

# **A G E N D A**

## **DAVIDSON COUNTY BOARD OF COMMISSIONERS**

**September 1, 2011**

**8:00 AM**

Commissioners' Meeting Room  
Governmental Center – 913 Greensboro Street  
Lexington, North Carolina 27292

- A. CALL TO ORDER AND WELCOME
- B. INVOCATION
- C. PLEDGE OF ALLEGIANCE
- D. RECOGNITION
- E. REGISTER FOR PUBLIC ADDRESS
- F. ADOPTION OF AGENDA
- G. PUBLIC ADDRESS
- H. ITEMS FOR INFORMATION/DECISION
  - 1. Davidson County Citizens For Improving Stream Health (DC FISH)  
By Joy Fields, Stormwater Educator, PTRC
  - 2. Reconvening Spay/Neuter Committee by Commissioner Fred McClure
  - 3. Airport Gas Discount Program by Zeb Hanner, Assistant County Manager
  - 4. Astran Drive Analysis of Impediments to Fair Housing by Robert Hyatt,  
County Manager
- I. CLOSED SESSION – Economic Development

NOTE: Anyone with disabilities who needs an accommodation to participate in the meeting should notify the County Manager's Office at 336-242-2202 at least 24 hours prior to the meeting.

COMMISSIONERS' AGENDA

H.1.

Meeting Date: September 1, 2011

ITEM Davidson County Citizens for Improving Stream Health

(DC Fish)

ITEM INFORMATION: Joy Fields, the Stormwater Educator, with  
Piedmont Triad Regional Council, will present a new  
initiative to educate citizens of Davidson County on  
cleaning the waters of High Rock Lake. As you know,  
High Rock Lake is an invaluable asset for tourism  
and recreational development in our county. Please  
read attachment for more information.

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ACTION TO BE TAKEN: Receive as information and help promote.

FOLLOW-UP: \_\_\_\_\_  
\_\_\_\_\_



# PIEDMONT TRIAD REGIONAL COUNCIL

400 WEST FOURTH STREET, SUITE 400  
WINSTON-SALEM, NC 27101  
(336) 761-2111

2216 WEST MEADOWVIEW ROAD, SUITE 201  
GREENSBORO, NC 27407  
(336) 294-4950

MATTHEW L. DOLGE • EXECUTIVE DIRECTOR

## **Davidson County Citizens for Improving Stream Health (DC FISH)**

The Piedmont Triad Regional Council (PTRC) recognizes the importance High Rock Lake plays in the lives of Davidson County citizens. Currently, High Rock Lake is being polluted by nutrients, sediment, and stormwater from throughout its large watershed, including Davidson County. If the Lake's water quality continues to decline, the County could experience fewer visitors, fewer tourism dollars, and a decrease in the quality of life for our citizens. To address this concern, PTRC applied for and received federal funding from the North Carolina Department of Water Quality (NC DWQ) to plan for the creation of a stream watch group.

Davidson County citizens for Improving Stream Health (DC FISH), is an initiative to connect citizens with their local waters through intensive outreach, education and participation in the North Carolina StreamWatch program. PTRC will work with local stakeholders to identify ten groups in Davidson County and train them to monitor creek health, remove litter, and educate other area citizens about everyday actions they can take to improve water quality and ensure clean water for future generations.

PTRC is working with Davidson County and area municipalities to actively address water quality. The County participates in the PTRC Stormwater SMART education program which engages schools, civic groups, and local governments on what they can do to improve water quality at an individual level. Davidson County has generously contributed staff and resources to two restoration planning efforts in the Rich Fork Creek and Lower Abbotts Creek watersheds. DC FISH is the result of outreach, education and public participation recommendations in those plans.

The program will begin October 1<sup>st</sup> and coincide with the 25<sup>th</sup> anniversary of North Carolina Big Sweep. NC Big Sweep's mission is to promote a litter-free environment through education and coordination of an annual statewide cleanup. NC Big Sweep is the ideal time to launch DC FISH, bringing citizens closer to the waters that make Davidson County an extraordinary place to live, work and play!

We are bringing the information on DC FISH to the County Commissioners to inform them of this program and to receive a resolution of support. We look forward to continuing our productive relationship with Davidson County staff in addressing water quality concerns and ensuring that High Rock Lake continues to be an economic, recreational, and environmental resource for future generations of citizens.

**COMMISSIONERS' AGENDA**

Date: September 1, 2011

Exhibit: \_\_\_\_\_

ITEM: H.2. Reconvening Animal Ordinance Committee by Commissioner Fred McClure

ITEM INFORMATION: At the August 23, 2011 meeting, the Board voted to reconvene the  
Animal Ordinance Committee. A list of those committee members is included in this packet for your  
review and discussion.

ACTION TO BE TAKEN: Information and discussion

## **Animal Ordinance Committee Members**

Layton Long	242-2349	<a href="mailto:layton.long@dauidsoncountync.gov">layton.long@dauidsoncountync.gov</a>
Mark Hamrick	787-4901(w) 240-1603(c)	<a href="mailto:mwhamrick@lexcominc.net">mwhamrick@lexcominc.net</a>
Art Burkhart	357-7755 860-563-8850	<a href="mailto:art@handmadebrick.com">art@handmadebrick.com</a>
Mary Cullop	357-6465 800-469-8262x3404	<a href="mailto:m5419@yahoo.com">m5419@yahoo.com</a>
Fred McClure	249-9269 240-0223	<a href="mailto:fred@fredmcclure.com">fred@fredmcclure.com</a>
Debbie Harris	236-3084 689-3155	<a href="mailto:debbie.harris@dauidsoncountync.gov">debbie.harris@dauidsoncountync.gov</a>
David Grice	242-2100	<a href="mailto:david.grice@dauidsoncountync.gov">david.grice@dauidsoncountync.gov</a>

**COMMISSIONERS' AGENDA**

Date: September 1, 2011

Exhibit: \_\_\_\_\_

ITEM: H.3. Airport Gas Discount Program by Zeb Hanner, Assistant County Manager

ITEM INFORMATION: Please review the attached information on the Airport Gas Discount Program.

Mr. Hanner will be present to provide the details of the program.

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ACTION TO BE TAKEN: Information

## Memo

**To:** Davidson County Board of Commissioners

**From:** Zeb M. Hanner

**CC:** Robert Hyatt, Chuck Frye, Mike Newby

**Date:** 08/10/11

**Re:** Airport Update and Fuel Discount Program

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Commissioners:

Our new Fixed Base Operator continues to make great strides in bringing customers into our Davidson County Airport. I have included his last two months reports. Fuel Sales were 7,001 gallons in May 2010 vs. 13,773 for May 2011. Fuel Sales were 10,791 gallons in June 2010 vs. 15,713 gallons for June 2011. This is the largest month since 2007.

However, we still have 4 corporate hangars and 4 T hangars empty. The double tax rate of \$1.10 (City 56 cents and County 54 cents) has been mentioned in negotiations on several occasions when larger aircraft were involved as a reason for not wanting to relocate. Two of our direct competitors are the Rowan County Airport and Piedmont Triad International Airport. Their tax rates are lower. Rowan County created an "Airport Development Zone Economic Incentive Grant Agreement" between Salisbury and Rowan County by resolution of the City and County. They would each issue a tax incentive grant to get the tax rate to approximately 80 cents per \$100. Our Legal staff and EDC President questioned the legality of this method and have advised us not to do this. In Greensboro, PTIA is a separate taxing authority. The tax rate is the county rate plus the fire tax. This was about 81.74 cents last year. However, the Guilford County rate went up 5 cents this year so I assume it is 86.74 cents per 100. I have attached an earlier study that I did of the surrounding airports and their tax rates. There are several of the other local competing airports that are located outside of a municipality and have a single rate.

The DCAA Board met on July 27<sup>th</sup> and discussed ways get to entice new aircraft to the Davidson County Airport. Especially, aircraft that are large fuel users. Fuel Sales are the largest revenue for the Fixed Base Operator. Hangar rents are the largest revenue for the Airport Authority. Tax base is the largest revenue for Davidson County and the City of Lexington.

There were 3 ideas discussed

- 1) Form a Multi-jurisdictional park at the Airport
- 2) Make the Davidson County Airport a separate taxing authority (like the Greensboro Airport)
- 3) Have the County and City offer a fuel discount program (The Davidson County Legal staff reviewed this and felt this was a legal option)

The DCAA board voted 7-1 to recommend option 3, the fuel discount program, because it was the quickest method to offer prospective tenants. In addition, they agreed to have the DCAA operations committee do more research on the other two ideas and give a report in by January 2012. They wanted to find out the process, cost, and length of time to implement the other two ideas. This data would be compiled and the DCAA Board would evaluate to see if this would eventually be a simpler easier method than a fuel discount program.

The Fuel Discount Program would work as follows: (I have included a spreadsheet example in the attached packet.)

1. The plane must be housed in a DCAA Hangar.
2. The discount will be based on the tax value of the airplane. Davidson County and Lexington would each offer a maximum fuel discount of .0015 of the tax value of the airplane for a total of .0030 cents. This is the maximum or cap that the aircraft owner can receive. For example an airplane with a tax value of \$2,000,000 could get a maximum discount of \$6,000 (\$3000 from Davidson County and \$3,000 from the City of Lexington).
3. The Discount will be tiered by gallons sold: 12,000 gallons or more qualifies for 100% of the discount, 9000 gallons or more qualifies for 75% of the discount, 6000 gallons or more qualifies for 50% of the discount and 3000 gallons or more qualifies for 25% of the discount.
4. This first accounting period will run from January 1, 2012 to December 31, 2012.
5. The discount will be paid by the Davidson County and City of Lexington if the Aircraft owner is in good standing on all property taxes with both governmental units on March 1, 2013.

The Fuel Discount Program was elected because it was set up to entice larger corporate planes that use more fuel. The DCAA board did not want this to be a blanket give away. However, we would have to offer this to all aircraft owners at the Davidson County Airport. On January 1, 2011 we had 6 planes out of about 75 that would qualify. The lowest in appraised value of the qualifying aircraft was \$1,275,000 and the highest was \$5,300,000. The average value for all 6 was \$2,970,833. Based on current fuel consumption, Davidson County and Lexington would have to give up \$25,303 each in fuel discounts. Based on the facts we currently are working with, it would take 1 to 4 additional planes to recoup the fuel discount of the current qualifying aircraft owners. As I stated earlier, we have 4 corporate hangars and 4 T hangars empty. So there is capacity at the airport to do this. I have included the spreadsheet that calculates this information.

I would like for you to review this information and give me your thoughts. If you feel like this is something the Board can support. I would like permission to talk with John Gray to see if he can get support from the Lexington City Council. If I get support from both Boards I would like bring it to Both Boards for approval at Board Meeting in the near future.

Best regards,

Zeb M. Hanner

Assistant County Manager

# FLY HIGH



LEXINGTON

## Davidson County Airport Authority Board Meeting – July 27, 2011

	<b>Gallons Sold</b>	<b>MAY 2010</b>	<b>MAY 2011</b>	<b>Budget 2011</b>
<b>Reports</b>				
298 Invoices	Avgas	2,680	3,938	2,500
6 Shop Orders	RCR	2,002	5,104	4,000
	AirCare	0	795	3,000
	DESC/Military	0	245	0
	Jet A Retail	<u>2,319</u>	<u>3,691</u>	<u>5,500</u>
	<b>Total</b>	<b>7,001</b>	<b>13,773</b>	<b>15,000</b>

	<b>Gallons Sold</b>	<b>JUN 2010</b>	<b>JUN 2011</b>	<b>Budget 2011</b>
<b>Reports</b>				
334 Invoices	Avgas	2,502	3,725	2,500
16 Shop Orders	RCR	2,615	3,835	4,000
	AirCare	0	442	3,000
	DESC/Military	0	0	0
	Jet A Retail	<u>5,674</u>	<u>7,711</u>	<u>5,500</u>
	<b>Total</b>	<b>10,791</b>	<b>15,713</b>	<b>15,000</b>

	<b>MAY 2011</b>	<b>Budget 2011</b>
<b>Rent</b>		
T Hangars	12,240	13,100
Corporate Hangars	2,125	6,400
Community Hangar	720	750
Tie- Down	250	400
Flowage Fee	<u>1,009</u>	<u>1,040</u>
<b>Total</b>	<b>16,344</b>	<b>21,690</b>

	<b>JUN 2011</b>	<b>Budget 2011</b>
<b>Rent</b>		
T Hangars	11,725	13,100
Corporate Hangars	2,125	6,400
Community Hangar	470	750
Tie- Down	200	400
Flowage Fee	<u>1,101</u>	<u>1,200</u>
<b>Total</b>	<b>15,621</b>	<b>21,850</b>

<u>Top 5 customers</u>	<u>Jet A</u>	<u>Avgas</u>
	RCR Aviation	Raven Tobacco -Rent
	Transient	Robin Team
	Indigo Air, LLC	Kyle Petty
	Clint Bowyer	ATP Aircraft
	Dr. Drealos	Flying Club C & S

### Marketing Update

#### Google Pay per click campaign

3 Ads running

- 1) General FBO/Airport
- 2) Maintenance
- 3) Hangar rentals

#### Google campaign

June 1 to July 19

Clicks	Impressions	Click through rate
160	30,343	.53%

#### Facebook – 437 Friends – opened the campaign nationally

#### Google Analytics

June 1 to July 19

Total visits	Cities	Countries
698 visits	211	16

<u>Top cities</u>	<u>% New</u>	<u>Top pages viewed</u>	<u>Top Key Words</u>
Lexington	13%	Home page	Davidson County Airport
Winston-Salem	57%	Hangars	Lexington NC Airport
High Point	85%	Flight School	Hangar Airplane
Charlotte	81%	Meet the crew	T-hangar
Salisbury	53%	Photo Gallery	Hangar rental

#### Top Referring Sites

Airnav.com  
 Fltplan.com  
 AOPA.org  
 Acrodynamics.com

**New marketing initiatives**

- 1) Fly High Brochure – in progress
- 2) Big Toy Day – August 27
- 3) New pages on website – Flight Examiner, New Flight School instructor, upcoming events
- 4) North Carolina Center for Global Logistics – combined the boards of Piedmont Triad Regional Aerotropolis Leadership Board and North Carolina Center for Global Logistics Board – Karel to serve as board member

**New Customers**      A – 1 Builders of NC, Inc in the comm. hangar with an Enstrom helicopter

**Lost Customers**      Lost 4 tenants – none used the airport on a regular basis

- 2 are moving to Florida
- 1 is moving to the beach fulltime
- 1 was NC Forestry

**Potential New Business**

Tom Shepler is still planning to move his other airplane from Rowan to us.  
Clint Bowyer bought a 182 and will hangar it with us in August in A - 5.

**Maintenance**      22 Shop Orders in May and June - Nearly three shop orders a week

**Ongoing Items**      SWPP – to date we have received 17 SWPP Tenant Information forms back – 35 are still pending

Tax initiative – request an update on this

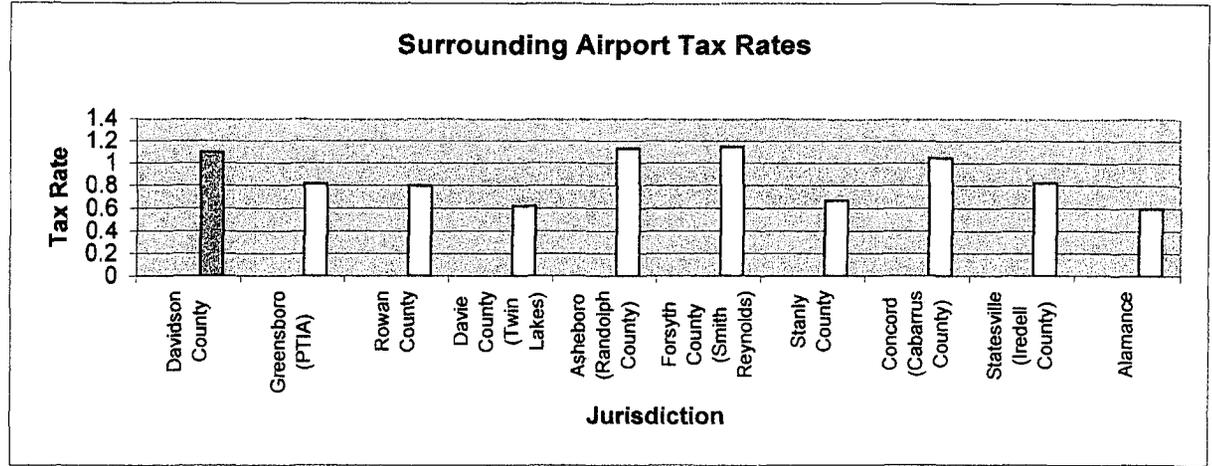
RCR – Nascar testing at the airport – need to provide update to Mike Dillon

**Davidson County**

**Airport Property Tax Study**

**Tax rates for surrounding airports**

<b>Davidson County</b>	<b>\$ 1.1000</b>	City & County Taxes
Greensboro (PTIA)	\$ 0.8174	
Rowan County	\$ 0.8000	
Davie County (Twin Lakes)	\$ 0.6200	Private airport
Asheboro (Randolph County)	\$ 1.1360	City & County Taxes
Forsyth County (Smith Reynolds)	\$ 1.1490	City & County Taxes
<b>Stanly County</b>	<b>\$ 0.6700</b>	
Concord (Cabarrus County)	\$ 1.0500	City & County Taxes
Statesville (Iredell County)	\$ 0.8250	City & County Taxes
Alamance	\$ 0.6000	This rate will change next year because the City of Burlington annexed the airport.



Davidson County and City of Lexington

Impact of the fuel discount program to Davidson County and the City of Lexington.

Existing Air Craft that qualify for the fuel discount

	Tax value	Estimated Fuel Sold	Tax revenue		Maximum Rebate		Calculated Rebate		Net revenue		
			Lexington	Davidson	Lexington	Davidson	Lexington	Davidson	Lexington	Davidson	
	\$ 2,300,000	13336	\$12,880	\$12,420	\$3,450	\$3,450	100%	\$3,450	\$3,450	\$9,430	\$8,970
	\$ 3,100,000	13336	\$17,360	\$16,740	\$4,650	\$4,650	100%	\$4,650	\$4,650	\$12,710	\$12,090
	\$ 2,300,000	13336	\$12,880	\$12,420	\$3,450	\$3,450	100%	\$3,450	\$3,450	\$9,430	\$8,970
	\$ 3,550,000	12000	\$19,880	\$19,170	\$5,325	\$5,325	100%	\$5,325	\$5,325	\$14,555	\$13,845
	\$ 5,300,000	12000	\$29,680	\$28,620	\$7,950	\$7,950	100%	\$7,950	\$7,950	\$21,730	\$20,670
	\$ 1,275,000	5400	\$7,140	\$6,885	\$1,913	\$1,913	25%	\$478	\$478	\$6,662	\$6,407
<b>Total</b>	<b>\$17,825,000</b>	<b>69408</b>	<b>\$99,820</b>	<b>\$96,255</b>	<b>\$26,738</b>	<b>\$26,738</b>		<b>\$25,303</b>	<b>\$25,303</b>	<b>\$74,517</b>	<b>\$70,952</b>
Avg Price	\$ 2,970,833	11568	\$16,637	\$16,043	\$2,971	\$2,971					
Total								\$25,303	\$25,303	\$74,517	\$70,952
Avg Price	\$ 2,970,833	12000	\$16,637	\$16,043	\$4,456	\$4,456	100%	\$4,456	\$4,456	\$12,180	\$11,586
Number of planes to Breakeven on the fuel Discount Program based on the avg value of the current planes that qualify.										2.08	2.18
Number of planes to Breakeven on the fuel Discount Program based on the highest value of the current planes that qualify.										1.16	1.22
Number of planes to Breakeven on the fuel Discount Program based on the lowest value of the current planes that qualify.										3.80	3.95

DCAA Estimated Benefits of the Fuel Discount Program

Fuel sales

Impact to the FBO								
Avg per plane	Fuel sales	profit per gallon	profit	1 plane	2 planes	3 planes	4 planes	5 Planes
11568 gallons		\$ 0.50	\$ 5,784					
		\$ 0.75	\$ 8,676					
		\$ 1.00	\$ 11,568					
Hangar Rents								
	Monthly rent	Yearly Rent	commission					
rent per hangar	\$ 1,200.00	\$ 14,400.00	\$ 3,600					
	\$ 300.00	\$ 3,600.00	\$ 900					
minimum profit			\$ 6,684	\$ 6,684	\$ 13,368	\$ 20,052	\$ 26,736	\$ 33,420
Maximum Profit			\$ 15,168	\$ 15,168	\$ 30,336	\$ 45,504	\$ 60,672	\$ 75,840

Impact to DCAA								
Avg per plane	Fuel sales	profit per gallon	profit	1 plane	2 planes	3 planes	4 planes	5 Planes
11568 gallons		\$ 0.08	\$ 925.44					
Hangar Rents								
	Monthly rent	Yearly Rent	commission					
rent per hangar	\$ 1,200.00	14400	10800					
	\$ 300.00	3600	2700					
minimum profit			\$ 3,625.44	3,625	7,251	10,876	14,502	18,127
Maximum Profit			\$ 11,725.44	11,725	23,451	35,176	46,902	58,627

DCAA  
 Example of the proposed fuel discount program

				<b>Davidson County</b>	<b>Lexington</b>	<b>Total</b>	<b>Discount per gallon</b>
<b>Tax value of the Aircraft</b>	\$	2,970,000.00					
<b>Maximum fuel discount</b>				\$ 0.0015 of tax value or \$4,455	\$ 0.0015 of tax value or \$4,455		
<b>Gallon sold from January 1 to December 31</b>				Fuel Discount	Fuel Discount		
Equal to or greater than		12000 gallons	100%	\$4,455	\$4,455	\$8,910	\$ 0.74
Equal to or greater than		9000 gallons	75%	\$3,341	\$3,341	\$6,683	\$ 0.74
Equal to or greater than		6000 gallons	50%	\$2,228	\$2,228	\$4,455	\$ 0.74
Equal to or greater than		3000 gallons	25%	\$1,114	\$1,114	\$2,228	\$ 0.74

**COMMISSIONERS' AGENDA**

Date: September 1, 2011

Exhibit: \_\_\_\_\_

ITEM: H.4. Astran Drive Analysis of Impediments to Fair Housing Choices

ITEM INFORMATION: Please review the attached information with corrections. The item is time  
sensitive.

ACTION TO BE TAKEN: Placement on the September 13, 2011 agenda for approval.

**2011-2016 Analysis of Impediments to Fair Housing Choice**  
**for**  
**Non-Urban**  
**Davidson County, North Carolina**



**Prepared by**  
**Ray Manieri of All American Associates, Inc.**  
**Adopted by the Davidson County Board of Commissioners**

Approved By the Davidson County Board of Commissioners on  
the \_\_\_\_\_ Day of September, 2011

\_\_\_\_\_ Date \_\_\_\_\_  
Chairperson Davidson County Board of Commissioners



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## Section I: Introduction

### A. Definition, Purpose, and Goals of an AI:

#### 1. Definition of an AI:

An Analysis of Impediments to Fair Housing Choice, or AI, is a review of impediments to fair housing choice in the public and private sectors.<sup>1</sup> An AI involves the following:

- A comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing in a range of unit sizes

#### 2. Purpose:

The scope of the AI is broad. It covers the full array of public and private policies, practices, and procedures affecting housing choice.

The AI:

- Serves as the substantive, logical basis for a Fair Housing Plan (FHP)
- Provides essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates
- Assists in building public support for fair housing efforts both within a State or local jurisdiction, such as a city, town, or county

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<sup>1</sup> 1. Information in this section is from HUD's "Fair Housing Guide" Volume 1 accessible from HUD's web site [www.hud.gov](http://www.hud.gov).



### 3. Goals:

An AI can be used to achieve the following goals:

#### (a) Increasing Housing Choice

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, or other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality.



#### (b) Identifying Problems:

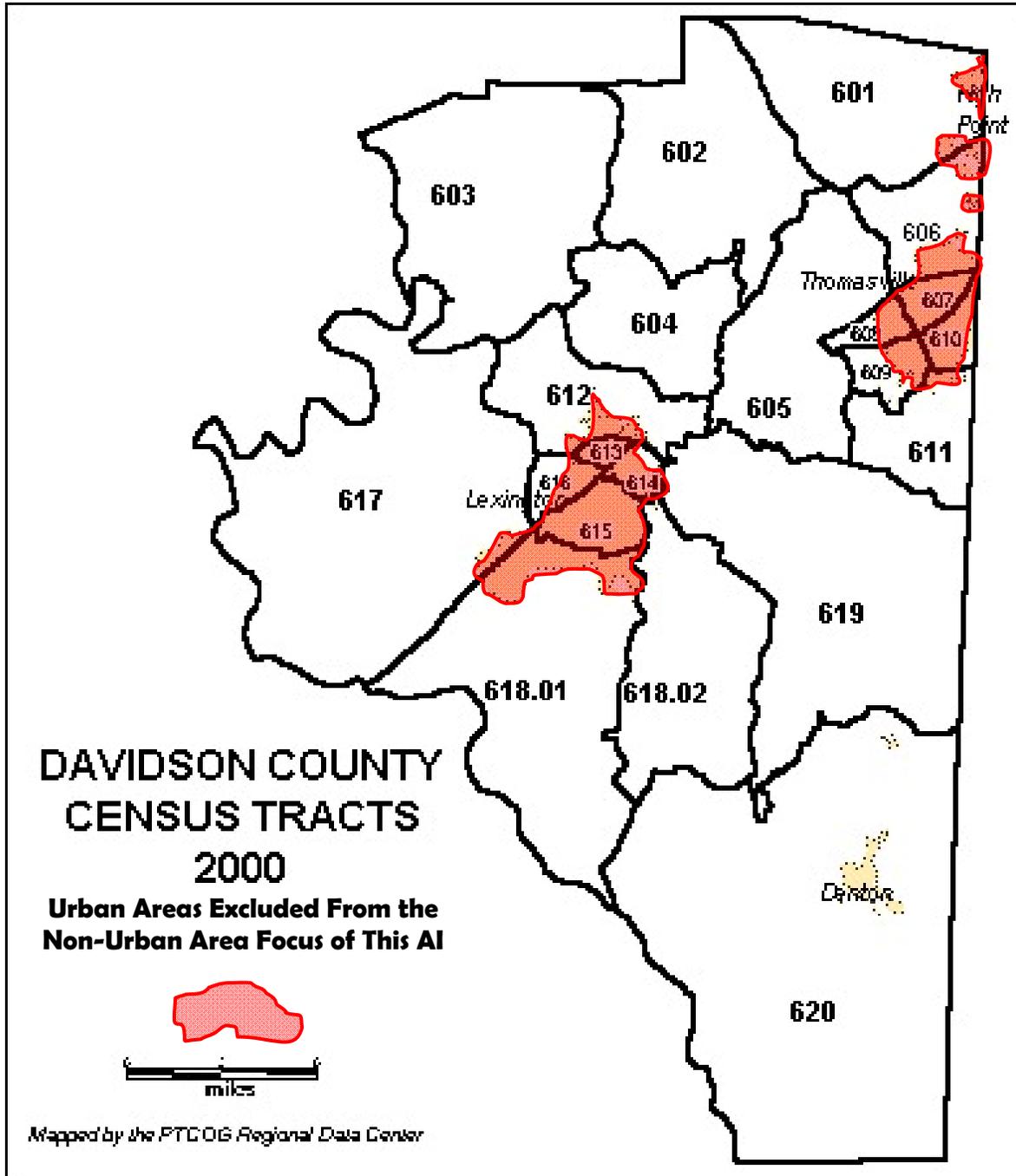
State and local jurisdictions must become fully aware of the existence, nature, extent, and causes of all fair housing problems and the resources available to solve them. Without this information, a State or jurisdiction's FHP will fall short of measurable results. Such jurisdictions may waste energy and resources that they could have used more effectively with careful planning and execution. A properly completed AI provides this information.

### B. The Area of Focus of This Analysis:

This AI focuses on identifying the impediments to fair housing choice in the non-urban area of Davidson County outside of the boundaries of the cities of Lexington, Thomasville, and High Point, small sections of which intrude into northwestern Davidson County. The map below defines this area of focus.



### Non-Urban AI Focus Area



This focus is appropriate and reasonable for the following reasons:



- The preparation of the AI is a direct result of the receipt by Davidson County of a 2010 CDBG award for an infrastructure project in non-urban Davidson County, just outside of Denton, from the NC Division of Community Investment and Assistance.
- Lexington, Thomasville, and High Point are regular recipients of CDBG grants, have previously developed their own AIs and Fair Housing Plans, and have established human relations commissions to deal with housing discrimination issues within their jurisdictions. Davidson County has no jurisdiction within these municipalities. Other incorporated Davidson County municipalities, Denton, Midway, and Wallburg, and the remaining unincorporated part of the County have no fair housing experience.
- These larger municipalities also have somewhat similar demographic profiles characterized by significant minority and low-income populations, as well as significant numbers of older and lower value housing. The much smaller Davidson County municipalities of Denton, Wallburg, and Midway and the unincorporated part of the County have similar demographic profiles, much different from those of Lexington, High Point, and Thomasville, characterized by smaller minority populations, higher incomes, and housing that is more valuable. These divergent demographic profiles provide very different fair housing experiences.
- The cities of Lexington and Thomasville are larger than the other County municipalities. Lexington has a population of more than 20,000, while Thomasville has a population of more than 26,000. The other County municipalities are much smaller. Denton has a population 1,450, while Wallburg has a population of 2,918, and Midway a population of 4,622.

### **. C. Defining Fair Housing Choice:**

Fair housing choice centers about the ability of households, of the same income level, to make similar housing choices without regard to such protected characteristics as race, color, religion, sex, disability, familial status, or national origin.<sup>2</sup>

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<sup>2</sup> This is the official definition of the US Department of Housing and Urban Development (HUD).



## **D. Defining Impediments to Fair Housing Choice:**

Impediments to fair housing choice include any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict, or have the effect of restricting, housing choices or the availability of housing to persons because of race, color, religion, sex, disability, familial status, or national origin.<sup>3</sup> Individuals, such as property owners, Realtors, property managers, or lenders, can intentionally cause such actions, omissions, or decisions. For example, a property owner might refuse to sell, or rent or a lender to finance property based solely on the race of a buyer or renter. Impediments to fair housing choice can also arise from the unintentional effects of local land use policies and zoning ordinances. For example, a zoning ordinance might require large lot sizes in a predominately minority area. This requirement might drive up the cost of building and make homeownership for minorities in the area, who may have lower incomes, less affordable. Impediments to fair housing choice might also be caused by be caused by the interplay of real estate market forces as buyers and renters compete for housing within the local market.

## **E. The Requirement to Affirmatively Further Fair Housing:**

The US Department of Housing and Urban Development (HUD) requires all recipients of federal funds, such as Community Development Block Grant (CDBG) funds, to affirmatively further fair housing during the period of a grant. This involves the following activities:

- Analyzing and eliminating housing discrimination in the jurisdiction
- Promoting fair housing choice for all persons
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin
- Promoting housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities
- Fostering compliance with the non-discrimination provisions of the Fair Housing Act

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<sup>3</sup> This also is a HUD definition.



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Due to its receipt of a 2010 CDBG Infrastructure grant used to correct failing septic systems in the low to moderate-income neighborhood along Astran Dr., Davidson County has such responsibility during the period of the grant. In a somewhat backward approach, the County had to first adopt a Fair Housing Plan to gain full release of these funds for project activities. Then, later in the project, to remain in compliance with the requirement to have an AI completed within the past five years, the County had to prepare and approve this AI as part of the administration process of the grant. Grant administrative funds paid for the AI's development.

## **F. Methodology of the AI:**

### **1. Information Collection and Review of the Local Housing Market:**

#### **(a) Demographic Data:**

During the completion of an AI, a variety of demographic data about the population, income and economy, and the housing stock of the jurisdiction producing the AI, must be collected. This information provides an overview of current market conditions in the jurisdiction, and provides a picture of the housing situations or problems experienced by households in the jurisdiction. These problems can indicate that housing choices might be impeded.

Throughout much of this analysis, census data from the 2000 US Census, and the 2005-2009 American Community Survey 5-Year Estimate are used, often to compare changing conditions. This data is accessed through the American Factfinder internet site.<sup>4</sup> Year 2000 census data from the State of the Cities Data Sets (SOCDS)<sup>5</sup> Comprehensive Housing Affordability Strategy (CHAS) data is also used. This includes data related to the incidence of housing situations or problems, such as the occupancy of unaffordable and unsuitable housing, and the incidence of homeownership, experienced by various family type and racial sub-groups within various income groups. This analysis theorizes that the severity of incidence of these housing problems indicates an impediment of the fair housing choices of the family type and racial sub-groups within different income groups.

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<sup>4</sup> [www.factfinder@census.com](mailto:www.factfinder@census.com).

<sup>5</sup> [www.socds.huduser.org](http://www.socds.huduser.org).



**b) Review of Current Market Conditions:**

This study reviews a variety of population, housing, and economic data related to Davidson County. This information allows the development of a picture or snapshot of the general market conditions within which the County's non-urban population makes fair housing choices, and how that market may be changing.

**c) Review of the Incidence of Housing Problems:**

The existence of fair housing choice centers about the issue of whether or not households of similar incomes are free to make similar housing choices without regard to race, color, religion, national origin, sex, familial status, and disability. In order to make such an analysis, this AI establishes income groups, within which housing choices might be examined. Rather than create its own income grouping, this AI uses the income grouping already established by HUD for use in determining eligibility for various housing and other assistance and for the development of Comprehensive Housing Affordability Strategies by HUD entitlement governments. These groups are based on percentages of Area Median Family Income (AMFI) as follows:

**HUD Income Groups**

Income Group	AMFI Range
Very Low	0-30% AMFI
Low	31%-50% AMFI
Moderate	51%-80% AMFI
Market Rate	80%+ AMFI

Generally, households, based on family size and amount of income, with incomes above 80% AMFI are not eligible for HUD assistance or programs.

The table below documents the actual AMFI amounts, based on family size, for Davidson County for 2010.

# Persons In Family	Very Low Income 0-30% AMFI	Low Income 31%-50% AMFI	Moderate Income 51%-80%	Market Rate Income 80%+ AMFI
1	0-\$11,750	\$11,750-\$19,550	\$19,551-\$31,300	\$31,301+
2	0-\$13,400	\$13,401-\$22,350	\$22,351-\$35,750	\$35,751+
3	0-\$15,100	\$15,101-\$25,150	\$25,151-\$40,200	\$40,201+
4	0-\$16,750	\$16,751-\$27,900	\$27,901-\$44,650	\$44,651+



5	0-\$18,100	\$18101-\$30,150	\$30,151-\$48,250	\$48,251+
6	0-\$19,450	\$19,451-\$32,400	\$32,401-\$51,800	\$51,801+
7	0-\$20,800	\$20,801-\$34,600	\$34,601-\$55,400	\$55,401+
8+	0-22,150	\$22,151-\$36,850	\$36,851-\$58,950	\$58,951+

One of the benefits of using the established HUD income grouping is that census data detailing the incidence of housing problems experienced by these groups is available through the State of the Cities Data Sets (SOCDS). The incidence of housing problems, experienced by these income groups, can indicate a restraint of fair housing choice on the part of various sub-groups within these income groups. The SOCDS data does not provide information about the incidence of housing problems indicating potential restraint of fair housing choice by all protected classes of race, color, religion, national origin, sex, familial status, and disability. This information is compiled according to race, family type/size, and disability. For this reason, as well as because White, African-American, and Hispanic households make up almost 100% of the non-urban Davidson County population, this AI will focus on the identification of impediments to fair housing choice within the non-urban area of Davidson County, as earlier described, of the following racial and family type sub-groups:

- **Race:**

- White
- African-American
- Hispanic

- **Family or Household Type:**

- Elderly 1-2 Person
- Small Related 2-4 Person
- Large Related 5+ Person
- Mobility and Self-Care Limited (Disabled)

The potential for impediment of housing choices of these racial and family types will be gauged by their incidence of the following housing situations:

- **Incidence of Occupancy of Unaffordable Housing:**

Housing is considered unaffordable, and homeowners and renters cost burdened, when the monthly cost of housing exceeds 30% of monthly



income. This analysis assumes that no household would choose a lack of affordability unless its housing choices were impeded in some manner.

- **Incidence of Occupancy of Unsuitable Housing:**

Housing is considered unsuitable due to overcrowding, the occupancy of a housing unit at a rate exceeding 1.5 person per room, or inadequacy, the lack of complete plumbing or kitchen facilities. This analysis assumes that no household would choose a lack of suitability unless its housing choices were impeded in some manner.

- **Incidence of Homeownership:**

The ownership of a housing unit is considered a more advantageous situation than renting. This analysis assumes that a household would choose homeownership over renting unless their housing choices were impeded in some manner.

**d) Information Regarding Local Housing Sale, Rental, and Financing Practices:**

To determine whether or not various racial and income sub-groups are subjected to housing discrimination, an AI typically examines home sale, financing and rental practices within a jurisdiction. This can be accomplished through meetings with local real estate professionals such as Realtors, property managers, and lenders, and public meetings where local citizens can express their concerns about fair housing choice. During the preparation of this AI, several County Realtors and bankers were interviewed, two public input sessions were held at the Davidson County Public Library, and a draft of the AI was made available at the library for public comment.



Local lending practices can also be examined with Home Mortgage Disclosure Act (HMDA) data, which lenders are required to report. HMDA data was accessed from the internet site of the Federal Financial Examiners Institutions Council (FFEIC).<sup>6</sup>

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<sup>6</sup> [www.ffiec.com](http://www.ffiec.com).



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## **e) The Nature and Extent of Local Fair Housing Complaints/Suits:**

The preparation of an AI will typically include interaction with local and state human relation commissions or councils to determine if any housing discrimination complaints or lawsuits have occurred within the jurisdiction. Davidson County has not established a human relations commission, but during the completion of this AI, the NC Human Relations Commission and the HUD Greensboro Office were consulted for such information. This AI also reviewed two major documents related to fair housing at the state and national level. These included, HUD's "2008 State of Fair Housing" and the North Carolina Division of Community Assistance's 2011-2015 draft "North Carolina Analysis of Impediments to Fair Housing Choice".

### **2. Review of Jurisdictional Housing-Related Policies, Practices, Procedures, and Activities:**

An AI also typically examines a jurisdiction's policies, procedures and activities that relate to the condition, availability, accessibility, supply and affordability of housing. This AI involves the review of such issues with the Davidson County Manager and the County's Planning Department. The County's land use plan and zoning and sub-division ordinances were included in this review.

### **3. Evaluation of Fair Housing Status:**

After examining the incidence of housing problems on the part of the various segments of non-urban Davidson County's population, this AI then evaluates the area's current fair housing status. This is accomplished by consulting with the North Carolina Human Relations Commission and HUD's Greensboro Office to determine the number, nature, and status of any housing discrimination complaints over the past five years within the non-urban area of Davidson County.

### **4. Review of Public Sector Activity:**

A review of the impact on fair housing choice of local governmental actions and operations of Davidson County is also undertaken. This review looks at actions taken in such areas as housing, infrastructure, transportation, and zoning and land use regulation.



**5. Review of Private Sector Activity:**

Next follows a review of activities undertaken by the private sector, which impact fair housing choice. Included in this review are the results of local lending practices, foreclosure information, and the activities of non and for profit housing developers.

**6. Analysis:**

An AI should contain a section of analysis in which the data collected is analyzed to determine if impediments to fair housing choice may exist. This AI contains such an analysis, which primarily focuses on the incidence of housing problems discussed above on the part of the identified racial and family type sub-groups within each income group. The following criteria will be used in the analysis to determine the existence and severity of any impediments to fair housing choice:

**Impediment Severity Table**

Housing Situation	Criteria	Severity of Impediment
<b>Unaffordable Housing</b>		
	An incidence of cost burdening on the part of any racial or family type sub-group, within an income group, <=5% more than that for the income group as a whole	No Impediment
	An incidence of cost burdening on the part of any racial or family type sub-group, within an income group, 6-10% more than that for the income group as a whole	Low Impact Impediment
	An incidence of cost burdening on the part of any racial or family type sub-group, within an income group, 11-15% more than that for the income group as a whole	Moderate Impact Impediment
	An incidence of cost burdening on the part of any racial or family type sub-group, within an	High Impact Impediment



	income group, 16-20% more than that for the income group as a whole	
<b>Unsuitable Housing</b>		
	An incidence of unsuitable housing on the part of any racial or family type sub-group, within an income group, <=5% more than that for the income group as a whole	No Impediment
	An incidence of unsuitable housing on the part of any racial or family type sub-group, within an income group, 6%-10% more than that for the income group as a whole	Low Impact Impediment
	An incidence of unsuitable housing on the part of any racial or family type sub-group, within an income group, 11-15% more than that for the income group as a whole	Moderate Impact Impediment
	An incidence of unsuitable housing on the part of any racial or family type sub-group, within an income group, 16-20% more than that for the income group as a whole	High Impact Impediment
<b>Homeownership</b>		
	An incidence of homeownership on the part of any racial or family type sub-group, within an income group, <=5% less than that for the income group as a whole	No Impediment
	An incidence of homeownership on the part of any racial or family type sub-group, within an income group, 6-10% less than that for the income group as a whole	Low Impact Impediment
	An incidence of homeownership on the part of any racial or family type	



	sub-group, within an income group, 11-15% less than that for the income group as a whole	Moderate Impact Impediment
	An incidence of homeownership on the part of any racial or family type sub-group, within an income group, 16-20% less than that for the income group as a whole	High Impact Impediment

**7. Conclusions:**

Following the analysis section, this AI provides conclusions about which racial and family type sub-groups may experience impediments to their exercise of fair housing choice.

**8. Identification of Impediments:**

After concluding which sub-groups may experience impediments to fair housing choice, this AI identifies the impediments, which the various household groups may be experiencing.

**9. Recommendations:**

Finally, this AI makes recommendations regarding actions that might be taken to address identified impediments.



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## **Section II: Current Market Conditions**

This analysis of current market conditions examines the population, economy, and housing stock within the non-urban area of Davidson County. In making this examination, this AI relies heavily on data from the 2000 US Census and the 2005-2009 American Community Survey. These sources provide demographic, housing, and income data for all of Davidson County, as well as for the urban cities of Lexington and Thomasville. To determine demographic, housing, and income figures for the non-urban area of the County, outside of the boundaries of Lexington and Thomasville, figures for the two cities were subtracted from the figures for all of Davidson County. This approach is reasonable, but it does create a slight problem. Small sections of the city limits of the City of High Point intrude into census tracts 601 and 606 in northeastern Davidson County. Figures for the non-urban section of Davidson County, therefore, do include these small High Point areas. Given the time and funding constraints under which this AI was prepared, there was no way to factor out the High Point data. This issue is not considered significant and is simply hereby acknowledged.

### **A. Population:**

#### **1. Population Growth:**

Population growth over the past decade in the non-urban part of Davidson County was modest. The population of the area increased an unimpressive 2%, from 107,505 in 2000 to 109,866 by 2009. This number was, however, 70% of the entire countywide population. The countywide population over this period, fueled by Thomasville's impressive 32% growth rate, increased at a rate of 6%. Lexington's population grew by less than 1%.<sup>7</sup>

This population growth did not occur evenly around the non-urban area, as can be seen from the map below. The largest population increases occurred in the northern tier of census tracts, which have been developing as residential suburbs for upper income households, many of

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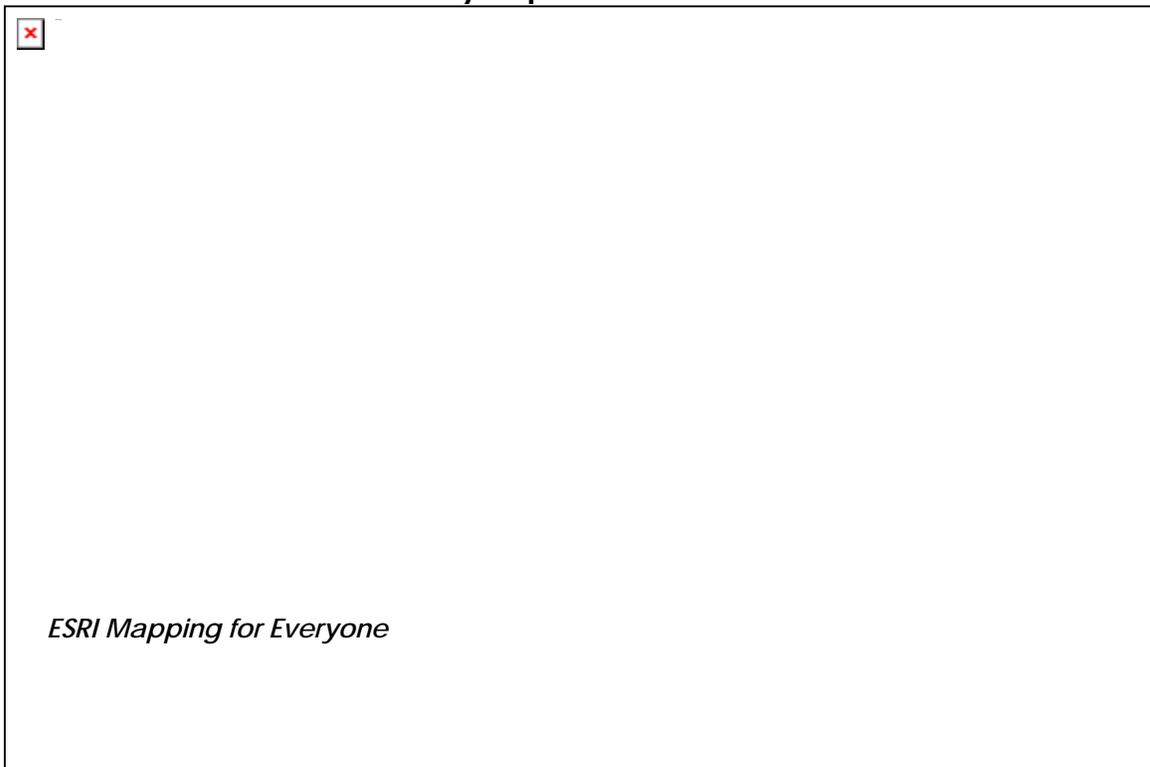
<sup>7</sup> These rates were determined by using total population figures from the 2000 US Census and the 2005-2009 American Community Survey. The total population of the non-urban part of the County was determined by subtracting the population totals of Lexington and Thomasville from that of the entire County. This census data was accessed through the American Factfinder Internet site [www.factfinder.census.gov](http://www.factfinder.census.gov).



whom may work in the larger nearby cities of High Point to the northeast and Winston-Salem to the northwest.<sup>8</sup> The table and map below detail population growth rates for census tracts in this area.<sup>9</sup>

Census Tract #	County Area	Growth Rate	Income level
606	Northeast part of Thomasville	44%	Upper
601	Northeast-Abbot's Creek Township	23%	Upper
602	North-Midway Township	16%	Upper
603	Northwest- Arcadia, Hampton, Reedy Creek Townships	29%	Upper

**Davidson County Population Growth 2000-2009**



<sup>8</sup> The map was created on the ESRI Mapping for Everyone Internet net site accessed at [esrimappingforeveryone.com](http://esrimappingforeveryone.com).

<sup>9</sup> This information was obtained from 2010 Census Reports created by the Federal Financial Institution Examiners Council (FFIEC) accessed at [www.ffiec.org](http://www.ffiec.org).

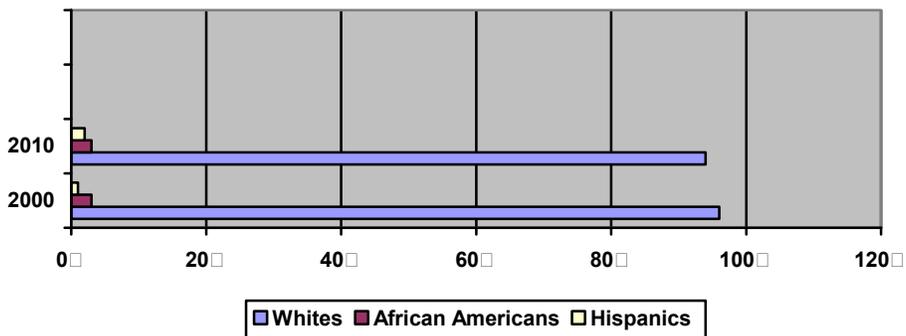


The population of the non-urban area of Davidson County has never been well dispersed throughout the area. The 2010 settlement pattern of the area continues that of 2000, in which the largest portion of the area's population is concentrated in the suburban tracts around the edge's of the County, away from the more urban interior. Census Tracts 602 (Midway Township on the northern edge), 603 (Arcadia, Hampton, and Reedy Creek Townships on the northwestern edge), 617 (Cotton Grove Township on the western edge), and 619 (Conrad and Emmons Townships in the southeast) all had 2010 populations ranging from 11,000-14,000 and contained 49% of the non-urban area's population. Populations of other non-urban tracts ranged from 5,000-8,000.<sup>10</sup>

## 2. Race:

Although the number of African Americans and especially Hispanics in the non-urban section of Davidson County increased between 2000 and 2009, Whites still comprise by far the greatest part of the area's population. In 2000, Whites comprised 96% of the area's population while African Americans comprised 3% and Hispanics accounted for 1%. By 2009, the area's White population had only increased by 1%, while the African American population increased 31%, and the Hispanic population doubled. Even with these dramatic minority population increases, Whites still accounted for 94% of the area's population, while African Americans comprised just 3%, and Hispanics comprised only 2%.<sup>11</sup>

### 2000-2010 Davidson County Non-Urban Area Population Composition



<sup>10</sup> Ibid.

<sup>11</sup> These percentages were determined by using racial population figures from the 2000 US Census and the 2005-2009 American Community Survey.



The 2009 minority population was concentrated in two locations within the non-urban area of Davidson County. In most census tracts of the area, the White population percentage ranged from 95%-98%, while African American population percentage ranged from <1% to 2%, and Hispanic population ranged from <1% to 1%. In Census Tract 602 in Midway Township on the County's northern edge, however, the White population percentage is only 92% and the African American percentage is 6%. This is a moderate growth and upper-income area. Perhaps some African American households, who work in surrounding areas, are participating in the suburbanization of this area. In Census Tract 617 in Tyro and Boone Townships, on the western edge of the County, the White population percentage is only 87%, while that of African Americans is 9% and Hispanics 2%.<sup>12</sup> Employment opportunities with some large employer in the area may attract this minority population.

### 3. Age

As the map below visually demonstrates, non-urban Davidson County's population is somewhat older than the populations of the urban centers of Lexington and Thomasville. Thomasville had a 2009 estimated Median Age of 34.1, while Lexington's was 38.7, and the Median Age for the entire County was 39.1. The non-urban part of the County had a contingent of 14,361 persons 65 years of age or older, which accounted for 68% of that population in the entire County.<sup>13</sup>

Davidson County Median Ages 2010



<sup>12</sup> Ibid

<sup>13</sup> This data was obtained from 2000 US Census data at the American Factfinder Internet site.

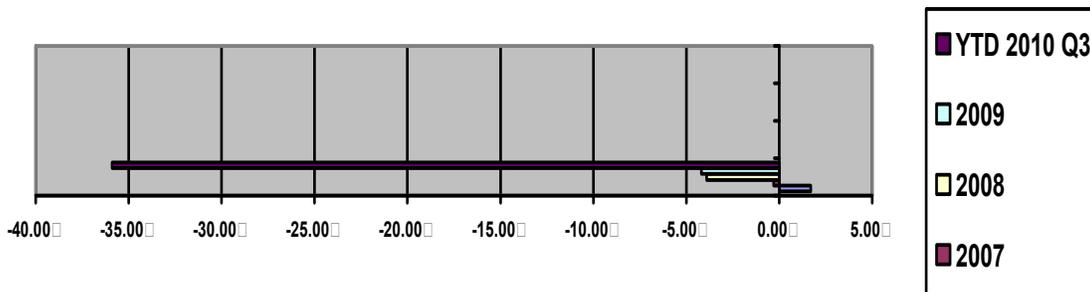


## B. Economy, Income, and Poverty:

### 1. Unemployment:

Davidson County has experienced fluctuating economic conditions over the past decade or so. In 2000, the unemployment rate was only 3%,<sup>14</sup> but as shown in the chart and table below, job growth over the past several years has been negative.<sup>15</sup>

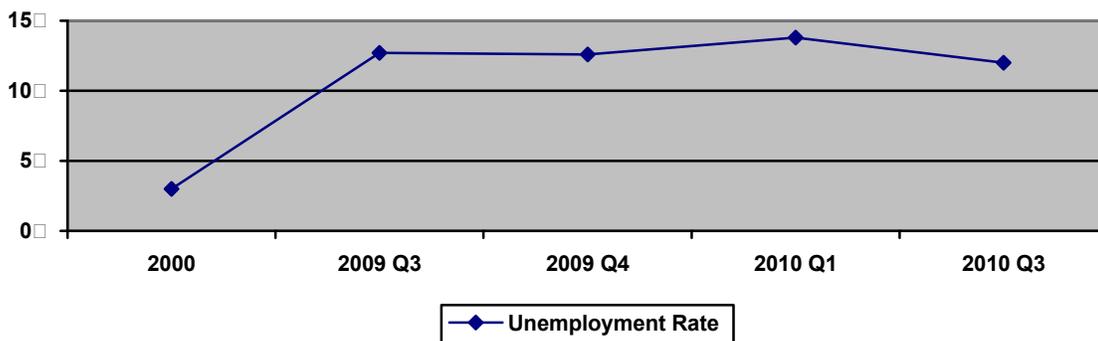
**Davidson County Job Growth 2006-2009**



2006	2007	2008	2009	YTD 3Q 2010
+1.7%	-0.3%	-3.9%	-4.2%	-35.9%

With negative job growth, came high unemployment rates. The next chart and table just below demonstrate that The County's unemployment rate mirrored its negative employment growth rate over the past several years.

**Davidson County Unemployment Rate**



<sup>14</sup> Ibid.

<sup>15</sup> This FDIC information was obtained from the ePodunk web site, that provides statistical data about cites, towns, and counties @ [www2.fdic.gov](http://www2.fdic.gov) accessed at [www.epodunk.com](http://www.epodunk.com).

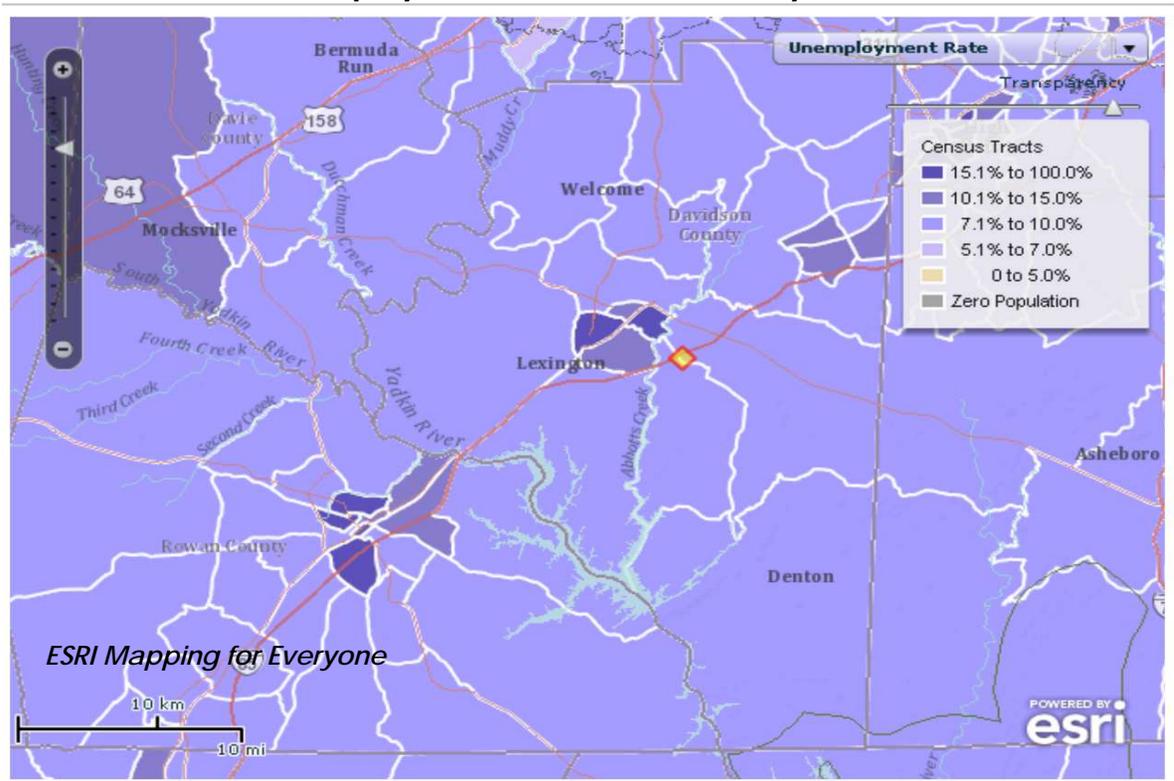


2011-2016 Analysis of Impediments to Fair Housing Choice for Unincorporated Davidson County, NC

2009 Q3	2009 Q4	2010 Q1	2010 Q3
12.7%	12.6%	13.8%	12%

By January 2010, the County's unemployment rate had risen to almost 14%, but by August 2010 had dropped to 12%, and by February 2011, it had improved to 11.4%<sup>16</sup>. The non-urban area had a lower unemployment rate than the urban areas of Lexington and Thomasville, where most County jobs were located. Unemployment rates in non-urban area census tracts ranged from a low of 9.8% in tract 603 (Arcadia, Hampton, and Reedy Creek Townships) on the northern edge of the County, to a high of 15% in tract 618.01 (Cotton Grove Township) in western Davidson County, and averaged 11.8%. Unemployment rates for Thomasville census tracts ranged from 14.3% to 20.6% and averaged 17.7%, while the rates for Lexington census tracts ranged from 13.9% to 29.7% and averaged 24%.<sup>17</sup> This situation is demonstrated visually and graphically in the map and chart below.

Unemployment in Davidson County 2010

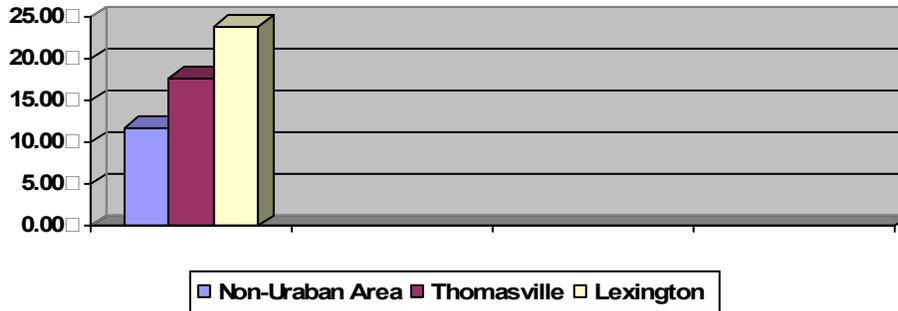


<sup>16</sup> American Factfinder US census data, and NC Employment Security Commission data.

<sup>17</sup> This data was obtained from the interactive mapping function of the ESRI Mapping for Everyone Internet site.



## Non-Urban and Urban Davidson County Unemployment Rates 2010



### 2. Employment Sectors:

The major employment sectors in the non-urban part of Davidson County are manufacturing, educational services, health care, and social assistance, retail, and construction, just as they are throughout the County. Manufacturing employs 29.5% of non-urban area workers, while education health care and social services employs 18%, retail 11%, and construction 7%.<sup>18</sup>

### 3. Commuting to Work:

As do most workers in the urban centers of Lexington and Thomasville, most workers in the non-urban area commute alone to work. In 2009, 80% drove alone in their own vehicle, while 8% carpooled, and only .2% used public transportation.<sup>19</sup>

### 4. Incomes and Poverty:

Incomes in Davidson County have been rising over the past decade. The Median Family Income (MFI) for the entire County rose 37% from \$38,640 in 2000 to \$53,200 by 2010.<sup>20</sup> The increase within the non-urban area was not as great, but the average MFI for the census tracts in the non-urban area still rose an impressive 24% from \$47,059 to \$61,913.<sup>21</sup>

<sup>18</sup> Ibid.

<sup>19</sup> Ibid.

<sup>20</sup> Ibid.

<sup>21</sup> This figure was derived using 2000 and 2010 Census Reports from the FFIEC.



### 2010 Income, Poverty, and Race Information Non-Urban Area Davidson County<sup>22</sup>

Census Tract	Township	2010 MFI	Rank	African American Population %	Hispanic Population %	Poverty Rate	Income Level
601	Abbot's Creek	\$71,276	2	2%	1%	5%	Upper
602	Midway	\$67,390	3	6%	1%	6%	Upper
603	Arcadia, Hampton, Reedy Creek	\$71,578	1	3%	1%	4%	Upper
604	Lexington-Welcome	\$63,489	4	2%	1%	7%	Upper
605	Thomasville	\$55,959	10	<1%	<1%	6%	Middle
606	Thomasville	\$61,947	7	1%	2%	6%	Upper
611	Thomasville	\$63,171	6	2%	<1%	7%	Upper
617	Tyro, Boone	\$56,705	9	2%	1%	8%	Middle
618.01	Cotton Grove	\$61,312	8	9%	2%	9%	Upper
618.02	Silver Hill	\$63,312	5	1%	1%	5%	Upper
619	Conrad, Emmons	\$54,855	11	<1%	<1%	9%	Middle
620	Healing Springs, Jackson Hill, Allegheny	\$51,962	13	<1%	1%	11%	Middle

Some income situations within the non-urban area of Davidson County are worthy of note. Higher income households in the area tended to live in the northern tier of census tracts. This area has been developing as a suburban residential area favored by upper-income households over the past few years. The three tracts with the highest incomes were located in this area.

**Davidson County Median Household Income 2010**



<sup>22</sup> Ibid.



Income can often be a function of race. Although 2010 data is not available, that was certainly the case in Davidson County in 2000. Per Capita Income was \$18,703, but for Whites it was \$19,757, while for African-Americans it was just \$12,603 and for Hispanics was even less at \$9,009.<sup>23</sup> African Americans and Hispanics likely earn less than Whites in the non-urban area of Davidson County, in 2010, but the disparity may be less than for the entire County. Census Tract 618.01, Cotton Grove Township, had the highest African American and Hispanic population percentages in the area, at 9% and 2% respectively, and did have the eighth lowest income and second highest poverty rates of all twelve census tracts in the non-urban area. However, another area of minority population concentration, Census Tract 602, Midway Township, with a 6% African American population percentage, still had the third highest income level and third lowest poverty rate in the non-urban area.

### **5. County Hardship Index:**

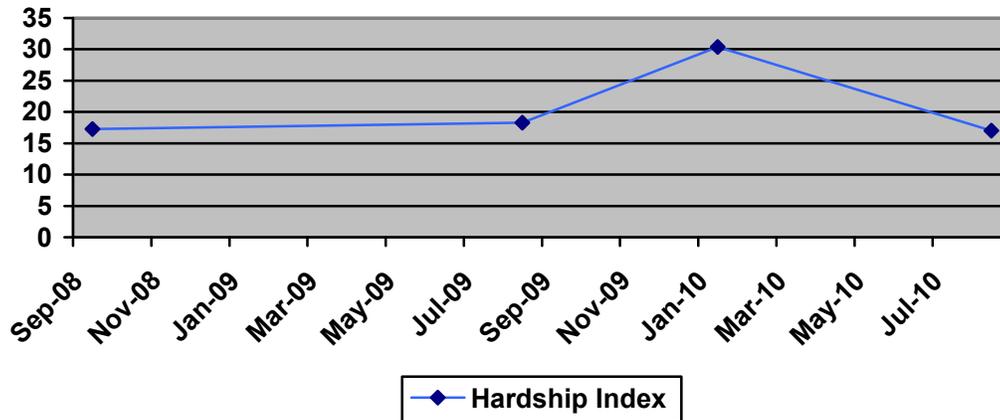
One gauge of economic conditions in Davidson County is the Patchwork Nation Hardship Index. The Public Broadcasting System developed the Patchwork Nation Project to highlight the nation's political and cultural divisions and diversity. The project developed a new community description system. Davidson County earned the descriptor "Monied 'Burbs", which describes it as a suburban area with incomes well above median, and with less diversity than average. The project also developed a Hardship Index to highlight local economic conditions. The index uses a formula that considers current and recent gasoline prices, unemployment rates, and home foreclosures to provide a score for each county in the nation. The easiest county to live in earns a zero score, while the most difficult earns a 100 score. The resulting score indicates how difficult life is for the average resident in a particular county. The index indicates that prosperity in Davidson County over the past several months, as shown in the table below, has had an up and down character.<sup>24</sup>

<sup>23</sup> E Podunk web site at [www.epodunk.com](http://www.epodunk.com).

<sup>24</sup> This information was found on the PBS Patch Work Nation web site accessed at [www.patchworknation.org](http://www.patchworknation.org).



### Davidson County Hardship Index



### C. Housing Stock:

#### 1. Number, Growth and Location:

The number of units within the housing stock of the non-urban portion of Davidson County has increased modestly over the past decade or so. In 2000, the area contained 45,407 units. By 2009, that number had increased by 2,924, or 6%, to 48,331.<sup>25</sup> In Lexington, the number of units in the city's housing stock grew by 9% and in Thomasville the number of housing units increased by 33%.<sup>26</sup> The greatest concentration of housing in the non-urban area was located in the northern and western edge of the County. The four census tracts in this area, 601, 602, 603, and 617, encompassing Abbott's Creek, Midway, Arcadia, Hampton, Reedy Creek, Tyro, and Boone Townships, contained 43% of the area's housing units. The largest concentration of units, 6,056 comprising 14% of the total, was located in census tract 617, Tyro and Boone Townships. The smallest concentration, just 4.5% of all area housing units was located in tract 604, the Welcome area of Lexington Township.<sup>27</sup>

<sup>25</sup> These figures were determined by using housing data from the 2000 US Census and the 2005-2009 American Community Survey.

<sup>26</sup> Ibid.

<sup>27</sup> This information came from the FFEIC 2010 Housing Census Report.



## 2. Age of Units:



The table below provides information about the period of construction of housing units in Davidson County. This data indicates that the housing stock of the non-urban area of the County is somewhat younger than housing in the urban centers of Lexington and Thomasville.

### Construction Period of Davidson County Housing Stock

Period of Construction	Number of Units Built			% of Total Units		
	Lexington	Thomasville	Non-Urban	Lexington	Thomasville	Non-Urban
2005-2009	46	387	1,393	<1%	3%	3%
2000-2004	361	1,072	5,480	4%	9%	11%
1990-1999	1,327	2,301	10,715	14%	20%	22%
1980-1989	1,076	1,337	9,608	12%	12%	20%
1970-1979	1,409	1,493	7,872	15%	13%	16%
1960-1969	1,550	1,088	5,210	17%	10%	11%
1950-1959	1,463	1,894	3,895	16%	17%	8%
1940-1949	919	479	2,031	10%	4%	4%
1939 or Earlier	1,094	1,286	2,127	12%	11%	4%

Within the non-urban area, 14% of the housing units were built since 1999. In Thomasville 12% of housing units were built since 1999, and in Lexington less than 5% of housing units have been built since 1999. Conversely, only 16% of the housing stock in the non-urban area was built prior to 1960, while in Lexington 38% of the housing stock is pre-1960, and in Thomasville 32% of the housing units were built before 1960.<sup>28</sup>

## 3. Tenure:

Homeownership is the preferred form of housing tenure in the non-urban part of Davidson County. The homeownership rate for the area is 81%. Homeownership rates are lower in the County's urban centers. Thomasville's rate is 73% and the rate in Lexington is only 46%.<sup>29</sup>

<sup>28</sup> These figures were determined by using housing data from the 2000 US Census and the 2005-2009 American Community Survey.

<sup>29</sup> Ibid.



**4. Vacancy:**

The housing vacancy rate in the non-urban area of Davidson County is similar to Thomasville's rate and lower than Lexington's. Since the 2000-2009 increase in the number of units, 7%, outpaced the growth in population, 2%, in the non-urban area, its vacancy rate increased to 9%. Thomasville also has a 9% rate, but the rate has risen to 13% in Lexington.<sup>30</sup>

**5. Composition of Housing Stock:**

**a) Type of Housing:**

The single-family detached home is the most prevalent housing type in the non-urban area of Davidson County. This type of housing accounts for 73% of all housing units. This composition is similar to that in Thomasville, where 73% of the housing units are single-family homes, and Lexington, where 68% of units are single-family homes.<sup>31</sup>



**b) Bedroom Size:**

Just like the housing stock within its urban neighbors Lexington and Thomasville, the majority of the housing stock, 83%, in the non-urban part of Davidson County is composed of two and three-bedroom homes. However, within the non-urban housing stock, smaller 0-2-bedroom units comprise a smaller share of the units and larger 3-5+ bedroom units comprise a larger share of units than in Lexington and Thomasville.<sup>32</sup>

**Bedroom Sizes of Davison County 2009 Housing Units**

Bedroom Size	Number of Units			Percent of Units		
	Lexington	Thomasville	Non-Urban	Lexington	Thomasville	Non-Urban
0	189	36	127	2%	<1%	<1%
1	910	721	1,279	10%	6%	3%
2	3,920	4,413	13,566	42%	39%	28%
3	3,361	5,457	26,796	36%	48%	55%

<sup>30</sup> Ibid.

<sup>31</sup> Ibid

<sup>32</sup> Ibid.



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4	690	591	5,602	7%	5%	12%
5+	175	119	961	2%	1%	2%

**6. Home Values:**

By 2009, the majority of owner-occupied homes within the non-urban part of Davidson County ranged in value from \$50,000 to \$199,999. Of all 35,580 owner-occupied homes, 66% fell within this range.<sup>33</sup>

**2009 Non-Urban Davidson County Home Values**

Value Range	# Homes	% of Non-Urban Area Homes
<\$50,000	3,898	11%
\$50,000-\$99,999	7,373	21%
\$100,000-\$149,999	10,061	28%
\$150,000-199,999	6,218	17%
\$200,000-\$299,999	4,914	14%
\$300,000-\$499,99	2,434	7%
\$500,000-\$999,999	615	2%
\$1,000,000+	67	<1%

The non-urban part of the County, by 2009, also contained a larger share of the County's more expensive owner-occupied homes. Notice how, in the table below, the non-urban area's share of homes increases steadily as the value range increases.<sup>34</sup>

Value Range	Non-Urban Area % of All County Homes of This Value
<\$50,000	78%
\$50,000-\$99,999	67%
\$100,000-\$149,999	75%
\$150,000-\$199,999	86%
\$200,000-\$299,999	89%
\$300,000-\$499,999	92%
\$500,000-\$999,999	96%
\$1,000,000+	100%



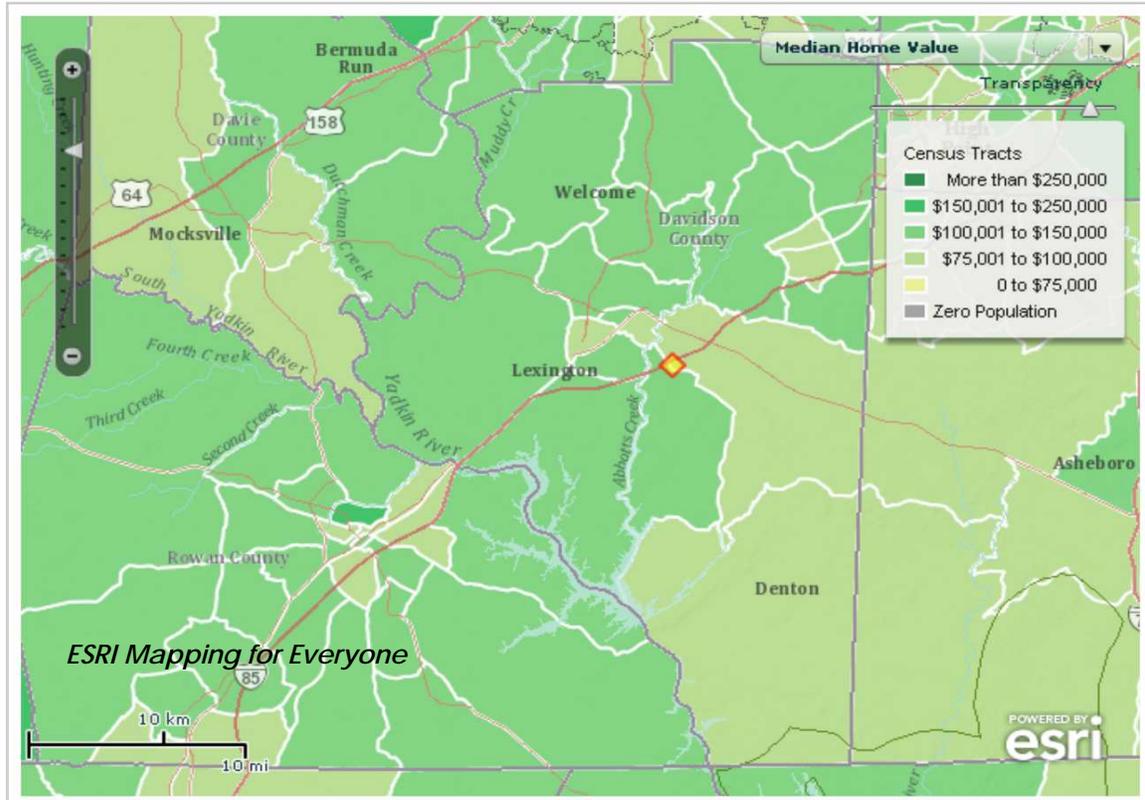
<sup>33</sup> Ibid.

<sup>34</sup> Ibid.



The map below visually demonstrates that home values are higher in the non-urban section of the County than in the urban cities of Lexington and Thomasville, especially in the northern and western areas of the County.

### Davidson County Home Values 2010



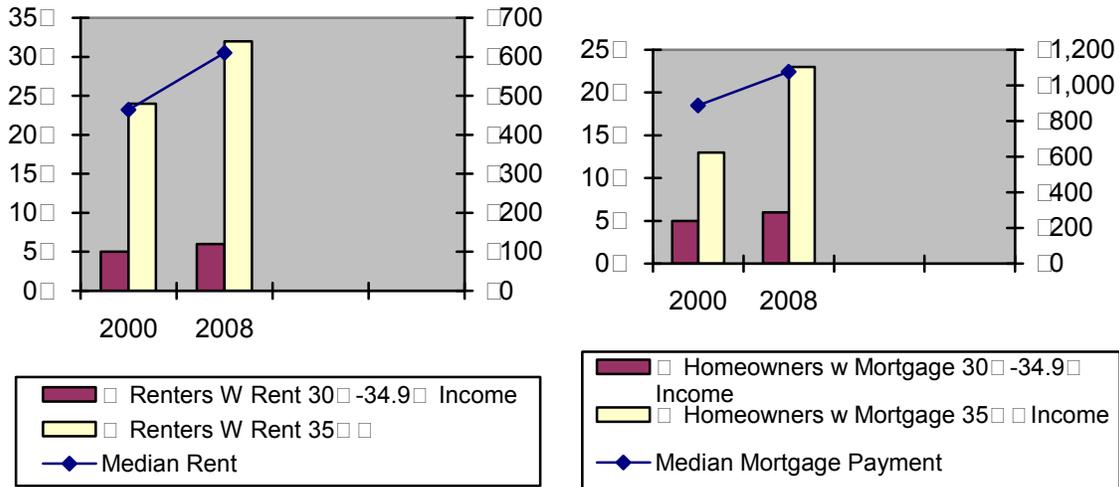
### 7. Housing Affordability:

Along with this recent increase in the number and value of units in the non-urban part of Davidson County, came an increased housing cost and less housing affordability. Between 2000 and 2009, the median monthly rent in Davidson County increased from \$464 to \$605, an increase of just over 30%. The median monthly mortgage payment rose from \$888 to \$1,077, a 22% increase. Not surprisingly, the number of renters and homeowners who were cost burdened, by paying more than 30% of their monthly income for housing, increased between 2000 and 2009. The percentage of cost burdened homeowners, who paid 30%-34% of income, only increased slightly from 5% to 6%, but the percentage of owners, who paid 35% or more, rose more steeply from 13% to 23%. The percentage of renters, who paid 30%-34% of income for housing, also rose only slightly from 6% to 7%, while the percentage of renters, who paid 35%



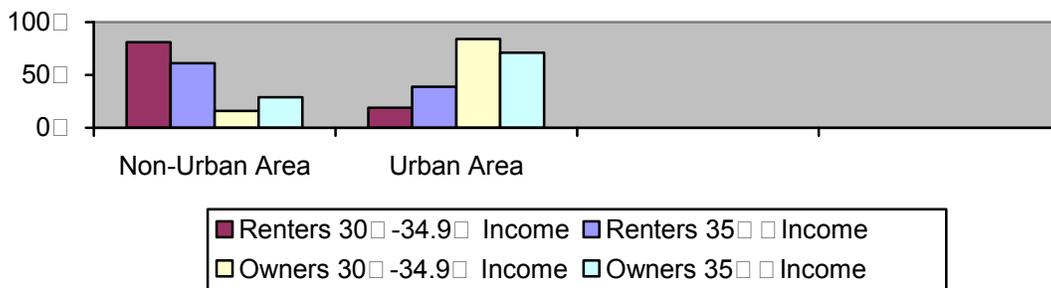
or more, increased from 24% to 32%.<sup>35</sup> The charts below represent well the relationship between increases in rent and increasing problems with housing affordability.

### Relationship between Rent/Mortgage Increases and Unaffordable Housing



As is highlighted in the chart below, by 2009, the affordable housing situation was different for homeowners and renters within the urban centers of the County and the non-urban area. Since it contained 79% of the County's owner-occupied structures, it is not surprising that the non-urban area contained 84% of county homeowners with mortgage payments of 30%-34.9% of income and 71% of those with payments of 35% or more. Since the urban area was more of a rental market, it also is not surprising to find that it contained 81% of renters with housing costs of 30%-34.9%, and 61% of those with costs of 35% or more.<sup>36</sup>

### Comparison of Cost Burdened Owners and Renters



<sup>35</sup> Ibid.

<sup>36</sup> Comparison of ACS 2005-2009 estimates.

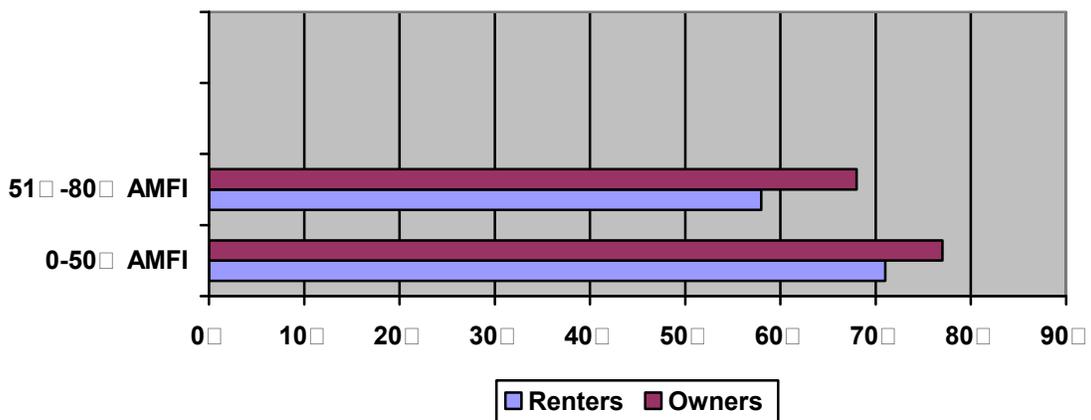


As housing costs began to rise in the non-urban area, an affordability mismatch occurred, as early as 2000. As households competed for lower cost housing, higher income households, seeking to lower their housing costs, leased or purchased housing units considered, by HUD, affordable to lower income groups. This situation forced some unfortunate lower income households, especially the very lowest, into unaffordable, cost burdening housing.

Households with appropriate incomes occupied only 32% of rental housing in the area. Very low-income and low-income renters, with incomes of 0-50% AMFI, actually occupied only 29% of the rental units considered by HUD to be affordable for these income groups. The situation was similar for moderate-income renters, with incomes of 51%-80% AMFI. They occupied only 42% of the units considered affordable to their income group, because market-rate households, with incomes above 80% AMFI, claimed 58% of the units considered affordable to moderate-income households.

The picture was much the same for homeowners. Of owner units considered affordable to very low and low-income households, with income 0-50% AMFI, such households only occupied 23% of the units. Only 32% of the owner units considered affordable to moderate-income homeowners, with incomes of 51%-80% AMFI, were actually occupied by such households.<sup>37</sup>

### Percentage of Units Affordable to One Income Group-Occupied by Higher Income Group



<sup>37</sup> SOCDs/CHAS data.



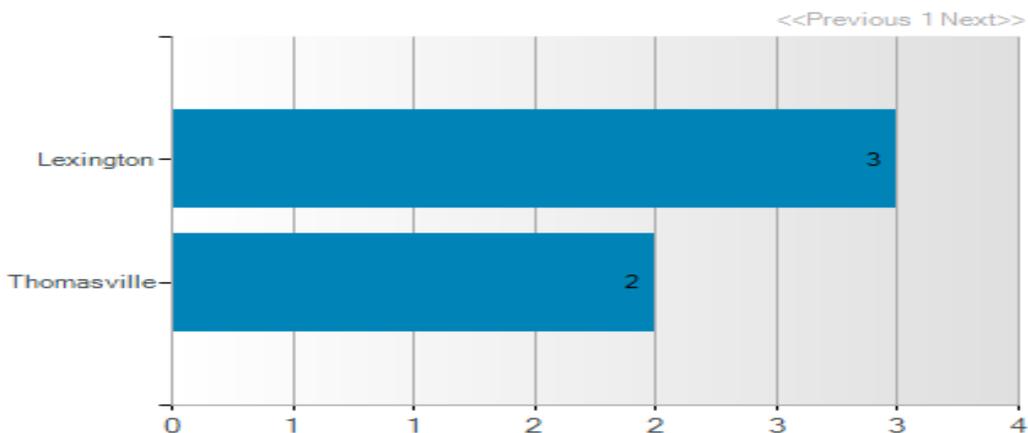
## 8. Housing Unsuitability:

The incidence of inadequate and overcrowded housing is not a serious housing issue in non-urban Davidson County. Housing is considered unsuitable due to inadequacy if it does not provide complete plumbing or kitchen facilities, or due to overcrowding by occupancy at a rate exceeding 1.5 persons per room. Within the non-urban area, well less than 1% of housing units were unsuitable for either of these reasons.<sup>38</sup>

## 9. Foreclosure:

Not surprisingly, the combination of the dramatic increase in value and cost of owner-occupied homes, the rise in the percentage of seriously cost burdened owners, and the increase in unemployment has created a foreclosure problem for some Davidson County households. According to Realtytrack, a web site that tracks local real estate trends, Davidson County has had a fluctuating foreclosure rate over the past few years. The County had a “Low” rate in January 2010, which rose to a “High” Rate in January 2011, before receding back to a “Moderate” rate of one foreclosure for every 14,042 homes by February 2011. As can be seen in the Realtytrack graph below, in February 2011 only five Davidson County homes were in foreclosure, three in Lexington and two in Thomasville.<sup>39</sup>

**Foreclosure Activity Counts - Davidson County, NC**



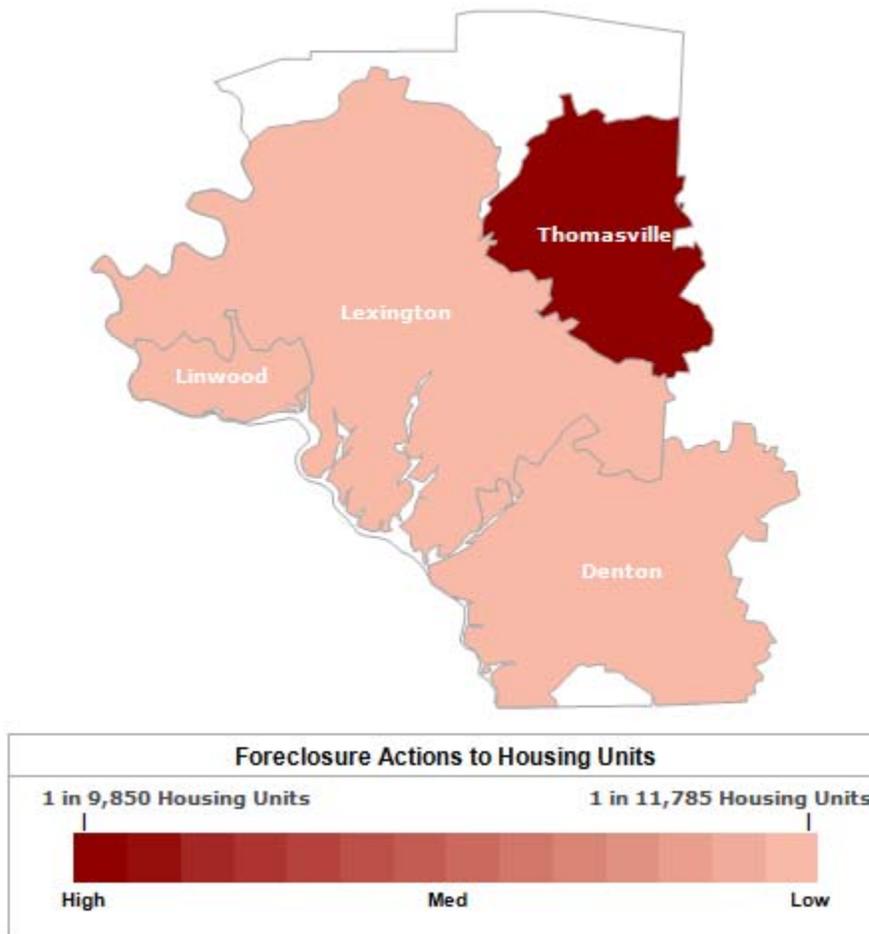
<sup>38</sup> These figures were determined using data from the 2005-2009 American Community Survey and subtracting Lexington and Thomasville data from Davidson County data to reach figures for the non-urban area.

<sup>39</sup> Realtytrack accessed at [www.realtytrack.com](http://www.realtytrack.com).



Thomasville, however, because of its rate of foreclosures of 1 per 9,850 housing units, received a “High” rating while the rest of Davidson County received a “Low” rating on the Realtytrack February 2011 Foreclosure Heat Map below.<sup>40</sup>

### February 2011 Foreclosure Rate Heat Map



Most of the non-urban study area has a lower foreclosure risk than the urban areas of Lexington and Thomasville. The Local Initiatives Support Corporation (LISC), a non-profit national organization that supports local revitalization initiatives, has developed a method for analyzing the foreclosure risk of geographic areas such as census tracts. LISC believes that the density rate, or number per 1,000 homes, of “high cost”, or higher risk, loans, more prone to foreclosure, is a good method to gauge an

<sup>40</sup> Ibid.



area's susceptibility to foreclosures. The larger the number of high cost loans per 1,000 homes, the higher an area's foreclosure risk. LISC developed the following foreclosure risk rating system.<sup>41</sup>

Risk Score	Risk Rating Level
0-4	Very Low
5-8	Low
9-12	Moderate
13-16	High
17+	Very High

LISC foreclosure risk scores and rating levels for the non-urban and urban areas of the County were as follows:<sup>42</sup>

### Davidson County Foreclosure Risk Scores

Census Tract/County Township Area	Foreclosure Risk	
	Risk Score	Risk Rating Level
<b>Non-Urban Area</b>		
601-Abbott's Creek Township	8	Low
602-Midway Township	10	Moderate
603-Arcadia, Hampton & Reedy Creek Townships	10	Moderate
604-NE Lexington Township-Welcome	12	Moderate
605-NE Thomasville Township	11	Moderate
606-NE Thomasville Township	11	Moderate
611-SE Thomasville Township	12	Moderate
617-Tyro and Boone Townships	12	Moderate
618.01-Cotton Grove Township	14	High
618.02-Silver Hill Township	10	Moderate
619-Conrad Hill & Emmons Townships	10	Moderate
620-Healing Springs, Jackson Hill & Allegheny Townships	11	Moderate
<b>Urban Area</b>		
<b>Thomasville</b>		
607	13	High
608	15	High
609	13	High
610	13	High

<sup>41</sup> The Foreclosure Response internet site accessible at [www.foreclosureresponse.org](http://www.foreclosureresponse.org) has the LISC system in an interactive mapping format, which generated this information.

<sup>42</sup> Ibid.

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<b>Lexington</b>		
612	14	High
614	17	Very High
615	13	High
616	11	Moderate



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## **Section III: Evaluation of Non-Urban Davidson County Fair Housing Status**

Nationally, the number of housing discrimination complaints has been increasing. After reaching an almost 20-year low of 5,880 in 1997, national complaints topped 10,000 annually between 2006 and 2009. Of the 10,242 2009 complaints, the most common basis for alleged housing discrimination nationally involved disability, 44% of all complaints, race, 31% of complaints, and familial status, 20%. The most prevalent issue was discriminatory terms or conditions for rental housing, which 55% of complaints involved.<sup>43</sup> In 2009, there were 183 fair housing complaints made across the state; 18 filed directly to HUD and 165 filed with the NC Human Relations Commission or local commissions.<sup>44</sup>

Unlike the urban municipalities of Lexington and Thomasville, the non-urban part of Davidson County has no real fair housing history. Lexington and Thomasville both have active fair housing initiatives. Due to their previous and regular receipt of CDBG funds, including Davidson County's Scattered Sites grant allocation, and large minority populations, both cities have completed their own AIs, have enacted fair housing ordinances, and have established human relations commissions to investigate local housing discrimination complaints. Since Davidson County has such a small minority population and since it has never received CDBG or other funds that required it to develop an AI, it has not previously taken such steps.

In addition to the primary data used to compile the information in most sections of this report, an effort was made to gather specific information about housing discrimination in non-urban Davidson County from four main sources. These sources included the HUD Greensboro Field Office, local real estate professionals such as bankers and Realtors, The North Carolina Human Relations Commission, and the public. The Greensboro Field Office and the North Carolina Human Relations Commission provided no information about housing discrimination complaints in Davidson County. In individual discussions, several local bankers and Realtors expressed the opinion that there was no overt housing discrimination in the sale, rental, or financing of real estate in the non-

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<sup>43</sup> "The State of Fair Housing 2009" Executive Summary p. 9. This is HUD's annual report on fair housing and can be accessed from the HUD web site, [www.hud.gov](http://www.hud.gov).

<sup>44</sup> *Ibid.*



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urban part of the County. An effort was also made to gather input from the public, who might have first-hand experience with housing discrimination. Two advertised public meetings were held and a draft of this AI was also advertised as available for public review for two weeks. No public comments were received.



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## Section IV: Review of Public Sector Activity

Local government policies related to the provision of certain public services can restrict the fair housing choices of certain households. This section reviews Davidson County's policies and activities the areas of housing programs, water and sewer, transportation, zoning, and land use, which typically have the most impact on fair housing choice.

### A. Housing Programs:

#### 1. Subsidized Housing:

HUD provides subsidized housing to low-income households through two main housing programs. HUD funds public housing authorities that provide housing units in communities where the amount paid for rent is determined by household income. HUD also funds the Housing Choice Voucher Program (HCVP), formerly called the Section 8 Program. Housing authorities issue vouchers to qualifying households, who can use the vouchers to obtain private rental housing and in some cases purchase homes. Property owners participating in the HCVP must maintain units to inspection standards and may only charge the Fair Market Rent (FMR), an amount established each year by HUD based on bedroom size. Tenants then pay 30% of income toward this FMR and the voucher pays the remainder, thus preventing the tenant from being cost burdened. Davidson County offers no subsidized housing services, and the housing authorities in Lexington and Thomasville operate such programs in the County. Given the low minority population of the non-urban part of Davidson County and the larger minority populations in those two cities, it is not surprising that the majority of subsidized housing is located within the boundaries of those two cities

#### a) Public Housing:

Thomasville Housing Authority (THA) provides 260 units in two communities; Liberty Arms and James Avenue both located within the city.<sup>45</sup> The Lexington Housing Authority (LHA) operates 268 units. Of these, 130 are located in Southside Village within the city, but 138 are located at

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<sup>45</sup> HUD's "Picture of Subsidized Housing, 2008" accessed at [www.hubuser.org/picture](http://www.hubuser.org/picture).



East View Terrace in census tract 618.01, Cotton Gove Township in the southwestern part of non-urban Davidson County.<sup>46</sup>

### b) Housing Choice Vouchers

In 2008, both the LHA and THA issued vouchers. The LHA issued 512 and the THA issued 100. Of these, 584, or 95%, were used to occupy a housing unit. As would be expected, 501 of these vouchers were used by renters to occupy housing units within the urban census tracts associated with Lexington and Thomasville. However, 83 vouchers were used to occupy housing units in the census tracts of the non-urban part of the County. As also might be expected and as can be seen in the table below, more of these non-urban vouchers were used in the less affluent western and southern parts of the County.

#### Housing Choice Voucher Use in Non-Urban Davidson County

Census Tract/Township	Income Level	2010 Est MFI	Poverty Rate	# Vouchers
601 Abbot's Creek	Upper	\$71,286	5%	2
602 Midway	Upper	\$67,309	6%	2
603 Arcadia-Hampton-Reedy Creek	Upper	\$71,578	4%	2
604 Part Lexington-Welcome	Upper	\$63,489	7%	6
605 Part Thomasville	Middle	\$55,959	6%	9
611 Part Thomasville	Upper	\$63,171	7%	3
617 Tyro-Boone	Middle	\$56,705	7%	19
618.01 Cotton Grove	Upper	\$61,312	9%	17
618.02 Silver Hill	Upper	\$63,312	5%	6
619 Conrad Hill-Emmons	Middle	\$54,855	9%	5
620 Healing Springs-Jackson Hill- Allegheny	Middle	\$51,962	11%	12
<b>Total</b>				<b>83</b>

Detailed data about the use of vouchers is available where at least ten vouchers are in use within a census tract. Unfortunately, that means that

<sup>46</sup> Ibid.



this data is available for only three of the census tracts in the non-urban area. Detailed data is, however, available related to voucher use in the urban census tracts comprising the incorporated areas of Lexington and Thomasville. An examination of this data reveals which households are using these vouchers and this information is provided in the table below.

### Davidson County Housing Choice Voucher Usage 2008

Household Characteristic	Percentage
Household Income <=50% AMFI	96%
Household Income <=30% AMFI	73%
White Households	35%
African-American Households	65%
Hispanic households	<1%
0-1 Bedroom	5%
2 Bedrooms	35%
3 bedrooms	60%

Probably the most revealing statistic in the table above is that less than 1% of Hispanic households, only three in the entire county, used the voucher program to lower their housing costs. Hispanics certainly make up a much larger percentage of the low-income households in the County. Perhaps Hispanic households are not aware of, or have some cultural reason for not using the program.

The availability of more public housing units and housing Choice vouchers in non-urban Davidson County would provide more affordable housing choices to the low to moderate-income population in the area.

## 2. Housing Rehabilitation Programs:

Housing programs that help rehabilitate existing housing, help buyers purchase homes, and help develop new homes can increase available housing and expand housing choice. Such housing programs in Davidson County are focused primarily in the urban areas of Thomasville and Lexington, and not in the non-urban area of Davidson County. Although the County qualifies every three years for federal CDBG funds for housing rehabilitation funds from the Scattered Sites Grant Program offered through the NC Division of Community Investment and Assistance, the County does not access those funds. The County maintains agreements with the cities of Lexington and Thomasville, which allow those funds to be



provided directly to the cities for their housing rehabilitation programs. The Lexington Housing and Community Development Corporation is a non-profit organization that develops affordable housing and provides other services for low to moderate-income households. It offers a homeownership-counseling program to prepare such buyers for purchasing their first home. The organization has also developed 14 homes. In partnership with the City of Lexington, the organization has also purchased ten historic mill houses in the Erlanger Mill area, which it is renovating for sale to first-time low to moderate-income homebuyers. The organization also provides a home repair program for elderly homeowners using the NCHFA Urgent Repair loan program. The extension of these housing services into the non-urban part of Davidson County could provide more suitable housing and homeownership choices for the population of the area.

## **B. Water and Sewer**

The availability of public water and sewer service can expand housing choices by stimulating the development of new housing. Private well and septic systems, however, are still in wide use in Davidson County. According to census data from the American Community Survey, by 2008 only 58, or, .1%, of Davidson County households lacked complete plumbing facilities, evidenced by the existence of outhouses and black or gray water straight piping. Until the 1970s, when Davidson Water and Handy Sanitary District were established, private wells were the only source of water. The Davidson County Health Department began inspecting and permitting new wells in 2008. During its 2008-2009 operating period, the department inspected 123 wells and permitted 50 new wells.<sup>47</sup> Since that process began, the department estimates that about 150 new wells have been permitted; however, the department has no good estimate of how many private wells may be in use in the County.<sup>48</sup> The NC Rural Center, in its statewide study “Water, Sewer, and Stormwater Needs”, estimated that the five public water systems in Davidson County, the municipal systems of Denton, Lexington, and Thomasville, and the rural private systems of Handy Sanitary District and Davidson Water, Inc., would need \$111,039,000 in capital for water-related projects during the period 2011-2030. This amount was the 11<sup>th</sup> largest amount needed among the

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<sup>47</sup> Information for this section about infrastructure comes from Davidson County Health Department’s 2008-2009 Annual Report found on the department’s web site, and from the noted studies found on the NC Rural Center’s web site [www.ncruralcenter.org](http://www.ncruralcenter.org).

<sup>48</sup> April 12, 2011 interview with Davidson County Health Department staff.



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state's 100 counties during this period. The study also indicated that Davidson County water systems would need an addition \$2,975,000 to connect potential users to the water facilities developed.

The Davidson County Health Department estimates that as many as 48,000 septic systems could be in use in the non-urban section of the County. This estimate is based on the department's estimate of the number of structures located in the unincorporated area of the County beyond the boundaries of the County's municipalities.<sup>49</sup> The Rural Center's "Water, Sewer, and Stormwater Needs" study also indicated that the four Davidson County sewer systems would need \$34,381,000 during the period 2011-2030 to address their wastewater needs. The study also projected that an additional \$1,488,000 would be needed to connect potential users to these sewer improvements.<sup>50</sup>

The extension of additional water and sewer service into the non-urban part of Davidson County could improve living conditions for households with failing wells and septic systems, and could stimulate the construction of new homes in the area, which could expand homeownership choices in the area.

## **C. Transportation System:**

The state of a jurisdiction's transportation system can affect fair housing choice within that jurisdiction. If a well-developed system exists, workers are freer to make decisions about where to live without being constrained by the issue of getting to and from work. If the transportation system is deficient in some aspect, workers may be more constrained about where they can live by the need to live close to their place of work.

### **1. Road Network:**

As can be seen from the map just below, Davidson County possess an excellent road network of federal and state highways, secondary roads, and local, street networks in the urban areas of Thomasville and Lexington. This network serves all areas of the County and makes travel by car through the County relatively easy.

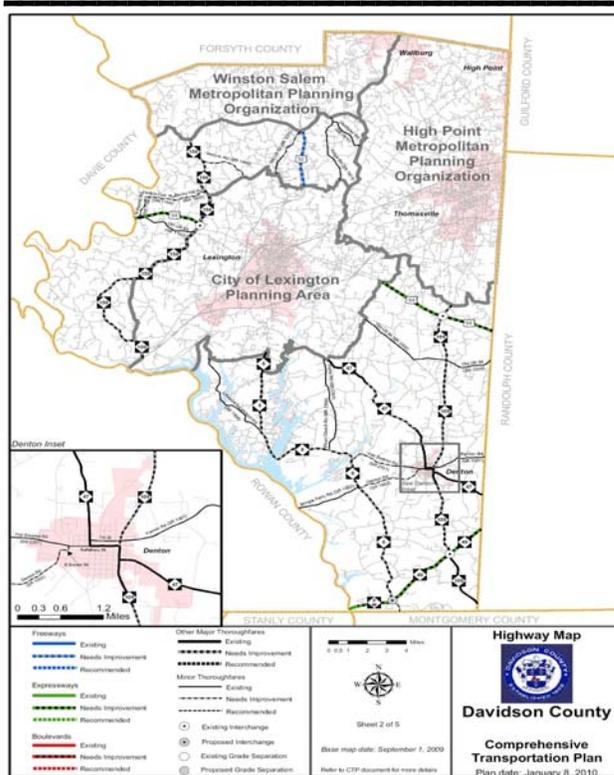
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<sup>49</sup> Ibid.

<sup>50</sup> Information for this section about infrastructure comes from Davidson County Health Department's 2008-2009 Annual Report found on the department's web site, and from the noted studies found on the NC Rural Center's web site [www.ncruralcenter.org](http://www.ncruralcenter.org).



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This well-developed road network may account for the large and growing percentage of County workers that commute to work alone by private automobile. Comparing 2000 census data with data from the 2006-2008 American Community Survey estimate, shows that the percentage of Davidson County workers commuting to work alone in private cars rose over this period from 82% to 86%. These commuters had a travel time of 22-23 minutes.

Although this road network serves the County well, some components do not provide adequate levels of service. To plan improvements to this road network, Davidson County, the City of Lexington, The Piedmont Triad Metropolitan Planning Organization, and the NC Department of Transportation's Transportation Planning Branch has recently developed Comprehensive Transportation Plans for both the City of Lexington and Davidson County. The County's plan calls for major improvements to major highways in the county including: US 52, US 64, NC 8, NC 49, NC 109, and NC 150.

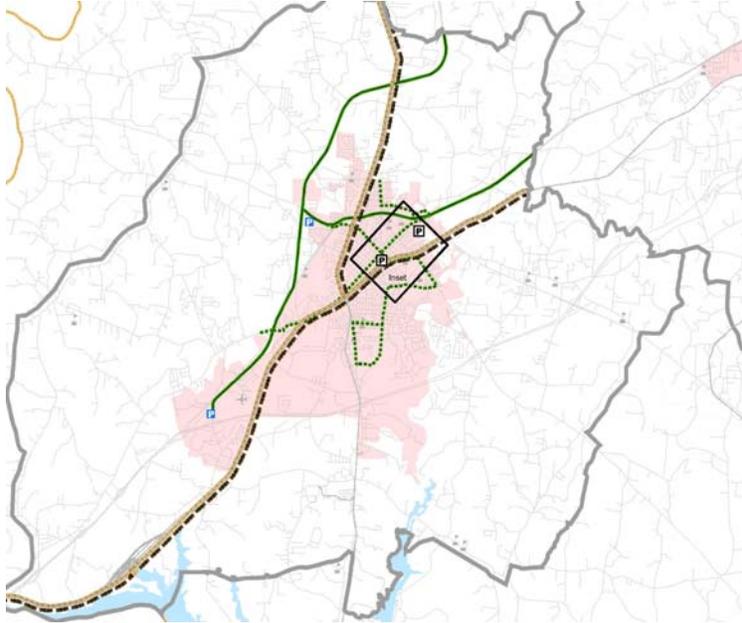
Since the road system, already serves the non-urban part of the County well, these level of service improvements are not likely to greatly impact housing choice in the area. However, they could encourage the development of more homes in the area, and make the area more attractive to buyers and thereby expand homeownership choices in the area.



## 2. Public Transportation:

The Davidson County operates a public transportation bus system.

The solid green lines in the map to the right delineate by the system's existing route. The dotted green lines indicate proposed routes. As can be seen, the system is concentrated in the northeastern and southeastern sections of the city, which are comprised by the census tracts containing high percentages of low-income and minority households.



**Davidson County Bus System Route**

Interestingly, the number of people using the system for transportation to and from work is declining. In 2000, 195 people, only 0.3% of the total County population used the system for work commuting. By 2009, the number and percentage of County population using the system to commute to work had dropped to 95 and 0.1%.<sup>51</sup>

Although the County's bus system does not provide fixed-route service into rural parts of the County, a high-speed rail connector is planned to run from the southern part of the County up to Lexington and on to Winston-Salem. The dark dotted line on the map above delineates this route. Park and ride lots are planned for NC 109 and NC 47 locations. The development of such a future system would provide an alternative commuting option for people who resided in southern Davidson County and Lexington to jobs in Lexington and Winston-Salem.

Expansion of high-speed public transportation service into non-urban Davidson County could open up the area for new building and increase homeownership choices.

<sup>51</sup> Comparison of 2000 census data and 2006-2008 ACS estimate data from American Factfinder.



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## **D. Zoning and Land Use**

Most local governmental entities have zoning ordinances and multi-year land use, or comprehensive development plans. These documents control how land can be used by providing regulations for land use, and a vision for how the jurisdiction should develop. Davidson County has both a zoning ordinance and a comprehensive land use plan, which regulate land use in the non-urban section of Davidson County.

Such documents can sometimes unintentionally impede fair housing choice. Zoning ordinances control residential development by establishing residential zoning districts and regulating dimensional requirements such as total lot square footages and development densities. In more rural, suburban, unincorporated areas, these regulations are typically written to ensure larger lot sizes and lower development densities to preserve rural character. Such regulations can typically make the cost of building a single house or a residential suburban development more costly, and preclude or severely restrict the development of typically lower cost multi-family housing. Such regulation, if it impedes the abilities of a particular racial or family group to obtain fair housing could be discriminatory.

Land use or comprehensive development plans provide a vision for how a particular governmental jurisdiction should develop over a multi-year period, such as fifteen to twenty years. It provides recommendations and establishes policies to guide the use and development of land within a jurisdiction to ensure the jurisdiction's development vision. These plans often contain statements or policies related to ensuring affordable housing for the jurisdiction's work force. If such plans contained statements, visions, or policies, which worked against the abilities of particular racial or family groups to make fair choices about, and to obtain affordable, and suitable housing, these also might be considered discriminatory.

The Davidson County Zoning Ordinance and the Davidson County Comprehensive Land Use Plan control and guide land development in the non-urban portion of Davidson County, beyond the boundaries of Lexington, Thomasville and the portions of High Point, which extend into the County. There is no evidence that these documents impede the fair housing choices of any protected group. The zoning ordinance establishes several residential land use categories or districts.



The most prolific of these are rural/agricultural districts, RA-1, RA-2 and RA-3, which allow residential development, but seek to protect and preserve the rural, agriculture character of much of the County outside of its urban areas. These RA districts require large lot square footages, as much as 30,000 SF, or over two-thirds of an acre, for a residential building lot and exclude multi-family housing. Such restrictions preserve rural character but could drive up the cost of new home construction in the non-urban area of the County, making housing there less affordable. However, this potential impact is mitigated by others zoning regulations. This total square footage requirement is reduced by half to 15,000 SF for locations where both public water and sewer service is available. These RA districts also allow for the placement of single manufactured housing units, which can provide an affordable housing alternative. The zoning ordinance also provides an RS district, which allows for low-density suburban development. Two multi-family districts are also available. RM-1 allows medium density multi-family residential development in areas with public water, where sanitary sewage disposal is managed appropriately, and which are served by primary or collector streets. The RM-2 district allows high-density multi-family residential development in areas that are served by both public water supply and sanitary sewer service collection systems, which are located where they may be eventually annexed by nearby municipalities.

Local jurisdictions responsible for building inspection functions charge fees for issuance of building permits to construct new homes. Davidson County is responsible for building inspection in the non-urban part of County. These fees typically include costs for a basic residential building permit, as well as for additional residential electrical, mechanical, and plumbing permits. Builders and developers pay such costs in advance and pass them on to eventual buyers in the sales price of a home. When permit fees are excessive, they can drive up the costs of a new home to an unaffordable point. This does not appear to be the case in Davidson County. The average cost of a new home developed in the non-urban part of Davidson County over the past decade was \$134,000.<sup>52</sup> The total permit cost for such a home would be about \$700,<sup>53</sup> or less than 1% of the total cost of the average new home. This cost does not seem excessive, and was typical of surrounding counties.<sup>54</sup>

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<sup>52</sup> Please see the discussion of the cost of recent new home construction on p. 54.

<sup>53</sup> "Inspection Department Fee Schedule" obtained from the Davidson County Internet site.

<sup>54</sup> The inspections fee schedules for some surrounding counties were reviewed using the Internet.



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## **E. Property Tax Policies:**

Local property tax policies can sometimes discriminate against low to moderate-income renter and owner households when inappropriate assessment approaches are employed. One such inappropriate approach involves assessing lower value property or property located in less affluent neighborhoods, at a higher percentage of market value than higher value property, or property located in affluent areas. Once established, assessment values tend to remain relatively rigid at a time when property values may be rising in middle and upper-income neighborhoods and may be declining or remaining at the same level in low to moderate-income neighborhoods. Since the starting point for most bank appraisals is the tax department, discriminatory assessment practices can undermine a homebuyer or homeowner's ability to secure mortgage financing in an amount commensurate with the property's true market value. Variations in assessment-to-market value ratios between neighborhoods or between higher and lower value properties can make a difference of several hundred dollars or more each year in an individual homeowner's property tax bill. In addition to causing higher property tax bills, discriminatorily high assessment levels can also have an adverse impact upon property values. Buyers are less likely to purchase a property if the property taxes are perceived as too high, thereby making the property less attractive and reducing its market value.

Another inappropriate assessment approach involves the assessment of multi-family dwellings at a higher ratio to market value than single-family dwellings. This type of inequity may be considered a form of discrimination against low-income groups because a higher percentage of low-income than middle-income persons live in multi-family rental dwellings. The requirement to pay a higher assessment is transferred to the tenant in the form of higher rent. Quite often, higher assessments also make it difficult for property owners to maintain property within the limits of the property's rent structure leading to substandard housing conditions.

The Davidson County Tax Assessment Department does not employ such discriminatory assessment practices. The department utilizes a market value approach under which an appraiser employs reviews of recent sales prices of comparable properties in the area, site visits, and expert speculation to arrive at assessment values that reflect the "true value" of a property. The County interprets the "true value" of a property as its market value. This is the estimated price at which the property would



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change hands between a willing and financially able buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of all the uses to which the property is adapted and for which it is capable of being used. In addition to the use of an appropriate market value approach to tax assessment, The Davidson County Board of Commissioners has been able to keep the County tax rate at a stable rate of \$.54 over the past several years.



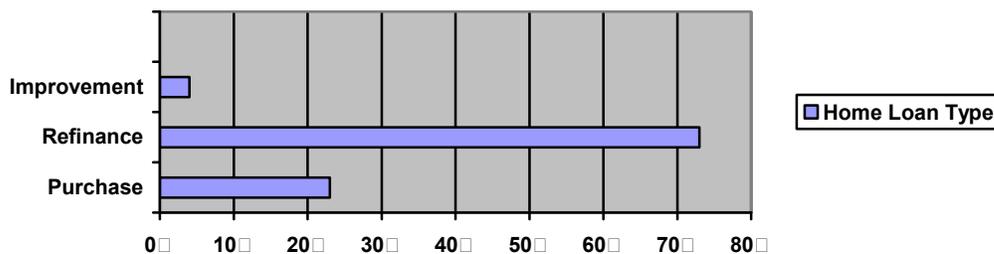
## Section V: Review of Private Sector Activity

### A. Local Lending Practices

When they discriminate against or make it more difficult for protected groups to obtain loans for housing purchases, refinancing, or improvement, local lending practices can impede housing choice. The information gathered for the preparation of this AI indicates that African Americans and Hispanics are less likely to apply for home loans, experience higher loan denial rates, and a higher percentage of high cost loans, than do Whites. There is no evidence, however, that this situation is the result of overt housing discrimination by the Davidson County lending community. Rather, it derives from credit and underwriting issues, which are more pervasive among lower-income minorities, as well as to lower property values in urban areas, where many such households live. These issues may help account for the lower incidence of homeownership for low-income and minority households in Davidson County.

In 2009, lenders in the non-urban part of Davidson County accepted 6,421 home purchase, refinancing, and improvement loan applications. Most of these, 73%, involved home refinancing, but 23% involved home purchases, and 4% were home improvement loans, as the chart below indicates.<sup>55</sup>

**Home Loan Application Types Unincorporated Davidson County 2009**



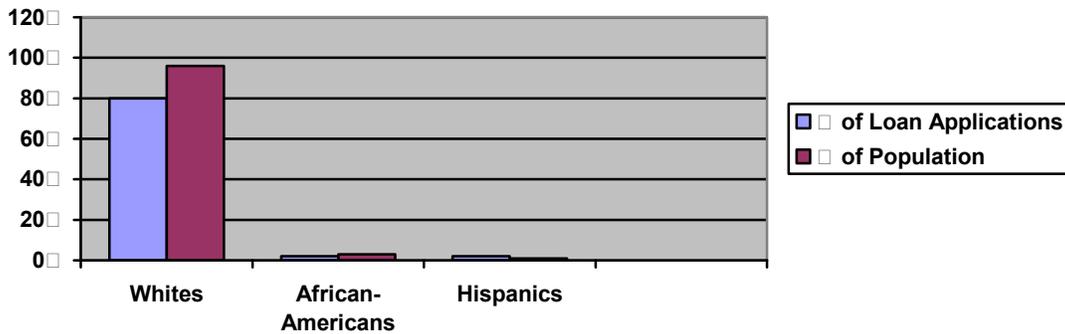
The percentage of applications from County's three major racial groups mirrored closely their percentage within the non-urban area population, as demonstrated in the chart below. Whites, who comprised 96% of the population, predictably accounted for the largest share of applications, 80%. African-Americans, who comprised 3% of the population, accounted

<sup>55</sup> 2009 Raw HMDA data downloaded from the FFEIC web site [www.ffeic.org](http://www.ffeic.org).



for 2% of loan applications, while Hispanic households, comprising 1% of the population accounted for 2% of loan applications. Female borrowers accounted for 23% of loan applications.<sup>56</sup>

### Home Loan Applications by Race Davidson County 2008



Although the number of 2009 loan applications from the three major County racial groups approximated the groups' percentage of the population, there were differences in the loan applications based on race. As the table below indicates, African-American and Hispanic loan applicants had, on average, lower incomes and applied for smaller loan amounts.<sup>57</sup>

Race of Applicant	% of Loans	Average Loan Amount	Average Applicant Income
White	76%	\$141,000	\$66,000
African-American	4%	\$126,000	\$47,000
Hispanic	2%	111,000	\$42,000

Of these various types of home loans, lenders denied 1,146, or 18%. Denial rates in the non-urban part of the County differed by race and gender. The rate for White borrowers was 18%, while the denial rate for African-American borrowers was 25%, and the rate for Hispanic borrowers was 26%. For women borrowers, it was 22%.<sup>58</sup>

The table below lists the various reasons for loan application denial, which also differ slightly by race and gender.

<sup>56</sup> Ibid.

<sup>57</sup> Ibid.

<sup>58</sup> Ibid.



### Reasons for Loan Denial 2009 Unincorporated Davidson County

Reason For Loan Denial	Borrowers			
	Women	Whites	African-Americans	Hispanics
Debt to Income Ratio	23%	18%	26%	19%
Employment History	2%	1%	3%	4%
Credit History	23%	22%	33%	26%
Collateral	18%	25%	13%	30%
Insufficient Cash	2%	2%	3%	15%
Unverified Information	2%	3%	8%	4%
Credit Application Incomplete	3%	4%	0%	0%
Mortgage Insurance Denied	<1%	<1%	3%	0%
Other	9%	11%	13%	11%

The three most prevalent reasons for all groups are high debt to income ratio, poor credit history, and insufficient collateral. Poor credit history is the most prevalent reason for loan denials, but it is more pervasive for African-Americans, for whom it accounts for 33% of loan denials. Insufficient collateral accounts for 30% of loan denials for Hispanic borrowers, and 25% for White borrowers, but for only 13% of loan denials for African-American borrowers.<sup>59</sup>

In addition to experiencing a higher level of loan denials than White and upper-income borrowers, minority and lower-income borrowers in non-urban Davidson County also experience a higher incidence of “High Cost”, or higher risk loans, considered more susceptible to failure. The table below provides the income and racial signatures for each census tract in the non-urban area, as well as the number of high cost loans per 1,000 homes, and the percentage of all home loans that are high cost for each tract. Generally, the census tracts with lower income and higher minority ratings have a high number per 1,000 homes and high percentages of high cost loans.<sup>60</sup>

<sup>59</sup> Ibid.

<sup>60</sup> The data for this table is HMDA data taken from the web site of Froeclosure-Response.Org, a partnership between Center for Housing Policy and the Low-Income Support Corporation (LISC). The data can be accessed at [www.froeclosure-raesponce.org](http://www.froeclosure-raesponce.org).



### High Cost Loans by Census Tract Non-Urban Davidson County 2004-2006

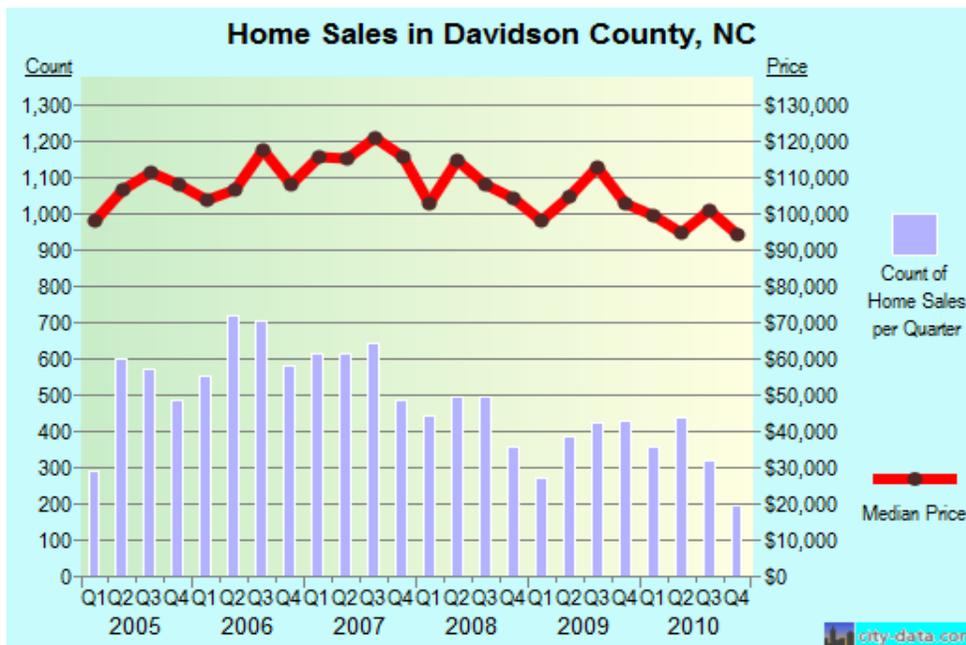
Census Tract	Income Level	Minority %	% MI	# High Cost Loans Per 1,000 Homes	High Cost Loans As% of All Home Loans
<b>Non-Urban Davidson County</b>					
601 Abbott's Creek Township	Upper	6%	115%	31.42	15%
602 Midway Township	Upper	7%	110%	14.58	15%
603 Arcadia, Hampton, & Reedy Creek Townships	Upper	5%	117%	16.69	12%
604 N Lexington Township- Welcome Area	Upper	5%	104%	14.69	15%
605 NW Thomasville Township	Middle	2%	91%	16.43	23%
611SE Thomasville Township	Upper	4%	103%	27.24	25%
617 Tyro & Boone Townships	Middle	5%	93%	17.5	19%
618.01 Cotton Grove Township	Upper	13%	100%	24.79	24%
618.02 Silver Hill Township	Upper	4%	103%	16.33	16%
619 Conrad Hill & Emmons Townships	Middle	2%	90%	12.26	26%
620 Healing Spring, Jackson Hill, & Allegheny Townships	Middle	2%	85%	15.06	20%

Local lending practices in non-urban Davidson County do not appear discriminatory. The disparity in loan approvals between White's and African Americans and Hispanics in the County likely relates more to lack of knowledge about the home purchase and financing process on the part of these minority groups, as well as their greater incidence of financing issues such as debt to income ratio and credit history. These issues could be addressed through homeownership and credit counseling.



## B. Real Estate Sales

An active real estate market, in which houses are coming on market, selling relatively quickly, and are being replaced by other homes expands housing choice for homebuyers. The graph below indicates that the Davidson County real estate market fluctuated significantly in terms of number of sales and sales price during the period 2005-2010. Sales were strong in the early years of this period and averaged about 2,125 per year from 2005-2008. However, sales declined steeply for the 2009-2010 period, averaging only about 1,250 per year. Sales prices followed sales activity, with periods of high selling volume generating higher selling prices and periods of low selling volume generating lower prices.<sup>61</sup> The median sales price, however, rose from just under \$100,000 at the beginning of 2005 to a high of \$120,000 in mid 2007 before dropping back to just under \$100,000 again by the end of 2010.<sup>62</sup>



By March 2011, 2,307 homes, or about 4% of all homes, were for sale in the County. Of these, 235 were located in and around Denton in the southern part of the County, another 106 were located in the Western

<sup>61</sup> This rate of sales was estimated from the chart below.

<sup>62</sup> This data and the chart are from the Davidson County page at City-Data.com accessed at [www.city-data.com](http://www.city-data.com).



portion of the County in and around Linwood, 1,498 were located in and around Lexington, and another 498 in and around Thomasville.<sup>63</sup>

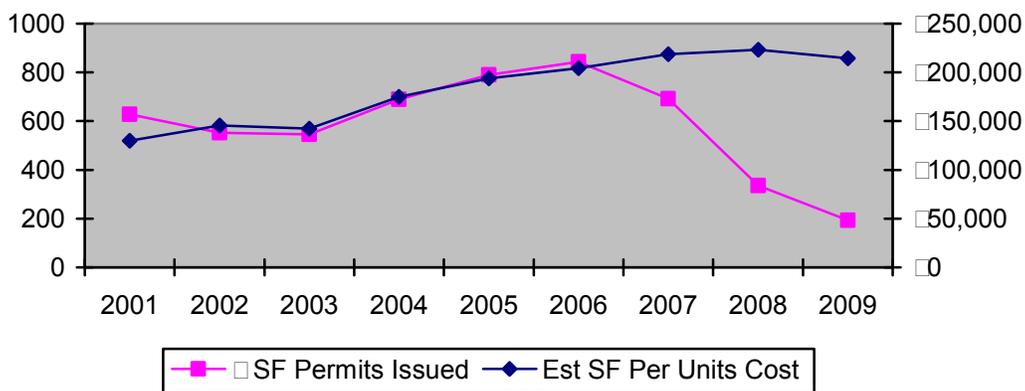
There appears to be no overt discrimination in the sale of housing in Davidson County. Any disparity in the ownership of property between White and African Americans and Hispanics relates more to the knowledge and financing issues noted just above.

### C. Housing Development

A strong housing development market also expands opportunities for housing choice by making more and newer homes available for purchase. Housing development activity significantly expanded the number of housing units and fair housing opportunities within the non-urban area of Davidson County over the past decade or so.

During the 2001-2009 decade, Davidson County issued 5,273 new residential permits in non-urban Davidson County. Of these, 5,269, or 99.9%, were single-family residential units, and only four of which were multi-family units.<sup>64</sup> The estimated per unit construction cost from these new single-family permits ranged from a low of \$129,818 in 2001 to a high of \$223, 035 in 2008, and averaged \$134,426 over this period.

**Permits Issued and Estimated Per Unit Single-Family House Construction Cost Non-Urban Davidson County 2001-2009**



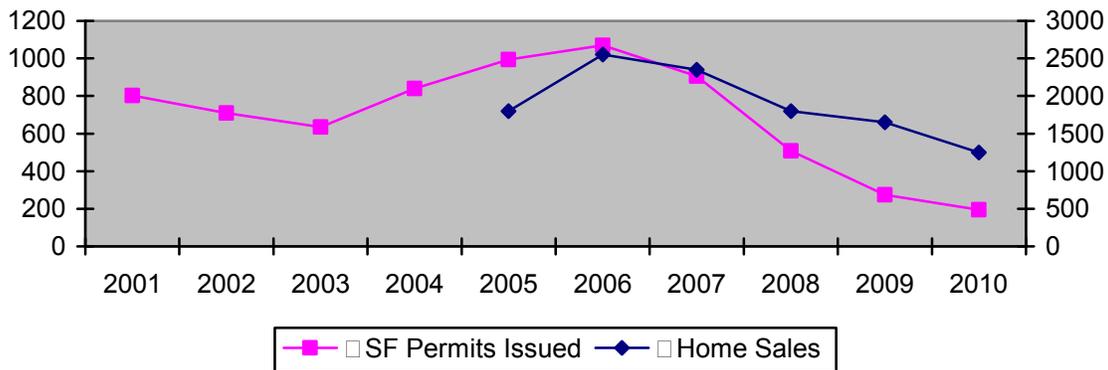
<sup>63</sup> Ibid.

<sup>64</sup> This building permit data can be found on the internet at US Census Building Permits, located at [www.censtatscensus.gov](http://www.censtatscensus.gov). The County regularly reports its building permit data to the US Census Bureau, and information provided by the County’s Inspection Department confirms the reasonableness of the census data figures.



As the chart below graphically demonstrates, the local housing development market was at its strongest between 2003 and 2007. The number of new single-family residential permits issued annually in Davidson County dropped from the 900-1,000 range of the 2005-2007 period to 517 for 2008 and 274 for 2009, and 194 for 2010. The local real estate sales market discussed earlier experienced a precipitous drop during the period 2008-2010. The graph below demonstrates the relationship between permits issued and real estate sales.

### Single-Family Housing Permits and Real Estate Sales Davidson County 2001-2010



Ultimately, this AI cannot provide an exact number of new housing built during decade since 2000. It can be said, however, that housing development in the non-urban area of Davidson County has been substantial and likely provided somewhere between 3,129 and 5,273 new units during this period.

Whatever their number, the new single-family homes built in the non-urban area of Davidson County between 200 and 2009 may have just been affordable to homebuyers with median household incomes. The table below provides a summary of a typical purchase of a new home with an average estimated construction cost and an average median household income for the period.

Purchase Component	Amount
Average Estimated Cost From Permits 2001-209	\$134,426
Builder-Developer Profit	+10%
Sale Price	\$148,868



Closing Costs	+\$3,000
Real Purchase Cost	\$151,868
Downpayment	-\$5,000
Loan Amount	\$146,868
Interest Rate	6%
Loan Term	30 Years
Monthly P & I Payment	\$881
Monthly Property Tax Payment 1.25% Sale Price Annually	+\$153
Monthly PMI Payment .5% of Sales Price Annually	+\$61
Monthly PITI Payment	\$1,095
Monthly Income-Based on Median Household Income	\$3,444
	\$41,328 Average of 2000 and 2009 MHI
Payment as a % of Monthly Income	32%

HUD's definition of affordable housing is housing where the cost or rent or mortgage payments that do not exceed 30% of monthly income. As can be seen, these homes might have been purchased with monthly payment on the edge of affordability.

The development of new housing units in non-urban Davidson County has exceeded the growth of households in the area, thereby expanding housing and especially homeownership choice in the area.



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## Section VI: Conclusions

### A. Review of Methodology:

This AI theorizes that the level, to which the fair housing choices of a particular racial or family type sub-group, within a particular income group, are impeded, can be indicated by the sub-group's incidence, or experience, of housing problems. Housing problems can include the occupancy of unaffordable or unsuitable housing and the inability to obtain homeownership. If a sub-group's incidence of (the percentage of the sub-group experiencing) these housing situations is significantly greater (or lesser in terms of homeownership) than that of the incidence experienced by the income group as a whole, the fair housing choices of the sub-group are considered impeded. For example, if 60% of the entire Very Low-Income Group, with incomes of 0-30% AMFI, occupies unaffordable housing, and 70% of African-American renter households, within the income group, occupy unaffordable housing, it is theorized that the fair housing choices of African-American renter households, within the income group, are somehow impeded. Conversely, if only 50% of African-American renter households, in the income group, occupied unaffordable housing, then their fair housing choices would be considered unimpeded.

This AI has examined the 2000 incidences of housing problems for the Very Low, Low, Moderate, and Market Rate households established earlier in this AI. The data about the incidence of housing problems is available, as noted earlier, from the State of the Cities Data Sets (SOCDS) Comprehensive Housing Affordability Strategy (CHAS) internet site. The most recent data available is for 2000, but this data likely well describes the current situation in non-urban Davidson County in 2011, at the time this AI was prepared. This section analyzes housing problem incidence information and other data presented in this AI to determine the existence of any impediments to fair housing choice in the non-urban area of Davidson County.<sup>65</sup>

The incidence of housing problems experienced by households in the non-urban area of Davidson County was not readily available. Such information was, however, available for all of Davidson County, as well as Lexington and Thomasville. The incidence for the non-urban area was

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<sup>65</sup> SOCDS data can be located at [www.socds@huduser.org](http://www.socds@huduser.org).



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determined, therefore, by converting the percentages of sub-groups experiencing housing problems, in Davidson County, to raw numbers. Then, the raw numbers of households experiencing housing problems in Lexington and Thomasville were subtracted from those of the entire County. The result provided raw numbers of households experiencing housing problems in the non-urban area. These numbers were converted back into percentages to provide an incidence level for the non-urban area.

The resulting data, relating to the incidence of housing problems experienced by the various income groups and the racial and family type sub-groups within them, is presented in tabular format in Appendix A. This information was placed there, rather than in the body of this section of the AI, to avoid confusing the reader with too much detailed information. However, in reviewing this section, the reader may find it helpful to consult the tables in Appendix A. The reader may also wish to refer to the impediment severity rating criteria first discussed in on pages 11-12.

## **B. Household Experiencing Fair Housing Impediments- Based on Incidence of Housing Problems:**

### **1. Housing Affordability:**

The occupancy of unaffordable housing is the most pervasive housing problem experienced by households in non-urban Davidson County. Renter and homeowner households in all racial and family type sub-groups, in all income groups, experience it to some degree.

#### **a) Racial Sub-Groups:**

There is a racial pattern to the incidence of unaffordable housing in non-urban Davidson County. Among White households, it is the lowest income renters, which experience only a low and moderate severity of unaffordable housing. Among African Americans, it is homeowners, with higher incomes, who experience a moderate to high severity of unaffordable housing. Among Hispanic households, both renters and homeowners in most income groups experience unaffordable housing at a higher level of severity than do White and African American households. Certain situations might cause such a pattern. Perhaps African-American renter households are more likely to take advantage of Housing Choice Vouchers to make their rent more affordable, than are White or Hispanic



renters. African-American and Hispanic homeowners may have been required, because of credit history issues, and the lack of cash for downpayment, or debt to income ratio, to take out larger and higher cost loans to purchase their homes, which made their housing cost unaffordable.

**i) White Households:**

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters		•		
Owners	•			
<b>Low 31%-50% AMFI</b>				
Renters			•	
Owners	•			
<b>Moderate 51%-80%</b>				
Renters	•			
Owners	•			
<b>Market Rate 80%+ AMFI</b>				
Renters	•			
Owners	•			

**ii) African-American Households:**

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters	•			
Owners	•			
<b>Low 31%-50% AMFI</b>				
Renters	•			
Owners			•	
<b>Moderate 51%-80%</b>				
Renters	•			
Owners				•
<b>Market Rate 80%+ AMFI</b>				
Renters	•			
Owners	•			



**iii) Hispanic Households:**

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters	•			
Owners	•			
<b>Low 31%-50% AMFI</b>				
Renters			•	
Owners		•		
<b>Moderate 51%-80%</b>				
Renters	•			
Owners				•
<b>Market Rate 80%+ AMFI</b>				
Renters				•
Owners	•			

**b) Family Type Sub-Groups:**

Unaffordable housing is even more pervasive among the family type sub-groups than it is for racial-sub-groups, with both renter and homeowner households in all income groups experiencing some degree of unaffordable housing. Large households, due to their need for more costly 3+ bedroom homes are especially vulnerable.

**i) Elderly 1-2 Person Households:**

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters	•			
Owners	•			
<b>Low 31%-50% AMFI</b>				
Renters			•	
Owners		•		
<b>Moderate 51%-80%</b>				
Renters	•			
Owners	•			
<b>Market Rate 80%+ AMFI</b>				
Renters				•
Owners	•			



ii) Small Related 2-4 Person Households:

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters				•
Owners		•		
<b>Low 31%-50% AMFI</b>				
Renters			•	
Owners			•	
<b>Moderate 51%-80%</b>				
Renters	•			
Owners	•			
<b>Market Rate 80%+ AMFI</b>				
Renters	•			
Owners			•	

iii) Large Related 5+ Person Households

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters				•
Owners				•
<b>Low 31%-50% AMFI</b>				
Renters			•	
Owners	•			
<b>Moderate 51%-80%</b>				
Renters	•			
Owners			•	
<b>Market Rate 80%+ AMFI</b>				
Renters				•
Owners	•			

iv) Disabled Households:

Income Group/Tenure Group	Severity Level of Unaffordable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				



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Renters		•		
Owners	•			
<b>Low 31%-50% AMFI</b>				
Renters			•	
Owners			•	
<b>Moderate 51%-80%</b>				
Renters	•			
Owners	•			
<b>Market Rate 80%+ AMFI</b>				
Renters	•			
Owners	•			

**2. Housing Suitability:**

Only large owner households, due to their need for more scarce 3+-bedroom homes experience the occupancy of unsuitable housing, due to bedroom size.

**a) Racial Sub-Groups:**

No racial sub-group households experience the occupancy of unsuitable housing.

**b) Family Type Sub-Groups:**

**i) Large Related 5+ Person Households:**

Income Group/Tenure Group	Severity Level of Unsuitable Housing			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>				
Renters	•			
Owners	•			
<b>Low 31%-50% AMFI</b>				
Renters	•			
Owners			•	
<b>Moderate 51%-80%</b>				
Renters				•
Owners				•
<b>Market Rate 80%+ AMFI</b>				
Renters	•			
Owners	•			



### 3. Inability to Achieve Homeownership:

Some households experience an inability to achieve homeownership and their homeownership rates are much lower than other households within the same income group.

#### a) Racial Sub-Groups:

The inability to achieve homeownership is not a problem for White households, but is a serious one for African-American and Hispanic renter households.

##### i) African-American Households:

Income Group/Tenure Group	Severity Level of Inability to Achieve Homeownership			
	None	Low	Moderate	High
Very Low 0-30% AMFI				•
Low 31%-50% AMFI				•
Moderate 51%-80%	•			
Market Rate 80%+ AMFI			•	

##### ii) Hispanic Households:

Income Group/Tenure Group	Severity Level of Inability to Achieve Homeownership			
	None	Low	Moderate	High
Very Low 0-30% AMFI				•
Low 31%-50% AMFI	•			
Moderate 51%-80%				•
Market Rate 80%+ AMFI				•

#### b) Family Type Sub-Groups:

Among family type sub-groups, only some small renter households experience an inability to obtain homeownership.

##### i) Small Related 2-4 Person Households:

Income Group/Tenure Group	Severity Level of Inability to Achieve
---------------------------	--



	Homeownership			
	None	Low	Moderate	High
<b>Very Low 0-30% AMFI</b>			•	
<b>Low 31%-50% AMFI</b>		•		
<b>Moderate 51%-80%</b>	•			
<b>Market Rate 80%+ AMFI</b>	•			

### C. Identification of Impediments behind Housing Problems:

The previous section has identified the tenure types among the racial and family type sub-groups within the various income groups, which experience an incidence of housing problems, and, therefore, experience impediments to their exercise of fair housing choice. This section discusses the potential identities of the impediments, which may be creating the housing problems. The reader should remember that the concept of fair housing choice concerns whether or not households with similar incomes are free to exercise the same housing choices, and, therefore, be free from housing problems. The incidence of housing problems experienced by the various racial and family type sub-groups studied, which is used to indicate the existence of impediments to fair housing choice, was examined within separate income groups. Therefore, income cannot be an impediment to fair housing choice. It cannot be said, for instance, that very low-income African-American households experience an inability to obtain affordable housing because their income is so low, because their incidence unaffordable housing was compared to other households within the same income group. The impediment that prevents the households from obtaining affordable housing must be another issue particular to that racial or family type sub-group.

This AI concludes that fair housing choices of households in the non-urban part of Davidson County, outside of the cities of Lexington and Thomasville, are not seriously impeded either by the public policies, procedures and activities of Davidson County, those of the private sector housing development, lending, sales and leasing communities, or individual property owners. Rather, it is the impediments described below encountered in the normal interplay of the non-urban Davidson County housing market place that tend to impede the fair housing choices of local households.



## 1. Housing Affordability-Related Impediments:

These impediments prevent households from making fair housing choices about housing cost and its affordability.

### a) Competition for Affordable Housing Creates Affordability Mismatch:

It is not actually, as might be assumed, a lack of affordable housing that impedes fair housing choice and pushes non-urban households into the occupancy of unaffordable housing. It is rather the natural workings of the local housing market, which creates an intense competition among households to lower their housing costs. Because of this competition, higher-income households seeking to lower their housing costs push some lower-income households out of housing units, most affordable for them, creating a serious affordability mismatch affecting both tenure types, and racial and family type sub-groups in every income group to some degree.

Non-urban Davidson County in 2000 (the year for which housing problem data is available) had 42,252 households. This part of the County provided 45,407 housing units to serve this number.<sup>66</sup> There was, therefore, a vacancy rate of 7% providing a surplus of 3,155 housing units more than the number of households searching for housing in the non-urban part of the County.

There was also an adequate supply of housing units, considered by HUD, to be affordable to serve the households of each of the examined income groups.<sup>67</sup> However, the intense competition among households to lower their housing costs, by occupying less expensive housing, created a housing affordability mismatch problem for many households in the non-

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<sup>66</sup> These figures were determined by using the census figures from the 2000 US Census from American Factfinder and subtracting the figures for Lexington and Thomasville from Davidson County figures to reach figures for the non-urban area.

<sup>67</sup> For rental units, affordable units were units with gross rents (rent and utilities) that were less than or equal to 30% of household income for each of the income groups. For homeowner units, affordable was defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs were estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 was estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.



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urban part of the County. SOCDs/CHAS 2000 Affordability Mismatch data describes this situation for the lowest income groups.<sup>68</sup>

**i) Very Low-Income Households 0-30% AMFI:**

HUD suppresses information about very low-income homeowners; therefore, only information relating to renters in this income group is available. In 2000, there were 1,148 very low-income renters in the non-urban section of Davidson County. There were 2,118 rental-housing units within the non-urban area of the County considered by HUD affordable to such households. Of these 1,845, or 87%, were occupied, but only 457 or 25% of these occupied units were occupied by very low-income households for whom they were most affordable. Higher-income households, seeking to lower their housing costs, occupied the other 75%, forcing 61% of very-low income households into unaffordable housing.

**ii) Low-Income Households 31%-50% AMFI:**

In 2000, 4,256 low-income households with incomes of 31%-50% AMFI resided in the non-urban area of Davidson County. There were within the area 13,268 housing units considered affordable to households in this income group. Of these, 320 units, or 2.5% were vacant. Of the 12,948 occupied units, low-income households, for whom they were most affordable, only occupied 3,334, or 26%. Moderate-income households, who lowered their housing costs by occupying less expensive units affordable to lower-income households, or very low-income households, who lost out in the competition for less expensive housing units for which they were better suited, occupied the remaining 74%, pushing 22% of low-income households into unaffordable housing.

**iii) Moderate-Income Households 51%-80% AMFI:**

There were 7,767 moderate-income households with incomes 51%-80% AMFI in non-urban Davidson County in 2000. HUD considered almost twice that number, or 15,314, housing units in the non-urban part of the County affordable for these households. Of these, 230, or 1.5%, were vacant. Of the remaining 15,084 occupied units, moderate-income households, for whom these units were most affordable, actually

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<sup>68</sup> The following data about housing affordability for the different income groups was obtained from the SOCDs/CHAS 2000 Affordability Mismatch tables. The figures for the unincorporated part of Davidson County were derived by subtracting the figures for Lexington and Thomasville from the Davidson County figures.



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occupied only 5,044, or 33%. Market rate-income households, which lowered their housing costs by occupying less expensive units affordable to lower-income households, or very low and low-income households, which lost out in the competition for less expensive housing units for which they were better suited, occupied the remaining 67%, forcing 35% of moderate-income households into unaffordable housing.

### **b) Low Supply of Housing Units with Three+ Bedrooms:**

Non-urban Davidson County has a small supply of housing units with three or more bedrooms to serve its population of large households with five or more people, which need such units. This situation seriously impeded the ability of large households to make fair housing choices about housing costs and affordability.

In 2000, there were 2,735 large households in non-urban Davidson County, 14% renters and 86% homeowners.<sup>69</sup> At that time, only 2% of the area's housing units or about 830 units had more than three bedrooms.<sup>70</sup> Housing units with more than three bedrooms are more expensive to rent and purchase than units with a smaller number of bedrooms. When these large households chose to occupy the size of housing they needed, many were pushed into an unaffordable housing situation.

### **c) Language and Knowledge Barriers:**

Language and knowledge barriers may contribute to the problem of unaffordable housing for Hispanic households. The inability to speak English, and a lack of knowledge of the local housing market and the concept of affordable housing could impede their ability to obtain affordable housing.

## **2. Housing Unsuitability-Related Impediments:**

This impediment prevents large households from making fair housing choices about housing suitability.

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<sup>69</sup> This number was determined by using 2000 SOCDs CHAS data. The number of large households in Lexington, Thomasville, Denton and Welcome was subtracted from the total number of Davidson County large households to develop a 2000 number and 7.5% population percentage for large households in unincorporated Davidson County. This percentage was multiplied by the estimated 2010 unincorporated area population to obtain this estimate.

<sup>70</sup> See page 26.



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### **a) Low Supply of Housing Units with Three+ Bedrooms**

This same lack of an adequate supply of housing units with three or more bedrooms to serve large households also impedes the ability of these large households to choose suitable housing. Large households face a housing dilemma. If these households choose to lower their housing costs by renting or purchasing less expensive homes with smaller numbers of bedrooms to prevent placing themselves in unaffordable housing, they then place themselves in unsuitable housing.

### **b) Language and Knowledge Barriers:**

Language and knowledge barriers may also contribute to the occupancy of unsuitable housing by some Hispanic households, especially large households.

## **3. Homeownership-Related Impediments:**

These impediments may prevent African-American and Hispanic renters in non-urban Davidson County from achieving homeownership and account for their low homeownership rates compared to White households.

### **a) Financial Underwriting Situations:**

Other than lack of income, African-American and Hispanic households tend to experience other financial underwriting situations that prevent them from obtaining home loans and achieving higher homeownership rates. Home Mortgage Disclosure Act data for Davidson County from 2009 provides a picture of this situation.<sup>71</sup> The percentage of home loan applications from African-American and Hispanics matched closely their percentage of the population. African-Americans, who comprised 3% of the population, accounted for 2% of home loan applications. Hispanics, who comprised 1% of the population, accounted for 2% of loan applications. There was, however, a serious difference in loan denial rates for different racial groups. The loan denial rate for White households was 18%, the average rate for all loan applications. The loan denial rate for African-American households was 25%, and for Hispanic households it was 26%.

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<sup>71</sup> See pages 41-44 for this HUMDA data and a detailed discussion of local lending practices.



**Reasons for Loan Denial 2009 Non-Urban Davidson County**

Reason For Loan Denial	Borrowers			
	Women	Whites	African-Americans	Hispanics
Debt to Income Ratio	23%	18%	26%	19%
Employment History	2%	1%	3%	4%
Credit History	23%	22%	33%	26%
Collateral	18%	25%	13%	30%
Insufficient Cash	2%	2%	3%	15%
Unverified Information	2%	3%	8%	4%
Credit Application Incomplete	3%	4%	0%	0%
Mortgage Insurance Denied	<1%	<1%	3%	0%
Other	9%	11%	13%	11%

As the table above demonstrates, the major reasons for loan denial for African-American households included debt to income ratio, credit history, and low collateral. For Hispanics, the major reasons for loan denials included low collateral, and credit history, although not to the extent of African-Americans, and insufficient cash for downpayment and residuals.

**b) Language and Knowledge Barriers:**

The inability to speak English and lack of knowledge about the local housing market and about the homeownership process could also prevent some Hispanics from seeking homeownership. Lack of knowledge could also impede some African-American households from successfully achieving homeownership.

**D. Solutions for Fair Housing Impediments:**

**1. Unaffordable Housing Created by Competition in the Housing Market:**

**a) Matching Households and Housing Units:**

The main impediment to the occupancy of affordable housing in non-urban Davidson County, the affordability mismatch between households and housing units most affordable to them, is an inevitable result of the natural interplay of market forces, as households seek to lower their housing costs. A theoretical method of trying to address this situation would be to develop some type of housing referral service that might provide a listing of housing units considered affordable for the various income groups and appropriately match households and housing units.



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Internet housing listings, real estate magazines, and Realtors and property managers, already implement this approach in an informal, decentralized manner. A more formal, centralized and organized approach is not deemed practicable.

**b) Housing Choice Vouchers:**

The availability of more Housing Choice Vouchers for use by lower income households in the non-urban part of the County would help to address somewhat the impediments to obtaining affordable housing created by competition for lower housing costs. In 2008, the Lexington Housing Authority and Thomasville Housing Authority managed 612 vouchers. Of these, only 83, or 14%, were used in the non-urban part of the County.<sup>72</sup> Since the two authorities are located in their respective cities and have a mission to serve clients there, it is not likely that they will significantly increase the number of HCV available in the non-urban part of the County, even if they could obtain additional Vouchers from HUD. Perhaps another agency, such as the Piedmont Triad Council of Governments could develop a HCV program like the Northwest Piedmont COG. To address the serious impediment to the occupancy of affordable housing experienced by large households, they could be considered as high priorities for additional vouchers.

**c) New Affordable Housing:**

Although the root of the affordability mismatch is not the lack of affordable housing, building new affordable rental and homeownership housing for low to moderate-income households can alleviate some of the problem. Given the history of recent housing development in the non-urban part of Davidson County, it is not likely to expect that the for-profit housing development sector will address this issue. The non-profit sector, with organizations such the Lexington Housing Development Corporation, will need to address the impediment. To address the serious impediment to the occupancy of affordable housing experienced by large households, they could be designated as a high priority for new affordable homes.

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<sup>72</sup> See pages 35-36 for a discussion of Housing Choice Vouchers.



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**d) Educational Effort:**

The development of an educational effort to make lower-income households more aware of the fair housing issue and their fair housing rights may also help address the impediment that such households experience in the effort to obtain affordable housing. It could also encourage such households to report any potential housing discrimination. Such an effort could include the following activities:

- Publishing general fair housing information and a fair housing complaint procedure with a local TDD # in a local newspaper
- Distributing fair housing pamphlets and posters from the North Carolina Human Relations Commission to local lenders, realtors, public libraries, and the County Governmental Complex.
- Sponsoring a public service radio advertisement on a local radio station containing general fair housing information and a fair housing complaint procedure with a local TDD #
- Sponsoring a Fair Housing Fair at a local shopping mall, library or other public place

**2. Housing Suitability:**

Large households are the only household type in non-urban Davidson County to experience an impediment to their ability to obtain suitable housing. Housing vouchers could be used to allow such households to obtain housing units with three or more bedrooms and not have to choose between unaffordable and unsuitable housing. The construction of new affordable rental or homeowners units with three and more bedrooms would also address large households' impediment to obtain suitable housing.

**3. Homeownership:**

Credit and homeownership counseling classes, such as provided by the Lexington Housing Development Corporation can help address credit history, debt to income ratio, and savings problems that impede the ability of renters, especially African-American and Hispanic renters, to achieve homeownership.



## Section VII. Non-Urban Davidson County Fair Housing Plan:

Of the solutions discussed above, Davidson County believes that it is best suited to implement an educational effort. Therefore, during the active operation of the Astran Dr. CDBG project, Davidson County will implement a Fair Housing Plan consisting of the following activities:

Quarterly Fair Housing Activity	Months	Year
<b>Project 1<sup>st</sup> Quarter:</b> Sponsor Fair Housing Fair at Lexington Public Library	3 <sup>rd</sup> Q	2011
<b>Project 2<sup>nd</sup> Quarter:</b> Publish general fair housing information and the complaint procedure with TDD # in local newspaper.	4 <sup>th</sup> Q	2011
<b>Project 3<sup>rd</sup> Quarter:</b> Distribute fair housing pamphlets and posters from the North Carolina Human Relations Commission to local lenders, realtors, libraries and the county governmental complex.	1 <sup>st</sup> Q	2012
<b>Project 4<sup>th</sup> Quarter:</b> Sponsor general fair housing information and complaint procedure add with TDD # on local radio station.	2 <sup>nd</sup> Q	2012
<b>Project 5<sup>th</sup> Quarter:</b> Publish general fair housing information and the complaint procedure with TDD # in local newspaper.	3 <sup>rd</sup> Q	2012
<b>Project 6<sup>th</sup> Quarter:</b> ; Distribute fair housing pamphlets and posters from the North Carolina Human Relations Commission to local lenders, realtors, libraries and the county governmental complex.	4 <sup>th</sup> Q	2012
<b>Project 7<sup>th</sup> Quarter:</b> Sponsor general fair housing information and complaint procedure add with TDD # on local radio station.	1 <sup>st</sup> Q	2013
<b>Project 8<sup>th</sup> Quarter:</b> Publish general fair housing information and the complaint procedure with TDD # in local newspaper.	2 <sup>nd</sup> Q	2013
<b>Project 9<sup>th</sup> Quarter:</b> ; Distribute fair housing pamphlets and posters from the North Carolina Human Relations Commission to local lenders, realtors, libraries and the county governmental complex.	3 <sup>rd</sup> Q	2013
<b>Project 10<sup>th</sup> Quarter:</b> Sponsor general fair housing information and complaint procedure add with TDD # on local radio station.	4 <sup>th</sup> Q	2013

These activities will be implemented in the unincorporated part of Davidson County. This is appropriate for the following reasons.

- The preparation of the AI is a direct result of the receipt by Davidson County of a 2010 CDBG award for an infrastructure project in non-urban Davidson County, just outside of Denton, from the NC Division of Community Investment and Assistance.
- Lexington, Thomasville, and High Point are regular recipients of CDBG grants, have previously developed their own AIs and Fair Housing Plans, and have established human relations commissions to deal with housing discrimination issues within their jurisdictions. Davidson County has no jurisdiction within these municipalities. Other incorporated



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Davidson County municipalities, Denton, Midway, and Wallburg, and the remaining unincorporated part of the County have no fair housing experience.

- These larger municipalities also have somewhat similar demographic profiles characterized by significant minority and low-income populations, as well as significant numbers of older and lower value housing. The much smaller Davidson County municipalities of Denton, Wallburg, and Midway and the unincorporated part of the County have similar demographic profiles, much different from those of Lexington, High Point, and Thomasville, characterized by smaller minority populations, higher incomes, and housing that is more valuable. These divergent demographic profiles provide very different fair housing experiences.
- The cities of Lexington and Thomasville are larger than the other County municipalities. Lexington has a population of more than 20,000, while Thomasville has a population of more than 26,000. The other County municipalities are much smaller. Denton has a population 1,450, while Wallburg has a population of 2,918, and Midway a population of 4,622.
- In compiling Home Mortgage Disclosure Act data, the other Davidson County Census tracts not included in the study area, 606, 607, 608, 609, and 610 are assigned to the City of Thomasville, and 612, 613, 614, 615, and 616 are assigned to the City of Lexington.

In implementing its Fair Housing Plan, Davidson County will use the following complaint procedure.

- Any person or persons wishing to file a complaint of housing discrimination in the non-urban part of Davidson County may do so by informing County Manager of the facts and circumstance of the alleged discriminatory acts or practice.
- Upon receiving a housing discrimination complaint, the County Manager shall acknowledge the complaint within 10 days in writing and inform the Division of Community Assistance and the North Carolina Human Relations Commission about the complaint.



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- The County Manger shall offer assistance to the Commission in the investigation and reconciliation of all housing discrimination complaints, which are based on events occurring in the non-urban part of Davidson County.
- The County Manager shall publicize in the local newspaper, with the TDD#, which is the local agency to contact with housing discrimination complaints.



**Section VIII: Appendices**



## Appendix A:

This table was compiled from Population and Demographic Census Reports available from the Federal Financial Institutions Examiners Council, which are available on the EEFIC web site [www.ffeic.gov/census/reports](http://www.ffeic.gov/census/reports).

### 2000-2010 Population Changes In Non-Urban Davidson County

Census Tract	Township	2000 Population	2010 Population	2000-2010 Growth Rate	2000-2010 White %	2000-2010 African-American %	2000-2010 Hispanic %
601	Abbott's Creek	6,262	7,666	22%	97%-94%	2%-2%	<1%-1%
602	Midway	10,185	11,821	16%	92%-93%	8%-6%	<1%-1%
603	Arcadia-Hampton-Reedy Creek	10,148	13,056	29%	97%-95%	2%-2%	0%-1%
604	N Lexington-Welcome	4,652	4,541	-2%	97%-95%	2%-2%	<1%-1%
605	NW Thomasville	5,134	5,345	5%	99%-98%	<1%-<1%	<1%-<1%
611	SE Thomasville	5,404	6,357	5%	98%-96%	2%-2%	<1%-<1%
617	Tyro-Boone	11,512	14,460	25%	94%-95%	3%-2%	<1%-1%
618.01	Cotton Grove	8,323	9,149	10%	90%-87%	9%-9%	<1%-2%
618.02	Silver Hill	5,131	6,188	20%	98%-96%	1%-1%	<1%-1%
619	Conrad Hill-Emmons	10,137	11,185	10%	99%-98%	<1%-<1%	<1%-<1%
620	Healing Springs-Jackson Hill-Allegheny	6,627	8,301	25%	99%-98%	0%-<1%	0%-1%
<b>Total</b>		<b>83,515</b>	<b>98,069</b>	<b>18%</b>	<b>96%-95%</b>	<b>3%-3%</b>	<b>&lt;1%-1%</b>



## Appendix B

This table was compiled from Population and Demographic Census Reports available from the Federal Financial Institutions Examiners Council, which are available on the EEFIC web site [www.ffeic.gov/census/reports](http://www.ffeic.gov/census/reports).

### Income and Poverty Rate Changes In Non-Urban Davidson County 2000-2010

Census Tract Township	Income Level		Med Fam Inc		% Med Fam Inc		Poverty Rate	
	2000	2010	2000	2010	2000	2010	2000	2010
601 Abbott's Creek	Middle	Upper	\$56,860	\$71,286	111%	141%	7%	5%
602 Midway	Middle	Upper	\$53,157	\$67,390	104%	134%	7%	6%
603 Arcadia-Hampton- Reedy Creek	Middle	Upper	\$56,753	\$71,578	111%	142%	8%	4%
604 N Lexington-Welcome	Middle	Upper	\$51,143	\$63,489	100%	126%	6%	7%
605 NW Thomasville	Middle	Middle	\$50,653	\$55,959	99%	111%	6%	6%
611 SE Thomasville	Middle	Upper	\$53,290	\$63,171	104%	125%	4%	7%
617 Tyro-Boone	Middle	Middle	\$45,824	\$56,705	90%	113%	10%	7%
618.01 Cotton Grove	Middle	Upper	\$49,353	\$61,312	97%	122%	5%	9%
618.02 Silver Hill	Middle	Upper	\$54,432	\$63,312	107%	126%	6%	5%
619 Conrad Hill-Emmons	Middle	Middle	\$44,299	\$54,855	87%	109%	9%	9%
620 Healing Springs- Jackson Hill-Allegheny	Middle	Middle	\$44,258	\$51,962	87%	103%	11%	11%
<b>Average</b>			<b>\$50,911</b>	<b>\$61,910</b>	<b>100%</b>	<b>123%</b>	<b>7%</b>	<b>7%</b>



## Appendix C

This table was compiled from Population and Demographic Census Reports available from the Federal Financial Institutions Examiners Council, which are available on the EFIC web site [www.ffeic.gov/census/reports](http://www.ffeic.gov/census/reports).

### Housing Data in Non-Urban Davidson County 2000-2010

Census Tract Township	Housing Units		2000-2010 Increase		Med Age	Vacant Units		1-4 Family Units		Owner-Occupied Units	
	2000	2010	#	%	2010	2000	2010	2000	2010	2000	2010
601 Abbot's Creek	2,634	3,144	510	19%	22	9%	5%	2339	94%	83%	82%
602 Midway	3,964	4,794	830	21%	21	4%	4%	3897	99%	87%	87%
603 Arcadia- Hampton-Reedy Creek	3,935	5,213	1,278	32%	17	5%	4%	3935	100%	88%	89%
604 N Lexington- Welcome	1,821	1,974	153	8%	28	5%	6%	1821	100%	81%	80%
605 NW Thomasville	2,033	2,252	219	11%	27	5%	4%	2033	100%	83%	83%
611 SE Thomasville	2,109	2,687	578	27%	22	4%	4%	1972	90%	77%	75%
617 Tyro-Boone	4,538	6,068	1,530	34%	20	6%	6%	4531	100%	81%	80%
618.01 Cotton Grove	3,907	4,245	338	9%	20	22%	15%	3900	100%	82%	83%
618.02 Silver Hill	2,288	2,722	434	19%	21	16%	11%	2259	99%	81%	81%
619 Conrad Hill- Emmons	3,874	4,569	695	18%	21	5%	5%	3874	100%	85%	83%
620 Healing Springs- Jackson Hill- Allegheny	3,223	3,817	594	18%	23	20%	15%	3210	99%	82%	83%
<b>Total</b>	<b>34,326</b>	<b>41,485</b>	<b>7,159</b>	<b>21%</b>	<b>22</b>	<b>9%</b>	<b>7%</b>	<b>77%</b>	<b>99%</b>	<b>83%</b>	<b>83%</b>



## D. Analysis Tables Related to Incidence of Housing Situation for Various Income Groups

Information about the specific housing situations, such as unaffordable or unsuitable housing, is not available for the racial sub-groups within each income group. Since the incidence of unsuitable housing is generally very low for most sub-groups, the incidence of unsuitable housing for the racial sub-groups is considered that, of the income group as a whole, unless of course the racial sub-group had a 0% incidence of any housing problem, in which 0% was used.

### Incidence of Housing Problems/Situations in Unincorporated Davidson County

Income Group/Sub-Group	Incidence/Severity of Housing Situations				
	Housing Problems	Unaffordable Housing +30% Income	Unaffordable Housing +50% Income	Unsuitable Housing	Homeownership Rate
<b>Very Low-Income 0-30% AMFI</b>	<b>60%</b>	<b>58%</b>	<b>44%</b>	<b>3%</b>	<b>67%</b>
<b>Renters</b>					
<b>Race</b>					
White	68%/Low	65%/Low	NA	3%/None	NA
African American	50%/None	47%/None	NA	3%/None	NA
Hispanic	0/None%	0%/None	NA	0%/None	NA
<b>Family Type</b>					
Elderly 1-2 Person	61%/None	58%/None	44%/None	3%/None	NA
Small Related 2-4 Persons	68%/Low	64%/Low	52%/Low	4%/None	NA
Large Related 5+Persons	100%/High	100%High	35%/Low	0%/None	NA
Disabled	70%/Low	67%/Low	NA	3%/None	NA
All Others	69%Low	69%/Moderate	56%/Moderate	0%None	NA
<b>Homeowners</b>					
<b>Race</b>					
White	54%/None	51%/None	NA	3%/None	68%None
African American	66%/Low	63%/None	NA	3%/None	40%High
Hispanic	0%	0%/None	NA	0%	100%/High
<b>Family Type</b>					
Elderly 1-2 Person	48%/None	47%None	17%None	1%?None	77%/None
Small Related 2-4 Persons	70%/Low	69%/Low	61%/High	1%/None	54%/Moderate
Large Related 5+Persons	100%High	78%/High	78%High	22%High	47%/None
Disabled	55%/None	NA	NA	NA	64%/None
All Others	88%/High	69%/Moderate	21%/None	20%/High	59%/Low
<b>Low-Income 31-50% AMFI</b>	<b>46%</b>	<b>45%</b>	<b>22%</b>	<b>1%</b>	<b>73%</b>
<b>Renters</b>					



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<b>Race</b>					
White	57%/Moderate	56%/Moderate	NA	1%/None	NA
African American	0%/None	0%/None	NA	0%/None	NA
Hispanic	57%/Moderate	56%/Moderate	NA	1%/None	NA
<b>Family Type</b>					
Elderly 1-2 Person	59%/Moderate	59%/Moderate	30%/Low	0%/None	NA
Small Related 2-4 Persons	59%/Moderate	59%/Moderate	30%/Low	0%None	NA
Large Related 5+Persons	45%/None	30%/None	15%None	0%None	NA
Disabled	61%/Moderate	60%/Moderate	NA	1%/None	NA
All Others	69%/High	66%/High	17%/None	3%None	NA
<b>Homeowners</b>					
<b>Race</b>					
White	40%	39%/None	NA	1%/None	73%/None
African American	61%	60%/Moderate	NA	1%/None	31%/High
Hispanic	52%	51%/Low	NA	1%/None	90%/None
<b>Family Type</b>					
Elderly 1-2 Person	20%/None	19%/None	13%/None	1%/None	88%/None
Small Related 2-4 Persons	60%/Moderate	58%/Moderate	23%None	2%/None	64%/Low
Large Related 5+Persons	45%/None	30%/None	0%/None	15%/Moderate	73%/None
Disabled	61%/High	60%/Moderate	NA	1%	80%/None
All Others	60%/Moderate	60%/Moderate	38%/High	0%/None	61%/Moderate
<b>Moderate-Income 51%-80% AMFI</b>	<b>28%</b>	<b>24%</b>	<b>6%</b>	<b>4%</b>	<b>77%</b>
<b>Renters</b>					
<b>Race</b>					
White	9%/None	5%/None	NA	4%/None	NA
African American	25%/None	NA	NA	NA	NA
Hispanic	10%/None	NA	NA	NA	NA
<b>Family Type</b>					
Elderly 1-2 Person	5%/None	5%/None	0%/None	0%/None	NA
Small Related 2-4 Persons	8%/None	4%/None	1%None	4%/None	NA
Large Related 5+Persons	42%/Moderate	10%/None	0%/None	31%/High	NA
Disabled	5%/None	NA	NA	NA	NA
All Others	12%/None	10%/None	0%/None	2%/None	NA
<b>Homeowners</b>					
<b>Race</b>					
White	32%/None	32%/None	NA	0%	79%/None
African American	55%/High	55%/High	NA	0%	74%/None
Hispanic	45%/High	55%/High	NA	0%	52%/High
<b>Family Type</b>					
Elderly 1-2 Person	17%/None	16%/None	5%/None	1%/None	89%/None
Small Related 2-4 Persons	36%/Moderate	33%/Moderate	8%/None	3%/None	75%/None
Large Related 5+Persons	49%/High	33%/Moderate	4%/None	16%/High	84%/None
Disabled	25%/None	NA	NA	NA	98%/None
All Others	47%/High	47%/High	11%/None	0%/None	62%/Moderate



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<b>Market Rate-Income &gt;80%</b>	<b>34%</b>	<b>28%</b>	<b>1%</b>	<b>6%</b>	<b>89%</b>
<b>AMFI</b>					
<b>Renters</b>					
<b>Race</b>					
White	5%/None	5%/None	NA	6%/None	NA
African American	0%/None	0%/None	0%/None	0%/None	NA
Hispanic	100%/High	100%/High	NA	6%/None	NA
<b>Family Type</b>					
Elderly 1-2 Person	14%/None	14%/None	14%/High	0%/None	NA
Small Related 2-4 Persons	8%/None	7%/None	<1%/None	1%/None	NA
Large Related 5+Persons	43%/Low	43%/High	43%/High	0%/None	NA
Disabled	14%/None	8%/None	NA	6%/None	NA
All Others	5%/None	2%/None	0%/None	3%/None	NA
<b>Homeowners</b>					
<b>Race</b>					
White	9%/None	3%/None	NA	6%/None	89%/None
African American	13%/None	7%/None	NA	6%/None	75%/Moderate
Hispanic	14%/None	8%/None	NA	6%/None	61%/High
<b>Family Type</b>					
Elderly 1-2 Person	8%	7%	3%	1%	92%/None
Small Related 2-4 Persons	8%	7%	<1	1%	91%/None
Large Related 5+Persons	17%	6%	1%	11%	91%None
Disabled	14%/None	NA	NA	NA	44%/High
All Others	5%/None	2%/None	0%/None	3%/None	72%/Moderate