

2012

Analysis of Impediments to Fair Housing

Union County



Executive Summary

In 2009 Union County received an Infrastructure - Community Development Block Grant (CDBG) through the North Carolina Department of Commerce Division of Community Investment Assistance (CIA) to provide water for a low-moderate income neighborhood located in the rural northwest portion of the County. The Housing and Community Development Act (HCDA) of 1974, as amended, requires that CDBG recipients certify prior to receiving CDBG funds that they will implement activities that will affirmatively further fair housing. These regulations are in place to ensure that grantees are promoting and abiding by the policies set forth by the Federal Fair Housing Act. Union County contracted with Centralina Council of Governments Community & Economic Development staff to conduct the Analysis of Impediments to Fair Housing Choice (AI). This was to ensure neutral, unbiased, and confidential data collection and analysis. This effort was funded with by County's CDBG program.

The U.S. Census reflects that Union County experienced considerable growth between 2000 (123,677) and 2010 (201,292), the overall population of the area increased by 38.5%. Currently there are 67,864 households, and 54,019 families residing in the County. Between 2000 and 2010, the number of housing units in the area increased by slightly over 40%, with nearly the same growth for owner-occupied units and renter-occupied units. The vacancy rate for housing units according to the 2010 U.S. Census was 2.5%, which is only up by .05% since 2000.

According to the 2006-2010 American Community Survey 5-Year Estimates (2006-2010 ACS 5-Year Estimates), the median income for households in the county was \$63,386, and the median income for a family was \$71,538. The per capita income for the county was \$28,596. About 6.5% of families and 8.5% of the population were below the poverty line, including 10.9% of those under age 18 and 8.2% of those ages 65 or over. The median age in the County was 36 years. The racial makeup of the county is stated as 82.1% White, 11.7% Black or African American, 0.4% Native American, 1.4 % Asian, 2.8% from other races, and 1.5% from two or more races. 9.9% of the population was Hispanic or Latino of any race.

Purpose

The AI is a comprehensive review of municipal housing, economic and transportation conditions, and public and private sector policies that ensures that housing choices and opportunities are available for citizens in the community. The AI will serve as a detailed plan for "policy makers, administrative staff, housing providers, lenders, and fair housing advocates" to assist in building public support for fair housing efforts. HUD regulations under CDBG Statutes require Community Development grantees that receive HUD program funding to certify to HUD, that they will Affirmatively Further Fair Housing (AFFH). The State then requires subrecipients (Union County) of this funding to complete

an AI every five years and certify to the State to AFFH. This certification has three components, which require government entities to:

1. Complete an Analysis of Impediments to Fair Housing Choice;
2. Set goals and objectives to develop a fair housing plan to mitigate the effects of any impediments identified through the analysis; and,
3. Maintain records to support the analysis and actions taken to AFFH.

Background

HUD enforces the Fair Housing Acts of 1968 and 1988 and other federal laws that prohibit discrimination and the intimidation of citizens in their homes, apartment buildings, condominium developments, and in housing transactions, including rental and sale of housing and the provision of mortgage loans. Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, or national origin. In recognition of equal housing access as a fundamental right, the federal government and the State of North Carolina have each established fair housing as a right protected by law.

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

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

Impediments Identified: 2012

The impediments to fair housing choice have been identified as a result of an analysis conducted in 2012 and are listed below. These impediments were identified by one or more types of evidence that are noted in the methods section, which can be found on page 6 of this report. These items function as barriers or impediments to an individual or family's choices in finding housing. Recommended actions for each impediment have been suggested as ways to minimize these impediments and are detailed later in this report. The impediments are listed below, with no particular order or priority. These impediments are common to most communities and are not unique to Union County.

It is recommended that Union County work with community housing partners to implement the suggested actions (see page 22) for overcoming the impediments that were identified in this report. As difficult as it is to remove impediments, it is imperative that Union County make every effort to do so.

Impediment #1: Lack of knowledge of fair housing law and, specifically, Title VII information; i.e. what is covered, what is not, and what can be done to resolve issues.

Impediments #2: Limited staff and financial resources to conduct educational/outreach and Fair Housing forums. Local efforts are limited to complaint/inquiry response and making appropriate referrals.

Impediment #3: Lack of viable choices in rental and home ownership opportunities for LMI individuals and households.

Impediment #4: Lack of general public's knowledge/education regarding how they can make inquiries and/or complaints concerning possible housing discrimination to Union County.

Impediment #5: Deficiency of existing and new construction of affordable single-family and multi-family dwellings.

Summary of Progress

Union County recognizes that barriers to fair housing exist. Unfortunately, however, not all are within the realm of public control. Moreover, the County is committed to taking steps to continually further fair housing choice, by working to eliminate the barriers that are within the public's reach. The County has demonstrated its commitment to promoting equal housing opportunities for all citizens, through the implementation of CDBG programs. Various outreach efforts provide the public with educational opportunities to learn about and comprehend fair housing laws and how they are applied. Fair housing progress is ongoing and the County adopted an updated Five-Year Plan to Further Fair Housing in 2012.

Section I: Introduction and Methodology

Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, or national origin. In addition, the State of North Carolina Fair Housing Law has been amended to specifically deal with housing affordability.

(g) It is an unlawful discriminatory housing practice to discriminate in land-use decisions or in the permitting of development based on race, color, religion, sex, national origin, handicapping condition, familial status, or, except as otherwise provided by law, the fact that a development or proposed development contains affordable housing units for families or individuals with incomes below eighty percent (80%) of area median income. It is not a violation of this Chapter if land-use decisions or permitting of development is based on considerations of limiting high concentrations of affordable housing.¹

In order to insure the prevention and elimination of housing discrimination, HUD requires all governing authorities directly receiving Consolidated Plan Program funds, to submit certification that they will affirmatively further fair housing within their jurisdictions, and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act of 1968. Title VII of the Civil Rights Act of 1968, as amended, commonly known as the “Fair Housing Act”, prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish administrative enforcement mechanism and expand coverage to prohibit discrimination on the basis of familial status and disability. Union County is a recipient of NC CDBG funds; therefore Union County must Affirmatively Further Fair Housing (AFFH) in their jurisdiction.

Provisions to AFFH are key and long-standing components of HUD’s Community and Planning Development programs. These provisions are derived from Section 808(e)(5) of the Federal Fair Housing Act which requires the Secretary of HUD to administer housing programs in a manner that AFFH.²

HUD regulations require Community Development grantees that accept HUD program funds to certify that they will AFFH as part of grant obligations. The NC Department of Commerce CDBG Program requires that grantees with populations with at least a population of 10,000 persons conduct or update their Analysis of Impediments to Fair Housing Choice (AI) every 5 years. This document highlights information provided in the HUD Fair Housing Planning Guide. To AFFH, HUD requires grantees to conduct an AI, take the proper actions to overcome those impediments, and maintain records of the earlier analysis and actions. Those requirements will generate the following outcomes:

¹ North Carolina Fair Housing Law

² Fair Housing Planning Guide Historical Overview

1. Promote fair housing choice for all persons.
2. Analyze and eliminate housing discrimination in the jurisdiction.
3. Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities.
4. Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin.
5. Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

Recipients of NC CDBG funds meet this obligation by performing an “Analysis of Impediments to Fair Housing Choice” within their communities and developing and implement strategies and actions to overcome these barriers based on their circumstances, history and experiences. This report identifies and defines the impediments, assesses the current fair housing initiatives, and outlines solutions and actions Union County can take to overcome the impediments identified. The NC Department of Commerce CDBG Program requirements for this document include the following:

- A. Grantees are required to complete or update an AI every five (5) years;
- B. Grantees are required to use their comprehensive AI study as the basis to formulate a “Fair Housing Plan” with measurable actions to be taken to overcome the effects of any impediments, and take those appropriate actions; and,
- C. Grantees are required to retain records, including the AI study and records to support actions taken in regard to implementing the Fair Housing Plan.

This will be the first analysis conducted for the County’s CDBG-Infrastructure program. However, Union County has developed a Fair Housing Plan and has previously identified several impediments existing in the County.

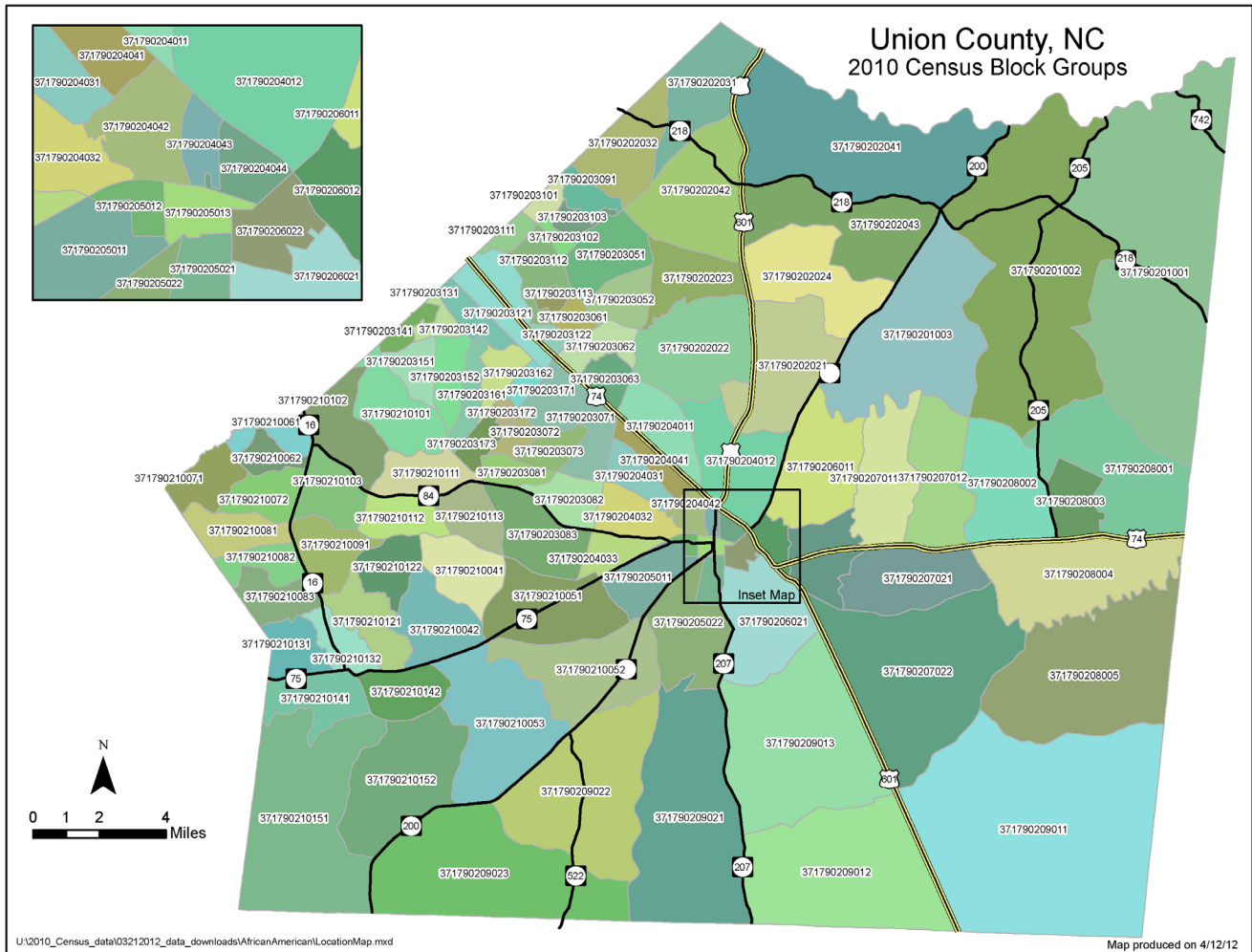
Methodology

The AI was conducted on behalf of Union County by Centralina Council of Governments (CCOG). The AI is a broad yet thorough examination of a variety of sources related to housing and housing-related services. It involves secondary research, which entails the review of existing data and studies, and primary research, which is the collection and analysis of new raw data.

The following data/research types were used:

- Demographic data available through the 2000 Decennial Census, 2010 Decennial Census, and the 2006-2010 ACS 5-Year Estimates;
- Phone interviews with a wide range of individuals informed on housing issues and who were located in areas or with agencies whose service area was contained in Union County; and
- Housing discrimination complaint records from the NC Human Relations Commission.

The demographics and housing trends for Union County were analyzed using data from the 2000 and 2010 U.S. Census and 2006-2010 ACS 5-Year Estimates. The data was used to describe the area's characteristics and trends and to provide an analysis of the area's housing market and a household's ability to purchase a home. The analysis concludes with a synopsis of housing problems experienced by residents, such as cost burden, physical defects and overcrowding.



Section II: Jurisdictional Background

The U.S. Census reflects that Union County experienced considerable growth between 2000 (123,677) and 2010 (201,292), the overall population of the area increased by 38.5%. Currently there are 67,864 households, and 54,019 families residing in the County. Between 2000 and 2010, the number of housing units in the area increased by slightly over 40%, with nearly the same growth for owner-occupied units and renter-occupied units. The vacancy rate for housing units as of the 2010 Census was 2.5% which is only up by .05% since 2000 rate. Union County has not seen a large shift in the demographic makeup of its residents. The racial makeup of the county is stated as 82.1% White, 11.7% Black or African American, 0.4% Native American, 1.4 % Asian, 2.8% from other races, and 1.5% from two or more races. 9.9% of the population was Hispanic or Latino of any race.³

Demographics and Income Data

Description	Total	Percent
Total population (2010 Census)	201,292	100.0%
White population (2010 Census)	158,954	79.0%
Black or African American population (2010 Census)	23,558	11.7%
American Indian and Alaska Native population (2010 Census)	815	0.4%
Native Hawaiian & Other Pacific Islander (2010 Census)	63	0.0%
Asian population (2010 Census)	3,271	1.6%
Hispanic population (2010 Census)	20,967	10.4%
Two or more races (2010 Census)	3,871	1.9%
Total elderly populations (65+ years) (2010 Census)	19,466	9.6%
Median Household Income	\$63,386	-
Total number of Households	65,635	-
Family Households (families)	52,641	-
Average Household Size	2.94	-
Average Family Size	3.30	-
Families below poverty level	-	6.5%
All Individuals below poverty level	-	8.5%
Population with High School Graduate (includes equivalency)	33,219	27.9%

(Source: 2010 US Census and 2006-2010 ACS 5-Year Estimates)

The median income of households in Union County was \$63,386 (2006-2010 ACS 5-Year Estimates), which is a slight increase over the estimated median income in 2000 of \$50,638. Eighty-six percent of households received earnings and 13.4% received retirement income other than Social Security. Twenty-two percent of the households

³ 2006-2010 American Community Survey 5-year estimates

received Social Security which is a 1.2% increase over 2000 Census data. The mean income from Social Security was \$16,497. Nearly 6.5% of families and 8.5% of the population are below the poverty line, including 10.9% of those under age 18 and 8.2% of those ages 65 or over. The median age in the County was 36 years.

Housing Profile

Housing Age and Condition

Based on the 2006-2010 ACS 5-Year Estimates, 31% of the housing stock in Union County was built before 1960, and is, therefore, now more than 50 years old. In addition, 27.8% of the housing stock was built prior to 1980, making lead-based paint a potential hazard.

Rental Data	Total
Number of renter occupied units	11,795
Average household size-renter occupied	2.81
Median rental cost	\$787
Number of renters cost burdened	5,542
Percent of whites that rent	13.9%
Percent of blacks that rent	39.5%
Percent of Hispanics that rent	11.5%

(Source: ACS 2006-2010 Five -Year Estimates)

Housing Data	Total
Number of Owner Occupied units	53,840
Average household size owner occupied	2.89
Median Mortgage-Monthly	\$1,463
Number of homeowners cost burdened with a mortgage	12,907
Percent of whites that own	86.1%
Percent of blacks that own	60.5%
Percent of Hispanics or Latino (of any race) that own	92.1%

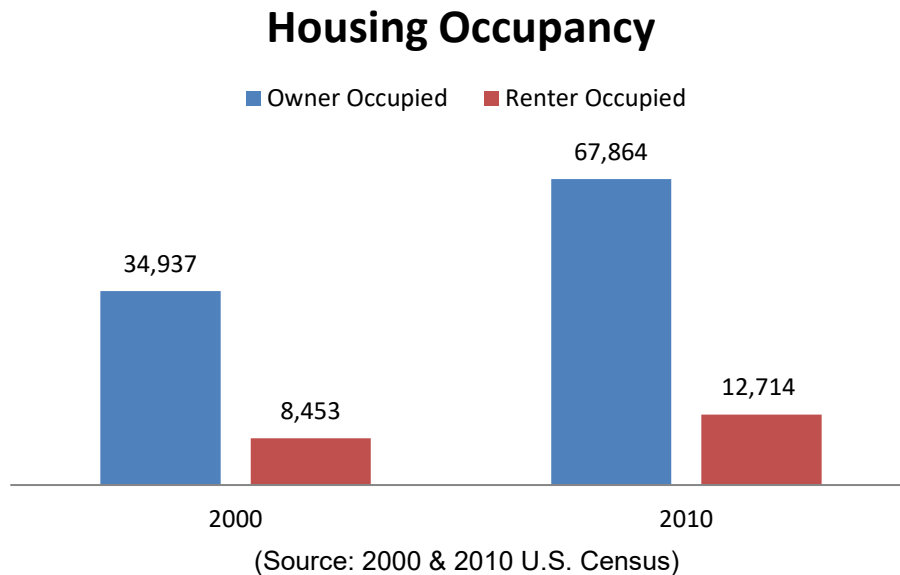
(Source: ACS 2006-2010 Five -Year Estimates)

Housing Stock by Type

According to the 2006-2010 American Community Survey 5-Year Estimates, single-family detached housing was the most prevalent housing type in Union County. In total, single-family detached housing represents 84.4% of all housing units. Manufactured homes consist of 7.4% of the housing units and Multi-family housing (housing with more two or more units per structure) comprised only 8.3% of the total housing units.

Vacant Units

Vacancy is a proportion of unoccupied units to all housing units. Based on 2010 Census data, the overall vacancy rate in Union County was 6.9% for all housing types.⁴ Data shows higher vacancy rate among rental units (8.5%) in comparison to homeowner units (2.5%).



Housing Problems

By HUD standards, there are three criteria by which a household is determined to have a housing problem:

- If a household pays more than 30 percent of their gross monthly income for housing, it is considered cost-burdened. HUD considers households that pay more than 50 percent of their income on housing costs to be severely cost-burdened. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance and utilities.

⁴ Housing Units: For rent, rented-not occupied, for sale only, sold-not occupied, for seasonal, recreational, or occasional use and all other vacant.

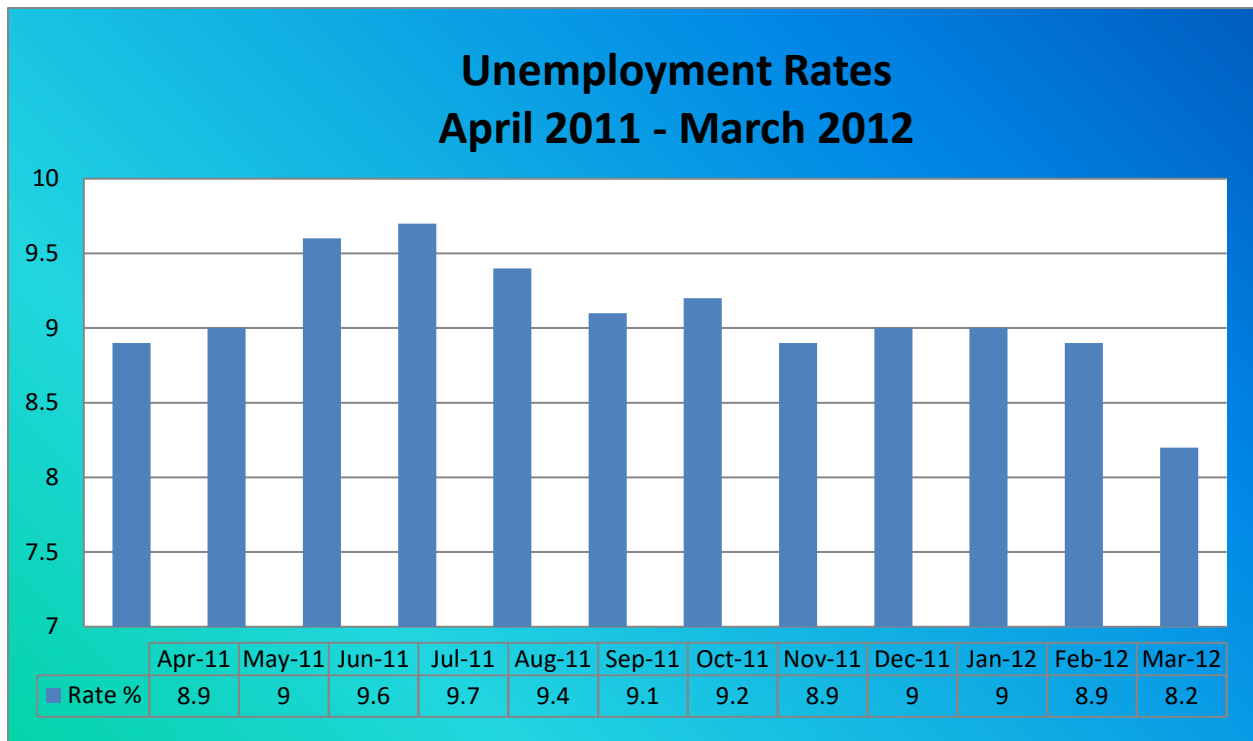
- If a household occupies a unit that lacks a complete kitchen or bathroom, the unit has a physical defect.
- If a household contains more members than the unit has rooms, the unit is overcrowded.

Based on HUD’s definition and 2006-2010 ACS 5-Year Estimates, 31% (12,907) of the homeowners with a mortgage in Union County are cost-burdened in, and 50.8% (5,542) of renters were also cost-burdened.

According to 2006-2010 ACS 5-Year Estimates:

- 61 households lacked adequate plumbing facilities;
- At the same time, 188 households lacked complete kitchen facilities;
- 1,732 have no telephone service;
- 360 (0.5%) of the area’s households were overcrowded.

Employment Data



(Source: N.C. Employment Security Commission: Labor Force Statistics April 2011-March2012)

Union County has continued to experience high rates of unemployment over the past year. However, the County has managed to continue to recruit new manufacturing firms to the area over the past several years. This has helped Union County to expand and/or retain their strong manufacturing base and provide the opportunity for increased employment.

In Union County for the employed population 16 years and older, the top two leading industries are educational services, and health care and social assistance at 18.1% and manufacturing at 13%. The most common occupations are: sales and office occupations (26.9%) and service occupations (13.7%). Transportation, production and material transport accounted for 11.5%, while construction/maintenance/repair accounted for 11.8%. Just over 6% of the workforce was self-employed and 83% are employed as private wage and salary workers.⁵

Section III: Evaluation of Current Fair Housing Legal Status

⁵ NC Employment Security Commission

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

Based on available data from the North Carolina Human Relations Commission a review of fair housing complaints was conducted for the period of March 2011 through April 2012.

Housing Complaints filed with the NC Human Relations Commission 2007-2012

- 06/18/2007 (Waxhaw) – NCHRC# 07HO1301 & HUD# 05-07-1115-8 –Race & National Origin – No Cause Determination – Closed 08/28/2009.
- 07/02/2008 (Monroe) – NCHRC# 08HO1430 & HUD# 05-08-1236-8 –Race – No Cause Determination – Closed 11/14/2008.
- 07/21/2008 (Monroe) – NCHRC# 08HO1437 & HUD# 05-08-1396-8– Race – Withdrawn by Complainant without Resolution – Closed 09/30/2010.
- 12/09/2008 (Wingate) – NCHRC# 08HO1476 & HUD# 04-09-0389-8 –Handicap – Withdrawn by Complainant After Resolution – Closed 01/12/2009.
- 04/14/2009 (Waxhaw)– NCHRC# 09HO1495 & HUD# 04-09-0915-8 –Race – Withdrawn by Complainant without Resolution – Closed 05/04/2009.
- 04/15/2009 (Monroe) – NCHRC# 09HO1497 & HUD# 04-09-0930-8 –Race – Successful Conciliation – Closed 06/05/2009.
- 07/24/2009 (Monroe) – NCHRC# 09HO1530 & HUD# 04-09-1377-8 –National Origin – No Cause Determination – Closed 06/30/2011.

* No complaints were found for 2010, 2011 or 2012 through April.

Fair Housing Policies

Union County has procedures in place to address discrimination in housing through the enforcement of the Fair Housing Plan. If fair housing complaints cannot be resolved locally and, if the complaints are valid, they will be referred to the North Carolina Human Relations Commission for investigation, consideration and resolution.

Section IV: Public & Private Sector Analysis

Transportation⁶

Transportation Services

Transportation services are available to residents of Union County through limited NCDOT funded grant programs or through sponsorship of a local human service agency. Some grant-funded trips require the passenger pay a fare to share in the cost of the service. Fares range from \$20 for a round-trip to Charlotte to \$2 for a one-way trip within Union County. The determination of the requirement to pay a fare is determined at the time of registration and may be dependent upon the type of trip being scheduled.

Transportation services are provided to the clients of contracting human service agencies such as Department of Social Services, Vocational Rehabilitation, Veteran Services, and Senior Nutrition. Eligibility requirements for these agency trips include but are not limited to:

- Senior citizen at least 60 years of age
- A developmentally disabled adult
- Medicaid client
- A veteran eligible for medical treatment at a VA Hospital or clinic
- Physically disabled

Rural General Public Transportation Services

Rural General Public (RGP) transportation services are for Union County residents that are not eligible to receive transportation services through a human service agency. RGP services can be utilized for education, shopping and other purposes can be provided when space and funding are available. Priority service is given for medical and employment transportation needs. Fares range from \$20 for a round-trip to Charlotte to \$2 for a one-way trip within Union County.

Union County Transportation Title VI Policy

It is the policy of Union County Transportation that no person shall on the grounds of race, color, sex, age, income status, national origin, or disabilities be excluded from participation in or be subjected to discrimination under any program or service for which UCT receives Federal financial assistance. Any person who believes they have been mistreated by an unlawful discriminatory practice under Title VI has a right to file a complaint in writing with Union County Transportation at 610 Patton Avenue, Monroe, NC 28110 within 180 days following the date of the alleged discrimination occurrence.

⁶ www.co.union.nc.us

Community Development Programs/Resources

Community Development Block Grant (CDBG)

Infrastructure Program: Union County was a recipient of State CDBG funds for the 2009 Infrastructure Program. Infrastructure grants improve the quality of life in a residential area or in a local government's jurisdiction to correct problems that pose a severe health or environment risk where at least 70% of the residents are low and moderate-income.

Housing Programs

Low Income Energy Assistance Program: a Federally-funded program that provides for a one-time vendor payment to help eligible households pay their heating bills. The Low Income Energy Assistance Program gives eligible households a one-time check in early February to help pay their heating bills. Applications are taken the first two weeks of November each year. Priority in eligibility is given to disabled persons receiving services through the Division of Aging and Adult Services, or households in which all members are age 60 and older.

Emergency Assistance: Families who are experiencing a financial emergency may be eligible for financial help to pay for housing and utilities.

Home and Community Care Block Grant Funds: assists older citizens to be able to remain at home with the help of In Home Aide services and supports.

Housing Development is a program that allows Monroe-Union County Community Development Corporation (MUCCDC) to increase the number of affordable housing units in Union County. MUCCDC builds and co-partners with others to build safe, decent and affordable housing in beautiful and prime areas of Union County. MUCCDC's programs serve all Union County residents.

East Village is a sixty-five unit subdivision located on Old Monroe Pageland Road. The homes can be built to energy star standards causing significant savings on energy bills. The homes are built to buyer specifications. They are well built and situated in a beautiful scenic area surrounded by a nice wooded barrier. Prices range from \$129,000 to \$159,000. Down payment assistance up to \$32,000 is available to eligible families. The City of Monroe provides \$10,000 in loan funds that are completely forgiven over a 5 year period. North Carolina Housing Finance Agency provides up to \$25,000 of financial assistance to families in the form of a deferred loan that is paid back after the first mortgage is paid back. In addition, the Individual Development Account program can be used to help pay for closing costs and prepaid expenses.

Housing Rehabilitation allows MUCCDC to make major repairs to owner occupied single family dwellings. Repairs include but not limited to windows, new heating and air units, roofing replaced, and vinyl siding to wood frame dwellings. Funding is provided by NC Department of Commerce, Division of Community Assistance, and NC Housing Finance Agency. Funding is made available to families in the form of a deferred loan that is sometimes forgiven over a period of time depending on the level of assistance. Preference is given to the elderly and disabled homeowner.

Transitional Housing program provides rental housing to families participating in MUCCDC's pre-homeownership program. Families are able to rent housing at a reduce rate as they save funds towards their home purchase.

Public Housing Authority

The Monroe Housing Authority's mission is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination for all qualifying Union County residents. The Monroe Housing Authority receives federal funds from HUD to administer the Housing Choice Voucher Section 8 program, which provides assistance to very low-income families, the elderly and the disabled. Through the Section 8 program, a housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. PHA's are also responsible for the management and operation of its local public housing program. They may also operate other types of housing programs.

The Monroe Housing Authority currently supports 318 housing vouchers. The housing authority has 295 participants in the program. The waiting list is currently closed with approximately a three to five year waiting period.

Institutional Structure

Throughout Union County, area non-profits are a key component to promoting and developing permanent solutions to the housing issues and increasing access to services through collaboration among service providers.

The following non-profits and agencies provide services to Union County residents:

Agency	Service
Union County Community Shelter	This agency provides food and shelter to the hungry and homeless population of Union County. They also provide programs to help the homeless population achieve self-sufficiency
Union County Crisis Assistance Ministry	Provides short-term assistance to families and individuals in crisis by supplying resources to meet their basic needs.
Union County DSS	Partners with families in achieving economic well-being, safety, and permanence within the community.
United Family Services	Provides housing services, employee assistance program and a variety of other programs to assist people in crisis.
House of Pearls	Wingate: Transitional housing for women
Open Arms Community Outreach Emergency Shelter & Boarding	Provides emergency shelter, boarding housing and food.
The Friendship	Supportive housing
Union County Habitat for Humanity	Housing provider for low and moderate income county residents

Lead-Based Paint Hazard Reduction

Childhood lead poisoning remains a major environmental health problem throughout the United States. Although exposure to high concentrations of lead can be harmful to all age groups, the effects are more prominent among young children aged six months to six years. Lead is more dangerous to children because children's growing bodies absorb more lead and their brains and nervous systems are more sensitive to the damaging effects of lead. Some high level effects include slowed growth, hearing problems, headaches, behavioral and learning problems and damage to the brain and nervous system.

“To reduce exposure to lead, the EPA regulations now mandate that any contractor or maintenance staff, from plumbers to electricians to painters, who disturbs more than six feet of lead paint, replaces windows or does any demolition while working in a pre-1978

home, school or day-care center, must now be Lead-Safe Certified and trained in lead-safe work practices. The regulations are now the standard of care for the industry.”⁷

The North Carolina Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit administers two lead-based paint programs in North Carolina: The Lead-Based Paint Hazard Management Program for abatement activities (LHMP) and the Lead-Based Paint Hazard Management Program for Renovation, Repair and Painting. The LHMP requires a person who performs an inspection, risk assessment, abatement or abatement design work in a child-occupied facility (such as daycares, pre-schools, etc.) or target housing (built before 1978) to be certified and establishes the requirements for certification, including the oversight of required training. It also requires a person who conducts an abatement of a child-occupied facility or target housing to obtain a permit for the abatement. Beginning January 1, 2010 North Carolina law requires dust sampling technicians, firms, and individuals performing renovation, repair and painting projects for compensation who disturb lead-based paint in homes and child-occupied facilities built before 1978, be certified and follow specific work practices to prevent lead contamination. Child-occupied facilities include, but are not limited to child care facilities and schools with children under the age of 6 years of age that were built before 1978. The RRP program mandates that contractors, property managers and others working for compensation, in homes and child-occupied facilities built before 1978, be trained and use lead-safe work practices. They are also required to provide the lead pamphlet "Renovate Right; Important Lead Hazard Information for Families, Child Care Providers and Schools" to owners and occupants before starting renovation work.⁸

Union County ensures the reduction of adverse health effects on area residents caused by rehabilitation of lead-base paint surfaces by providing educational materials to all housing contractors and citizens receiving housing rehabilitation assistance.

Zoning and Site Selection

Housing and Neighborhood Goals:⁹ Union County 2025 Comprehensive Plan

The County will encourage and support a well-planned, diverse housing environment offering a mix of housing to all income groups, and offering a safe and pleasant living environment. Neighborhoods will be strengthened through nurturing community spirit to create a sense of pride.

Goal F-1: Provide a Range of Housing Choices

⁷ <http://www.epa.gov/lead/pubs/leadinfo.htm#resources>

⁸ NC Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit

⁹ Union County 2025 Comprehensive Plan

Encourage development of a supply of housing that can accommodate diverse incomes and needs. Promote a range of housing opportunities to the County's workforce.

Policy F-1.1: Variety of Housing Types

New developments should incorporate a variety of housing options to ensure that the housing needs of new and mature families, seniors, singles, and couples can be met. This allows residents to remain in a community as their housing needs change.

Strategies:

- Conduct an assessment of housing stock in Union County that identifies the type and price of housing available in the County.
- Compare the inventory with local demand for housing to identify housing gaps in the County. The assessment should focus on changing demographics (i.e., the aging population and childless households) and new demands for non-traditional housing products.
- Encourage the municipalities to provide for a variety of housing types by amending zoning ordinances.
- Work with local developers to identify regulatory, financial, and other barriers to developing a diversity of housing products in Union County.

Goal F-2: Strengthen and Enhance Existing Neighborhoods

Strengthen existing neighborhoods through the provision of public services, improved access, and compatible land use patterns.

Policy F-2.1: Use Appropriate Transitions to Protect Character

Work to provide appropriate transitions between neighborhoods and between residential and non-residential areas to maintain the integrity of different land uses.

Strategies:

- Jointly plan with the municipalities for areas on the edges of the towns to ensure land use and design compatibility.
- Require non-residential development to include transitional features in areas adjacent to residential neighborhoods. Such features could include landscape buffers, tree plantings, noise barriers, orientation of buildings, building height, reduction in lighting features, and others.
- Require higher density residential neighborhoods to transition to lower density residential neighborhoods by providing landscaped buffers, encouraging higher density uses to be located away from the edges of lower density neighborhoods, and other features.
- Preservation of tree cover.

Policy F-2.2: Improve Neighborhood Connectivity

Work to improve connectivity in existing neighborhoods and require greater connectivity in new developments.

Strategies:

- Amend the subdivision ordinance to require subdivisions to provide multiple points of entry, connectivity with adjacent areas and neighborhoods, and private sidewalks and trails for cyclists and pedestrians.
- Provision of pedestrian and bicycle linkages within developments and between residential and commercial areas.

Goal F-3: Encourage Infill Development/Discourage “Leapfrogging”

Create incentives to help provide for infill development and develop location criteria to identify appropriate locations for multi-family developments.

Policy F-3.1: Factors used to determine preferred locations for multi-family developments shall include: close proximity to employment and shopping centers, access to major thoroughfares, the availability of public services and facilities, stormwater management issues, and compatibility with adjacent areas and land uses.

Policy F-3.2: Incentives may be provided for infill development and the rehabilitation of existing housing already provided with urban services to acknowledge the lower service and infrastructure costs to the taxpayer. Development requiring the expansion of services and infrastructure may be required to assist in the cost of such service expansions.

Policy F-3.3: New infill development shall be architecturally compatible with existing structures, landscape features and the streetscape within its vicinity.

Policy F-3.4: Housing throughout the county shall be required to meet or exceed minimum housing and nuisance abatement standards to eliminate unlawful activity and blight. Individual structures that have declined to levels beyond reasonable rehabilitation and repair shall be removed so as not to adversely affect the economic health of other nearby structures.

Policy F-3.5: All forms of housing development should be discouraged from “leapfrogging” into the countryside, thereby destroying the rural character of the County, breaking up large farmland areas, and making the provision of urban services more costly to taxpayers.

Policy F-3.6: Detailed neighborhood and small area planning (or public information meetings) shall be supported so as to encourage greater resident involvement and closer attention to area specific issues and needs.

Lending Legislations and Laws

In addition to the Community Reinvestment Act, the federal government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. A brief description of several of these laws follows:

The Fair Housing Act of 1968 prohibits discrimination in housing based on race, color, religion or national origin. Later amendments added sex, familial status and disability. Under the Act, it is illegal to discriminate against any of the protected classes in the following types of residential real estate transactions: making loans to buy, build or repair a dwelling; selling, brokering or appraising residential real estate; or selling or renting a dwelling.

The Equal Credit Opportunity Act was passed in 1974 to prohibit discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance or the exercise of any right under the Consumer Credit Protection Act.⁹

Under the Home Mortgage Disclosure Act (HMDA), enacted in 1975 and later amended, financial institutions are required to publicly disclose the race, sex, ethnicity and household income of mortgage applicants by the census tract in which the loan is proposed, as well as the outcome of the loan application. HMDA data represent most mortgage lending activity and is the most comprehensive collection of information regarding home purchase originations, home remodel loan originations and refinancing available.

In 1999, North Carolina enacted the first "anti-predatory lending law," which took aim at abusive mortgage practices designed to charge borrowers unnecessary or exorbitant fees or direct borrowers into high cost loans. North Carolina's anti-predatory law was directed toward mortgage lenders that fell just below the standards set by the 1994 Federal Home Ownership Equity Protection Act.

Section V: Impediments to Fair Housing

The impediments to fair housing choice have been identified as a result of an analysis conducted in 2012 and are listed below. These impediments were identified by one or more types of evidence that are noted in the methods section, which can be found on page 6 of this report. These items function as barriers or impediments to an individual or family's choices in finding housing. Recommended actions for each impediment have been suggested as ways to minimize these impediments and are detailed below. The impediments are listed below, with no particular order or priority. These impediments are common to most communities and are not unique to Union County.

It is recommended that Union County work with community housing partners to implement the suggested actions for overcoming the impediments that were identified in this report. As difficult as it is to remove impediments, it is imperative that Union County make every effort to do so.

Impediment #1: Lack of knowledge of fair housing law and, specifically, Title VII. What is covered, what is not, and what can be done to resolve issues.

Suggested Actions:

1. Educate the public so that they can make inquiries and/or complaints concerning possible housing discrimination to the Union County.
2. Union County should look to partner with statewide organizations, local groups, fair housing based groups, schools, libraries, disability groups, aging groups, non-profits and others to plan and conduct educational and outreach programs. These could include, but should not be limited to fair housing workshops, roundtable discussions, radio and television advertisements and Fair Housing Month activities.
3. Identify new venues where fair housing materials can be distributed, such as libraries, community centers, Department of Social Services offices, etc. and ensure that materials are prominently displayed for the public.
4. Union County should increase the visibility of fair housing information the inquiry and complaint process by posting fair housing information on the County website that is easily located. The County should also insure that printed materials are displayed in prominent public areas. The information provided, at a minimum, should include a description of fair housing law and a complaint form with instructions on how and where to file the complaint. Union County should filter complaints in house and then forward them to the NC Human Relations Commission.
5. Ensure that all training and outreach, including materials, are offered in English and Spanish.

Impediments #2: Limited staff and financial resources to conduct educational/outreach Fair Housing forums. Local efforts are limited to complaint/inquiry response and making appropriate referrals.

Suggested Actions:

1. Union County should reserve a portion of CDBG funds to conduct outreach events.
2. The County should look for additional State and Federal resources to promote fair housing.

Impediment #3: Lack of viable choices in rental and home ownership opportunities for LMI individuals and households.

Suggested Actions:

1. The County should consider creating incentives for developers to create owner-occupied dwelling units geared for low-income households, and guidelines so that developers will know what level of government support will be available. In areas with low poverty levels, for example, developers could be eligible for financial incentives in proportion to the number/percent of units that will be affordable by low income households.
2. Encourage landlords of rental housing, through outreach efforts, that were constructed prior to 1991 (i.e., prior to the adoption of the Americans with Disabilities Act) to make their properties accessible to persons with disabilities.
3. Educate developers and non-profit organizations about ways they can enhance the accessibility of existing housing.
4. Work with local developers and encourage development of larger apartments, (i.e., with 3+ bedrooms) to accommodate families with children.

Impediment #4: Lack of public knowledge of the ability to make inquiries and/or complaints concerning possible housing discrimination to Union County.

Suggested Actions:

1. The County should develop educational and outreach programs. These include, but should not be limited to fair housing workshops, roundtable discussions, radio and television advertisements and Fair Housing Month activities.
2. Identify new venues where fair housing resource materials can be distributed, such as libraries, community centers, Department of Social Services offices, etc. and ensure that materials are prominently displayed for the public.
3. All jurisdictions in Union County should increase the visibility of fair housing information by making fair housing information easily found on their websites with links between jurisdictions and contracted service providers. The information provided, at a minimum, should include a description of fair housing law and a complaint form with instructions on how and where to file the complaint. The County should filter complaints in house and then forward complaint information and resolution tactics to the NC Human Relations Commission. This will help enable the State to monitor the fair housing environment.

4. Ensure that all resources and outreach materials are offered in English and Spanish.
5. Partner with statewide organizations, local groups, fair housing based groups, schools, libraries, disability groups, aging groups, non-profits and others to plan and conduct fair housing outreach and educational activities.

Impediment #5: Deficiency of existing and new construction of affordable single-family and multi-family housing.

Suggested Actions:

1. Implement housing and neighborhood development goals outlined in the 2025 Comprehensive Plan.
2. Provide incentives for developers to create owner-occupied dwelling units geared for low-income households, and guidelines so that developers will know what level of government support will be available. In areas with low poverty levels, for example, developers could be eligible for financial incentives in proportion to the number/percent of units that will be affordable by low income households.

Union County recognizes that barriers to fair housing exist. Unfortunately, however, not all are within the realm of public control. Moreover, the County is committed to taking steps to continually further fair housing choice, by working to eliminate the barriers that are within the public's reach. The County has demonstrated its commitment to promoting equal housing opportunities for all citizens, through the implementation of CDBG programs. Various outreach efforts provide the public with educational opportunities to learn about and comprehend fair housing laws and how they are applied.

However, some efforts may be hampered due to a lack of local funding to carry out the aforementioned suggestions/activities. Efforts should be made by the County to seek additional funding and partnerships with local community based organizations to leverage local resources to promote fair housing throughout the County.

APPENDIX A

Union County

**Plan to Further Fair Housing
(January 2012 – June 2013)**

Grantee: Union County

Recipient's Address: 500 North Main Street, Monroe, NC 28112

Contact Person: Scott Huneycutt

Contact Phone #: (704) 296-4211

Contact Email:

ScottHuneycutt@co.union.nc.us

- I. Indicate if the Recipient will be affirmatively furthering fair housing for the first time or has implemented specific activities in the past.**

First Time _____

Past Activities X

- II. Identify and analyze obstacles to affirmatively furthering fair housing in recipient's community. (Use additional pages as necessary)**

- a. Lack of knowledge of fair housing law and specifically, Title VII information; i.e. what is covered, what is not, and what can be done to resolve issues.
- b. Educating the public that they can make inquiries and/or complaints concerning possible housing discrimination to Union County.
- c. Lack of viable choices in rental and homeownership opportunities for LMI individuals.
- d. Deficiency of existing and new construction of affordable single-family and multi-family dwelling units.
- e. Limited staff and financial resources to conduct educational forums on Fair Housing. Local efforts are limited to complaint/inquiry response and making appropriate referrals.

- III. Will the above activities apply to the total municipality or county?**

Yes X No _____

If no, provide an explanation.

(Use additional pages as necessary)

- IV. Briefly describe the quarterly activities that the recipient will undertake over the active period of the grant to affirmatively further fair housing in their community. A time schedule and estimated cost for implementation of these activities must be included. *Activities must be scheduled for implementation at least on a quarterly basis.***

Grantee Name: Union County

Quarterly Fair Housing Activity	Months	Year	Estimated Cost	Actual Cost
Restock County offices with fair housing brochures. Field inquires concerning possible housing discrimination questions and make referrals as needed.	Jan. - March	2012 2013	\$20-\$30	\$20
April: Run fair housing advertisements in local newspaper. Field inquires concerning possible housing discrimination and make referrals as needed.	April - June	2012 2013	\$400	\$400
Distribute fair housing brochures in public facilities. Field inquires concerning possible housing discrimination and make referrals as needed.	July - Sept	2013	\$20-\$30	\$20
Distribute fair housing brochures to libraries, the Department of Social Services and other government offices. Field inquires concerning possible housing discrimination and makes referrals as needed.	Oct. – Dec.	2013	\$20-\$30	\$20

V. Describe recipient’s method of receiving and resolving housing discrimination complaints. This may be either a procedure currently being implemented or one to be implemented under this CDBG grant. Include a description of how the recipient informs the public about the complaint procedures.

Citizens of Union County will have information on how to contact the County to file a discrimination complaint via newspaper advertisements, fair housing brochure circulation, planned phone listing, and various other activities that will be coordinated as much as possible with local government agencies ongoing fair housing activities.

Union County will respond to any complaints within 10 business days. Any person wishing to file a complaint of fair housing discrimination in Union County may do so by contacting Scott Huneycutt, 500 North Main Street, Monroe, NC 28112, phone (704) 296-4211. Persons with disabilities may also contact the NC Human Relations Commission toll free at 866-324-7474, or contact the state TDD number at 800-735-2962.

If housing discrimination complaints cannot be resolved locally and, if indeed the complaint is valid, they will be referred to the NC Human Relations Commission for investigation, consideration, and resolution.

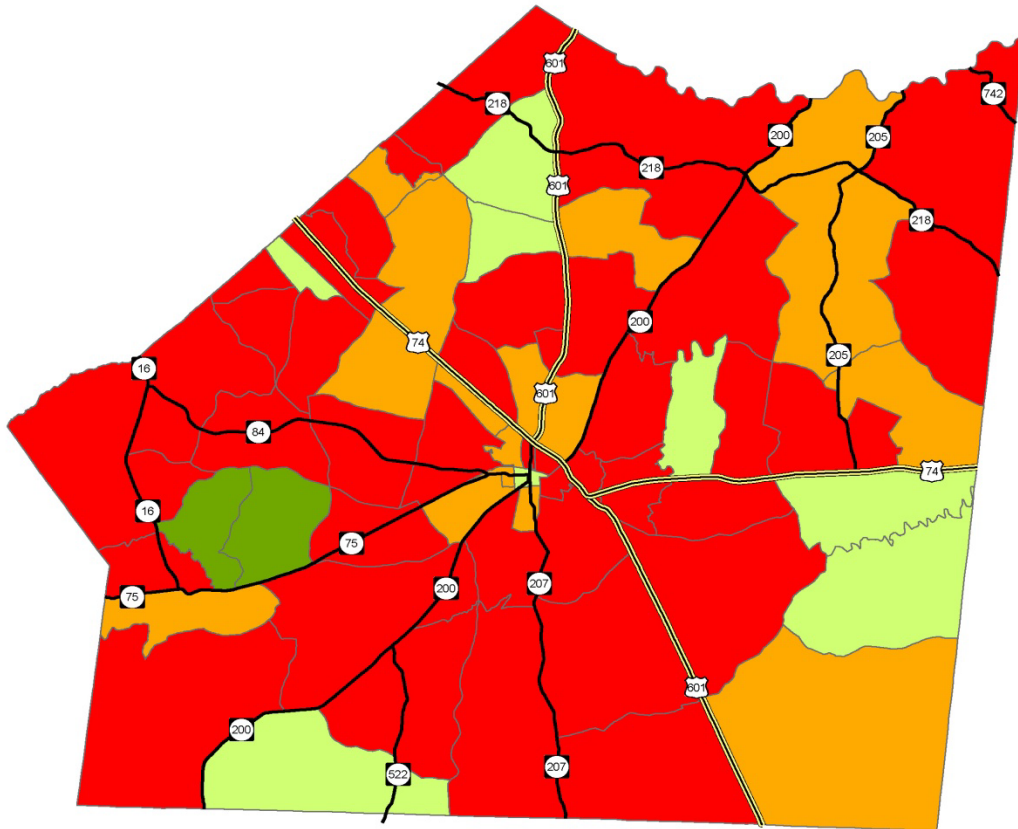
1. Any person or persons wishing to file a housing discrimination complaint that occurred within Union County may do so by informing the County of the facts and circumstances of the alleged discriminatory act or practice.
2. Upon receiving the complaint, the County will acknowledge the complaint within 10 days of receipt in writing and will inform the Division of Community Investment Assistance and the NC Human Relations Commission
3. The County shall offer assistance to the Commission in the investigation and reconciliation of all housing discrimination complaints which are based on events occurring in Union County.
4. The County shall publicize in the local newspaper, with the TDD#, who is the local agency to contact with housing discrimination complaints.

Approved By:

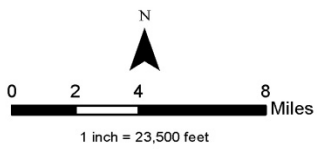
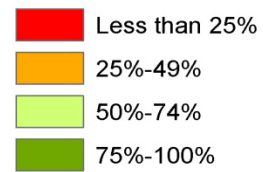
Name and Title of Chief Elected or Executive Officer	Signature	Date
---	------------------	-------------

Appendix B

Analysis of Impediments to Fair Housing Union County, NC



Percentage Renter Occupied by Block Group

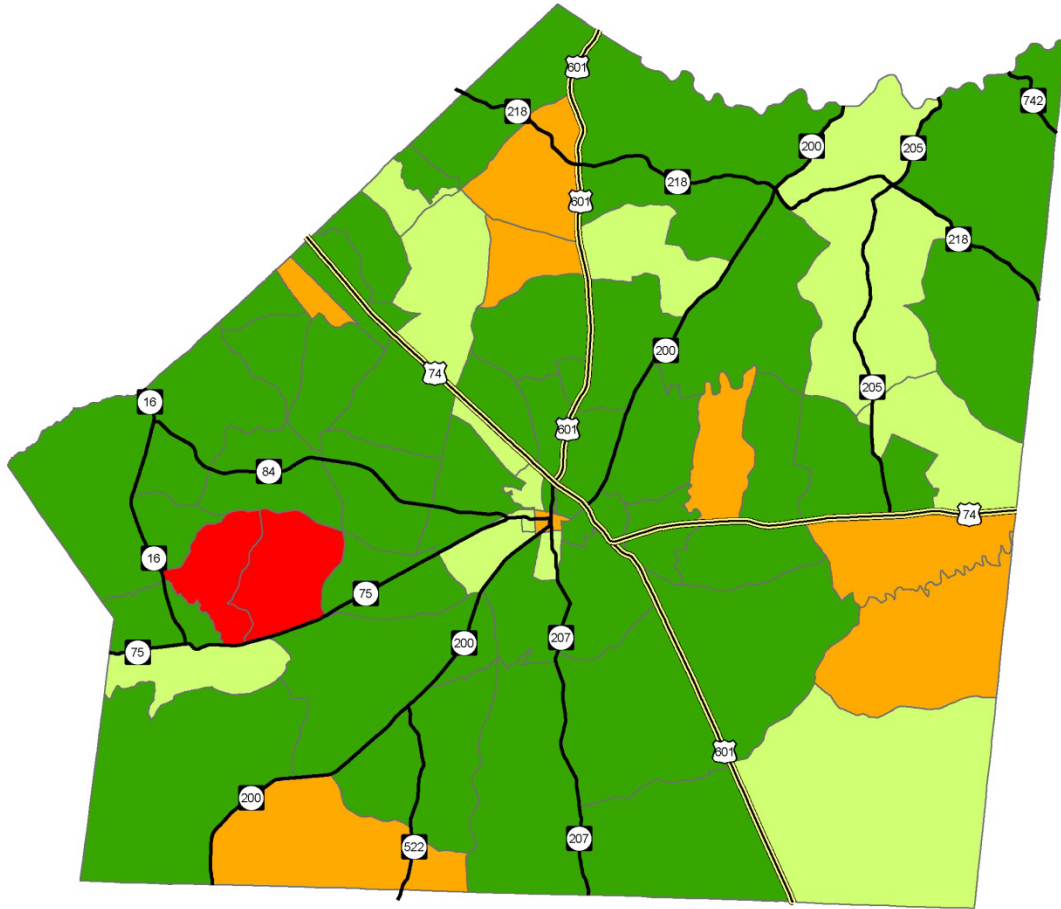


U:\2010_Census_data\03212012_data_downloads\AfricanAmerican\RenterOccupied.mxd
Map produced on 4/23/2012

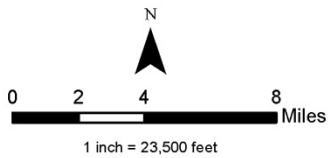
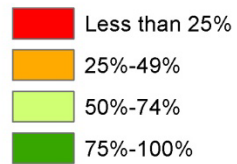
Source: 2005-2009 ACS 5 Year Summary Data
B25008 Total Population in Occupied Housing Units by Tenure

Analysis of Impediments to Fair Housing

Union County, NC



Percentage Owner Occupied by Block Group

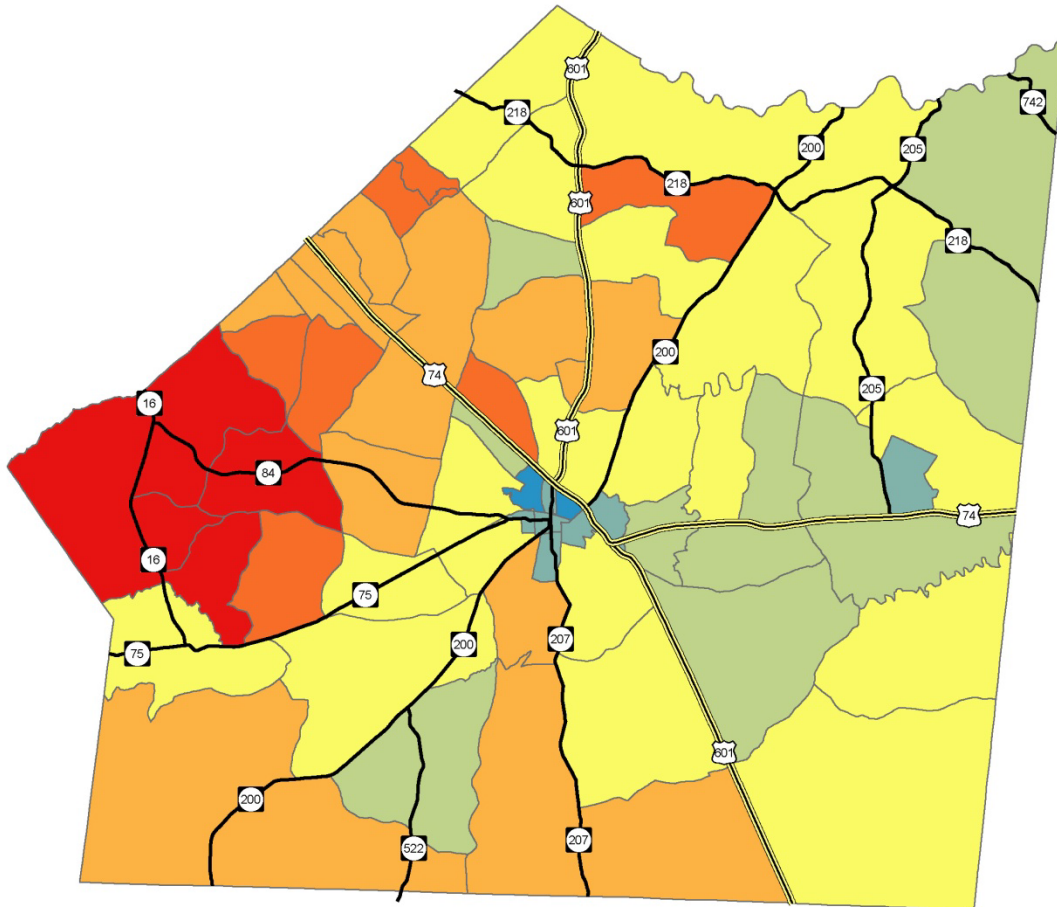


U:\2010_Census_data\03212012_data_downloads\AfricanAmerican\HomeownerOccupied.mxd
 Map produced on 4/23/2012

Source: 2005-2009 ACS 5 Year Summary Data
 B25008 Total Population in Occupied Housing Units by Tenure

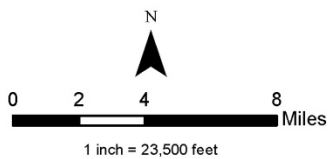
Analysis of Impediments to Fair Housing

Union County, NC



Median Income by Block Group

- Less than \$25,000
- \$25,000 to \$35,000
- \$35,000 to \$45,000
- \$45,000 to \$55,000
- \$55,000 to \$75,000
- \$75,000 to \$100,000
- More Than \$100,000

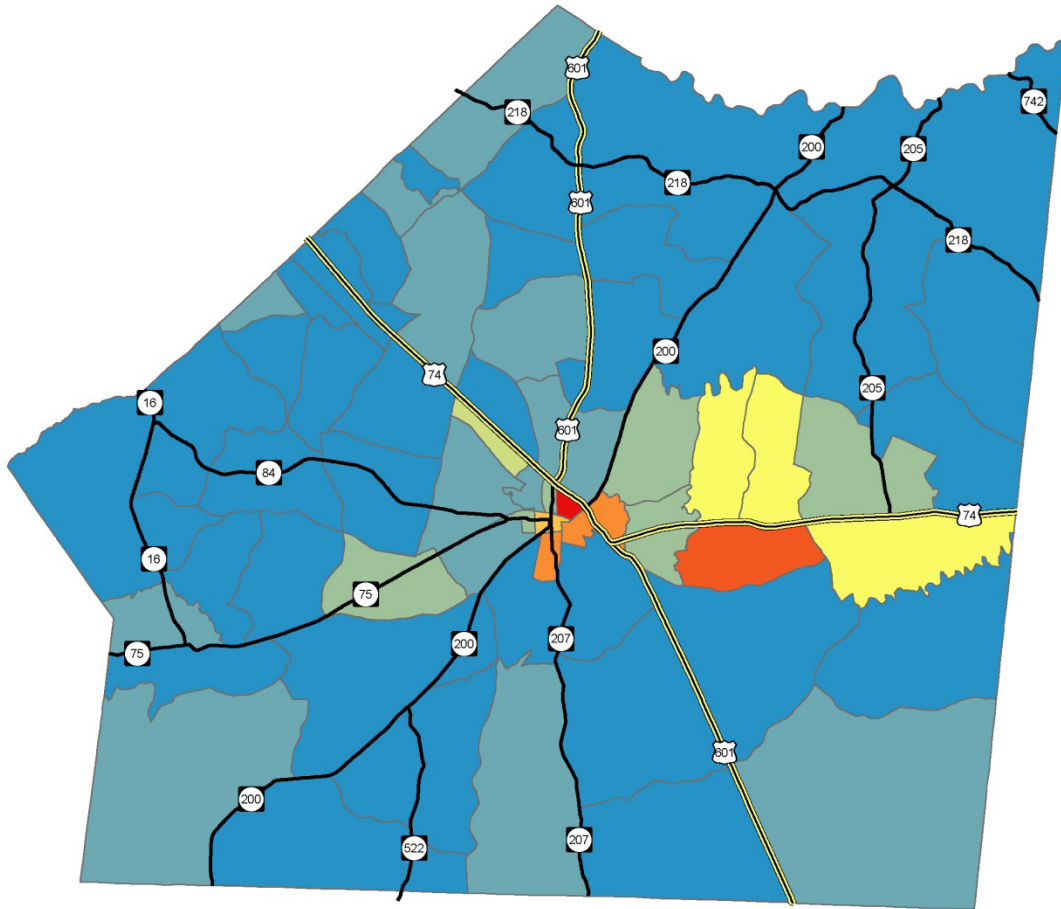


U:\2010_Census_data\03212012_data_downloads\AfricanAmerican\MedianIncome.mxd
 This map was produced on 4/18/2012

Source: 2005-2009 ACS 5 Year Summary Data
 B19013 Median Household Income in the Past Twelve Months

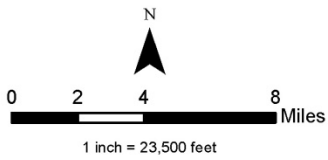
Analysis of Impediments to Fair Housing

Union County, NC



Percent African American by Block Group

- Less than 10%
- 10%-19%
- 20%-29%
- 20%-29%
- 30%-39%
- 40%-49%
- 50%-59%
- 60%-69%
- 70%-79%

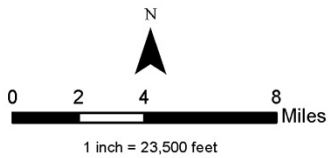
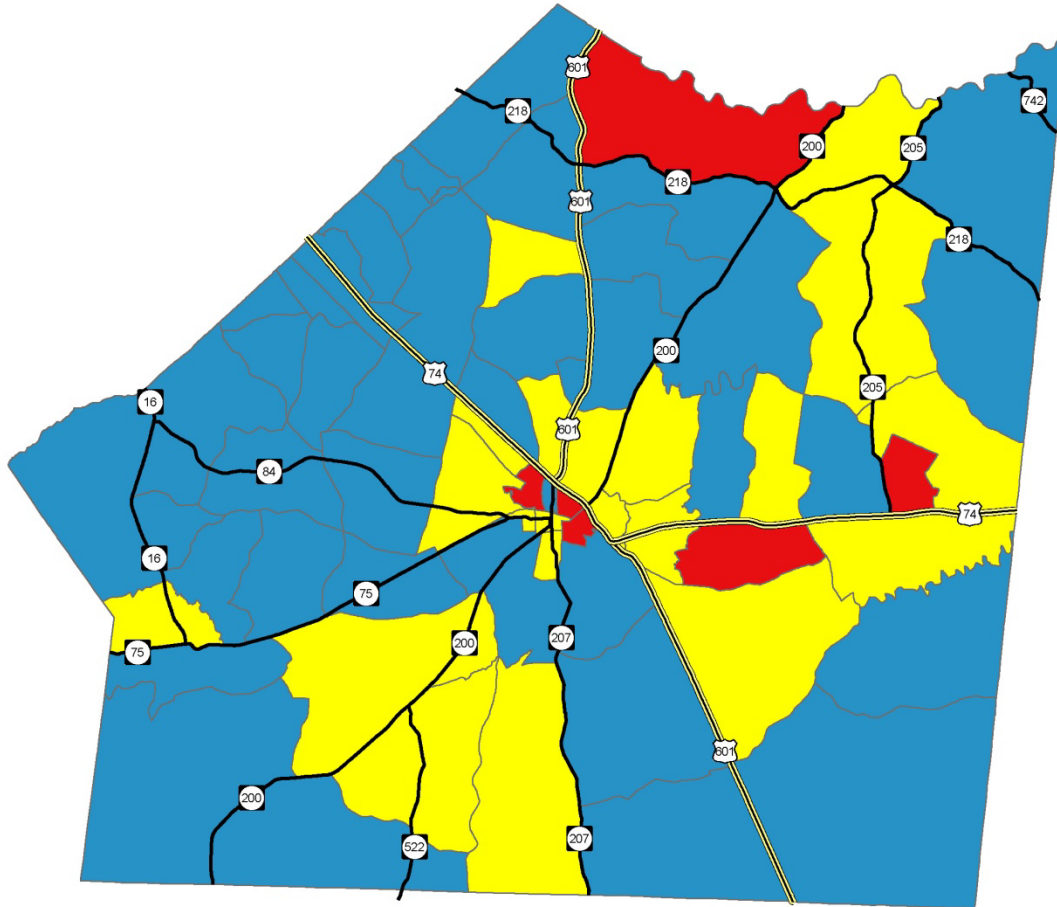


U:\2010_Census_data\03212012_data_downloads\AfricanAmerican\PercentAA.mxd
 Map produced on 4/13/2012

Source: 2005-2009 ACS 5 Year Summary Data
 B02001 Race

Analysis of Impediments to Fair Housing

Union County, NC



Population At or Below Poverty Level by Block Group

- Less than 10%
- 10%-25%
- 25%-50%

U:\2010_Census_data\03212012_data_downloads\AfricanAmerican\PovertyLevel.mxd
Map produced on 4/19/2012

Source: 2005-2009 ACS 5 Year Summary Data
B19001 Household Income in the Past Twelve Months