UNION COUNTY
north carolina

Appendix

2022-2026 Analysis of Impediments to Fair Housing

Union County Community Development Block Grant Entitlement Program (CDBG)

May 2022

APPENDIX

APPENDIX A

Agency/Organization Meetings

Union County Analysis of Impediments Focus Group

October 28th, 2021

2:00 p.m. – 3:30 p.m.

SUMMARY REPORT

1. HUD CDBG Program Overview
    - Union County became an entitlement community in 2016 and is required to complete an Analysis of Impediments (AI) as part of the Community Development Block Grant (CDBG) program requirements and in accordance with the Fair Housing Act.
    - 2021-2022 allocation is ~$900,000. Funds are used for decent housing, suitable living environments, and opportunities to expand economy to benefit Low to Moderate income peoples.
    - Projects must meet 1 of the 3 national objectives
        1. Benefit to low-moderate income peoples
        2. Aid in the prevention and eliminations of blight
        3. Meets a particular urgent need
    - Current participating municipalities are Monroe, Waxhaw, Stallings, Marshville, Weddington, and Wingate. Fairview, Indian Trail, Mineral Springs, and Wesley Chapel will be added for FY 22-23-24.
    - AI addresses a variety of courses related to housing with goals to affirmingly further fair housing. Affirmatively Further Fair Housing Program
    - As Union County's CDBG Program Administrator, Centralina assists the county to ensure they are following HUD program rules and regulations, helping manage the program to get the funds moving as quickly and effectively as possible.
2. 2017 Analysis of Impediments
    - Completed every 5 years, due to HUD on May 13, 2022
    - The 2017 AI Report identified the following 4 impediments:
        1. Increase available frequency of public transportation and add more sidewalks
        2. Lack of understanding of federal laws

3. Limited Rehabilitation housing in the community
4. Limited funds to support critical home repairs

3. AI Focus Group - Next Steps
   - Clayton Viognier will contact participants in support of additional details to support the AI Report.
   - Please let Union County and the Centralina team know of additional questions and concerns and who else can be a part of this conversation! We will continue to delve deeper into affordable housing with you all and we are looking forward to continuing this conversation.
   - We are looking to expand our responses to the Union County Fair Housing Survey, please pass it along to your community. It will close December 3rd, 2021.

4. Union County's 2017 Analysis of Impediments -> 10/28/2021 focus group discussion

5. Focus Group Discussion Summary

Union County's 2017 Analysis of Impediments Report			
2017 Impediments Identified	**The County's Action Items**	**Mitigating Fair Housing**	**2017 Impediments Dicussed in the Focus Group**
Lack of quality access to public infrastructure that allows for mobility of residents.	CDBG funds will be utilized to invest in improvements for sidewalks, pedestrian crossings, and infrastructure to ensure ADA compliance.	Reducing barriers for persons with disabilities and increasing access to oppurtunities for all residents.	A lack of public transportation; cost of transportation exceeding 20% of monthly income; lack of accessible sidewalk and infastrucutre
General lack of understanding of federal, state, and local fair housing laws.	County staff coordinated annual fair housing outreach and educational programs. Staff also created a County web page to better educate the public on fair housing rights.	Providing education, outreach, and enforcement to reduce housing discrimination.	Negative stigma surrounding affordable housing and homelessness; lack of educating the public, landlords, and housing providers on affordable and fair housing
Lack of public resources available for modifying existing housing stock for accessibility for both the elderly and homeowners with disabilites.	CDBG funds will be utilized to anually fund activcities that rehabilitate income eligible owner-occupied housing.	Increasing accesible housing stock to improve housing chouce for the elderly and persons with disabilities.	Was not mentioned during focus group discussions.
Lack of resources to preserve existing affordable housing stock.	CDBG funds will be utilized to anually fund activities that rehabilitate income eligible owner-occupied housing.	Sustaining affordable housing stock to improve housing choice for LMI homeowners.	Zoning issues; restrictive land use covenants; drastic rent increases; private equity investements; overall lack of affordable housing and interest in developing afforable housing; unsafe rental units; supply-chain shortages.

- **Land Constraints**
  - The competitive 9% tax credit program was discussed. It was mentioned that the 9% tax credit program makes it difficult to provide units in the County, while the 4% tax credit program has no competition. One of the biggest impediments as finding land and making sure there are no zoning issues.

- Restrictive land use covenants that prevent anything but single families on many lots was discussed.

- **Education on Affordable Housing**
  - The negative stigma surrounding homelessness and affordable housing was discussed, as well as the lack of education and understanding surrounding impacts it has on affordable housing development in the past.
  - Landlords, housing providers, and the public need to be educated on what affordable housing is to help everyone better understand the issue.
  - It is encouraged to use different terms when referring to affordable housing, like "Work Force Housing" to combat negative stigmas.
- **Rent and Housing Prices**
  - Drastic rent increases in the County were discussed. People are moving into units next door for price increases and displacing folks. Trying to swallow rent increases and keep the stock is getting difficult.
  - Private equity investments were lifted. Builders have no human stake here since they don't live here, and it makes it difficult to keep pricing down.
  - It was stated that builders are demolishing existing buildings to replace them with luxury apartments, which is driving up prices for homebuyers. Additionally, most homebuyers are not working in Union County so folks working in Union County are being displaced and pushed outside. Affordable housing is not a priority to builders when they are mostly concerned with making money. Moreover, the effects of the pandemic are in play. Landlords could not evict and are now raising rent in efforts to make up for the money lost since 2020.
  - The issue of average monthly rent and housing costs exceeding 30% of monthly income for folks was discussed.
- **Rental Units Issues**
  - Safety of rental units was discussed. Rental units are unsafe and there are no repairs or support offered from landlords. When tenants have issues, Community Shelter assists them to make complaints, but we cannot speak to what, if anything, occurs following the complaint.
  - MHA states that when they receive a complaint, the landlord has either 24 hours or 30 days to correct the issue, depending on the severity of the issue. MHA will issue transfer vouchers for tenants to move if needed but clients usually stay in the home, or sometimes do not even bother to report issues, because there is no affordable housing available, or folks do not want to go through the moving process.
- **Transportation**

    - It was mentioned that in addition to high rent and housing prices, transportation and car payments exceed 20% of monthly income.
    - Transportation concerns for folks without driver's licenses was discussed. There is a lack of mass transportation systems in Union County.
- **Ensuring Access to Affordable Housing**
    - Cap on rent.
    - Must find a way to build properties and have units available for low to moderate income renters.
    - It was stated that government support is critical as the County continues to grow, like putting money towards affordable housing development and a Land Use Plan.
    - There was discussion surrounding a 2003 study group on Affordable Housing done by United Way and how there has been little to no progress. It was stated that intentional work and sacrifice needs to occur.
    - It was stated that sidewalk and infrastructure generally need to be looked at through an accessibility lens across and within minority and diverse neighborhoods. Moreover, transportation issues were discussed, stating that affordable housing needs to be built near grocery stores, pharmacies, etc.
    - The County is encouraged to stimulate tax credits and multifamily developments across the County, to implement its own down payment assistance program, and county-wide training relating to fair housing and fair-housing rights.
    - The County is encouraged to think innovatively, like purchasing properties designated for affordable housing and inclusionary zoning.
    - It was suggested that the County dedicate time to finding areas of soft funding for a Tax Credit Program for households earning 30% or less of AMI.
    - It was suggested that the County find a way to slow down how fast properties are being bought.
    - The County is encouraged to pool resources from every lens and portion of the community to combat impediments to fair housing.
- **Supply-Chain Shortages and Construction Costs**
    - The importance of relationship-building with some smaller contractors was emphasized. A focus group member will make a soft introduction to the County.
    - MHA partnered with an entity out of Charlotte where they have a program where young folks go through a skilled program with their instructors and they need properties to work on, MHA will connect them with the County
    - It was suggested that the County look into the Homeless Veterans Resiliency Program. HVRP has work force development and could be an opportunity for people to do work on homes that need rehab.

October 28, 2021, AI Focus Group Participants

- **Christina Danis, Assistant Director of Community Economic Development,** Centralina Regional Council, cdanis@centralina.org
- **Clayton Viognier**, **Director, Strategy & Innovation with Union County,** Clayton.Voignier@unioncountync.gov
- **Zsuzsi Kadar**, **Project Manager,** Centralina Regional Council, zkadar@centralina.org
- **Kate Fersinger**, **Centralina Regional Council Fellow,** kfersinger@centralina.org
- **Melanie Miller**, **The Arc Union/Cabarrus**, Executive Director, mmiller@thearcisthere.org
- **Ivy Allen, United Way of Central Carolinas**, Regional Development Director-Union & Anson Counties, ifallen@uwcentralcarolinas.org
- **Jill Valente, Community Link,** Program Manager of Permanent Supportive Housing, jvalente@communitylinknc.org
- **Teresa Robinson, Community Link,** Coordinated Entry Lead, trobinson@communitylinknc.org
- **Anna McRae, Monroe Housing Authority,** Chief Executive Officer, amcrae@monroehousing-nc.com
- **Greg Proctor, InReach,** Board of Directors, greg@luminapartnersllc.com
- **Isabelle Gillespie, Monroe-Union Community Development Corp.,** Executive Director, gmuccdc@carolina.rr.com
- **Karis Manus, Union County Community Action**, Director of Employment Training, karis.manus@uccainc.org
- **David Casper, United Diversified Industries**, Executive Director, david.casper@udinc.org
- **Sandra Clarke, Community Shelter of Union County,** Housing Stability Manager, sandra.clarke@unionshelter.org
- **Melissa McKeown, Community Shelter of Union County,** CEO, melissa.mckeown@unionshelter.org

October 28, 2021, Focus Group DICUSSION QUESTIONS

1. What are the most difficult barriers and constraints to fair housing in Union County?
2. What can we do about these barriers and constraints?
3. What are the greatest housing needs in Union County?
4. Are there land use or zoning constraints on affordable housing?

5. What, if any, are the specific market barriers?
6. What activities should the County undertake over the next five years to ensure access to affordable housing?
7. How might public policy be influenced?
8. How can the County influence the private sector?
9. Any other concerns or considerations?

List of Identified Stakeholders

- The Arc Union/Cabarrus
- United Way of Central Carolinas
- Community Link
- Monroe Housing Authority
- InReach
- Monroe-Union Community Development Corporation
- Union County Community Action
- United Diversified Industries
- Community Shelter of Union County
- Empower for Hope
- Ground 40 Ministries
- Heart for Monroe
- New Testament Baptist Ministries
- Operation Reach Out
- Sign Posts Ministries
- The Arc
- Union County Education Foundation
- Habitat for Humanity
- American Red Cross
- Common Heart
- HealthQuest of Union County
- Safer Communities
- Turning Point
- Union County Community Arts Council
- Union County Crisis Assistance Ministry
- Bridge to Recovery
- Community Health Services of Union County
- Integrated Behavioral Health Management
- A Few Good Men
- Alliance for Children
- Boys and Girls Clubs
- Core Compassion Project
- Council on Aging
- Two Hearts One Language Foundation

- Union County Crimestoppers
- Union County Homebuilder’s Association

APPENDIX B

Resident Surveys and Agency Surveys

FAIR HOUSING SURVEY

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

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

GENERAL BACKGROUND INFORMATION

Are you a resident of Union County?

☐ Yes ☐ No

If Yes, please indicate the town or municipality you live in: _____

If No, do you work in Union County? ☐ Yes ☐ No

Please select your age group:

☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65 or older

Please select your ethnicity:

☐ Hispanic, Latino, or Spanish Origin ☐ Not of Hispanic, Latino, or Spanish Origin

Please select your race:

☐ White ☐ Black or African American ☐ Asian ☐ Native Hawaiian or Other Pacific Islander

☐ American Indian/Alaska Native ☐ Other (Please Describe) _____

Please select your highest level of education:

☐ 12th grade or less ☐ High School Diploma or Equivalent ☐ Some College, No Degree ☐ Associate's Degree

☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral Degree ☐ Other (Please describe) _____

HOUSING INFORMATION

Do you currently live in public housing or receive Section 8 housing choice vouchers?

☐ Yes ☐ No

What is your current living situation?

☐ Owner ☐ Renter ☐ Living with friends or family ☐ Homeless ☐ Other (Please Describe) _____

Please select the type of home you live in:

☐ House ☐ Apartment ☐ Duplex ☐ Group Home ☐ Mobile Home ☐ Other (Please Describe) _____

For your household, please indicate the number of:

Total People: _____ Children: _____ Persons with a Disability: _____ Elderly (age 65 +): _____

If you or a member of your household have a disability, does your home meet your accessibility needs?

☐ Yes ☐ No

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

☐ $0-$14,999 ☐ $15,000-$24,999 ☐ $25,000-$34,999 ☐ $35,000-$49,999 ☐ $50,000-$74,999 ☐ $75,000 & above

Is this a male or female-headed household?

☐ Male ☐ Female ☐ Prefer Not to Say

In what year was your home built?

☐ 2000 or later ☐ 1980-1999 ☐ 1950-1979 ☐ Before 1950

Do you currently use public transportation?

☐ Yes ☐ No **If Yes, what is the distance to the closest bus stop?** _____

Please select if your home has the following:

☐ Indoor running hot water
☐ Working bathtub
☐ Well
☐ Septic tank
☐ Connection to public sewer
☐ Working sink
☐ Working shower
☐ Electricity
☐ Insurance (renters or homeowners)
☐ Gas

Have you ever tried finding affordable housing in Union County and could not?

☐ Yes ☐ No

If yes, what type of home were you looking for?

☐ House ☐ Apartment ☐ Duplex ☐ Group Home ☐ Mobile Home ☐ Other (Please Describe) _____

Please select any factors you believe act as barriers to affordable housing:

☐ Lack of housing information in Spanish or preferred language
☐ Lack of housing options for rent or purchase
☐ Lack of affordable housing options in neighborhood of choice
☐ Affordable housing options too far away from work
☐ Restrictive rules by developers, builders, or homeowner associations
☐ Access to credit
☐ No available disability accommodations
☐ Income source
☐ Lack of understanding of the home-buying process
☐ Other (Please Describe)

Please suggest any improvements you would like to see in Union County as it pertains to affordable and accessible housing: _____

_____
_____
_____
_____

HOUSING DISCRIMINATION INFORMATION

1. Have you seen or heard information regarding Fair Housing laws, programs, or enforcement within Union County?

   ☐ Yes ☐ No

2. Have you ever been discriminated against regarding access to affordable housing? If yes, please select if this was for rental or sale and select the reason for the unfair treatment:

   ☐ Rental ☐ Sale

   ☐ Race ☐ Sex ☐ National Origin ☐ Familial Status ☐ Color ☐ Religion ☐ Disability/Handicap

   Please explain and indicate whether or not you filed a report of the discrimination:
   _____
   _____
   _____
   _____

1. Have you ever been the victim of housing discrimination through advertising (Ex. locals are encouraged to apply or only female applicants)?

   ☐ Yes ☐ No

   If yes, please select if this was for rental or sale and select the reason for the unfair treatment:

   ☐ Rental ☐ Sale

   ☐ Race ☐ Sex ☐ National Origin ☐ Familial Status ☐ Color ☐ Religion ☐ Disability/Handicap

   Please explain and indicate whether or not you filed a report of the discrimination:

   _____
   _____
   _____
   _____

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

   ☐ Yes ☐ No

   If yes, please select the reason below you believe were turned down (if applicable).

   ☐ Race ☐ Sex ☐ National Origin ☐ Familial Status ☐ Color ☐ Religion ☐ Disability/Handicap

Please explain:

_____
_____
_____
_____

PREDATORY LENDING INFORMATION

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

1. Have you ever been the victim of predatory lending? ☐ Yes ☐ No
2. If yes, did you seek assistance and counseling? ☐ Yes ☐ No
3. If you sought counseling, where did you go? _____
4. If you answered yes above, what was the result of the counseling?

   ☐ Refund ☐ Refinancing ☐ Restructuring of loan ☐ Other _____

ONLY FOR THOSE 65 YEARS OF AGE OR OLDER

1. Do you currently reside in senior housing? ☐ Yes ☐ No
    a. If yes, what type? (Ex. restricted, assisted, etc.) _____
2. Do you intend to move in the near future? ☐ Yes ☐ No
    a. If yes, why? (Ex. to be near family, physical needs, etc.) _____
3. Could you afford assisted living if it were necessary? ☐ Yes ☐ No
4. Has your residence been modified for any disability? ☐ Yes ☐ No
    a. If yes, what was changed or added? _____

    How was it financed? (Ex. cash, home equity, loan, etc.) _____

Thank you for completing this survey. If you have any questions, please contact Christina Danis with
Centralina Regional Council, 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262
(704) 688-6502 **cdanis@centralina.org**

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

If you would like to be contacted about any of your survey responses, please provide the following:

Name: _____

Street Address: _____

Phone Number: _____ **Email:** _____

IMPEDIMENTOS PARA UNA VIVIENDA JUSTA Y ECONÓMICA: UNA ENCUESTA COMUNITARIA

La Ley de Vivienda Justa (Título VIII de la Ley de Derechos Civiles de 1968, Código 42 de los Estados Unidos (42 U.S.C por sus siglas en inglés) 3601-3619) declara que es política de los Estados Unidos el proporcionar, dentro de limitaciones constitucionales, una vivienda justa a lo largo de los Estados Unidos. La Ley prohíbe, entre otras cosas, la discriminación en la venta, alquiler y financiación de viviendas y en otras transacciones relacionadas con viviendas, por motivos de raza, color, religión, sexo, estado familiar, nacionalidad de origen o discapacidad. El Condado Union, como participante del Programa del Departamento de Desarrollo Urbano de los Estados Unidos (U.S Department of Housing & Urban Development o HUD por sus siglas en inglés), está comprometido a promover afirmativamente los propósitos y políticas de la Ley de Vivienda Justa dentro de su jurisdicción.

Gracias por participar en esta encuesta sobre los impedimentos a la vivienda justa en el Condado Union. La información que usted proporciona es crucial para hacer mejor el alojamiento, más justo y más económico. Por favor responda como mejor pueda. No debe compartir ninguna información sobre la que no se sienta cómodo/a compartiendo. Sin embargo, toda la información es confidencial. Por favor no complete esta encuesta si ya lo ha hecho.

INFORMACIÓN DE ANTECEDENTES GENERALES

¿Es usted residente del Condado Union?

☐ Sí ☐ No

De ser así, por favor indique la ciudad o municipio en donde reside: _____

De no serlo, ¿Trabaja en el Condado Union? ☐ Sí ☐ No

Por favor seleccione su grupo de edad:

☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65 or mayor

Por favor seleccione su origen étnico:

☐ Hispano, Latino, o de Origen Español ☐ No de Hispano, Latino, o de Origen Español

Por favor seleccione su raza:

☐ Blanco/a ☐ Negro/a o Afroamericano/a ☐ Asiático/a ☐ Nativo/a Hawaiano u Otro Isleño/a del Pacífico

☐ Indio Americano/a / Nativo/a de Alaska ☐ Otro (Por favor describa) _____

Por favor seleccione su nivel más alto de educación:

☐ 12° grado o menos ☐ Diploma de Escuela Secundaria (High School) o Equivalente ☐ Algo de Universidad, sin Título ☐ Associate's (2 años de universidad) ☐ Licenciatura/Bachelor's ☐ Maestría/Master's ☐ Doctorado ☐ Otro (Por favor describa) _____

INFORMACIÓN DE VIVIENDA

¿Reside actualmente en una vivienda pública o recibe bonos de selección de vivienda de Sección 8?

☐ Sí ☐ No

¿Cuál es su situación de vivienda actual?

☐ Dueño ☐ Inquilino ☐ Viviendo con amigos o familia ☐ Sin hogar ☐ Otro (Por favor describa) _____

Por favor seleccione el tipo de hogar en el que vive:

☐ Casa ☐ Apartamento ☐ Duplex ☐ Hogar de grupo ☐ Casa móvil ☐ Otro (Por favor describa) _____

Para su hogar, por favor indique el número de:

Personas en Total: _____ Niños: ____ Personas Discapacitadas: ____ Ancianos (de 65 en adelante): ____

Si usted o un miembro de su hogar tiene una discapacidad, ¿Satisface su hogar sus necesidades de accesibilidad?

☐ Sí ☐ No ☐ No Aplica

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

☐ $0-$14,999 ☐ $15,000-$24,999 ☐ $25,000-$34,999 ☐ $35,000-$49,999 ☐ $50,000-$74,999 ☐ $75,000 y más

¿Es este un hogar encabezado por un hombre o mujer?

☐ Hombre ☐ Mujer ☐ Preferiría no decirlo

¿En qué año fue su hogar construido?

☐ 2000 o posterior ☐ 1980-1999 ☐ 1950-1979 ☐ Antes de 1950

¿Utiliza actualmente transporte público?

☐ Sí ☐ No De usarlo, **¿Cuál es la distancia a la parada de autobus más cercana?** _____

☐ Seguro (de inquilino o dueño de hogar)
☐ Gas
☐ Aire Acondicionado
☐ Calefacción

Por favor seleccione cualquier programa en el cual podría estar interesado/a:

☐ Programas de educación (ESL, GED, etc.)
☐ Programas de educación para propietarios de viviendas
☐ Capacitaciones laborales
☐ Elaboración de presupuestos y recuperación de crédito
☐ Mejoras para el Hogar
☐ Clases de derechos de inquilinos
☐ Talleres de Ley de Vivienda Justa

¿Alguna vez ha intentado encontrar una vivienda económica en el Condado Union y no pudo?

☐ Sí ☐ No

De ser así, ¿Qué tipo de hogar estaba buscando?

☐ Casa ☐ Apartamento ☐ Duplex ☐ Hogar de Acogida ☐ Casa Móvil ☐ Otro (Por favor describa) _____

Por favor seleccione los factores que crea que actúan como barreras para la vivienda justa:

☐ Falta de información de vivienda en español o idioma preferido
☐ Falta de opciones de vivienda en alquiler o compra
☐ Falta de opciones de vivienda económica en el vecindario de elección
☐ Opciones de vivienda económica muy lejos del trabajo
☐ Reglas restrictivas por parte de desarrolladores, constructores o asociaciones de propietarios de vivienda
☐ Acceso a crédito
☐ No hay disponibles adaptaciones para discapacitados
☐ Fuente de ingresos
☐ Falta de comprensión del proceso de compra de una vivienda
☐ Otro (por favor describa)

Por favor sugiera cualquier mejora que le gustaría ver en el Condado Union en lo que respecta a viviendas económicas y accesibles: _____
_____
_____
_____
_____
_____

INFORMACIÓN SOBRE DISCRIMINACIÓN DE VIVIENDA

1. ¿Ha visto u oído información sobre las leyes, programas o el cumplimiento de las leyes de Vivienda Justa dentro del Condado Union?

   ☐ Sí ☐ No

2. ¿Ha sido usted discriminado/a alguna vez respecto al acceso a una vivienda económica? De ser así, por favor seleccione si esto fue para alquiler o venta y seleccione el motivo del trato injusto:

   ☐ Alquiler ☐ Venta

☐ Raza ☐ Sexo ☐ Nacionalidad de Origen ☐ Estado Familiar ☐ Color ☐ Religión

☐ Discapacidad/Limitación física

Por favor explique e indique si usted hizo o no un reporte sobre la discriminación:

_____
_____
_____
_____

1. ¿Alguna vez ha sido víctima de discriminación de vivienda a través de publicidad (ej. Animando a personas locales a solicitar o sólo para mujeres solicitantes)?

   ☐ Sí ☐ No

   De ser así, por favor seleccione si esto fue para alquiler o venta y seleccione el motivo del trato injusto:

   ☐ Alquiler ☐ Venta

   ☐ Raza ☐ Sexo ☐ Nacionalidad de Origen ☐ Estado Familiar ☐ Color ☐ Religión

   ☐ Discapacidad/Limitación física

   Por favor explique e indique si usted hizo o no un reporte sobre la discriminación:

   _____
   _____
   _____
   _____

2. ¿Alguna vez le han negado un préstamo para comprar una casa?

   ☐ Sí ☐ No

   De ser así, por favor seleccione a continuación el motivo por el que cree que le rechazaron (de ser aplicable).

   ☐ Raza ☐ Sexo ☐ Nacionalidad de Origen ☐ Estado Familiar ☐ Color ☐ Religión

   ☐ Discapacidad/Limitación física

Por favor explique:

_____
_____
_____
_____

INFORMACIÓN SOBRE PRÉSTAMOS ABUSIVOS

Préstamos abusivos incluyen prácticas crediticias abusivas que generalmente ocurren cuando se aprovechan de una persona a través del financiamiento de un préstamo o el uso indebido de la garantía disponible (como el valor neto de su casa). Estos préstamos tienden a tener tasas de intereses altas, tarifas escandalosas y términos de pago poco económicos.

1. ¿Alguna vez ha sido usted víctima de préstamos abusivos? ☐ Sí ☐ No
2. De ser así, ¿buscó asistencia y asesoría? ☐ Sí ☐ No
3. Si usted buscó asesoramiento, ¿a dónde fue? _____
4. Si respondió 'si' a la pregunta anterior, ¿cuál fue el resultado de la asesoría?

☐ Reembolso ☐ Refinanciamiento ☐ Reestructuración del préstamo ☐ Otro _____

SÓLO PARA AQUELLOS DE 65 AÑOS O MAYORES

1. ¿Reside usted actualmente en una vivienda para personas mayores? ☐ Sí ☐ No
   a. De ser así, ¿de qué tipo? (ej. Restringida, asistida, etc.)

   _____
2. ¿Planea mudarse en un futuro cercano? ☐ Sí ☐ No
   a. De ser así, ¿por qué? (Ej. Para estar cerca de la familia, necesidades físicas, etc.)

   _____
3. ¿Puede usted cubrir los costos de vivienda asistida de ser necesario? ☐ Sí ☐ No
4. ¿Ha sido su residencia modificada por alguna discapacidad? ☐ Sí ☐ No
   a. De ser así, ¿qué fue cambiado o añadido?_____

   ¿Cómo fue financiado? (Ej. Efectivo, préstamo con garantía hipotecaria, préstamo, etc.)

   _____

Gracias por completar esta encuesta. Si tiene alguna pregunta, por favor contacte a Christina Danis en
Centralina Regional Council, 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262
(704) 688-6502 **cdanis@centralina.org**

Por favor devuelva las encuestas completadas a Centralina Regional Council por correo a 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262 o a través de correo electrónico a **cdanis@centralina.org**

Si desea ser contactado acerca de cualquiera de la respuestas de su encuesta, por favor provea lo siguiente:

Nombre: _____

Dirección física: _____

Teléfono: _____

Correo electrónico: _____

IMPEDIMENTS TO FAIR AND AFFORDABLE HOUSING: COUNTY STAFF SURVEY

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

Thank you so much for taking part in this survey. The information you provide is critical to Union County's development of the 2022 Analysis of Impediments to Fair Housing. Please answer to the best of your ability. You should not give out any information that you are not comfortable giving, however all information is confidential.

Are you a resident of Union County?

☐ Yes ☐ No

If Yes, please indicate the town or municipality you live in: _____

If Yes, how long have you lived in Union County? Months _____ Years _____

Department: _____

Job Title: _____

Years of Service with Union County:

☐ 0-5 ☐ 6-10 ☐ 11-15 ☐ 16-20 ☐ 21-25 ☐ 25+

The 2017 Union County Analysis of Impediments to Fair Housing (AI) identified four housing issues. Please select the issues below that you believe are still relevant.

☐ There is a lack of quality access to public infrastructure that allows for mobility of residents, which can disproportionately affect the elderly, low-income and disabled persons.

☐ General lack of understanding of federal, state and local fair housing laws due to a lack of resources for fair housing agencies, quality affordable housing information programs and public fair housing enforcement.

☐ Lack of public resources available for modifying existing housing stock for accessibility for both the elderly and disabled homeowners.

☐ Lack of resources to preserve existing affordable housing stock.

1. **What do you believe are currently the greatest impediments, or barriers, to fair and affordable housing in Union County? (Select as many as applicable)**

   ☐ Lack of housing information in Spanish or preferred language
   ☐ Lack of housing options for rent or purchase
   ☐ Lack of affordable housing options in neighborhood of choice
   ☐ Affordable housing options too far away from work
   ☐ Restrictive rules by developers, builders or homeowner associations
   ☐ Access to credit
   ☐ No available disability accommodations
   ☐ Income source
   ☐ Lack of understanding of the home-buying process
   ☐ Other (Please Explain Below)

   _____

   _____

   _____

   _____

2. **What actions do you believe should be taken to overcome impediments to fair housing in Union County? Please explain.**

   _____

   _____

   _____

   _____

3. **Please list housing providers or stakeholders that Union County should engage during the Analysis of Impediments to Fair Housing report development process.**

   _____

   _____

   _____

   _____

4. **Please list any state or local plans or additional data sources that Union County should review as part of the Analysis of Impediments to Fair Housing.**

   _____

   _____

   _____

   _____

5. **Any additional comments or feedback.**

   _____

   _____

   _____

   _____

Thank you for completing this survey. If you have any questions, please contact Christina Danis with
Centralina Regional Council, 9815 David Taylor Drive, Suite 100, Charlotte, NC 28262
(704) 688-6502 cdanis@centralina.org

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

If you would like to be contacted about any of your survey responses, please provide the following:

Name: _____

Phone Number: _____ **Email:** _____

Union County Fair Housing Community Survey Results-

Demographics- 894 individuals completed the Union County Fair Housing Community Survey in Spanish and English, 96% of those respondents reside in Union County. 9% of respondents were between the ages of 18 and 34, while 70.8% were between the ages of 35 and 64, and 20% were aged 65 and older. 7.4% of the respondents are Hispanic, Latino, or Spanish Origin, while 92.6% are not Hispanic. 75.7% of survey respondents identify as white, 13.9% identify as Black, 3% identify as Asian or Asian American, 1% identify as American Indian or Alaska Natives, .4% identify as Native Hawaiian or another Pacific Islander, and 5.9% identify as some other race.

Housing and Income Information- 1.2% of respondents answered, 'yes' to the question 'Do you currently reside in public housing or receive Section 8 housing choice vouchers?', while 98.8% answered no. Majority of respondents described their current living situation as 'owner', while 15.4% are renters and 3.5% live with family or friends. 91.3% of respondents reside in a house and 4.6% reside in an apartment, while 1.5% reside in a mobile home and 2.1% reside in another type of home. 57.7% of respondents answered that a person with a Disability resides in their household and .7% of respondents indicated that their home meets accessibility needs while 15.1% indicated that their home does not meet accessibility needs. 55.5% of respondents have a yearly income of $75,000 and above, while 22.6% of respondents' income falls between $50,000 and $74,999. 9.8% of respondents' yearly income falls between $35,000 and $49,999 and 7% of respondents' yearly income falls between $25,000 and $34,999. 3% of respondents' yearly income falls between $15,000 and $24,999 and 1.8% falls below $14,999. 98.7% of respondents indicated that their home has indoor running hot water. 18.8% of respondents indicated that their home has a well. 29.2% of respondents indicated that their home has a septic tank. 72.3% of respondents indicated that their home has connection to public sewer. 99% of respondents indicated that their home has a working sink, working shower, working bathtub, and electricity. 92.2% of respondents indicated that their home has insurance. 69.9% of respondents indicated that their home has gas and 98% of respondents indicated that their home contains air conditioning and heat.

Affordable Housing Impediments- 98.8% of respondents do not use public transportation while 1.2% indicated that they do use public transportation. 34.2% of respondents indicated that they have tried to find affordable housing in Union County and could not. Those who were seeking affordable housing were looking for a house (53%), an apartment (23%), a duplex (7.9%), a group home (1.36%), a mobile home (7%), or another type of home (7.6%). Nine options were available for respondents to select factors they believe act as barriers to affordable housing and were selected at the rates that follow: Lack of housing information in Spanish or preferred language (10.4%); Lack of housing options for rent or

purchase (46.9%); Lack of affordable housing options in neighborhood of choice (54.4%); Affordable housing options too far away from work (24.6%); Restrictive rules by developers, builders, or homeowner associations (26.7%); Access to credit (25.9%); No available disability accommodations (9.2%); Income source (40.5%); Lack of understanding of the home-buying process (28.9%). In response to the survey question, "Have you ever seen or heard information regarding Fair Housing laws, programs, or enforcement within Union County, 26% respondents answered, 'Yes' while 74% answered 'No'. 6.7% of respondents indicated that had been discriminated against regarding access to affordable housing, listing reasons for unfair treatment being Race (32%), Sex (5.7%), National Origin (3.8%), Familial Status (26.4%), Color (20.8%), Religion (1.9%), and Disability/Handicap (9.4%). 2.7% of respondents indicated that they have been victim of housing discrimination through advertising, listing reasons for unfair treatment being Race (14.3%), Sex (19%), National Origin (4.8%), Familial Status (23.8%), Color (19%), Religion (9.5%), and Disability/Handicap (4.8%). 13% of respondents indicated that they had been turned down for a loan to buy a house, listing reasons they believed to have been turned down as Race (33.3%), Sex (10%), National Origin (2.6%), Familial Status (20.5%), Color (20.5%), Religion (7.7%), and Disability/Handicap (5.3%). 7.7% of respondents indicated that they have bene the victim of predatory lending.

The following is a summary of responses written-in by respondents as factors they believed to act as barriers to affordable housing:

- High and inflated rent, home, and utility prices;
- Growth in population in Union County leading to overproduction;
- Discrimination;
- Lack of assistance in finding affordable housing;
- Lack of affordable senior housing;
- Lack of affordable housing available;
- Sellers' market biases in NC creating competition;
- Lack of reasonable waged jobs in the County/Minimum Wage Laws;
- Lack of education about fair housing and fair housing rights;
- Lack of accessible public transit and sidewalk infrastructure;
- Lack of quality business development;
- High home improvement prices.

Additionally, the following is a summary of responses that were written-in in response to the question, 'What improvement would you like to see from Union County as it pertains to affordable and accessible housing?':

- Incentivize developers for affordable rent;

- Slow down development;
- Build more section 8 housing;
- Build affordable housing with accessibility for the elderly and individuals with disabilities;
- Build affordable multi-family housing for minorities, domestic violence victims, and families;
- Increase overall quality of affordable housing;
- Incorporate affordable housing in all new developments;
- Improve infrastructure, such as road networks, sidewalks, and access to public transportation;
- Create policies that limit the maximum rent and home costs;
- Offer educational programs in public schools regarding fair housing rights;
- Investigate the high cost of utilities paid by renters going to landlords;
- Create a database of affordable housing offered in the County;
- Improve existing affordable housing;
- Implement limitations and restrictions on corporate owned properties;
- Provide income-based housing options;
- Convert and improve existing older homes into affordable housing;
- Increase outreach to the Latino community;
- Offer assistance to first time home buyers;
- Improve equitable education for all public students;
- Be mindful and intentional about the location of affordable housing by working with nonprofits to develop rehousing programs;
- Dedicated efforts between government entities and developers to establish affordable housing .

Senior Housing- 2% of respondent indicated that they reside in senior housing. 23% of respondents aged 65 or older indicated that they intend to move in the near future and 50.8% of senior respondents indicated that they could afford assisted living if necessary, while 49% indicated that they could not afford assisted living. 15% of respondents over the age of 65 indicated that their residence had been modified for any disability, while 87% indicated that it had not been modified.

Union County Fair Housing Staff Survey Results-

52 Union County employees responded to the Union County Fair Housing Staff Survey, 78.85% of which reside in Union County. Various departments in the County were represented, such as the Health Department, Business Operations, the Human and Social Services Department, the Union County Public Library, the Sherrif's Office, The Department of

Transportation, the Emergency Management Department, and Public Works. Union County employees identified various impediments from the 2017 AI that they believe are still relevant, such as a lack of quality access to public infrastructure that allows for mobility of residents (61.5%), a general lack of understanding of federal, state and local fair housing laws (57.7%), a lack of public resources available for modifying existing housing stock for accessibility for both the elderly and disabled homeowners (48%), and a lack of resources to preserve existing affordable housing stock (65.4%). Moreover, the following impediments were selected in response to the question regarding the current greatest impediments, or barriers, to fair and affordable housing in Union County: Lack of housing information in Spanish or preferred language (19%); Lack of housing options for rent or purchase (71%); Lack of affordable housing options in neighborhood of choice (83%); Affordable housing options too far away from work (46%); Restrictive rules by developers, builders or homeowner associations (29%); Access to credit (33%); No available disability accommodations (19%); Income source (52%); Lack of understanding of the home-buying process (37%). Respondents were also given the opportunity to write-in impediments they believe are barriers to fair and affordable housing, such as rapid population growth in Union County, overdevelopment, poor quality in existing affordable housing, and the increase in rent and housing prices. Additionally, respondents listed housing providers or stakeholders that Union County should engage during the AI process, which helped inform the creation of the focus groups. Moreover, respondents listed any state/local plans or additional data sources that they believe Union County should review as part of the AI.

APPENDIX C

Community Engagement Event Materials

Union County Fair Housing

UNIONCOUNTY
north carolina

The Community Development Block Grant (CDBG) is...

- a federal program funded by the Department of Housing and Urban Development (HUD).
- a flexible program that provides communities with resources to address a wide range of housing and community development needs.

The Fair Housing Act...

- Is known as Title VIII of the Civil Rights Act of 1968.
- Guarantees protection from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities.
- Prohibits discrimination in any real estate transaction based on race, sex, religion, national origin, disability, familial status, or ethnicity.
- Covers most housing.

THE FAIR HOUSING ACT

unioncountync.gov/cdbg

2022 Union County Analysis of Impediments

UNIONCOUNTY
north carolina

WHAT

The Analysis of Impediments (AI) is a thorough examination of a variety of sources related to housing, furthering fair housing efforts, particularly for persons protected under the fair housing law.

WHY

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

WHO

This process incorporates public input and review via direct contact with stakeholders, public forums to collect input from residents, distribution of reports for resident review, and formal presentations of findings and possible actions to overcome identified impediments.

WHEN

The Analysis of Impediments process will be completed **May 15, 2022.**

THE FAIR HOUSING ACT

unioncountync.gov/cdbg

Impediments to Fair Housing

UNIONCOUNTY
north carolina

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

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

Impediments to fair housing choice include actions that...

- Constitute violations, or potential violations, of the Fair Housing Act.
- Are counterproductive to fair housing.
- Have the effect of restricting housing opportunities on the basis of race, color, religion, sex, disability, familial status, or national origin.

THE FAIR HOUSING ACT

unioncountync.gov/cdbg

We Want To Hear From YOU!

Join us at the following events to learn more:

Vaccine Clinic
Union County Human Services

2330 Concord Ave., Monroe
Thursdays & Fridays | 9:00 a.m. - 4:00 p.m.

Union County Farmers Market

805 Skyway Dr., Monroe
November 6, 2021 | 9:00 a.m. - 12:00 p.m.

Scan this code
to complete
Union County's
Fair Housing Survey

UNIONCOUNTY
north carolina

unioncountync.gov/cdbg

Community Development Block Grant (CDBG)

The CDBG program is funded by the U.S. Department of Housing and Urban Development (HUD) to provide necessary resources to communities to address a wide range of housing and community development needs.

Scan this code to take the
Fair Housing Survey

THANK YOU
FOR YOUR INPUT!

UNION COUNTY
north carolina

Questions?
CDBG@unioncountync.gov
www.unioncountync.gov/cdbg

Union County Fair Housing Survey

Community Development Block Grant Program (CDBG)

Analysis of Impediments to Fair Housing

UNIONCOUNTY
north carolina

The Fair Housing Act

The Fair Housing Act prohibits discrimination in any real estate transaction based on race, sex, religion, national origin, disability, familial status, or ethnicity.

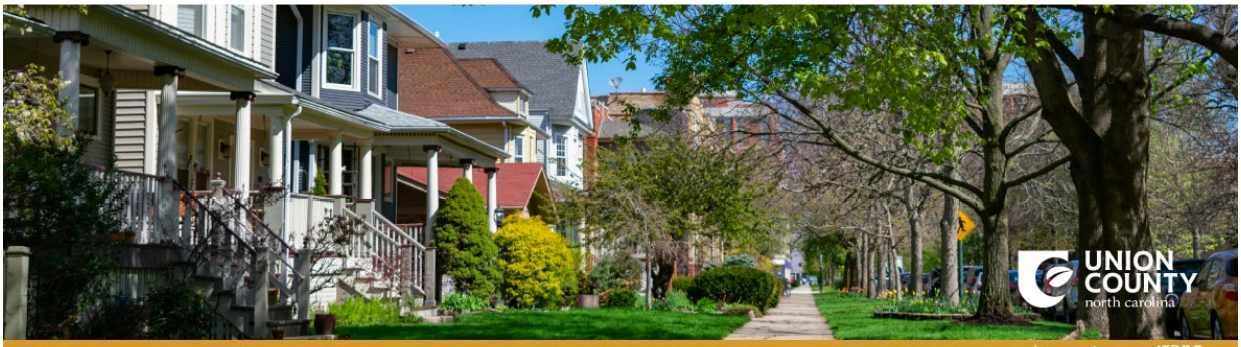
Union County Analysis of Impediments

As a CDBG program participant, Union County is required to evaluate impediments, or barriers, to fair housing.

The Fair Housing Survey helps us receive information from residents to ensure federally-funded programs administered by Union County promote fair housing opportunities.

Barriers to Fair Housing include...

Any actions or decisions taken, or that have the effect of, restricting housing choices because of race, color, sex, disability, familial status, or national origin.



unioncountync.gov/CDBG

Let Your Voice Be Heard
Fair Housing Survey
Tell us about your housing experiences and concerns in Union County.
ucgov.info/housingsurvey
UNIONCOUNTY
north carolina
A Community Development Block Grant (CDBG) Program

Permite que tu voz se escuche
Encuesta de Equidad de Vivienda
Cuéntenos sobre sus experiencias y preocupaciones de vivienda en el Condado Union.
ucgov.info/encuestadevivienda
UNIONCOUNTY
north carolina
Un Programa de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG por sus siglas en inglés)

APPENDIX D

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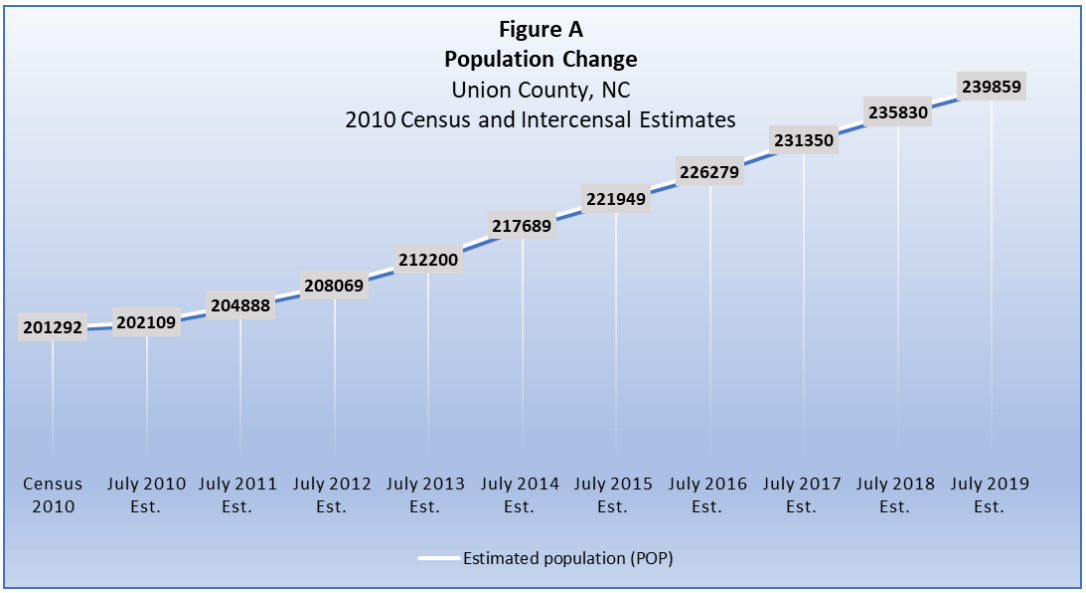
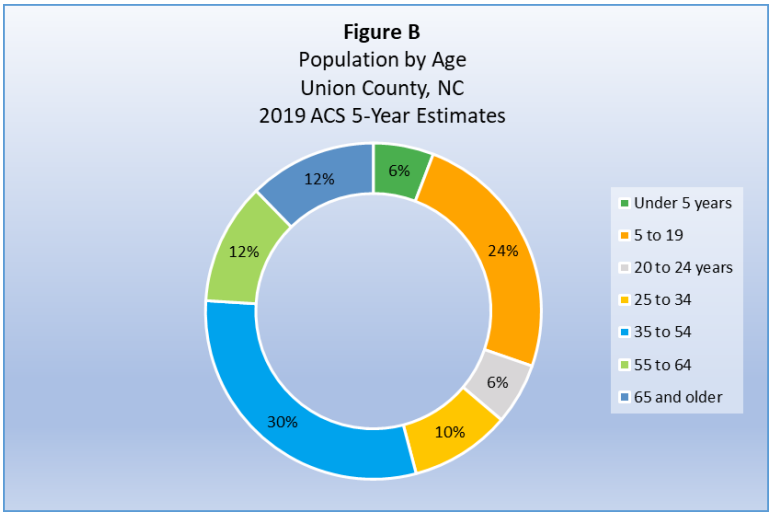




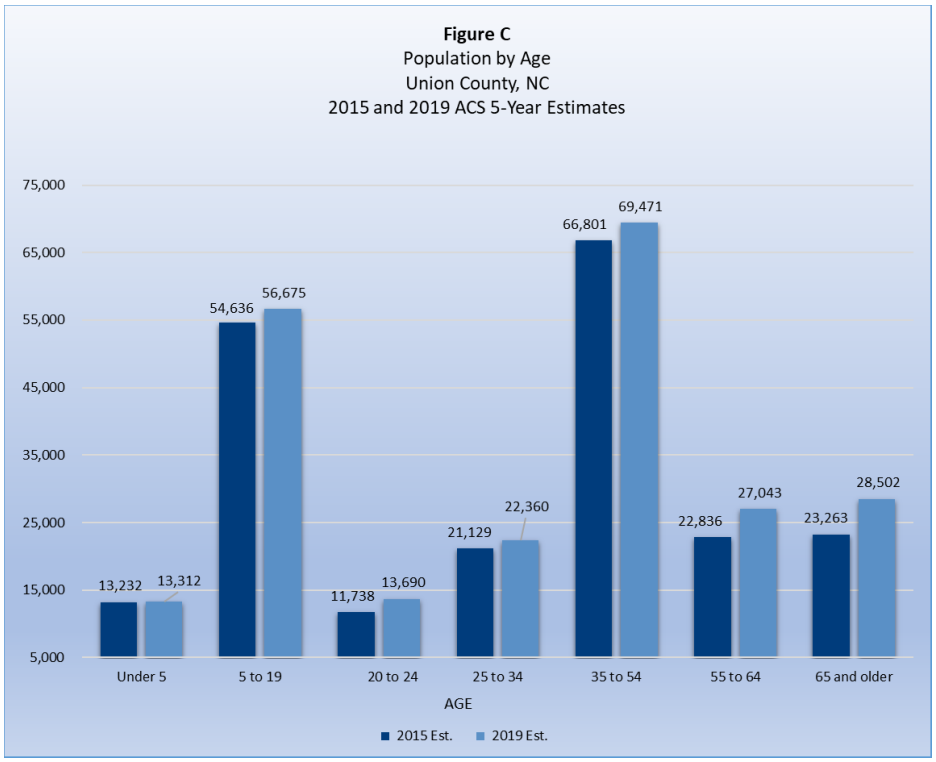


Figure C
Population by Age
Union County, NC
2015 and 2019 ACS 5-Year Estimates
75,000
65,000
55,000
45,000
35,000
25,000
15,000
5,000
13,232
13,312
54,636
56,675
11,738
13,690
21,129
22,360
66,801
69,471
22,836
27,043
23,263
28,502
Under 5
5 to 19
20 to 24
25 to 34
35 to 54
55 to 64
65 and older
AGE
2015 Est.
2019 Est.

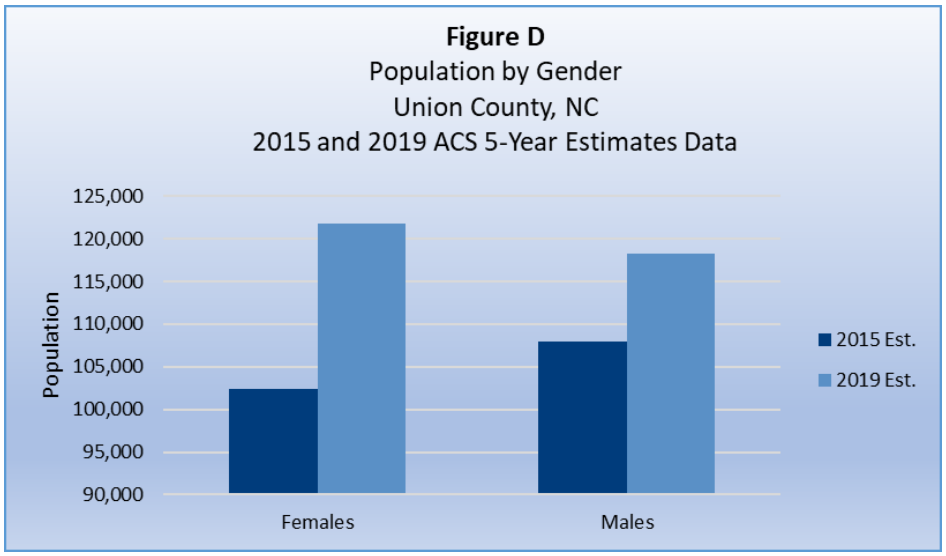


Figure D
Population by Gender
Union County, NC
2015 and 2019 ACS 5-Year Estimates Data
Population
125,000
120,000
115,000
110,000
105,000
100,000
95,000
90,000
Females
Males
2015 Est.
2019 Est.

Figure E
Population by Race and Ethnicity
Union County, NC
2010 and 2020 Census Data

	2010 Census		2020 Census		
Race	Population	% of Total	Population	% of Total	**% Change '10-'19**
White, Non-Hispanic	158,954	79%	165,562	69%	4%
Black, Non-Hispanic	23,558	12%	26,981	11%	15%
American Indian and Alaska Native alone	815	0%	1,215	1%	49%
Asian alone	3,217	2%	9,572	4%	198%
Native Hawaiian and Other Pacific Islander alone	63	0%	122	0%	94%
Two or More Races, Non-Hispanic	3,871	2%	18,480	8%	377%
Some Other Race alone	10,760	5%	16,335	7%	52%
Total Population	**201,292**	**100%**	**238,267**	**100%**	**18%**
Hispanic or Latino	20,967	10%	30,110	13%	44%
Not Hispanic or Latino	180,325	90%	208,157	87%	15%

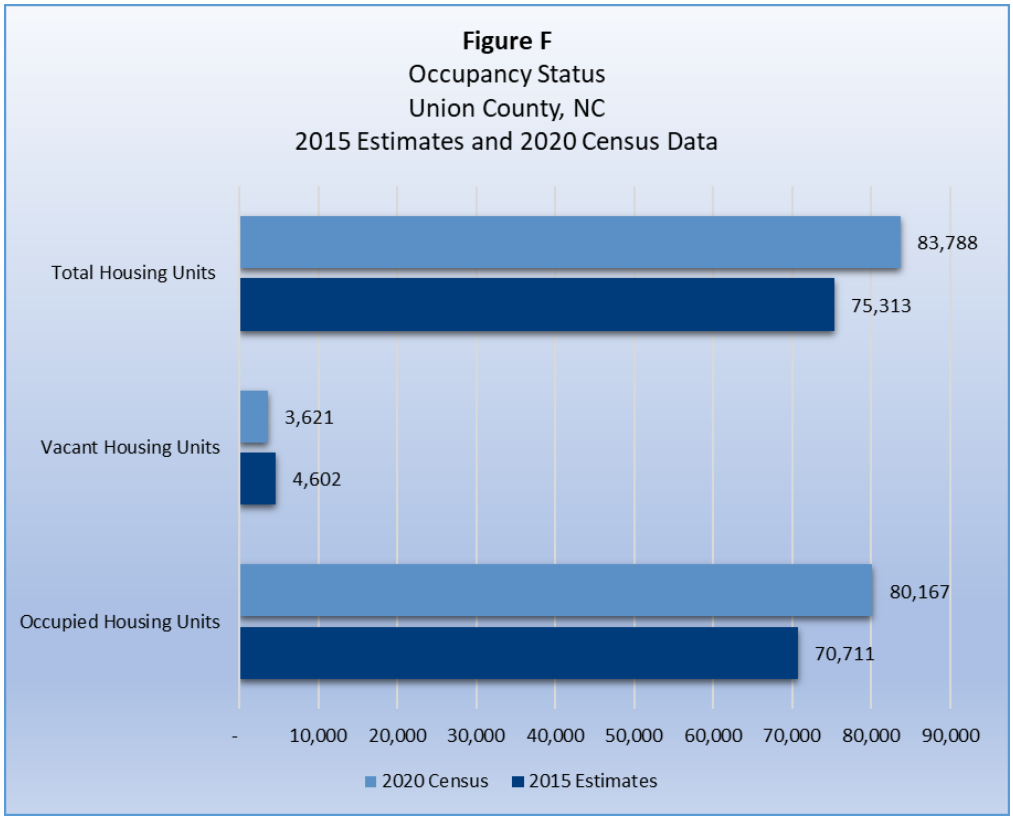


Figure G
Publicly Supported Housing Units by Program Category
Union County, NC
AFFH-T 2020 Data

Housing Units	#	%
Total housing units	50,694	
Public Housing	205	0.40%
Project-based Section 8	232	0.46%
Other Multifamily	11	0.02%
HCV Program	286	0.56%

Figure H
Housing Units by Type
Union County, NC
2015 and 2019 5-Year ACS Estimates

Unit Type	2015 ACS Estimates		2019 ACS Estimates	
	Units	% of Total	Units	% of Total
1 unit, detached	65,138	87%	73,212	87%
1 unit, attached	1,475	2%	2,391	3%
2 units	863	1%	818	1%
3 or 4 units	746	1%	681	1%
5 to 9 units	1,347	2%	1,443	2%
10 to 19 units	766	1%	935	1%
20 or more units	474	1%	195	0.2%
Mobile Home	4,433	6%	4,330	5%
Boat, RV, van, etc.	71	0.1%	0	0.0%
Total	**75,313**	**100%**	**84,005**	**100%**

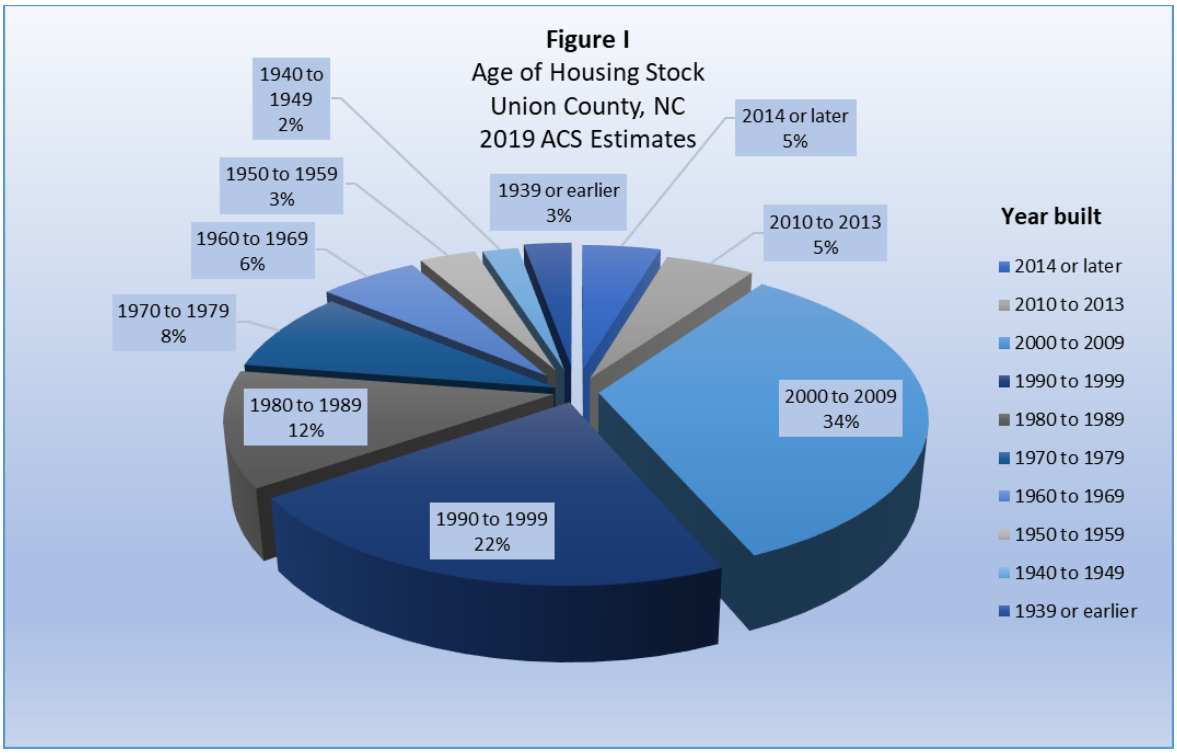


Figure J
Monthly Housing Costs
Union County, NC
2015 and 2019 ACS 5-Year Estimates

Monthly Cost	2015 ACS Estimates		2019 ACS Estimates	
	Units	% of Total	Units	% of Total
Housing Units with a Mortgage				
Less than $500	715	2%	504	1%
$500 to $999	8,350	19%	6,116	13%
$1,000 to $1,499	14,154	33%	14,921	32%
$1,500 to $1,999	9,061	21%	10,093	22%
$2,000 or more	11,306	26%	14,420	31%
Total	**43,586**	**100%**	**46,054**	**100%**
Median (dollars)	$1,447		$1,567	
Housing Units without a Mortgage				
Less than $400	5,864	45%	4,771	39%
$400 or more	7,046	55%	9,718	61%
Total	**12,910**	**100%**	**14,489**	**100%**
Median (dollars)	$421		$451	

Figure K
Median Housing Costs
Union County, NC
2015 and 2019 5-Year Estimates Data

Housing Cost	2015 ACS Estimates	2019 ACS Estimates
Median Contract Rent	$868	$1,030
Median Home Value	$197,400	$241,400

Figure L
Gross Rent as a Percentage of Household Income
Union County, NC
2015 and 2019 5-Year ACS Estimates Data

Percentage	2015 ACS Estimates		2019 ACS Estimates	
	Estimate	% of Total	Estimate	% of Total
Less than 15.0 percent	1,551	12%	2,039	16%
15.0 to 19.9 percent	1,823	14%	1,863	15%
20.0 to 24.9 percent	1,642	13%	1,783	14%
25.0 to 29.9 percent	1,326	10%	1,281	10%
30.0 to 34.9 percent	1,563	12%	1,112	9%
35.0 percent or more	4,998	39%	4,757	37%
Occupied Units Paying Rent	**12,903**	**100%**	**12,835**	**100%**

Figure M
Households by Household Size
Union County, NC
2015 and 2019 5-Year ACS Estimates Data

Size	2015 ACS Estimates		2019 ACS Estimates		% Change
	Households	% of Total	Households	% of Total	
One Person	11,810	17%	12,322	16%	4%
Two Persons	21,778	31%	24,655	32%	13%
Three Persons	13,435	19%	13,314	17%	-1%
Four-or-more Persons	23,688	34%	26,055	34%	10%
Total	**70,711**	**100%**	**76,346**	**100%**	8%

Figure N
Growth of Population, Households, & Median Household Income
Union County, NC
2015 2019 ACS 5-Year Estimates

	2015 ACS Estimates	2019 ACS Estimates	% Change
Population	213,422	239,859	12%
Households	70,711	76,346	8%
Median Household Income	$65,903	$80,033	21%

Figure O
Publicly Supported Households by Race and Ethnicity
Union County, NC
AFFH-T 2020 Data

(Union County, NC CDBG) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Public Housing	29	14%	171	84%	3	1%	0	0%
Project-Based Section 8	87	39%	124	55%	11	5%	0	0%
Other Multifamily	N/a	N/a	0	0%	N/a	N/a	N/a	N/a
HCV Program	18	8%	196	89%	7	3%	0	0%
Total Households	37,589	76%	6,409	13%	4,011	8%	793	2%
0-30% of AMI	3,051	57%	1,459	27%	723	14%	55	1%
0-50% of AMI	6,422	61%	2,462	23%	1,375	13%	110	1%
0-80% of AMI	13,252	66%	3,823	19%	2,505	12%	219	1%

Figure P
Homeownership and Rental Rates by Race and Ethnicity
Union County, NC
AFFH-T 2020 Data

	Homeowners		Renters	
Race/Ethnicity	**#**	**%**	**#**	**%**
White, Non-Hispanic	31,670	82%	5,989	54%
Black, Non-Hispanic	3,745	10%	2,685	24%
Hispanic	1,935	5%	2,079	19%
Asian or Pacific Islander, Non-Hispanic	680	2%	120	1%
Native American, Non-Hispanic	155	0.4%	89	1%
Other, Non-Hispanic	253	1%	130	1%
Total Household Units	**38,425**	**-**	**11,095**	**-**

Figure Q
Disproportionate Housing Needs
Union County, NC
AFFH-T 2020 Data

Households experiencing any of 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	8,670	37,589	23%
Black, Non-Hispanic	3,039	6,409	47%
Hispanic	2,051	4,011	51%
Asian or Pacific Islander, Non-Hispanic	258	793	33%
Native American, Non-Hispanic	54	238	23%
Other, Non-Hispanic	155	382	41%
Total	**14,290**	**49,520**	**29%**
Household Type and Size			
Family households, <5 people	7,638	32,273	24%
Family households, 5+ people	2,312	6,920	33%
Non-family households	4,304	10,303	42%
Households experiencing any of 4 Severe Housing Problems	**# with severe problems**	**# households**	**% with severe problems**
Race/Ethnicity			
White, Non-Hispanic	3,674	37,589	10%
Black, Non-Hispanic	1,545	6,409	24%
Hispanic	1,248	4,011	31%
Asian or Pacific Islander, Non-Hispanic	190	793	24%
Native American, Non-Hispanic	44	238	18%
Other, Non-Hispanic	120	382	31%
Total	**6,814**	**49,520**	**14%**

Figure R
Households with Severe Housing Cost Burden
Union County, NC
AFFH-T 2020 Data

Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	3,269	37,589	9%
Black, Non-Hispanic	1,342	6,409	21%
Hispanic	648	4,011	16%
Asian or Pacific Islander, Non-Hispanic	175	793	22%
Native American, Non-Hispanic	44	238	18%
Other, Non-Hispanic	110	382	29%
Total	5,588	49,520	11%
Household Type and Size			
Family households, <5 people	3,052	32,273	9%
Family households, 5+ people	436	6,920	6%
Non-family households	2,064	10,303	20%

Figure S
Public Housing by Number of Bedrooms and Number of Children
Union County, NC
AFFH-T 2020 Data

Housing Type	Households in 0-1 Bedroom Units #	Households in 0-1 Bedroom Units %	Households in 2 Bedroom Units #	Households in 2 Bedroom Units %	Households in 3+ Bedroom Units #	Households in 3+ Bedroom Units %	Households with Children #	Households with Children %
Public Housing	52	26%	65	32%	86	42%	119	59%
Project-Based Section 8	122	52%	46	20%	56	24%	79	34%
Other Multifamily	0	0.0%	0	0.0%	0	0.0%	N/a	N/a
HCV Program	7	3%	71	32%	143	65%	128	58%

Figure T
Housing Units with Incomplete Plumbing
Union County, NC
2015 and 2019 ACS 5-Year Data

Plumbing Facilities Status	2015 ACS Estimates		2019 ACS Estimates	
	Units	% of Total	Units	% of Total
Lacking Complete Plumbing Facilities	212	0.3%	768	0.9%
With Complete Plumbing Facilities	70,499	99.7%	80,288	99.1%
Total Housing Units	**70,711**	**100.0%**	**81,056**	**100.0%**

Figure U
Opportunity Indicators by Race and Ethnicity
Union County, NC
AFFH-T 2020 Data

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	66.38	71.65	60.16	29.53	27.63	28.45	33.00
Black, Non-Hispanic	44.99	60.09	43.86	28.65	33.94	50.29	33.45
Hispanic	40.07	59.32	42.90	29.31	36.13	54.49	32.35
Asian or Pacific Islander, Non-Hispanic	76.47	82.70	72.13	34.82	25.06	28.07	28.58
Native American, Non-Hispanic	59.42	65.14	53.33	28.74	30.84	34.79	34.15
Population below federal poverty line							
White, Non-Hispanic	54.99	62.69	48.78	26.07	31.80	38.10	34.32
Black, Non-Hispanic	38.93	49.40	38.06	27.90	37.28	53.85	34.54
Hispanic	39.50	59.51	43.25	28.25	39.15	59.75	31.17
Asian or Pacific Islander, Non-Hispanic	18.50	50.45	38.82	30.71	35.66	60.33	31.10
Native American, Non-Hispanic	72.16	50.23	56.76	28.95	27.96	24.61	38.78

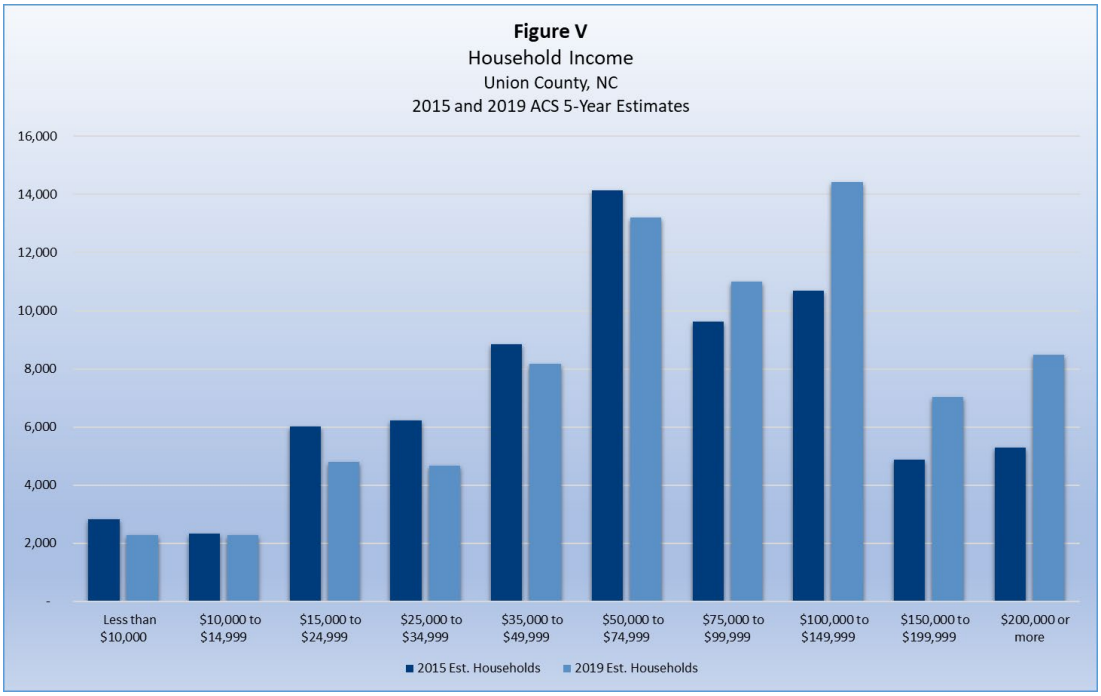


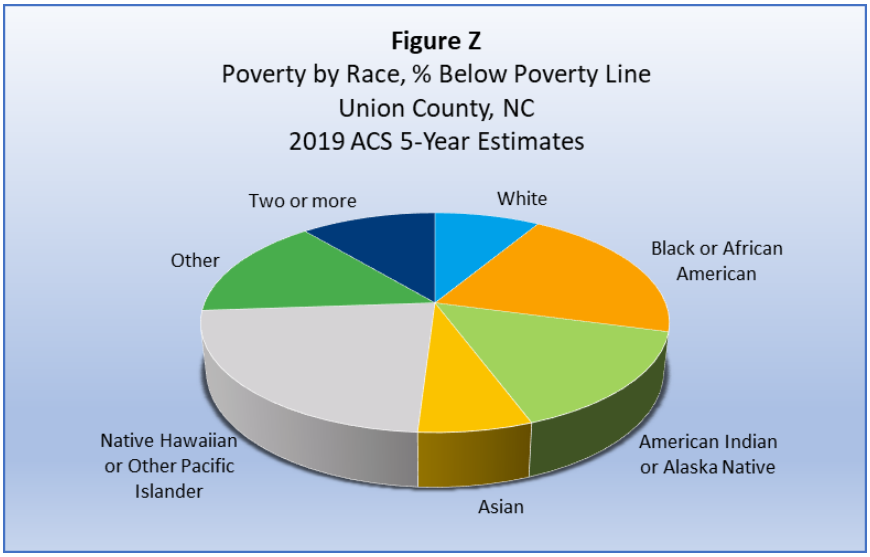
Figure W
Household Income
Union County, NC
2015 and 2019 5-Year ACS Estimate

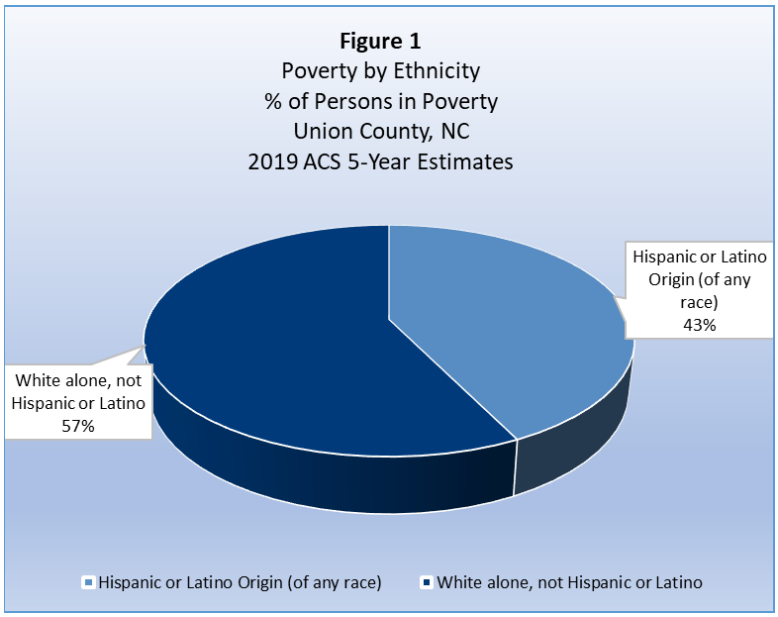
	2015 Est.	2019 Est.	% Change
Median Household Income	$ 65,903	$ 80,033	21%
Mean Household Income	$ 88,098	$ 107,967	23%

Figure X
Poverty by Age
Union County, NC
2015 and 2019 ACS 5-Year Estimates Data

	2015 ACS Estimates		2019 ACS Estimates		% Change
Age	Persons in Poverty	% of Total	Persons in Poverty	% of Total	
Under 18	8,023	13%	6,839	11%	-15%
18 to 64 years	11,945	9%	10,379	8%	-13%
65 years and over	1,448	6%	1,566	6%	8%

Figure Y Population Below Poverty Level Union County, NC 2015 and 2019 ACS 5-Year Estimates			
	2015 Estimates	**2019 Estimates**	**% Change**
Population below poverty level	21,416	18,784	-12%
Percent below poverty level	10.2%	8.2%	-20%





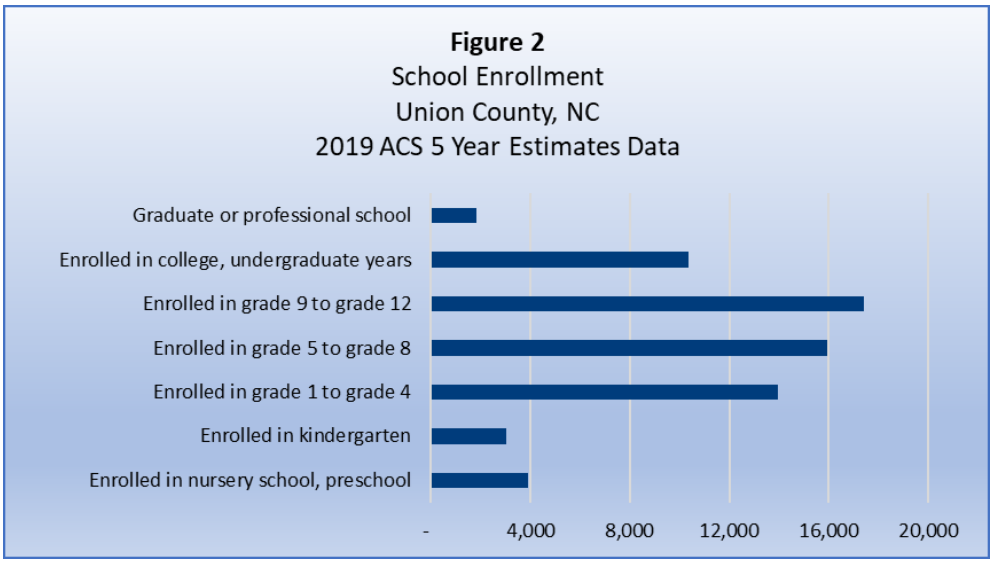


Figure 3
Education Attainment by Age and Gender
Union County, NC
2019 ACS 5-Year Data

Education Level	Population 18 to 24					
	Male	% Male	Female	% Female	Total	% of Total
Less than high school graduate	2,175	21%	1,207	12%	3,382	16%
High school graduate (includes equivalency)	4,054	38%	3,378	33%	7,432	36%
Some college or associate's degree	3,575	34%	4,406	43%	7,981	39%
Bachelor's degree or higher	726	7%	1,188	12%	1,914	9%
Total	**10,530**	**100%**	**10,179**	**100%**	**20,709**	100%

Education Level	Population 25 Years and Over					
	Male	% Male	Female	% Female	Total	% of Total
Less than 9th grade	3,379	5%	2,301	3%	5,680	4%
9th to 12th grade, no diploma	4,994	7%	4,612	6%	9,606	7%
High schoold graduate (includes equivalency)	17,902	25%	18,305	24%	36,207	25%
Some college, no degree	14,247	20%	16,481	22%	30,728	21%
Associate's degree	5,710	8%	7,274	10%	12,984	9%
Bachelor's degree	16,757	24%	18,831	25%	35,588	24%
Graduate or professional degree	8,142	11%	8,441	11%	16,583	11%
Total	**71,131**	**100%**	**76,245**	**100%**	**147,376**	**100%**
Percent high school graduate or higher		**88%**		**91%**		**90%**
Percent bachelor's degree or higher		**35%**		**36%**		**35%**

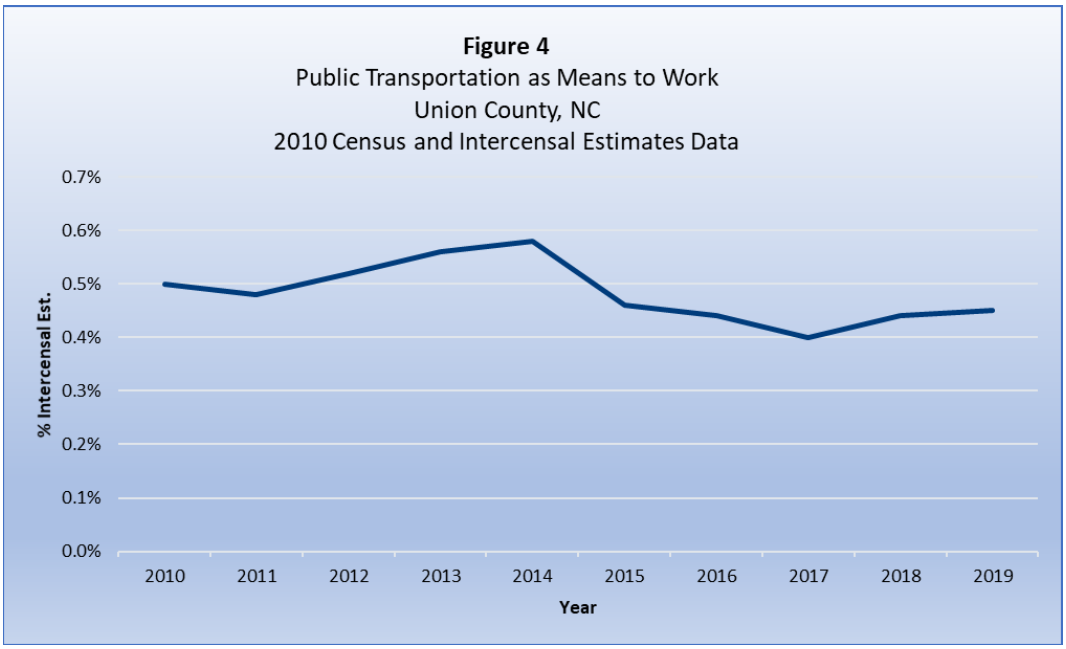


Figure 5
Disabilty by Type
Union County, NC
AFFH-T 2020 Data

Disability Type	#	%
Hearing difficulty	3,987	3%
Vision difficulty	2,568	2%
Cognitive difficulty	5,196	4%
Ambulatory difficulty	7,232	5%
Self-care difficulty	3,063	2%
Independent living difficulty	5,000	4%

Figure 6
Disability by Age Group
Union County, NC
AFFH-T 2020 Data

Age of People with Disabilities	#	%
age 5-17 with Disabilities	1,298	1%
age 18-64 with Disabilities	7,230	5%
age 65+ with Disabilities	5,556	4%

Figure 7
Disability by Public Housing Program Cateogry
Union County, NC
AFFH-T 2020 Data

	People with a	
	#	%
Public Housing	21	10%
Project-Based Section 8	38	16%
Other Multifamily	N/a	N/a
HCV Program	27	12%

Figure 8
Purpose of Loan by Year
Union County, NC
2018 to 2020 HDMA Data

Purpose of Loan	2018	2019	2020	% Change
Home Improvement	1,168	1,306	1,131	-3%
Home Purchase	7,448	8,162	8,256	11%
Refinancing	2,231	4,539	12,759	472%
Total	**10,847**	**14,007**	**22,146**	**104%**

Figure 9
Loan Application by Denial Reason
Union County, NC
2018 to 2020 HMDA Data

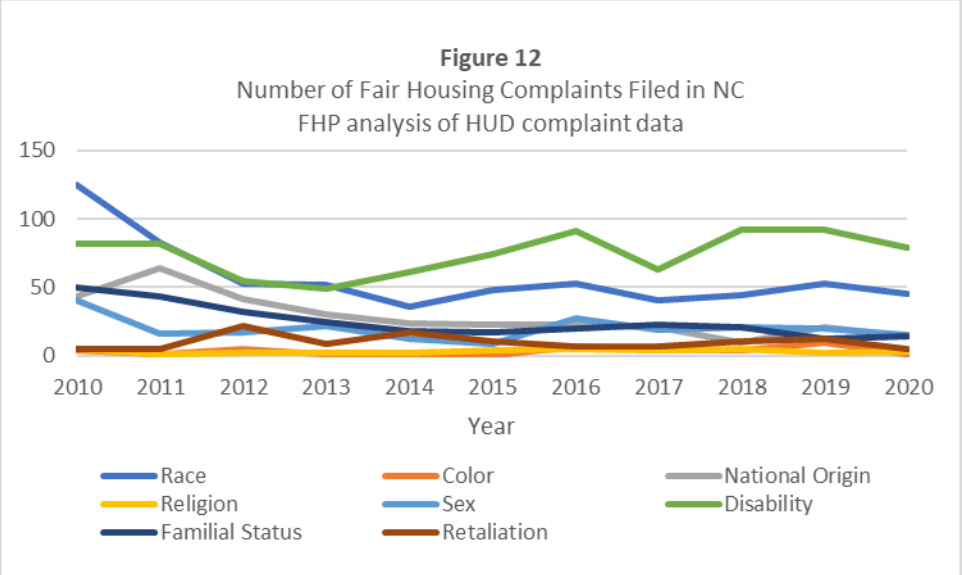
Denial Reason	2018	2019	2020	Total
Debt-to-Income Ratio	686	764	764	**2214**
Employment History	13	30	46	**89**
Credit History	808	839	791	**2438**
Collateral	320	357	313	**990**
Insufficient Cash	60	66	70	**196**
Unverifiable Information	79	107	137	**323**
Credit Application Incomplete	230	272	519	**1021**
Mortgage Insurance Denied	1	0	0	**1**
Other	162	194	267	**623**
Total	**2359**	**2629**	**2907**	

Figure 10
Loan Denial Rates by Race and Reason of Denial
Union County, NC
2020 HMDA Data

Race	Collateral	Credit App Incomplete	Credit History	Debt-to-Income Ratio	Employment History	Insufficient Cash	Other	Unverified Info	Total
American Indian or Alaska Native	0	1	3	0	1	0	1	1	**7**
Asian	11	26	23	41	5	5	15	11	**137**
Black	26	36	113	90	0	11	21	12	**309**
2 or more minority races	0	0	1	2	0	0	1	1	**5**
White	221	323	509	466	30	42	182	90	**1863**
Native Hawaiin or Other Pacific Islander	2	0	2	2	0	0	2	0	**8**
Not Available	50	126	125	154	10	540	41	22	**1068**

Figure 11
Denial Rates by Gender of Applicant
Union County, NC
2018 to 2020 HDMA Data

	Male			Female			Joint			Not Available		
Year	Denied	Total	% of total	Denied	Total	% of total	Denied	Total	% of total	Denied	Total	% of total
2018	920	4,848	39%	482	2,505	20%	731	5,242	14%	227	2,350	10%
2019	558	6,275	39%	558	3,089	21%	814	6,660	12%	231	2,748	9%
2020	1,071	9,321	37%	552	4,180	19%	977	10,186	10%	312	4,191	11%
% Change of Denied	**16%**			**15%**			**34%**			**37%**		



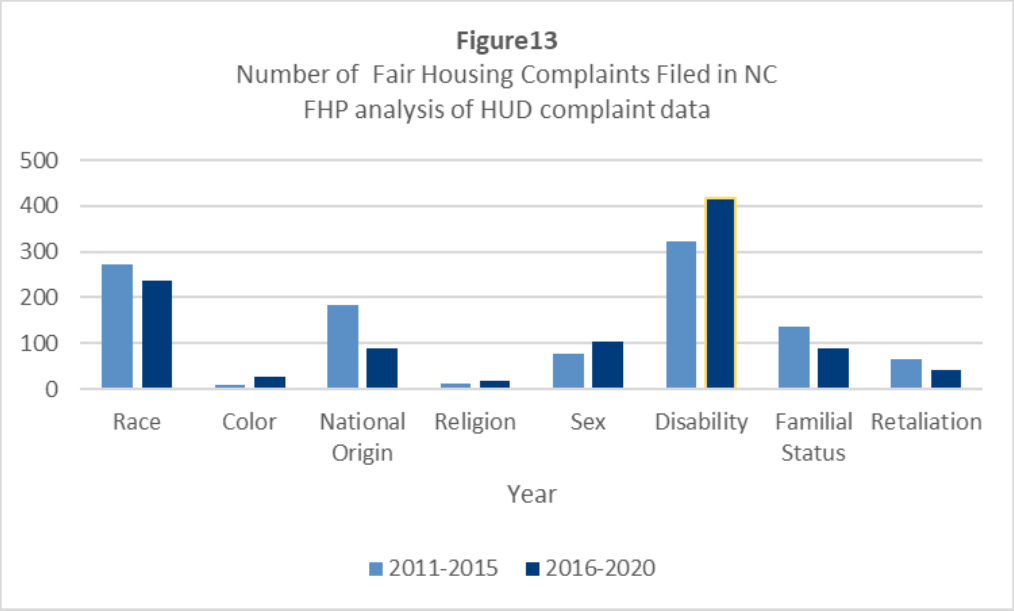


Figure 14
Union County Public School District
NCES 2015 and 2019 5-Year Esimtates Data

Race	2015 Esimates	% of Total	2019 Estimates	% of Total	% Change
White	48,995	77%	51,535	79%	5%
Black or African American	7,885	12%	7,260	11%	-8%
American Indian and Alaska Native	150	0%	110	0.2%	-27%
Asian	1,385	2%	2,130	3%	54%
Native Hawaiian and Other Pacific Islander	0	0%	35	0.1%	x
Some other race	2,945	5%	1,495	2%	-49%
Two or more races	2,030	3%	2,775	4%	37%
Total population	**63,395**	**100%**	**65,340**	**100%**	**3%**

Figure 15
Eligible Workers, 16 years and older
Union County, NC
2015 and 2019 ACS 5-Year Estimates

	2015 ACS Estimates	2019 ACS Estimates	% Change
Civilian employed population 16 years and over	99,712	113,699	14%
Labor Force Participation Rate	68.0%	67.6%	-1%
Employement/Population Ratio	62.7%	64.4%	3%
Total Population over 16	**159,021**	**176,510**	**11%**

Figure 16 Unemployment Rate Union County, NC U.S. Bureau of Labor Statistics FRED Database			
	November '10	**November '15**	**November '21**
Unemployement rate	9.4%	4.5%	2.7%

Figure 17 Worker Class by % Union County, NC 2015 and 2019 ACS Estimates			
	2015 ACS Estimates	**2019 ACS Estimates**	**% Change**
Private Company Workers	72%	72%	1%
Self-Employed in Own Incorporated Business Workers	5%	5%	-2%
Private Not-For-Profit Workers	7%	7%	3%
Government Workers	11%	11%	-4%
Self-Employed in Own Not Incorporated Business Workers and Unpaid Family Workers	6%	6%	-2%
Civilian Employed Population over 16	**99,712**	**113,699**	**14%**

Figure 18
Comprehensive Housing Affordability Strategy
Union County, NC
2014-2018 Consildated Planning/ CHAS Data

Income Distribution Overview	**Owner**	**Renter**	**Total**
Household Income <= 30% HAMFI	3,315	3,000	6,315
Household Income >30% to <=50% HAMFI	3,980	2,545	6,525
Household Income >50% to <=80% HAMFI	8,900	3,470	12,370
Household Income >80% to <=100% HAMFI	5,335	1,835	7,170
Household Income >100% HAMFI	38,985	3,795	42,780
Total	60,515	14,650	75,165
Housing Problems Overview 1	**Owner**	**Renter**	**Total**
Household has at least 1 of 4 Housing Problems	12,170	6,660	18,830
Household has none of 4 Housing Problems OR cost burden not available, no other problems	48,345	7,985	56,330
Total	60,515	14,650	75,165
Severe Housing Problems Overview 2	**Owner**	**Renter**	**Total**
Household has at least 1 of 4 Severe Housing Problems	5,005	3,480	8,485
Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	55,510	11,170	66,680
Total	60,515	14,650	75,165
Housing Cost Burden Overview 3	**Owner**	**Renter**	**Total**
Cost Burden <=30%	48,530	8,315	56,845
Cost Burden >30% to <=50%	7,260	3,615	10,875
Cost Burden >50%	4,225	2,465	6,690
Cost Burden not available	500	250	750
Total	60,515	14,650	75,165
Income by Housing Problems (Owners and Renters)	**Household has at least 1 of 4 Housing Problems**	**Household has none of 4 Housing Problems OR cost burden not available, no other problems**	**Total**
Household Income <= 30% HAMFI	4,680	1,640	6,315
Household Income >30% to <=50% HAMFI	4,440	2,085	6,525
Household Income >50% to <=80% HAMFI	5,100	7,265	12,370
Household Income >80% to <=100% HAMFI	1,910	5,260	7,170
Household Income >100% HAMFI	2,700	40,075	42,780
Total	18,830	56,330	75,165
Income by Housing Problems (Renters only)	**Household has at least 1 of 4 Housing Problems**	**Household has none of 4 Housing Problems OR cost burden not available, no other problems**	**Total**
Household Income <= 30% HAMFI	2,315	690	3,000
Household Income >30% to <=50% HAMFI	2,080	465	2,545
Household Income >50% to <=80% HAMFI	1,435	2,035	3,470
Household Income >80% to <=100% HAMFI	535	1,300	1,835
Household Income >100% HAMFI	295	3,500	3,795
Total	**6,660**	**7,985**	**14,650**
Income by Housing Problems (Owners only)	**Household has at least 1 of 4 Housing Problems**	**Household has none of 4 Housing Problems OR cost burden not available, no other problems**	**Total**
Household Income <= 30% HAMFI	2,365	950	3,315
Household Income >30% to <=50% HAMFI	2,360	1,620	3,980
Household Income >50% to <=80% HAMFI	3,665	5,230	8,900
Household Income >80% to <=100% HAMFI	1,375	3,960	5,335
Household Income >100% HAMFI	2,405	36,575	38,985
Total	**12,170**	**48,345**	**60,515**
Income by Cost Burden (Owners and Renters)	**Cost burden > 30%**	**Cost burden > 50%**	**Total**
Household Income <= 30% HAMFI	4,580	3,390	6,315
Household Income >30% to <=50% HAMFI	4,360	1,765	6,525
Household Income >50% to <=80% HAMFI	4,680	1,025	12,370
Household Income >80% to <=100% HAMFI	1,685	280	7,170
Household Income >100% HAMFI	2,260	230	42,780
Total	**17,565**	**6,690**	**75,165**
Income by Cost Burden (Renters only)	**Cost burden > 30%**	**Cost burden > 50%**	**Total**
Household Income <= 30% HAMFI	2,270	1,655	3,000
Household Income >30% to <=50% HAMFI	2,045	625	2,545
Household Income >50% to <=80% HAMFI	1,140	175	3,470
Household Income >80% to <=100% HAMFI	425	10	1,835
Household Income >100% HAMFI	200	0	3,795
Total	6,080	2,465	14,650
Income by Cost Burden (Owners only)	**Cost burden > 30%**	**Cost burden > 50%**	**Total**
Household Income <= 30% HAMFI	2,310	1,735	3,315
Household Income >30% to <=50% HAMFI	2,315	1,145	3,980
Household Income >50% to <=80% HAMFI	3,540	845	8,900
Household Income >80% to <=100% HAMFI	1,260	270	5,335
Household Income >100% HAMFI	2,060	230	38,985
Total	**11,485**	**4,225**	**60,515**

Figure 19
Filed FH Violation Cases in Union County, NC
2016 - 2021

Case Number - HUD	HUD/ FHAP	Violation City	Violation County	Violation State	Filing Date	Closure Date	Bases	Issues	Case Disposition	All Compensation and Victims Fund Amount
N/A	FHAP	Indian Trail	Union	North Carolina	07/25/16	01/20/17	Race	Discrimination in terms and conditions of membership	No cause determination	$0
N/A	FHAP	Waxhaw	Union	North Carolina	11/22/16	11/22/21	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Conciliation/settlement successful	$2,400
N/A	FHAP	Wingate	Union	North Carolina	07/18/17	10/09/18	Race, Familial Status	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)	No cause determination	$0
N/A	FHAP	Indian Trail	Union	North Carolina	04/10/18	07/24/18	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	No cause determination	$0
N/A	FHAP	Indian Trail	Union	North Carolina	06/20/19	11/10/20	Race	Discriminatory terms, conditions, privileges, or services and facilities	No cause determination	$0
N/A	FHAP	Waxhaw	Union	North Carolina	08/01/19	11/15/19	Race, Color	Discriminatory refusal to rent	Conciliation/settlement successful	$500
N/A	HUD	Monroe	Union	North Carolina	09/06/19		Race	Discriminatory acts under Section 818 (coercion, Etc.); Discriminatory acts under Section 901 (criminal)		$0
N/A	FHAP	Waxhaw	Union	North Carolina	01/02/20	10/20/20	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	No cause determination	$0
N/A	FHAP	Matthews	Union	North Carolina	06/28/21	09/29/21	Race	Discriminatory terms, conditions, privileges, or services and facilities	No cause determination	$0
N/A	FHAP	Waxhaw	Union	North Carolina	09/14/21	08/30/21	Race	Discriminatory terms, conditions, privileges, or services and facilities		$0

Information Regarding Tables, Figures, and Maps

Figure	Data Source	Date of Data	Location	Action/No Action
Map 1: Union County CDBG Program Area (*)	Union County GIS	2021	ConPlan	Created by Union County
Map 2: UC CDBG Households Below Poverty	US Census, ACS	2014-2018	ConPlan	No action
Map 3: UC CDBG Hispanic Population	US Census, ACS	2014-2018	ConPlan	No action
Map 4: UC CDBG African American Population	US Census, ACS	2014-2018	ConPlan	No action
Map 5: UC CDBG Median Household Income	US Census, ACS	2014-2018	ConPlan	No action
Map 6: UC CDBG Renter Occupied	US Census, ACS	2014-2018	ConPlan	No action
Map 7: UC CDBG Owner Occupied	US Census, ACS	2014-2018	ConPlan	No action

Map 8: UC CDBG Vacant Housing Units	US Census, ACS	2014-2018	ConPlan	No action
Figure A: Population Change	US Census	2010-2020	AI	No action, table included
Figure B: Population by Age	US Census, ACS	2019	AI	No action, table included
Figure C: Population by Age	US Census, ACS	2015 and 2019	AI	No action, table included
Figure D: Population by Gender	US Census, ACS	2015 and 2019	AI	No action, table included
Figure E: Population by Race and Ethnicity	US Census (only 2010 Census avail, 2015 estimates not avail)	2010 and 2020	AI	No action, table included
Figure F: Occupancy Status	US Census	2015 and 2020	AI	No action, table included
Figure G: Publicly Supported Housing Units by Program Category	AFFH-T	2017	AI	Action, pull map from AFFH-T
Figure H: Housing Units by Type	US Census, ACS	2015 and 2019	AI	No action, table included
Figure I: Age of Housing Stock	US Census, ACS	2019	AI	No action, table included
Figure J: Monthly Housing Costs	US Census, ACS	2015 and 2019	AI	No action, table included
Figure K: Median Housing Costs	US Census, ACS	2015 and 2019	AI	No action, table included
Figure L: Gross Rent as % Of Household Income	US Census, ACS	2015 and 2019	AI	No action, table included
Figure M: Households by Household Size	US Census, ACS	2015 and 2019	AI	No action, table included
Figure N: Growth of Population, Households, and Median	US Census, ACS	2015 and 2019	AI	No action, table included

Household Income				
Figure O: Publicly Supported Households by Race and Ethnicity	AFFH-T; CHAS	2012-2016	AI	Action, pull map from AFFH-T
Figure P: Homeownership and Rental Rates by Race and Ethnicity	AFFH-T; CHAS	2012-2016	AI	Action, pull map from AFFH-T
Figure Q: Disproportionate Housing Needs	AFFH-T; CHAS	2012-2016	AI	Action, pull map from AFFH-T
Figure R: Households with Severe Housing Cost Burden	AFFH-T; CHAS	2012-2016	AI	Action, pull map from AFFH-T
Figure S: Public Housing by Number of Bedrooms and Number of Children	AFFH-T; CHAS	2012-2016	AI	Action, pull map from AFFH-T
Figure T: Housing Units with Incomplete Plumbing	Census, ACS	2015 and 2019	AI	No action, table included
Figure U: Opportunity Indicators by Race and Ethnicity	AFFH-T	2020	AI	Action, pull maps from AFFH-T
Figure V: Household Income	US Census, ACS	2015 and 2019	AI	No action, table included
Figure W: Median Household Income	US Census, ACS	2015 and 2019	AI	No action, table included
Figure X: Poverty by Age	US Census, ACS	2015 and 2019	AI	No action, table included
Figure Y: All Individuals with Income Below the Poverty Line	US Census, ACS	2015 and 2019	AI	No action, table included

Figure Z: Poverty by Race, % Below Poverty Line	US Census, ACS	2019	AI	No action, table included
Figure 1: Poverty by Ethnicity	US Census, ACS	2019	AI	No action, table included
Figure 2: School Enrollment	US Census, ACS	2019	AI	No action, table included
Figure 3: Education Attainment by Age and Gender	US Census, ACS	2019	AI	No action, table included
Figure 4: Public Transportation as Means to Work	US Census	2010-2019	AI	No action, table included
Figure 5: Disability by Type	AFFH-T	2011-2015	AI	Subject to update when AFFH-T updates
Figure 6: Disability by Age Group	AFFH-T	2011-2015	AI	Subject to update when AFFH-T updates
Figure 7: Disability by Public Housing Program Category	AFFH-T	2011-2015	AI	Subject to update when AFFH-T updates
Figure 8: Purpose of Loan by Year	HDMA	2018-2020	AI	No action, table included
Figure 9: Loan Application by Denial Reason	HDMA	2018-2020	AI	No action, table included
Figure 10: Loan Denial Rates by Race and Reason of Denial	HDMA	2020	AI	No action, table included
Figure 11: Denial Rates by Gender of Applicant	HDMA	2018-2020	AI	No action, table included
Figure 12: Number of Fair Housing Complaints Filed in NC (2010-2020)	FHP analysis of HUD complaint data	2010-2020	AI	Received additional information on complaints filed from HUD Field Office
Figure 13: Number of Fair Housing Complaints Filed	FHP analysis of HUD complaint data	2010-2020	AI	Received additional information on complaints filed

in NC (2011-2015; 2016-2020)				from HUD Field Office
Figure 14: UC Public School Racial/Ethnic Distribution	NCES	2010, 2015, and 2020	AI	No action, table included
Figure 15: Eligible Workers in Union County	US Census, ACS	2015 and 2019	AI	No action, table included
Figure 16: Unemployment Rate	U.S. Bureau of Labor Statistics FRED Database	2010, 2015, and 2021	AI	No action, table included
Figure 17: Worker Class, %	US Census, ACS	2015 and 2019	AI	No action, table included
Figure 18: CHAS	Comprehensive Housing Affordability Strategy, Consolidated Planning Data	2014-2018	AI	No action, table included
Figure 19: Filed Fair Housing Complaints in Union County	HUD Field Office	2016-2021	AI	No action, table included

APPENDIX E

Maps

APPENDIX F

Information Regarding Tables/Figures and Maps

APPENDIX G

Public Comments