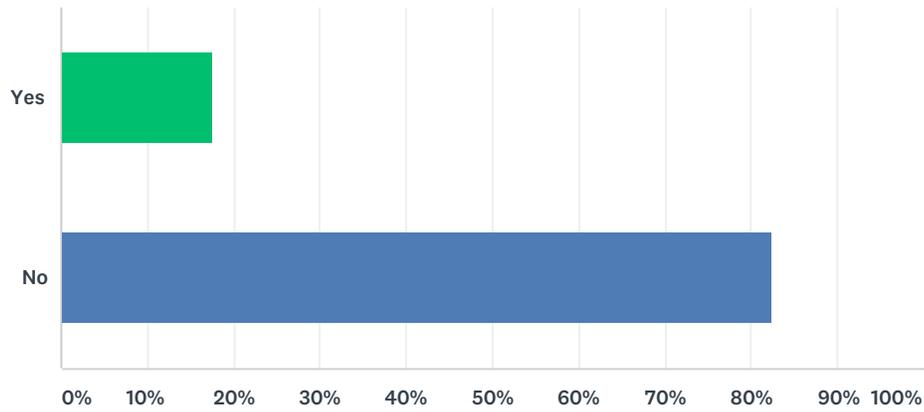


ANSWER CHOICES	RESPONSES
Race	33.33% 1
Sex	0.00% 0
National Origin	33.33% 1
Familial Status	0.00% 0
Color	0.00% 0
Religion	0.00% 0
Disability/Handicap	0.00% 0
Please explain your selection:	33.33% 1
TOTAL	3

#	PLEASE EXPLAIN YOUR SELECTION:	DATE
1	na	1/11/2019 11:51 AM

Q20 Have you ever been the victim of housing discrimination through advertising? (Example: Locals are encouraged to apply or only female applicants please)

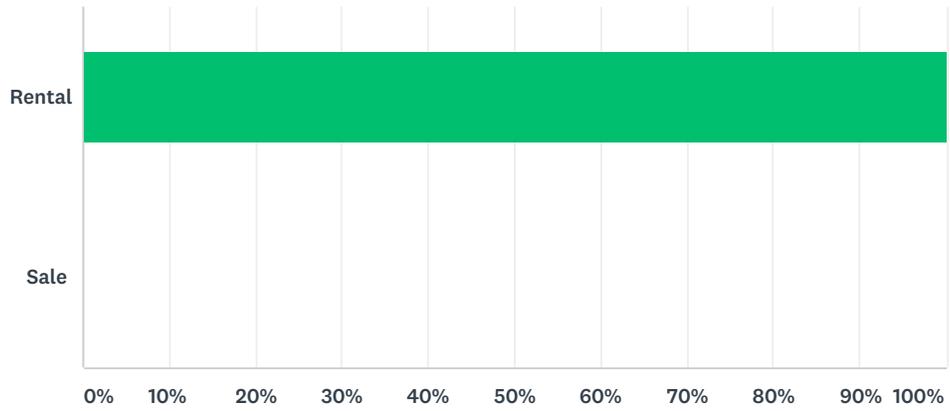
Answered: 17 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	17.65%	3
No	82.35%	14
TOTAL		17

Q21 If yes, please select if this was for:

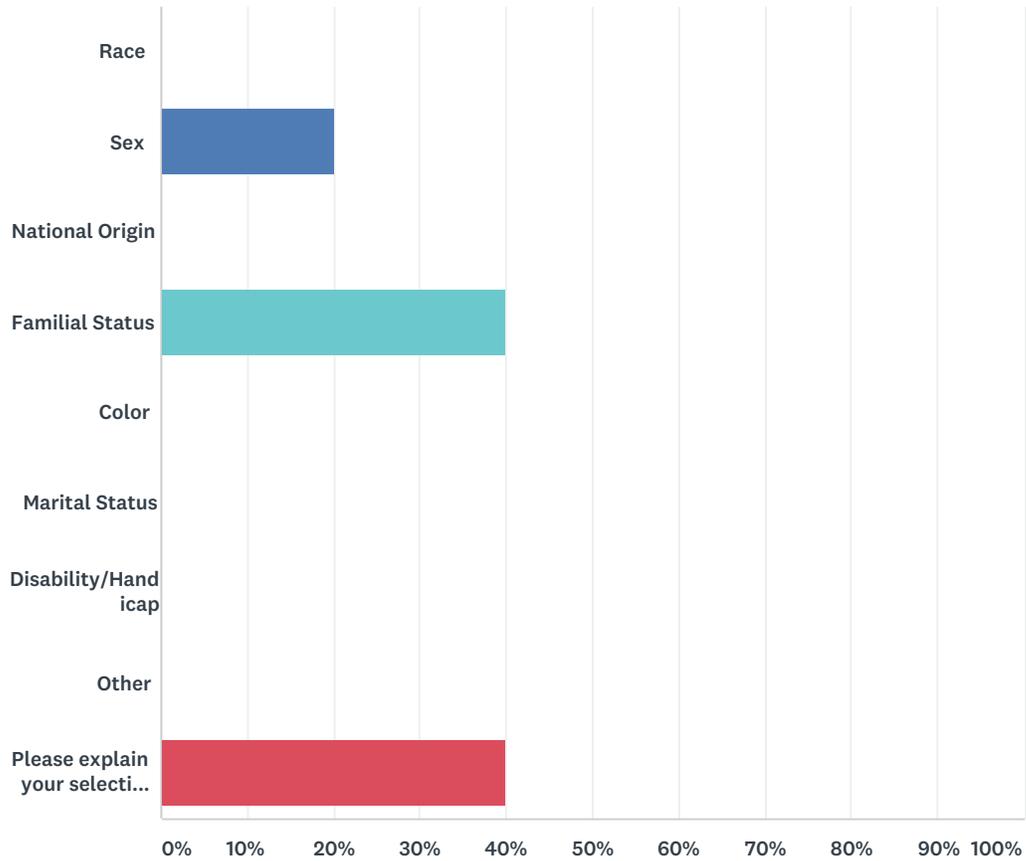
Answered: 4 Skipped: 18



ANSWER CHOICES	RESPONSES	
Rental	100.00%	4
Sale	0.00%	0
TOTAL		4

Q22 Please select the reason for the unfair treatment you received:

Answered: 5 Skipped: 17

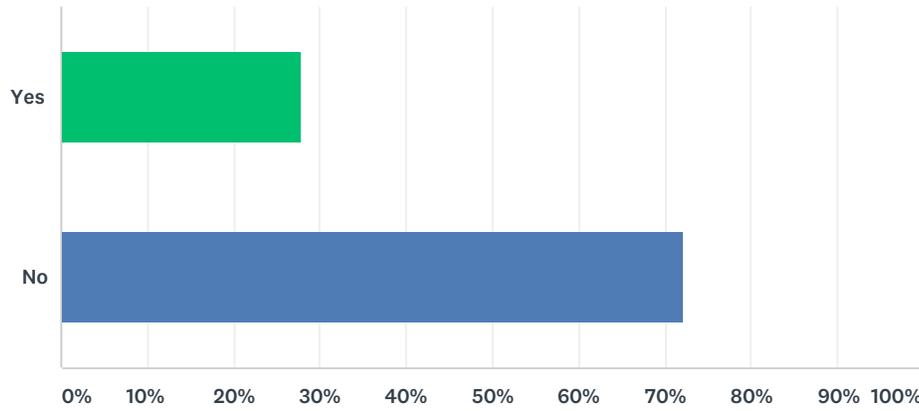


ANSWER CHOICES	RESPONSES	
Race	0.00%	0
Sex	20.00%	1
National Origin	0.00%	0
Familial Status	40.00%	2
Color	0.00%	0
Marital Status	0.00%	0
Disability/Handicap	0.00%	0
Other	0.00%	0
Please explain your selection:	40.00%	2
TOTAL		5

#	PLEASE EXPLAIN YOUR SELECTION:	DATE
1	NA	1/19/2019 12:44 PM
2	NA	1/11/2019 11:51 AM

Q23 Have you ever been turned down for a loan to buy a house?

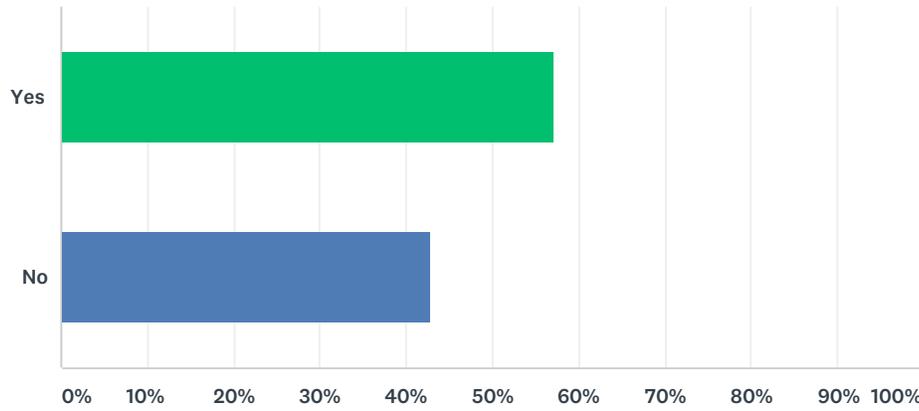
Answered: 18 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	27.78%	5
No	72.22%	13
TOTAL		18

Q24 Do you feel you should have been approved?

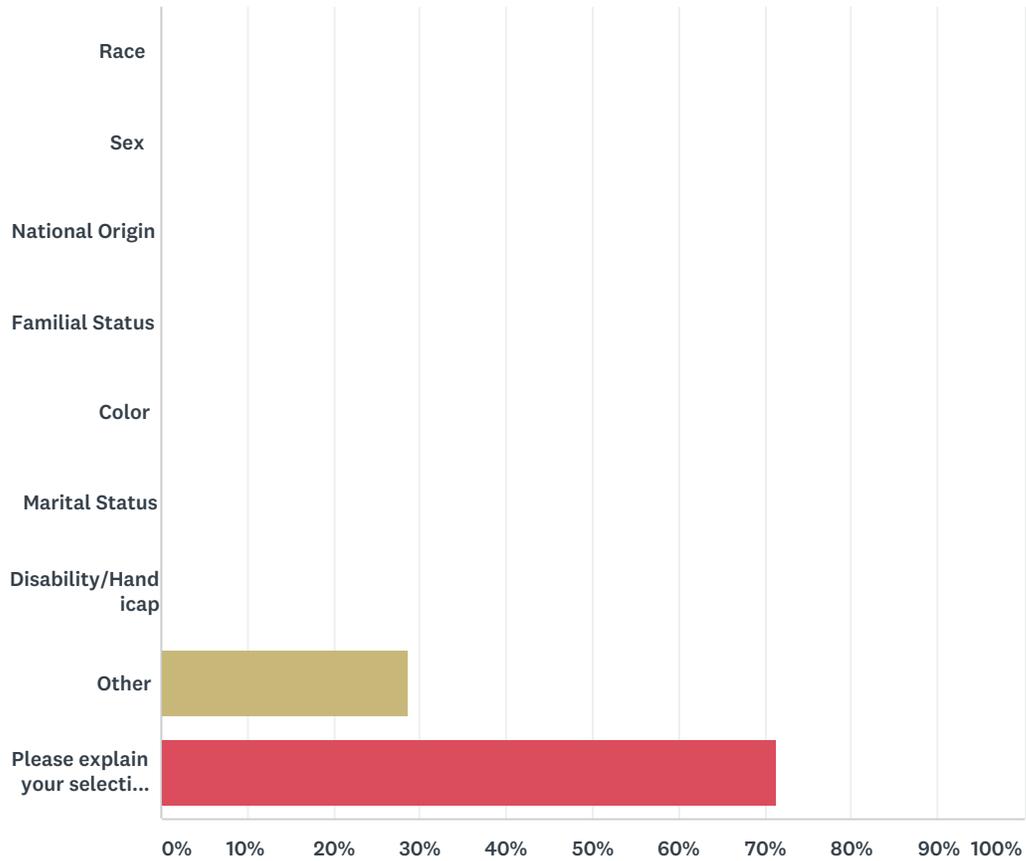
Answered: 7 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	57.14%	4
No	42.86%	3
TOTAL		7

Q25 Please select the reason for the unfair treatment you received:

Answered: 7 Skipped: 15



ANSWER CHOICES	RESPONSES	
Race	0.00%	0
Sex	0.00%	0
National Origin	0.00%	0
Familial Status	0.00%	0
Color	0.00%	0
Marital Status	0.00%	0
Disability/Handicap	0.00%	0
Other	28.57%	2
Please explain your selection:	71.43%	5
TOTAL		7

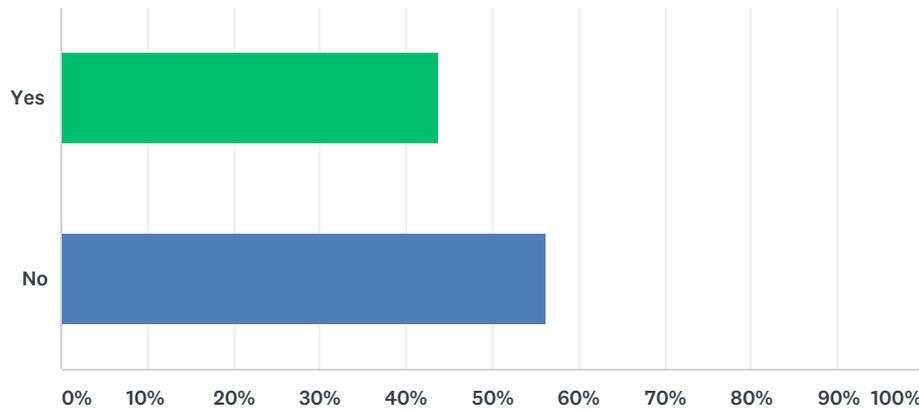
#	PLEASE EXPLAIN YOUR SELECTION:	DATE
1	Na	2/7/2019 3:47 PM
2	N/a	2/5/2019 7:14 PM

Impediments to Fair and Affordable Housing: A Neighborhood Survey

3	In 2003, as a single mother with income over \$85,000 and investments of over \$200,000, I tried to consolidate a mortgage and equity line loans to a single mortgage with a lower interest rate and was denied. My male friend a the time called the same bank and schedule another appointment and I was approved.	2/1/2019 12:35 PM
4	NA	1/19/2019 12:45 PM
5	Reason unknown	1/17/2019 4:05 PM

Q26 Have you ever been asked to refinance your home to "consolidate" your bills or pay off debts?

Answered: 16 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes	43.75%	7
No	56.25%	9
TOTAL		16

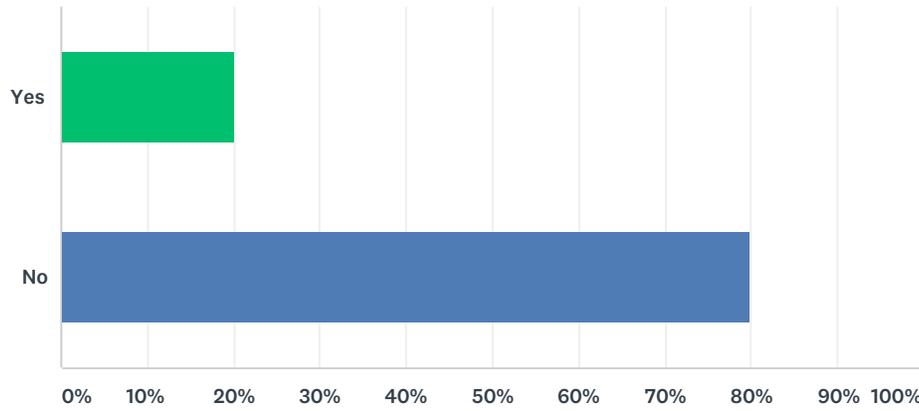
Q27 What interest rate were you offered on a new loan (%)?

Answered: 9 Skipped: 13

#	RESPONSES	DATE
1	TO HIGH	2/27/2019 12:46 PM
2	17%	2/25/2019 9:58 AM
3	0	2/7/2019 3:47 PM
4	don't remember I don't pay any attention to the but they come in the mail all the time	2/5/2019 10:34 PM
5	29%	2/5/2019 8:42 PM
6	N/a	2/5/2019 7:14 PM
7	Above the standard	2/5/2019 6:31 PM
8	2.75%	2/1/2019 12:35 PM
9	na	1/11/2019 11:51 AM

Q28 Has it been within the past three years?

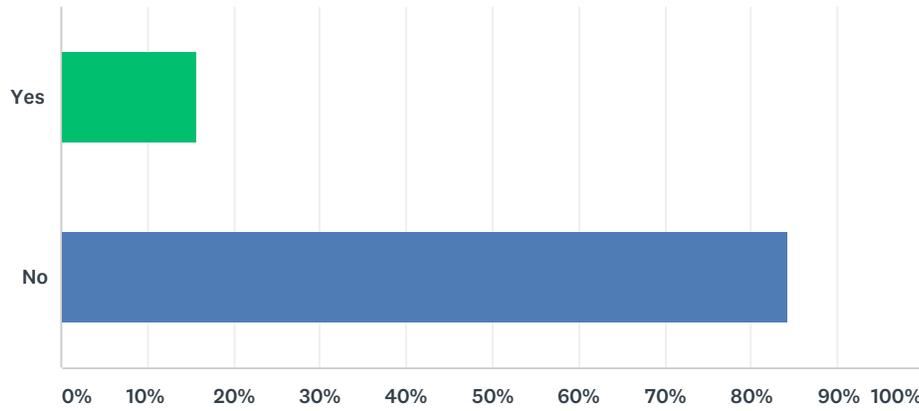
Answered: 10 Skipped: 12



ANSWER CHOICES	RESPONSES	
Yes	20.00%	2
No	80.00%	8
TOTAL		10

Q29 Have you ever been the victim of predatory lending?

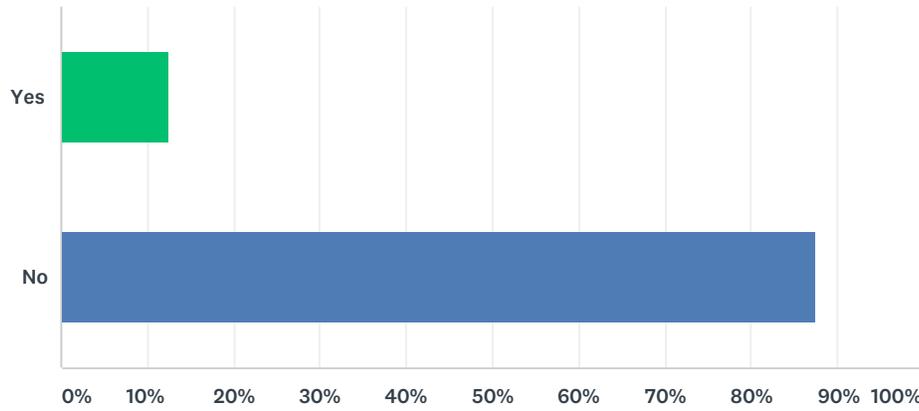
Answered: 19 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	15.79%	3
No	84.21%	16
TOTAL		19

Q30 If yes, did you seek assistance and counseling?

Answered: 8 Skipped: 14



ANSWER CHOICES	RESPONSES	
Yes	12.50%	1
No	87.50%	7
TOTAL		8

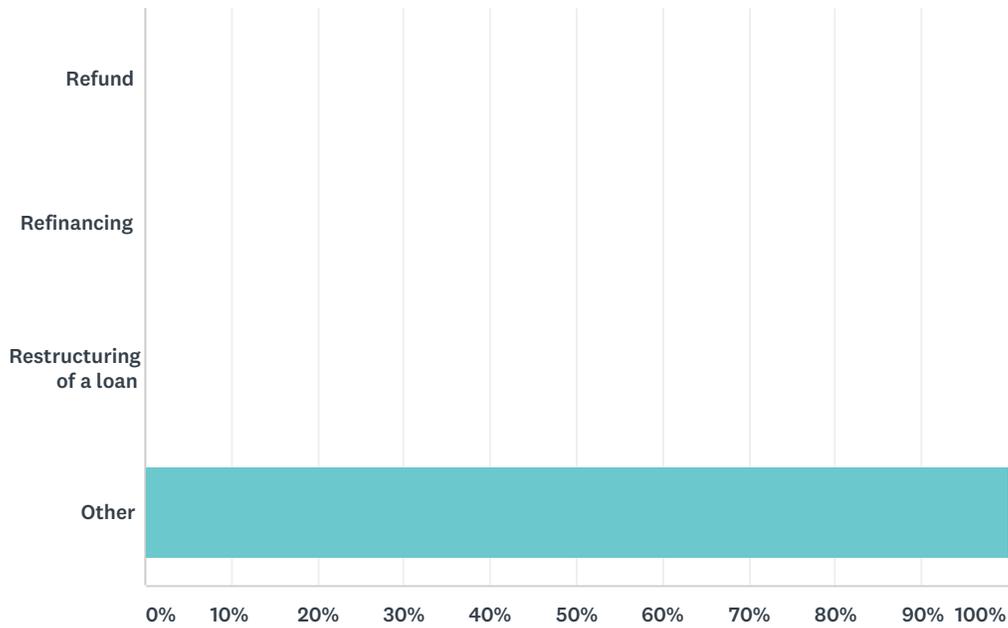
Q31 If you sought counseling, where did you go?

Answered: 4 Skipped: 18

#	RESPONSES	DATE
1	NONE	2/27/2019 12:46 PM
2	N/a	2/5/2019 7:15 PM
3	CCB	2/5/2019 6:32 PM
4	na	1/11/2019 11:51 AM

Q32 If you answered yes to the above, what was the final result of the counseling?

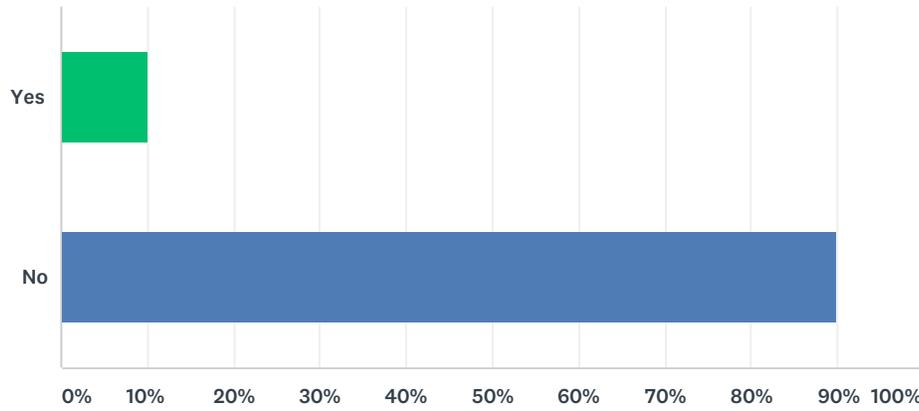
Answered: 3 Skipped: 19



ANSWER CHOICES	RESPONSES	
Refund	0.00%	0
Refinancing	0.00%	0
Restructuring of a loan	0.00%	0
Other	100.00%	3
TOTAL		3

Q33 Do you currently live in senior housing?

Answered: 20 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	10.00%	2
No	90.00%	18
TOTAL		20

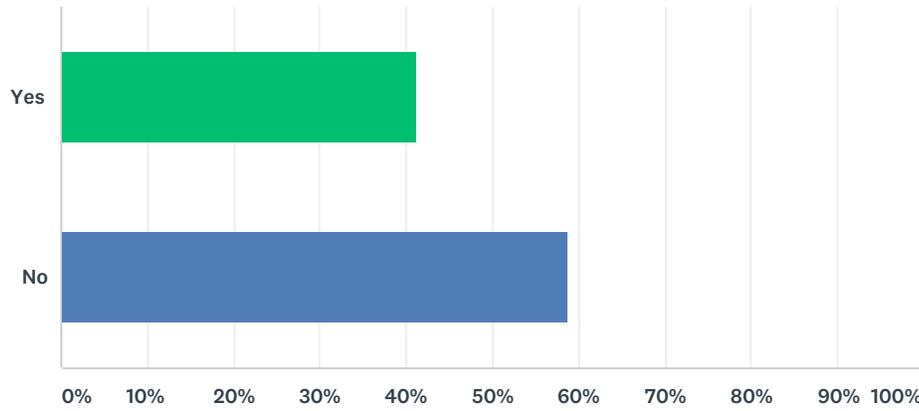
Q34 If so, what type? (For example: restricted, assisted, etc.)

Answered: 3 Skipped: 19

#	RESPONSES	DATE
1	Hud	2/5/2019 7:16 PM
2	Low income housing	1/22/2019 11:10 AM
3	na	1/11/2019 11:52 AM

Q35 Do you intend to move in the near future?

Answered: 17 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	41.18%	7
No	58.82%	10
TOTAL		17

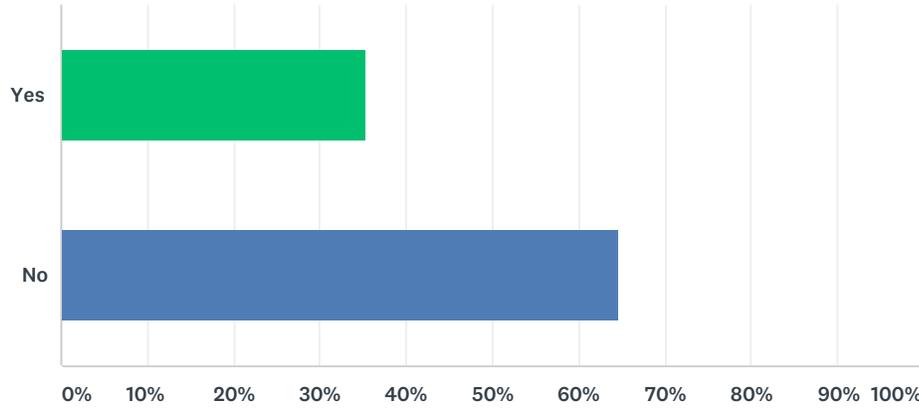
Q36 If so, why? (For example: to be near family, physical needs, etc.)

Answered: 7 Skipped: 15

#	RESPONSES	DATE
1	Need affordable housing	2/7/2019 3:49 PM
2	Downsizing	2/5/2019 10:35 PM
3	Family	2/5/2019 7:16 PM
4	Because of the crime rate here in Salisbury and to be closer to my daughter.	2/4/2019 9:21 PM
5	Modern Home	1/22/2019 11:04 AM
6	larger quarters	1/17/2019 4:07 PM
7	Wanting to buy a home, rather than rent.	1/11/2019 11:52 AM

Q37 Could you afford assisted living if it were necessary?

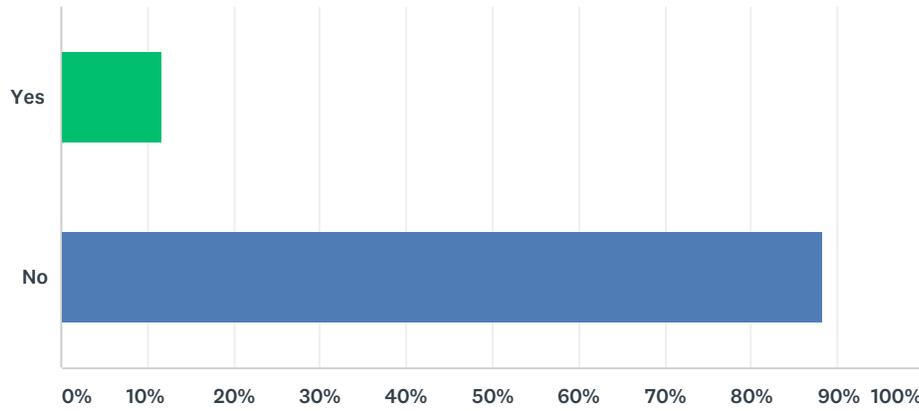
Answered: 17 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	35.29%	6
No	64.71%	11
TOTAL		17

Q38 Has your residence been modified for any disability?

Answered: 17 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	11.76%	2
No	88.24%	15
TOTAL		17

Q39 If so, what was changed or added? (For example: wheel chair ramp, toilet seat, etc.)

Answered: 3 Skipped: 19

#	RESPONSES	DATE
1	wheel chair ramp and toilet seat	1/22/2019 11:10 AM
2	Ramp	1/22/2019 11:04 AM
3	na	1/11/2019 11:52 AM

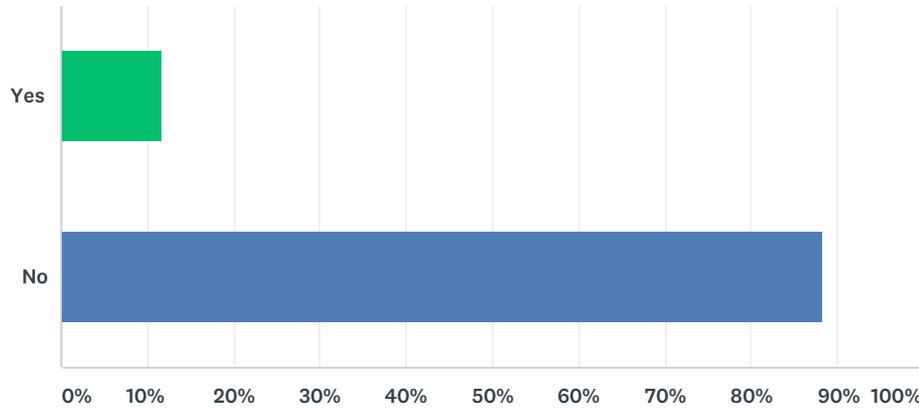
Q40 How was it financed? (For example: cash, home equity, personal loan, etc.)

Answered: 4 Skipped: 18

#	RESPONSES	DATE
1	took money out of 401 k for down payment was with high taxes for that and penalty	2/5/2019 8:43 PM
2	Home equity	2/5/2019 6:32 PM
3	Community Service	1/22/2019 11:04 AM
4	na	1/11/2019 11:52 AM

Q41 Have you ever considered or applied for a reverse (HECM) mortgage?

Answered: 17 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	11.76%	2
No	88.24%	15
TOTAL		17

APPENDIX VI: SALISBURY HOUSING ADVOCACY COMMISSION BROCHURES

Frequently Asked Questions

Q: What information do I need to give to a landlord to be able to rent?

A: You must provide three things: proof of income, a government ID and your previous landlord information. Proof of income means a payment stub. Government ID means a driver's license or ID card.

Q: What do I need to consider when searching for a home?

A: You should consider the location, including access to public transportation, what is the area's school district, are there nearby parks or shopping areas? Also consider if there is a neighborhood association and the levels of traffic in the area.

Q: What about special needs?

A: You should check if the home allows for pets, children, wheelchairs and/or handicap access.



Housing and Government Resources

Salisbury Housing Authority
(704) 636-1410

Rowan County Housing Authority
(704) 636-1410

Salisbury Community Development Corporation
(704) 638-5245

Rowan Helping Ministries
(704) 637-6838

City of Salisbury

- Code Services (704) 216-7559
- Solid Waste (704) 638-5256
- Water Utilities (704) 638-5300

**For questions, feel free to contact the
City of Salisbury Code Enforcement Division:
(704) 216-7559**

Fax: (704) 797-4046

E-mail: codeservices@salisburync.gov

For more details: www.salisburync.gov/HAC

Code Enforcement Division
P.O. Box 479
Salisbury, NC 28145

(Revised 10/3/13)



What to Know Before You Rent

Provided by:

Salisbury Housing
Advocacy Commission

Inspection Checklist:

- Refrigerator
- Stove/Oven
- Microwave
- Washer/Dryer Connections
- Toilets
- Faucets
- Showers
- Smoke and Carbon Monoxide detectors
- Heating (Gas or Electric?)
- Air Conditioning
- Fireplace/Chimney flue
- Doors and windows open and close
- Working locks on all doors and windows
- Look for broken glass in the windows
- Look for leaks or signs of water damage
- Look for signs of pests
- Look for other damage to the walls, ceiling, rugs, floor (and furniture, if the apartment is furnished)
- Other: _____

Looking For a Place to Call Home

What can I afford?

- A general rule of thumb used by many property owners and managers is for the tenant's monthly rent not to exceed 25-35% of his or her monthly income.
- Consider the cost of utilities—gas, electricity, water and sewage.
- If you are married and both you and your spouse work, the income of both husband and wife can be counted toward total income.
- If you live with someone other than a spouse, each person may have to qualify separately.
- Income may include wages and regular payments such as alimony, child support, social security, etc.
- Proof of identification and income will be required, so be prepared to provide records showing your total income.
- Your employment, credit, rental, and criminal record may be checked.

If you do not qualify at first, ask about other options that a landlord may allow.

How do I find rental properties?

- Ask for referrals from friends and co-workers. Drive through different neighbor-hoods and get to know the area (link to map).
- Note any "For Rent" signs that are of interest.
- Checking the classified ads is most effective after you have narrowed your search to specific areas.
- Look in the *Salisbury Post* for the Real Estate Section on Saturdays.
- Talk to real estate agencies.
- Check books that are usually available for free.
- Visit apartment rental offices.
- Search the Internet for local property managers.

How do I qualify?

- There is no single standard used to qualify for renting. Procedures used to qualify applicants and lease property may differ.
- Be sure to find out the specific standards and procedures followed by the owner or manager from whom you seek to rent.
- Always remember to check with your landlord!

What else should I ask a prospective landlord?

- Are appliances included?
- Who takes care of the yard?
- Who pays for water/trash/sewage?
- What if something breaks?
- Can I paint the walls or put up wallpaper?
- What kind of parking is available?



Renting a home is a legal agreement ...

... with certain rights and responsibilities defined by law.

This pamphlet is designed to provide renters and landlords with general guidelines; and is not intended to provide legal advice.

Available Resources

Characteristics of a good tenant:

- Communicate well with your landlord.
- Pay rent on time.
- Be considerate of your neighbors.
- Keep up your property.
- Follow City ordinances that promote quality of life.
- Consider safety a top priority.



Legal Aid of NC
1 (866) 219-5262

Rowan Helping Ministries
(704) 637-6838

Salisbury / Rowan Community Action Agency
(704) 633-0003

City of Salisbury Police Department
(704) 638-5333

Rowan County Sheriff's Office
Civil Division (704) 216-8700

Salisbury Housing Authority
(704) 636-1410

Rowan County Housing Authority
(704) 636-1410

Salisbury Community Development Corporation
(704) 638-5245

**For questions, feel free to contact the
City of Salisbury Code Enforcement Division:
(704) 216-7559**

Fax: (704) 797-4046

E-mail: codeservices@salisburync.gov

For more details: www.salisburync.gov/HAC

Code Enforcement Division
P.O. Box 479
Salisbury, NC 28145

(Revised 10/3/13)



Being a Good Tenant

Provided by:

Salisbury Housing
Advocacy Commission



Being a good tenant can include ...

Good maintenance practices:

- If something breaks, contact your landlord as soon as possible.
- Give special attention to reporting water leaks.
- Know the schedule for trash, recycling and yard debris.
- Do not leave open food containers around the home which would attract pests or rodents.
- Do not park on your front lawn.
- Keep grass cut and bushes trimmed.
- Do not store indoor furniture and appliances outside the home.
- Keep sidewalks clear.
- Replace smoke detector batteries and air filters as needed.
- Trash cans not in front yard.

Rental insurance:

It is a good idea to have rental insurance. This will cover personal items that are lost or damaged in a fire or other event.

Community involvement:

- Get involved with your Neighborhood Watch program.
- Know your neighbors.
- Be considerate of your neighbors.
- Report any crime or suspicious activity promptly.

Having pets:

- Have permission from landlord to have pets.
- Clean up animal waste.
- Treat your pets for fleas.
- Manage your pet's noise.
- Do not let your pet run loose.



Treat the property as if it were your own.



Pay your rent first.
Pay other bills later.

What should I expect as a tenant?

- **A safe living environment with:**
 - Smoke detectors (required by law)
 - Properly working systems (electrical, plumbing, gas.)
 - Carbon monoxide detectors (required by law if natural gas is used.)
 - No mold or mildew.
 - No pests (roaches, mice, termites, etc.)
- **Routine maintenance (unless specified otherwise in the lease)**
 - Yard upkeep
 - A clean living space
 - Trash removed promptly and regularly
- **Good communication with the landlord**
 - Get an emergency repair plan from the landlord.
 - Contact the landlord when your contact information changes.
 - You need the landlord's mailing address.



Available Resources

Legal Aid of NC
1 (866) 219-5262

Rowan Helping Ministries
(704) 637-6838

Salisbury / Rowan Community Action Agency
(704) 633-0003

City of Salisbury Police Department
(704) 638-5333

Rowan County Sheriff's Office
Civil Division
(704) 216-8700

**For questions, feel free to contact the
City of Salisbury Code Enforcement Division:
(704) 216-7559**

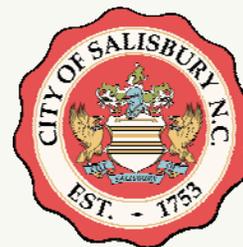
Fax: (704) 797-4046

E-mail: codeservices@salisburync.gov

For more details: www.salisburync.gov/HAC

Code Enforcement Division
P.O. Box 479
Salisbury, NC 28145

(Revised 10/3/13)



Tenants' Rights

Provided by:

**Salisbury Housing
Advocacy Commission**

Sample letter to landlord ...

Dear [Landlord's Name(s)],

As tenant of the property located at [property address], I request that the following repairs be made to the property:

- [Repair item #1]
- [Repair item #2]
- [Etc.]

Please bring the above mentioned items into compliance with the minimum housing standards of the City of Salisbury, North Carolina.

I further request that you reply, in writing, to this letter within seven days of receiving it in the mail.

Thank you for your assistance in this (these) matters. Please contact the City of Salisbury Code Enforcement Division at (704) 216-7559 for questions related to the minimum standards.

Sincerely, [The Tenant's Name]

Knowing your rights as a tenant is important ...

As the tenant, you are entitled to certain rights and are also responsible for your rent. Below is information that may help answer some frequently asked questions:

What if something breaks?

- Emergency items include:
 - Gas leaks
 - Major water leaks
 - Electrical issues
 - Doors and windows that won't lock
- If not an emergency, notify landlord as soon as possible by phone and in writing.
 - If landlord does not respond, contact Salisbury's Code Enforcement Division.
- You must still pay your rent in order to avoid eviction.
 - The law does not allow a tenant to withhold rent payment while waiting for repairs to be made.
- Talk to your landlord first if you foresee yourself not being able to make the monthly rent payment.
 - Be aware of additional costs. There may be a late fee. The fee cannot be more than 5% of your rent or the rent amount divided by 20.

What is the eviction process?

- If you are delinquent in your rent payments or have damaged the property in some way, you may be at risk of being evicted.
- The first step of the eviction process allows the landlord to give notice to the tenant to vacate the property.
 - If you choose not to vacate, the landlord must then file for Summary Ejectment (eviction) at the Rowan County Court House.
 - The tenant will then be summoned to Small Claims Court.
 - If the ruling of the judge or magistrate is in the landlord's favor, the tenant will have ten days to appeal the decision.
 - After that, the landlord will obtain a Writ of Possession. This allows a sheriff's deputy to come to the home after seven days to remove the tenant from the property.

If repair work is needed, you must allow the owner to enter the property in order to have items fixed. The landlord should give notice prior to entering the property.

Who is a tenant? Who is a landlord?

- A tenant is someone who occupies a rental space and agrees to pay rent for a living space.
- A landlord is a person who owns and rents a living space to a tenant OR is someone who manages the property for the owner.
- These two people form a business relationship.

The relationship between tenant and landlord should be one of **good communication.**



APPENDIX IX: ADDIITIONAL DATA REVIEWED FOR ANALYSIS

- NC Offender Data: Rowan County Parole and Probation Exists from February 1, 2018 through January 31, 2019
- Community Reinvestment Act – 2013 -2017 Small Business Loans-Originations by County (Rowan)
- Salisbury Housing Authority Data Report

**DOC RESEARCH AND PLANNING
Automated System Query (A. S. Q. DOC 3.0b)
Probation Exits 2-1-2018 thru 1-31-2019**

Selection Criteria
 County of Residence ROWAN
 Crime Category DRIVING WHILE IMPAIRED DRUGS TRAFFICK DRUGS- NON TRAFFICK DRUNK OR DISORDERLY HABITUAL DRUNK
 OTHER ALCOHOL OFFENSE

Crime Category

County of Residence	DRUGS- NON TRAFFICK	DRUGS TRAFFICK	DRIVING WHILE IMPAIRED	OTHER ALCOHOL OFFENSE	Total
ROWAN	304	13	156	1	474
Grand Total	304	13	156	1	474

DISCLAIMER

Every effort has been made to report accurate and complete information. Any questions concerning the accuracy of this information should be submitted, in writing, to the North Carolina Department of Public Safety c/o Public Information Office, P.O. Box 29540, Raleigh, NC 27626-0540. Any misuse of this information is strictly prohibited and violators are subject to prosecution.

Loans by County

Small Business Loans - Originations

MSA: NA

Outside of MSA/MD, NC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
ROWAN COUNTY (159), NC								
Moderate Income								
0502.02	49	637	1	200	2	619	12	704
0504.00	15	165	2	390	0	0	7	287
0508.00	6	167	0	0	0	0	1	7
Subtotal for Income Group	70	969	3	590	2	619	20	998
Middle Income								
0502.01	33	368	0	0	3	1,522	11	152
0503.00	27	410	2	262	1	280	14	243
0507.00	17	82	1	201	4	2,535	9	1,222
0509.03	45	526	1	200	0	0	30	589
0509.04	33	468	1	121	0	0	14	341
0510.02	32	332	1	136	1	420	13	784
0511.02	28	388	3	445	2	870	12	531
0512.01	39	426	0	0	2	1,188	20	265
0513.02	31	435	1	210	2	1,246	20	1,272
0513.03	39	656	2	324	1	815	23	1,512
0514.00	83	1,360	2	450	5	2,201	47	2,688
0515.01	29	297	1	170	0	0	13	336
0515.02	29	397	0	0	3	1,649	10	110
0516.00	44	642	1	184	4	2,437	29	1,683
0518.01	63	679	2	387	4	1,324	39	1,514
0519.01	55	887	1	150	5	2,669	25	1,640
0520.00	64	1,530	2	344	5	2,301	32	1,149
Subtotal for Income Group	691	9,883	21	3,584	42	21,457	361	16,031
Upper Income								

Loans by County

MSA: NA

Small Business Loans - Originations

Outside of MSA/MD, NC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0505.00	49	828	3	552	3	1,762	14	1,126
0509.01	53	333	0	0	1	990	23	202
0510.01	55	734	4	577	1	261	28	1,187
0511.01	52	422	0	0	1	675	28	928
0512.02	29	482	1	158	3	1,454	18	1,495
0512.04	44	735	5	826	3	1,408	22	522
0513.01	26	454	1	212	0	0	13	95
0517.00	63	733	4	703	2	705	32	1,077
0518.02	43	560	2	241	1	635	25	1,089
0519.02	66	743	3	610	2	900	34	527
Subtotal for Income Group	480	6,024	23	3,879	17	8,790	237	8,248
Tract Not Known								
Subtotal for Income Group	28	754	0	0	0	0	8	209
County Total	1,269	17,630	47	8,053	61	30,866	626	25,486

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
ROWAN COUNTY (159), NC								
Low Income								
0504.00	17	226	0	0	3	2,200	10	842
Subtotal for Income Group	17	226	0	0	3	2,200	10	842
Moderate Income								
0502.02	51	867	4	741	3	2,070	22	952
0503.00	37	351	0	0	1	325	17	515
0507.00	22	127	0	0	2	1,355	9	62
0508.00	10	194	0	0	1	500	5	520
0509.04	27	441	0	0	0	0	5	80
0511.02	61	1,551	0	0	3	1,200	18	253
0512.01	37	595	0	0	1	500	16	184
0513.03	64	1,136	2	332	0	0	27	901
0514.00	81	1,511	1	200	3	1,659	42	2,144
0515.01	32	483	0	0	0	0	5	112
0516.00	67	869	1	180	4	1,601	26	985
0520.00	92	1,354	3	456	6	3,165	43	1,565
Subtotal for Income Group	581	9,479	11	1,909	24	12,375	235	8,273
Middle Income								
0502.01	33	340	0	0	1	315	14	540
0505.00	70	1,074	6	975	2	850	32	1,075
0509.01	55	502	4	776	5	2,866	28	2,736
0509.03	58	543	1	130	1	500	22	255
0510.01	72	671	1	222	1	354	27	743
0510.02	34	208	0	0	1	548	16	663

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0511.01	62	711	2	377	0	0	31	842
0512.02	30	391	2	425	2	1,250	12	401
0512.04	37	596	2	253	0	0	16	538
0513.01	22	241	0	0	0	0	9	81
0513.02	37	449	0	0	0	0	19	226
0515.02	30	533	1	211	2	1,342	12	494
0517.00	75	762	5	880	1	400	26	315
0518.01	82	1,325	4	581	12	6,201	37	1,621
0518.02	63	602	0	0	3	1,286	22	620
0519.01	46	826	5	1,040	1	553	16	480
0519.02	86	1,159	0	0	1	284	43	519
Subtotal for Income Group	892	10,933	33	5,870	33	16,749	382	12,149
Tract Not Known								
Subtotal for Income Group	42	793	0	0	0	0	8	134
County Total	1,532	21,431	44	7,779	60	31,324	635	21,398

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
ROWAN COUNTY (159), NC								
Low Income								
0504.00	14	274	1	150	2	1,150	7	213
Subtotal for Income Group	14	274	1	150	2	1,150	7	213
Moderate Income								
0502.02	69	804	5	870	9	5,635	39	1,631
0503.00	37	579	2	392	6	2,322	23	1,588
0507.00	22	287	2	401	0	0	7	395
0508.00	9	161	0	0	1	412	3	423
0509.04	19	378	1	200	0	0	9	307
0511.02	50	1,145	2	500	4	2,499	22	672
0512.01	39	571	0	0	3	1,150	16	252
0513.03	66	704	4	570	1	860	32	1,486
0514.00	81	1,284	3	454	1	800	46	943
0515.01	28	223	0	0	1	872	11	978
0516.00	63	819	4	741	4	2,474	40	1,488
0520.00	87	1,840	7	1,344	9	4,625	61	4,951
Subtotal for Income Group	570	8,795	30	5,472	39	21,649	309	15,114
Middle Income								
0502.01	45	473	2	275	4	1,437	32	1,224
0505.00	54	1,064	6	880	5	2,309	21	908
0509.01	52	425	1	176	2	1,250	30	262
0509.03	54	560	0	0	0	0	28	233
0510.01	67	783	4	786	3	1,599	34	845
0510.02	51	437	2	439	1	600	28	494

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0511.01	66	871	0	0	1	621	36	1,169
0512.02	33	242	0	0	0	0	17	165
0512.04	39	775	4	737	3	1,060	21	896
0513.01	26	385	0	0	0	0	17	160
0513.02	48	806	4	824	1	470	30	1,199
0515.02	31	331	1	170	1	788	23	1,203
0517.00	89	952	6	1,012	1	400	37	443
0518.01	100	1,424	4	836	10	4,560	69	2,279
0518.02	62	828	2	278	1	368	35	621
0519.01	65	1,047	1	250	3	1,236	25	552
0519.02	87	1,198	1	250	2	1,072	47	1,002
Subtotal for Income Group	969	12,601	38	6,913	38	17,770	530	13,655
Tract Not Known								
Subtotal for Income Group	30	865	0	0	0	0	11	176
County Total	1,583	22,535	69	12,535	79	40,569	857	29,158

Loans by County

MSA: 16740

Small Business Loans - Originations

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
ROWAN COUNTY (159), NC								
Low Income								
0504.00	9	89	1	150	2	889	7	458
Subtotal for Income Group	9	89	1	150	2	889	7	458
Moderate Income								
0502.02	50	871	7	1,315	10	5,406	24	2,128
0503.00	56	812	1	120	4	1,365	35	1,544
0507.00	27	391	0	0	0	0	13	219
0508.00	9	165	1	157	1	400	3	31
0509.04	27	263	0	0	1	256	16	469
0511.02	52	1,515	2	358	5	2,771	22	1,458
0512.01	28	399	1	200	5	2,902	11	387
0513.03	52	668	6	878	5	2,355	34	2,225
0514.00	100	1,404	3	432	2	1,033	63	2,155
0515.01	27	200	1	120	1	865	14	1,093
0516.00	71	892	4	676	4	2,070	45	987
0520.00	82	1,428	11	1,788	5	3,285	56	2,858
Subtotal for Income Group	581	9,008	37	6,044	43	22,708	336	15,554
Middle Income								
0502.01	45	554	5	662	0	0	34	980
0505.00	55	1,093	5	892	6	2,654	34	2,445
0509.01	71	911	2	348	0	0	30	467
0509.03	61	621	1	250	1	377	35	318
0510.01	72	1,396	5	987	1	325	34	1,225
0510.02	55	627	2	475	0	0	31	483

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0511.01	63	811	0	0	0	0	36	558
0512.02	34	426	0	0	1	500	22	365
0512.04	54	889	4	850	4	1,545	30	1,431
0513.01	31	317	0	0	0	0	19	148
0513.02	38	585	2	376	1	258	28	1,135
0515.02	27	303	0	0	0	0	16	241
0517.00	76	851	4	835	5	2,170	42	1,058
0518.01	90	1,375	2	414	1	543	54	1,326
0518.02	49	553	5	837	0	0	26	774
0519.01	62	955	5	813	6	3,958	37	1,940
0519.02	67	920	3	612	0	0	40	969
Subtotal for Income Group	950	13,187	45	8,351	26	12,330	548	15,863
Tract Not Known								
Subtotal for Income Group	36	1,036	0	0	0	0	6	272
County Total	1,576	23,320	83	14,545	71	35,927	897	32,147

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
ROWAN COUNTY (159), NC								
Low Income								
0503.00	52	821	1	207	2	1,050	24	1,290
0504.00	13	68	0	0	2	821	7	41
Subtotal for Income Group	65	889	1	207	4	1,871	31	1,331
Moderate Income								
0502.02	52	795	3	600	2	1,360	19	921
0507.00	25	268	2	363	1	500	14	349
0508.00	11	103	0	0	2	1,204	2	7
0509.04	30	344	1	150	0	0	10	302
0510.01	76	1,066	3	488	1	267	36	645
0511.01	86	1,075	3	605	0	0	54	1,239
0511.02	58	1,350	2	227	3	1,815	20	710
0512.01	47	620	0	0	2	1,100	20	256
0512.04	50	895	4	704	2	800	28	605
0513.01	27	347	1	148	0	0	16	331
0513.03	50	640	1	150	1	287	22	570
0515.01	54	841	0	0	0	0	22	200
0515.02	42	656	0	0	0	0	27	465
0516.00	75	1,183	1	200	3	2,161	47	1,233
0517.00	78	1,220	2	334	1	400	41	692
0518.01	97	1,457	2	325	5	3,102	54	1,779
0520.00	93	1,586	4	685	5	2,126	49	1,624
Subtotal for Income Group	951	14,446	29	4,979	28	15,122	481	11,928
Middle Income								

Loans by County

Small Business Loans - Originations

MSA: 16740

CHARLOTTE-CONCORD-
GASTONIA, NC-SC

MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
0502.01	54	704	0	0	1	400	32	470
0505.00	76	1,086	5	954	6	2,516	42	2,589
0509.01	73	865	1	240	0	0	33	294
0509.03	71	982	1	250	2	1,013	43	1,104
0510.02	46	390	0	0	3	1,500	24	584
0512.02	32	313	0	0	2	690	21	559
0513.02	39	689	1	150	0	0	26	487
0514.00	99	1,240	2	300	1	269	54	1,288
0518.02	58	898	2	340	2	1,259	37	1,866
0519.01	68	929	2	286	1	1,000	35	671
0519.02	79	963	3	441	0	0	47	663
Subtotal for Income Group	695	9,059	17	2,961	18	8,647	394	10,575
Tract Not Known								
Subtotal for Income Group	37	1,014	1	200	0	0	13	348
County Total	1,748	25,408	48	8,347	50	25,640	919	24,182

Salisbury Housing Family RCC

Management Report

07/01/2018 To 01/31/2019

Applicants

Total Applicants	312														
Total Eligible	26		Non-Elderly	21	Elderly	2	Disabled	3							
Total Other	(R)	0	(P)	278	(I)	0	(N)	0	(D)	58	(W)	519	(S)	8	
Type E	0 BR	0	1 BR	4	2 BR	6	3 BR	11	4 BR	5	5 BR	0	6 BR	0	
Type P	0 BR	0	1 BR	80	2 BR	91	3 BR	79	4 BR	28	5 BR	0	6 BR	0	
Type R	0 BR	0	1 BR	0	2 BR	0	3 BR	0	4 BR	0	5 BR	0	6 BR	0	
Average Waiting Time															
ALL	343	0 BR	0	1 BR	228	2 BR	217	3 BR	431	4 BR	395	5 BR	0	6 BR	0

Residents

Total People Housed	775	Average Residency	1	Average Income	\$10,462
Average Age All	25	Average Age Head of House	44		
Evictions YTD	20	Evictions MTD	4		
Drug Related YTD	0	Rent Related YTD	0	Other Reason YTD	20

Vacancy Rate and Unit Turnaround

Total Units	327		Adjusted Units		327									
Total Units Vacant	5		In Modernization	0	In Other	0	Available	5						
Vacant	0 BR	0	1 BR	1	2 BR	1	3 BR	3	4 BR	0	5 BR	0	6 BR	0
Available	0 BR	0	1 BR	1	2 BR	1	3 BR	3	4 BR	0	5 BR	0	6 BR	0
Adjusted Vacancy Rate	1.20%		Unit Turnaround Time		17									
Average Days Maintenance	16		Average Days Occupancy		1									
New Move in YTD	39		New Move In MTD		5									
Transfers YTD	6		Transfers MTD		0									
Move Outs YTD	48		Move Outs MTD		7									

Rents

Rent billed YTD	523,954.00		Rent Billed MTD	75,124.00					
Total Collected YTD	539,480.16		Total Collected MTD	76,487.50					
Agreement Balance	20,768.57		Agreement Current Balance	2,531.67					
Aged Accounts Receivable									
Rent	0-30	77,352.00	31-60	1,243.84	61-90	398.03	Over	107.75-	
Other	0-30	1,321.32	31-60	1,085.72	61-90	4,982.69	Over	11,646.55	
Average Rent Including Credits	242.66		Average Rent Excluding Credits	242.66					
	Credit	Non-Credit	Combined	Credit	Non-Credit	Combined			
0 BR	0.00	0.00	0.00	4 BR	0.00	260.00	260.00		
1 BR	0.00	244.45	244.45	5 BR	0.00	268.50	268.50		
2 BR	0.00	228.05	228.05	6 BR	0.00	0.00	0.00		
3 BR	0.00	255.51	255.51						
Security Deposit Paid	48,862.00		Security Deposit Due	332.00					

Work Orders

Emergency Work Orders YTD	48	Work Orders Issued	1,688
Emergency Items Corrected 24 Hours	100.00%	Work Orders Completed	1,672
Non-Emergency Work Orders YTD	1,640		
Non-Emergency Average Days	3.74		

Inspections

Vacant Units Exempted by Mod	0	Vacant Units Exempted by Other	0
Total Units Inspected	197		
Percent of Units Inspected	60.24%		

Salisbury Housing Family RCC

Tenant Statistics

All Projects

Average Household Size	- Family	2.55
	- Elderly	1.49
Average Household Head Age		44.20
Total Occupants		775
Average Annual Gross	- All Families	10,461.80
	- Employed Members	15,581.88
	- Elderly	14,034.29
	- Disabled	13,938.23
	- Receiving TANF	9,994.70

Sources of Income by Family

Source Type	Actual	Largest
Asset Income	171	0
Child Support	32	12
Other non-wage	41	36
Own Business	1	1
Pension	11	3
Social Security	84	70
SSI	82	44
TANF	10	5
Wages	122	109

Family Composition

	Total	FSS
1 - Child	71	2
2 - Children	60	2
3 - Children	35	2
4 - Children	10	0
5 - Children	5	1
6 - Children	1	0
7 - Children	0	0
8 - Children	0	0

Sex	<i>White</i> Race 1	<i>Black</i> Race 2	<i>Am-Indian</i> Race 3	<i>Asian</i> Race 4	<i>Hawaiian</i> Race 5	<i>Hispanic</i> Ethnic 1	<i>Non-Hispanic</i> Ethnic 2	Adults	Minors
Male	44	229	1	0	0	12	262	97	177
Female	88	412	1	0	0	23	478	311	190
Totals	132	641	2	0	0	35	740	408	367

Length of Residency

	Elderly	Count	NonElderly	Count
2 Years or Less	0.80	7	0.92	111
3 to 5 Years	2.50	36	2.49	168
6 to 10 Years	0.00	0	0.00	0
11 to 20 Years	0.00	0	0.00	0
21 Years and Over	0.00	0	0.00	0

Average Residency 1.91

Salisbury Housing Elderly RCC

Management Report

07/01/2018 To 01/31/2019

Applicants

Total Applicants	94																	
Total Eligible	9		Non-Elderly				0		Elderly		4		Disabled				5	
Total Other	(R)	0	(P)	81	(I)	0	(N)	0	(D)	25	(W)	131	(S)	4				
Type E	0 BR	1	1 BR	4	2 BR	4	3 BR	0	4 BR	0	5 BR	0	6 BR	0				
Type P	0 BR	58	1 BR	17	2 BR	6	3 BR	0	4 BR	0	5 BR	0	6 BR	0				
Type R	0 BR	0	1 BR	0	2 BR	0	3 BR	0	4 BR	0	5 BR	0	6 BR	0				
Average Waiting Time																		
ALL	201	0 BR	209	1 BR	169	2 BR	231	3 BR	0	4 BR	0	5 BR	0	6 BR	0			

Residents

Total People Housed	155	Average Residency	1	Average Income	\$12,272
Average Age All	61	Average Age Head of House	63		
Evictions YTD	6	Evictions MTD	1		
Drug Related YTD	0	Rent Related YTD	0	Other Reason YTD	6

Vacancy Rate and Unit Turnaround

Total Units	138																	
Total Units Vacant	0		In Modernization				0		In Other		0		Available				0	
Vacant	0 BR	0	1 BR	0	2 BR	0	3 BR	0	4 BR	0	5 BR	0	6 BR	0				
Available	0 BR	0	1 BR	0	2 BR	0	3 BR	0	4 BR	0	5 BR	0	6 BR	0				
Adjusted Vacancy Rate	0.86 %							Unit Turnaround Time							19			
Average Days Maintenance	10							Average Days Occupancy							8			
New Move in YTD	18							New Move In MTD							4			
Transfers YTD	1							Transfers MTD							0			
Move Outs YTD	14							Move Outs MTD							3			

Rents

Rent billed YTD	264,631.00			Rent Billed MTD	37,477.00			
Total Collected YTD	263,468.25			Total Collected MTD	36,606.48			
Agreement Balance	429.91			Agreement Current Balance	74.91			
Aged Accounts Receivable								
Rent	0-30	38,524.00	31-60	-353.73	61-90	215.00	Over	0.00
Other	0-30	198.38	31-60	409.26	61-90	70.00	Over	141.00
Average Rent Including Credits	285.72			Average Rent Excluding Credits	285.72			
	Credit	Non-Credit	Combined		Credit	Non-Credit	Combined	
0 BR	0.00	274.06	274.06	4 BR	0.00	0.00	0.00	
1 BR	0.00	254.67	254.67	5 BR	0.00	0.00	0.00	
2 BR	0.00	444.94	444.94	6 BR	0.00	0.00	0.00	
3 BR	0.00	0.00	0.00					
Security Deposit Paid	23,857.00			Security Deposit Due	0.00			

Work Orders

Emergency Work Orders YTD	8		Work Orders Issued	622	
Emergency Items Corrected 24 Hours	100.00 %		Work Orders Completed	618	
Non-Emergency Work Orders YTD	615				
Non-Emergency Average Days	3.06				

Inspections

Vacant Units Exempted by Mod	0		Vacant Units Exempted by Other	0	
Total Units Inspected	86				
Percent of Units Inspected	62.32 %				

Salisbury Housing Elderly RCC

Tenant Statistics

All Projects

Average Household Size	- Family	1.14
	- Elderly	1.11
Average Household Head Age		63.49
Total Occupants		155
Average Annual Gross	- All Families	12,272.47
	- Employed Members	0.00
	- Elderly	12,113.91
	- Disabled	12,240.45
	- Receiving TANF	0.00

Sources of Income by Family

Source Type	Actual	Largest
Asset Income	114	0
Child Support	1	0
Other non-wage	4	1
Pension	13	1
Social Security	83	77
SSI	71	52
Wages	9	7

Family Composition

	Total	FSS
1 - Child	2	0
2 - Children	0	0
3 - Children	0	0
4 - Children	0	0
5 - Children	0	0
6 - Children	0	0
7 - Children	0	0
8 - Children	0	0

Sex	<i>White</i> Race 1	<i>Black</i> Race 2	<i>Am.Indian</i> Race 3	<i>Asian</i> Race 4	<i>Hawaiian</i> Race 5	<i>Hispanic</i> Ethnic 1	<i>Non-Hispanic</i> Ethnic 2	Adults	Minors
Male	10	52	0	0	0	0	62	61	1
Female	13	80	0	0	0	1	92	92	1
Totals	23	132	0	0	0	1	154	153	2

Length of Residency

	Elderly	Count	NonElderly	Count
2 Years or Less	0.95	9	0.84	25
3 to 5 Years	2.50	56	2.50	48
6 to 10 Years	0.00	0	0.00	0
11 to 20 Years	0.00	0	0.00	0
21 Years and Over	0.00	0	0.00	0

Average Residency 2.10