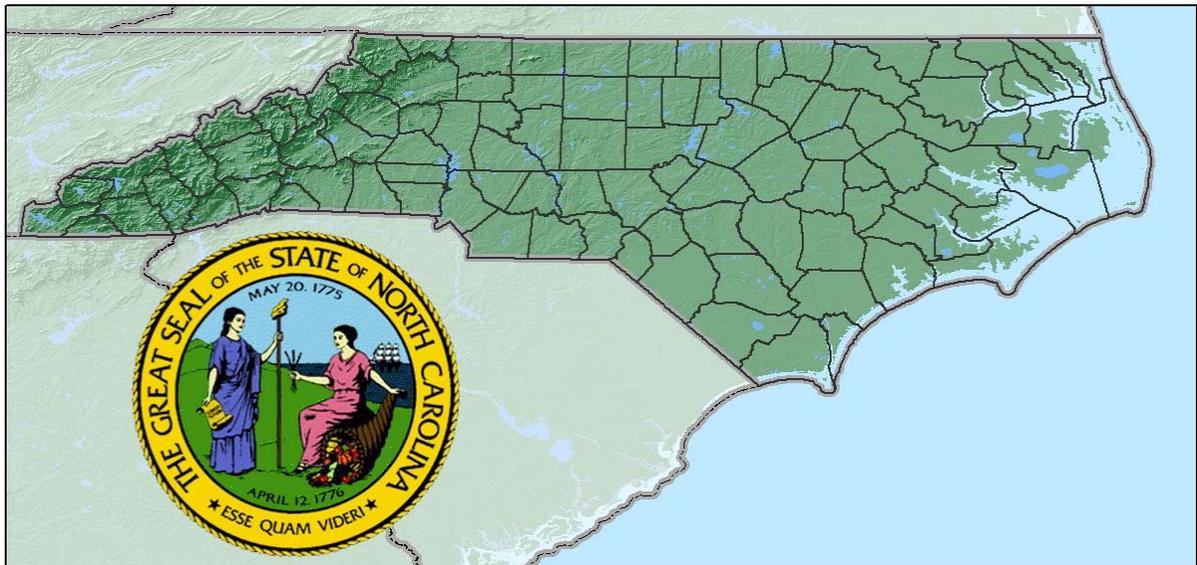


# 2010 NORTH CAROLINA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



**FINAL REPORT**

**NOVEMBER 8, 2010**





# **2010 NORTH CAROLINA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

Prepared for the State of North Carolina Consolidated Plan Partners:  
North Carolina Department of Commerce, Division of Community Assistance  
North Carolina Housing Finance Agency  
North Carolina Department of Health and Human Services, Office of Economic Opportunity  
North Carolina Housing Opportunities for Persons with AIDS

Prepared by:  
Western Economic Services, LLC  
212 SE 18<sup>th</sup> Avenue  
Portland, OR 97214  
Phone: (503) 239-9091  
Toll-free: 1-866-937-9437  
Fax: (503) 239-0236  
Website: <http://www.westernes.com>

**Final Report  
November 8, 2010**

# **HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?**

If you feel you have experienced discrimination in the housing industry, please contact:

North Carolina Human Relations Commission  
116 W Jones Street, Suite 2109  
Raleigh, NC 27601  
Telephone: (919) 807-4420  
Fax: (919) 807-4435  
Toll Free: 1-866-324-7474

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## **EXECUTIVE SUMMARY**

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### **BACKGROUND**

In exchange for federal funds, the State of North Carolina is required to submit to the U.S. Department of Housing and Urban Development (HUD) certification that it is affirmatively furthering fair housing. This certification has three elements and requires that the State:

1. Complete an Analysis of Impediments to Fair Housing Choice;
2. Take actions to overcome the effects of any impediments identified; and
3. Maintain records reflecting the actions taken in response to the analysis.

HUD describes impediments to fair housing choice in terms of their applicability to local, state and federal law. For example, the federal Fair Housing Act defines impediments as:

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

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

An AI also includes an active and involved public input and review process via direct contact with stakeholders, public forums to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and actions the State of North Carolina will be considering to overcome the identified impediments.

### **OVERVIEW OF FINDINGS**

#### **Socio-Economic Context**

The population in North Carolina increased from 8.0 million to 9.3 million or by 16.5 percent between 2000 and 2009. During this time period, the largest increase in an age cohort group was seen in those aged 55 to 64; this group increased by 45.8 percent during this time period or by 331,494. Since 2000, the population of whites, blacks and Native Americans all grew relatively slowly, by 13.6, 13.6 and 13.0 percent, respectively. On the other hand, the Hispanic population grew extremely fast, with the growth rate exceeding 80.0 percent over this time period and the total population reaching 684,770 persons.

Racial and ethnic minority populations were concentrated in certain areas of the state. At the time of the 2000 census, the state had a disability rate of 21.1 percent, slightly higher than the 19.0 percent national rate at that time. The disabled population was also concentrated in some areas of the state.

The labor force in North Carolina, defined as people either working or looking for work, rose from around 3,500,000 to 4,544,622 between 1990 and 2009, an increase of roughly 30.0 percent. As a result of the recent increasing labor force, the unemployment rate increased dramatically, and in 2009 North Carolina's unemployment rate stood at 10.6 percent. Average earnings per job in the State of North Carolina have been lagging over recent years, with the absolute difference between national and state estimates reaching \$5,972 in 2008. In North Carolina, the poverty rate in 2000 was 12.3 percent with 958,667 persons considered to be living in poverty, and this group was slightly concentrated in certain areas of the state.

The number of housing units in the state increased by 19.2 percent and rose from 3.5 million units to 4.2 million units between 2000 and 2008. Of the 3.5 million housing units reported in the 2000 census, about 67.4 percent were single-family units. An additional 16.3 percent of units were counted as mobile homes and 10.3 percent were apartments. A total of 3.1 million units were occupied housing units, and, of these, 69.4 percent were owner-occupied and 30.6 percent were renter-occupied. The portion of owner-occupied units was slightly over the national average of 69.0 percent at that time. At the time that the 2000 census was taken, 69,483 or 2.2 percent of households were overcrowded and another 37,276 or 1.2 percent of households were severely overcrowded. In North Carolina, 1.1 percent of all households were lacking complete kitchen or plumbing facilities at that time. Additionally, 15.0 percent of households had a cost burden and 10.3 percent of households had a severe cost burden in 2000.

## **Lending Practices**

Home Mortgage Disclosure Act (HMDA) data were used to analyze differences in denial rates. Evaluated home purchase loan applications from 2004 through 2008 showed that there were 752,088 loan originations and 156,881 loan denials, for an average five-year loan denial rate of 17.3 percent. These HMDA data also showed that American Indian, black and Hispanic applicants experienced higher rates of loan denials than white applicants, even after correcting for income. Further, some geographic areas of the state had significantly higher denial rates that exceeded 80.0 percent, including areas with high concentrations of minority populations. Analysis of high interest rate loan originations showed that minority populations also received a disproportionate share of these lower quality loan products.

## Evaluation of the Fair Housing Profile

A review of national fair housing studies revealed that despite efforts to curb fair housing discrimination in the U.S., problems still exist in terms of discrimination against racial and ethnic minorities, discrimination against persons with disabilities and residential segregation resulting from some current fair housing efforts. Statewide fair housing studies and cases demonstrated issues of disability discrimination.

Fair housing complaint data was collected from HUD and the North Carolina Human Relations Commission. Data from these sources showed that more than 800 complaints were filed in North Carolina from 2004 through 2009. The most common bases for complaints were race and disability and the most prevalent issue was discriminatory terms and conditions in the rental market.

A fair housing survey regarding the state of fair housing throughout North Carolina showed that many respondents have concerns about fair housing in their communities and that they see barriers to affirmatively furthering fair housing, including discrimination in the rental markets, lack of enforcement of fair housing laws and zoning and land use restrictions. Some respondents also found fair housing laws difficult to understand and noted that additional outreach and education efforts regarding fair housing are needed in their communities.

## IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

The 2010 Analysis of Impediments for the State of North Carolina uncovered several issues that can be considered barriers to affirmatively furthering fair housing and, consequently, impediments to fair housing choice. The key issues are as follows:

1. *Insufficient system capacity.* A lack of resources and personnel in fair housing-related organizations has resulted in inadequate outreach and education efforts as well as deficient testing and enforcement activities. Ultimately, these shortcomings have led to inadequate awareness and understanding of fair housing for the general public and housing providers.
2. *Discrimination in the rental markets.* Housing complaint data and survey research revealed a problem of discriminatory actions by housing providers in the rental markets. Complaint bases related mostly to racial and ethnic minorities and persons with disabilities, and the most cited complaint issues were failure to make reasonable accommodation and discriminatory terms and conditions in the rental market.
3. *Constraints in the lending markets.* Disproportionately high home purchase loan denial rates were found for racial and ethnic minorities, even after adjusting for income. These high loan denial rates were especially common in lower-income areas.

Furthermore, householders receiving loans with high annual percentage rate terms were disproportionately from minority racial and ethnic groups.

4. *Possible barriers in land-use policies or practices.* Current zoning and development practices may not be in the spirit of affirmatively furthering fair housing.

## **SUGGESTED ACTIONS TO CONSIDER**

In response to these listed impediments, the State of North Carolina should consider taking the following actions:

1. *Increase system capacity.* The fair housing system capacity in the state can be enhanced through:
  - A. *Engaging the Human Relations Commission (HRC).* The State should more closely and consistently partner with the HRC to increase education efforts and training activities.
    - i. Education efforts can include preparation and distribution of pamphlets and flyers or other advertisements that clearly explain the importance of fair housing, types of housing discrimination and how to file a complaint.
    - ii. Training activities can include the same topics and be held to further fair housing education of departmental staff, community grantees, and others as necessary including both providers and consumers of housing.
  - B. *Developing a Fair Housing Initiatives Program (FHIP) recipient.* The creation of a FHIP recipient would reduce the burden on the HRC and expand the system capacity.
    - i. The FHIP recipient would be charged with implementing additional outreach and education activities.
    - ii. The FHIP recipient would also enhance the frequency of testing and enforcement activities in the state.
  - C. *Forming a Fair Housing Task Force (FHTF).* An FHTF would be comprised of fair housing agency representatives from throughout the state and would work to coordinate statewide fair housing activities and efforts.
    - i. The group could meet on at least a quarterly basis.
    - ii. The FHTF would incorporate existing task forces that are related to fair housing.
    - iii. This group would aid in prioritizing fair housing activities as well as encourage participation of state and local agencies in statewide fair housing planning.
2. *Reduce discrimination in the rental market.* In order to decrease discrimination against protected classes in the rental market, targeted outreach and education efforts as well as testing and enforcement activities should be utilized.
  - A. Outreach and education efforts could include training or educational seminars for rental housing providers and housing consumers and focus on topics such as protected classes and types of discriminatory actions.

- B. Testing and enforcement could also be used to monitor the occurrence of discriminatory activities in general or to target providers that have been reported to practice discriminatory activities.
1. *Decrease constraints in the lending markets.* To reduce constraints and the perception of discrimination in the lending market, efforts should be focused on both lenders and applicants for loans for housing.
    - A. For lenders, activities envisioned in this action pertain to targeted training sessions to prevent uneven terms in the making of home loans as well as possible testing activities.
    - B. Consumers of housing could be targeted with outreach and education efforts that describe the attributes of good credit, how to establish and maintain good credit, what constitutes fair lending and how to identify predatory loans.
  2. *Examine land use policies and practices.* This action is to include enhanced discussion with individuals and entities that reach out to the Consolidated Plan subgrantees about best practices in land use planning, making people more aware of North Carolina's new land use laws and suggesting advocacy for reducing NIMBYism.



## **SECTION I. INTRODUCTION**

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### **BACKGROUND**

Title VIII of the 1968 Civil Rights Act, also known as the federal Fair Housing Act, made it illegal to discriminate in the buying, selling or renting of housing because of a person's race, color, religion or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected classes. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

- The Fair Housing Act,
- The Housing Amendments Act, and
- The Americans with Disabilities Act.

State or local government may enact fair housing laws that extend protection to other groups as well. For example, the North Carolina Fair Housing Act includes the following protected classes: race, 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 80 percent or area median income."

### **WHY ASSESS FAIR HOUSING?**

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

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single preparation: the Consolidated Plan for Housing and Community Development. This document incorporates the plans for original consolidated programs, including Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants<sup>1</sup> (ESG), and Housing Opportunities for Persons with AIDS (HOPWA), as well as additional program components that have been enacted.

As a part of the consolidated planning process, states and entitlement communities receiving such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. This certification has three parts and requires:

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<sup>1</sup> Recently renamed as Emergency Solutions Grants

- Completing an Analysis of Impediments to Fair Housing Choice (AI);
- Taking actions to overcome the effects of any impediments identified through the analysis; and
- Maintaining records reflecting the analysis and actions taken.

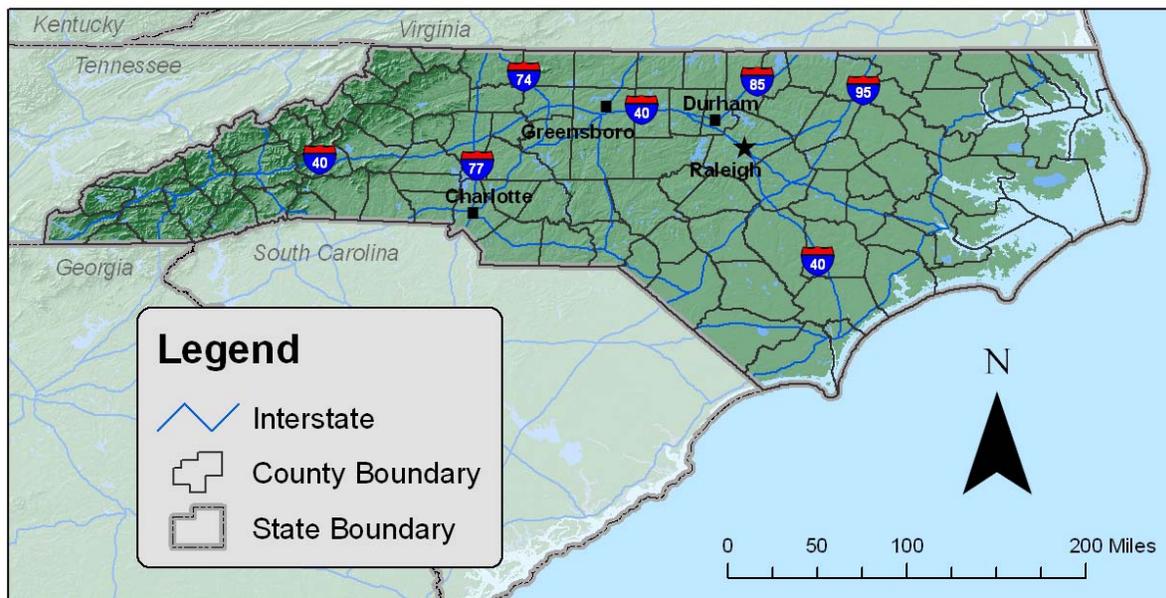
HUD interprets these three certifying elements to entail:

- Analyzing and working to eliminate housing discrimination in the jurisdiction;
- Promoting fair housing choice for all people;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to, and usable by, all people, particularly individuals with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.<sup>2</sup>

## PURPOSE OF THIS RESEARCH

Thus, the purpose of the *2010 North Carolina Analysis of Impediments to Fair Housing Choice* is to research, analyze and identify prospective impediments to fair housing choice in the State of North Carolina and to suggest actions that the State can consider in working toward eliminating, overcoming or mitigating the identified impediments. A map of the State of North Carolina is presented below.

**Map I.1**  
**State of North Carolina**



<sup>2</sup> *Fair Housing Planning Guide*. U.S. Department of Housing and Urban Development. March 1996, pg.1-3.

## RESEARCH METHODOLOGY

The 2010 North Carolina Analysis of Impediments to Fair Housing Choice offers a thorough examination of a variety of sources related to housing, such as demographic change, economic influences, and the state of the housing market, but also information pertaining to affirmatively furthering fair housing, the state of the fair housing delivery system and housing transactions affecting people throughout North Carolina. This information was collected and evaluated through four general approaches.

The four methodological research activities utilized in creating this AI were:

1. *Primary Research* – the collection and analysis of raw data that did not previously exist.
2. *Secondary Research* – the review of existing data and studies.
3. *Quantitative Analysis* – the evaluation of objective, measurable and numerical data.
4. *Qualitative Analysis* – the evaluation and assessment of subjective data, such as people's beliefs, feelings, attitudes, opinions and experiences.

Some of the baseline secondary and quantitative data providing a picture of the state's housing marketplace were drawn from the 2000 census and intercensal estimates. These data included population, personal income, poverty estimates, housing units by tenure, cost burdens and housing conditions. Other data were drawn from records provided by the Bureau of Economic Analysis, the Bureau of Labor Statistics and a variety of other sources. The narrative below offers a brief description of other key data sources employed for the 2010 North Carolina AI.

### Home Mortgage Disclosure Act Data

To examine possible fair housing issues in the home mortgage market, Home Mortgage Disclosure Act (HMDA) data was analyzed for the state by race, ethnicity, gender, income and location. The HMDA was enacted by Congress in 1975 and has since been amended several times. It is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities and to assist in identifying possible discriminatory lending patterns. HMDA requires lenders to publicly disclose the race, ethnicity and sex of mortgage applicants, along with loan application amounts, household income and census tract in which the home is located, and information concerning prospective lender actions related to the loan application. For this analysis, HMDA data from 2004 through 2008 were analyzed, with the measurement of denial rates by census tract and by race and ethnicity of applicants as well as the reasons for denial as the key research objectives. These data were also examined to identify the groups and locations most likely to encounter high interest rate loans

### Fair Housing Complaint Data

Housing complaint data was used to analyze complaints related to fair housing discrimination in the renting and selling of housing. HUD provided fair housing complaint

data for the State of North Carolina from 2004 through 2010. That information included basis of complaint, issues pursuant to the grievance and closure status of the alleged fair housing infraction. This review of more than 1,000 fair housing complaints allowed for inspection of the tone and relative degree and frequency of certain types of unfair housing practices seen in the state and the degree to which they were found to be with cause, even while acknowledging that many individuals may be reluctant to step forward with a complaint. The North Carolina Human Relations Commission also provided some complaint data for January 2007 through July 2010.

## **2010 North Carolina Fair Housing Survey**

One of the methods HUD recommends for gathering public input about perceived impediments to fair housing is to conduct a survey. The State of North Carolina elected to use a survey instrument to measure the degree of understanding of fair housing laws, awareness of actions made to affirmatively further fair housing, perceptions of state and local government policies that adversely affect fair housing including zoning requirements and development practices, as well as known practices in both public and private sectors that may deliberately or unwittingly affect housing choice due to protected class status. This step was a cost effective, efficient method to target research resources. The 2010 North Carolina Fair Housing Survey, which was conducted entirely online, received a total of 821 responses.

The 2010 survey targeted individuals involved in the housing arena. The prospective contact list was assembled by the lead agency with experts in at least the following areas:

- Residential and commercial building codes and regulations;
- State, local, and federal occupancy standards;
- Residential health and safety codes and regulations (structural, water and sewer);
- State and local land use planning;
- Banking and insurance laws and regulations;
- Real estate development, real estate sales and management laws and regulations;
- Renter rights and obligations, including civil rights;
- Fair housing, disability, social service, and other advocacy organizations;
- Habitat for Humanity or similar housing providers.

The survey approach also assured that selected target populations, through their in-need service provider network or advocacy organizations, were well represented. Furthermore, these entities were utilized to help publicize fair housing planning activities and public involvement.

The survey protocol involved sending an e-mail announcement to each prospective respondent, introducing them to the upcoming survey, its purpose and intent. A link was provided that directed the respondent to the online survey. The e-mail message also urged respondents to forward the survey announcement to any other individual or agency involved in fair housing. Furthermore, the announcement and survey link were posted on the lead agency's website and printed copies were distributed during public meetings.

As noted above, the survey was designed to address a wide variety of issues related to fair housing and affirmatively furthering fair housing. The following narrative summarizes key survey themes and data that were intended to be collected from each survey section.

### *Federal, State, and Local Fair Housing Law*

Questions in this section related to awareness of fair housing laws, understanding of fair housing laws, including protected classes, availability of fair housing training and knowledge of the fair housing complaint referral process. Answers to this question provided a snapshot of understanding and awareness of fair housing in the state.

### *Fair Housing in North Carolina*

This section offered a number of open-ended questions that allowed respondents to identify: general concerns about fair housing in North Carolina, possible barriers or constraints in the fair housing process, geographic areas with fair housing problems and also non-compliance issues with any private lenders or landlords in the state. The use of open-ended questions allowed respondents to address any number of concerns such as redlining, neighborhood issues, lease provisions, steering, sub-standard rental housing, occupancy rules, or other fair housing issues in the state.

### *State and Local Government Policies and Activities Related to Fair Housing*

In this section, respondents were asked to offer insight into state or local government policies and practices related to fair housing in North Carolina. More specifically, questions related to: planning, financing or administrative actions that may have adversely affected fair housing; awareness of non-compliance issues with public housing authorities in the state; codes or regulations, in relation to building, occupancy, health or safety, that may be barriers to fair housing; or public administrative actions or policies, including tax policy, that may represent barriers to fair housing choice. These questions were used to identify fair housing issues in the state in relation to zoning, building codes, accessibility compliance, subdivision regulations, displacement issues, development practices, residency requirements, property tax policies, land use policies, or NIMBYism.<sup>3</sup>

### *Fair Housing Activities in North Carolina*

The questions in this section were utilized to measure awareness of outreach and education activities, fair housing testing efforts, and a state fair housing plan. Respondents were also asked if they believed that fair housing laws in the state need to be changed, and, if so, how they should be changed. The purpose of this section was to gain insight into the effectiveness of current fair housing activities in the state and possible ways to improve the delivery of fair housing services in North Carolina.

If limited input on a particular topic was received, it was assumed that the entirety of stakeholders did not view the issue as one of high pervasiveness or impact. This does not

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<sup>3</sup> Not In My Backyard

mean that this issue was non-existent in the state, only that there was not a large perception of its prevalence as gauged by survey participants.

## **LEAD AGENCY**

The North Carolina Department of Commerce (DOC), Division of Community Assistance is the lead agency for preparing the 2010 Analysis of Impediments to Fair Housing Choice. Other Consolidated Plan partners include the North Carolina Housing Finance Agency, the North Carolina Department of Health and Human Services, Office of Economic Opportunity, and North Carolina Housing Opportunities for Persons with AIDS (HOPWA) Program. Western Economic Services, LLC, a Portland, Oregon-based consulting firm specializing in research and analysis in support of housing and community development planning, prepared this AI.

## **Commitment to Fair Housing**

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the Consolidated Plan partners certify that they will *affirmatively further fair housing*. This statement means that partners have conducted an AI within the state of North Carolina, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and will maintain records reflecting that analysis and actions in this regard.

## **PUBLIC INVOLVEMENT**

The DOC conducted the public input process associated with this AI. The public notification, input and review process were conducted in line with the Citizen Participation Plan being used for the Consolidated Planning process. Nevertheless, the key actions that were used to notify the public of the AI process included e-mail announcements, public postings, and other communications to citizens and stakeholders.

As part of the public input process, the Consolidated Plan partners held a series of round table discussions regarding the AI process and preliminary findings. The round tables were held August 17, 18, 19, 20 and 30, 2010, in Greenville, Greensboro, Hickory, Raleigh and Cherokee.

The DOC also held a public input meeting, or Fair Housing Forum, on September 2, 2010. This meeting was designed to offer the public the opportunity to offer commentary on fair housing in North Carolina as well as provide feedback on the initial findings of the AI.

The draft report for public review was released for public review on October 1, 2010, initiating a 30-day public review period. The final report was released on November 8, 2010 and is available online at the DOC website at [www.nccommerce.com](http://www.nccommerce.com).

## SECTION II. SOCIO-ECONOMIC CONTEXT

### INTRODUCTION

This section presents general demographic, economic and housing information collected from: the U.S. Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics and other resources, and the data were used to analyze a broad range of socioeconomic characteristics including population, race, ethnicity, disability, employment, poverty concentrations and housing trends. These data illustrate the underlying conditions that have helped shape housing market behavior and housing choice, as well as highlight potential impediments to fair housing choice.

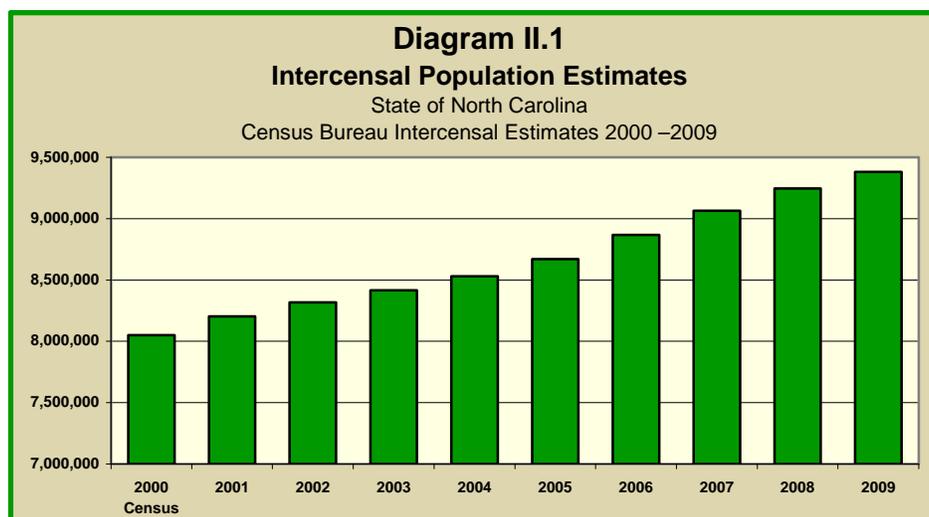
### DEMOGRAPHICS

#### POPULATION DYNAMICS

The population in North Carolina has steadily increased over the last thirty years. From 1980 through 2009, population in the state grew from 5.8 million to 9.3 million. Changes in population can be attributed to both natural increases, or births minus deaths, as well as net migration, or the difference in persons moving to or from the state. While in the 1980s natural increase and net migration figures were essentially equal, since the 1990s changes in population due to net migration have heavily outweighed changes due to the natural increase.

In 2009, the U.S. Census Bureau released population estimates for the state ending July 1, 2009. As Diagram II.1 illustrates, the population in North Carolina rose steadily and increased by 16.5 percent over the last decade.

<b>1980 Population</b>	<b>5,881,766</b>
Natural Increase 80-90	372,311
Net Migration 80-90	378,371
<b>1990 Population</b>	<b>6,632,448</b>
Natural Increase 90-00	381,032
Net Migration 90-00	1,035,833
<b>2000 Population</b>	<b>8,049,313</b>
Natural Increase 00-09	457,927
Net Migration 00-09	873,644
<b>2009 Population Estimate</b>	<b>9,380,884</b>



Census estimates of population by year for the State of North Carolina, including details of population by entitlement and non-entitlement areas, are presented in Table II.2.<sup>4</sup> According to 2008 Census Bureau estimates, between 2000 and 2008 the total state population increased by 14.6 percent to 9.2 million, while the population in the entitlement or urban areas increased by 12.6 percent to 3.3 million and the population in the non-entitlement or rural areas increased by 15.7 percent to 5.8 million. Thus, the rural areas of the state accounted for a greater portion of the population and grew at a faster pace than the urban areas in this time period. More recent population estimates for 2009, which are currently only available for the state as a whole, suggest that the total population growth in this ten-year period was 16.5 percent and that the population in North Carolina reached nearly 9.4 million as of 2009.

<b>Table II.2</b>				
<b>Population Estimates</b>				
State of North Carolina				
Census Bureau Intercensal Estimates 2000 – 2009 (p)				
Year	2008 State Estimates			2009 Estimate
	Entitlement	Non-Entitlement	Total	Total
2000 Census	2,958,266	5,091,047	8,049,313	8,049,313
2001	2,897,097	5,302,816	8,199,913	8,203,451
2002	2,940,421	5,370,842	8,311,263	8,316,617
2003	2,984,893	5,424,767	8,409,660	8,416,451
2004	3,030,442	5,492,757	8,523,199	8,531,283
2005	3,085,052	5,576,009	8,661,061	8,669,452
2006	3,168,613	5,676,730	8,845,343	8,866,977
2007	3,252,906	5,788,688	9,041,594	9,064,074
2008	3,332,108	5,890,306	9,222,414	9,247,134
2009	.	.	.	9,380,884
<b>% Change 00 - 08</b>	<b>12.6%</b>	<b>15.7%</b>	<b>14.6%</b>	<b>16.5%</b>

Table II.3 presents population data by age for 2000 for the State of North Carolina. In the state, most persons fell in the 35 to 54 age cohort group, while fewest persons fell in the groups aged under 5 or between 20 and 24. These trends were generally replicated in the entitlement and non-entitlement areas of the state, with the exception that a slightly higher proportion of younger persons lived in entitlement areas and a slightly higher proportion of older persons resided in non-entitlement areas.

<b>Table II.3</b>			
<b>Population by Age</b>			
State of North Carolina			
Census Bureau SF1 Data 2000			
Age	Entitlement	Non-Entitlement	Total
Under 5	206,371	333,138	539,509
5 to 19	609,295	1,044,556	1,653,851
20 to 24	275,453	302,055	577,508
25 to 34	506,231	707,184	1,213,415
35 to 54	841,620	1,530,650	2,372,270
55 to 64	216,708	507,004	723,712
64 and Over	302,588	666,460	969,048
<b>Total</b>	<b>2,958,266</b>	<b>5,091,047</b>	<b>8,049,313</b>

<sup>4</sup> "Entitlement area" refers to communities in the state that receive a separate formula grant resource from HUD. Specific population data for these communities for 2009 were not available at the time this table was produced, so 2008 estimates were used.

Data on population by age for the State of North Carolina from 2000 through 2008 are presented in Table II.4. The largest increase in an age cohort group was seen in those aged 55 to 64; this group increased by 45.8 percent during this time period or by 331,494. The group comprised of prime working age persons aged 25 to 44 increased by only 3.0 percent or 75,068 persons.

Year	Under 14 years	15 to 24 years	25 to 44 years	45 to 54 years	55 to 64 years	65 & over	Total
2000	1,653,429	1,117,439	2,500,535	1,085,150	723,712	969,048	8,049,313
2001	1,682,536	1,137,313	2,507,254	1,136,527	750,190	986,093	8,199,913
2002	1,703,634	1,147,544	2,504,767	1,153,909	801,386	1,000,023	8,311,263
2003	1,723,583	1,144,837	2,499,751	1,179,222	846,104	1,016,163	8,409,660
2004	1,736,444	1,164,460	2,503,251	1,200,159	886,511	1,032,374	8,523,199
2005	1,757,256	1,180,767	2,508,697	1,231,185	930,135	1,053,021	8,661,061
2006	1,787,650	1,210,503	2,533,325	1,263,524	974,294	1,076,047	8,845,343
2007	1,834,815	1,231,216	2,552,793	1,297,944	1,021,447	1,103,379	9,041,594
2008	1,871,009	1,256,065	2,575,603	1,325,479	1,055,206	1,139,052	9,222,414
<b>% Change 00 - 08</b>	<b>13.2%</b>	<b>12.4%</b>	<b>3.0%</b>	<b>22.1%</b>	<b>45.8%</b>	<b>17.5%</b>	<b>14.6%</b>

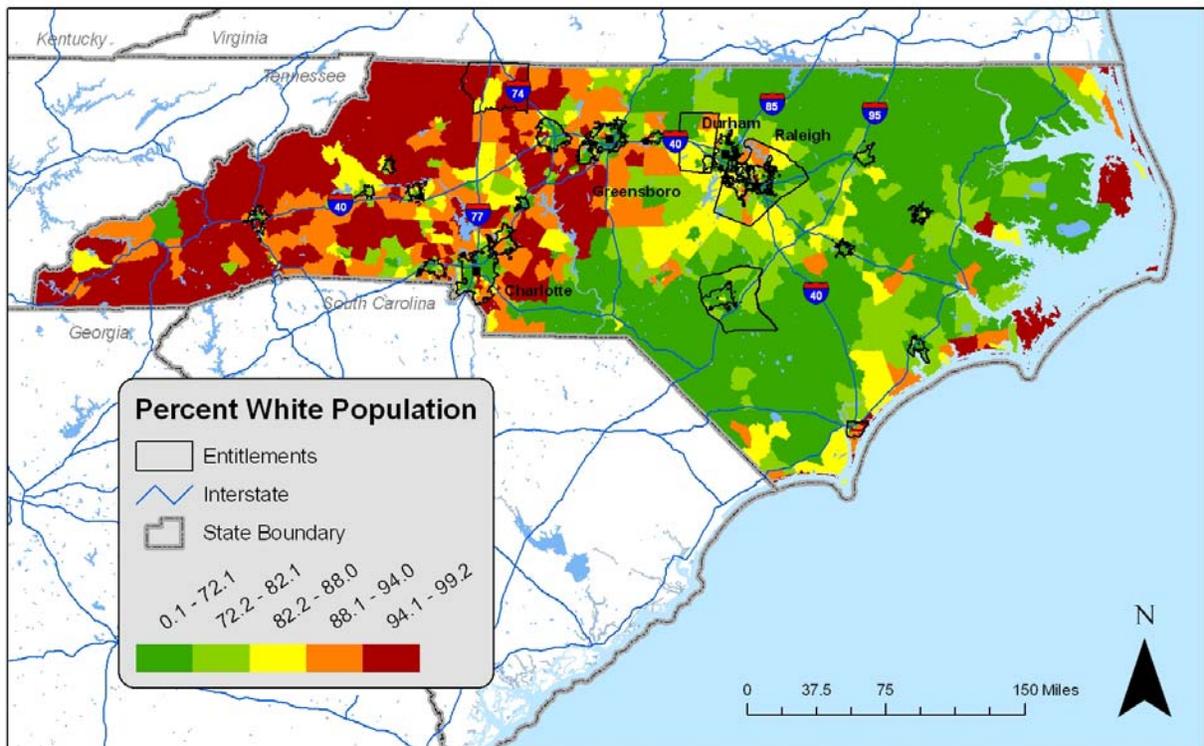
## RACIAL AND ETHNIC COMPOSITION

At the time that the 2000 census was taken, the racial composition of North Carolina was predominantly white; this group comprised 72.1 percent of the total population at 5.8 million persons. The next most populous group was black, at 21.6 percent or 1.7 million persons. The Hispanic population equated to 4.7 percent of the total population or 378,963 persons. Roughly 68.0 percent of whites resided in the non-entitlement areas of the state as compared to 50.4 percent of blacks.

Race	Entitlement	Non-Entitlement	Population	Percent
White	1,861,784	3,942,872	5,804,656	72.1
Black	862,027	875,518	1,737,545	21.6
American Indian	14,102	85,449	99,551	1.2
Asian	77,741	35,948	113,689	1.4
Native Hawaiian/Pacific Islander	2,228	1,755	3,983	0.1
Other	87,514	99,115	186,629	2.3
Two or More Races	52,870	50,390	103,260	1.3
<b>Total</b>	<b>2,958,266</b>	<b>5,091,047</b>	<b>8,049,313</b>	<b>100.0</b>
Hispanic	182,381	196,582	378,963	4.7

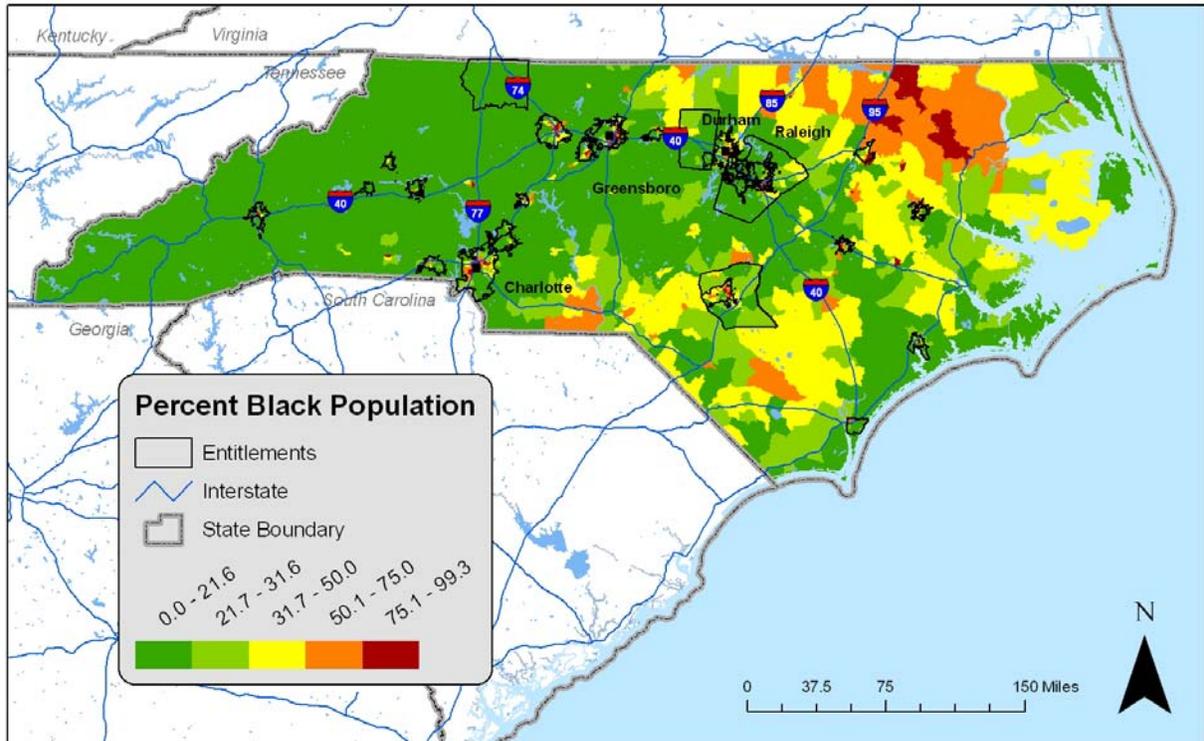
However, the geographic distribution of these racial and ethnic minorities was not even throughout the state. HUD defines a population as having a disproportionate share when the portion of that population is more than 10 percentage points higher than the jurisdiction average. For example, the statewide white population in North Carolina in 2000 was 72.1 percent. Therefore, any area that had a white population higher than 82.1 percent displayed a disproportionate share of the white population. This analysis of racial distribution was conducted by calculating race as the percentage share of total population and then plotting the data on a geographic map of census tracts in North Carolina. As Map II.1 illustrates, the white population in the state was greatly concentrated in the western half of the state at the time the 2000 census was taken, as well as in some census tracts along the coast. In fact, the population was nearly 100.0 percent white in many census tracts in the state, as shown in red.

**Map II.1**  
**Percent White Population by Census Tract**  
 State of North Carolina  
 2000 Census Data



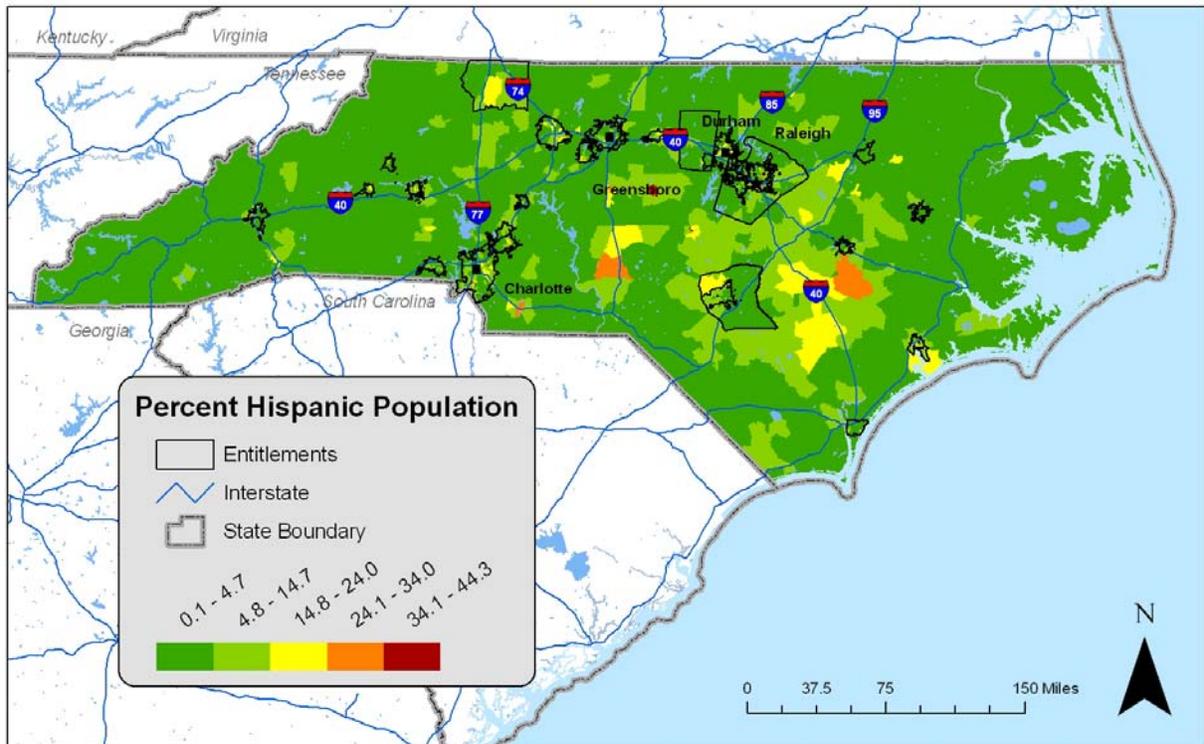
A similar evaluation was conducted for the black population in the state. This analysis revealed that the black population was concentrated in the northeastern and, to a lesser extent, the southeastern portions of the state, with many census tracts displaying a disproportionate share greater than 31.6 percent, as shown in yellow, orange and red.

**Map II.2**  
**Percent Black Population by Census Tract**  
State of North Carolina  
2000 Census Data



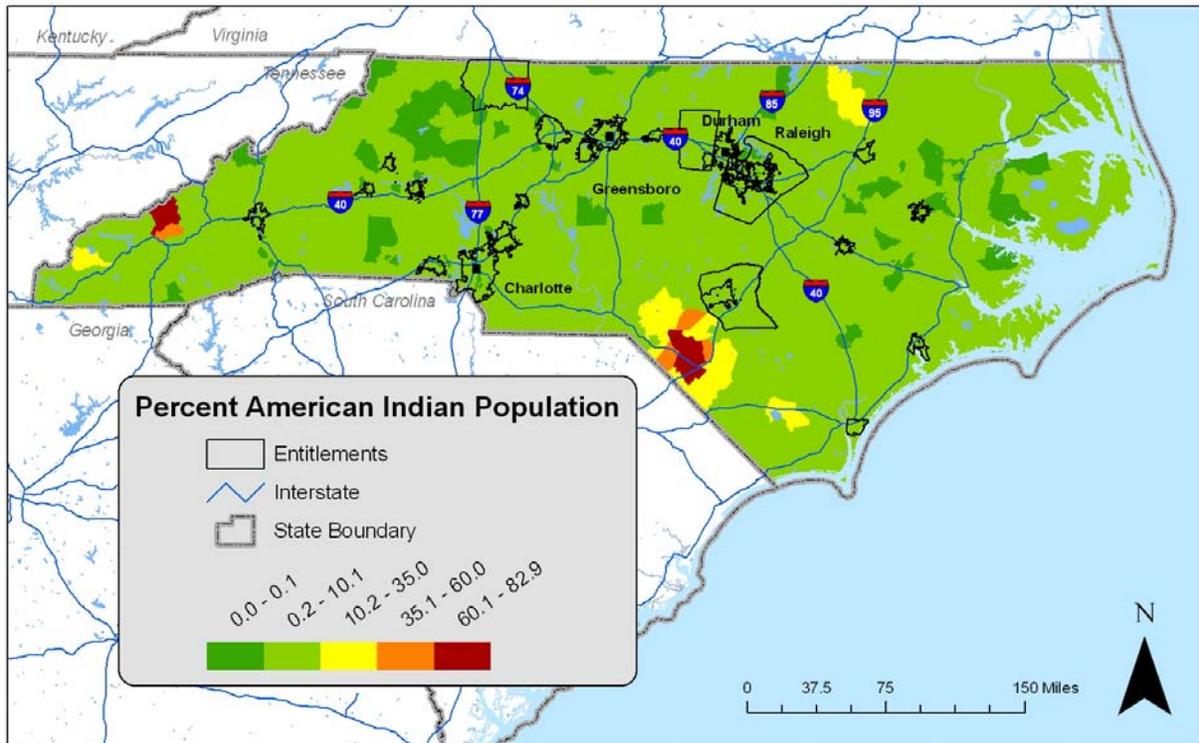
Analysis of the concentration of the Hispanic population at the time of the 2000 census revealed a few census tracts in the state with high concentrations, as shown in Map II.3, below. Numerous census tracts showed a disproportionate share of Hispanic persons greater than 14.7 percent, shown in yellow, orange and red.

**Map II.3**  
**Percent Hispanic Population by Census Tract**  
State of North Carolina  
2000 Census Data



Map II.4 shows that the state also had a few disproportionate shares of the Native American population as of the 2000 census. The concentration of this population in selected census tracts far exceeded the state average of 1.2 percent and actually comprised as much as 82.9 percent of the population in certain census tracts, as shown in red. However, it is likely that these high concentration areas represented populations of the federally recognized tribe, the Eastern Band of Cherokee Indians, as well as several state recognized tribes, including the Coharie Intra-Tribal Council, the Cumberland County Association for Indian People, the Haliwa-Saponi Tribe, the Lumbee Tribe of North Carolina, the Meherrin Indian Tribe, the Metrolina Native American Association, the Occaneechi Band of the Saponi Nation, the Sappony, the Southern Band of Tuscarora Indian Tribe, and the Waccamaw-Siouan Tribe.<sup>5</sup>

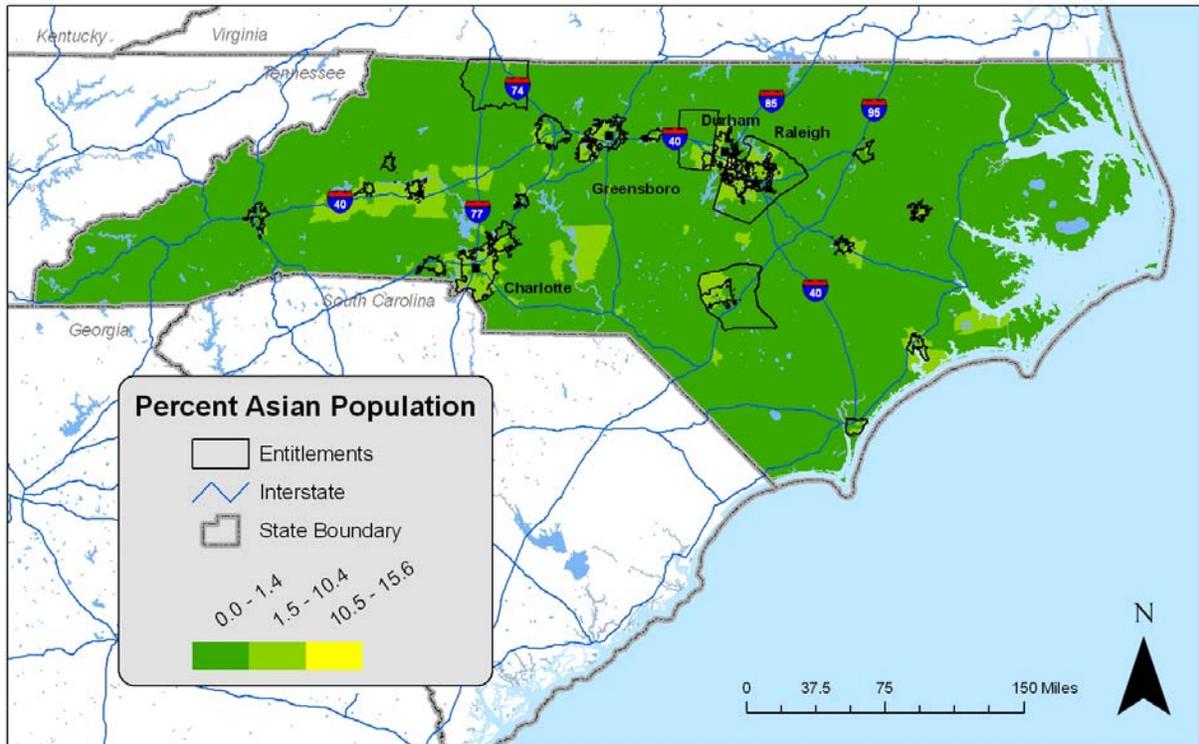
**Map II.4**  
**Percent American Indian Population by Census Tract**  
 State of North Carolina  
 2000 Census Data



<sup>5</sup> [http://500nations.com/north\\_carolina\\_tribes.asp](http://500nations.com/north_carolina_tribes.asp)

Map II.5 presents the concentration of the Asian Population and shows that although Asians comprised as much as 10.4 percent of certain census tracts at the time of the 2000 census, there were not any disproportionate shares of this population in North Carolina.

**Map II.5**  
**Percent Asian Population by Census Tract**  
 State of North Carolina  
 2000 Census Data



More recent data regarding racial and ethnic populations in North Carolina are presented in Table II.6, on the following page. Since 2000, the population of whites, blacks and American Indians all grew relatively slowly, by 13.6, 13.6 and 13.0 percent, respectively. On the other hand, the Hispanic population grew extremely fast, with the growth rate exceeding 80.0 percent over this time period and the total population reaching 684,770 persons; this population increased from 4.7 percent of the state’s population in 2000 to 7.4 percent of the population in 2008.

<b>Table II.6</b>								
<b>Population Estimates by Race</b>								
State of North Carolina								
Census Bureau Intercensal Estimates 2000 - 2008								
<b>Year</b>	<b>White</b>	<b>Black</b>	<b>American Indian</b>	<b>Asian</b>	<b>Native Hawaiian/ Pacific Islander</b>	<b>Two or More Races</b>	<b>Total</b>	<b>Hispanic</b>
2000	6,000,805	1,753,188	102,355	118,215	4,785	69,965	8,049,313	378,963
2001	6,104,772	1,784,338	104,336	126,016	5,038	75,413	8,199,913	416,218
2002	6,181,455	1,806,968	105,654	132,052	5,184	79,950	8,311,263	447,855
2003	6,249,269	1,825,413	107,057	138,440	5,299	84,182	8,409,660	476,600
2004	6,327,767	1,847,668	108,473	144,547	5,550	89,194	8,523,199	509,799
2005	6,425,612	1,874,239	109,839	151,493	5,718	94,160	8,661,061	546,700
2006	6,557,056	1,910,615	111,683	159,776	6,016	100,197	8,845,343	589,597
2007	6,695,522	1,950,564	113,734	168,735	6,392	106,647	9,041,594	637,379
2008	6,818,808	1,991,654	115,635	177,177	6,776	112,364	9,222,414	684,770
<b>Percent Change 00-08</b>	<b>13.6%</b>	<b>13.6%</b>	<b>13.0%</b>	<b>49.9%</b>	<b>41.6%</b>	<b>60.6%</b>	<b>14.6%</b>	<b>80.7%</b>

## DISABILITY STATUS

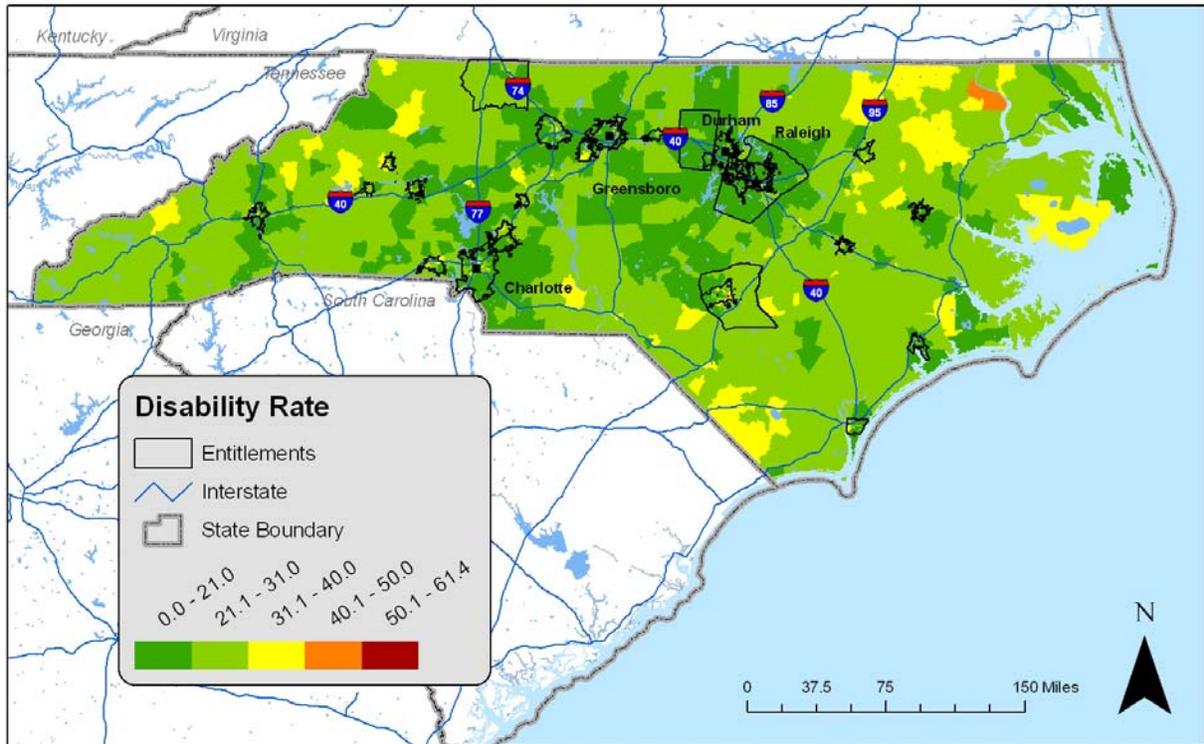
Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes them from being able to go outside the home alone or to work.<sup>6</sup> For all persons aged five or older, the state had a disability rate of 21.1 percent, just slightly higher than the 19.0 percent national rate at that time. Still, this represents some 1.5 million people statewide living with a disability. The disability rate in the non-entitlement areas was higher than in the entitlement areas of the state, 22.6 percent versus 18.4 percent, respectively.

<b>Table II.7</b>			
<b>Disability by Age</b>			
State of North Carolina			
Census Bureau SF3 Data, 2000			
<b>Age</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
5 to 15	25,659	48,482	74,141
16 to 64	335,321	708,115	1,043,436
Over 65	126,420	296,368	422,788
<b>Total</b>	<b>487,400</b>	<b>1,052,965</b>	<b>1,540,365</b>
<b>Disability Rate</b>	<b>18.4%</b>	<b>22.6%</b>	<b>21.1%</b>

<sup>6</sup> The data on disability status were derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

Map II.6 reveals that some census tracts contained a disproportionate share of disabled persons or more than 31.1 percent of the disabled population at the time of the 2000 census. These census tracts were scattered throughout North Carolina.

**Map II.6**  
**Percent of Population with a Disability by Census Tract**  
 State of North Carolina  
 2000 Census Data



## ECONOMICS

### LABOR FORCE AND EMPLOYMENT

Between 1990 and 2009, the labor force in North Carolina, defined as people either working or looking for work, rose from around 3,500,000 to 4,544,622, an increase of roughly 30.0 percent. Over this same time period, the number of employed persons grew similarly through 2008 when it fell significantly to 4,060,764, as seen in Diagram II.2, on the following page.

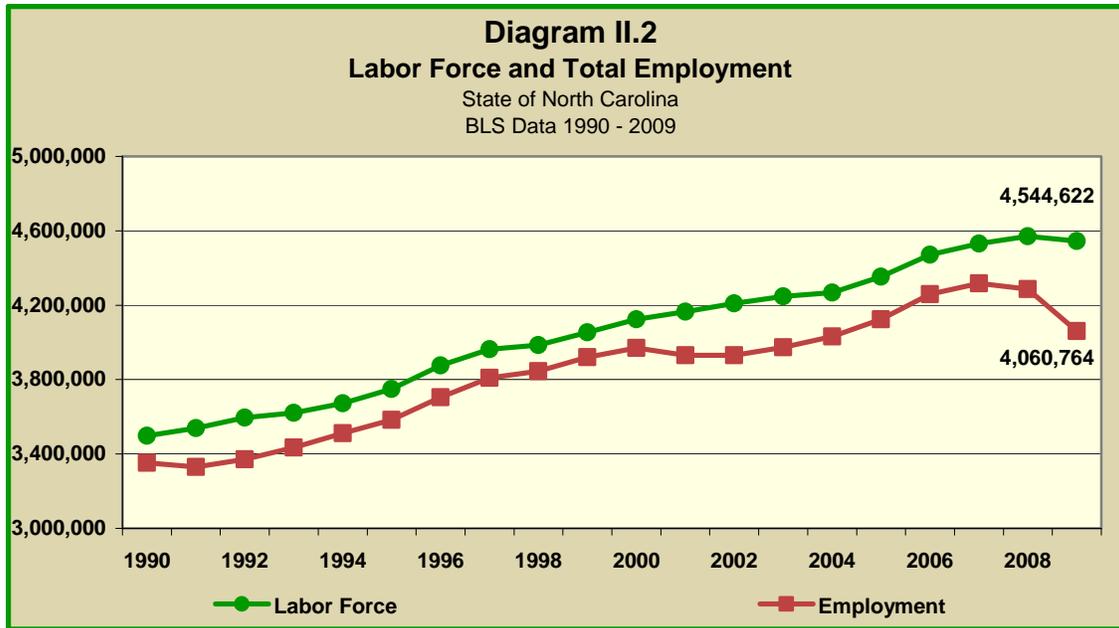
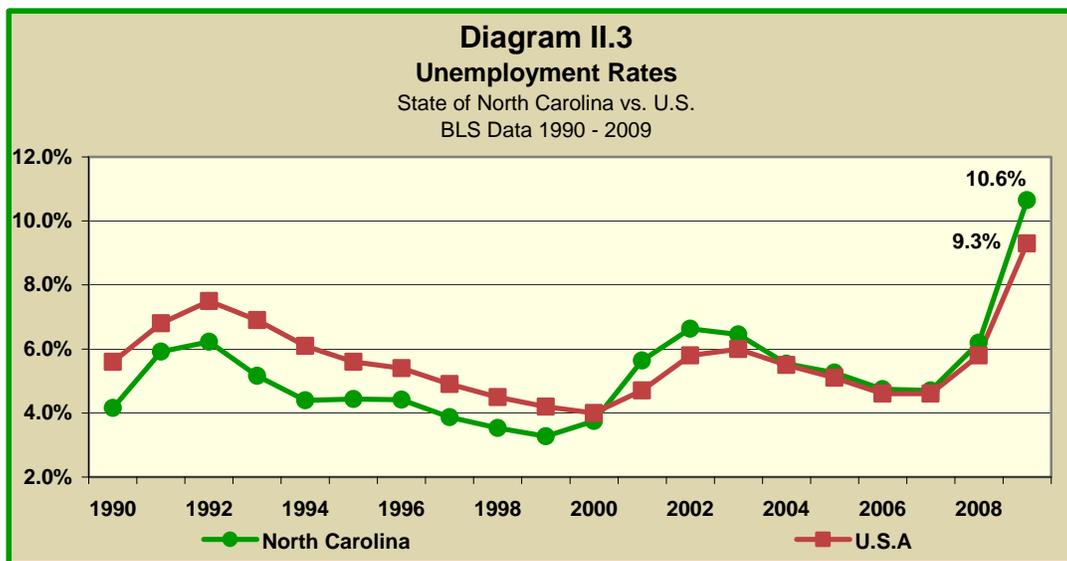
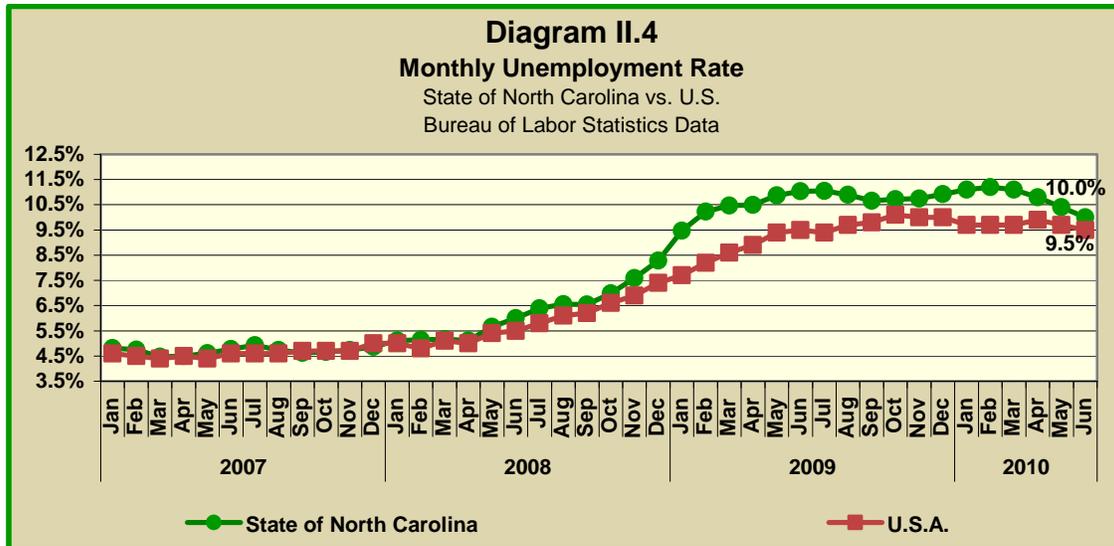


Diagram II.3 presents the unemployment rate in North Carolina and the U.S. from 1990 through 2009. As a result of the recent increasing labor force and decreasing employment rate in the end of the last decade, the unemployment rate increased dramatically. In 2009, North Carolina's unemployment rate stood at 10.6 percent and was higher than the national rate of 9.3 percent.

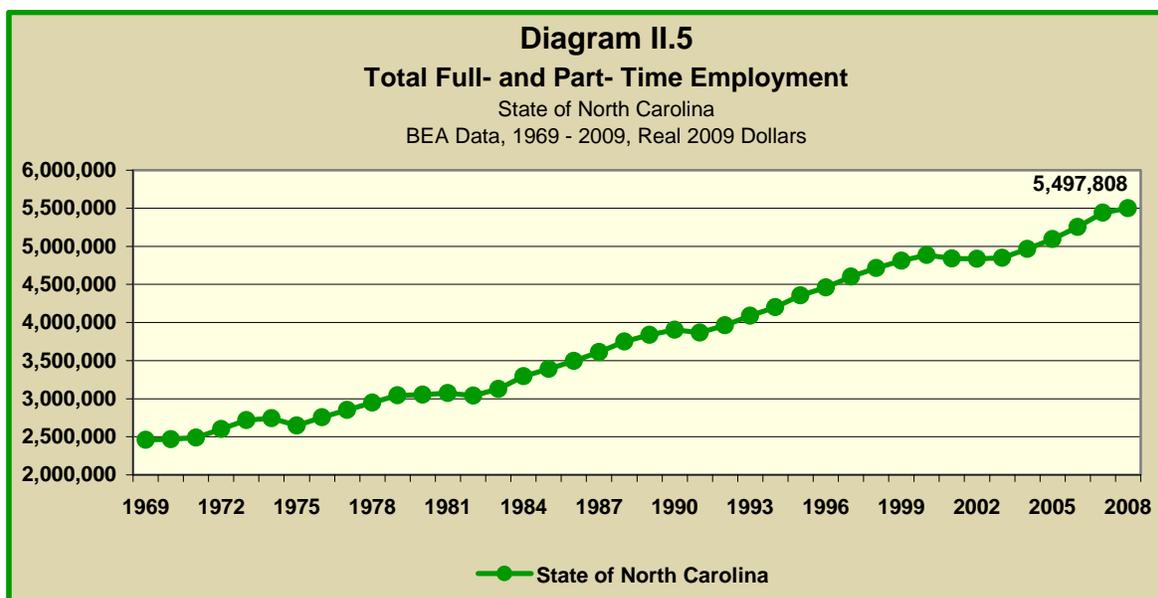


More recent unemployment rate data are presented in Diagram II.4, on the following page. As shown, the unemployment rate for North Carolina swelled through the first part of 2010 to 11.5 percent while the national rate increased to 9.7 percent. By June 2010, the state rate was 10.0 percent and the U.S. rate was 9.5 percent.



## FULL- AND PART-TIME EMPLOYMENT AND EARNINGS

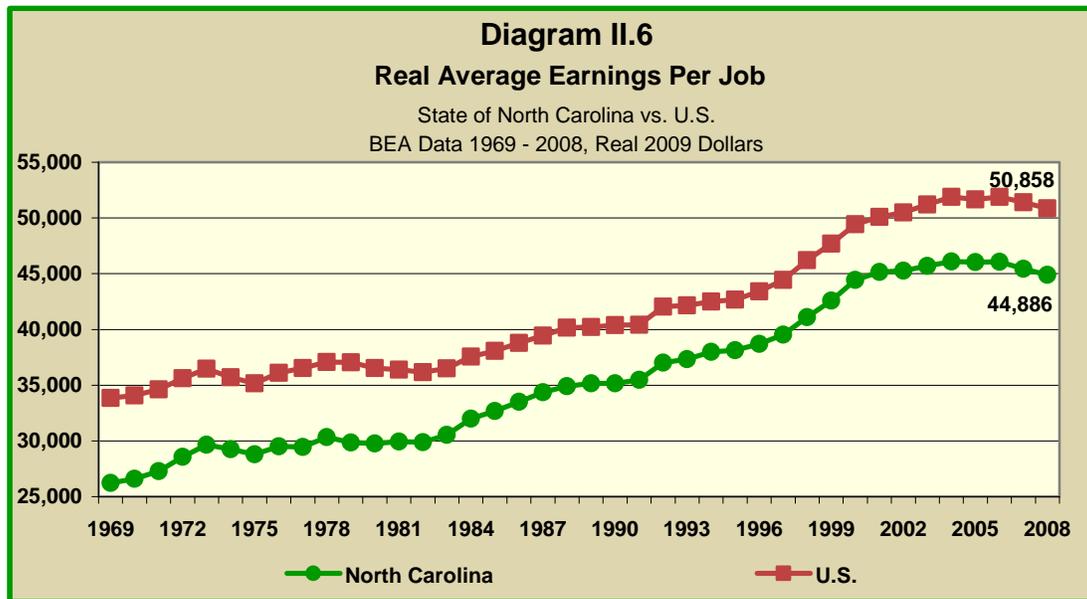
The Bureau of Economic Analysis (BEA) provides an alternate view of employment: a count of both full- and part-time jobs. Thus, a person working more than one job can be counted more than once. The total number of full- and part-time jobs increased substantially from 1960 through 2008 from roughly 2.5 million jobs to 5.5 million jobs, as shown in Diagram II.5, below.<sup>7</sup>



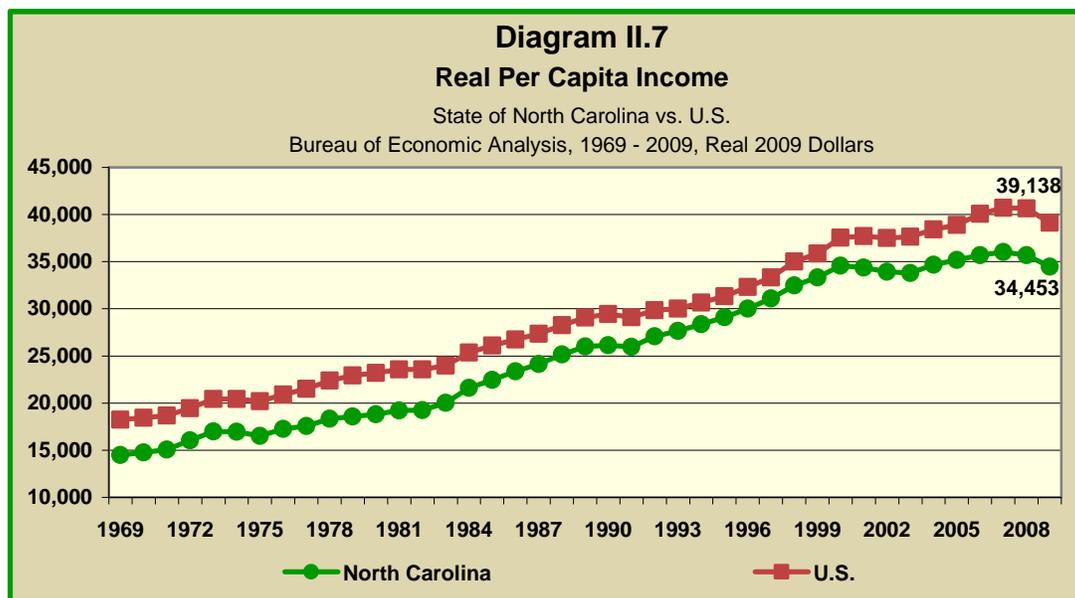
When the total amount of earnings is divided by the number of jobs and then deflated to remove the effects of inflation, the average real earnings per job is determined. This figure can be compared to national figures. Unfortunately, average earnings per job in the State

<sup>7</sup> Data are, in part, from administrative records, and the most current BEA data available were through 2008.

of North Carolina have been lagging over recent years, with the absolute difference between national and state estimates reaching \$5,972 in 2008, as Diagram II.6, below, illustrates.



Another gauge of economic health involves comparing the total of all forms of income: wages earned, transfer payments, and property income, such as dividends, interest and rents. When these data are added together and divided by population, per capita income is the result. Diagram II.7 compares real per capita income in North Carolina to the U.S. from 1969 through 2009 and shows that per capita income grew relatively steadily from 1969 through 2000 from roughly \$15,000 to about \$35,000. Since that time, per capita income growth has slowed, and in 2009 this figure even declined slightly to \$34,453.



## HOUSEHOLD AND FAMILY INCOME

Table II.8 presents the number of households by income range. The majority of households in North Carolina, about 19.4 percent or 608,000 households, had incomes from \$50,000 to \$74,999. However, 16.9 percent of all households had incomes less than \$15,000. This figure represented some 529,893 households. In general, the proportion of persons with lower incomes was greater in the non-entitlement or rural areas of the state.

Income	Entitlement	Non-Entitlement	Total	Percentage
Under 15,000	178,063	351,830	529,893	16.9%
15,000 - 19,999	71,128	138,064	209,192	6.7%
20,000 - 24,999	77,369	145,140	222,509	7.1%
25,000 - 34,999	156,323	279,652	435,975	13.9%
35,000 - 49,999	195,165	357,876	553,041	17.7%
50,000 - 74,999	220,013	388,764	608,777	19.4%
75,000 - 99,999	114,131	164,889	279,020	8.9%
100,000 and above	147,544	147,331	294,875	9.4%
<b>Total</b>	<b>1,159,736</b>	<b>1,973,546</b>	<b>3,133,282</b>	<b>100.0%</b>

## POVERTY

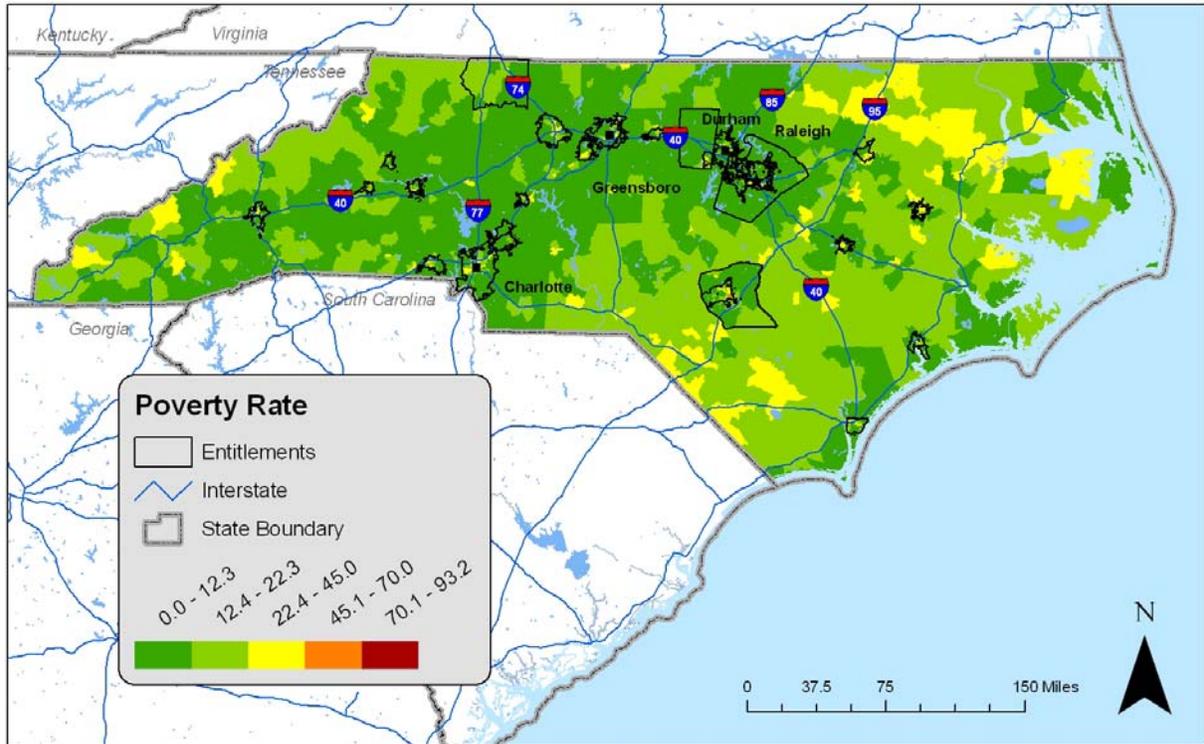
The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for their size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically,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

In North Carolina, the poverty rate in 2000 was 12.3 percent with 958,667 persons considered to be living in poverty, as noted in Table II.9. This rate was slightly lower than the national average at that time of 12.4 percent. Further, the state had 113,199 children under the age of five and 122,248 persons aged 65 or older living in poverty at that time. The poverty rate was slightly higher in the entitlement areas of the state as compared to the non-entitlement areas.

Age	Entitlement	Non-Entitlement	Total
5 and Below	42,783	70,416	113,199
6 to 18	68,400	129,454	197,854
18 to 64	207,160	318,206	525,366
65 and Older	32,679	89,569	122,248
<b>Total</b>	<b>351,022</b>	<b>607,645</b>	<b>958,667</b>
Poverty Rate	12.4%	12.2%	12.3%

Additionally, poverty was not spread evenly throughout the State of North Carolina, as some census tracts had higher concentrations of poverty than others. Map II.7 presents the Census 2000 poverty rate for all census tracts in the state. These data have been segmented to illustrate the census tracts that had a disproportionate share of persons living in poverty or areas where more than 22.3 percent of residents were poor.

**Map II.7**  
**Percent of Population in Poverty by Census Tract**  
State of North Carolina  
2000 Census Data



## HOUSING

Data regarding the number of housing units counted in North Carolina for the years 2000 through 2008 are presented in Table II.10, at right. In total, the number of housing units in the state increased by 19.2 percent in this nine-year time period and rose from 3.5 million units to 4.2 million units. However, as established previously, during this time the population grew more slowly and increased by only 14.6 percent.

More detailed information regarding the attributes of the housing stock in the state is available from 2000 census data. Of the 3.5 million housing units reported in North Carolina in the 2000 census, about 67.4 percent were single-family units. An additional 16.3 percent of units were counted as mobile homes and 10.3 percent were apartments. The non-entitlement areas of the state had the majority of housing units at 2.2 million, and these rural areas also contained about 66.0 percent of all single-family units. These data are presented in Table II.11.

Year	Total Units
2000	3,523,944
2001	3,633,212
2002	3,714,357
2003	3,790,167
2004	3,862,245
2005	3,945,265
2006	4,033,881
2007	4,125,727
2008	4,201,378
<b>% Change</b>	<b>19.2</b>

Unit Type	Entitlement	Non-Entitlement	Total
Single-Family Unit	806,349	1,567,607	2,373,956
Duplex	42,814	45,693	88,507
Tri- or Four-Plex	69,671	44,517	114,188
Apartments	271,664	92,439	364,103
Mobile Homes	62,440	514,883	577,323
Boat, RV, Van, Etc.	436	5,431	5,867
<b>Total</b>	<b>1,253,374</b>	<b>2,270,570</b>	<b>3,523,944</b>

The 3.5 million housing units reported in the 2000 census can also be examined by tenure status. A total of 3.1 million units were occupied housing units, and, of these, 69.4 percent were owner-occupied and 30.6 percent were renter-occupied. The portion of owner-occupied units was slightly higher than the national average of 69.0 percent at that time. A total of 391,931 housing units were vacant. As shown in Table II.12, on the following page, the proportion of vacant units was much higher in the non-entitlement areas of the state as compared to the entitlement areas.

<b>Table II.12</b>			
<b>Housing Units by Tenure</b>			
State of North Carolina 2000 Census SF3 Data			
<b>Tenure</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
Occupied Housing Units	1,159,635	1,972,378	3,132,013
Owner-Occupied	670,533	1,501,737	2,172,270
Renter-Occupied	489,102	470,641	959,743
Vacant Housing Units	93,739	298,192	391,931
<b>Total Housing Units</b>	<b>1,253,374</b>	<b>2,270,570</b>	<b>3,523,944</b>

## VACANT HOUSING UNITS

As shown in Table II.13, at the time of the decennial census the vacant housing stock represented 11.1 percent of the total housing stock. Data on the disposition of these 391,000 vacant units indicate that about 24.0 percent were for rent, 13.3 percent were for sale, 8.4 percent were rented or sold but unoccupied, and 37.5 percent were for seasonal, recreational, or occasional use. However, 16.3 percent of the vacant housing stock was counted as “other vacant” units; this term refers to units that are not for sale or rent and these units tend to contribute to blight. More than 78.0 percent of these “other vacant” units were counted in the non-entitlement areas of the state.

<b>Table II.13</b>			
<b>Disposition of Vacant Housing Units</b>			
State of North Carolina 2000 Census SF3 Data			
<b>Disposition</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
For Rent	45,597	48,316	93,913
For Sale	17,987	34,093	52,080
Rented or Sold, Not Occupied	8,757	24,035	32,792
For Seasonal, Recreational, or Occasional Use	7,448	139,639	147,087
For Migrant Workers	207	1,930	2,137
Other Vacant	13,743	50,179	63,922
<b>Total</b>	<b>93,739</b>	<b>298,192</b>	<b>391,931</b>

## HOUSING PROBLEMS

While the 2000 census did not report significant details regarding the physical condition of housing units, some information can be derived from the one in six sample, also called SF3 data.<sup>8</sup> These data relate to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens.

<sup>8</sup> Summary File 3 (SF3) consists of 813 detailed tables of 2000 census social, economic and housing characteristics compiled from a sample of approximately 19 million housing units (about 1 in 6 households) that received the 2000 census long-form questionnaire. Source: <http://www.census.gov/Press-Release/www/2002/sumfile3.html>. These sample data include sampling error and may not sum precisely to the 100 percent sample typically presented in the 2000 census.

Overcrowding is defined as having from 1.01 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. At the time that the 2000 census was taken, 69,483 or 2.2 percent of households were overcrowded and another 37,276 or 1.2 percent of units were severely overcrowded, shown in Table II.14. At the state level, this housing problem was more common in renter households than owner households. For both the entitlement and the non-entitlement areas, renter-occupied households were more likely to have overcrowding or severe overcrowding as compared to owner-occupied households.

<b>Table II.14</b>						
<b>Overcrowding and Severe Overcrowding</b>						
State of North Carolina						
Census 2000 SF3 Data						
	<b>Owner</b>		<b>Renter</b>		<b>Total</b>	
	<b>Households</b>	<b>Percent</b>	<b>Households</b>	<b>Percent</b>	<b>Households</b>	<b>Percent</b>
<b>No Overcrowding</b>						
Entitlement	660,378	98.5%	450,923	92.2%	1,055,781	95.8%
Non-Entitlement	1,473,318	98.1%	440,635	93.6%	1,969,473	97.0%
<b>Total</b>	<b>2,133,696</b>	<b>98.2%</b>	<b>891,558</b>	<b>92.9%</b>	<b>3,025,254</b>	<b>96.6%</b>
<b>Overcrowding</b>						
Entitlement	7,327	1.1%	21,623	4.4%	27,803	2.5%
Non-Entitlement	21,333	1.4%	19,200	4.1%	41,680	2.1%
<b>Total</b>	<b>28,660</b>	<b>1.3%</b>	<b>40,823</b>	<b>4.3%</b>	<b>69,483</b>	<b>2.2%</b>
<b>Severe Overcrowding</b>						
Entitlement	2,828	0.4%	16,556	3.4%	18,785	1.7%
Non-Entitlement	7,086	0.5%	10,806	2.3%	18,491	0.9%
<b>Total</b>	<b>9,914</b>	<b>0.5%</b>	<b>27,362</b>	<b>2.9%</b>	<b>37,276</b>	<b>1.2%</b>
<b>Households</b>						
Entitlement	670,533	.	489,102	.	1,102,369	.
Non-Entitlement	1,501,737	.	470,641	.	2,029,644	.
<b>Total</b>	<b>2,172,270</b>	<b>100.0%</b>	<b>959,743</b>	<b>100.0%</b>	<b>3,132,013</b>	<b>100.0%</b>

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. At the time of the 2000 census, a total of 37,754 units or 1.1 percent of all households were lacking complete plumbing facilities. This problem was more than twice as common to in the non-entitlement areas of the state than in the entitlement areas. These data are presented in Table II.15, on the following page.

<b>Table II.15</b>			
<b>Housing Units with Incomplete Plumbing Facilities</b>			
State of North Carolina 2000 Census SF3 Data			
<b>Facilities</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
<b>Plumbing Facilities</b>			
Complete Plumbing Facilities	1,245,562	2,241,264	3,486,190
Lacking Complete Plumbing Facilities	7,812	29,306	37,754
<b>Total Households</b>	<b>1,253,374</b>	<b>2,270,570</b>	<b>3,523,944</b>
Percent Lacking	0.6%	1.3%	1.1%

Table II.16 shows the number of housing units with incomplete kitchen facilities in North Carolina. The same percentage of units was found to have incomplete kitchen facilities as plumbing facilities in the state, and, as with households with incomplete plumbing facilities, a greater portion of these units were located in non-entitlement areas than entitlement areas as compared to the previous table.

<b>Table II.16</b>			
<b>Housing Units with Incomplete Kitchen Facilities</b>			
State of North Carolina Census Bureau SF3 Data, 2000			
<b>Facilities</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
<b>Kitchen Facilities</b>			
Complete Kitchen Facilities	1,243,245	2,242,945	3,486,826
Lacking Complete Kitchen Facilities	10,129	27,625	37,118
<b>Total Households</b>	<b>1,253,374</b>	<b>2,270,570</b>	<b>3,523,944</b>
Percent Lacking	0.8%	1.2%	1.1%

The third type of housing problem reported in the 2000 census is cost burden. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

Table II.17 shows that in the State of North Carolina, 15.0 percent of households had a cost burden and 10.3 percent of households had a severe cost burden in 2000. These figures compared very favorably to the national average of 20.8 percent and 19.1 percent at that time, respectively. Roughly 16.8 percent of homeowners with a mortgage experienced a cost burden and 8.7 percent experienced a severe cost burden, while 17.6 percent of renters had a cost burden and 15.8 had a severe cost burden. Cost burden housing problems occurred roughly equally in entitlement and non-entitlement areas, with the

exception of renter households wherein persons in entitlement areas were more likely to experience a cost burden or severe cost burden at that time.

<b>Table II.17</b>								
<b>Households by Cost Burden</b>								
State of North Carolina Census 2000 SF3 Data								
	<b>Owner With Mortgage</b>		<b>Owner Without Mortgage</b>		<b>Renter</b>		<b>Total</b>	
	<b>Households</b>	<b>Percent</b>	<b>Households</b>	<b>Percent</b>	<b>Households</b>	<b>Percent</b>	<b>Households</b>	<b>Percent</b>
<b>Less Than 30.0%</b>								
Entitlement	330,820	74.2%	121,808	88.3%	275,980	56.7%	728,608	68.1%
Non-Entitlement	495,055	73.8%	318,138	88.0%	253,252	55.4%	1,066,445	71.6%
<b>Total</b>	<b>825,875</b>	<b>74.0%</b>	<b>439,946</b>	<b>88.1%</b>	<b>529,232</b>	<b>56.0%</b>	<b>1,795,053</b>	<b>70.1%</b>
<b>31% - 50%</b>								
Entitlement	75,842	17.0%	8,571	6.2%	93,146	19.1%	177,559	16.6%
Non-Entitlement	112,043	16.7%	22,258	6.2%	72,729	15.9%	207,030	13.9%
<b>Total</b>	<b>187,885</b>	<b>16.8%</b>	<b>30,829</b>	<b>6.2%</b>	<b>165,875</b>	<b>17.6%</b>	<b>384,589</b>	<b>15.0%</b>
<b>Above 50%</b>								
Entitlement	37,001	8.3%	5,303	3.8%	82,715	17.0%	125,019	11.7%
Non-Entitlement	59,723	8.9%	13,897	3.8%	66,144	14.5%	139,764	9.4%
<b>Total</b>	<b>96,724</b>	<b>8.7%</b>	<b>19,200</b>	<b>3.8%</b>	<b>148,859</b>	<b>15.8%</b>	<b>264,783</b>	<b>10.3%</b>
<b>Not Computed</b>								
Entitlement	2,050	0.5%	2,190	1.6%	35,214	7.2%	39,454	3.7%
Non-Entitlement	3,753	0.6%	7,261	2.0%	65,095	14.2%	76,109	5.1%
<b>Total</b>	<b>5,803</b>	<b>0.5%</b>	<b>9,451</b>	<b>1.9%</b>	<b>100,309</b>	<b>10.6%</b>	<b>115,563</b>	<b>4.5%</b>
<b>Households</b>								
Entitlement	445,713	.	137,872	.	487,055	.	1,070,640	.
Non-Entitlement	670,574	.	361,554	.	457,220	.	1,489,348	.
<b>Total</b>	<b>1,116,287</b>	<b>100.0%</b>	<b>499,426</b>	<b>100.0%</b>	<b>944,275</b>	<b>100.0%</b>	<b>2,559,988</b>	<b>100.0%</b>

People who experience a severe cost burden are at risk of homelessness. For example, cost-burdened renters who experience one financial setback are likely to have to choose between rent and food or rent and healthcare for their family. Similarly, such homeowners with a mortgage and just one unforeseen financial constraint, such as temporary illness, divorce or the loss of employment, may be forced to face foreclosure or bankruptcy. Furthermore, households that no longer have a mortgage yet still experience a severe cost burden may be unable to conduct periodic maintenance and repair of their home, contributing to dilapidation and blight. All three of these situations should be of concern to policy makers and program managers.

## SUMMARY

The population in North Carolina increased from 8.0 million to 9.3 million or by 16.5 percent between 2000 and 2009. During this time period, the largest increase in an age cohort group was seen in those aged 55 to 64; this group increased by 45.8 percent during this time period or by 331,494. Since 2000, the population of whites, blacks and Native Americans all grew relatively slowly, by 13.6, 13.6 and 13.0 percent, respectively. On the

other hand, the Hispanic population grew extremely fast, with the growth rate exceeding 80.0 percent over this time period and the total population reaching 684,770 persons. At the time of the 2000 census, the state had a disability rate of 21.1 percent, slightly higher than the 19.0 percent national rate at that time.

The labor force in North Carolina, defined as people either working or looking for work, rose from around 3,500,000 to 4,544,622 between 1990 and 2009, an increase of roughly 30.0 percent. As a result of the recent increasing labor force, the unemployment rate increased dramatically, and in 2009 North Carolina's unemployment rate stood at 10.6 percent. Average earnings per job in the State of North Carolina have been lagging over recent years, with the absolute difference between national and state estimates reaching \$5,972 in 2008. In North Carolina, the poverty rate in 2000 was 12.3 percent with 958,667 persons considered to be living in poverty, and this group was slightly concentrated in certain areas of the state.

The number of housing units in the state increased by 19.2 percent and rose from 3.5 million units to 4.2 million units between 2000 and 2008. Of the 3.5 million housing units reported in the 2000 census, about 67.4 percent were single-family units. An additional 16.3 percent of units were counted as mobile homes and 10.3 percent were apartments. A total of 3.1 million units were occupied housing units, and, of these, 69.4 percent were owner-occupied and 30.6 percent were renter-occupied. The portion of owner-occupied units was barely over the national average of 69.0 percent at that time. At the time that the 2000 census was taken, 69,483 or 2.2 percent of households were overcrowded and another 37,276 or 1.2 percent of households were severely overcrowded. In North Carolina, 1.1 percent of all households were lacking complete kitchen or plumbing facilities, at that time. Additionally, 15.0 percent of households had a cost burden and 10.3 percent of households had a severe cost burden in 2000.



## SECTION III. LENDING PRACTICES

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Since the 1970s, the federal government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. A brief description of selected federal laws aimed at promoting fair lending follows:

The 1968 **Fair Housing Act** prohibits discrimination in housing based on race, color, religion or national origin. Later amendments added sex, familial status and disability. Under the Fair Housing 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.<sup>9</sup>

The **Community Reinvestment Act** was enacted in 1977 to require each federal financial supervisory agency to encourage financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods.

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 outcome of the loan application. The analysis presented herein is from the HMDA data system.

### HOME MORTGAGE DISCLOSURE ACT DATA ANALYSIS

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The HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans.<sup>10</sup> Both types of lending institutions must meet a set of reporting criteria, as follows:

1. The institution must be a bank, credit union or savings association.
2. The total assets must exceed the coverage threshold.<sup>11</sup>
3. The institution must have had a home or branch office in a metropolitan statistical area (MSA).
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling.
5. The institution must be federally insured or regulated.
6. The mortgage loan must have been insured, guaranteed or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

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<sup>9</sup> *Closing the Gap: A Guide to Equal Opportunity Lending*, The Federal Reserve Bank of Boston, April 1993.

<sup>10</sup> Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, as well as the reporting of multifamily loan applications.

<sup>11</sup> Each December the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

For other institutions, including non-depository institutions, the reporting criteria are as follows:

1. The institution must be a for-profit organization.
2. The institution's home purchase loan originations must equal or exceed 10.0 percent of the institution's total loan originations, or more than \$25 million.
3. The institution must have had a home or branch office in an MSA or have received applications for, originated or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year.
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information regarding home purchase originations, home remodel loan originations and refinancing available.

As presented in Table III.1, HMDA information was collected for the State of North Carolina for 2004 through 2008.<sup>12</sup> During this time, 3.9 million loan applications were reported by participating institutions for home purchases, home improvements and refinancing mortgages. About 1.7 million of these loan applications were specifically for home purchases.

<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Home Purchase	332,270	405,490	432,002	341,702	213,492	1,724,956
Home Improvement	40,018	50,236	50,196	51,407	38,195	230,052
Refinancing	420,040	429,228	395,800	380,114	321,756	1,946,938
<b>Total</b>	<b>792,328</b>	<b>884,954</b>	<b>877,998</b>	<b>773,223</b>	<b>573,443</b>	<b>3,901,946</b>

Within this set of data, it is of prime importance to evaluate only the owner-occupied home purchase transactions. Home purchases and access to the ability to enter into homeownership are the focus of this particular analysis because the other categories typically apply to units already purchased and do not reflect the ability of an individual to choose an owner-occupied home. As seen in Table III.2, on the following page, of the 1.7 million home purchase loan applications, 1.4 million were specifically for owner-occupied homes. The number of owner-occupied home purchase loan applications was highest in 2006 at 351,827.

<sup>12</sup> Data that segregate entitlement and non-entitlement communities are presented in Appendix B of this document.

<b>Table III.2</b>						
<b>Owner Occupancy Status for Home Purchase Loan Application</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Owner-Occupied	282,850	337,135	351,827	281,667	181,765	1,435,244
Not Owner-Occupied	47,753	66,187	78,115	58,464	30,856	281,375
Not Applicable	1,667	2,168	2,060	1,571	871	8,337
<b>Total</b>	<b>332,270</b>	<b>405,490</b>	<b>432,002</b>	<b>341,702</b>	<b>213,492</b>	<b>1,724,956</b>

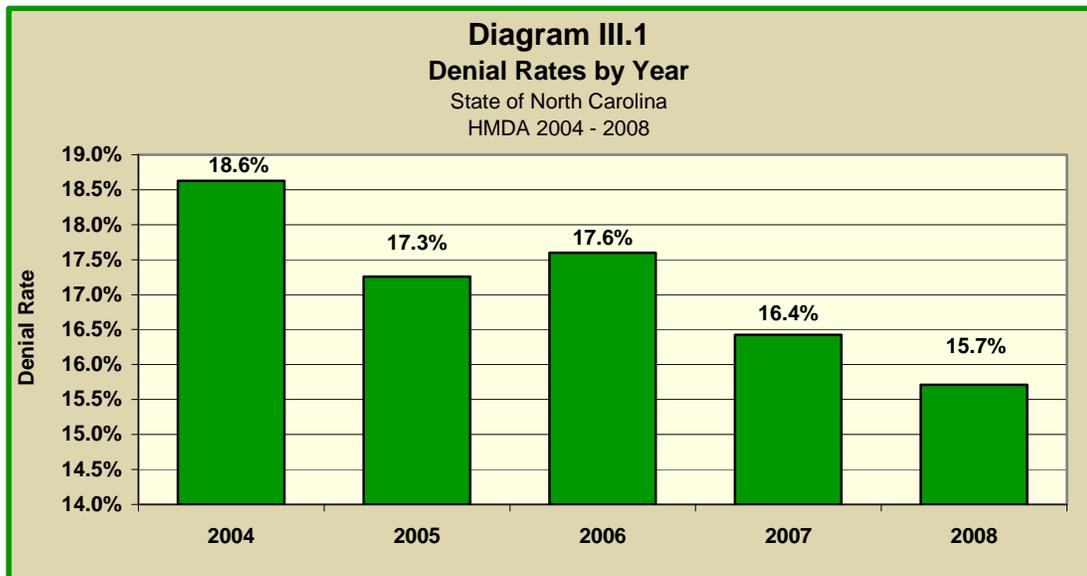
After the owner-occupied home purchase loan application is submitted, the financing institution makes one of several decisions:

- “Originated” indicates that the loan was made by the lending institution.
- “Approved but not accepted” notes loans approved by the lender, but not accepted by the applicant.
- “Application denied by financial institution” defines a situation where the loan application failed.
- “Application withdrawn by applicant” means that the applicant closed the application process.
- “File closed for incompleteness” means that the loan application process was closed by the institution due to incomplete information.
- “Loan purchased by the institution” indicates that the previously originated loan was purchased on the secondary market.

These outcomes were used to determine denial rates presented herein. For this analysis, only loan originations and loan denials were inspected as an indicator of the underlying success or failure of home purchase loan applicants. Altogether, there were 752,088 loan originations and 156,881 loan denials for an average five-year denial rate of 17.3 percent, as seen in Table III.3.

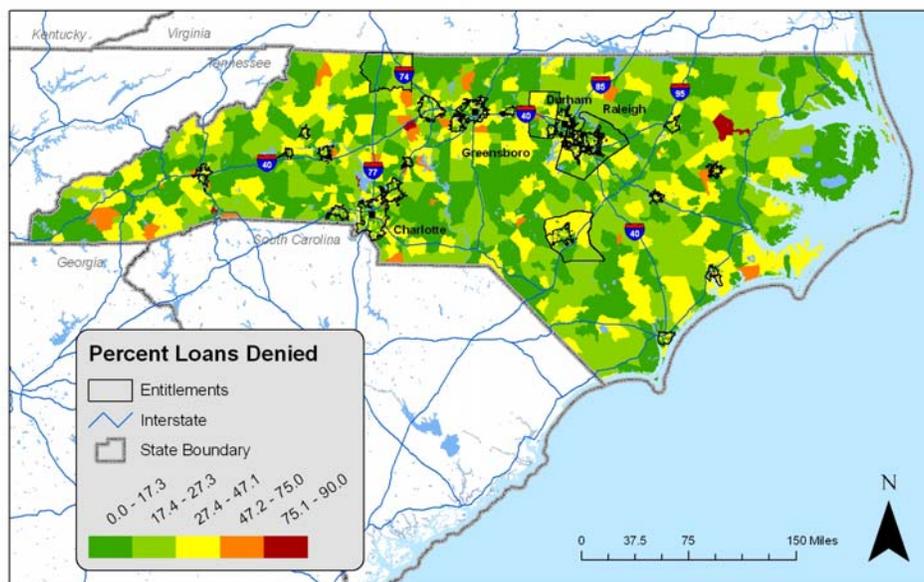
<b>Table III.3</b>						
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Loan Originated	148,558	177,456	182,125	147,196	96,753	752,088
Application Approved But Not Accepted	15,450	18,082	21,156	14,981	7,691	77,360
Application Denied	34,002	37,011	38,901	28,933	18,034	156,881
Application Withdrawn By Applicant	17,316	22,299	19,908	16,688	13,108	89,319
File Closed for Incompleteness	3,774	4,545	4,689	4,290	2,787	20,085
Loan Purchased by the Institution	63,750	77,496	84,977	69,491	43,350	339,064
Preapproval Request Denied	0	244	65	86	42	437
Preapproval approved but not accepted	0	2	6	2	0	10
<b>Total</b>	<b>282,850</b>	<b>337,135</b>	<b>351,827</b>	<b>281,667</b>	<b>181,765</b>	<b>1,435,244</b>
Denial Rate	18.6%	17.3%	17.6%	16.4%	15.7%	17.3%

Denial rates varied by year, as seen in Diagram III.1. In general, the number of loans denied in the State of North Carolina decreased between 2004 and 2008, and in this five-year time period denial rates fell from 18.6 percent to 15.7 percent.



Importantly, denial rates were not evenly distributed throughout the state. As shown in Map III.1, below, numerous census tracts throughout the state had denial rates well above the state average of 17.3 percent. Tracts displayed in yellow, orange and red represent those areas with census tracts that demonstrated a disproportionate share of loan denials of 27.4 percent or greater.

**Map III.1**  
**HMDA Denial Rate by Census Tract**  
State of North Carolina  
HMDA Data 2004-2008



HMDA data were also used to determine denial rates by gender. Table III.4 shows that in those applications in which gender was provided by the applicant, denial rates were uneven with females experiencing higher denial rates as compared to males. On average, between 2004 and 2008 male applicants experienced a denial rate of 15.6 percent while female applicants experienced a denial rate 19.5 percent, although female denial rates declined more sharply during this time from 21.2 percent to 17.7 percent.

<b>Table III.4</b> <b>Denial Rate for Owner-Occupied Home Purchase Loan</b> <b>Applications by Gender</b> State of North Carolina HMDA Data 2004 - 2008					
Year	Male	Female	Not Provided by Applicant	Not Applicable	Total
2004	16.8%	21.2%	28.6%	17.7%	18.6%
2005	15.6%	19.6%	25.5%	13.5%	17.3%
2006	15.8%	20.1%	25.4%	18.8%	17.6%
2007	15.1%	18.1%	22.1%	16.2%	16.4%
2008	14.3%	17.7%	20.6%	25.0%	15.7%
<b>Total</b>	<b>15.6%</b>	<b>19.5%</b>	<b>24.5%</b>	<b>18.3%</b>	<b>17.3%</b>

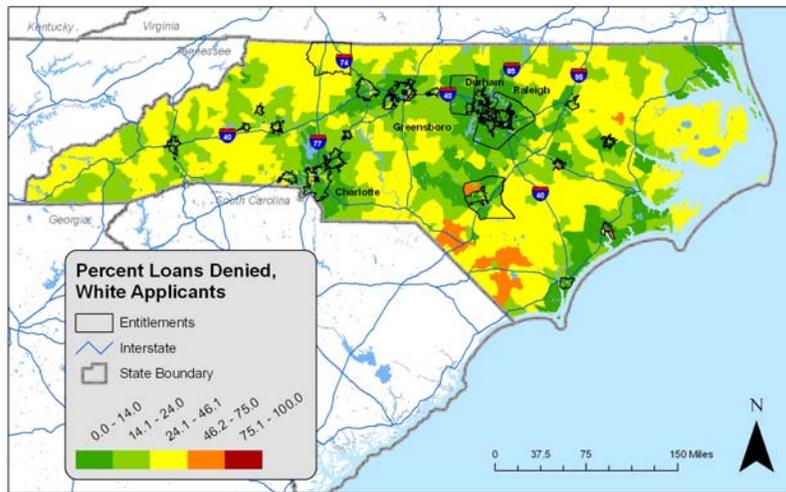
Denial rates were calculated by race and ethnicity of the loan applicants as well and these data are presented in Table III.5. As shown therein, all minority racial and ethnic applicants had higher denial rates than white applicants. American Indian applicants had the highest denial rate at 35.7 percent, compared to 14.0 percent for white applicants. Black and Hispanic applicants also had high denial rates at 28.5 percent and 24.0 percent, respectively.

<b>Table III.5</b> <b>Percent Denial Rates by Race</b> State of North Carolina HMDA Data 2004 - 2008						
Race	2004	2005	2006	2007	2008	Total
American Indian or Alaskan Native	42.6%	37.1%	33.3%	29.0%	32.5%	35.7%
Asian	16.5%	14.9%	13.4%	15.9%	17.0%	15.3%
Black	30.4%	26.8%	30.0%	28.6%	25.2%	28.5%
White	15.1%	14.2%	14.1%	13.2%	13.2%	14.0%
Not Applicable	25.2%	23.9%	23.5%	21.6%	20.7%	23.2%
No Co-Applicant	20.9%	16.7%	15.3%	5.6%	13.9%	19.2%
<b>Total</b>	<b>18.6%</b>	<b>17.3%</b>	<b>17.6%</b>	<b>16.4%</b>	<b>15.7%</b>	<b>17.3%</b>
Hispanic (Ethnicity)	28.2%	25.1%	22.0%	22.6%	21.9%	24.0%

As noted in Table C.4 of Appendix C, there were over 4,000 American Indian applicant loan originations and 2,244 denials. For black applicants, there were 94,736 originations and 37,737 denials, and for Hispanic applicants there were 37,202 originations and 11,740 denials. In all of these categories, there was sufficient loan application activity to investigate the denial rates further.

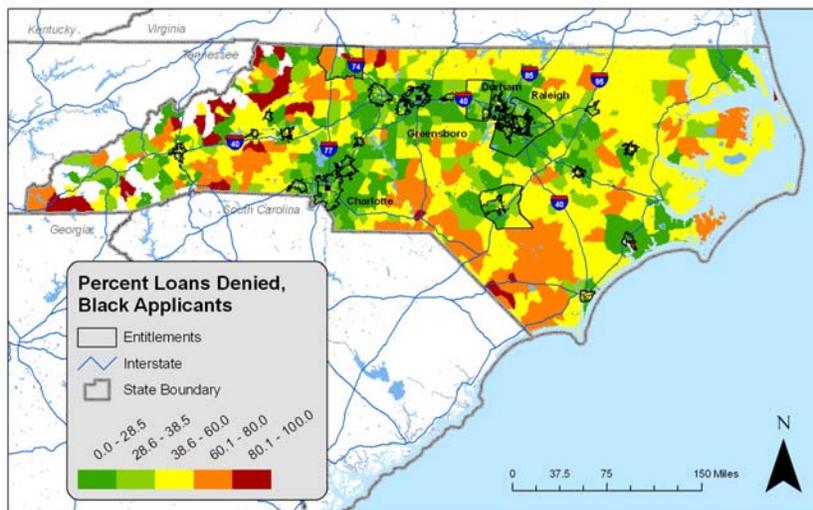
Denial rates by race and ethnicity were plotted on a map to examine geographic location of loan denials. For example, Map III.2, below, presents home loan application denial rates in North Carolina for white applicants and shows that a significant portion of the state experienced denial rates above 24.0 percent, shown in yellow and orange.

**Map III.2**  
**Denial Rate for White Applicants by Census Tract**  
 State of North Carolina  
 HMDA Data 2004 - 2008



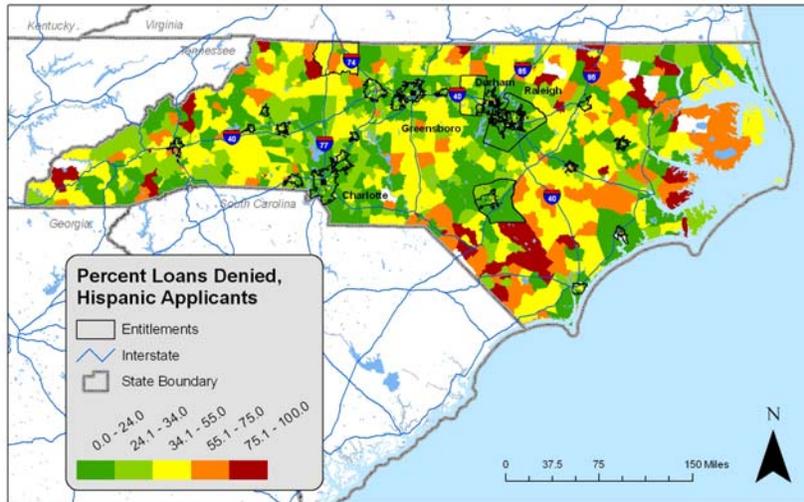
Map III.3 presents the geographic distribution of HMDA denial rates for black applicants. Denial rates for this group were as high as 100.0 percent, but this high rate is often more representative of areas with few applicants, all of whom were denied. The more notable finding of this map is the large areas wherein denial rates reached 60.1 to 80.0 percent.

**Map III.3**  
**Denial Rate for Black Applicants by Census Tract**  
 State of North Carolina  
 HMDA Data 2004 - 2008



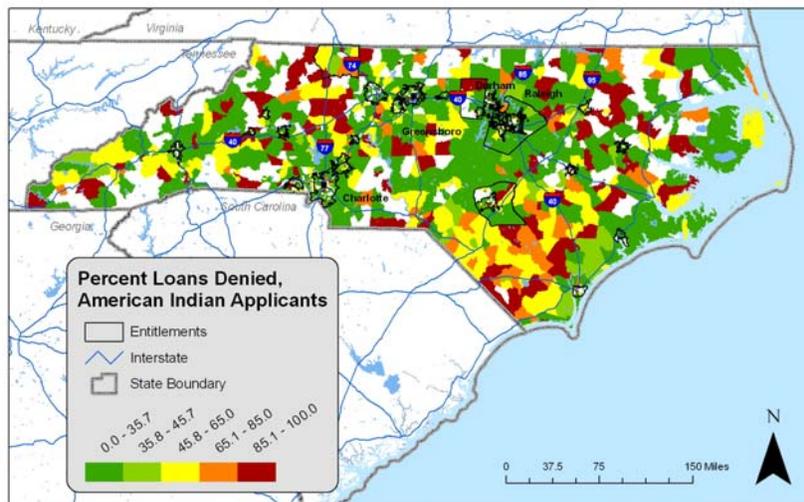
Map III.4 presents geographic data on denial rates for Hispanic applicants in North Carolina. A number of census tracts dispersed throughout the state showed denial rates in excess of 55.0 percent, shown in orange, and several census tracts in the state showed denial rates in excess of 75.0 percent, in red. As with the previous map, a concern of misrepresentation might be voiced for the areas showing a 100.0 percent denial rate.

**Map III.4**  
**Denial Rate for Hispanic Applicants by Census Tract**  
 State of North Carolina  
 HMDA Data 2004 - 2008



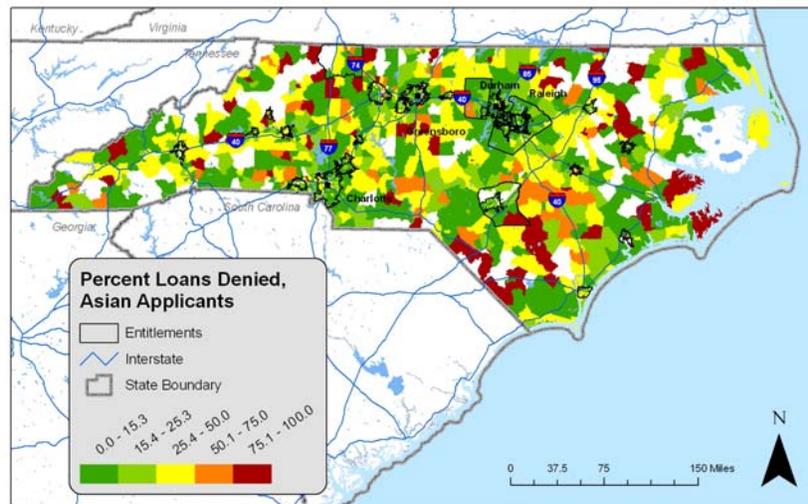
Map III.5 presents geographic data on denial rates for Native American applicants in North Carolina. Numerous census tracts throughout the state showed denial rates above 85.0 percent, shown in red.

**Map III.5**  
**Denial Rate for American Indian Applicants by Census Tract**  
 State of North Carolina  
 HMDA Data 2004 - 2008



Data regarding denial rates for Asian applicants are presented in Map III.6 and show that census tracts in the state had denial rates exceeding 50.0 percent, shown in orange and red.

**Map III.6**  
**Denial Rate for Asian Applicants by Census Tract**  
 State of North Carolina  
 HMDA Data 2004 - 2008



Part of the HMDA data includes information about the reason for the loan denial, although financial institutions are not uniformly required to fill out this field. Nevertheless, the most frequently cited categories of denials were credit history and debt-to-income ratio, as shown in Table III.6. These data do not offer proof of discrimination in the home purchase market, only that there is institutional inequity in these denial rates. These problems could be diminished through enhancing programs for consumers to better understand credit and the importance of establishing good credit.

**Table III.6**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
 State of North Carolina  
 HMDA Data 2004 - 2008

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
Credit History	1,012	881	13,389	28,187	4,745	14	48,228	3,145
Debt-to-Income Ratio	227	614	4,891	12,021	2,443	15	20,211	1,520
Collateral	110	277	1,746	7,597	1,476	22	11,228	747
Credit Application Incomplete	70	271	1,433	5,034	1,542	18	8,368	580
Unverifiable Information	45	277	1,253	3,235	832	29	5,671	751
Insufficient Cash	57	192	792	2,887	538	7	4,473	361
Employment History	38	133	497	1,869	376	4	2,917	355
Mortgage Insurance Denied	3	4	41	73	29	0	150	14
Missing	404	618	8,472	17,920	6,569	24	34,007	2,593
Other	278	552	5,223	12,674	2,880	21	21,628	1,674
<b>Total</b>	<b>2,244</b>	<b>3,819</b>	<b>37,737</b>	<b>91,497</b>	<b>21,430</b>	<b>154</b>	<b>156,881</b>	<b>11,740</b>
% Missing	18.00%	16.20%	22.50%	19.60%	30.70%	15.60%	21.70%	22.10%

Table III.7 shows denial rates by income for North Carolina. As one might expect, households with lower incomes tended to be denied for loans more often. Households with income from \$15,000 to \$30,000 were denied an average of 35.6 percent of the time, but those with incomes above \$75,000 were denied just 9.7 percent of the time.

<b>Table III.7</b>						
<b>Percent Denial Rates by Income</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	62.2%	70.1%	57.7%	59.1%	57.2%	62.1%
\$15K - \$30K	37.0%	36.2%	38.1%	31.5%	31.1%	35.6%
\$30K - \$45K	20.9%	20.1%	21.3%	19.1%	18.3%	20.1%
\$45K - \$60K	15.9%	15.0%	16.9%	16.4%	14.8%	15.9%
\$60K - \$75K	11.2%	11.5%	13.7%	13.7%	12.4%	12.5%
Above \$75K	8.5%	8.9%	9.9%	10.7%	10.4%	9.7%
Data Missing	19.6%	12.7%	14.6%	19.1%	24.3%	16.1%
<b>Total</b>	<b>18.6%</b>	<b>17.3%</b>	<b>17.6%</b>	<b>16.4%</b>	<b>15.7%</b>	<b>17.3%</b>

Table III.8 presents denial rates segmented by both race or ethnicity and income. Even when correcting for income, minority racial and ethnic applicants faced a much higher loan denial rate than white applicants. For example, black applicants experienced much higher loan denial rates than white applicants at all income levels; at income levels below \$15,000 black applicants had a denial rate of 77.5 percent compared to a denial rate of 57.1 percent for white applicants, and at incomes over \$75,000 black applicants had a denial rate of 20.1 percent compared to 7.9 percent for white applicants. The same finding held true for American Indian and Hispanic applicants.

<b>Table III.8</b>								
<b>Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income</b>								
State of North Carolina								
HMDA Data 2004 - 2008								
<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15K - \$30K</b>	<b>\$30K - \$45K</b>	<b>\$45K - \$60K</b>	<b>\$60K - \$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian or Alaskan Native	72.3%	52.3%	35.7%	28.8%	22.5%	20.1%	23.8%	35.7%
Asian	55.1%	33.0%	19.4%	15.1%	11.3%	10.1%	18.1%	15.3%
Black	77.5%	45.0%	27.5%	23.4%	21.4%	20.1%	25.7%	28.5%
White	57.1%	30.7%	16.8%	13.1%	10.2%	7.9%	12.9%	14.0%
Not Applicable	60.0%	45.6%	28.0%	23.0%	18.3%	14.0%	24.1%	23.2%
No Co-Applicant	14.3%	25.2%	23.9%	15.1%	26.0%	14.4%	14.6%	19.2%
<b>Total</b>	<b>62.1%</b>	<b>35.6%</b>	<b>20.1%</b>	<b>15.9%</b>	<b>12.5%</b>	<b>9.7%</b>	<b>16.1%</b>	<b>17.3%</b>
Hispanic (Ethnicity)	67.6%	35.2%	23.5%	19.7%	18.2%	15.5%	19.5%	24.0%

In addition to modifications implemented in 2004 for documenting loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002, as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate loans (HALs), defined as more than three percentage points for home purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

Originated owner-occupied home purchase loans qualifying as HALs were identified for 2004 through 2008. These high interest loans were considered predatory in nature. Table III.9 shows that between 2004 and 2008 there were 117,698 owner-occupied HALs originated in the state. Fortunately, the number of HALs decreased significantly over this time period and the overall percent of originated owner-occupied HALs was relatively low at 15.6 percent.

<b>Table III.9</b>						
<b>Originated Owner-Occupied Loans by Purpose by Predatory Status</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Other Originated	129,235	138,117	145,122	131,031	90,885	634,390
High APR Loan	19,323	39,339	37,003	16,165	5,868	117,698
<b>Total</b>	<b>148,558</b>	<b>177,456</b>	<b>182,125</b>	<b>147,196</b>	<b>96,753</b>	<b>752,088</b>
Percent High APR	13.0%	22.2%	20.3%	11.0%	6.1%	15.6%

Still, this figure is a measure of the state's underlying foreclosure risk, and it is important to examine characteristics of those householders who purchased these HALs in the state over the five-year time period.

As seen in Table III.10, below, the group with the greatest number of HALs was white applicants, whose households had 69,737 such loans. Black applicants had 30,731 home purchase HALs, and Hispanic applicants had 9,615 home purchase HALs. Native American applicants had fewer than 1,000.

<b>Table III.10</b>						
<b>Owner-Occupied Home Purchase HALs Originated by Race</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
American Indian	197	305	263	139	73	977
Asian	324	665	628	287	98	2,002
Black or African American	5,251	11,280	9,611	3,587	1,002	30,731
White	11,279	22,433	21,585	10,225	4,215	69,737
Not Applicable	2,222	4,656	4,914	1,925	478	14,195
No Co-Applicant	50	0	2	2	2	56
<b>Total</b>	<b>19,323</b>	<b>39,339</b>	<b>37,003</b>	<b>16,165</b>	<b>5,868</b>	<b>117,698</b>
Hispanic	1,240	2,847	3,399	1,595	534	9,615

On the other hand, further evaluation of the HMDA data revealed that an unusually high *proportion* of HALs was made to black applicants. While white applicants had 12.4 percent of all owner-occupied loans as HALs and Asian applicants had 9.5 percent of loans as HALs, black applicants had more than double these rates at 32.4 percent. As seen in Table III.11, below, Hispanic and American Indian applicants also had a high rate of HALs at 25.8 percent and 24.1 percent, respectively.

<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
American Indian	22.9%	30.8%	26.4%	18.7%	16.0%	24.1%
Asian	8.4%	14.0%	12.3%	6.4%	3.4%	9.5%
Black or African American	28.7%	46.2%	40.8%	20.6%	9.1%	32.4%
White	10.1%	17.0%	16.0%	9.3%	5.7%	12.4%
Not Applicable	16.1%	29.7%	27.6%	12.9%	5.5%	20.0%
No Co-Applicant	10.2%	0.0%	3.3%	5.9%	6.5%	8.6%
<b>Total</b>	<b>13.0%</b>	<b>22.2%</b>	<b>20.3%</b>	<b>11.0%</b>	<b>6.1%</b>	<b>15.6%</b>
Hispanic	18.8%	33.3%	33.8%	20.9%	12.2%	25.8%

Again, these data do not conclusively prove that predatory lending has been targeted toward selected racial and ethnic minorities, only that such inequitable shares exist and should be of concern to South Dakota policy makers and bankers alike.

## SUMMARY

Home Mortgage Disclosure Act (HMDA) data were used to analyze differences in denial rates. Evaluated home purchase loan applications from 2004 through 2008 showed that there were 752,088 loan originations and 156,881 loan denials, for an average five-year loan denial rate of 17.3 percent. These HMDA data also showed that American Indian, black and Hispanic applicants experienced significantly higher rates of loan denials than white applicants, even after correcting for income. Further, some geographic areas of the state had significantly higher denial rates that exceeded 80.0 percent, including areas with high concentrations of minority populations. Analysis of high interest rate loans showed that minority populations also received a disproportionate share of these lower quality loan products.



## **SECTION IV. FAIR HOUSING AGENCIES AND PROGRAMS**

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The following narrative provides an enumeration of key agencies and organizations contributing to affirmatively furthering fair housing in North Carolina. It concludes with a succinct review of the complaint process within each organization.

### **MAJOR FAIR HOUSING ORGANIZATIONS**

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#### **THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

The United States Department of Housing and Urban Development (HUD) oversees, administers and enforces the Fair Housing Act. HUD's regional office in Atlanta, Georgia, oversees housing, community development and fair housing enforcement in North Carolina, as well as Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, South Carolina and Tennessee.<sup>13</sup> The Office of Fair Housing and Equal Opportunity (FHEO), within HUD's Atlanta office, enforces the federal Fair Housing Act and other civil rights laws that prohibit discrimination in housing, mortgage lending and other related transactions in North Carolina. HUD also provides education and outreach, monitors agencies that receive HUD funding for compliance with civil rights laws, and works with state and local agencies under the Fair Housing Assistance Program and Fair Housing Initiative Program, as described below.

#### **FAIR HOUSING ASSISTANCE PROGRAM**

In the U.S., many agencies receive funding directly from HUD as Fair Housing Assistance Programs (FHAP) recipients. FHAP recipients require an ordinance or law that empowers a state or local governmental agency to enforce the state or local fair housing laws; if HUD determines that the local entity can operate on a "substantially equivalent" level to federal agency enforcement activities, HUD contracts with that agency to process fair housing complaints and reimburses the jurisdiction on a per case basis.<sup>14</sup> FHAP grants are given to public, not private, entities and are given on a noncompetitive, annual basis to substantially equivalent state and local fair housing enforcement agencies.

To create a substantially equivalent agency, a state or local jurisdiction must first enact a fair housing law that is substantially equivalent to federal laws. In addition, the local jurisdiction must have both the administrative capability and fiscal ability to carry out the law. With these elements in place, the jurisdiction may apply to HUD in Washington D.C. for substantially equivalent status. The jurisdiction's law would then be examined, and the federal government would make a determination as to whether it was substantially equivalent to federal fair housing law.

When substantially equivalent status has been granted, complaints of housing discrimination are dually filed with the state (or local agency) and with HUD. The state or

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<sup>13</sup> <http://www.hud.gov/offices/fheo/aboutfheo/fhhubs.cfm#hdcent>

<sup>14</sup> <http://www.hud.gov/offices/fheo/progdesc/title8.cfm>

local agency investigates most complaints; however, when federally subsidized housing is involved, HUD will typically investigate the complaint. Still, the state or local agencies are reimbursed for complaint intake and investigation and are awarded funds for fair housing training and education.

## **FAIR HOUSING INITIATIVE PROGRAM**

A Fair Housing Initiative Program (FHIP) participant may be a government agency, a private non-profit or a for-profit organization. FHIPS are funded through a competitive grant program that provides funds to organizations to carry out projects and activities designed to enforce and enhance compliance with fair housing laws. Eligible activities include education and outreach to the public and the housing industry on fair housing rights and responsibilities, as well as enforcement activities in response to fair housing complaints, including testing and litigation. The following FHIP initiatives provide funds and competitive grants to eligible organizations:

**The Fair Housing Organizations Initiative (FHOI)** provides funding that builds the capacity and effectiveness of non-profit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively. FHOI also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly people with disabilities.

### **Grantee eligibility:**

Applicants must be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application.

### **Eligible activities:**

The basic operation and activities of new and existing non-profit fair housing organizations.

**The Private Enforcement Initiative (PEI)** offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

### **Grantee eligibility:**

Fair housing enforcement organizations that meet certain requirements related to the length and quality of previous fair housing enforcement experience may apply for FHIP-PEI funding.

### **Eligible activities:**

Conducting complaint-based and targeted testing and other investigations of housing discrimination, linking fair-housing organizations in regional enforcement activities, and establishing effective means of meeting legal expenses in support of fair housing litigation.

**The Education and Outreach Initiative (EOI)** offers a comprehensive range of support for fair housing activities, providing funding to state and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act.

**Grantee eligibility:**

State or local governments, qualified fair housing enforcement organizations (those with at least two years of experience), other fair housing organizations, and other public or private nonprofit organizations representing groups of people protected by the Fair Housing Act may apply for FHIP-EOI funding.

**Eligible activities:**

A broad range of educational activities that can be national, regional, local or community-based in scope. Activities may include developing education materials, providing housing counseling and classes, convening meetings that bring together the housing industry with fair housing groups, developing technical materials on accessibility, and mounting public information campaigns. National projects that demonstrate cooperation with the real estate industry or focus on resolving the community tensions that arise as people expand their housing choices may be eligible to receive preference points.

**The Administrative Enforcement Initiative (AEI)** helps state and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.

In 2006, the FHIP program awarded \$18.1 million: \$13.9 million for PEI grants and \$4.2 million for EOI. One organization in North Carolina received a FHIP grant in 2006:

Mainstreaming Consultants, Inc., dba Programs for Accessible Living, Charlotte  
Education and Outreach Initiative – Disability Component – Award Amount: \$88,022  
Mainstreaming Consultants, Inc., dba Programs for Accessible Living collaborated with the Charlotte-Mecklenburg Community Relations Committee to develop a training program for persons with disabilities. The program educated persons with disabilities on fair housing laws and the community services that are available for them. Although the program focused on persons with disabilities, it was available to all.<sup>15</sup>

In 2007, the FHIP program awarded \$18.1 million: \$14 million for PEI and \$4.1 for EOI. No organizations operating in North Carolina received FHIP grants that year.<sup>16</sup>

In 2008 the FHIP program awarded \$21.8 million: \$20 million for PEI and \$1.3 million for EOI. An additional \$500,000 was granted for an EOI Clinical Law School Component. No organizations in North Carolina received FHIP grants in 2008.<sup>17</sup>

No organizations in North Carolina received FHIP funding in 2009.

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<sup>15</sup> <http://www.hud.gov/offices/fheo/partners/FHIP/fhip.cfm>

<sup>16</sup> <http://www.hud.gov/news/releases/pr07-148.pdf>

<sup>17</sup> <http://www.hud.gov/offices/fheo/partners/FHIP/FY2008FHIP.cfm#mn>

## STATE AND LOCAL FAIR HOUSING ORGANIZATIONS

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### **NORTH CAROLINA HUMAN RELATIONS COMMISSION**

The North Carolina Human Relations Commission (HRC) exists as a substantially equivalent agency and a FHAP recipient in North Carolina and serves to enforce the North Carolina Human Rights Act. This agency works to develop state fair housing goals and policies, assists agencies within the state in developing fair housing plans, supports local fair housing commissions throughout the state, and serves as a clearinghouse of fair housing information and resources for citizens of North Carolina. Additionally, the HRC accepts and mediates fair housing complaints that are filed within the state.

However, there are other FHAP organizations that exist in relation to several entitlement communities throughout North Carolina; thus the HRC only addresses the areas of the state that are not served by another FHAP entity.<sup>18</sup> Details regarding these other FHAP recipient organizations are presented below:

### **CITY OF ASHEVILLE/BUNCOMBE COUNTY**

The Asheville-Buncombe Fair Housing Commission is responsible for enforcing the State Fair Housing Act and has jurisdiction over any complaint relating to property or unlawful discriminatory housing practice in Buncombe County. The Commission consists of six members that have a special interest or experience in fair housing practices: three appointed by City Council and three appointed by the Buncombe County Commissioners. The address for this entity is as follows:

Asheville/Buncombe County Fair Housing Commission  
50 South French Broad Avenue  
Room 214  
Asheville, NC 28801-3233  
(828) 252-4713

### **CITY OF CHARLOTTE/MECKLENBURG COUNTY**

The Charlotte/Mecklenburg Human Relations Committee exists to monitor and improve the quality of life for citizens of the City of Charlotte and Mecklenburg County. Part of this process includes addressing fair housing concerns within the area, including educational efforts and processing of fair housing complaints. The Committee is located at:

Charlotte/Mecklenburg Human Relations Committee  
600 East Trade Street  
Charlotte, MC 28202-2928  
(704) 336-2195

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<sup>18</sup> <http://hud.gov/offices/ftheo/partners/fhap/agencies.cfm#nc>

## **CITY OF DURHAM**

The Durham Human Relations Commission works to enforce the fair housing laws within the City of Durham and also accepts fair housing complaints that are alleged to have occurred from within the city. Additionally, the Commission supports fair housing activities throughout the city and joins with other city-wide organizations in fair housing efforts. The contact information for the Commission is as follows:

Durham Human Relations Commission  
101 City Hall Plaza  
Durham, NC 27701-3329  
(919) 560-4107

## **CITY OF GREENSBORO**

The Greensboro Human Relations Department consists of a number of committees that are dedicated to improving the quality of life of city residents, including issues that are related to fair housing matters. For example, the housing committee in the city works to educate the public on fair housing and also keep the city staff informed on housing issues, while the complaint review committee accepts and investigates complaints related to fair housing and other matters. The Department is located at:

Greensboro Human Relations Department  
300 West Washington Street  
Greensboro, NC 27901-2624  
(336) 373-2038

## **ORANGE COUNTY**

The Orange County Department of Human Rights and Relations, Human Relations Commission, is responsible for offering educational and technical assistance to groups, businesses and citizens regarding human relations issues such as fair housing. The main function of the Human Relations Commission is to offer outreach and education, such as training sessions, and also enforcement, including complaint investigation, in relation to the county's civil rights ordinance. The contact information for the Commission is as follows:

Orange County Human Relations Commission  
501 West Franklin Street  
Suite 104  
Chapel Hill, NC 27516-2339  
(919) 960-3875

## **CITY OF WINSTON-SALEM**

The Winston-Salem Human Relations Commission is committed to promoting and enforcing fair and equitable treatment of all people, including in fair housing transactions. In this regard, the Commission offers education, facilitation and enforcement of fair housing activities in the city. The Commission is located at:

Winston-Salem Human Relations Commission  
City Hall, Suite 209  
101 N. Main Street  
Winston-Salem, NC 2712-2511  
(336) 727-8000

## **COMPLAINT AND COMPLIANCE REVIEW**

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### **COMPLAINT PROCESS FOR THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. A complaint can be submitted to the national HUD office at:

Office of Fair Housing and Equal Opportunity  
Department of Housing and Urban Development  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000  
(202) 708-1112  
1-800-669-9777  
<http://www.hud.gov/offices/fheo/online-complaint.cfm>

In North Carolina, the contact information for the regional HUD office in Atlanta is:

Atlanta Regional Office of FHEO  
U.S. Department of Housing and Urban Development  
Five Points Plaza  
40 Marietta Street, 16th Floor  
Atlanta, Georgia 30303-2806  
(404) 331-5140  
1-800-440-8091

There is also a field HUD office located in Greensboro. The contact information is:

Greensboro Field Office  
Asheville Building  
1500 Pinecroft Road, Suite 401  
Greensboro, NC 27407-3838  
(336) 547-4000

When a complaint is submitted, intake specialists review the information and contact the complainant in order to gather additional details and to determine if the case qualifies as possible housing discrimination. Complaints that are specific to a state or locality that is part of HUD's Fair Housing Assistance Program are referred to the appropriate parties, who have 30 days to address the complaint. If HUD is handling the case, the formal complaint is sent to the complainant for review and is then forwarded to the alleged violator for review and response.

Next, the circumstances of the complaint are investigated through conducting interviews and examining relevant documents. During this time, the investigator attempts to rectify the situation through mediation, if possible.

The case is closed if mediation of the two parties is achieved or if the investigator determines that there was no reasonable cause of discrimination. If reasonable cause is found, then either a federal judge or a HUD Administrative Law Judge hears the case and determines damages, if any.<sup>19</sup> A respondent may be ordered:

- To compensate for actual damages, including humiliation, pain and suffering.
- To provide injunctive or other equitable relief, for example, to make the housing available.
- To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are \$10,000 for a first violation and \$50,000 for an additional violation within seven years.
- To pay reasonable attorney's fees and costs.<sup>20</sup>

## Section 504 Complaints

In addition to general fair housing discrimination complaints, HUD accepts specific complaints that violate Section 504 of the Rehabilitation Act of 1973, which prohibits programs or organizations that receive federal funds from discriminating against persons with disabilities. In relation to housing, this means that any housing program that accepts federal monies must promote equal access of units, regardless of disability status. Both mental and physical handicap are included in Section 504. An example of a Section 504 violation is a public housing manager who demands a higher housing deposit to a person in a wheelchair because of the anticipated damage that a wheelchair may cause. This violates Section 504 in that a person cannot be held to different standards or liabilities due to disability. Complaints that are in violation of Section 504 are filed and processed in the same manner as general fair housing complaints.<sup>21</sup>

## COMPLAINT PROCESS FOR THE NORTH CAROLINA HUMAN RELATIONS COMMISSION

In North Carolina, the North Carolina Human Relations Commission (HRC) accepts fair housing complaints as they are related to fair housing violations in regard to the federal Fair Housing Act or the North Carolina Human Rights Act. This agency accepts complaints that

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<sup>19</sup> <http://www.hud.gov/offices/fheo/complaint-process.cfm>

<sup>20</sup> <http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm>

<sup>21</sup> <http://www.hud.gov/offices/fheo/disabilities/sect504faq.cfm>

are alleged to occur in areas that are not covered by existing FHAP agencies (see previous section).

Complaints can be submitted by filling out the form located at the HRC website at: <http://www.doa.state.nc.us/hrc/>. The complaint form requires information regarding who was involved in the alleged discriminatory act and where and when the alleged act occurred. Most complaints filed directly with HUD and concerning the geographic areas of North Carolina served by the HRC are forwarded to the HRC for processing. Contact information for the HRC is as follows:

North Carolina Human Rights Commission  
1318 Mail Service Center  
116 W. Jones Street, Suite 2109  
Raleigh, North Carolina 27699-1318  
(919) 807-4420  
1-866-324-7474

## **SUMMARY**

Two main organizations play a role in fair housing in North Carolina: the U.S. Department of Housing and Urban Development and the North Carolina Human Relations Commission. Several other fair housing groups also exist within the state. These entities exist to address fair housing complaints in the state and to rectify fair housing disputes as well as to offer education and advocacy for the general public.

## **SECTION V. EVALUATION OF THE FAIR HOUSING PROFILE**

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The following narrative presents several perspectives about the status of the fair housing system in North Carolina, including national and state fair housing studies and cases, State Department of Justice fair housing cases, housing complaint data and results of the 2010 fair housing survey.

### **RELATED NATIONAL AND STATEWIDE FAIR HOUSING STUDIES**

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#### **NATIONAL FAIR HOUSING STUDIES AND ARTICLES**

In 2000, The United States Department of Housing and Urban Development (HUD) released a publication entitled “Discrimination in Metropolitan Housing Markets” (HDS2000), measuring the prevalence of housing discrimination based on race or color in the U.S. The third nationwide effort to measure discrimination against minority home seekers since 1977, HDS2000 measured discrimination in metropolitan areas with populations greater than 100,000 and with significant black, Hispanic and/or Native American minorities. The study found that discrimination persists in both rental and sales markets of large metropolitan areas nationwide, but that its incidence has generally declined since 1989. The exception was for Hispanic renters, who faced essentially the same incidence of discrimination in 2000 as they did in 1989.

In April 2002, HUD released, “How Much Do We Know?,” a national study which assessed public awareness of and support for fair housing law. The study found that only one-half of the general public was able to identify six or more of eight scenarios describing illegal conduct. In addition, 14.0 percent of the nationwide survey’s adult participants believed that they had experienced some form of housing discrimination in their lifetime. However, only 17.0 percent of those who had experienced housing discrimination had done something about it. Last, two-thirds of all respondents said that they would vote for a fair housing law.<sup>22</sup>

As a follow-up, HUD later released a study in February 2006 called “Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law.” One aim of the study was to determine whether a nationwide media campaign had proven effective in increasing the public’s awareness of housing discrimination, as well as its desire to report such discrimination. Unfortunately, the study found that overall public knowledge of fair housing laws had not improved between 2000 and 2005. As before, just half of the public knew the law with respect to six or more illegal housing activities. In the 2006 report, 17.0 percent of the study’s adult participants claimed to have experienced discrimination when seeking housing; however, after reviewing descriptions of the perceived discrimination, it was determined that only about 8.0 percent of the situations might be covered by the Fair Housing Act. Four out of five individuals who felt they had been discriminated against did not file a fair housing complaint, indicating that they felt it “wasn’t worth it” or that it “wouldn’t have helped.” Others didn’t know where to complain, assumed it would cost

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<sup>22</sup> *How Much Do We Know?* United States Department of Housing and Urban Development, Office of Policy Development and Research, 2002. Document available at <http://www.huduser.org/Publications>.

too much, were too busy or feared retribution.<sup>23</sup> One positive finding of the survey was that public support for fair housing laws increased from 66.0 percent in 2000 to 73.0 percent in 2005.

In 2004, the U.S. General Accounting Office's (GAO) released a report titled "Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process." The GAO report found that, although the process had improved in recent years, between 1996 and 2003 the median number of days required to complete fair housing complaint investigations was 259 for HUD's Fair Housing and Equal Opportunity Offices and 195 for FHAP agencies. The report did find a higher percentage of investigations completed within the FHA's 100-day mandate.<sup>24</sup> The GAO report also identified the following trends between 1996 and 2003:

- The number of fair housing complaints filed each year steadily increased since 1998. An increasing proportion of grievances alleged discrimination based on disability, and a declining proportion alleged discrimination based on race, though race was still the most cited basis of housing discrimination over the period.
- FHAP agencies conducted more fair housing investigations than FHEO agencies over the eight-year period. The total number of investigations completed each year increased somewhat after declining in 1997 and 1998.
- Investigation outcomes changed during this time, and an increasing percentage closed without a finding of reasonable cause to believe discrimination occurred. A declining percentage of investigations were resolved by the parties themselves or with help from FHEO or FHAP agencies.

In January 2005, the Center for Community Capital at the University of North Carolina at Chapel Hill reported that the following three predatory loan terms increase the risk of mortgage foreclosure in subprime home loans: prepayment penalties, balloon payments and adjustable rates. The study examined recent home mortgages while controlling for credit scores, loan terms and varying economic conditions.<sup>25</sup> For example, in the prime lending market only 2.0 percent of home loans carry prepayment penalties of any length. Conversely, up to 80.0 percent of all subprime mortgages carry a prepayment penalty, which is a fee for paying off a loan early. An abusive prepayment penalty extends more than three years and/or costs more than six months' interest.<sup>26</sup> While previous studies have linked subprime lending with home loss, this study was the first to identify specific abusive terms that lead to foreclosure.

Released by the Poverty and Race Research Action Council in January 2008, "Residential Segregation and Housing Discrimination in the United States" asserts that many current governmental efforts to further fair housing actually result in furthering unfair housing practices across the U.S. This article suggests that fair housing efforts can cause residential

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<sup>23</sup> *Do We Know More Now?* United States Department of Housing and Urban Development, Office of Policy Development and Research, 2006. Document available at <http://www.huduser.org/Publications>.

<sup>24</sup> *Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process*, United States General Accounting Office, Report to Congressional Requesters, April 2004.

<sup>25</sup> <http://www.kenan-flagler.unc.edu/assets/documents/foreclosurerelease.pdf>

<sup>26</sup> <http://www.responsiblelending.org/pdfs/2b003-mortgage2005.pdf>

segregation. For example, the majority of public housing residents are non-white and most public housing accommodations are grouped in the same census tracts, which results in residential segregation. Similarly, many Section 8 voucher holders are racial or ethnic minorities and most housing that accepts Section 8 vouchers is grouped in a few select areas, which again results in residential segregation. The report offers recommendations to curb such residential segregation, which include:

- Dispersing public housing developments throughout cities and communities; and
- Providing greater incentives for landlords with properties throughout an area to accept the coupons.<sup>27</sup>

Published in 2009 by the National Fair Housing Alliance, “For Rent: No Kids!: How Internet Housing Advertisements Perpetuate Discrimination” presented research on the prevalence of discriminatory housing advertisements on popular websites such as Craigslist. According to the article, while newspapers are prohibited from publishing discriminatory housing advertisements, no such law exists for websites such as Craigslist, as they are considered interactive internet providers rather than publishers of content. As such, they are not held to the same legal standards as newspapers. Currently, while individual landlords who post discriminatory advertisements may be held responsible, there are no such standards for companies, like Craigslist, that post the advertisements that are discriminatory. Other publishers of content, like newspapers, are currently required to scan the advertisements they accept for publishing for content that could be seen as discriminatory such as phrases like “no children” or “Christian only” that violate provisions of the Fair Housing Act in their stated preferences that violate protected groups like families with children and religion.

## **OTHER CASES WITH NATIONAL IMPLICATIONS**

In a landmark fraud case, Westchester County, New York, was ordered to pay more than \$50 million dollars to resolve allegations of misusing federal funds for public housing projects and falsely claiming their certification of furthering fair housing. The lawsuit, which was filed in 2007 by an anti-discrimination center, alleged that the County failed to reduce racial segregation of public housing projects in larger cities within the county and to provide affordable housing options in its suburbs. The County had accepted more than \$50 million from HUD between 2000 and 2006 with promises of addressing these problems. In a summary judgment in February 2009, a judge ruled that the County did not properly factor in race as an impediment to fair housing and that the County did not accurately represent its efforts of integration in its analysis of impediments. In the settlement, Westchester County will be forced to pay more than \$30 million to the federal government, with roughly \$20 million eligible to return to the county to aid in public housing projects. The County must also set aside \$20 million to build public housing units in suburbs and areas with mostly white populations. The ramifications of this case are expected to affect housing policies of both states and entitlement communities across the nation, in which activities taken to affirmatively further fair housing will likely be held to

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<sup>27</sup> <http://www.prrac.org/pdf/FinalCERDHousingDiscriminationReport.pdf>

higher levels of scrutiny to ensure that federal funds are being spent to promote fair housing and affirmatively further fair housing.

In 2008, \$3 billion of federal disaster aid was allotted to Texas State government to provide relief from damage caused by hurricanes Ike and Dolly. These storms ravaged homes in coastal communities, and many of these homes were owned by low-income families who could not afford to rebuild. However, instead of directing the federal funds to the areas most affected by the storms, the State spread the funds across Texas and let local planning agencies spend at will. In reaction to this, two fair housing agencies in the state filed a complaint with HUD stating that the plan violated fair housing laws as well as federal aid requirements that specify that half of the funds be directed to lower-income persons. In light of the complaint, HUD withheld \$1.7 billion in CDBG funds until the case could be resolved. A settlement was reached in June 2010. As part of the settlement, the State will redirect 55 percent of the amount of the original funds to aid poorer families who lost their homes. The State will also rebuild public housing units that were destroyed by the storms and offer programs to aid minority and low-income residents in relocating to less storm-prone areas or areas with greater economic opportunities.

## **RECENT NORTH CAROLINA FAIR HOUSING CASES AND STUDIES**

In a landmark civil rights settlement announced in January 2010, the fifth-largest housing developer in the country agreed to retrofit thousands of apartment units across the country, including in the state of North Carolina, to make them more accessible for persons with disabilities. The lawsuit was filed by the National Fair Housing Alliance against A.G. Spanos Companies, based in California, and alleged that the company violated the Fair Housing Amendments Act. Specifically, the lawsuit noted the following violations:

- Lack of proper accessibility modifications for persons to enter the unit or the outside spaces, such as balconies or patios;
- Door widths for bathrooms, kitchens, bedrooms not made wide enough to accommodate people in wheelchairs or other mobility devices;
- Lack of maneuverable space in kitchens or bathrooms to allow in ease of usability for persons in mobility devices;
- Electrical and other controls such as thermostats, light switches and locks in apartments were out of reach of tenants in mobility devices.

The settlement outlined that the defendant had three years to retrofit more than 12,000 apartment units in more than 80 apartment buildings across the country. Among other fees and penalties, the company also agreed to create the NFHA Accessibility Fund to aid renters or homeowners with grants for modifications.<sup>28</sup>

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<sup>28</sup> <http://www.docstoc.com/docs/38377374/National-Fair-Housing-Alliance-Files-Housing-Discrimination-Case>

## RECENT NORTH CAROLINA SUITS FILED BY THE U.S. DEPARTMENT OF JUSTICE

The U.S. Department of Justice (DOJ) enacts lawsuits on behalf of individuals based on referrals from HUD. Under the Fair Housing Act, the DOJ may file lawsuits in the following instances:

- Where there is reason to believe that a person or entity is engaged in what is termed a “pattern or practice” of discrimination or where a denial of rights to a group of people raises an issue of general public importance;
- Where force or threat of force is used to deny or interfere with fair housing rights;
- Where people who believe that they have been victims of an illegal housing practice file a complaint with HUD or file their own lawsuit in federal or state court.

A consent decree was issued in 2007 that resolved a DOJ complaint regarding disability discrimination. According to the suit, the Town of Chapel Hill was accused of refusing to accommodate a woman’s request to move to a handicap accessible unit in a public housing building to accommodate her daughter’s disability. The complaint was filed by submitted to and investigated by HUD and referred to the DOJ. As a result of the consent decree, the Town was ordered to pay \$30,000 to the family and employees of the Town were required to undergo fair housing training and adopt non-discrimination policies.<sup>29</sup>

In 2009 a suit was filed by the DOJ against the Town of Garner, North Carolina, and the Town’s board of adjustment based on the grounds that they violated the Fair Housing Act. According to the suit, the board violated fair housing law when they refused to allow eight recovering drug and alcohol addicts to live together as a reasonable accommodation. The group home normally housed six persons and the city continually refused to allow the building to house eight adults. In reaction to this continuing refusing, a complaint was filed with HUD, which was then investigated and then referred to the DOJ. The suit also alleged that the defendants have been involved in a pattern of denying reasonable accommodation requests.<sup>30</sup>

## FAIR HOUSING COMPLAINTS

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### COMPLAINTS FILED WITH HUD

HUD maintains records of all complaints filed that represent violations of federal housing law. Over the 2004 through 2009 time period, HUD reported a total of 804 fair housing complaints from within the state of North Carolina with a high of 208 in 2004 and a low of 21 in 2007. The majority of these complaints, 582, were filed in entitlement areas in the state, while 222 were filed in the non-entitlement areas. Details regarding complaints filed in entitlement or non-entitlement areas are presented in Appendix D of this report.

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<sup>29</sup> <http://www.justice.gov/crt/housing/documents/casesummary.php#chapel>

<sup>30</sup> <http://www.justice.gov/opa/pr/2009/May/09-crt-488.html>

Table V.1 presents the complaint data broken down by basis or the protected class status of the person alleged to have been aggrieved in the complaint. Complainants may cite more than one basis; hence the number of bases cited can exceed the total number of complaints. The majority of the fair housing complaints filed with HUD in North Carolina were filed on the basis of race, with 363 of the 1,021 bases cited. An additional 267 complaints were filed on the basis of disability, 131 were filed on the basis of national origin, and 100 were filed on the basis of family status.

<b>Table V.1</b>							
<b>Fair Housing Complaints by Basis</b>							
State of North Carolina							
HUD Data, 2004 - 2009							
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Race	99	64	41	14	67	78	363
Disability	64	55	26	6	51	65	267
National Origin	35	24	16	0	27	29	131
Family Status	20	22	10	2	24	22	100
Sex	27	15	9	2	14	23	90
Other Origin	9	1	2	1	3	10	26
Retaliation	5	3	0	1	2	3	14
Religion	3	2	1	0	2	4	12
Harassment	2	1	2	1	2	3	11
Color	1	2	0	0	0	4	7
<b>Total Basis</b>	<b>265</b>	<b>189</b>	<b>107</b>	<b>27</b>	<b>192</b>	<b>241</b>	<b>1,021</b>
Total Complaints	208	150	80	21	163	182	804

The issue, or alleged discriminatory action, that was related to each complaint is presented in Table V.2, on the following page; similar to the way bases are reported, more than one issue may be counted per each complaint. In this case, 1,028 issues were cited with discrimination in terms, conditions or privileges in rental transactions cited 315 times. Discriminatory terms, conditions, privilege or services and facilities was cited 145 times and failure to make reasonable accommodation was cited 102 times. The most commonly cited issues related to rental transactions, which suggests that discriminatory acts leading to the filing of fair housing complaints are more commonly associated with the rental market.

**Table V.2**  
**Fair Housing Complaints by Issue**

State of North Carolina  
HUD Data, 2004 - 2009

<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Discrimination in terms/conditions/privileges relating to rental	72	57	38	6	65	77	315
Discriminatory terms, conditions, privileges, or services and facilities	35	22	13	5	36	34	145
Failure to make reasonable accommodation	19	18	7	4	23	31	102
Discriminatory refusal to rent	18	8	12	5	26	22	91
Discriminatory acts under Section 818 (coercion, Etc.)	12	21	12	3	9	14	71
Discrimination in terms/conditions/privileges relating to sale	6	10	3	2	2	12	35
Discriminatory financing (includes real estate transactions)	24	2	0	1	3	4	34
Discriminatory advertising, statements and notices	4	1	1	2	12	12	32
Discrimination in services and facilities relating to rental	11	8	2	0	2	5	28
Discriminatory refusal to rent and negotiate for rental	7	1	2	0	8	2	20
False denial or representation of availability - rental	3	3	2	1	4	1	14
Otherwise deny or make housing available	4	2	0	0	3	4	13
Other discriminatory acts	4	2	3	1	1	1	12
Failure to permit reasonable modification	3	4	2	0	1	2	12
Discriminatory refusal to sell	6	2	0	0	2	1	11
Non-compliance with design and construction requirements (handicap)	6	3	0	0	0	0	9
Discriminatory refusal to sell and negotiate for sale	1	3	0	1	2	1	8
Steering	2	3	0	0	1	2	8
Discrimination in the making of loans	2	1	0	0	1	3	7
Discrimination in the terms/conditions for making loans	2	2	0	0	2	1	7
Failure to provide accessible and usable public and common user areas	4	0	0	0	3	0	7
Discriminatory refusal to negotiate for sale	3	0	0	0	0	2	5
Discrimination in terms and conditions of membership	0	1	1	0	0	3	5
Discriminatory advertisement - rental	0	0	0	0	3	0	3
Discrimination in the selling of residential real property	0	2	0	0	0	1	3
Discrimination in the appraising of residential real property	0	2	0	0	0	1	3
Use of discriminatory indicators	0	1	0	0	0	2	3
Failure to provide an accessible building entrance	0	1	0	0	1	1	3
Failure to provide an accessible route into and thru the covered unit	3	0	0	0	0	0	3
Discriminatory refusal to negotiate for rental	1	1	0	0	0	0	2
Restriction of choices relative to a rental	0	0	1	0	1	0	2
Adverse action against an employee	1	0	0	0	0	1	2
Refusing to provide municipal services or property	0	1	0	0	1	0	2
False denial or representation of availability	0	1	0	1	0	0	2
Discriminatory advertisement - sale	0	0	0	0	1	0	1
Failure to comply with advertising guidelines	0	1	0	0	0	0	1
False denial or representation of availability - sale	1	0	0	0	0	0	1
Blockbusting - sale	0	1	0	0	0	0	1
Discrimination in the brokering of residential real property	0	0	0	0	1	0	1
Redlining - mortgage	0	0	0	0	1	0	1
Failure to provide usable kitchens and bathrooms	1	0	0	0	0	0	1
Other non-compliance with design and construction requirements	1	0	0	0	0	0	1
Using ordinances to discriminate in zoning and land use	0	0	0	0	1	0	1
<b>Total Issues</b>	<b>256</b>	<b>185</b>	<b>99</b>	<b>32</b>	<b>216</b>	<b>240</b>	<b>1,028</b>
<b>Total Complaints</b>	<b>208</b>	<b>150</b>	<b>80</b>	<b>21</b>	<b>163</b>	<b>182</b>	<b>804</b>

Housing complaints filed with HUD can also be examined by closure status. Of the 804 total complaints, 349 were determined to be without cause. However, 200 complaints were settled successfully, another 55 were withdrawn by the complainant after resolution was reached, and one was resolved through FHAP judicial consent order, but this represents a fairly low rate of success for the complaint system in the state. These data are presented below in Table V.3.

<b>Closure</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
No cause determination	118	64	26	10	76	55	349
Conciliation/settlement successful	54	54	27	4	30	31	200
Complainant failed to cooperate	7	9	5	0	22	13	56
Complaint withdrawn by complainant after resolution	11	10	5	0	11	18	55
Complaint withdrawn by complainant without resolution	9	2	10	2	9	9	41
Dismissed for lack of jurisdiction	3	3	2	1	1	3	13
Unable to locate complainant	5	3	0	0	2	2	12
FHAP judicial consent order	0	0	1	0	0	0	1
FHAP judicial dismissal	0	0	0	1	0	0	1
Unable to locate respondent	0	0	1	0	0	0	1
Missing	1	5	3	3	12	51	75
<b>Total</b>	<b>208</b>	<b>150</b>	<b>80</b>	<b>21</b>	<b>163</b>	<b>182</b>	<b>804</b>

The 256 housing complaints that were successfully settled were further examined. Table V.4, below, shows that successfully resolved fair housing complaints in North Carolina most commonly related to disability, followed by race, national origin and family status.

<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Disability	31	26	14	2	13	24	110
Race	22	24	17	2	8	16	89
National Origin	9	12	6	0	16	6	49
Family Status	7	12	5	1	3	8	36
Sex	8	4	3	0	3	7	25
Other Origin	2	0	1	0	1	4	8
Retaliation	2	0	0	0	1	1	4
Harassment	1	0	0	0	1	1	3
Religion	1	0	0	0	0	1	2
Color	0	0	0	0	0	1	1
<b>Total Basis</b>	<b>83</b>	<b>78</b>	<b>46</b>	<b>5</b>	<b>46</b>	<b>69</b>	<b>327</b>
Total Complaints	65	64	33	4	41	49	256

Table V.5 presents the successful complaints broken down by issue. Again, discriminatory terms, conditions, or privileges relating to rental was most often cited followed by discriminatory terms, conditions, privileges, or services and facilities and failure to make reasonable accommodation.

**Table V.5**  
**Successful Fair Housing Complaints by Issue**  
 State of North Carolina  
 HUD Data, 2004 - 2009

Issue	2004	2005	2006	2007	2008	2009	Total
Discrimination in terms/conditions/privileges relating to rental	26	25	15	1	16	23	106
Discriminatory terms, conditions, privileges, or services and facilities	7	11	7	1	14	12	52
Failure to make reasonable accommodation	12	9	5	1	9	14	50
Discriminatory refusal to rent	6	4	2	0	2	4	18
Discriminatory acts under Section 818 (coercion, Etc.)	1	7	5	0	2	3	18
Discrimination in services and facilities relating to rental	5	5	1	0	1	1	13
Discriminatory advertising, statements and notices	2	0	0	1	4	3	10
Failure to permit reasonable modification	2	1	2	0	1	2	8
Discrimination in terms/conditions/privileges relating to sale	1	3	2	0	0	1	7
False denial or representation of availability - rental	1	1	0	0	2	1	5
Non-compliance with design and construction requirements (handicap)	2	3	0	0	0	0	5
Discriminatory refusal to rent and negotiate for rental	2	0	0	0	1	1	4
Failure to provide accessible and usable public and common user areas	3	0	0	0	1	0	4
Failure to provide an accessible building entrance	0	1	0	0	1	1	3
Otherwise deny or make housing available	3	0	0	0	0	0	3
Other discriminatory acts	1	1	1	0	0	0	3
Discriminatory refusal to negotiate for sale	1	0	0	0	0	1	2
Discrimination in terms and conditions of membership	0	1	1	0	0	0	2
Discriminatory refusal to sell	2	0	0	0	0	0	2
Steering	1	1	0	0	0	0	2
Discriminatory refusal to sell and negotiate for sale	0	1	0	0	0	0	1
Discriminatory advertisement - rental	0	0	0	0	1	0	1
Discrimination in the making of loans	0	0	0	0	0	1	1
Restriction of choices relative to a rental	0	0	1	0	0	0	1
Adverse action against an employee	1	0	0	0	0	0	1
Use of discriminatory indicators	0	1	0	0	0	0	1
Refusing to provide municipal services or property	0	1	0	0	0	0	1
Failure to provide an accessible route into and thru the covered unit	1	0	0	0	0	0	1
Other non-compliance with design and construction requirements	1	0	0	0	0	0	1
<b>Total Issues</b>	<b>81</b>	<b>76</b>	<b>42</b>	<b>4</b>	<b>55</b>	<b>68</b>	<b>326</b>
Total Complaints	65	64	33	4	41	49	256

## COMPLAINTS FILED WITH THE NORTH CAROLINA HUMAN RELATIONS COMMISSION

Some housing complaint data regarding number of complaints, basis and closure were also received from the North Carolina Human Relations Commission (HRC).<sup>31</sup> These data were relevant to 2007 through July 2010, and, as shown in Table V.6, a total of 269 complaints were filed during this time period. More than 100 complaints were filed in 2008 while only one complaint was filed in 2007. Eleven of these total complaints were missing detailed information regarding year filed, basis or closure status.

<b>Table V.6</b>	
<b>Fair Housing Complaints</b>	
State of North Carolina	
North Carolina Human Relations Commission	
Year	Total Complaints
2007	1
2008	106
2009	86
2010	65
Missing	11
<b>Total</b>	<b>269</b>

<sup>31</sup> The HRC covers those portions of the state not served by a local FHAP so these data do not represent the state in its entirety.

Table V.7 presents data on the basis of the complaints filed. In the 269 complaints filed with the HRC, 342 bases were cited with the majority filed on the basis of race, followed by handicapping condition, familial status and sex.

<b>Table V.7</b>						
<b>Basis by Year</b>						
State of North Carolina						
North Carolina Human Relations Commission						
<b>Basis</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Unknown</b>	<b>Total</b>
Race	1	45	39	34	3	122
Handicapping Condition	.	39	30	18	.	87
Familial Status	.	20	8	13	4	45
Sex	.	16	10	13	1	40
National Origin	.	10	8	7	.	25
Unknown	.	4	8	.	3	15
Religion	.	1	1	2	1	5
Color	.	.	1	2	.	3
<b>Total Basis</b>	<b>1</b>	<b>135</b>	<b>105</b>	<b>89</b>	<b>12</b>	<b>342</b>
<b>Total Complaints</b>	<b>1</b>	<b>106</b>	<b>86</b>	<b>65</b>	<b>11</b>	<b>269</b>

Data regarding the closure status of the complaints are presented in Table V.8. Most complaints, 181, were still open as of July 2010, with many of these open cases filed in 2008 and 2009. This finding suggests that the complaint resolution process often takes a year or longer in many cases. Nearly 40 complaints were found to have no cause and an additional 13 complaints were resolved through conciliation.

<b>Table V.8</b>						
<b>Housing Complaints by Closure</b>						
State of North Carolina						
North Carolina Human Relations Commission						
<b>Closure Status</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Unknown</b>	<b>Total</b>
Open case	1	72	47	51	10	181
No cause determination	.	20	13	5	1	39
Conciliation	.	4	7	2	.	13
Waiver	.	.	8	.	.	8
Complaint withdrawn by complainant with resolution	.	4	2	1	.	7
Conciliation with settlement	.	4	2	1	.	7
Complainant failure to cooperate	.	1	2	3	.	6
Case re-assigned	.	.	3	1	.	4
Complaint withdrawn by complainant without resolution	.	.	1	1	.	2
Dismissed for lack of jurisdiction	.	.	1	.	.	1
Unable to locate complainant	.	1	.	.	.	1
<b>Total Complaints</b>	<b>1</b>	<b>106</b>	<b>86</b>	<b>65</b>	<b>11</b>	<b>269</b>

## FAIR HOUSING SURVEY

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Additional evaluation of North Carolina’s fair housing profile was conducted via a survey of stakeholders in the state. The purpose of the 2010 North Carolina fair housing survey, a relatively more qualitative component of the analysis of impediments, was to gather the knowledge, experiences, opinions and feelings of stakeholders and interested citizens regarding fair housing, as well as to gauge the ability of our informed and interested parties to understand and affirmatively further fair housing. The survey served as a vehicle for gathering information on fair housing problems in the public sector, perceptions of public policies and practices and their impact on fair housing as well as any possible codes or regulations that might be perceived as barriers to fair housing choice in North Carolina.

More than 820 persons in the state completed the survey, which was conducted entirely online. Individuals solicited for participation included representatives of: housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, and others groups involved in the fair housing arena.

Most questions in the survey required simple “yes,” “no,” or “don’t know” responses, although many questions allowed the respondent to offer written comments. While the numerical tallies are presented in this section along with summaries of some comment-driven questions, a complete listing of written responses is available in Appendix E of this report.

The first question in the survey asked the respondent to identify which area of the state they were addressing in the survey. Most persons, 521, were addressing the non-entitlement or rural areas of the state while 270 persons were addressing the entitlement or urban areas of North Carolina. This proportional distribution is approximately equal to the population in these geographic areas. Thirty persons chose not to answer this question.

<b>Area</b>	<b>Total</b>
Non-Entitlement	521
Entitlement	270
Missing	30
<b>Total</b>	<b>821</b>

The second question in the survey asked for the respondent to identify their role in the housing industry. Responses are presented in Table V.10, on the following page, and show that the majority of respondents identified their role in the housing industry as a housing advocate, followed by program manager, property manager, concerned citizen and housing developer.

<b>Table V.10</b>				
<b>Primary Role in the Housing Industry</b>				
State of North Carolina 2010 Fair Housing Survey				
<b>Role</b>	<b>Non-Entitlement</b>	<b>Entitlement</b>	<b>Missing</b>	<b>Total</b>
Advocate	111	40	4	155
Program manager	52	37	1	90
Property management	55	20	3	78
Concerned citizen	42	19	1	62
Housing developer	32	20	3	55
Welfare services	25	27	1	53
Other services	26	10	1	37
Education/Educator	10	5	1	16
Real estate agent	12	2	1	15
Law/Legal services	6	1	2	9
Construction	5	3	0	8
Missing	3	1	2	6
Business services	2	2	0	4
Mortgage lending	2	2	0	4
Financial management	3	0	0	3
Bank/Financial services	1	1	0	2
Building inspection	1	1	0	2
Public safety	0	2	0	2
Architect	0	0	1	1
Other (please specify)	133	77	9	219
<b>Total</b>	<b>521</b>	<b>270</b>	<b>30</b>	<b>821</b>

Respondents were then asked a series of questions relating to federal and state fair housing laws. The overwhelming majority of respondents, 73.4 percent, noted that fair housing laws serve a useful purpose, and only 26.3 percent said that these laws are difficult to understand or follow. However, only 41.7 percent of respondents noted that fair housing training is available to them in their job or occupation but 25.7 percent said they did not know if this training was available. The results of this section are presented in Table V.11.

<b>Table V.11</b>					
<b>Survey Responses</b>					
State of North Carolina 2010 Fair Housing Survey					
<b>Questions</b>	<b>Responses</b>				
	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
<b>Federal, State and Local Fair Housing Law</b>					
Do these laws serve a useful purpose?	603	27	39	152	821
Are these laws difficult to understand or follow?	216	371	80	154	821
Is there a specific training process to learn about fair housing law?	343	110	211	157	821

The next section in the survey asked about the state of fair housing in the respondent's community. A significant number of respondents, 351, noted that they have concerns about fair housing in their community, and 293 respondents said that they could identify barriers to affirmatively furthering fair housing in their area, as seen in Table V.12, on the following page. Specific examples of barriers to affirmatively furthering fair housing included:

- Lack of awareness and understanding of fair housing, including the general public and housing providers;
- Discrimination based on race and ethnicity; mental, physical, and developmental disability; gender and sex; substance abuse addiction; past felony conviction; low-income status; and sexual orientation;
- Lack of reporting of fair housing violations due to ignorance of discriminatory actions, lack of evidence or fear of retaliation,
- Lack of investigation of fair housing violations and enforcement of fair housing laws;
- Need for more accessible, affordable housing;
- NIMBYism and zoning restrictions;
- Lack of government commitment to affirmatively furthering fair housing.

<b>Table V.12</b>					
<b>Survey Responses</b>					
State of North Carolina					
2010 Fair Housing Survey					
Questions	Responses				
	Yes	No	Don't Know	Missing	Total
<b>Fair Housing in Your Community</b>					
Do you have concerns about fair housing in your community?	351	223	49	198	821
Do you see barriers to affirmatively furthering fair housing in your community?	293	201	122	205	821
Are there geographic areas in your community that have fair housing problems?	240	48	328	205	821

Respondents were also asked to evaluate local government policies and activities in terms of their relationship to fair housing. A fair number of respondents, 118, noted that they were aware of local government actions that had adversely affected fair housing, as seen in Table V.13. When asked to elaborate, respondents suggested that a lack of support for affordable housing projects and excessive tax and zoning policies restrict fair housing. While fewer respondents cited non-compliance issues with public housing authorities, more than 10.0 percent of respondents indicated knowledge of codes or regulations that are barriers to fair housing and noted in written comments that a lack of enforcement of codes to keep housing decent and accessible is a large problem.

<b>Table V.13</b>					
<b>Survey Responses</b>					
State of North Carolina					
2010 Fair Housing Survey					
Questions	Responses				
	Yes	No	Don't Know	Missing	Total
<b>Local Government Policies and Activities Related to Fair Housing</b>					
Has local government taken actions which adversely affected fair housing choice?	118	188	282	233	821
Are there fair housing non-compliance issues with any public housing authorities?	38	396	155	232	821
Are there codes or regulations that represent barriers to fair housing choice?	99	307	184	231	821
Are there any public administrative policies that represent barriers to fair housing choice?	67	291	227	236	821

Table V.14 presents survey results regarding fair housing activities in the respondent's community. Survey results showed that most respondents were not aware of fair housing

testing in their communities or of a statewide fair housing plan, but a small number of respondents, 108, indicated that the fair housing laws in North Carolina need to be changed. Comments related to this question showed that respondents felt that:

- The list of protected classes should be expanded to include sexual orientation, source of income and criminal background;
- Landlords, property managers or housing authorities that receive a certain number of complaints should receive harsher punishment;
- A time limit needs to be put in place for managers to respond to reasonable accommodation requests;
- Persons involved in the provision of housing should be required to participate in training sessions to learn about fair housing and discriminatory activities.

<b>Table V.14</b>					
<b>Survey Responses</b>					
State of North Carolina					
2010 Fair Housing Survey					
Questions	Responses				
	Yes	No	Don't Know	Missing	Total
<b>Fair Housing Activities in Your Community</b>					
Are you aware of any fair housing testing in your community?	109	374	95	243	821
Are you aware of a statewide fair housing plan?	184	326	57	254	821
Do fair housing laws in North Carolina need to be changed?	108	138	325	250	821

The adequacy of fair housing outreach and education efforts were also evaluated in the survey, although few respondents chose to address this question. As shown in Table V.15, 366 respondents noted that there was too little outreach and education in their community, but nearly 250 respondents chose not to answer this question and nearly 100 said that they did not know. In regard to fair housing testing activities, again, most respondents chose not to answer this question, but of those who did, 61 said that there was too little fair housing testing in their communities and 23 respondents said that the current amount was adequate. Only five respondents indicated that there was too much fair housing testing in their communities.

<b>Table V.15</b>						
<b>Survey Responses</b>						
State of North Carolina						
2010 Fair Housing Survey						
Questions	Responses					Total
	Too Little	Right Amount	Too Much	Don't Know	Missing	
<b>Outreach and Education in Your Community</b>						
Is there sufficient outreach and education regarding affirmatively further fair housing in your community?	366	104	7	97	247	821
Is there sufficient fair housing testing in your community?	61	23	5	75	657	821

Respondents were also asked to identify protected classes covered by fair housing law in the state. Race and disability were provided as examples of a protected class in the question and respondents were asked to provide a list of additional classes of persons that are protected by fair housing law in North Carolina. As established previously, the federal Fair Housing Act offers the protections of race, color, religion, national origin, sex, disability and familial status, while the North Carolina Fair Housing Act covers race, religion, sex, national origin, handicapping condition, familial status and these protections in relation to land use decisions and the permitting of development. Many respondents were correctly able to identify religion, familial status, national origin, sex, and color. However, many respondents also included groups on this list that are protected by neither federal or state fair housing laws including sexual orientation, homeless persons, ex-offenders, military status and victims of domestic violence. These tabulations are presented in Table V.14.

<b>Class</b>	<b>Total</b>
Religion	188
Familial Status	163
National Origin	149
Sex	127
Color	109
Age	103
Gender	86
Sexual Orientation	38
Race	27
Ethnicity	26
Disability	25
Marital Status	22
Creed	17
Handicapped	14
Elderly	13
Low Income	9
Pregnant Women	9
HIV Status	8
Affordable Housing	7
Mentally Ill	7
Homeless	6
Single Parents	6
Ex-Offenders	4
Military Status	4
Domestic Violence Victims	2
Other	166
<b>Total</b>	<b>1,335</b>

Additionally, respondents were asked to indicate where they would refer someone who had a fair housing complaint. Comments included proper referral entities, such as HUD and the North Carolina Human Relations Commission, but suggestions also included housing authorities, the Attorney General's office or Legal Aid.

<b>Referral</b>	<b>Total</b>
HUD	127
Legal Aid	65
Don't know	43
Pisgah Legal Services	40
NC Human Relations Committee	38
Human Relations Department	30
Fair Housing Authority	28
Housing Authority	25
The City	16
NC Housing Authority	10
Asheville Buncombe Community Relations Council	9
Attorney	9
Attorney General	7
NC Fair Housing Authority	6
Community Relations Department	5
Office of Fair Housing and Equal Opportunity	4
NC Human Relations Department	2
Better Business Bureau	1
Community Development Office	1
Realtors Association	1
Other	134
Missing	220
<b>Total</b>	<b>821</b>

## SUMMARY

A review of national fair housing studies revealed that despite efforts to curb fair housing discrimination in the U.S., problems still exist in terms of discrimination against racial and ethnic minorities, discrimination against persons with disabilities and residential segregation resulting from some current fair housing efforts. Statewide fair housing studies and cases demonstrated issues of disability discrimination.

Fair housing complaint data was collected from HUD and the North Carolina Human Relations Commission. Data from these sources showed that more than 800 complaints were filed in North Carolina from 2004 through 2009. The most common bases for complaints were race and disability and the most prevalent issue was discriminatory terms and conditions in the rental market.

A fair housing survey regarding the state of fair housing throughout North Carolina showed that many respondents have concerns about fair housing in their communities and that they see barriers to affirmatively furthering fair housing, including discrimination in the rental markets, lack of enforcement of fair housing laws, and zoning and land use restrictions. Some respondents also found fair housing laws difficult to understand and noted that additional outreach and education efforts regarding fair housing are needed in their communities.

## SECTION VI. IMPEDIMENTS AND SUGGESTED ACTIONS

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Provisions to affirmatively furthering fair housing are long-standing components of HUD's housing and community development programs. In exchange for receiving federal funds from HUD, the State of North Carolina certifies that it is affirmatively furthering fair housing. The requirements of such certification comprise the following elements:

1. Conduct an Analysis of Impediments to Fair Housing Choice;
2. Take actions to remedy impediments, if impediments are identified;
3. Maintain records of the analysis and actions taken.

The first element in the certification process noted above has resulted in the identification of selected impediments and specific actions that the State can consider to address these impediments. These items are outlined below.

### IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

The 2010 Analysis of Impediments for the State of North Carolina uncovered several issues that can be considered barriers to affirmatively furthering fair housing and, consequently, impediments to fair housing choice. These issues are as follows:

1. *Insufficient system capacity.* A lack of resources and personnel in fair housing-related organizations has resulted in inadequate outreach and education efforts as well as deficient testing and enforcement activities. Ultimately, these shortcomings have led to inadequate awareness and understanding of fair housing for the general public and housing providers.
2. *Discrimination in the rental markets.* Housing complaint data and survey research revealed a problem of discriminatory actions by housing providers in the rental markets. Complaint bases related mostly to racial and ethnic minorities and persons with disabilities, and the most cited complaint issues were failure to make reasonable accommodation and discriminatory terms and conditions in the rental market.
3. *Constraints in the lending markets.* Disproportionately high home purchase loan denial rates were found for racial and ethnic minorities, even after adjusting for income. These high loan denial rates were especially common in lower-income areas. Furthermore, householders receiving loans with high annual percentage rate terms were disproportionately from minority racial and ethnic groups.
4. *Possible barriers in land-use policies or practices.* Current zoning and development practices may not be in the spirit of affirmatively furthering fair housing.

### SUGGESTED ACTIONS TO CONSIDER

In response to these listed impediments, the State of North Carolina should consider the following actions:

1. *Increase system capacity.* The fair housing system capacity in the state can be enhanced through:

- A. *Engaging the Human Relations Commission (HRC)*. More closely and consistently partner with the HRC to increase education efforts and training activities.
    - i. Education efforts can include preparation and distribution of pamphlets and flyers or other advertisements that clearly explain the importance of fair housing, types of housing discrimination and how to file a complaint.
    - ii. Training activities can include the same topics and be held to further fair housing education of departmental staff, community grantees, and others as necessary including both providers and consumers of housing.
  - B. *Developing a Fair Housing Initiatives Program (FHIP) recipient*. The creation of a FHIP recipient would reduce the burden on the HRC and expand the system capacity.
    - i. The FHIP recipient would be charged with implementing additional outreach and education activities.
    - ii. The FHIP recipient would also enhance the frequency of testing and enforcement activities in the state.
  - C. *Forming a Fair Housing Task Force (FHTF)*. An FHTF would be comprised of fair housing agency representatives from throughout the state and would work to coordinate statewide fair housing activities and efforts.
    - i. The group could meet on at least a quarterly basis.
    - ii. The FHTF would incorporate existing task forces that are related to fair housing.
    - iii. This group would aid in prioritizing fair housing activities as well as encourage participation of state and local agencies in statewide fair housing planning.
2. *Reduce discrimination in the rental market*. In order to decrease discrimination against protected classes in the rental market, targeted outreach and education efforts as well as testing and enforcement activities should be utilized.
    - A. Outreach and education efforts could include training or educational seminars for rental housing providers and housing consumers and focus on topics such as protected classes and types of discriminatory actions.
    - B. Testing and enforcement could also be used to monitor the occurrence of discriminatory activities in general or to target providers that have been reported to practice discriminatory activities.
  3. *Decrease constraints in the lending markets*. To reduce constraints and the perception of discrimination in the lending market, efforts should be focused on both lenders and applicants for loans for housing.
    - A. For lenders, activities envisioned in this action pertain to targeted training sessions to prevent uneven terms in the making of home loans as well as possible testing activities.
    - B. Consumers of housing could be targeted with outreach and education efforts that describe the attributes of good credit, how to establish and maintain good credit, what constitutes fair lending and how to identify predatory loans.
  4. *Examine land use policies and practices*. This action is to include enhanced discussion with individuals and entities that reach out to the Consolidated Plan subgrantees about best practices in land use planning, making people more aware of North Carolina's new land use laws and suggesting advocacy for reducing NIMBYism.

## APPENDIX A: ADDITIONAL CENSUS DATA

This section of the document contains additional Census data separated by geographic areas of the state, such as HUD designated entitlement communities and the remaining non-entitled parts of the State of North Carolina.

<b>Table A.1</b>			
<b>Population by Ethnicity</b>			
State of North Carolina 2000 Census SF1 Data			
<b>Ethnicity</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
Hispanic	182,381	196,582	378,963
Non-Hispanic	2,775,885	4,894,465	7,670,350
<b>Total Population</b>	<b>2,958,266</b>	<b>5,091,047</b>	<b>8,049,313</b>
Percent Hispanic	6.17%	3.86%	4.71%

<b>Table A.2</b>			
<b>Group Quarters Population</b>			
State of North Carolina 2000 Census SF1 Data			
<b>Group Quarters</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
<b>Institutionalized</b>			
Correctional Institutions	11,643	34,971	46,614
Nursing Homes	20,243	30,649	50,892
Other Institutions	3,296	5,857	9,153
<b>Total</b>	<b>35,182</b>	<b>71,477</b>	<b>106,659</b>
<b>Non-institutionalized</b>			
College Dormitories	56,031	19,987	76,018
Military Quarters	31,728	5,294	37,022
Other Non-institutional Group Quarters	15,088	19,094	34,182
<b>Total</b>	<b>102,847</b>	<b>44,375</b>	<b>147,222</b>
<b>Group Quarters Population</b>	<b>138,029</b>	<b>115,852</b>	<b>253,881</b>

<b>Table A.3</b>			
<b>Persons Per Household</b>			
State of North Carolina 2000 Census SF3 Data			
<b>Persons</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Total</b>
One Person	334,106	460,957	795,063
Two Person	385,836	707,055	1,092,891
Three Person	194,750	366,045	560,795
Four Person	150,850	279,875	430,725
Five Person	62,168	108,753	170,921
Six Person	20,456	31,982	52,438
Seven Person	11,469	17,711	29,180
<b>Total</b>	<b>1,159,635</b>	<b>1,972,378</b>	<b>3,132,013</b>

<b>Table A.4</b>						
<b>Overcrowding and Severe Overcrowding</b>						
State of North Carolina						
Census 2000 SF3 Data						
	<b>Owner</b>		<b>Renter</b>		<b>Total</b>	
	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Entitlement</b>	<b>Entitlement</b>	<b>Non-Entitlement</b>	<b>Entitlement</b>
No Overcrowding	98.5%	98.1%	92.2%	98.5%	98.1%	92.2%
Overcrowding	1.1%	1.4%	4.4%	1.1%	1.4%	4.4%
Severe Overcrowding	0.4%	0.5%	3.4%	0.4%	0.5%	3.4%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Table A.5</b>				
<b>Share of Households with Cost Burdens</b>				
State of North Carolina				
Census Bureau SF3 Data, 2000				
<b>Household Status</b>	<b>Less Than 30.0%</b>	<b>31% - 50%</b>	<b>Above 50%</b>	<b>Not Computed</b>
<b>Owner with Mortgage</b>				
Entitlement	74.2%	17.0%	8.3%	0.5%
Non-Entitlement	73.8%	16.7%	8.9%	0.6%
<b>Owner Without Mortgage</b>				
Entitlement	88.3%	6.2%	3.8%	1.6%
Non-Entitlement	88.0%	6.2%	3.8%	2.0%
<b>Renter</b>				
Entitlement	56.7%	19.1%	17.0%	7.2%
Non-Entitlement	55.4%	15.9%	14.5%	14.2%
<b>Total</b>				
Entitlement	68.1%	16.6%	11.7%	3.7%
Non-Entitlement	71.6%	13.9%	9.4%	5.1%

## APPENDIX B: ADDITIONAL BLS/BEA DATA

This section of the document contains additional Bureau of Labor Statistics (BLS) and Bureau of Economic Data (BEA) as it pertains to employment and income for the State of North Carolina.

<b>Table B.1</b>				
<b>Labor Force Statistics</b>				
State of North Carolina				
Bureau of Labor Statistics, 1990 – 2009				
<b>Year</b>	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Unemployment Rate</b>
1990	3,497,568	3,352,165	145,403	4.2%
1991	3,539,623	3,330,035	209,588	5.9%
1992	3,595,919	3,372,068	223,851	6.2%
1993	3,621,196	3,434,311	186,885	5.2%
1994	3,672,907	3,511,339	161,568	4.4%
1995	3,748,853	3,582,647	166,206	4.4%
1996	3,875,125	3,704,108	171,017	4.4%
1997	3,962,777	3,809,601	153,176	3.9%
1998	3,985,573	3,844,792	140,781	3.5%
1999	4,053,949	3,921,244	132,705	3.3%
2000	4,123,812	3,969,235	154,577	3.7%
2001	4,164,911	3,929,977	234,934	5.6%
2002	4,210,018	3,930,736	279,282	6.6%
2003	4,247,830	3,973,635	274,195	6.5%
2004	4,267,406	4,031,081	236,325	5.5%
2005	4,352,887	4,123,857	229,030	5.3%
2006	4,471,551	4,259,452	212,099	4.7%
2007	4,531,444	4,318,170	213,274	4.7%
2008	4,569,876	4,286,827	283,049	6.2%
2009	4,544,622	4,060,764	483,858	10.6%

**Table B.2**  
**Real Earnings by Industry**

State of North Carolina  
Bureau of Economic Analysis, 2000-2009, 2009 Dollars

NAICS Categories	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 00-09
Farm earnings	3,671,688	3,776,399	1,793,302	1,863,094	2,690,840	3,455,447	2,710,664	2,139,360	2,251,155	2,212,741	-39.7%
Forestry, fishing, related activities, and other	623,734	652,837	648,055	644,762	675,925	662,713	694,544	681,877	678,196	689,251	10.5%
Mining	323,669	307,170	257,408	258,518	288,882	323,367	366,885	364,995	302,229	265,128	-18.1%
Utilities	1,380,951	(D)	1,452,513	1,446,196	1,487,023	1,388,713	1,446,230	1,412,562	1,434,330	1,426,583	3.3%
Construction	15,881,657	15,982,122	15,092,170	14,967,358	15,635,995	16,462,070	17,729,050	17,693,559	15,482,975	12,331,332	-22.4%
Manufacturing	43,197,367	40,285,381	38,582,083	37,519,066	36,750,904	35,752,785	35,015,071	35,091,903	33,594,950	29,557,341	-31.6%
Wholesale trade	11,044,387	10,703,761	11,026,942	11,296,437	11,977,743	12,342,250	12,905,910	13,539,465	13,467,611	12,394,493	12.2%
Retail trade	15,742,635	15,982,469	16,108,034	16,295,021	16,341,428	16,738,505	16,824,241	17,128,710	16,630,232	15,459,192	-1.8%
Transportation and warehousing	7,517,070	7,349,924	6,839,129	6,944,203	7,314,393	7,311,341	7,257,638	7,193,445	7,193,844	6,570,058	-12.6%
Information	5,760,901	(D)	5,999,554	6,019,612	6,037,751	5,947,744	5,981,925	6,042,332	6,070,814	5,887,077	2.2%
Finance and insurance	11,371,225	11,818,594	12,411,380	12,734,919	13,063,422	13,825,012	15,291,286	15,256,572	14,797,805	13,527,900	19.0%
Real estate and rental and leasing	4,010,418	4,206,336	4,169,454	4,262,328	4,214,186	4,203,979	4,080,806	3,627,662	3,321,807	3,033,476	-24.4%
Professional and technical services	12,828,395	13,864,072	13,741,063	13,368,423	14,150,464	14,955,061	16,252,543	17,278,452	17,822,713	17,365,800	35.4%
Management of companies and enterprises	5,188,794	5,941,624	6,423,568	6,494,371	6,817,354	7,017,916	7,437,693	7,591,260	7,983,804	7,327,130	41.2%
Administrative and waste services	6,734,438	7,166,377	7,529,114	7,685,540	8,041,690	8,381,724	8,950,008	9,259,464	9,298,350	8,420,389	25.0%
Educational services	2,080,198	2,241,140	2,487,719	2,606,570	2,860,929	2,908,029	3,127,876	3,280,719	3,428,913	3,595,398	72.8%
Health care and social assistance	16,498,778	17,645,756	18,701,454	19,570,115	20,741,847	21,254,567	22,513,330	23,363,090	24,059,210	24,710,591	49.8%
Arts, entertainment, and recreation	1,825,097	1,903,517	1,954,285	1,980,066	2,029,817	1,966,153	2,245,494	2,307,355	2,389,753	2,329,136	27.6%
Accommodation and food services	5,855,353	5,890,516	5,983,301	6,117,931	6,402,354	6,456,916	6,599,642	6,976,141	7,037,682	6,893,571	17.7%
Other services, except public administration	8,590,853	7,694,428	8,366,635	8,413,991	8,481,481	8,641,567	8,777,295	8,943,417	9,063,979	8,640,919	0.6%
Government and government enterprises	37,100,541	37,896,173	39,234,713	41,148,441	42,780,755	44,472,488	45,647,492	48,073,916	50,464,881	53,282,146	43.6%
<b>Total</b>	<b>217,228,147</b>	<b>218,590,416</b>	<b>218,801,877</b>	<b>221,636,962</b>	<b>228,785,183</b>	<b>234,468,350</b>	<b>241,855,625</b>	<b>247,246,254</b>	<b>246,775,232</b>	<b>235,919,652</b>	<b>8.6%</b>

**Table B.3**  
**Employment by Industry**  
 State of North Carolina  
 Bureau of Economic Analysis, 2000-2008

<b>NAICS Categories</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>% Change 00-08</b>
Farm employment	84,975	82,789	77,541	73,208	68,399	63,809	63,300	66,428	64,922	-23.6
Forestry, fishing, related activities, and other	23,577	22,378	23,561	21,600	22,476	22,960	22,984	23,535	23,657	0.3
Mining	6,077	6,408	5,584	5,921	5,577	5,623	6,151	6,837	7,463	22.8
Utilities	15,871	(D)	14,715	14,653	14,123	13,923	13,983	13,475	13,651	-14.0
Construction	341,950	341,507	328,063	329,025	345,894	370,798	390,951	405,963	392,796	14.9
Manufacturing	778,316	717,087	659,273	617,609	596,983	586,909	571,713	558,860	537,037	-31.0
Wholesale trade	181,533	174,932	175,752	176,375	183,368	186,708	193,852	200,459	199,740	10.0
Retail trade	547,614	536,129	532,631	528,592	534,090	547,442	554,570	569,596	566,572	3.5
Transportation and warehousing	150,385	149,363	140,293	139,063	143,704	148,286	151,555	154,475	153,626	2.2
Information	92,567	(D)	87,401	85,210	83,498	85,234	85,900	86,666	86,063	-7.0
Finance and insurance	179,071	178,632	182,928	183,991	188,482	195,463	204,297	215,288	223,225	24.7
Real estate and rental and leasing	144,394	143,998	147,621	155,055	169,962	189,109	202,715	223,510	241,950	67.6
Professional and technical services	220,282	226,802	227,987	231,159	244,010	254,616	270,147	292,218	302,767	37.4
Management of companies and enterprises	60,246	62,898	65,199	63,337	64,817	68,022	70,960	73,237	77,351	28.4
Administrative and waste services	276,369	271,322	279,231	289,033	302,327	309,044	330,380	344,649	346,184	25.3
Educational services	60,038	64,741	71,664	76,510	82,320	89,600	95,800	99,564	102,663	71.0
Health care and social assistance	372,813	384,349	402,135	417,851	436,300	455,159	485,010	514,691	527,888	41.6
Arts, entertainment, and recreation	76,551	76,292	79,367	79,664	82,360	84,522	89,643	96,109	100,545	31.3
Accommodation and food services	291,958	296,128	304,486	311,028	324,988	333,462	351,034	366,049	370,176	26.8
Other services, except public administration	242,963	251,735	267,422	274,853	279,220	283,462	290,707	304,231	308,378	26.9
Government and government enterprises	739,595	745,987	761,511	775,575	790,176	799,257	805,100	824,218	851,154	15.1
<b>Total</b>	<b>4,887,145</b>	<b>4,840,564</b>	<b>4,834,365</b>	<b>4,849,312</b>	<b>4,963,074</b>	<b>5,093,408</b>	<b>5,250,752</b>	<b>5,440,058</b>	<b>5,497,808</b>	<b>12.5</b>

**Table B.4**  
**Real Earnings Per Job by Industry**  
 State of North Carolina  
 Bureau of Economic Analysis, 2000-2008, 2009 Dollars

<b>NAICS Categories</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>% Change 00-08</b>
Farm employment	43,209	45,615	23,127	25,449	39,340	54,153	42,822	32,206	34,675	-19.8
Forestry, fishing, related activities, and other	26,455	29,173	27,505	29,850	30,073	28,864	30,219	28,973	28,668	8.4
Mining	53,261	47,935	46,097	43,661	51,799	57,508	59,646	53,385	40,497	-24.0
Utilities	87,011	(D)	98,710	98,696	105,291	99,742	103,428	104,828	105,071	20.8
Construction	46,444	46,799	46,004	45,490	45,205	44,396	45,349	43,584	39,417	-15.1
Manufacturing	55,501	56,179	58,522	60,749	61,561	60,917	61,246	62,792	62,556	12.7
Wholesale trade	60,840	61,188	62,741	64,048	65,321	66,105	66,576	67,542	67,426	10.8
Retail trade	28,748	29,811	30,242	30,827	30,597	30,576	30,337	30,072	29,352	2.1
Transportation and warehousing	49,986	49,208	48,749	49,936	50,899	49,306	47,888	46,567	46,827	-6.3
Information	62,235	(D)	68,644	70,644	72,310	69,781	69,638	69,720	70,539	13.3
Finance and insurance	63,501	66,162	67,848	69,215	69,309	70,730	74,848	70,866	66,291	4.4
Real estate and rental and leasing	27,774	29,211	28,244	27,489	24,795	22,230	20,131	16,230	13,729	-50.6
Professional and technical services	58,236	61,129	60,271	57,832	57,991	58,736	60,162	59,129	58,866	1.1
Management of companies and enterprises	86,127	94,464	98,522	102,537	105,178	103,171	104,815	103,653	103,215	19.8
Administrative and waste services	24,368	26,413	26,964	26,591	26,599	27,121	27,090	26,866	26,860	10.2
Educational services	34,648	34,617	34,714	34,068	34,754	32,456	32,650	32,951	33,400	-3.6
Health care and social assistance	44,255	45,911	46,505	46,835	47,540	46,697	46,418	45,392	45,576	3.0
Arts, entertainment, and recreation	23,842	24,950	24,623	24,855	24,646	23,262	25,049	24,008	23,768	-0.3
Accommodation and food services	20,055	19,892	19,650	19,670	19,700	19,363	18,801	19,058	19,012	-5.2
Other services, except public administration	35,359	30,566	31,286	30,613	30,376	30,486	30,193	29,397	29,392	-16.9
Government and government enterprises	50,163	50,800	51,522	53,055	54,141	55,642	56,698	58,327	59,290	18.2
<b>Total</b>	<b>44,448</b>	<b>45,158</b>	<b>45,260</b>	<b>45,705</b>	<b>46,098</b>	<b>46,034</b>	<b>46,061</b>	<b>45,449</b>	<b>44,886</b>	<b>1.0</b>

**Table B.5**  
**North Carolina Total Employment and Real Personal Income**

State of North Carolina  
 Bureau of Economic Analysis, 1969 - 2008, 2009 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	64,429,989	4,272,701	77,399	7,319,734	5,262,481	72,816,901	14,476	2,457,997	26,215
1970	65,687,876	4,381,266	60,764	7,932,818	6,038,191	75,338,384	14,776	2,468,524	26,608
1971	67,950,265	4,733,567	42,951	8,264,347	6,746,507	78,270,502	15,048	2,490,307	27,284
1972	74,310,118	5,389,657	16,664	8,728,232	7,239,780	84,905,136	16,033	2,602,097	28,559
1973	80,646,752	6,547,699	7,400	9,420,137	7,959,867	91,486,458	16,998	2,719,564	29,654
1974	80,247,524	6,801,781	30,387	10,000,565	9,068,774	92,545,469	16,948	2,743,165	29,252
1975	76,214,858	6,466,691	46,474	10,074,790	11,521,129	91,390,561	16,511	2,647,462	28,789
1976	81,276,739	7,024,952	46,510	10,560,183	11,701,512	96,559,993	17,264	2,753,858	29,513
1977	83,931,168	7,304,793	63,041	11,271,819	11,611,691	99,572,927	17,567	2,850,596	29,443
1978	89,355,565	7,940,282	58,375	12,023,793	11,695,799	105,193,250	18,325	2,945,933	30,333
1979	90,882,517	8,504,202	46,714	12,935,875	12,349,304	107,710,209	18,566	3,045,787	29,839
1980	90,830,022	8,569,022	52,933	15,161,974	13,499,647	110,975,554	18,812	3,052,458	29,755
1981	91,997,563	9,228,448	-42,286	17,503,101	14,239,116	114,469,047	19,216	3,072,289	29,945
1982	90,916,401	9,202,725	-59,120	19,195,968	14,945,852	115,796,376	19,239	3,041,512	29,891
1983	95,506,851	9,858,810	-90,636	20,545,413	15,502,310	121,605,128	20,010	3,128,522	30,528
1984	105,344,592	10,965,504	-149,788	23,255,600	15,790,936	133,275,837	21,621	3,292,313	31,997
1985	110,889,535	11,748,123	-258,998	25,069,686	16,436,776	140,388,875	22,449	3,392,276	32,689
1986	117,102,131	12,724,636	-363,825	26,562,546	17,102,731	147,678,946	23,361	3,493,724	33,517
1987	124,085,255	13,341,079	-492,318	27,040,112	17,291,237	154,583,207	24,139	3,610,298	34,370
1988	130,943,016	14,503,276	-573,291	28,984,584	18,074,181	162,925,215	25,140	3,750,988	34,909
1989	134,990,995	15,025,343	-635,274	31,870,871	19,386,210	170,587,459	25,983	3,838,492	35,168
1990	137,186,651	15,669,557	-678,577	32,744,260	20,633,279	174,216,056	26,142	3,902,373	35,154
1991	137,174,993	15,850,327	-632,519	32,582,651	22,961,993	176,236,790	25,977	3,865,529	35,487
1992	146,760,925	16,784,115	-651,410	32,665,299	24,849,063	186,839,763	27,090	3,963,816	37,026
1993	152,592,396	17,544,207	-660,253	33,618,795	26,740,352	194,747,083	27,652	4,086,843	37,338
1994	159,584,595	18,500,630	-726,151	36,203,848	27,232,138	203,793,800	28,354	4,201,049	37,987
1995	166,039,168	19,253,012	-810,876	37,946,536	29,821,519	213,743,334	29,102	4,354,641	38,129
1996	172,514,688	19,817,530	-870,657	41,537,262	31,729,580	225,093,343	30,010	4,458,978	38,689
1997	181,905,065	20,925,220	-943,621	45,266,909	32,730,184	238,033,317	31,088	4,602,983	39,519
1998	193,829,897	22,163,261	-920,004	49,241,173	33,662,599	253,650,404	32,481	4,715,648	41,104
1999	204,902,789	23,293,149	-994,626	48,831,987	35,327,116	264,774,117	33,307	4,811,767	42,583
2000	217,228,147	24,173,789	-1,119,786	50,321,401	37,029,394	279,285,368	34,568	4,887,145	44,448
2001	218,590,416	24,493,366	-980,123	48,467,004	40,375,278	281,959,210	34,371	4,840,564	45,158
2002	218,801,877	24,443,020	-968,562	45,540,718	43,137,467	282,068,479	33,916	4,834,365	45,260
2003	221,636,962	24,985,368	-872,103	44,330,547	44,191,179	284,301,218	33,779	4,849,312	45,705
2004	228,785,183	25,492,528	-897,683	47,147,233	46,192,450	295,734,655	34,664	4,963,074	46,098
2005	234,468,350	26,322,748	-997,062	49,378,710	48,355,547	304,882,797	35,167	5,093,408	46,034
2006	241,855,625	27,382,064	-1,159,226	52,315,070	50,716,997	316,346,403	35,677	5,250,752	46,061
2007	247,246,254	28,450,024	-1,306,365	55,892,265	53,242,213	326,624,343	36,035	5,440,058	45,449
2008	246,775,232	28,838,354	-1,287,487	55,664,312	57,528,139	329,841,842	35,669	5,497,808	44,886
2009	235,919,652	27,799,241	-1,143,524	51,579,261	64,647,784	323,203,932	34,453	(N)	(N)



## APPENDIX C: ADDITIONAL HMDA DATA

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The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans.<sup>32</sup> Both types of lending institutions must meet a set of reporting criteria, as follows:

1. The institution must be a bank, credit union or savings association.
2. The total assets must exceed the coverage threshold.<sup>33</sup>
3. The institution must have had a home or branch office in a metropolitan statistical area (MSA).
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling.
5. The institution must be federally insured or regulated.
6. The mortgage loan must have been insured, guaranteed or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are as follows:

5. The institution must be a for-profit organization.
6. The institution's home purchase loan originations must equal or exceed 10.0 percent of the institution's total loan originations, or more than \$25 million.
7. The institution must have had a home or branch office in an MSA or have received applications for, originated or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year.
8. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information regarding home purchase originations, home remodel loan originations and refinancing available.

The information presented in this section of the Analysis of Impediments offers details pertaining to the entire state, the total of all HUD designated entitlement areas of the state, and the remaining non-entitled areas of North Carolina.

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<sup>32</sup> Data are considered "raw" because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, as well as the reporting of multifamily loan applications.

<sup>33</sup> Each December the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

**Table C.1**  
**Owner-Occupied Home Purchase Loan Applications by Loan Type**

State of North Carolina  
HMDA Data 2004 - 2008

Loan Type	2004	2005	2006	2007	2008	Total
Conventional	236,398	293,932	311,207	242,365	109,242	1,193,144
FHA - Insured	30,058	26,380	22,768	21,996	47,967	149,169
VA - Guaranteed	15,267	15,813	16,805	15,623	18,913	82,421
Rural Housing Service or Farm Service Agency	1,127	1,010	1,047	1,683	5,643	10,510
<b>Total</b>	<b>282,850</b>	<b>337,135</b>	<b>351,827</b>	<b>281,667</b>	<b>181,765</b>	<b>1,435,244</b>

**Table C.2**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**

State of North Carolina  
HMDA Data 2004 - 2008

Denial Reason	2004	2005	2006	2007	2008	Total
Debt-to-income Ratio	3,811	3,982	4,450	4,511	3,457	20,211
Employment History	495	569	741	683	429	2,917
Credit History	11,965	11,947	11,890	7,755	4,671	48,228
Collateral	1,693	2,366	2,906	2,487	1,776	11,228
Insufficient Cash	995	890	910	988	690	4,473
Unverifiable Information	930	1,157	1,468	1,351	765	5,671
Credit Application Incomplete	1,519	1,828	1,927	2,068	1,026	8,368
Mortgage Insurance Denied	22	14	11	40	63	150
Other	4,795	6,498	5,830	3,035	1,470	21,628
Missing	7,777	7,760	8,768	6,015	3,687	34,007
<b>Total</b>	<b>34,002</b>	<b>37,011</b>	<b>38,901</b>	<b>28,933</b>	<b>18,034</b>	<b>156,881</b>

**Table C.3**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender**

State of North Carolina  
HMDA Data 2004 - 2008

Gender		2004	2005	2006	2007	2008	Total
Male	Originated	98,051	114,833	117,361	94,445	62,921	487,611
	Denied	19,804	21,185	21,974	16,799	10,531	90,293
	Denial Rate %	16.8%	15.6%	15.8%	15.1%	14.3%	15.6%
Female	Originated	45,848	56,495	57,183	45,387	29,125	234,038
	Denied	12,344	13,729	14,346	10,055	6,282	56,756
	Denial Rate %	21.2%	19.6%	20.1%	18.1%	17.7%	19.5%
Not Provided by Applicant	Originated	4,608	6,096	7,542	7,307	4,671	30,224
	Denied	1,843	2,092	2,572	2,068	1,209	9,784
	Denial Rate %	28.6%	25.5%	25.4%	22.1%	20.6%	24.5%
Not Applicable	Originated	51	32	39	57	36	215
	Denied	11	5	9	11	12	48
	Denial Rate %	17.7%	13.5%	18.8%	16.2%	25.0%	18.3%
<b>Total</b>	Originated	148,558	177,456	182,125	147,196	96,753	752,088
	Denied	34,002	37,011	38,901	28,933	18,034	156,881
	<b>Denial Rate %</b>	<b>18.6%</b>	<b>17.3%</b>	<b>17.6%</b>	<b>16.4%</b>	<b>15.7%</b>	<b>17.3%</b>

**Table C.4**  
**Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:**  
**Originated and Denied**

State of North Carolina  
HMDA Data 2004 - 2008

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	49	789	1,027	708	464	900	109	4,046
	Application Denied	128	865	570	286	135	226	34	2,244
	Denial Rate %	72.3%	52.3%	35.7%	28.8%	22.5%	20.1%	23.8%	35.7%
Asian	Loan Originated	84	1,462	3,320	3,739	3,024	8,686	775	21,090
	Application Denied	103	721	798	667	385	974	171	3,819
	Denial Rate %	55.1%	33.0%	19.4%	15.1%	11.3%	10.1%	18.1%	15.3%
Black	Loan Originated	428	13,138	27,475	21,134	11,641	18,627	2,293	94,736
	Application Denied	1,473	10,760	10,400	6,456	3,161	4,693	794	37,737
	Denial Rate %	77.5%	45.0%	27.5%	23.4%	21.4%	20.1%	25.7%	28.5%
White	Loan Originated	2,332	48,872	112,923	103,611	75,797	197,859	19,243	560,637
	Application Denied	3,108	21,633	22,870	15,602	8,569	16,877	2,838	91,497
	Denial Rate %	57.1%	30.7%	16.8%	13.1%	10.2%	7.9%	12.9%	14.0%
Not Applicable	Loan Originated	372	5,227	13,145	12,598	9,476	26,509	3,604	70,931
	Application Denied	558	4,388	5,119	3,758	2,127	4,333	1,147	21,430
	Denial Rate %	60.0%	45.6%	28.0%	23.0%	18.3%	14.0%	24.1%	23.2%
No Co-Applicant	Loan Originated	6	98	140	90	37	101	176	648
	Application Denied	1	33	44	16	13	17	30	154
	Denial Rate %	14.3%	25.2%	23.9%	15.1%	26.0%	14.4%	14.6%	19.2%
<b>Total</b>	Loan Originated	3,271	69,586	158,030	141,880	100,439	252,682	26,200	752,088
	Application Denied	5,371	38,400	39,801	26,785	14,390	27,120	5,014	156,881
	<b>Denial Rate %</b>	<b>62.1%</b>	<b>35.6%</b>	<b>20.1%</b>	<b>15.9%</b>	<b>12.5%</b>	<b>9.7%</b>	<b>16.1%</b>	<b>17.3%</b>
Hispanic (Ethnic)	Loan Originated	204	6,747	11,173	7,327	3,616	6,212	1,923	37,202
	Application Denied	426	3,664	3,440	1,802	805	1,137	466	11,740
	Denial Rate %	67.6%	35.2%	23.5%	19.7%	18.2%	15.5%	19.5%	24.0%

**Table C.5**  
**Denial Rate by Income**

State of North Carolina  
HMDA Data 2004 - 2008

Income	2004	2005	2006	2007	2008	Total
\$15,000 or less	62.2%	70.1%	57.7%	59.1%	57.2%	62.1%
More than \$15,000 up to \$30,000	37.0%	36.2%	38.1%	31.5%	31.1%	35.6%
More than \$30,000 up to \$45,000	20.9%	20.1%	21.3%	19.1%	18.3%	20.1%
More than \$45,000 up to \$60,000	15.9%	15.0%	16.9%	16.4%	14.8%	15.9%
More than \$60,000 up to \$75,000	11.2%	11.5%	13.7%	13.7%	12.4%	12.5%
More than \$75,000	8.5%	8.9%	9.9%	10.7%	10.4%	9.7%
Data Missing	19.6%	12.7%	14.6%	19.1%	24.3%	16.1%
<b>Total</b>	<b>18.6%</b>	<b>17.3%</b>	<b>17.6%</b>	<b>16.4%</b>	<b>15.7%</b>	<b>17.3%</b>

**Table C.6**  
**Action of Owner-Occupied Home Purchase Loan Applications by Income:**  
**Originated and Denied**

State of North Carolina  
HMDA Data 2004 - 2008

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
\$15,000 or less	Loan Originated	899	639	840	527	366	3271
	Application Denied	1,480	1,495	1,145	762	489	5371
	Denial Rate %	62.2%	70.1%	57.7%	59.1%	57.2%	62.1%
More than \$15,000 up to \$30,000	Loan Originated	17,850	18,121	14,354	11,608	7,653	69,586
	Application Denied	10,496	10,261	8,847	5,348	3,448	38,400
	Denial Rate %	37.0%	36.2%	38.1%	31.5%	31.1%	35.6%
More than \$30,000 up to \$45,000	Loan Originated	34,184	38,468	35,446	29,262	20,670	158,030
	Application Denied	9,013	9,696	9,573	6,896	4,623	39,801
	Denial Rate %	20.9%	20.1%	21.3%	19.1%	18.3%	20.1%
More than \$45,000 up to \$60,000	Loan Originated	28,712	34,270	34,151	26,451	18,296	141,880
	Application Denied	5,423	6,068	6,935	5,181	3,178	26,785
	Denial Rate %	15.9%	15.0%	16.9%	16.4%	14.8%	15.9%
More than \$60,000 up to \$75,000	Loan Originated	19,590	23,696	24,210	19,488	13,455	100,439
	Application Denied	2,479	3,072	3,850	3,085	1,904	14,390
	Denial Rate %	11.2%	11.5%	13.7%	13.7%	12.4%	12.5%
More than \$75,000	Loan Originated	42,552	54,602	64,128	55,930	35,470	252,682
	Application Denied	3,947	5,305	7,015	6,732	4,121	27,120
	Denial Rate %	8.5%	8.9%	9.9%	10.7%	10.4%	9.7%
Data Missing	Loan Originated	4,771	7,660	8,996	3,930	843	26,200
	Application Denied	1,164	1,114	1,536	929	271	5,014
	Denial Rate %	19.6%	12.7%	14.6%	19.1%	24.3%	16.1%
<b>Total</b>	Loan Originated	148,558	177,456	182,125	147,196	96,753	752,088
	Application Denied	34,002	37,011	38,901	28,933	18,034	156,881
	<b>Denial Rate %</b>	<b>18.6%</b>	<b>17.3%</b>	<b>17.6%</b>	<b>16.4%</b>	<b>15.7%</b>	<b>17.3%</b>

**Table C.7**  
**Percent Denial Rates by Income for White Applicants**

State of North Carolina  
HMDA Data 2004 - 2008

<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	55.7%	63.9%	57.0%	52.2%	52.3%	57.1%
\$15K - \$30K	32.2%	31.2%	32.7%	27.0%	27.3%	30.7%
\$30K - \$45K	17.5%	17.0%	17.6%	15.7%	15.6%	16.8%
\$45K - \$60K	13.3%	12.6%	13.6%	13.2%	12.5%	13.1%
\$60K - \$75K	9.2%	9.5%	10.8%	11.0%	10.3%	10.2%
Above \$75K	6.8%	7.3%	7.9%	8.5%	8.8%	7.9%
Data Missing	14.3%	11.0%	11.5%	16.0%	17.4%	12.9%
<b>Total</b>	<b>15.1%</b>	<b>14.2%</b>	<b>14.1%</b>	<b>13.2%</b>	<b>13.2%</b>	<b>14.0%</b>

<b>Table C.8</b>						
<b>Percent Denial Rates by Income for Black Applicants</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	76.1%	85.3%	76.2%	71.8%	71.0%	77.5%
\$15K - \$30K	47.1%	45.0%	48.5%	40.2%	38.5%	45.0%
\$30K - \$45K	28.4%	25.7%	30.2%	26.7%	25.0%	27.5%
\$45K - \$60K	22.5%	20.5%	25.8%	26.0%	21.6%	23.4%
\$60K - \$75K	19.4%	18.2%	22.9%	25.1%	21.3%	21.4%
Above \$75K	17.6%	16.6%	21.1%	24.5%	19.9%	20.1%
Data Missing	35.4%	16.1%	22.1%	35.0%	49.5%	25.7%
<b>Total</b>	<b>30.4%</b>	<b>26.8%</b>	<b>30.0%</b>	<b>28.6%</b>	<b>25.2%</b>	<b>28.5%</b>

<b>Table C.9</b>							
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>							
State of North Carolina							
HMDA Data 2004 - 2008							
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Home Purchase	Other Originated	129,235	138,117	145,122	131,031	90,885	634,390
	High APR Loan	19,323	39,339	37,003	16,165	5,868	117,698
	Percent High APR	13.0%	22.2%	20.3%	11.0%	6.1%	15.6%
Home Improvement	Other Originated	9,160	10,931	12,210	12,509	8,477	53,287
	High APR Loan	3,957	5,692	5,939	4,885	2,560	23,033
	Percent High APR	30.2%	34.2%	32.7%	28.1%	23.2%	30.2%
Refinancing	Other Originated	117,525	103,065	90,399	92,702	102,883	506,574
	High APR Loan	27,905	36,612	37,312	26,536	14,566	142,931
	Percent High APR	19.2%	26.2%	29.2%	22.3%	12.4%	22.0%
<b>Total</b>	Other Originated	255,920	252,113	247,731	236,242	202,245	1,194,251
	High APR Loan	51,185	81,643	80,254	47,586	22,994	283,662
	<b>Percent High APR</b>	<b>16.7%</b>	<b>24.5%</b>	<b>24.5%</b>	<b>16.8%</b>	<b>10.2%</b>	<b>19.2%</b>

<b>Table C.10</b>						
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>						
State of North Carolina						
HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	26.0%	27.5%	18.8%	22.6%	19.7%	23.2%
\$15K - \$30K	19.9%	32.0%	26.5%	17.7%	12.7%	23.2%
\$30K - \$45K	16.3%	28.8%	23.7%	12.3%	7.2%	19.1%
\$45K - \$60K	14.9%	25.8%	23.4%	11.7%	5.7%	17.8%
\$60K - \$75K	11.4%	20.6%	20.5%	10.4%	5.0%	14.7%
> \$75K	6.8%	12.3%	13.3%	7.6%	4.4%	9.5%
Data Missing	11.3%	24.0%	34.5%	25.9%	4.2%	24.9%
<b>Total</b>	<b>13.0%</b>	<b>22.2%</b>	<b>20.3%</b>	<b>11.0%</b>	<b>6.1%</b>	<b>15.6%</b>

**Table C.11**  
**Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status**  
 State of North Carolina  
 HMDA Data 2004 - 2008

<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
American Indian	Other Originated	663	685	733	605	383	3,069
	High APR Loan	197	305	263	139	73	977
	Percent High APR	22.9%	30.8%	26.4%	18.7%	16.0%	24.1%
Asian	Other Originated	3,511	4,086	4,467	4,210	2,814	19,088
	High APR Loan	324	665	628	287	98	2,002
	Percent High APR	8.4%	14.0%	12.3%	6.4%	3.4%	9.5%
Black or African American	Other Originated	13,048	13,122	13,943	13,835	10,057	64,005
	High APR Loan	5,251	11,280	9,611	3,587	1,002	30,731
	Percent High APR	28.7%	46.2%	40.8%	20.6%	9.1%	32.4%
White	Other Originated	99,970	109,162	113,015	99,382	69,371	490,900
	High APR Loan	11,279	22,433	21,585	10,225	4,215	69,737
	Percent High APR	10.1%	17.0%	16.0%	9.3%	5.7%	12.4%
Not Applicable	Other Originated	11,601	11,032	12,905	12,967	8,231	56,736
	High APR Loan	2,222	4,656	4,914	1,925	478	14,195
	Percent High APR	16.1%	29.7%	27.6%	12.9%	5.5%	20.0%
No Co-Applicant	Other Originated	442	30	59	32	29	592
	High APR Loan	50	0	2	2	2	56
	Percent High APR	10.2%	0.0%	3.3%	5.9%	6.5%	8.6%
<b>Total</b>	Other Originated	129,235	138,117	145,122	131,031	90,885	634,390
	High APR Loan	19,323	39,339	37,003	16,165	5,868	117,698
	<b>Percent High APR</b>	<b>13.0%</b>	<b>22.2%</b>	<b>20.3%</b>	<b>11.0%</b>	<b>6.1%</b>	<b>15.6%</b>
Hispanic	Other Originated	5,349	5,711	6,649	6,027	3,851	27,587
	High APR Loan	1,240	2,847	3,399	1,595	534	9,615
	Percent High APR	18.8%	33.3%	33.8%	20.9%	12.2%	25.8%

**Table C.12**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**

State of North Carolina  
HMDA Data 2004 - 2008

Income Group		2004	2005	2006	2007	2008	Total
\$15,000 or less	Other Originated	665	463	682	408	294	2,512
	High APR Loan	234	176	158	119	72	759
	Percent High APR	26.0%	27.5%	18.8%	22.6%	19.7%	23.2%
More than \$15,000 up to \$30,000	Other Originated	14,289	12,328	10,557	9,558	6,678	53,410
	High APR Loan	3,561	5,793	3,797	2,050	975	16,176
	Percent High APR	19.9%	32.0%	26.5%	17.7%	12.7%	23.2%
More than \$30,000 up to \$45,000	Other Originated	28,598	27,376	27,030	25,665	19,179	127,848
	High APR Loan	5,586	11,092	8,416	3,597	1,491	30,182
	Percent High APR	16.3%	28.8%	23.7%	12.3%	7.2%	19.1%
More than \$45,000 up to \$60,000	Other Originated	24,431	25,433	26,143	23,363	17,253	116,623
	High APR Loan	4,281	8,837	8,008	3,088	1,043	25,257
	Percent High APR	14.9%	25.8%	23.4%	11.7%	5.7%	17.8%
More than \$60,000 up to \$75,000	Other Originated	17,363	18,823	19,243	17,458	12,781	85,668
	High APR Loan	2,227	4,873	4,967	2,030	674	14,771
	Percent High APR	11.4%	20.6%	20.5%	10.4%	5.0%	14.7%
More than \$75,000	Other Originated	39,656	47,875	55,572	51,668	33,892	228,663
	High APR Loan	2,896	6,727	8,556	4,262	1,578	24,019
	Percent High APR	6.8%	12.3%	13.3%	7.6%	4.4%	9.5%
Data Missing	Other Originated	4,233	5,819	5,895	2,911	808	19,666
	High APR Loan	538	1,841	3,101	1,019	35	6,534
	Percent High APR	11.3%	24.0%	34.5%	25.9%	4.2%	24.9%
<b>Total</b>	Other Originated	129,235	138,117	145,122	131,031	90,885	634,390
	High APR Loan	19,323	39,339	37,003	16,165	5,868	117,698
<b>Percent High APR</b>		<b>13.0%</b>	<b>22.2%</b>	<b>20.3%</b>	<b>11.0%</b>	<b>6.1%</b>	<b>15.6%</b>

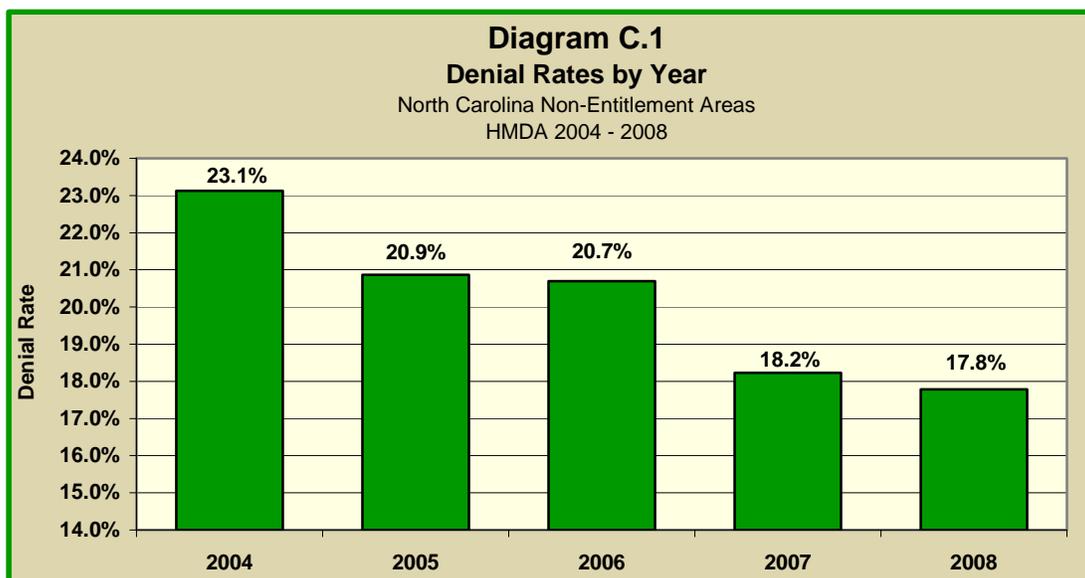
## NON-ENTITLEMENT AREAS OF NORTH CAROLINA

<b>Table C.13</b>						
<b>Purpose of Loan by Year</b>						
North Carolina Non-Entitlement Areas HMDA Data 2004 - 2008						
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Home Purchase	165,975	198,581	201,643	159,824	102,954	828,977
Home Improvement	22,802	29,242	28,870	28,988	21,875	131,777
Refinancing	224,252	233,818	218,442	211,199	177,713	1,065,424
<b>Total</b>	<b>413,029</b>	<b>461,641</b>	<b>448,955</b>	<b>400,011</b>	<b>302,542</b>	<b>2,026,178</b>

<b>Table C.14</b>						
<b>Owner Occupancy Status for Home Purchase Loan Application</b>						
North Carolina Non-Entitlement Areas HMDA Data 2004 - 2008						
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Owner-Occupied	137,880	161,157	162,568	129,839	85,765	677,209
Not Owner-Occupied	27,231	36,363	37,878	29,128	16,735	147,335
Not Applicable	864	1,061	1,197	857	454	4,433
<b>Total</b>	<b>165,975</b>	<b>198,581</b>	<b>201,643</b>	<b>159,824</b>	<b>102,954</b>	<b>828,977</b>

<b>Table C.15</b>						
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>						
North Carolina Non-Entitlement Areas HMDA Data 2004 - 2008						
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Conventional	117,100	140,274	142,382	110,093	50,076	559,925
FHA - Insured	12,975	12,726	11,387	10,814	21,511	69,413
VA - Guaranteed	6,929	7,391	7,956	7,608	9,754	39,638
Rural Housing Service or Farm Service Agency	876	766	843	1,324	4,424	8,233
<b>Total</b>	<b>137,880</b>	<b>161,157</b>	<b>162,568</b>	<b>129,839</b>	<b>85,765</b>	<b>677,209</b>

<b>Table C.16</b>						
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>						
North Carolina Non-Entitlement Areas HMDA Data 2004 - 2008						
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Loan Originated	68,254	81,520	82,660	67,685	44,979	345,098
Application Approved But Not Accepted	8,714	9,457	10,730	7,107	3,602	39,610
Application Denied	20,529	21,498	21,568	15,087	9,731	88,413
Application Withdrawn By Applicant	8,045	10,756	9,153	7,724	6,356	42,034
File Closed for Incompleteness	1,865	2,192	2,311	2,175	1,475	10,018
Loan Purchased by the Institution	30,473	35,614	36,097	30,015	19,599	151,798
Preapproval Request Denied	0	119	46	45	23	233
Preapproval approved but not accepted	0	1	3	1	0	5
<b>Total</b>	<b>137,880</b>	<b>161,157</b>	<b>162,568</b>	<b>129,839</b>	<b>85,765</b>	<b>677,209</b>
Denial Rate	23.1%	20.9%	20.7%	18.2%	17.8%	20.4%

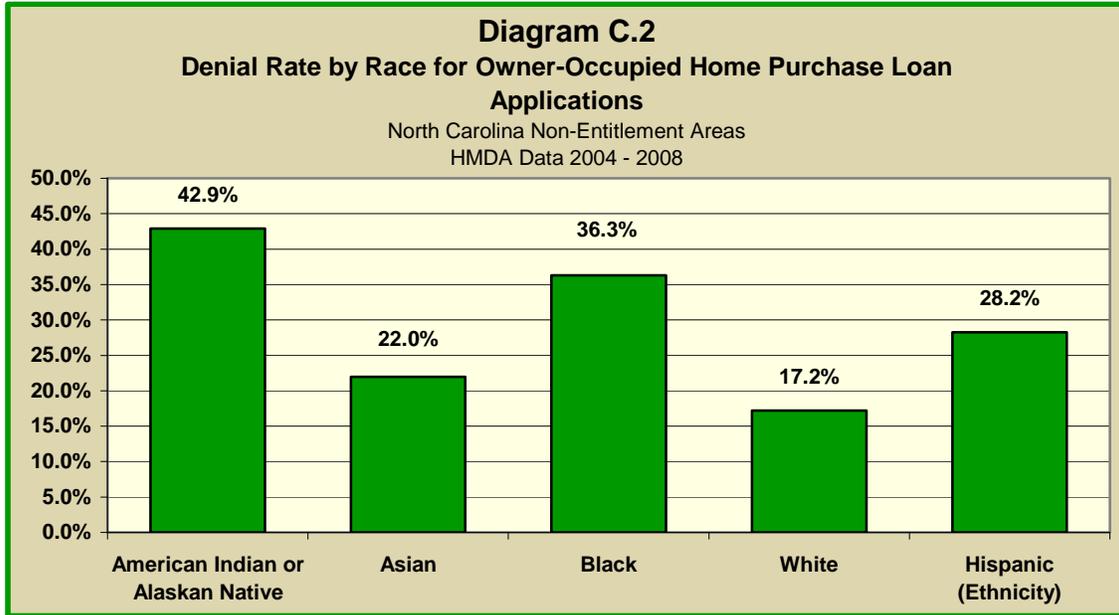


**Table C.17**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Denial Reason	2004	2005	2006	2007	2008	Total
Debt-to-income Ratio	2,047	1,959	2,251	2,196	1,768	10,221
Employment History	253	264	350	303	204	1,374
Credit History	7,721	7,649	7,445	4,327	2,762	29,904
Collateral	988	1,391	1,615	1,402	940	6,336
Insufficient Cash	615	471	466	508	340	2,400
Unverifiable Information	410	522	637	584	324	2,477
Credit Application Incomplete	747	874	913	905	483	3,922
Mortgage Insurance Denied	10	8	6	11	27	62
Other	2,912	3,814	3,248	1,392	659	12,025
Missing	4,826	4,546	4,637	3,459	2,224	19,692
<b>Total</b>	<b>20,529</b>	<b>21,498</b>	<b>21,568</b>	<b>15,087</b>	<b>9,731</b>	<b>88,413</b>

**Table C.18**  
**Denial Rate for Owner-Occupied Home Purchase Loan Applications by Race**  
North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Year	American Indian or Alaskan Native	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
2004	51.5%	25.3%	41.9%	19.3%	29.6%	22.3%	23.1%	35.2%
2005	46.0%	22.8%	36.0%	17.5%	29.1%	15.4%	20.9%	31.1%
2006	41.0%	19.5%	37.7%	17.3%	27.1%	7.7%	20.7%	25.2%
2007	32.1%	21.5%	32.8%	15.4%	24.7%	0.0%	18.2%	24.2%
2008	36.1%	21.1%	28.9%	15.6%	24.1%	25.0%	17.8%	23.6%
<b>Total</b>	<b>42.9%</b>	<b>22.0%</b>	<b>36.3%</b>	<b>17.2%</b>	<b>27.3%</b>	<b>19.9%</b>	<b>20.4%</b>	<b>28.2%</b>



**Table C.19**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race**  
 North Carolina Non-Entitlement Areas  
 HMDA Data 2004 - 2008

Race		2004	2005	2006	2007	2008	Total
American Indian or Alaskan Native	Originated	470	534	526	423	266	2,219
	Denied	499	454	365	200	150	1,668
	Denial Rate %	51.5%	46.0%	41.0%	32.1%	36.1%	42.9%
Asian	Originated	913	1,133	1,265	1,065	715	5,091
	Denied	309	334	307	291	191	1,432
	Denial Rate %	25.3%	22.8%	19.5%	21.5%	21.1%	22.0%
Black	Originated	5,488	7,149	7,111	5,418	3,617	28,783
	Denied	3,953	4,029	4,300	2,647	1,468	16,397
	Denial Rate %	41.9%	36.0%	37.7%	32.8%	28.9%	36.3%
White	Originated	55,334	66,340	66,620	54,859	36,972	280,125
	Denied	13,259	14,077	13,945	10,012	6,839	58,132
	Denial Rate %	19.3%	17.5%	17.3%	15.4%	15.6%	17.2%
Not Applicable	Originated	5,830	6,342	7,114	5,903	3,397	28,586
	Denied	2,446	2,600	2,649	1,937	1,079	10,711
	Denial Rate %	29.6%	29.1%	27.1%	24.7%	24.1%	27.3%
No Co-Applicant	Originated	219	22	24	17	12	294
	Denied	63	4	2	0	4	73
	Denial Rate %	22.3%	15.4%	7.7%	0.0%	25.0%	19.9%
<b>Total</b>	Originated	68,254	81,520	82,660	67,685	44,979	345,098
	Denied	20,529	21,498	21,568	15,087	9,731	88,413
	<b>Denial Rate %</b>	<b>23.1%</b>	<b>20.9%</b>	<b>20.7%</b>	<b>18.2%</b>	<b>17.8%</b>	<b>20.4%</b>
Hispanic (Ethnicity)	Originated	2,558	3,237	3,689	2,870	1,693	14,047
	Denied	1,390	1,459	1,241	916	524	5,530
	Denial Rate %	35.2%	31.1%	25.2%	24.2%	23.6%	28.2%

**Table C.20**  
**Denial Rate for Owner-Occupied Home Purchase Loan**  
**Applications by Gender**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Year	Male	Female	Not Provided by Applicant	Not Applicable	Total
2004	20.6%	27.7%	33.1%	8.3%	23.1%
2005	18.4%	25.2%	31.1%	11.5%	20.9%
2006	18.3%	24.9%	28.9%	4.8%	20.7%
2007	16.5%	20.9%	25.7%	10.3%	18.2%
2008	16.1%	20.5%	25.4%	23.8%	17.8%
<b>Total</b>	<b>18.2%</b>	<b>24.3%</b>	<b>28.9%</b>	<b>11.3%</b>	<b>20.4%</b>

**Table C.21**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Gender		2004	2005	2006	2007	2008	Total
Male	Originated	47,419	55,931	56,148	46,081	30,904	236,483
	Denied	12,331	12,596	12,541	9,137	5,952	52,557
	Denial Rate %	20.6%	18.4%	18.3%	16.5%	16.1%	18.2%
Female	Originated	18,797	23,047	23,410	18,607	12,300	96,161
	Denied	7,203	7,763	7,774	4,922	3,174	30,836
	Denial Rate %	27.7%	25.2%	24.9%	20.9%	20.5%	24.3%
Not Provided by Applicant	Originated	2,005	2,519	3,082	2,971	1,759	12,336
	Denied	992	1,136	1,252	1,025	600	5,005
	Denial Rate %	33.1%	31.1%	28.9%	25.7%	25.4%	28.9%
Not Applicable	Originated	33	23	20	26	16	118
	Denied	3	3	1	3	5	15
	Denial Rate %	8.3%	11.5%	4.8%	10.3%	23.8%	11.3%
<b>Total</b>	Originated	68,254	81,520	82,660	67,685	44,979	345,098
	Denied	20,529	21,498	21,568	15,087	9,731	88,413
	<b>Denial Rate %</b>	<b>23.1%</b>	<b>20.9%</b>	<b>20.7%</b>	<b>18.2%</b>	<b>17.8%</b>	<b>20.4%</b>

**Table C.22**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	154	203	1,673	7,109	1,076	6	10,221	638
Employment History	19	45	154	990	164	2	1,374	142
Credit History	809	399	6,836	19,430	2,424	6	29,904	1,688
Collateral	69	104	661	4,665	823	14	6,336	325
Insufficient Cash	39	71	367	1,675	246	2	2,400	177
Unverifiable Information	24	73	391	1,611	364	14	2,477	252
Credit Application Incomplete	41	60	437	2,702	676	6	3,922	191
Mortgage Insurance Denied	1	2	10	31	18	0	62	2
Other	209	227	2,312	7,928	1,337	12	12,025	825
Missing	303	248	3,556	11,991	3,583	11	19,692	1,290
<b>Total</b>	<b>1,668</b>	<b>1,432</b>	<b>16,397</b>	<b>58,132</b>	<b>10,711</b>	<b>73</b>	<b>88,413</b>	<b>5,530</b>
% Missing	18.2%	17.3%	21.7%	20.6%	33.5%	15.1%	22.3%	23.3%

**Table C.23**  
**Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	77.5%	59.6%	43.0%	31.0%	27.9%	25.6%	28.3%	42.9%
Asian	56.8%	43.7%	26.8%	18.9%	12.9%	14.4%	21.4%	22.0%
Black	81.9%	54.9%	35.5%	28.0%	24.3%	22.9%	28.8%	36.3%
White	60.2%	35.0%	20.3%	15.4%	11.8%	9.4%	14.1%	17.2%
Not Applicable	65.9%	50.8%	31.9%	25.8%	20.5%	16.5%	26.3%	27.3%
No Co-Applicant	0.0%	28.2%	28.1%	14.3%	20.0%	10.5%	13.5%	19.9%
<b>Total</b>	<b>65.6%</b>	<b>40.3%</b>	<b>23.5%</b>	<b>17.8%</b>	<b>13.7%</b>	<b>11.1%</b>	<b>16.9%</b>	<b>20.4%</b>
Hispanic (Ethnicity)	72.3%	40.9%	27.7%	21.8%	19.5%	18.4%	20.1%	28.2%

**Table C.24**  
**Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:**  
**Originated and Denied**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	31	452	583	427	256	427	43	2,219
	Application Denied	107	666	440	192	99	147	17	1,668
	Denial Rate %	77.5%	59.6%	43.0%	31.0%	27.9%	25.6%	28.3%	42.9%
Asian	Loan Originated	32	476	883	1,013	677	1,790	220	5,091
	Application Denied	42	369	324	236	100	301	60	1,432
	Denial Rate %	56.8%	43.7%	26.8%	18.9%	12.9%	14.4%	21.4%	22.0%
Black	Loan Originated	214	4,670	7,544	6,228	3,514	5,914	699	28,783
	Application Denied	968	5,680	4,161	2,422	1,127	1,756	283	16,397
	Denial Rate %	81.9%	54.9%	35.5%	28.0%	24.3%	22.9%	28.8%	36.3%
White	Loan Originated	1,480	28,224	57,972	53,885	38,846	89,933	9,785	280,125
	Application Denied	2,237	15,225	14,774	9,803	5,178	9,314	1,601	58,132
	Denial Rate %	60.2%	35.0%	20.3%	15.4%	11.8%	9.4%	14.1%	17.2%
Not Applicable	Loan Originated	174	2,432	5,382	5,236	3,835	10,018	1,509	28,586
	Application Denied	337	2,512	2,525	1,825	988	1,985	539	10,711
	Denial Rate %	65.9%	50.8%	31.9%	25.8%	20.5%	16.5%	26.3%	27.3%
No Co-Applicant	Loan Originated	3	51	64	36	16	34	90	294
	Application Denied	0	20	25	6	4	4	14	73
	Denial Rate %	0.0%	28.2%	28.1%	14.3%	20.0%	10.5%	13.5%	19.9%
<b>Total</b>	Loan Originated	1,934	36,305	72,428	66,825	47,144	108,116	12,346	345,098
	Application Denied	3,691	24,472	22,249	14,484	7,496	13,507	2,514	88,413
	<b>Denial Rate %</b>	<b>65.6%</b>	<b>40.3%</b>	<b>23.5%</b>	<b>17.8%</b>	<b>13.7%</b>	<b>11.1%</b>	<b>16.9%</b>	<b>20.4%</b>
Hispanic (Ethnic)	Loan Originated	91	2,815	4,106	2,739	1,375	2,258	663	14,047
	Application Denied	238	1,946	1,575	763	333	508	167	5,530
	Denial Rate %	72.3%	40.9%	27.7%	21.8%	19.5%	18.4%	20.1%	28.2%

**Table C.25**  
**Denial Rate by Income**  
North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

Income	2004	2005	2006	2007	2008	Total
\$15,000 or less	64.9%	73.0%	64.1%	58.7%	61.0%	65.6%
More than \$15,000 up to \$30,000	42.8%	41.6%	42.6%	34.6%	33.3%	40.3%
More than \$30,000 up to \$45,000	25.3%	24.0%	24.8%	20.9%	20.7%	23.5%
More than \$45,000 up to \$60,000	18.6%	17.3%	18.8%	17.5%	16.1%	17.8%
More than \$60,000 up to \$75,000	13.1%	12.6%	15.3%	14.2%	13.2%	13.7%
More than \$75,000	10.3%	10.5%	11.2%	11.8%	11.8%	11.1%
Data Missing	20.9%	13.5%	14.9%	20.2%	26.5%	16.9%
<b>Total</b>	<b>23.1%</b>	<b>20.9%</b>	<b>20.7%</b>	<b>18.2%</b>	<b>17.8%</b>	<b>20.4%</b>

**Table C.26**  
**Action of Owner-Occupied Home Purchase Loan Applications by Income:**  
**Originated and Denied**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
\$15,000 or less	Loan Originated	560	397	452	329	196	1934
	Application Denied	1,037	1,073	807	467	307	3691
	Denial Rate %	64.9%	73.0%	64.1%	58.7%	61.0%	65.6%
More than \$15,000 up to \$30,000	Loan Originated	9,426	9,286	7,550	5,984	4,059	36,305
	Application Denied	7,056	6,626	5,604	3,159	2,027	24,472
	Denial Rate %	42.8%	41.6%	42.6%	34.6%	33.3%	40.3%
More than \$30,000 up to \$45,000	Loan Originated	15,862	17,391	15,956	13,594	9,625	72,428
	Application Denied	5,384	5,495	5,274	3,585	2,511	22,249
	Denial Rate %	25.3%	24.0%	24.8%	20.9%	20.7%	23.5%
More than \$45,000 up to \$60,000	Loan Originated	13,556	16,292	15,900	12,263	8,814	66,825
	Application Denied	3,094	3,408	3,685	2,607	1,690	14,484
	Denial Rate %	18.6%	17.3%	18.8%	17.5%	16.1%	17.8%
More than \$60,000 up to \$75,000	Loan Originated	8,964	11,162	11,121	9,309	6,588	47,144
	Application Denied	1,348	1,603	2,006	1,541	998	7,496
	Denial Rate %	13.1%	12.6%	15.3%	14.2%	13.2%	13.7%
More than \$75,000	Loan Originated	17,666	23,455	27,374	24,339	15,282	108,116
	Application Denied	2,023	2,743	3,439	3,254	2,048	13,507
	Denial Rate %	10.3%	10.5%	11.2%	11.8%	11.8%	11.1%
Data Missing	Loan Originated	2,220	3,537	4,307	1,867	415	12,346
	Application Denied	587	550	753	474	150	2,514
	Denial Rate %	20.9%	13.5%	14.9%	20.2%	26.5%	16.9%
<b>Total</b>	Loan Originated	68,254	81,520	82,660	67,685	44,979	345,098
	Application Denied	20,529	21,498	21,568	15,087	9,731	88,413
	<b>Denial Rate %</b>	<b>23.1%</b>	<b>20.9%</b>	<b>20.7%</b>	<b>18.2%</b>	<b>17.8%</b>	<b>20.4%</b>

**Table C.27**  
**Percent Denial Rates by Income**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	64.9%	73.0%	64.1%	58.7%	61.0%	65.6%
\$15K - \$30K	42.8%	41.6%	42.6%	34.6%	33.3%	40.3%
\$30K - \$45K	25.3%	24.0%	24.8%	20.9%	20.7%	23.5%
\$45K - \$60K	18.6%	17.3%	18.8%	17.5%	16.1%	17.8%
\$60K - \$75K	13.1%	12.6%	15.3%	14.2%	13.2%	13.7%
Above \$75K	10.3%	10.5%	11.2%	11.8%	11.8%	11.1%
Data Missing	20.9%	13.5%	14.9%	20.2%	26.5%	16.9%
<b>Total</b>	<b>23.1%</b>	<b>20.9%</b>	<b>20.7%</b>	<b>18.2%</b>	<b>17.8%</b>	<b>20.4%</b>

<b>Table C.28</b>						
<b>Percent Denial Rates by Income for White Applicants</b>						
North Carolina Non-Entitlement Areas						
HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	58.6%	66.7%	62.2%	52.1%	55.6%	60.2%
\$15K - \$30K	37.6%	35.7%	37.0%	30.4%	29.8%	35.0%
\$30K - \$45K	21.7%	20.6%	21.5%	18.1%	18.4%	20.3%
\$45K - \$60K	16.3%	14.9%	16.1%	14.9%	14.4%	15.4%
\$60K - \$75K	11.1%	11.1%	12.7%	12.3%	11.5%	11.8%
Above \$75K	8.7%	9.0%	9.3%	9.8%	10.3%	9.4%
Data Missing	16.0%	12.3%	12.2%	17.4%	19.5%	14.1%
<b>Total</b>	<b>19.3%</b>	<b>17.5%</b>	<b>17.3%</b>	<b>15.4%</b>	<b>15.6%</b>	<b>17.2%</b>

<b>Table C.29</b>						
<b>Percent Denial Rates by Income for Black Applicants</b>						
North Carolina Non-Entitlement Areas						
HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	77.5%	89.4%	82.1%	75.4%	83.1%	81.9%
\$15K - \$30K	58.5%	56.6%	58.0%	46.0%	43.6%	54.9%
\$30K - \$45K	40.7%	34.6%	39.0%	30.2%	28.9%	35.5%
\$45K - \$60K	28.7%	25.8%	29.7%	30.6%	23.8%	28.0%
\$60K - \$75K	24.2%	20.4%	27.8%	24.3%	24.0%	24.3%
Above \$75K	21.1%	20.0%	23.4%	27.5%	20.8%	22.9%
Data Missing	41.0%	18.6%	23.0%	35.7%	54.8%	28.8%
<b>Total</b>	<b>41.9%</b>	<b>36.0%</b>	<b>37.7%</b>	<b>32.8%</b>	<b>28.9%</b>	<b>36.3%</b>

<b>Table C.30</b>							
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>							
North Carolina Non-Entitlement Areas							
HMDA Data 2004 - 2008							
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Home Purchase	Other Originated	58,295	63,413	65,500	59,341	41,638	288,187
	High APR Loan	9,959	18,107	17,160	8,344	3,341	56,911
	Percent High APR	14.6%	22.2%	20.8%	12.3%	7.4%	16.5%
Home Improvement	Other Originated	5,316	6,511	7,118	6,982	4,630	30,557
	High APR Loan	2,368	3,487	3,521	2,994	1,740	14,110
	Percent High APR	30.8%	34.9%	33.1%	30.0%	27.3%	31.6%
Refinancing	Other Originated	59,976	55,320	50,250	51,103	54,562	271,211
	High APR Loan	16,326	20,770	21,487	15,854	9,393	83,830
	Percent High APR	21.4%	27.3%	30.0%	23.7%	14.7%	23.6%
<b>Total</b>	Other Originated	123,587	125,244	122,868	117,426	100,830	589,955
	High APR Loan	28,653	42,364	42,168	27,192	14,474	154,851
	<b>Percent High APR</b>	<b>18.8%</b>	<b>25.3%</b>	<b>25.6%</b>	<b>18.8%</b>	<b>12.6%</b>	<b>20.8%</b>

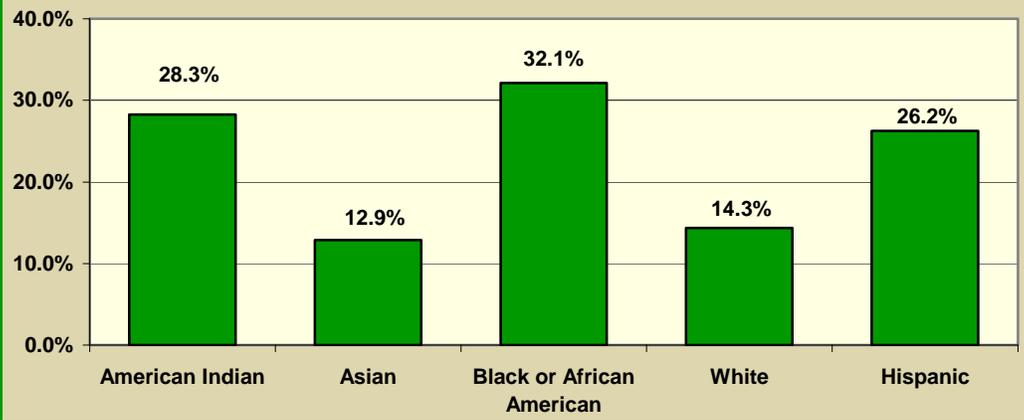
**Table C.31**  
**Owner-Occupied Home Purchase HALs Originated by Race**  
 North Carolina Non-Entitlement Areas  
 HMDA Data 2004 - 2008

Race	2004	2005	2006	2007	2008	Total
American Indian	143	189	141	96	58	627
Asian	119	209	200	90	37	655
Black or African American	1,725	3,079	2,812	1,230	398	9,244
White	6,940	12,632	11,916	6,048	2,640	40,176
Not Applicable	1,006	1,998	2,090	879	208	6,181
No Co-Applicant	26	0	1	1	0	28
<b>Total</b>	<b>9,959</b>	<b>18,107</b>	<b>17,160</b>	<b>8,344</b>	<b>3,341</b>	<b>56,911</b>
Hispanic	548	1,054	1,241	605	239	3,687

**Table C.32**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race**  
 North Carolina Non-Entitlement Areas  
 HMDA Data 2004 - 2008

Race	2004	2005	2006	2007	2008	Total
American Indian	30.4%	35.4%	26.8%	22.7%	21.8%	28.3%
Asian	13.0%	18.4%	15.8%	8.5%	5.2%	12.9%
Black or African American	31.4%	43.1%	39.5%	22.7%	11.0%	32.1%
White	12.5%	19.0%	17.9%	11.0%	7.1%	14.3%
Not Applicable	17.3%	31.5%	29.4%	14.9%	6.1%	21.6%
No Co-Applicant	11.9%	0.0%	4.2%	5.9%	0.0%	9.5%
<b>Total</b>	<b>14.6%</b>	<b>22.2%</b>	<b>20.8%</b>	<b>12.3%</b>	<b>7.4%</b>	<b>16.5%</b>
Hispanic	21.4%	32.6%	33.6%	21.1%	14.1%	26.2%

**Diagram C.3**  
**Percent High APR Loans by Race/Ethnicity**  
**Originated Owner-Occupied Home Purchase Loans**  
 State of North Carolina Non-Entitlement Areas  
 HMDA Data: 2004 - 2008



<b>Table C.33</b>							
<b>Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status</b>							
North Carolina Non-Entitlement Areas							
HMDA Data 2004 - 2008							
<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
American Indian	Other Originated	327	345	385	327	208	1,592
	High APR Loan	143	189	141	96	58	627
	Percent High APR	30.4%	35.4%	26.8%	22.7%	21.8%	28.3%
Asian	Other Originated	794	924	1,065	975	678	4,436
	High APR Loan	119	209	200	90	37	655
	Percent High APR	13.0%	18.4%	15.8%	8.5%	5.2%	12.9%
Black or African American	Other Originated	3,763	4,070	4,299	4,188	3,219	19,539
	High APR Loan	1,725	3,079	2,812	1,230	398	9,244
	Percent High APR	31.4%	43.1%	39.5%	22.7%	11.0%	32.1%
White	Other Originated	48,394	53,708	54,704	48,811	34,332	239,949
	High APR Loan	6,940	12,632	11,916	6,048	2,640	40,176
	Percent High APR	12.5%	19.0%	17.9%	11.0%	7.1%	14.3%
Not Applicable	Other Originated	4,824	4,344	5,024	5,024	3,189	22,405
	High APR Loan	1,006	1,998	2,090	879	208	6,181
	Percent High APR	17.3%	31.5%	29.4%	14.9%	6.1%	21.6%
No Co-Applicant	Other Originated	193	22	23	16	12	266
	High APR Loan	26	0	1	1	0	28
	Percent High APR	11.9%	0.0%	4.2%	5.9%	0.0%	9.5%
<b>Total</b>	Other Originated	58,295	63,413	65,500	59,341	41,638	288,187
	High APR Loan	9,959	18,107	17,160	8,344	3,341	56,911
	<b>Percent High APR</b>	<b>14.6%</b>	<b>22.2%</b>	<b>20.8%</b>	<b>12.3%</b>	<b>7.4%</b>	<b>16.5%</b>
Hispanic	Other Originated	2,010	2,183	2,448	2,265	1,454	10,360
	High APR Loan	548	1,054	1,241	605	239	3,687
	Percent High APR	21.4%	32.6%	33.6%	21.1%	14.1%	26.2%

<b>Table C.34</b>						
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>						
North Carolina Non-Entitlement Areas						
HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	30.5%	32.0%	20.8%	26.1%	21.4%	26.9%
\$15K - \$30K	22.6%	31.3%	26.6%	20.3%	15.3%	24.5%
\$30K - \$45K	17.6%	27.9%	23.1%	13.7%	8.6%	19.4%
\$45K - \$60K	15.2%	24.7%	22.3%	12.7%	6.9%	17.7%
\$60K - \$75K	12.3%	20.3%	20.1%	10.8%	5.6%	14.8%
> \$75K	8.2%	13.4%	15.1%	8.8%	5.6%	10.8%
Data Missing	11.1%	22.5%	34.0%	24.9%	5.1%	24.2%
<b>Total</b>	<b>14.6%</b>	<b>22.2%</b>	<b>20.8%</b>	<b>12.3%</b>	<b>7.4%</b>	<b>16.5%</b>

**Table C.35**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**

North Carolina Non-Entitlement Areas  
HMDA Data 2004 - 2008

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
\$15,000 or less	Other Originated	389	270	358	243	154	1,414
	High APR Loan	171	127	94	86	42	520
	Percent High APR	30.5%	32.0%	20.8%	26.1%	21.4%	26.9%
More than \$15,000 up to \$30,000	Other Originated	7,292	6,382	5,543	4,767	3,437	27,421
	High APR Loan	2,134	2,904	2,007	1,217	622	8,884
	Percent High APR	22.6%	31.3%	26.6%	20.3%	15.3%	24.5%
More than \$30,000 up to \$45,000	Other Originated	13,067	12,535	12,278	11,726	8,802	58,408
	High APR Loan	2,795	4,856	3,678	1,868	823	14,020
	Percent High APR	17.6%	27.9%	23.1%	13.7%	8.6%	19.4%
More than \$45,000 up to \$60,000	Other Originated	11,496	12,262	12,347	10,702	8,204	55,011
	High APR Loan	2,060	4,030	3,553	1,561	610	11,814
	Percent High APR	15.2%	24.7%	22.3%	12.7%	6.9%	17.7%
More than \$60,000 up to \$75,000	Other Originated	7,858	8,900	8,890	8,299	6,220	40,167
	High APR Loan	1,106	2,262	2,231	1,010	368	6,977
	Percent High APR	12.3%	20.3%	20.1%	10.8%	5.6%	14.8%
More than \$75,000	Other Originated	16,220	20,323	23,241	22,202	14,427	96,413
	High APR Loan	1,446	3,132	4,133	2,137	855	11,703
	Percent High APR	8.2%	13.4%	15.1%	8.8%	5.6%	10.8%
Data Missing	Other Originated	1,973	2,741	2,843	1,402	394	9,353
	High APR Loan	247	796	1,464	465	21	2,993
	Percent High APR	11.1%	22.5%	34.0%	24.9%	5.1%	24.2%
<b>Total</b>	Other Originated	58,295	63,413	65,500	59,341	41,638	288,187
	High APR Loan	9,959	18,107	17,160	8,344	3,341	56,911
	<b>Percent High APR</b>	<b>14.6%</b>	<b>22.2%</b>	<b>20.8%</b>	<b>12.3%</b>	<b>7.4%</b>	<b>16.5%</b>

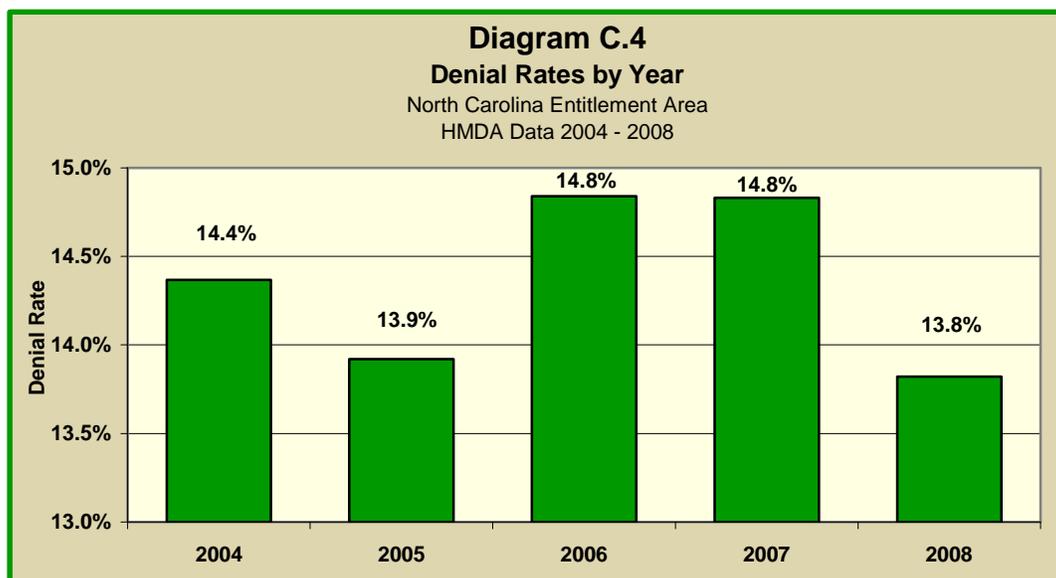
## ENTITLEMENT AREAS OF NORTH CAROLINA

<b>Table C.36</b>						
<b>Purpose of Loan by Year</b>						
North Carolina Entitlement Areas HMDA Data 2004 - 2008						
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Home Purchase	166,295	206,909	230,359	181,878	110,538	895,979
Home Improvement	17,216	20,994	21,326	22,419	16,320	98,275
Refinancing	195,788	195,410	177,358	168,915	144,043	881,514
<b>Total</b>	<b>379,299</b>	<b>423,313</b>	<b>429,043</b>	<b>373,212</b>	<b>270,901</b>	<b>1,875,768</b>

<b>Table C.37</b>						
<b>Owner Occupancy Status for Home Purchase Loan Application</b>						
North Carolina Entitlement Areas HMDA Data 2004 - 2008						
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
Owner-Occupied	144,970	175,978	189,259	151,828	96,000	758,035
Not Owner-Occupied	20,522	29,824	40,237	29,336	14,121	134,040
Not Applicable	803	1,107	863	714	417	3,904
<b>Total</b>	<b>166,295</b>	<b>206,909</b>	<b>230,359</b>	<b>181,878</b>	<b>110,538</b>	<b>895,979</b>

<b>Table C.38</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>							
North Carolina Entitlement Areas HMDA Data 2004 - 2008							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>	
Conventional		119,298	153,658	168,825	132,272	59,166	633,219
FHA - Insured		17,083	13,654	11,381	11,182	26,456	79,756
VA - Guaranteed		8,338	8,422	8,849	8,015	9,159	42,783
Rural Housing Service or Farm Service Agency		251	244	204	359	1,219	2,277
<b>Total</b>		<b>144,970</b>	<b>175,978</b>	<b>189,259</b>	<b>151,828</b>	<b>96,000</b>	<b>758,035</b>

<b>Table C.39</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
North Carolina Entitlement Areas HMDA Data 2004 - 2008							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>	
Loan Originated	80,304	95,936	99,465	79,511	51,774	406,990	
Application Approved But Not Accepted	6,736	8,625	10,426	7,874	4,089	37,750	
Application Denied	13,473	15,513	17,333	13,846	8,303	68,468	
Application Withdrawn By Applicant	9,271	11,543	10,755	8,964	6,752	47,285	
File Closed for Incompleteness	1,909	2,353	2,378	2,115	1,312	10,067	
Loan Purchased by the Institution	33,277	41,882	48,880	39,476	23,751	187,266	
Preapproval Request Denied	0	125	19	41	19	204	
Preapproval approved but not accepted	0	1	3	1	0	5	
<b>Total</b>	<b>144,970</b>	<b>175,978</b>	<b>189,259</b>	<b>151,828</b>	<b>96,000</b>	<b>758,035</b>	
Denial Rate	14.4%	13.9%	14.8%	14.8%	13.8%	14.4%	

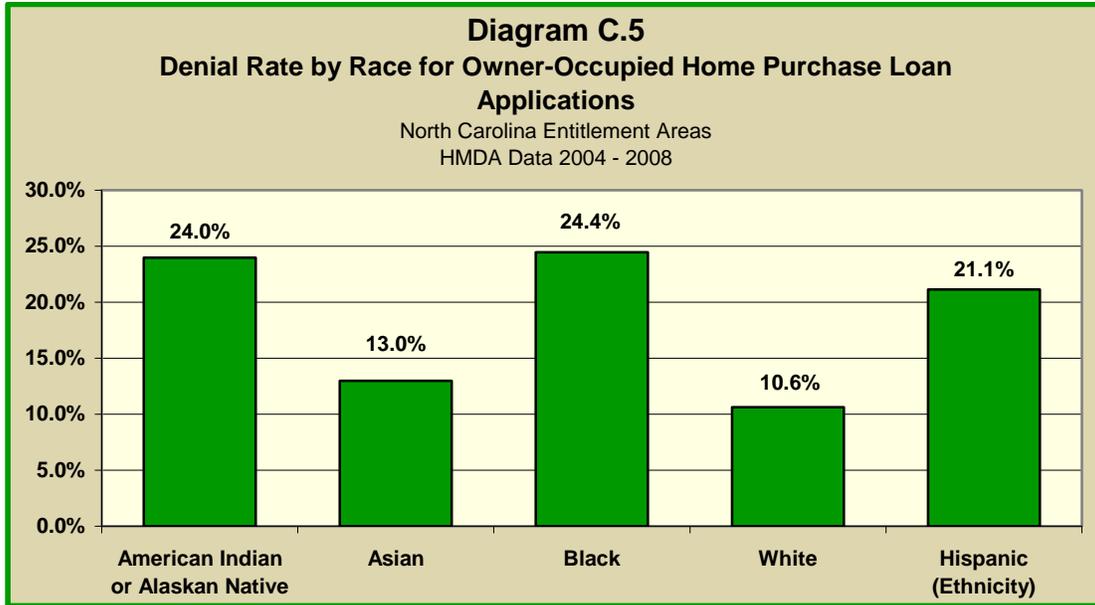


**Table C.40**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Denial Reason	2004	2005	2006	2007	2008	Total
Debt-to-income Ratio	1,764	2,023	2,199	2,315	1,689	9,990
Employment History	242	305	391	380	225	1,543
Credit History	4,244	4,298	4,445	3,428	1,909	18,324
Collateral	705	975	1,291	1,085	836	4,892
Insufficient Cash	380	419	444	480	350	2,073
Unverifiable Information	520	635	831	767	441	3,194
Credit Application Incomplete	772	954	1,014	1,163	543	4,446
Mortgage Insurance Denied	12	6	5	29	36	88
Other	1,883	2,684	2,582	1,643	811	9,603
Missing	2,951	3,214	4,131	2,556	1,463	14,315
<b>Total</b>	<b>13,473</b>	<b>15,513</b>	<b>17,333</b>	<b>13,846</b>	<b>8,303</b>	<b>68,468</b>

**Table C.41**  
**Denial Rate for Owner-Occupied Home Purchase Loan Applications by Race**  
North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Year	American Indian or Alaskan Native	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
2004	26.1%	13.3%	24.0%	10.5%	21.7%	19.7%	14.4%	22.8%
2005	22.3%	12.1%	22.2%	10.5%	19.9%	20.0%	13.9%	20.9%
2006	22.1%	11.1%	26.0%	10.7%	20.9%	19.6%	14.8%	20.1%
2007	24.5%	14.0%	26.6%	10.9%	19.4%	10.5%	14.8%	21.6%
2008	26.9%	15.5%	23.3%	10.7%	18.3%	5.0%	13.8%	20.8%
<b>Total</b>	<b>24.0%</b>	<b>13.0%</b>	<b>24.4%</b>	<b>10.6%</b>	<b>20.2%</b>	<b>18.6%</b>	<b>14.4%</b>	<b>21.1%</b>



**Table C.42**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race**  
 North Carolina Entitlement Areas  
 HMDA Data 2004 - 2008

Race		2004	2005	2006	2007	2008	Total
American Indian or Alaskan Native	Originated	390	456	470	321	190	1,827
	Denied	138	131	133	104	70	576
	Denial Rate %	26.1%	22.3%	22.1%	24.5%	26.9%	24.0%
Asian	Originated	2,922	3,618	3,830	3,432	2,197	15,999
	Denied	447	500	479	557	404	2,387
	Denial Rate %	13.3%	12.1%	11.1%	14.0%	15.5%	13.0%
Black	Originated	12,811	17,253	16,443	12,004	7,442	65,953
	Denied	4,040	4,915	5,780	4,347	2,258	21,340
	Denial Rate %	24.0%	22.2%	26.0%	26.6%	23.3%	24.4%
White	Originated	55,915	65,255	67,980	54,748	36,614	280,512
	Denied	6,561	7,644	8,110	6,668	4,382	33,365
	Denial Rate %	10.5%	10.5%	10.7%	10.9%	10.7%	10.6%
Not Applicable	Originated	7,993	9,346	10,705	8,989	5,312	42,345
	Denied	2,220	2,321	2,822	2,168	1,188	10,719
	Denial Rate %	21.7%	19.9%	20.9%	19.4%	18.3%	20.2%
No Co-Applicant	Originated	273	8	37	17	19	354
	Denied	67	2	9	2	1	81
	Denial Rate %	19.7%	20.0%	19.6%	10.5%	5.0%	18.6%
<b>Total</b>	Originated	80,304	95,936	99,465	79,511	51,774	406,990
	Denied	13,473	15,513	17,333	13,846	8,303	68,468
	<b>Denial Rate %</b>	<b>14.4%</b>	<b>13.9%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>13.8%</b>	<b>14.4%</b>
Hispanic (Ethnicity)	Originated	4,031	5,321	6,359	4,752	2,692	23,155
	Denied	1,192	1,406	1,596	1,309	707	6,210
	Denial Rate %	22.8%	20.9%	20.1%	21.6%	20.8%	21.1%

**Table C.43**  
**Denial Rate for Owner-Occupied Home Purchase Loan**  
**Applications by Gender**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Year	Male	Female	Not Provided by Applicant	Not Applicable	Total
2004	12.9%	16.0%	24.6%	30.8%	14.4%
2005	12.7%	15.1%	21.1%	18.2%	13.9%
2006	13.4%	16.3%	22.8%	29.6%	14.8%
2007	13.7%	16.1%	19.4%	20.5%	14.8%
2008	12.5%	15.6%	17.3%	25.9%	13.8%
<b>Total</b>	<b>13.1%</b>	<b>15.8%</b>	<b>21.1%</b>	<b>25.4%</b>	<b>14.4%</b>

**Table C.44**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Gender		2004	2005	2006	2007	2008	Total
Male	Originated	50,632	58,902	61,213	48,364	32,017	251,128
	Denied	7,473	8,589	9,433	7,662	4,579	37,736
	Denial Rate %	12.9%	12.7%	13.4%	13.7%	12.5%	13.1%
Female	Originated	27,051	33,448	33,773	26,780	16,825	137,877
	Denied	5,141	5,966	6,572	5,133	3,108	25,920
	Denial Rate %	16.0%	15.1%	16.3%	16.1%	15.6%	15.8%
Not Provided by Applicant	Originated	2,603	3,577	4,460	4,336	2,912	17,888
	Denied	851	956	1,320	1,043	609	4,779
	Denial Rate %	24.6%	21.1%	22.8%	19.4%	17.3%	21.1%
Not Applicable	Originated	18	9	19	31	20	97
	Denied	8	2	8	8	7	33
	Denial Rate %	30.8%	18.2%	29.6%	20.5%	25.9%	25.4%
<b>Total</b>	Originated	80,304	95,936	99,465	79,511	51,774	406,990
	Denied	13,473	15,513	17,333	13,846	8,303	68,468
	<b>Denial Rate %</b>	<b>14.4%</b>	<b>13.9%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>13.8%</b>	<b>14.4%</b>

**Table C.45**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Applicable	No Co-Applicant	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	73	411	3,218	4,912	1,367	9	9,990	882
Employment History	19	88	343	879	212	2	1,543	213
Credit History	203	482	6,553	8,757	2,321	8	18,324	1,457
Collateral	41	173	1,085	2,932	653	8	4,892	422
Insufficient Cash	18	121	425	1,212	292	5	2,073	184
Unverifiable Information	21	204	862	1,624	468	15	3,194	499
Credit Application Incomplete	29	211	996	2,332	866	12	4,446	389
Mortgage Insurance Denied	2	2	31	42	11	0	88	12
Other	69	325	2,911	4,746	1,543	9	9,603	849
Missing	101	370	4,916	5,929	2,986	13	14,315	1,303
<b>Total</b>	<b>576</b>	<b>2,387</b>	<b>21,340</b>	<b>33,365</b>	<b>10,719</b>	<b>81</b>	<b>68,468</b>	<b>6,210</b>
% Missing	17.5%	15.5%	23.0%	17.8%	27.9%	16.0%	20.9%	21.0%

**Table C.46**  
**Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	53.8%	37.1%	22.6%	25.1%	14.8%	14.3%	20.5%	24.0%
Asian	54.0%	26.3%	16.3%	13.7%	10.8%	8.9%	16.7%	13.0%
Black	70.2%	37.5%	23.8%	21.3%	20.0%	18.8%	24.3%	24.4%
White	50.6%	23.7%	12.8%	10.4%	8.4%	6.5%	11.6%	10.6%
Not Applicable	52.7%	40.2%	25.0%	20.8%	16.8%	12.5%	22.5%	20.2%
No Co-Applicant	25.0%	21.7%	20.0%	15.6%	30.0%	16.3%	15.7%	18.6%
<b>Total</b>	<b>55.7%</b>	<b>29.5%</b>	<b>17.0%</b>	<b>14.1%</b>	<b>11.5%</b>	<b>8.6%</b>	<b>15.3%</b>	<b>14.4%</b>
Hispanic (Ethnicity)	62.5%	30.4%	20.9%	18.5%	17.4%	13.7%	19.2%	21.1%

**Table C.47**  
**Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:**  
**Originated and Denied**  
 North Carolina Entitlement Areas  
 HMDA Data 2004 - 2008

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	18	337	444	281	208	473	66	1,827
	Application Denied	21	199	130	94	36	79	17	576
	Denial Rate %	53.8%	37.1%	22.6%	25.1%	14.8%	14.3%	20.5%	24.0%
Asian	Loan Originated	52	986	2,437	2,726	2,347	6,896	555	15,999
	Application Denied	61	352	474	431	285	673	111	2,387
	Denial Rate %	54.0%	26.3%	16.3%	13.7%	10.8%	8.9%	16.7%	13.0%
Black	Loan Originated	214	8,468	19,931	14,906	8,127	12,713	1,594	65,953
	Application Denied	505	5,080	6,239	4,034	2,034	2,937	511	21,340
	Denial Rate %	70.2%	37.5%	23.8%	21.3%	20.0%	18.8%	24.3%	24.4%
White	Loan Originated	852	20,648	54,951	49,726	36,951	107,926	9,458	280,512
	Application Denied	871	6,408	8,096	5,799	3,391	7,563	1,237	33,365
	Denial Rate %	50.6%	23.7%	12.8%	10.4%	8.4%	6.5%	11.6%	10.6%
Not Applicable	Loan Originated	198	2,795	7,763	7,362	5,641	16,491	2,095	42,345
	Application Denied	221	1,876	2,594	1,933	1,139	2,348	608	10,719
	Denial Rate %	52.7%	40.2%	25.0%	20.8%	16.8%	12.5%	22.5%	20.2%
No Co-Applicant	Loan Originated	3	47	76	54	21	67	86	354
	Application Denied	1	13	19	10	9	13	16	81
	Denial Rate %	25.0%	21.7%	20.0%	15.6%	30.0%	16.3%	15.7%	18.6%
<b>Total</b>	Loan Originated	1,337	33,281	85,602	75,055	53,295	144,566	13,854	406,990
	Application Denied	1,680	13,928	17,552	12,301	6,894	13,613	2,500	68,468
	<b>Denial Rate %</b>	<b>55.7%</b>	<b>29.5%</b>	<b>17.0%</b>	<b>14.1%</b>	<b>11.5%</b>	<b>8.6%</b>	<b>15.3%</b>	<b>14.4%</b>
Hispanic (Ethnic)	Loan Originated	113	3,932	7,067	4,588	2,241	3,954	1,260	23,155
	Application Denied	188	1,718	1,865	1,039	472	629	299	6,210
	Denial Rate %	62.5%	30.4%	20.9%	18.5%	17.4%	13.7%	19.2%	21.1%

**Table C.48**  
**Denial Rate by Income**  
 North Carolina Entitlement Areas  
 HMDA Data 2004 - 2008

Income	2004	2005	2006	2007	2008	Total
\$15,000 or less	56.6%	63.6%	46.6%	59.8%	51.7%	55.7%
More than \$15,000 up to \$30,000	29.0%	29.1%	32.3%	28.0%	28.3%	29.5%
More than \$30,000 up to \$45,000	16.5%	16.6%	18.1%	17.4%	16.1%	17.0%
More than \$45,000 up to \$60,000	13.3%	12.9%	15.1%	15.4%	13.6%	14.1%
More than \$60,000 up to \$75,000	9.6%	10.5%	12.3%	13.2%	11.7%	11.5%
More than \$75,000	7.2%	7.6%	8.9%	9.9%	9.3%	8.6%
Data Missing	18.4%	12.0%	14.3%	18.1%	22.0%	15.3%
<b>Total</b>	<b>14.4%</b>	<b>13.9%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>13.8%</b>	<b>14.4%</b>

**Table C.49**  
**Action of Owner-Occupied Home Purchase Loan Applications by Income:**  
**Originated and Denied**  
 North Carolina Entitlement Areas  
 HMDA Data 2004 - 2008

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
\$15,000 or less	Loan Originated	339	242	388	198	170	1337
	Application Denied	443	422	338	295	182	1680
	Denial Rate %	56.6%	63.6%	46.6%	59.8%	51.7%	55.7%
More than \$15,000 up to \$30,000	Loan Originated	8,424	8,835	6,804	5,624	3,594	33,281
	Application Denied	3,440	3,635	3,243	2,189	1,421	13,928
	Denial Rate %	29.0%	29.1%	32.3%	28.0%	28.3%	29.5%
More than \$30,000 up to \$45,000	Loan Originated	18,322	21,077	19,490	15,668	11,045	85,602
	Application Denied	3,629	4,201	4,299	3,311	2,112	17,552
	Denial Rate %	16.5%	16.6%	18.1%	17.4%	16.1%	17.0%
More than \$45,000 up to \$60,000	Loan Originated	15,156	17,978	18,251	14,188	9,482	75,055
	Application Denied	2,329	2,660	3,250	2,574	1,488	12,301
	Denial Rate %	13.3%	12.9%	15.1%	15.4%	13.6%	14.1%
More than \$60,000 up to \$75,000	Loan Originated	10,626	12,534	13,089	10,179	6,867	53,295
	Application Denied	1,131	1,469	1,844	1,544	906	6,894
	Denial Rate %	9.6%	10.5%	12.3%	13.2%	11.7%	11.5%
More than \$75,000	Loan Originated	24,886	31,147	36,754	31,591	20,188	144,566
	Application Denied	1,924	2,562	3,576	3,478	2,073	13,613
	Denial Rate %	7.2%	7.6%	8.9%	9.9%	9.3%	8.6%
Data Missing	Loan Originated	2,551	4,123	4,689	2,063	428	13,854
	Application Denied	577	564	783	455	121	2,500
	Denial Rate %	18.4%	12.0%	14.3%	18.1%	22.0%	15.3%
<b>Total</b>	Loan Originated	80,304	95,936	99,465	79,511	51,774	406,990
	Application Denied	13,473	15,513	17,333	13,846	8,303	68,468
	<b>Denial Rate %</b>	<b>14.4%</b>	<b>13.9%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>13.8%</b>	<b>14.4%</b>

**Table C.50**  
**Percent Denial Rates by Income**  
 North Carolina Entitlement Areas  
 HMDA Data 2004 - 2008

<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	56.6%	63.6%	46.6%	59.8%	51.7%	55.7%
\$15K - \$30K	29.0%	29.1%	32.3%	28.0%	28.3%	29.5%
\$30K - \$45K	16.5%	16.6%	18.1%	17.4%	16.1%	17.0%
\$45K - \$60K	13.3%	12.9%	15.1%	15.4%	13.6%	14.1%
\$60K - \$75K	9.6%	10.5%	12.3%	13.2%	11.7%	11.5%
Above \$75K	7.2%	7.6%	8.9%	9.9%	9.3%	8.6%
Data Missing	18.4%	12.0%	14.3%	18.1%	22.0%	15.3%
<b>Total</b>	<b>14.4%</b>	<b>13.9%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>13.8%</b>	<b>14.4%</b>

**Table C.51**  
**Percent Denial Rates by Income for White Applicants**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Income	2004	2005	2006	2007	2008	Total
<= \$15K	49.5%	57.3%	45.4%	52.4%	47.0%	50.6%
\$15K - \$30K	23.3%	23.8%	25.5%	21.8%	23.6%	23.7%
\$30K - \$45K	12.6%	12.9%	13.3%	12.9%	12.3%	12.8%
\$45K - \$60K	9.8%	9.9%	10.7%	11.4%	10.3%	10.4%
\$60K - \$75K	7.3%	7.7%	8.8%	9.5%	8.9%	8.4%
Above \$75K	5.3%	6.0%	6.6%	7.4%	7.5%	6.5%
Data Missing	12.6%	9.6%	10.8%	14.5%	15.0%	11.6%
<b>Total</b>	<b>10.5%</b>	<b>10.5%</b>	<b>10.7%</b>	<b>10.9%</b>	<b>10.7%</b>	<b>10.6%</b>

**Table C.52**  
**Percent Denial Rates by Income for Black Applicants**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Income	2004	2005	2006	2007	2008	Total
<= \$15K	73.1%	77.1%	66.5%	68.3%	58.2%	70.2%
\$15K - \$30K	37.0%	36.5%	41.0%	36.3%	35.1%	37.5%
\$30K - \$45K	22.5%	21.9%	26.3%	25.3%	23.3%	23.8%
\$45K - \$60K	19.7%	18.2%	23.9%	24.0%	20.4%	21.3%
\$60K - \$75K	17.3%	17.2%	20.6%	25.5%	19.9%	20.0%
Above \$75K	15.9%	14.9%	20.0%	22.9%	19.4%	18.8%
Data Missing	32.8%	15.3%	21.7%	34.6%	44.9%	24.3%
<b>Total</b>	<b>24.0%</b>	<b>22.2%</b>	<b>26.0%</b>	<b>26.6%</b>	<b>23.3%</b>	<b>24.4%</b>

**Table C.53**  
**Originated Owner-Occupied Loans by Loan Purpose by Predatory Status**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Loan Purpose		2004	2005	2006	2007	2008	Total
Home Purchase	Other Originated	70,940	74,704	79,622	71,690	49,247	346,203
	High APR Loan	9,364	21,232	19,843	7,821	2,527	60,787
	Percent High APR	11.7%	22.1%	19.9%	9.8%	4.9%	14.9%
Home Improvement	Other Originated	3,844	4,420	5,092	5,527	3,847	22,730
	High APR Loan	1,589	2,205	2,418	1,891	820	8,923
	Percent High APR	29.2%	33.3%	32.2%	25.5%	17.6%	28.2%
Refinancing	Other Originated	57,549	47,745	40,149	41,599	48,321	235,363
	High APR Loan	11,579	15,842	15,825	10,682	5,173	59,101
	Percent High APR	16.8%	24.9%	28.3%	20.4%	9.7%	20.1%
<b>Total</b>	Other Originated	132,333	126,869	124,863	118,816	101,415	604,296
	High APR Loan	22,532	39,279	38,086	20,394	8,520	128,811
	<b>Percent High APR</b>	<b>14.5%</b>	<b>23.6%</b>	<b>23.4%</b>	<b>14.6%</b>	<b>7.8%</b>	<b>17.6%</b>

**Table C.54**  
**Owner-Occupied Home Purchase HALs Originated by Race**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Race	2004	2005	2006	2007	2008	Total
American Indian	54	116	122	43	15	350
Asian	205	456	428	197	61	1,347
Black or African American	3,526	8,201	6,799	2,357	604	21,487
White	4,339	9,801	9,669	4,177	1,575	29,561
Not Applicable	1,216	2,658	2,824	1,046	270	8,014
No Co-Applicant	24	0	1	1	2	28
<b>Total</b>	<b>9,364</b>	<b>21,232</b>	<b>19,843</b>	<b>7,821</b>	<b>2,527</b>	<b>60,787</b>
Hispanic	692	1,793	2,158	990	295	5,928

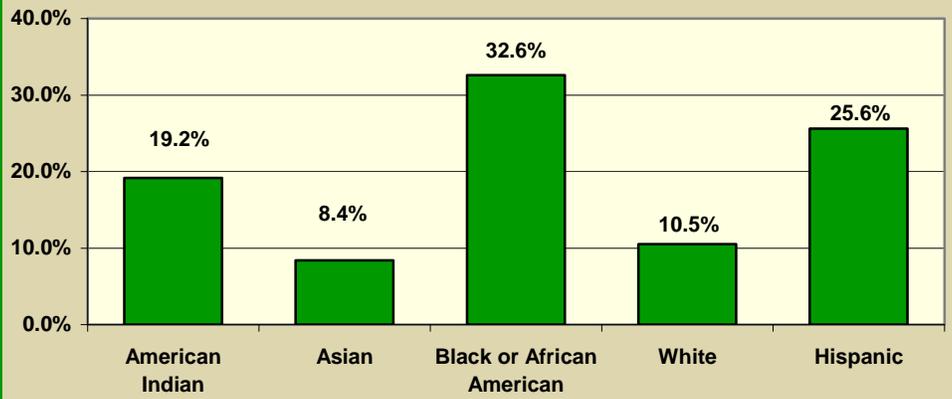
**Table C.55**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

Race	2004	2005	2006	2007	2008	Total
American Indian	13.8%	25.4%	26.0%	13.4%	7.9%	19.2%
Asian	7.0%	12.6%	11.2%	5.7%	2.8%	8.4%
Black or African American	27.5%	47.5%	41.3%	19.6%	8.1%	32.6%
White	7.8%	15.0%	14.2%	7.6%	4.3%	10.5%
Not Applicable	15.2%	28.4%	26.4%	11.6%	5.1%	18.9%
No Co-Applicant	8.8%	0.0%	2.7%	5.9%	10.5%	7.9%
<b>Total</b>	<b>11.7%</b>	<b>22.1%</b>	<b>19.9%</b>	<b>9.8%</b>	<b>4.9%</b>	<b>14.9%</b>
Hispanic	17.2%	33.7%	33.9%	20.8%	11.0%	25.6%

**Diagram C.6**  
**Percent High APR Loans by Race/Ethnicity**  
**Originated Owner-Occupied Home Purchase Loans**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008



<b>Table C.56</b>							
<b>Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status</b>							
North Carolina Entitlement Areas HMDA Data 2004 - 2008							
<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
American Indian	Other Originated	336	340	348	278	175	1,477
	High APR Loan	54	116	122	43	15	350
	Percent High APR	13.8%	25.4%	26.0%	13.4%	7.9%	19.2%
Asian	Other Originated	2,717	3,162	3,402	3,235	2,136	14,652
	High APR Loan	205	456	428	197	61	1,347
	Percent High APR	7.0%	12.6%	11.2%	5.7%	2.8%	8.4%
Black or African American	Other Originated	9,285	9,052	9,644	9,647	6,838	44,466
	High APR Loan	3,526	8,201	6,799	2,357	604	21,487
	Percent High APR	27.5%	47.5%	41.3%	19.6%	8.1%	32.6%
White	Other Originated	51,576	55,454	58,311	50,571	35,039	250,951
	High APR Loan	4,339	9,801	9,669	4,177	1,575	29,561
	Percent High APR	7.8%	15.0%	14.2%	7.6%	4.3%	10.5%
Not Applicable	Other Originated	6,777	6,688	7,881	7,943	5,042	34,331
	High APR Loan	1,216	2,658	2,824	1,046	270	8,014
	Percent High APR	15.2%	28.4%	26.4%	11.6%	5.1%	18.9%
No Co-Applicant	Other Originated	249	8	36	16	17	326
	High APR Loan	24	0	1	1	2	28
	Percent High APR	8.8%	0.0%	2.7%	5.9%	10.5%	7.9%
<b>Total</b>	Other Originated	70,940	74,704	79,622	71,690	49,247	346,203
	High APR Loan	9,364	21,232	19,843	7,821	2,527	60,787
	<b>Percent High APR</b>	<b>11.7%</b>	<b>22.1%</b>	<b>19.9%</b>	<b>9.8%</b>	<b>4.9%</b>	<b>14.9%</b>
Hispanic	Other Originated	3,339	3,528	4,201	3,762	2,397	17,227
	High APR Loan	692	1,793	2,158	990	295	5,928
	Percent High APR	17.2%	33.7%	33.9%	20.8%	11.0%	25.6%

<b>Table C.57</b>						
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>						
North Carolina Entitlement Areas HMDA Data 2004 - 2008						
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
<= \$15K	18.6%	20.2%	16.5%	16.7%	17.6%	17.9%
\$15K - \$30K	16.9%	32.7%	26.3%	14.8%	9.8%	21.9%
\$30K - \$45K	15.2%	29.6%	24.3%	11.0%	6.0%	18.9%
\$45K - \$60K	14.7%	26.7%	24.4%	10.8%	4.6%	17.9%
\$60K - \$75K	10.5%	20.8%	20.9%	10.0%	4.5%	14.6%
> \$75K	5.8%	11.5%	12.0%	6.7%	3.6%	8.5%
Data Missing	11.4%	25.3%	34.9%	26.9%	3.3%	25.6%
<b>Total</b>	<b>11.7%</b>	<b>22.1%</b>	<b>19.9%</b>	<b>9.8%</b>	<b>4.9%</b>	<b>14.9%</b>

**Table C.58**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**

North Carolina Entitlement Areas  
HMDA Data 2004 - 2008

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>Total</b>
\$15,000 or less	Other Originated	276	193	324	165	140	1,098
	High APR Loan	63	49	64	33	30	239
	Percent High APR	18.6%	20.2%	16.5%	16.7%	17.6%	17.9%
More than \$15,000 up to \$30,000	Other Originated	6,997	5,946	5,014	4,791	3,241	25,989
	High APR Loan	1,427	2,889	1,790	833	353	7,292
	Percent High APR	16.9%	32.7%	26.3%	14.8%	9.8%	21.9%
More than \$30,000 up to \$45,000	Other Originated	15,531	14,841	14,752	13,939	10,377	69,440
	High APR Loan	2,791	6,236	4,738	1,729	668	16,162
	Percent High APR	15.2%	29.6%	24.3%	11.0%	6.0%	18.9%
More than \$45,000 up to \$60,000	Other Originated	12,935	13,171	13,796	12,661	9,049	61,612
	High APR Loan	2,221	4,807	4,455	1,527	433	13,443
	Percent High APR	14.7%	26.7%	24.4%	10.8%	4.6%	17.9%
More than \$60,000 up to \$75,000	Other Originated	9,505	9,923	10,353	9,159	6,561	45,501
	High APR Loan	1,121	2,611	2,736	1,020	306	7,794
	Percent High APR	10.5%	20.8%	20.9%	10.0%	4.5%	14.6%
More than \$75,000	Other Originated	23,436	27,552	32,331	29,466	19,465	132,250
	High APR Loan	1,450	3,595	4,423	2,125	723	12,316
	Percent High APR	5.8%	11.5%	12.0%	6.7%	3.6%	8.5%
Data Missing	Other Originated	2,260	3,078	3,052	1,509	414	10,313
	High APR Loan	291	1,045	1,637	554	14	3,541
	Percent High APR	11.4%	25.3%	34.9%	26.9%	3.3%	25.6%
<b>Total</b>	Other Originated	70,940	74,704	79,622	71,690	49,247	346,203
	High APR Loan	9,364	21,232	19,843	7,821	2,527	60,787
	<b>Percent High APR</b>	<b>11.7%</b>	<b>22.1%</b>	<b>19.9%</b>	<b>9.8%</b>	<b>4.9%</b>	<b>14.9%</b>



## APPENDIX D: ADDITIONAL COMPLAINT DATA

This section of the document contains additional details of HUD fair housing complaints, as separated into the sum of all HUD designated entitlement communities and the remainder of the State of North Carolina.

### ENTITLEMENT AREAS

<b>Closure</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
No cause determination	80	54	22	5	52	44	257
Conciliation/settlement successful	41	43	18	3	22	22	149
Complainant failed to cooperate	5	8	3	0	17	11	44
Complaint withdrawn by complainant after resolution	9	8	2	0	5	14	38
Complaint withdrawn by complainant without resolution	5	1	8	2	6	5	27
Dismissed for lack of jurisdiction	3	3	2	0	1	3	12
Unable to locate complainant	4	3	0	0	1	2	10
FHAP judicial dismissal	0	0	0	1	0	0	1
Unable to locate respondent	0	0	1	0	0	0	1
Missing	1	3	2	2	6	29	43
<b>Total</b>	<b>148</b>	<b>123</b>	<b>58</b>	<b>13</b>	<b>110</b>	<b>130</b>	<b>582</b>

<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Race	58	53	28	8	37	51	235
Disability	51	42	15	4	32	43	187
National Origin	32	23	14	0	26	25	120
Family Status	14	19	7	2	16	19	77
Sex	18	14	6	2	12	16	68
Other Origin	7	1	2	0	3	8	21
Harassment	2	1	2	1	2	2	10
Religion	2	2	1	0	1	3	9
Retaliation	2	3	0	1	1	1	8
Color	0	1	0	0	0	1	2
<b>Total Basis</b>	<b>186</b>	<b>159</b>	<b>75</b>	<b>18</b>	<b>130</b>	<b>169</b>	<b>737</b>
Total Complaints	148	123	58	13	110	130	582

**Table D.3**  
**Fair Housing Complaints by Issue**  
North Carolina Entitlement Areas  
HUD Data, 2004 - 2009

<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Discrimination in terms/conditions/privileges relating to rental	46	44	30	3	48	54	225
Discriminatory terms, conditions, privileges, or services and facilities	31	20	9	3	25	23	111
Failure to make reasonable accommodation	11	11	3	1	10	17	53
Discriminatory refusal to rent	14	6	7	2	13	8	50
Discrimination in services and facilities relating to rental	8	8	2	0	2	5	25
Discrimination in terms/conditions/privileges relating to sale	2	7	1	2	2	9	23
Discriminatory acts under Section 818 (coercion, Etc.)	4	8	2	0	3	4	21
Discriminatory advertising, statements and notices	2	0	1	1	5	4	13
Discriminatory refusal to rent and negotiate for rental	5	1	2	0	1	1	10
Other discriminatory acts	3	2	1	0	1	1	8
False denial or representation of availability - rental	3	3	0	0	0	1	7
Non-compliance with design and construction requirements (handicap)	4	3	0	0	0	0	7
Failure to permit reasonable modification	1	4	1	0	0	1	7
Discrimination in the making of loans	2	1	0	0	1	2	6
Failure to provide accessible and usable public and common user areas	4	0	0	0	2	0	6
Discriminatory refusal to sell and negotiate for sale	1	2	0	1	0	1	5
Discrimination in the terms/conditions for making loans	2	1	0	0	1	1	5
Discriminatory refusal to sell	2	1	0	0	1	1	5
Discriminatory financing (includes real estate transactions)	1	0	0	1	1	2	5
Discriminatory advertisement - rental	0	0	0	0	3	0	3
Discrimination in terms and conditions of membership	0	0	0	0	0	3	3
Failure to provide an accessible route into and thru the covered unit	3	0	0	0	0	0	3
Steering	2	1	0	0	0	0	3
Otherwise deny or make housing available	2	1	0	0	0	0	3
Discriminatory refusal to negotiate for sale	1	0	0	0	0	1	2
Discrimination in the selling of residential real property	0	2	0	0	0	0	2
Discrimination in the appraising of residential real property	0	1	0	0	0	1	2
Use of discriminatory indicators	0	0	0	0	0	2	2
Discriminatory refusal to negotiate for rental	0	1	0	0	0	0	1
Discriminatory advertisement - sale	0	0	0	0	1	0	1
False denial or representation of availability - sale	1	0	0	0	0	0	1
Adverse action against an employee	1	0	0	0	0	0	1
Refusing to provide municipal services or property	0	0	0	0	1	0	1
Failure to provide an accessible building entrance	0	0	0	0	0	1	1
Other non-compliance with design and construction requirements	1	0	0	0	0	0	1
<b>Total Issues</b>	<b>157</b>	<b>128</b>	<b>59</b>	<b>14</b>	<b>121</b>	<b>143</b>	<b>622</b>
Total Complaints	148	123	58	13	110	130	582

<b>Table D.4</b>							
<b>Successful Fair Housing Complaints by Basis</b>							
North Carolina Entitlement Areas							
HUD Data, 2004 - 2009							
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Disability	26	21	8	1	8	19	83
Race	15	18	11	2	0	7	53
National Origin	8	12	4	0	15	5	44
Family Status	6	10	2	1	2	7	28
Sex	4	3	1	0	1	5	14
Other Origin	2	0	1	0	1	4	8
Retaliation	1	0	0	0	1	1	3
Harassment	1	0	0	0	1	0	2
Religion	0	0	0	0	0	1	1
<b>Total Basis</b>	<b>63</b>	<b>64</b>	<b>27</b>	<b>4</b>	<b>29</b>	<b>49</b>	<b>236</b>
Total Complaints	50	51	20	3	27	36	187

<b>Table D.5</b>								
<b>Successful Fair Housing Complaints by Issue</b>								
North Carolina Entitlement Areas								
HUD Data, 2004 - 2009								
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Discrimination in terms/conditions/privileges relating to rental	15	17	10	1	10	19	72	
Discriminatory terms, conditions, privileges, or services and facilities	7	10	4	1	10	7	39	
Failure to make reasonable accommodation	6	7	2	0	5	9	29	
Discrimination in services and facilities relating to rental	4	5	1	0	1	1	12	
Discriminatory refusal to rent	6	3	1	0	0	1	11	
Discriminatory advertising, statements and notices	1	0	0	1	2	1	5	
Discrimination in terms/conditions/privileges relating to sale	0	3	1	0	0	0	4	
Non-compliance with design and construction requirements (handicap)	1	3	0	0	0	0	4	
Failure to permit reasonable modification	1	1	1	0	0	1	4	
Discriminatory refusal to rent and negotiate for rental	2	0	0	0	0	1	3	
False denial or representation of availability - rental	1	1	0	0	0	1	3	
Failure to provide accessible and usable public and common user areas	3	0	0	0	0	0	3	
Discriminatory acts under Section 818 (coercion, Etc.)	0	2	0	0	1	0	3	
Discriminatory refusal to negotiate for sale	0	0	0	0	0	1	1	
Discriminatory refusal to sell and negotiate for sale	0	1	0	0	0	0	1	
Discriminatory advertisement - rental	0	0	0	0	1	0	1	
Adverse action against an employee	1	0	0	0	0	0	1	
Failure to provide an accessible building entrance	0	0	0	0	0	1	1	
Failure to provide an accessible route into and thru the covered unit	1	0	0	0	0	0	1	
Other non-compliance with design and construction requirements	1	0	0	0	0	0	1	
Discriminatory refusal to sell	1	0	0	0	0	0	1	
Steering	1	0	0	0	0	0	1	
Otherwise deny or make housing available	1	0	0	0	0	0	1	
Other discriminatory acts	0	1	0	0	0	0	1	
<b>Total Issues</b>	<b>53</b>	<b>54</b>	<b>20</b>	<b>3</b>	<b>30</b>	<b>43</b>	<b>203</b>	
Total Complaints	50	51	20	3	27	36	187	

## NON- ENTITLEMENT AREAS

<b>Table D.6</b> <b>Fair Housing Complaints by Closure</b> North Carolina Non-Entitlement Areas HUD Data, 2004 - 2009							
<b>Closure</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
No cause determination	38	10	4	5	24	11	92
Conciliation/settlement successful	13	11	9	1	8	9	51
Complaint withdrawn by complainant after resolution	2	2	3	0	6	4	17
Complaint withdrawn by complainant without resolution	4	1	2	0	3	4	14
Complainant failed to cooperate	2	1	2	0	5	2	12
Unable to locate complainant	1	0	0	0	1	0	2
Dismissed for lack of jurisdiction	0	0	0	1	0	0	1
FHAP judicial consent order	0	0	1	0	0	0	1
Missing	0	2	1	1	6	22	32
<b>Total</b>	<b>60</b>	<b>27</b>	<b>22</b>	<b>8</b>	<b>53</b>	<b>52</b>	<b>222</b>

<b>Table D.7</b> <b>Fair Housing Complaints by Basis</b> North Carolina Non-Entitlement Areas HUD Data, 2004 - 2009							
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Race	41	11	13	6	30	27	128
Disability	13	13	11	2	19	22	80
Family Status	6	3	3	0	8	3	23
Sex	9	1	3	0	2	7	22
National Origin	3	1	2	0	1	4	11
Retaliation	3	0	0	0	1	2	6
Other Origin	2	0	0	1	0	2	5
Color	1	1	0	0	0	3	5
Religion	1	0	0	0	1	1	3
Harassment	0	0	0	0	0	1	1
<b>Total Basis</b>	<b>79</b>	<b>30</b>	<b>32</b>	<b>9</b>	<b>62</b>	<b>72</b>	<b>284</b>
Total Complaints	60	27	22	8	53	52	222

**Table D.8**  
**Fair Housing Complaints by Issue**  
North Carolina Non-Entitlement Areas  
HUD Data, 2004 - 2009

<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Discrimination in terms/conditions/privileges relating to rental	26	13	8	3	17	23	90
Discriminatory acts under Section 818 (coercion, Etc.)	8	13	10	3	6	10	50
Failure to make reasonable accommodation	8	7	4	3	13	14	49
Discriminatory refusal to rent	4	2	5	3	13	14	41
Discriminatory terms, conditions, privileges, or services and facilities	4	2	4	2	11	11	34
Discriminatory financing (includes real estate transactions)	23	2	0	0	2	2	29
Discriminatory advertising, statements and notices	2	1	0	1	7	8	19
Discrimination in terms/conditions/privileges relating to sale	4	3	2	0	0	3	12
Discriminatory refusal to rent and negotiate for rental	2	0	0	0	7	1	10
Otherwise deny or make housing available	2	1	0	0	3	4	10
False denial or representation of availability - rental	0	0	2	1	4	0	7
Discriminatory refusal to sell	4	1	0	0	1	0	6
Steering	0	2	0	0	1	2	5
Failure to permit reasonable modification	2	0	1	0	1	1	5
Other discriminatory acts	1	0	2	1	0	0	4
Discriminatory refusal to negotiate for sale	2	0	0	0	0	1	3
Discriminatory refusal to sell and negotiate for sale	0	1	0	0	2	0	3
Discrimination in services and facilities relating to rental	3	0	0	0	0	0	3
Discrimination in the terms/conditions for making loans	0	1	0	0	1	0	2
Discrimination in terms and conditions of membership	0	1	1	0	0	0	2
Restriction of choices relative to a rental	0	0	1	0	1	0	2
Failure to provide an accessible building entrance	0	1	0	0	1	0	2
False denial or representation of availability	0	1	0	1	0	0	2
Non-compliance with design and construction requirements (handicap)	2	0	0	0	0	0	2
Discriminatory refusal to negotiate for rental	1	0	0	0	0	0	1
Failure to comply with advertising guidelines	0	1	0	0	0	0	1
Blockbusting - sale	0	1	0	0	0	0	1
Discrimination in the making of loans	0	0	0	0	0	1	1
Discrimination in the selling of residential real property	0	0	0	0	0	1	1
Discrimination in the brokering of residential real property	0	0	0	0	1	0	1
Discrimination in the appraising of residential real property	0	1	0	0	0	0	1
Redlining - mortgage	0	0	0	0	1	0	1
Adverse action against an employee	0	0	0	0	0	1	1
Use of discriminatory indicators	0	1	0	0	0	0	1
Refusing to provide municipal services or property	0	1	0	0	0	0	1
Failure to provide accessible and usable public and common user areas	0	0	0	0	1	0	1
Failure to provide usable kitchens and bathrooms	1	0	0	0	0	0	1
Using ordinances to discriminate in zoning and land use	0	0	0	0	1	0	1
<b>Total Issues</b>	<b>99</b>	<b>57</b>	<b>40</b>	<b>18</b>	<b>95</b>	<b>97</b>	<b>406</b>
Total Complaints	60	27	22	8	53	52	222

<b>Table D.9</b>							
<b>Successful Fair Housing Complaints by Basis</b>							
North Carolina Non-Entitlement Areas							
HUD Data, 2004 - 2009							
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Race	7	6	6	0	8	9	36
Disability	5	5	6	1	5	5	27
Sex	4	1	2	0	2	2	11
Family Status	1	2	3	0	1	1	8
National Origin	1	0	2	0	1	1	5
Harassment	0	0	0	0	0	1	1
Retaliation	1	0	0	0	0	0	1
Color	0	0	0	0	0	1	1
Religion	1	0	0	0	0	0	1
<b>Total Basis</b>	<b>20</b>	<b>14</b>	<b>19</b>	<b>1</b>	<b>17</b>	<b>20</b>	<b>91</b>
Total Complaints	15	13	13	1	14	13	69

<b>Table D.10</b>								
<b>Successful Fair Housing Complaints by Issue</b>								
North Carolina Non-Entitlement Areas								
HUD Data, 2004 - 2009								
<b>Issues</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Discrimination in terms/conditions/privileges relating to rental	11	8	5	0	6	4	34	
Failure to make reasonable accommodation	6	2	3	1	4	5	21	
Discriminatory acts under Section 818 (coercion, Etc.)	1	5	5	0	1	3	15	
Discriminatory terms, conditions, privileges, or services and facilities	0	1	3	0	4	5	13	
Discriminatory refusal to rent	0	1	1	0	2	3	7	
Discriminatory advertising, statements and notices	1	0	0	0	2	2	5	
Failure to permit reasonable modification	1	0	1	0	1	1	4	
Discrimination in terms/conditions/privileges relating to sale	1	0	1	0	0	1	3	
False denial or representation of availability - rental	0	0	0	0	2	0	2	
Discrimination in terms and conditions of membership	0	1	1	0	0	0	2	
Failure to provide an accessible building entrance	0	1	0	0	1	0	2	
Otherwise deny or make housing available	2	0	0	0	0	0	2	
Other discriminatory acts	1	0	1	0	0	0	2	
Discriminatory refusal to negotiate for sale	1	0	0	0	0	0	1	
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	1	0	1	
Discrimination in the making of loans	0	0	0	0	0	1	1	
Discrimination in services and facilities relating to rental	1	0	0	0	0	0	1	
Restriction of choices relative to a rental	0	0	1	0	0	0	1	
Use of discriminatory indicators	0	1	0	0	0	0	1	
Refusing to provide municipal services or property	0	1	0	0	0	0	1	
Failure to provide accessible and usable public and common user areas	0	0	0	0	1	0	1	
Discriminatory refusal to sell	1	0	0	0	0	0	1	
Steering	0	1	0	0	0	0	1	
Non-compliance with design and construction requirements (handicap)	1	0	0	0	0	0	1	
<b>Total Issues</b>	<b>28</b>	<b>22</b>	<b>22</b>	<b>1</b>	<b>25</b>	<b>25</b>	<b>123</b>	
Total Complaints	15	13	13	1	14	13	69	

## APPENDIX E: ADDITIONAL SURVEY DATA

This section of the document contains tabulations of the narrative responses provided by participants in the 2010 North Carolina Fair Housing Survey. Each table presents answers provided in the question stated in the table title. Respondent answers have not been edited.

<b>Table E.1</b> <b>What is your primary role in the housing industry?</b> State of North Carolina 2010 Fair Housing Survey
<b>Role</b>
10 Year Plan Administrator
19 Year Plan to End Chronic Homelessness Administrator
Admin of rehab/repair grants
Advocate for the Disabled
advocate
Advocate for adults 60+
Advocate for fair and decent housing
Advocate/housing counselor/developer/nonprofit
Advocates, provider/developer of emergency shelter and transitional housing facilities
Affordable Housing (Habitat for Humanity)
Apartment Complex Property Manager
Behavioral Health Care Clinical Counselor
Board Chair of Homeless Shelter, Concerned Citizen and Business Owner
Case Management
Case Management Services
case manager
Case manager
Case Manager
Case manager connecting clients to housing programs
Case Manager for Adults with Mental Retardation
Case Manager for people with developmental disabilities
CASE MANAGER for the HPRP Program
Case Manager Supervisor
Case Manager/Social Worker
Case Management for persons with Developmental Dis.
Case Manger
Case mgr. for association which aides homeless with housing
Case Worker
City employee
City Manager
City of Greensboro Fair Housing Enforcement Division
City Planner - have you heard of us?
City Planner/ Bldg Inspector
clergy volunteer serving on a variety of community committees
Client
Clinical Social Worker
Community Development
Community Development
Community Development Administrator
Community Development Planner
Community Foundation
Consultant

consultant/trainer  
Consumer  
County Manager  
developer/builder/lender  
Developer/Owner  
Development and property management  
developmental disabilities professional/program administrator  
Developmental Disability Service Coordination  
disabled  
Domestic Violence  
ED for Habitat for Humanity  
Emergency Home Repair  
Emergency housing  
Emergency Shelter  
Engineer  
environmental health indoor air quality  
Equity Investor  
Executive Director  
Executive Director of non-profit  
Fair Housing Agency  
Fair Housing Investigator  
Family Services/reunification  
Federal government  
Finding affordable housing for persons with disabilities  
Government  
Government Agency  
Government Employee  
Government monitor  
Grant Administrator  
Habitat for Humanity  
Habitat for Humanity Board member  
Habitat housing encompasses most of the above  
Habitat Non-Profit Agency  
Health Care Provider  
healthcare  
HIV Case Manager  
HIV health care  
home buyer  
Home owner  
Homeless service provider  
homeless shelter  
Homeless Shelter  
Homeless Shleter  
homeless support social worker  
housing authority  
Housing Authority  
Housing Authority Agency  
Housing Board Member  
Housing Consultant to Non-Profits (specialty in fair housing)  
Housing Coordinator  
housing counselor  
Housing Counselor  
Housing Counselor/Educator  
Housing Department  
housing developer and property management  
Housing Director  
Housing Funder - Public Agency

Housing Locator Service  
housing low income families  
Housing Placement of low income clients  
Housing Policy and public lending-local government  
Housing Program Administrator  
Housing Programs Administrator  
Housing Specialist for LME  
housing specialist for MH/DD/SA  
HPRP Case Manager  
HPRP CASE MANAGER  
HPRP Grant Recipient  
HUD Appr Housing Counselor  
Hud Housing counselor  
HUD Housing Counselor  
human services - supportive housing  
I often refer others for housing.  
Information, referral and assistance  
land developer, builder and mortgage lender  
Land Planner  
Landlord  
Local Government  
Local government  
Local Government  
local government affordable housing lender  
Local Government Planner  
Local Govt-HUD  
local Housing Authority  
Local municipal government  
local municipality  
Main Street Manager  
Medical - Referring agency, HIV Care  
Medical Case Manager  
Member of a local Housing Coalition  
Mental Health Housing Coordinator  
mental health provider  
mental health service  
Mental Health Services  
Mental Health Team Leader  
Municipal Engineer  
New Hanover County Community Development Planner  
Non Profit Housing Ministry  
non-profit community development hsg developer and property manager  
non-profit housing developer and service provider  
Nonprofit Affordable Housing Sponsor/Owner  
Nonprofit organization  
Nonprofit provider of affordable housing  
nonprofit volunteer/contractor  
Nonprofit-affordable housing  
Operate transitional and permanent supportive housing  
Outreach Manager  
Outreach Worker  
Outreach Worker for the Homeless  
pastor of small neighborhood church  
Planner, Community Development and affordable housing  
Planning and Federal Grant Compliance  
Policy Formation and public lending-local government  
Private foundation funder

Provider of affordable housing utilizing federal funds  
Public Housing Executive Director  
Real estate development and property management  
referral Agency  
referral agency  
Rental Housing Counselor and Educator  
Resident in a tax credit apartment complex for disabled  
Residential Services for homeless persons  
Section 8 provider  
service and housing coordinator  
shelter manager  
Shelter Manager  
site manager  
Site Manager  
Site-Manager  
Small Rural Habitat for Humanity affiliate that builds houses for deserving families  
social worker: linking and advocating for clients with housing resources  
social worker  
social worker at a transitional housing program  
Social Worker in HIV clinic  
Social worker in homeless shelter  
social worker who works with homeless population  
social worker with the elderly  
social worker/advocate  
Supervise transition case manager for a recovery program for homeless persons with addictions  
targeted DD Case manager  
Tennant  
The salvation army employee for HPRP  
Town Manager  
Town Manager/Code Enforcement Officer  
Transition Specialist for Young Adults (ages 14-26) with Mental Health & Substance Abuse Issues  
Urban planner  
URBAN PLANNING  
US Dept of HUD Employee  
Vonteer - Continuum of Care  
We often refer guest to housing programs.  
zoning enforcement

**Table E.2**  
**What are your concerns about fair housing in North Carolina?**  
 State of North Carolina  
 2010 Fair Housing Survey

Comments
<p>"not in my back yard" mentality</p> <p>"Slum Lords" as well as landlords taking advantage of people with limited English proficiency.</p> <p>#1, the fact that citizens aren't aware of their housing rights. It isn't advertised or educated enough.</p> <p>A customer's past can dictate if they are going to get a fair opportunity to fair affordable housing. An example would be ex-offenders</p> <p>a great deal of NIMBYism still exists here, but on the other extreme folks tend to want to stay with their own kind and in their own neighborhoods - you can't force integration</p> <p>a lot of people in real need seem to be passed over due to people in control of the applications make things more available for folks they know.</p> <p>Ability to stay in compliance given fluid nature of law / requirements.</p> <p>About undocumented Hispanics</p> <p>access by all persons to apply for income based housing and knowledge of availability of income based housing</p> <p>access to housing that meets minimum comfort standards</p> <p>Accessibility and the amount of housing available to target groups.</p> <p>Accessibility, availability, and affordability.</p> <p>Advocacy needed for felons and sex offenders who have done there time in a verifiable and ethical way</p> <p>Affluent communities not allowing affordable housing within their area</p> <p>affordability</p> <p>Affordability</p> <p>Affordability and "steering" of ethnic communities to specific apartment complexes rather than across the city/county.</p> <p>Affordability, safety/security, quality of housing</p> <p>AMOUNT OF HOUSING FOR DOMESTIC VIOLENCE VICTIMS, LACK OF AFFORDABLE HOUSING FOR WORKING PEOPLE, FOR SOME OLDER PEOPLE WHO ARE NOT OF RETIREMENT AGE.</p> <p>Application of Fair Housing laws in all private and non-private rental housing</p> <p>Are others being treated fairly?</p> <p>are these laws truly enforced</p> <p>Areas of Housing and disability</p> <p>As a developer of affordable housing, we are concerned about staying in compliance with the law.</p> <p>As a soon to be user of rental housing for elders I am concerned that appropriate housing is unaffordable and not available in mixed housing communities - a seniors-only option is not at all attractive to me.</p> <p>As stated previously, people that have offended more than 7years ago, having to pay for background, credit checks every time you go to look at a place after being turned down. Many people don't have the \$25-30.00 dollars to continually put down for a background check. Why can't you just get one, have it notarized by the court and that be it. Not to mention all the credit issues that you incur from people checking you credit all the time (credit score)</p> <p>Availability and affordability</p> <p>Availability of affordable housing for people with disabilities.</p> <p>Availability of Transitional Housing</p> <p>Availability of housing for low income families Understanding tenant's rights and how to file complaints. Differences in rent based on race</p> <p>available affordable housing for low income persons</p> <p>Availability of safe and affordable housing.</p> <p>Being discriminated due to work status, social status</p> <p>Blocking or steering.</p> <p>Citizens are not aware of what's available.</p> <p>Concentrations of low income housing</p> <p>concerned that fair housing laws are not being followed always</p> <p>Concerned that lack of complaints causes apathy - that people are not having choice due to ignorance on their part and sometimes on the part of the housing provider.</p>

Concerned that some apartments reject reasonable accommodation requests out of lack of understanding of the laws.

Concerned that those with previous legal charges have minimal housing opportunities because of stringent background checks and that some housing consumers are not familiar with fair housing laws or know what to do when they feel that they have been discriminated against.

Concerns for Low income individuals--people receiving a disability check are on a very limited income and appropriate housing is difficult to find.

Continued racism

Cost of housing vs. incomes of disadvantaged persons. Discrimination.

covert discrimination

criminal history preventing quality housing. Not seen discrimination against currently covered characteristics of the Fair Housing Act.

Difficulty for felons to access housing, despite the length of time it has been since they received a felony

Disabled persons having a difficult time obtaining homes that may accommodate them

Discrimination

Discrimination against immigrants, use of zoning to limit housing choices especially for persons with disabilities, usurious lending terms against immigrants, discrimination against Muslims

discrimination against lower income citizens

Discrimination against persons with disabilities in planning and zoning decisions

Discrimination based on race

Discrimination continues despite law.

Discrimination happens all the time - it is just well disguised.

discrimination in rural areas- access to safe & affordable housing

discrimination occurs and people are taken advantage of.

Discrimination of Blacks is constant in Greensboro

Discrimination to minorities and low income families.

Do people understand the laws governing Fair housing

Education

Enforcement: Human relations commission is in Raleigh; offenders are all across the state.

Equal housing

equitable housing for persons of lower wealth

Ex-offenders are discriminated against. It is extremely difficult for a person convicted of a felony to get a decent place to live in their name.

Fair housing coexists with affordable housing. Decent, affordable housing doesn't exist.

Fair housing enforcement is spotty at best. It's also unclear whether, under state law, a complainant must exhaust administrative remedies.

For a home owner who rents property. I believe they should be able to choose who rents their property based on personal moral standards and preferences. This may include unmarried couples or multiple families in one residence.

Frivolous complaints bog down the system slowing response to real discrimination

gated communities; ipso facto housing; affordable housing not included w/ high end developments and communities causing "neighborhood" schools to be segregated by income and race

Getting financing for low-income buyers is very difficult.

handicapped folks

Having to deal with paper work and landlords that do not comply

high cost vs. incomes of disadvantage persons, discrimination

High poverty areas - especially rural

Housing authority is not available for and provide enough information to people. HAP is distant and secretive. Clients get recordings and are not explained about the process to. Notification of accepting application are secretive and is over before anyone knows it. That process needs a complete overhaul.

Housing available to single mothers with more than one child. I think this population is vulnerable to discrimination; particularly african-american mothers.

Housing based on credit score.

housing for ex-offenders

Housing for people who don't meet income guidelines, don't have children, etc. but are homeless.

Housing for people with disabilities, exclusive neighborhoods

Housing for persons with developmental disabilities

Housing for the mentally ill and mentally retarded

housing in NC still unfairly keeps many people from home ownership

Housing is not fair if it is unaffordable, unsafe, or beyond the reach of public transportation, and yet this describes almost all of the housing in western north carolina.

Housing is too expensive for many of the residents of Watauga County.

how the federal laws inadvertently make people homeless who make have had an incident with the law

How the Realty Estate agents and land lords continues to discriminate under the radar

How well they are enforced

I am concerned about fair housing as it pertains to people with disabilities particularly asthma

I am concerned that land uses controlled by local governments are used to deny persons with disabilities the opportunity to benefit from housing necessary to help the disabled person live a productive life.

I am concerned that managers of housing projects are not screened nor monitored as needed.

I am concerned that people are discriminated against, and that people are "guided" to particular housing based on a variety of factors.

I am concerned that the victims of discrimination go under reported in rural areas due to a lack of knowledge about fair housing law and a lack of trust in the government.

I am not convinced that the sellers of houses will sell houses to members of another race

I believe many landlords discriminate against applicants.

I believe most fair housing violations are not reported.

I believe most people are afraid to complain, so they put up with discrimination.

I believe some people are probably discriminated against but they are unaware of the laws

I believe that there is still some racial discrimination in housing but not as evident as in the past.

I BELIEVE THERE IS A GAP THAT'S NOT QUITE LOW-INCOME, BUT HAVE SUFFERED SITUATIONS THAT WERE UNFAIR, AND THEY DON'T QUALIFY FOR A LOT OF PROGRAMS

I can see housing for low income families being more of a problem in urban areas.

I do not believe the rules are applied consistently.

I don't think the current laws are applied. Still great discrimination towards people of color or economic status

I educate clients about their rights and about the local Fair Housing enforcement agency in case. While they regular recognize that housing discrimination is a problem, they often express surprise that there is a local enforcement agency they can turn to. Most seem to assume that they would have to sue in court to get restitution and, given the subtlety of modern discrimination, proving it without the help of an enforcement agency would be impossible in most cases. Also, most clients I meet were unaware that familial status falls within fair housing law.

I have concerns that people of color will not get equal representation .

I have have applicants who are seniors and have a hard time finding housing because they live on a very limited income and do not meet basic income requirement of many affordable income units

I have heard of discrimination because of sexual orientation, mental disability and still some racial.

I hear possible violations all the time

I know that Asheville was a more diverse city as far as race and income levels, but now its all about wealth and whites.

I still see discrepancies in how families are treated in rental situations.

I think it is under reported.

I think people are often afraid to report it.

I think race is always going to be an issue

I would like to see proper funding for HUD so that more agencies can become FHAPs.

I'm concerned about the increasing cost of housing in the area and what it will mean for the clients.

I'm concerned that Asheville does not better fund its fair housing agency. I'm also concerned that sexual orientation is not a protected class.

I'm concerned that renters, in general, are discriminated against through our zoning laws.

I'm concerned that the laws are not being followed.

I've personally had friends denied apartment applications due to race

If a person is being treated unfairly the process is to long or the persons truly do not who how to start the process or what their rights are.

Illegal immigrants may be taking advantage of fair housing laws. Other persons needing the protection of fair housing law may be unaware of the law.

In our jurisdiction, Fair Housing complaints are mainly based on national origin (a LOT of discrimination against recent immigrants) or disability status (mental health issues are common, but people with physical disabilities also face discrimination)

inadequate financing for affordable housing

Inadequately maintained housing stock is neither safe nor comfortable for families

Increase in rental rates and the condition of rental property the consumers I serve.

Increasing Hispanic population suggests a need for a bilingual Fair Housing Advocate or Case manager.

Individuals being denied housing because of their gender, income levels and individuals with children.

Individuals who have had a history of severe mental health symptoms and may have committed a felony while not being monitored have difficulties in obtaining housing and have to go through a very long process for Reasonable Accommodation

Individuals with disabilities

Individuals with felony convictions have a difficult time obtaining housing in the State of NC

Individuals with mental health needs sometimes require more specialized transition living centers

Individuals won't report landlords for fear of retaliation from other landlords in the community.

Insufficient stock of affordable housing, especially single-room occupancy and supported housing for people with disabilities; also a need for more outreach teams to work with homeless people to get them into decent and affordable housing following the Housing First model

It becomes difficult to lease up apartment complexes when there are so many fair housing laws to accommodate.

It is difficult for low income folks or those with problematic backgrounds to get into rental housing they can afford, with landlords giving preference to higher income paying clients.

it is very difficult to assist individuals with disabilities in finding homes/apartments that they can afford. So of the individuals we sever do not have SSI benefits and work to make a living. It seems that more and more individuals are coming to my office needing housing but have no jobs or income. They have been everywhere to get assistances but they are still homeless. I have seen a growing number of homeless in Cleveland county.

its a nebulous area and its not easy for owners/agents to know what is not permitted

Lack of a statewide, private fair housing training, community education, investigation and enforcement organization

Lack of adequate housing options for individuals with chronic mental illness and/or substance abuse history with past legal involvement.

Lack of affordable housing in Raleigh and Cary

Lack of affordable housing.

LACK OF AFFORDABLE/ACCESSIBLE HOUSING

Lack of education that sometimes supports that a family may be discriminated against and not even realize it.

Lack of enforcement

lack of enforcement of the Fair Housing Law at the local level.

Lack of fair housing for people with disabilities

Lack of general knowledge about fair housing laws and responsibilities, lack of a clear reporting system, lack of investigation.

Lack of local policy to support the creation of new affordable housing

lack of outreach and education to the general public by both the public and private housing service providers. Not enough outreach to minority populations.

lack of protection for domestic violence survivors and LGBT persons

lack of education about fair housing

Landlords are not aware of tenants rights.

Landlords are not familiar with it and are not abiding by the laws

Laws may not be well understood or unenforced based on a lack of interest by community members.

Laws that prohibit Group Homes for the Mentally Ill, Developmentally Disabled, or persons with Substance Abuse are banned from certain areas in a community or are not allowed to have multiple residences in the same geographic area.

Legal constraints surrounding zoning

Limitations on siting group homes, NIMBY objections to housing for people with disabilities.

Limited choices for low income families

Limited options for individuals with mental illness. These individuals often receive little support. Many barriers.

Limited supply and access due to cost.

Local governments secretly discriminate under the guise of zoning

Local paired tests have shown rental housing discrimination; HMDA data while imperfect shows disproportional negative impact on minorities

Local, State, and Federal oversight for complaints filed.

low income families have difficulty finding affordable housing in decent, safe neighborhoods.

Mainly zoning code issues

Many illegal residents are treated unfairly and feel they cannot ask for help because of their status

Many individuals are still not aware of the laws. Providers are not aware of the law to advocate for consumers

Many individuals working in the rental industry do not fully understand the realm of fair housing laws and/or where to go to when looking for guidance on fair housing.

Many of my clients still do not have adequate housing due to past credit and criminal history.

Many persons with disabilities who could become contributing citizens with housing and supports are not given this opportunity. Demoralizing for them, expensive for taxpayers (moreso). Also, it is very difficult for ex-offenders to find housing after discharge. After trying to live in other settings and with other transition issues taking place, many of these individuals lose hope, become very depressed, turn to unlawful activity (often addiction).

More affordable housing needed for persons with disabilities.

Mortgage rates, insurance coverage, steering

Most that require low income housing either have a disability or mental health concern. This limits them due to criminal history check or credit. Most have one, the other or both problems and this typically is due to their diagnosis and history. How can one improve their life with these barriers. They will remain homeless and then repeat the process and system once again.

Mt Airy Housing Authority representatives continue to push their own agenda, which goes against the laws of North Carolina. Residents and potential residents are fearful of the main office, as the staff continues to have a feel of "bullying" people.

My concern is making sure all landlords (large or small) are required to be educated on fair housing and all the laws that it represent.

My concern is that fair housing laws are on the books, but they are hard to prove because of the population that are victims of fair housing laws

My concern is that families/individuals with criminal records are not given the chance to attain housing due to charges of addiction which should be carefully considered being that addiction is an illness.

My concern is the lack of affordable rental housing means that landlords can get away with violating fair housing rights because tenants with limited options are less likely to complain.

NC Fair Housing Law does not protect same sex couples.

Need a system for testing & centralized advocacy/training. Also, need local governments to learn more about affirmatively furthering fair housing. Citizens also need know more about their rights and housing providers about their obligations.

Need more enforcement - particularly related to placing group homes and now affordable housing in general.

Need More Training

Neighborhood resistance to permanent supportive housing for the disabled

NIMBY issues still inhibit housing for the chronically homeless (disabled)

NIMBYism

NIMBYISM Syndrome Community understanding of affordable housing

Not being able to rent or purchase a home due to race issues that are not spoken about. But you know it is there.

not enough affordable housing especially concerned about housing for older adults

Not enough affordable housing to meet the need, therefore easy for landlords to be unfair

not enough affordable universal housing for Disabled, NOT enough education on how to billed ramps under local government CODES or just plane accessible retro fits of older housing.

Not enough available housing

Not enough congregate housing available or difficult to secure for those with serious and CHRONIC mental illness that cannot live independently.

not enough fully accessible housing for persons with severe disabilities

not enough low cost housing available

not enough senior housing

not everyone is treated fairly and that some people do not have access to express their concerns

nothing available for people trying to stay clean and keep their life straight. If they have a criminal record they are not allowed in government housing.

Only 6% housing is marked for individuals with disabilities in our area

Only one "FHIP" agency in the state ... lack of availability of proper advocacy and investigative agencies for the size of the state.

Our laws and banking systems encourage the development of poor credit among the poorest in the state, thereby eliminating them from homeownership opportunities.

Out of reach for low income people

people are discriminated against

people are discriminated against in NC

People if they have a past eviction they are automatically dis-qualified. That's not fair because in some cases the individuals we serve only gets a check of 674.00 a month and if they were renting somewhere for 500.00 it will be likely for them to have an eviction due to the limited income and the cost of housing for them.

people of color in this state will not go to certain areas. period.

People still try to get around the laws and discriminate against people anyway. It is hard to prove when someone is discriminating against someone with a disability or race.

People who have criminal backgrounds and previous drug charges are unable to obtain housing.

people with disabilities not receiving sound rep to fight housing discrimination for lack funds

People with Felonies are most often denied even if it was in the past

people with mental illness that have felonies on their records that some time has passed since last charge

People with MH are getting fair consideration for housing

Persons that become slightly over income after accessing housing being evicted w/out a place to go

Persons who are homeless are being discriminated against by not providing adequate emergency shelter space and placing persons on waiting lists for shelter space, in effect telling them that they must stay on the streets or in the woods until space is available. Some landlords do not accept Housing Authority Section 8 vouchers. Housing Authorities do not give top priority for Section 8 vouchers to homeless persons who are living on the streets.

Persons with disabilities can't afford safe apartments and attempting to own a house is out of their scope totally.

Predatory landlords

Primarily NIMBY related. However, recent changes to the Fair Housing law should help overcome this.

Proper enforcement of the law

property management companies have poor understanding of reasonable accommodations and modifications; inadequate legal assistance for persons who want to request accommodations/modifications or appeal request denials

Property Management lack of knowledge, tenants lack of knowledge. Length of time for reasonable accommodation to be addressed.

Protected classes of people frequently are "priced out" of accessible housing.

pseudo landlords who purchase houses and rent out rooms individually

Public doesn't know their rights or where to go to file a complaint. Public with low income, poor credit history, criminal records or other issues seeking rental housing or mortgage financing feel like they don't have many options and have a "I will take what I can get" attitude (even if the that attitude means they have to settle for mistreatment or inadequate housing), not to mention that don't know enough about rights to know when they have been violated. I also think that housing choice (govts in charge of housing plans, community development, etc. owe it to the public to provide a wide range of housing options that cross affordability ranges.

Public may not know their rights

Quality of housing available with HUD vouchers

race and formalized disability are considered when looking at reasonable accommodations, but not issues related to aging.

Race is always an issue, equality of quality housing

Race is still an issue.

racial discrimination disguised by "just rented;" price discrimination - higher rents for lower quality rentals.

racial discrimination

Reasonable accommodations for persons with disabilities Long waiting lists for elderly and persons with disabilities for accommodated housing, and vouchers; lack of creativity in coming up with alternative solutions, such as Katrina style cottage housing, waiver for zoning ordinances by city/county and client to allow larger storage buildings to serve as transitional housing if none is available, rather than sleeping on the street. Lack of reasonable accommodations in present housing stock with a couple of exceptions (CA: Ecology House); for persons with indoor air quality disabilities (MCS, asthma) that cannot tolerate materials outgassing formaldehyde, VOCs, solvents, resins (carpet, paint, plywood); and for persons with photosensitive disabilities (lupus, photosensitive epilepsy, vestibular disorders, traumatic brain injuries, etc.) to CFL or fluorescent lighting.

Regardless of laws on books, Fair Housing violations continue to occur in every region due to the lack of knowledge of local citizens seeking housing and the discriminatory practices of property providers. Also a fear of reporting often occurs due to alien status and/or fear of losing existing housing if one complains.

Reluctance of city residents to have housing for the disabled nearby

Rent control

rental properties and tenants

Rental properties that no one should have to live in. No access to better living conditions

Renter-rights in foreclosed properties This month several families have lost their home due to landlord's foreclosure. The landlord aren't sharing with tenants they are in the foreclosure process. In my neighborhood a family moved in a house, the landlord accepted deposit and first month's rent. After moving in, the bank send a notice for tenant to moved from premise. The family moved in and out less than six weeks. This is awful and we need a law to better protect tenants.

Rural areas are not policed as much as urban centers for fair housing violations

Rural counties are hotbeds for housing discrimination.

Safe housing for the homeless

safe, and affordable housing is hard to come by in the Charlotte community

Safety issues for elderly

Same as stated in # 6 of this survey.

same sex tenants are being evicted.

Senior Citizens' Housing

Sexual offenders are not eligible for any of the programs in my area.

Small private landlords are not aware or do not care about Fair Housing and there is a good ole boy network in a lot of rural areas that put up additional barriers to housing for hard to serve populations.

Some landlords do not want a person with mental illness as their disability in their properties. They are afraid of the problems that might ensue.

some landlords take their time after receiving a reasonable accommodations letter from an applicant. i realize they have to hold a unit when notified about receiving a letter from an applicant but this doesn't stop them from dragging their feet.

some persons w/ old criminal backgrounds have difficulty getting housed

Some real estate agents making assumptions about where their clients want to live or not live, based on prejudiced information.

special housing needs groups

Specifically in Greenville. Greenville is an entitlement city, however, no funding is directly provided to the Human Relations Office where fair housing complaints are handled daily.

steering and discrimination in mortgage rates.

still difficult for individuals to find affordable housing

SubStandard Housing

That all of the homeless are not being linked to what the state has made available.

That communities are not keeping an open mind with regard to "allowing" low income and affordable housing in their jurisdictions, even though there is a NC GS to protect land use decisions from being made based on affordability aspects.

That discrimination can be so subtle sometimes that people don't realize they are being discriminated against.

that even with the laws in place, it does not go far enough for discrimination to still happen, based on sexual orientation, gender identity

That everyone be treated the same regardless of race or income.

That felons are not include

That government is not supportive enough on the issues of housing discrimination.

that it is easy for perpetrators of discrimination to get around it, and in many cases goes unreported due to the challenge of proving a violation occurred

That it is not being abused.

that many landlords don't abide by the law

That municipalities discriminate in rezoning appeals based upon affordable housing.

That not enough people (non-advocates, etc.) are aware of them. Especially in the disabled category.

that people abuse this right

That people are being treated fairly

That people don't feel confident that their reports of discrimination will be investigated or feel that it may be difficult to prove.

That people in our communities are treated fair and their rights are not violated

That people of low income get help as soon as needed; and also that no one is allowed a free ride by qualifying for "lifetime" rights for Section 8 housing

That people on limited income have virtually no choices except in the projects which for the most part are not safe or suitable for any kind of satisfactory living. People with intellectual disabilities must either live in a group home or continue to live with relatives affording them no opportunity for achieving a sense of independence or integration into normal community living

That people with disabilities that cause them to have poor credit and/or criminal record are not allowed equal opportunities to rent decent housing

That the homes are properly maintained.

That the law is abused by those who live as if they are entitled instead of working hard for their keep. I'm ok with disabilities being a part of the protected classes, but race based entitlements need to be reduced.

That the law is being followed and enforced.

That the people who receive the housing that is needed, undergoes unannounced visits from authorities. There are individual in my community who have several people living in a home that are definitely capable of working as I am. The one thing that is accomplished by their residence is not giving the neighborhood any peace. They have police, EMS and other local law enforcement continuously in the neighborhood.

That the victim(s) does not know what to do.

that there are practices that direct folks as to housing that work off record and may frustrate the intent of the law.

That there may still be discrimination happening and ever one has not been educated on the facts.

That there seems to be little done about non-compliance.

That they are carried out properly by all parties.

That towns would possibly discriminate against the relocation of shelters based on neighborhood opposition; and that inadequate information/information officers exists for submitting/discussing complaints.

The agencies do not always see the same circumstances the same and cause confusion. Example: criminal records

The availability of fair housing n my area to people who cannot readily afford, the ability to access funds0

The cost of housing automatically excludes individuals with disabilities. It is more of a challenge than fair housing - landlords do not have to discriminate based on race or disability - because individuals with disabilities don't have the money to afford market rent.

The criminal background of individuals who have been involved with another crime since then.

The difficulty people have in getting housing who have a criminal record and those who have poor credit histories.

the disabled all to often are pushed out on the street for reasons beyond their control

The general lack of affordable housing and lack of tenant based rental subsidies forces people with low-incomes into certain neighborhoods which tends to lead to racial segregation as well.

The high interest and fees that are charged to minorities, compared to others.

The lack of affordable housing that meets minimum standards and the distribution of funds.

The lack of knowledge of fair housing that people with disabilities have to advocate for themselves. The lack of education for providers to assist people with disabilities. The lack of education property managers have to address reasonable accommodations and modifications under Fair Housing Law.

the law is not followed and most DD, homeless, mental, and races are discriminated against regularly

The laws are in place, but are they being enforced properly?

The methods of distribution of funds by N.C. Dept. of Commerce and N.C. Housing Finance Agency contribute to impediment to fair housing. The NCHFA HOME homebuyer funds are distributed through banks rather than cities where elected officials are in control. The distribution of HOME funds by banks leads to discrimination against African Americans living in small cities. The distribution of HOME funds through County governments also puts the funds in the hands of elected officials in County Commissions (white) rather than elected officials from small cities (black). The current distribution of HOME funds contributes to impediment to fair housing. NCHFA should distribute HOME funds directly to cities where it is controlled by elected officials. The distribution of CDBG funds mainly to Counties leads to discrimination against African Americans in small cities as funds are controlled by white elected officials from counties. Also, the current CDBG distribution by competitive methods gives substantial control over funds to a few bureaucrats in Raleigh rather than the elected officials of small cities. The secret competitive process controlled by the state bureaucrats also leads to substantial discrimination in our area against African Americans living in small cities.

The Office of Economic Opportunity violated the fair housing law by eliminating funding to house homeless citizens who are substance abusers. Problem is the Administrative Code in North Carolina where the violation is housed...stating that a shelter cannot be a drug treatment facility. It discriminates due to disability.

The people that need fair housing are not able for whatever the reason to receive housing

The rent is to high and not enough housing.

THE RULES ARE NOT BEEING ENFORCED ACCORDING TO THE LAW

The system is almost impossible to understand, the restrictions in a lot of circumstances make finding housing prohibitive.

The wait lists are so long and it doesn't seem to be enough

There are still many who experience discrimination

There are increasing barriers to housing for sex offenders and repeat felons. As well, there are many limitations for persons experiencing homelessness.

There are more classes of individuals that may need protection such as the homeless.

There are private owned apartment complexes and condominiums that do discriminate. In our areas they want to keep prices low for the elderly, but discriminate against minorities, unmarried couples, children, etc.

there is a lack of providing outreach and education to the general public and minorities who reside in the US

There is insufficient housing for the physically and mentally disabled.

There is little housing available that is affordable for people receiving disability or SSI income, and those that are available are difficult to get if the person has poor credit or legal issues- despite attempts to request reasonable accommodations

There is no local entity that addresses fair housing issues

There is not enough affordable housing and continuum of housing options for young adults to ensure that they are living in their least restrictive environment. Much of the housing is not age and/or levels of functioning appropriate. There is much discrimination against young adults (18-26) who are aging out of care and transitioning to independent living. Not enough funding and options available or services to support young adults who are NOT aging out of foster care to live in safe neighborhoods.

There is not enough housing for the elderly

There is not enough housing available for lower income folks.

There is not enough low-income, disabled housing available.

There is not enough suitable housing available for those who need it.

There is nothing to help people in the middle, i.e.- above welfare but below the median income.

There isn't enough of it available.

There seems to still be a number of people that have conflicts with landlords and rental agreements that fall outside of the laws.

Those discriminated against lack knowledge & resources to pursue matter.

Those people that may be affected may unaware of laws protecting them; do not participate in work shops to become informed; afraid of landlord retaliation; and have limited financial resources

Those who most need help are those who cannot qualify

Though race is a protected class, I am concerned that undocumented people are vulnerable and forced to live in sub-standard housing.

To ensure there is enough low income housing and/or housing for the disabled.

to high for homeless community when they only make around 6.00 hr.

understanding and navigating the process to finding affordable housing in the Asheville area

Unfair practices for undocumented tenants

Unfair treatment of protective classes. High cost mortgage loans to minorities

Very little enforcement and oversight. Local governments want federal dollars but do very little if anything to regulate fair housing or are violators themselves. There is no central fair housing advocacy/enforcement organization in NC.

we frequently hear from people who are being treated unfairly and we see huge disparities resulting from current ways that business is done

We serve victims of domestic violence. Some ladies have children with them. Some do not. TANF provides assistance for housing is there are children. Single females needing housing do not have the same opportunity for assistance.

We still have not reached the point where anyone can live anywhere he/she desires.

What is know as the "protected Class", does not cover all persons with disabilities (if involved in illegal drug use on federal funded property). Also the Landlord has to address fair housing issues (reasonable accom. once requested, but they are not obligated to allow for accommodations if they suspect it would cause financial hardship).

When homes are proposed to be built that will provide a residence for someone with a developmental disability, oftentimes the neighborhood association or even the owner of the property will refuse to allow the house to be built.

When someone has paid their time for previous convictions and/or negative actions after a reasonable amount of time they should be given a "fair" chance at housing.

Why does Hickory and surrounding counties not advocate for more low income housing options in our area. Some counties have a lot of options while our counties seem to always maintain the current number of units instead of expanding services

Why isn't Ex-Offenders who are felons not protected under the law

Witnessed discrimination against mentally handicapped couple that force our organization to take action with the lender. Loan was eventually approved, but it took considerable staff time.

Working with disabled people, I find that there are places still reluctant to house disabled people; there is an unwillingness to make reasonable accommodations for disabilities; there are not enough handicapped accessible units; there is a reluctance to deal with income limitations, even if housing subsidies are available.

young adults with non violent felonies being discriminated against

Zoning and conditional use/special use planning permissions are used to deny housing permits for persons with disabilities whose incomes are limited.

**Table E.3**  
**What are the barriers or constraints to affirmatively furthering fair housing?**  
 State of North Carolina  
 2010 Fair Housing Survey

Comments
<p>A commitment from government.</p> <p>Acceptable housing for residents who are earning minimum wage is not available.</p> <p>access issues education</p> <p>adequate funding to change the supply of affordable housing. Enforcement of immigration statutes makes many of our low-income families even more unlikely to establish their fair housing rights</p> <p>adequate housing for mentally ill, developmentally disabled and substance abusers</p> <p>affordable housing should be on 6.00 hour so people that really need it can afford it</p> <p>affordability</p> <p>Affordable housing for low income persons</p> <p>An attitude of Not in My backyard.</p> <p>An uneducated policymaker concerning appropriate housing for the severely mentally ill.</p> <p>Anything that prevents employment (history of convictions and/or charges even if without charges for 5 or more years prevent individuals from having income to purchase housing.</p> <p>As above</p> <p>As listed above, the failure of city councils to secure proper housing locations for disabled citizens.</p> <p>Asheville's UDO and Buncombe County's zoning plan</p> <p>Attitudes and inability enforce current laws</p> <p>Attorneys for landlords using legal language to avoid compliance.</p> <p>Availability of funds</p> <p>availability of housing</p> <p>Avenues to help get information to citizens</p> <p>Banks' lending practices, interest rates</p> <p>Barriers are people are unaware of help they can get because of complicated wording and other information needed.</p> <p>barriers to affordable housing</p> <p>Being able to educate the general public.</p> <p>big barriers for folks with criminal records in finding decent housing</p> <p>Centralized location for filing of housing complaints ie. clearinghouse for this information</p> <p>Certain assistance programs need to be kept active to provide equal housing</p> <p>certain felony convictions restrict where they can live.</p> <p>Community services to ensure people are in appropriate housing.</p> <p>Confusion by the individuals served. Numerous providers giving different answers and with different roles.</p> <p>Consumers are not aware of their rights nor where to take their complaints.</p> <p>Cooperation of property owners</p> <p>Copious paper work and waiting lists.</p> <p>Cost of housing and cost to maintain aging housing stock</p> <p>cost of property and availability of properly zoned property</p> <p>county govt and state putting unreasonable rules on the disadvantaged we all aren't rich and can manage</p> <p>COUNTY LEADERS AND HOUSING AUTHORITIES THAT ARE NOT TAKING A LEADERSHIP ROLE IN SEEKING OUT FUNDING AND GRANTS FOR HOUSING IN LESS POPULATED AREAS.</p> <p>Criminal Background checks</p> <p>criminal backgrounds for individuals with disabilities</p> <p>Current economic situation</p> <p>current state of economy, mostly</p> <p>Developing sufficient stock of truly affordable housing.</p> <p>Difficult for the average person to navigate</p> <p>Discriminate in appraising property</p> <p>Discrimination against disabled individuals Age Discrimination</p>

Economic development favors high income housing Zoning laws  
Economical impact of lower income / affordable housing concentrated together  
Educating landlords  
education  
Education of fair housing for property managers and social workers.  
Education of Fair Housing Laws and rights with the general public or tenant.  
education of general public  
education of the public sector regarding the laws preventing discrimination.  
Educational level of consumers with disabilities to understand they have rights to safe affordable housing.  
Effectively identifying and dealing with predatory landlords Housing consumer education  
Enforcement and investigation actions are virtually nonexistent in NC  
Enforcement is contingent on filing a complaint and those discriminated against are often reluctant to follow through with a complaint.  
Enforcement. Especially difficult with landlords who serve Hispanics who are unlikely to complain.  
enough accessible/affordable housing  
ensuring that housing is made available to those in need without them having to go through some much "red tape" to later not qualify for whatever reason  
Equal housing opportunity, for everyone.  
exceptionalism attitude  
Fair housing does not need to be "further"ed. The premise of this question is biased.  
Fair housing should include quality of housing. A recent experience proved that the slum lords are protected from having to clean up their properties prior to being occupied. Renters have no one to complain to for health issues when mold forces them to move out of their rental. The slum lord can just rent it out again to another desperate family.  
Felons  
Financial  
Financial barriers to raising money to provide various deposits and application fees.  
Financial constraints make it unlikely that state enforcement can be done comprehensively  
financial limitations  
financing; waiting lists  
Follow through on the Housing Counselor reporting the issues and someone actually doing something about it.  
funding  
Funding  
funds and political apathy  
General ignorance of laws  
Growing numbers of folks facing homelessness  
guidelines designed to keep people in the system not empower them to lift themselves out.  
Handicapped Accessible units are still often limited  
hard to educate tenants and small scale landlords; people are scared to report incidences  
Hard to prove, hard to get an agency to work with people and is very under-reported.  
Having affordable in safe, decent neighborhoods.  
high cost of housing, prevailing attitudes toward discrimination  
High cost. Prevailing attitudes.  
housing awareness education  
housing costs and development regulations - increase price restrict affordable housing  
I had an issue in my neighborhood, and we took the issue to the county commissioners, they sided with the other person and of course we knew they would, but the response we got from one of the commissioners was, "that is what happens when you live in the city., well we all can not live in Buena Vista either now can we.  
I think local land use laws are sometimes a barrier to providing housing choice outside areas of low income and minority concentration. I also believe that local government fees can deter the development of affordable housing which is needed by minorities to help them improve their life situations  
I think race is always going to be an issue  
I would like to have answered NO. Their going to get what the want anyway ... what barriers.

I would think public relations is essential to reducing housing discrimination. Publicizing enforcement successes has a preventative ripple effect. This would also remedy false beliefs among many small-time landlords who believe that they cannot discriminate for any reason, including credit and criminal background.

Illegal immigrants

In a rural community there is less access to free legal advice and less opportunity to learn about fair housing.

In rural areas there is not much understanding of cultural diversity. We still work on the "good ol boy" system.

Inability of the political community to seek and find solutions that do not isolate protected groups from the rest of the community.

income and education

Income levels of low and moderate income. Lack of knowledge of the home-buying process. Credit issues and economic restraints are also issues.

Increasing knowledge about fair housing among stakeholders. Adequate human resources to assist individuals to ensure their rights are protected.

individuals feeling safe reporting mistreatment, education to/for landlords and property owners

Individuals with criminal records in excess of 10 years with no additional similar or related charges are having difficulty securing housing because of their past record

Insufficient funding available for staff to ensure that housing is maintained at a reasonable condition.

It is often difficult to prove discrimination

It is too easy for landlords to find legitimate reasons to exclude someone from consideration.

It's delivered if one is a part of a specific housing program. But, not so much or very little otherwise.

Knowing contact information of enforcers and proponents of the fair housing law; lack of community information; lack of quality representative housing promoted by local governments (SRO's, rooming/boarding housing/affordable choices, Section 8 waiting lists); and lack of interest by power-brokers.

knowledge

Lack of affordable, decent housing

Labeling individuals and individuals who do not have the ability to maintain the residence to sanitary standards.

Lack of affordable multi-family housing

lack of affordable housing

Lack of awareness and knowledge of the law by both the private and public housing providers and the general public. Lack of outreach and education to the general public.

Lack of community willingness to develop an array of housing options for individuals with history of mental illness and/or substance abuse issues. Lack of requirement for individuals with significant needs to be linked to a community mental health provider.

lack of education

Lack of education about fair housing among private renters and landlords

Lack of education of all protected classes

Lack of education, lack of accessibility

Lack of education.

Lack of enforcement

lack of enforcement, training

lack of funding

Lack of funding for new affordable housing units. Discrimination.

Lack of funding to review and address fair housing complaints in the immediate area.

Lack of funding, understanding and education

Lack of funds for education & oversight (although there are centers in other states that self-fund through actions and fundraising). Institutionalized racism and classism also remain strong barriers.

Lack of housing resources and a centralized agency to leverage funding for our service area.

Lack of information about fair income based housing situations

lack of interest and/or commitment from public and private housing service providers and also their lack of education and responsibility to the law

Lack of knowledge among the public about what fair housing laws entail and what their rights are; insufficient advocacy around fair housing issues; need for more housing subsidies for low-income/disabled renters.

Lack of knowledge is always a barrier. People need to know that what they are doing is illegal.

Lack of local government support to further fair housing by the development of affordable housing

Lack of public education.  
 lack of public knowledge  
 lack of sufficient affordable housing; Section 8 not uniformly or fairly administered;  
 Lack of understanding of poverty by legislatures  
 Land use planning and zoning. NIMBY needs to be confronted. Segregation based on race and income is institutionalized.  
 landlord vs tenants Availability of affordable rental housing in safe neighborhoods  
 Landlords don't want to rent to high risk folks  
 Let's start with no credit histories and impossible to get loans for a mortgage.  
 Limited access to assistance. Legal aid qualifications are too low. Many folks can't afford legal assistance even though they are above the poverty level.  
 Limited amounts of money/resources  
 limited availability, difficulty in understanding the process to access fair housing  
 Limited financing, lack of understanding of resource to the community at large.  
 Limited income for the disabled.  
 Local governments make it difficult for affordable housing projects to be built, and this can have a disparate impact on race.  
 local municipalities that ignore and find ways to skirt around the issue.  
 locating affordable rental housing developments  
 location of affordable housing. Access to housing in relation to community employment  
 Long-standing prejudice against most any "protected" class (age, race, religion, etc.) but also lack of funds to make people aware and lack of funds to enforce existing laws.  
 Lower income among minorities and persons with disabilities make achieving homeownership very difficult. Language barriers among Hispanics create barriers especially in rural areas.  
 Many barriers! People in N.C. are so afraid of having to spend a little money on something that isn't going to directly line their pockets--Heaven forbid that we go ourselves and consider the welfare of the whole of society It might cost something or be a slight inconvenience  
 Many people have easily forgotten to housing from many years ago; housing is a non issue for a lot of North Carolinians that are now privileged; and most of all fair housing is very similar to the "race card".  
 Many property management companies are too strict on credit and criminal histories. These are harder barriers to overcome with Reasonable Accommodation Requests.  
 Marines moving off base so higher ranking Marines can live on base is driving up the cost to the low income people.  
 Monetary resources, insufficient staffing at the Fair Housing administrative offices.  
 money  
 Money  
 money and attitudes  
 Money\$\$\$\$\$\$\$\$\$  
 Most people with a disability do not have the funds more the resources to make necessary changes needed to be able to get in and out of most apartment & houses and still have the money for deposits  
 mostly in making more units available in a more diverse area of our community  
 NC Fair Housing Law does not protect same sex couples.  
 NC state does not mirror Fed guidelines  
 Neighborhood leaders.  
 NIMBY  
 NIMBY plus restrictive zoning  
 NIMBYism--ignorance and an unwillingness to learn about people of other backgrounds  
 no deposit funds for units and utilities  
 NO one to monitor slum lords.  
 No one wants supported housing in their neighborhood.  
 no true way to guarantee that fair housing is enforced  
 Not enough affordable housing  
 Not enough affordable housing for low income families, homeless and disable populations. Not enough financial resources available to educate those who are often taken advantage or those who are limited in their ability to speak English.  
 Not enough education and outreach offered, not enough trainings on construction accessibility laws, not enough audit testing of housing providers to determine how good/bad the state is doing ... many fair housing cases (nationally) don't get filed due to people not understanding what their rights are under the law.

Not enough housing

Not enough suitable housing available. Landlords who abuse the system and take advantage of the poor.

Not in my back yard or neighborhood

obtaining credit, clearing of bad credit history

Obtaining uniformity across the board with adherence to the fair housing rules.

old boy network - people not reporting abuse

older politicians who are stuck in the same beliefs that has been held in this state and country for generations

One barrier is when it comes to zoning. Limiting the amount of Group Homes. Also reasonable accommodation request must be in writing.

Particularly with regard to people that have disabilities and a criminal history, I think there will be a reluctance to be flexible about the criminal history to accommodate the housing needs of disabled people.

People are afraid to pursue matter

People in power do not care much about this. They just want to make a quick profit

People is not very interesting in attending the meetings and classes for Fair Housing. They also are afraid of the consequences that their complains may bring back to them

People thinking the already-existing law is sufficient, what is the need to add to it?

people with criminal records are disqualified

Perception of economic impediments to providing fair housing

Personal biases of landlords, ignorance of the law and unwillingness to pursue legal action on the part of the victims of discrimination.

Persons who are homeless even though a majority work part or full time jobs but are unable to afford even the most basic of shelter are being discriminated against as affordable housing even though a top priority in many communities does not set a priority above all for providing basic emergency shelter or supported housing at a level to meet the needs of these persons leaving them with no roof at all over their heads.

persons with disabilities are known to have issues with the public in which there credit is bad and had issues with the law due to public's opinion of the disabled.

Philosophy about a community's role in upholding its members. Basic. Lack of local collaboration among housing providers, case management/support services, other potential partners to ensure change. Also, lack of accountability by some public agencies

Police reports from several years back.

poor people with criminal histories have difficulty getting housing

poor planning on a local local jurisdiction level and development/land use ordinances which constrict the market from providing housing products for all income level, i.e., housing choices

prejudices

Prejudices

Private or single rental owner awareness of applicable Fair Housing Laws

Prohibitive requirements for obtaining permits and/or funding approvals based on neighborhood opposition.

proper education and the cost of adapting to making accessibility affordable

Property Managers do not seem to understand Fair housing and prefer not to deal with it.

property owners resistant to change or repair

Protection of those who owned property in the city and can no longer afford taxes

Public education and a desire for communities to deny how prevalent the problem(s) may be.

Public fear of housing projects, even though the modern versions are not indicative of the stereotypes of dense urban public housing

Racism and a strong anti-civil rights culture

Racism taught down through the generations

racism, social equity

Rental property owners sometimes do not know the law.

requirements for housing make it difficult for young adults to gain access to housing. Voucher programs that attach "one-strike" and your out make it difficult for young adults to obtain future housing. More education geared to young adults on their rights is needed.

Restrictive Zoning Codes especially in regard to multifamily housing. Protest Petition and the super-majority local vote needed to overcome a zoning protest petition. The threshold of 5% of the land owners is a ridiculously low threshold.

rural areas-lack of education/literacy rates

Same as Number 9.

See #9 above

see above in #9

See above, no enforcement is landlords, realtors, lenders violate the law unless a lengthy law suit can be achieved.

See answer to #9, above. In addition, neither the state government or the county governments have promulgated effective Analyses of Impediments that truly identify the impediments or provide for effective actions to ameliorate or overcome them.

See explanation to number 9.

See Question 9 comments; also lack of implementation of Olmstead civil rights requirement due to state Medicaid program. They need to sign onto the Community Choice option that provides 6% additional federal funding if they do, and one year of the federal govt. providing total cost during transition out of nursing home into home care or other choice. Get the nursing home industry's conflict of interest lobbying out of the picture.

see response to #9

Sellers have become adept at finding ways not to sell to people that they do not want to sell to.

Service providers don't have the time to assist consumers with these issues. Lack of interest of landlords to become familiar with the laws

Shortage of affordable housing, disparity in the rental markets and financial barriers with regard to homeownership, and environmental hazards, and lack of support from communities and local governments in development of affordable housing (i.e., not in my back yard).

slumlords encourage persons with disabilities and low income to not complain about their situation or they will evict them

Slumlords who provide minimal maintenance and oversight but walk off with profits

Some families are still too afraid of losing their housing to file a complaint against a landlord.

Some of the individual have been taken advantaged of and have poor credit history due to some accessing their information. This makes it very difficult to get a person into a house/apartment.

State is violating the law itself

Statewide enforcement of the law when people complain

Steps, bathroom modifications

still see racism

subtle forms of fair housing discrimination exist and go unchallenged

sufficient affordable housing financing

Tenants are uneducated as to what their rights are so they don't complain to the correct people which allows the violations to continue.

The ability to access funds to produce or develop affordable housing.

The almost-all white areas of the city have far fewer foreclosures and substandard houses; people of color, low income families with children, people with disabilities, and immigrants have fewer choices for housing in decent condition.

there are not funds to assist individuals that have lost their jobs or there is not public assistance to help with finding reduced housing or rental assistance

The attitude and ignorance of the general public.

The availability of affordable, sustainable, and non-predatory mortgages for all citizens.

The cost of housing, and the fact that most homes are not anywhere near universal design.

The high cost of housing and lack of tenant based vouchers, concentrates affordable housing in certain areas. Also many landlords do not accept Section 8 vouchers, contributing to concentrations of people in certain areas.

The immigration debate continues to force undocumented people underground. Thus, it is hard for residents to speak up and be seen.

The inability to regulate rental market rates.

The loan approval and closing process needs to occur faster. I've had USDA direct loans that have taken 6 months to close (after they have their approval certificates).

the mentality of small towns

The methods of distribution of funds by N.C. Dept. of Commerce and N.C. Housing Finance Agency contribute to impediment to fair housing. as stated in Q9

The more rules you have the more opportunity for getting around rules. Also, it seems that the rules always manage to leave out a group or individuals who actually have needs - mainly due to the fact that there is no lobby for them.

The public perception that putting affordable housing into a community will destroy the worth of homes. The lack of training in how to be a good homeowner or renter for those moving into housing for the 1st time on their own.

The same barriers, race and disability. The barriers are more subtle, for example, housing was available when you called but upon your arrival to view housing it is suddenly unavailable.

The stigma of mental illness and the fear of this group due to ignorance regarding these disabilities. There are not enough funds at this time to keep mentors that could help this population succeed in keeping their housing.

The time it takes to learn is financial barrier for most property management companies.

The wait lists are long, many ppl do not qualify with criminal background records.

There are not services to specifically address the deficit of available housing for the MH populations as well as the ability for landlords to accommodate to MH or SA issues.

There is no balance of power or education for those in need of housing.

there is not any assistance for those who have broken the law who want to get their lives back on track...they're banned for a lifetime

There is too much red tape

They are racial, financial, and gender based

Too few options for people with low income.

Transportation

Transportation for the disabled & elderly that cannot qualify for ADA

Understanding/Educating the public

Unfair policies pertaining to persons with criminal records and past substance-abuse issues.

unfairness, every individual should be treated the same.

very little attention is being paid to this class of citizens

waiting list for these services

Waiting lists, complicated application processes, inconsistency of Housing Authorities across Counties.

Wake county would be an example where they are trying to segregate the school system.

We have a way to go before we see people as human-beings and not of a specific race or as "foreigners".

We have enough protected classes

We need more affordable housing programs.

We need to educate people and counselors about the Fair Housing Regulations.

When more protected classes are added, furthering fair housing becomes too difficult because you start crossing protected classes in trying to satisfy them all.

Whether or not fair housing is an active concern/process of town managers, affordable housing agents and other community leaders.

Who will monitor fair housing and if the banks are being fair.

Willingness to do.

With the ones mentioned in #9, the public often feels they should be punished.

yes, over priced homes in certain communities

Zoning and other regulatory barriers that do not foster the development of affordable housing.

Zoning and planning processes that require neighborhood meetings cause affordable housing for persons with disabilities cause denials of permits.

Zoning and planning processes that require neighborhood meetings cause affordable housing for persons with disabilities denials of permits.

Zoning regulations that limit locations of group homes or multi-family housing. Massive and conflicting regulations/restrictions of funding sources for affordable housing.

**Table E.4**  
**What geographic areas in North Carolina have fair housing problems?**

2010 Fair Housing Survey  
 State of North Carolina

**Comments**

Again, the state should employ trained agencies &/or consultants to do audit testing in each county to determine the amount of discrimination that occurs.

Alamance County

all

All 100 counties

all areas

All areas of North Carolina are prejudiced against housing for persons with disabilities; neighborhood opponents use zoning and conditional use/special use approvals to deny housing.

All areas of North Carolina.

All areas.

All around the Cleveland area

All of them.

All over this region and state

All rural areas

All, I imagine.

All.

All. Both urban and rural.

Along North Carolina

an african american friend of mine was denied an apartment in Carrboro after the owner found out she was black. But I think these problems exist all over the state

Anson County

Any area that has homelessness. Fair housing can only really exist if there is housing available. If there is no housing, how can you determine if Fair Housing is being practiced?

Any city in North Carolina where there is a military base.

Any predominantly rural county

Anywhere high dollars is a prerequisite to acquisition

area's the ban manufactured housing as an answer to affordable housing

asheville

Asheville

Asheville, Buncombe, and Hendersonville are the primary developed areas in WNC

Asheville/Buncombe county to name one.

At least the area where I live, The Triangle

Bertie County

Burke County: Lack of appropriate services and transportation.

Catawba and Burke County continue to need education of fair housing

certain sections of the community or town in which they live.

Charlotte

Charlotte/Mecklenburg County

Cleveland county

Durham

Durham, NC

East Spencer, North Carolina

Eastern

eastern coastal NC, especially Brunswick County

Eastern N.C.

eastern NC

Eastern North Carolina

Eastern part of state

Eastern Rural areas

Entire state

Entire state to different degrees.

Every county we serve, which are Henderson, Polk, and Transylvania.

Every place has these problems, people just don't know the system to get help or what their rights are.

Every time a community thinks that there is going to be a facility for troubled children, or delayed individuals in an area, the big cry goes up "Not in my back yard

everywhere

Everywhere NIMBYISM is allowed by local Govt.

Fair housing is an issue state-wide but I would imagine the more rural the area, the more issues with fair housing.

Fair Housing problems persist across the state, but I usually hear about problems in metropolitan areas such as Durham, Greensboro, etc.

Greensboro

Greenville and Pitt County

Hard to pin down but we get from Orange County, Carboro, and other...

HARNETT, JOHNSTON, SAMPSON

henderson county is taxing and coding out all but the rich my family was 3rd to settle here i cant wait to leave when they run us off who will do the work

higher price communities in our community...do not want lower priced units in their area

I am aware of problems in Beaufort and Pitt Counties.

I am only aware of what is going on in our community in rural northwest NC. Landlords prefer college students over lower income or homeless folks.

I assume all with regard to chronic homelessness

I believe all areas of NC have issues with fair housing. These issues vary by region. In some cases it's access, in others it's availability, in others it's quality or lack of transportation services, etc.

I believe Eastern NC is a very rural area and many times it's "who" you know not "what" you know. Many people do not know or care to know how to govern themselves when it comes to fair housing.

I can only reference the Wilmington area. In conducting fair housing surveys, some minorities indicated they had been discriminated against in seeking housing as well as ignorance of the law's protection.

I can only speak about the Wilmington area. In conducting fair housing surveys, some minorities have indicated that they have encountered problems. Also many of them are unaware that the law exist.

I don't think it's necessarily focused in a particular geographic area; it's probably statewide.

I know there are issues in Wake County / Raleigh area, and assume there are still problems in other areas as well.

I only know of the problems in Raleigh

I serve eastern NC and there do seem to be problems here.

I think it is all over North Carolina.

I think most areas do.

I think that smaller areas in the state that do not have enforcement power have problems.

I work primarily in the eastern NC region and seen many policies and regulations that contain a variety of barriers for building new affordable housing.

I work with young adults throughout the state and fair housing is an issue throughout the stae - however, knowledge of provisions under McKinney Vento and National Center for Homeless Education (NCHE) and the North Carolina Homeless Education Program (NCHEP) have been a wonderful resource for me as I work with the young adults population.

I would say all of them

I would think that there are compliance issues throughout the state--at least in larger cities and certainly in some areas of Charlotte.

I'm guessing, but in the past, migrant labor camps were deplorable.

I'm sure the entire state has problems

i'm sure they exist to some extent everywhere, just in different variations.

If you (try to) live in a neighborhood in rural areas you will be certain to find many examples.

lin the small rural communities

In certain areas it's just not available

In certain unpoverty area's there no enough housing available the waiting lists are extremely long

In my work, I only familiar with Buncombe County and I know that our local fair housing enforcement agency is needed.

It's hard to be precise with so little action on the issue, my guess is that there are problems everywhere.

Lack of affordable housing in Raleigh and Cary

lack of awareness of the laws and back woods folks who don 't get it.

lack of housing

Limited housing available

Limited housing exists overall in our area, in particular to those with specific needs

Lincoln county, Lincolnton ,

Mainly more 'rural' areas.

Metro areas.

Metropolitan areas have complex and complicated zoning and planning permit processes that greatly increase cost, making housing unaffordable.

Metropolitan areas have complex and complicated zoning and planning permit processes that greatly increase costs, making housing unaffordable for persons whose incomes are limited by their disabilities.

more county

Moore County and surrounding rural areas

More rural locations

More rural; more problems with access

More so in the East

Morganton

Morganton's staff don't seem to be as well trained in privacy of applicants as Valdese staff.

Most of the rural community.

most rural areas of Buncombe County

Most, specifically areas with high concentrations of minorities.

My view is that there is an inadequate representation of different housing structures offered, developed, built and advanced in a wider variety of neighborhoods or economic districts.

New Hanover County

NIMBY attitudes

No available affordable housing, substandard housing for low-income persons

North Brunswick county -Leland and Bellville

North East

North Eastern North Carolina

North Raleigh

Not enough housing

Not enough low cost housing that is decent, safe and sanitary.

Not sure of areas having more problems than others, but rural areas normally have less access to services and supports.

Onslow County

Piedmont

Piedmont area, especially High Point

Pitt/Greenville

Places where subprime mortgages were disproportionately given, especially communities of color.

Please. Complete areas of cities and certain counties are exclusively one race or another!

Polk County NC

Poor /high crimes areas (Robeson County)

pretty much everywhere

Primarily areas with higher levels of lower income persons

Probably all, but certainly in rural areas of WNC.

Probably everywhere

probably more prevalent in larger metropolitan areas

Raleigh-Wake County, there is no regulated agency or enforcement source to contact with violations.

Raleigh, Durham, Chapel Hill.

Raleigh, Henderson, Cary, Garner, Rocky Mount, Greenville, Goldsboro.

Raleigh, charlotte, Greensboro, Burlington

Remote rural areas

Rockingham county

Roxky mount, Edgecombe county

Rual areas

rural

Rural

rural - high poverty areas

Rural and exurban areas have significant fair housing problems, particularly its treatment of immigrants or people "not from around here".

Rural and inner city  
Rural and urban  
rural and urban areas  
rural area and urban areas  
rural area of the state  
rural areas  
Rural areas  
Rural Areas  
Rural areas appear to have more inherent bias against minorities.  
RURAL AREAS MORE SO THAN URBAN AREAS  
Rural areas of NC, most importantly the Eastern part of the state  
Rural areas of Surry County. Mt Airy has issues as well, primarily due to lack of housing. There are no services in place right now to serve single men who are homeless or need assistance.  
Rural areas seem to not be familiar with the extend of what the Fair Housing Act actually covers.  
rural areas with limited resources inner cities with large populations of homeless and mental health consumers  
Rural Areas--Carteret Co. Lack of affordable housing for low-income/elderly/disabled adults  
Rural areas, areas near military bases and within urban areas (population over 100,000)  
Rural areas, areas with high concentrations of poverty  
RURAL areas!  
Rural Areas.  
Rural communities  
Rural Communities  
rural eastern NC  
Rural eastern NC  
Rural Eastern NC  
rural eastern North Carolina  
rural western NC  
rural, southern, eastern areas. seems everything of any substance is given to the larger cities  
Rural, Urban  
Rural, urban, suburban settings state-wide. Even in exemplary communities, there are people who cannot get safe, affordable housing.  
Sampson and Dublin County.  
Segregated low-income communities/neighborhoods and high crime areas (drugs, gangs, etc.).  
Small and rural towns are generally worse than big cities  
Small towns in Eastern North Carolina  
Smaller Cities  
Smaller communities are not scrutinized and audited to the same level as larger cities  
Some unincorporated areas.  
South Charlotte  
southeast  
Southeast NC  
Southeastern NC  
Southern rural areas  
State of NC  
state wide  
Stokes, Surry, Yadkin  
Surry County  
Take your pick. It's everywhere  
The area I am most familiar with is Greensboro but I'm sure other places have similar problems.  
The bigger cities.  
the Eastern part of the state  
the entire state

The entire state  
 The rural areas.  
 The rural parts of North Eastern NC  
 The State of NC as a whole.  
 The Triad, the Triangle, the Mountains, the Coast  
 the very rural areas  
 The western part of the state appears to have some issues especially where there appears to be no middle class neighborhoods.

There are upper income communities in the large cities across the state that are protected by local governments that deny lower income minority persons housing choice by not allowing the development of affordable housing near the upper income areas which most often have the best nearby services and shopping. The recent example of what happened in Charlotte when the Charlotte Housing Authority tried to develop near an upper income community is a good example of discrimination by a local government with its land use controls.

There is still discrimination in rural counties, and most cities as well.  
 They are all over North Carolina but more concentrated in areas where fewer services are provided and less attention is given to these issues  
 This happens everywhere in the state.  
 Those with low income  
 typically in more rural areas/smaller towns  
 Urban areas with high concentrations of homeless persons living on the streets with no provision for basic emergency shelter.  
 Urban areas, low income areas.  
 varies in the state  
 very rural areas that are heavily populated by expanded families and have minimal transient population  
 very rural western NC areas  
 Wake county and etc.  
 We are located in the Triangle Area which includes Raleigh, Durham and Chapel Hill.  
 We have received comments and complaints from people throughout the Great State of North Carolina. However, we tend to receive more complaints from rural markets than metro.  
 WE have small minded people in the rural counties  
 Western NC is the area that I am aware of.  
 western, rural  
 Whole state  
 Wilmington  
 Winston-Salem  
 WNC. Haywood/Jackson/Swain/Macon counties  
 you name it they got it

**Table E.5**  
**What do you think cause problems in those areas?**

2010 Fair Housing Survey  
 State of North Carolina

**Comments**

12,000 Marines and their families move to Jacksonville, North Carolina from other military places  
 A focus profit at the expense of quality and affordability. A lack of assistance for property owners who truly want to provide quality affordable housing. Programs that need to be reassessed and revised like section 8, etc.  
 a lack of education concerning fair housing and a lack of enforcement of fair housing  
 Above two answers  
 affordability, counseling services  
 Affordable housing is not readily available to people in protected classes  
 again backward thinking, and the lack of resources for people to go to when they need help  
 Agencies in charge of monitoring housing problems do not do a good job of publicizing their purpose or function. Also, the people who make the complaints are not taken serious.

Areas that maybe affordable to blacks and Hispanics are not in the best neighborhoods and they are treated as if they get what they deserve. If the housing is affordable in a decent neighborhood, blacks and Hispanics are not given an option over other ethnic backgrounds to obtain a lease. Affordable housing is typically placed in slummed areas, why?

As stated below people not being treated equally and no law to stop it.

Attitudinal barriers, lack of creativity, lack of education to consumers (free public tv programming, including the Legal Aid housing trainings to a vastly wider audience with less work, News TV 14 in Triad willing to do news spot, etc.), aging population equals more person with disabilities needing accommodated housing; economy, low rate of employment for Persons with disabilities due to discrimination, and lack of job creativity with telecommuting, job sharing. The cost excuse would not be tolerated with any other minority status protected under the constitution, ie. "no more separate, but equal" argument is valid under the Constitution.

Available housing and lack of education as it pertains for Fair Housing Laws.

Because its a small town and its agriculture. A lot of housing is held for migrants temporary stay.

Bias towards single family homeownership and the need to "protect the rights of single family homeowners." What about renters?

bigotry

Bigotry against protected classes and a lack of understanding of fair housing laws.

Both areas have supply problems making it tempting to discriminate and choose the most "ideal" tenants. Rural areas may struggle with compliance due to lack of resources and awareness in the community.

COUNTY LEADERS AND THOSE IN AUTHORITY THAT DO NOT SEE IT AS A PROBLEM BECAUSE THEY THINK THE PEOPLE DO NOT LOOK LIKE THEM OR IT'S THEM AND NOT US MENTALITY

Crime, criminal and credit background checks

Demographics

Depends. Racism & Ignorance

Developers and government are too powerful and have not committed to the Fair Housing Laws both at the Federal, state and local.

Developers want to use any available land to be used for high-end housing which lines their pockets.

discrimination maintenance

Discrimination, assumptions about certain populations, and the fear of property value decreasing if people of certain racial, ethnic, or socioethnic backgrounds take up residence there.

Discrimination, Close Minded Individuals, Lack of Knowledge about law

Discrimination, stereotypes, racism, sexism, ageism, lack of education

disregard for the law and ignorance of the law by housing service providers as well as the general public's ignorance of the law.

Economic development favors high income housing Zoning laws

economic disparity and perceptions of "affordable housing"

Economics

education/complacency

Fear and prejudice. What's needed is education

Fear of the unknown and/or change.

fear that it will lower the price that they can get as well as assumptions about quality of units and people that will be moving in fear, ignorance

Financial burdens, property values, home owner associations.

Generational biases

Generations of racism and ignorance.

Geography, limited resources

Government agencies.

High cost of housing and inadequate income for - teachers, firemen, policemen and other low income earners

High prices

higher concentration of lower income citizens

Houser may not be comfortable with applicant lifestyle because they are in a minority in area.

I think being in a university town biases the rental developers and the rental management community away from working with low/mod income people, especially with disabilities. There is enough money to be made without addressing this need to entice developers to do anything outside the mainstream.

I think that in my area it is based a lot on who you know, the "buddy system".

I think the property owners need to be educated more about the needs of disabled tenants. I think disabled tenants need someone who could help them remain stable and teach them how to take care of the properties they are renting or buying.

Ignorance about the law as well as total disregard for the law by those providing housing. Also ignorance of the by those seeking housing. Lack of outreach and education by housing providers.

Ignorance

Ignorance. Lack of association with people of various ethnic backgrounds.

In rural areas often landlords are unregulated because the county does not have the manpower to check into everything, and people are used to doing things the way they always have.

Inadequate financial support to develop housing, lack of collaboration between housing providers and treatment community, lack of collaboration between legal system and mental health treatment providers.

Individual choice

isolation; lack of education; lack of housing options

joblessness, hopelessness

Lack of sufficient income based housing

Lack of accessibility, lack of education, lack of resources

lack of access to resources

lack of adequate housing and lack of cultural understanding.

Lack of affordable, safe housing

Lack of any real enforcement of fair housing laws.

Lack of available low income housing. Landlords are able to charge high rates for less than favorable living conditions.

lack of availability of housing

Lack of awareness and enforcement of fair housing laws.

Lack of awareness by the victims and a feeling that there is no one monitoring by the perpetrators

Lack of courage by public leader not to say that "not in my backyard" positions are wrong and possibly discriminatory.

Lack of education still old south in thinking (good old boys network) hidden discrimination low wages

Lack of education about fair housing, lack of formal education (high school), lack of jobs, single parents, often times, babies raising babies, and people having a sense or feel as if they don't belong or government (all levels) not caring about people.

lack of education and limited subsidized units

lack of education and understanding

Lack of education of fair housing law among tenants and landlords, less trust in law and government, more illiteracy, larger "grey-market" economy

Lack of education of landlords, employers, lack of adequate tax incentives for employers to "take a chance" in employing ex-offenders. Without employment and housing people are likely to return to the crime that placed them into prison.

Lack of education on subject

Lack of education, awareness of the law, and enforcement.

lack of education, criteria for obtaining/access to housing (deposits, age-ism) affordable housing, lack of choice in appropriate housing, ableism, discrimination, and racism. Education is also needed (renters and landlords) on how to resolve housing related issues especially if a young adult is hospitalized do to mental illness.

Lack of education, cultural bias passed from generation to generation.

Lack of education, lack of tenants willingness to complain due to fear

Lack of education, lack of tolerance

Lack of education.

lack of education/assistance

Lack of finances and employment.

Lack of funding

Lack of funding and attention to the problem.

Lack of funding for new affordable housing construction and NIMBY.

Lack of funding, education and economy

lack of funding, mismanagement of funding

lack of funds, lack of transportation

Lack of government attention, greed, NIMBY

lack of housing

Lack of information

lack of information lack of enforcement  
 Lack of information and lack of transportation  
 Lack of interest in providing the necessary quality housing  
 Lack of knowledge  
 lack of knowledge about the fair housing laws and discrimination  
 Lack of knowledge and love for mankind  
 lack of knowledge and stereotyping of what affordable housing is, what affordable housing looks like and who lives in affordable housing. Strong political views and agendas will typically prevent affordable housing from being developed. An overall lack of any mandate to provide a fair share of affordable housing.  
 Lack of knowledge of rights, responsibilities, and where to report.  
 Lack of manpower to enforce the rules in smaller, less populated areas  
 Lack of professional staff people and resources to educate the public.  
 Lack of resources  
 Lack of resources and funding in area to address need  
 lack of resources and interest in services for those counties  
 lack of resources and knowledge  
 Lack of State and Federal housing directives which tie State and Federal funding to a requirement demanding that localities provide basic emergency and affordable housing targeted to keep homeless persons from living on the streets with a clear mandate that all are provided for. If we can provide this for handicapped persons with a no tolerance policy we should be able to do this for homelessness with risk of State and Federal funding being the requirement.  
 lack of supportive resources; transportation, etc.  
 lack of training further west than Asheville, there are 7 additional counties past Buncombe  
 Lack of understanding by landlords and residents.  
 Lack of understanding by landlords.  
 Land use patterns that segregate and lending practices that discriminate; decades of predatory lending and credit practices.  
 Landlords prefer to rent to students and have forced individuals out of housing so students could move in or chose a student over a community individual including those with disabling conditions and/or the homeless.  
 landlords who can & have gotten away with discriminating over the years!  
 Large Hispanic Population and need for education about fair housing rights.  
 lax oversight  
 Less training for property management  
 Limited assigned apartments that's set aside for HUD tenants  
 LIMITED FINANCIAL RESOURCES  
 Long-standing racism  
 Low funding  
 LOW NUMBERS OF PERSONS REQUIRING AFFORDABLE/ACCESSIBLE HOUSING.  
 low-to- no income.  
 Many people are still hung up on the race issues and others desire to rent to a specific class  
 Mortgage lenders greed overriding the need of the community.  
 most low-income families  
 N.C. Fair Housing Department to address  
 NC Housing Finance Agency and NC Dept of Commerce Division of Community Assistance.  
 NIMBY  
 NIMBY regarding housing for the disabled and poor  
 NIMBY, lack of SRO availability with on-site supportive services.  
 NIMBYism based upon a lack of knowledge--contempt prior to investigation and an unwillingness to be open to change.  
 NIMBYism, ignorance  
 No funds the increase rate of unemployment, many people using public assistance  
 NO money, poor credit history, lack of assistance to HUD housing/ section 8 and so on.  
 no one is educating citizens especially the ones institutionalized temporarily  
 no regulation, limited resources, fear, racism, education  
 Not enough funding to provide housing for the poor and disabled.

Not enough funding, discrimination, strict screening procedures  
Not enough housing and staff to serve folks who need assistance.  
not enough money; waiting lists  
not enough resources to effectively serve the populations in need of service  
Not enough Senior Citizens' housing in the county. These are your low income people.  
not willing to go universal on all housing. only billed to minimum code only, mindset.

Old attitudes about citizen responsibility. Easy loopholes where parties can make money without accountably providing for local citizens in need. Excessive certificates of need for placing persons in "adult care" homes, where they remain entrapped and cannot seek own housing. Minimizes appearance of state-wide need for housing AND SUPPORTS for persons with some disabilities.

Outreach deficits and financial restraints  
Over restrictive zoning and protest petitions.

Owners of rental units feeling like they can make up their own rules pertaining to the residents they allow to reside on their property.

people in charge  
People in the area many times believe in that old mentality of how things use to be or taking care of their own, which leaves a lot of people without housing.  
People who don't care or who place resources in other places  
People worried about their property values, about having people of different races or social classes living near them and going to their children's schools.  
people's attitudes and viewpoints  
Perhaps there is not enough oversight to address problems and enforcement to discourage people taking advantage.  
Please see #13.  
political influences  
Political pressure by neighborhood opponents of affordable housing, especially housing for persons with disabilities.  
politics and money  
poor paying jobs/no jobs  
Population  
Poverty  
Poverty - lack of education  
poverty, education, adequate supply of housing stock, inadequate housing conditions  
Poverty, job losses, low median income.  
prejudices that many people continue to have. not only racially, many people don't understand our clients with disabilities and either don't want to deal with them or are afraid of them. it is difficult to change landlords/management companies.  
Prejudice and fear  
prejudice still remaining  
Prejudice, ignorance, and then some more prejudice.  
prejudice, lack of knowledge  
prevailing attitudes  
Prevailing attitudes and cost in some areas.  
Primarily lack of enforcement. No effective statewide fair housing enforcement organization. Discrimination among "fair housing advocates" towards immigrants and non-native, non-black residents  
primarily non-acceptance of racial , ethnic and cultural; education has a lot to do with it  
Property managers and landlords are uneducated and don't care to be educated.  
property owners lack of responsibility to provide adequate housing as required  
Property owners who are unwilling to allow different ethnicities into a community  
Poverty and a lack of employment and still having the "good old boys" mentality.  
racial and economic discrimination  
Racial profiling / discrimination/ economy  
Racism  
Racism, ignorance of the law, unfounded fears re providing low-income households affordable and market-rate housing opportunities.  
regulations

Renters do not want to accept funding and have no prior connection with providers of housing subsidies

Same answer as #11: Long-standing prejudice against most any "protected" class (age, race, religion, etc.) but also lack of funds to make people aware and lack of funds to enforce existing laws.

Same as #11, plus powerful advocacy on the property owner/manager side of things.

Same as number 11

See above.

See #11.

see 13

see above

See answer to 11

Simple discrimination, lack of knowledge of the laws, stereotypes, etc.

Slum landlords

Small group of people in control of development and growth in a community. Usually ones who have lived in an area for generations and the wealth and mind set has passed from one generation to the next.

Social vulnerability and education levels of affected persons, including immigration status

Some of it is personal racism but much is also to blame on the COST of affordable housing across the city/county. All subdivisions/neighborhoods should have moderate income apartment or single-family homes that a small, low-to-middle income families can afford to rent or buy.

Some people are being very selective about who they will rent or sell property to.

Some places just don't want certain people there rather they qualify or not.

Stigma and resistance to persons with disabilities and low income persons by neighborhood residents. Also, limitations on number of unrelated persons living together deny low income disabled persons the ability to share the cost of housing.

Stigma and resistance to persons with disabilities and low income persons by neighborhood residents. Also, limitations on number of unrelated persons living together.

Stigma attached to substance-abuse or prior criminal history. Also, there seems to be a certain population dependent upon assurance that there is always a population of people who cannot get good jobs or good housing so that they will continue to feed into the prison system.

Stigma.

The attitude that "those people" should be glad to have any kind of housing, so don't require it to be as good as other people's.

the East is very rural and a large amount of poverty is in that area as well.

the elected officials don't care or listen to the poor when we leave they themselves will be the poor over taxed

The fear of change in neighborhoods when a housing community for the disabled or low income are proposed in the neighborhood

The general public has a "fear" of these disabled persons, both in their physical safety and for their property values.

The have and the have nots

The idea that poverty and/or race implies less intelligence, motivation, creativity, or social acceptance.

The need for cheap fruit, vegetables and crops.

the neighbors of the disabled will continue to pick on them because they are not normal. the complaints go to the office staff who are under paid and over worked so it is easier to have the disabled terminated or attempt to terminate them. Also the disabled don't have community support services to assist them with issues.

The people at the housing authority, many have family that are in need of housing and they are usually at the top of the list for housing. And no one truly follows up on complaints about landlords, some of the houses I've seen being rented to people, should have been torn down.

The regional offices not conducting business the same.

The unspoken views on gentrification and the lack of affordable housing in higher-end neighborhoods!

There are not services to specifically address the deficit of available housing for the MH populations as well as the ability for landlords to accommodate to MH or SA issues.

there is no advocacy, it is sp[read so far apart. by the time you hear of an issue, its too late and people simply don't have the strength.

There is no one to enforce the Fair Housing Act in their area and residents might be reluctant to file complaints with NC Human Relations Commission or HUD.

They are rural communities, they are forgotten about and everyone just does business as normal, they really don't want to bother anyone with there problems, so they just don't deal with the issues.

they know they get away with it

This may be because these areas have more resources to teach people about their rights under the Fair Housing act. Also, in rural areas where a particular landlord owns a few properties, they may not be covered by the Fair Housing Act.

they do not care if homeless people have a place to live that they can afford.

Traditional housing patterns.

traditions of exploitation and political realities

Training or learning issues.

Transportation, lack of education

very little emphasis is given to those areas west of Winston-Salem, NC for anything.

Yes

**Table E.6**  
**Has state or local government taken planning, financing or administrative actions that may have adversely affected fair housing choice?**

State of North Carolina  
 2010 Fair Housing Survey

**Comments**

1. Neighborhood meetings required by city planning and zoning codes deny disabled residents access to affordable housing. 2. Limits on number of unrelated individuals per residence for adults with disabilities is restrictive.

1. Neighborhood meetings required by city planning and zoning codes deny disabled residents access to affordable housing. 2. Limits on number of unrelated individuals per residence limit low income disabled persons from sharing housing expenses.

A number of localities have intentionally limited the availability of housing affordable to protected classes, and neither the state nor any other agency has done anything to stop this or to make the localities stop these practices. An example is Southern Pines requirement that any proposed multifamily development have at least 10 units. This effectively means that no federally subsidized units can be built there, which has the effect of excluding protected classes from these communities because those classes more often need subsidized housing due to their lower incomes.

Affordable housing in this area has been replaced with high end condos

Allowed for highly concentrations of expensive housing in desirable areas which result in concentrated poverty in the less desirable areas. Prohibit, zone out or vote down affordable housing.

Budget cuts

By contracting with housing providers and agencies that do not follow the model/s- S +C housing, housing first etc-designed for the most underserved of our population- homeless w/SPMI, chronic homeless- we continue to neglect need of this population.

by having codes and zones they are losing what made our country great

Can't specify

Cancellation of housing subsidies based on the erratic Mental Health system in NC

cities that enact location policies for affordable housing.

City councils/overlooking disability needs in favor of political advantages. Real estate boards/appealing wealthier neighborhoods for financial gains

city of Asheville will not require low to moderate income housing during the permitting process for developments

City of Charlotte lacks political will to enact inclusionary zoning. Most counties and towns simply ignore the need for low cost housing.

City of Gastonia won't change some codes to comply with HUD requests so we can access more funding.

City of Raleigh does not - enforcement

City Planning Boards and City Councils use land use restrictions to deny housing opportunities for the disabled and persons with disabilities

Commissioners lack of awareness.

county planning and inspections department

Cuts in funding

Cuts in funding due to increasing demands for limited federal resources (e.g. CDBG, HOME)

Decrease in personal care services

Development is always toward the "high end" --- look at downtown Raleigh. Even if I WANTED to be in an urban setting, there is no truly AFFORDABLE housing. All new "units" are purposefully priced way out of MOST working families' budgets! (Teachers, public servants, minimum wage workers...)

Division of Community Assistance monitors CDBG programs for fair housing initiatives.

do not wish to comment on the cities or geo. areas

Due to the economic problems in NC, it is more difficult to help people or find resources to advocate for them.

emphasis on home ownership instead of developing affordable safe rental properties

extension of water/sewer annexation

Fair housing laws.

Federal

Funding

Housing assistance for rentals

Housing Authorities do not give priority to homeless individuals and families with children. Counties which are legislatively mandated to provide human services for homeless individuals and families state that they have adequate emergency shelter space when hundreds of persons are on waiting lists for shelter space and are relegated to living on the streets and in the woods. More than 350 men are on waiting lists for Wake County's South Wilmington Street Shelter each night and 40 men and 40 women on waiting lists for other Wake County shelters each night... with no alternative but to live on the streets or in the woods, with many forced to take other measures to find shelter ...prostitution or jail for a night's shelter,

I don't believe that administrative actions necessarily include an ongoing consciousness for providing fair housing choices.

I don't know that they have done anything

I feel that zoning can be used to weed out certain groups of people without looking like explicit discrimination.

I have seen several cases of local governments increasing development standards for an affordable housing project in requiring greater buffers around the property, fencing around the site where no fencing would otherwise be required, construction of a public thoroughfare in the middle of an apartment development and other requirements (above and beyond the regulations within the local land use ordinance) that ultimately result in increased development costs.

I think the zoning patterns in different cities or towns make it possible for whole areas to avoid having multi-family housing or small single-family housing units. It's not so much "fair housing" by law, but these patterns create unfair housing indirectly by often concentrating poverty and limiting choice to high-quality schools that use neighborhood choice (more of an urban issue perhaps, though I checked the box of "rest of state.")

If there is government money, either from the city or county, utilized by a local housing agency, there should be oversight by the city or county with fair housing with these funded projects.

In Durham the local government looks more at how good a neighborhood looks then serving the underprivileged people

In general, planning and policy development can occur without seeing all of the ramifications

In Watauga County more apartments and condominiums continue to go up that are out of the price range of the people in service jobs - which are most of the people here.

Increasing the sales tax in Onslow County may stop the increase in rental rates.

increasing the size of minimum lots can effectively make it difficult to have affordable housing.

Individuals with past criminal records are prevented from securing housing. I think there should be a time frame on the occurrence of the charge(s) and a stipulation that no other similar charges or additional charges were associated with the individual

Keep HCBG funds for housing - don't redirect funding toward economic development. People need safe, affordable, accessible housing!

Key program only wants the cream of the crop in housing program, not open to all people with disabilities.

Lack of funding for housing for individuals with disabilities

Laws have been passed. All real estate professionals are aware of these regulations.

legislative policy for affordable housing restricts where this housing is located and the schools, employment opportunities, public transportation access, retail access, etc. that go with it -

local authority needs to mandate low/moderate income housing for every project above a certain size

Local governments have made it harder to develop subsidized housing

local governments, county commissioners, city councils

local land use laws typically written in a way that prohibits various housing types and choices

Local mental health management organization has misused contracts. No partnering with local landlords with objectives re: housing and location quality in mind. Use of same landlords whose buildings are often insufficient, while others who have sought discussions with public MH management have not been able to have them. Contracts with housing providers have not kept client safety and satisfaction as standards. Have a peer who recently went without an air conditioner in an apartment with two doors but no operable windows for more than one week when the temps in late June/early July were mid-90s. Not first time. Provider very slow to respond.

Local Zoning laws can effect the development of affordable housing.

Local zoning ordinances Lack of knowledge and training about housing issues

Local, State, and Federal regulations are increasing for housing development, which drives up the cost of housing, but there is no provision for affordability. There are also legal concerns whether inclusionary housing requirements at the local level are legal.

Low income housing and the need is labeling the elderly income, and low income.

Low-income housing ie. projects only serve to promote stereotypes.

Many examples - most recent and worst, was the Town of Cary placing massive, expensive, nonsensical development restrictions on housing for persons with disabilities (The Serving Cup).

Municipalities take actions all of the time that limit where affordable housing can be built.

my home town provides density bonuses and has created area plans which outline the type of development needed in each area to create balance

NC Housing Finance Agency and NC Dept of Commerce Division of Community Assistance

No one is advocating for the disabled populations

North Carolina. The mental health sector has taken big cuts to their budgets. There aren't enough community supports workers left to aid in making this process successful. Once a disabled person is renting a home, they do not have the supports to help continue stability or the means to find help with ongoing problems.

Not aware of all these decisions. However, I'm interested in knowing if young adults are involved in the planning.

Not enhancing building code requirements that would force slumlords to fix their units.

Not offering enough housing to low income families.

Not supporting department and divisions that are in the areas of Fair housing.

Ordinances that restrict areas to certain types of housing developments to maintain "property values" - OMG! Can't have a MH next to a high-end subdivision

planning for public housing often sets up areas for discrimination

Raleigh City government Wake County government NCHFA

reducing or eliminating funds for people with disabilities for housing deposits

Required distances between certain types of housing

restrictive building codes reduce the availability of affordable housing.

Several municipalities respond to complaints and are not willing to rezone or issue CUP's for affordable housing. Pinebluff, NC

Southern Pines, Charlotte, Knightdale, to name a few

State cuts in programs to the poor and disabled

State funding to support individuals with severe and persistent mental illness has continued to decline in recent years. Success in any housing initiative is dependent upon an adequate infrastructure of treatment supports.

state legislators

State wide

taken away housing without replacing safe and affordable housing

The award of tax credits has resulted in massive reconcentration of poverty in the inner city high poverty tracts. Scoring system for award of LIHTCs gives advantages to projects reconcentrating poverty.

The City of Asheville's UDO greatly limits multi-family housing development and as a result, impacts housing choice for low-income households which are disproportionately, minority, single parents, and disabled or elderly people.

The lack of funds and ability of local, poor communities to rise up without advocacy.

The Mt Airy Housing Authority Office. They continue to not respect the disabilities of their residents and will use the disabilities against them. I work with many clients who are bullied, even during the appeals hearing.

The Office of Economic Opportunity is currently violating the law

The problem is that most state and local governments don't take any or enough action related to planning, financing or administering fair housing policies or activities.

The reduction of financing has hurt the further development of affordable housing. Planning departments have continued to find more ways to be restrictive of multifamily development. Administrative burdens such as excessive development fees and excessive planning and zoning hoops to jump through have increased the cost of affordable housing.

The same departments you've mentioned, have failed due to "inaction". There is property that is sitting vacant, that can be developed into affordable housing, which could then be occupied "Fairly".

There has been some reported blocking of moving forward by some people who are taking a viewpoint that any kind of homeless shelter or more income based housing would decrease their property values.

**THEY TAKE LITTLE ACTION, DO NOT PROVIDE THE APPROPRIATE RECREATION, SECURITY, AND LACK OF FUNDING FOR HOUSING.**

This may apply: Section 8 housing in Brunswick county is so limited, people are basically being told to move away. This is controlled by the county commissioners, who basically do not want "those kind of people" in the county.

Town of Knightdale has imposed a water allocation policy that puts multi-family housing at the bottom of the priority list when granting water. In addition, Wake County Board of Commissioners approved a policy that limits the use of county funds for affordable housing in certain communities unless the community signs a letter of support for the housing.

Units of local government that require neighborhood acceptance of affordable housing before either zoning/planning permission or funding is approved.

Unnecessary fees being charged for new construction and development will continue to raise the price of housing and limit the choices people have

Unsure about gov. unit, but zoning procedures in many areas

urban renewal/ revitalization - most times moves out lower income and replaces with higher.

Various municipalities around the state have taken zoning and planning commission actions that make affordable and integrated housing difficult to be constructed.

Western NC local governments (west of Winston-salem) in the past have blocked the development of affordable out of fear for "project" type housing.

When the US Government pays for low ranking Marines to move off base to allow higher ranking Marines to live on base, it drives up cost of renting.

Zoning and city planning committee requirements

zoning and tax plans

Zoning decisions

Zoning decisions, lack of interest in community development, old ways of thinking regarding persons of lower income

### **Table E.7** **What are the fair housing non-compliance issues with any public housing authorities in North Carolina?**

State of North Carolina  
2010 Fair Housing Survey

#### **Comments**

Again, there should be audit testing to determine public housing compliance. Housing discrimination is quite tacit now, and victims may not know they are having their rights violated. The only way to determine if this is happening is to have trained volunteers pose as prospective home-buyers, tenants, etc. and compare treatment between protected and comparison categories.

Already stated them

back ground checks and credit history should be more relaxed

Benson does not accept applications for housing from persons below age 21. Most provide no services or accommodations to non-English speaking persons.

but I am sure there are. I want to know when they would start building again.

City of Raleigh Hosing authority, mold issues and very hard to get any kind of response on any questions or concerns from them

Discrimination against people with intellectual and developmental disabilities is rampant.

Due to not having a centralized way for citizens to file a complaint, I feel housing issues are under-reported.

Elizabeth City Housing Authority and Herrington Village, both in Elizabeth City, NC

Evicting tenants for the behavior of others in their leased units; this can happen especially with folks who have mental health challenges - others take advantage of them and their limited judgment, often moving into their units to use for illicit purposes, or just to flop

felons

Greenville Housing Authority

handicap

HAWS- S+C being turned into a traditional housing program and being managed with the same guidelines as Sec 8 voucher.

Housing Authority of Winston-Salem misuse of public dollars. Busted a couple of years ago.

I am not aware that any of them face regular testing on the issue.

I have had discrepancies in communication between the staff at the Raleigh Housing Authority with paperwork "disappearing" when I have assisted consumers personally with submitting them.

I still hear that "it is who you know" that gets you what you want.

I'm not sure if this violates fair housing, but public housing is the next best thing homeless individuals and families can access due to the many barriers they face for accessing decent affordable housing. It concerns me when they are evicted because they can't pay their gas or electric bill and become homeless again. Why would permanent housing be comprised for such a minor issue that can be resolved by simply allowing more time for the tenant or the housing authority can just simply include the utilities in the rent and receive the funding to cover their cost of providing the extra benefit. Housed individuals and families will remain housed, there is less of the revolving door of homelessness and the burden of re-housing is eliminated. Greensboro Housing Authority is notorious for doing this! In addition, folks are moving in public housing areas that are not decent. They are filled with roaches, clients move into their housing, complain about the roaches and nothing is resolved. One client was asked to purchase some items to get rid of the roaches. This is something that they are aware of before they offer apartments but as I said earlier, they are expected to live in roach/rat infested housing, there is very minimum house keeping done, they paint over and over the walls, floor molding and other areas without cleaning the areas before painting. They use cheap paint which chips after a few weeks. Potential tenants with felony can't live in Public Housing, but they are always there selling drugs. What's the difference! If housing authorities would build in better neighborhoods, provide housing for ex-offenders, maybe we can reclaim the slums they constantly place blacks and Hispanics in. They need to listen to the people and so do you! I guarantee if you do housing authority call meetings across the state, giving tenants the opportunity to speak up they will. But, you have to assure them they will not be retaliated against for coming forward and you can't allow housing authority staff to attend the tenant meetings. Trust me, you will have a great representation and see the real picture with fair housing in public housing. You will never know if you don't give them a chance to be heard.

I've heard that public housing rules are not uniformly administered.

It seems that people are evicted not necessarily for the same reasons--payment of rent some people are allowed more than others

Just discriminatory comments by a PHA official at a Legal Aid Fair Housing for PWD training.

long waiting list and not enough units to serve and old facilities which have not been updated

Many housing authorities fail to provide or understand the rules re reasonable accommodation---this failure starts with tenant selection, particularly re those applicants with past criminal records.

Mt Airy Housing Authority - Unfair evictions, no education for maintaining housing, continuously bullying residents.

Not sure of all compliance issues.

Placement of housing in relationship to transportation, units without A/C or HEAT

Procedures at the Housing Authority of the City of Asheville seem likely to disproportionately affect those with disabilities. For example, I have spoken to several clients who cannot read (due to a disability? who knows?) whose applications were filled out by staff without adequately explaining their options. Also, a disabled person is much more likely to be homeless. The procedure of only communicated via mail and not giving out information about where an applicant stands on the Housing Choice Voucher waiting list is a common difficulty for the homeless.

Raleigh Housing Authority

Raleigh Housing Authority does not give priority to individuals and families who are homeless for Section 8 vouchers, thus failing to meet a basic premise of community housing need by allowing some already with a roof over their head a voucher while denying others with no housing whatsoever. ie: a basic premise of Housing Authority is to provide for housing among those most in need of housing.... how administratively can we not mandate that those with no roof over their head should receive top priority ... a condition that they are presently under the care of a homeless service agency which has professionally determined that they are emotionally, mentally and medically able to move into housing authority housing can be a criteria.

Roxboro Housing Authority

safety of residents from violence, drug traffic

Some refuse to rent to immigrant families (legally present in US).

Tenants do not maintain proper and will not pay for damage they cause when they leave.

the apartment staff are truly unaware of the acts and there for need to be updated on a yearly basis or be required to understand law before being hired.

The refusal to allow ex-offenders or anyone with criminal history to occupy public housing.

would like see their role more clearly defined

yo have to meet rules to fit guide lines which takes our freedoms away and makes the area more like prison

**Table E.8**  
**What are the state or local codes or regulations that may represent barriers to fair housing choice in North Carolina?**

State of North Carolina  
 2010 Fair Housing Survey

**Comments**

1. Neighborhood notification requirements unfairly stigmatize residents of proposed housing for persons with disabilities. 2  
 Limitations of number of unrelated persons per household limit income disabled persons from sharing housing expenses.

A neighborhood can influence Council not to let low income housing be built.--NIMBY

Accessibility for handicapped person is a great concern in the State of NC, specially in small town. It seems that we forget to make commercial buildings handicapped accessible, specially when the building has been remodeled or rehabilitated. We forget that elderly and handicapped people are part of our society.

accessory dwelling ban, limited density, lack of public transportation and infrastructure, single use zoning, accommodations for those handicapped individuals

Actually lack of local fair housing protection in the state (ie: sexual orientation or perception of sexual orientation, source of income discrimination, military status, etc.)

affordable housing locational policies limitations on subsidized housing thru policies

all codes are for the rich and keeps the poor at the mercy of the rich the mayors committee has no money in the richest county in the state shame.

Always going to be 'slum lords' that offer housing below standards and weak enforcement of codes and living standards

any code that raises the cost of decent housing

building code of existing units and the people to ck out complaints about quality of units people are living in

Chapel Hill has a zoning ordinance that makes it difficult for residential recovery programs for people with addictions issues to place facilities. This could be construed as discrimination based on disability (being in recovery from addiction).

Code enforcement of existing regulations

Contractors in this area complain about the regulations of our County requiring standards that are too stringent & that cost so much they make building affordable housing out of reach w/o gov't subsidies.

Cost and bureaucratic process

Credit Bureau Reporting

criminal records

Enforcement of property upkeep seems to be lax for housing providers and overly strict for consumers.

Families living in dilapidated housing, that LLs refuse to repair, yet continue to take more rent money than deserved monthly; requiring excessive SDs; not holding SDs as required by the state and refusing to return it when the family leaves

Few facilities can accommodate individuals with disabilities - ADA shields landlords of older facilities which are noncompliant

For individuals with mental health, developmental disabilities there are state "licensure rules" enforced by the Department of Health Services regulation that have requirements that do not apply for anyone else. While the safety of individuals receiving services is held as a reason, the general population does not have to abide by such regulations of having sanitation inspections and a myriad of other requirements. This is a fair housing issue that is never viewed as such.

handicap

Health and safety of rentals needs to be evaluated. Annual inspection of rental property should be performed for leaking roofs, mold, rotten floors, surrounding grounds.

high design standards

High Point, Lenoir, Greensboro, Hickory, Conover

Housing Authorities use a HUD inspection criteria while others use different inspections criteria. For example HUD criteria requires remediation of lead based paint problems while local government does not.. I do not understand why a child in Housing Authority housing can not live in a home with lead based paint issues and a local government will allow children to live in exposure to lead based paint. Inspections criteria should be standardized, lead based paint exposure to children is bad and in this case HUD standards should be uniform, other uniform standards should be decided upon by State Building Code Council with Housing Authorities and HUD all following uniform standards.

How can I answer that I don't know what the codes are.

I am particularly concerned about the substandardized housing that the landlords of Surry County seem to be getting away with and charging rent ! I would like to have some clear guidelines.

I believe occupancy codes should be revisited.

I can not cite the Code reference but I do not think the NC Code requiring accessible housing for persons with physical disabilities provides for housing that can be used by the severely disabled such as paraplegics and quadriplegics

I do not know details but heard that higher valued neighborhood residents were appeased by City Planning Board.

I have heard that if certain rules or rules are changed re construction, it would be detrimental. Cannot recall the details. Had to do with contractors and accessibility.

If minimum housing standards were enforced, there would be a severe shortage of housing units.

Infestation of bugs, roaches, rats. mold and mildew.

lack of inspection for safety, etc before new tenants move in

Lack of mixed use properties that include affordable housing.

lack of safety/repairs to rental properties

Limiting occupancy to 2 or 3 unrelated individuals make it difficult for disabled persons on very low incomes to share housing expenses; zoning codes limit independent housing.

Limits on density of permanent supportive housing

local locational policies for affordable housing which usually meets the need of disabled people.

local zoning laws that restrict the size and number of persons allowed to reside in a home, not allowing accessory dwelling units such as mother-in-law quarters and the lack of inclusionary zoning

low income or special needs housing not allowed without special exception request within 1/2 mile of such existing housing

Many cities have codes that say, "no more than four unrelated persons may dwell in a single family home."

Many of the new building code rules adopted in 2009 make it more expensive to build housing, and thus decreases the amount of affordable housing you can build. There has to be a balance between greater and greater restrictions and common sense, or the federal, state, and local governments need to put up more money for affordable housing and not less as is now the case.

Many of the trailer parks/trailers in Cleveland county are substandard but yet they are still able to rent out the trailer.

Many people cannot afford new homes. Governments are condemning homes that are shelters for lower income people which in turn will put more people on the streets...or require them to live in homes that they cannot afford. The cost to build new homes increases as regulations increase. Our system is slowly but surely putting people out of their homes.

Maximum of 2 people per bedroom could be an issue for large families

Methods of distribution of CDBG and HOME funds by State of North Carolina.

minimum housing codes may not adequately address environmental asthma triggers

More than 3 adults with developmental disabilities should be allowed to live in a home with other non-related adults with DD.

Most cities have locational policies that prohibit or limit where affordable housing or persons with disabilities can be located/live.

Most local codes contain a large amount of barriers and most do little to promote or provide incentives to building affordable housing. Development standards that require very wide roadways, large buffering or screening requirements that are really needed, high impact or facility fees all add large costs to developments that are very difficult for an affordable housing developer to recoup. Lack of land where the zoning allows for multi-family housings often leads to either housing be built where it may not best benefit the community or the residents or will require the developer to make application for a re-zoning subject to a public hearing. Typically very few citizens attend public hearings to support an affordable housing project, rather it results in many people attending to oppose a project and in turn pressures the elected officials or approving authority to deny such a rezoning.

Neighborhood notification requirements unfairly stigmatize residents of proposed housing for persons with disabilities.

North Carolina's insistence upon rebuilding large homes on barrier islands is draining public resources that could be used to provide more funds for affordable housing in areas that are less likely to be impacted by storms.

not enforcing existing codes - perhaps due to inadequate manpower or financial means to adhere to codes

Not enough laws against slum landlords.

Occupancy code

Occupancy codes about the number of persons in a housing unit can limit housing options for large families and for persons with disabilities; lack of health/safety codes can allow dangerous conditions for the most vulnerable (who are often in one protected class or another).

Occupancy problems: unemployed clients placed in dangerous apartments which are centers for drug use and exchange. Insecure apartment buildings where older, frail residents have no protection from younger ones who may be on disability but are actively acting out (often related to the drug trade). Without supports, disabled persons have a difficult time with keeping a place clean and sanitary. Related to choice, there is none for most people with disabilities.

Occupants that are allowed in some apartments and houses.

Parking requirements and group home requirements can be barriers as can decades old land use plans/zoning

Planning

Polk county has a minimum lot size of seven acres for single family neighborhoods.

possible

Regulations concerning "shared living" - In that if two or more people live together in a home and are receiving certain funded level of service the home must be licensed.

Renters should be educated on home maintenance and focus on how to improve their economic condition.

Repairs that need to be done to floors, poor electrical work, poor heating and cooling, leaks of roofs and pipes.

Requiring 2 parking spaces per apartment no matter what population lives there. Limiting how many group homes can be located within certain distances. The list goes on and on.

Restrictions on density, restrictions on number of units.

Restrictions against SRO housing presents a housing barrier for chronically homeless people, as do limitations on the number of group homes allowable.

See #16

See #16.

see 16

See above answers to questions. Building code for utility buildings/Tiny Tumbleweed Homes/Amish Barns that would hold 1-2 single beds, could be wired and insulated, and press and place vinyl tiles for flooring, and \$99 AC unit put in, and use small Eden Air non-fire risk heater, and French patio door substitute w/ or w/out included screen. Researched this for NC Chemical Injury Network, and discussed with Wilmington Housing Authority when they were brainstorming how to house the increased amount of homeless and decreased funding. They were thinking outside of the box, and I shared these research bits of info we had compiled. This may include a health or safety code, but some people are already living in vans, cars where they can get heat strokes or freeze, and are using indigent YMCA memberships to shower and exercise. These codes/regs could be requested to have special "at risk" waivers only for residents in disability/homeless/at risk of homeless population, similar to the govt. SOAR SSDI/SSI program for this same population.

See explanation to number 9

See response to #16 above. There are many of these. The Town of Knightdale has implemented a Water Allocation Policy that explicitly discriminates against affordable housing. This is an example of the common practice of localities pricing such affordable housing out of their jurisdictions using land use, permitting and zoning and building code requirements.

Sex offender laws

Slum landlords

slum lords that rent trailers in great need of repair for an outrageous weekly rate. Many of the DD population that are on their own have to take these trailers because there is are evictions or minor legal issues on their record

Socio-economic issues are affecting health and safety issues for the citizens of NC - one in particular dealing with lead poisoning from other structures.

State law and some local ordinances restrict group homes by distance.

The amount of paperwork with misconduct warnings or termination.

The building code that requires safety covers on electrical outlets in new construction has come up several times as an impediment for people with disabilities that restrict the use of their fingers and hands.

The bureaucracy of working with several agencies, especially DHHS, in licensing adult care homes.

The failure to have a "source of income" protected class. Also, many jurisdictions violate fair housing through onerous regulation of unrelated adults ordinances. The restrictions and policies on the required distances between group homes limit the availability of both supportive and independent living housing for certain classes of tenants.

The guidelines for procuring housing for the mentally ill population are the same as health individuals. Most mentally disabled persons at some time in their life have had problems with credit or have violated the law. Once stable and in treatment, they cannot qualify because of past actions.

The inspectors let friend and family get passes, along with our local councilman

The lack of affordable, decent rental property.

The lack of enforcement.

There is a shortage of housing for the disabled. These accessible units should be somehow reserved for the handicapped and disabled by some agency. The landlord should receive compensation during this period. Many of the accessible rentals are rented to able bodied people that don't need them while the disabled are left with housing they can't use.

There is great difficulty locating housing that truly meets the ADA standards or 504 Compliance

There is no state Minimum Housing Code which would help all of the protect classes from unfair retribution for complaining about unsafe housing.

Town of Leland prevents mixed use and zoning in old section of town prohibits multi family projects. Every project that has tried a rezoning request has been denied

Towns that are considering new homeless shelters, group homes and disabled housing units rarely site fair housing standards in discussions/hearings where neighborhoods oppose projects because they are not considered good fits for their neighborhood. Homeless facilities need to be near public transportation, human services, recreation and shopping centers.

updated codes that increase necessary health, safety and environmental requirements also increase cost of new development

When minimum housing codes are enforced only on complaint basis, this results in fear of retaliation, placing marginalized people at higher risk for poor housing choices.

Wilmington has a rule that prohibits permanent supportive housing/shelters from being within a certain radius of each other.

Zoning ordinances

Zoning regulations in Greenville, NC (Pitt County) prohibited Recovery Innovations of North Carolina from purchasing a house near Hope Station/Wellness City in 2008. This house was to be used as a Crisis Residence, supervised by nursing staff and social workers, to try to avoid a hospitalization for a mentally ill person.

**Table E.9**  
**What are the public administrative actions or policies, including tax policy, that may represent barriers to fair housing choice in North Carolina?**

State of North Carolina  
 2010 Fair Housing Survey

**Comment**

1. Zoning and planning requirements for community / neighborhood meetings deny disabled persons access to affordable housing because of stigma and prejudice. 2. Limits on unrelated persons per household deny disabled persons with limited income from being able to afford housing because they cannot share expenses.

Again, there should be studies of proportional tax rates in minority census tracts versus non-minority tracts done by a trained organization &/or consultant.

As far as tax, North Carolina always tax the poor, and they should stop using tax on people when they have not brought any jobs to the state.

Awarding tax credits and other financing to projects in high poverty Census tracts. Charging significantly higher rents to Section 8 Voucher holders. Refusing to house non-English speakers

banning manufactured housing

Better distribution of affordable housing throughout entire areas and avoiding concentrations in poor neighborhoods. We need more of an event to build sustainable communities.

Building permits, zoning approval, etc is often priced per action. The small affordable house is billed the same amount as the multi-million dollar mansion.

Failure to approve rezoning or permits for subsidized housing

Fair Housing is an issue of economics as much as cultural prejudice. In particular, individuals with disabilities often reside in group living situations due to the care and resources that they have. While many of these individuals can be contributing members to their community, they have to live in segregated supported housing due to NC licensure rules for individuals with disabilities.

Federal or State agencies that want local government approval prior to funding affordable housing development projects have presented a barrier to fair housing choice.

Fee for schools that increase the cost to build.

Funding

Greater need of home inspection, and the US Government paying for Marines in my area to live off base.

Having nonprofits pay permit fees on ramps

health care policies

High county taxes in some areas

historic preservation policies

Home Mortgage tax deduction unfairly benefits homeowners. Also the whole state tax structure is not sustainable and should be broadened to tax services that simply didn't exist during the depression when our last tax system was developed. (I don't think they had dry cleaning or lawn maintenance back then)

HUD requiring a separate environmental review for each funding source - so some small projects must do four identical Environmental Reviews, each is time consuming and costly.

I'm not sure if this is the right place for this particular concern, however, my concern is that it is difficult for people in a lower income bracket to pay a deposit and first months rent up front.

If tax-credit property owners have to pay taxes based on their property value versus revenue.

I'm on disability and taxes are more then i make they gave me a lower tax rate then raised taxes so im paying the same thing its criminal

In an effort to attract high end real estate purchasers, fair and affordable housing has become very difficult to find.

Increases in property taxes makes it more difficult for landlords to maintain properties and keep rents reasonable.

Key program is not open to everyone, only people that have been approved as will be successful.

length of time for criminal offenses in order to be eligible for housing.

Length of time to secure 501(c)(3) status in order to realize benefits from other agencies.

Local funding seems to have been reduced...as a result referral services seem to be affected

Local governmental jurisdictions oppose nonprofit affordable housing because it is exempt from property taxes; this has been given as a reason for opposing affordable housing for persons with disabilities.

low income housing "locational policies" potentially inhibiting developer choices.

more tax credits seem to help

most jurisdictions will not grant tax exempt status to non-profits during the development/construction process - the project must be complete and occupied

NC's Fair Housing Law requires exhaustion of administrative process which takes too much time and is not substantially equivalent to federal law.

Not giving each mortgage application the proper attention and using the same guidelines.

not public at this time

Our taxes are too high because we are paying for implementation of too many regulations and regulators.

Please see #21.

Policies of State of NC in distribution of HOME and CDBG. Some HUD policies that gives control over funds to the State

Policies require medical provider to certify a person is totally disabled to receive an exemption from property taxes. If they have proof of disability, why does the medical provider have to affirm the obvious?

Raleigh Housing Authority - not allowing access to housing for those who have criminal records and evicting if someone visiting a resident does some criminal activity....even though the tenant may not be aware.

see above

see answer to question 16

See response to question 15.

See responses to ## 16 and 20, above. The fact that homeownership yields interest deductions while rental housing does not probably also does tend to limit housing choice.

Some low-income families don't try to buy because local taxes are out of sight as well as maintenance and home insurance. However, job security is the #1 concern.

Steep property tax increases are pushing families out of homes that have been in their families for generations. The same tax increases are leading to severe gentrification

tax deduction only for home ownership and not rental or rent to own.

tax policies

Taxing low income housing or providers of low income housing should be reduced as an incentive both to provide greater supply and to keep rents and costs at a minimum for those least able to afford so much of their income devoted solely to housing. For example for households at 30%Area Median Income more than half pay over 50% of their income on housing costs alone, this makes meeting many basic family needs such as day care, medical care, proper nutrition, transportation and school supplies difficult.

The North Carolina Administrative Code that states that a Shelter cannot also be a drug treatment center. It violates the law

Too many incentives to continue offering substandard housing to persons with disabilities or low wages. Not enough monitoring. Also, communities could and should use contracts to leverage quality, safety, and dignity for people--especially if landlords receive public dollars.

Unwillingness to state that a town's refusal to locate shelters or transitional housing projects near parks, services and adjoining neighborhoods could be a violation of the fair housing act.

use tax - large land holdings by investors that claim agricultural or forestry related use

Using zoning laws to discriminate

Very little is said or repeated about fair housing standards with developers and/or building projects.

well we all know all federal, state and local funds are continually mishandled! The task is so huge and held secret no one has enough time or money to investigate.

Zoning issues still exist - the one I am thinking of is the situation in Moore County that dealt with the lack of water services to a particular area that was underdeveloped.

Zoning and planning requirements for community/neighborhood meetings deny disabled persons access to affordable housing because of stigma and prejudice.

**Table E.10**  
**How should fair housing laws be changed in North Carolina?**

State of North Carolina  
 2010 Fair Housing Survey

**Comment**

add low income persons/persons with Section 8 vouchers to list of protected classes along with discrimination notices, where to file a complaint should be clearly posted.

As stated before, I believe affordable housing should be mixed in with non-affordable developments.

By having enforcers that know and have the experience on the law.

communities need to provide for more affordable transit oriented development housing near jobs...

Discrimination is wrong and illegal. There may be need to consider sexual orientation as a protected class but I do not have any experience or data to base that on. Consistent , common sense enforcement is needed. Testing as follow up to complaints is good practice.

Fair housing laws should be just that "fair", unfortunately the people I serve have barriers that make them unable to access any type of housing

I believe that we may be leaning to heavily on landlords; thus, depleting affordable housing.

In some cases, I feel that management should know ones disability especially if it concerns mental illness. It may be useful in protecting the other residents and management if need be.

Include limitation or guideline on allowance of property manager to deny housing due to criminal history.

Include more classes of individuals.

Include more groups that are discriminated against based on disability. Example: individuals with mental illness that do not have social security disability.

Inclusion if sexual orientation as a protected class

Income limits need to be raised

just enforced, in a more timely manner

Landlords, Housing Authorities and others should be allotted a certain number of complaints they can receive against them. If they are in excess, the person should be investigated, fined and publically reported.

laws need to be enforced there needs to be a time limit for responses to reasonable accommodation requests fair housing laws should be explained to each person where they may be applicable. this should be done individually (even tho it is time consuming).

Laws should be changed to prevent discrimination against a person with a past criminal record

Laws to protect the low income people to get affordable low income housing.

more low-income housing available

More monitoring of the rental homes and their managers/owners.

NC Fair Housing Law does not protect same sex couples.

need to include felons

Oversight and enforcement

Reviewed, possibly strengthened.. Mostly make others more aware of them.

sexual orientation and sexual identity should be added to protected classes in NC

The fair housing law in NC should be amended to prevent discrimination based on source of income so landlords cannot discriminate if someone has a voucher.

The law doesn't need to be changed but we need to educate our professionals (developers, realtors, landlords, etc) about the law. The state needs to ensure that our professionals don't violate the law.

They need to be publicized to all who call themselves landlords--not certain how laws would be unenforced.

This is a difficult question to answer, however, it would be worth reviewing for and necessary changes.

To accommodate people with criminal backgrounds, or people who had problems paying their rent in the past. Sometimes the reasonable accommodation letter is not enough. People deserve a second chance.

to include sexual orientation and source of income.

To incorporate fair housing standards for undocumented.

unfair burden on owners/agents when it comes to disability

Unsure

we don't need to spend money on having a investigation team. We need their bosses to do their job.

**Table E.11**  
**Any additional comments?**

State of North Carolina  
2010 Fair Housing Survey

**Comments**

1) have fair housing training across the state 2)ensure that it is apart of all housing conferences

A lot of people with disability are limited on there choices of housing do to the lack of accessible housing. we need to make it mandatory to billed universally.

Anson County needs more public housing to accommodate the needs of a 15% unemployment rate.

as i do not know the N.C. laws -- i can not comment on them

Aware of a landlord that told one caller that a unit was available, but when an individual with a disability who had a section 8 voucher called they were told there was no unit available. This individual would not file a complaint.

Bigger effort on public education and outreach is needed. The state should fund local groups to provide community education on fair housing rights and duties.

Credit counseling should be mandatory for renters on any public housing program and those receiving rental assistance.

Even when housing is provided, the location is often in out-of-reach locations making driving distances to services difficult.

Existing laws are sufficient. The issue is that education and enforcement are almost nonexistent.

Expensive and burdensome planning/zoning/building permit regulations increase cost of housing and make housing unaffordable to disabled persons with low incomes.

Fair and affordable housing are far from being seen as top priorities for town and county government leaders and officials -- therefore, less than desirable conditions, barriers and lack of choices exist for poor folks and persons with disabilities.

Fair housing is needed but will only be effective if there are adequate supports to aid individuals in maintaining their housing.

fair housing law in NC was recently strengthened by the NCGA with new stipulations against affordable housing

Fair Housing laws should be taught at community colleges for reduced costs. The laws should be easily accessible to all prospective tenants.

Hope that someone does something this time.

How about spelling "education" correct in question 23. This entire survey is fishing for someone to tell about problems. The questions are worded with a bias to apparent predetermined conclusions.

HUD should simplify the application and process for an agency to become an HUD certified housing counseling agency. HUD should also partner to provide fair housing workshops,, home ownership, predatory lending and life skills to tenants of housing authorities as a condition of receiving utilities included in their rent.

I am interested in working with the State on getting young adults (particularly those with disabilities) involved in fair housing related decision making boards.

I believe the concept and driving force(s) are on point...however direct services need to be increase. It's wonderful to provide basic housing; some residents are in need of additional on-going program services to maintain housing and quality of living standards

I did work with a client in the area of mental health whose landlord would not make any accommodations for her even though she was an amputee. Her wheelchair wouldn't fit through the bathroom door so she had to hop into bathroom

I feel that the disabled population is not receiving the help they need with housing. In my area there is a shortage of targeted units available. When there are openings, most of my population are not eligible due to bad credit or brushes with the law. Once these folks are identified and in treatment they could be successful if given a chance. I feel that they need mentors to help with these problems.

I had a client with a fair housing complaint, the case was started but it was literally years before there was a resolution, way to long, so landlords do not fear authorities.

I have been able to attend training on Fair Housing but is was 3 hours away. I deal very little with this issue only helping to pay rent if in an emergency so I am not aware of the main stream training & information that may be available.

I have been involved in fair housing as a tester, test coordinator, education and outreach provider, participant in the Housing Discrimination Study, testing for public accommodation, sales, rentals, mortgage lending, homeowner's insurance, and examination for compliance with multi-unit design and construction. I would be happy to lend my expertise in furthering fair housing to the state.

I have heard little about fair housing in recent years. It was a hot topic in the '90s.

I have heard that once a person qualifies for Section 8 Housing assistance, they are allowed to keep that status for life, and are even allowed to pass their Section 8 eligibility on to their children? That should not be allowed.

I received funds to organize an old fair housing group called a Community Housing Resource Board in my area (CHRB) through HUD funds, trying to remind realtors of the rules was always painful, not that I thought any were being discriminatory, they just thought it was a waste of time. The biggest WASTE of time for me is making local government employees and/or grant recipients do quarterly activities during a grant promoting fair housing. Waste of money and time for repeated activities. If the community/City never had promoted the law and or rarely did it fine, maybe once a year and brochures should suffice. I also have been on receiving end of a client who made a ridiculous claim of race/sex discrimination and felt the agencies handling the investigation were rude. For someone to claim my agency had discriminated against a black female was ludicrous, the time spent digging through 20+ years of files when the predominant type individual helped has been black females was ludicrous. Do I think individuals should receive respect and equal opportunity-heavens yes, do I think people everywhere are treated equally, heavens no and that is unfortunate but I don't feel just having the laws in place helps or hurts the situation. I really don't know the answer to help you with the survey.

I see Fair Housing and Affordable Housing as intractably woven together. How can you say you have fair housing, if you have no housing choices?

I think that the fair housing laws should be explain to people in common language.

I would this Analysis will result in a real commitment and more outreach, education, advocacy.

I'm a builder of affordable housing, but I'm not knowledgeable about these types of issues. I'm afraid I'm not much help.

I'm afraid I haven't been of much help. My ignorance of particulars prevents me from doing so.

I'm glad you are doing this survey. In there is far too much disparity in housing opportunities, often based on a protected class (or more than one).

Inclusionary zoning would assure mixed income housing that protects all income levels from unequal education, jobs and economic opportunity

Just like mystery shoppers, it would be nice to know how I did if I was to be tested during a call or walk in by a tester afterwards. That way I can feel good about doing a good job and knowing that I have been tested even though I didn't realize it at the time. Give us a grade when we do good not just when someone does bad.

Less bureaucracy in attaining local grants to help homeless people

Living in tax credit building for People with disabilities I am pleased with the location etc. They have rules that are much more restrictive House Rules that I have never had to deal with living in apartments for 40 years. There are excessive inspections by the property manager that I consider to be a violation of my privacy. The inspector from the housing authority comes once a year. That is fine with me. But 3 month an inspection by management is excessive. In my thoughts, why not just do closer monitoring who have been turned in by the Housing inspector as living in unhealthy circumstances ir house keeping etc. They are so scared of being discriminatory if one or two have damaged their property then all have to be inspected. I resent some of the excessive rules and the excessive inspections by management. Do I need to be subjected to this? Also they allowed pets and one did not do as should for caring for his very large dog. Now nobody can have pets.

Many of the people we work with struggle with securing affordable housing that is also safe and accessible. Being close to bus lines would also be helpful.

More than 50% of my time is spent daily dealing w/fair housing complaints (the only staff person). There is a tremendous need to raise awareness and to educate citizens/landlords and property managers about their rights and responsibilities.

My co-worker recently looked for an apartment and was told other people could not come to her home to babysit if she rented this apartment. It was also suggested that perhaps she did not need clean carpet because she has small children. A few years ago I was told a place was no longer available once the landlord saw me. My husband was told he could not look at a home because he looked like he didn't make enough money.

my experience reveals that housing initiatives are a very important and active interest / pursuit to the public policy and practices in NC. I don't personally know the details but i see the various projects, monies and forums created to address housing needs on all levels in NC. I don't sense that the homeless or high risk for homeless, in NC, are under represented on any level of public / government decision making. Those with more personal exposure that i have can better speak to the adequacies of affordable housing in NC because adequacy of what we have to offer is relative to what is / was available each time allocations / distributions are awarded or decided.

NA

NC Human Relations Commission needs to update their brochures, posters, in English and Spanish with correct phone numbers, etc., and have them available immediately for mailing/distributing upon request.

Need community workshops on Fair Housing Laws - encourage tenants to attend.

Need workshops to train local officials and administrators on the finer points of the law. Also, need better network of county human relations with local officials. Also, need fresh new outreach ideas.

None!

Not all disabled persons are disabled, they claim they are, they just want some one to "take care of them", so until they and some of the government workers get honest nothing will be "right".

Once we are further along in the program I'm sure alot of this will become more clear and I likely could provide better feedback.

People are afraid to turn in slumlords. People in our area live in trailers that are falling apart. They do not feel any sense of power from any kind of fair housing laws. They don't even know about them.

Pro bono lawyers to provide RA demand letters on their letterhead only to maximize impact with minimal work. Also the client could be provided a copy of the letterhead addressed "to whom it may concern" to use along with his doctor's verification letter of disability limitations and needed accommodations.

Provide greater incentives to builders and reconstruction companies to remodel

rural areas need more technology capability & access - more & better ways to get information out

some small local governments are blatantly discriminatory but have a way of covering things up. I think it is because they have never been investigated and the general public doesn't have the means to fight them legally

Sorry that my responses are not very helpful. We focus our efforts in one community and Fair Housing has not been much of an issue for us.

State and Federal agencies do not police very rural areas for institutionalized fair housing violations

State of North Carolina is the largest contributor to impediment to fair housing in North East North Carolina.

Thank you for allowing input.

Thanks for this opportunity. I have a grave concern that our community is developing a service culture to homeless rather than promoting placement in housing with supports.

The economy of this nation has been devastated by the loss of manufacturing jobs. The unemployment rate is under reported. Many people have given up on getting a job.

The establishment of fair housing departments in all our major cities should be a priority for improving civil rights discrimination. If we cannot properly track the number and origin of complaints, it is impossible to know how to address them. As for affordable housing, the imposition of unnecessary impact fees on new development will continue to increase prices and limit choices for low to moderate income home buyers.

The Fair Housing plan is never in the news or discussed openly as far as I know. I believe it is lodged with the Housing Finance Agency or the Human Relations Commission but very few people seem to know what its contents are, how it can help or hurt protected groups or how broadly it is interpreted.

The laws are good but difficult to enforce. The root of all fair housing complaints is discrimination - acceptance is a function of exposure and education which must start at a very early age and be reinforced throughout life. It can't be forced on an adult who has never known anything else regardless of the penalties. Public schools are the most obvious platform for this kind of education.

The laws do not need to be changed, but the requirements to promote it need to be reduced. We don't promote all our other laws, that I know so much less about! I think the government is overdoing Fair Housing Promotion.

The laws that are in place are sufficient, however as with any law, enforcing it is most important, I feel that enforcement of the laws need to be addressed.

The most critical issue is that there is not enough affordable housing for seniors in this area

The State needs to hire more staff to ensure that the law has not been violated.

There are so many more questions to be asked, instead this survey is geared toward getting information from those of us who do the work, instead we need money to do the work.

There are some people that have severe mental illnesses. If some come off of their meds and have no provider they may become hostile. We need to know their illness so we may handle any situation that may arise until professional help arrives.

There is training available but often it isn't necessarily the right kind of training. Threatening shelters that only serve men is a waste of time (the last fair housing training I went to did that). There should be positive training available to property managers that helps them be a good manager as well as knowledgeable about fair housing.

There probably is insufficient accessible housing for everyone who needs it. Also, most rental units are quite expensive, even if the unit or house is not accessible. Housing prices in this area are unreasonably high, even with the economic downturn.

THERE SHOULD BE NO TOLERANCE FOR LOITERING, DRUGS, PUBLIC DISORDER BUT SUPERVISED RECREATION, LEARNING, TRAINING, AND EDUCATIONAL ACTIVITIES.

This is an area where I am unfortunately lacking in knowledge, but do need more education so I can be a better advocate for my homeless clients.

This state REALLY needs an effective private fair housing enforcement and education organization. We are SO FAR behind those states and localities that have them!

Those of protected class, when it comes to fair houses, can be intimidated by landlords. Difficult to get tenant to attend workshops so they know law.

Transportation available in areas where bus line are not available and safety for all in some subsidized apts, Section 8 houses. Long waiting lists.

We need more congregate housing in the community for more integration by those with serious and persistent mental illnesses.

We were involved in a fair housing legal suit for the last two years. It settled out of court and has a confidentiality agreement. Municipalities discriminate against low income families.

Why did the survey single out Public Housing Authorities when authorities administer only a small portion of the federally subsidized housing available in the market. There is Multifamily Section 8, Rural Development, Tax Credit and other government funded housing. Discrimination by private landlords is also illegal. Timely handling of complaints with timely disposition is also needed. When no discrimination is identified the report should clearly state that fact.

**Table E.12**  
**Where would you refer a victim of a fair housing violation**  
 2010 Fair Housing Survey  
 State of North Carolina

Referral	Obs
800-669-9777	1
919-789-5930	1
AB Community Relations Council	2
Affordable Housing Coalition	1
After giving them a FHV form to complete and mail, I would provide them with the PH> # of the NC Human Relations Commission.	1
Alamance Community Services or Legal Aid	1
American Disabilities Fair Housing	1
an attorneys office; legal services office	1
Asheville buncombe community relations council	1
Asheville Buncombe Community Relations Council	2
Asheville Buncombe Community Relations Council and/ or Pisgah Legal Services	1
Asheville Buncombe Community Relations Council who is the Fair Housing Administrator for Buncombe County.	1
Asheville Housing Coalition	1
Asheville-Buncombe Community Relations Council	2
Asheville/Buncombe Community Relations Council	1
Asst City Manager	1
Atlanta, GA HUD	1
Attorney	1
Attorney General	1
Attorney General's Office, NC Housing Coalition	1
Attorney?	1
Bazelon Center HUD 1-800-669-9777, state legal services 202-452-0620	1
BBB	1
Better Business Bureau, Federal Trade Commission, State Attorney General's Office	1
Brunswick County Association of REALTORS	1
CADA	1
Call the state human rights commission	1
Center for Independent Living	1
Center for Independent Living-Peer Advocacy or our internal Quality Management team.	1
Charlotte Housing Authority	2
Charlotte-Mecklenburg Community Relations	1
Chatham County Human Relations Commission	1
Cheryl L. Gant, City of Greensboro, Human Relations Dept., Fair Housing Specialist	1
City	1
City - Community Relations	1
City CDBG Administrator to start	1
City Community Relations Committee in Charlotte	1
City Equal Opportunity Office and HUD Greensboro	1

City Fair Housing Coalition	1
City Fair Housing Department	1
City housing office or NC Housing Coalition	1
city human relations commission	1
City Human Relations Dept	1
City Human Relations Office	1
City of Durham Human Relations Department	1
City of Greensboro	1
City of Greensboro (which simultaneously files with HUD)	1
City of Greensboro Fair Housing specialist	1
City of Greenville, Human Relations Office	1
City of Greenville's Human Relations Office and the Fair Housing Section	1
City of Raleigh Fair Housing	1
City of Raleigh Fair Housing Commission	1
City of Raleigh--Housing	1
City of Raleigh, Fair Housing Committee Legal Aid of Eastern North Carolina	1
city of rocky mount human relations	1
City of Wilmington	1
City of Winston-Salem Human Relations and US Department of HUD	1
City of WS Human Relations Dept.	1
City or State anti discrimination office or appropriate government information services number	1
City of Jacksonville Clerk's office	1
Columbia FHEO Office, Columbia, SC	1
Commission - Jones Street	1
Community Development & HUD rep. City hall & county Government	1
Community Development of County or City	1
Community Relations Committee Legal Services	1
Community Relations Committee of Charlotte	1
community relations department	1
Community Services - City of Raleigh	1
Contact HUD.	1
Continuum of Care	1
County Attorney	1
County court	1
County Government or the State Office	1
County Housing Authority or attorney	1
County Human Relations Department City Government Housing Authority	1
County or City offices	1
county prosecutor	1
DA	1
Department of Housing and Urban Development or the Human Relations Commission in their respective states.	1
Department of Housing and Urban Development	1
Department of Social Services	1
depending on the situation HUD, and sometimes real estate commission,	1
depends on the situation possibly HUD, Fair Housing Office or legal aid	1
Depends on their particular complaint - State Office of Attorney General	1
Dept of HUD	1
Dept of Human Relation	1
Dept. of Social Services	1
DHHS	2
Disability rights	1

Disability Rights HUD office of Fair Housing ad Equal Opportunity Legal Aid	1
Do not know	1
doj	1
don't know	2
Don't know	5
Don't know - but i would quickly find out via the internet, as i do for all federal complaint reporting. HIPAA is the one i am usually referring others to for reporting.	1
Don't know.	2
Don't know. I would get online and google.	1
dont know	1
Dont know	1
Duke Legal Project, Legal Aid Services	1
Eastern Carolina Human Services, Jacksonville, N.C.	1
Either the Housing Authority or AB Community Relations, depends on the complaint and whether it was government or private housing.	1
EQUAL OPPORTUNITY HOUSING	1
Fair housing	1
FAIR HOUSING	1
Fair Housing 919-856-2166	1
Fair housing authority in Raleigh, NC	1
fair housing board	1
Fair Housing Board	1
Fair Housing Center Durham, NC	1
Fair Housing Coalition, Legal Aid	1
Fair Housing Dept at City HUD	1
Fair Housing Hearing Board in Raleigh Community Development Staff Liaison	1
fair housing of nc	1
Fair Housing On-line or phone number.	1
Fair Housing-Raleigh	1
Fair Housing, Stella Adams,in Raleigh Legal Aid of NC Department of Justice HUD Disability Rights NC NC Human Relations Commission Bazelon Center	1
Fair housing, Hud in Washington, DC and a lawyers to file a complaint.	1
Fayetteville-Cumberland Co. Human Relations Commission	1
FHEO	1
file a complaint with the fair housing of North Carolina agency.	1
First, I would present it to the president of our board and then, if necessary , research for contact people.	1
For most rural housing, I would refer complaints to the Office of Civil Rights, Washington, DC	1
Give them the appropriate form to fill out	1
Google Search	1
government housing office	1
Governmental oversight board/ EEOC office at the state level	1
Governor's Council, HUD or RD (depending on the circumstance)	1
Greater Charlotte Apartment Assn	1
Greensboro Housing Coalition	3
Greensboro HUD Field Office	1
Greensboro office of fair housing	1
Greensboro Regional Realtors Association	1
Greenville Housing Authority	1
handle internally in this office.	1
Housing Administration	1
Housing and Urban Development	1

housing and urban development or department of social services	1
Housing and Urban Development, Atlanta, GA	1
Housing authority	3
Housing Authority	5
Housing authority Disability Rights-NC Legal Aid	1
Housing Authority, City/County Offices, Legislators	1
Housing Authority, local Center for Independent Living,	1
Housing Coordinator for state	1
Housing Discrimination Hotline at 1.800.669.9777 (VOICE) or 1.800.927.9275 (TTY).	1
Housing Relations Commission Raleigh, NC	1
Housing Urban Development	2
hud	1
HUD	45
HUD - Atlanta Regional Office	1
HUD agency	1
HUD and a reputable attorney for direction	1
HUD and the department of Justice and the National Fair Housing Alliance and Fair Housing Alliance	1
HUD and/or the NC Human Relations Commission	1
HUD complaint hotline: 800-669-9777	1
HUD counselor or Target Programming Coordinator	1
HUD Fair Housing Hotline at 800-669-9777 in D.C. or our local person Carmen Miracle at (910) 938-5224.	1
HUD Field Office	1
HUD Greensboro Fair Housing Division NC Community Division NC Housing Coalition NC Justice Center	1
HUD office	1
HUD Office	1
HUD office Greensboro, NC	1
HUD office in Greensboro	1
HUD Office in Raleigh, NC	1
HUD office, private attorney, legal aid	1
HUD office. File complaint	1
HUD or Legal Aid	1
HUD or SE DBTAC (ADA Compliance agency)	1
HUD or the local legal aid office	1
HUD or The North Carolina Coalition to End Homelessness	1
HUD website give them the 1 800 number	1
HUD website for fair housing complaint form or assist them with obtaining the information necessary to file a complaint	1
HUD website lists various ways to file a complaint; also the NC Human Relations Commission	1
HUD, City community development department	1
HUD, city community development, eeo office	1
HUD, website	1
Human Relations Board	1
Human Relations Commission	1
Human Relations Commission	3
Human Relations Commission can also contact HUD	1
Human Relations Dept of the City of Winston-Salem	1
Human Relations Office	1
Human Rights Commission	1
I am not sure	1

I am not sure but I would do research via the Internet.	1
I am not sure.	1
I believe it is called housing discrimination on the HUD website.	1
I do not know	1
I do not know!	1
I don't know	4
I don't know but I can look it up on-line.	1
I don't know.	3
I don't know. More than likely to an attorney.	1
I GUESS HUD	1
I have a fair housing poster displayed on my community bulletin board	1
I have Fair Housing for Tenants with Disabilities, guide. I refer them to the legal services and the the NC Human Relations Commission	1
i have no idea	1
I just realized I no longer know. Have given up. I did once have a class presented here by calling Julia Bick at DHHS housing administration.	1
I would address	1
I would ask the local board to provide a contact so a complaint can be filed	1
I would contact the Chair of the Continuum of Care Chairman and then provide them an answer	1
I would first contact the Orange County office of Housing and Community Development. They have a staff person who specializes in Fair Housing Issues.	1
I would have them to contact either the Local Dept of Social Services or contact the court house for more guidance on who to file the complaint with.	1
I would have to ask my supervisor.	1
I would have to look it up.	1
I would refer them to HUD or the Local Fair Housing Agencies.	1
I would refer them to the Human Relations representative for the City of Goldsboro in the Community Affairs Department.	1
I would refer them to the Legal Aid Office	1
I would refer them to the NC Human Relations Commission in Raleigh	1
I would suggest that they call either the city or county offices	1
I'm not sure.....would have to seek guidance. Maybe NAACP	1
If could not be resolved on local level, they are referred to NC Human Relations Commission, North Carolina Department of Justice or HUD.	1
If the person resided in a city with a fair housing board, that would be the first step. The either the North Carolina Human Relations Commission, legal aid of NC or the NC justice center	1
If they had a disability, Disability Rights	1
Information pertaining to fair housing is provided and assistance with filing a claim if needed.	1
internal complaint process	1
John Campbell, Executive Director NC Human Relations Commission 1318 Mail Service Center Raleigh, NC 27699 866.324.7474	1
Joy A Shabazz Center for Independent Living	1
lawyer	1
Lawyer	1
legal aid	1
Legal aid	2
Legal Aid	17
Legal Aid	1
Legal Aid Dept of HUD	1
Legal Aid & HUD's website to file a complaint.	1
Legal Aid and Disability Rights North Carolina	1
Legal Aid and/or Greensboro Housing Coalition	1
Legal Aid if they were low income as well as the attorney's general office if significant.	1

Legal Aid of Gaston County	1
Legal Aid of NC	2
Legal Aid of North Carolina	1
Legal Aid or Fair Housing Coalition	1
Legal Aid or HUD Fair Housing Dept. or the NC Human Relations Commission.	1
Legal Aid or NC Human Relations Commission	1
Legal Aid or the local or state human relations commission.	1
Legal Aid or the NC Fair Housing Center	1
legal aid or their mental health service provider or disability advocacy agency	1
Legal Aid or to the City of W-S,N.C. Housing and Development	1
LEGAL AID SERVICES	1
Legal Aid, Better Business Bureau, NC Board of Realtors	1
Legal Aid, Housing Authority	1
Legal Aid, Human Relations Commission, Justice Center	1
legal aid,Forsyth County Department of Housing,W-S Housing&Neighborhood Service Department	1
legal aide	1
Legal Aide	4
Legal Aide and Local Housing Authority	1
Legal Aide in the area	1
Legal Aide of NC or an attorney	1
Legal Aide or HUD or the Housing Coalition in Greensboro	1
Legal Aide Services of North Carolina	1
legal assistance	1
Legal assistance	1
legal services	1
Legal Services	2
Legal Services of the Southern Piedmont	1
Legal Services Office located in Boone	1
Local advocacy agencies	1
local Balance of State Representative	1
Local District Attorney, Attorney General, Better business bureau	1
Local Fair Housing Commission	1
Local Fair Housing Officer	1
local gov. human relations commission	1
Local government office complex.	1
Local Government Offices	1
Local housing agency	1
local housing authority	1
Local housing authority	1
Local Housing Authority NCHFA	1
local housing authority social services local LME	1
Local housing authority or legal aid.	1
Local HUD office	1
Local HUD Office	1
Local Human Relation Office	1
local human relations commission, legal aid services	1
local Human Relations Commissions NC Housing Coalition	1
local Human Relations department for the City of WS and/or local HUD office in Greensboro	1
local legal services office	1
Local Legal Services office	1
Local/State HUD office	1

meet with tenant to discuss grievance within 10 days of receipt of the complaint and refer to USDA	1
my office will assist in filing to the NC Human Relations Commission	1
N C Housing Coalition, Legal Aid of NC, Attorney General's Office	1
N. C. Human Relations Commission	1
N.C. Fair Housing Commission and U.S. Department of HUD in Greensboro	1
NAACP Housing Committee, Human Relations.	1
National Fair Housing Alliance and/or their North Carolina agency members. Unfortunately, people still greatly benefit having an advocate prior to dealing directly with filing a complaint to a government entity.	1
NC Agency that handles these types of complaints	1
NC Council for Women and Domestic Violence Commission	1
NC DCA	1
NC Department of Administration/Human relations commissions	1
NC Department of Health and Human Services, Targeted Housing Division	1
NC Dept of Administration, Human Relations Commission and US Dept. of HUD, Atlanta GA, Regional Office	1
NC Dept. of Admin Human Relation Commission or U. S. Dept. of Housing & Urban Dev.	1
NC Dept. of Administration, Human Relations Commission and the US Dept. of HUD, Atlanta GA Regional Office	1
NC Dept. of Administration, Human Relations Commission, US Department of HUD, Atlanta Regional Office	1
NC Fair Housing 919-667-0888 Human Relations Comm. 919-773-7996	1
NC Fair Housing Center	1
NC Fair Housing Center or Legal Aid	1
NC Fair Housing Center or the local Human relations committee	1
NC Fair Housing Coalition	1
NC Fair Housing Department	1
NC Fair Housing or legal aid	1
NC Housing Agency	1
NC Housing Agency or HUD depending on the type of housing.	1
NC Housing and Urban Development	1
NC Housing Authority	2
NC HOUSING AUTHORITY	1
NC Housing Coalition	1
NC Housing Commission	1
NC Housing Finance Agency	2
NC Human Relations and HUD	1
NC Human relations Commission Raleigh NC, 27609-1318 100 East Six Forks Road 919-789-5930	1
NC Human Relations Commission or HUD	1
NC Human Relations Comm.	1
NC Human Relations Commission	1
NC Human Relations Commission	16
NC Human Relations Commission 919-733-7996	1
NC Human Relations Commission Raleigh, NC	1
NC Human Relations Commission and/or HUD	1
NC Human Relations Commission-1-866-324-7474	1
NC Human Relations Commission, Dept of Admin	1
NC Human Relations Commission, Local Human Relations Commission if there is one, HUD, Legal Aid & possibly NC Justice Center.	1
NC Human Relations Commission, Raleigh, NC, 866-324-7474	1
NC Human Relations Commission/ Housing Complaint	1

NC Human Relations Council	1
NC Human Rights Committee and/or HUD	1
NC Legal Aid	2
NC LEGAL AID	1
ncdhhs	1
NCFHA	1
NCFHA, local Service Provider	1
nchfa	1
NCHFA	2
NCHFA for assistance and guidance	1
NCHFA or HUD	2
NCHRC	1
New Hanover County Human Relations	1
NHC Human Rights Commission and/or Legal Aid	1
no	1
No idea	1
no where. we help file those complaints.	1
North Carolina Attorney General	1
North Carolina Department of Fair Housing City Department of Fair Housing Local Real Estate Board	1
North Carolina Fair Housing Agency, Raleigh, NC and give them their 1-800 number.	1
North Carolina Fair Housing Center and U.S. Dept. of HUD	1
North Carolina Housing and Urban Development	1
north carolina human relations commission	1
north carolina human relations commission	1
North Carolina Human Relations Commission	2
North Carolina Human Relations Commission (NCHRC), 217 W. Jones St., Raleigh, N.C. 27603-1336. (Phone: 919/733-7996).	1
North Carolina Legal Aid	1
North Carolina Relations Commissions	1
not sure	3
Not sure	3
Not sure but would do some internet research to find out	1
Not sure!	1
Not Sure.	1
Not sure. Would try NC Housing Coalition or DHHS Housing specialist. Maybe county housing specialist.	1
Nowhere.	1
OEO	1
Office of fair Housing and Equal Opportunity	1
Office of Fair Housing and Equal Opportunity 451 7th St. S.W. Room 5204 Washington, DC 20410-2000 1-800-669-9777	1
Office of Fair Housing and Equal Opportunity Department of Housing and Urban Development Room 5204 451 Seventh St. SW Washington, DC 20410-2000	1
Office of Fair housing and equal Opportunity, or fair housing hotline	1
Office of Human Relations	1
Orange County Human Rights and Relations	1
Our home office and HUD	1
Our Human Relations office in Fayetteville	1
Our local human relations department.	1
pisgah legal	1
Pisgah Legal	2
Pisgah Legal or The Community Relations Council	1

Pisgah Legal Services	4
Pisgah Legal Services Asheville Buncombe Community Relations	1
Pisgah Legal Services or Affordable Housing Coalition	1
Pisgah legal services,	1
Probable not	1
Probably assist them in contacting Legal Aide Services to inquire about the appropriate source to file a complaint.	1
Probably send them to City or County Community Development office	1
Probably to their legal counsel	1
property management, legal aid	1
Raleigh office and also take the complaint	1
Raleigh	1
regional DHHS housing coordinator	1
Regional office and NC office that handles concerns.	1
Respective county Human Relations Commission or State Human Relations Commission	1
russell Cate or Kay Johnson Targeted Unit Coordinators NC Department of Health and Human Services	1
Simultaneously to the Section 8 Housing Office and to the City Clerk	1
somebody else	1
Start with SHAHC not sure	1
State & US Attorney General's Office, HUD	1
State attorneys office	1
state fair housing discrimination commission or section 8	1
State Fair Housing office, local government office	1
state human relations commission	1
State of NC	1
State of NC Human Relations Commission	1
state of north carolina	1
State's Attorney General's Office	1
That is what we do, so I take the complaint and assign it to an investigator.	1
the agency, Disability Rights & Resources; our attorney	1
the Attorney General	1
The Attorney General's Office	1
the city of charlotte has someone, as does legal aid	1
The Court House Magistrate	1
The Fair Housing Division of the City of Greensboro Human Relations Department	1
The federal agency that applied to the situation.	1
the housing authority or pisgah legal	1
The Housing Authority Manager/Director	1
The local Department of HUD.	1
The local fair housing authority	1
The local housing authority	1
The local Housing Authority	1
The local HUD	1
The local HUD agency.	1
The property manager.	1
The Town of Leland or Brunswick County	1
The U.S. Department of Housing and Urban Development	1
The U.S. Department of Housing and Urban Development The Human Relations Dept in their county	1
there local public housing authority	1

This is a new area for our program which doesn't begin until June 1, 2010 but I would make contact with other housing agencies to make sure to be able to direct the client.	1
To an HUD approved housing counselor	1
To a friend knowledgeable in this area.	1
To a HUD lawyer.	1
To a lawyer	1
to an attorney or file an on line complaint	1
to city hall - the city clerk is the fair housing point person in Jacksonville	1
to hud,nc disabilities rights, low cost law agencies, me at cfac and mayors committee, missions.wcca	1
To Orange County's dept of Human Relations	1
To our fair housing officer	1
To our property managers and HUD	1
To Pisgah Legal Services	1
to the City's Human Relations Department or HUD's Office of Fair and Equal Opportunity Department	1
to the fair housing unit at the division	1
To the HUD Office.	1
To the local HUD office	1
to the local HUD office or they can file a complaint online at hud.gov	1
to the local human relations counsel or contact the Raleigh office	1
to the local legal aid department	1
to the local LME, then they could refer them to the appropriate authorities	1
to the state congress	1
To the State Housing Authority	1
To the state's attorney general office	1
to the US Department of Housing website	1
To the wake county court house.	1
To their property manager, local Housing worker if on Sect 8, landlord tenant organization or fair housing number depending on the situation. I also have copies of the laws and would resource them first. If a person with a disability to the Center for Independent living.	1
To their regional HUD office	1
Town Housing Departments	1
Tried to several years ago and didn't have very many options. I would try HUD now & expect better service. Also the State Human Relations Council hopefully is better equipped to deal with this than it was.	1
U S Dept of Housing and Urban Development 1-800-669-9777	1
U.S Department of Housing and Urban Development	1
U.S. Dept of Housing and Urban Development Assistant Secretary of Equal Housing Opportunity Washington D.C. 20410	1
UNC Center for Civil Rights	1
unknown	1
US Department of Housing & Urban Development	1
US Department of Housing and Urban Development	2
US Department of Housing and Urban Development 1-800-669-9777 (Toll Free) or 1-800-925-9275 (TTY)	1
US Department of Justice	1
US Dept of Housing & Urban Development	1
USDA, Director Office of Civil Rights (800)795-3272	1
Wake County Division of Housing and Community Revitalization	1
Washington DC	1
We have a written/adopted policy on how to deal with it.	1
We mediate complaints in our office and if not resolved we refer them to the NC Human Relations Commission.	1

We try to address the problem, and in some cases we send the information to North Carolina Human Relations Commission	1
We would be able to investigate it ourselves.	1
We would help them fill out a complaint form and mail to HUD.	1
we would offer to assist in filing complaint with HUD and/or NC Human Relations Commission	1
Western Piedmont Council of Governments	1
Wilmington Housing Authority	1
would begin by calling the local housing agency	1
Would help them write a letter requesting reasonable accommodation and if that was rejected, refer them to Legal Aid.	1
yes	3
You can file On Line or you can mail a complaint to the Office of Fair Housing and Equal Opportunity Department of Housing and Urban Development Room 5204 451 Seventh St. SW Washington, DC 20410-2000	1

